Version Update Notice

Lease Accounting and Management System for Windows

2015-2020

Version 2.6

<u>Summary</u>

Version 2.6 of the Lease Accounting System for Windows contains enhancements to a number of processes. Most of these enhancements have been requested by one or more of our current customers to increase the functionality of our current version.

Data files will need to be converted prior to user access. A.L.S. will perform the conversion process. The conversion can be done remotely or in conjunction with a training session to familiarize the users with the new features and changes.

The following release information covers the majority of software enhancements and revisions. Other minor changes may be included in the update.

Added Features and Highlights

The following highlights the most significant changes from our A.L.S. Lease Accounting and Management for Windows version 2.5 to version 2.6. Following the highlights section is a detailed description of all of the changes by category.

NEW MENU ITEMS (4/15)
> **Lease Processing – Terminations – Terminate/Inventory by Fleet**
> **Transactions – Payment Processing – Auto Distribute Fleet Payment**
> **Transactions – Payment Processing – Fleet Payment by Invoice**
> **Reports – Termination – Write Off Report** (Moved from Custom Software Menu)
> **Reports – Tracking – Extension Report**
> **Collections – Collection System – Collections by Worklist**
> **Optional Software – ACH Processing** (Moved from Custom Software Menu)
> **Optional Software – Automatic Payment Processing – Auto Payment Reverse**
> **Inquiries – Demographic Inquiries – Lookup by Last 4 SSN**

NEW MODULE AVAILABLE (5/20)
> **Fleet Payment by Invoice – This is a new module that allows you to make a fleet payment by invoice. For more information on the cost and the how this works please contact our support staff. (5/20)**

*****ADDED FEATURE***** Added the ability to create a collections worklist on screen with direct account access. Various filters/sorts and use of ticklers to work accounts. (4/15)*

*****ADDED FEATURE***** Added the ability to choose leases to terminate or inventory from an on screen list of leases in a fleet. (4/15)*

*****ADDED FEATURE***** Added the ability to Auto Distribute a fleet payment to all of the leases in the fleet. (5/15)*

*****ADDED FEATURE***** Added the ability to Reverse the payment posted using new Auto Distribute Fleet Payment process through Reverse/Return Check Option. (2/20)*

*****ADDED FEATURE***** Added the ability to Reverse the payment posted using new Fleet Payment by Invoice (new module available) process through Reverse/Return Check Option. (5/20)*

*****ADDED FEATURE***** *Added the ability to enter and apply credits on your fleet accounts. This feature requires you to have a master fleet lease associated with the fleets that you wish to apply credits to. (4/15)*

*****ADDED FEATURE*****Added the ability to enter step payments on leases with payment timings of weekly and bi-weekly. (3/15)*

*****ADDED FEATURE***** *Added the ability to enter Quarterly, Semi-Annual and Annual leases with their true full lease payment amount and start dates going forward. The support rep that installs your update will turn this feature on if you wish to start using it. (10/15)*

*****ADDED FEATURE***** *Added the ability to restrict users' access to social security numbers, federal ID numbers and bank account information by their user name. Users may be granted display only rights or add/edit only rights for the social security numbers, federal ID numbers and bank account information or a combination of these. (10/15)*

*****ADDED FEATURE***** *Added user defined password complexities (12/15)*

*****ADDED FEATURE***** *Added 5 user defined fields to the automotive information screen in demographics. (10/15)*

*****ADDED FEATURE***** *Added the ability to enter and lookup by an alternate lease number. (11/15)*

*****ADDED FEATURE**** *Added a funder reserve field to the concurrent loan entry screen. The funder reserve is an amount that is held back by the funder when the loan is disbursed. (1/16)*

****ADDED FEATURE**** *Added the ability to duplicate and update the GL account numbers when adding a new company or updating GL account numbers for more than one company. (3/16)*

****ADDED FEATURE**** *Added the ability to change the payoff type on a lease from the lease termination screen. (6/17)*

****ADDED FEATURE**** *Added the ability to turn off late charge assessment by company or fleet. (4/20)*

****ADDED FEATURE**** *Added the ability to defer concurrent loan reductions on a lease-by-lease basis. (4/20)*

****ADDED FEATURE**** *Added the option to include leases with deficiencies on fleet invoices. (5/20)*

*****Updated the Credit Bureau reporting software to include all 2015 Credit Reporting Resource Guide changes. (6/15)*

*****Invoices are now emailed as PDF files instead of XPS. (3/18)*

*****PLEASE NOTE:*

All users will be required to reset their passwords when they log into ALS for the first time after the update. The "old password" they will need to enter will be set to PASS.

By default, after the update, all users will be set to no access to edit/view SSN, federal ID and bank account information. The system administrator will need to set the proper access for each user.

If you print contracts through ALS you will need to make sure they are all pre-boarded prior to the update. Any existing contracts will not be saved.

Data extract element names may have changed with this update. If you are using your data extract with another process you may need to change your process to accept the new names.

With the added restrictions to view/edit sensitive information data extracts will mask information if they are included in the extract and run by someone without access to these fields. If run during the cycle process the information will not be masked.

System Wide Enhancements

Added the ability to enter Quarterly, Semi-Annual and Annual leases with their true full lease payment amount and start dates going forward. The support rep that installs your update will turn this feature on if you wish to start using it. (10/15)

We have made a number of security enhancements with this update. We have added the ability to restrict users' access to social security numbers, federal ID numbers and bank account information by their user name. All users will initially be set to not allow access to these fields. Your system administrator will need to modify the users' login and access information in security to change this setting. Users may be granted display only rights or add/edit only rights for the social security numbers, federal ID numbers and bank account information or a combination of these. (8/15)

Added user defined password complexities (12/15)

Expanded all of the address fields and city fields in the system to accommodate 50 characters. (6/15)

If you report credit information to a credit bureau using our Metro 2 format process you will no longer be allowed to use special characters in name fields. The only character allowed besides alpha/numeric characters is a dash/hyphen. This restriction is required via the new 2015 Credit Reporting Resources Guide. (11/15)

Added all U.S. territories to the state list including military APO/FPO addresses for troops stationed overseas. (11/15)

G/L Interface Files have been moved to a special directory (GLINTF) within your main data directory and are kept for one year. The file names were also changed so they will not get overwritten when more than one cycle is run on the same day. (4/12)

Lease Processing

Lease Data Entry

New Lease Input

Added two new fields in the financial information section. Misc. Financed Costs and Other Misc. Fees. (4/15)

Added the ability to enter step payments on leases with payment timings of weekly and bi-weekly. (3/15)

Added the ability to enter Quarterly, Semi-Annual and Annual leases with their true full lease payment amount and start dates going forward. The support rep that installs your update will turn this feature on if you wish to start using it. (10/15)

Changed check boxes to yes/no for skipped months on skip leases (4/17)

Miscellaneous

Lease Reversal

Fixed a problem that happened when commission was paid originally on a lease and that lease was reversed and reboarded. The problem was when the lease was reversed the system would not show the commission as due again on the commission payable report when that lease was reboarded. This has been corrected so that if a lease that had commission paid on it originally is reversed and reboarded the lease will now show on the commission payable report as due. (6/18)

Fixed a problem that if a lease was extended and then reversed and reboarded the next payment due date and maturity date would display the extended dates. These dates are now displaying the dates entered when it was originally boarded. (6/18)

Demographic Data

Changed the automotive information screen to include additional features and remove obsolete features. (7/15)

Removed the ability to print demographics to a report. The screen print option is still available. (7/15)

Added 5 user defined fields to the automotive information screen. (10/15)

If you report credit information to a credit bureau using our Metro 2 format process you will no longer be allowed to use special characters in name fields.

The only character allowed besides alpha/numeric characters is a dash/hyphen. (11/15)

If you report credit information to a credit bureau using our Metro 2 format process we have added a requirement that the date of birt for the lessee must be entered on individual leases. (9/17)

Added all U.S. territories to the state list including military APO/FPO addresses for troops stationed overseas. (11/15)

Added "OK to contact" yes/no field to lessee name and address information and driver information sections. This new field will be set to "No" with the update and defaults to "No" when new leases are entered. (8/15)

Added an option of "Not Set" to the "OK to Contact" field. Now this field will be set to "Not Set" with the update and defaults to "Not Set" when new loans are entered. (2/18)

Guarantor Information Input

Added "OK to contact" yes/no field to guarantor name and address information. This new field will be set to "No" with the update and defaults to "No" when new leases are entered. (8/15)

Added an option of "Not Set" to the "OK to Contact" field. Now this field will be set to "Not Set" with the update and defaults to "Not Set" when new leases are entered. (2/18)

Lease Extension

Added the type of extension and the number of periods extended to the history (11/17)

Added the ability to extend (defer) concurrent loan reductions (4/20)

Loan Processing

New Loan Input

Added a Funder Reserve Field – The funder reserve is an amount that is held back by the funder when the loan is disbursed.

Lease Terminations

Terminate/Inventory By Fleet – New Menu Item

New process allows you to choose leases to terminate or inventory from an on screen list of leases in a fleet. (4/15)

Terminate/Inventory

Added the ability to use credits and create deficiencies due when terminating a fleet lease. You must have a master fleet lease associated with your fleet to use this feature. (11/15)

The label "Credit Bureau Balance" was changed to "Current Balance" and the label "Current Delinquency Date" was changed to "Date of 1st Delinquency" to better reflect the data being reported. (7/15)

"Date Closed" and "Original Charge Off" fields were added so they can be set at termination/inventory. The original charge off amount can only be entered if a Credit Bureau (CB) status code of 97 or 64 is entered. (7/15)

The "Date Closed" field defaults to the effective date of the termination/inventory if a CB "Status Code" of 13 or 61 – 65 is entered. Likewise the date will be cleared if the status code is not a 13 or 61-65. (7/15)

Changed the choices for the current balance for inventory. Choices are Use Inventory Value, Use Current Due, Use Entered Amount. (7/17)

Added the ability to change the payoff type on a lease from the lease termination screen. (6/17)

Charge Off

Expanded the charge off field to accommodate larger charge off amounts. (11/18)

Change Lease Information

Payment Due Date
Payment due dates can no longer be changed on past term leases. (7/15)

Miscellaneous Information
Added the ability to change the system date of termination for off-lease leases. This date is used on the corporate tax report and in some cases needs to be changed to the proper fiscal year end date in order for the lease to show up on the report.

Transactions

Payment Processing

Regular Payment Entry
Added additional information to the payment entry screen memo items. Last payment received date, number of full payments received, term, number of remaining periods, number of expired periods, number of extended periods, start date, and maturity date. The period payment is displayed on the screen with the breakdown available by pressing the detail button. (7/15)

Disabled access to history inquiry from this screen if the user does not have the proper security to access that information. (3/18)

Fleet Payment Entry
Added the same additional information on the individual lease screen in fleet payment entry as regular payment entry. (7/15)

Added the ability to apply credits to fleet leases during fleet payment entry. Also, if the fleet payment entered exceeds the amount due for the fleet, users will have the option to set up a credit on the fleet if there is a master fleet lease associated with the fleet. (4/15)

Auto Distribute Fleet Payment – New Menu Item
Added the ability to Auto Distribute a fleet payment to all of the leases in the fleet. The screen allows the operator to enter a cutoff date for line item charges so that only line items previously billed are included in the payment. The operator also has the ability to set the amount to be distributed to late charges, the amount of cash and/or credits being applied. A final overall distribution is displayed and a button is available to review the distribution detail before posting. (5/15)

Added the ability to make a payment on an account with a deficiency through the auto distribute fleet payment program. (1/20)

Fleet Payment by Invoice – New Menu Item – New Module Available
This new module allows the operator to create an invoice with an invoice number to use for payment entry. The operator will enter the invoice number in the Fleet Payment by Invoice screen which will bring up the original invoice information for payment. The operator will have the option to modify the distribution of the funds before applying the payment if anything has changed since the invoice was created. The operator will also have the option to enter the amount of cash and/or credits being applied. A final overall distribution is displayed and a button is available to review the distribution detail before posting. (5/20)

Adjustments

Return/Reverse Check
Line items paid with the check being reversed will automatically be reinstated. (11/15)

Added a "note" to the screen that be saved to the history. (9/19)

Added the ability to reverse a fleet payment made using the new Auto Distribute Fleet Payment process. This process will reverse the entire payment made at one time instead of reversing the payment from the individual leases in the fleet. (2/20)

Added the ability to reverse payments made through Fleet Payment by Invoice. This process will reverse the entire payment made at one time instead of reversing the payment from the individual leases in the fleet. (5/20)

Assess Line Item Charges
Added the ability to assess a credit to a master fleet lease. The credit can be applied to lease payments using Fleet Payment Entry or Auto Distribute Fleet Payments. (4/15)

Added three new reserved line item codes for fleet credits. (4/15)
Code 238 – Payment Credit
Code 236 – Termination Bal. Due
Code 237 – Termination Credit

Increased the number of line items allowed per lease from 12 to 255. (4/15)

Expanded the files so there is no limit to the number of paid line items stored. (4/15)

Added the ability to enter line items greater than $168,000. (11/15)

Added the line item descriptions to the lease history (11/17)

Miscellaneous Transactions

Maintenance Expense Payments
Added maintenance expense payments to the lease history (11/17)

Inquiries

Financial Inquiries

Lease History
Added the type and the number of periods extended to the lease history (11/17)
Added the line item descriptions to the lease history (11/17)
Added maintenance expense payments to the lease history (11/17)

Quote Payoff
Added the ability to save the payoff quote without printing (8/15)
Added the ability to change the payoff type on this screen (6/17)

Payoff Quote History
Disabled access to lease status from this screen if the user does not have the proper security to access that information (3/18)

Lookup by Last 4 SSN
Added this option for additional security (8/15)

Reports

Transaction Reports

Posting Journal
Daily accruals can now post by lease instead of as a summary item. To use this function a system parameter must be selected under **Edit Security/Cycle Parameters** (6/15)

G/L Interface Files have been moved to a special directory (GLINTF) within your main data directory and are kept for one year. The file names were also changed so they will not get overwritten when more than one cycle is run on the same day. (4/12)

Open Line Item Report
Added the status and lessee name to the .CSV output file that is created when you run this report. (10/18)

Line Item Edit List
Added the line item reference to the report. (12/15)

The line item edit list will now run and clear in the month end cycle process. The .CSV output file will be created and saved in the month end report directory. (12/15)

Financial Reports

Delinquency Report
Changed the label for the summary categories to read "late day – 30" for the first category. (5/15)

Delinquency Report by Funder
Changed the label for the summary categories to read "late day – 30" for the first category. (5/15)

Added the option to choose the number of days delinquent and to override the late day for this report. (5/15)

FASB Trial Balance
This report is no longer available – if you feel that you need it, please discuss with a support representative.

Earned Income Report
Added a "key" to report to define lease type abbreviations (4/17)

Added a Summary Only option to report (4/17)

Equity Analysis Report
Added a column for Book Value (7/17)

Tax Reports

Property Tax Report
Made a change to the report to print the lessee address information on the report if the driver information is blank. (7/15)

Sales Tax Filing Report
We are now storing 10 years of sales tax information in the SLSTAX directory for use when running the Sales Tax Filing Report. (2/17)

Termination Reports

Write Off Report
Moved the write off report from the custom software menu to the reports menu. (4/15)

Tracking Reports

Insurance Status Report
Change to display the number of units in a fleet under the master fleet lease policy information. Also included the total number of units to the total leases with exceptions number at the end of the report (12/19)

Added the ability to run the report to show only expired policies (4/20)

End of Term Report
Added the Payoff to the End of Term Report (4/17)

Over Term Report
Added the Payoff to the Over Term Report (4/17)

Extension Report
New report that gives you a list of all leases that have been extended. The new report shows the type of extension and number of periods extended and the date of the extension. There is an option to use a date range to only show leases that had an extension processed within that date range. (8/20)

Special Forms

Labels

All labels now include an option to choose a font size to fit more characters per line on the label. (4/15)

Line Item Invoices
Added the asset description and fleet credits to line item invoices. (5/16)

Invoices and Fleet Invoices
Invoices are now emailed in a PDF format instead of the XPS format (3/18)

Fleet Invoices – added the option to include leases with deficiencies on the fleet invoice. (5/20)

Delinquency Notices
Added an option to choose custom form or standard plain paper. The standard version only has standard plain paper available. (8/19)

Invoices Verification List
Redesigned the screen to reflect the same choices as the invoice screens (9/19)

Tracking

Insurance Tracking

Enter Insurance Remarks
Disabled access to printing, memo writer and policy changes from this screen if the user does not have the proper security to access these functions. (3/18)

Insurance Ticklers
Added the tickler time field for all ticklers which prints on the tickler report for more precise follow up. (2/15)

Insurance Status Report
Change to display the number of units in a fleet under the master fleet lease policy information. Also included the total number of units to the total leases with exceptions number at the end of the report (12/19)

Create ASCII Insurance Data File
Modified to output a CSV file instead of a fixed width file per VanWagenen's new file format specifications. (8/15)

Note: If you are a current client of VanWagenen and are already submitting a file monthly from ALS you will continue to use the old format per VanWagenen's request.

Title Tracking

Enter Title Remaks
Disabled access to printing, memo writer and title information changes from this screen if the user does not have the proper security to access these functions. (3/18)

Title Ticklers
Added the tickler time field for all ticklers which prints on the tickler report for more precise follow up. (2/15)

Lease Tracking

Enter Lease Remarks
Make a Payment – Only available if you have purchased the ACH Payment Processing Module and have sufficient rights to edit bank account information. (8/15)

Disabled access to printing, memo writer and history inquiry from this screen if the user does not have the proper security to access these functions. (3/18)

Collections

Collection System

Enter Collection Remarks
Computing days late based on the system date rather than the last cycle date. (6/15)

Make a Payment – Only available if you have purchased the ACH Payment Processing Module and have sufficient rights to edit bank account information. (8/15)

Disabled access to printing, memo writer, history inquiry and demographic changes from this screen if the user does not have the proper security to access these functions. (3/18)

Collection Ticklers
Added the tickler time field for all ticklers for use with the collections by worklist for more precise follow up times. There is an option on the worklist to sort by date/time/days delinquent. The time also prints on the tickler report if you are not using the collections by worklist feature. (2/15)

Collections by Worklist – New Menu Item
New process that allows you to filter your accounts and set up an on screen worklist and account access based on your selection criteria. (4/15)

Cycle Processing

Month End and Year End Cycle Process
Added the line item edit list to the month end and year end cycle processes to clear the edit list at month end. The .CSV output file will be created and saved in the month end report directory.

User Log
Added the job number of the user to the user log to help us determine who ran specific processes during the day. This will be used mainly for troubleshooting. (10/18)

Master File Maintenance

Company File Maintenance
Added the ability to turn off late charge assessments by company or all companies (4/20)

Fleet File Maintenance
Added 10 additional e-mail address fields (10/15)

Added the ability to turn off late charge assessment by fleet (4/20)

Added the ability to include leases with deficiencies on the fleet invoice (5/20)

GL Account Title Maintenance
Added the ability to duplicate and update the GL account numbers when adding a new company or updating GL account numbers for more than one company. (3/16)

Line Item File Maintenance
Added three new reserved line item codes for fleet credits. (4/15)
Code 238 – Payment Credit
Code 236 – Termination Bal. Due
Code 237 – Termination Credit

State Sales Tax Definitions
Added additional warnings to the process to make sure the users run the sales tax report and the trial balance after running this process to make sure the sales tax payable amount balances. This process will also lock users out of the system if the process does not complete or if an error occurs. (4/18)

Security System

Security Menu

Set Up/Edit User Profile
Added the ability to restrict users' access to add/edit or view social security numbers, Federal ID numbers and bank information. (8/15).

Edit Security/Cycle Parameters
Added the ability to choose to show detailed accruals on the posting journal (6/15)

Display/Print User List
Added the settings for each user for the ability to add/edit or view social security numbers, federal ID numbers and bank information. (8/15)

<u>Optional Software</u>

Automatic Payment Processing

Added new menu item Auto Payment Reverse. Added the ability to reverse payments that were posted using Automatic Payment Processing (7/17)

Data Extract

****PLEASE NOTE: Data extract element names may have changed with this update. If you are using your data extract with another process you may need to change your process to accept the new names.**

Create/Modify Template

Users with restricted access to add/edit or view social security numbers, federal ID numbers and bank account information will not be allowed to add elements containing that information to a new data extract. (8/15)

Added a new date filter for the original maturity date (11/17)

Execute Single Template

Social security numbers, federal ID numbers and bank account information is masked in the output of these field if the user running the extract does not have sufficient rights to view the information. If extracts are run during the cycle process the fields will not be masked. (8/15)

Templates Executed During Cycle Process

Outputs for extracts created during the cycle process will be located in the DAYREP folder for daily cycle and the monthly folder (JANREP, FEBREP, MARREP, etc) for extracts ran during a month end.

Elements Changed:

Changes to the automotive optional equipment elements to add new items and remove obsolete items. See below for changes and additions. (7/15)

Elements added:

8015	Maturity Date – Current (10/15)
8016	Maturity Date – Original (10/15)
10081	Dual Climate Controls (7/15)
10082	Navigation (7/15)
10083	Satellite Radio (7/15)
10084	Rear Camera (7/15)
10085	Stereo (C)D/MP3, (M)ultidisk, (P)rem, (A)M/FM, (O)ther, (N)one (7/15)
10086	Rear Entertainment System (7/15)

10087	3rd Row Seating (7/15)
10088	Internet Access (7/15)
10089	Park Assist (7/15)
10091	Memory Seating (7/15)
10092	Heated Seats – (S) Driver (D) Both (N) None (7/15)
10093	Cooled Seats – (S) Driver (D) Both (N) None (7/15)
10094	Ventilated Seats (7/15)
10095	Trim Package – no longer valid (7/15)
10096	Rain Sensing Wipers (7/15)
10097	Bluetooth Enabled (7/15)
10098	Garage Door Opener (7/15)
10099	Keyless Entry (7/15)
10101	Keyless Entry Code/Misc. (7/15)
10102	GPS Tracker Number (7/15)
10115	Cellular Phone (Y/N) – no longer valid (7/15)
10125	Fuel Type (G)as, (D)iesel, (F)lex, (H)ybrid, (E)lec, (C)NG, (L)P, (H)ydr (7/15)
10135	Power Access (Y/N) (7/15)
10140	Power Seats (S=Single, D=Dual, N=None) (7/15)
10145	Power Steering (Y/N) – no longer valid (7/15)
10150	Power Windows (Y/N) – no longer valid (7/15)
10170	Convertible (Y/N) – no longer valid (7/15)
10180	Transmission A=Auto, M=Manual, B=Auto/Manual, V=Cont. Vari. (7/15)
10195	Bags (F)ront, S)F/Side, (O)F/S/Ovrhead, (K)F/S/O/Knee, (D)rv, (N)one (7/15)
11071	Lessee – OK to contact (7/15)
12086	Driver – OK to contact (7/15)
13062	Guarantor 1 – OK to contact (7/15)
13187	Guarantor 2 – OK to contact (7/15)
13312	Guarantor 3 – OK to contact (7/15)
13437	Guarantor 4 – OK to contact (7/15)
13562	Guarantor 5 – OK to contact (7/15)
14037	Credit Bureau – Date Closed (7/15)
6260	Custom Field #1 – Description is in System Parameters (11/15)
6261	Custom Field #2 – Description is in System Parameters (11/15)
6262	Custom Field #3 – Description is in System Parameters (11/15)
6263	Custom Field #4 – Description is in System Parameters (11/15)
6264	Custom Field #5 – Description is in System Parameters (11/15)
23093	Master File – Fleet Extra Email Address #1 (10/15)
23094	Master File – Fleet Extra Email Address Type #1 (10/15)
23095	Master File – Fleet Extra Email Address #2 (10/15)
23096	Master File – Fleet Extra Email Address Type #2 (10/15)
23097	Master File – Fleet Extra Email Address #3 (10/15)

23098	Master File – Fleet Extra Email Address Type #3 (10/15)
23099	Master File – Fleet Extra Email Address #4 (10/15)
23100	Master File – Fleet Extra Email Address Type #4 (10/15)
23101	Master File – Fleet Extra Email Address #5 (10/15)
23102	Master File – Fleet Extra Email Address Type #5 (10/15)
23103	Master File – Fleet Extra Email Address #6 (10/15)
23104	Master File – Fleet Extra Email Address Type #6 (10/15)
23105	Master File – Fleet Extra Email Address #7 (10/15)
23106	Master File – Fleet Extra Email Address Type #7 (10/15)
23107	Master File – Fleet Extra Email Address #8 (10/15)
23108	Master File – Fleet Extra Email Address Type #8 (10/15)
23109	Master File – Fleet Extra Email Address #9 (10/15)
23110	Master File – Fleet Extra Email Address Type #9 (10/15)
23111	Master File – Fleet Extra Email Address #10 (10/15)
23112	Master File – Fleet Extra Email Address Type #10 (10/15)
7094	Collection Tickler Time #1 (2/15)
7095	Collection Tickler Time #2 (2/15)
7096	Collection Tickler Time #3 (2/15)
6250	Title Tickler Time #1 (2/15)
6251	Title Tickler Time #2 (2/15)
6252	Title Tickler Time #3 (2/15)
16545	Insurance Tickler Time #1 (2/15)
16546	Insurance Tickler Time #2 (2/15)
16547	Insurance Tickler Time #3 (2/15)
1566	Misc. Other Financed Costs (4/15)
1254	Misc. Other Financed Fees (4/15)
015096	Loan - Current Deferrals To Process (08/20)
015097	Loan - Total Deferred Periods (08/20)
015098	Loan - Reduction Due After Deferral (08/20)

Contract Functions

Print Contract
For security reasons social security numbers, federal ID numbers and bank account information has been removed from the export file creation. (8/15)

Credit Bureau Reporting

Metro 2 Format Reporting
If you are using the Credit Bureau Reporting Module you will now get a warning on your individual leases if your lessee name is not parsed. The program will then prompt you to change your lessee name. (12/15)

Updated the Credit Bureau Reporting software to include all 2015 Credit Reporting Resource Guide Changes. (6/15)

Field #15 – Scheduled Monthly Payment Amount. Accounts that are set to weekly, bi-weekly, or twice a month collections will now report a calculated

"monthly" payment amount. Previously this field held a single payment amount. (6/15)

Field #16 – Actual Payment Amount. Payments to accounts that have a deficiency receivable setup will now be reflected in this field. (8/18)

Field #17A – Account Status.
 If the CB status code is reported as a "13" and the "Status Code" field on the credit bureau update screen was blank the data will be updated to now contain a 13. An account status of 13 has always been automatically reported on any terminated account that did not have a "Status Code" entered. It will also be reported on inventoried/sold accounts that had a blank status code unless an inventory code that indicates a repossession was used. If there is a status code entered by the user it has never been or will be changed when data is prepared. If an account is in inventory, there was no status code entered for the account, and an inventory code indicating an insurance write off was used the Account Status field will be filled with a 13 and the account will be marked to exclude from any future reporting. (7/15)

Field #23 - Original Charge-Off Amount. This amount is now a user supplied field. Previously this field would have been set to the "Credit Bureau Balance" shown on the Credit Bureau Update screen for CB Status codes of 64 or 97. For CB status code 64 this would most likely be the charge off amount but not necessarily so for CB status code 97. CB status code 64 is a final reporting status and the account is marked to be excluded from future reporting. CB status code 97 is not a final reporting status and the "Current Balance" can continue to change until the status is changed to a final reporting status. The label on the screen for "Credit Bureau Balance" has been changed to "Current Balance" to better reflect how this field is to be reported. (7/15)

Field #24 - Date of Account Information. Previously this field always contained the date the data was prepared. For accounts that are being closed and will be excluded from reporting in the future this date will now contain the date reported in Field #16 - Date Closed. (7/15)

Field #21 – Current Balance, Field #22 – Amount Past Due, and Field #15 – Scheduled Monthly Payment Amount will all be filled with zeros if the CB Status Code is a 13 or 61 – 65. (7/15)

Field #26 – Date Closed. If an account has been marked to exclude from any future reporting and there wasn't a Date Closed entered the Date Closed will be set to the account maturity date.   If the system date at the time of the termination, inventory, or sale was before the maturity date the system date at the time of the off-lease function will be used as the Date Closed. (7/15)

Field #27 – Date of Last Payment. This field will now be updated when a payment is posted for an account that has a deficiency setup. (8/18)

Field #29 is obsolete, the description has been changed from "consumer transaction type" to "reserved". (11/16)

Field #2 on the J1 and J2 segments is obsolete, the description has been changed from "consumer transaction type" to "reserved". (11/16)

Status Code 97 - requires that the monthly payment amount be zero. (11/16)

Credit Bureau Update
New Input Fields Available:

Field #23 - Original charge Off Amount. Valid for Credit Bureau (CB) Status codes 64 and 97. (7/15)

Field #26 - Date Closed. This field was automatically set in the past but now can be edited. Valid for CB Status Codes 13, 61 – 65. (7/15)

The label "Credit Bureau Balance" was changed to "Current Balance" to better reflect the use of the data entered into this field. (7/15)

Current Bal. For Inventory now has 3 selections. You have the choice of using the inventory value, the current amount due at time of inventory or the entered amount. ***Note:*** *Prior to this update the current balance reported for inventoried accounts was the inventory value.* (7/15)

Note: Once an account has been reported to the bureau as closed users will receive a warning that states: "*This account has already been reported as paid off. If you modify information and set the account to report again you will most likely receive a rejection for the account. To correct closing information we recommend you contact the credit bureau you work with to report the needed correction.*" If changes are made to a paid off account the user will be asked upon request to save the changes if they are sure they wish save their changes.

If a user enters attempts to change an already entered original charge off amount they will be asked the following: "*There was a previous original charge off entered and it may have already been reported to the CB. Are you sure you want to change it?*". The Credit Reporting Resource Guide states the following regarding the use of this field: "*The Original Charge-Off Amount should equal the original amount charged to loss, regardless of the declining balance. This field should not be changed.*" (Page 6-33) (7/15)

If the CB status code is set to a 97 or a 64 and the Original Charge Off amount is zero the user will be required to enter an amount in the Original Charge-Off field. (7/15)

The date closed field cannot be changed once the account has been reported and/or marked to be excluded from future reporting. A date closed cannot be entered unless the CB status code is set to a 13 or 61 – 65. Likewise, the user

will be required to enter a date closed if the CB status code is set to a 13 or 61 -65. (7/15)

Users will no longer be allowed to enter a CB status code if the account is active. (7/15)

Users will no longer be allowed to enter a CB status code of 05 (transfer) as this status code requires an additional segment called an L1. The new account number is also required for the L1 segment. If a user wishes to use this status they are going to be given a message to contact A.L.S. Special programming will be required. We will support transfer special comment codes of AT, O, or AH for loans only. These special comments can only be entered on off-lease/loan accounts and will require a date closed to be entered. The accounts will be marked to exclude from reporting in the future. See FAQ 46 in the resources guide. (11/15)

Note: The CREDIT directory under your data area contains the files you submit to your credit bureau. These files contain customer social security numbers that are not encrypted. We recommend that you restrict access to this directory to only users that have access to Credit Bureau Reporting. (8/15)

ACH Processing
Moved ACH Processing from the custom software menu to the optional software menu. (4/15)

Allow entry of 10 digits into the Immediate Origin ID (7/18)

Note: For security reasons we are removing the ACHLOG directories and all files in those directories. We have found that these directories contain sensitive data and are not currently used by any of the processes in the system. (8/15)

Note: The ACHDEBS directory under your data area contains the files you submit to your bank for ACH Processing. These files contain customer bank account information that is not encrypted. We recommend that you restrict access to this directory to only users that have access to ACH Processing. (8/15)