



Release Notes February 2018

INSTRUCTIONS: If you use any Simnang API, look at the “Changes to Current API” section to see what changes have been made that may “break” your current integration. Also see “API Additions” for new additions to our API functionality. If you are not an API user, look at “Significant Updates” to see what has been added or updated in the current release.

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[PCI Wallet - More information is available at](#)

<https://pciwallet.simnang.com/livedocs/index.html>

Significant Updates

PLEASE NOTE THAT THIS IS NOT A DETAILED LIST OF EVERY CHANGE THAT WAS MADE, BUT IS INTENDED TO BE A SUMMARY OF CHANGES THAT WERE MADE THAT WILL IMPACT OUR CLIENTS INTERACTION WITH THE SOFTWARE. IT IS STRONGLY RECOMMENDED THAT YOU FULLY TEST ALL DEPENDENT PROCESSES DURING THE STAGING RELEASE WINDOW.

New or Enhanced Functionality

User Interface Related

LoanPro

- Customer & Loan Interface
 - User interface updates have been made to the customer & loan pages including new look & feel to the pages with material design for AngularJS
- Word Document Custom Forms Option
 - A word document can now be uploaded for use as a custom form. This allows for clients to use the tools & formatting within a docx document & then uploading that into LoanPro for new custom form creations. We also still support HTML forms. No impact to existing custom forms in the platform.
- Multiple Tab Options for Loan Manager
 - You can now open more than one tab within the same browser on the same tenant of the loan manager so you can move easily between different loan searches. **NOTE: We do not support multiple tenants opened in different tabs of the same browser.**
- Payment Integrations
 - LoanPro now has access to two new payment integrations through PCI Wallet. These are Tabapay and LoanPaymentPro. Both of these companies let you both receive payments and send funds. Tabapay supports Debit/Credit card transactions, LoanPaymentPro supports Debit/Credit card transaction as well as ACH transactions.
- New Custom Applications
 - Multiple Applications -- The customer-facing website can now display more than one custom application. We've also expanded the custom applications to support Co-Borrowers and other custom fields.
 - A disclaimer section has been added to the application.
- Email Sending Method Changed
 - Migrate the method in which emails are sent. They will no longer be sent via the house LoanPro account, but instead they will be sent via the associated Connections account. **NOTE: If you are sending emails from triggers, or events within LoanPro, or which to continue to send emails, then you will need to make**

sure your Connections account that is associated to your LoanPro account is (a) activated (b) FROM email addresses are verified. You have new options on configuration now.

- New sending channels support: (a) Connections house SES account (no configuration needed) (b) Own AWS SES account, & (c) SMTP configuration. These additions will give our clients the ability to easily manage how emails are sent out from our system.
- All “system” emails such as report completed, etc.. will continue to come from LoanPro directly.
- The cost of sending emails via Connections is \$0.00 per email from Connections.
- Event Based Notification Library Adjustments
 - Additions:
 - Agent User Created; Loan Settings Updated; Charge Posted; Charge Reversed; Promise Created; Document Added to Account; Collateral Updated; Payment Profile Added; Employer Updated; References Added; Account Created; Account Modified; Advancement Posted to Account; Credit Posted to Account; Past Due Adjustment Posted to Account; Account Archived; Account Deleted; Change Due Date Posted to Account; Funding Transaction Posted to Account
 - Removed
 - Incoming SMS; Customer Website Insurance Updated; Customer Website Payment Profile Added; Customer Website Document Uploaded

Connections

- Mail House Report
 - A mail house report option is now available in Connections, showing the history of physical mail that has been sent out using the mail house tool.
- New tool migrating email sending via LoanPro to process through the configured option in Connections.



- CSS Styling of Iframe
 - The iframe used to gather payment profile information can be styled using specific CSS properties.
- TabaPay Integration
 - TabaPay does account verification and transaction cost analysis. This integration will provide additional information about each payment profile. TabaPay lets you both receive payments and send funds.

Features Related



LoanPro

- Support has been added so LoanPro can be white labeled. If you have questions on the cost of a white-label version of LoanPro, contact our sales team at sales@loanprosoftware.com
- Added functionality for a secondary borrower to the application tool.
- Custom Forms Creation Upgrade
 - Custom Forms can now be created in Microsoft Word and simply uploaded to LoanPro.
- A new custom field type of checkbox has been added

Connections

Connections

- Email Upgrade
 - Outside email accounts including SMTP servers can now be integrated into Connections. This means companies are no longer limited to using Amazon's SES.



PCI Wallet

- Autopays Upgrades
 - Before Autopays run, a check will be done to make sure your PCI Wallet account is connected and working.
 - If an Autopay failed due to a communication issue with PCI Wallet, it will automatically be reset inside of LoanPro.

Backend Upgrades

- Daily Maintenance Improvements
 - The speed of the daily maintenance process has been improved by a change in architecture.
- Dynamic configuration changes on auto scaling within AWS architecture structure.
- ElasticSearch Indexing fixes to improve syncing between DB values & ES index values (loans, customers, payments, autopays)

- Smooth Payment calculation enhancements to reduce the number of iterations on high interest rate loans, resulting in quicker processing times

Changes to Current API

PCI Wallet

- Base URL Changes
 - The “old URLs” will still be supported until the May 2018 release, giving our clients time to transition. However we suggest that you prepare for this transition just after this release cycle & the new URLs are in production.
 - After this release MerchantConnect.Simnang.com and EasyPay.Simnang.com no longer exist. PCI Wallet subdomains should now be accessed in the following way:

Old URL	New URL (post release)
https://easypay.simnang.com	https://pciwallet.simnang.com/api
https://merchantconnect.simnang.com	https://pciwallet.simnang.com/ui
https://pciwallet.simnang.com	https://pciwallet.simnang.com
https://easypay.simnang.com/docs.html#	https://pciwallet.simnang.com/docs

Database Changes

LoanPro

New collections were added:

<u>Table</u>	<u>id</u>	<u>role_id</u>	<u>item_label</u>	<u>item_value</u>	<u>collection_id</u>
collection_item	loan.funding.method.credit	0	Debit/Credit card credit	credit	loan.funding.method
collection_item	type.checkbox	0	Checkbox	checkbox	customfield.type

API Additions

LoanPro

The endpoint for applications has been changed from:

/TenantSettings('customerWebsite.loanApplicationId')

to

GET /LoanApplicationForms({id})

This new endpoint lets you get any application by its ID.

PCI Wallet - More information is available at

<https://pciwallet.simnang.com/livedocs/index.html>

- Authorize.net Processor Endpoint Addition
 - An optional field has been added to this endpoint so it will be uniform with the other process endpoints. The field lets you specify a funds direction (to customer, from customer), but it won't do anything because Authorize.net doesn't offer the "to customer" option.
- TabaPay Endpoints
 - The following endpoints have been added for TabaPay:
 - GET /api/processors/tabapay - This endpoint lets you retrieve credentials for all your TabaPay processors.
 - POST /api/processors/tabapay - This endpoint lets you create a new TabaPay processor in PCI Wallet.
 - DELETE /api/processors/tabapay/{id} - This endpoint lets you delete the TabaPay processor identified by the ID you pass to the URL.
 - GET /api/processors/tabapay/{id} - This endpoint lets you retrieve credentials for the TabaPay processor identified by the ID you pass to the URL.
 - PUT /api/processors/tabapay/{id} - This endpoint lets you update the TabaPay processor identified by the ID you pass to the URL.
 - POST /api/processors/tabapay/process/{id} - This endpoint lets you process a credit/debit card transaction through TabaPay.
 - POST /api/processors/tabapay/void/{transaction-id} - This endpoint lets you void the TabaPay transaction identified by the transaction ID you pass to the URL.
- Address Verify

- The endpoint POST /api/processors/credit-card/address-verify has been added to let you verify an address with AVS to ensure you won't get an "AVS Mismatch" error when processing transactions with a card.

- The payload for this endpoint looks like this:

```
{
  "address": "string",
  "cardholder_name": "string",
  "expiration_date": "string",
  "city": "string",
  "state": "string",
  "zipcode": "string",
  "card_number": "string",
  "country": "string"
}
```

- Credit Card Data

- The POST /api/processors/credit-card/card-data endpoint has been added to let you retrieve additional details about a credit card.

- The payload for this endpoint looks like this:

```
{
  "transaction": {
    "amount": 0,
    "funds-direction": "string"
  },
  "card": {
    "token": "string"
  },
  "metadata": {}
}
```

- LoanPaymentPro Endpoints

- The following endpoints have been added for our LoanPaymentPro integration:
 - GET /api/processors/loanpaymentpro - This endpoint lets you retrieve the credentials for all your LoanPaymentPro processors.
 - POST /api/processors/loanpaymentpro - This endpoint lets you create a new LoanPaymentPro processor.
 - POST /api/processors/loanpaymentpro-ach/process/{id} - This endpoint lets you process an ACH transaction through LoanPaymentPro.
 - POST /api/processors/loanpaymentpro-ach/void/{transaction-id} - This endpoint lets you void the LoanPaymentPro ACH transaction identified by the ID you pass to the URL.
 - POST /api/processors/loanpaymentpro-ach/refund/{transaction-id} - This endpoint lets you refund the LoanPaymentPro ACH transaction identified by the ID you pass to the URL.

- DELETE /api/processors/loanpaymentpro/{id} - This endpoint lets you delete the LoanPaymentPro processor identified by the ID you pass to the URL.
- GET /api/processors/loanpaymentpro/{id} - This endpoint lets you retrieve credentials for the LoanPaymentPro processor identified by the ID you pass to the URL.
- PUT /api/processors/loanpaymentpro/{id} - Update the LoanPaymentPro processor identified by the ID you pass to the URL.
- POST /api/processors/loanpaymentpro-cc/process/{id} - This endpoint lets you process a credit/debit card payment through LoanPaymentPro.
- POST /api/processors/loanpaymentpro-cc/authorize/{id} - This endpoint lets you verify that a card is real.
- POST /api/processors/loanpaymentpro-cc/void/{transaction-id} - This endpoint lets you void the LoanPaymentPro credit card transaction identified by the transaction ID you pass to the URL.
- POST /api/processors/loanpaymentpro-cc/refund/{transaction-id} - This endpoint lets you refund the LoanPaymentPro credit card transaction identified by the transaction ID you pass to the URL.