



GOLDWriter User's Guide

Table of Contents

GOLDWriter User's Guide	4
How to	5
Set up security for GOLDWriter	6
Log on to GOLDWriter	7
Menus and Icons	9
Open the Report Catalog or Refresh the Current One	10
Create a new report	12
The Report Wizard	14
The Report Wizard Step 1: Enter Basic Information	15
The Report Wizard Step 2: Select Fields	17
The Report Wizard Step 2A: Enter Sub-record Selection Logic	19
The Report Wizard Step 3: Create Work Field Columns	20
Definition of all Operators	22
Value List	26
Definition of all Functions	26
Examples of How to Create a Work Field Column	30
Additional example of how to create a work field column	32
The Report Wizard Step 4: Enter Row Selection Logic	35
Example of How to Create Row Selection Logic	35
The Report Wizard Step 5: Setup Sorting and Breaks	37
The Report Wizard Step 6: Setup Totals	39
Example of How to Create Totals	40
Definitions of all Functions in Report Wizard Step 6	41
The Report Wizard Step 7: Set Column Order	43
Open the Report Wizard to create a new report	45
View the Report Results	46
Charge Amount	48
Export a report to another program	49
Print from GOLDWriter	50
Save the current report	52
Running reports in the afterhours	53
Copy an Existing Report	55



View How Much a Report Costs to Run	56
Change Report Setup Folder	57
How to set up the printer before printing	58
Menus	59
File Menu	60
Actions Menu	61
Set Menu	64
View Menu	65
Window Menu	66
Help Menu	67
Shortcuts	68
Toolbar Icons	69
Keyboard Shortcuts	70
Appendix A - Special Work Field Calculations	71
Appendix B - Special Loan Field Mnemonics	75
Appendix C - Report Examples	79



GOLDWriter User's Guide

FPS GOLD's GOLDWriter[®] application allows you to create reports and gather data in an online, real-time environment. It has been designed so you can quickly select fields, calculate additional work fields based on user-defined selections, display complex totals and group calculations, and choose the application in which you want to view the report.

This program facilitates system and user-defined calculations, sorting, subtotalling, exporting results, and up to 4,000 bytes per row of information.

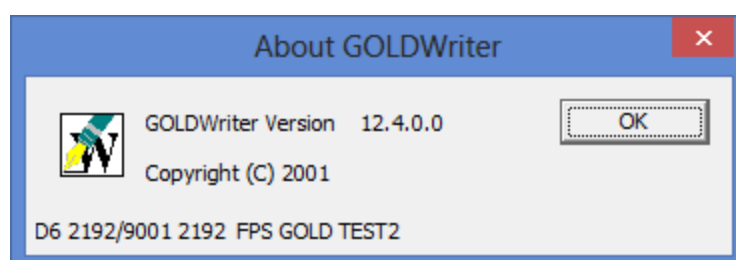
GOLDWriter is accessed in a Windows[®] environment. This environment provides a more user-friendly graphical user interface (GUI) format. GOLDWriter has toolbars, [menus](#), and keystrokes that help you accomplish tasks quickly.

If you are unable to find the help you need from this user's guide, please call your FPS GOLD customer service representative, and they'll be happy to help you.

You must have the current version of GOLDWriter. You can download the current version of GOLDWriter from FPS GOLD's secure website, as explained in the steps below.

1. Access FPS GOLD's website at www.fps-gold.com.
2. Log in with your user name, password, and institution number.
3. Once in the secure area, click the **Software Download** link.
4. Scroll down to the GOLDWriter[®] link and click it.
5. Follow the steps that appear on your screen to download the latest version of GOLDWriter.

Note: You can identify what version of GOLDWriter you are currently using by selecting "About GOLDWriter" from the Help menu. The About GOLDWriter dialog, as shown below, shows the version number of GOLDWriter, copyright date, the machine, your institution set and number, and the numbers of sessions in use.



How to

Some of the most commonly asked questions about GOLDWriter® are answered in the following topics.

How do I...

[Set up security for GOLDWriter?](#)

[Log On to GOLDWriter?](#)

[Open the Report Catalog, or refresh the current one?](#)

[Create a new report?](#)

[Open the Report Wizard to create a new report?](#)

[Copy an Existing Report?](#)

[Run Reports in the Afterhours?](#)

[View the Report Results?](#)

[Search for information in a report?](#)

[Example of how to calculate a work field column in Step 3 of the Report Wizard?](#)

[Example of how to calculate row selection logic in Step 4 of the Report Wizard?](#)

[Example of how to set up totals in Step 6 of the Report Wizard?](#)

[Change the report output folder?](#)

[Change the report setup folder?](#)

[Export the results of a report to another program?](#)

[Print from GOLDWriter?](#)

[Set up the printer before printing?](#)

[Save the current report?](#)

[Steps to change security code?](#)



Set up security for GOLDWriter

Before you can use GOLDWriter, security must be set up for each employee that will be using GOLDWriter.

NOTE

Someone in your institution (probably a supervisor or officer) must have security to the Security > Setup screen in CIM GOLD in order to set up preferences and options for GOLDWriter.

To set up security:

1. Access the Security > Setup screen in CIM GOLD.
2. Select the Employees radio button, and then select the employee name from the list view. For more information about setting up security, see [Setting Up Security](#) in the CIM GOLD User's Guide on DocsOnWeb.
3. Access the System tab.
4. Expand the FPS PC Applications node, and select either the **Maintain** or **Inquire** radio buttons next to **GOLDWriter Access**, as shown below.
5. Click <Save Changes>.

The screenshot displays the 'Security > Setup Screen, System Tab in CIM GOLD'. On the left, there are radio buttons for 'Employees' (selected), 'Tellers', 'CIM GOLD Profiles', and 'System Profiles'. Below these are search and action buttons. A table lists employees with columns for User Name, Full Name, Emp #, and Emp Name. On the right, there are tabs for 'Employee', 'Teller', 'CIM GOLD', 'System' (selected), and 'Field Level'. A search bar and 'Undo', 'Redo', 'Reset' buttons are present. A list of system applications is shown, with 'GOLDWriter Access' highlighted in red. The 'Maintain' radio button for 'GOLDWriter Access' is selected. A red arrow points from the 'GOLDWriter Access' row in the application list to the 'GOLDWriter Access' row in the employee list. A 'Save Changes' button is at the bottom right.

Security > Setup Screen, System Tab in CIM GOLD

That employee now has access to GOLDWriter. They can [log on](#) to GOLDWriter as they do any FPS GOLD application.

Your institution's security officer must give each employee access necessary for file maintenance or inquiry to accomplish their tasks. File maintenance access allows employees to create, edit, and run reports in GOLDWriter. Inquiry access allows employees to run reports, but they cannot create new reports or edit existing reports.



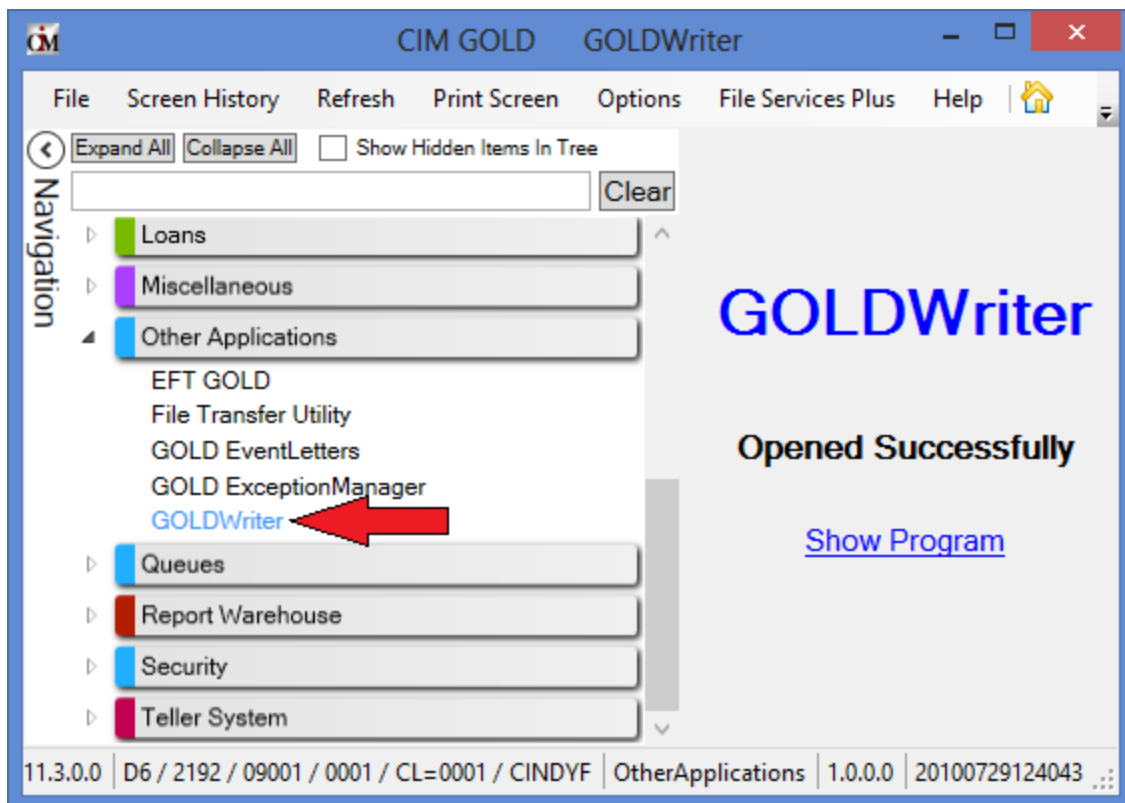
Log on to GOLDWriter

You must have a security code and the [proper security](#) access if you want to open reports using GOLDWriter ®. The Logon function enables you to log on to the host by typing in your user name and security code.

GOLDWriter is a separate application from CIM GOLD; however, you can access and open GOLDWriter from within CIM GOLD.

To log on to GOLDWriter from CIM GOLD:

1. From CIM GOLD, scroll to Other Applications in the left tree menu and expand the entry.
2. Click the GOLDWriter link. GOLDWriter launches with your logon credentials already entered.



Steps to log on to GOLDWriter stand alone

1. Click the GOLDWriter application logo on your desktop or from the Start menu. The Logon dialog box will be displayed.
2. Enter your user name in the **User Name** field and your security code in the **Security Code** field.
3. Click <OK> or press <Enter>.

WARNING: If you enter an incorrect name or security code, the program will let you try again. After three incorrect tries, the program will automatically close.

If you are not able to log on, check with your security manager to see if your [security credentials](#) have been entered.

Change Security

Steps to change your security code



1. On the Logon dialog, click the **Change Security Code** checkbox.
2. Type your user name in the **User Name** field and your current security code in the **Security Code** field, then press <ENTER> or click <OK>. The Change Security Code dialog will appear.
3. Type a new security code in the **New Security Code** field, type it again in the **Confirm New Code** field, then click <OK> or press <Enter>. Your security code has been changed.

Logon with Test Security

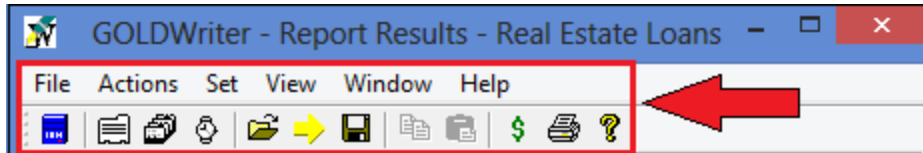
If your institution has a test file and you have access to log on with test security, you can select the **Logon With Test Security** checkbox. Call your Customer Service representative if you have specific questions about this.



Menus and Icons

At the top of the GOLDWriter screen are menus and icons that quickly allow you to access various functions within GOLDWriter. Each of these menus and functions are described in the [Menus](#) and [Toolbar Icons](#) section.


See the following example of the menus and icons at the top of the GOLDWriter screen.




Open the Report Catalog or Refresh the Current One

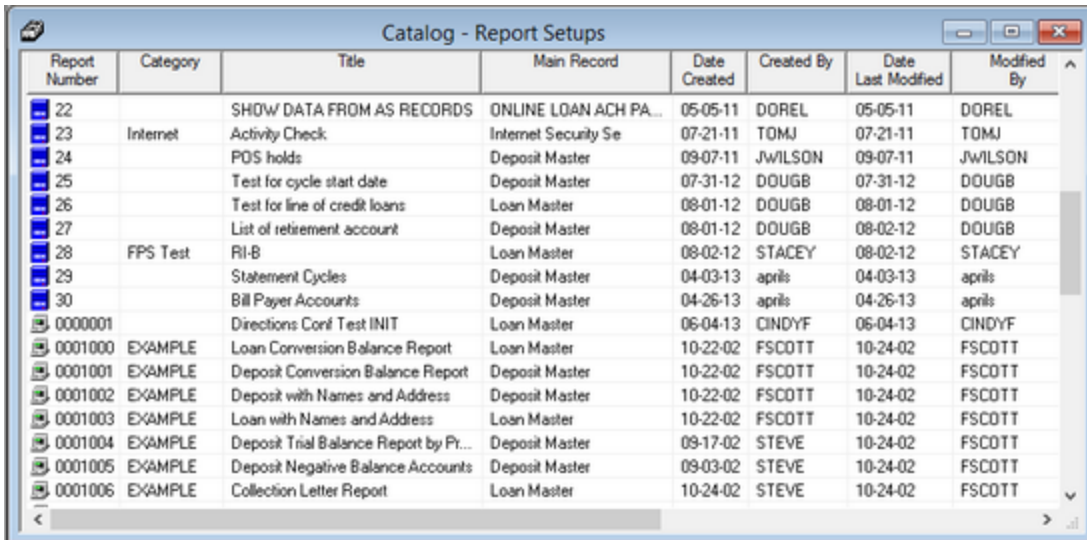
The Report Catalog displays all the reports that have been created on the host computer. It also displays all the reports that have been created and saved on the current computer in use.

Each row contains identifying information about a single report. The Catalog is divided into columns that can be dragged and dropped in any order. In addition, you can sort the Catalog list by any category by clicking on the heading at the top of the column. All reports will sort in alphabetical or numerical order according to the heading clicked on.



To open the Report Catalog, click the  icon on the toolbar, or select "Refresh" from the Actions menu, or press <F5>.

- To sort by any particular category, click on the heading at the top of that category. All reports will sort in alphabetical or numerical order according to the heading clicked on.
- To edit a report in the Report Wizard, highlight the report by clicking on it, and then select "Edit" from the Actions menu or double-click on any report, or press <Ctrl> + E.
- To run a report, highlight the report by clicking on it, and then select "Run" from the Actions menu or press <Ctrl> + R.
- To refresh the Report Catalog, click the  icon or press <F5>.
- To open the Report Catalog in a second window, select "New Window" from the Window menu.

The following is an example of the Report Catalog:



Report Number	Category	Title	Main Record	Date Created	Created By	Date Last Modified	Modified By
22		SHDW DATA FROM AS RECORDS	ONLINE LOAN ACH PA...	05-05-11	DOREL	05-05-11	DOREL
23	Internet	Activity Check	Internet Security Se	07-21-11	TOMJ	07-21-11	TOMJ
24		POS holds	Deposit Master	09-07-11	JWILSON	09-07-11	JWILSON
25		Test for cycle start date	Deposit Master	07-31-12	DOUGB	07-31-12	DOUGB
26		Test for line of credit loans	Loan Master	08-01-12	DOUGB	08-01-12	DOUGB
27		List of retirement account	Deposit Master	08-01-12	DOUGB	08-02-12	DOUGB
28	FPS Test	Rt-B	Loan Master	08-02-12	STACEY	08-02-12	STACEY
29		Statement Cycles	Deposit Master	04-03-13	april	04-03-13	april
30		Bill Payer Accounts	Deposit Master	04-26-13	april	04-26-13	april
0000001		Directions Conf Test INIT	Loan Master	06-04-13	CINDYF	06-04-13	CINDYF
0001000	EXAMPLE	Loan Conversion Balance Report	Loan Master	10-22-02	FSCOTT	10-24-02	FSCOTT
0001001	EXAMPLE	Deposit Conversion Balance Report	Deposit Master	10-22-02	FSCOTT	10-24-02	FSCOTT
0001002	EXAMPLE	Deposit with Names and Address	Deposit Master	10-22-02	FSCOTT	10-24-02	FSCOTT
0001003	EXAMPLE	Loan with Names and Address	Loan Master	10-22-02	FSCOTT	10-24-02	FSCOTT
0001004	EXAMPLE	Deposit Trial Balance Report by Pr...	Deposit Master	09-17-02	STEVE	10-24-02	FSCOTT
0001005	EXAMPLE	Deposit Negative Balance Accounts	Deposit Master	09-03-02	STEVE	10-24-02	FSCOTT
0001006	EXAMPLE	Collection Letter Report	Loan Master	10-24-02	STEVE	10-24-02	FSCOTT

The icons in the Report Number column indicate whether the report is saved to the host () or just saved to your PC (). Saving a report just to your PC allows you to have a report that only you can run. This is especially helpful when creating reports for employee accounts.

Note: [FPS GOLD has already created many reports](#) for you as examples for you to edit and use. They are PC reports and are assigned numbers 1000 through 1036.



Only reports saved to the host can run automatically in the [afterhours](#).


You can run any reports listed on this screen, as described in the [Actions Menu](#) topic.

To create a new report to be displayed in the Report Catalog, see the [Create a new report](#) topic.



Create a new report

There are four ways to create a new report:

1. Click the  icon on the toolbar to open the Report Wizard, which takes you step-by step to create a report.
2. Select "New" from the Actions menu.
3. Select a report in the Report Catalog, and then [copy and paste](#) it as a new report into the catalog.
4. Press <Ctrl> + N

Whatever method you use, Step 1 of the [Report Wizard](#) is displayed.

FPS GOLD Reports

To help you get started with creating a report, FPS GOLD has set up some reports for you. These reports are located in the PC section with the Category of "EXAMPLE." They are assigned report numbers 1000 through 1036. Examples included are for Loan, Deposit, and CIS reports.

Double-click one of these report setups in the [Catalog](#) list, and the [Report Wizard](#) will start, where you can make changes to these reports and save them with a new name.




Report Number	Category	Title	Main Record	Date Created	Created By
0000159	Loans	Delinquency 45 Day Notice	Loan Master	06-19-13	JEAN
0000160	Loan Report	Contract Collections	Contract Collections Seller	07-10-13	JEAN
0000161	LOANS	PM 9 & 10 Credit Limit Asset Based Lending	Loan Master	07-26-13	JEAN
0000162	Ln Servicing	Past Due	Loan Master	08-06-13	JEAN
0000163	I	Jean	Loan Master	08-08-13	jean
0001000	EXAMPLE	Loan Conversion Balance Report	Loan Master	10-22-02	FSCOTT
0001001	EXAMPLE	Deposit Conversion Balance Report	Deposit Master	10-22-02	FSCOTT
0001002	EXAMPLE	Deposit with Names and Address	Deposit Master	10-22-02	FSCOTT
0001003	EXAMPLE	Loan with Names and Address	Loan Master	10-22-02	FSCOTT
0001004	EXAMPLE	Deposit Trial Balance Report by Product Code	Deposit Master	09-17-02	STEVE
0001005	EXAMPLE	Deposit Negative Balance Accounts	Deposit Master	09-03-02	STEVE
0001006	EXAMPLE	Collection Letter Report	Loan Master	10-24-02	STEVE
0001007	EXAMPLE	GoldWriter Billing Rpt	BILLING ITEM RECORD	05-09-03	FSCOTT
0001008	EXAMPLE	Fees Costs Disc Prem Report	Loan Master	06-14-04	JAN
0001009	EXAMPLE	Loan 24 Month Payment Credit Bureau	Loan Master	12-04-03	JAN
0001010	EXAMPLE	Loans All 9 Names in CIS	Loan Master	03-30-04	JAN
0001011	EXAMPLE	Loans Pledged to FHLB	Loan Master	07-23-04	JAN
0001012	EXAMPLE	LIP Fields Audit	Loan Master	01-24-05	JAN
0001013	EXAMPLE	Escrow Impound Audit Review	Loan Master	03-05-04	STACEY
0001014	EXAMPLE	Loans Serviced By Others	Loan Master	07-10-08	JAN
0001015	EXAMPLE	Loan Cash Trans History	Loan History	02-26-07	JAN
0001016	EXAMPLE	Search Auto Payment Fields	Loan Master	05-04-05	TERESA
0001017	EXAMPLE	Search Bi-Weekly Frequency -26-	Loan Master	01-08-07	TERESA
0001018	EXAMPLE	Search Event Letters	Loan Master	03-30-04	TERESA
0001019	EXAMPLE	Search Flood Insurance Fields	Loan Master	03-15-07	TERESA
0001020	EXAMPLE	Search Loan User Defined Fields	Loan Master	01-16-08	TERESA
0001021	EXAMPLE	Search CDML Loan Tracking Items	Loan Master	09-06-06	TGOURLEY
0001022	EXAMPLE	CIS eStatements	Deposit Master	05-12-08	SHARONB
0001023	EXAMPLE	Combined Statements	Deposit Master	09-05-02	TROY
0001024	EXAMPLE	Create Combined Stmt	Deposit Master	04-23-07	TBENTLEY
0001025	EXAMPLE	Sweep Accts (Example of FORANY)	Deposit Master	05-06-03	JWILSON
0001026	EXAMPLE	Certificate Accounts Maturing - A Week At A Glance	Deposit Master	11-17-03	FMIMORI
0001027	EXAMPLE	Certificate Accounts Maturing (By Month)	Deposit Master	11-17-03	FMIMORI
0001028	EXAMPLE	How to find a Certain Name	CIF Name and Address	04-30-08	FSCOTT
0001029	EXAMPLE	Retirements in Distribution (Years Calculation)	CIF Name and Address	09-24-03	DOUG
0001030	EXAMPLE	CD Rate And Term Scheduler	Deposit Master	01-04-07	SHARONB
0001031	EXAMPLE	Harland Active View File - CIS	CIS LINK ENTITY RECORD	10-09-08	FSCOTT
0001032	EXAMPLE	All GOLDWriter Reports on Host	GOLDWRITER CATALOGED	03-21-06	JEFFB
0001033	EXAMPLE	Reports Scheduled to Run in the Afterhours	GOLDWriter schedule	03-24-06	JEFFB
0001034	EXAMPLE	GOLDWriter billing	BILLING ITEM RECORD 09-3	05-09-03	FSCOTT
0001035	EXAMPLE	Fixing Century Date for Excel	Loan Master	05-08-07	JEFFB
0001036	EXAMPLE	Web User Detail Report	Internet Security Setup	06-05-07	DOREL

See also:

- [Appendix A - Special Calculations](#)
- [Appendix B - Special Loan Field Mnemonics](#)
- [Appendix C - Report Examples](#)



The Report Wizard

The Report Wizard is used to create and edit GOLDWriter reports. Report Wizard automatically launches when you want to create a new report or edit an old report; or you can click the  icon to start Report Wizard. When Report Wizard opens, it takes you through a series of seven steps. The report number is automatically assigned by the system, and is displayed in the Report Catalog.

See the following steps for more information.

Note: [FPS GOLD has already created many reports](#) for you as examples for you to edit and use. They are PC reports and are assigned numbers 1000 through 1036.

See also:

[Appendix A - Special Calculations](#)

[Appendix B - Special Loan Field Mnemonics](#)

[Appendix C - Report Examples](#)



The Report Wizard Step 1: Enter Basic Information

The first step of the [Report Wizard](#) is to enter basic information about the report. After clicking the Report Wizard icon, the Report Wizard Step 1 screen is displayed, as shown below.

The screenshot shows a window titled "Report Wizard Step 1: Enter Basic Information - Real Estate Loans with Flood Insurance". The window contains the following fields and controls:

- Title:** A text box containing "Real Estate Loans with Flood Insurance Required".
- Category:** A drop-down menu.
- Master Record:** A drop-down menu containing "Loan Master LN".
- Account Number with:** A section containing three sub-fields: "From", "To", and "Report Description".
- Checkbox:** A checkbox labeled "Work with mnemonics rather than field descriptions on all steps" which is currently unchecked.
- Buttons:** "GoTo" and "Next" buttons located at the bottom right of the window.

The following steps explain how to complete Step 1 of the Report Wizard.

1. In the **Title** field, type whatever name you want to give the report.

The title appears on the [Report Catalog](#) and should be explanatory if other users will use the report.


2. In the **Category** field, type the category, or choose a previously entered category from the drop-down list by clicking the down arrow.

The category is defined by your institution, and is used to group reports together by type of report, by master file, by department, etc. You can type anything you want (including nothing at all) for a report category. It also appears on the Report Catalog and can be very useful to your institution in separating departmental reports.


3. Choose a **Master Record** from the drop-down list by clicking the down arrow. After choosing a master record, new fields will appear just below the **Master Record** field. The fields that appear will be different according to the master record you choose.

The master record will also determine what other records can be used together on the report. The master or main record will be the fields you will base your criteria and selection on.

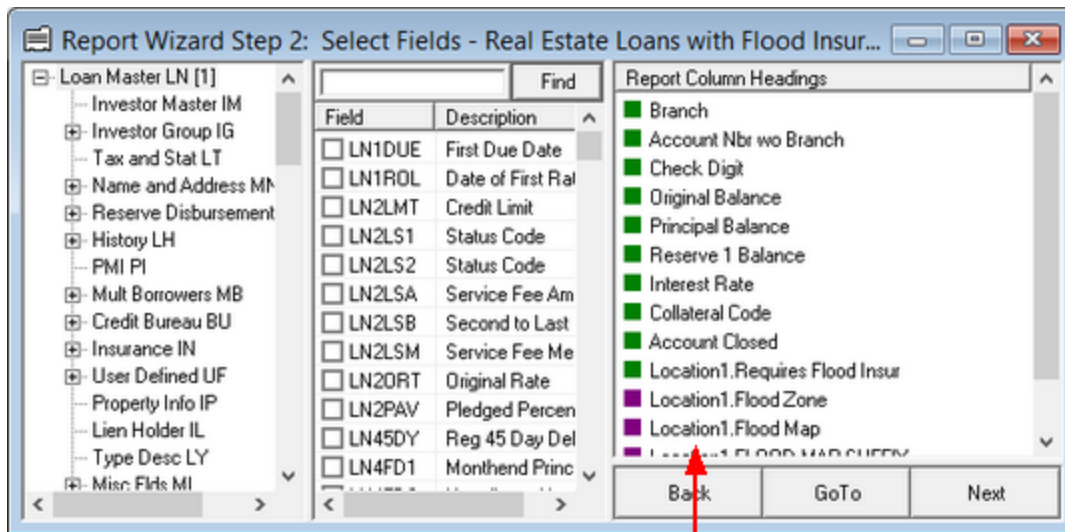
4. Enter the **Account Number From** and **To** information if you want to limit the extent of the report to a specific range of account numbers.

 **Loan TIP:** To place the branch portion of the account number into a separate column, use LNOFFC then LNACT6. (This will place the 4-digit office in one column and the 6-digit loan number in a separate column.) If you want to include the check digit, use LNCKDG; this would place the check digit in a separate column. Example of a loan number is 0014-512345-07.

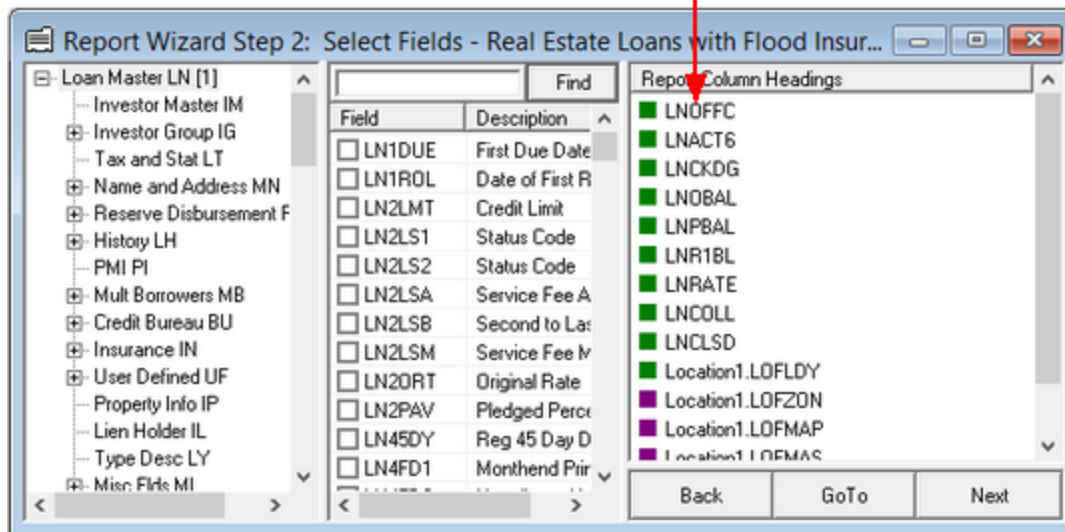


 **TIP:** If you want to run a report against a small number of accounts as a test run, you would only need to enter a small range of account numbers in these fields. See [View How Much a Report Costs to Run](#) for more information about setting up test runs.

- To the right of the **From** and **To** fields is the **Report Description** field. Enter any notes you would like to leave about the report (such as the purpose or when it should be processed) in this field. This information will only show in the Report Wizard.
- If you would rather see mnemonics than field descriptions, check the **Work with mnemonics rather than field descriptions on all steps** box. If you check this box, mnemonics will be used in all subsequent steps of the Report Wizard. See the following example of mnemonics verses field descriptions:



**Example of field descriptions
above and mnemonics below.**

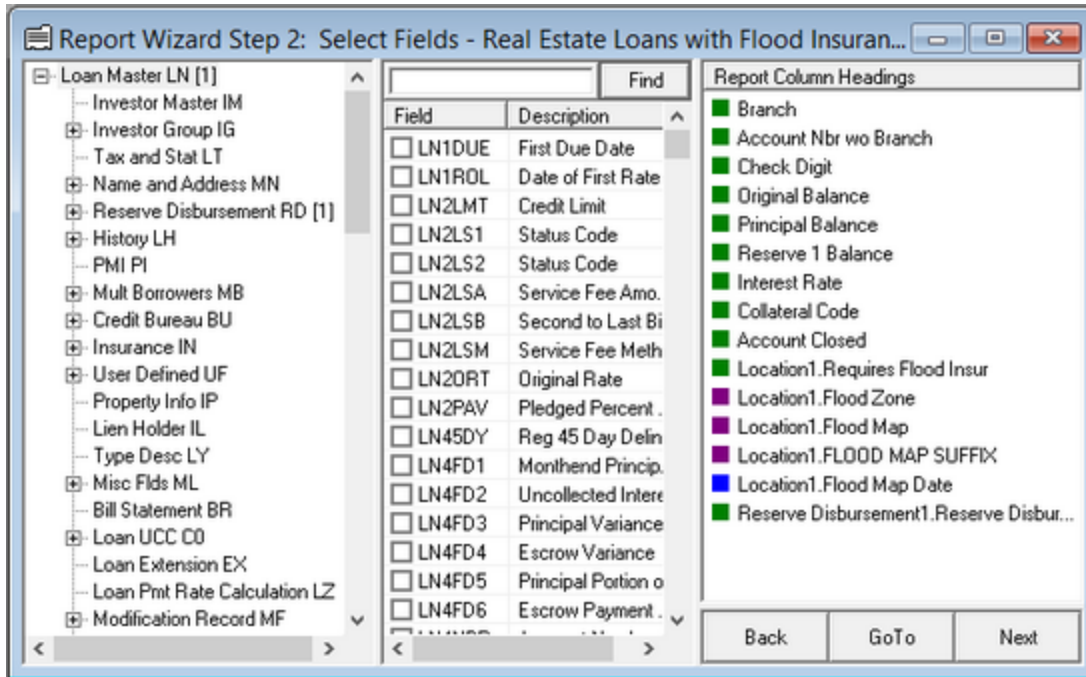


When you have finished entering your information, click <Next> at the bottom-right of the screen. [Step 2 of Report Wizard will appear.](#)



The Report Wizard Step 2: Select Fields


Step 2 of the [Report Wizard](#) allows you to select the records and fields you want to see when you run the report. When a record or a field has a possibility of multiple occurrences, you can choose how many times a record or a field will repeat in each report line. The following steps explain how to complete Report Wizard Step 2, as shown below.

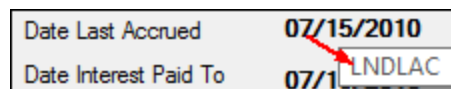


1. In the left pane, the master record you have chosen in [Report Wizard Step 1](#) will appear, with a tree structure of the other available records that can be combined below it. To see sub-records, click on the <+> sign to the left of the main records. Right-click on any of the records to select the number of occurrences of that record you would like to see in the report.

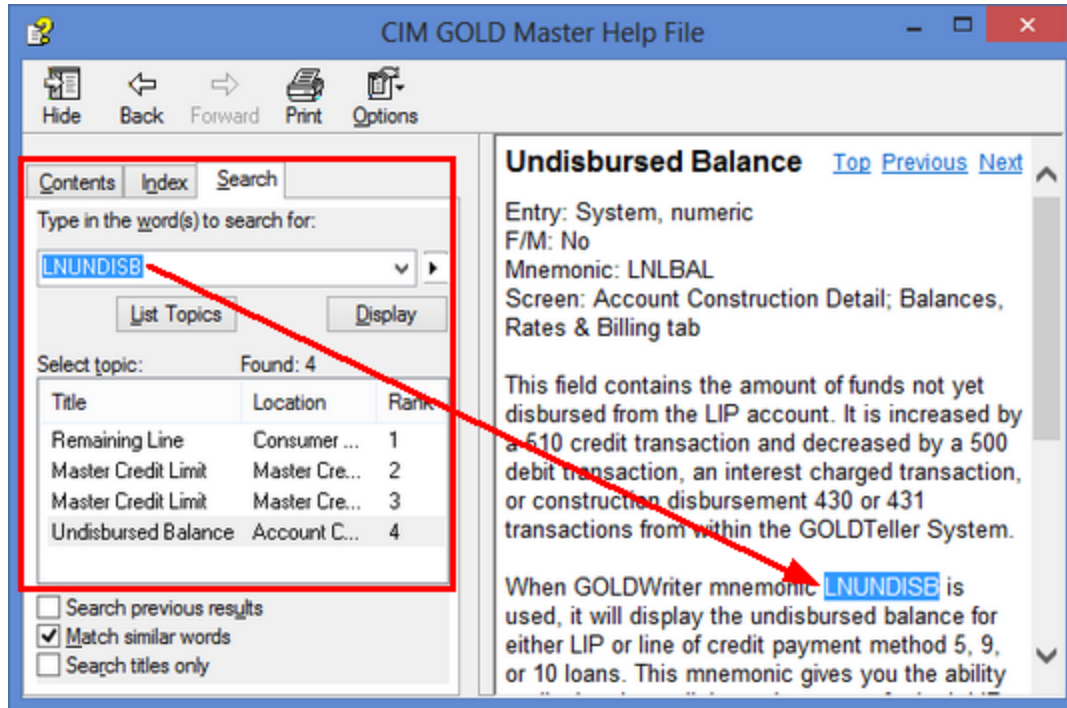
As you highlight any item in the tree structure, new database fields will appear in the center pane based on the record selected. You need to proceed through all three steps in the left pane if you want to use any fields in the Report Column Headings pane on the right.

2. To see a list of fields available for a record, click on the record. The center pane will fill with the fields available from this record.

 **TIP:** Most fields within CIM GOLD are tied to a mnemonic. If you don't know a mnemonic for a field, you can quickly find it by going to the CIM GOLD screen the field is on and use the <F1> field help. The field name and mnemonic are displayed at the top of the field help. You can also set your user preferences option to display the field mnemonic when you hover your cursor over a field. This is set in Options > User Preferences, **Enable Tool Tip Pop-up Help**. See the following example of the pop-up mnemonic next to a field:



You can also search for the mnemonic in the CIM GOLD Master Help. To search for a mnemonic, select "Master Help Search" from the Help menu, then click the Search tab, and enter the mnemonic you want to search for in the provided field, as shown below. Click <Display> to see a list of places in CIM GOLD where that mnemonic is referenced.



- Place a check in the box to the left of each field name you want to appear on the report, or highlight it and press the space bar. If you cannot find a field, use the **Find** field at the top of the center pane. Enter any part of the field mnemonic or the description and the field will be highlighted. If it is the desired field, press the spacebar and the field will be added. The field name will now appear in the **Report Column Headings** box, with a colored square icon to the left of the field name. Number icons are green, date icons are blue, and text icons are purple.

When you click on any column heading in the **Report Column Headings** box, the source record and field will appear highlighted in the left and center panes.

When you are finished selecting all the fields you want to use on your report, click <Next> in the bottom-right corner of the screen. [Step 3 of Report Wizard will appear.](#)

Note: If you intend to use some fields in your calculations but do not want to see these fields displayed on the report, they must still be selected in this step. What is shown on the report will be defined in a later step in the Report Wizard.

See also:

[Appendix A - Special Calculations](#)

[Appendix B - Special Loan Field Mnemonics](#)

[Appendix C - Report Examples](#)



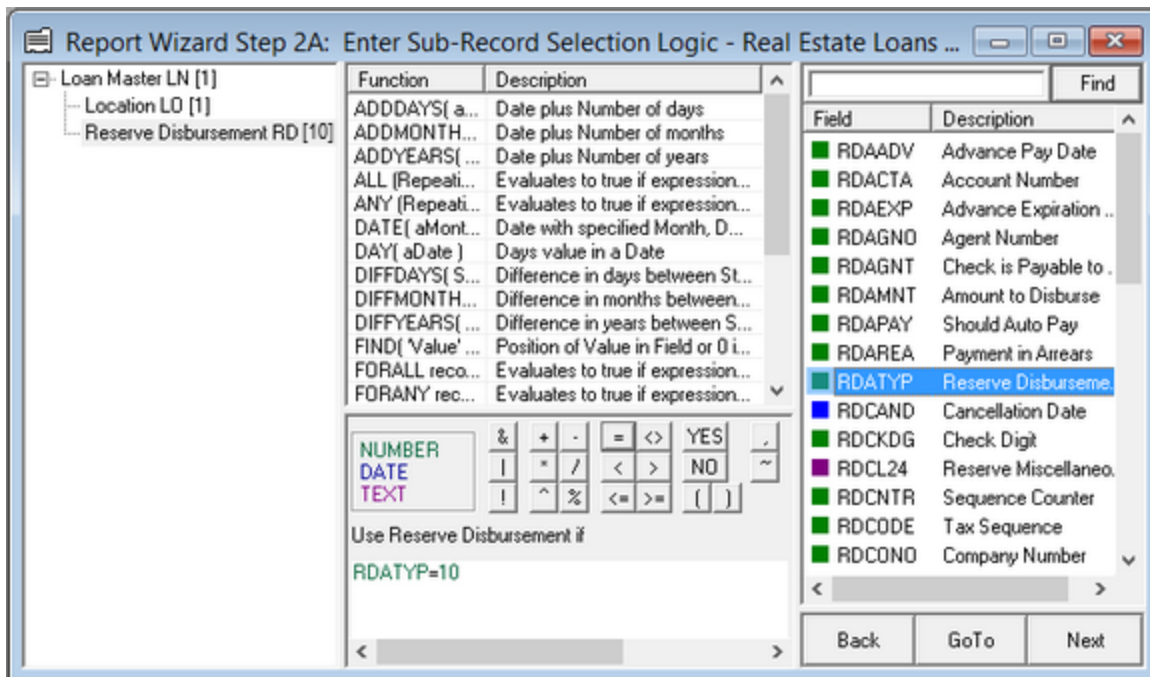
The Report Wizard Step 2A: Enter Sub-record Selection Logic

Step 2A of the [Report Wizard](#) allows you to enter logic specifying which sub-records will be used when the report is run. This step is important for searching records that have multiple instances of the same record (such as Reserve Disbursement records).

For example, if you run a report on the Loan Master with the Reserve Disbursement as a sub-record, this step allows you to select which Reserve Disbursements will be used. `RDATYP = 10` would cause only fields from Reserve Disbursements type 10 to be shown. All other Reserve Disbursement records would be skipped and their fields not shown.

Logic can be entered for each sub-record type on the report. Syntax rules for entering logic are the same as those for [steps 3](#) and [4](#). If nothing is entered for a sub-record type, the report will use all sub-records of that type.

See the following example of this screen:



1. In the left pane, select the record you want to add selection logic to.
2. In the middle pane, click the function you want to add and it will be displayed in the middle-bottom box.
3. Make any changes to the logic equation. You can add fields to the logic by clicking them in the right pane, and they'll be added in the location of your cursor in the middle-bottom box.
4. Once everything is set up to your specifications, click <Next> to go to Report Wizard Step 3.

See also:

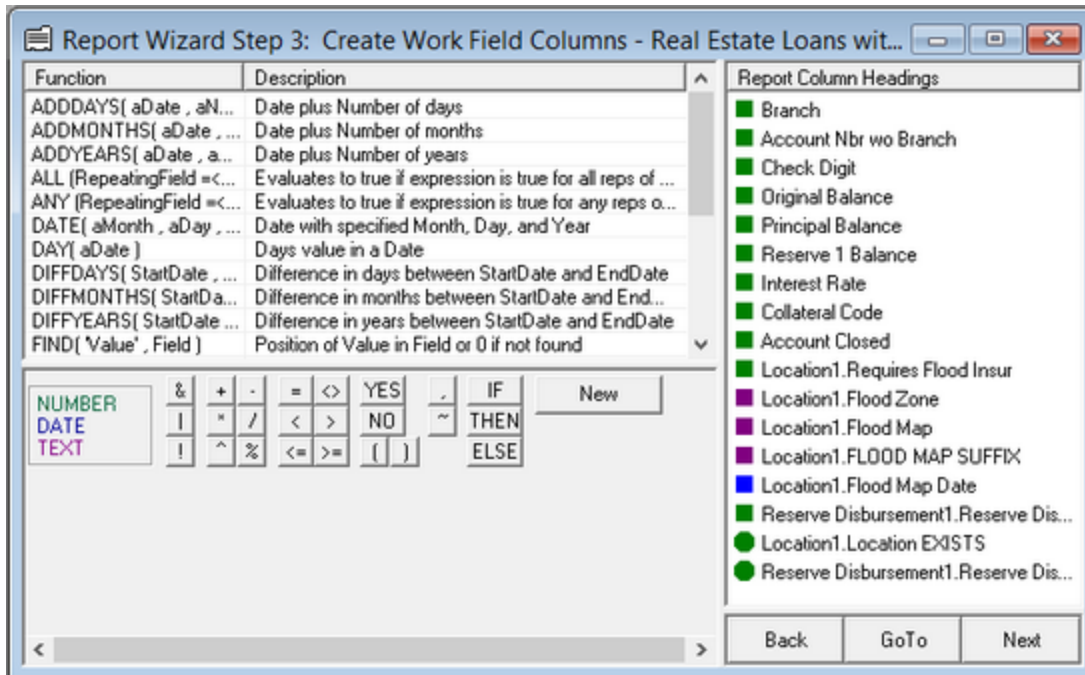
- [Definition of all Operators](#)
- [Definition of all Functions](#)
- [Appendix A - Special Calculations](#)
- [Appendix B - Special Loan Field Mnemonics](#)
- [Appendix C - Report Examples](#)



The Report Wizard Step 3: Create Work Field Columns

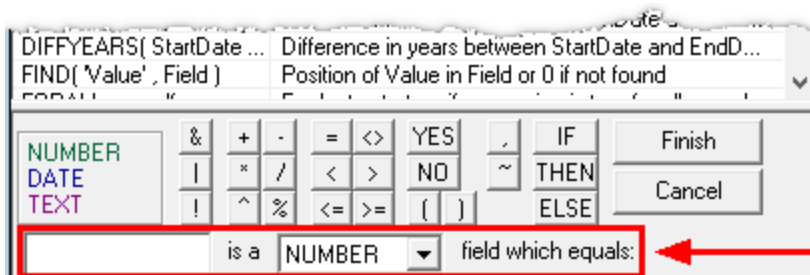
Step 3 of the [Report Wizard](#) allows you to create and edit additional work field or calculation columns on a report. Twenty pre-defined [functions](#) are available to use in your calculations or work fields. There are also 21 [operators](#) to perform arithmetic and comparisons, and three choices of what type of data the result will be. Work fields are needed when you want to use two or more mnemonics in creating a new calculation or when you want to edit the results of a single mnemonic. **Note:** If you don't need special calculations on the report, you can skip this step and proceed to the [next step](#). (Click the <Next> button or <GoTo> button at the bottom of the screen.)

See the following example of this screen:



The following steps explain how to complete Report Wizard Step 3.

1. To create a new column, click <New> in the bottom-middle pane.
An incomplete sentence will appear in the gray area below the functions. (See the following example.)



2. Complete the sentence by typing a name in the blank box, and then choosing a field type from the drop-down list. The name you choose will be the **column heading** on the report and the name of your calculated work field.
 - The name must begin with a letter.



- Spaces are allowed, but no punctuation is allowed.
- The name can be no longer than 20 characters.
- It cannot be the same name as one of the functions names (displayed in the Function column), nor the same as one of the field names already displayed in the Report Column Headings pane.

Examples of valid field names could be My Calculation, Avg Weighted Rate, Days Negative, etc.

Examples of invalid field names might be P/I Payment (no special characters (such as /, -, +, etc.) allowed), 1Field (must begin with a letter), ThisIsMyReallyLongField (longer than 20 characters), or Date (same name as one of the functions).

3. Enter the equation, (that will be used to create a workfield), in the open space at the bottom of the pane. You can create the equation using fields from the **Report Column Headings** box, the operator buttons, and the functions listed in the **Function** box.

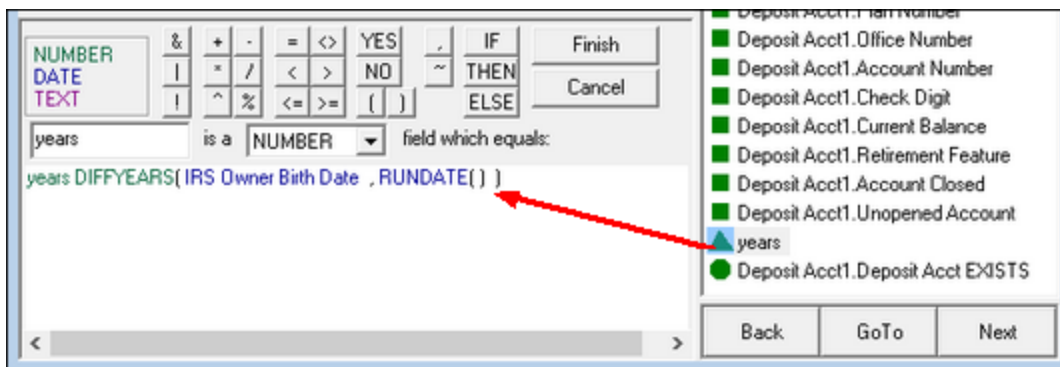
- To enter a field name, click on the field with the mouse. (You can also type the formula using the keyboard.)
- To enter operators (e.g., =, +, -) click on the appropriate button. [Also see the Definition of all Operators section for definitions of all operators.](#)
- To enter a function, double-click on the function name.

Most functions contain parameters enclosed within parentheses. These parameters should be replaced with appropriate values or field names. The easiest way to do this is to double-click on the parameter to be replaced, and then click on any field in the **Report Column Headings** box to replace it. Functions without parameters must still be followed by parentheses. [To see a definition of all functions, see the Definition of all Functions section.](#)

4. After the equation is complete, click <Finish>.

The newly created work field column will appear in the list of fields in the **Report Column Headings** box. The new column will have a triangle icon ▲ to its left, instead of a square ■, to show that it is a work field column. This triangle will be colored to show what type of field is displayed. Number icons are green, date icons are blue, and text icons are purple. Also see the [Examples of How to Create a Work Field Column](#) section.

If you are viewing a report that has already been set up and want to see how a work field is calculated, double-click the work field under the Report Column Headings, and the calculation will be displayed in the box to the left, as shown below.




When you have created and edited the work field columns you want to see on your report, click <Next> in the bottom right corner of the screen. [Step 4 of Report Wizard will appear.](#)



See also:[Appendix A - Special Calculations](#)[Appendix B - Special Loan Field Mnemonics](#)[Appendix C - Report Examples](#)**Definition of all Operators**


Steps [2A](#), [3](#), [4](#), and [6](#) of the [Report Wizard](#) offer several operators to be used in creating calculations. For your convenience the complete definitions of all the available operators are listed below.

 (And)

The **And** operator has an expression to its left and to its right. It is a logical operator that resolves to either 1 or 0 (true or false). For it to resolve to 1, both the left and the right expression must be true. For example, if the following phrase is entered in the Step 4:Enter Row Selection Logic's Select If: data area

$$\text{Current Balance} > 0 \ \& \ \text{Interest Rate} = 0$$

only non-zero balance accounts that have a zero interest rate will be selected. If either the balance is zero, or there is an interest rate, the account will not appear in the report.

 (Or)

The **Or** operator has an expression to its left and to its right. It is a logical operator that resolves to either 1 or 0 (true or false). For it to resolve to 1, either the left or the right expression (or both) need to be true. For example, if the following phrase is entered in the Step 4:Enter Row Selection Logic's Select If: data area

$$\text{Current Balance} > 0 \ | \ \text{Interest Rate} = 0$$

any account that has a non-zero balance or has no interest rate will be selected. The only accounts that would be skipped are zero balance accounts that have an interest rate.

 (Not)


The **Not** operator refers to the expression to its right. It changes a true expression to false and a false expression to true. Because it may sometimes be confusing to read, it is often a good idea to include the expression that is being changed in parentheses. You can almost always use the other logical functions in a different way to avoid using the **Not** operator. It is often difficult to understand because most people tend to think positively. The easiest way to understand the **Not** operator is to understand what it refers to and then do the opposite. For the following examples, assume the expression is being used to select data.

! (Current Balance = 0)
Would select all non-zero balance accounts.


! (Current Balance = 0 | Interest Rate = 0)
Would select all accounts with non-zero balances and rates.



! (Acct Closed = YES)
Would select all open accounts

 (Equal to)

The **Equal** operator compares the expression to its left with the expression to its right. If they are equivalent, it resolves to 1 (true). If not equal, it resolves to 0 (false). There are three different types of fields: numeric, text, or date. You can only compare like types of fields together. Text fields are compared alphabetically. For example, the expression Current Balance = 0 will be true if the account balance is zero. The expression Product Code Descr = 'Super Checking' will be true if the account's product code description contains the text "Super Checking."

 (Not equal to)

The **Not Equal To** operator compares the expression to its left with the expression to its right and returns 1 (true) if they are different, or 0 (false) if they are the same. See = above for more information about comparisons.

Loan example: LNPBAL <> 5,000.00 would place loans with a principal balance not equal to 5,000.00 on the report.

 (Less than)

The **Less Than** operator compares the expression to its left with the expression to its right and returns 1 (true) if the left is less, or 0 (false) if the left is greater than or equal to the right. See = above for more information about comparisons.

Loan example: LNPBAL < 10,000.00 would place accounts with a principal balance less than 10,000.00 on the report.

 (Greater than)

The **Greater Than** operator compares the expression to its left with the expression to its right and returns 1 (true) if the left is greater than the right or 0 (false) if the left is less than or equal to the right. See = above for more information about comparisons.

Loan example: LNPBAL > 10,000.00 would place accounts with a principal balance greater than 10,000.00 on the report.

 (Less than or Equal to)

The **Less Than or Equal To** operator compares the expression to its left with the expression to its right and returns 1 (true) if the left is less than or equal to the right, or 0 (false) if the left is greater than the right. See = above for more information about comparisons.



Loan example: LNPBAL <= 5,000.00 would place accounts with a principal balance less than or equal to 5,000.00 on the report.

>= (Greater than or Equal to)

The **Greater Than or Equal To** operator compares the expression to its left with the expression to its right and returns 1 (true) if the left is greater than or equal to the right, or 0 (false) if the left is less than the right. See = above for more information about comparisons.

Loan example: LNPBAL >= 5,000.00 would place all accounts with a principal balance greater than or equal to 5,000.00 on the report.

YES NO

Certain fields ask a question such as the Account Closed field that can be answered yes or no. The **YES** and **NO** operations are provided to help logical expressions be understood and used for these fields. Note that these operations are *not* enclosed in quotation marks. Use these operations to select for the question fields. For example, Club Account Feature = YES will select accounts that are club accounts, and Account Closed = NO will select open accounts.

()

The **Parentheses** operations are used to create an expression of higher precedence than other expressions. Expressions enclosed in parentheses are always done first. Parentheses can be embedded within other parentheses. For example,

!((Club Acct Feature = YES | Acct Closed = NO) & (Current Balance <> 0))

the expressions in the inner parentheses are first evaluated, so the first expression is evaluated as true if it is either a club account or an open account. The second expression is evaluated as true if the current balance is not zero. Then those two expressions are evaluated as true only if each of the two inner expressions are true. And finally, the whole result is made just the opposite. Therefore, this complex expression will select those accounts that have a current balance of zero and that are neither club accounts or open accounts. Or in other words, it will select all closed non-club accounts with a non-zero balance.


In the example, (Work1 + Work2) * Work3 the first two fields will be added before multiplying by the third field. Since multiplication is done before addition, if there were no parentheses, Work2 would be multiplied by Work3 before adding Work1.

, (Comma)

This operator allows you to separate values used in a [value list](#).

Loan example: Collateral code = 17, 20, 25, 40 would place all loans with a collateral code equal to 17, 20, 25, or 40 on the report.



 (Tilde)

This operator allows you to designate a range of values in a [value list](#). Enter the start value, then a ~ symbol, then the ending value.

Loan example: LNTYPE = 5 ~ 20 would place accounts with a loan type equal to 5 through 20 on the report.



The **IF, THEN, ELSE** operation allows you to make logical decisions in selecting what data you want to use. They are only available in Report Wizard Step 3: Create Work Field Columns and Report Wizard Step 6: Setup Totals. The **IF** statement is followed by a logical expression. If its result is true, the expression following the **THEN** statement is used to fill in the work field or the total field. If it is false, the expression following the **ELSE** statement is used to fill in the work field or total field. The **ELSE** is optional and does not have to be there. If there is no **ELSE**, then the field will get its default value - blank for text, 0 for numbers, and undefined (zero) for dates.

It is legal to use **IF** statements within the **THEN** or **ELSE** statements as long as they eventually resolve to a value of the type designated for the work field or the total field. You must use parentheses to avoid ambiguity when you do this. Examples:

IF Work 1 > Work2 THEN 'OK' ELSE 'BAD'

This expression will place OK in a text work field if Work1 is greater than Work2. If it's not, then the text field will get BAD.


IF Account Closed = YES THEN
(IF Current Balance <> 0 THEN 1 ELSE 2) ELSE 3


This expression will place a 1 in a numeric field for a closed account with a non-zero balance, a 2 in the field for closed accounts with zero balances, and a 3 in the field for open accounts.

IF Work 1 = Work2 THEN 'SAME'


This expression will put the word SAME into a text field if Work1 and Work2 are equal. Otherwise, it will leave it blank.

 Adds the value on the right side of the + to the value on the left side

 Subtracts the value on the right side of the - from the value on the left side

 Multiplies the value on the left side by the value on the right side

 Divides the value on the left side by the value on the right side

 Modulus - divides the value on the left side by the value on the right side and returns the remainder. For example 12 % 7 returns 5 because 7 goes into 12 once with a remainder of 5.





Exponent - raises the value on the left side to the power of the value on the right side. The right side value must be a positive integer. For example, 4^3 will give 64 because 4 cubed is 64.

Value List

A value list is a list of values that can be used on the right side of = or <> operators. When you use a value list, if the expression on the left side of the = is equal to any of the values in the list, the expression is true. If the expression on the left side of the <> operator is not equal to any of the values in the value list then the expression is true. The list may include single values or value ranges separated by commas. A value range is a start value, then a ~, then the end value.

The following are some examples of expressions using value lists and their results. For these examples, assume that the field MyCode contains the number 4, and that the field OtherCode contains the number 10.

MyCode = 1, 2, 3, 10, 12	Result: false - 4 is not in the list
OtherCode = 1, 2, 3, 10, 12	Result: true - 10 is in the list
MyCode <> 1, 2, 3, 10, 12	Result: true - 4 is not equal to any list value
OtherCode <> 1, 2, 3, 10, 12	Result: false - 10 is equal to one of the list values
MyCode = 1, 3~7, 11	Result: true - 4 is in the range of 3 through 7.
MyCode <> 1, 3~7, 11	Result: false - 4 is in the range of 3 through 7.

Definition of all Functions

Steps [3](#) and [4](#) of the Report Wizard offer several functions to be used in creating calculations. For your convenience the complete definitions of all the available functions are listed below.

ADDDAYS(aDate, aNumber)

Adds the number of days specified by aNumber to the date specified by aDate to give a new date. For example, to calculate the date 10 days past the loan due date you would type ADDDAYS(LNDUDT, 10). To calculate the date 10 days before the due date you would type ADDDAYS(LNDUDT, -10).

ADDMONTHS(aDate, aNumber)

Adds the number of months specified by aNumber to the date specified by aDate to give a new date. For example, to calculate the date 3 months past the loan due date you would type ADDMONTHS(LNDUDT, 3). To calculate the date 3 months before the due date you would type ADDMONTHS(LNDUDT, -3).

ADDYEARS(aDate, aNumber)

Adds the number of years specified by aNumber to the date specified by aDate to give a new date. For example, to calculate the date 7 years past the loan due date you would type ADDYEARS(LNDUDT, 7). To calculate the date 7 years before the due date, you would type ADDYEARS(LNDUDT, -7).

ALL (RepeatingField =<><=>= value)

This function is an advanced function that allows you to test all values of a repetitive field for certain conditions. For example, there are 12 Deposit Master hold and action code fields that all have the same mnemonic (DMHACC). This function can test all 12 of these fields using this function. To use this function, replace "aRepeatingField" with the name of the field to be tested. Replace "aLogicalOperator" with one of the following operators: = (is equal to), <> (is not equal to), > (is greater than), >= (is greater than or equal to), < (is less than), or <= (is less than or equal to). Replace "aValueList" with either a single value or a list of values separated by commas. If this expression is true, its value becomes 1. If it is false, its value is 0. This can be used in conjunction with the IF, THEN, and ELSE operators to make quick decisions.



Note: A list of values can only be tested using equal (=) or not equal (<>).

For example, if you wanted to select all accounts that have no hold codes, you could type ALL(Hold Action Code = 0). Only accounts that have all hold codes equal to 0 would be selected.

When using the ALL function, the statement must be true for each of the repeated fields or else it will be false. If we used ALL(Hold Action Code <> 0) in the example above, then only accounts that have a non-zero value in each of the 12 hold code fields would be selected. Refer to the "ANY" function for selecting if any of the items are true.

Note: The "ANY" and the "ALL" functions are used to test repeated fields within a given record. The "FORANY" and the "FORALL" functions described below are used to test fields that occur in multiple records linked to a master record. Except for this difference, these functions are very similar.

ANY (RepeatingField =<><=>= value)

This function is an advanced function that allows you to test for any repetitive field for certain conditions. For example, there are 12 Deposit Master hold and action code fields that all have the same mnemonic (DMHACC). This function can test all 12 of these fields to see if any of them have the desired values using this function. To use this function, replace the parameter, aRepeatingField, with the name of the field to be tested. Replace aLogicalOperator with one of the following operators: = (is equal to), <> (is not equal to), > (is greater than), >= (is greater than or equal to), < (is less than), or <= (is less than or equal to). Replace the parameter, aValueList, with either a single value or a list of values separated by commas. If this expression is true, its value becomes 1. If it is false, its value is 0. This can be used in conjunction with the IF, THEN, and ELSE operations to make quick decisions.

Note: A list of values can only be tested using equal (=) or not equal (<>).

For example, IF ANY(Hold Action Code = 6, 7, 11) THEN 'LEGAL' ELSE ' ' used in a work field will place the word LEGAL into the field if any one of the 12 hold codes on the account contain any of the values 6, 7, or 11. If none of 12 contain 6, 7, or 11 then it places a blank into the work field.

If in this same report we included the selection ANY(Hold Action Code <> 0) we would get a report that shows all accounts that have any holds at all containing a column with the word LEGAL for accounts with a hold code of 6, 7, or 11.

When using the ANY function, if the statement is true for any of the repeated fields the statement is true. If we used !(ANY(Hold Action Code = 0)) in the example above, then only accounts that have a non-zero value in each of the 12 hold code fields would be selected. Refer to the ALL function for selecting if all of the items are true.

Note: The ANY and the ALL functions are used to test repeated fields within a given record. The FORANY and the FORALL functions described below are used to test fields that occur in multiple records linked to a master record.

DATE(aMonth, aDay, aYear)

Creates a date field from numeric fields. The valid values for aMonth are 1 - 12 (January - December). The valid values for aDay are 1 - 31 (depending on the month and the year). The field, "aYear," includes the century. For example, August 27, 2010, would be entered as DATE(8, 27, 2010)

DAY(aDate)

Returns the day of the date given in aDate. For example, the day of August 27, 2010 is 27.

DIFFDAYS(StartDate, EndDate)



Returns the number of days from the start date to the end date. If the end date is prior to the start date, the value returned is negative.

DIFFMONTHS(StartDate, EndDate)

Returns the number of full months from the start date to the end date. If the end date is prior to the start date, the value returned is negative.

DIFFYEARS(StartDate, EndDate)

Returns the number of full years from the start date to the end date. If the end date is prior to the start date, the value returned is negative.

FIND('Value', Field)

Searches a text field (Field) for a given substring (Value). If the substring is found, the position of the first location of the substring is returned. If it is not found 0 is returned. This can be used for searching for certain values in text fields and determining if they exist or not. For example:

IF FIND('AUTO', Collateral Description) THEN 'Car Loan'

If the collateral description contains the word AUTO anywhere within it then the text Car Loan is placed into the text work field for which this is defined.

FORALL record(aLogicalExpression)

FORANY record(aLogicalExpression)

FORALL tests the aLogicalExpression for each of the records specified by record and returns 1 (true) if all of them are true, otherwise it returns 0 (false).

FORANY tests the aLogicalExpression for each of the records specified by record and returns the count of items that are true. If none are true, it returns 0. For this function 0 is false, and non-zero is true.

These advanced functions are used when multiple sub-records are linked to a master record to apply the logical expression to all of the sub-records. Examples of situations where records may be linked in this manner include multiple history records linked to a master record or multiple reserve disbursement records linked to a loan master record. The multiple records are linked to the master record in [Report Wizard Step 2: Select Fields](#). It is possible to link records to records for several levels. For example, you may want to link the Reserve Disbursement record to the Loan Master record for a report. You may then want to link several Company Agents to the Reserve Disbursement record. When multiple records are linked in this manner, the complete field name includes the path through all the linked records to get to the field. The root record (which is the main record that you first selected for the report) is not included in the path name. One of the fields in the Company Agent record is the Payee Number. The path of the 1st occurrence of this field in the report is:

ReserveDisbursement1.CompanyAgent1.PayeeNumber

Notice that the records in a path name are separated by periods and that the count of a record is appended to the record name. In the example above the third Reserve Disbursement record would be ReserveDisbursement3.

In the FORALL and the FORANY functions, you replace the record parameter with the complete path name less the record count for the record you desire to work with. For example, if you want to test all the Payee Numbers tied to the loan master to see if they are zero you would type the following:

FORALL ReserveDisbursement.CompanyAgent(PayeeNumber = 0)



This would apply the logical expression within the parentheses to each of the Company Agent records within the Reserve Disbursement records.

How would you code FORALL or FORANY for a path that contains multiple links of multiple records? Let's consider that the ABC record is a record linked to a master record. It has 5 multiple linked XYZ records tied to it. For each of these 5 we have linked 2 QRS records. In the QRS record, there is a field called MyField that we want to reference. This means that for each ABC record we read, there are 10 MyFields that we want to access. The paths to these fields are:

```
ABC1.XYZ1.QRS1.MyField
ABC1.XYZ1.QRS2.MyField
ABC1.XYZ2.QRS1.MyField
ABC1.XYZ2.QRS2.MyField
ABC1.XYZ3.QRS1.MyField
ABC1.XYZ3.QRS2.MyField
ABC1.XYZ4.QRS1.MyField
ABC1.XYZ4.QRS2.MyField
ABC1.XYZ5.QRS1.MyField
ABC1.XYZ5.QRS2.MyField
```

If we wanted to test to see if any of these fields contained the value 12 we could type 10 IF statements and fill out the complete path name to each field. That would become very difficult if there were dozens of MyFields instead of just 10. Or we can use a FORANY statement to test them in a single IF statement. For example consider the following:

```
IF FORANY ABC.XYZ.QRS( MyField = 12) THEN 'GOTIT'
```

If any of the 10 fields contain the number 12, this statement will place the text GOTIT into the text field for which this is the definition.

Now let's suppose that we only want to test MyField if the field XYZcode in the XYZ record is 'Y.' We want to ignore any records for which the XYZcode is not 'Y.' A statement to perform this function looks like this:

```
IF FORANY ABC.XYZ( XYZcode = 'Y' & FORANY QRS( MyField = 12)) THEN 'GOTIT'
```

Notice that the inner FORANY statement does not have the ABC.XYZ portion of the path name. That is because it is supplied by the outer FORANY statement. The outer statement will process ABC.XYZ records 1 through 5. The inner statement will process the QRS 1 and 2 records for each of the outer ABC.XYZ statements. In this example, the MyField will be tested to see if it is equal to 12 only if the XYZcode field of the XYZ record contains 'Y'.

It is legal to mix the nesting of FORALL and FORANY functions. In the example above if the inner function is FORALL instead of FORANY the outer FORANY function will return true only if at least one ABC.XYZ records has the XYZcode field equal to 'Y' and both QRS1.MyField and QRS2.MyField are equal to 12.

What is a valid aLogicalExpression? A logical expression is something that compares one thing to another and returns true. You can use a value list in these expressions just as you can in the ANY and ALL functions described above. Continuing to use the example of MyField above, the following are some examples of valid logical functions.

1. MyField < 30
2. MyField = 6, 7, 21
3. MyField > 20 & MyField < 35



4. `MyField = AnotherField | MyField = 0`
5. `(MyField + AnotherField) > 100`

The first is true if MyField is less than 30. The second is true if MyField is equal to 6, equal to 7, or equal to 12. The third is true if MyField is equal to 21 through 34. The fourth is true if the value in MyField is the same as the value in AnotherField or if MyField is zero. The fifth is true if the sum of MyField and AnotherField is greater than 100.

Note: The ANY and the ALL functions described above are used to test repeated fields within a given record. The FORANY and the FORALL functions are used to test fields that occur in multiple records linked to a master record. Except for this difference, these functions are very similar.

MONTH(aDate)

Returns the month of the date given in aDate. For example, the month of August 27, 2010 is 8.

ROUND(aNumericalFieldOrExpression, aNumberOfDecimalPlaces)

Rounds the aNumericalFieldOrExpression to the number of decimal places specified by aNumberOfDecimalPlaces. If the digit following the desired decimal place is 0-4 the number is rounded down. If it is 5-9, the number is rounded up. If the round function is used to create a number that has more decimal places than it currently has, no rounding takes place. The resulting number will have the number of decimal places specified by aNumberOfDecimalPlaces. The following examples show how the round function works.

<code>ROUND(123.456, 1)</code>	Result: 123.4
<code>ROUND(123.456, 2)</code>	Result: 123.46
<code>ROUND(123.456, 3)</code>	Result: 123.456
<code>ROUND(123.456, 4)</code>	Result: 123.4560
<code>ROUND(123.456, 5)</code>	Result: 123.45600

RUNDATE()

Returns today's date (the date that the report runs).

TRUNCATE(aNumericalFieldOrExpression, aNumberOfDecimalPlaces)

Truncates the aNumericalFieldOrExpression to the number of decimal places specified by aNumberOfDecimalPlaces. No rounding is performed. If the truncate function is used to create a number that has more decimal places than it currently has, zeros are added to the end. The result number will have the number of decimal places specified by aNumberOfDecimalPlaces. The following examples show how the truncate function works.

<code>TRUNCATE(123.456, 1)</code>	Result: 123.4
<code>TRUNCATE(123.456, 2)</code>	Result: 123.45
<code>TRUNCATE(123.456, 3)</code>	Result: 123.456
<code>TRUNCATE(123.456, 4)</code>	Result: 123.4560
<code>TRUNCATE(123.456, 5)</code>	Result: 123.45600

YEAR(aDate)

Returns the year of the date given in aDate. For example, the year of August 27, 2010 is 2010.

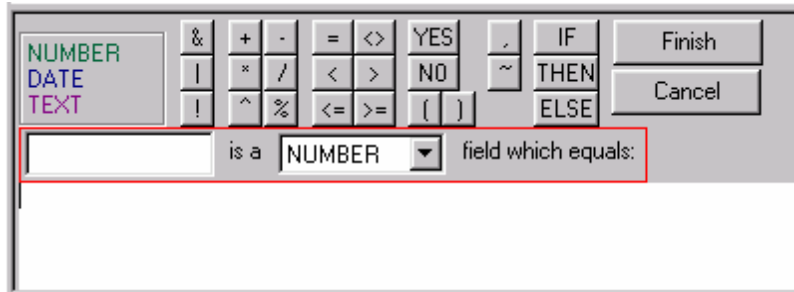
Examples of How to Create a Work Field Column

The following example creates a work field called "Warning." Warning will contain the word "Legal" if any of the hold codes is a *legal* hold code, as specified by the hold code number.

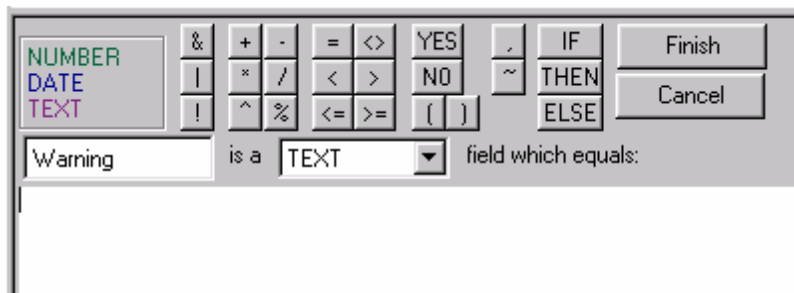


Steps

- From [Report Wizard Step 3](#), click <New>. An incomplete sentence will appear in the bottom of the screen, like the one outlined below.



- In the empty box on the left, enter a title. For this example, the title will be "Warning."
- In the drop-down list to the right of the title, select what type of field you are creating. For this example, the type will be "TEXT."
- In the white space below the sentence, create the calculations for your new column. (See steps 5-15 for instructions on how to create calculations.)



- Click **IF**. **IF** now appears in the white box below the sentence.
- Select "ANY(RepeatingField =<><=>= value)" from the Function list. The following expression will appear after the word IF:
ANY(RepeatingField =<><=>= value)
- Double-click on the words "RepeatingField" in the new formula. RepeatingField is now highlighted.
- Click on "Hold Action Code" in the Report Column Heading list. "RepeatingField" will be replaced by "Hold Action Code."
- Click and drag the mouse across <><=> in the formula.
- Press <Delete> on the keyboard.



11. Double-click on the word "value," and type "6,7,13."
12. Click outside the parenthesis after "6,7,13," and click **THEN**.
The word **THEN** now appears.
13. After the word THEN, type a space and the word "legal'."
14. Click **ELSE**.
The word **ELSE** now appears after "legal'."
15. After ELSE, type two single quotation marks separated by a space like this: ' '.

The calculation is now complete and looks like the following:

The screenshot shows a software interface for creating a calculation. At the top, there is a toolbar with buttons for mathematical operators (&, +, -, =, <>, YES, NO, ~), logical operators (IF, THEN, ELSE), and comparison operators (<, >, <=, >=, [,]). Below the toolbar, there is a text input area. The text in the input area reads: "Warning is a TEXT field which equals: IF ANY (Hold Action Code == 6,7,13) THEN 'Legal' ELSE ''". The "Warning" field is highlighted in the text. There are "Finish" and "Cancel" buttons to the right of the input area.

The completed equation says, "If any hold action code equals 6, 7, or 13, then the word legal will appear on the report, otherwise the space on the report will be blank."

16. Click **Finish** and the work area will close.
The Warning workfield will appear in the Report Column Headings list.

Additional example of how to create a work field column

For your understanding, the following is an example of how to create a work field.

Steps

1. From [Report Wizard Step 3](#), click <New>.
An incomplete sentence will appear in the bottom of the screen, like the one outlined below.

The screenshot shows the same software interface as before, but the text in the input area is now: " is a NUMBER field which equals:". The text box is outlined in red. The toolbar and buttons are the same as in the previous screenshot.

2. In the empty box on the left, enter a title.



For this example, the title will be "Funny."

3. In the drop-down list to the right of the title, select what type of field you are creating. For this example, the type will be "TEXT."
4. In the white space below the sentence, create the calculations for your new column. (See steps 5-15 for instructions on how to create calculations.)


5. Click **IF**.
IF now appears in the white box below the sentence.
6. Click "Hold Action Code" in the Report Column Headings list.
"Hold Action Code" will appear after the word IF.
7. Click the "+" symbol.
The "+" symbol will appear after "Hold Action Code."
8. Click "Hold Action Code2" in the Report Column Headings list.
"Hold Action Code2" will appear after the "+" symbol.
9. Click the ">" symbol.
The ">" symbol will appear after "Hold Action Code2."
10. Type "10" after "Hold Action Code2."
11. Click **THEN**.
The word **THEN** appears after "10."
12. Type "FUNNY" after the word "THEN."
13. Click **ELSE**.
The word **ELSE** now appears after "FUNNY."
14. After ELSE, type word "BORING'."

The calculation is now complete and looks like the following:



The screenshot shows a formula editor window. At the top left, there are three data type buttons: 'NUMBER' (green), 'DATE' (blue), and 'TEXT' (purple). To their right is a toolbar with various operators: '&', '+', '-', '=', '<>', 'YES', '.', 'IF', '|', '*', '/', '<', '>', 'NO', '~', 'THEN', '!', '^', '%', '<=', '>=', '(', ')', 'ELSE'. On the far right are 'Finish' and 'Cancel' buttons. Below the toolbar, a text input field contains 'Funny', followed by 'is a' and a dropdown menu set to 'TEXT', and then 'field which equals:'. The main area of the editor contains the following text: **IF** Hold Action Code + Hold Action Code2 > 10 **THEN** 'FUNNY' **ELSE** 'BORING'

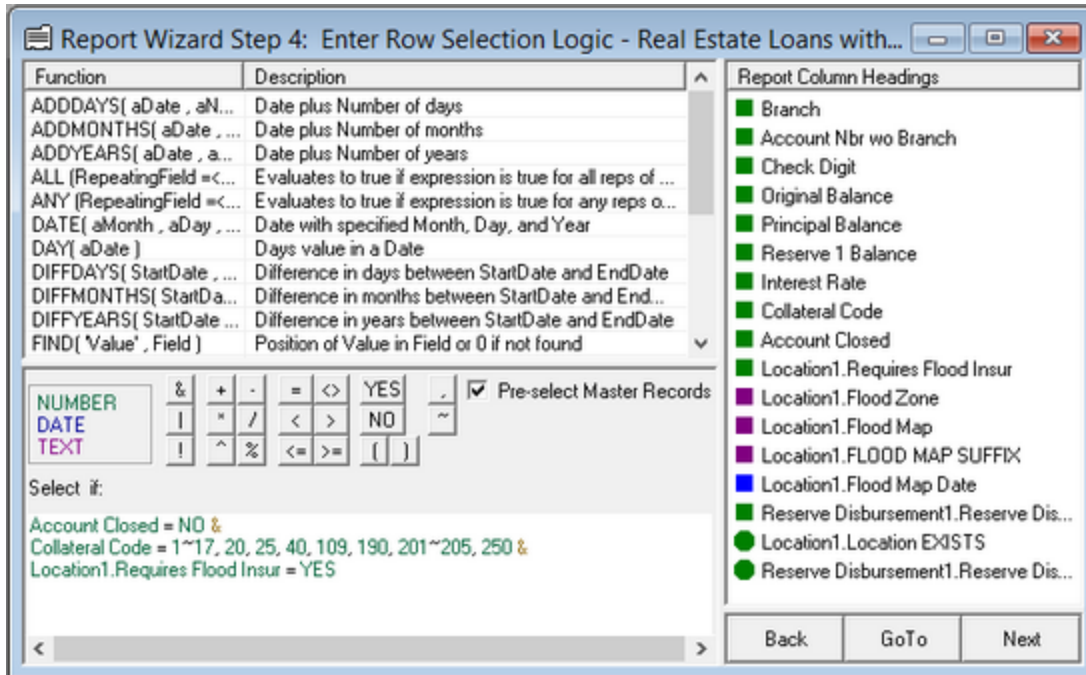
The completed equation says, "If Hold Action Code 1 added to Hold Action Code 2 is greater than 10, then the word FUNNY will appear on the report; otherwise, the word BORING will appear."

15. Click  and the work area will close.
The Funny workfield will appear in the Report Column Headings list.



The Report Wizard Step 4: Enter Row Selection Logic

Step 4 of the [Report Wizard](#) allows you to enter row selection logic to determine which rows you would like to see when the report is run. For example, you may not want accounts with a zero balance to appear on the report when it is run. If nothing is entered in this setup, all rows are downloaded to the PC. You could also export the file to another application such as Excel, and make your selection criteria in Excel.



1. Using fields from the Report Column Headings, the operator buttons, and the functions in the top left pane, enter a logical statement that can be determined to be true or false.

For example, a selection logic statement, Location1.Requires Flood Insur = Yes, would only select loans that required flood insurance based on the location of the property.

See the examples in [Appendix A](#) of some real report setups.

When you have entered the row selection logic to determine which rows you would like to see on your report, click <Next> in the bottom-right corner of the screen. [Step 5 of Report Wizard will appear.](#)

See also:

- [Example of How to Create Row Selection Logic](#)
- [Definitions of all Operators](#)
- [Definition of all Functions](#)
- [Appendix A - Special Calculations](#)
- [Appendix B - Special Loan Field Mnemonics](#)
- [Appendix C - Report Examples](#)

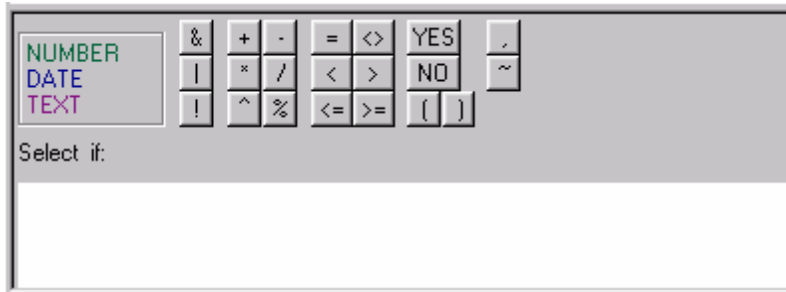
Example of How to Create Row Selection Logic

For your understanding, the following is an example of how to create row selection logic in Step 4 of the Report Wizard.



Steps

1. In Report Wizard Step 4, click in the large white box at the bottom of the screen.

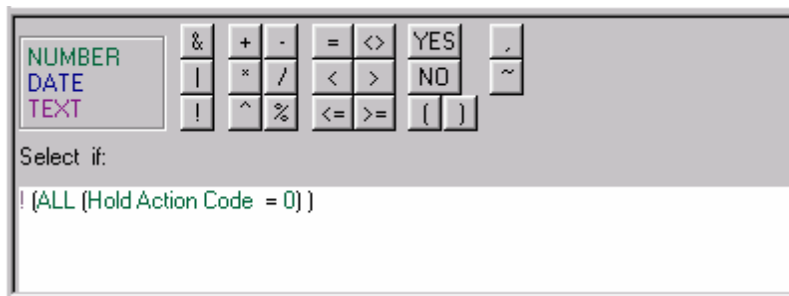


2. Type "!" then a space, then a "(" symbol.
"! (" now appears in the white box.
3. Select "ALL(RepeatingField =<><=>= value)" from the Function list.
The following expression will appear after "! (":

ALL(RepeatingField =<><=>= value)

4. Double-click on the words "RepeatingField" in the new formula.
RepeatingField is now highlighted.
5. Click on "Hold Action Code" in the Report Column Heading list.
"RepeatingField" will be replaced by "Hold Action Code."
6. Click and drag the mouse across <><=>= in the formula.
7. Press <Delete> on the keyboard.
8. Double-click on the word "value," and type "0."
9. Click outside the parenthesis after "0," and click [].

The calculation is now complete and looks like the following:

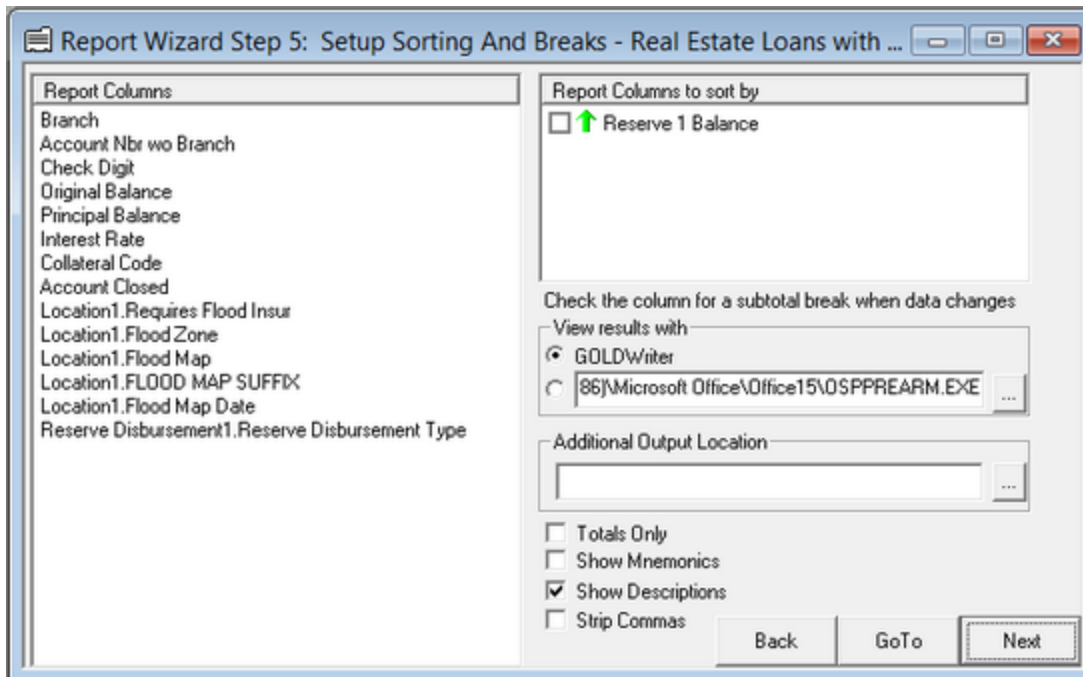


The completed equation says, "Select this field if not all Hold Action Code information equals 0."






The Report Wizard Step 5: Setup Sorting and Breaks

Step 5 of the [Report Wizard](#) allows you to select sorting and subtotal breaks you would like to see when you open a report. **Note:** If you do not want to sort or have breaks in the report, you can skip this step and [proceed to the next step](#). Click the <Next> or <GoTo> button. If after running the report you decide you want it sorted or breaks included, just return to this step and make the changes.



The following steps explain how to complete Report Wizard Step 5.

1. Drag and drop the columns you want to be sorted from the left window into the right window.
2. Enter a check by a column to see a subtotal break in the report each time the data in that column changes.
3. Right-click on any column in the right window to choose between ascending or descending order (indicated by the green arrow to the left of the column title).
4. Select where the report will be displayed in the **View results with box**.
 - To see the data displayed in GOLDWriter, click the GOLDWriter radio button.
 - To see the report results in another application, such as Microsoft® Excel, click the second radio button, and then click the browse icon  to the right of the field below **GOLDWriter**. The Open dialog will appear. Browse to the application you want to see the report results in and double-click on the executable file. If you want to go directly to another application, without displaying the report in GOLDWriter first, select the second radio button below the **GOLDWriter** field.

 **TIP:** If you would like to preview a report in GOLDWriter before exporting it to another application, click the **GOLDWriter** radio button, but enter the application name in the box beside the second radio button. When you run this report, it will display in GOLDWriter. Then clicking the export icon  on the toolbar will send the report to the entered application.

5. For a report on which you do not want to see detailed information, check the **Totals Only** box.
6. To see corresponding mnemonics displayed in the column headings, check the **Show Mnemonics** box.



7. To turn off descriptions in report column headings so the user will see just the mnemonics or nothing at all, check the **Show Descriptions** box.
8. To strip commas from numeric fields for external program export, check the **Strip Commas** box.

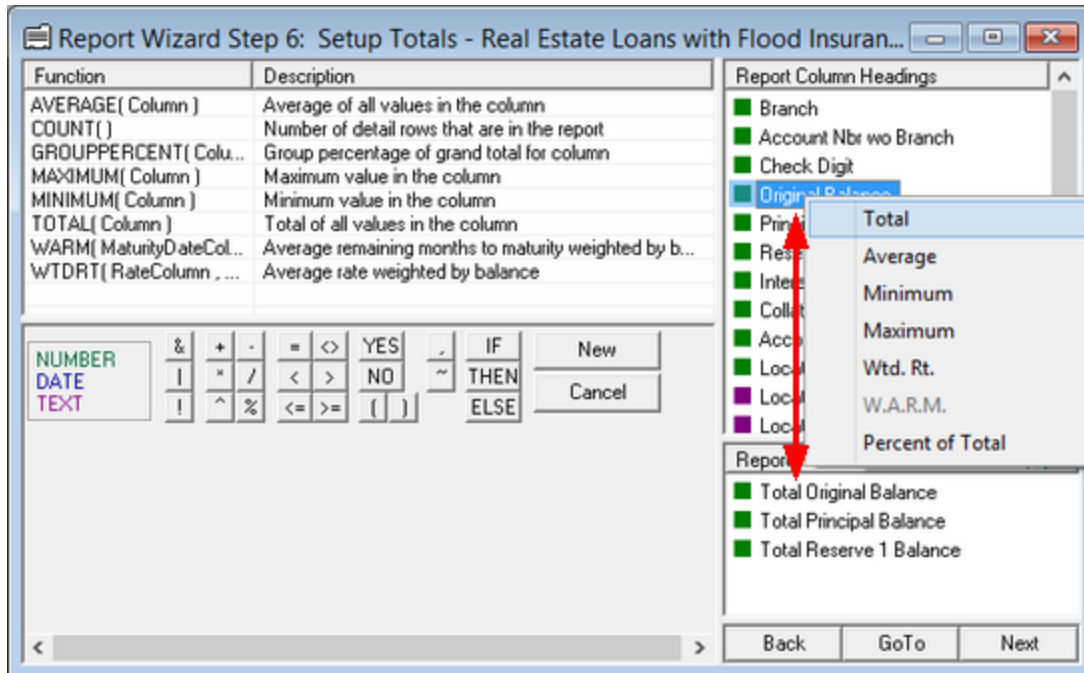
When you have set up the sorting and subtotal breaks you want to see on your report, click <Next> in the bottom-right corner of the screen. [Step 6 of Report Wizard will appear.](#)



The Report Wizard Step 6: Setup Totals

Step 6 of the [Report Wizard](#) allows you to set up totals you would like to see when you run a report.

If you right-click on a report column heading in the **Report Column Headings** box, a pop-up menu appears where you can define a total, average, minimum, maximum, weighted rate, Weighted Average Remaining Maturity (W.A.R.M.), or Percent of Total for the column, if this type of calculation is possible. It is okay to select more than one type of total for a column. Once you select a total from the pop-up menu, that total will be displayed in the **Report Totals** window in the bottom-right of the screen, as shown in the following example.



Weighted rate and W.A.R.M. totals require multiple steps. The following directions explain how to set up weighted rate and W.A.R.M. totals.

Steps to Create a Weighted Rate Total

1. Right-click on a rate in the **Report Column Headings** box, and select "Wtd. Rt." from the pop-up menu. A message will appear asking you to choose a balance.
2. Click on a balance in the **Report Column Headings** box, and the new report total will appear in the **Report Totals** box on the bottom-right corner.

Steps to Create a W.A.R.M. Total

1. Right-click on a date in the **Report Column Headings** box, and select "W.A.R.M." from the pop-up menu. A message will appear asking you to choose a balance.
2. Click on a balance in the **Report Column Headings** box, and the new report total will appear in the **Report Totals** box on the bottom-right corner.

After creating a total, you can right-click on the total in the **Report Totals** box to delete, edit, or create a new total. Totals can use data from multiple columns. You may, for example, divide the total of one column by the average of another column.



When you have set up totals you want to show up on your report, click <Next> in the bottom-right corner of the screen. [Step 7 of Report Wizard will appear.](#)

See also:

[Example of How to Create Totals](#)

[Definitions of all Operators](#)

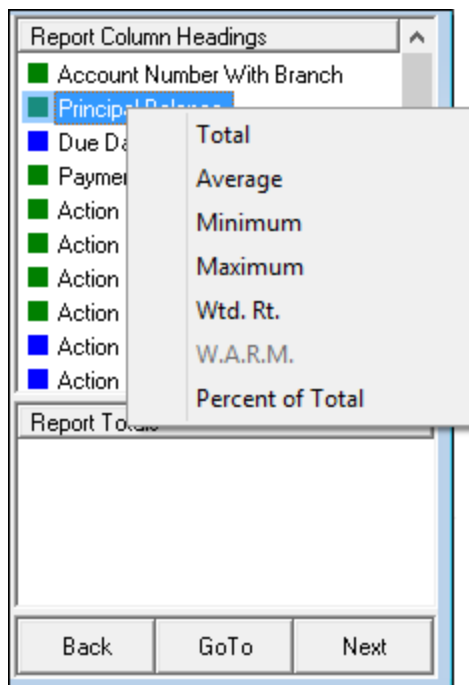
[Definitions of all Functions in Step 6](#)

Example of How to Create Totals

For your understanding, the following is an example of how to create totals.

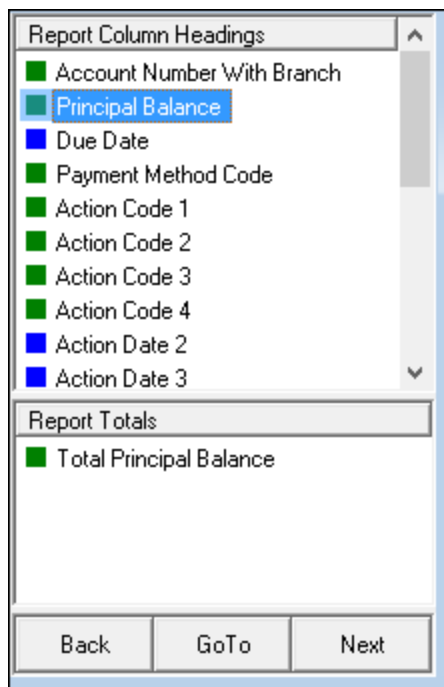
Steps

1. In [Step 6](#) of the Report Wizard, right-click on any field in the Report Column Headings box.

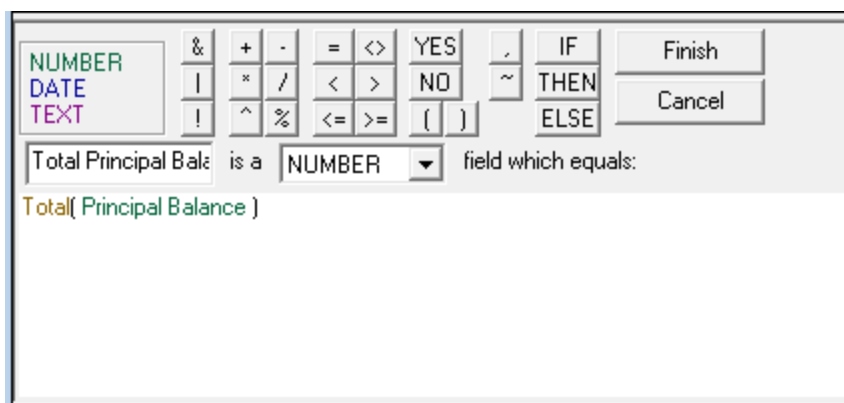



2. Select the type of total you want from the menu that appears. The newly created total will appear in the Report Totals box.





- To edit a total field in the **Report Totals** box, double-click on it. The total calculation will appear in the large white box on the left.



- Insert any new functions or operators, then click .

See also:

[Definitions of all Operators](#)

[Definitions of all Functions in Step 6](#)

Definitions of all Functions in Report Wizard Step 6

Step 6 of the Report Wizard offers several functions to be used in creating calculations. For your convenience, the complete definitions of all the available functions are listed below.

AVERAGE(Column)

Gives the average of the values in the given column. The average is calculated by dividing the sum of all items in the column by the number of items in the column.



For a subtotal segment, it gives the average of the items in the segment. For final report totals, it gives the average for all items in the column.

COUNT()

Returns the number of detail rows in a subtotal segment for subtotals and the number of all detail rows for the report final totals.

GROUPPERCENT(Column)

Gives the group percentage of the grand total for the given column.

MAXIMUM(Column)

Gives the maximum value of the values in the given column. For a subtotal segment, it gives the maximum of the items in the segment. For final totals, it gives the maximum of all items in the column.

MINIMUM(Column)

Gives the minimum value of the values in the given column. For a subtotal segment, it gives the minimum of the items in the segment. For final totals, it gives the minimum of all items in the column.

TOTAL(Column)

Gives the total of the values in the given column. For a subtotal segment, it gives the total of the items in the segment. For final totals, it gives the total of all items in the column.

WARM(MaturityDateColumn, BalanceColumn)

Gives the weighted average number of remaining months to maturity weighted by the balance of the account. For subtotals, it returns the value for those rows in the subtotal group. For final totals, it returns the value for all rows.

To calculate the WARM, the function calculates the number of months from the report run date to the maturity date. It then multiplies this number of months by the balance to create a factor. The sum of all the factors divided by the sum of all the account balances gives the WARM value. Mathematically, the formula looks like

$$\frac{\sum (\text{Remaining Months} * \text{Balance})}{\sum (\text{Balance})}$$

WTDRT(RateColumn, BalanceColumn)

Gives the weighted average rate weighted by the balance of the account. For subtotals, it returns the value for those rows in the subtotal group. For final totals, it returns the value for all rows.

To calculate the WTDRT, the function multiplies the rate by the balance to create a factor. The sum of all the factors divided by the sum of all the account balances gives the WTDRT value. Mathematically, the formula looks like

$$\frac{\sum (\text{Rate} * \text{Balance})}{\sum (\text{Balance})}$$



The Report Wizard Step 7: Set Column Order

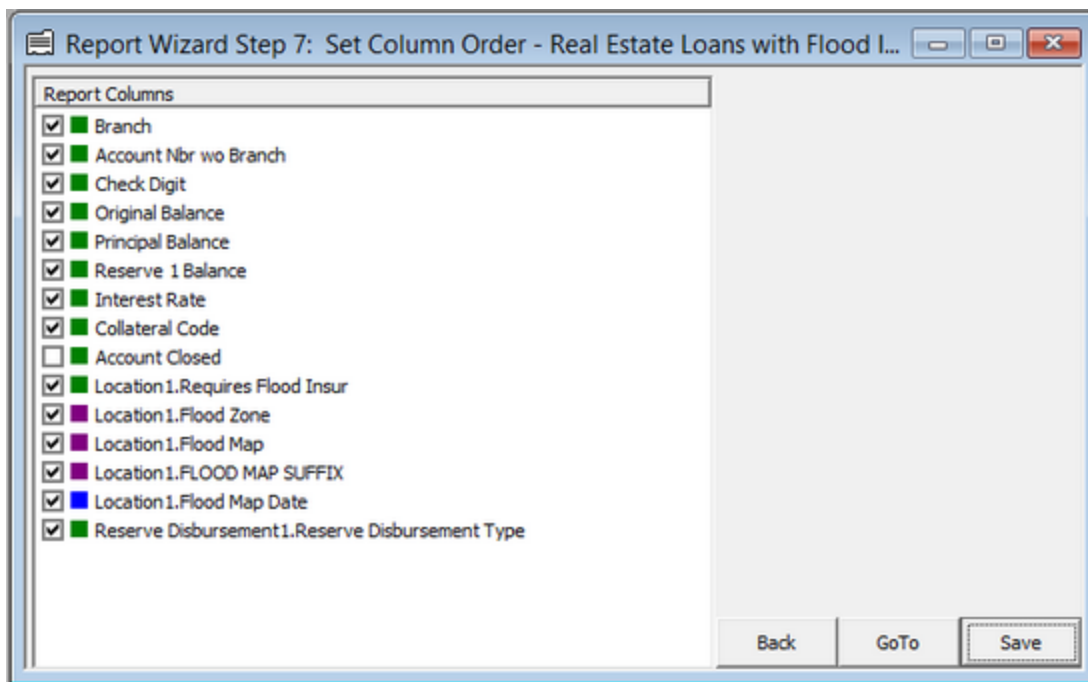
Step 7 of the [Report Wizard](#) allows you to reorganize the report columns and select which columns should appear on the report.

The selected fields and work fields you selected in the previous Report Wizard steps are displayed here. The order the fields appear here will be the same order as how they appear on the report. For example, the first checkmarked field will be the first column on the report.

To move a field, simply click and drag the field to the desired position.

If you want the field to appear on the report, check the box in front of the field. If you do not want the field on your report, leave the checkbox blank, and the field will be hidden. This is especially useful when using fields to build work fields and logic, but they are not necessary on a stand-alone basis.

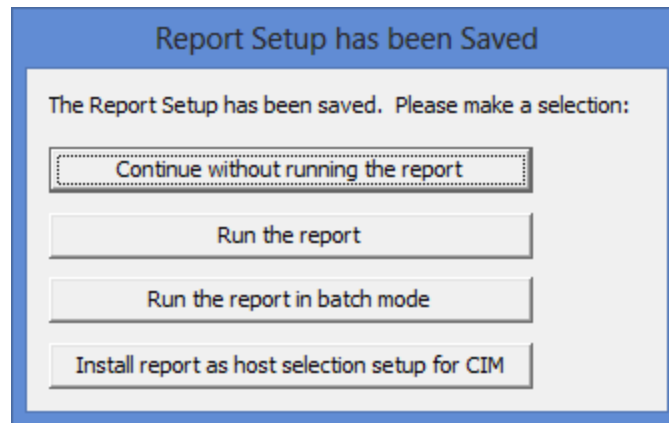
See the example below:



Note: After a report has been run and displayed, columns can be temporarily moved where you need them. When the report is run later, the columns will appear in the order defined in Step 7. Also, when a report is exported to another application such as Excel, the columns will automatically appear in the order defined in Step 7.

When you have reorganized the report columns, click <Save> in the bottom-right corner of the screen. The following dialog will appear:





- Click <Continue without running the report> and the report will be saved to the [Report Catalog](#), where you can run it at a later time or schedule it to [run in the afterhours](#).
- Click <Run the report> to run the report immediately. The results of the report will be displayed on the screen, and you can print, save, or export the report to another program (such as Excel).
- Click <Run the report in batch mode> to run the report in batch mode. This means that GOLDWriter requests a lower priority from the host to run the report. The biggest difference when running the report in batch mode is that the cost of the report will be about 1/3 less, and the report may take a little bit longer to run. However, in most cases the run time is about the same.
- The <Install as host selection setup for CIM> is a special function that saves only the selection parameters of the report into a format on the host computer that is used in Contact Queue processing. It requires that a Contact Queue with the same name as the GOLDWriter report has already been set up in CIM GOLD. Clicking this button assigns the logic of the report to the Contact Queue so that the Contact Queue will pull the same accounts as the GOLDWriter report. If that Contact Queue is not set up before you click this button, you will receive an error message.



Open the Report Wizard to create a new report

If you want to create a new report, or edit an old one, the [Report Wizard](#) will allow you to do this.

Steps for creating a new report

1. Select "New" from the Actions menu.
2. The Report Wizard will appear.
Use the seven steps of the [Report Wizard](#) to create a report.
3. When you have completed the Report Wizard, the following message will appear: "Report setup has been saved. Would you like to run this report now?"
4. If you want to run the new report, click <Yes>. If you do not want to run the report, click <No>. The report will automatically be saved.

Steps for editing an old report

1. Highlight the report by single-clicking on it in the [Report Catalog](#), then select "Edit" from the Actions menu.

→ **Remember:** [FPS GOLD has already created many report](#) examples for you to copy, edit, and use.

The Report Wizard will appear.

2. Make any changes you need throughout the seven steps of the [Report Wizard](#).
3. When you have completed the Report Wizard, the following message will appear: "Report setup has been saved. Would you like to run this report now?"
4. If you want to run the new report, click <Yes>. If you do not want to run the report, click <No>. The report will automatically be saved.

WARNING: When scheduling a GOLDWriter report to run in the afterhours, the final step is to refresh the catalog so that the schedule can be written to the host computer.



View the Report Results

The report results are displayed after a report is run. You can view the results from the run in the following ways:

- After successfully completing [Step 7](#) of the Report Wizard, a dialog box is displayed where you can choose to run the report.
- Select a report you want to view on the [Report Catalog](#) screen, and then select "Run," "Run & Print," "Run Batch Mode," "Run on PC Database," or "[Schedule for Afterhours](#)" from the [Actions](#) menu.
- Right-click a report you want to view on the Report Catalog screen. The following pop-up menu appears:

New	Ctrl+N
Edit	Ctrl+E
Run	Ctrl+R
Run & Print	Ctrl+Shift+R
Run Batch Mode	
Run on PC Database	
Schedule for Afterhours	
Remove from Afterhours	
Available afterhours runs	
Refresh Afterhours Copy	
Install As Host Selection	
Copy	Ctrl+C
Paste	Ctrl+V
Delete	Ctrl+D
Refresh	F5
Find	Ctrl+F

Select one of the run options: Run, Run&Print, Run Batch Mode, Run on PC Database, [Schedule for Afterhours](#).

The report is divided into columns that can be dragged and dropped in any order. Clicking on any column heading will display the report in the order used for that column. See the following example of a report that was generated by GOLDWriter called "Loans with Late Fees."



Report Results - Loans with late fees

	LNOFFC	LNACT6	LNPBAL	LNLATE	LNFEES	Bal Plus Fees	LNHLD1	LNHLD2	LNSCYC
1	1	123123	982,963.77		20.00	982,983.77	47		
2	1	800707	3,334,248.76	39,198.56	45,110.00	3,418,557.32		28	1
3	2	2	14,523.97		550.00	15,073.97			
4	5	115276	50,477.93	300.00	100.00	50,877.93	47		12
5	11	206137	126,575.00	36,945.56	568.12	164,088.68	69	70	
6	40	100233	2,759.78		27.00	2,786.78			
7	40	100250	18,312.57	137.16	27.00	18,476.73	2	39	
8	40	100263	4,201.79	46.40	27.00	4,275.19	2	39	
9	40	100264	6,322.33	65.68	27.00	6,415.01	2	39	
10	40	100269	1,156.38	4.02	56.70	1,217.10			
11	40	500439	2,468.09		154.00	2,622.09			1
12	40	500460	2,430.19	40.00	176.00	2,646.19	2	39	
13	40	800010	10,202.87	84.63	18.00	10,305.50	2	39	1
14	40	800075	4,674.71	62.51	60.00	4,797.22	2	39	1
15	40	800083	9,498.81	60.00	20.00	9,578.81	2	39	1
16	40	800169	12,891.00		22.00	12,913.00			1
17	40	800180	3,927.64	50.00	66.00	4,043.64	69	39	1
18	40	800272	9,338.08	10.00	44.00	9,392.08			1
19	40	800310	2,303.72	40.00	187.00	2,530.72	2	39	1
20	40	800370	49,389.62	197.56	27.00	49,614.18	2	39	1
21	41	100016	8,985.53	79.10	27.00	9,091.63	2	39	1
22	41	100103	17,933.28	125.00	66.00	18,124.28	2	39	1
23	41	100123	16,850.02	75.30	54.00	16,979.32	2	39	1
24	41	100143	2,999.30		27.00	3,026.30	29		1

If subtotals were selected in [Step 5](#) of the Report Wizard, they will be displayed on the report. The subtotals disappear whenever a column order change would make the subtotals incorrect.

The following functions can be performed when a report has been run.

[Charge amount](#)


[Export results](#)


[Print](#)

[Save report](#)



Charge Amount



The Charge Amount  icon can only be used after a report has been run. This icon does not work on old reports that have been run and saved on your computer.

Clicking the  icon will open a screen detailing how much was billed for the last report run.



See [View How Much a Report Costs to Run](#) for more information.





Export a report to another program

It is possible to export a report to another spreadsheet or database program. This must be set up just once in [Step 5](#) of the Report Wizard. If, when a report is displayed, the arrow on the toolbar is yellow , click it to export the report to a designated spreadsheet or database program. If the arrow on the toolbar is gray , complete the following steps.

Steps

1. Open the Report Catalog by clicking the  icon on the toolbar.
2. Right-click on any report.
3. Select "Edit" from the pop-up menu, and [Step 1](#) of the Report Wizard will appear.
4. Click <GoTo>, and select "5 Sorting & Breaks" from the pop-up menu.
5. [Step 5](#) of the Report Wizard will appear.
6. In the **View results with** box, select the **GOLDWriter** radio button, then click the browse button, . The Open dialog will appear.
7. Browse to the folder that contains the application you want to view the report in, and double-click on it. For example, if you wanted to view the report in Excel, you would find the folder that contains the Excel application and double-click on the Excel executable file.


 TIP: If you want to open the report directly from Step 5 of Report Wizard, without displaying the report in GOLDWriter first, select the second radio button.
8. Click <GoTo>, and select "Save & Run" from the pop-up menu that appears.
9. If you selected the second radio button (see *TIP* above), the report results will automatically appear in the new program you selected in [Step 7](#). If you selected GOLDWriter, the report results will appear in GOLDWriter report results.
10. To see the currently displayed results in the new application, click the  button on the toolbar.

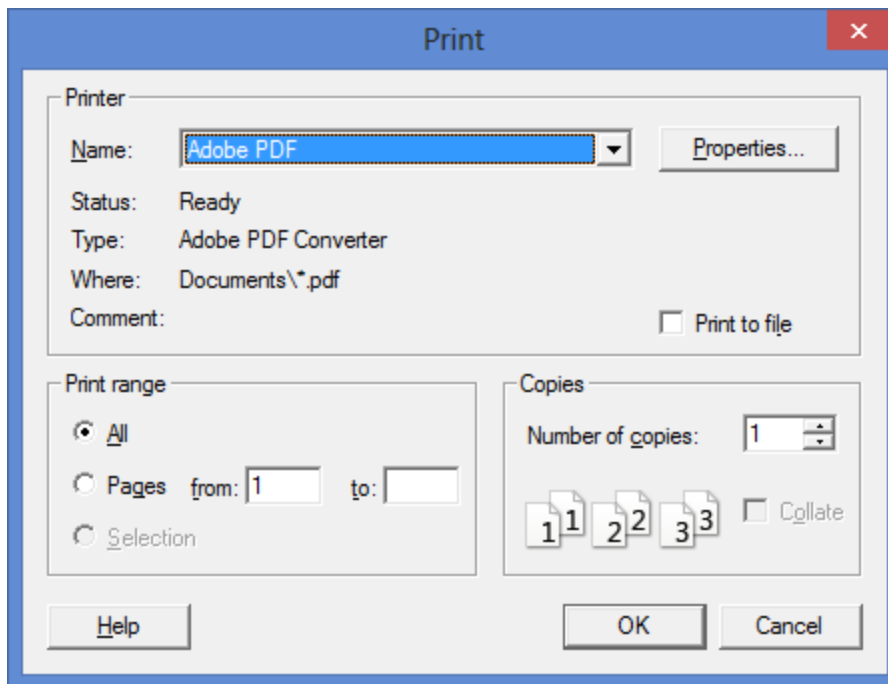


Print from GOLDWriter

To print a report from GOLDWriter, you must first create and run the report. For more information on how to create and run a report, see the [Report Wizard](#) section. Once the report has been run, you can print the report to either of two destinations: a Windows printer or a PC file. If it is sent to a PC file, you can retrieve the data at any time.


Steps to print to a Windows printer

1. Click the  icon on the toolbar, or select "Print" from the File menu. The Print dialog is displayed, as shown below.



2. Select one of the following Print range options.
 - To print all pages of the report, select **All** under **Print range**.
 - To print a page or a range of pages, select **Pages**, then enter the page number(s) that you want to print in the **From** and **To** fields.
 - To print selected text, highlight the text before you open the Print dialog. Under **Print Range**, the radio button next to **Selection** should already be highlighted. If it isn't, click on the radio button next to **Selection**.
3. Select the number of copies you want. If you would like the printed copies to be collated, select **Collate**.
4. Click <OK> to print the report.

Steps to print to a PC file

1. Click  on the toolbar, or select "Print" from the File menu. The Print dialog will appear.
2. Select the **Print to File** option.



3. Select one of the following Print Range options.
 - To print all pages of the report, select **All** under **Print Range**.
 - To print a page or a range of pages, select **Pages**, then enter the page number(s) that you want to print in the **From** and **To** fields.
 - To print selected text, highlight the text before you open the Print dialog. Under **Print Range**, the radio button next to **Selection** should already be highlighted. If it isn't, click on the radio button next to **Selection**.
4. After you have made your selections, click <OK>. The Print to File dialog will appear.
5. Select the drive, folder, and name of the file that you want to print to. Click <OK>.



Save the current report

When a report is [run](#), the results are automatically saved on the PC you are using. This folder can be changed by selecting "Change Report Output Folder" from the File menu (as described below). You can manually save reports to an additional location with the following steps.

Steps

1. Select "Save" from the File menu. The Save As dialog will appear.
2. Enter a name and location for the report to be saved.
3. Click <Save> to finish.

Change Report Output Folder

This function allows you to change the location of the information that is automatically saved when a report is run.

Steps

1. Select "Change Report Output Folder" from the File menu.
2. Use the **Look In** drop-down list to select what folder reports will be saved in. (Make sure the name of the selected folder appears in the drop-down menu box at the top of the dialog.)
3. Click <Select Path> and the dialog will close.

When Open is selected from the drop-down menu, the new folder and its contents will appear in the Open dialog.



Running reports in the afterhours


You can set up GOLDWriter reports to run in the afterhours as well as in current time. The advantage of having a GOLDWriter report run in the afterhours is that it usually costs less and so you can gather current data to be analyzed in the morning.

To run a report in the afterhours:

1. Select the report you want run in the afterhours from the [Report Catalog](#). (If you have not yet created the report, use the [Report Wizard](#) to first create the report, and once it's been saved, select it from the Report Catalog.)
2. Select "Schedule for Afterhours" from the Actions menu (or right-click and select "Schedule for Afterhours"). The Afterhours Schedule Wizard is displayed, as shown below.

3. Enter the next date you want the report to run in the afterhours in the **Next Availability Date** field. If you want the report to run at monthend continuously for the next several months, you would enter the monthend date in this field, and then every monthend thereafter the system would run the report on that date. To run the report in tonight's afterhours, place tomorrow's date in the **Next Availability Date**. This will run the report in tonight's afterhours and make the report available for download at the beginning of day tomorrow.
4. Select either of the following checkboxes:
 - Process at end of previous day:** The system will run the report in the afterhours of the previous day of the **Next Availability Date**. For example, if running the report on 8/13/2013, the system will pull data from the end of business day on 8/12/2013.
 - Process at start of availability day:** The system will run the report at the conclusion of the afterhours but before the start of the **Next Availability Date**. For example, if running the report during the afterhours of 08/12/2013, the system will pull data at the conclusion of the afterhours process of 08/12/2013 and make the report available at the start of business day on 08/13/2013.



5. Enter how often you want the report to run in the **Frequency** drop-down field. Use this field in conjunction with the **Occurs Every** field. For example, if you select "Monday" as the **Frequency** and "4" as the **Occurs Every**, the report will run every fourth Monday. **Note:** The **Next Availability Date** needs to match up with the day or monthend selections. For example, if you have the **Frequency** set to Monday, and the **Next Availability Date** is set for a Wednesday, the system will give you an error and ask you to change the **Next Availability Date** to a date that reflects a Monday.
6. Enter an expiration date for when you no longer want the report to run in the afterhours in the **Expiration Date** field.
7. Select which set you want the report to run: a production set or a monthend set. Production sets are usually realtime, current data. Monthend sets collect data from a monthend file.
8. Click <OK> and the report will be saved to the [Report Catalog](#), and a clock icon  will be displayed in the Report Number column for that report. The clock icon indicates the report is set up to run in the afterhours. If you want to remove the afterhours setup, right-click the report in the Report Catalog and select "Remove From Afterhours."



Copy an Existing Report

Using GOLDWriter, you can easily copy an existing report and create a new report based on the original setup.

To copy an existing report:

1. On the [Report Catalog](#), select the report to be copied by right-clicking on it in the list. The right-click pop-up menu appears, and the Copy function is enabled.
2. Select the "Copy" function from the right-click menu (or press <Ctrl> + C), and then right-click and select "Paste" (or press <Ctrl> + V).

A prompt appears asking you where you would like to save the newly copied report: on the host or on your computer.

3. Select where you want to save the copied report. The new report is displayed at the bottom of the Report Catalog with "Copy of" at the beginning of the original report's title. For example, a report titled "Delinquency Report" would now be titled "Copy of Delinquency Report."

From here you can make any changes to the copied report by double-clicking on it and making changes in the [Report Wizard](#). Give the report a new title, if needed.


→ **Remember:** [FPS GOLD has already created many report](#) examples for you to copy, edit, and use.



View How Much a Report Costs to Run

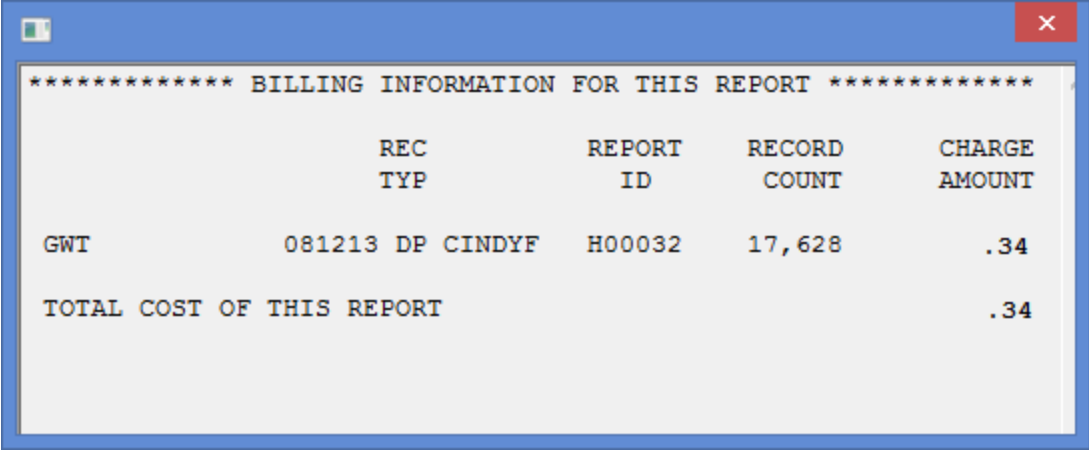
Each [GOLDWriter](#) report varies in how much it costs to run. Some reports are only a few cents, while others cost more. Each time a GOLDWriter report is run, a billing charge is created.

Additionally, if you run reports in batch mode, it can save your institution about 30 percent per report. When "Run Batch Mode" is selected from the [Actions menu](#), the system assigns the report the lowest priority on the host. Because the report is assigned a low priority on the host, the report will take more time to run in comparison to running a report normally. The advantage of running a report in batch mode is the cost savings due to not having the host use excess resources in running your report.

Because we don't know how big each report you set up will be, we do not calculate the billing costs of running reports until after a report is run. When the results of a report are displayed, the billing icon  becomes enabled.

TIP: When setting up a new report, narrow the selection (such as account numbers) to only include a small range of accounts. Then when the setup is completed, run the report to verify that it is the way you want it. The cost for this "test" run will be minimal. You can then modify the report as needed and expand the account number range in [Report Wizard Step 1](#).

When you click this icon , the billing cost of the report is displayed, as shown in the following example:



***** BILLING INFORMATION FOR THIS REPORT *****					
	REC TYP	REPORT ID	RECORD COUNT	CHARGE AMOUNT	
GWT	081213 DP	CINDYF	H00032	17,628	.34
TOTAL COST OF THIS REPORT					.34

Your institution is billed accordingly.



Change Report Setup Folder

This function allows you to change the location where report views are saved on your personal computer.

1. Select "Change Report Setup Folder" from the File menu.
2. Use the **Look In** drop-down list to select what folder report setups will be saved in. (Make sure the name of the selected folder appears in the drop-down menu box at the top of the dialog.)
3. Click <Select Path>.

The dialog will close, the [Report Catalog](#) will appear, and only the PC setups that have been saved in the new folder will appear in the Report Catalog.



How to set up the printer before printing

Before printing, you may need to set up which printer you want your report to print to, what the orientation (landscape or regular) of the print should be, and what paper type you are using to print.

1. Select "Print Setup" from the File menu.
2. Select the printer, orientation, and paper type needed.
3. Click <OK>.



Menus

The following is a list of the available menus in GOLDWriter®.

 [File Menu](#)

 [Actions Menu](#)

 [Set Menu](#)

 [View Menu](#)

 [Window Menu](#)

 [Help Menu](#)



File Menu

The File menu in [GOLDWriter](#) contains functions that enable you to log on or off the host and print reports.

Function	Description
Open	Selecting "Open" from the File menu opens the Open dialog, where you can open a report you have previously saved.
Export	This function allows you to export the currently displayed report to another spreadsheet/database program. (This is set up in Step 5 of the Report Wizard.)
Save	Selecting "Save" (<Ctrl> + S) from the File menu opens the Save As dialog, where you can save and name the results of a report after it has been run.
Print	This function opens the Print dialog, which enables you to print the report results displayed on your screen.
Print Preview	This function allows you to see what the report will look like when printed. Other features include printing, viewing the next page, viewing the previous page, viewing two pages at a time, zooming in and out, and closing Print Preview.
Print Setup	This function is used to select a printer, orientation, and paper size.
Print Font	This brings up the Font dialog which allows you to choose the font, style, size, effects, color, and script of the report you want to print.
Refresh PMDICT dictionary	This function allows you to update the field information for all the records used in the creation of a report. This information is updated automatically once daily. Select this function if you want to include any new field information that may have been created after the automatic daily update. You normally will not use this function unless instructed by FPS GOLD.
Change Set/Inst	This function is for FPS GOLD use only.
Rebuild GTPC links	This function is for FPS GOLD use only.
Exit	This function logs you off the host and closes GOLDWriter [®] .
Logoff/Logon	This function allows you to log off (or log on to) the host.
Change Report Setup Folder	This function allows you to change the location where report views are saved on your personal computer. See Change Report Setup Folder for more information.
Change Report Output Folder	This function allows you to change the location of the information that is automatically saved on your PC when a report is run. See Change Report Output Folder for more information.

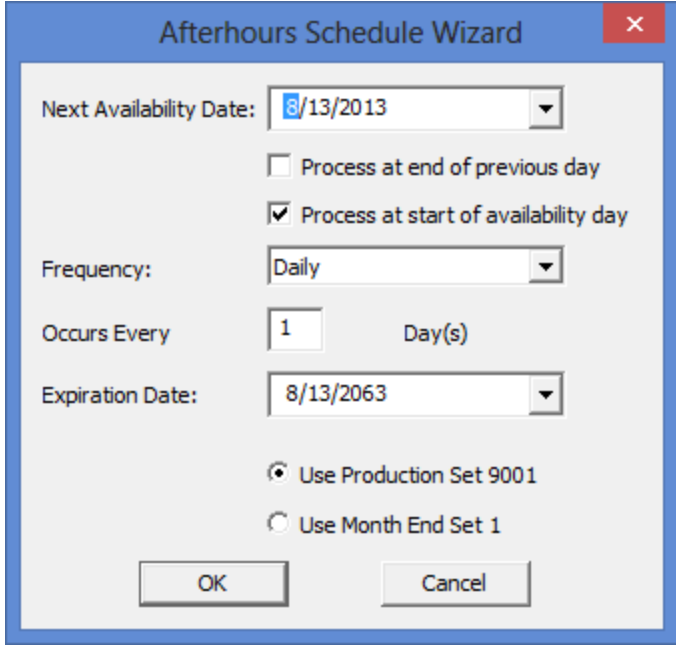


Actions Menu

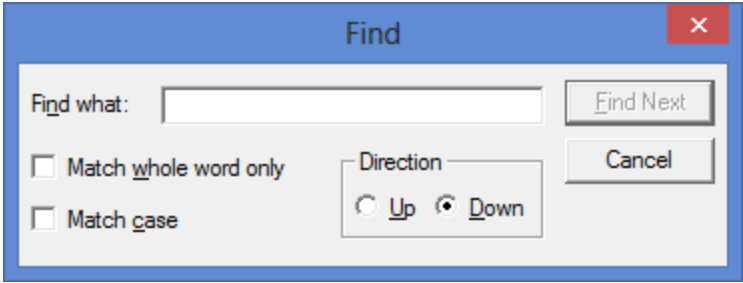
The Actions menu in [GOLDWriter](#) is used to make changes to the displayed data or to change the mode used to enter data. All of these actions can also be used when right-clicking on a report in the Report Catalog. These actions will appear on a pop-up menu when you right-click on a report.

Function	Description
New	This function opens the Report Wizard to create a new report.
Edit	This function changes according to the currently opened dialog. <ul style="list-style-type: none"> • If edit is selected when a report is highlighted, the Report Wizard will open. • If edit is selected when a work field is highlighted in Step 3 of the Report Wizard, the work field can be edited. • If edit is selected when a total is highlighted in Step 6 of the Report Wizard, the total can be edited.
Run	If you select a report listed in the Report Catalog and then select this function, the system runs the report and displays it on the screen or in another selected application.
Run & Print	This function is similar to the Run function above, except after the report is run and displays on your screen, the system then prints the report to your default printer. <p>Note: Make sure your default printer is set up appropriately before choosing this function. A print dialog does not appear; the print job is sent directly to your default printer. For more information concerning how to change your default printer, see your Windows <F1> help and search for "change default printer." Or you can set up the printer before printing, as described in the How to set up the printer before printing topic.</p>
Run Batch Mode	This function operates similarly to the Run function. If you select "Run Batch Mode" after selecting a report on the Report Catalog, GOLDWriter will run the report in batch mode. This means that GOLDWriter requests a lower priority from the host to run the report. The biggest difference when running the report in batch mode is that the cost of the report will be about 1/3 less, and the report may take a little bit longer to run. However, in most cases the run time is about the same.
Run on PC Database	This function runs the report off of a database you've saved on your PC.
Schedule for Afterhours	Use this function to schedule a report to run in the afterhours. When you select the report on the Report Catalog , and then select this function, the following dialog box appears:



Function	Description
	 <p>Use this dialog box to set up when you want this report to run. You can set the next date you want the report to run; whether to run the report at the end of the previous day or start of availability date; the frequency you want the report to run; the number of times the report run occurs during that frequency; the expiration date of when you want the afterhours to stop running the report; and which set you to run for this report.</p> <p>Click <OK> when you have set up your options, and the report will run automatically in the afterhours as your requested.</p>
Remove from Afterhours	Select this function to remove any reports scheduled to run in the afterhours, as described above. If this option is grayed out, the report is not scheduled to run in the afterhours.
Available afterhours runs	Select this function to view all available downloads of the selected report that were run in the afterhours. If this option is grayed out, the report is not scheduled to run in the afterhours. If no reports are displayed in the dialog box that appears when this function is selected, no reports were downloaded from the afterhours run for this report.
Refresh Afterhours Copy	Select this function to refresh the list of reports that have been downloaded from the afterhours. This is useful if you logged onto GOLDWriter and left it open during an afterhours run, and now want to view any reports that were downloaded. Rather than logging out and logging back in, you can select this function, and the select the "Available afterhours run" function, as described above.
Install as Host Selection	This function saves the report parameters, so it can be run in CIM GOLD by GOLDMiner.

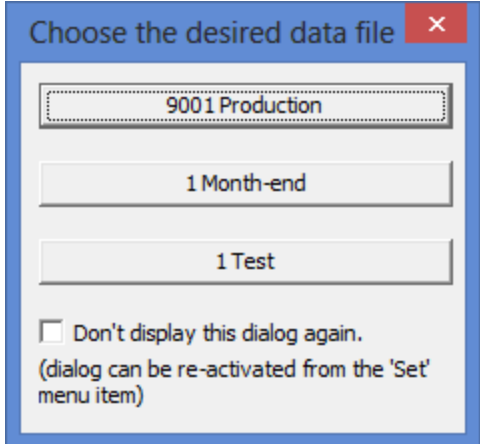


Function	Description
Copy	This function allows you to copy an already existing report from the Report Catalog, and create a new one based on that reports set up. For more information, see the Copy an Existing Report topic.
Paste	Selecting "Paste" from the Actions menu (or press <Ctrl> + V) allows you to paste whatever was last saved to the Windows® clipboard at the current cursor position.
Delete	This button deletes the selected object or text.
Refresh	This function refreshes and displays the Report Catalog. This allows you to easily see if more reports in the Report Catalog have been added or modified by other employees.
Find	<p>This function allows you to search through the currently displayed catalog or report. The following steps explain how to search for information in a report.</p> <ol style="list-style-type: none"> Right-click on the report or catalog and select "Find" from the pop-up menu, or select "Find" from the Actions menu. <p>The Find dialog will appear, as shown below.</p>  <ol style="list-style-type: none"> Enter any word or value in the Find what field. If you enter multiple words, and you want to find them in the exact same order, check the Match whole word only box. If you want to match the case, check the Match case box. Select Up or Down in the Directions box. Click <Find Next> to search for your keyword or value. <p>When a field is highlighted, press the space bar on the keyboard to select the field.</p>



Set Menu

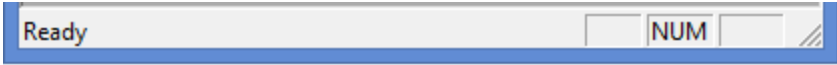
The Set menu in [GOLDWriter](#) allows you to switch between Production, MonthEnd, and Test sets by clicking on the needed set.

Function	Description
Production	Select "Production" from the Set menu if you want to run reports in production mode. Production files are live customer data files.
MonthEnd	Select "MonthEnd" from the Set menu if you want to run reports in monthend mode. Monthend files reflect live data as of the last day of the last month.
Test	Select "Test" from the Set menu if you want to run reports in test mode. You should only make this selection if you have developed a test system complete with accounts and other data records.
Display 'Choose the desired data file' Dlg During Logon	<p>This is an option, and if a checkmark is displayed next to this option, then when you log on, the system asks what data file you want to use to run GOLDWriter reports: production, monthend, or test.</p> <p>See the following example of this dialog box:</p>  <p>To disable this dialog box from appearing on logon, select this option from the Set menu so that a checkmark is <i>not</i> displayed next to it.</p>



View Menu

The View menu in [GOLDWriter](#) enables you to toggle the toolbar and status bar on and off.

Function	Description
Toolbar	This function toggles the toolbar on and off.
Status Bar	<p>This function toggles the status bar on and off. The status bar is at the very bottom of the screen, as shown below. It shows error information or other data that may be pertinent to actions on the screen.</p> 
Billing Information	This function toggles the billing information on and off. The billing information is the amount FPS GOLD charges to run this report. This function is only available after a report is run, or after you've selected a report on the Report Catalog screen.



Window Menu

The Window menu enables you to arrange the open windows in GOLDWriter[®]. This menu will also display all the windows you have open.

Function	Description
New Window	This function opens the currently displayed report or catalog in a new window.
Cascade	This function resizes and overlays the open windows with their title bars visible.
Tile	This function resizes and arranges open windows side-by-side so that all of the windows are visible.
Arrange Icons	This function arranges all minimized windows into the bottom left-hand corner, if they are not already there.



Help Menu

The Help menu contains functions that enable you to find help and view information about GOLDWriter[®].

A note concerning GOLDWriter help:

Windows no longer supports .hlp files, which are older version of help files. However, when you press <F1> from GOLDWriter, a message may appear from Microsoft directing you how to fix the help error by downloading an executable file that allows hlp files to be opened. Follow those steps in order to see help.

However, everything contained in help is also found in the DocsOnWeb [GOLDWriter's User's Guide](#). So if you need help, it might be easiest just to consult DocsOnWeb.

Function	Description
Help	This function opens the first page of the GOLDWriter Online Help System.
Context Help	This function opens the help topic that relates to the screen displayed on the screen. For example, if Report Wizard Step 3 is displayed, selecting this option will bring up the help topic concerning Report Wizard Step 3.
Help Finder	This function allows you to enter keywords to search for help topics.
About GOLDWriter	This function opens the About GOLDWriter dialog, which shows the version number of GOLDWriter [®] , copyright date, and number of sessions in use.
What's New	This function opens the Version History dialog. The dialog displays all changes and improvements made to each version of GOLDWriter [®] .
Find IDs	This menu item is for FPS GOLD use only. It shows a context-sensitive number for each screen, so help can be tied to that screen. If a checkmark is displayed next to this item and press <F1> for help, a dialog box appears showing context numbers. In order to see help, make sure no checkmark is displayed next to this function.



Shortcuts

Click on the links below to find information designed to help you easily perform GOLDWriter tasks.

[Toolbar icons](#)













[Keyboard shortcuts](#)



Toolbar Icons

The toolbar is a quick way to access more frequently used functions. The basic toolbar will always be displayed according to default. To view or hide the toolbar, choose "Toolbar" from the View menu.




Icon	Description
	Click this icon to log on to GOLDWriter. If you already logged on to GOLDWriter, click this icon to log off GOLDWriter.
	Click this icon to create a new GOLDWriter report. For more information, see Creating a New Report .
	Clicking this icon opens the Report Catalog, which displays all the reports that have been set up for your institution in GOLDWriter. For more information, see Open the Report Catalog for more information.
	Click this icon to schedule reports to run in the afterhours. For more information, see Running reports in the afterhours .
	Clicking this icon brings up the Open dialog, where you can open a report you have previously saved on the network or your computer.
	Click this icon to export the currently displayed report to another spreadsheet/database program. (This is set up in Step 5 of the Report Wizard.)
	Click this icon to save and name the results of a report after it has been run.
	Click this icon if you want to copy a selected report on the Report Catalog screen and save a new one. See Copy an Existing Report for more information.
	Click this icon to paste the report you copied as described above.
	Click this icon to view how much a report costs to run .
	Clicking this icon opens the Print dialog, which enables you to print the report results displayed on your screen.
	Click this icon to view the help topic for the screen displayed.



Keyboard Shortcuts

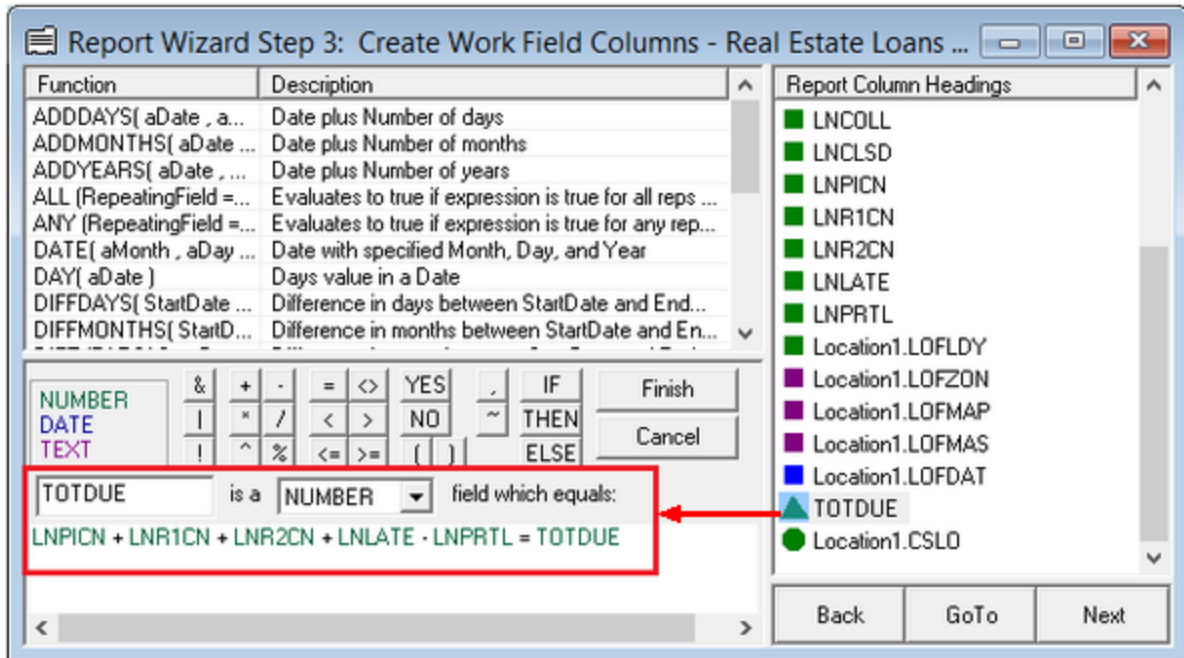
The following is a list of keystrokes that will help you perform GOLDWriter® tasks quickly.

Keystroke	Description
<Ctrl> + C	Press these keys to quickly copy any information you have selected. You can also use these keys to copy an existing report, as explained in the Copy an Existing Report topic.
<Ctrl> + D	<p>If you select a report in the Report Catalog and then press these keys, you can delete the report. The following message will be displayed:</p>  <p>The dialog box is titled "GOLDWriter" and contains a question mark icon. The text reads: "Are you sure you want to delete the selected report setup(s)? Any afterhours scheduling, and output from any afterhours runs of the selected report(s) will be also be deleted from the host!". At the bottom, there are two buttons: "Yes" and "No".</p> <p>Click <Yes> and the report will be deleted, as well as any afterhours scheduling of that report.</p>
<Ctrl> + E	If you click these keys after selecting a report in the Report Catalog , it causes the Report Wizard to be displayed. <Ctrl> + E indicates that you want to edit parts of the report setup.
<Alt> + F + L	Pressing these keys either logs you on or logs you off GOLDWriter.
<Ctrl> + N	Press these buttons to bring up a new Report Wizard, where you can enter new parameters for a report setup.
<Ctrl> + V	Press these keys to quickly paste any information you have selected. You can also use these keys to paste a copied report, as explained in the Copy an Existing Report topic.
<F5>	Refreshes the Report Catalog .
<Ctrl> + R	If you select a report in the Report Catalog and press these keys, the report will run and be displayed on your screen.
<Ctrl> + S	Press these keys to save the report results (if that is displayed), the report setup (if you select a report from the Report Catalog), or the Report Wizard (if you are working through the Report Wizard).



Appendix A - Special Work Field Calculations

For your convenience, several examples of loan work field calculations are displayed. These could be used in [Report Wizard Step 3: Create Work Fields](#). For example, in the first example in the table below, you would title the work field "TOTDUE," then you would enter the calculation logic, as shown in the following example.



The following table describes these calculations.

Loan Calculations

Calculation	Description
<p>TOTDUE = LNPICN (P/I Payment) + LNR1CN (Reserve 1 Payment) + LNR2CN (Reserve 2 Payment) + LNLATE (Late Charges) - LNPRTL (Partial Payments)</p>	<p>Next Payment Due This will work in all cases except when the Next Payment Due involves a P/I or a reserve payment change, or if a Subsidy Payment amount is used, or on a payment method 5 (line-of-credit) loan with payment types 2-7. See the following variations in the next rows.</p>
<p>TOTDUE = LNPICN (P/I Payment) + LNR1NX (Next Reserve Payment) + LNR2CN (Reserve 2 Payment)</p>	<p>Next Payment Due (2) Use this when there is a next Reserve 1 payment pending (usually after a Reserve Analysis) that will become effective with the next payment due.</p> <p>Note: If you do not use either of the reserve accounts or the Partial Payment field, they may be omitted from the calculation.</p>



Calculation	Description
+ LNLATE (Late Charges) - LNPRTL (Partial Payments)	
TOTDUE = LNPINX (Next P/I Payment) + LNR1CN (Reserve 1 Payment) + LNR2CN (Reserve 2 Payment) + LNLATE (Late Charges) - LNPRTL (Partial Payments)	Next Payment Due (3) Use when there is a pending next P/I payment that will become effective with the Next Payment Due (ARM only). Note: If you do not use either of the reserve accounts or the Partial Payment field, they may be omitted from the calculation.
DAYS = TODAY (today's date) B LNRLFD (Date of 1st finance charge) DAILY = LNRATE ÷ 365 AMTDUE = LNPBAL * DAILY ÷ 100 * DAYS R 2 + LNLATE	Finance Charges Due To Date This calculates a finance charge plus any outstanding late charges, from the date of the last finance to today, on payment method 5 loans (line-of-credit) that are using a daily interest (D) calculation. Note: You can also add the mnemonics LNRLP1 through LNRLP5, after the LNLATE (late charges), to include any unpaid billed amounts.
LINSTBAL = 100 - LNISLD (percent sold) * LNPBAL (principal balance) ÷ 100 R 2	Institution Balance This is only for sold loans. This calculation will compute the institution's portion of the balance. If the loan is 100% sold, the result will be 0.
RMTERM = LNMATD (maturity date) B LNDUDT (payment due date) ÷ 30.4 (average days) R 0	Remaining Term This calculation does a comparison between the current payment due date on file and the maturity date to determine the amount of time (in months) left on this loan. <i>See the other RMTERM description below for a variation of this same calculation.</i>
RMPMTS = LNMATD (maturity date) B LNDUDT (payment due date)	Remaining Number of Payments The use of the frequency in the calculation allows for loans with other than monthly payments.



Calculation	Description
$\begin{aligned} &\div \text{LNFREQ} \\ &\text{(frequency of} \\ &\text{payments)} \\ &\div 30.4 \\ &\text{R 0} \end{aligned}$	
<p>RMTERM = LNMATD (maturity date) B LNDUDT (pmt due date) $\div 30.4$ R 0</p> <p>FACTOR = LNPBAL (princ bal) * REMTERM</p> <p>WTERM@ = FACTOR \div LNPBAL (princ bal) R 0</p>	<p>Weighted Average Remaining Term Uses two separate calculations to arrive at the desired result. First, the calculation for remaining term (see RMTERM above) and then the calculation to compute the average, itself requiring two steps to complete. Notice the "@" used in the result mnemonic. This is the mnemonic you will print on your report.</p>
<p>FACTOR = LNPBAL (principal balance) * LNTERM (term in months)</p> <p>WTERM@ = FACTOR \div LNPBAL (principal balance) T 0</p>	<p>Weighted Average Term This is the same as the previous calculation, weighted average remaining term, except that it uses the full term instead of the remaining term.</p>
<p>LTV = LNPBAL (principal balance) * 100 \div LNCALC (appraisal amount/selling price)</p>	<p>Loan-to-Value Ratio The special mnemonic, LNCALC, is used to determine the lesser of the appraisal amount or the selling price.</p>
<p>FACTOR = LNPBAL (principal balance) * LNRATX (effective rate)</p> <p>WRATE@ = FACTOR \div LNPBAL (principal balance) R 3</p>	<p>Weighted Average Rate The special mnemonic, LNRATX, is used to determine the rate in effect on any loan pulled for your report. There is a different rate used on an ARM than on a fixed rate or an LIP. Notice the use of the "@" in the result mnemonic to determine the weighted average. See below for a variation of this calculation.</p>
<p>LINSTBAL = 100 - LNISLD (percent)</p>	<p>Weighted Average Rate (2) The same calculation as above with the "institution portion of balance"</p>

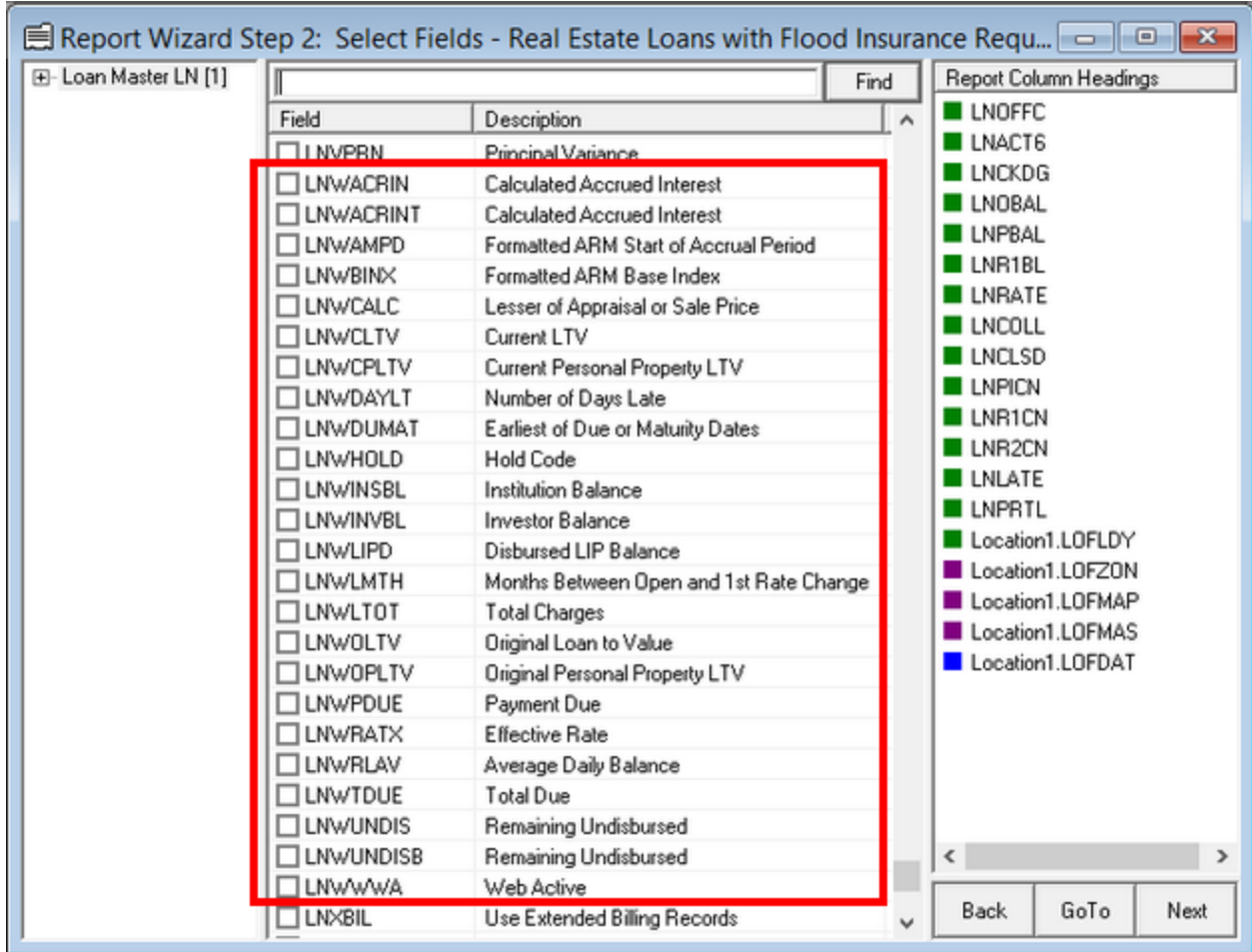


Calculation	Description
<p> sold) * LNPBAL (principal balance) ÷ 100 R 2 FACTOR = LINSTBAL * LNRATX WRATE@ = FACTOR ÷ LINSTBAL R 3 </p>	<p>calculation added in and used instead of the principal balance. May be used if part or all of your loans are sold to investors.</p>
<p> DLPMTS = TODAY (today's date) B LNDUDT (payment due date) ÷ 30.4 T 0 </p>	<p>Number of Past Due Payments</p> <p>This is a comparison of the date you run your report and the payment due date on file. The result is truncated to "zero" number of decimal places to provide for a whole number. If you need a more accurate result, increase the "0" to a "1" (or more if desired).</p> <p>For example: If the loan is 3 1/2 months delinquent, the calculation at the left will show the loan as being only 3 months delinquent. Whereas, if the "0" were changed to a "1," the answer would be 3.5. You can also round to the nearest month by replacing the "T" with an "R."</p>



Appendix B - Special Loan Field Mnemonics

FPS GOLD has created special loan "work" fields (mnemonics). The fields eliminate the need for you to create work fields to obtain the data. Most of these work fields begin with LNW (see example below). The following table explains the fields. **Note:** These fields (mnemonics) would be used in [Report Wizard Step 2: Select Fields](#).



Field	Description
LNWACRIN	<p>Calculated accrued interest. This GOLDWriter and Variable screen mnemonic will accrue loan interest either to or through today. The calculation is the same calculation that the Payoff screen uses. The mnemonic uses the same institution option as the one used for payoffs to determine if the calculation is to or through today (institution option OPTD I1DY).</p> <p>WARNING: This mnemonic does not use the Payoff record. If you have already created a payoff record on the Loan Payoff screen and you run a report using this mnemonic, but today is not the payoff date, the accrued interest will be different. This is exactly the same as LNWACRINT.</p>
LNWACRINT	See LNWACRIN above.



Field	Description
LNWAMPD	Formatted ARM start of accrual period.
LNWBINX	Formatted ARM base index.
LNWCALC	Lesser of appraisal or sale price. If the Selling Price (LNSELL) is zero, then this uses the appraisal amount (LNAPAM). If the appraisal amount is 0, then this is the selling price. If neither is zero, then the lesser of the appraisal amount or selling price is used.
LNWCLTV	Current LTV (loan to value). If either the principal balance (LNPBAL) or LNWCALC are zero, then this is 0. Otherwise, this is the principal balance plus secondary balance (LNBAL2) times 100000 times 1000 divided by LNWCALC (see definition above). The calculation looks as follows: LNPBAL = 0 or LNWCALC = 0, then 0. or else: $(LNPBAL + LNBAL2) * 100000 * 1000 / LNWCALC$
LNWCPLTV	Current personal property LTV. This is calculated using the LNWCLTV calculation (see below) from LNVAL macro on FPLW record.
LNWDAYLT	Number of days late. This work field calculates the number of days a loan is past due. The calculation is: Today - Due Date (for the loan) If the loan due date is in the future, the field will be zero (0).
LNWDUMAT	Earliest of the due date or maturity date. LNWDUMAT returns the earlier of the loan due date (LNDUDT) and the loan maturity date (LNMATD). If one of the dates is blank, it uses the date with information in it. This mnemonic should be helpful in auditing regulatory reports.
LNWHOLD	Searches for data in hold code 1 and 2.
LNWINSBL	Institution balance. This is the principal balance (LNPBAL) minus LNWINVBL (see definition below).
LNWINVBL	Investor balance. This is the principal balance (LNPBAL) times the percent sold (LNISLD) rounded to three decimal places.
LNWLIPD	Disbursed LIP balance. If the LIP Method Code (LNLMTM) is 103, then this is the same as the principal balance (LNPBAL). Otherwise, this is the principal balance minus the LIP balance (LNLBAL).
LNWLMTH	Months between open and first rate change. This calculates the number of months between the loan open date and the first rate change date. This calculation is also displayed on the ARM Detail screen (Months Between Open and 1st Rate Change field).



Field	Description
LNWLTOT	Total charges. If the LIP Method Code (LNLMTM) is 0, then this is 0. Otherwise, this is the LIP Charge Amount (LNLCGA) plus the LIP Prior Unpaid Billing amount (LNLPCG).
LNWOLTV	Original loan to value ratio. This is the original balance (LNOBAL) divided by the lesser of the appraisal amount or the selling price (LNCALC) rounded to three decimal places. If either the appraisal amount or the selling price is zero, it uses the field with the amount in it.
LNWOPLTV	Original personal property value. This is calculated using the LNWOLTV calculation (see above) from LNVAL macro on FPLW record.
LNWPDUE	Payment due. This is the CALCPMT calculation from INTCA macro. But if this is a line-of-credit loan (payment method 5) and the Remaining Unpaid fields (LNRLP1,2,3,4,5) are all zero (0), then LNWPDUE is zero as well.
LNWRATX	LNWRATX is the loan effective rate. This mnemonic will return the effective rate based on the status of the loan. The accrual rate on adjustable rate loans will use LNAMRT, LIP will use LNLRT, and all other loans will use LNRATE.
LNWRLAV	Average daily balance. If this is a line-of-credit loan (payment method 5), then: Use the later of the date of last transaction (LNTRAN) or date of last finance charge (LNRLFD). Take the difference in days between this date and today's date. This is called WORK1. Now take the difference in days between the date of last finance charge (LNRLFD) and today, and this is called WORK2. If WORK2 is equal to zero, then use value of 1 for WORK2. Then, LNWRLAV is equal to the principal balance (LNPBAL) * WORK1/WORK2. If the resulting amount of LNWRLAV is zero, then the system uses loan principal balance. If not a line-of-credit loan: Do Work call to FPSAVAB0 and use balance returned.
LNWTDUE	Total due. Calculated from the LNVAL macro.
LNWUNDIS and LNWUNDISB	Undisbursed Balance The calculations are included with this mnemonic. It will display the undisbursed balance for either LIP or payment method 5 loans (line-of-credit). This mnemonic gives you the ability to display the undisbursed amounts for both LIP or payment method 5 loans in the same column. <ul style="list-style-type: none"> For LIP loans, the mnemonic will display the LIP undisbursed balance by reading the Undisbursed Balance field on the Account Construction Detail screen, Balances, Rates & Billing tab. The LIP method code must be greater than 0. For payment method 5 loans, the undisbursed amount is calculated as follows: Credit Limit - Principal Balance = Undisbursed (for revolving LOCs), or Credit Limit - Credit Used = Undisbursed (for non-revolving LOCs).



Field	Description
	WARNING: If a loan has been set up to be both a payment method 5 and an LIP, the payment method 5 calculations will be displayed.
LNWWWA	Web active.
Lienholder and Property Mnemonics	<p>Lienholder and property records mnemonics are IL for lienholder and IP for property records. There can be several properties per loan and also several lienholders per property.</p> <p>These fields work similarly to LIP or reserve disbursements and act as the master when read with loans. Lienholders are the master if read with properties.</p>
"LNC" instead of "LN"	If you change the "LN" part of a loan mnemonic to "LNC", the loan dates will be displayed with four-digit years, in MMDDCCYY format. For example, to have four-digit years displayed for the loan due date, use the mnemonic "LNCDUDT" instead of "LNDUDT." Note that this is only available for LN mnemonics. The RD (reserve), IN (insurance), etc. do not have this capability.
LNRINF	<p>LNRINF displays the last interest rate and the date the rate went into effect. The data is all displayed on one line and appears with the date first, then the rate. For example, 0401130875000 would be:</p> <p>Date: 04-01-13 Rate: 08.75000</p>



Appendix C - Report Examples

Example: Escrow Reserve Audit—All

The screenshot shows the GOLDWriter interface for 'Report Wizard Step 4: Enter Row Selection Logic - ESCROW RESERVE AUDIT REVIEW-ALL'. It features a menu bar (File, Actions, Set, View, Window, Help), a toolbar, and a main workspace divided into three sections:

- Function List:** A table listing various functions and their descriptions.

Function	Description
ADDDAYS(aDate , aNumber)	Date plus Number of days
ADDMONTHS(aDate , aNumber)	Date plus Number of months
ADDYEARS(aDate , aNumber)	Date plus Number of years
ALL (RepeatingField =<><=>= value)	Evaluates to true if expression is true for all reps of field
ANY (RepeatingField =<><=>= value)	Evaluates to true if expression is true for any reps of field
DATE(aMonth , aDay , aYear)	Date with specified Month, Day, and Year
DAY(aDate)	Days value in a Date
DIFFDAYS(StartDate , EndDate)	Difference in days between StartDate and EndDate
DIFFMONTHS(StartDate , EndDate)	Difference in months between StartDate and EndDate
DIFFYEARS(StartDate , EndDate)	Difference in years between StartDate and EndDate
FIND('Value' , Field)	Position of Value in Field or 0 if not found
FORALL record(expression)	Evaluates to true if expression is true for all records
FORANY record(expression)	Evaluates to true if expression is true for any record
FORMATACCT(anOffice, anAccount, aCheckD...	Formats the account number. Checkdigit is optional
FORMATLOANACCT(anOffice, anAccount, aC...	Formats the loan account number. Checkdigit is optional
LASTDAYPREVMONTH()	Last Day of Previous Month
MONTH(aDate)	Months value in a Date
ROUND(aNumericFieldOrExpression , aNumber...	Rounds the field to the desired number of decimal places
RUNDATE()	Date report is run
TRUNCATE(aNumericFieldOrExpression , aNu...	Truncates the field to the desired number of decimal places
YEAR(aDate)	Years value in a Date
- Report Column Headings:** A list of report columns with checkboxes.
 - Account Number With Branch
 - Check Digit
 - Due Date
 - Reserve 1 Payment
 - Reserve 1 Balance
 - Principal Balance
 - Account Closed
 - Servicing Released
 - Reserve Analysis Eff Date mddd
 - Pay Interest on Reserve 1
 - Pay Interest on Reserve 2
 - Accrued Interest on Reserve 1
 - 2nd Reserve 1 Effective Date
 - Interest Rate For Reserve 1
 - Date Last Accrued Reserve 1
 - 2nd Reserve 1 Payment
 - Rate Pointer for Reserve 1
 - Reserve 2 Balance
 - Reserve 2 Accrued Interest
 - Reserve 2 Payment
 - Interest Rate for Reserve 2
 - Date Last Accrued Reserve 2
 - 2nd Reserve 2 Payment
 - Rate Pointer for Reserve 2
 - Reserve 2 to Skip Analysis
 - 2nd Reserve 2 Effective Date
 - Date Last Escrow Analysis
 - Reserve Disbursement1.Amount t...
 - Reserve Disbursement1.Pay Date
 - Reserve Disbursement1.Term in ...
 - Reserve Disbursement1.Reserve ...
 - Reserve Disbursement1.Advance...
 - Reserve Disbursement2.Amount t...
 - Reserve Disbursement2.Pay Date
 - Reserve Disbursement2.Term in ...
- Logic Editor:**
 - Buttons for NUMBER, DATE, TEXT, and logical operators (&, +, -, =, <>, YES, NO, ~).
 - Checkboxes for 'Pre-select Master Records' and 'Select if:'.
 - Logic expression: `[! Account Closed & ! Servicing Released] &`
 - List of disbursement types: `Reserve Disbursement1.Reserve Disbursement Type >0` through `Reserve Disbursement10.Reserve Disbursement Type >0`.

Navigation buttons (Back, GoTo, Next) and a status bar (Ready, CAP NUM) are also visible.

Example: Escrow Reserve Audit Taxes Only



GOLDWriter - [Report Wizard Step 4: Enter Row Selection Logic - ESCROW RESERVE AUDIT TAXES ONLY]

File Actions Set View Window Help

Function	Description
ADDDAYS(aDate , aNumber)	Date plus Number of days
ADDMONTHS(aDate , aNumber)	Date plus Number of months
ADDYEARS(aDate , aNumber)	Date plus Number of years
ALL (RepeatingField =<><=>= value)	Evaluates to true if expression is true for all reps of field
ANY (RepeatingField =<><=>= value)	Evaluates to true if expression is true for any reps of field
DATE(aMonth , aDay , aYear)	Date with specified Month, Day, and Year
DAY(aDate)	Days value in a Date
DIFFDAYS(StartDate , EndDate)	Difference in days between StartDate and EndDate
DIFFMONTHS(StartDate , EndDate)	Difference in months between StartDate and EndDate
DIFFYEARS(StartDate , EndDate)	Difference in years between StartDate and EndDate
FIND('Value' , Field)	Position of Value in Field or 0 if not found
FORALL record(expression)	Evaluates to true if expression is true for all records
FORANY record(expression)	Evaluates to true if expression is true for any record
FORMATACCT(anOffice, anAccount, aCheckD...	Formats the account number. Checkdigit is optional
FORMATLOANACCT(anOffice, anAccount, aC...	Formats the loan account number. Checkdigit is optional
LASTDAYPREVMONTH()	Last Day of Previous Month
MONTH(aDate)	Months value in a Date
ROUND(aNumericFieldOrExpression , aNumber...	Rounds the field to the desired number of decimal places
RUNDATE()	Date report is run
TRUNCATE(aNumericFieldOrExpression , aNu...	Truncates the field to the desired number of decimal places
YEAR(aDate)	Years value in a Date

Report Column Headings

- Account Number With Branch
- Check Digit
- Due Date
- Reserve 1 Payment
- Reserve 1 Balance
- Principal Balance
- Account Closed
- Servicing Released
- Reserve Analysis Eff Date mmdd
- Pay Interest on Reserve 1
- Pay Interest on Reserve 2
- Accrued Interest on Reserve 1
- 2nd Reserve 1 Effective Date
- Interest Rate For Reserve 1
- Date Last Accrued Reserve 1
- 2nd Reserve 1 Payment
- Rate Pointer for Reserve 1
- Reserve 2 Balance
- Reserve 2 Accrued Interest
- Reserve 2 Payment
- Interest Rate for Reserve 2
- Date Last Accrued Reserve 2
- 2nd Reserve 2 Payment
- Rate Pointer for Reserve 2
- Reserve 2 to Skip Analysis
- 2nd Reserve 2 Effective Date
- Reserve Disbursement1.Amount t...
- Reserve Disbursement1.Pay Date
- Reserve Disbursement1.Term in ...
- Reserve Disbursement1.Reserve ...
- Reserve Disbursement1.Advance...
- Reserve Disbursement1.Expiratio...
- Reserve Disbursement2.Amount t...
- Reserve Disbursement2.Pay Date
- Reserve Disbursement2.Term in ...

NUMBER & + - = <> YES . Pre-select Master Records
 DATE | * / < > NO ~
 TEXT | ^ % <= >= ()

Select if:

```
( ! Account Closed & ! Servicing Released ) &
Reserve Disbursement1.Reserve Disbursement Type= 10|
Reserve Disbursement2.Reserve Disbursement Type =10|
Reserve Disbursement3.Reserve Disbursement Type = 10|
Reserve Disbursement4.Reserve Disbursement Type = 10|
Reserve Disbursement5.Reserve Disbursement Type= 10|
Reserve Disbursement6.Reserve Disbursement Type = 10|
Reserve Disbursement7.Reserve Disbursement Type= 10|
Reserve Disbursement8.Reserve Disbursement Type = 10|
Reserve Disbursement9.Reserve Disbursement Type = 10|
Reserve Disbursement10.Reserve Disbursement Type = 10
```

Back GoTo Next

Ready NUM

Investor Balance Report

This is a report that was created to display the investor balance and institution balance for each investor loan on the system. This report can help with the research of errors on the [Loan Management Summary by Type \(FPSRP030\)](#) report. See the examples below:

Report Wizard Step 1: Enter Basic Information



GOLDWriter - [Report Wizard Step 1: Enter Basic Information - Investor a...

File Actions Set View Window Help

Title: Investor and Institution Portion of Principal Balance Category: Loans

Master Record: Loan Master LN

Account Number with	From	To	Report Description
			Determines how much of a loan's principal balance is investor principal balance and how much is institution's.

Work with mnemonics rather than field descriptions on all steps

GoTo Next

Ready NUM

Select the fields to be used in this report using [Report Wizard Step 2: Select Fields](#). You can see the list of fields selected (under the Report Column Headings) in the example below.

Skip [Report Wizard Step 2A: Enter Sub-record Selection Logic](#).

For [Report Wizard Step 3: Create Work Field Columns](#), you will need to create three work fields: PRINBAL, INVBAL, and INSTBAL. You must set up these work fields in this order. The work fields are set up as shown in the following examples.

1. Work field calculation for PRINBAL:



Report Wizard Step 3: Create Work Field Columns - Investor and Institution ...

Function	Description
ADDDAYS(aDate , aNu...	Date plus Number of days
ADDMONTHS(aDate , ...	Date plus Number of months
ADDYEARS(aDate , aN...	Date plus Number of years
ALL (RepeatingField =<...	Evaluates to true if expression is true for all reps of fi...
ANY (RepeatingField =<...	Evaluates to true if expression is true for any reps of ...
DATE(aMonth , aDay , ...	Date with specified Month, Day, and Year
DAY(aDate)	Days value in a Date
DIFFDAYS(StartDate , ...	Difference in days between StartDate and EndDate
DIFFMONTHS(StartDat...	Difference in months between StartDate and EndDate
DIFFYEARS(StartDate , ...	Difference in years between StartDate and EndDate
FIND('Value' , Field)	Position of Value in Field or 0 if not found

Report Column Headings

- Account Number with Branch
- Check Digit
- Principal Balance
- Investor Percentage Sold
- Balance When Sold
- Unopened Loan
- Account Closed
- Servicing Released
- Investor Master Number
- Investor Group Number
- Interest Paid To Date
- LIP Undisbursed Funds Balance
- LIP Method Code
- PRINBAL
- INVBAL
- INSTBAL

PRINBAL is a NUMBER field which equals:
Principal Balance - LIP Undisbursed Funds Balance

Back GoTo Next

2. Work field calculation for INVBAL:

Report Wizard Step 3: Create Work Field Columns - Investor and Institution ...

Function	Description
ADDDAYS(aDate , aNu...	Date plus Number of days
ADDMONTHS(aDate , ...	Date plus Number of months
ADDYEARS(aDate , aN...	Date plus Number of years
ALL (RepeatingField =<...	Evaluates to true if expression is true for all reps of fi...
ANY (RepeatingField =<...	Evaluates to true if expression is true for any reps of ...
DATE(aMonth , aDay , ...	Date with specified Month, Day, and Year
DAY(aDate)	Days value in a Date
DIFFDAYS(StartDate , ...	Difference in days between StartDate and EndDate
DIFFMONTHS(StartDat...	Difference in months between StartDate and EndDate
DIFFYEARS(StartDate , ...	Difference in years between StartDate and EndDate
FIND('Value' , Field)	Position of Value in Field or 0 if not found

Report Column Headings

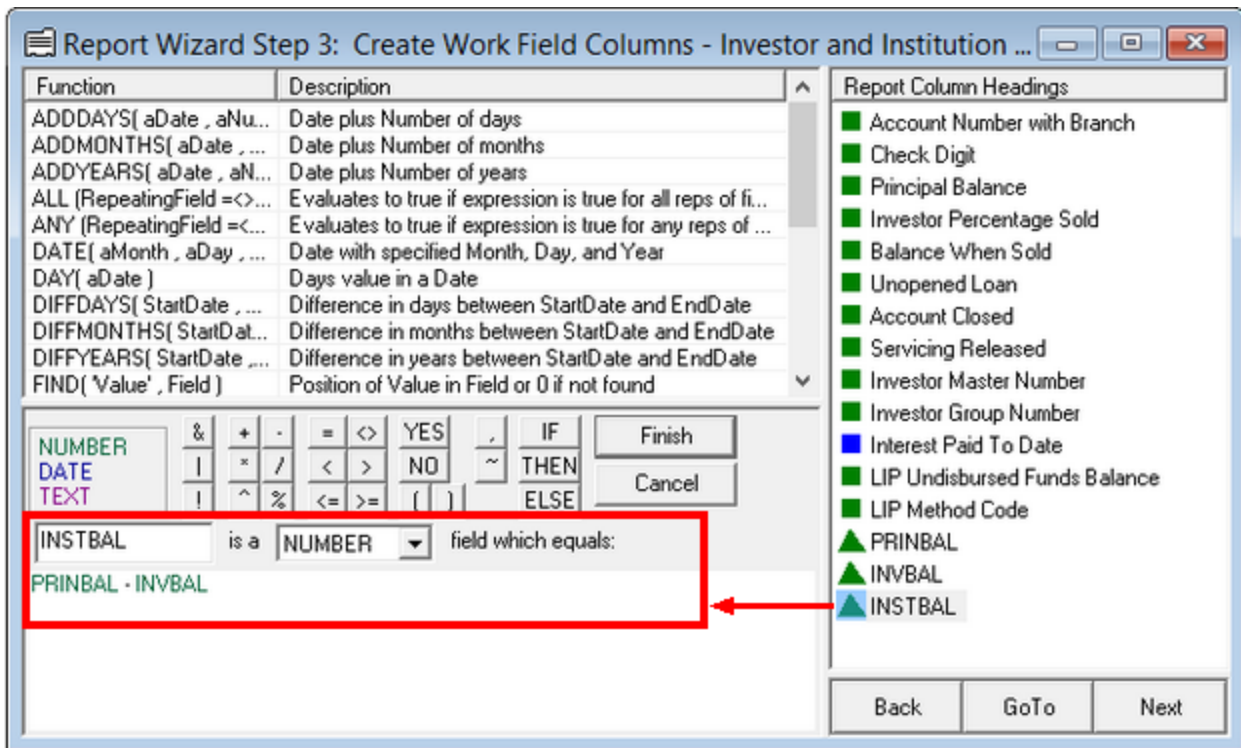
- Account Number with Branch
- Check Digit
- Principal Balance
- Investor Percentage Sold
- Balance When Sold
- Unopened Loan
- Account Closed
- Servicing Released
- Investor Master Number
- Investor Group Number
- Interest Paid To Date
- LIP Undisbursed Funds Balance
- LIP Method Code
- PRINBAL
- INVBAL
- INSTBAL

INVBAL is a NUMBER field which equals:
ROUND(PRINBAL * Investor Percentage Sold / 100,2)

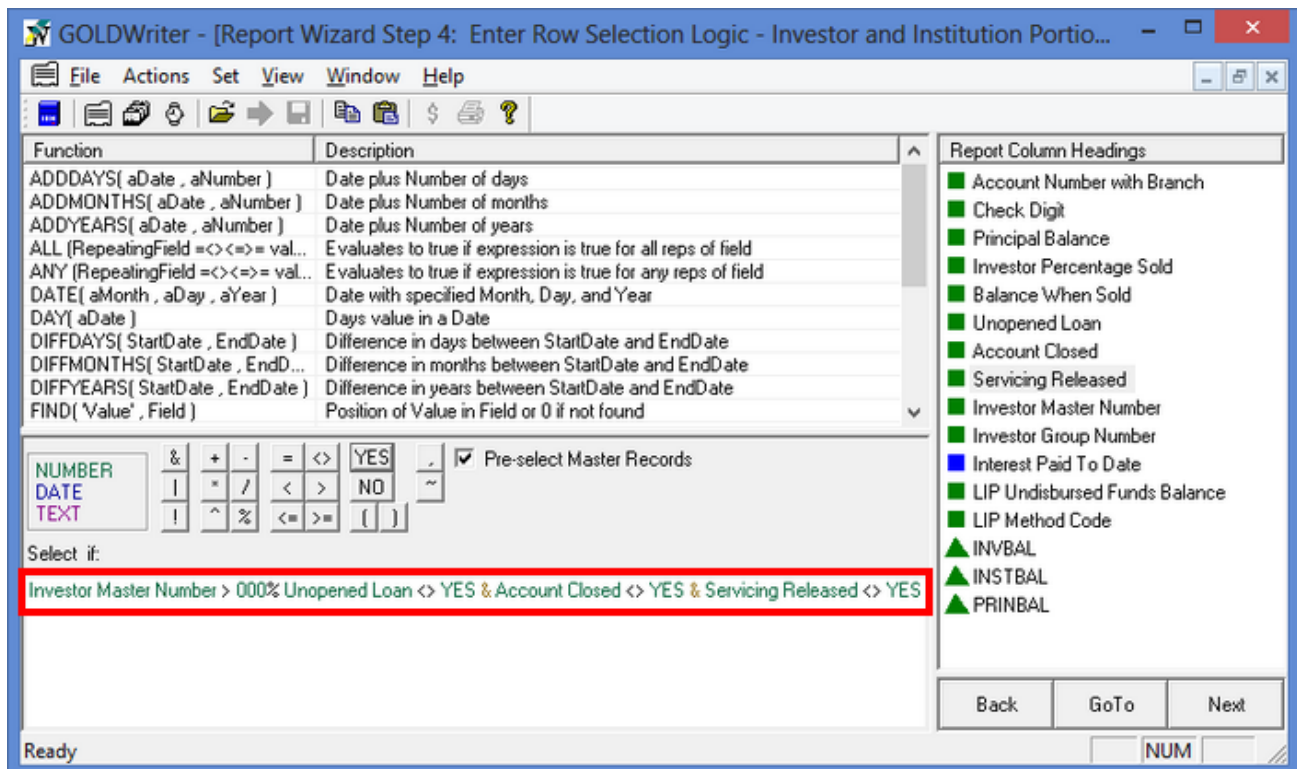
Back GoTo Next

3. Work field calculation for INSTBAL:





Set up [Report Wizard Step 4: Enter Row Selection Logic](#) exactly as it is set up in the following example:



Complete [Report Wizard Step 5](#), [Step 6](#), and [Step 7](#) as needed, then [run](#) the report.

