

Governance, Risk & Compliance

Release Notes

ComplianceOne® Solution

Governance, Risk & Compliance

ComplianceOne® Solution Release Notes

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Welcome

ComplianceOne eases the management of your loan and account transactions and data. As a single, integrated solution, ComplianceOne provides a seamless transition from your administrative functions and line-of-business documentation directly to one database. Plus, you have up-to-date industry-leading Bankers Systems compliance content embedded.

Product Download Site

As requested by customers, we have migrated to a new Product Download Site that will house a single location for all your products! The 2019.1 ComplianceOne release is now available, and any future postings will only be delivered on this new Site. To gain access to the new Product Download Site, please reach out to your institution's assigned administrator and they will be able to grant you access. An email will be sent to the administrator when the product is available for download.

Release Notes

This Release Notes document provides information about what's new or changed for this ComplianceOne Solution release. You can find the most recent version of the Release Notes on the Solutions Support web site at <http://www.WoltersKluwerFS.com/Support/>.

Refreshing Templates

Important

Some of the changes in this release might require you to update your templates to incorporate these latest changes. Please keep your templates in mind as you read these release notes.

System Requirement Changes

Microsoft SQL Server 2008 and Windows Server 2008

Microsoft's SQL Server 2008 Database will be End of Life on July 9, 2019 and Microsoft's Windows Server 2008 (W2K8) Operating System will be End of Life on January 14, 2020. Microsoft will no longer provide security updates or bug fixes for this software after the End of Life date(s). As a result, Wolters Kluwer is moving forward with plans to end operational support for ComplianceOne lending and ComplianceOne deposit running on Microsoft's SQL Server 2008 Database and Microsoft's Windows Server 2008 Operating System.

Wolters Kluwer's support schedule is as follows:

- The 2019.2 release later this year will be our last release that will support Microsoft SQL Server 2008.
- As of the 2019.3 release, you will no longer be able to install on Microsoft SQL Server 2008 versions.
- The 2019.4 release at the end of this year will be our last release that will support Microsoft Windows Server 2008.

ComplianceOne has been certified to support:

- Microsoft SQL Server 2012
- Microsoft SQL Server 2014
- Microsoft SQL Server 2016

It is recommended to upgrade your environments to a supported version by July 9, 2019.

ComplianceOne has been certified to support:

- Microsoft Window Server 2012 Standard or Enterprise
- Microsoft Windows Server 2016

It is recommended to upgrade your environments to Microsoft Windows Server 2012 or Microsoft Windows Server 2016 by the end of 2019.

Lending-Only Program Changes

Compliance Analysis & Compliance Reference Help

Indiana

Additional Charges

The Department of Financial Institutions has issued emergency amendments to change the dollar amounts in the Uniform Consumer Credit Code, and high cost loans under IC 24-9-2-8. As a result, Compliance Analysis Usury and Compliance Reference Help have been updated. The minimum loan finance charge changed from \$30 to \$51 in the Additional Fees Section and the returned payment fee description was changed to include electronic funds transfer.

Oklahoma

Additional Charges

The Oklahoma Department of Consumer Credit announced changes to the Uniform Consumer Credit Code (UCCC) dollar amount values effective July 2, 2018. The only impact is in the Additional Charges Section - Late Charge. The fee changed from \$25.00 to \$25.50.

Fannie Mae (FNMA) Transmittal Summary — Loan To Value Ratio

The system has been updated so that the correct Loan To Value ratio appears on the FNMA Transmittal Summary document. Previously, the ratio of 55% would round up on the FNMA Transmittal Summary document.

Deposit-Only Program Changes

Harland Check Ordering

When using Harland check ordering with ComplianceOne deposit and the party type of “Joint Tenants By the Entirety”, “Community Property”, or “Joint Husband & Wife” the check order was not correctly including the individual’s name or Social Security Number. The program has been updated and this issue has been resolved.

Note: these party types only appear in ComplianceOne deposit if the organization jurisdiction is either California, Florida or Missouri.

Lending and Deposit Program Changes

OneSumX FCC Login Screen

The Forgot User Name/Password URL has been updated in the OneSumX FCC login screen which will allow the user to retrieve user name and reset passwords. Previously, the Forgot User Name/Password function was not working correctly.

Secure Document Exchange (SDX)

Changes have been made to the SDX (Secure Document Exchange) interface so that it will function if TLS 1.0 is disabled.

Multi-State Lending Document Changes

[ABS-1-LAZ](#)

[ABS-INS-LAZ](#)

These forms have been revised to update the Exp. date to 9/30/2020. There were no field updates to the forms.

[Certification of Beneficial Owners With Verification \(CERT-BEN-V\)](#)

[Certification of Beneficial Owners \(CERT-BEN\)](#)

[Commercial Loan Application](#)

The above documents have been updated so the description for the entity type prints correctly on the documents when the entity type is Other. This coincides with what prints on the Promissory Note. Previously, the word “Other” would print in the entity type.

[Coast Guard Application for Filing \(CG-5542\)](#)

[Coast Guard Application for Documentation \(CG-1258\)](#)

The Coast Guard Application for Filing (CG-5542) and the Coast Guard Application for Documentation (CG-1258) have been revised to match the Department of Homeland Security forms. The language in the Privacy Act Statement section has been updated to match the model form.

Autoselection has been updated on the CG-5542 to select the documents for modifications with added or existing Boat (Federally Documented/Non-Residence) or Boat (Federally Documented /Residence) collateral.

[Commercial Loan Application — For Creditor’s Use Only](#)

Previously, in the Commercial Loan Application under the For Creditor’s Use Only section, the name in the **Decision By field** was being truncated within the first 19 or so characters. The program has been updated and the issue resolved.

[Notice to Guarantor](#)

Auto-selection of the Notice to Guarantor has been updated to select the document when there is a modification with an increase or decrease in the payment amount.

[Release of Real Estate Security Instrument \(VMP4041XX\) \(GA, NV, MD\)](#)

The VMP4041 (Release of Real Estate Security Instrument) has been updated to closer match our static version of the document. Previously, in some instances the trustee signature was appearing when it was not needed. This issue has been resolved.

[Telephone Consumer Protection Act of 1991 \(TCPA\) — Consent for Direct Lending](#)

The above document has been updated so that it will be autoselected for all loan status types including the following:

- Denied
- Withdrawn
- Request Information
- Counter Offer
- Counter Offer with Denial
- Terminate Line of Credit
- Other Adverse Action

Previously, the document wasn’t selecting for these adverse action types. This issue has been resolved.

Multi-State Document Changes — Lending and Deposit

Form W-9 Request for Taxpayer Identification Number and Certification (VMP9030)

Instructions for the Requester of IRS Forms W-9INST Form VMP9030 (Form W-9 Request for Taxpayer Identification Number and Certification) has been revised to match the model form. In the Backup Withholding section, the percentage of payments has been changed from 28% to 24%.

Form W-9INST has been revised to follow the model form. In addition, a What's New section has been added to page 1 regarding the backup withholding rate for reportable payments, which has been changed from 28% to 24%. Other minor changes have been made throughout as well.

Instructions for Form W-7 (W7-INST)

On November 20, 2018, the IRS posted on their website revisions to model form Inst W-7, Instructions for Form W-7, Application for IRS Individual Taxpayer Identification Number. No effective dates were announced but the revised form should be used as soon as available.

Proceeds From Real Estate Transactions (1099-S) (VMP9035C)

On November 7, 2018, the IRS posted a revised Form 1099-S, Proceeds From Real Estate Transactions, for 2019. Form VMP9035C, (Form 1099-S Copies B and C), was revised to follow the IRS model form.

Multi-State Deposit Document Changes

Application for EIN (SS-4)

The IRS updated Form SS-4 adding a web address to the document heading and changing the National Guard checkbox to Military/National Guard. Also, the instructions for single-member LLC were expanded.

Certificate of Foreign Status of Beneficial Owner - Individual (W-8BEN) - (VMP9008)

Certificate of Status of Beneficial Owner - Entity (W-8BEN-E) - (VMP9007)

These forms have been updated with the following changes.

The Certificate of Foreign Status of Beneficial Owner - Individual (W-8BEN) - (VMP9008) will auto-select for all owners who are either:

- individuals
- sole proprietors
- joint or
- joint with the right of survivorship.

The Certificate of Status of Beneficial Owner - Entity (W-8BEN-E) - (VMP9007) will auto-select for any owner that is not:

- an individual
- sole proprietor
- joint or
- joint with the right of survivorship.

In addition, there was an issue when there were two individual owners and only the first individual owner was being selected. This issue has been resolved and now when there are two individual owners, they are both being selected.

HSA Booklet - Custodial (includes self-direction) (HSA-BK-C-LAZ)

HSA Organizer - Custodial (includes self-direction) (HSA-CUSORGLZ))

HSA Booklet - Trust (HSA-BK-T-LAZ)

HSA Organizer - Trust (HSA-T-ORGLAZ)

Health Savings Account (HSA) Contribution Instructions (HSA-CNIN-LAZ)

The Internal Revenue Service (IRS) Revenue Procedure (RP) 2018-30 provided the 2019 inflation adjusted amounts for Health Savings Accounts (HSAs). The changes were to the annual contribution limits and to the out-of-pocket expense limits under the definition of a "high deductible health plan". The deduction limitations are updated annually pursuant to Internal Revenue Code (IRC) Section 223 (g) to reflect cost-of-living adjustments (COLAs). The following have been revised to reflect the updated information for 2019:

- The high-deductible health plan (HDHP) minimum annual deductible
- maximum out-of-pocket
- maximum total contribution limit charts and examples

For calendar year 2019, the annual limitation on deductions under:

- Section 223(b)(2)(A) for an individual with self only coverage under a high deductible health plan is \$3,500
- Section 223(b)(2)(B) for an individual with family coverage under a high deductible health plan is \$7,000

In addition, a HDHP is defined under Section 223(c)(2)(A) as a health plan with

- an annual deductible that is not less than \$1,350 for self-only coverage or \$2,700 for family coverage,
- and the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$6,750 for self-only coverage or \$13,500 for family coverage.

The IRS also recently announced relief for taxpayers with family coverage under a HDHP from a previously announced reduction in the maximum deductible contribution for calendar year 2018. On May 4, 2017, (RP 2017-37) the IRS announced the maximum deductible contribution for family coverage for 2018 was \$6,900. On March 2, 2018, (RP 2018-18) the IRS announced a revision in the calculation for this amount that resulted in a reduction of it to \$6,850. Then, the IRS and Treasury Department announced on April 26, 2018, (RP 2018-27) that taxpayers would be allowed to treat the \$6,900 annual limitation (originally published in RP 2017-37) as the 2018 inflation adjusted limitation on HSA contributions for eligible individuals with family coverage under an HDHP.

We had only fully completed revisions of our print forms in response to RP 2018-18 when RP 2018-27 was posted, and the annual COLA adjustments by law were to be issued shortly afterwards. Therefore, we held off on making further revisions in anticipation of combining the new 2019 adjustments with the final revised 2018 information. In addition to the 2019 adjustments, we have updated the Maximum Annual Contribution charts to reflect \$6,900 as the amount for 2018 for Family HDHP Coverage.

[Notice of Action Taken \(DN-FCRA-D\)](#)

[Notice of Action Taken \(DN-FCRA-D-CA\)](#)

Based on customer request, autoselection has been updated to include checking the state of residence of the depositor as well as the institution's state to select the relevant document.

[Remote Deposit Capture Agreement \(REM-DEP-AG\)](#)

[Remote Deposit Capture Agreement - Business \(REM-DEP-AG-B\)](#)

We have updated the Remote Deposit Capture Agreement (which supports mobile remote deposit capture only) and have created a separate Remote Deposit Capture Agreement for businesses (which supports both remote deposit capture, using RDC hardware and software the financial institution provides to the business, and mobile remote deposit capture).

State-Specific Lending Document Changes

California

Application for Duplicate or Transfer of Title (CA) (MV-1A-CA)

The form has been revised to match the Department of Motor Vehicle of California form REG 227 with a revision date of 8/2017. The changes were made to Page 1 and consist of the following:

- The title of the document has been changed to Application for Duplicate or Transfer of Title.
- A sentence has been added below the DMV logo stating that the form cannot be used to release a lien on a vehicle with an Electronic Lien Title.
- Paperless Title, along with the checkbox for Paperless Title Certification, has been removed from the label of the Transfer of Title With Duplicate checkbox.
- The Electronic Lienholder ID Number field has been removed from Section 2.
- The Paperless Title checkbox has been removed from Section 3.
- Minor changes to the text at the top of Section 5 regarding vehicles 2 model years old or newer.

Illinois

BTA-1-IL (Watercraft Registration/Title Application) (IL)

BTA-1-INS-IL (Watercraft Registration/Title Application Instructions) (IL)

The above forms have been updated to match the latest Illinois Natural Resources forms. The fee for Duplicate Registration, Corrected Registration, and Duplicate Decals is now \$5. Additionally, on the BTA-1-IL form, the field for a Renewal fee has been removed and a field for the owner email address has been added.

Indiana

Notice to Borrower/Prospective Borrower (IN) (TRID)

Based on the plain reading of IN Code Section 24-5-23.5-8(a), autoselection of the Notice to Borrower/Prospective Borrower (IN) (TRID) has been revised to include open-end and non-TRID transactions secured by real estate collateral located in Indiana. Previously, this document was not autoselected because of a change made in Release 2018.4.

Kentucky

Notification To Homeowners (VMP996KY)

The Notification To Homeowners (VMP996KY) requires signatures for borrowers, cosigners, guarantors, or owners if different than borrowers per collateral item. The program has been updated so the document no longer prints only collateral owners' signatures. One document will be autoselected for each borrower, co-signer, guarantor and/or owners if different than borrowers per collateral item.

Oklahoma

Title Application (OK)(MV-1-OK)

The above form has been revised to match Oklahoma Tax Commission, Motor Vehicle Division Form 701-6 (Application For Oklahoma Certificate Of Title For A Vehicle) with a revision date of 11/17. Some of the changes include:

- A new section added for Used Tire Recycling Fee

- New checkboxes in the Flood Damage Disclosure section
- Added fields
- Updates to fields
- Minor text changes

Utah

Financing Statement-Farm Products (UT)

Financing Statement-Farm Products Continuation (UT)

The Financing Statement-Farm Products (UT) has been revised to match the State of Utah model form dated 01/14. In addition, the attached Supplemental Sheet has also been revised to match the State of Utah model form dated 01/14. Changes include adding the agency date and removing the initial line at the bottom of the forms. The Instructions have been updated with minor text being deleted at the top of the page and contact information being added at the end of the page.



The Financing Statement-Farm Products Continuation (UT) has been revised with minor text changes to match the State of Utah model form dated 01/14. Included in this change are updates to the Instructions to add additional text to the bottom of the form.

Washington

MH-1-WA, Manufactured Home Application

MH-ATTACH-WA Manufactured Home Application Attachment

The form MH-1-WA, Manufactured Home Application, has been revised to match the 8/16 revision of Washington State Department of Licensing form TD-420-729. Changes include:

- All references to number have been changed to no.
- In the **Manufactured Home** section, TPO/Plate number... has been replaced with *Title purpose only (TPO)/Plate no.*
- In the **Notarization/Certification** section, *I declare...* has been replaced with *I certify...* . Fields have been added before the *Registered owner signature* lines for *Date and place (city or county) signed*. The signature prompts have been replaced with *Registered owner signature Title, if signing for a business*.
- In the **Building Permit Office Certification** section, *I certify that: ...* has been replaced with *I certify that.*
- In the **Signature of Legal Owner(s)** section, the signature prompts have been replaced with *Legal owner signature Title, if signing for a business*.
- In the **Dealer Report of Sale** section, *I certify that this information is correct.* has been replaced with *I certify under penalty of perjury under the laws of the State of Washington that this information is correct.* A field has been added before the *Dealer authorized signature* line for *Date and place (city or county) signed*.
- At the bottom of the form the statement *We are committed to providing equal access to our services. If you need accommodation, please call (360) 902-3770*  or *TTY (360) 664-0116*  . has been removed.

The form MH-ATTACH-WA, Manufactured Home Application Attachment, has been revised to match the 3/13 revision of Washington State Department of Licensing form TD-420-732. Changes include:

- In the **Legal description of land** paragraph, *Manufactured Home application* has been replaced with *Manufactured Home Application*.
- *Property Tax parcel number* has been replaced with *Land: Property tax parcel number*.
- The statement *I certify under penalty of perjury...* has been replaced with *I certify under penalty of perjury...* .
- The **Notarization/Certification for Registered Owner(s) Signature** section has minor changes to the heading and completion field prompts.
- The telephone number below the **Notarization/Certification for Registered Owner(s) Signature** section has been updated from *(360) 902-3600*  to *(360) 902-3770* .

Additional Changes to MH-ATTACH-WA

The MH-ATTACH-WA (Manufactured Home Application Attachment), which begins as page 4 of the MH-1-WA (Title Application-WA), has been revised to add lines in the notary acknowledgment area for the names of 2 persons signing the document. There were also minor hard-coded text and formatting changes to the signature area of the document.

State-Specific Lending and Mortgage Document Changes

New York

New York Affidavit

Notice Of Lending (NY)

Notice of Lending (NY) (VMP1558NY)

Section 22 Lien Law Affidavit (NY) (VMP1557NY)

The nonprinting New York Affidavit has been removed from the document list. This nonprinting document has been replaced with the static Section 22 Lien Law Affidavit (NY) (VMP1557NY).

The static Notice Of Lending (NY) has been discontinued and replaced with the dynamic Notice of Lending (NY) (VMP1558NY).

Section 22 Lien Law Affidavit (NY) (VMP1557NY) and Notice of Lending (NY) (VMP1558NY) have been created to support sections 13, 22, 70, and 73 of New York Lien Law. These forms also support loans for purchase and "cost of improvements" only until all liens are paid, the last as defined by Section 2, New York Lien Law. The forms do not, however, support public improvements.

If the real property that secures the loan is in New York and there is a promise to use mortgage loan proceeds to improve the property, New York Lien Law applies. Under NY Lien Law, mortgage proceeds and certain revenues from NY real property are considered trust assets for the benefit of lienors. If the lender wishes to use any of the trust assets to repay the loan, a lender may be deemed to be diverting trust assets unless the lender files a Notice of Lending with the Clerk of the appropriate county. There are time limits involved, and more than one filing may be necessary. See NY Lien Law. The Notice of Lending law also comes with additional affirmative duties, including responding to inquiries from lienors.

Texas

Home Equity Loans — Multiple Collaterals Involving Multiple States

On a home equity loan involving more than one piece of collateral and involving multiple states including Texas, a Texas Deed of Trust was being auto-selected for all the collateral instead of the correct state-specific version. The issue has been resolved and the correct documents now auto-select.

State-Specific Deposit Document Changes

Maine

Notice of Action Taken (DN-FCRA-D-ME)

The Notice of Action Taken (DN-FCRA-D-ME) has been removed from the program. The State of Maine repealed 10 M.R.S. 1320 in 2013 pursuant to Public Law 288.

How to Contact Us

There may be situations where you provide or are asked to provide data to Wolters Kluwer for assistance in troubleshooting, implementation, or the delivery of professional services. When doing so, do not provide actual live data of your customers. Provide sample, fake data that is representative of the issue you are experiencing.

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Internet

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E-Mail

E-mail questions or issues to: ComplianceOneSupport@wolterskluwer.com.

Questions related to the installation process may be sent to technicalsupport@wolterskluwer.com.

Phone

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- product name and version number
- customer number
- operating system and version number; service pack numbers, if installed

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You may fax us at (320) 323-4848.