



## LoanPro Release Notes June 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.

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## Breaking Changes to Current API

**Multiple Collateral.** We are releasing a new feature that will change the structure of payloads to create collateral for a loan and response data when collateral information is pulled through the API. The change is now submitted and returned as an array of objects.

Additionally, we have added one property, `positionId`, to the collateral object. This is not required, nor is it part of the breaking change, but we mention it so the examples below won't be confusing.

Add Collateral Old Payload/Response	Add Collateral New Payload/Response
<pre>{   "Collateral": {     "loanId": "515",     "a": "2017",     "b": "Suzuki",     "c": "VS750GLP",     "d": "Base",     "additional": "Information",     "collateralType": "collateral.type.car",     "vin": "JS1VR51A5H2151359",     "distance": "25000",     "bookValue": "2408.59",     "color": "White",     "gpsStatus": "collateral.gpsstatus.notinstalled",     "gpsCode": "NONE",     "licensePlate": "License Plate Number",     "gap": "1125.25",     "warranty": "1254"   } }</pre>	<pre>{   "Collateral": {     "results": [       {         "loanId": "515",         "a": "2017",         "b": "Suzuki",         "c": "VS750GLP",         "d": "Base",         "additional": "Information",         "collateralType": "collateral.type.car",         "vin": "JS1VR51A5H2151359",         "distance": "25000",         "bookValue": "2408.59",         "color": "White",         "gpsStatus": "collateral.gpsstatus.notinstalled",         "gpsCode": "NONE",         "licensePlate": "License Plate Number",         "gap": "1125.25",         "warranty": "1254",         "positionId": 50       }     ]   } }</pre>

Because the structure of the payloads and responses is different, if you have an API integration that creates collateral or pulls and uses collateral information, you will need to update it.

Here are some resources that give more information on working with collateral through the API:

- [Add Collateral Endpoint](#)
- [Edit Collateral Endpoint](#)
- [API - Add Collateral to a Loan](#)
- [API - Get Loan Information](#)

**Computation Endpoint.** In order to help increase the speed of the /computation endpoint (GET https://staging-loanpro.simnang.com/api/public/api/1/computation(1019)), we have changed the way responses are formatted so that strings are formatted differently. The example below will illustrate the change in response format.

Computation Old Response	Computation New Response
<pre>{   "d": {     "results": {       "15": "\"2021-06-17\"",       "16": "\"2021-07-10\"",       "17": null,       "18": "750",       "19": "50",       "20": "\"\"",       "21": "50",       "22": "182.5",       "24": "2",       "25": "\"Enrolled\""     }   } }</pre>	<pre>Response: {   "d": {     "results": {       "22": 182.5,       "24": 11,       "25": "Enrolled",       "15": "1978-02-02",       "26": "-",       "16": "2021-07-09",       "27": "-",       "17": null,       "28": "-",       "18": 75000,       "19": 5000,       "20": null,       "21": 996.26     }   } }</pre>

Strings are no longer strings within strings with escaped quotation marks, but are displayed as simple strings.

**Additional Validations**

None

**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**

- **Multiple Collateral.** We've enabled the capability to link up to 50 collateral items to a loan. [Article Link](#)

- **New Source Companies.** We have made multiple changes to source companies, adding the features of vault, cash drawers, users, reconciliations, notes and documents, and the ability to link them to payments and funding when applicable. This should help manage physical store locations and cash cash management tools better. [Article Link](#)
- **Funding Workflow Upgrades.** We have created a new funding process with enhanced features including: funding by check, reversal of pending funding transactions, capture of loan attributes at time of funding. [Article Link](#)
- **Custom Tenant Labeling (PSaaS Only).** We have added the functionality to let PSaaS customers request that LoanPro account representatives can change the labels of many fields as displayed in the LoanPro UI. [Article Link](#)
- **CSV Import Via the API.** We have made the CSV import feature available via the API as well as the User Interface. We have also added some extra verification steps and automatic execution of an import to increase the accuracy of the import, allowing the user of the bulk import via the API without requiring our Customers to manage a queued system on their side via the API. [Article Link](#)
- **Payment Type Default at Loan Level.** We have added a new field in the loan settings section so that you can specify the default payment type at a loan level, not just at the tenant level, this setting, along with all others in the loan settings, is allowed to be set via Rules Applied, allowing for more dynamic loan lifecycle events & compliance, such as when a loan is in non-accrual, or charge off pending status to flip the payment waterfall application to recover principal first, or other business rules on conditional qualification for payment waterfall application. [Article Link](#)
- **Evaluation of Business Days in Context Engine.** Now you can calculate in a formula the number of days between two dates excluding holidays and weekends, in the past it was only allowed to calculate the number of days between calendar days. [Article Link](#)
- **URL Custom Fields Clickable.** We've enabled the system so that every time you create a custom field that is of the type Web URL, the value entered will be shown as a hyperlink, so that you can navigate to the link by just clicking on the field value. [Article Link](#)
- **All Bankruptcy Fields added to the Context Engine.** We have added all of the bankruptcy native and custom fields in the context engine, so that you can use them in formulas, custom forms, etc. [Article Link](#)
- **AutoPay Option - Schedule Next if AutoPay Fails.** A new option has been added on a recurring AutoPay that will schedule the next payment even if a payment fails, instead of

stopping future payments for the AutoPay. This will help you to continue collecting even if one payment for an AutoPay fails. [Article Link](#)

- **Additional AutoPay Amount Option of “Next Period”**. We have added a new dynamic amount option for AutoPays called “Next Period”. This is the amount that, when the next payment comes due on the loan, will need to be paid in order for the loan to be current. This means that if the loan is already current when the payment comes due, no amount will be due and the LMS will schedule the next payment. [Article Link](#)
- **Bug Fixing and Speed improvements**

## Database Changes

- TABLE Created: **funding\_category\_entity**

Columns:

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

``name` char(100) NOT NULL,`

``active` int(1) unsigned DEFAULT '1',`

``deleted` int(1) unsigned DEFAULT '0',`

`PRIMARY KEY (`id`),`

`UNIQUE KEY `name` (`name`)`

- TABLE Modified: **mail\_house\_loan**

Column modified: **loan\_display\_id** char(50) not null

- TABLE Modified: **sbt\_message\_log**

Column modified: **loan\_display\_id** char(50) not null default ""

- TABLE Created: **data\_import\_entity**

Columns:

**'id'** int(10) unsigned NOT NULL AUTO\_INCREMENT,

**'import\_id'** int(11) unsigned NOT NULL REFERENCES 'data\_import\_entity' ('id'),

**'row'** int(11) unsigned NOT NULL DEFAULT '0',

**'entity\_id'** int(11) unsigned NOT NULL,

**'lastUpdated'** timestamp NOT NULL DEFAULT CURRENT\_TIMESTAMP ON UPDATE CURRENT\_TIMESTAMP,

PRIMARY KEY ('id'),

INDEX ('import\_id')

- TABLE Modified: **payment\_entity**

Columns added:

**cash\_drawer\_tx\_status** char(32) default null after cash\_drawer\_tx\_id,

**cash\_drawer\_terminal\_number** char(32) default null after cash\_drawer\_tx\_status

- TABLE Modified: **collateral\_entity**

Column added:

**position\_id** int(11)

- TABLE Modified: **data\_import\_entity**

Columns added:

**'validation\_type'** varchar(20) NOT NULL default 'fileRejection',

**'import\_progression'** varchar(20) NOT NULL default 'manual',

**'rejection\_file'** varchar(255) NULL default NULL AFTER 'reverse\_file\_name',

**'cover\_sheet'** varchar(255) NULL default NULL AFTER 'rejection\_file',

**'deltas\_file'** varchar(255) NULL default NULL AFTER 'cover\_sheet'

**'original\_new'** int(11) NOT NULL DEFAULT '0' AFTER 'deltas\_file',

**'original\_upd'** int(11) NOT NULL DEFAULT '0' AFTER 'original\_new',

**'original\_del'** int(11) NOT NULL DEFAULT '0' AFTER 'original\_upd';

- TABLE Created: **source\_company\_cash\_drawer\_transaction\_limits**

**Columns:**

**`id`** int(11) unsigned NOT NULL AUTO\_INCREMENT,

**`source\_company\_id`** int(11) unsigned NOT NULL,

**`reason\_text`** varchar(255) NOT NULL,

**`reason\_id`** int(11) NOT NULL,

**`transaction\_limit`** double(6,2) NOT NULL DEFAULT '0.00',

```

`active` int(11) NOT NULL DEFAULT '1',

`created` timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP ON UPDATE
CURRENT_TIMESTAMP,

`lastUpdated` timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP ON UPDATE
CURRENT_TIMESTAMP,

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

PRIMARY KEY (`id`),

UNIQUE KEY `source_company_id` (`source_company_id`,`reason_id`),

KEY `source_company_cash_drawer_transaction_limits_ibfk2` (`reason_id`),

CONSTRAINT `source_company_cash_drawer_transaction_limits_ibfk1` FOREIGN
KEY (`source_company_id`) REFERENCES `source_company_entity` (`id`),

CONSTRAINT `source_company_cash_drawer_transaction_limits_ibfk2` FOREIGN
KEY (`reason_id`) REFERENCES
`source_company_labeling_cash_drawer_tx_reasons_entity` (`id`)

```

- **TABLE Modified: loan\_settings\_entity**

```

Column added: `payment_type_default` INT(11) UNSIGNED NULL DEFAULT 0
AFTER `source_company`

```

```

ADD CONSTRAINT `loan_settings_entity_ibfk_6`

FOREIGN KEY (`payment_type_default`)

REFERENCES `custom_payment_type_entity` (`id`)

```

- **TABLE Modified: rule\_applied\_loan\_settings\_entity**

Column added: 'payment\_type\_default' INT(11) UNSIGNED NULL DEFAULT NULL AFTER 'source\_company'

- **TABLE Modified: multiple\_returns\_entity**

Column added: 'payment\_type\_default' INT(11) UNSIGNED NULL DEFAULT NULL AFTER 'source\_company'

- **TABLE Modified: defaults\_system\_loan**

Column added: 'payment\_type\_default' INT(11) UNSIGNED NULL DEFAULT 0 AFTER 'source\_company'

- **TABLE Modified: defaults\_user\_loan**

Column added: 'payment\_type\_default' INT(11) UNSIGNED NULL DEFAULT 0 AFTER 'source\_company'

- **TABLE Modified: preconfigured\_loan\_settings\_entity**

Column added: 'payment\_type\_default' INT(11) UNSIGNED NULL DEFAULT 0 AFTER 'source\_company'

- **TABLE Modified: preconfigured\_loan\_settings\_entity**

Column added: **'payment\_type\_default'** INT(11) UNSIGNED NULL DEFAULT 0 AFTER  
'source\_company'

- **TABLE Modified: loan\_autopay\_entity**

Column added: **'schedule\_next\_if\_fail'** tinyint(1) UNSIGNED NOT NULL DEFAULT 0  
AFTER 'retry\_count'

- **TABLE Modified: defaults\_autopay**

Column added: **'schedule\_next\_if\_fail'** tinyint(1) UNSIGNED NOT NULL DEFAULT 0  
AFTER 'retry\_days'

- **TABLE Created: loan\_funding\_transaction\_entity**

Columns:

'id' int(11) unsigned NOT NULL AUTO\_INCREMENT,

'loan\_id' int(11) unsigned NOT NULL,

'status' varchar(45) NOT NULL DEFAULT 'loan.fund.status.none',

'source\_company\_id' INT(11) unsigned DEFAULT NULL,

'customer\_id' INT(11) DEFAULT NULL,

'category\_id' INT(11) unsigned NOT NULL,

'cash\_drawer\_id' int(11) unsigned DEFAULT NULL,

'cash\_drawer\_tx\_id' int(11) unsigned DEFAULT NULL,

'payment\_account\_id' int(11) DEFAULT NULL,  
'payment\_processor' varchar(255) DEFAULT NULL,  
'payment\_id' int(11) unsigned DEFAULT NULL,  
'agent\_id' int(11) DEFAULT NULL,  
'authorization\_type' char(23) DEFAULT NULL,  
'method' char(31) DEFAULT NULL,  
'amount' decimal(11,2) DEFAULT NULL,  
'date' date DEFAULT NULL,  
'created' timestamp NULL DEFAULT NULL,  
'lastUpdated' timestamp NOT NULL DEFAULT CURRENT\_TIMESTAMP ON UPDATE  
CURRENT\_TIMESTAMP,  
'active' tinyint(1) unsigned NOT NULL DEFAULT '1',  
'deleted' tinyint(1) NOT NULL DEFAULT '0',  
'ip\_address' VARCHAR(50) NOT NULL,  
'merchant\_tx\_id' varchar(45) DEFAULT NULL,  
'merchant\_tx\_status' VARCHAR(20) DEFAULT NULL,  
'merchant\_tx\_batch' VARCHAR(70) DEFAULT NULL,  
'merchant\_tx\_processor' VARCHAR(50) DEFAULT NULL,  
'cash\_drawer\_tx\_status' VARCHAR(20) DEFAULT NULL,  
'cash\_drawer\_terminal\_id' VARCHAR(20) DEFAULT NULL,

'reversal\_reason' VARCHAR(50) DEFAULT NULL,  
'reversal\_date' date DEFAULT NULL,  
'reversal\_code' VARCHAR(50) DEFAULT NULL,  
merchant\_tx\_processor\_id int(11) unsigned DEFAULT NULL,  
reversal\_comment VARCHAR(300) DEFAULT NULL,  
print\_check\_number int(11) unsigned DEFAULT NULL,  
print\_check\_source\_company\_id int(11) unsigned DEFAULT NULL,  
PRIMARY KEY ('id'),  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk1' FOREIGN KEY ('loan\_id')  
REFERENCES 'loan\_entity' ('id') ON DELETE NO ACTION ON UPDATE NO ACTION,  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk2' FOREIGN KEY  
(source\_company\_id) REFERENCES 'source\_company\_entity' ('id') ON DELETE NO  
ACTION ON UPDATE NO ACTION,  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk3' FOREIGN KEY ('customer\_id')  
REFERENCES 'customer\_entity' ('id') ON DELETE NO ACTION ON UPDATE NO  
ACTION,  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk4' FOREIGN KEY ('category\_id')  
REFERENCES 'funding\_category\_entity' ('id') ON DELETE NO ACTION ON UPDATE NO  
ACTION,  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk5' FOREIGN KEY ('payment\_id')  
REFERENCES 'payment\_entity' ('id') ON DELETE NO ACTION ON UPDATE NO  
ACTION  
  
CONSTRAINT 'loan\_funding\_transaction\_entity\_fk6' FOREIGN KEY  
(print\_check\_source\_company\_id) REFERENCES 'source\_company\_entity' ('id');

- **TABLE Modified: preconfigured\_loan\_entity**

Column added: **'payment\_type\_default'** INT(11) UNSIGNED NULL DEFAULT 0 AFTER  
'source\_company'

- **TABLE Modified: source\_company\_\_users**

drop foreign key **'source\_company\_\_users\_ibfk\_1'**

drop INDEX **'source\_company\_id'**

add constraint **'source\_company\_\_users\_ibfk\_1'**

**FOREIGN KEY ('source\_company\_id') REFERENCES 'source\_company\_entity'**  
**('id')**

 Secure Payments (Formerly PCI Wallet)

# Release Notes June 2021

## **Significant Updates**

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## **New or Enhanced Functionality**

- **New User Interface.** We have modernized the UI of Secure Payments to make it easier to use.
- **BIN Range Controls.** We have added the functionality that allows you to limit which bank card types that are “allowed” to be saved and used for transactions in your Secure Payments account. This will allow you to restrict your borrowers bank card types and brands (debit, credit; visa, mastercard, etc) and meet regulatory requirements. [Article Link](#)
- **Merge similar transactions in NACHA file.** Now you can set up to merge transactions from the same routing number, account number, & authorization method within the same NACHA batch file. This will allow for situations wherein a borrower has multiple loans, with payments on each loan, but for submission to the real world for payment processing you can submit a merged single transaction, used often by Invoice financing clients of LoanPro. [Article Link](#)
- **Bug Fixing and Speed improvements.**