



FINASTRA

DecisionPro

Release Notes



Version 23.2

October 2023

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Overview of the DecisionPro 23.2 Release

DecisionPro 22.2 or later must be installed before installing this release. In addition, this installation must be performed on all DecisionPro Client workstations, Services Servers, Client Service Manager (CSM) servers, Web Services servers, and on the DecisionPro Database.

For all functionality in DecisionPro 23.2 to work properly we recommend you have the most current version of LaserPro installed. As with all software updates, we recommend that you install and validate the contents of this release in a test environment before moving it into your production environment.

OpenPath and the TotalLendingAccess Gateway is required for the following integrations: FICO LiquidCredit, Consumerbot/MortgagebotPOS, Compliance Reporter, J.D. Power (formerly NADA), Black Book, and Equifax Cloud.

The DecisionPro 23.2 Release Notes contain the following sections:

- Overview, Requests for Change, and Administrative Action in 23.2
- All State Legal Changes, Enhancements, Product Maintenance Items, and previous Service Pack and Hotfix release notes.

Requests for Change in the Release

The DecisionPro 23.2 Release Notes contain the following Requests for Change/legacy numbers:

00296580 / 132913	00297489, 00296609 / 132404, 154559	00299036 / 157749	00300728 / 178958
00304783 / 245176	00308631 / 228425	00309514 / 196811	00309752 / 247182
00311720 / 212529	00318569 / 158638	00320504 / 157354	00497644 / NA
00515645 / NA	00518204 / NA	00539218 / NA	00541939 / NA
00542224 / NA	00544959 / NA	00545630 / NA	00555651 / NA
00560487 / NA	00562900 / NA	00563871 / NA	

The following requests for change have been addressed in this release and are not documented in a full release note:

00541181	This release removes CARFAX references and functionality from System Maintenance due to the interface no longer being supported.
00541185	This release removes Mercury integration references and functionality from System Maintenance due to the feature no longer being active or supported.
00561761	With version 23.2, DecisionPro is verified compatible with Microsoft Windows 11.

Administrative Action May Be Required

The following items may require administrative action:

- **Based On Fields Now Required for HMDA Reportable Applications**
HMDA reportable applications no longer route without completing the “Based on” fields for Sex, Race, and Ethnicity in the Demographic Information of Applicants (formerly Government Monitoring Information) form.

Please see the release note for Based On Fields Now Required for HMDA Reportable Applications.
- **Copying a Credit Bureau Report No Longer Populates the HMDA Credit Score for Incomplete Applications**
DecisionPro 23.2 updates Data Entry and CSM to not populate the HMDA Credit Score from a copied credit bureau report for incomplete applications.

Please see the release note for Copying a Credit Bureau Report No Longer Populates the HMDA Credit Score for Incomplete Applications.
- **New User Right “Gen/Allow View Only if Decisioned” to Limit Changes to Decisioned Applications**
This release includes a new **Gen/Allow View Only if Decisioned** user right for applications that are in a status other than *Incomplete* or *Pending*.

Please see the release note for New User Right “Gen/Allow View Only if Decisioned” to Limit Changes to Decisioned Applications.
- **Support for Email Authentication to an SMTP Server**
Support for sending username and password credentials to an SMTP server in System Maintenance.

Please see the release note for Support for Email Authentication to an SMTP Server.

All State Legal Changes

The following section provides details on the legal items for the DecisionPro 23.2 release.

Based On Fields Now Required for HMDA Reportable Applications

Version	23.2
Release Date	October 2023
Module	CSM, Data Entry
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00308631 / 228425

DecisionPro 23.2 includes an update for HMDA reportable applications to no longer route without completing the “Based on” fields for Sex, Race, and Ethnicity in the Demographic Information of Applicants (formerly Government Monitoring Information) form.

These fields are required if the applicant is a HMDA applicant and the application should not route if they are not completed.

Demographic Information of Applicants *

Applicant

Applicant Name:

☒ HMDA Applicant - Report demographic information for this applicant

Source:

Sex

☐ Applicant does not wish to provide this information

Sex:

Based on:

Race

☐ Applicant does not wish to provide this information

Select Race(s)

☐ 1 - American Indian or Alaska Native
Enrolled or Principal Tribe:

☐ 2 - Asian

☐ 21 - Asian Indian ☐ 22 - Chinese ☐ 23 - Filipino

☐ 24 - Japanese ☐ 25 - Korean ☐ 26 - Vietnamese

☐ 27 - Other Asian:

☐ 3 - Black or African American

☐ 4 - Native Hawaiian or Other Pacific Islander

☐ 41 - Native Hawaiian ☐ 42 - Guamanian or Chamorro

☐ 43 - Samoan ☐ 44 - Other Pacific Islander:

☐ 5 - White

☒ 6 - Information not provided by applicant in mail, internet, or telephone application

☐ 7 - Not applicable

Based on:

Ethnicity

☐ Applicant does not wish to provide this information

☐ 1 - Hispanic or Latino

☐ 11 - Mexican ☐ 12 - Puerto Rican ☐ 13 - Cuban

☐ 14 - Other Hispanic or Latino:

☐ 2 - Not Hispanic or Latino

☒ 3 - Information not provided by applicant in mail, internet, or telephone application

☐ 4 - Not applicable

Based on:

First: Applicant 1 of 1 Last:

Previously, in both CSM and WinClient, users could route an application without completing the “Based on” fields on the Demographic Information of Applicants form. Leaving the “Based on” fields blank did not trigger HMDA errors when routing even though these fields are required HMDA fields.

With this release, leaving the “Based on” fields blank now triggers a Route Validation error when attempting to route:

One or more applicants is missing Sex Based on, Race Based on, and/or Ethnicity Based on data. You must enter the missing data on the Demographic Information of Applicants screen before this application can be routed.

Note: The ‘Based on’ fields are not required when the Demographic Information form is not needed, or the applicant is not a HMDA applicant.

Copying a Credit Bureau Report No Longer Populates the HMDA Credit Score for Incomplete Applications

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, Data Entry
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00542224 / NA

DecisionPro 23.2 updates Data Entry and CSM to not populate the HMDA Credit Score from a copied credit bureau report for incomplete applications.

Previously when you copied a credit bureau report, the Credit Score was populated via the routine when the Data Entry user first visited the HMDA Loan Information window but the Scoring Model field was not getting populated, even if the window was later revisited. This was due to the absence of relevant policy characteristics being applied at this stage in the application process.

This update now ensures the Credit Score and Scoring Model fields on the HMDA Loan Information window are only populated **after** the application has been completed and routed. Routing will apply the relevant policy characteristics and the Credit Score and Scoring Model fields will be populated when the HMDA Loan Information window is revisited.

Product Enhancements

The following section provides details on the enhancement items for the DecisionPro 23.2 release.

Middle Name/Initial Field Expanded

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, LaserPro Export
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00297489, 00296609 / 132404, 154559

DecisionPro 23.2 modifies specific windows and the LaserPro export to display and allow entry of the full Middle Name field up to 20 characters. The export now includes the Applicant's full Middle Name as entered instead of truncating it to a single Middle Initial when exported to LaserPro.

The following windows display the full 20 characters allowed:

- Applicant Information
- Closing - Applicant Information
- Host Search - Applicant information

Host Inquiry for CSM

Middle Names coming from Host Inquiries also display as 20 characters without trimming to the first character for Host Inquiry. This update applies only to CSM.

The Middle Names in WinClient continues to truncate to a single first character. We will look into updating the WinClient module in a future release.

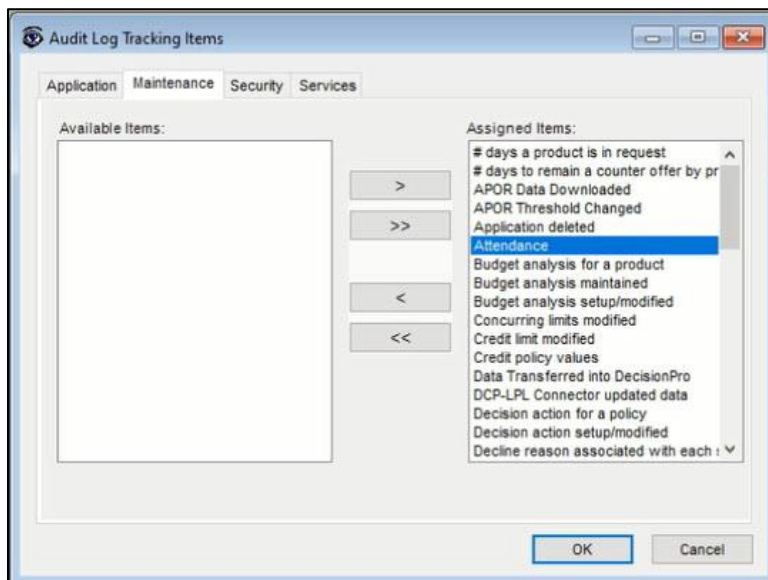
Attendance Added as a Maintenance Audit Log Tracking Item

Version	23.2
Release Date	October 2023
Module	System Maintenance, Audit Log
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00299036/ 157749

DecisionPro 23.2 adds Attendance as an Audit Log tracking item in System Maintenance under Maintenance/Audit Log Tracking Items.

Previously, there was no way to track users who made themselves or others unavailable.

In System Maintenance (Maintenance > Audit Log Tracking > Maintenance tab), Attendance is now displayed under the Assigned items section. When a user makes themselves or others unavailable in System Maintenance (System Maintenance > User > Attendance), Log entries are made accordingly in the Audit Log.



In Audit Log, select Log > System to view the Attendance log for users marked as unavailable or available.

Audit Log (System)						
Log View Help						
Audit ID	Date/Time	Source	Type	User	Event	
23598	06/12/2023 10:52:30.000	Maintenance	Change	dcpsvcs	Attendance	
23599	06/12/2023 10:52:30.000	Maintenance	Change	dcpsvcs	Attendance	
23600	06/12/2023 10:52:30.000	Maintenance	Change	dcpsvcs	Attendance	
Date/Time: 06/12/2023 10:52:30.000 AM			Details:			
User: dcpsvcs			AppManager (Application Manager) is made unavailable			
Source: Maintenance						
Type: Change						
Event: Attendance						

Attendance Log entries contains the following details:

- Audit ID
- Date/Time
- Source
- Type
- User
- Event
- Details

New User Right “Gen/Allow View Only if Decisioned” to Limit Changes to Decisioned Applications

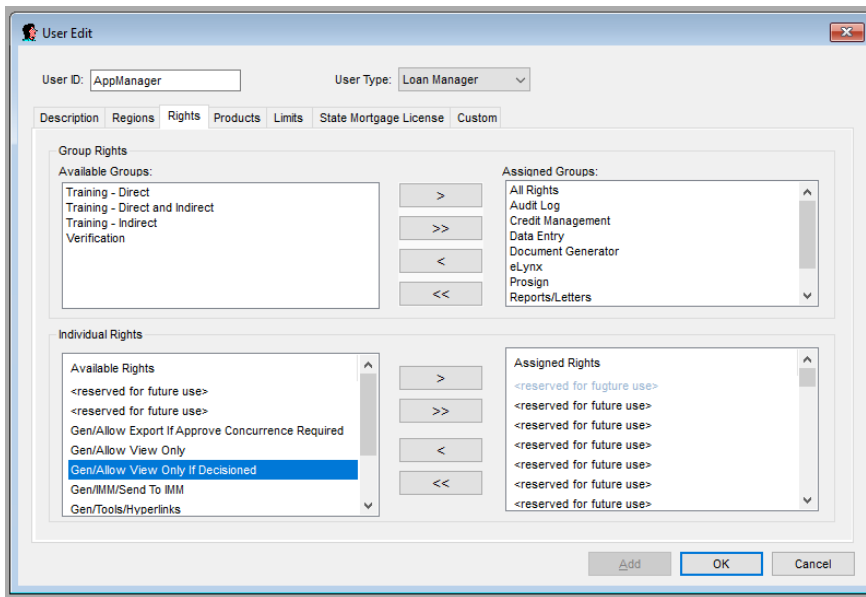
Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00300728/ 178958

DecisionPro 23.2 includes a new **Gen/Allow View Only if Decisioned** user right for applications that are in a status other than *Incomplete* or *Pending*. This user right gives institutions the ability to better control who has access to alter decisioned applications. With this new user right assigned, applications cannot be changed without first decisioning them back to *Pending*, or only designated users can change applications that are in a status other than *Pending*.

Previously, any user could change an application even when it was in a status other than *Incomplete* or *Pending*. Making applications read-only removes the ability for a user to change applications that are in other decision statuses.

Administrative Action May Be Required

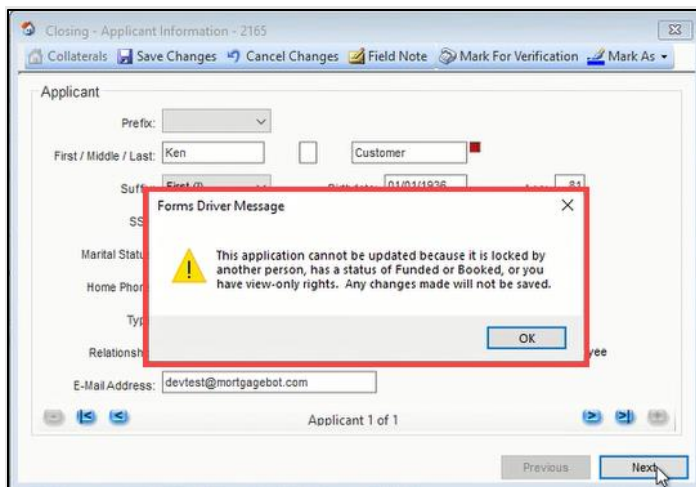
This release includes a new Individual User Right in System Maintenance: **Gen/Allow View Only if Decisioned**.



With this right assigned:

- Users are limited to editing and processing applications with a decision status of *Incomplete* or *Pending* only.
- Users will not have permission to edit any applications that have already been decided.

In CSM and WinClient, users with the **Gen/Allow View Only if Decisioned** right assigned, have view/read only access for decided applications.



A **Read Only** alert message is displayed on the bottom right of the screen for read-only applications. When you click on this message, the part that reads, "The application is in read only status because: This User has the Gen/Allow View Only if Decisioned right set." pertains to the new User Right being assigned.

Application Summary

Loan Information

Source: Direct (Oregon)
 Data Entry: 9999 03/20/2017 04:08:00 PM
 Product: BOT - Unsecured
 Loan Purpose: Consumerbot - Other
 Decision Officer: 9999 03/20/2017 04:08:05 PM
 Decision Policy: CBOT

Recommended Decision: APPROVE
 Current Decision: APPROVE
 Letter Date:
 Concurring Officer:
 Verification Status: Pending
 MLA: No

Requested	Proposed	Decision
Amount Requested: \$1,500.00	Amount Proposed: \$1,500.00	Final Amount: \$1,500.00
Term Requested: 60	Term Proposed: 60	Final Term: 60
Interest Rate Requested: 47.000%	Interest Rate Proposed: 47.000%	Final Interest Rate: 47.000%
Estimated PITI: \$65.26		
Requested LTV: 0.000%		
Current DTI: 0.000%		

Forms Driver Message

This application has a read-only status. In most cases, this means that no application information can be modified. If the read-only status is only the result of attached Alerts or Bureau Alerts, the read-only status applies only to the underwriting functions in Credit Management.

The application is in a read only status because:

This user, dcpsvcs, has the Gen/Allow View Only If Decided right set.

OK

Name: Ken Customer
 CB Score: 0

ing	Mortgage	Remaining	Tot
	\$0.00	\$0.00	\$0.00

Collateral	Value	Appraised Value	Accessories Total	Prior Liens	LTV	Primary Lien

Date	Status	Amt Requested	Amt Approved	Product	Purpose
03/21/2017	APPROVE	\$1,500.00	\$1,500.00	BOT - Unsecured	Consumerbot - Other
03/21/2017	APPROVE	\$1,500.00	\$1,500.00	BOT - Unsecured	Consumerbot - Other

Close

Support for Email Authentication to an SMTP Server

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00309514/ 196811

DecisionPro 23.2 includes support for sending username and password credentials to an SMTP server in System Maintenance.

This update modifies the existing STMP email to use MailKit library System.Net.Smtp library files.

SMTP Credentials in System Maintenance

This release updates the Institution Edit tab in System Maintenance by moving SMTP configuration from the Options tab to its own **SMTP Configuration** tab.

SMTP Configuration Tab

The new SMTP Configuration tab includes an additional option to **Enable SMTP Authentication**. Selecting this option sets institution-level SMTP credentials for authentication to an SMTP server to be saved. Other fields found on this tab were pre-existing on the Options tab.

The SMTP Configuration window contains the following:

Existing Fields moved to SMTP Configuration Tab

Field	Description
Server Name	Enter the name of your institution's SMTP server.
Port	Enter the Port number for the SMTP server. IMPORTANT! The SMTP Port value defaults to 587 when the Enable SMTP Authentication option is selected in Institution Edit, but can be changed to any other value.
Use with Client	Select this option to enable Email functionality in the WinClient as in earlier releases. Authentication is enabled or disabled separately using the Enable SMTP Authentication checkbox.
DealerTrack/RouteOne Note Utility	Enable the SMTP email notification feature for DealerTrack and RouteOne by selecting the DealerTrack/RouteOne Note Notify checkbox
Use with CSM	Select this option to enable SMTP for use with the CSM version.

New Field on the SMTP Configuration Tab

Field	Description
Enable SMTP Authentication	Select this option to enable SMTP authentication for all notifications (Client, CSM, Dealertrack, and RouteOne).

Credentials

The Credentials text fields on the SMTP Configuration tab are enabled when the Enable SMTP Authentication option is selected.

Entering a SMTP username and password in the user edit saves a username and encrypted password to the lending_institution database when the passwords match.

Field	Description
SMTP Username	Enter the SMTP username.
SMTP Password	Enter the SMTP password.
SMTP Verify Password	Confirm the SMTP password

If the Enable SMTP Authentication box is not selected, DecisionPro defaults to anonymous SMTP.

Editing Group Rights Timing Improvements

Version	23.2
Release Date	October 2023
Module	System Maintenance
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00309752/ 247182

DecisionPro 23.2 implements changes to Group User Rights in System Maintenance to reduce the amount of time it takes to store changes made to rights and/or users assigned to rights groups, including copying a Group, in System Maintenance. This change does not affect individual User rights assigned through User Edit in System Maintenance.

Previously, when an administrator made edits to a group and clicked OK, System Maintenance could take several minutes to save the changes. This time delay caused some administrators to believe the process was finished or unresponsive so they would exit System Maintenance prematurely. This created disruptions and left some or all users without rights even though the rights appeared to be assigned.

Note: Deleting a Rights Group requires that all users are unassigned first.

Please see Knowledge Article 000070583 for more information.

Application Notes Date/Timestamp Only Updates when a Note is Changed in CSM

Version	23.2
Release Date	October 2023
Module	CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00515645/ NA

DecisionPro 23.2 includes a modification to CSM to only update the date/timestamp when the note is actually changed.

Previously when you clicked in an Application Note field in CSM, the note's timestamp information would update, even if you did not change the text of the note. Timestamps may be used for auditing purposes, and this issue may have caused some results to be unreliable.

ACH Information Export to LaserPro Enhanced

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, LaserPro Export
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00311720 / 212529

DecisionPro 23.2 enhances the DecisionPro ACH functionality to populate the data in DecisionPro and export to the appropriate fields in LaserPro for documentation/reporting purposes. This includes the Routing Number and ACH Account Holder information.

Previously, all the fields needed to populate the automatic payment information in LaserPro did not exist in DecisionPro and the data had to be manually entered in LaserPro.

Automatic Payment Information Form

The ACH Payment information form title is renamed to **Automatic Payment Information** and the form now contains additional fields.

A new groupbox is located at the bottom called Automatic Payment Information containing the following fields:

Field	Description
ACH Authorization	Select this option if the automatic loan payments are to be paid from a deposit account not held at your institution and to generate the ACH Authorization for Payment form. When cleared the Automatic Payments section will print in the Disbursement Request and Authorization form.
Print Payment Schedule on Disbursement Request	This checkbox is disabled if ACH Authorization is selected.

Field	Description
Print Varying Payment Language on Disbursement Request	Select this option to print the varying payment paragraph on Disbursement Request Form. This option is only enabled when Print Payment Schedule on Disbursement Request is selected.

New Payments And ACH Account Holder Information

This window contains the fields enabled in LaserPro when ACH Authorization is selected, that are not on the Automatic Payments Information window.

An ACH Payments Information groupbox contains following four fields.

Field	Description
Beginning Date for Preauthorized Electronic Funds Transfer Agreement	Enter the beginning date for the first automatic loan payment. If no date is entered the first sentence in the Account section will read as follows: <ul style="list-style-type: none"> Closed-End - Beginning on the first scheduled payment due date, and on the remaining payment dates described in the Payment Schedule, Lender is authorized to debit the Account in the amounts shown in the Payment Schedule. Open-End - Lender is authorized to debit the Account based on the amount and timing described in the Payment Schedule
Depository Institution Name	Enter or select the name of the Depository Institution. The Financial Institution Library may be used for this field.
Days for Cancellation Notice	Enter the number of days prior to the next scheduled payment the borrower is required to notify lender to cancel authorization for automatic loan payments.
Print Varying Payment Language on ACH Authorization	Select this option to print the varying payment paragraph on ACH Authorization to Debit Account for Payment form in the Recurring Payment Schedule section.

An ACH Account Holder Information groupbox contains the following two fields.

Field	Description
Applicant Name	Displays the Applicant Name. The borrowers' names will default.
Is ACH Account Holder	Select this checkbox if the customer authorized automatic payments for this loan.

LaserPro Export

Export of the Automatic Payment/ACH fields to LaserPro is described in the following table.

DecisionPro Database Column	ALAPI Element
ACH Authorization	AutoLoanPmtACHAuthorizationYN
ABA Routing Number*	AutoLoanPmtRoutingNumber
Print Payment Schedule on Disbursement Request	AutoLoanPmtPrintPmtScheduleYN
Print Varying Payment Language on Disbursement Request	AutoLoanPmtPrintVaryingLangYN
Beginning Date for Preauthorized Electronic Funds Transfer Agreement*	AutoLoanPmtStartingDt
Depository Institution Name*	AutoLoanPmtDepositoryInstName
Days for Cancellation Notice*	AutoLoanPmtDaystoCancelNotice
Print Varying Payment Language on ACH Authorization*	AutoLoanPmtPrintACHVaryPmtLangYN

Any applicants designated as account holders will need to have a capacity of AutoLoanPmtAccountHolder. This capacity will be added only if the **ACH Authorization** checkbox is selected.

IMPORTANT! DecisionPro will only export the fields AutoLoanPmtRoutingNumber, AutoLoanPmtStartingDt, AutoLoanPmtDepositoryInstName, AutoLoanPmtDaystoCancelNotice and AutoLoanPmtPrintACHVaryPmtLangYN to LaserPro (noted with * above), only if the **ACH Authorization** checkbox is selected on the Automatic Payment Information Screen.

Mileage Included in Valuation For J.D. Power When Reevaluating Used Autos

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, Vehicle Valuation
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00518204 / NA

DecisionPro 23.2 modifies the J.D. Power Vehicle Valuation Integrator (VVI) to retain the previously entered mileage value after a second valuation.

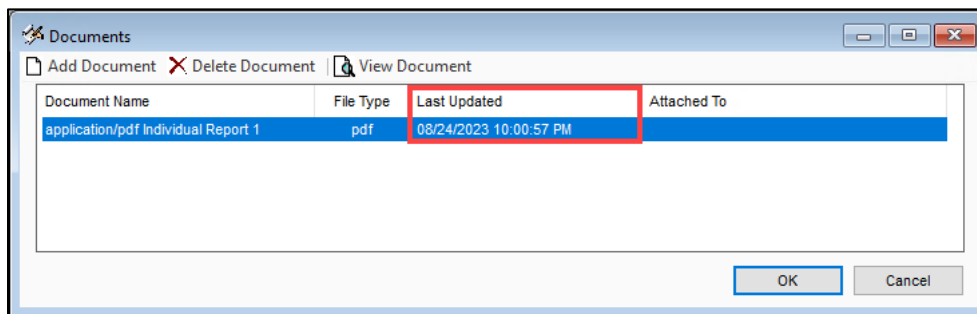
Previously, when performing a second J.D. Power vehicle valuation for additional details about trim or options, or changing from a VIN search to a Type search, the previously entered Mileage was being cleared.

Equifax Cloud Update to Display Both the Time and Date on the Documents Window

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00544959 / NA

DecisionPro 23.2 includes an update to the Equifax Cloud integration to include the Timestamp along with the date in the Last Updated portion of the Documents window when an Equifax Cloud credit report is pulled.

Navigate to Tools > Application Documents to see the Documents window.



Previously, when an Equifax Cloud credit report was pulled/returned, the Documents window displayed the date correctly, but the Time always showed as 12:00:00 AM due to Equifax Cloud being originally set up to only display the date.

Prevent Changing the Name of or Deleting the Standard Report Group

Version	23.2
Release Date	October 2023
Module	System Maintenance
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00545630/ NA

DecisionPro 23.2 includes an update to prevent the default standard report group name from being changed or from being deleted.

Previously, if the default report group name was changed from DecisionPro Standard Reports, it caused an error when upgrading the database.

Product Maintenance

The following section provides details on the product maintenance items for the DecisionPro 23.2 release.

Default Rate is Applied When No Valid Rate is Returned from the Rate Table

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, What-If Calculator (WIC)
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00296580/ 132913

DecisionPro 23.2 includes an update to always apply the Default Rate if no valid rate is returned from the rate table.

Previously, if the rate table did not return a new rate associated with the application data presented, it would keep the existing rate on the application. Now, it will return the default rate if no other rate is provided from the rate table.

Experian Tradelines Correction for 30 Day Delinquents if in the First Position of the Payment History

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00304783/ 245176

DecisionPro 23.2 includes a correction to how the payment history is parsed to show recent 30 day delinquents if the count is in the first position of the payment history.

Previously, Experian tradelines were not being parsed as a 30 day delinquent if the count was in the first position of the payment history. The parser was overlooking the first count in the payment history which caused the incorrect reporting of recent 30 day delinquents.

Please see Knowledge Article 000063716 for more information.

Duplicate User IDs Cannot be Created Even if the Original is Disabled

Version	23.2
Release Date	October 2023
Module	System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00318569 / 158638

DecisionPro 23.2 modifies System Maintenance to no longer allow entry of a User ID that already exists in the system even if a user is disabled. System Maintenance checks for that condition and if found, returns a message stating:

"An item named *User Id* already exists. Please enter another name."

Previously, if a user had a disabled account, System Maintenance would allow you to create a new User using the exact same User ID as the disabled one. This created an issue when attempting to log in because you would see a message stating your ID was disabled.

System Maintenance no longer allows duplicate IDs or names while performing functionalities of New/Edit/Copy entities. For Example: In System Maintenance > Users, when a new User is added it is checked against all existing User Ids, and rejected if there is a match, even with a disabled User ID.

In System Maintenance > Users, if the Disabled check box is selected, then the disabled User Id is displayed as greyed out.

Special Characters Cause Error Messages in Application Notes

Version	23.2
Release Date	October 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00320504/ 157354

DecisionPro 23.2 updates CSM to escape special characters included in Credit Management and CSM Application Notes.

Previously, special characters included in Application Notes when created in Credit Management would then cause error messages when attempting to open that particular application note within CSM.

Forms Driver Error when Adding More Than One Insurance Record to Collateral

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, Data Entry
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00497644/ NA

This release of DecisionPro modifies the Collateral/Asset Insurance (including Closing) window to restrict the input of additional Collateral Insurance details.

Previously when adding more than one insurance detail record, Forms Driver Error #5 would occur or data would get overwritten.

Error No Longer Occurs when Selecting from the Document Location Drop-Down List on the Faxing/Email Window

Version	23.2
Release Date	October 2023
Module	System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00539218/ NA

DecisionPro 23.2 modifies the Faxing/Email configuration for the Institution in System Maintenance (System Maintenance > Institution Edit > Faxing/Email tab) to disable the Document Location combo box when the window first opens and nothing is selected yet, plus checks that a node is selected before handling events or assigning a value from the Document Location combo box.

Previously, when first accessing the Faxing/Email tab, the Document Location combo box was enabled and if you selected a document from the Document Location drop down list without having first made an applicable selection within the navigation tree, an error would occur "Error #91: Object reference not set to an instance of an object."

Access Token Issues with All Setup Data Utility Tool

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00541939/ NA

DecisionPro 23.2 corrects the All Setup Data tool (DPDataExtract.exe) to allow for null or zero values entered in the Access Token field so the utility runs correctly.

Previously, with the inclusion of Access Tokens in DecisionPro 22.2, the All Setup Data tool failed to handle a null value in that field which caused problems for the All Setup Data utility tool.

WIC Summary Report Payment Information

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM, WIC
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00555651 / NA

DecisionPro 23.2 includes a modification to the WIC in both WinClient and CSM for the DecisionPro Payment Summary Report to print the insurance details under the Payment Information section when the Insurance Plan selected is <None>.

DecisionPro Payment Summary

We are happy to provide you with the loan cost estimate below. This information is only an estimate, based on information we received from you and other variables known at this time. We are providing it solely at your request, not as a solicitation for your business.

Borrower Proceeds: \$6,000.00
Prepaid Finance Fees:
Security Interest Charges:
Interest Rate: 10.000%
Number of Payments: 30
Disbursement Date: 09/29/2023
First Payment Date: 10/29/2023
Maturity Date: 03/29/2026
Loan Type: Installment

Payment Type	Regular Payment	Final Payment	Life Premium	Disability Premium	Total Premium
No Insurance	\$226.89		\$0.00		

Fee	Description	Fin Amt	Fin %	Cash Amt	Cash %	RESPA #	GFE	Total Fee
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Previously in both WinClient and CSM, the DecisionPro Payment Summary report was not printing the Insurance Details under Payment information, if the insurance selected was set to <None> during the calculation.

Error When Copying Credit Report by Social Security Number is Resolved

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00560487

DecisionPro 23.2 includes an update to no longer display an error when you copy an application with a credit report by using a Social Security Number.

Previously in DecisionPro 22.2 or later, you could successfully copy the applicant data from a duplicate application, but when you tried to attach the credit report associated with that application, the following error displayed:

*"Unhandled exception has occurred in your application. If you click Continue, the application will ignore this error and attempt to continue. If you click Quit, the application will close immediately.
Operator '=' is not defined for type 'DBNull' and string "B"."*

Additionally, when you clicked the Continue button the following error displayed:

*"Unhandled exception has occurred in your application. If you click Continue, the application will ignore this error and attempt to continue. If you click Quit, the application will close immediately.
The statement has been terminated.
Violation of PRIMARY KEY constraint 'PK_CB_RPT_OWNERSHIP'. Cannot insert duplicate key in object 'dbo.cb_rpt_ownership'. The duplicate key value is (55677, 124488, 55919)."*

The duplicate key values mentioned in the errors are the Application ID, Customer ID and Credit Report ID of the application, respectively.

This issue occurred when using the Duplicate Application function within an application to copy an applicant's information and credit bureau report. It did not impact using Copy Application to create a brand new application.

Please see Knowledge Article 000075703 in the [Finastra Customer Success Community](#) for more information.

Experian and Equifax Cloud Bureaus Parse Issue Corrected

Version	23.2
Release Date	October 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00562900 / NA

DecisionPro 23.2 includes an update to Equifax Cloud and Experian Cloud to set the Credit Score Disclosure Exception correctly due to the dependency on the *Is Disclosure Score* policy characteristic settings.

Previously, this bureau_score.is_risk_based_exception_score field option was getting selected (marked as True) initially by the parse process when it should not have been.

Note: This affected cloud only, legacy Equifax and legacy Experian did not have this issue.

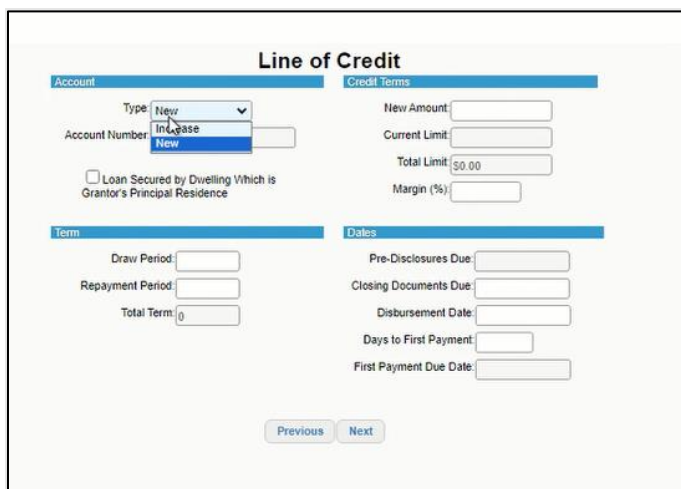
The screenshot shows the 'Characteristic Edit' window. The 'Details' section contains fields for Description, Applies To, Declination Reason, Evaluation Rule, Matrix Characteristic 1, Matrix Characteristic 2, Relevance (0-100), Priority (0-999), Result If Missing, Force Review Decision if Characteristic Result is Review, Disabled, and Stage 1 Characteristic. The 'Numeric Value Display Options' section has checkboxes for Value is Currency, Allow Negative Values, and Use Thousands Separator, along with a Number of Decimals field. The 'Graphical Display Details' section has Low Value and High Value fields. The 'Value Details' section has Type, Bureau, Bureau Code, Name, Service Code, and SQL fields. The 'Risk-Based Pricing' section has checkboxes for Generate Risk-Based Pricing, Notice on Decline Result, and Is Disclosure Score (highlighted with a red box), along with Score Cut-off, Affected Terms, Graph Image, Low Value, High Value, and HMDA Scoring Model fields. At the bottom are Add, OK, and Cancel buttons.

Manually clearing this option and then re-evaluating with a policy with no disclosure score would process correctly.

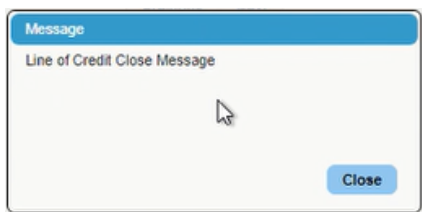
Resolved the Issue of Conditional Close Window Message Field Actions in CSM Preventing Navigation if Condition Not Met

Version	23.2
Release Date	October 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00563871 / NA

DecisionPro 23.2 enables normal navigation after selecting a conditional Close Window Message field action in CSM.



For a Message window field action, you can now navigate away from the form by clicking the Next button.



Previously in CSM, a Close Message notice would not display for a window field action when a condition existed but was not met, and you were not able to navigate to next form.

DecisionPro 23.1.10 Release Notes

The Fusion DecisionPro 23.1.10 Release Notes contain the following sections:

- Overview and Requests for Change in 23.1.10
- Product Maintenance Items

Administrative Action May Be Required

The following actions may be required by the DecisionPro administrator.

Equifax Cloud Score Models Configuration

If pulling credit using Equifax Cloud, score model information must be entered in Total Lending prior to installing this 23.1.10 Service Pack. Failure to do this will result in no score information being returned. See the DecisionPro OpenPath Equifax Cloud Migration Credit Reporting Service Guide available on Support Center for configuration steps.

Requests for Change in this Release

The DecisionPro 23.1.10 Release Notes contains the following Requests for Change/legacy numbers:

00482842

00542628

00547353

00551395

00552545

00558418

The following requests for change have been addressed in this release and are not documented in a full release note:

00535442	Additional technical updates to support static security analysis of Finastra DecisionPro source code.
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Product Enhancements

The following section provides details on the enhancement items for the DecisionPro 23.1.10 release.

Equifax Cloud Credit Report Updates to Parse Delinquency Information

Version	23.1.10
Release Date	August 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00482842/ NA

DecisionPro 23.1.10 updates the Equifax Cloud integration to parse all delinquency information returned from Equifax.

Previously, on-premise legacy Equifax credit bureau reports included the last delinquent date as well as other delinquent information that, upon migration to Equifax Cloud, was no longer available.

Product Maintenance

The following section provides details on the product maintenance items for the Fusion DecisionPro 23.1.10 release.

Viewing Equifax Cloud Credit Reports from CSM

Version	23.1.10
Release Date	August 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00542628 / NA

DecisionPro 23.1.10 includes a modification to CSM to allow for proper viewing of Equifax Cloud Credit Reports in PDF format.

Previously, there was an issue when viewing Equifax Cloud Credit Reports in CSM as PDFs. The image was saved in the database with 'application' as the extension, rather than *PDF*. You could view them from Application Documents in a WinClient module, such as Credit Management, but CSM could not display them.

Final Payment and Insurance Option Now Displays Correctly in WIC

Version	23.1.10
Release Date	August 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00547353 / NA

DecisionPro 23.1.10 corrects the final payment value to display the right amount in the WIC when the insurance coverage plan selected is <None>. Additionally, when in Edit mode of the WIC, the insurance coverage plan field within the Calculator tab now accurately displays the correct insurance coverage plan as selected and stored in the database (calc_history.ins_plan_name) for the saved calculations.

Previously, for fully amortizing loans, if the Final Payment did not match the Regular Payment, then the Final Payment did not display correctly in the WIC. Additionally, the Insurance Coverage

Plan drop-down menu was defaulting to the first selection value that wasn't <None> instead of displaying the actual insurance plan selected and saved to the database.

Equifax Cloud Score Models Configuration

Version	23.1.10
Release Date	August 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00551395/ NA

DecisionPro 23.1.10 updates the score model configuration for Equifax Cloud to use the score models set in Total Lending for credit bureau requests rather than the score models previously set in DecisionPro.

Previously, after the upgrade to version 23.1 DecisionPro was still getting reports using old score models that were set in the DecisionPro database. This update ensures only the settings from Total Lending are applied.

ADMINISTRATIVE ACTION REQUIRED

If pulling credit using Equifax Cloud, prior to installing this 23.1.10 Service Pack, then you must enter your score model information in Total Lending. Failure to do this will result in no score information being returned. See the *DecisionPro OpenPath Equifax Cloud Migration Credit Reporting Service Guide* available on Support Center for configuration steps.

Application Summary Error: 'There is no row at position 0' when Launching Applications from Client Modules

Version	23.1.10
Release Date	August 2023
Module	Credit Management
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00552545/ NA

DecisionPro 23.1.10 updates the Application Summary window to display without error by implementing a check to allow for a NULL value in the AppData calculation and ratios function to ensure application processing can continue.

After upgrading to version 23.1, opening an application in Credit Management after Routing displayed an error if the Stress Rate Factor (System Maintenance > Product Edit > Options tab) was not set and the Exclude Non-Escrowed PRCs From DTI option (System Maintenance > Product Edit > Description tab) was selected for the applicable product.

Special Characters in the Institution Name No Longer Cause Errors when Producing Pre-Disclosures in CSM

Version	23.1.10
Release Date	August 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00558418/ NA

DecisionPro 23.1.10 includes an update to CSM when there is a special character in the Institution Name so that no error displays and you are not prevented from printing pre-disclosures.

Previously in CSM with DecisionPro version 23.1, due to a recent jQuery conversion, special characters in the Institution Name could cause the following error to display when producing pre-disclosures in CSM:

Conversion from string "" to type "integer" is not valid

HMDA Hotfix Release Notes

The following release notes were included in the DecisionPro HMDA DTI Selection Hotfix and are cumulative in the DecisionPro 23.1.10 release.

Ability to Select which DTI to Report for HMDA

Release Date	June 2023
Module	Credit Management, CSM, System Maintenance, Report Writer
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00540467/ NA

This hotfix includes a new administrative setting in System Maintenance (on the Product Edit > Disclosures and Compliance tab), that provides users with the option to set the reported HMDA DTI value to use either Post DTI or Stressed DTI when the user enables the stressed interest rate option.

With this new selection option, financial institutions are now able to report the Stressed DTI or Post DTI value for HMDA Debt-to-Income Ratio (Field #80). For new applications, the default setting is Post DTI. If you select Stressed DTI for the HMDA DTI field but the Stress Rate Factor field is blank or zero on the System Maintenance > Options tab, the exported value will be NA.

IMPORTANT! Users should consult with their institution's legal counsel when making the determination of setting this field.

The screenshot shows the 'Product Edit' window with the 'Disclosures and Compliance' tab selected. The 'HMDA DTI' dropdown menu is highlighted with a red box, showing three options: 'Post DTI', 'Post DTI', and 'Stressed DTI'. The 'Post DTI' option is selected. The window also displays various other settings for the product, including 'Pre-Disclosure Options', 'GFE Options (RESPA)', and 'Integrated TILA-RESPA Options'.

Previously, users could send only Post DTI for HMDA reporting even though Stressed DTI was made available for all customers within DecisionPro as of version 23.1.

This change will also be rolled up into the DecisionPro 23.2 release expected in October 2023.

Finastra Support

Finastra support offers several options to help you get the most out of your software, including a self-service Case Management tool, and phone support.

Please visit the Finastra Customer Success Community at <https://support.finastra.com> to log in to our online self-service Case Management system. If you forgot your password, simply click the [Forgot Password](#) link. Once logged in, you have the ability to use the Finastra Customer Success Community to troubleshoot issues and find answers to questions.

If your financial institution is not currently using these tools and would like to, please contact Finastra support for assistance.

Note: The Financial Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act or GLB Act, includes provisions to protect consumers' personal financial information held by financial institutions. Therefore, Finastra support cannot accept data or screen captures that contain personal financial information via email or fax. For information about secure file transfer methods, contact Finastra support.



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