

# Release Notes

**Version 23.1.10 (August 2023)**

**HMDA Hotfix Release Notes (June 2023)**

**Version 23.1 (May 2023)**

**Factual Data Hotfix Release Notes (January 2023)**

**RouteOne Hotfix Release Notes (November 2022)**

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# Overview of the 23.1.10 Release

DecisionPro 23.1 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), Web Services servers, and on the DecisionPro Database.

For all functionality in DecisionPro 23.1.10 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 is required for the following integrations: FICO LiquidCredit, Fusion Consumerbot/MortgagebotPOS, Fusion Compliance Reporter, J.D. Power (formerly NADA), Black Book, Equifax Cloud and Experian Cloud.

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, 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.

## 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 What-If Calculator

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 What-If Calculator (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.

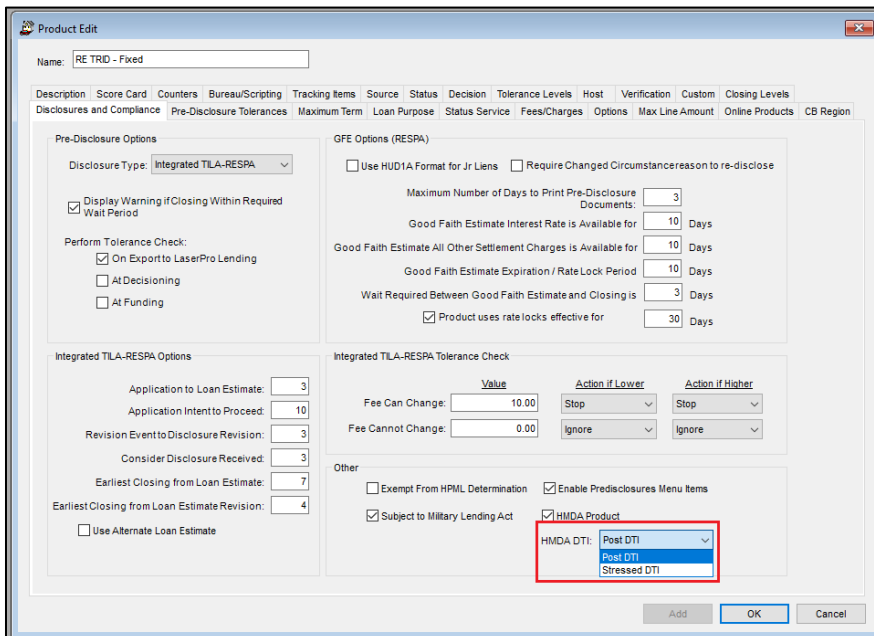
## Ability to Select which DTI to Report for HMDA

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.



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.

# DecisionPro 23.1 Release Notes

**Amendment to the Release Notes:** Note added to [Administrative Action May Be Required](#) Section to confirm that the report group 'DecisionPro Standard Reports' exists.

DecisionPro 22.1 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 23.1 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 23.1 Release Notes contain the following sections:

- Overview, Requests for Change, and Administrative Action in 23.1
- All State Legal Changes, Enhancements, Product Maintenance Items, and previous Hotfix release notes.

## Requests for Change in the Release

The DecisionPro 23.1 Release Notes contain the following Requests for Change/legacy numbers:

00297465/188929	00299072/155211	00297722/ 65732	00300046/190108
00300103/148125	00301729/208984	00302040/183167	00302042/183257
00302275/210624	00302338/211151	00303495/231037	00304369 / 263803
00304653/248352	00307931/232179	00309886/248610	00313044/250634
00313731/248075	00447846	00305479/242419	00308766/230192
00310998/204702	00312572/244055	00313896/250946	00314086
00314248/250633	00314284/240801	00317103/156825	00318539/152272
00395096	00405224	00444685	00445161
00455021	00467840	00478010	00479857
00480766	00480768	00480771	00480796
00481685	00488406	00490395	00494925
00496862	0498988/240324	00503230	00504734
00509213	00510527	00511972	00521755
00522238	00529162		

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

00529162	Technical updates to support static security analysis of Finastra DecisionPro source code.
00478010	DecisionPro 23.1 includes framework updates to the Total Lending Home integration.
00354909	This release removes the obsolete read-only OpenPath tab from the Tools > Web Service Configuration > Common option in System Maintenance.
00455021	This release of DecisionPro updates jQuery to version 3.6.3. for the CSM and Web Services functionality.
00482376	This release of DecisionPro removes the non-functional Print Using ProSign button from the CSM Print Predisclosures window; this will match the WinClient window version. The Print Using ProSign button was originally for legacy ProSign but is no longer relevant with ProSign Online functionality.
00509213	This release of DecisionPro is updated to display the timestamp from the database with seconds and milliseconds in the Audit Log in the format of hh:mm:ss.fff (example: 12:45:30.617) .
00538195	An update was made to the underlying Document Generator architecture to allow for the functionality of LaserPro change request 00297412 - Print the Early HELOC Disclosure within a transaction and eSign, which is expected to release with LaserPro version 23.2.0 in June 2023.

## Administrative Action May Be Required

The following items may require administrative action:

- **Audit Log Report**

This release includes a new SQL Server Reporting Services (SSRS) report (AuditLog.rdl) that can be run and viewed from CSM and does not require an Administrator to pull from System Maintenance. This new report is automatically enabled and available via Packet Print:

[SSRS Reports Print Information Included in Audit Log](#)

**IMPORTANT!** Prior to upgrading your database, go to System Maintenance > Maintenance > Reports > Report Groups and confirm that the report group 'DecisionPro Standard Reports' exists. Either rename an existing Report Group to 'DecisionPro Standard Reports' or create a new Report Group named 'DecisionPro Standard Reports.' Failure to do so will result in an error when upgrading the database. See Knowledge Article 000075524 for more information.

- **HMDA Counter Report**

DecisionPro sets the Funding Status to **Not Accepted** when an application decision status is automatically changed from *Counter* to *Decline*. This is based on the Days to Remain in Counter Status field in System Maintenance > Product Edit > Counters tab. The Funding Status does not change for Declined apps.

[Change to Loan Amount functionality for HMDA Export](#)

- **Select eSign by Default Option**

This release includes a new option to select a default Product setting to use eSign for all applications exported to LaserPro. The new **Select eSign by Default** checkbox can be selected in System Maintenance for all applications to ensure users do not forget to select the Use eSign for documents option when exporting an application to LaserPro.

[Administrative Option Available to Always Select Use eSign for Documents](#)

- **Enable Tracing of Batch Data Entry Added to WSSetup.exe**

This release includes a new Enable Tracing option to the bottom of the BDE Web Service Setup Edit window in System Maintenance > Tools > Web Service Configuration > Individual.

[Enable Tracing of Batch Data Entry Added to WSSetup.exe](#)

- **Mask Social Security and Date of Birth in User Setup**

This release includes functionality that masks the Social Security Number (SSN) and Date of Birth (DOB) fields on the User Setup/Edit window so that personal information about a specific user is not accessible to all other users.

[Mask Social Security and Date of Birth in User Setup](#)

- **Dealertrack and RouteOne Applications for Disabled Source Offices**

This release includes an update to Source Office in System Maintenance to either send the applicable status of I/Inactive or A/Active for Source Offices to Dealertrack and RouteOne based on the selection of the Disable checkbox (Processing > Source Office Edit > Description tab.)

[Dealertrack and RouteOne Applications for Disabled Source Offices](#)

## All State Legal Changes

The following section provides details on the legal items for the DecisionPro 23.1 release.

### Change to Loan Amount Functionality for HMDA Export

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, Document Generator, HMDA Export
State	All States
Reason for Change	Legal
Request for Change/ Legacy Number	00303495/ 231037

DecisionPro 23.1 includes an update to the Loan Amount used in the HMDA Export under certain scenarios. The loan amount is required to be reported pursuant to Regulation C (§ 1003.4(a)(7)). Previously, when a counteroffer is issued but that counteroffer is not accepted, DecisionPro utilized the countered amount proposed (“Amount Proposed”) for purposes of reporting the loan amount for HMDA when that counteroffer was not accepted by the borrower. DecisionPro is modified to report the loan amount originally requested by the borrower (“Amount Requested”) to be more inline with the commentary of Regulation C.

### Original Amount Requested for HMDA Export

DecisionPro 23.1 retrieves the original Amount Requested for HMDA Export. This is the amount that is used for applications that have a Funding Status of *Not Accepted* and a Decision Status of *Counter* or *Decline*. If the Funding Status is *Not Accepted* and the Decision Status is either *Counter* or *Decline*, the HMDA Filing Instruction Guide (FIG) Field 10 – Loan Amount, Field 80 - Debt-to-Income Ratio, and Field 81 - Combined Loan to Value Ratio exported for HMDA are from the first Summary App Data calculation rather than the latest one.

DecisionPro sets the Funding Status to **Not Accepted** when an application decision status is automatically changed from *Counter* to *Decline*. This is based on the Days to Remain in Counter Status field in System Maintenance > Product Edit > Counters tab. The Funding Status does not change for Declined apps.

## HMDA Counter Report

In response to the above change a new SSRS report is added to help identify previously *Countered* applications that were not accepted; applications that had a *Counter* decision which rolled to *Decline* prior to the implementation of this request for change feature will not have a *Not Accepted* Funding Status. The purpose of the report is to identify applications that might fall into this category and provide the information that should be reported if they do fall into the *Countered* - *Not Accepted* category (even though the Current Decision is *Decline*).

**Note:** You will need to review the list of candidates and determine whether corrections to the HMDA data is required. Corrections can be made manually in Compliance Reporter. Consult your institution's compliance officer or legal counsel with any questions.

By default, this report will not automatically be available. If desired, you will need to manually configure the report in System Maintenance in order for the option to appear in the Standard Miscellaneous Reports of Report Writer.

To do that, go to System Maintenance > Maintenance > Reports > Reports Setup and ensure you have the **HMDA Counter** report listed. Next, go to Maintenance > Reports > Report Groups and select the HMDA Counter report to be included in the report group. The report should now be available to run in Report Writer for Standard Reports under the Miscellaneous Reports section.

This process assumes you already have the **Use Sql Server Reporting Services** option selected on the Institution Edit > Options tab. Refer to the *System Maintenance Guide* or *SSRS Guide* if you need further assistance.

HMDA Counter Report				
<u>App ID</u>	<u>Primary Borrower</u>	<u>Loan Amount</u>	<u>DTI</u>	<u>LTV</u>
2252	Camilla S Brigham	\$10,000.00	93.750%	0.000%
2258	Camilla Brigham	\$50,000.00	66.474%	0.000%
2289	Camilla Brigham	\$45,000.00	26.368%	0.000%

# Product Enhancements

The following section provides details on the enhancement items for the DecisionPro 23.1 release.

## Support for Experian Consumer Reporting Cloud API

<b>Version</b>	23.1
<b>Release Date</b>	May 2023
<b>Module</b>	System Maintenance, Credit Management, CSM
<b>State</b>	All States
<b>Reason for Change</b>	Enhancement
<b>Request for Change/ Legacy Number</b>	00479857 NA

DecisionPro 23.1 includes support for the Experian Consumer Credit Reporting Cloud API. Experian is moving their legacy Consumer Report mainframe and peripheral applications to the cloud. The access point for Experian reports, scores, attributes, and other ancillary products will now be updated for DecisionPro through Finastra OpenPath Total Lending in the Azure Cloud.

At this time, Experian has not informed us of a date when customers will be required to move to this new platform. Experian has advised that brand new customers will be utilizing this new Cloud environment.

**IMPORTANT!** In addition to updating DecisionPro to 23.1, you will also need to upgrade OpenPath to 23.1.0 if you have not already done so.

Requirements, instructions, and a checklist to migrate the new Equifax Cloud API are outlined in the [DecisionPro Experian Cloud Migration Guide](#) available for download on the Current Release Documentation page in Support Center. Log on to the [Finastra Customer Success Community](#) to access Support Center. Navigate to Help & Support > Support Center > Solutions > DecisionPro > DecisionPro > Product Documentation > Current Release Documentation.

## Administrative Option Available to Always Select Use eSign for Documents

Version	23.1
Release Date	May 2023
Module	System Maintenance, eSign, LaserPro Export
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00444685/ NA

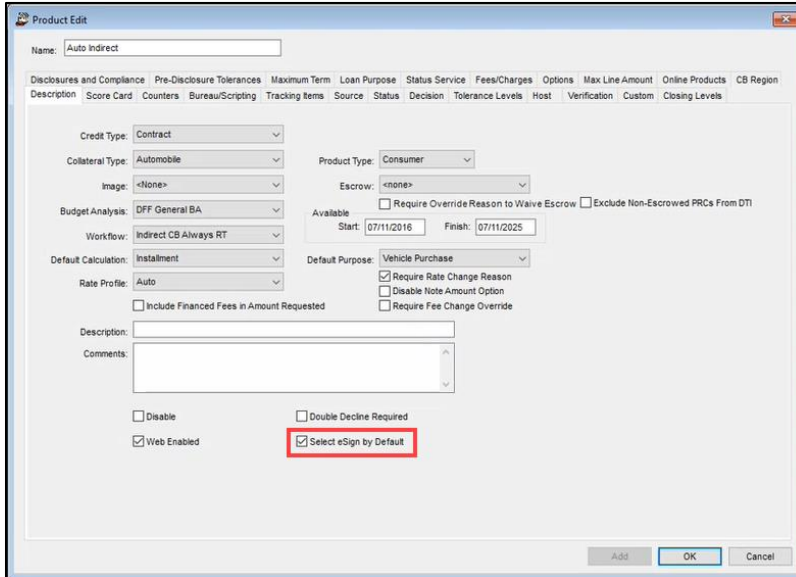
DecisionPro 23.1 includes an option to select a default Product setting to use eSign for all applications exported to LaserPro. The new **Select eSign by Default** checkbox can be selected in System Maintenance for all applications to ensure users do not forget to select the Use eSign for documents option when exporting an application to LaserPro.

Previously, if a user forgot to select the **Use eSign for documents** option on the LaserPro Export window they would have to manually enter all of the information into a new LaserPro transaction in order to get a transaction into ProSign Online.

**Note:** This option only applies to new applications. Previously submitted applications for the same product are not affected.

## System Maintenance

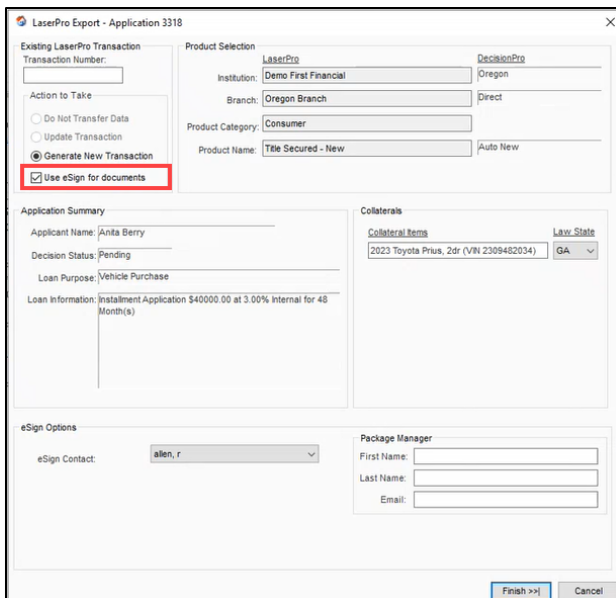
The **Select eSign by Default** option is set at the Product level in System Maintenance by an Administrator.



The screenshot shows the 'Product Edit' window with various configuration options. The 'Select eSign by Default' checkbox is checked and highlighted with a red box. Other visible options include 'Web Enabled' (checked), 'Double Decline Required' (unchecked), and 'Disable' (unchecked). The 'Default Purpose' is set to 'Vehicle Purchase'.

## Credit Management

Once the **Select eSign by Default** option is selected in System Maintenance, the **Use eSign for documents** checkbox is automatically selected by default on the LaserPro Export window in Credit Management (Processing > Laser Pro Lending > Export Application).



The screenshot shows the 'LaserPro Export - Application 3318' window. The 'Use eSign for documents' checkbox is checked and highlighted with a red box. Other visible options include 'Generate New Transaction' (selected), 'Update Transaction' (unchecked), and 'Do Not Transfer Data' (unchecked). The 'Product Selection' section shows 'LaserPro' as the product and 'Demo First Financial' as the institution. The 'Application Summary' section shows the applicant name as 'Anita Berry' and the loan purpose as 'Vehicle Purchase'.



Users can still clear this checkbox if using eSign is not necessary, however it will be selected by default.

## CSM

Once the **Select eSign by Default** option is selected in System Maintenance, the **Use eSign for documents** checkbox is automatically selected by default on the LaserPro Export window in CSM.

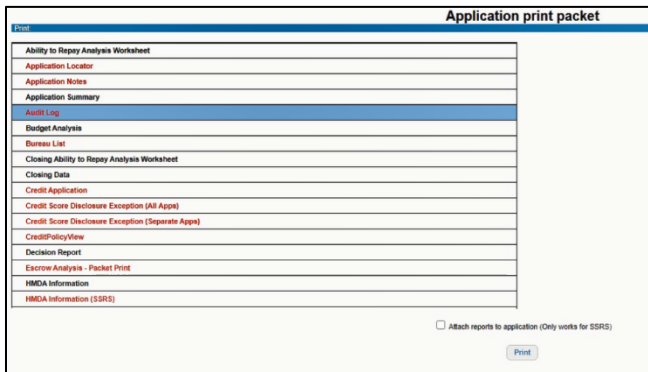
The screenshot displays the 'Existing LaserPro transaction' window. The 'Transaction number' is 0, and the 'Action to take' is 'Generate new transaction'. The 'Use eSign for documents' checkbox is checked and highlighted with a red box. The 'Product selection' section shows 'LaserPro' and 'DecisionPro' tabs. Under 'LaserPro', the institution is 'Patient Lending Bank (9999100)', branch is 'Oregon Branch', product category is 'Consumer', and product name is 'Title Secured - New'. Under 'DecisionPro', the institution is 'Demo First Financial' and the product name is 'Auto New'. The 'Application summary' section shows the applicant name as 'Anita Berry', decision status as 'Pending', and loan purpose as 'Vehicle Purchase'. The loan information is an installment application for \$40,000.00 at 3.000% interest for 48 months. The 'Collaterals' section shows a collateral item of '2023 Toyota Prius, 2dr (VIN 2309482034)' and the law state as 'GA'. The 'eSign Options' section shows the eSign contact as 'allen, r' and fields for the Package Manager's first name, last name, and email. An 'Export to LaserPro' button is located at the bottom right.

Users can still clear this checkbox if using eSign is not necessary, however it will be selected by default.

# Ability to Review Audit Log Information in CSM

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00299072/ 155211

DecisionPro 23.1 includes a new SQL Server Reporting Services (SSRS) report (AuditLog.rdl) that can be run and viewed from CSM and does not require an Administrator to pull from System Maintenance. This new report is automatically enabled and available via Packet Print:



The Audit Log report includes the same information found in the Audit Log via System Maintenance. The fields are Audit ID, Date/Time, Source, Type, User, Event, and Details:

Audit Log For Application ID : 1002						
Audit ID	Date/Time	Source	Type	User	Event	Details
1040	04/10/2023 09:45:00.000 AM	Data Entry	Action	dcpsvcs	Data Entry Begins	Date entry started for application 1002
1041	04/10/2023 09:45:00.000 AM	Data Entry	Change	dcpsvcs	Duplicate app file checked	Duplicate checked for Application Id 1002
1042	04/10/2023 09:45:00.000 AM	Data Entry	Change	dcpsvcs	Duplicate application found	Duplicate Application(s) Found
1044	04/10/2023 09:45:00.000 AM	Data Entry	Change	dcpsvcs	Alert file searched	Alert file searched for App ID 1002 Applicant: camilla Brigham
1045	04/10/2023 09:45:00.000 AM	Data Entry	Change	dcpsvcs	Data Entry Ends	Data entry ends for application1002
1046	04/10/2023 09:45:00.000 AM	Data Entry	Action	dcpsvcs	Application routed to services	dcpsvcs is routing this application from Data Entry (WinClient)
1047	04/10/2023 09:46:50.740 AM	AppData	New	9999	Financial information and ratios recalculated	Calculation generated by Policy for AppId 1002 New calculation ID is 1001
1048	04/10/2023 09:45:00.000 AM	Policy1	Action	9999	Application policy rules (stage 1 applied)	Policy called Credit report ID = 0 Policy Id 1001 Payment Amount 0.00
1049	04/10/2023 09:45:00.000 AM	Policy1	Action	9999	Application policy rules (stage 1 applied)	Policy Completed
1050	04/10/2023 09:45:00.000 AM	DCP_DECISION1_SRV	Action	9999	Policy result assigned	Policy 1001 resulted in a decision of R.

Previously, there was no way to view the audit log through CSM.

# Stressed Payment for Debt to Income Purposes

Version	23.1
Release Date	May 2023
Module	What-If Calculator, System Maintenance, Audit Log
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00304369/ 263803

DecisionPro 23.1 includes the option to calculate a stressed Debt to Income (DTI) for policy purposes. This is in addition to the existing DTI calculations.

This feature supports taking the application's interest rate, increasing it by a factor, and using this higher interest rate to calculate a stressed payment amount and a stressed DTI percentage. An example would be if the interest rate for the loan is 5% and you want to determine if the applicant's DTI would still be within policy if the interest rate increased to 8%.

The stress payment calculation is only available for Installment type calculations.

**IMPORTANT!** If you elect to use the new Application Stressed DTI characteristic in a credit policy that is linked to a product subject to HMDA reporting, you should consult with your institution's compliance or legal team as to what DTI should be reported to HMDA. Currently, DecisionPro sets the HMDA DTI to the Application Post DTI when a value other than NA is reported. If your compliance or legal team determines that you need to report the Application Stressed DTI for HMDA purposes, you will need to manually edit the DTI value in Compliance Reporter or your 3<sup>rd</sup> party HMDA reporting solution. You might also elect to not implement the new Application Stressed DTI characteristic for products that are subject to HMDA reporting until an update is delivered.

We are planning to deliver a Hotfix that will provide functionality in DecisionPro to allow you to choose which DTI to report for HMDA purposes, Application Stressed DTI or Application Post DTI. This Hotfix is planned to be available by mid-June. Submit a case to be incremented to request for change (RFC) 00540467.

## New Credit Policy Characteristic

A new **Application Stressed DTI** credit policy characteristic mirrors the other Application DTI policy characteristics:

- Characteristic is available for both Policy and PolicyAndRate.
- Evaluation rule is Lesser Value is Better just like the other DTI characteristics.

**Note: The characteristic result is <missing> if the Calculation Type is not Installment or no Stress Rate Factor was entered.**

## What-If Calculation

The What-If Calculator is being modified to return a stress payment amount in addition to the regular payment when the policy calculation is done. The stress payment calculation will match the regular payment calculation except for the interest rate used.

- The stress interest rate used for the stress payment calculation is:

- Margin + Product Stress Rate Factor for variable rates.
- Note Rate + Product Stress Rate Factor for fixed rates.
- The stress payment calculation is performed by making a second call to the CalcEngine with the updated stressed interest rate.
- The stress payment is subject to the same logic as regular payments relative to locking Budget Analysis. When the regular payment is calculated, so is the stress payment. When the regular payment is not calculated, the stress payment won't be recalculated either. In either case, the stress payment used is stored with the applied What-If Calculation in the database along with the regular (proposed) payment that was calculated at the same time.
- The stress payment calculation will not be performed if the application product stress rate factor parameter is not entered.

## System Maintenance

This release includes a new **Stress Rate Factor** field on the Product Edit > Options tab. The field format is for a rate up to 99.999%, and it does not accept negative values.

The screenshot shows the 'Product Edit' window with the 'Options' tab selected. The 'Stress Rate Factor' field is highlighted with a red box and contains the value '2.000 %'. Below this field is a yellow warning box with the text: 'IMPORTANT! The Stressed Payment and DTI and associated policy characteristic are only supported for installment calculations. Any other calculation type will result in a <missing> result for the policy characteristic.'

## Application Financials History

In the Summary Application Data groupbox, a new row containing **Stressed Payment** and **Total Stressed Payment** is inserted directly under the row with Proposed Payment and Total Proposed Payment. In the first listview, a Stressed Dti column displays the corresponding Stressed Dti values.

The screenshot shows the 'Application Financials History' window. In the 'Summary Application Data' groupbox, the 'Stressed Payment' field is highlighted with a red box and contains the value '\$573.91'. Below this is a table with the following data:

Summary DTI Data Record Type	Total Income	Total Debt	Payoffs	Current Dti	Post Dti	Stressed Dti
Application Totals	\$14,200.00	\$3,653.00	\$0.00	25.725%	29.575%	29.767%
Applicant - Anita Berry	\$14,200.00	\$3,653.00	\$0.00	25.725%	29.575%	29.767%
* Equifax Cloud 04/20/2023 01:35:04 PM - Anita Berry	\$14,200.00	\$3,653.00	\$0.00	25.725%	29.575%	29.767%
App - Equifax Cloud	\$14,200.00	\$3,653.00	\$0.00	25.725%	29.575%	29.767%

**IMPORTANT!** These changes only apply if the calc type for the applied What-If Calculation is *Installment*. The stressed payment/dti/policy characteristic feature is only supported for Installment at this time.

- A **Stressed Payment** value is pulled from the applied What-If Calculation. That will be the same calc\_history record that the Proposed Payment is pulled from.
- A **Total Stressed Payment** value will be calculated the same way as it is for Total Proposed Payment except for the payment amount substitution. The total payment calculation will consider the Escrow Property Related Costs flag and also the product Exclude Non-Escrowed PRC's from DTI parameter when deciding whether or not to include property-related costs (aka escrow payment) in the Total Stressed Payment.
- A **Stressed DTI** will be calculated at the same time as the current and post DTI and stored in each of the summary\_dti\_data records.

## Audit Log

Stressed DTI values display in the Audit Log when the Application Stressed DTI credit policy characteristic is used.

The screenshot displays a software interface with three main components:

- Credit Policy Table:** A table with columns 'Category' and 'Value'. The 'Application Stressed DTI' row is highlighted with a red box, showing a value of 29.767.
- Audit Log (Application) Application ID = 3305:** A table with columns 'Audit ID', 'Date/Time', 'Source', 'Type', 'User', and 'Event'. The entry with Audit ID 79683 is highlighted with a red box, showing a 'Change' event for 'Credit policy characteristic processed'.
- Details Window:** A pop-up window titled 'Processing Characteristic Application Stressed DTI' showing calculation details for AppID 3305 and CBRptID 3649. It lists various financial metrics, with 'Stressed DTI = 29.767%' highlighted in a red box.

Red lines connect the highlighted 'Application Stressed DTI' value in the table to the corresponding audit log entry, and from the audit log entry to the details window, illustrating the data flow and verification process.

## New Credit Policy Characteristic Bankruptcy Last 5 Years (TU)

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00302042/ 183257

DecisionPro 23.1 includes a new **Bankruptcy Last 5 Years (TU)** Credit Policy Characteristic that recognizes a Bankruptcy for TransUnion.

The new Bankruptcy Last 5 Years (TU) characteristic is similar to the Bankruptcy Last 5 Years characteristic except that it queries for public records with the specific bankruptcy code types defined by TransUnion instead of the bankruptcy public record code type 'BK' which is used by other bureaus.

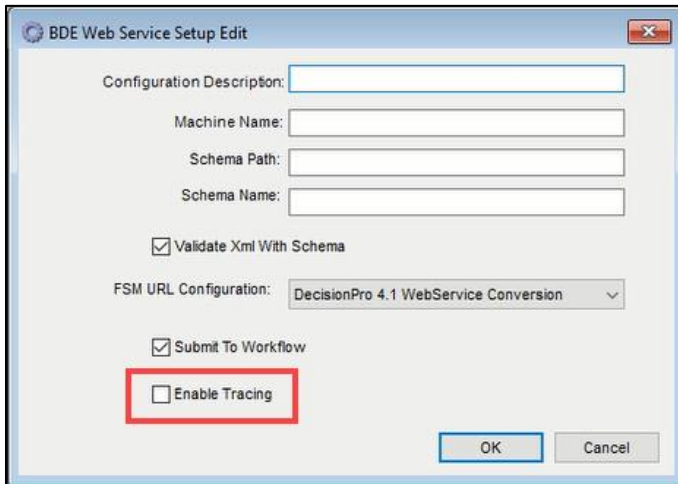
**ACTION REQUIRED** – If you use TransUnion to pull credit bureaus and you currently use the 'Bankruptcy Last 5 Years' policy characteristic, replace your existing characteristic with the new characteristic that was specifically created for TransUnion called Bankruptcy Last 5 Years (TU).

## Enable Tracing of Batch Data Entry Added to WSSetup.exe

Version	23.1
Release Date	May 2023
Module	System Maintenance, Web Service Setup Utility
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00301729/ 208984

DecisionPro 23.1 adds an **Enable Tracing** option to the bottom of the BDE Web Service Setup Edit window in System Maintenance > Tools > Web Service Configuration > Individual.

This new check box enables/disables the ws\_bde.tracing field in the database.



Previously, tracing for the Batch Data Entry Web Service could not be enabled/disabled from within the Web Service Setup Utility application (WSSetup.exe) unlike other web services. Tracing for the BDE could only be enabled by updating a field in the database.

## Mask Social Security and Date of Birth in User Setup

Version	23.1
Release Date	May 2023
Module	System Maintenance
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00302338/ 211151

DecisionPro 23.1 includes functionality that masks the Social Security Number (SSN) and Date of Birth (DOB) fields on the User Setup/Edit window so that personal information about a specific user is not accessible to all other users.

The new functionality includes *Show* and *Hide* options for the SSN and DOB fields. Users with the right to this window will be able to click the *Show* or *Hide* options as needed; for all other users the data in these fields are masked and the *Show* option is not available.

The screenshot shows the 'User Edit' window for a user named 'AppManager' with the role 'Loan Manager'. The 'Description' tab is active. The SSN and Date of Birth fields are masked with asterisks. A red box highlights the SSN field, the Date of Birth field, and a 'Show' button next to the Date of Birth field.

**IMPORTANT!** The *SM/User/Setup/Description* Tab security right is required to view or change the SSN or DOB fields on this tab of the User Setup/Edit window.

The screenshot shows the 'User Edit' window for the same user. The SSN and Date of Birth fields are now unmasked, showing '112-34-5555' and '01/01/1970' respectively. A red box highlights these fields and a 'Hide' button next to the Date of Birth field.

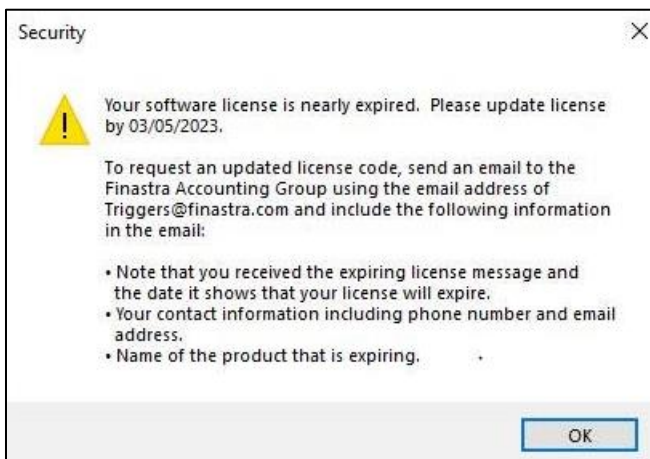
Previously, the SSN and DOB fields for a user were not masked and could be viewed by other users. Because these fields are required for various eSign Contacts, masking them provides additional security.



## Updated License Expiration Message with Billing Contact Information

Version	23.1
Release Date	May 2023
Module	All Modules
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00305479/ 242419

DecisionPro 23.1 includes an updated license expiration message with information on how to contact billing to get new license codes.



The following information is added to the message:

To request an updated license code, send an email to the Finastra Accounting Group using the email address of [Triggers@finastra.com](mailto:Triggers@finastra.com) and include the following information in the email:

- Note that you received the expiring license message and the date it shows that your license will expire.
- Your contact information including phone number and email address.
- Name of the Product that is expiring.

## Decision Policy Assigned Events Updated to Appear in the Audit Log

Version	23.1
Release Date	May 2023
Module	Credit Management, Audit Log
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00480766/ NA

DecisionPro 23.1 updates the decisioning service to write the Decision Policy Assigned event to the Audit Log after the Decision Policy is selected.

Previously, the Decision Policy Assigned events were not appearing in the Audit Log.

## SSRS Reports Print Information Included in Audit Log

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, Document Generator
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00308766/ 230192

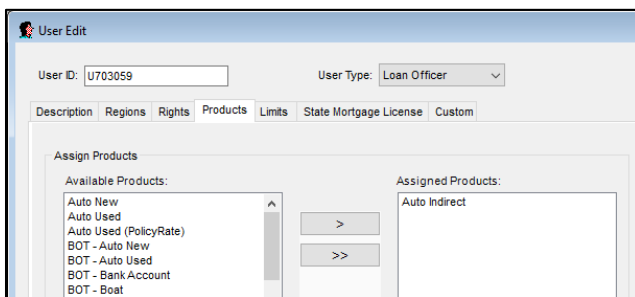
DecisionPro 23.1 retains information for SSRS report printing from Packet Print and DocPacket in the Audit Log. This information specifies the report name that printed in the Audit Log, with the following details: Audit ID, Date/Time, Source, Type, User, Event, and a Details section that will print the report name as well.

Previously, SSRS reports printed did not appear in the Audit Log, while Crystal Reports did appear as printed in the Audit Log.

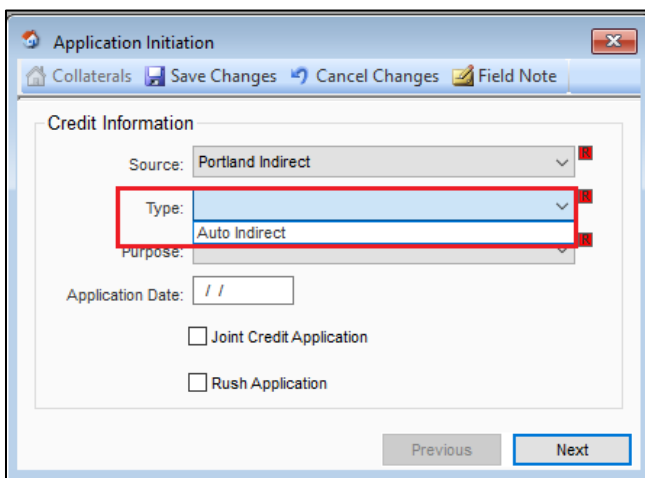
# Enforced Rights to View, Create, or Recall Products Based On User Configuration

Version	23.1
Release Date	May 2023
Module	All Modules
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00297722/ 65732

DecisionPro 23.1 includes an update that enforces the products assigned to a user (System Maintenance > User Edit > Products) by allowing the user to create, recall, or view applications in Client and CSM only for products that they are assigned.

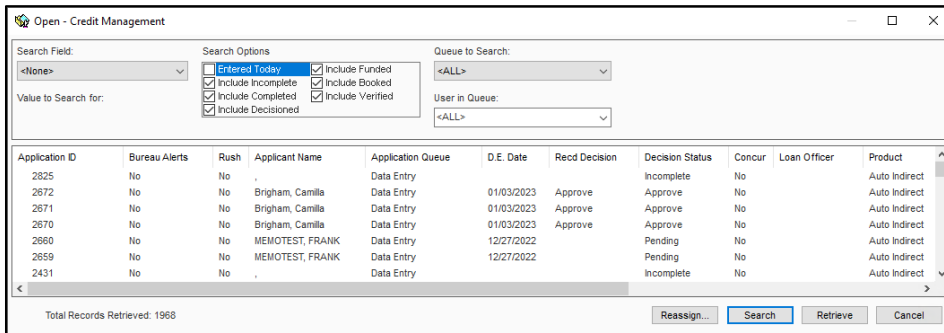


When creating a new application (Data Entry > New), the list of available products under the Type field on the Application Initiation window in both Client and CSM only includes the assigned products for that user.



When recalling applications, the Application Recall list in both Client and CSM now filters out applications for products that are not assigned to a user. Application Recall is the list of applications displayed after a search on the Open - Credit Management or the Application Home window in CSM.

Users are no longer able to see applications in the Application Recall list for products not assigned to them (in both Client and CSM).



Previously, users could create new transactions and recall applications but could not open the applications when the product was not specifically assigned to them.

With this update, User Edit in System Maintenance specifies which Products can be assigned to a user and DecisionPro enforces that assignment by not allowing a user to create or recall applications for products they are not assigned.

## Policy Result Assigned Events Updated to Correctly Appear in the Audit Log when the Policy Result Is 'E' (Element Decline)

Version	23.1
Release Date	May 2023
Module	Audit Log
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00480768/ NA

DecisionPro 23.1 updates the Decision service to correctly log audit events when the decision is E (Element Decline).

Previously, Policy Result Assigned events were not appearing in the Audit Log when the policy result is 'E', which is an Element decline.

## Applications that Require Concurrence Due to Overriding Element Decline are Correctly Logged in the Audit Log

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00480771/ NA

DecisionPro 23.1 updates decisioning in CSM so that when concurrence is required for an application due to an Element Decline override, the message that appears in the Audit Log matches the WinClient messaging to read:

“Concurrence is needed because there is a policy element decline on this application”

Previously, applications in CSM that required concurrence due to overriding an Element Decline were getting erroneously logged as 'Concurring Officer Manually Requested'.

## Removed Print TriMerge Bureau Name on Adverse Action Letter Option from Service Configuration

Version	23.1
Release Date	May 2023
Module	Services Configuration
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00488406/ NA

This version of DecisionPro removes the “Print TriMerge bureau name on Adverse Action letter” check box from the \*.cbp files of Service Configuration.

Previously, this check box was disabled but was still visible even though it was unavailable for selection.

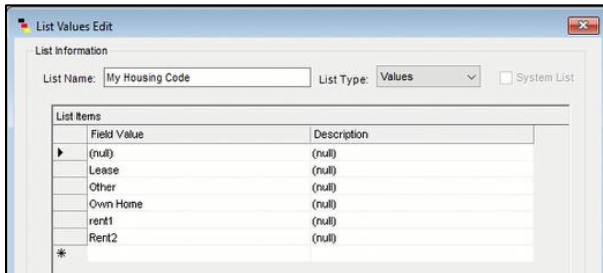
# Product Maintenance

The following section provides details on the product maintenance items for the DecisionPro 23.1 release.

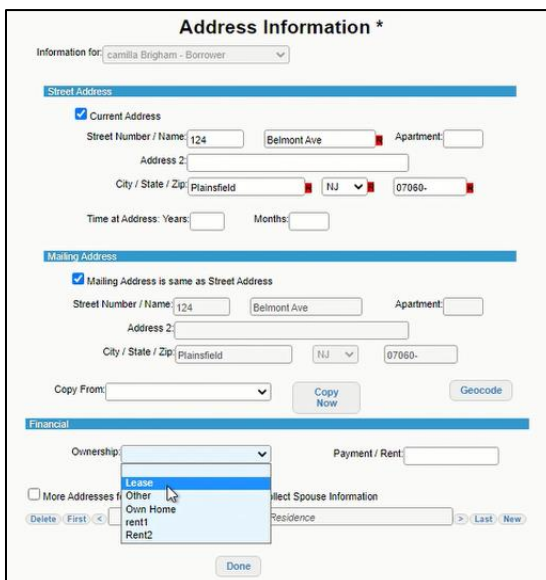
## CSM Saves List Selections when Using the Setlist Field Action

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00300046/ 190108

DecisionPro 23.1 includes an update to CSM to save selected field list values whether using a setlist in field actions or a default list in field properties.



Previously, CSM was not saving list selections when using the SetList field action to populate a list type field. The SetList value selected is now retained and the selection is saved just as it is in Credit Management.



## Decline Letter Updated to Use Correct Mailing Address

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00300103/ 148125

DecisionPro 23.1 updates Decline Letters to accurately print the borrower's Mailing Address when those data fields have been filled out and will not intermingle the Street Address and Mailing Address data fields.

This release ensures these disclosures are printing the Mailing Address and not the collateral or residence address.

Previously, the Decline Letter was using a combination of the Street Address and the Mailing Address in some instances, so if an applicant's mailing address differed from their street address, the mailing address would print on the Adverse Action letter for a declined or countered application along with part of the street address.

## Bankruptcies with a Disposition Type of Discharged Included in Bankruptcy Count for Factual Data by CBC

Version	23.1
Release Date	May 2023
Module	Credit Policy Characteristics, Mortgagebot
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00302040/ 183167

DecisionPro 23.1 updates Bankruptcies with a Disposition Type of *Discharged* to be counted as a Bankruptcy in Credit Policies.

This update in particular applies to Factual Data by CBC reports submitted through Originate Mortgagebot or Consumerbot applications. Changes include correctly parsing the "when\_filed" date and the "pub\_rec\_type" values from the reports so that the "Bankruptcy on File" and "Bankruptcy Last 5 Years " credit policy characteristics include relevant bankruptcies.

Previously, Bankruptcies with Disposition Type of *Discharged* were not being included in the Bankruptcy count in Factual Data by CBC reports submitted to DecisionPro through Mortgagebot or Consumerbot applications.

## Tradelines Form “Error #5: Argument 'Index' is Not a Valid Value” Resolved

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00302275/ 210624

DecisionPro 23.1 modifies the Tradelines window in Credit Management to use Type descriptions from the Liability Types list that is currently assigned to Credit Reference Liability Types instead of the default Liability Types list.

Custom Liability Type descriptions are now correctly displayed in the Tradelines window. This update also prevents an error message from occurring in the Tradelines Window when a custom Credit Reference Liability Types list is used instead of the default system Liability Types list.

Error checking now prevents an error in the Tradelines window if a Credit Reference has a Liability Type that is not defined in the assigned liability types list.

Previously, if you had a Custom Liability Types field list in Credit References, when you opened the Tradelines window in Credit Management the *Error # 5: Argument “Index” is not a valid value* would display. Refer to Knowledge article 000044083 for additional information.

## Edits to Existing Application Notes Save in CSM

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00310998/ 204702

DecisionPro 23.1 updates CSM to save any edits to existing Application Notes including saving additional Notes added.

Previously, any Application Notes edits made after the original Note was created or added would not save in CSM.



# Modifications Made When Copying Business Applicants or Business Applications

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00312572/ 244055

DecisionPro 23.1 resolves two issues related to copying a business applicant or business application.

First, it disables copying of the **Is Guarantor** field when copying a Small Business Principal applicant to a new Consumer loan application.

**Note:** This only applies when copying a business applicant to a consumer application.

Previously if you copied a borrower from a business application and that borrower had the **Is Guarantor** field selected, then the field would be copied to the consumer application and upon export to LaserPro caused an additional duplicate entry which could not be changed.

Second, when using Application Recall to copy an entire business application, CSM now uses the Business Form Flow and lists only business product types on the Application Initiation window as the Client version does.

## Applications with Attached Credit Reports from Originate Mortgagebot Pull Additional Reports

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, Originate Mortgagebot Consumerbot
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00313896/ 250946

This release contains a correction to the Originate Mortgagebot and Consumerbot integration to allow for new or additional reports to be successfully pulled when the original application comes from Originate Mortgagebot or Consumerbot with a credit bureau report already attached. The newly pulled Factual Data by CBC report(s) will correctly parse to the Tradelines window and properly display the PDF.

Previously, when attempting to order a Factual Data or Factual Data by CBC credit report for applications submitted to DecisionPro from Originate Mortgagebot and Consumerbot with a previously pulled credit report attached, the additional pull request would return errors, would not parse, and there would not be a PDF to view. This issue was caused by a flag not getting reset in the parse code.

## SMTP Port Setup Correction

Version	23.1
Release Date	May 2023
Module	System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00314086 / 240324, 00498988

DecisionPro 23.1 recognizes a change made to configuration of the SMTP Port to use for sending email notifications, if changed from the default Port 25. Previously, when changing the SMTP Port to anything other than 25, DecisionPro did not recognize and use the manually updated port.

SMTP Setup is found in System Maintenance under the Institution Edit > Options tab.

## Disbursement Date on the Vehicle Loan Transaction Form in CSM

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00314248/ 250633

DecisionPro 23.1 includes an update to CSM to allow for changes to the Disbursement Date on the Vehicle Transaction window after application routing for applications with the product Credit Type of *Contract* and the Current Decision status is *Pending*. The changed Disbursement Date entered will be applied to the application, and the new date will also update the field on the Transaction form (and the Important Dates form if it is included in your form flow.)

Previously, if you changed the Disbursement Date field after the application was routed in CSM, the date was not being updated for the application. Please refer to Knowledge article 000071606 for additional information.

## Calculation Summary Updated to Reflect Selected Insurance After Export

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, What-If Calculator, LaserPro Export
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00314284/ 240801

DecisionPro 23.1 updates the Policy calculation window (accessed from the Application Summary window by the Calculation Summary button in CSM and the calculator icon in Credit Management) to retain and display the selected insurance after LaserPro Export.

Previously if you added insurance to an application through the What-If Calculator, Locked, and then Updated, the Calculation Summary properly displayed the insurance listed. However, once you exported the loan to LaserPro and revisited the Calculation Summary "No Insurance results" was displayed in CSM, and in Credit Management the field was blank. If you went back to the What-If Calculator and re-calculated, you would see that the Insurance was still selected.

## Rate Change Reason Displays in Rate Assignment History when Changed in WIC

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, What-If Calculator
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00317103/ 156825

DecisionPro 23.1 updates the Rate Change Details section in the Rate Assignment History window to display the Rate Change Reason when the rate is changed from the What-If Calculator (WIC) allowing you to see a full history of the changes to an application.

Previously, the Rate Change Reason selected in the WIC, was not displayed in the Rate Assignment History.

## CSM Decisioning Corrected for Dealertrack

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00318539/ 152272

DecisionPro 23.1 updates CSM so the applicable Decision Status change is reflected on the Dealertrack website regardless of if Auto Decision is turned On or Off. This includes when utilizing Concurrence for application decisions.

Previously in CSM, Source Notification decisions for an Indirect lending application were not getting created when the application was decisioned while Auto decisioning was 'Off' which also resulted in an error in the Event Log and the Decision Status change was not correctly returned or displayed for Dealertrack.

## Edit Field Action Update in CSM

Version	23.1
Release Date	May 2023
Module	CSM, Tailoring
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00395096/ NA

DecisionPro 23.1 updates the Edit field actions in CSM to correctly return the cursor back to the problem field upon closing the pop-up window just as it does in the WinClient.

Previously in CSM, when you moved from a Field that was tailored with an Edit field action, a Data Validation pop-up window displayed. When you clicked OK, the cursor was moved to the next field instead of returning you to the problem field as it does in WinClient modules. This issue occurred in all browsers.

Please see Knowledge Article 000073302 for more information.

## User Calculated Proposed Monthly Payment Correctly Saves in CSM Budget Analysis Worksheet

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00405224/ NA

DecisionPro 23.1 includes a JavaScript update to the Budget Analysis window in CSM to properly save the user calculated Proposed Monthly Payment and then correctly display the payment in Application Summary when using Google Chrome, Microsoft Edge, and Internet Explorer.

Previously, due to an undefined variable, the user calculated Proposed Monthly Payment was not saving in Google Chrome or Microsoft Edge. This issue was limited to CSM.

## Updates to What-If Calculator History for Closing Entries

Version	23.1
Release Date	May 2022
Module	CSM, Document Generator
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00445161/ NA

DecisionPro 23.1 includes an update to the What-If Calculator History to remove Closing entries when certain Status changes are made to the application.

Closing entries are removed for the following:

- When a Decision Status is changed from Approved to Pending.
- When a Funding Status is changed to 'Not Accepted.'
- When a Decision Status is reversed back to Pending after an approved application is exported to LaserPro.

Previously, calculations were not being deleted when the Funding Status was reverted in CSM. Closing calculation history was not deleted from the What-if Calculator History if the Decision was set back to Pending, and data unlocked after the loan documents were created. Since the Closing Calc History was not updated or deleted from What-if Calculator History, you would see incorrect data on the Funding window when changing the Funding Status to Fund.

Now, when Funding Status is changed to anything except Incomplete, a What-If calculation is written out with a scenario description of "Closing." When the Funding Status is reverted back to Incomplete, the What-If calculation is deleted.

## Copied Cloud Credit Reports Include Tradelines and Decline Reasons Information

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00467840/ NA

DecisionPro 23.1 properly displays the tradeline and decline reason information that is provided with copied Equifax Cloud credit reports.

Previously, due to the method in which Equifax Cloud credit reports are delivered, copied Equifax Cloud credit reports did not parse information for tradelines or decline reasons. You could see the tradelines for copied credit reports in the database but they were not being displayed/parsed.

## Credit Policy View Report Available as SSRS and Crystal Reports

Version	23.1
Release Date	May 2023
Module	SSRS, Crystal Reports
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00490395/ NA

DecisionPro 23.1 updates the Credit Policy View Report to be viewable as an SSRS or Crystal Report.

If you have selected the options to use SSRS reports in System Maintenance settings (*System Maintenance > Report Edit* and *Institution Edit > Options tab*), the Decision Policy link on the Application Summary window in CSM will open the SSRS version of the report.

The Credit Policy View Report is used in CSM in place of that Credit Policy Table window in the WinClient. If you want to view the Credit Policy View Report in Credit Management, you will need to add it as a Packet Print report in System Maintenance. To add this report as a Packet Print report, follow the instructions in the Knowledge article 000074721.

Previously, the Credit Policy View report was converted from Crystal to SSRS, however the CSM Decision Policy link was only displaying the Crystal report.

**Note:** Crystal Reports still functions as before for the Credit Policy View Report if SSRS options are not selected.

## LaserPro Export Summary Displays Correct Final Payment Amount

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, LaserPro Export
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00522238/ NA

DecisionPro 23.1 modifies the LaserPro Export Summary to display the correct Final Payment amount.

Previously, the LaserPro Export Summary was showing the Final Payment as \$0.00 for Approved Installment applications exported to LaserPro when the **Final Payment Option** in Standard Policy - Host Calculation in LaserPro is selected as *Equal to Regular Payment*.

# Dealertrack and RouteOne Applications for Disabled Source Offices

Version	23.1
Release Date	May 2023
Module	Dealertrack, RouteOne, System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00297465/ 188929

DecisionPro 23.1 includes an update to Source Office in System Maintenance to either send the applicable status of *I/Inactive* or *A/Active* for Source Offices to Dealertrack and RouteOne based on the selection of the **Disable** checkbox (Processing > Source Office Edit > Description tab.)

Source Office Edit

Name: {Test Indirect}

Description | Contacts | Routing | Dealer Options | Custom | Options | ACH Export | Online Branches | CB Region | DealerTrack

Source Code: 300 Type: Indirect

Does Business As: Portland

Address 1: 400 SW 6th Ave

Address 2: Suite 300

City/State/Zip: Portland OR 97204-

Phone: (800) 274-7287

Region: Oregon Parent Company: <None>

Disclosure Time Zone: Pacific Standard Time Disclosure Time: 17:00:00

External ID: 300 FNC Source Office: 34577

NMLS ID Number:

Disable  Web Enabled

Add OK Cancel

When a Source Office is disabled, the setting also applies to the Dealertrack Available or RouteOne Available options on the Dealer Options tab, DecisionPro then sets the status of the Source Office as *I* or *Inactive* so Dealertrack and RouteOne cannot receive applications from them.

Previously, if you disabled either of these options the affected Source Office record would not be part of the daily upload file but dealers who had been disabled in DecisionPro could still submit applications because the inactive designation was not getting sent.

Please see Knowledge Article 000063251 in the [Finastra Customer Success Community](#) for more information.



# Application Summary Report Updates

Version	23.1
Release Date	May 2023
Module	SSRS, Crystal Reports
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00304653 / 248352, 00307931 / 232179, 00309886 / 248610, 00313044 / 250634, 00313731 / 248075, 00447846 / NA

DecisionPro 23.1 updates portions of the Application Summary report for both the SSRS and Crystal Reports versions with the following:

Request for Change/ Legacy Number	Application Summary Report Update	Description
00447846 / NA	Borrower/Co-Borrower Order Inconsistent	<p>The order in which the Borrower and Co-Borrower appear consistent and based on listing Borrower(s) first followed by Co-Borrower(s). If there are multiple borrowers or co-borrowers, they will display in alphabetical order by first name with the Borrowers listed first.</p> <p>Previously, Borrower and Co-Borrower information could be swapped and not print correctly for the appropriate borrower.</p>
00309886 / 248610	Behavior in CSM and WinClient for Decision Data	<p>In both WinClient and CSM, for Approved applications the Final Interest Rate, Final LTV, Final DTI, and Front End DTI values under the Decision section plus the Collateral LTV and the Tradelines Current DTI, Post DTI, LTV, and Front End DTI values are updated to consistently reflect the Approved data calculations, on the Application Summary window and in the Application Summary Report for both SSRS and Crystal Reports.</p> <p>Previously, due to differing SQL queries used depending on the module or report type, there were discrepancies between CSM and WinClient for which values were displayed - Proposed, Funded, or Approved. This caused the DTI, LTV, and Interest Rate information to be different in the various sections of the window and report depending on if you viewed or printed from CSM or WinClient. Please see Knowledge Article 000064213 for more information.</p>
00307931 / 232179	The APOR Date Field Displays APOR Record Date	<p>The APOR Date field now reflects the APOR date instead of the APOR Record date.</p> <p>Previously the APOR date displayed in the Audit Log with the correct date, but the Application Summary Report was displaying the APOR Record date in the APOR field.</p>

Request for Change/ Legacy Number	Application Summary Report Update	Description
00304653 / 248352 00313731 / 248075	Recreation Vehicle Valuation Details	Vehicle Valuation details, including Recreational vehicles, are now printing on the report.  Previously, not all of the Vehicle Valuation data associated with an application printed on the report.
00313044 / 250634	SSRS and Crystal Reports Return An Error if Collateral has Apostrophe	Collateral items that contain an apostrophe in the description display without errors in the Application Summary report (SSRS and Crystal), on the windows, and in the database for both CSM and WinClient. Previously, when the collateral description contained an apostrophe the Application Summary report was not getting generated and would return an error message.

## ProSign Online Authentication for One or More Signers Due to Missing Spouse Resolved

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM, ProSign Online
State	Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00511972/ NA

DecisionPro 23.1 allows for successful submission to ProSign Online the Non-Applicant Spouse information for Community Property states (AZ, CA, ID, LA, NV, NM, TX, WA, WI) that is required for printing on the Promissory Note. Non-applicant spouses are not required to sign any documents.

Previously, due to an incorrect flag setting, when sending an application from DecisionPro to ProSign Online and the Applicant is in a community property state, you received the following error message:

*eSign Export Failed: Authentication information is missing for one or more signers.*

This error displayed because the eSign Security Information form was not available for spousal information in DecisionPro. It was only available for Applicants.

## Message Field Actions Dismissed Without Clicking Close Button In CSM

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00481685/ NA

DecisionPro 23.1 updates the tailoring Open and Close window message field actions in CSM to remain displayed until the Close button is clicked on the pop-up windows just as it does in the WinClient.

Previously in CSM, the Open and Close window message field actions pop-ups were being dismissed without the Close button being used. This issue occurred in all browsers.

## Event Log Message Length Updated to New Lower Maximum Character Limit

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00496862/ NA

DecisionPro 23.1 reduces the maximum character limit for the EventLog.WriteEntry method from 32,766 (32000) to 31,839 (31000), per the Microsoft change starting with Windows Vista.

This release truncates event log messages to the correct length (per Microsoft) to avoid possible errors with newer operating systems.

Previously, the event log entries were failing in some locations within DecisionPro if they exceeded 32,000 characters.

## Default Status Corrected in CSM Funding Status Window After Decisioning

Version	23.1
Release Date	May 2022
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00480796/ NA

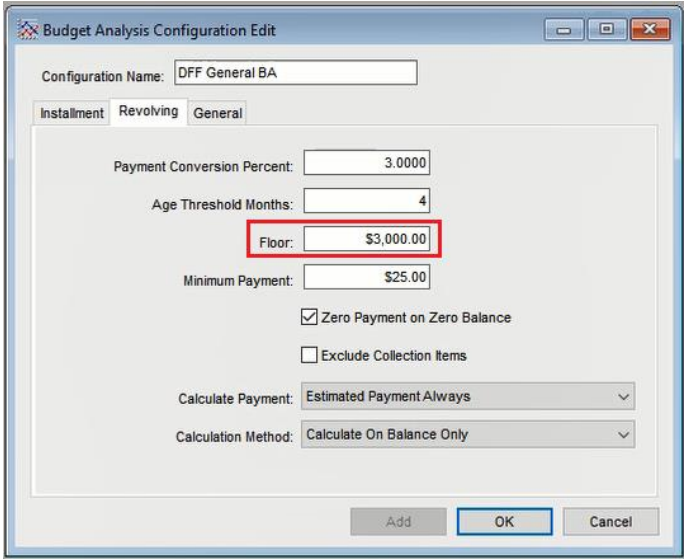
This release updates CSM to properly reflect the default Status as *Incomplete* on the Funding Status window for decided applications when the database value is NULL. The Status field will now default to match the Current status field.

Previously, the funding Status would default to *Accepted* for decided applications even though the database had no corresponding indicator and the Current status field was showing as *Incomplete*.

## Revolving Tradelines for Joint Reports No Longer Automatically Included When Balance Payment is Below the Set Floor Rate

Version	23.1
Release Date	May 2023
Module	Credit Management, CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00503230/ NA

DecisionPro 23.1 updates Tradelines for Joint reports that have a payment balance that falls below the Floor rate, as set in System Maintenance > Budget Analysis Configuration > Revolving tab, to not be automatically included.



The example below correctly shows the revolving tradelines with current balances below the \$3,000 floor set in System Maintenance as not included. This applies to all Credit Bureaus.

Credit Management

File View Maintain Application Verification Processing Tools Applications Window Help

Reevaluate New Maintain Open Print Summary Decision TradeLines Credit Policy Budget Analysis View Credit Reports Request Credit Reports Notes Tracking List Wh

Tradelines

Applicant: <ALL>

Credit Bureau: Equifax Cloud

Ratio and Amounts

Monthly Income: \$25,000.00 Total Income: \$25,000.00 Current DTI: 8.672 %  
 Installment: \$767.00 Mortgage: \$1,290.00 Post DTI: 17.150 %  
 Revolving: \$111.00 Open: \$0.00 LTV: 0.000 %  
 Other: \$0.00 Pay-offs: \$0.00 Front End DTI: 13.638 %  
 Escrow: n/a Proposed Payment: \$2,119.61  
 DTI Housing Payment: \$0.00

Show Duplicates Update

Creditor Name	OrigHigh	Credit Limit	Cur Bal	Pay Amt	Est	Type	Rating	Inc	Inc LTD	Last	Creditor Type	Pay Pattern	Account Number	30 Days	60 Days	90 Days
FRST FINANCIAL BANK	\$31,833.00	\$0.00	\$29,986.00	\$399.00	M	1		X	X	02/2023	BB	Monthly		1	0	0
FRST FINANCIAL BANK	\$2,800.00	\$0.00	\$2,350.00	\$167.00	I	1		X		02/2023	BB	Monthly		0	0	0
FRST FINANCIAL BANK	\$1,700.00	\$0.00	\$0.00	\$0.00	I	1				04/2022	BB	Monthly		0	0	0
FRST FINANCIAL BANK	\$4,000.00	\$0.00	\$0.00	\$0.00	I	1				07/2022	BB	Monthly		0	0	0
FRST FINANCIAL BANK	\$31,833.00	\$0.00	\$29,986.00	\$399.00	M	1		X	X	02/2023	BB	Monthly		1	0	0
FMC-OMAHA SERVICE CT	\$21,752.00	\$0.00	\$0.00	\$0.00	I	2				07/2020	FA	Monthly		16	0	0
FMC-OMAHA SERVICE CT	\$34,322.00	\$0.00	\$5,920.00	\$600.00	I	1				02/2023	FA	Monthly		29	0	0
FMC-OMAHA SERVICE CT	\$34,322.00	\$0.00	\$5,920.00	\$600.00	I	1		X		02/2023	FA	Monthly		29	0	0
GEMBUJ PENNEY	\$1,972.00	\$2,350.00	\$1,965.00	\$59.00	e	R	1			02/2023	FF	Monthly		1	0	0
JPMCB CARD SERVICE	\$7,359.00	\$5,000.00	\$2,139.00	\$64.00	e	R	1			02/2023	ON	Monthly		7	5	43
JPMCB CARD SERVICE	\$7,359.00	\$5,000.00	\$2,139.00	\$64.00	e	R	1			02/2023	ON	Monthly		3	3	43
SEARS/CBNA	\$3,882.00	\$3,960.00	\$0.00	\$0.00	R	1				02/2023	DC	Monthly		5	5	3
SEARS/CBNA	\$3,882.00	\$3,960.00	\$0.00	\$0.00	R	1				02/2023	DC	Monthly		5	5	3
SYNCBSAMS CLUB PLCC	\$270.00	\$300.00	\$164.00	\$25.00	e	R	1			02/2023	FZ	Monthly		0	0	0
SYNCBSAMS CLUB PLCC	\$270.00	\$300.00	\$164.00	\$25.00	e	R	1			02/2023	FZ	Monthly		0	0	0
TEXAS BANK	\$18,437.00	\$0.00	\$0.00	\$0.00	I	1				02/2015	BB	Monthly		0	0	0
TEXAS BANK	\$1,300.00	\$0.00	\$1,300.00	\$39.00	e	R	9			12/2020	ON	Monthly		7	1	6
TEXAS BANK	\$1,502.00	\$0.00	\$0.00	\$0.00	I	1				10/2013	BB	Monthly		0	0	0
TEXAS BANK	\$5,404.00	\$0.00	\$0.00	\$0.00	I	1				05/2014	BB	Monthly		0	0	0
TEXAS BANK	\$18,437.00	\$0.00	\$0.00	\$0.00	I	1				02/2015	RR	Monthly		0	0	0

Previously, Revolving Tradelines for Joint reports were automatically included even though their balance payment was below the Floor.

# Source Office Contact Email Field Updated to 100 Characters

Version	23.1
Release Date	May 2023
Module	System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00504734/ NA

This release modifies the Email field on the Source Office Edit window to allow for the expected 100 characters as is specified in the DecisionPro Data Dictionary. This field is accessed through System Maintenance > Processing > Source Office > Contacts tab.

The screenshot shows the 'Source Office Edit' window. At the top, the 'Name' field contains 'Portland Main'. Below this is a tabbed interface with tabs for 'Description', 'Contacts', 'Routing', 'Dealer Options', 'Custom', 'Options', 'ACH Export', 'Online Branches', and 'CB Region'. The 'Contacts' tab is active, showing a list of contacts on the left with 'Joe Contact' selected. The 'Contact Detail' section on the right contains the following fields: 'Type' (Main Primary), 'Name' (Joe Contact), 'Title' (Contact), 'Phone' ((800) 274-7287), 'Extension' (empty), 'Fax' (800.274.7287), 'Email' (Joe@abc.com), and 'NMLS ID' (empty). The 'Email' field is highlighted with a red border. At the bottom of the window are 'Add', 'OK', and 'Cancel' buttons.

Previously, this Email field only allowed up to 50 characters.

# Error Resolved When Editing Rate Adjustments

Version	23.1
Release Date	May 2023
Module	System Maintenance
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00521755/ NA

DecisionPro 23.1 corrects the Rate Adjustment Edit window to no longer display an error when choosing a value for the Apply Adjustment in Rate Spreadsheet When ... field options.

Previously after an upgrade to DecisionPro 22.2, choosing a value for Apply Adjustment in Rate Spreadsheet When ... displayed an error message due to a variable mismatch:

*"Error #13: Conversion from string "True" to type "Long" is not valid".*

The screenshot shows the 'Rate Adjustment Edit' window with the 'Rate Profile Assignment' tab selected. The 'Adjustment Information' section shows 'Adjustment Name: Test Rate' and 'Rate Adjustment: 2.000 %'. The 'Apply Adjustment in Rate Spreadsheet When ...' section has 'Only if this field:' selected. A dropdown menu is open, showing a list of options including '<None>', 'Applicant Is Employee (B15)', 'Application Amount Requested (B11)', 'Application Auto Loan Payments (B13)', 'Application Auto Payment ABA Routing Nbr (B14)', 'Application Date (B2)', 'Application Promo Code (B16)', 'Application Term Requested (B10)', 'Deposit Acct Interest Rate (B7)', 'Product Name (B3)', 'Vehicle Mileage (B6)', 'Vehicle Type (B4)', and 'Vehicle Year (B5)'. The 'Vehicle Type (B4)' option is highlighted in blue. At the bottom of the window are 'Add', 'OK', and 'Cancel' buttons.

## CSM Message Field Actions Behavior Modified for Consistency

Version	23.1
Release Date	May 2023
Module	CSM
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00510527/ NA

DecisionPro 23.1 includes updates to CSM Message field actions in Chrome and Edge browsers to work consistently regardless which method is used to navigate between screens.

Previously when you left a window using the Next or Previous buttons, Context menu, Record controls, or left-hand Navigation menu in CSM, the behavior of the Message field actions were not working consistently amongst the various methods.



# Hotfix Release Notes

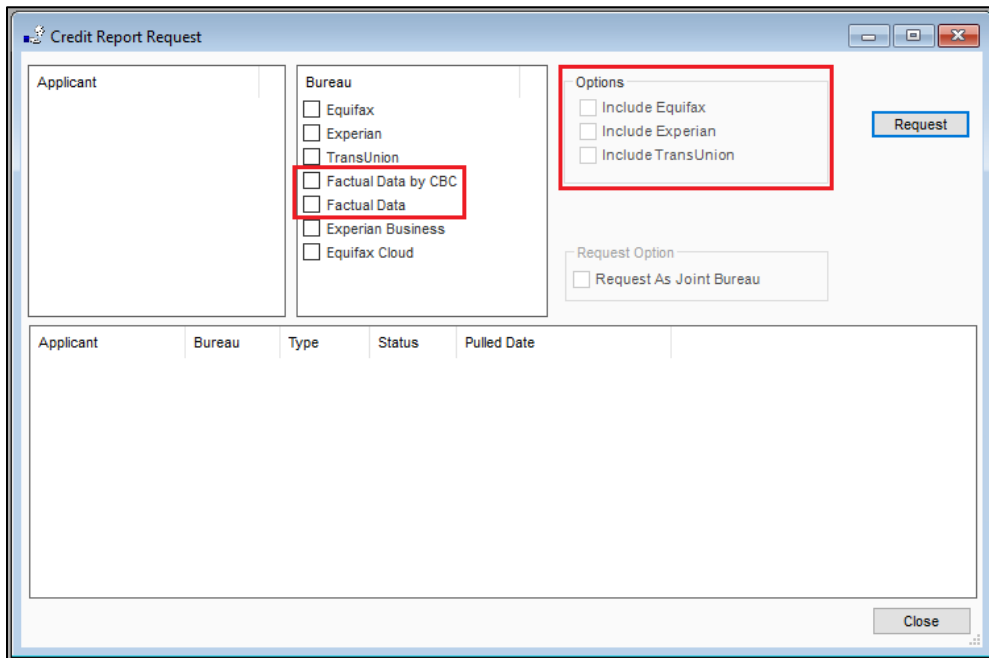
The following release notes were included in separate Hotfix releases and are cumulative in the DecisionPro 23.1 release.

## Factual Data or Factual Data by CBC Manual Credit Pulls

Release Date	January 2023
Module	Credit Management, CSM, Services Configuration
State	All States
Reason for Change	Product Maintenance
Request for Change/ Legacy Number	00494925/ NA

**IMPORTANT!** If you have already received and implemented the On Demand Release for this fix, you do not need to download and install this Hotfix. This change will also be rolled up into the DecisionPro 23.1 release expected in May 2023.

This Hotfix release corrects an issue to properly return the requested credit report when using Factual Data or Factual Data by CBC bureaus for manual credit pulls with an Include Equifax/Include Experian/Include TransUnion option selected.



Previously, an issue was identified in DecisionPro version 22.2 when manually pulling a credit report using Factual Data by CBC or Factual Data. If you selected any of the Options: Include Equifax, Include Experian, or Include TransUnion, the request would fail or the credit bureau pulled would be incorrect.

**Note:** Factual Data by CBC and Factual Data pulls where none of the options was checked, credit pulls made directly to the other three bureaus, and automatic credit pulls were not affected.

# RouteOne HTTPS Decommission and Added Support for SFTP

Version	21.2 and later
Release Date	November 2022
Module	Credit Management, CSM
State	All States
Reason for Change	Enhancement
Request for Change/ Legacy Number	00476769/ NA

RouteOne is decommissioning the HTTPS protocol for DLM (Dealer Lender Matching) file posting to the Dropzone server on December 1st, 2022.

This hotfix release implements an SFTP solution that utilizes the SSH .NET library and files for the RouteOneUpload utility. All necessary files are included with this Hotfix release to ensure a seamless transition. The license agreement for this third-party library is included with the hotfix package and future installations.

Please see Product Bulletin 000074465 on the [Finastra Customer Success Community](#) for more information.

## **Disabled HTTPS File Upload in RouteOneUpload Utility**

This hotfix modifies the RouteOneUpload.exe.config in the RouteOneUpload utility to include an option to enable/disable the HTTPS file upload functionality. This allows the RouteOneUpload utility to be used to only generate the required CSV file without uploading. The generated CSV files can be uploaded manually or by using a script. The new default status is to have the HTTPS functionality disabled.

## **SFTP Support in RouteOne Upload Utility**

This hotfix adds the SSH .NET library to the RouteOneUpload utility and includes functionality for the RouteOneUpload.exe module in Web Services\DCPRouteOne\Utilities to upload a file using SFTP functions in the SSH .NET library. This new library and SFTP functionality is a seamless transition and will work as the previous HTTPS protocol did.

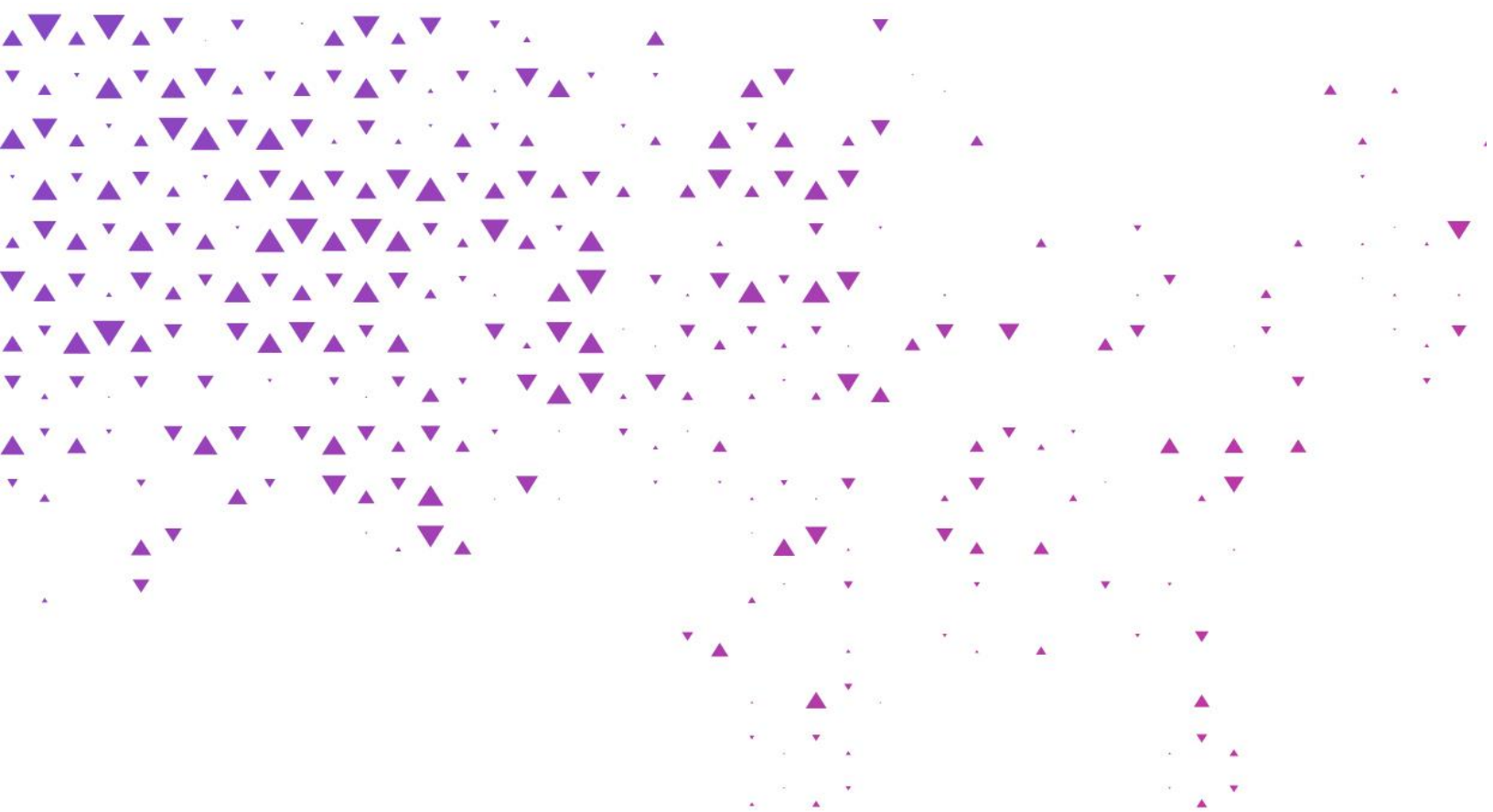
# Finastra Support

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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