FINASTRA

CreditQuest

Release Notes

Version 23.1.1

Version 23.1

May 2023

FINANCE IS OPEN

Copyright

© 2023 Finastra International Limited, or a member of the Finastra group of companies (“Finastra”). All Rights Reserved. Confidential - Limited Distribution to Authorized Persons Only, pursuant to the terms of the license agreement by which you were granted a license from Finastra for the applicable software or services and this documentation. Republication or redistribution, in whole or in part, of the content of this documentation or any other materials made available by Finastra is prohibited without the prior written consent of Finastra. The software and documentation are protected as unpublished work and constitute a trade secret of Finastra International Limited, or a member of the Finastra group of companies, Head Office: 4 Kingdom Street, Paddington, London W2 6BD, United Kingdom.

Trademarks

Finastra’s brands and logos are trademarks, registered trademarks, or service marks of Finastra International Limited, or a member of the Finastra group of companies (“Finastra”) in various countries around the world. All other brands and logos may be trademarks, registered trademarks, or service marks of their respective owners, companies, or organizations.

Disclaimer

Finastra does not guarantee that any information contained herein is and will remain accurate or that use of the information will ensure correct and faultless operation of the relevant software, services or equipment. This document contains information proprietary to Finastra. Finastra does not undertake mathematical research but only applies mathematical models recognized within the financial industry. Finastra does not guarantee the intrinsic theoretical validity of the calculation models used.

Finastra, its agents, and employees shall not be held liable to or through any user for any loss or damage whatsoever resulting from reliance on the information contained herein or related thereto. The information contained in this document and the general guidance of Finastra staff does not take the place of qualified compliance personnel or legal counsel within your institution. FINASTRA CANNOT RENDER LEGAL, ACCOUNTING OR OTHER PROFESSIONAL SERVICES TO YOUR INSTITUTION. THE INFORMATION CONTAINED HEREIN IS GENERAL IN NATURE AND DOES NOT CONSTITUTE LEGAL ADVICE OR A LEGAL OPINION. CONSULT YOUR LEGAL COUNSEL FOR LEGAL ADVICE SPECIFIC TO YOUR SITUATION OR CIRCUMSTANCES OR TO ANSWER ANY LEGAL QUESTIONS.

This document is not intended as a substitute for formal education in the regulatory requirements of banking, banking operations, lending, lending operations, or other topics generally applicable to financial institutions. Your financial institution is solely responsible for configuring and using the software or services in a way that meets policies, practices, and laws applicable to your institution, including, without limitation: (1) options and selections made on prompts; (2) entries in the software program; (3) program setup; and (4) documents produced by the software or services. It is the obligation of the customer to ensure that responsible decisions are taken when using Finastra products. Information in this document is subject to change without notice and does not represent a commitment on the part of Finastra.

Feedback

Do you have comments about our guides and online help? Please address any comments and questions to your local Finastra representative.

Need more information? Read more about our products at http://www.finastra.com or contact your local Finastra office at http://www.finastra.com/contact.

Contents

Introduction 1

CreditQuest 23.1.1 Hotfix 1

TransUnion Cloud Migration Information 1

Microsoft Windows Server 2012 and CreditQuest 23.3 1

Product Enhancement Items 2

Common 2

CreditQuest Credit Manager 3

CreditQuest Fabric – Spreading Personal/Business API 4

CreditQuest Portfolio Manager 5

CreditQuest Table Manager 6

Product Maintenance Items 7

Common 7

CreditQuest Credit Manager 7

CreditQuest Financial Analyzer 8

CreditQuest Portfolio Manager 8

CreditQuest Table Manager 8

Finastra Support 9

Introduction

These release notes describe the new features and functionality that are introduced as part of Finastra's CreditQuest 23.1.1 and 23.1 releases. These notes cover both administration and the end-user side.

IMPORTANT! Before you install this release, ensure that you have performed all the required prerequisite steps as documented in "Prerequisites to your Upgrade" in *CreditQuest 23.1 Upgrade and Installation Guide*.

CreditQuest 23.1.1 Hotfix

The CreditQuest 23.1.1 hotfix resolves issues that clients were experiencing when trying to install or upgrade with Exchange Server On-Premise. (See the CQ-19926 / RFC 00532900 release note on page 2.)

TransUnion Cloud Migration Information

TransUnion has made available a new Cloud version to their platform. This is now available for use in CreditQuest. As of now TransUnion has no plans to decommission their current services. In addition, the same certificate and subscriber code credentials will work in this new access.

Configuration changes will be needed in Table Manager, as well as additional configuration changes through Total-Lending Access which will allow CreditQuest to connect to TransUnion cloud services.

Additional system configuration information can be found in the *TransUnion Cloud Migration Guide* available in the Customer Success Community through Support Center – Solutions>CreditQuest>CreditQuest>Product Documentation>Current Release Documentation> CreditQuest 23.1.0 OpenPath.

IMPORTANT! It is important to follow and understand the cloud migration guide prior to upgrading to the TransUnion Cloud Services.

Microsoft Windows Server 2012 and CreditQuest 23.3

IMPORTANT! The following does not apply to CreditQuest 23.1. It is an early warning of supported system changes that will be made in CreditQuest 23.3.

Effective with the CreditQuest 23.3 release, the following Microsoft products, which have been or will be decommissioned by Microsoft, will no longer be supported for use with CreditQuest 23.3:

- Windows Server 2012
- Windows Server 2012 R2
- SQL 2012 R2
- Microsoft Office 2013

Our recommendation is to upgrade to Windows Server 2016, which also upgrades the .NET Framework to 4.6. Please refer to Microsoft documentation for each product for further information and extensions.

The CreditQuest 23.3 release is targeted for the first week of September 2023. Prior to applying this release, please verify that all devices have been upgraded to a supported operating system and the CreditQuest Servers have been upgraded.

These changes are necessary because Microsoft officially retired support for Windows Server 2012 on July 12, 2022, and will retire 2012 R2 on October 10, 2023.

Note: Any questions should be addressed to your IT/Security team.

Product Enhancement Items

Common

Tracking Number	Issue	Description
CQ-19926 RFC 00532900	Error in Exchange Service Settings when installing/Upgrading CreditQuest 23.1	The error occurs when using Exchange Services on premise. The Installer is not allowing credentials to be added. This error has been fixed.
CQ-19722	Additional API FlashSpread Items in Stored Procedure FA_GCF_API_Load_ UpdateHostValuesWithAPIitem Descriptions	This stored procedure is modified to map clients using Global Cash Flow with the appropriate line items from the Personal/Business Spread API to the correct line items in Financial Analyzer. The name has been changed to FA_GCF_API_Load UpdateHostValuesWithAPIitem Descriptions
CQ-19759 RFC 00495820	New Stored Procedure PDC -FA_API_Load_ UpdateHostValue	This new procedure allows mapping of specific line items in FlashSpread when a client is using the personal Debt Coverage sheet in Financial Analyzer.
CQ-19760	User Interface Update to Latest Finastra Branding	User interface changes are made to allow new Finastra branding. This includes the CreditQuest splash screen, as well as the sign-on screen for each module when single sign on is not used.
CQ-19776	Modify Stored Procedure EnableSyncTrigger	This procedure is now run to enable or disable specific API sync functions when implementing any FusionFabric.cloud (FFDC) application.
CQ-19808 RFC 00503067	Include References to Sheets 6, 27, and 17	Additional financial sheets have been added to move API data to specific sheets: including the 6-form 8825, 27-Schedule M1, and 17-Debt Coverage sheets.
CQ-19815	Add Stored Procedure for Cloud Connect Entity Sync	This stored procedure is run after the connection of Cloud Connect to sync all current entities in CreditQuest and create a Global User ID (GUID) for each entity.

Tracking Number	Issue	Description
CQ-19866	Add Session Management Above Toolbar	Another toolbar selection has been added to the area above the existing section toolbar.
CQ-19806 RFC-00502356	Oauth information missing from HFSConfig after upgrade	The Exchange Service now allows for Oauth type with TenantID, ClientID, and ClientSecret in the install process.
CQ-19579 RFC-00485415	AuthCallBack.html file is not included in the installer for TLDC	AuthCallBack.html file is added to the install package.

CreditQuest Credit Manager

Tracking Number	Issue	Description
CQ-19408 RFC 00485485	Remove **View as PDF** from the Credit Memo Tool Bar	The **View as PDF** button is removed and replaced with the **View/Print PDF** button in the Credit Memo toolbar. The only option for PDF printing will be with Adobe Acrobat.
CQ-19481 RFC 00495811	Use of Personal Access Tokens for LaserPro Can be Used in CreditQuest	CreditQuest and LaserPro Administrators can now use the Personal Access Token (PAT) feature provided by LaserPro. These tokens can be used on the command lines for launching LaserPro instead of the UserID. This secure process is not turned on by default and is only available for the properly set up users. ***Note***: Although this feature is available in CreditQuest 23.1 it is reliant on LaserPro functionality which is scheduled for a June 2023 release.

Tracking Number	Issue	Description
CQ-19484 RFC 00483427	Change the TransUnion XML Messaging to JSON	To maintain the connection to the TransUnion cloud services, the messaging method is changed to JSON. For additional information, see the *TransUnion Cloud Migration Guide* available in the Finastra Customer Success Community through Support Center: Solutions > CreditQuest > CreditQuest>Product Documentation > Current Release Documentation > CreditQuest 23.1.0 OpenPath. ***IMPORTANT!*** It is important to follow the cloud migration guide prior to upgrading to the TransUnion Cloud Services.
CQ-19717 RFC 00477732	Remove the Dependence of Spousal Relationship When Requesting a Credit Bureau Pull	It is now possible to pull a joint Credit Report for non-spouse joint applicants added under the Guarantor/Other Capacities tab just the same as applicants in a spousal relationship.
CQ-19809	Added Additional Alert Codes for Equifax	Additional alert codes added to provide information on the Equifax Security Freeze.

CreditQuest Fabric – Spreading Personal/Business API

Tracking Number	Issue	Description
CQ-19723 RFC 00485348	Cloud API: Modify the API Swagger End Points / Financial Spread - Commercial / Personal	Over 40 swagger endpoints are added to the Personal/Business Spread API, allowing for form 8825 and Schedule M1 information. Miscellaneous line item endpoints are also added to enhance the transfer of data from FlashSpread to Financial Analyzer.

CreditQuest Portfolio Manager

Tracking Number	Issue	Description
CQ-19301 RFC 00485438	ETL Scheduler Drop-Down Display not behaving properly	The ETL Scheduler no longer displays the blue bar, but now displays the appropriate drop down selection tool.
CQ-19330 RFC 00485115	A generated Excel report does not match a generated HTML report when Period Comparison is set to Compare By Columns	The HTML conversion to Excel is resolved. The final resolution will be deployed in the 23.3 release.
CQ-19462 RFC 00495821	Double clicking **Debug** or **Edit** opens the Formula/Data Cell in the Background and not the Foreground	Double clicking the Debug or Edit options renders the work dialog box in the foreground as it should. Any associated scroll and white space issues are resolved.
CQ-19474	Refactor Commit Approve Process is not functioning in Chrome	The Refactor Commit Approve process was not functioning correctly but the system indicated the process was working. This error has been resolved.
CQ-19478	ALLL Segments are Not retaining changes when made	ALLL segments now appear correctly.
CQ-19533	Dialog Boxes from the Report Tool Bar are rendering behind the report	All the child windows are now rendering in front of their parent windows as needed. Some side items are expanded and missing icons are restored.
CQ-19571	Non-functional scroll bar removal	Implemented a fixed height to all pop-up windows so the context fits and an unnecessary scrollbar does not appear.
CQ-19666 RFC 00496009	Duplicate Report Analysis does not function	Duplicating a Report Analysis now functions correctly when selecting duplication.
CQ-19773 RFC 00495819	Report Cross Section in Toolbar not working as designed	The **OK** and **Cancel** buttons are now visible in the cross section pop-up, and they are rendering properly in front of the initiated dialog box.

CreditQuest Table Manager

Tracking Number	Issue	Description
CQ-19497	Removal of Portfolio Manager and Project Analyzer links from Table Manager Navigation	Removed un-necessary items from the side navigation panel.
CQ-19720 RFC 00485116	Change of the Font Color in the Toolbar in Table Manager - Total Pages from black to white	Modified the Total Pages font color to white to allow for better viewing contrast.

Product Maintenance Items

The following product maintenance items are resolved in this release.

Common

Tracking Number	Issue	Description
CQ-19141	Stored Procedure for SetApplicationStep causes an error	Previously, the credit request had to be in a **0** workflow status to allow the SetApplicationStep function to work. This error is fixed; the procedure now allows you to change any request to a new location. ***Note***: If the request has not passed through a status process of 16, 32, or 8, it is recommended to take the request just prior to the workflow step and then click **Next** to allow the request to archive properly.

CreditQuest Credit Manager

Tracking Number	Issue	Description
CQ-19620	Penetration Test (Medium) - Malicious File Upload	Email attachments files are now validated for security. Besides extension review, the validation also reviews the content of the attachment and restricts the upload of the document.
CQ-19621	Penetration Test (Medium) - Business logic input validation	CreditQuest no longer allows for the entry of negative values in Financial Highlights.
CQ-19517 RFC 00308836	Updating the Host record renders the Reg O Status null, even after the Reg O Status was updated.	The Reg O Status can be modified through Structure Definition with the help of Finastra Support. Create a case and include the following in the subject and Description line: “Reg O Structural Definition change to assign do not update when a host pull is initiated”

CreditQuest Financial Analyzer

Tracking Number	Issue	Description
CQ-19428	The Percent symbol (%) does not appear in Report for the Financial Model	Changes are made in the masking function to allow for the display of the Percent symbol (%) in PDF and Excel reports in the appropriate fields.

CreditQuest Portfolio Manager

Tracking Number	Issue	Description
CQ-19718	Desktop Graph Settings does not work as designed	Previously, the Graph Settings dialog box rendered behind the display box. This prevented users from adding a new graph on the initial display screen. This is fixed.
CQ-19736	Closing an item without data produces a blank error dialog box	An un-necessary message is removed.
CQ-19737	Custom Dimensions cannot be deleted individually in product segments	Users can now delete custom dimensions individually in the product segments.

CreditQuest Table Manager

Tracking Number	Issue	Description
CQ-19250	Allow for Multiple new Workflow Steps to be worked on simultaneously	Restrictions are removed that did not permit multiple new workflow items to be worked on simultaneously.

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.

The future of digital finance can start here.
Consider our planet before printing.

About Finastra
Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (digital, retail and commercial banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by ~8,600 institutions, including 90 of the world's top 100 banks. For more information,
visit finastra.com.

North American Headquarters
744 Primera Boulevard
Suite 2000
Lake Mary, FL 32746
United States

T: +1 888 989 9009

FINASTRA