



V6

Release Notes

Overview

About the Release Notes

The Release Notes are a comprehensive user guide for the latest release of Mambu. The Mambu Release Notes give you everything you need to get up and running with the new features and enhancements in the latest release.

What's Included in the Release Notes

For every new major enhancement, the Release Notes provide:

- A high-level description of the functionality
- Implementation tips to help you get started with setup and administration
- Tips to help you maximize the benefits

Beyond the major new features, the Additional Enhancements section include a list and brief description of every other enhancement or functional change included in the latest release—everything from email, to new report types, to security and packaging.

The release notes also cover any changes to existing functionality that you and your users should be aware of. We highly recommend exploring both the changes and the new features in your sandbox environment before the production go-live date.

Your Feedback Matters

We know how important the Release Notes, online help, and documentation are to your company's success with Mambu. To continually improve the service we deliver to you, we want to know what works and what doesn't. Let us know by contacting support@mambu.com or your account manager.

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1. Changes in Existing Functionality

1.1 Fraction Share / Investment % precision - API response

Please note, Mambu now returns the value of the Investment Percentage with up to 20 decimals, as opposed to the value rounded to 2 decimals as before. This is both on API 1.0 and API 2.0

Below is an example of a portion of a JSON snippet response for API 1.0 GET on loan account, with what Mambu returns for a loan account funded by 3 investors. Highlighted in green the investmentPercentage parameter returned.

```
{.....
  "funds": [
    {
      "id": "553694349",
      "investmentPercentage": "33.333333333333333333333333333333",
      "encodedKey": "8a80868462460eab016247f61f7b38ca",
      "guarantorKey": "8a80868462460eab016247f286aa38a7",
      "guarantorType": "CLIENT",
      "savingsAccountKey": "8a80868462460eab016247f529dc38b8",
      "amount": "200",
      "type": "INVESTOR"
    },
    {
      "id": "223930750",
      "investmentPercentage": "16.666666666666666666666666666667",
      "encodedKey": "8a80868462460eab016247f61f7b38cb",
      "guarantorKey": "8a80868462460eab016247f286aa38a7",
      "guarantorType": "CLIENT",
      "savingsAccountKey": "8a80868462460eab016247f5c12138c4",
      "amount": "100",
      "type": "INVESTOR"
    },
    {
      "id": "147422748",
      "investmentPercentage": "50",
      "encodedKey": "8a80868462460eab016247f743b238cc",
      "guarantorKey": "8a80868462460eab016247f286aa38a7",
      "guarantorType": "CLIENT",
      "savingsAccountKey": "8a80868462460eab016247f5625938be",
      "amount": "300",
      "type": "INVESTOR"
    }
  ]
}
.....}
```

Please check out our User Guide [Article](#) for Secondary Marketplace, for reasons why this higher precision was introduced.

2. New Features

2.1 Secondary Marketplace - Transferring Ownership of P2P Shares

With this feature, Mambu now allows selling Loan Fraction Shares owned by investors to other investors. See the detailed description of this feature on our User Guide, [here](#).

Aha Reference: APP-680

2.2 Redraw Facility Improvements


Mambu now takes into account Redraw Balance on the account when Writing Off or Rescheduling a loan account. See the detailed description of the impact from these tickets on our User Guide, [here](#), under "Rescheduling or Writing Off a Loan with Redraw Balance".

Aha Reference: APP-630

2.3 Differentiation between "Regular" and "Late" interest

As part of this feature, we've captured the Interest from Arrears (late interest) at account and transaction level for dynamic accounts. See the detailed description and the impact of this feature on our User Guide, [here](#).

Aha Reference: APP-604

 **Note:** for this feature we will need to run a migration script in order to update all the accounts with the Interest from Arrears values. You will be able to see the feature on your environment after the migration will be completed and all the accounts updated

2.4 Straight Line Amortization method for Manual Fees

Mambu added Straight Line Amortization method for manual fees as well. See the detailed description on our User Guide, [here](#).

Aha Reference: APP-575

2.5 Effective Interest Rate amortization method based on the account daily repayment frequency for payment due fees

Mambu added Effective Interest Rate Amortization method based on the account daily repayment frequency for payment due fees. See the detailed description on our User Guide, [here](#).

Aha Reference: APP-678

2.6 Include Fees in Repayment Floor Amount for Revolving Credit loans

Mambu added a new option of including the fees in repayment floor amount for revolving credit loans. See the detailed description on our User Guide, [here](#).

Aha Reference: LNS-9


3. Other Changes

3.1 Major Improvements

1. DEP-62 - Display Available Balance in UI

 **Note:** this improvement was added as a prerequisite for our current work in progress on Authorisation Holds. See more details on our User Guide, [here](#).

2. CORE-239 - IRR step from EIR formula for amortization of payment due fees is not correctly calculated

 **Note:** with this improvement, we've changed the way we are calculating the IRR step for Effective Interest Rate amortization method. See more details on our User Guide, [here](#).

3.2 Minor Improvements

1. NEO-467 - Update log pattern for transaction exceeded time limit
2. NEO-471 - Log start time, end time and method details for database transactions which takes a long time to execute during the live migration release update execution

3.3 Bug Fixes

- ADM-89 - Interest is automatically applied with pre-payment on import, for a product using 'Manual' setting
- ADM-94 - Cashflow Report generates Connection Timeout when filtering by All Branches, for large amount of data
- ADM-184 - Error messages shown at Client Portal login indicate the specific credential that has been entered incorrectly
- ADM-205 - LiquiBase command is not executed based on environment type: SandBox/Production
- CUS-49 - Cannot create Loan/Deposit Accounts when Custom Fields caching is in progress
- CUS-365 - High latency for API call: search client by mobile phone
- CUS-366 - High latency for API call: search client by email address
- CUS-10 - Validation error for missing required ID Documents is displayed in Association panel instead of Identification Documents panel, on Client store form
- CUS-197 - Visibility of custom fields with usage rights is stored incorrectly according to the settings given at editing.
- DEP-73 - 'Deposit' transaction can't be made for deposit accounts with currency BitCoin without exchange rates
- DEP-147 - availableBalance field not returned when GETing a deposit account via API v2.0 with full details
- DEP-71 - Concurrent delete of deposit accounts is successful and two activities are logged
- DEP-148 - High latency for API call: search savings account by account holder ID
- DEP-170 - High overhead for using the default value (false) for useLocalSessionState property
- DEP-72 - Incorrect error message when posting a transaction for a savings account when the overdraft limit does not allow the balance to go below zero
- DEP-171 - JDBC connection string properties cannot be added to connection URL due to hardcoded properties concatenation
- DEP-192 - Notes field from Adjust Overdraft Terms form is not reset
- NEO-305 - Cannot reschedule P2P accounts and an unexpected error is displayed on UI
- NEO-182 - Redraw Transfer transaction cannot be reversed if Payment Made is posted AFTER Interest Applied

- NEO-455 - Negative value for Active Funding is displayed when the remaining amount is less than a repayment transaction posted previously
- NEO-470 - Parameters required instead of optional when executing Release Update call
- CORE-592 - Amortizations are incorrectly logged for loan accounts with payment due fees that use custom interval amortization frequency
- CORE-198 - "Interest Due Reduced" transaction is incorrectly applied if schedule is edited and fee is reduced for fixed loan account in state Locked(Capping)
- CORE-95 - Cannot undo disburse on loan account due to transaction custom field modified during disburse
- CORE-90 - Log first repayment date changes when disbursing loan account with different first repayment date

3.4 Technical Tasks

- ADM-103 - Handle sandbox cloning asynchronously via a message queue and speedup document deletion
- ADM-7 - As a Mambu Champion I want to provision private environments (Sand & Prod)
- CUS-504 - Create a migration script for the TransactionDatafield name change from 'BALANCE' to 'TOTAL_BALANCE' for fieldcolumn and customfilterconstraint
- CUS-326 - Improve performance on loan transaction custom view when filter over entry date and order by creation date
- CUS-324 - Investigate cache usage for possible inconsistency in the way objects are extracted from the database across tenants
- CUS-256 - Update Mambu to GWT 2.8.2
- DEP-202 - Create Migration script for migrating saving accounts and products interest rate settings
- DEP-214 - Execute GET savings API on readreplica
- DEP-68 - Refactor SessionValidatorFilter to validate all servlets sessions
- DEP-21 - Refactor the server side Guice Handlers to use Services with @Transactional and ThreadDataManager implementations - savings package
- NEO-439 - Correct the pull request script used in Bamboo Translations Plan
- NEO-415 - Update investor funds migration script to be processed in batches
- NEO-388 - Allow executing releaseupdate Private API specifying more tenants ids as parameter
- NEO-389 - Allow executing liquibase Private API specifying more tenants ids as parameter
- NEO-390 - Allow providing a Release Notes URL when starting a deployment to override the generated URL
- NEO-200 - Add necessary permissions to RPC handlers
- NEO-52 - Improve performance on GET loan accounts with resultType=FULL_DETAILS via API, guaranty query, causing high CPU on Master RDS for parallel calls
- NEO-62 - Log start time, end time and method details for database transactions which takes a long time to execute
- CORE-203 - Incremental loan account id generation causes high latency and downtime

4. API Enhancements

Mambu has been implementing *new* API endpoints, such as some of the stories below, as part our API 2.0 initiative, which we'll make available to a few select customers after the 5.0 release.

You'll receive a separate email announcement with more details about API 2.0 and how you can request access it in the coming period.

4.1 Secondary Marketplace - Transferring Ownership of P2P Shares

Mambu allows selling fraction shares via API 2.0 endpoint:

```
/fundingsources/{fundingSourceId}:sell
```

API response Update:

Please note, Mambu now returns the value of the Fraction Share / Investment % on both API 1.0 and API 2.0 with 20 decimals, as opposed to the value rounded to 2 decimals as before. See more under our Changes in Existing Functionality [chapter](#).

4.2 API 2.0 Update - Unwrapped response body for all endpoints

With version 6 we have removed the wrapper structure around the response content and the response will no longer be received under the "items" wrapper.

For a better understanding of these changes, please see the before and after examples bellow.

Before (up to v6) the response would be offered as a page with wrappers as it can be seen in the response body bellow:

```
{
  "Items":
  [
    {
      "accountName": "Wrapped"
    }
  ]
}
```

After (starting with v6) the wrapper has been removed and the response is offered as an arrays it can be seen in the response body bellow:

```
[
  {
    "accountName": "Unwrapped"
  }
]
```

4.3 API 2.0 Update - Moved pagination details to header

Up to now pagination details were offered as part of the the response body. These would be found at the end of the response.

With the structure update we have moved the pagination details and will now be received in the response header.

Further details can be obtained by visiting the API Standards Page, accessible by adding"/apigeneralstandards/" to your mambu URL.

4.4 API 2.0 Update - Deposit Accounts Validation and Inheritance.

The deposit account create/update actions via API 2.0 have been enhanced as to validate product-related limits and settings. Eg. when you provide the account type, this must match the product type. The same applies with limits that are on the product like maximum interest rate for deposits or overdraft. If for these settings no value is provided when creating a deposit account, then these will be inherited from the product.

Please see below the list of product settings that a deposit account has to comply to/will inherit:

```
Account type
Account currency code
Account deposit interest settings
Account overdraft enablement and interest settings
Interest settings for deposit and overdraft
```

Note that the behavior mimics the one currently found on the user interface.

5. Database and Other Changes

Database Changes

BatchMigration

- Added TYPE

MessageTemplate

- Added LASTMODIFIEDDATE

CustomFieldValue

- Added LOWER_VALUE (virtual column)

PeriodIntervalSettings

- Added INTERVALTYPE

PrincipalPaymentBaseSettings

- Added INCLUDEFEESINFLOORAMOUNT

Guaranty

- Added VALIDFROM
- Added VALIDUNTIL
- Added STATE
- Added ID
- Added INVESTMENTPERCENTAGE

SavingsTransaction

- Added FRACTIONAMOUNT
- Added PRECISEINTERESTAMOUNT

SavingsTransactionGuarantyMapping (New table)

- ENCODEDKEY
- SAVINGSTRANSACTIONKEY
- NEWGUARANTYKEY
- OLDGUARANTYKEY

LoanAccount

- Removed index: creationdate_idx

SavingsAccount

- Added HOLDBALANCE (new column, unused in V6, prerequisite for future feature)

CardReference (new table, unused in V6, prerequisite for future feature)

- ENCODEDKEY
- SAVINGSACCOUNTKEY
- CARDREFERENCETOKEN

CardAcceptor (new table, unused in V6, prerequisite for future feature)

- ENCODEDKEY
- MCC
- NAME
- CITY
- STATE
- ZIP
- COUNTRY

AuthorizationHold (new table, unused in V6, prerequisite for future feature)

- ENCODEDKEY
- CREATIONDATE
- LASTMODIFIEDDATE
- CARDREFERENCETOKEN
- EXTERNALREFERENCEID
- ISADVICE
- AMOUNT
- CURRENCYCODE
- STATE
- USERTRANSACTIONTIME
- CARDACCEPTORKEY

CardTransactionSource (new table, unused in V6, prerequisite for future feature)

- ENCODEDKEY
- CREATIONDATE
- LASTMODIFIEDDATE
- CARDREFERENCETOKEN
- EXTERNALREFERENCEID

- AMOUNT
- ISADVICE
- CURRENCYCODE
- USERTRANSACTIONTIME
- CARDACCEPTORKEY
- EXTERNALAUTHORIZATIONREFERENCEID
- TRANSACTIONCHANNELID
- SAVINGSTRANSACTIONKEY