



Encompass Consumer Connect™

Setting Up a New Encompass Consumer Connect Site

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Introduction

This guide provides instructions for setting up and configuring an Encompass Consumer Connect site. It includes all the necessary steps to build and publish a site where borrowers can apply for a loan, view and upload loan-related documentation, monitor loan status and eSign disclosures. For best results, complete each task in the order presented here.

The table below provides a high-level tasks for setting up and publishing a new Encompass Consumer Connect site.

Tasks	Steps
Task 1: Encompass Setup	<ol style="list-style-type: none"> 1. Set Access Permissions for the Administration Portal
Task 2: Create and Name Your Site	<ol style="list-style-type: none"> 1. Create and Name Your Site
Task 3: Configure Administration Settings	<ol style="list-style-type: none"> 1. Configure Website Settings and Application Recipients 2. Set Up Services 3. Configure Loan App Workflows 4. Create Loan Template Rules 5. Configure Borrower Portal Settings 6. Set Up Email Notifications
Task 4: Design and Publish Your Website	<ol style="list-style-type: none"> 1. Build Your Site 2. Customize the Appearance of Loan Application 3. Customize the Appearance of the Borrower Portal 4. Publish Your Site
Task 5: Important Steps After Publishing Your Site	<ol style="list-style-type: none"> 1. Direct Borrowers to the Consumer Connect Site 2. Assign the Consumer Connect Site URL to Your Organization and Loan Officers (conditional)
Post-Setup Tasks and Testing	<ol style="list-style-type: none"> 1. Create EPPS Rules for Encompass Consumer Connect 2. Test Business Rules and Custom Field Calculations

Task 1: Encompass Setup

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Overview

Encompass Consumer Connect administrators (and other authorized users) use tools in Encompass to define persona access for Encompass Consumer Connect administrators and contributors.

Set Up Encompass Personas

Grant Access to Encompass Consumer Connect

Encompass Consumer Connect administrators and contributors must have the required access permissions to use Encompass Consumer Connect. Access permissions for Encompass Consumer Connect are controlled by Encompass persona settings. Persona settings are as follows:

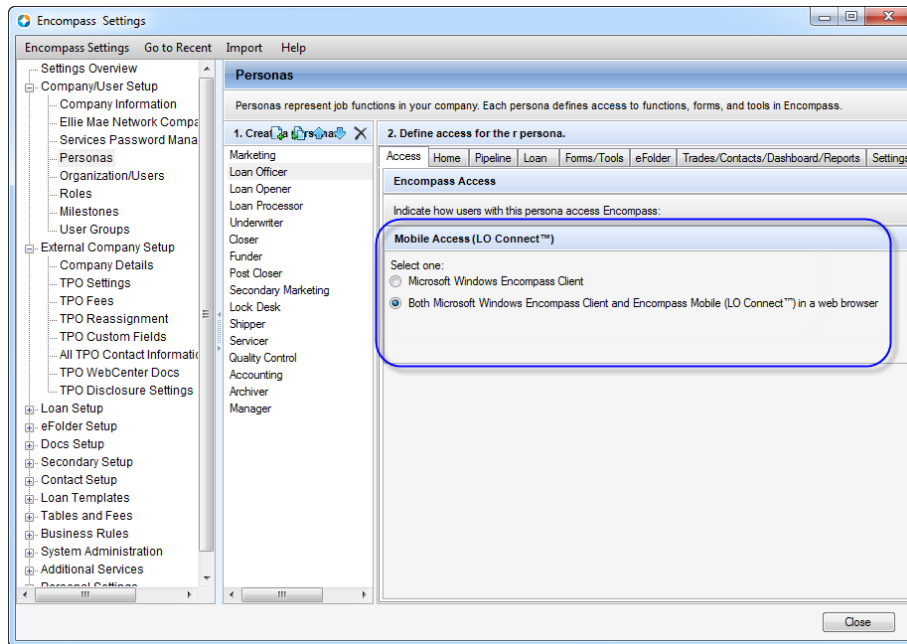
- **Loan Officer Persona** - Grants partial access to the Encompass Consumer Connect administration portal.
- **Web Admin** - Grants administrator access to the persona. Permissions include full access to the administration portal and Website Builder features and functions. This is the only role that can create and delete sites.
- **Web Content** - Grants partial access to the persona. Permissions include access to the Website Builder page of the administration portal. Users cannot create or delete sites and cannot access other pages in the administration portal.

Your Encompass administrator must grant this access in two locations in Encompass as described in the steps below.

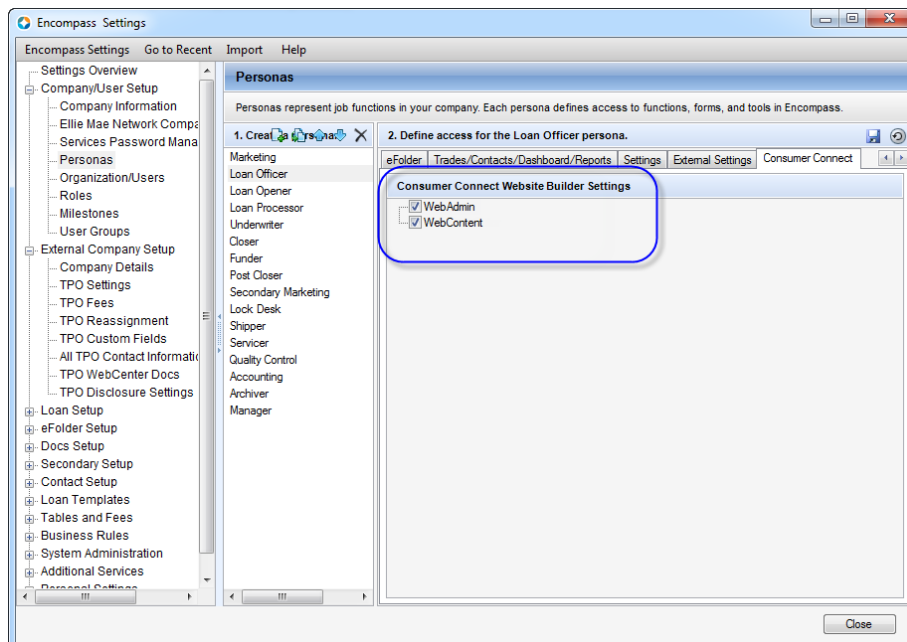
To Set Up Persona Access to Encompass Consumer Connect:

1. In Encompass, click **Encompass**, and then **Settings**.
2. On the left panel, click **Company/User Setup**, then click **Personas**.
3. Click the **Access** tab.

4. Select **Both Microsoft Windows Encompass Client and Encompass Mobile in a Web browser**, a confirmation message displays. Select the I understand and accept these terms check box, and then click **OK**.



5. Click the **Consumer Connect** tab.
6. Select the Persona in the navigation tree, then select either **Web Admin** and/or **Web Content**.



7. When finished, click the **Save** icon to save the persona.

Task 2: Create and Name Your Site

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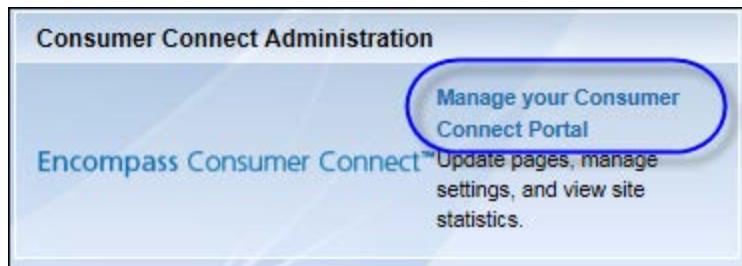
Overview

The following steps are for creating and naming your Encompass Consumer Connect site. You will design and brand your site in a later step.

Create and Name Your Site

To Create and Name Your Website:

1. Log in to Encompass Consumer Connect administration portal.
In a browser, go to admin.elliemae.com/encompassconsumerconnect.
Or
In Encompass, click the **Home** tab.
Locate the Encompass Consumer Connect Administration module on the right, and then click **Manage your Consumer Connect Portal**.



This link displays only to Encompass users with Encompass Consumer Connect Administration access via their persona, that is Web Admin, Web Content, and Loan Officer. You will be logged into the Admin Portal via single-sign on.

2. Once you are logged in, click  on the Home page.

The Create My Website dialog box appears.

Customize Your Domain

Default Domain
rosewoodlending .int.mymortgage-app.net

Map to a Third Party Domain

Default Loan App Connection

To ensure loan applications have a default option, please choose a default loan application recipient and corresponding folder.

Default Loan App Recipient
jreese

Default Loan App Folder
My Pipeline

Create My Website

3. Enter a name for your site in the **Default Domain** field.

! Once a name is used and published, you cannot re-use it. Duplicate sites will not publish.

i About the Domain Name

Your domain name is the actual name of your site (for example, <http://www.A1loans.com>). When you create a Consumer Connect site, the Website Builder assigns a domain to your site using the following format: *YourDomainName.mymortgage-online.com*. You can use this URL if you want or, if you have an existing domain for your organization, you can map it to your Consumer Connect URL.

If you want to use your existing domain for your organization, click **Map to a Third Party Domain** to map it to your Consumer Connect URL. For instructions, see "[Map Your Consumer Connect Site to Your Custom Domain](#)" on the next page.

4. Select the **Default Loan App Recipient** by entering part or all of the recipient's Encompass User ID, then selecting it from the drop-down list.

i About the Default Loan App Recipient and Folder

The default **Loan App Recipient** is the Encompass user who is notified when the borrower submits an application. This person is assigned as the File Starter for all web applications. The **Loan App Folder** is where the loans submitted via Encompass Consumer Connect are saved in Encompass.

5. Click **Create My Website**.

6. When the Congratulations dialog box appears asking if you want to start editing your site now, click **No**.
7. Continue with Configuring Administration Settings on "[Task 3: Configure Administration Settings](#)" on page 12.

Map Your Consumer Connect Site to Your Custom Domain

This task is optional. When you create a Consumer Connect site, the Website Builder assigns a domain to your site using the following format: yourfriendlytext.mymortgage-online.com. You can use this URL if you want or, if you have an existing domain for your organization, you can map it to your Consumer Connect URL.

- ! Encompass will send status alerts to you through Consumer Connect Administrator even if you map a domain to your Consumer Connect site.

To Map Your Consumer Connect Site to a Custom Domain:

1. Click **Enter your Custom Domain Name**.

CUSTOM DOMAIN MAPPING

Introduction & Log into your Provider

Type the domain below that you'd like to make your site's web address.

Enter your Custom Domain Name

CUSTOM DOMAIN

www.example.com

Add the CNAME Record

SSL Certificate

Support

Note that after you complete all of these steps it may take up to 48 hours for the name server changes to take effect.

[Save and Continue](#)

Note: If you're experiencing issues please reach out to your provider's support team

2. Type your custom URL in the **Custom Domain** field, then click **Save and Continue**. The **Add the CNAME Record** page opens. Keep the page open for your reference.
3. Open a new browser window and log in to your domain provider's site.
4. On your domain provider's site, locate the DNS management section, then create a CNAME using the values provided in the **Add the CNAME Record** page from Step 2.

CUSTOM DOMAIN MAPPING

Introduction & Log Into your Provider

After logging into your domain provider's site, find where you manage your DNS settings. Depending on your provider, this may be called Zone File Settings, Manage Domains, Domain Manager, DNS Manger, or something similar.

Enter your Custom Domain Name

In your provider's DNS manager, create a CNAME with these values:

ALIAS OR HOST NAME	TYPE OR RECORD TYPE
Custom Domain Name	CNAME or CNAME alias

POINTS TO

.int.mymortgage-app.net

[Continue](#)

Note: If you're experiencing issues please reach out to your provider's support team

5. When you are finished, go back to the **Add the CNAME Record** page and click **Continue**.
6. If you want to add an SSL Certificate, read the information provided on the SSL tab, then click **Done**.
7. Return to Step 4 of "Create and Name Your Site" on page 7.

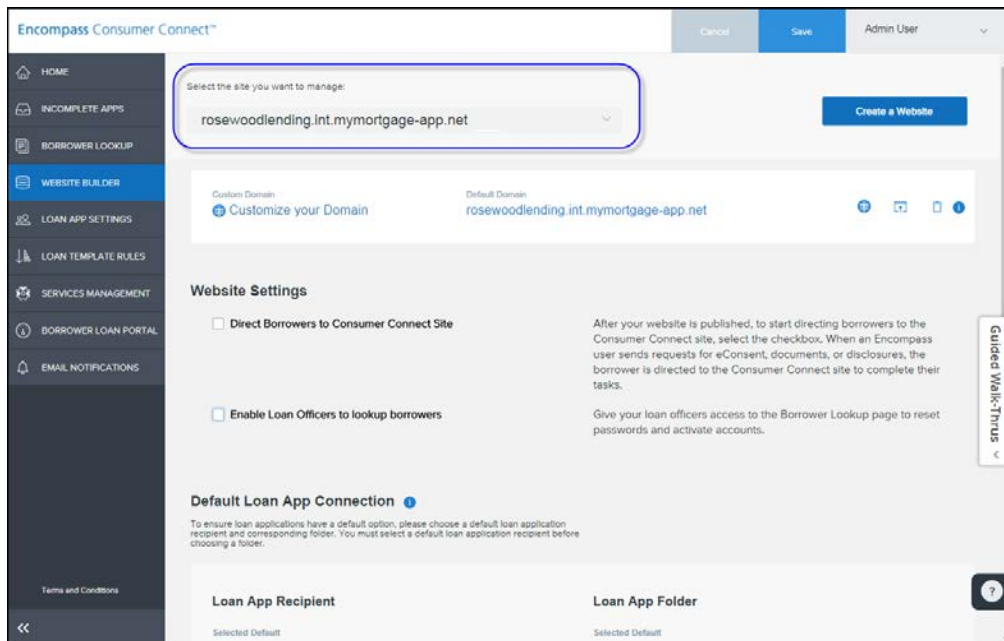
Task 3: Configure Administration Settings

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Overview

The Encompass Consumer Connect administration portal is where you configure loan application workflows, set loan template rules, enable services, control Borrower Portal security settings, and set up email notifications. Most of these settings are optional, however, the email notifications must be set up before publishing your site.

After creating and naming your site, the administration portal opens to the Website Builder tab. Confirm that your new URL is visible in the site list at the top of the page.



Main Steps

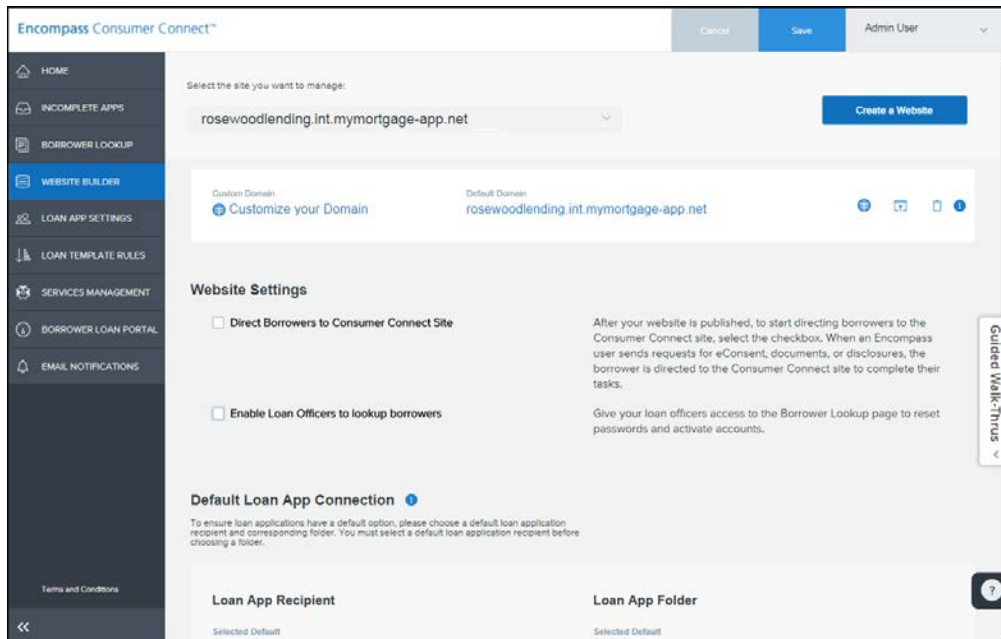
To configure administration settings, complete each step in the order presented in this guide and as listed below:

1. Configure Website Setting and Application Recipients
2. Set Up Services
3. Create Loan Application Workflows
4. Create Loan Template Rules
5. Configure Borrower Portal Settings
6. Set Up Email Notifications

Configure Website Settings and Application Recipients

The Website Builder page is where you can set up a custom URL and define the default loan application connections. **The settings on this page must be defined before launching your site.** You can edit these settings anytime after your site is launched.

To configure Website Builder settings, click **Website Builder** in the left navigation menu.



Direct Borrowers to Encompass Consumer Connect Site

This option can only be enabled after the site is published. If the site is not published, the option is grayed out. We will enable this option in **Task 5: Last Steps**.

Enable Loan Officers to Lookup Borrowers

When the **Enable Loan Officers to Look Up Borrowers** option is selected, loan officers can use the Borrower Lookup search feature to find a borrower, temporarily reset a borrower's password, view the date/time the borrower last visited the site, check a borrower's verification status and resend the verification email if necessary.

Usage Notes

- When enabled, loan officers will have the ability to view a list of all the sites on the server from the Borrower Lookup page.
- The loan officer must have access to the selected site to perform the search.
- Searches are performed across the entire site.
- Search results are limited to the loans assigned to the loan officer running the search. Loan officers cannot view loans assigned to other loan officers.



It is possible for a loan officer to retrieve results for a borrower assigned to another loan officer on the site. Once the borrower results are retrieved, the loan officer will be able to perform any of the tasks available from the Borrower Lookup page.

Check the Default Loan App Recipient and Folder

Under the **Default Loan App Connection** section, verify the Loan App Recipient and Folder you entered during *Step 2: Create and Name Your Website* are correct.

Connect Loan Application Folders to Recipients and Associate Workflows

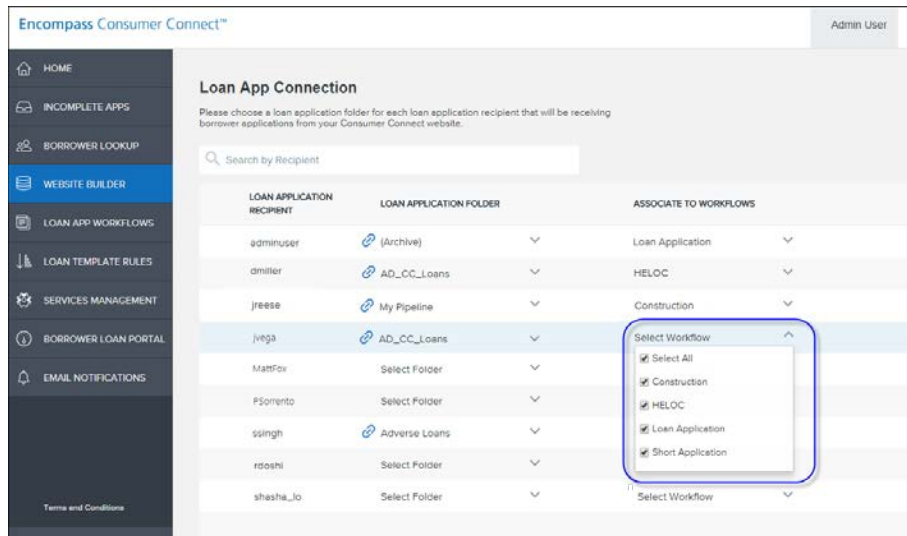
You can connect loan application folders to recipients so that when a loan is submitted through Encompass Consumer Connect, it will be saved to the correct folder in Encompass and the correct recipient will be notified.

You can also associate workflows to a Loan Application Recipient (or Loan Officer). When a Loan Application Recipient is assigned to a workflow, the Loan Officer will appear in the **Associated loan officers** list that borrowers can choose from. For more information about the **Associated loan officers** list and to learn how to enable this feature, see "[Allow Borrower to Select a Loan Officer in the Loan Application](#)" on page 1.

To Connect Loan Application Folders to Recipients:

1. On the **Website Builder** page go to the **Loan App Connection** section.
2. Go to the **Loan App Connection** section.
3. Locate the Loan Application Recipient in the **Loan App Connection** section. To quickly locate the Loan Application Recipient, enter part or all of the Loan Application Recipient's user name in the Search bar.
4. Select the folder where new loan applications for the recipient will be saved in Encompass.

- In the Associate to Workflows column, click the arrow next for the Loan Application Recipient, then select one or more workflows.



- When you are finished, click **Save**.

Loan Application Recipient and Workflow Logic

- **When a Borrower Does Not Select a Loan Officer**

The loan application is assigned to the Loan Application Recipient specified in the **Apply Now** button they clicked to start the application.

- **When a Loan Application Recipient is Deleted from Encompass**

- **For new loan applications** - Refresh the loan officer list by toggling the **Allow borrower's to select a Loan Officer for this application?** option off and on. (Click **No**, then click **Yes**.) This will ensure the loan officer will no longer appear in the loan application.
- **For existing draft applications** - If a draft application is assigned to a Loan Application Recipient that has been deleted from Encompass either before or after the borrower saved the application, the loan will be re-assigned to the default Loan Application Recipient and loan folder when the application is submitted.
- **Incomplete Applications** - When the lender submits the loan application from the **Incomplete Apps** page, the loan is re-assigned to the default Loan Application Recipient and loan folder.

- **When a Loan Folder is Deleted from Encompass**

For both new and existing loan applications, an error is returned when the loan application is submitted. The loan application is then moved to the **Incomplete Apps > Apps with Errors** tab. The lender can assign another loan folder and submit the application.

- **When a Loan Folder is Not Defined in the Loan App Connection Table**

The loan application will not display the loan officer if the loan folder is not defined in the Loan App Connection table.

- **Loan Application Recipient Does Not Have Any State Licenses to Originate Loans**

If a borrower selects a Loan Application Recipient who does not have any state licenses in Encompass, the **State** drop-down box under **Subject Property** will be empty in the loan application.

- **When the Loan Application Recipient is Removed from the Associated Workflow**

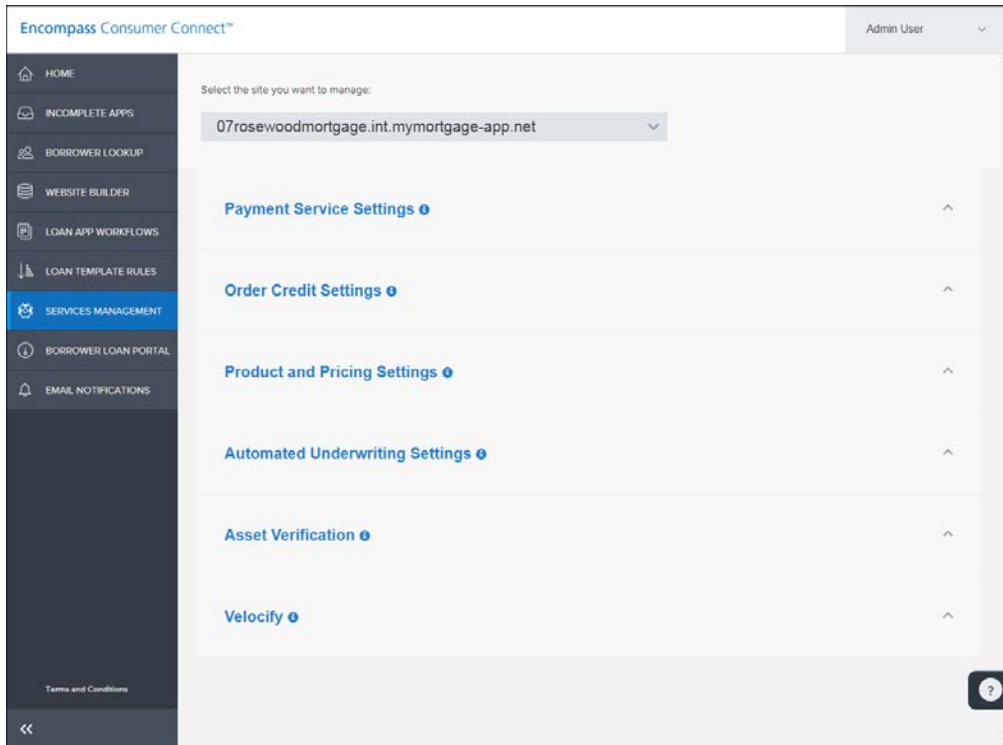
For draft loans, the Loan Application Recipient will continue to be displayed in the loan application throughout the life cycle of the loan. When submitted, the loan application will go to that same Loan Application Recipient.

Set Up Services

There are several services in Encompass Consumer Connect that you can set up to improve borrower experience and streamline the loan application process. These services include:

Service	Description
Identity Verification	Allows borrowers to verify their own identity during the application process.
Employment and Income Verification	Provides instant employment and income verification during the loan application process.
Payment Provider	Allows borrowers to pay for services during the application process.
Order Credit	Allows borrowers to order a credit report while completing a loan application.
Product and Pricing	Allows borrowers to check current mortgage rates.
Automated Underwriting	Automatically submits a loan to your underwriting provider when certain criteria is met in a loan application.
Asset verification	Allows borrowers to verify their assets while filling out a loan application.
Velocify	Sends information from unsubmitted Encompass Consumer Connect loan applications to Velocify.

To set up services, click **Services Management** in the left navigation menu. Once your services are set up, you can choose whether to enable them when you create a workflow in **Step 3 Create Loan Application Workflows**.



Set Up Identity Verification

When the Identity Verification Service is set up and enabled in an application workflow, the borrower is able to confirm their identity during the application process by answering 5 questions that only the borrower would know. When the borrower agrees to verify their identity, Experian Authentication Services randomly generates the questions using the borrower's credit report. When the borrower submits the loan application, data is immediately sent to the identity verification provider. A report is generated and sent to the Encompass eFolder within an hour of the loan application submission.

Identity Verification Flow

When the Identity Verification service is configured and enabled in a workflow, the borrower and co-borrower are presented with an option to confirm their identity.

My Loan Application

In order to confirm and protect your identity, please answer some security questions based on information contained in your credit report.

I AM *

Select One

← Previous
Save **Next** →

The borrower reviews and confirms their address, then clicks **Next** to start the verification process.

My Loan Application

Verify Your Identity

Please review the following required fields to verify your identity. Once your identity is verified, your first name, last name, and the following address fields cannot be edited.

ROBERT's Information

Address Line 1 * Address Line 2

City * State * Zip Code *

Experian Authentication Services generates 5 verification questions using information from the borrower's credit report. The borrower has 5 minutes to answer the questions. A timer is displayed in the upper right of the screen.

My Loan Application

Timer →

ROBERT, you will have five minutes to answer the following identity verification questions based on your credit report.

1. Which of the following businesses have you been associated with? If there is not a matched business name, please select 'NONE OF THE ABOVE'.

- CASH WAY WEST
- MAGGIES FLOWERS & GIFT
- GALLERY CINEMAS
- CITIZENS BANK
- NONE OF THE ABOVE/DOES NOT APPLY

2. Which of the following is a license plate number that is associated with an automobile registered in your name? If there is not a matched license plate, please select 'NONE OF THE ABOVE'.

- CEH007
- ABG091
- 8MCDE1K234
- 187EWR
- NONE OF THE ABOVE/DOES NOT APPLY

3. According to your credit profile, you may have opened an auto loan in or around May 2018. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- CHASE AUTO
- AUTOMOTIVE FINANCE
- TOYOTA MOTOR CRED
- GMAC
- NONE OF THE ABOVE/DOES NOT APPLY

The borrower answers each question, then clicks **Next** to continue. Experian Authentication Services immediately verifies the borrower's identity and generates a report.

 **About the Report**

Encompass retrieves the report using the credentials provided in the Administration Portal on the Services Management > ID Verification page. Encompass retrieves reports from Experian every hour and saves them to the eFolder. For questions about the report or any information within the report, contact your Experian representative.

If identity verification is successful, a confirmation message appears, and then the co-borrower is asked to verify their identity, if applicable. After identities are confirmed, the borrower continues with the loan application as expected, ordering other services that are configured for this workflow.

If verification is not successful, a message informs the borrower that verification could not be processed and provides an option to try again. If the borrower or co-borrower's identity could not be verified successfully after 3 failed attempts, then the loan application flow is determined by the **ID Verification** settings configured for the workflow. The **ID Verification** settings are described in detail in the next section.

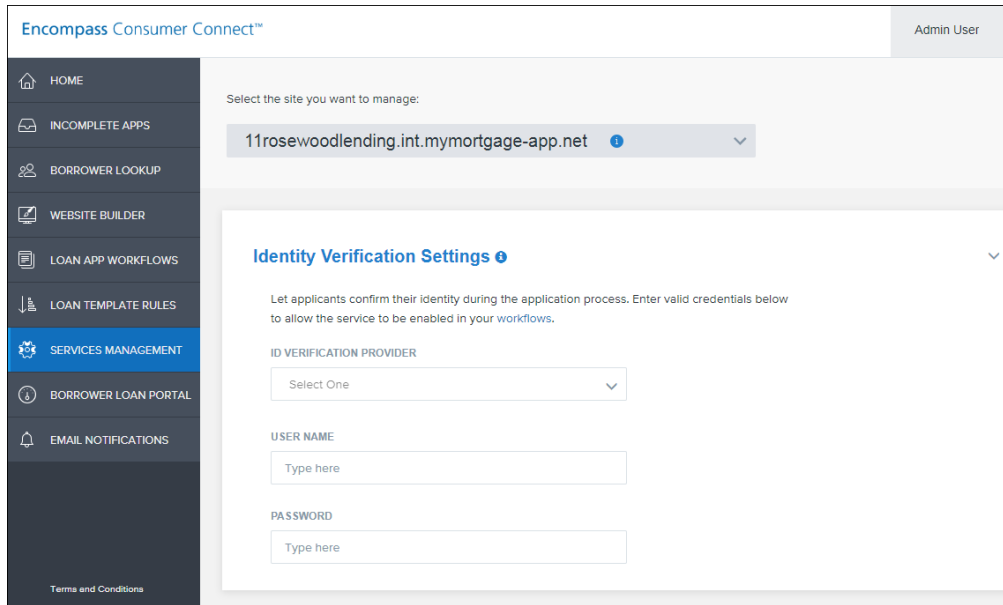
Setting Up the Identity Verification Service

There are 2 main steps for setting up the Identity Verification Service:

1. **Set up the Identity Verification Provider.** This is where you provide your account details for the Identity Verification Provider, which is Experian Authentication Services, on the Services Management page. For instructions, see "[Setting Up the Identity Verification Service](#)" above.
2. **Configure the Loan App Workflow.** This is where you enable the Identity Verification Service for the loan app workflow, configure the behavior and logic of the loan application and customize messages for the borrower. See "[Set Up a Loan Application](#)" on page 1 for instructions.

Set Up the Identity Verification Provider

Encompass Consumer Connect supports Experian Authentication Services as the ID Verification Provider at this time. You must have an account with Experian Authentication Services in order to use this service, and you'll need your Experian account credentials to set up the service in Encompass Consumer Connect.



To Set Up the Identity Verification Service:

1. In Encompass Consumer Connect administration portal, go to **Services Management**.
2. Click **Identity Verification Settings**.
3. Select **Experian** as the ID Verification Provider.


Identity Verification Settings

Let applicants confirm their identity during the application process. Enter valid credentials below to allow the service to be enabled in your workflows.

ID VERIFICATION PROVIDER

USER NAME FOR (PRECISE ID)

PASSWORD FOR (PRECISE ID)

PFX FILE
Use this link to choose or change the file.
 [Choose a .pfx file to use](#)

PFX PASSWORD

TENANT ID

SUBSCRIBER CODE

API KEY

Enter the credentials to retrieve identity verification reports.

STS USER ID

STS PASSWORD

4. Enter your account information for Experian Authentication Services. If you do not have your account information, contact your Experian representative.
 - a. Enter your company's user name and password for Precise ID.
 - b. Add your company's Personal Information Exchange (.pfx) file to use to authenticate the session with Experian.

To do so, click **Choose a pfx file to use** and then navigate to the certificate file provided by Experian.

- c. In the **PFX Password** field, enter the password Experian assigned to the certificate.
- d. Complete the following fields:

For this field:	Provide:
Tenant ID	Your customer identifier as provided by Experian Global Delivery team. The Tenant ID is 8 characters or less. It consists of uppercase alphabetic or numeric characters without any accents, underscores or spaces.
Subscriber Code	Your Precise ID, which is 7 characters in length.
API Key	The API Secret Key provided by the Experian Global Delivery team.
STS User ID	Your Secure Transport Service (STS) server user name for downloading the ID verification report.
STS Password	Your Secure Transport Service (STS) server password for downloading ID verification report.

- 5. Click **Save**.

Set Up Employment and Income Verification (VOE/VOI)

The Employment and Income Verification Service provides instant employment and income verification during the loan application process.

When this service is configured and enabled in a loan application workflow, verification occurs immediately after the borrower authorizes the verification. A status message informs the borrower of whether or not the verification was successful. If verification was not successful, the borrower has an opportunity to try again before continuing with the application. When the loan application is submitted, the VOE/VOI report from The Work Number is saved to the eFolder. The report is not available for the borrower to view in the Borrower Portal.

! Encompass Consumer Connect only supports automatic verification at this time. If a borrower or co-borrower is not found in the provider's system, the verification fails and the user is prompted to try again or continue with the application. In addition, an email is sent to the lender so the lender can take the necessary steps to verify the borrower's and/or co-borrower's employment and income.

Setting Up the Employment and Income Verification Service

To set up the Employment and Income Verification Service, you must have an account with The Work Number by Equifax and lender-level credentials from Equifax. To set up an account or to get your lender-level credentials, contact your Equifax representative.

Once the service is set up, you can enable it in a workflow. To learn how to enable services in a workflow, see ["Enable Services" on page 1](#).

To Set Up the Employment and Income Verification Service:

1. In Encompass Consumer Connect administration portal, go to **Services Management**.
2. Click **Employment and Income Verification Settings**.
3. Select **The Work Number** as the **Provider**.

Employment and Income Verification Settings ⓘ

Let applicants verify their employment and income during the application process. Enter the authentication credentials for your provider below to allow this service to be enabled in your [workflows](#).

PROVIDER

The Work Number ▼

USER NAME

Type here

PASSWORD

Type here 🔒

Select which type of verification you'd like

Employment and Income
 Employment Only

Select employers

Current and Past Employers
 Current Employer(s)
 Past Employer(s)

EMPLOYMENT AND INCOME AUTHORIZATION AGREEMENT

The Employment and Income Verification Authorization Agreement and its options can be managed in Loan App Workflows > Services Settings section of each workflow.

4. Enter your company's user name and password.
5. Select the type of verification you want to use. Choose either **Employment and Income** or **Employment Only**.

6. Select the employer(s) to verify. Options are:

- Current and Past Employers
- Current Employer(s)
- Past Employer(s)

7. Click **Save**.

Set Up a Payment Service

You can configure a payment service provider to manage credit card and/or debit card transactions for order credit fees. When a payment service provider is configured and enabled in a loan application workflow, the borrower is asked to accept charges for the Order Credit service during the loan application process. If the borrower agrees to the service charge, the payment screen for your payment service provider appears. From here the borrower can provide their payment details and submit the service order.

To set up a payment service, you must have an account with a payment service provider listed in **Payment Service Settings** section. You'll use the same credentials required by your payment service provider to set up the payment service.

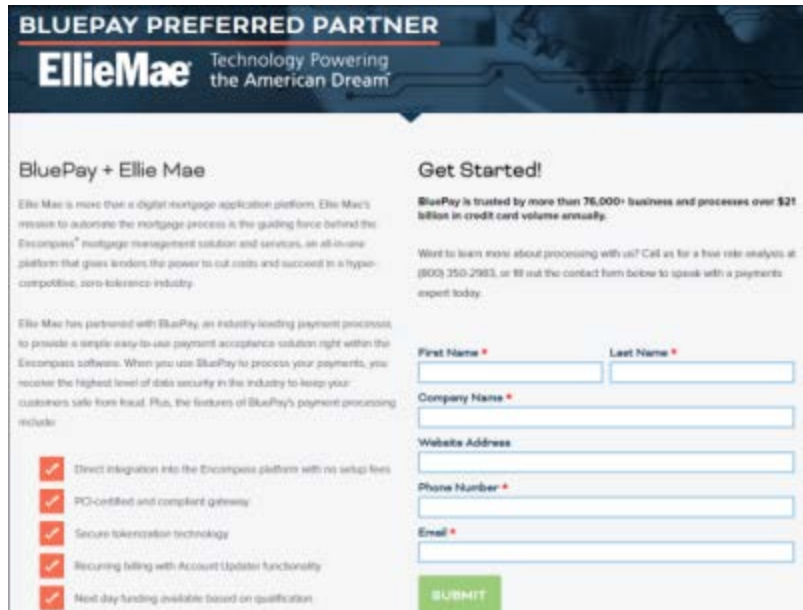
 **Encompass Consumer Connect only supports BluePay as a payment service at this time.**

Set Up a BluePay Account

Set up an account with BluePay to charge the borrower's credit card for Credit Ordering service fees.

To Set Up a BluePay Account

1. Go to the BluePay website.



The screenshot shows a registration form titled "BLUEPAY PREFERRED PARTNER" and "EllieMae Technology Powering the American Dream". The form is divided into two main sections: "BluePay + Ellie Mae" and "Get Started!".

BluePay + Ellie Mae: This section contains text describing the partnership and a list of features with red checkmarks:

- Direct integration into the Encompass platform with no setup fees
- PCI-certified and compliant gateway
- Secure tokenization technology
- Recurring billing with Account Updater functionality
- Next day funding available based on qualification

Get Started!: This section includes a testimonial: "BluePay is trusted by more than 76,000+ business and processes over \$21 billion in credit card volume annually." Below this is a call to action: "Want to learn more about processing with us? Call us for a free rate analysis at (800) 350-2983, or fill out the contact form below to speak with a payments expert today."

The form contains several input fields:

- First Name *
- Last Name *
- Company Name *
- Website Address
- Phone Number *
- Email *

A green "SUBMIT" button is located at the bottom right of the form.

2. Fill out and submit the form. Someone from BluePay will contact you to complete the account setup process. If the form was submitted during business hours (Monday thru Friday 8:00am - 5:30pm CT), a BluePay representative may contact you within 30 minutes.
3. Once your account is approved, the BluePay Install team will provide you with an **Account ID** and **Secret Key**. You will use these credentials to configure Payment Service settings in the Administration Portal as described in the next section.

Add Your Payment Service Account Credentials

When you receive your account credentials from your payment service provider, enter them into the **Payment Service Settings** section.

To Add Your Payment Service Credentials:

1. On the **Services Management** page, click **Payment Service Settings**.
2. Select **BluePay** from the **Payment Service Provider** drop-down menu.
3. Enter the account ID and password for the account.
4. Click **Save**.
5. Configure your Order Credit Service settings if you have not already done so, and set the **Payment Service Provider** fees. For instructions, see the next section, "[Set Up the Credit Ordering Service](#)" on the next page.

Set Up the Credit Ordering Service

The Credit Ordering service lets a borrower order a credit report during the application process. When a credit report is returned, it is added to the borrower's application package.

To set up credit ordering, you must have an account with one of the credit providers listed in **Order Credit Settings** section. You'll use the same credentials required by your credit provider to set up credit ordering on your Encompass Consumer Connect site.

! Encompass Consumer Connect does not share any information from the credit report with the borrower.

To Set Up the Credit Ordering Service:

1. On the **Services Management** page, click **Order Credit Settings**.
2. Select the credit provider you want to use. Credit reports can be ordered from the following vendors:
 - CBCInnovis
 - CoreLogic Credco
 - Equifax
 - Credit Plus
 - Factual Data Credit
3. Enter the username and password for the account.
4. Specify the **Payment Service Provider** (BluePay) and set the fee amount the borrower will be required to pay for a joint and/or individual credit report.
5. Select an option to run **Joint** or **Individual** credit reports.
6. Select the Credit Bureaus you want to use for credit reports. Options are Experian, Equifax, and Trans Union.
7. If you want to view the Credit Authorization Agreement, you can do so and manage its options in **Loan App Workflows > Services Settings** section of each workflow. See "[Enable Services](#)" on [page 1](#) to learn how to edit the Credit Authorization Agreement.
8. Click **Save**.

Set Up the Product and Pricing Service

Set up the Product and Pricing Service so that borrowers can search for and view the mortgage rates and loan programs offered on your site.

Setting Up EPPS as the Product and Pricing Provider

To set up EPPS in Encompass Consumer Connect, you must have an account set up in Encompass. You'll use the same credentials from that account to enable EPPS on your Encompass Consumer Connect site. You must also have at least one loan template rule set up. Once the service is set up, you can enable it in a workflow. To learn how to enable services in a workflow, see [Enable Services](#).

i When a borrower performs a search, EPPS returns an extensive list of rates and programs available, which can be overwhelming for the borrower. To limit the number of products and pricing options displayed on your site, we recommend creating rules in EPPS. To learn more see, [Create EPPS Rules for Encompass Consumer Connect](#).

To Set Up EPPS:

1. In the Encompass Consumer Connect administration portal, go to **Services Management**.
2. Click **Encompass Product and Pricing Settings**.
3. Enter the EPPS login credentials that Encompass Consumer Connect will use to request information from EPPS.
4. Determine how you want EPPS information displayed on your site. Choose **Classic** or **BestEx**.

Example of Classic:

The screenshot displays a search result for 'Conv FR30 FNMA'. It features three columns of loan details, each with a 'More Details' link and a radio button below it. A 'Show All Rates' button is located at the bottom of the first section. Below this, there are four more sections for different loan types: 'Conv FR15 FNMA', 'Conv FR10 FNMA', 'Conv FR25 FNMA', and 'FHA 203B30', each with a 'Show All Rates' button and a green checkmark icon.

Conv FR30 FNMA	Conv FR15 FNMA	Conv FR10 FNMA	Conv FR25 FNMA	FHA 203B30																																				
<table border="1"><tr><td>RATE</td><td>3.625%</td></tr><tr><td>POINTS</td><td>0</td></tr><tr><td>APR</td><td>3.653</td></tr><tr><td>MONTHLY PAY</td><td>\$1,824.21</td></tr><tr><td>CLOSING COSTS</td><td>\$8,780</td></tr><tr><td>More Details</td><td></td></tr></table>	RATE	3.625%	POINTS	0	APR	3.653	MONTHLY PAY	\$1,824.21	CLOSING COSTS	\$8,780	More Details		<table border="1"><tr><td>RATE</td><td>3.75%</td></tr><tr><td>POINTS</td><td>-0.625</td></tr><tr><td>APR</td><td>3.779</td></tr><tr><td>MONTHLY PAY</td><td>\$1,852.40</td></tr><tr><td>CLOSING COSTS</td><td>\$8,816</td></tr><tr><td>More Details</td><td></td></tr></table>	RATE	3.75%	POINTS	-0.625	APR	3.779	MONTHLY PAY	\$1,852.40	CLOSING COSTS	\$8,816	More Details		<table border="1"><tr><td>RATE</td><td>3.875%</td></tr><tr><td>POINTS</td><td>-1.125</td></tr><tr><td>APR</td><td>3.905</td></tr><tr><td>MONTHLY PAY</td><td>\$1,880.95</td></tr><tr><td>CLOSING COSTS</td><td>\$8,852</td></tr><tr><td>More Details</td><td></td></tr></table>	RATE	3.875%	POINTS	-1.125	APR	3.905	MONTHLY PAY	\$1,880.95	CLOSING COSTS	\$8,852	More Details			
RATE	3.625%																																							
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APR	3.905																																							
MONTHLY PAY	\$1,880.95																																							
CLOSING COSTS	\$8,852																																							
More Details																																								

Example of BestEx or best-execution mortgage rates

Agency 30 Year Fixed	
RATE	3.99%
POINTS	0.4625001
APR	4.1
MONTHLY PMI PAYMENT	\$1,928.34
CLOSING COSTS	\$6,272
More Details	

RATE	4%
POINTS	-0.02609968
APR	4.11
MONTHLY PMI PAYMENT	\$1,930.67
CLOSING COSTS	\$6,167
More Details	

RATE	4.125%
POINTS	-0.4948001
APR	4.235
MONTHLY PMI PAYMENT	\$1,959.92
CLOSING COSTS	\$4,270
More Details	

[Show All Rates](#)

Agency 25 Year Fixed
More Details

Agency 20 Year Fixed
More Details

Agency 15 Year Fixed
More Details

5. Select the lock period to display.
6. Select the types of loan rates to show in the loan application. You can choose from: Conventional, FHA, VA, and USDA-RHS.
7. To display the Rates Calculator widget in the Website Builder, select the check box. The Rates Calculator widget allows the Website Builder administrator to add a rates calculation module to the site.
8. Review the Assumptions to Show on the Pricing Results Page and make any necessary changes in the text editor. To revert the text back to the original default text, you can click **Reset to Default** in the upper right corner of the text editor.
9. Click **Save**.

Setting Up Optimal Blue as the Product and Pricing Provider

You must have an account with Optimal Blue to configure it as the Product and Pricing Provider.

Setting up Optimal Blue as the Product and Pricing Provider involves the following high-level steps:

1. **Configure the Product and Pricing Service.** This is where you define the Optimal Blue Product and Pricing Settings such as lock period, loan types, and so on. See "[To Set Up Optimal Blue as the Product and Pricing Provider:](#)" below for detailed instructions.
2. **Enable Product and Pricing in a loan application workflow.** This is where you enable the service in the loan application workflow. When enabling the service, **you must provide the Business Channel ID and Originator information from the Optimal Blue account** you want to use for the workflow. See "[Enable Product and Pricing with Optimal Blue](#)" on page 51 for detailed instructions.

To Set Up Optimal Blue as the Product and Pricing Provider:

1. In the Encompass Consumer Connect administration portal, go to **Services Management**.
2. Click **Product and Pricing Settings**.
3. Select **Optimal Blue** as the Product and Pricing Provider.
4. Enter the number of rates to display to the borrower for each program.
5. Select the lock period to display.
6. Select the types of loan rates to show in the loan application. You can choose from: **Conventional, FHA, VA, and USDA-RHS**.
7. To display the Rates Calculator widget in the Website Builder, select the check box. The Rates Calculator widget allows the Website Builder administrator to add a rates calculation module to the site.

When enabled, you are required to provide the Optimal Blue Channel ID and Originator information to use on your site.

! The Channel ID and Originator information you provide here is not propagated to your loan application workflows. You will still need to provide a Channel ID and Originator for each loan application workflow.

8. Review the **Assumptions to Show on the Pricing Results Page** and make any necessary changes in the text editor. To revert the text back to the original default text, you can click **Reset to Default** in the upper right corner of the text editor.
9. Click **Save**.

Set Up Automated Underwriting

Loan applications submitted through an Encompass Consumer Connect site can be sent automatically to an underwriter service. When this feature is configured, the automated underwriting results for a loan application are quickly returned and saved to the eFolder in Encompass. Loan officers can then view the results as they review the loan application, saving a considerable amount of time in the loan process.

- ! Borrowers are not made aware of the underwriting service when they submit a loan from an Encompass Consumer Connect site and underwriting results are not sent to the borrower automatically.

Review Automated Underwriting Requirements

For underwriting services to run successfully, the following are required:

1. The underwriting service must be set up. For instructions, see "[To Set Up the Automated Underwriting Service:](#)" below.
2. The borrower's credit report. Please note that an estimated credit score doesn't replace the credit report requirement. Make sure the Credit Ordering service is set up. See "[Set Up the Credit Ordering Service](#)" on page 27 for instructions.
3. A loan program selected by the borrower. Borrowers can select a loan program during the application process only when the Encompass Product and Pricing Service (EPPS) is set up. To set up EPPS, see "[Set Up the Product and Pricing Service](#)" on page 27.
4. Ensure required fields are shown in the loan application.



Important Information About Required Fields

When the Underwriting service is set up, Encompass Consumer Connect does **not** automatically update the Loan App Settings or check to ensure the required fields are displayed in the application. For the Underwriting service to run successfully, administrators must make sure all dependent fields listed in the Encompass Consumer Connect Service Dependencies Field Guide for the Underwriting service are set up in the application.

To Set Up the Automated Underwriting Service:

1. On the **Services Management** page, click **Automated Underwriting Settings**.

Automated Underwriting Settings

The AUS user name and password for the selected credit vendor is required to enable AUS to retrieve the credit reference number needed to access the previously generated credit report. Underwriting can be enabled only if Order Credit is enabled.

Would you like to enable Underwriting?

UNDERWRITING PROVIDER

Select One

2. Select an underwriter provider. You must have an account already set up with the underwriter provider you select.
3. Enter login credentials for the underwriter provider.

For Desktop Underwriting (DU):

- a. Enter the Lender Institution ID, user name and password for DU. Make sure to enter the user name and password designated by your company for use with Encompass Consumer Connect requests.
- b. Enter the user name and password for the underwriter provider to use to connect with the credit vendor you specified in the **Credit Ordering** settings. The underwriter provider uses these credentials to retrieve the credit reference number so that the service can access the previously generated credit report.

For Loan Product Advisor (LPA):

- a. Enter the **LPA User ID** and **Authentication Password**. Make sure to enter the user ID and password designated by your company for use with Encompass Consumer Connect requests.
- b. Enter the **LPA ID (Seller Number)** and **LPA Password** to use to connect with the credit vendor you specified in the **Credit Ordering** settings. The underwriter provider uses these credentials to retrieve the credit reference number so that the service can access the previously generated credit report.

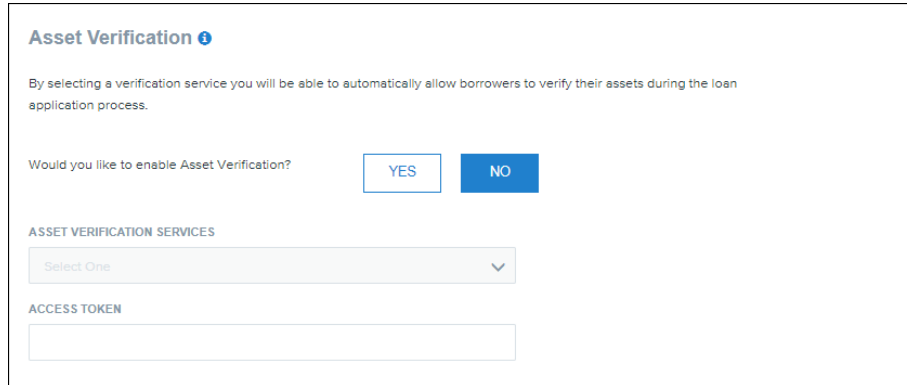
4. Select the import conditions you want to use.
 - Select **None** when your company does not want the DU conditions to be imported into the eFolder.
 - Select **Preliminary** to import automatic underwriting conditions to the Encompass eFolder's Preliminary Conditions tab.
 - Select **Underwriting** to import automatic underwriting conditions to the eFolder's Underwriting Conditions tab.
5. To submit FHA loans to automatic underwriting, provide the **FHA Lender ID**. For sponsored originations, also provide the **Sponsor ID**.
6. Click **Save**.

Set Up Asset Verification

The Asset Verification service allows borrowers to verify their assets during the loan application process. To set up this service, you must have an account with the FormFree asset verification service.

To Set Up the Asset Verification Service:

1. On the **Services Management** page, click **Asset Verification**



The screenshot shows a web form titled "Asset Verification" with a help icon. Below the title is a descriptive sentence: "By selecting a verification service you will be able to automatically allow borrowers to verify their assets during the loan application process." A question "Would you like to enable Asset Verification?" is followed by "YES" and "NO" buttons. Below this is a section "ASSET VERIFICATION SERVICES" with a dropdown menu labeled "Select One" and a downward arrow. At the bottom is a section "ACCESS TOKEN" with an empty text input field.

2. Select FormFree from the **Asset Verification Services** list.
3. Enter your FormFree access token.
4. Click **Save**.

Set Up the Velocify Service

Lead information from unsubmitted Encompass Consumer Connect loan applications can be sent to your Velocify campaign.

- ! The Velocify Campaign ID is a workflow-level setting. Instructions for setting up and enabling this service are provided in, "[Enable the Velocify Service](#)" on page 52.

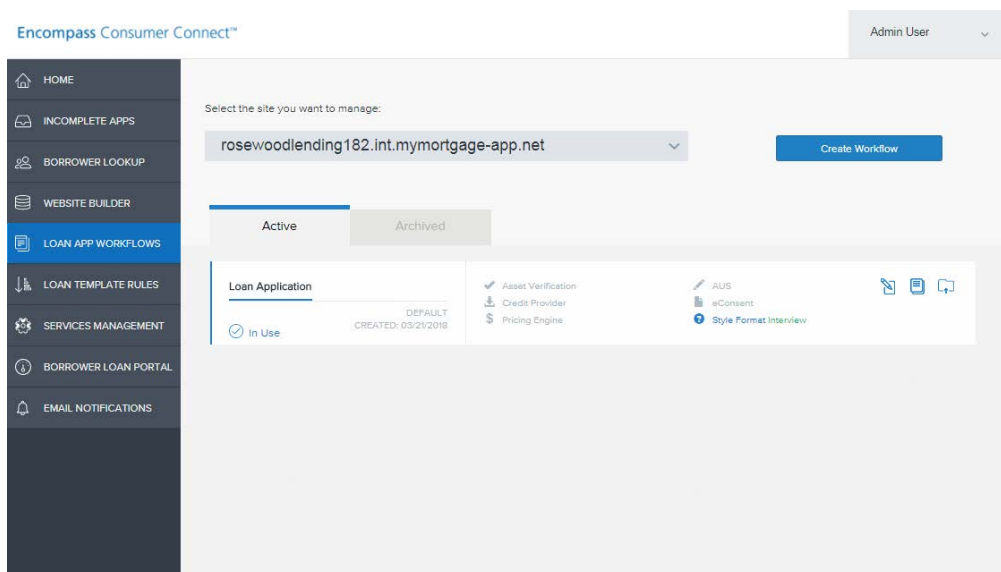
Create Loan Application Workflows

You can create, manage, and publish multiple workflows on your site. A workflow contains preset settings that specify all attributes of the loan application such as style and required fields. Workflows also define whether the borrower should create an account and if services should be ordered. For example, you may want to create a workflow for refinance loans that requires the borrower to create an account, provide eConsent, and orders credit before submitting the application.

Using WorkFlows

Each site has a default workflow. Create new workflows using the Loan Application Workflows page. When a workflow is created, you give it a unique and logical name. For example, a workflow for refinance loans might be named "Refinance Loan App". A setting in the **Apply Now** widget in the Website Builder allows you to enter the name of the workflow that will be initiated when the borrower clicks the button. If a site has a dedicated page for refinance loans, the **Apply Now** button on that page might be linked to the "Refinance Loan App" workflow. We will step you through this in Task 4: Design and Publish Your Website.

To get started with workflows, click **Loan App Workflows** in the left navigation menu. From here you can customize the default Loan Application workflow or create a new workflow. You can also choose to duplicate the default Loan Application workflow before editing it.



To...	Click...
Edit the default Loan Application workflow	

To...	Click...
Duplicate the default Loan Application workflow	
Create a new workflow	Create Workflow

Set Up the Loan Application

Use the Loan App Setup page to specify how you want the loan application to appear on your site and what to include in the application, such as loan types and ARM disclosures. From here you can also enable an option to require applicants to create an account before applying for a loan.

- ! The information on this page is for setting up the default loan application that will appear on your site. You can also apply a specific loan template to be used when certain conditions are met that affect loan fields in the application, see "[Create a Loan Template Rule](#)" on page 53 for more information.

Interview Style or Classic Loan Application?

The loan application on your site comes in two different styles: *interview style* and *classic loan application*.


Choose *interview style* if you want to collect information from applicants with a more conversational series of questions. This style might be easier for first time home buyers who are not familiar with mortgage terms.


Here's an example of the interview style loan application:


My Loan Application


Find the best loan for your needs!


What would you like to do?


Purchase a home


Refinance a home


Home Equity Line of Credit


Construction



Construction-To-Permanent

Save Next ▶

Choose *classic form style* if you prefer to present the loan application in traditional format. Applicants have fewer screens to fill out with this style since there is more information gathered on each screen. Here's an example of the classic form style loan application:

Your Loan Application

Order Credit Report

 Please review the following required fields to order your credit report. Once your credit report has been ordered, these fields cannot be edited.

Borrower Information

FIRST NAME

LAST NAME

SOCIAL SECURITY NUMBER

ADDRESS LINE 1

ADDRESS LINE 2

CITY

STATE

ZIP

Co-Borrower Information

FIRST NAME

LAST NAME


SOCIAL SECURITY NUMBER

With both styles, interview questions and fields are dynamic so borrowers will answer only the questions necessary for their type of loan.

Require Applicants to Create an Account

Ellie Mae recommends that you require applicants to create an account before starting and submitting the loan application.

By default, borrowers are not required to create an account in order to apply for a loan. However, there are certain features that require a borrower to create an account. For example, a borrower must create an account to save a loan, use services like Order Credit and Asset Verification, and view loan documents they have received electronically after submitting a loan application.

-  When applicants are required to create an account to apply for a loan, the **Show** and **Required** check boxes for borrower and co-borrower email addresses are selected by default in the Set Loan App Fields section and cannot be cleared.

Enable this option by clicking the **Yes** button.

Require borrower account creation to apply for a loan?

YES NO

Set the Minimum Age for an Applicant

You can specify the minimum age for applying for a loan. By default, the **Minimum Age** is set to 13 to meet COPPA regulations. You can specify an age between 0-25 years old. If you do not want to enforce a minimum age requirement for the workflow, set the **Minimum Age** to 0.

Set minimum age for Borrower and Co-borrower to apply for a loan (0-25):

13

If set to 0, there will be no enforcement of minimum age requirement

The age limit is enforced when a borrower or co-borrower provides their date of birth in the loan application. If a borrower enters a date of birth that does not meet the age requirement, an error is displayed and the borrower cannot continue until a valid date is provided.

ROSEWOODLENDING

Hi, Jenn | Log out

My Loan Application

My date of birth is:

08/07/2018

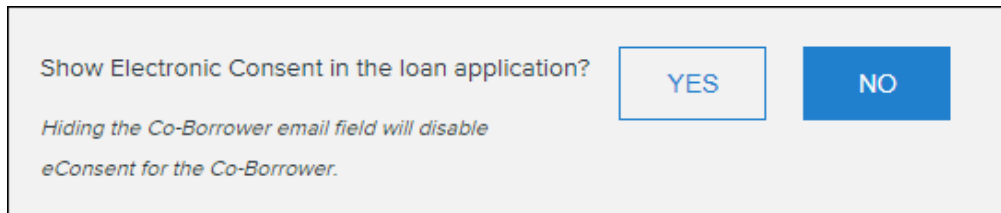
You must be 13 or older to apply for a loan.

Save Next

August 2018						
Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

Show Electronic Consent in the Loan Application

Display the electronic consent agreement to the borrower and co-borrower before submitting a loan application. Enabling this option allows lenders to receive eConsent much earlier in the loan process and makes it possible for the lender to send disclosures upon receiving the loan application. The **Show Electronic Consent in the Loan Application?** option is disabled by default. Enable this option by clicking the **Yes** button.



The image shows a user interface element for enabling electronic consent. It consists of a light gray rectangular box. On the left, the text "Show Electronic Consent in the loan application?" is displayed. Below this text is a smaller line of text: "Hiding the Co-Borrower email field will disable eConsent for the Co-Borrower." To the right of the text are two buttons: a white button with a blue border labeled "YES" and a solid blue button labeled "NO".

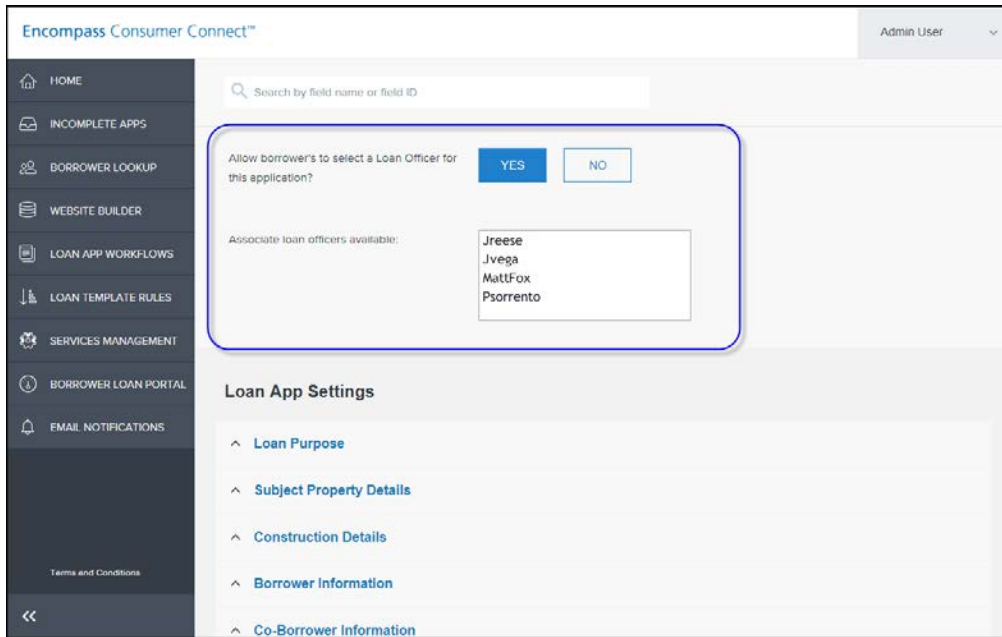
How this Option Impacts the Borrower

When the **Show Electronic Consent in the Loan Application?** option is enabled, the borrower and co-borrower are presented with the eConsent agreement if they have provided the required information—first name, last name, and email address. If this information is not provided, the eConsent screen will request it from the borrower and co-borrower before displaying the eConsent agreement.


Encompass Consumer Connect requests eConsent from the borrower first, then the co-borrower. Borrowers can click **I Accept** or **I Decline**. eConsent status is displayed on the *Summary* page in the Borrower Portal and in the loan application.

Allow Borrower to Select a Loan Officer in the Loan Application

You can give borrowers the ability to select a loan officer from their loan application. When enabled, the loan officers who will be listed in the loan application are displayed in the **Associated loan officers** list to the administrator as shown in the image below. This is a read-only list that is populated by the **Loan App Connection** set in the **Website Builder** page. If there are no loan officers associated on the **Website Builder** page, then this option is not displayed. To learn how to create or edit this list, see "[About the Associated Loan Officers List](#)" on the next page.



To Allow Borrowers to Select a Loan Officer:

1. In Encompass Consumer Connect administration portal, go to **Loan Application Workflows**.
2. Locate the workflow you want to update, then click the **Edit** icon .
3. Click **Yes** to allow borrowers to select a loan officer for this application.
4. Review the list of loan officers in the **Associated loan officers** list. For more information about this list and to learn how to edit the loan officers displayed in it, see below.

About the Associated Loan Officers List

The Associate Loan Officers Available list represents the list of loan officers that borrowers can choose from in the loan application. It is populated by the **Loan App Connection** set in the **Website Builder** page. The **Loan App Connection** section is where you can assign a Loan Application Recipient, or loan officer, to any or all of the workflows configured on your site. When a Loan Application Recipient is assigned to a workflow, their user name appears in the **Associated loan officers** list. For more information about associating a loan officer with a workflow, see *Configure Website Settings and Application Recipients*.

Customize the Loan Application


Customize the loan application offered on your Encompass Consumer Connect site. Customization options include:

- Editing loan application elements such as titles, headings, Consumer Connect field names, and section descriptions.
- Showing or hiding loan application elements such as sections, titles, and field names in the application.
- Adding custom Encompass fields.

Revising Loan Application Elements

You can revise or edit section titles, headings, Consumer Connect field names, and section descriptions in a loan application.

When revising loan application elements, keep the following points in mind:

- When you rename a CC Field Name, it is still mapped to the corresponding Encompass field name and ID.
- You can view default Titles, Subtitles, and CC Field Names by clicking the information icon  next to the desired loan section.
- You can revise loan application elements in both the form-style and interview-style loan applications.

To Revise a Title, Heading, Field Name, or Description:


1. On the **Loan App Settings** page, go to the section you want to update. For example, **Loan Purpose** or **Subject Property Details**. You can also use the search box at the top of the page to locate a specific field.
2. Enter your custom text directly into the desired **Title**, **Subtitle**, or **CC Field Name** text boxes.
3. Click **Save**.

Show and Require Loan App Fields

Every field in the Consumer Connect loan application and its corresponding Encompass field name and ID is displayed on the Loan App Settings page. You can choose to show and require applicants to fill out certain fields in the loan application. You can also hide some of these fields in the application, such as the ARM Disclosure Acknowledgment or property street address.



Be careful modifying the loan application. Some fields are dependent on or impact other fields in the loan application. For example, when the **My total monthly income (estimated) is:** field is hidden, the total income is not calculated or displayed to the borrower. Please refer to the *Encompass Consumer Connect Interview-Style Loan Application Field Guide* or the *Encompass Consumer Connect Form-*

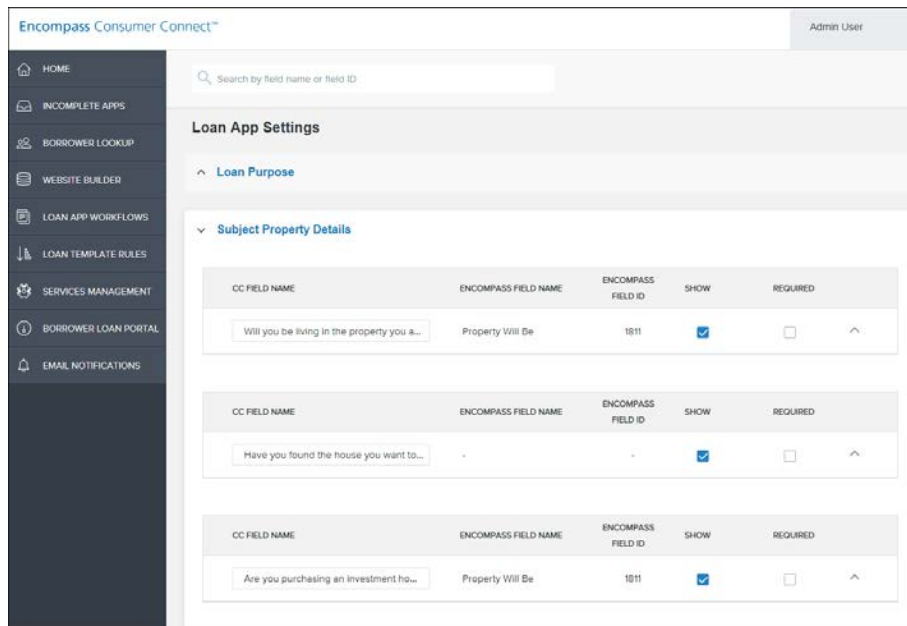
⚠ Style Loan Application Field Guide to check for field dependencies. You can access these guides by clicking the information icon  that appears next to some of the loan section titles on the *Loan App Settings* page.

Usage Notes

- A title can be removed from the application by deleting the text in the Title field.
- For drop-down menus, at least one or two options must be selected, depending on the field.
- When Order Credit and/or EPPS services are enabled, Encompass Consumer Connect automatically sets the required fields to **Services On**. In this case, administrators cannot change the **Show** status unless the service is disabled.
- Encompass Consumer Connect does **not** check required fields for the Underwriting service. When enabling this service, administrators must make sure all dependent fields are shown in the application.
- On the form-style application under Assets, if the **Select Type Of Asset** field (Encompass field ID DD0008) is not enabled (that is, the **Show** check box is cleared), the entire Assets section will not be shown in the application.

To Show or Hide Fields in the Loan Application:

1. On the **Loan App Settings** page, click the section title of the fields you want to edit. For example, On the **Services Management** page, or **Subject Property Details**.



OR

Use the **Search** box at the top of the page to go directly to the field you want to edit.

2. Select the **Require** check box next to the fields you want to make required for the applicant in the

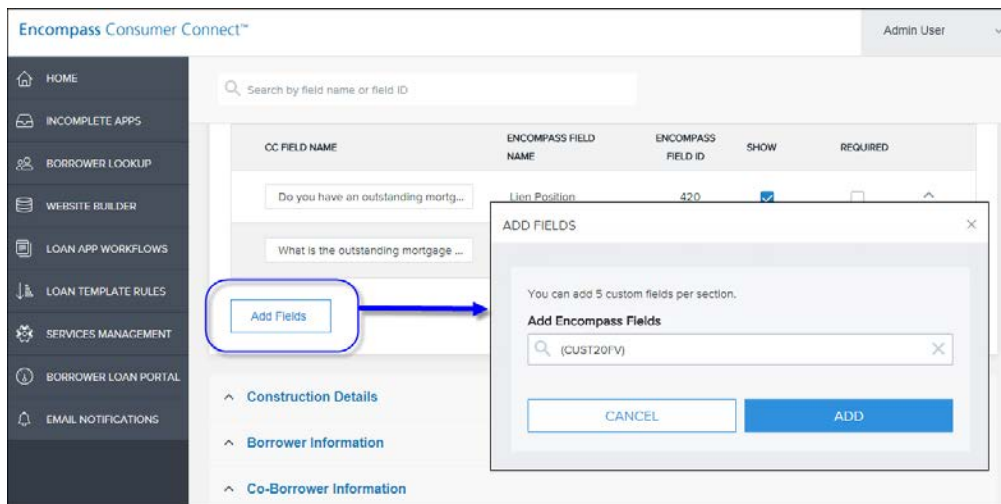
loan application.

3. Select or clear the **Show** check box to show or hide certain fields.
4. When you are finished, click **Save**.

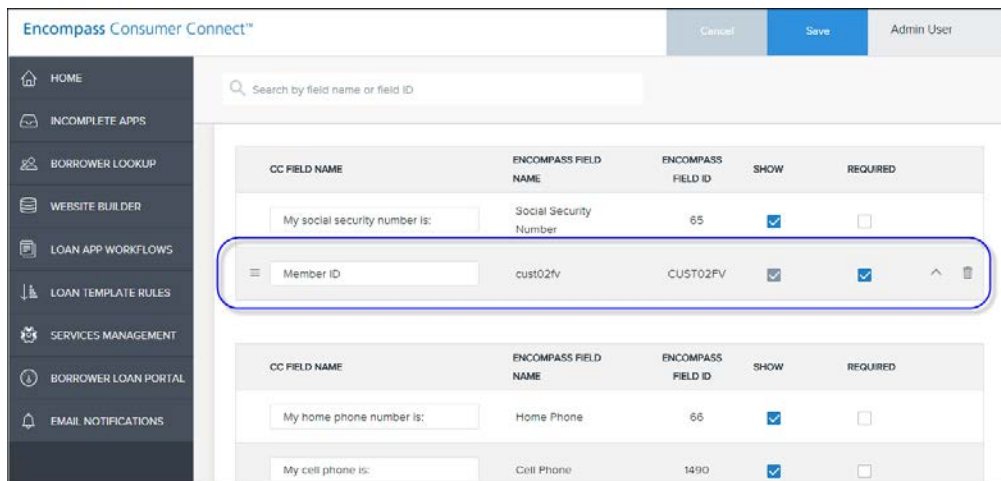
Add Custom Loan Fields


You can add custom fields to match a corresponding custom fields in Encompass.

To add a custom field, click the **Add Fields** button located at the end of the **Loan Purpose**, **Subject Property**, **Construction**, **Borrower Information**, **Co-Borrower Information**, **Other Details** sections of the loan application. Clicking this button opens the **Add Fields** window where you can provide the Encompass field name or ID.



Enter a partial or whole field name or ID and select from the drop-down list. Then click **Add**.



You can move the field to the desired location in the loan application section by clicking  , then dragging and dropping the field in the right place.

When working with custom fields, keep the following points in mind:

- Each custom field in an Encompass Consumer Connect loan application must have a matching, corresponding custom field in Encompass. Custom fields in Encompass are created with the Loan Custom Fields tool in Encompass Settings. For more information about creating Encompass custom fields, refer to the **Loan Custom Fields** topic in the Encompass online help.
- Both pre-defined and user-defined custom fields are supported.
- Only up to five custom fields can be added per section. When this limit is met, the **Add Fields** button becomes unavailable for the section.
- Custom fields that are calculated in Encompass are not supported in the Encompass Consumer Connect loan application.
- If a custom field is changed in Encompass (for example, field type, max char, and so on), the field must be removed and added again to the Encompass Consumer Connect loan application.
- Some sections do not support custom fields and do not have an **Add Fields** button. These sections are:
 - Borrower Address / Co-Borrower Address
 - User Agreements
 - Borrower Employment & Income / Co-Borrower Employment & Income
 - Expenses
 - Assets
 - Borrower Declarations / Co-Borrower Declarations
 - Borrower Demographic Information / Co-Borrower Demographic Information
 - State Disclosures
 - Thank You Messages
 - Services Settings

ARM and CHARM Booklet Disclosures

ARM and CHARM Booklet disclosures appear when an applicant selects them on the loan application. The ARM and CHARM disclosure options are listed under **Other** on the Loan App Settings page. You can enter disclosure text or add a link to the text you want to display on your site. Make sure to save any changes.

ARM & CHARM DISCLOSURES SHOW THIS SUB-SECTION

Are you entering the text manually, or inputting a link that references the content?

Use Text
 Use Link

ARM DISCLOSURE TEXT

B *I* U | | | | | | | | Format - Size -

Are you entering the text manually, or inputting a link that references the content?

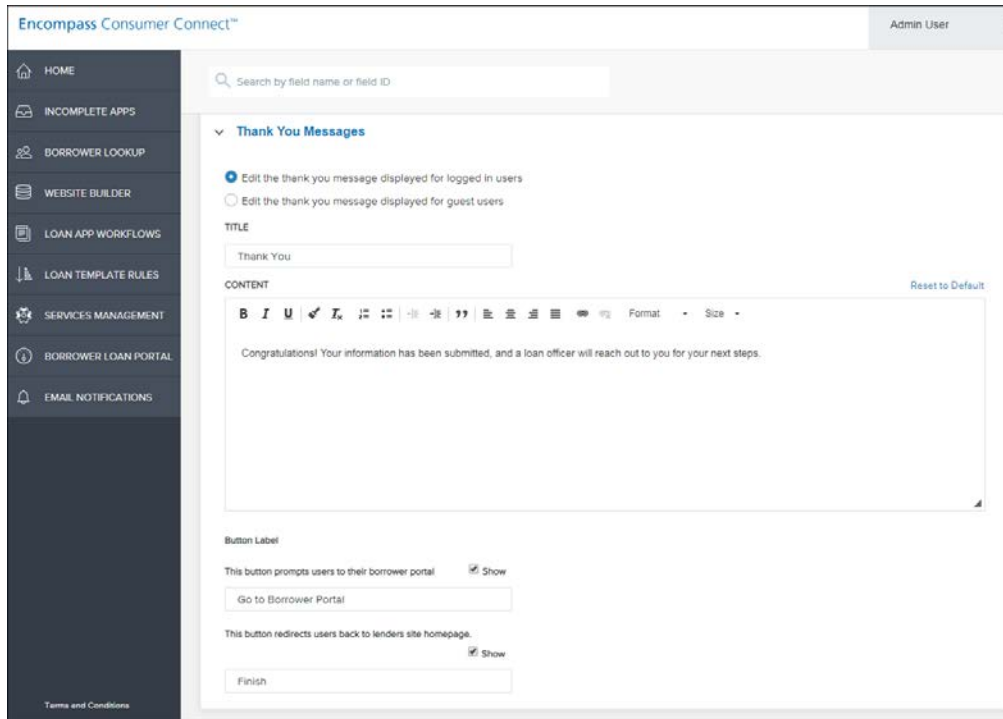
Use Text
 Use Link

CHARM DISCLOSURE TEXT

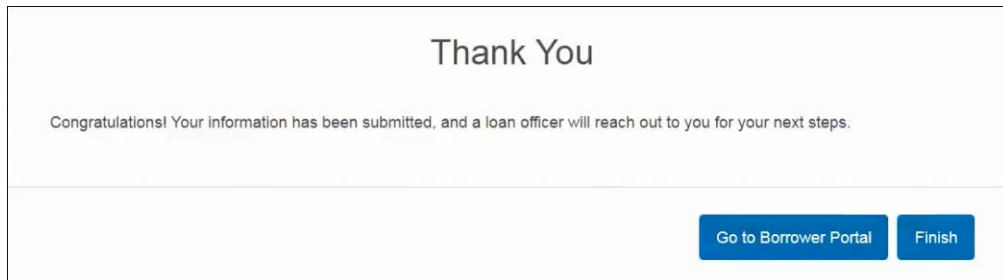
B *I* U | | | | | | | | Format - Size -

Thank You Messages


In the **Thank You Messages** section, you can customize two different messages to display; one for users who are logged into the website and another for guest users. The rich text editor provides support for basic text editing and hyperlinks. You can also choose whether to insert buttons in the Thank You message; one that is linked to the Borrower Portal and one that is linked to your Encompass Consumer Connect website.



The following image shows the Thank You message that appears after a borrower submits an application.



Enable Services

When a service **—except the Underwriting service—** is enabled for a workflow, Encompass Consumer Connect automatically updates the Loan App Settings to display the fields that are required to run the service successfully. When enabled, the **Show** check box for each required field is replaced with the **Services On** icon  on the Loan App Settings page for the workflow. To view a list of required fields, see the Encompass Consumer Connect Service Dependencies Field Guide.



Important Information About Enabling the Underwriting Service

When the Underwriting service is enabled, Encompass Consumer Connect does **not** automatically update the Loan App Settings or check to ensure the required fields are displayed in the application. For the Underwriting service to run successfully, administrators must make sure all dependent fields listed in the Encompass Consumer Connect Service Dependencies Field Guide for the Underwriting service are enabled in the application.

Before You Begin

Before you can enable a service for a workflow, the service must be configured on the **Services Management** page. To learn how to set up services, see ["Set Up Services" on page 17](#).

To Enable Services

To Enable Services for a Workflow

1. On the **Loan App Settings** page, scroll down to the end of the page and click **Services Settings**.
2. Click **Yes** next to each service you want to enable for the workflow.

! If the service has not been set up in **Services Management**, the **Yes** button will be dimmed.

If you click **No**, the borrower will not see an option for that service on your site when applying for a loan. When enabled, Encompass Consumer Connect checks the loan application settings to ensure the required fields for the service are also enabled. If required fields are not enabled, Encompass Consumer Connect displays a message requesting permission to automatically enable the fields. Encompass Consumer Connect does not check for the EPPS service.

Some services have additional settings that are configured at the workflow level. If a service has additional settings, they are displayed after the service is enabled by clicking **Yes**. To learn how to configure additional settings for a service, see the following topics:

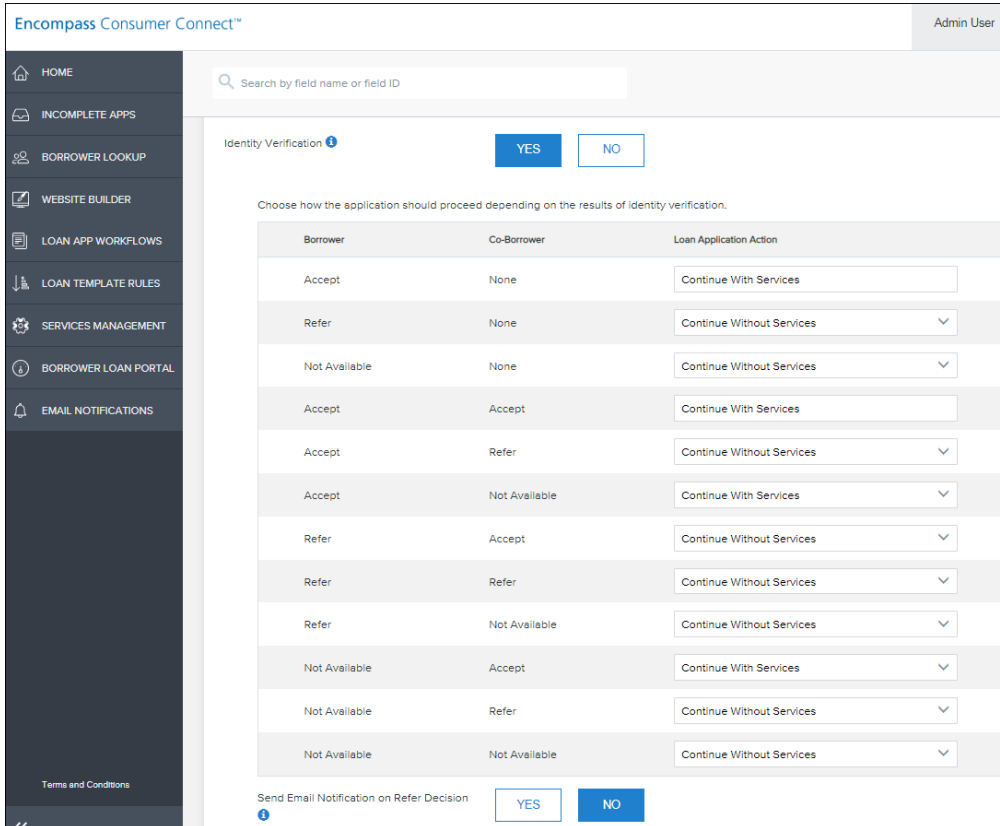
- ["Enable and Configure the Identity Verification Service" on the next page](#)
 - ["Enable and Configure the Credit Ordering Service" on page 50](#)
 - ["Enable Product and Pricing with Optimal Blue" on page 51](#)
 - ["Enable the Velocify Service" on page 52](#)
3. Click **Save**.

Enable and Configure the Identity Verification Service

Enable and configure the Identity Verification service in the loan application workflow.

To Set Up the Identity Verification Service in a Workflow:

1. Expand the **Services Settings** section.
2. Next to **Identity Verification**, click **Yes** to enable Identity Verification for the workflow.



3. Choose how the application should proceed depending on the identity verification results. Use the drop-down menus to the right of each borrower and co-borrower scenario to set the action you want the loan application take.

Status Definitions:

Status	Definition
Accept	Indicates the borrower or co-borrower passes identity verification.

Status	Definition
Refer	Indicates the identity could not be verified. In this case, the borrower may have not answered questions correctly after 3 attempts.
None	Indicates there is no co-borrower on the loan application.
Not Available	Indicates the service was not available to verify the borrower identity or borrower attempted verification but the service was not available. This can also indicate that one of the borrowers was not available to answer their identity verification questions; therefore, that borrower skipped the identity verification process.

Loan Application Actions:

Action	Definition
Continue with Services	The borrower can continue with the loan application and will have all other configured services available to them. For example, if borrower's identity is successfully verified (status is Accept), then the borrower will be able to continue with the loan application and order credit.
Continue Without Service	The borrower can continue with the loan application but will not have any configured online services available to them.
Stop and Show Message	The borrower will not be able to proceed with the loan application. The loan application will be saved and a lender-configured message will be displayed to the borrower. The lender can customize the message that will be displayed to the borrower.

- If you selected **Stop and Show Message** as an action, a text box appears below the section. Review and edit the default message text as necessary.

Email Notification Example

From: "noreply@elliemae.com" <noreply@elliemae.com>
Date: Wednesday, August 15, 2018 at 3:38 PM
To: Josie Reese <jreese@rosewoodlending.com>
Subject: Identity Verification Failed for <Borrower/Co-Borrower> on the Encompass Consumer Connect Website

Dear Matthew Stone,

The identity could not be verified for one of your borrowers or has received a decision of "Refer" from the Encompass Consumer Connect website's Identity Verification process.

Date of Decision: 10/10/2018 hh:mm:ss AM/PM UTC
Consumer Connect Site: rosewoodlending.int.mymortgage-app.net
Borrower/Co-Borrower Name: Matthew Stone
Borrower/Co-Borrower Email: mstone@myemail.com
Current Address: 123 Main Street

Should you have any questions or require assistance, please have a designated named contact for your company contact at Ellie Mae Technical Support.

We're available to answer your calls Monday - Friday, from 5:00 AM to 5:00 PM Pacific Time or you can visit the Resource Center anytime and submit a case.

Sincerely,


The Rosewood Lending Team

DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED

5. Specify whether you want an email notification message to be sent to the loan officer if a Refer decision is made. Click **Yes** to have a message sent to the borrower.
6. Click **Save**.

Enable and Configure the Credit Ordering Service

To Enable the Credit Service for a Workflow

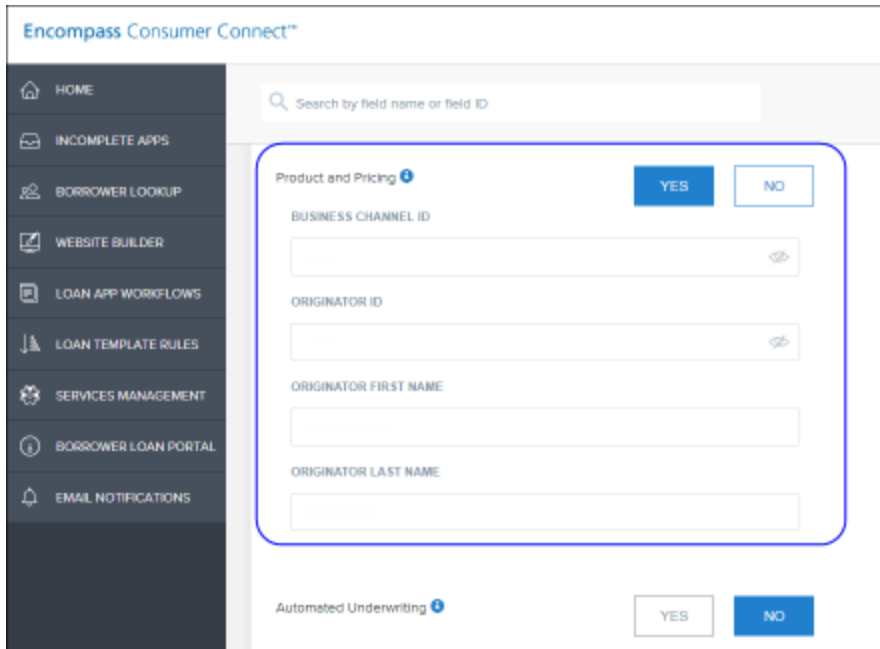
1. Expand the **Services Settings** section.
2. Next to **Order Credit**, click **Yes** to enable Credit Ordering for the workflow.
3. Optionally, next to **Borrower Pays for Credit Report**, click **Yes**.
 **Credit Authorization** is enabled by default.
4. Review the Credit Authorization Agreement and make any necessary changes in the text editor. To revert the text back to the original default text, you can click **Reset to Default** in the upper right corner of the text editor.
5. Click **Save**.

Enable Product and Pricing with Optimal Blue

To enable Product and Pricing with Optimal Blue in a workflow, you must have an account with Optimal Blue and have the Optimal Blue Business Channel ID and Originator information on hand to assign to the workflow. Optimal Blue uses the account information you provide here to retrieve the rates and programs offered by the originator.

To Enable Product and Pricing with Optimal Blue in a Workflow:

1. Expand the **Services Settings** section.
2. Next to **Product and Pricing**, click **Yes** to enable Product and Pricing for the workflow.
3. The Product and Pricing fields for Optimal Blue are displayed as shown below.



The screenshot shows the 'Encompass Consumer Connect' interface. On the left is a navigation menu with items like HOME, INCOMPLETE APPS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP WORKFLOWS, LOAN TEMPLATE RULES, SERVICES MANAGEMENT, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS. The main content area has a search bar and a 'Product and Pricing' section. This section has a 'YES' button selected and a 'NO' button. Below are four input fields: 'BUSINESS CHANNEL ID', 'ORIGINATOR ID', 'ORIGINATOR FIRST NAME', and 'ORIGINATOR LAST NAME'. At the bottom, there is an 'Automated Underwriting' section with a 'YES' button and a 'NO' button selected.

4. Provide the Optimal Blue account information for the originator you want to apply to this workflow:

For this field:	Provide:
Business Channel ID	The numeric value provided by Optimal Blue when you set up your account with them.
Originator ID	The Originator ID to assign to the workflow.
Originator First Name	First name of the originator associated with the Originator ID.
Originator Last Name	Last name of the originator associated with the Originator ID.

5. Click **Save**.

Enable the Velocify Service

Lead information from unsubmitted Encompass Consumer Connect loan applications can be sent to your Velocify campaign.

To enable the Velocify Service, you'll need to provide the Velocify Campaign ID that you want to link to your Encompass Consumer Connect website. Once enabled, any incomplete or abandoned application that contains a first name, last name, and at least one type of contact information (such as a phone number, email address, or home address) will be sent to Velocify and flagged for immediate follow up.

About the Velocify Campaign ID

The Velocify Campaign ID is located in the campaign's posting URL, also known as the "Velocify URL". This URL points to the location of the campaign and specifies the Campaign ID. In the following Velocify URL example, you can see the Campaign ID is 10.

```
https://secure.velocify.com/Import.aspx?Provider=EncompassConsumerConnect&Client=DatabaseName&CampaignId=10&XmlResponse=true
```

To learn how to generate the Velocify URL, see How to Add a Campaign in the Velocify online help. For information about setting up a Velocify account, contact your Ellie Mae representative.

To Enable the Velocify Service for a Workflow

1. Expand the **Services Settings** section.
2. In the **Velocify Campaign ID** field, enter the **Velocify Campaign ID** you want to associate with this workflow.
3. Click **Save**.

It can take an hour or so after you enable the service before data can be seen in the Velocify campaign. Data is synchronized every hour and can take 20 minutes to complete.

Create a Loan Template Rule

Create a loan template rule so that when a loan is submitted from an Encompass Consumer Connect site or imported from the Administration Portal into Encompass, Encompass can automatically apply a loan template set based on the rules and conditions you specify. You can specify these rules and conditions on the Loan Template Rules page in the Administration Portal.



Considerations:

- **IMPORTANT!** The order in which loan template rules are listed here is important. The system applies the first loan template rule it finds in this list whose conditions are met by the data in the loan application. We recommend that you organize template rules according to your organizations needs so that loan template rules created for very specific scenarios are applied as intended.
- At least one loan template rule must be created if you are using Encompass Product and Pricing Services (EPPS) to calculate the loans APR.
- If you are not using EPPS or if a loan does not meet the conditions in any of the loan template rules, Encompass applies the default rule.
- If you do not have any loan template rules created, a loan template can be applied manually in Encompass.
- Assigning the loan template with a closing cost template to a rule provides the necessary data to calculate mortgage insurance. This is used when a borrower checks for rates in the loan application. Closing cost templates also provide the total closing costs to the borrower based on the loan template.

To create a loan template rule, click **Loan Template Rules** in the left navigation menu.

The screenshot shows the Encompass Consumer Connect Administration Portal. The left navigation menu includes: HOME, INCOMPLETE APPS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP SETTINGS, **LOAN TEMPLATE RULES** (highlighted), SERVICES MANAGEMENT, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS. The main content area has a header with 'Encompass Consumer Connect' and 'Admin User'. Below the header, there is a section titled 'Select the site you want to manage:' with a dropdown menu showing 'rosewoodlending.int.mymortgage-app.net' and a 'Create Rule' button. Below this, there is explanatory text: 'When data in a loan application meets the conditions in a loan template rule, the loan template set associated with the rule is applied to the loan application. Use "Create a Rule" to add rules to the list. You can use the up and down arrows to reorder the list. The order in which loan template rules are listed here is important. The system applies the first loan template rule it finds in this list whose conditions are met by the data in the loan application. It is recommended that rules with numerous conditions be placed near the top of this list. This helps ensure that loan template rules intended to very specific scenarios are applied as intended.' Below the text is a section titled 'Loan Template Rules' with a large pencil icon and the text: 'Select the "Create a Rule" Button to create your first rule.'

To Create a Loan Template Rule:

1. On the **Loan Template Rules** page, click the **Create Rule** button.
2. On the Create Loan Template Rule page, enter a name for the rule.

3. Define the conditions under which the template will be applied by selecting the **Loan Type**, **Loan Purpose**, and **Property Usage**.
4. Select the Loan Template set to apply when the conditions are met.
5. Create additional rules for each loan type you would like to display on your site.
6. If there are two or more rules created, you have the option of making it the default rule. Click **Yes** to set the rule as the default.
7. Click **Save**.

To Rearrange the Order of Loan Template Rules:

Use the up and down arrows next to the loan template rules to rearrange the order.

Configure Borrower Loan Portal Settings

Borrower loan portal settings affect the borrower's experience in the Borrower Portal. The settings control whether borrowers can upload files outside of a task, if contact information for the loan officer and loan processor is shown to the borrower, and control password requirements for borrower accounts.

To configure the borrower loan portal, click **Borrower Loan Portal** in the left navigation menu.

The screenshot displays the 'Encompass Consumer Connect' Admin User interface. The left navigation menu is highlighted on 'BORROWER LOAN PORTAL'. The main content area is titled 'General Settings' and includes the following configuration options:

- Would you like to allow general uploads outside of tasks?
- Allow borrowers to upload, eSign, fax or complete a task if status is not Active Loan, Loan Originated or Pre-approval request approved but not accepted?
- Would you like to allow to apply for a loan from borrower portal home page?
- You may edit the label for the button directing the user to the loan application.
- You may associate a workflow to the button and customize the experience.
- You may edit the description text.

There are no loans in progress yet.

If you have already applied for a loan, an email notification will be sent to you when there is an action to be taken.

Below the General Settings is the 'Contact Settings' section:

- Would you like to display contact information to borrower?
- Whose contact information would you like to display to the borrower?
 Loan Officer
 Loan Processor

The 'Security Settings' section is partially visible at the bottom of the page.

Enable File Uploads Outside of Tasks

By default borrowers are allowed to upload files outside of their loan tasks.

To Enable or Disable File Uploads Outside of Tasks:

1. On the **Borrower Loan Portal** under **General Settings**, click **Yes** to allow file uploads outside of loan tasks. Or, click **No** to disable this feature. When disabled, borrowers will not be given the option to upload a document or file outside of loan tasks.
2. Click **Save**.

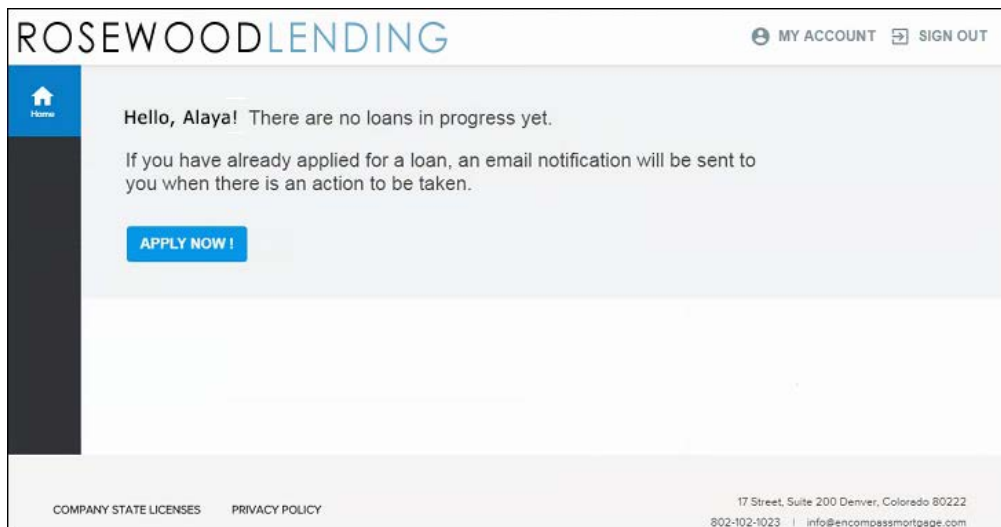
Set Borrower Access Privileges Based on Loan Status

By default, borrowers have the ability to upload, eSign, fax, or complete a task based in the Borrower Portal regardless of the status of the loan. When this option is disabled, borrowers with a loan status that is **NOT Active Loan, Loan Originated or Pre-approval request approved but not accepted**, can view the loan but cannot upload, eSign, fax or complete a loan task. The status of the loan is indicated by the **Current Status** field in Encompass (field ID 1393).

This option is enabled by default.

Allow Borrowers to Apply for a Loan from the Borrower Portal

You can add an **Apply Now** button to the Borrower Portal. When this option is enabled, borrowers who have not started a loan application can apply from the Borrower Portal home page. When a borrower logs into the Borrower Portal, the **Apply Now** button will appear on the left side of the Borrower Portal home page.



This option is disabled by default. Loan applications created using the **Apply Now** button are assigned to default Loan Application Recipient.

To Add an Apply Now Button to the Borrower Portal:

1. On the **Borrower Loan Portal** page under **General Settings**, click **Yes** next to the **Allow borrower to apply for a loan from Borrower Portal home page?** option. Or, click **No** to disable this feature.

2. Optionally, edit the label for the button that will appear on the Borrower Portal. The default label is **Apply Now**.
3. If desired, edit the text that will appear on the Borrower Portal.
4. Click **Save**.

Manage Contact Settings

At certain points in the loan application process, Encompass Consumer Connect shows the loan officer's and loan processor's contact information to the borrower. You can choose whether to enable or disable this feature and whether to show contact information for the loan officer, loan processor or both.

To Manage Contact Settings:

1. On the **Borrower Loan Portal** page under **Contact Settings**, select **Yes** if you want borrowers to see contact information for the loan officer or loan processor at certain points in the loan application

Contact Settings

Would you like to display contact information to borrower? ⓘ

Whose contact information would you like to display to the borrower? Loan Officer Loan Processor

2. Determine whose contact information you want to display: **Loan Officer**, **Loan Processor** or both.
3. Click **Save**.

Manage Login Security

Security settings apply to borrower accounts and control how long a password is valid and password requirements.

ⓘ The Login Security settings may not be editable. These settings are globally set for all Consumer Connect sites created for the account.

To Manage Login Security:

1. On the **Borrower Loan Portal** page under **Login Security**, enter the number of minutes a Borrower Portal and loan application session can remain inactive before timing out. When a session times out, a message is presented to the borrower displaying the number of seconds left before the session is ended and gives the borrower the option to continue the session.

Security Settings

Configure session timeout inactivity for Borrower Portal and Loan Application (between 5 – 15 mins).

MINUTES

How many days (between 1 – 180) until borrower passwords reset?

DAYS

Account password restrictions

- At least one upper case letter
- At least one lower case letter
- At least one special character
- At least one number

Minimum and maximum password strength

MIN NUMBER

 -

MAX NUMBER

2. Select the **Account password restrictions** you want to enforce. At least two restrictions must be selected. All options are selected by default.
3. Specify the password strength by entering the minimum and maximum number of characters allowed. The minimum number of characters must be 8 or higher. The maximum number of characters cannot exceed 64.
4. Click **Save**.

Email Notifications

Encompass Consumer Connect sends email notifications to applicants automatically when an application is received. **Email notification settings must be configured before launching your site.** Borrowers will not receive email notifications if these settings are not configured.

To set up automatic email notifications, click **Email Notifications** in the left navigation menu.

The screenshot shows the Encompass Consumer Connect Admin User interface. The left navigation menu includes: HOME, INCOMPLETE APPS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP WORKFLOWS, LOAN TEMPLATE RULES, SERVICES MANAGEMENT, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS (highlighted). The main content area is titled 'Verify Sender Email Address' and contains a text box for 'ADD EMAIL ADDRESS' with a 'Send Verification' button. Below this, the email 'noreply@elliemae.com' is listed with a checkmark and the text 'Email has been verified.' Below the verification section is the 'Email Templates' section, which contains a table with the following data:

TEMPLATE	RECIPIENT	MODIFIED BY	MODIFIED DATE	
Account Management Emails	Borrower	Admin User	06/11/2018	
Loan Submission Email	Borrower	Admin User	06/11/2018	
Loan Submission For Co-Borrower	Coborrower	Admin User	06/11/2018	
Abandoned Application Email	Lender	Admin User	06/11/2018	
Application Services Failure Email	Lender	Admin User	06/11/2018	
Loan Submission Failure Email	Lender	Admin User	06/11/2018	
Loan Submission Success Email	Lender	Admin User	06/11/2018	


Add a Sender Email Address

The email address from which notifications will be sent. The default Sender Email is noreply@elliemae.com. You can add additional Sender Email addresses to match your company domain. Doing so will improve borrower experience and reduce confusion.

You can add multiple Sender Email addresses and assign each to a different email notification template.

Adding a Sender Email is a multi-step process that involves editing your email domain's DNS records within a set period of time. If you are ready to kick off this process, enter the email address you want to display as the sender in the **Add Email Address** field and then click **Send Verification**.

The Domain Verification Configuration Records email will be sent to the email address you enter. Follow the instructions in the email to **complete the change within 72 hours of receiving the email.**

 You will need access to edit your email domain's DNS records. If you do not have access to edit your email DNS, you can forward the Domain Verification Configuration Records email to your administrator.

The **Verify Sender Email Address** section displays each sender email address entered as well as the verification status. The **Resend Verification** button next to an unverified email address makes it easy to resend the Domain Verification Configuration Records email.

Verify Sender Email Address


For security purposes, we need to verify your email address. We'll also email instructions for your technical team to make updates to the DNS setting that is being validated. If 72 hours have passed from your original request, then click on "Resend Verification" button to get new instructions.

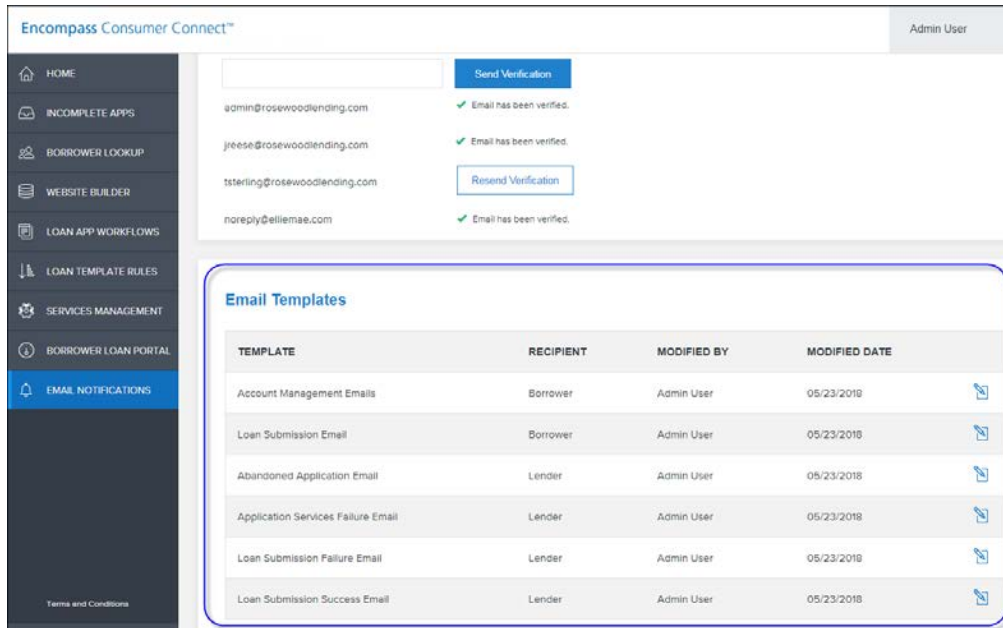
ADD EMAIL ADDRESS

admin@rosewoodlending.com	✓ Email has been verified.
jreese@rosewoodlending.com	✓ Email has been verified.
tsterling@rosewoodlending.com	<input type="button" value="Resend Verification"/>
noreply@elliemae.com	✓ Email has been verified.

About Email Templates

The **Email Notifications** page contains the **Email Template** section where you can view and edit each notification template for emails sent by Encompass Consumer Connect.

The **Email Template** section lists six email notification templates, the recipient of the email notification, name of the user who last modified the template, and the date the template was last modified. You can click the Edit  icon next to a template and modify the message text, subject line, sender name, sender email address, and reply to email address for each notification template where applicable.




Email Notification Templates

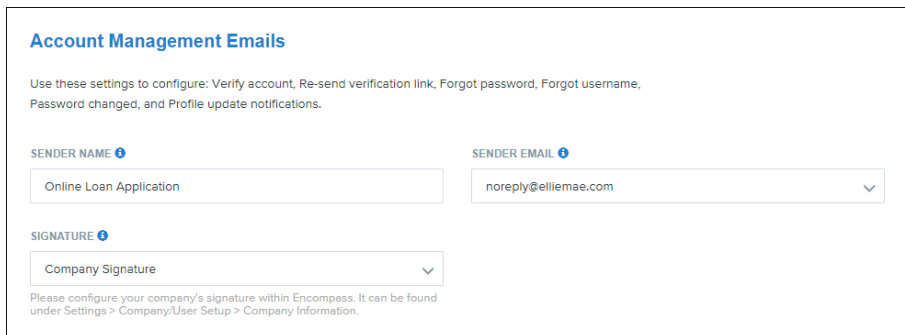
Template	Description
Account Management Emails	Email sent to the borrower for account verification, re-send verification link, forgotten password or user name, password change, and profile update notifications.
Loan Submission Email	Confirmation email sent to the borrower when an application is submitted.
Loan Submission for Co-Borrower	Confirmation email sent to the co-borrower when an application is submitted.
Abandoned Application Email	Email sent to the Loan Application Recipient when a borrower saves an application but does not submit it within a specified number of days. This notification must be enabled in order for the Loan Application Recipient to receive the email.
Application Services Failure Email	Email notification sent to a specified recipient if a service fails on your site. The email will be sent only 1 time within 24 hours.
Loan Submission Failure Email	Email sent to the Loan Application Recipient when an application submission is not successful.
Loan Submission Success Email	Email sent to the Loan Application Recipient when an application is submitted successfully.

Customize the Account Management Email Template

Account management emails are sent to the borrower for account verification, re-send verification link, forgotten password or user name, password change, and profile update notifications.

To Configure Account Management Emails:

1. In Encompass Consumer Connect administration portal, go to **Email Notifications**. If you have more than one Encompass Consumer Connect site, select the site to edit from the drop-down list at the top of the page.
2. Click the Edit  icon for **Account Management Emails**.



The screenshot shows a form titled "Account Management Emails". Below the title is a descriptive paragraph: "Use these settings to configure: Verify account, Re-send verification link, Forgot password, Forgot username, Password changed, and Profile update notifications." The form contains three main fields: "SENDER NAME" with a text input containing "Online Loan Application"; "SENDER EMAIL" with a dropdown menu showing "noreply@elliemae.com"; and "SIGNATURE" with a dropdown menu showing "Company Signature". Below the signature field is a small note: "Please configure your company's signature within Encompass. It can be found under Settings > Company/User Setup > Company Information."


3. In the **Sender Name** field, enter the name of the person or organization from which the notifications will be sent.
4. In the Signature field, specify the signature to include in the message template. The signature specified here will appear in all email notifications sent from the Encompass Consumer Connect site. You can choose to add the Company Signature or choose to create a Custom Signature.
 - **Company Signature**
Select this option to include the company signature in all email notifications. Encompass Consumer Connect uses the signature saved in Encompass on the **Settings > Company/User Setup > Company Information** screen. To learn how to add a company signature, refer to the Encompass online help.
 - **Create a custom signature**
Selecting this option opens a text editor window where you can create a custom signature. For information about using the text editor, see "[Using the Email Template Text Editor](#)" on page 68.
5. Click **Save** at the top of the page.

Customize the Loan Submission Email Templates

This section describes how to customize the Loan Submission Templates. Loan Submission Templates

include Loan Submission Email for Borrower, Loan Submission Email for Co-Borrower, Loan Submission Failure Email, and Loan Submission Success Email.

To Customize the Loan Submission Template:

1. In Encompass Consumer Connect administration portal, go to **Email Notifications**.
2. If you have more than one Encompass Consumer Connect site, select the site to edit from the drop-down list at the top of the page.
3. Click the Edit  icon for the Loan Submission Template you want to edit.

Loan Submission Email Template ▼

When an application is submitted, a confirmation email is sent to the applicant. Set up your response email using the fields below.























SUBJECT



SENDER NAME ⓘ **SENDER EMAIL** ⓘ

REPLY TO EMAIL

[+ Add CC](#)
[+ Add BCC](#)

MESSAGE [Reset to Default](#)

Source **B** **I** **U**                       Format - Size -

 Upload Image  Inline CSS

Hello {{event.primaryBorrower.firstName}}.

Thank you for submitting your loan application. We're going to search for the best loan programs to fit your needs and we'll be in contact soon to discuss your application and to answer any questions you have about the process.

We appreciate the opportunity to provide you with our mortgage services and look forward to speaking with you.

Best regards,
{{Signature}}

4. Set up your response email using the fields below:

For this field...	Provide...
Email Subject	The text you want appear in the subject line of the message. The default subject is "Your Loan Application Has Been Submitted".


For this field...	Provide...
Sender Name	The name of the person or organization from whom the notifications will be sent. When Loan Application Recipient (LAR) or Company Name is selected from the drop-down list, Consumer Connect uses the name of the LAR assigned to the site or the company name specified in the admin portal.
Sender Email	The email address from which notifications will be sent. To learn how to add a sender email address, see "Add a Sender Email Address " on page 60 .
Reply to Email	The email address the borrower can reply to.
Add CC	Any additional email addresses to receive a copy of the email. Separate each email address with a semicolon. You can enter up to 10 email addresses. Note that all email addresses provided in this field will be visible to every recipient, including the borrower.
Add BCC	Up to 10 email addresses to receive a copy of the email message. Separate each email address with a semicolon. The email addresses provided in this field will not be visible to other recipients.
Message	The message text. Features in the message editor include: <ul style="list-style-type: none"> ■ Inline CSS option. Insert CSS into the email template instead of using an external CSS file. ■ Upload Image option: Add a company logo or another image to the email template. ■ Insert Signature option: Add a signature to this template. Options include Loan Application Recipient, Company Signature, and Custom Signature. ■ Insert Dynamic Field option: Automatically populate the message with fields from Encompass or the loan application title. <p>For more detailed information about the features in the editor, see "Using the Email Template Text Editor " on page 68.</p>

5. Click **Save** at the top of the page.

Customize the Abandoned Application Email Template

When enabled, Encompass Consumer Connect will send a reminder email to borrowers who have started loan applications but have not submitted them.

To Enable Abandoned Application Emails

1. If you have more than one Encompass Consumer Connect site, select the site to edit from the drop-down list at the top of the page.
2. Click the Edit  icon for the Abandoned Application Email.
3. Click **Yes** to *Allow notification emails to be sent to the LAR when a loan is saved but not submitted.*

4. Enter the number of days after a loan application is saved to send the email.
5. Set up the email using the fields below:

For this field...	Provide...
Email Subject	The text you want appear in the subject line of the message. The default subject is "New Application for {{1612}} saved on {{Site.URL}}".
Sender Name	<p>The name of the person or organization from whom the notifications will be sent.</p> <p>When Loan Application Recipient is selected from the drop-down list, Encompass Consumer Connect uses the name of the Loan Application Recipient assigned to the site.</p> <p>When Company Name is selected from the drop-down list, Encompass Consumer Connect uses the company name specified in the administration portal.</p>
Sender Email	The email address from which notifications will be sent. To learn how to add a sender email address, see "Add a Sender Email Address " on page 60.
Reply to Email	The email address the borrower can reply to.
Add CC	Any additional email addresses to receive a copy of the email. Separate each email address with a semicolon. You can enter up to 10 email addresses. Note that all email addresses provided in this field will be visible to every recipient, including the borrower.
Add BCC	Up to 10 email addresses to receive a copy of the email message. Separate each email address with a semicolon. The email addresses provided in this field will not be visible to other recipients.
Message	<p>The message text. Features in the message editor include:</p> <ul style="list-style-type: none"> ■ Inline CSS option. Insert CSS into the email template instead of using an external CSS file. ■ Upload Image option: Add a company logo or another image to the email template. ■ Insert Signature option: Add a signature to this template. Options include Loan Application Recipient, Company Signature, and Custom Signature. ■ Insert Dynamic Field option: Automatically populate the message with fields from Encompass or the loan application title. <p>For more detailed information about the features in the editor, see "Using the Email Template Text Editor " on the next page.</p>

3. Click **Save** at the top of the page.

Customize the Application Services Failure Email Template

If a service fails on your site, you can have Encompass Consumer Connect send a notification email to someone on your team. Simply enter the email address in the field provided and click **Save**. If a service fails, a notification email will be sent only 1 time within 24 hours to the specified email address.

Using the Email Template Text Editor

Clicking on an email template displays the text editor for that template. The options displayed in the editor depend on the type of email and the recipient of the email.

This section contains instruction for using some of the features in the email template text editor.

Setting the Sender Email Address

The **Sender Email** field allows you to select from a list of verified email addresses. The **Sender Email** address can be set in all editors except for the **Application Services Failure Email** editor.

Account Management Emails

Use these settings to configure: Verify account, Re-send verification link, Forgot password, Forgot username, Password changed, and Profile update notifications.

SENDER NAME ⓘ

Online Loan Application

SIGNATURE ⓘ

Company Signature

Please configure your company's signature within Encompass. It can be found under Settings > Company/User Setup > Company Information.

SENDER EMAIL ⓘ

- noreply@elliemae.com
- jreese@rosewoodlending.com
- noreply@elliemae.com

Inserting the Loan App Title

Email templates containing a **Subject** field have a option that allows you to insert the loan application's title into the **Subject** line.

Loan Submission Email

When an application is submitted, a confirmation email is sent to the applicant. Set up your response email using the fields below.

SUBJECT

Your Loan Application Has Been Submitted

[Insert Loan App Title](#)

Clicking the **Insert Loan App Title** link adds the `LoanApp.Title` variable at the insertion point in the **Subject** field. When an email notification is sent, the `LoanApp.Title` variable is dynamically replaced by the workflow title.

For example, if the `LoanApp.Title` variable is inserted into the **Subject** field as shown below:

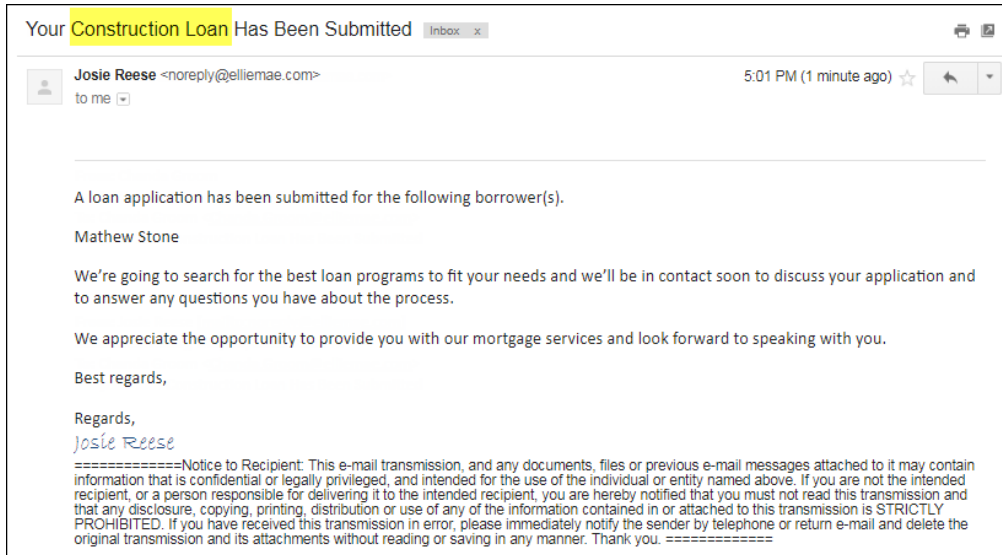
Loan Submission Email

When an application is submitted, a confirmation email is sent to the applicant. Set up your response email using the fields below.

SUBJECT

Your **{{LoanApp.Title}}** Has Been Submitted Insert Loan App Title


And the loan application workflow the borrower initiated is titled "Construction Loan", the **Subject** line of the loan submission notification would appear as:



Sending a Test Email

You can send a test email for lender-facing and borrower-facing emails to preview and test content.

To Send a Test Email:

1. In Encompass Consumer Connect administration portal, go to **Email Notifications**.
2. Click the **Edit**  icon for the email template you want to test. You can send a test email for the Loan Submission Email, Loan Submission Failure Email, and Loan Submission Success Email templates.
3. Update the email notification template as desired.
4. Click **Send Test Email**.
5. In the **Send Test Email** box, enter one or more email addresses. Separate each email address with a

semi-colon ";".

SEND TEST EMAIL [X]

Email Addresses

Enter up to 10 email addresses to send a test to. Separate addresses with semi-colons ";"

jreese@rosewoodlending.com; tsterling@rosewoodlending.com;
jkumar@rosewoodlending.com; |

Cancel OK

6. Click **OK**.

Inserting Signature

In the **Signature** field, specify the signature to include in the message template. The signature specified here will appear in all email notifications sent from the Encompass Consumer Connect site. Options are Loan Application Recipient, Company Signature, and Custom Signature.

- **Loan Application Recipient**

Select this option to include the signature of the loan application recipient in all email notifications.

Encompass Consumer Connect uses the signature saved in Encompass on the **Settings > Personal Settings > My Profile** screen.

- **Company Signature**

Select this option to include the company signature in all email notifications. Encompass Consumer

Connect uses the signature saved in Encompass on the **Settings > Company/User Setup > Company Information** screen.

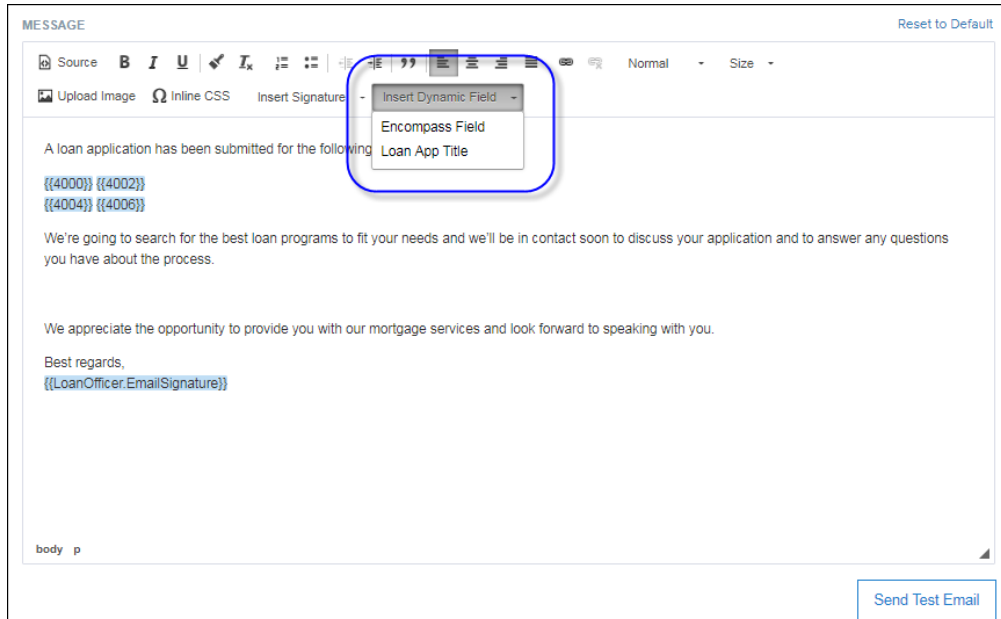
- **Custom Signature**

Selecting this option opens a text editor window where the custom signature can be created.


i If there are multiple loan officers configured to receive applications from the same site, make sure the custom signature is applicable to all loan officers. The signature will appear on all email notifications sent from the site.

Inserting Dynamic Fields

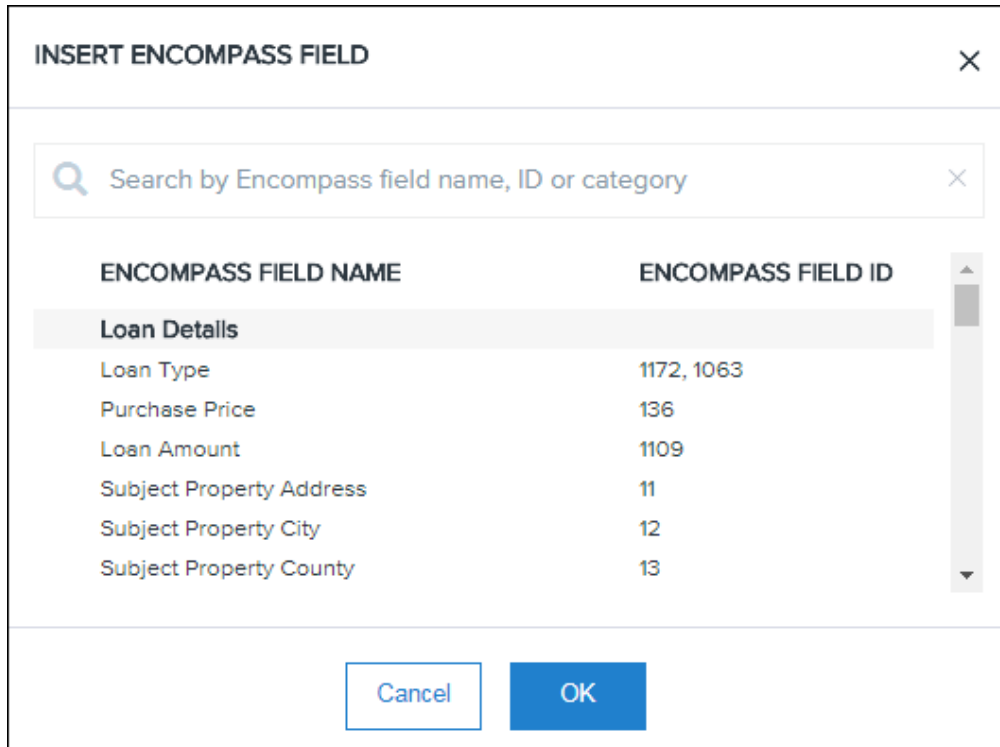
Use the email templates text editor to insert dynamic fields from Encompass or to insert the loan application title into the subject line or message body.



To Insert a Dynamic Field:

1. In Encompass Consumer Connect administration portal, go to **Email Notifications**.
2. Click the **Edit**  icon for the email template you want to edit. You can insert dynamic fields into the Loan Submission Email, Loan Submission Failure Email, and Loan Submission Success Email templates.
3. In the **Message** text area, click the desired location to insert the dynamic field.
4. Click **Insert Dynamic Field** in the message editor toolbar, then select **Encompass Field**.

The **Insert Encompass Field** dialog box displays the list of Encompass fields that can be inserted into the email. The list includes fields relating to Loan Details, Borrower Information, Co-Borrower Information, Company Information, Custom Fields, and Loan Application Recipient Information.



- Select the Encompass field that you want to insert. Only one field can be inserted at a time. You can find a field by entering a partial or whole Encompass field name or field ID into the search bar. Possible values are listed in the following table:

Encompass Field Name	Encompass Field ID
Loan Details	
Loan Type	1172, 1063
Purchase Price	136
Loan Amount	1109
Subject Property Address	11
Subject Property City	12
Subject Property County	13
Subject Property State	14
Subject Property Zip	15
Subject Property No Units	16
Subject Property Year Built	18

Encompass Field Name	Encompass Field ID
Loan Purpose	19, 9
Property Will Be	1811
Application Started Date	N/A
Application Saved Date	N/A
Consumer Connect Website	N/A
Application Date Submitted	N/A
Borrower Information	
First Name	4000
Middle	4001
Last Name	4002
Suffix	4003
Phone	66
E-mail	1240
Address	FR0104
City	FR0106
State	FR0107
Zip	FR0108
Co-Borrower Information	
First Name	4004
Middle	4005
Last Name	4006
Suffix	4007
Phone	98
E-mail	1268
Address	FR0204
City	FR0206
State	FR0207

Encompass Field Name	Encompass Field ID
Zip	FR0208
Company Information	
Company Name	315
NMLS ID	3237
Address	319
City	313
State	321
Zip	323
Company State License Number	3629
Phone	324
Fax	326
Loan Application Recipient Information	
Loan Originator's Name	1612
NMLS Loan Originator ID	3238
Loan Originator's Phone	1823
Loan Originator's Email	3968
LO State License Number	2306

6. Click **OK**.

Task 4: Design and Publish Your Website

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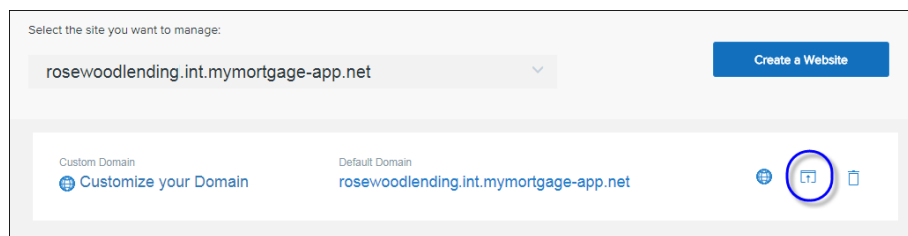
Overview

The Encompass Consumer Connect Website Builder provides tools to help you design and publish your site, and change the look and feel of the loan application and Borrower Portal. This section describes the necessary steps for building and publishing your site. Instructions for customizing the loan application and Borrower Portal are provided in this section as well.

Open the Website Builder

To Open the Website Builder:

1. In the Encompass Consumer Connect administration portal, click **Website Builder**.
2. Click the **Open Website Builder** icon. This will open the Website Builder tool so you can design and configure your site.



Select a Template

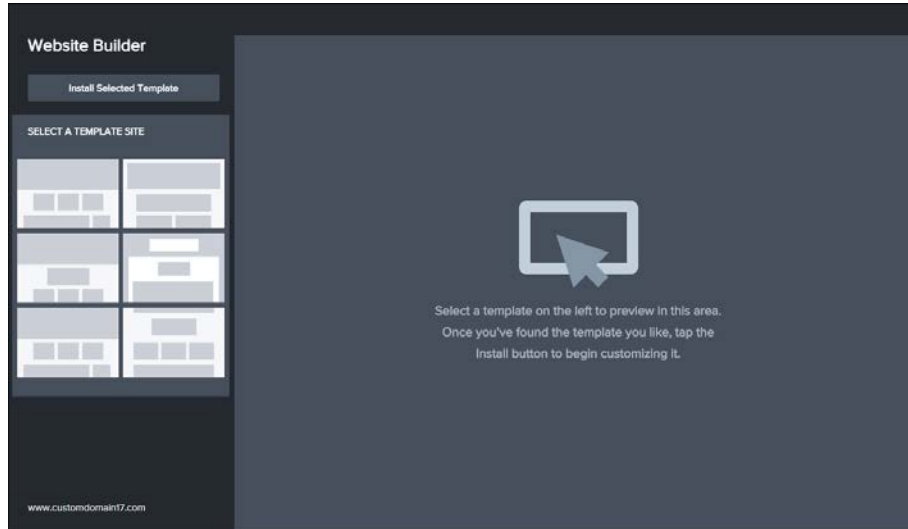
When you open the Website Builder for the first time, you can preview and select a template for your site.

- ! You cannot select a different template once one has been installed. However, you can easily change any of the elements in a template to uniquely brand your site after the template is installed.

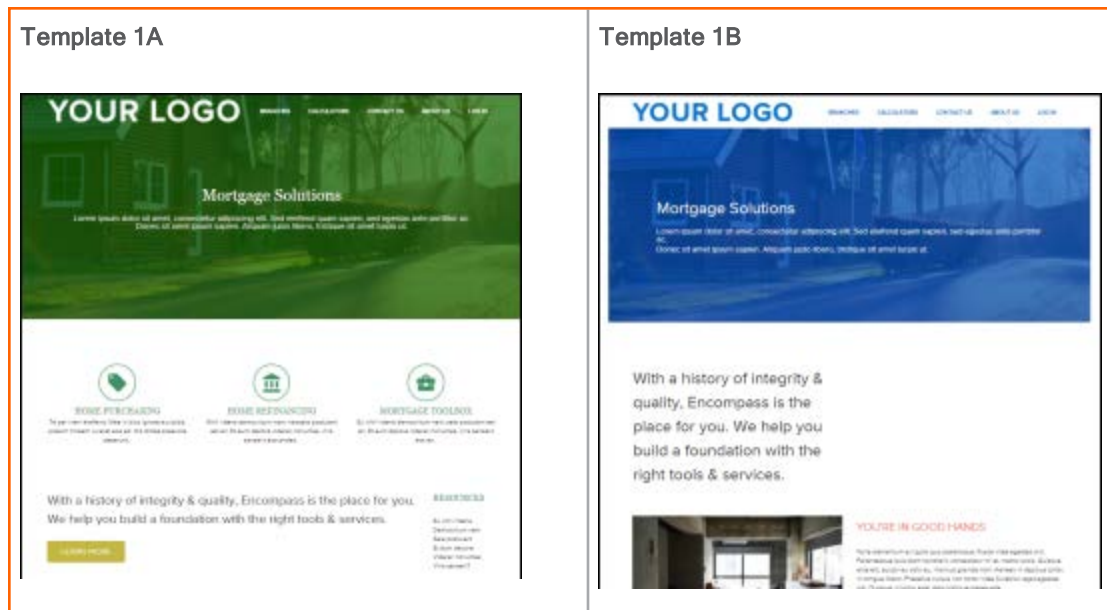
To Select a Template:

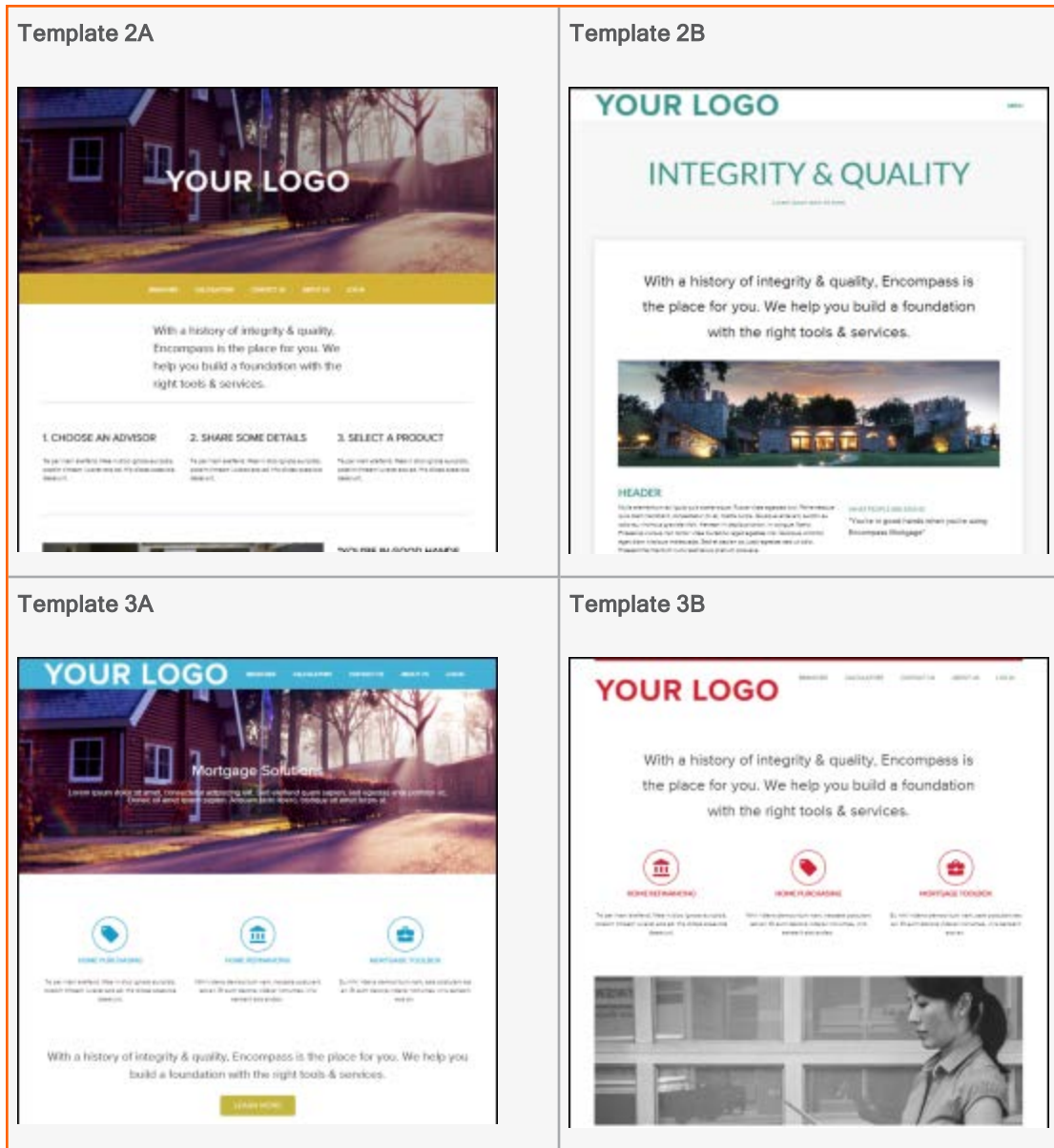
1. Open the Website Builder.

The Website Builder opens to a page where you can preview and select a template for your site.



2. Click each of the template thumbnails on the left to preview the various options. Example templates are shown below.





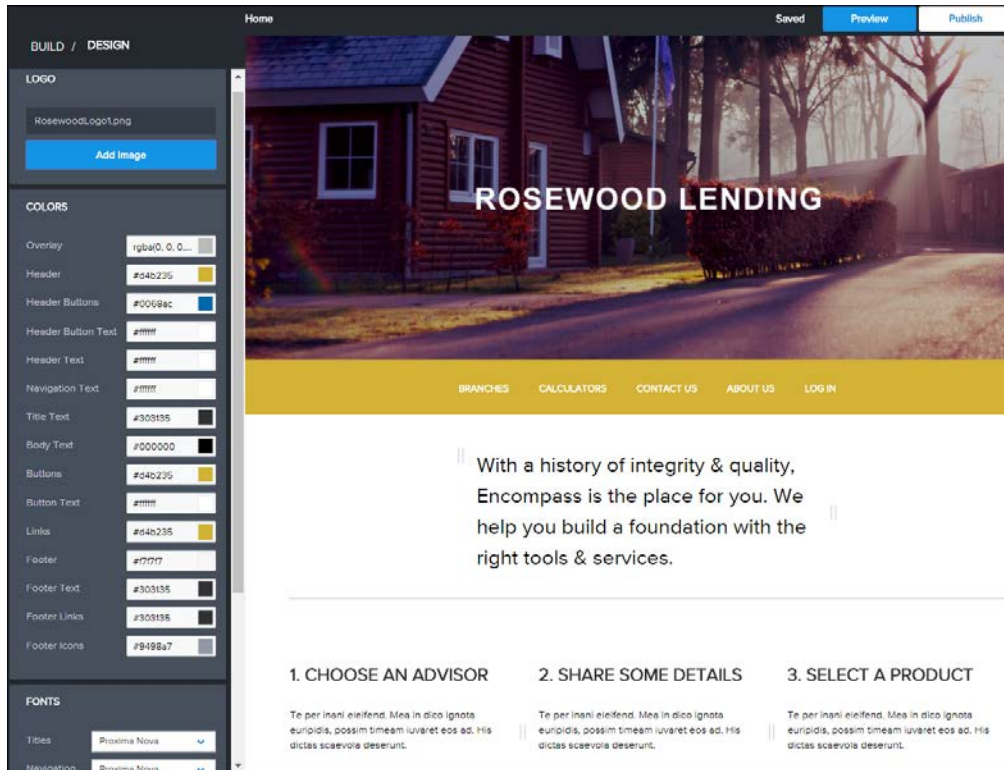
2. When you've made your decision, click **Install Selected Template**, then click **Yes** to confirm your choice.
3. Your Home Page Template is now visible.

Now you can personalize your site using the features in left navigation menu. Step by step instructions are in the following sections.

Design Your Site

Each site template comes with default colors, fonts, and images you can change from the Design panel. The design displayed on this panel is currently applied to your site.

To open the Design page, click **Design** in the left navigation menu.



Add a Site Logo

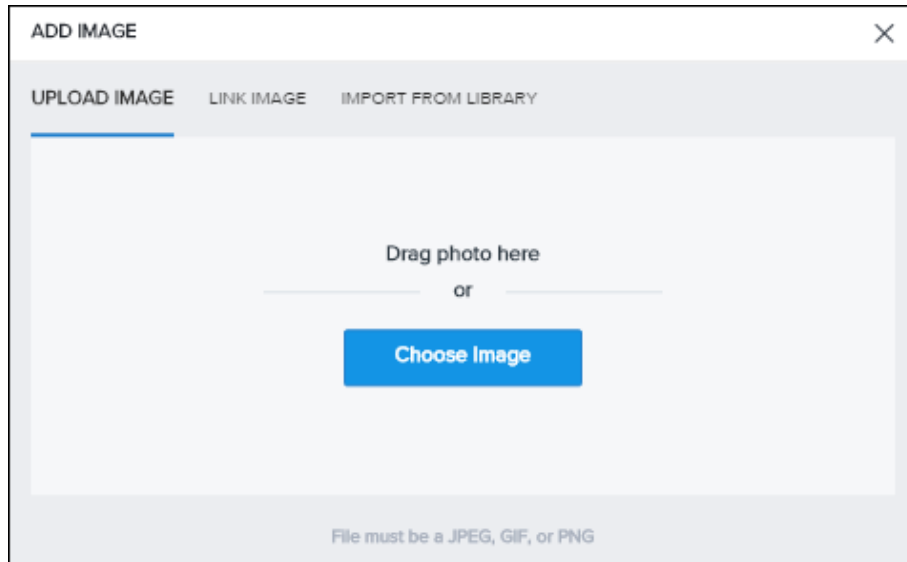
Each template includes a place for your company logo.

Considerations:

- You can upload an image from your system, insert a link using an image stored somewhere else online, or select an image from the image library.
- The logo image must be a JPG, PNG or GIF.
- For all templates except for Template 2A, the logo image will be constrained to 100px in height to fit in the navigation header area of the page.
- Clicking on a logo in a published site opens the home page.

To Add a Site Logo:

1. On the **Design** panel, click **Upload Image**.
2. On the **Add Image** panel, choose how you want to add your image.



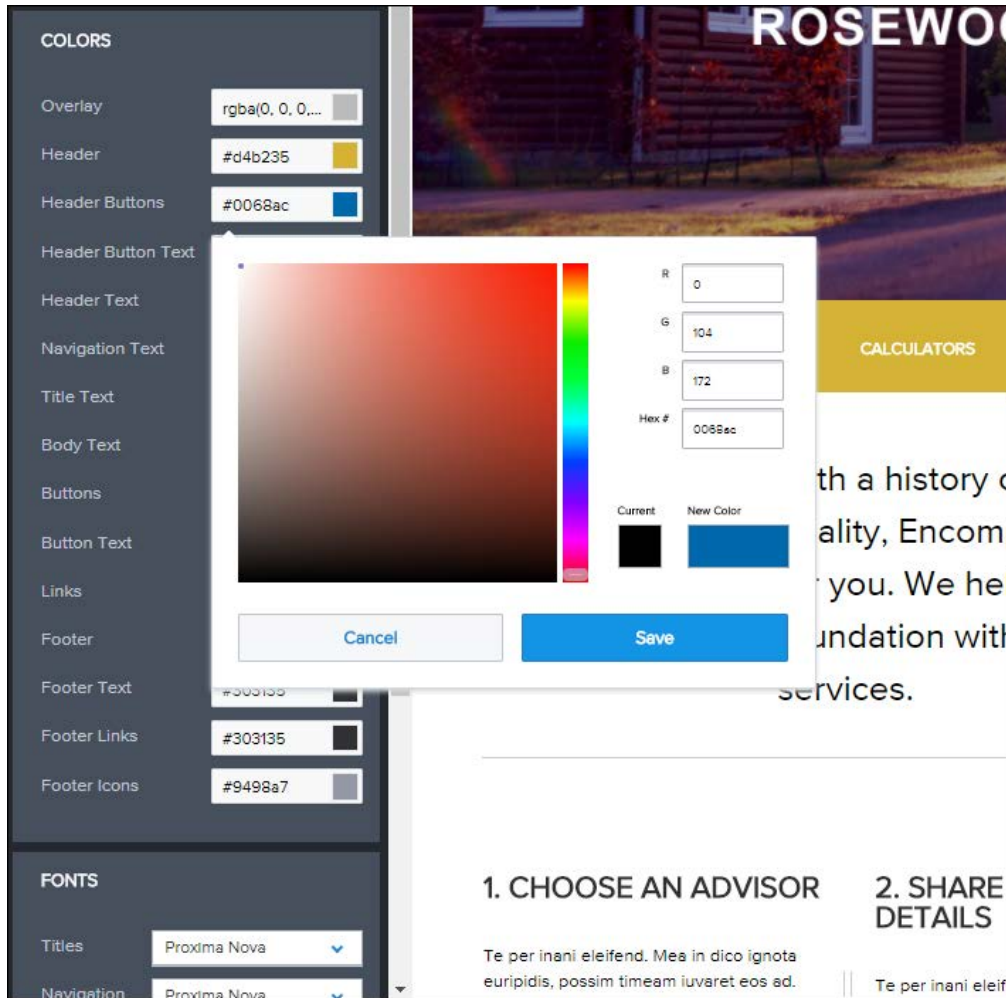
Your options are:

- **Upload Image** - Drag and drop your image file to the **Upload Image** box or click **Choose Image** and browse to an image on your system. When you upload an image, it is automatically added to the image library for your site.
 - **Link Image** - Type the URL of the image file into the **Image URL** text box.
 - **Import from Library** - Select an image from the image library.
3. When you are finished, click **Preview**.

Change Theme Colors

Use the color editor to adjust the colors for your site's header, menus, text, buttons and links. The colors apply to all pages on your site.

Under the **Color** menu on the Design panel, you can see the current colors selected for your site. Simply click the color you want to adjust.



Select a color in the color picker. Or if you know the hex value or RGB values of the color you want, enter them in the value fields.


i You can click the **Reset to Default** button at the bottom of the left menu if you don't like your color changes. Doing so will reset both font and color changes made.

Adjust the Overlay

If you used Template1A, Template1B, or Template2A to build your site, you can adjust or remove the overlay on the main image. The **Overlay** option is listed under the Colors editor on the Design panel.

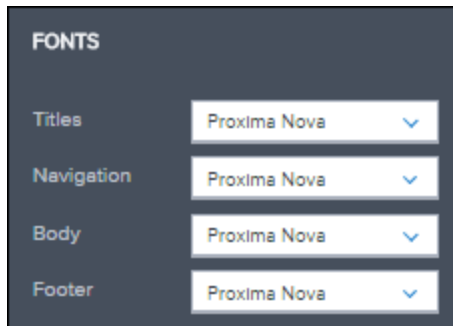
To Change the Overlay Color:

1. On the **Design** panel next to **Overlay**, click the color picker.
2. Select a color in the color picker. Or if you know the hex value or RGB values of the color you want, enter them in the value fields.

3. Adjust the transparency by setting the Alpha value.
 To remove the overlay, set the Alpha value to **0** (zero).
4. When you are finished making changes, click **Save**.

Change Site Fonts

Use the font editor on the **Design** panel to change the fonts on your site. The fonts selected in the font editor apply to all site pages.




You can change the font for the following text elements:

- **Titles** - Controls all page and paragraph titles set to Heading 1 through Heading 6 in the text editor.
- **Navigation** - Controls menu text in the navigation bar.
- **Body** - Controls paragraph text set to **Normal** in the text editor.
- **Footer** - Controls footer text set to **Normal** in the text editor.

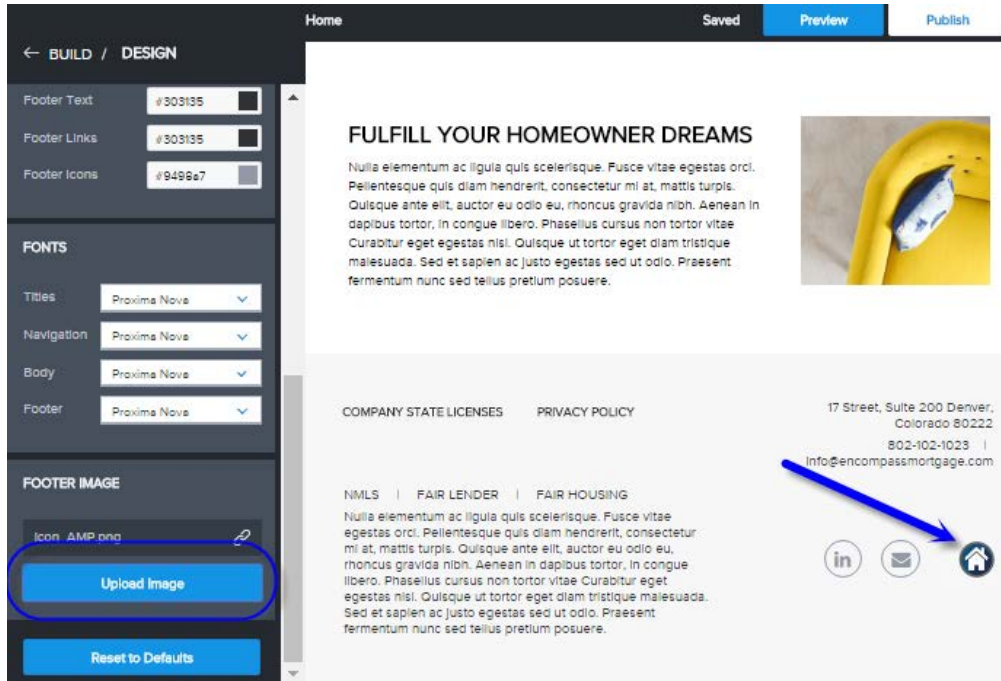
The font families listed in the drop-down menu are web-safe and easily readable by site visitors.

When you are finished making changes, click **Preview** to see how the page will look to visitors on your site, then click **Publish**.

-  You can click the **Reset to Default** button at the bottom of the left menu to reset any font changes. Doing so will reset both font and color changes made.

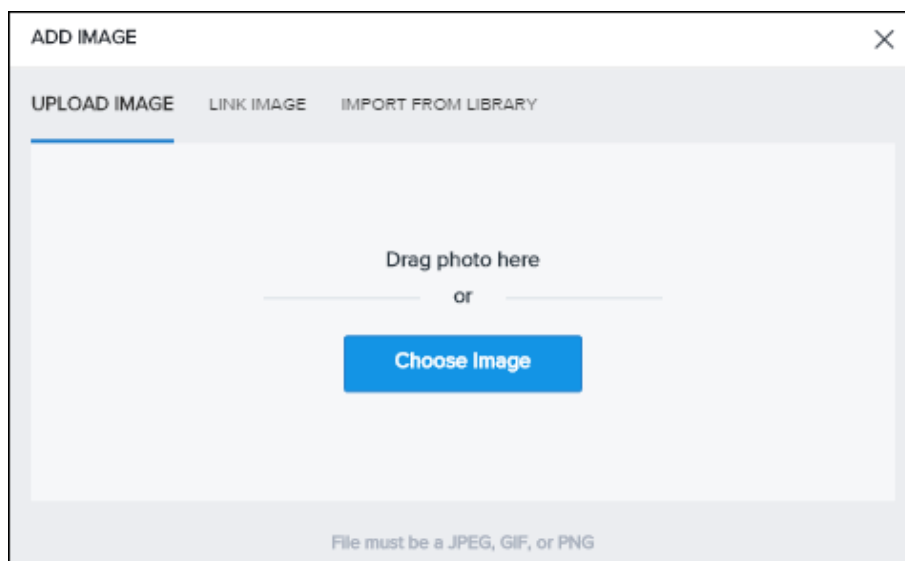
Add a Footer Image

Footer images are small logos or badges you can add to the footer area of your site. This is a great way for you to showcase your organization's professional certifications or affiliations.



To Add a Footer Image:

1. On the **Design** panel, scroll to the bottom of the navigation menu to view the Footer Image area.
2. Click **Add Image**.
3. On the **Add Image** panel, choose how you want to add your image.



Your options are:

- **Upload Image** - Drag and drop your image file to the **Upload Image** box or click **Choose Image** and browse to an image on your system. When you upload an image, it is automatically added to the image library for your site.
- **Link Image** - Type the URL of the image file into the **Image URL** text box.
- **Import from Library** - Select an image from the image library.

4. When you are finished, click **Preview**.

Set Up Your Site's Pages and Links

Your Encompass Consumer Connect site template includes a set of default pages such as Home, Branches, Team Directory, Calculators and so on. You can see all of these pages and their subpages (or child pages) in the Main Navigation menu on the Pages panel.

From the Pages panel you can add, rearrange and even remove pages and links on your site. This is also where you customize page content.

Learn About Default Pages

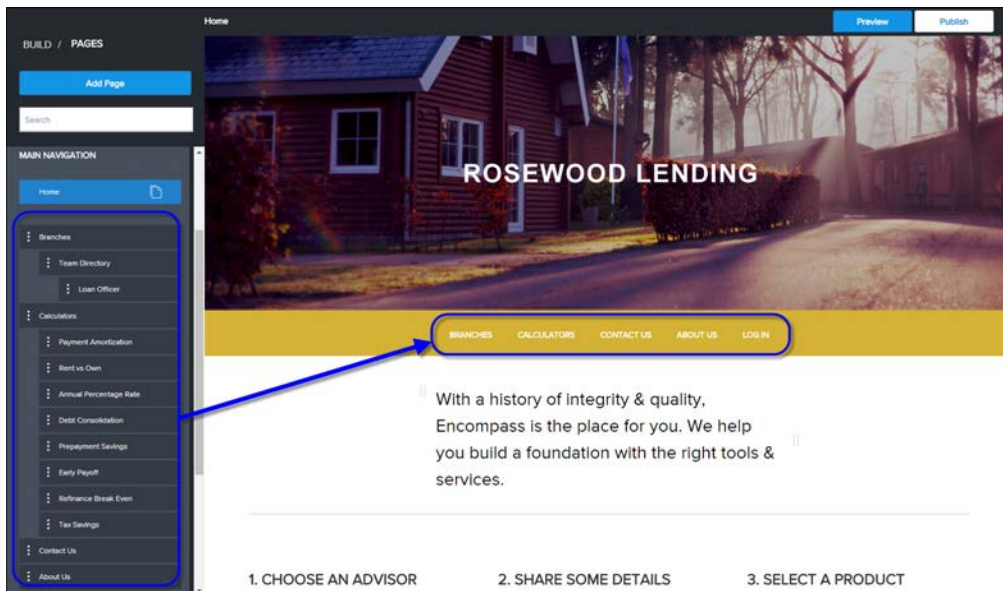
Encompass Consumer Connect templates include a set of default pages. You'll customize the content on these pages to fit your organization. Default pages support widgets, which let you easily edit and arrange images, text, videos, buttons and more.

This default page...	Lets you...
Branches	List and display the branch offices in your organization.
Team Directory	List and display the loan team members in your organization.
Loan Officer	Create a personalized page for a loan officer. Use the Copy Page option to create a separate page for each loan officer.
Calculators	Provide site visitors with calculation tools. This page does not require customization. It includes the following calculators: <ul style="list-style-type: none"> ■ Payment Amortization ■ Rent Vs Own ■ Annual Percentage Rate ■ Debt Consolidation ■ Prepayment Savings ■ Early Payoff ■ Refinance Break Even ■ Tax Savings

This default page...	Lets you...
Contact Us	Display your organization's contact information.
About Us	Provide your organization's mission statement, values and goals.
LO State Licenses	List the state licenses for a loan officer. Use the Copy Page option to create a separate page for each loan officer.
Error Page	Create a custom page to display when your site issues a 404: Page Not Found error. You do not need to customize this page, but you can if you want to..
Company State Licenses	Display the state licenses your company holds. By default, a link for this page appears in the footer of every page on your site.
Privacy Policy	Display your company's privacy policy. A link to this page also appears on the footer of every page. You can fill out the privacy policy template included on the page or add your own privacy policy.

Organize Pages and Navigation Links

To get started, click **Pages** in the menu on the left. Each page on your site is listed in the Main Navigation menu. The parent pages listed in the navigation menu appear as links on the menu bar on the page. When you move, insert or delete a parent page, the menu bar updates automatically.



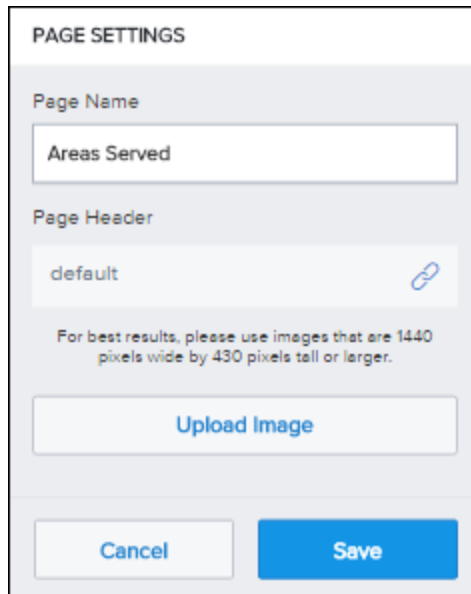
Rearrange pages on your site by clicking on the page name in the navigation menu and dragging it to the new location.

Create a New Page

You can create a new page from scratch or you can copy and edit an existing page.


To Create a New Page:

1. On the Pages panel, select a layout for your new page.
2. Click **Add Selected Page**.
3. In the Page Settings box, enter a name for the page. The page name will be used as the page title.



PAGE SETTINGS

Page Name
Areas Served

Page Header
default 

For best results, please use images that are 1440 pixels wide by 430 pixels tall or larger.

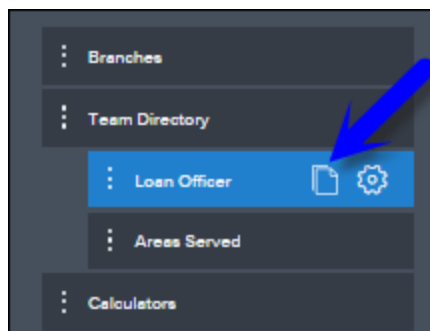
[Upload Image](#)

[Cancel](#) [Save](#)

4. If you chose a template with a header image, you can choose to use the default header image or add a new one by clicking **Upload Image**.
5. Click **Save**.
6. The new page is added to the top of the Main Navigation menu. Click and drag the new page to the desired location.
7. When you are finished, click **Preview**.

To Create a New Page from a Copy:

1. In the Main Navigation menu on the Pages panel, click the page you want to copy.
2. Click the **Copy** icon.




3. In the Copy Page box, enter a name for the new page.

COPY PAGE

Page Name

LO Tom Canterbury

Page Header

default 

For best results, please use images that are 1440 pixels wide by 430 pixels tall or larger.

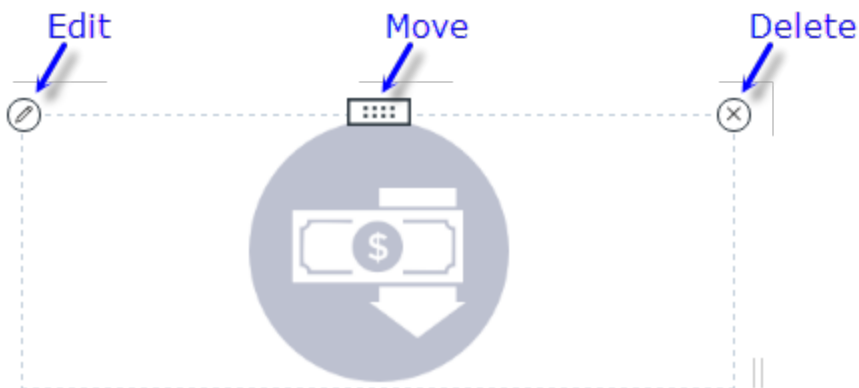
Upload Image

Cancel Save

4. If the page template has a header image, you can choose to use the default header image or add a new one by clicking **Upload Image**.
5. Click **Save**.
6. The new page is added to the top of the Main Navigation menu. Click and drag the new page to the desired location.
7. When you are finished, click **Preview**.

Modify Page Content

You can customize existing content on a page by clicking on the page element you want customize. Page elements are text, images, videos, spacers and dividers. When you click on an element, a container edit box appears surrounding the element.



Click **Edit** to change the element's properties. The properties that can be edited vary depending on the type of element. For example, button element properties allow you to specify the button title, link, size of the button and alignment.

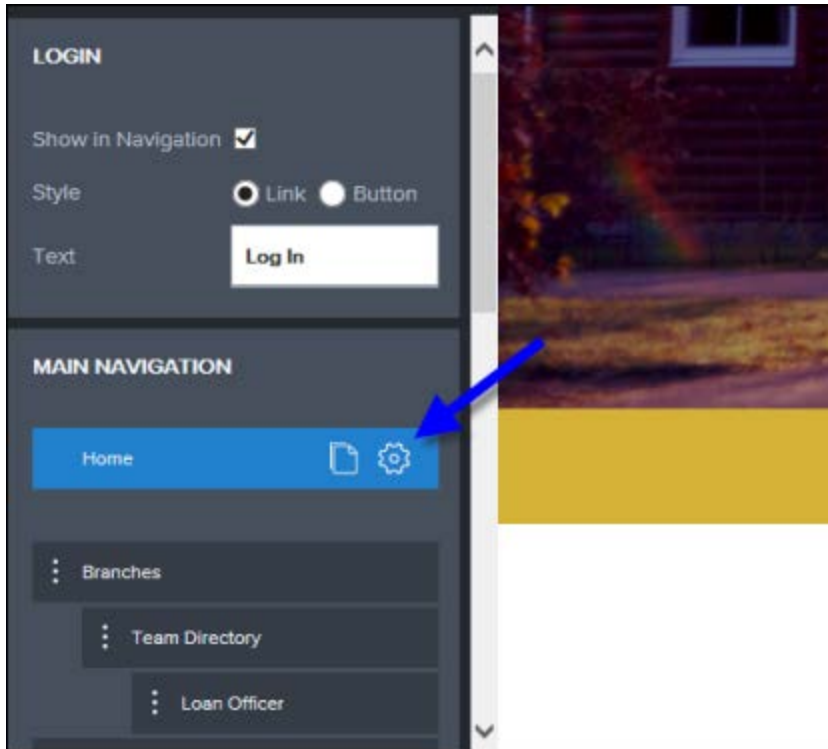
 You can add new elements to a page by dragging and dropping elements from the Widgets panel. [Learn more about customizing page content using widgets on page 90.](#)

Change the Header Image on the Home Page

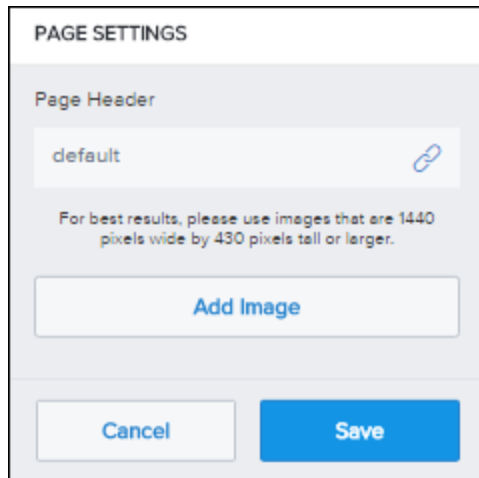
When changing or replacing an image on your site, there is no need to delete the image you are replacing. You can just add a new one using the Add Image box as described in this section.

To Change the Header Image on the Home Page:

1. In Consumer Connect Website Builder, click **Pages**.
2. Click the gear icon on the **Home** button.

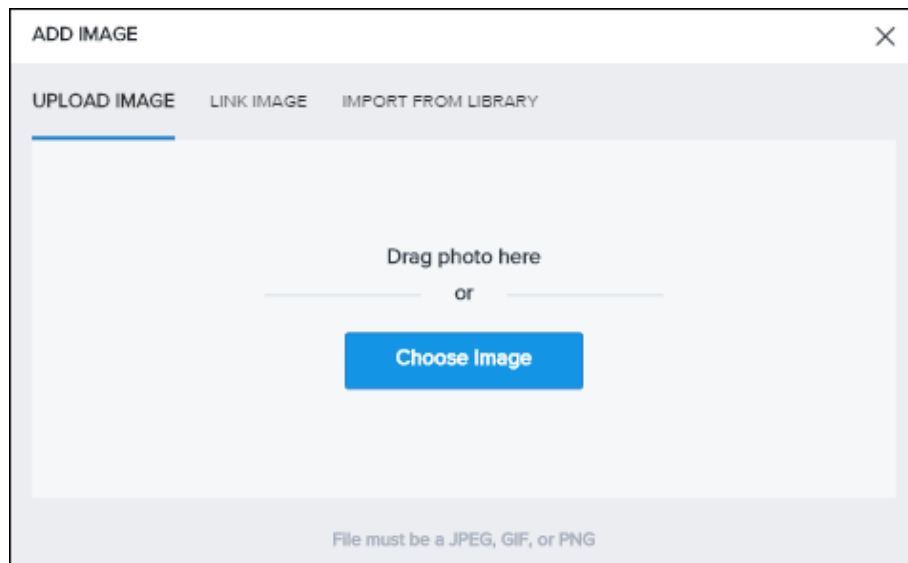


The Page Settings box opens.



3. Click **Add Image**.

The Add Image screen opens.

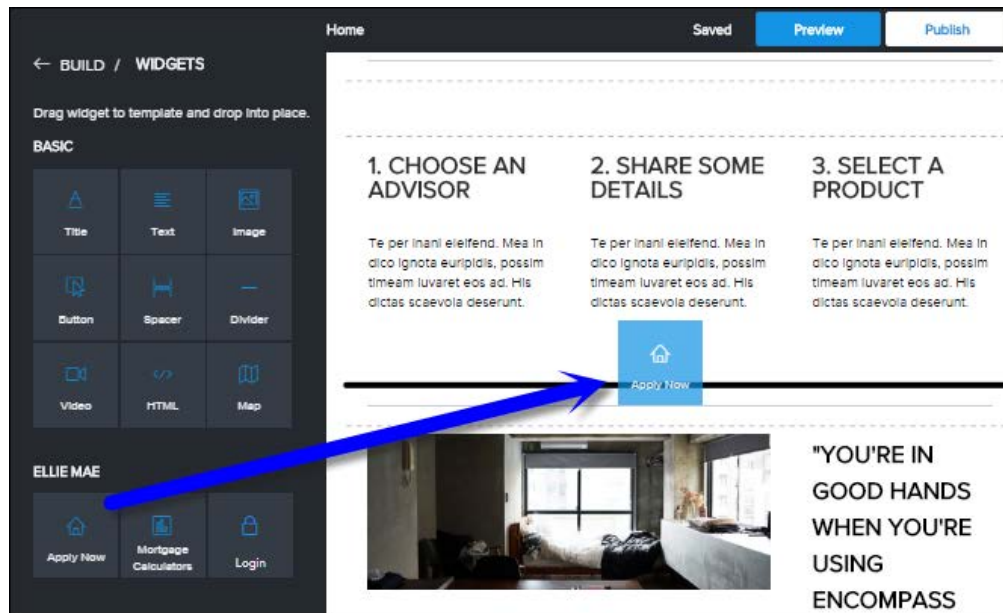


4. On the Add Image box, click **Choose Image** and pick one from your own collection, or drag and drop one from a location on your computer.
The image must be sized to 1440 x 430 pixels or it will not show up properly.
5. When you are finished, click **Preview**.

Add Custom Images, Videos, Text and More

Website builder templates support widgets, which let you easily edit and arrange images, text, videos, buttons and more. Be sure to add an **Apply Now** button so your site visitors can start the loan application process. To view all the widgets available, click **Widgets** on the left menu of the Website Builder.

Insert a page element simply by clicking the widget and dragging it to the desired location on the page.

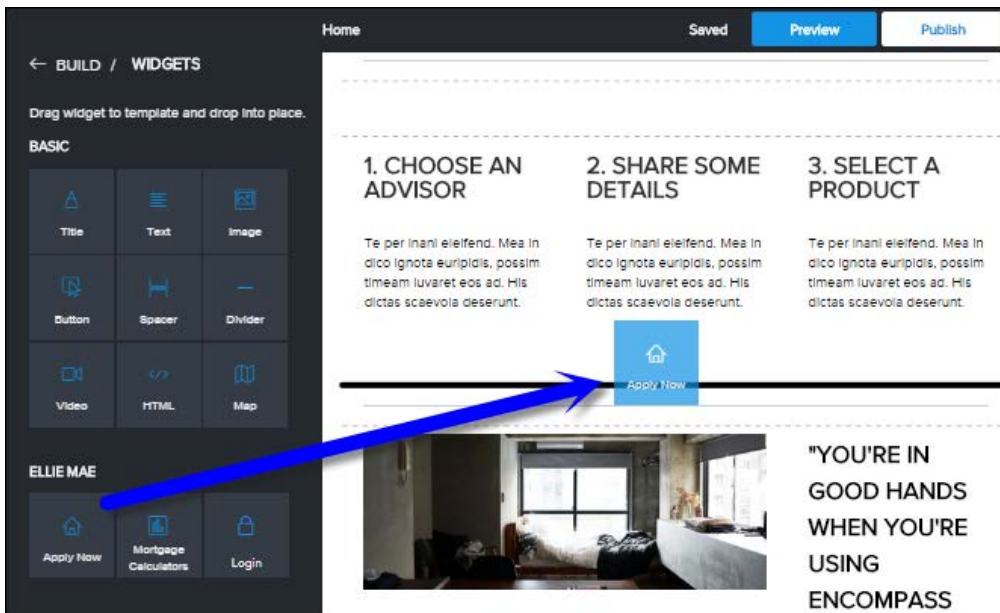


Add an Apply Now Button

The loan application process begins when a site visitor clicks the **Apply Now** button on your site. When you add an **Apply Now** button, you'll specify the Encompass user ID of the Loan Application Recipient (the person who will receive the loan once it is submitted).

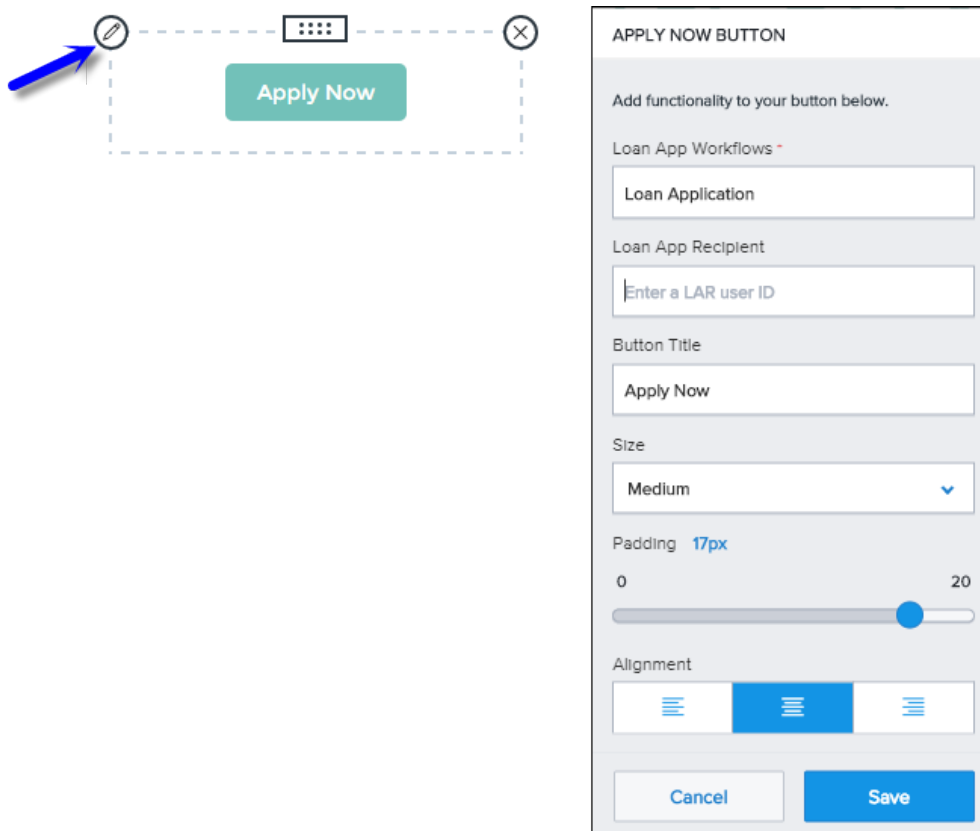
To Add an Apply Now Button to Your Site

1. In the Website Builder, open the page where you want to add the **Apply Now** button. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the **Apply Now** widget, then drag it to the desired location on the page.



When you mouse over the widget, an image box appears.

4. Click the **Edit** icon.



5. On the **Edit Button** panel, specify how you want the button to appear and what action to take when

clicked.

Button settings are:

- **Loan App Workflows** - The pre-configured loan application workflow to assign to the button. Enter all or part of the workflow name, then select it from the drop-down list. **Note:** Loan application workflows are created and configured in the administration portal. Instructions for connecting loan application recipients and folders are described in "[Create Loan Application Workflows](#)" on page 34 of Task 3.
- **Loan App Recipient** - The Loan Application Recipient (LAR, or Encompass user ID) of the user who will receive the loan application. You can enter part or all of the recipient's Encompass User ID, then select it from the drop-down list.

For each **Apply Now** button you add, make sure the Loan Application Recipient you specify is connected to a loan application folder. This will ensure any loans that are submitted from that **Apply Now** button go to correct user and folder. Instructions for connecting loan application recipients and folders are described in "[Configure Website Settings and Application Recipients](#)" on page 14 of Task 3.

- **Button Title** - The title that appears on the button.
- **Size** - Choose the size of the button. You can choose Small, Medium, or Large.
- **Alignment** - Specify how you want to align the button in the editing box.

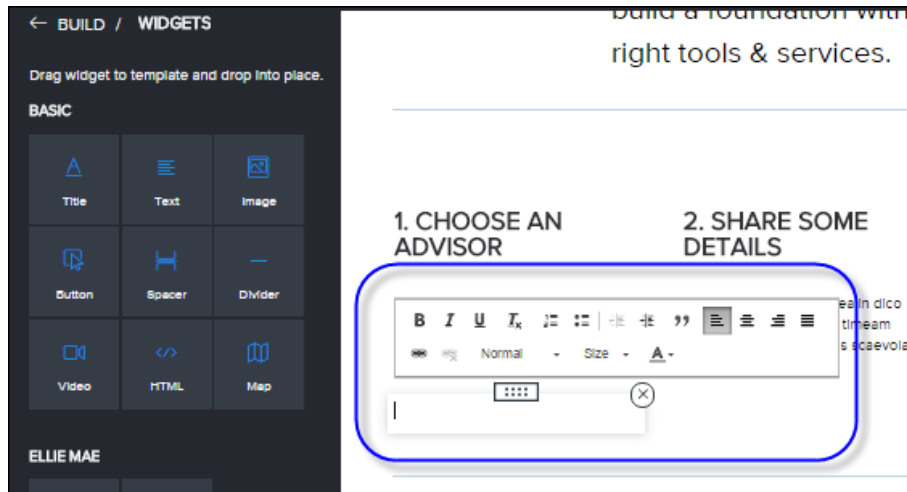
6. When you are finished, click **Preview**.

Insert a Title or Text Box

To Insert a Title or Text Box:

1. On the Widgets panel, select the Title or Text widget you want to add, then drag it to the desired location on the page.

When you release the widget, a text box appears.



2. Enter a title or text. Use the text editor to format the text.
3. When you are finished, click **Preview**.

Insert an Image

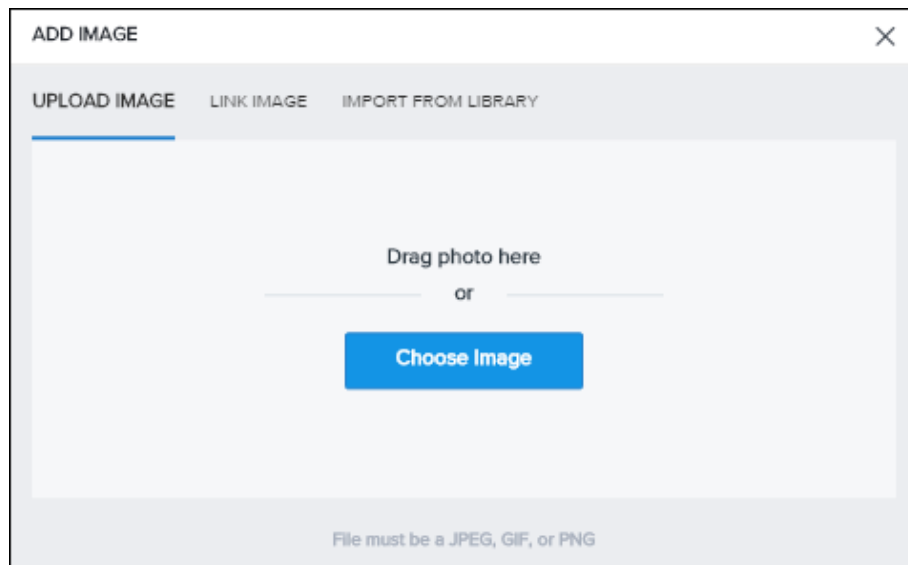
This section describes how to insert an image into a page. To learn how to replace a Header image, see ["Change the Header Image on the Home Page" on page 1](#).

To Insert an Image:

1. In the Website Builder, open the page you want to edit. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the Image widget, then drag it to the desired location on the page. When you release the widget, an image box appears.
4. Click the **Edit** icon.



5. On the **Add Image** panel, choose how you want to add your image.



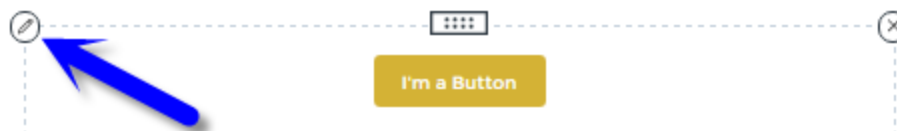
Your options are:

- **Upload Image** - Drag and drop your image file to the **Upload Image** box or click **Choose Image** and browse to an image on your system. When you upload an image, it is automatically added to the image library for your site.
 - **Link Image** - Type the URL of the image file into the **Image URL** text box.
 - **Import from Library** - Select an image from the image library.
6. When you are finished, click **Preview**.

Insert a Button

To Insert a Button:

1. In the Website Builder, open the page you want to edit. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the Button widget, then drag it to the desired location on the page. When you release the widget, an image box appears.
4. Click the **Edit** icon.



5. On the **Edit Button** panel, specify how you want the button to appear and what action to take when clicked.

The screenshot shows a panel titled "EDIT BUTTON". It contains the following fields and options:

- Title:** A text input field with the value "I'm a Button".
- Link Type:** A dropdown menu with "Select One" and a downward arrow.
- Size:** A dropdown menu with "Medium" and a downward arrow.
- Alignment:** Three radio button options, each with a horizontal line icon. The middle option is selected.
- Buttons:** "Cancel" and "Save" buttons at the bottom.

Button settings are:

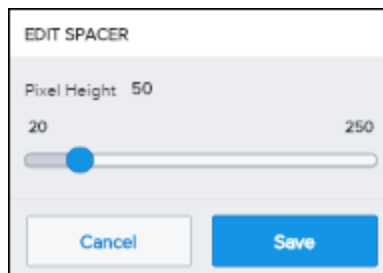
- **Title** - The title that appears on the button.
 - **Link Type** - This is the action that occurs when the button is clicked. You can choose Email, Page, Phone Number or URL.
 - **Size** - Choose the size of the button. You can choose Small, Medium, or Large.
 - **Alignment** - Specify how you want to align the button in the editing box.
6. Click **Save**.
 7. When you are finished, click **Preview**.

Insert a Spacer

To Insert a Spacer:

1. In the Website Builder, open the page you want to edit. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the **Spacer** widget, then drag it to the desired location on the page.

4. Optionally, click the **Edit** icon to adjust the pixel height of the spacer.

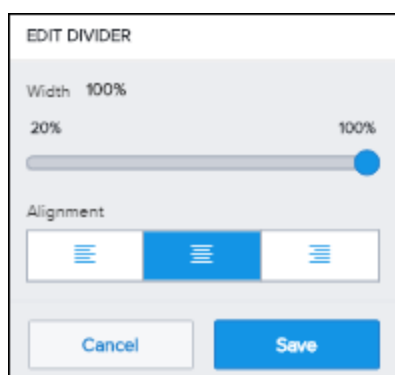


5. When you are finished, click **Preview**.

Insert a Divider

To Insert a Divider:

1. In the Website Builder, open the page you want to edit. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the **Divider** widget, then drag it to the desired location on the page. When you release the widget, an element box appears.
4. Optionally, click the **Edit** icon to adjust the width of the divider. You can also specify how you want to align the divider by clicking the Left, Right or Center icon.



5. Click **Save**.
6. When you are finished, click **Preview**.

Insert a Video

You can insert a video into a page on your site. Website Builder supports links to videos on Youtube and Vimeo.

To add a video to your site, you'll need to provide the URL to the video.

Get a Link to Your Video

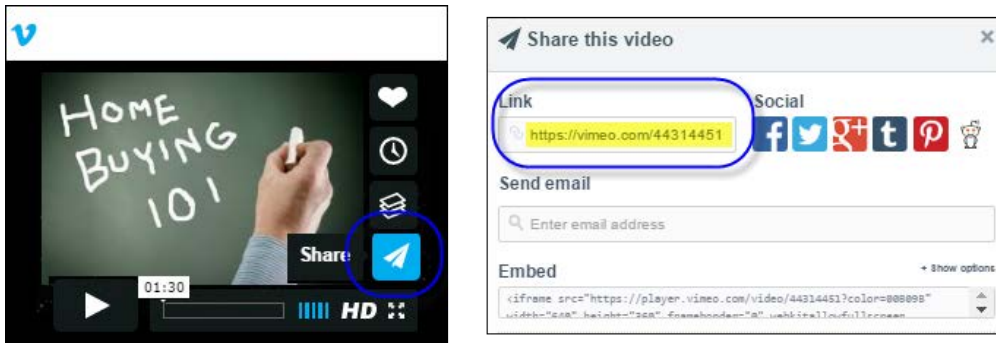
How to get a Youtube link:

1. Find the video on YouTube.
2. Click the **Share** icon to expand the share options.
3. Copy the link.



How to get a Vimeo link:

1. Find the video on Vimeo.
2. Click the **Share** icon to open the share options.
3. Copy the URL in the **Link** field.



Upload a video to Youtube or Vimeo:

If the video isn't on Youtube or Vimeo yet, it's easy to add them. Click the links below for instructions:

- Youtube
- Vimeo

To Insert a Video:

1. In the Website Builder, open the page you want to edit. You can select the page from the **Pages** panel or use the links in the menu bar of the currently loaded page.
2. In the Website Builder main menu, click **Widgets**.
3. Select the **Video** widget, then drag it to the desired location on the page. When you release the widget, the video element box appears.

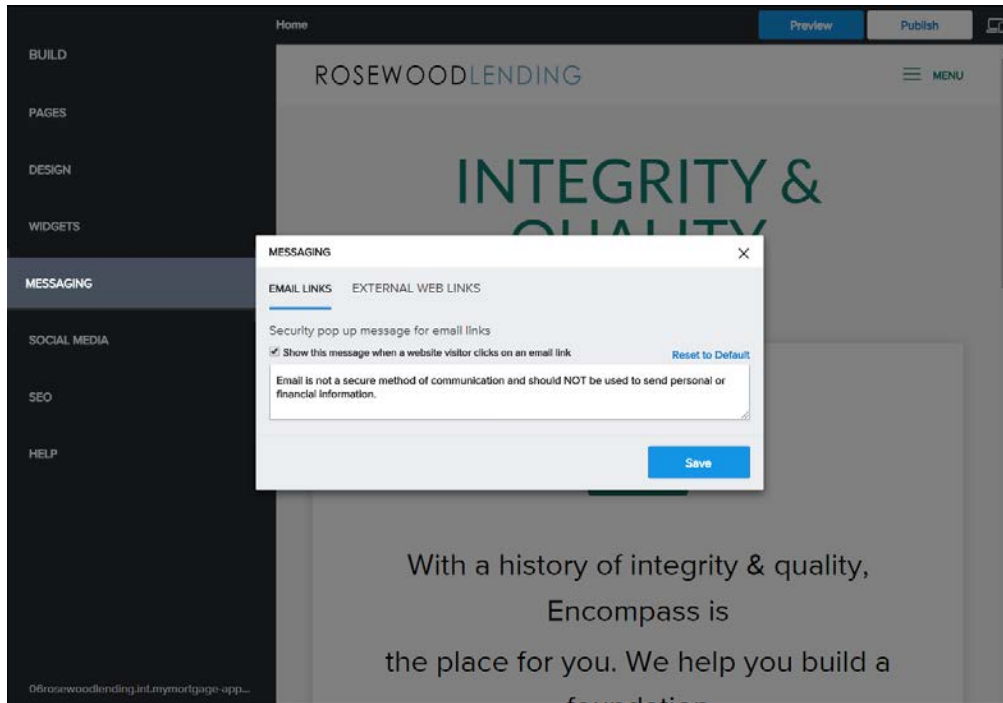
4. Click the **Edit** icon.



5. On the **Edit Video** panel, specify the following settings:
 - **Link** - Enter a URL link to the video from Youtube or Vimeo.
 - **Size** - Choose a size for the video.
 - **Alignment** - Specify how you want to align the video by clicking the Left, Right or Center icon.
6. Click **Save**.
7. When you are finished, click **Preview**.

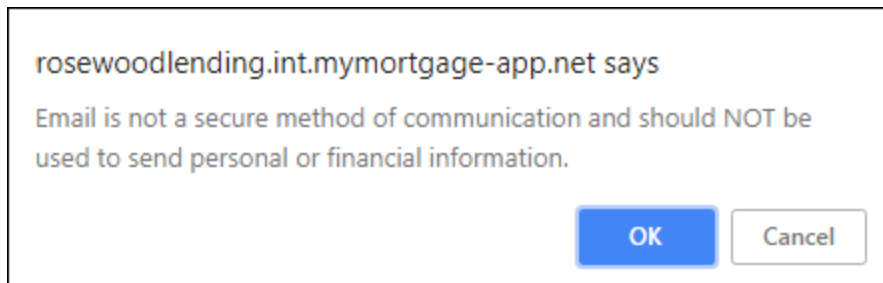
Set Up Security Messages

Use the **Messaging** tab to enable and edit the security pop-up message shown to borrowers before they leave your site.

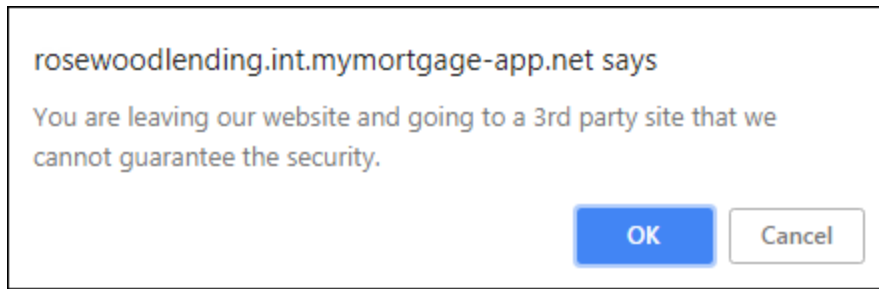


The **Messaging** tab displays security messages for both Email Links and External Web Links. These messages are shown to the borrower when they click on an email link or external web link on your site.

Email Links



External Web Links

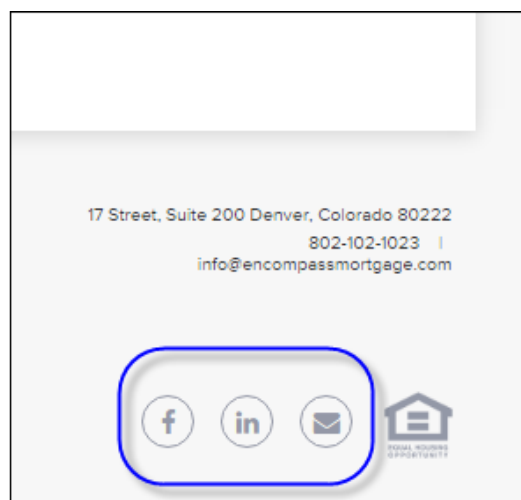
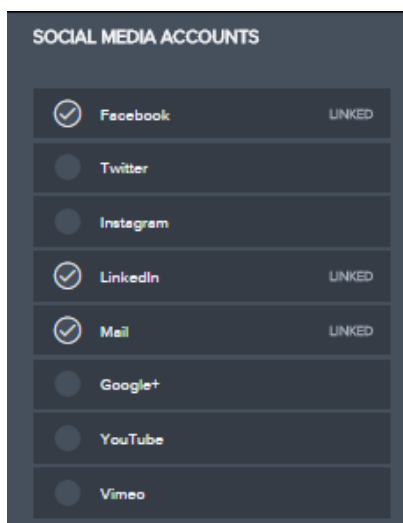


To Enable Security Messages on Your Website:

1. In Encompass Consumer Connect Website Builder, click **Messaging**.
The Messaging dialog box opens displaying the **Email Links** tab.
2. Select the check box next to **Show this message when a site visitor clicks on an email**.
3. Edit the text as needed, then click the **External Web Links** tab.
4. Select the check box next to **Show this message when a site visitor clicks on a link to external sites**.
5. Edit the text as needed, then click **Save**.

Add Social Media Buttons

The Social Media panel lets you add social media buttons to the footer on your site. Visitors on your site can click these buttons to share, connect, follow, and view your social media profiles.



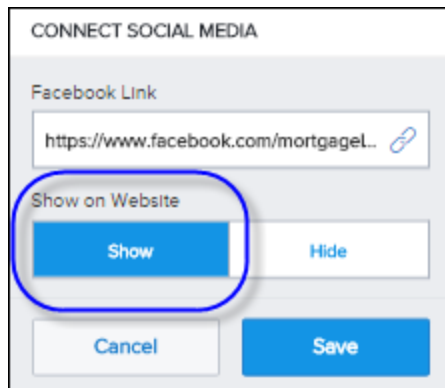
To Add Social Media Icons:

1. On the **Social Media** panel, click a Social Media account to add, then enter the URL for your account or profile.

Encompass Consumer Connect currently supports adding the following social media buttons:

- Facebook
- Twitter
- Instagram
- LinkedIn
- Mail
- Google+
- YouTube
- Vimeo

2. Click **Show** to display the icon on your site.



The screenshot shows a form titled "CONNECT SOCIAL MEDIA". It has a section for "Facebook Link" with a text input field containing "https://www.facebook.com/mortgageL.." and a link icon. Below this is a "Show on Website" section with two buttons: "Show" (highlighted with a blue circle) and "Hide". At the bottom of the form are "Cancel" and "Save" buttons.

3. Click **Save**.
4. Repeat steps 2 and 3 for each social media account you want to add.
5. When you are finished, click **Preview**.

Defining Site SEO Settings

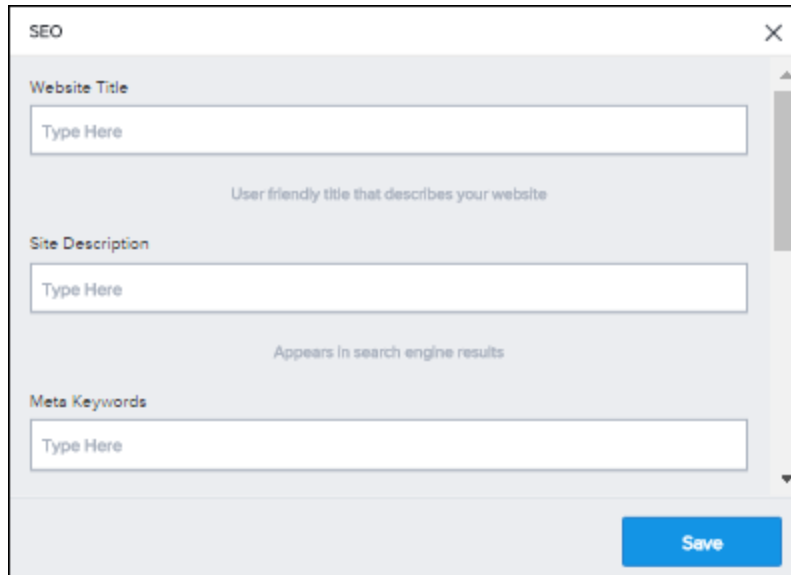
Use the SEO panel to set the search engine optimization (SEO) settings that will improve the visibility of your site in Google searches or other search engine search results.

About SEO

Each page in your site includes a page title, page description and keywords that appear in the HTML code but is not visible to your site visitors. Search engines rely on this content when ranking and classifying your site in their search results, so it is important to make the content as accurate and descriptive as possible.

To Define SEO Settings:

1. On the **SEO** panel, enter **Meta Keywords** for your site.



Your site visitors do not see the information you include as meta keywords.

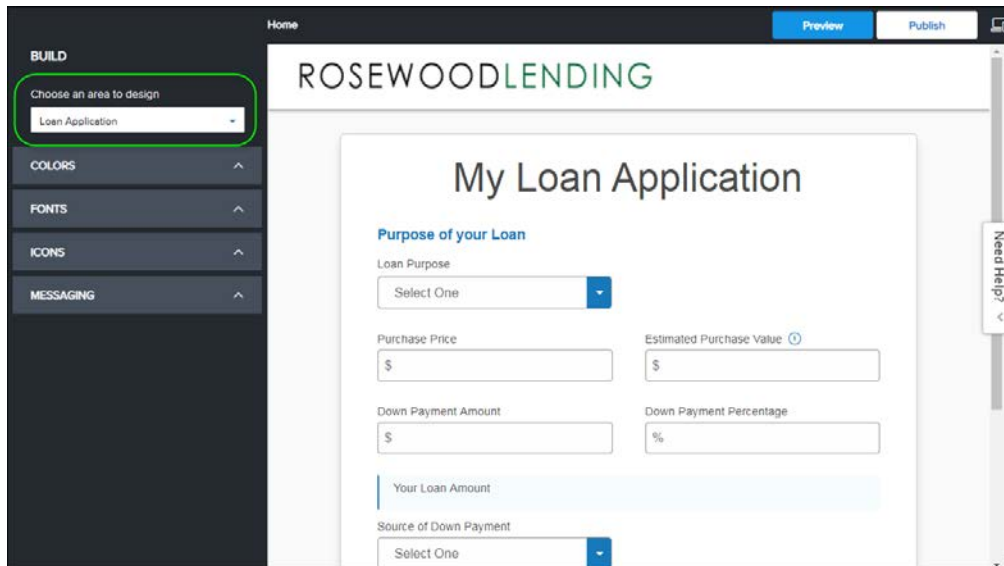
About Meta Keywords

Meta keywords provide information about your web page to search engine robots, web crawlers and spiders so that the search engine can better understand what your site is about. You can also use meta keywords to promote your site to search engines, the site author's name, a description or short summary of the site or web page, or copyright information. Some search sites such as Google's Search Console and Bing Webmaster Tools require that you validate ownership of a site by either uploading an HTML or XML page or adding a specific meta tag to the home page.

2. In the **Footer** and/or **Header** code sections, insert any verification and analytics tracking codes to use on the site.
3. Click **Save**.

Customize the Appearance of the Loan Application

You can customize and apply company branding to the loan application. To get started, select **Loan Application** from the Website Builder drop-down menu.



Change Color Settings

The Loan Application **Color** settings control the color of text, links, header, buttons, and brand color in the loan application.

The following table lists each configuration option available for setting loan application colors.

Option	Description
Brand Color	Color of the section titles, information icons, and so on.

Option	Description
Header Background	Background color of the header area where the company logo is displayed.
Primary Button	Background color of drop-down buttons and Next buttons.
Primary Button Text	Color of text on primary buttons, such as the Next button.
Secondary Button	Background color of secondary buttons such as Yes, No, Previous, Save , and so on.
Secondary Button Text	Color of text on secondary buttons such as Yes, No, Previous, Save , and so on.
Body Text	Color of body text, including the loan application title, field labels, questions, instructions, consent agreements, and so on.
Link Text	Any text that is linked to a URL.

Choose Fonts

The Loan Application **Font** settings control the font style and size of text, titles, and toast messages in the loan application.

The following table lists each configuration option available for loan application fonts.

Option	Description
Page Title	The font type and font size used for the page title.
Section Title	The font type and font size used for section titles.
Body Text	The font type and font size used for the body text, including the field labels, questions, instructions, consent agreements, and so on.

Option	Description
Toast Message Text	The font type and font size used for Success, Error, Info, and Warning messages.

Add or Edit Icons

Icons in the loan application are used to depict the loan purpose, the borrower's rent or own status, and the calendar. Icons are also used to expand or collapse a loan section. You can change any of these icons from the **Icons** configuration menu.

BUILD

Choose an area to design

Loan Application


COLORS ^

FONTS ^

ICONS v


Purchase

Add Icon




Refinance

Add Icon




Construction

Add Icon




Construction to Perm

Add Icon




HELOC

Add Icon




Lower Interest Payments

Add Icon




Cash Out

Add Icon




Property Type

Add Icon




Rent

Add Icon




Own

Add Icon




Calendar

Add Icon




Collapse (-)

Add Icon



Expand (+)

Add Icon




My Loan Application

Find the best loan for your needs!


What would you like to do?

Purchase Icon




Purchase a home

Refinance Icon




Refinance a home

HELOC Icon




Home Equity Line of Credit

Construction Icon



Construction

Construction to Perm Icon



Construction-To-Permanent

Save

Next ▶

 You can hover over an icon to increase the size for viewing.



Adding an Icon

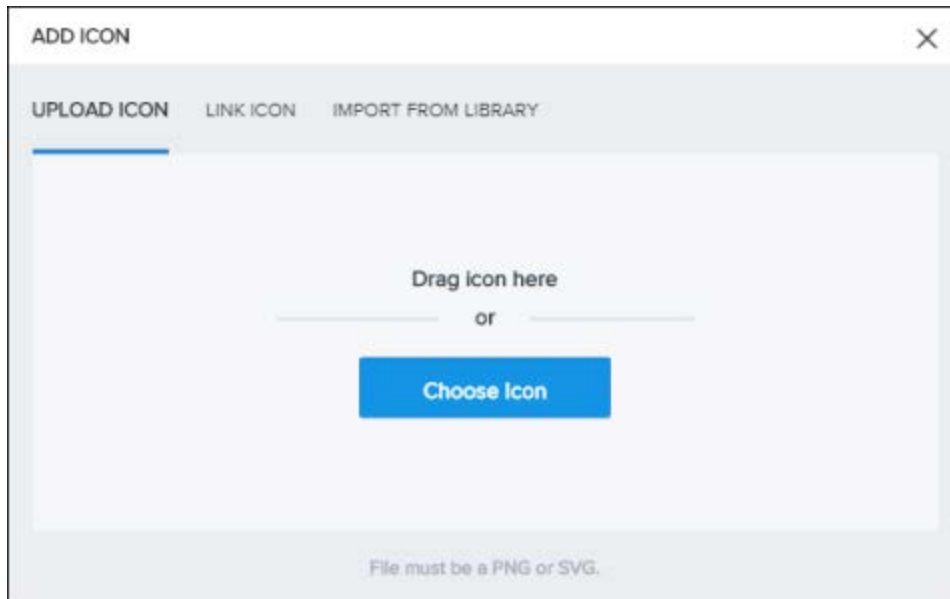
Clicking **Add Icon** opens the **Add Icon** panel, where you can choose how you want to add your image. You can upload an icon from your system, insert a link to an icon stored somewhere else online, or import an icon from the image library.

The icon image must be a SVG or PNG, and less than 10 KB in size.

To Add an Icon:

1. In the Website Builder, click **Build** if the Build page is not already open.
2. Under **Choose an area to design**, select **Loan Application**.
3. Click **Add Icon** next to the icon you want to replace.

4. On the **Add Icon** panel, choose how you want to add your icon.



Your options are:

- **Upload Icon** - Drag and drop your icon file to the **Upload Icon** box or click **Choose Icon** and browse to an icon on your system. When you upload an icon, it is automatically added to the icon library for your site.
- **Link Icon** - Type the URL of the icon file into the **Image URL** text box.
 - ! Linking icons does not save the icon in the icon library.
- **Import from Library** - Select an icon from the icon library.

Edit Message Display Colors

Borrowers receive status notifications while working in the loan application. Notifications provide status information and warnings to the borrower, for example, when an application is saved successfully or when an error occurs. You can change the background color of these messages using the options listed in the **Messaging** configuration menu.

- ! Change the message fonts and font colors using the **Fonts** and **Colors** configuration menus, respectively.

BUILD

Choose an area to design

Loan Application

COLORS ^

FONTS ^

ICONS ^

MESSAGING v

Success	#0d7b34	
Errors	#d0021b	
Info	#1779ba	
Warning	#b34f02	

[Success Message Example](#)

✓ **Your Loan Application changes have been saved.** ✕

[Error Message Example](#)

! **Sorry, we were unable to save your loan application. Please try saving again.** ✕

[Info Message Example](#)

i **Welcome back! Here's where you left off in completing your application.** ✕

[Warning Message Example](#)

⚠ **Warning** ✕

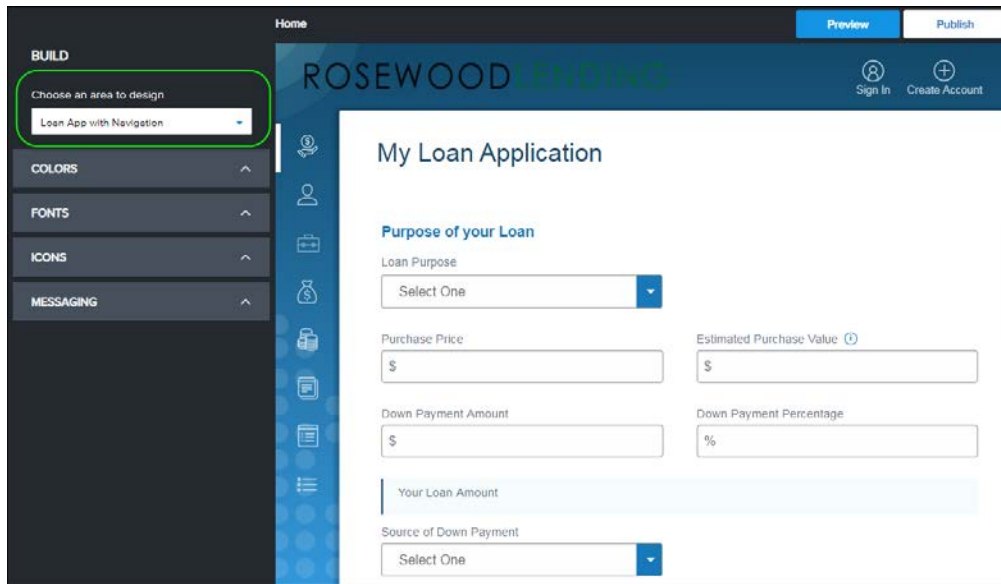
Revert Your Changes

To revert any changes you made back to the default settings, click the **Reset to Default** link under each menu.



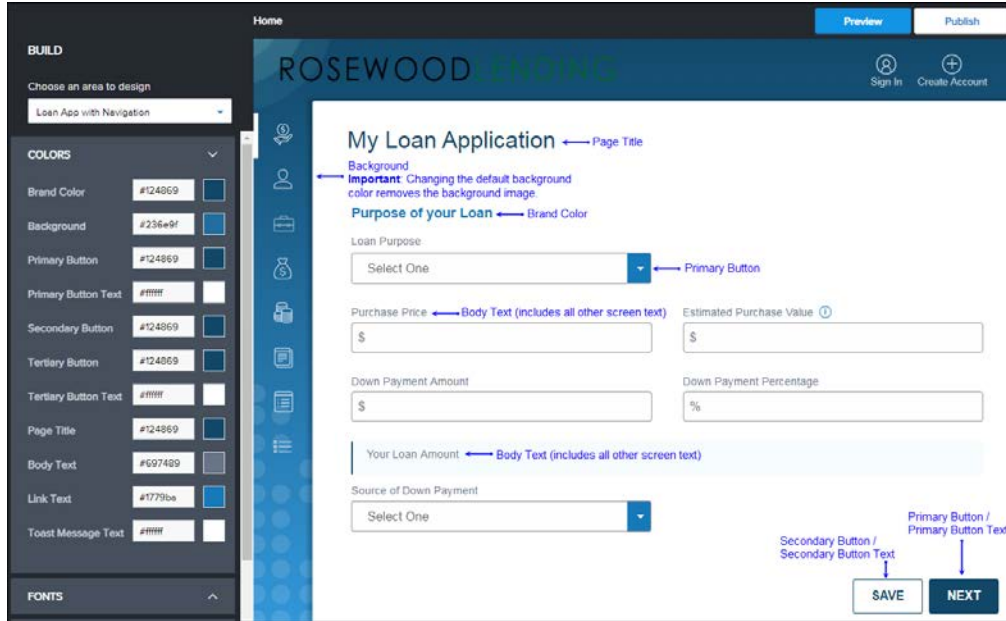
Customize the Appearance of the Loan Application with Navigation

You can customize and apply company branding to the loan application with navigation. To get started, select **Loan App with Navigation** from the Website Builder drop-down menu.




Change Color Settings

The Loan Application **Color** settings control the color of text, links, header, buttons, and brand color in the loan application.

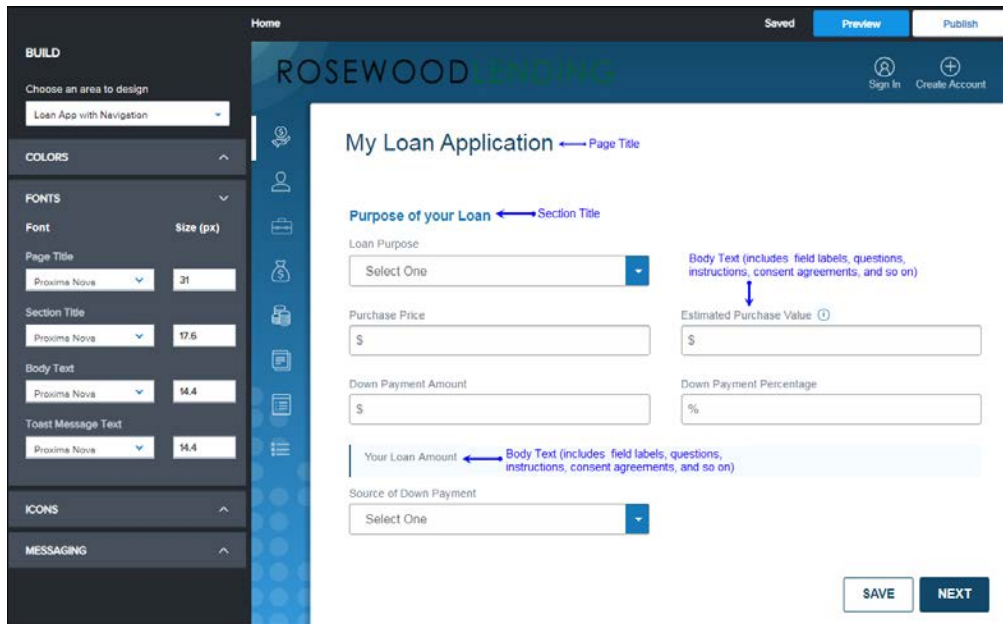


The following table lists each configuration option available for setting loan application colors.

Option	Description
Brand Color	Color of the section titles, information icons, and so on.
Background	Background color of the header and navigation area where the company logo is displayed. <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"> Changes to the default background color removes the background image.</div>
Primary Button	Background color of drop-down buttons and Next buttons.
Primary Button Text	Color of text on primary buttons, such as the Next button.
Secondary Button	Background color of secondary buttons such as Yes , No , Previous , Save , and so on.
Secondary Button Text	Color of text on secondary buttons such as Yes , No , Previous , Save , and so on.
Tertiary Button	Background color of navigation buttons on the Summary page.
Tertiary Button Text	Color of text on navigation buttons on the Summary page.
Body Text	Color of body text, including the loan application title, field labels, questions, instructions, consent agreements, and so on.
Link Text	Any text that is linked to a URL.

Choose Fonts

The Loan Application **Font** settings control the font style and size of text, titles, and toast messages in the loan application.

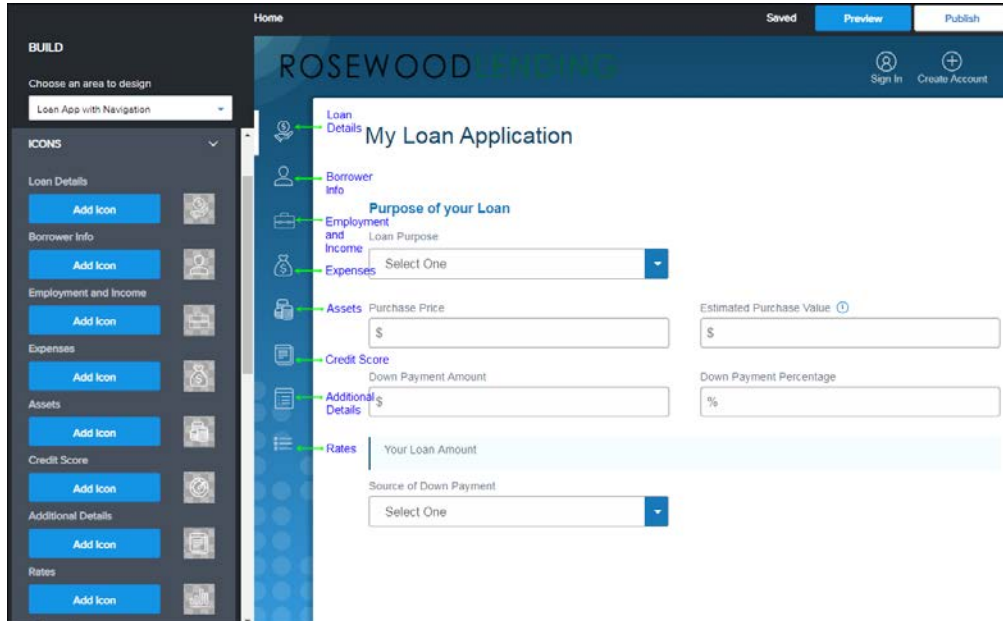


The following table lists each configuration option available for loan application fonts.

Option	Description
Page Title	The font type and font size used for the page title.
Section Title	The font type and font size used for section titles.
Body Text	The font type and font size used for the body text, including the field labels, questions, instructions, consent agreements, and so on.
Toast Message Text	The font type and font size used for Success, Error, Info, and Warning messages.

Add or Edit Icons

Specify the icons borrowers will click to navigation the loan application.



 You can hover over an icon to increase the size for viewing.



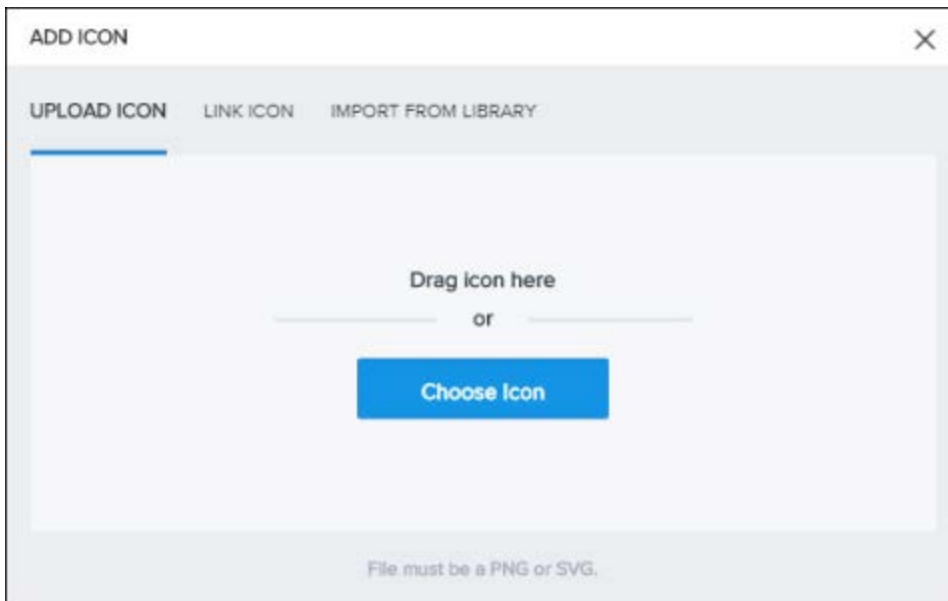
Adding an Icon

Clicking **Add Icon** opens the **Add Icon** panel, where you can choose how you want to add your image. You can upload an icon from your system, insert a link to an icon stored somewhere else online, or import an icon from the image library.

The icon image must be a SVG or PNG, and less than 10 KB in size.

To Add an Icon:

1. In the Website Builder, click **Build** if the Build page is not already open.
2. Under **Choose an area to design**, select **Loan App with Navigation**.
3. Click **Add Icon** next to the icon you want to replace.
4. On the **Add Icon** panel, choose how you want to add your icon.



Your options are:

- **Upload Icon** - Drag and drop your icon file to the **Upload Icon** box or click **Choose Icon** and browse to an icon on your system. When you upload an icon, it is automatically added to the icon library for your site.
- **Link Icon** - Type the URL of the icon file into the **Image URL** text box.
 - ! Linking icons does not save the icon in the icon library.
- **Import from Library** - Select an icon from the icon library.

Edit Message Display Colors

Borrowers receive status notifications while working in the loan application. Notifications provide status information and warnings to the borrower, for example, when an application is saved successfully or when an error occurs. You can change the background color of these messages using the options listed in the **Messaging** configuration menu.

! Change the message fonts and font colors using the **Fonts** and **Colors** configuration menus, respectively.

The screenshot shows the 'BUILD' configuration menu with the 'MESSAGING' section expanded. The 'MESSAGING' section contains four rows, each with a label, a color code in a white box, and a corresponding color swatch:

Message Type	Color Code	Color Swatch
Success	#0D7B34	Green
Errors	#D0021B	Red
Info	#1779ba	Blue
Warning	#B34F02	Brown

This block displays four examples of messages, each with a title and a corresponding message box:

- Success Message Example:** A green message box with a white checkmark icon. Text: "Your Loan Application changes have been saved." with a close button (X).
- Error Message Example:** A red message box with a white exclamation mark icon. Text: "Sorry, we were unable to save your loan application. Please try saving again." with a close button (X).
- Info Message Example:** A blue message box with a white information icon (i). Text: "Welcome back! Here's where you left off in completing your application." with a close button (X).
- Warning Message Example:** A brown message box with a white warning icon (triangle with exclamation mark). Text: "Warning" with a close button (X).

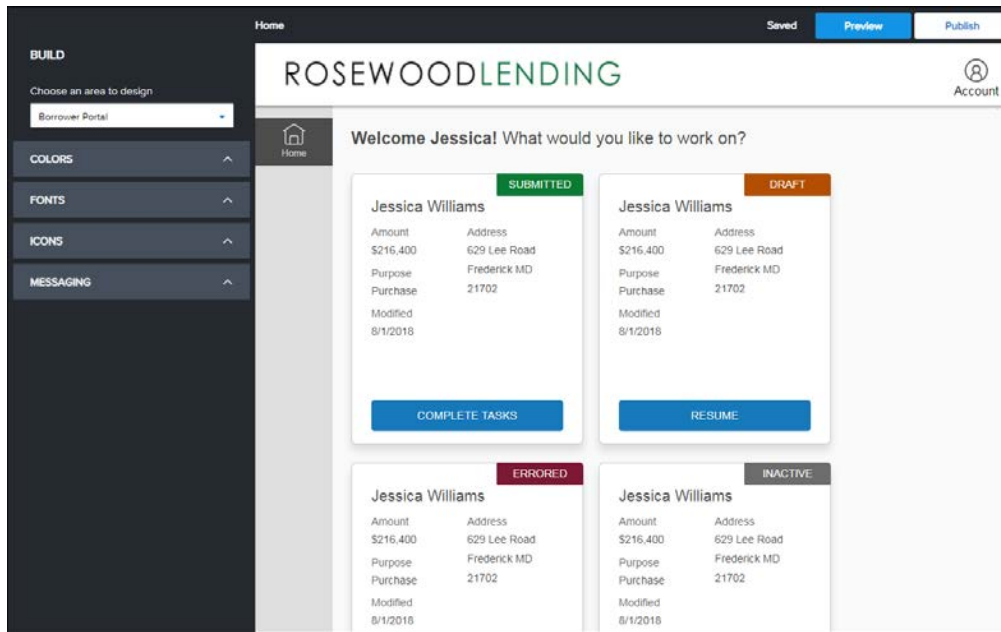
Revert Your Changes

To revert any changes you made back to the default settings, click the **Reset to Default** link under each menu.



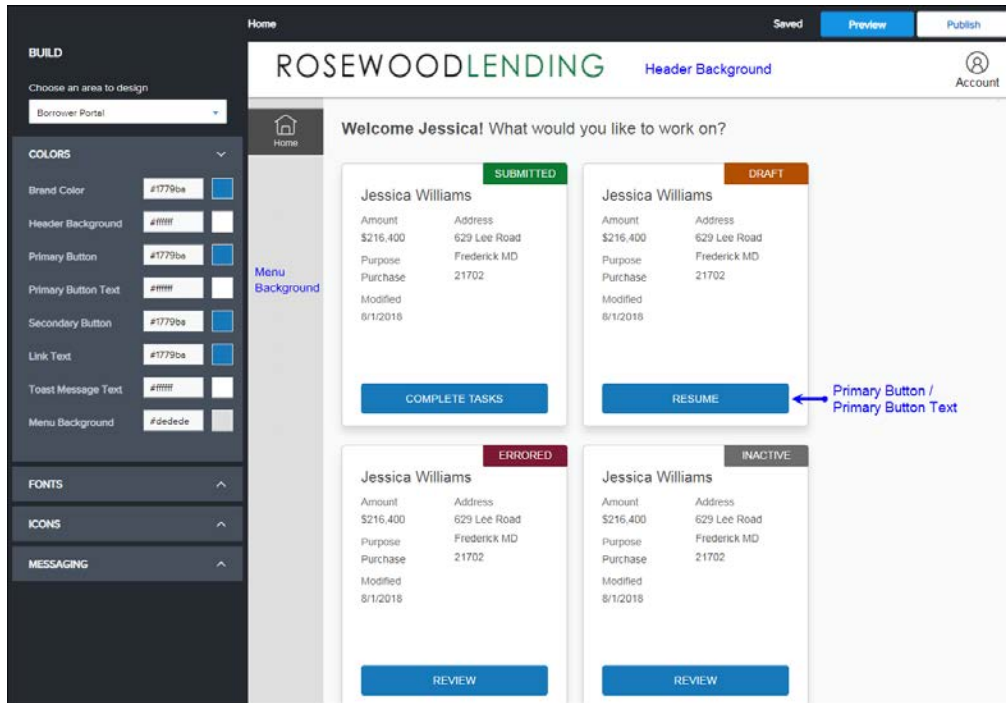
Customize the Appearance of the Borrower Portal

You can customize and apply company branding to the loan application with navigation. To get started, select **Borrower Portal** from the Website Builder drop-down menu.



Change Color Settings

The **Color** settings control the color of text, links, header, buttons, and brand color in the Borrower Portal.



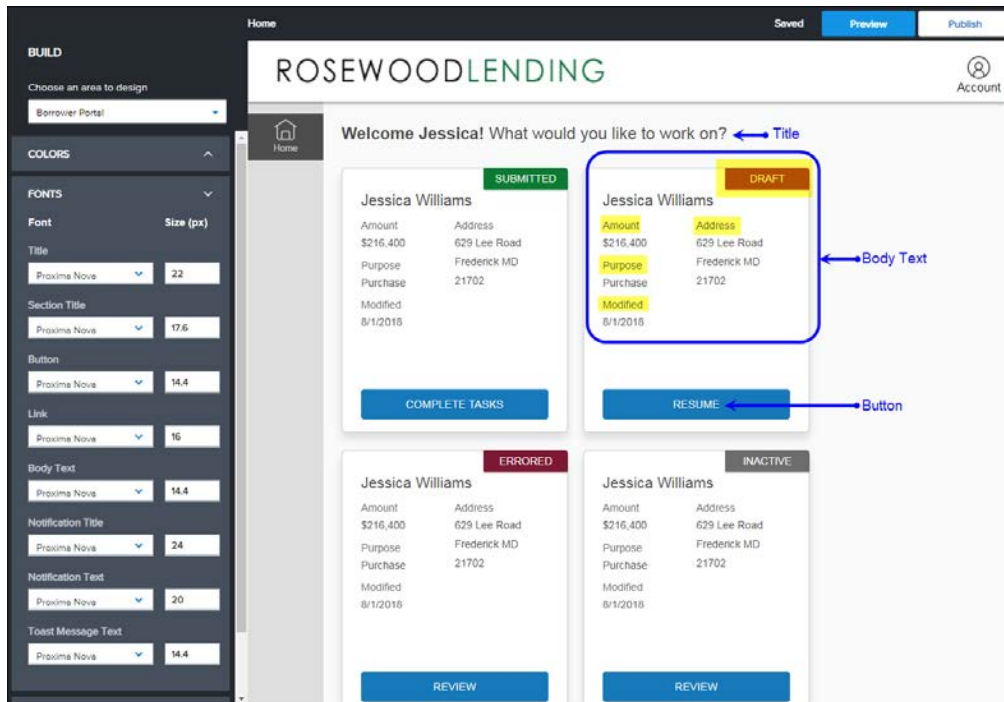
The following table lists each configuration option available for setting Borrower Portal colors.

Option	Description
Brand Color	Color of the section titles, information icons, and so on.
Background	Background color of the header and navigation area where the company logo is displayed. <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"> Changes to the default background color removes the background image. </div>
Primary Button	Background color of drop-down buttons and Next buttons.
Primary Button Text	Color of text on primary buttons, such as the Next button.
Secondary Button	Background color of secondary buttons such as Yes , No , Previous , Save , and so on.
Link Text	Any text that is linked to a URL.
Toast Message Text	The font color used for Success, Error, Info, and Warning messages.
Menu Background	Background color of left navigation menu.

Choose Fonts

The Borrower Portal **Font** settings control the font style and size of text, titles, and toast messages in the

Borrower Portal.

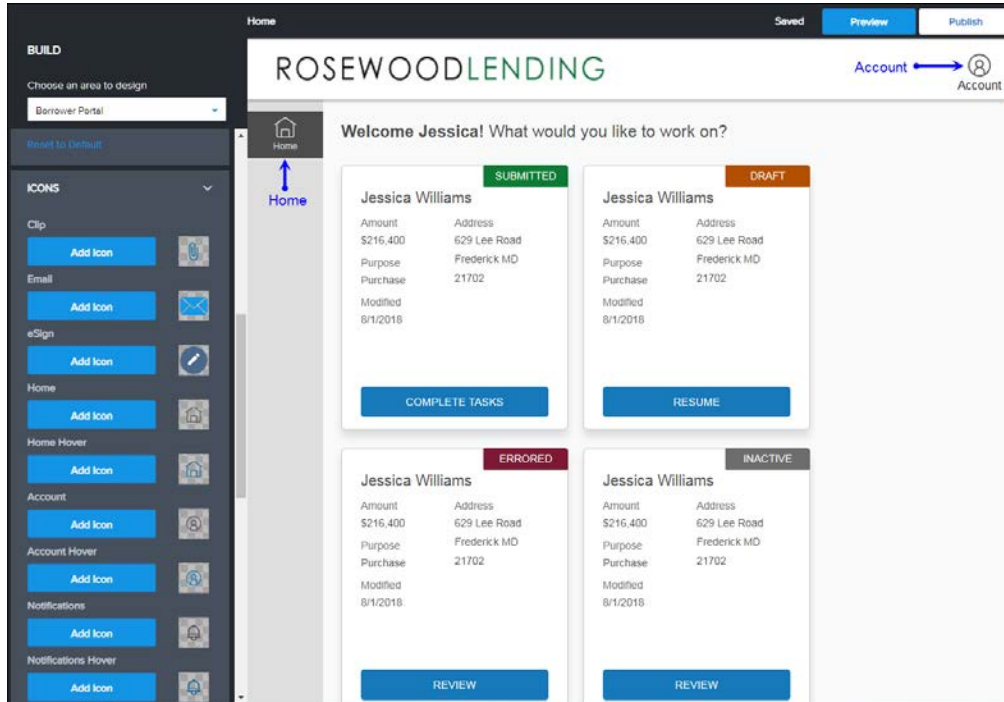


The following table lists each configuration option available for Borrower Portal fonts.

Option	Description
Title	The font type and font size used for the page title.
Section Title	The font type and font size used for section titles.
Button	The font type and font size used for button labels on loan information cards, tasks, and so on.
Link	The font type and font size used for any text that is linked to a URL.
Body Text	The font type and font size used for the body text, including the card titles, status labels, so on.
Notification Title	The font type and font size used for notification titles.
Notification Text	The font type and font size used in notifications to the borrower.
Toast Message Text	The font type and font size used for Success, Error, Info, and Warning messages.

Add or Edit Icons

Specify the icons borrowers will click to navigate the Borrower Portal, sign in, create an account, and so on.



 You can hover over an icon to increase the size for viewing.



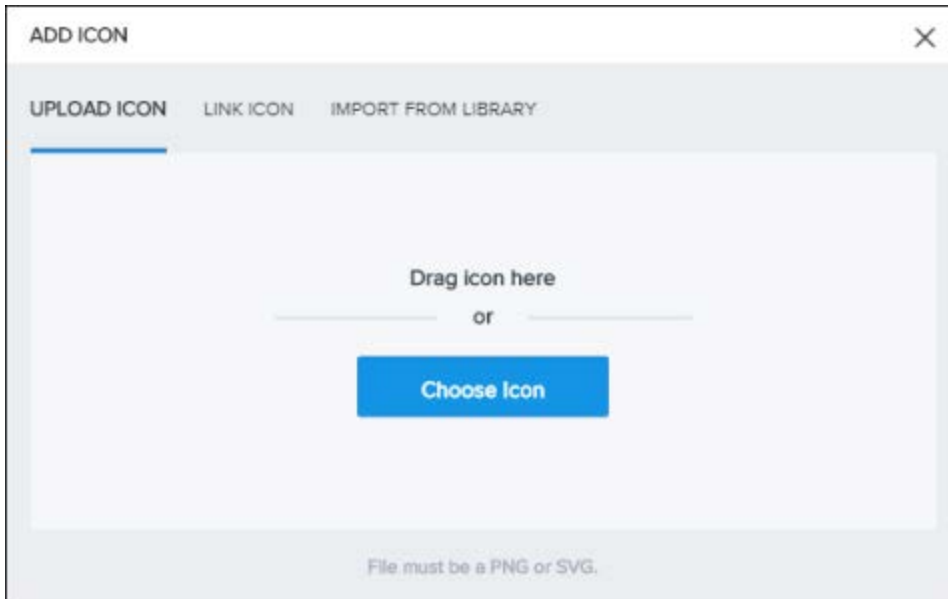
Adding an Icon

Clicking **Add Icon** opens the **Add Icon** panel, where you can choose how you want to add your image. You can upload an icon from your system, insert a link to an icon stored somewhere else online, or import an icon from the image library.

The icon image must be a SVG or PNG, and less than 10 KB in size.

To Add an Icon:

1. In the Website Builder, click **Build** if the Build page is not already open.
2. Under **Choose an area to design**, select **Borrower Portal**.
3. Click **Add Icon** next to the icon you want to replace.
4. On the **Add Icon** panel, choose how you want to add your icon.



Your options are:

- **Upload Icon** - Drag and drop your icon file to the **Upload Icon** box or click **Choose Icon** and browse to an icon on your system. When you upload an icon, it is automatically added to the icon library for your site.
- **Link Icon** - Type the URL of the icon file into the **Image URL** text box.
 - ! Linking icons does not save the icon in the icon library.
- **Import from Library** - Select an icon from the icon library.

Edit Message Display Colors

Borrowers receive status notifications while working in the Borrower Portal. Notifications provide status information and warnings to the borrower, for example, when a document is uploaded successfully, eConsent is accepted or declined, and when an error occurs. You can change the background color of these messages using the options listed in the **Messaging** configuration menu.

- ! Change the message fonts and font colors using the **Fonts** and **Colors** configuration menus, respectively.

BUILD

Choose an area to design




Borrower Portal

COLORS ^



FONTS ^

ICONS ^



MESSAGING v

Success	#0d7b34	
Error	#d0021b	
Warning	#b34f02	



Success Message Example

 **Your Loan Application changes have been saved.** 

Error Message Example

 **Sorry, we were unable to save your loan application. Please try saving again.** 

Warning Message Example

 **Warning** 

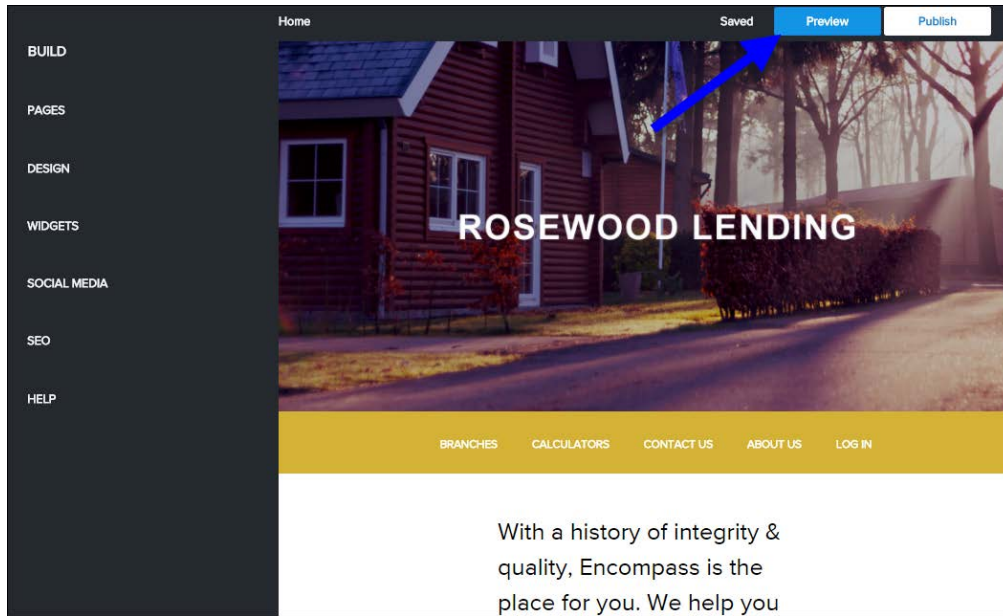
Revert Your Changes

To revert any changes you made back to the default settings, click the **Reset to Default** link under each menu.



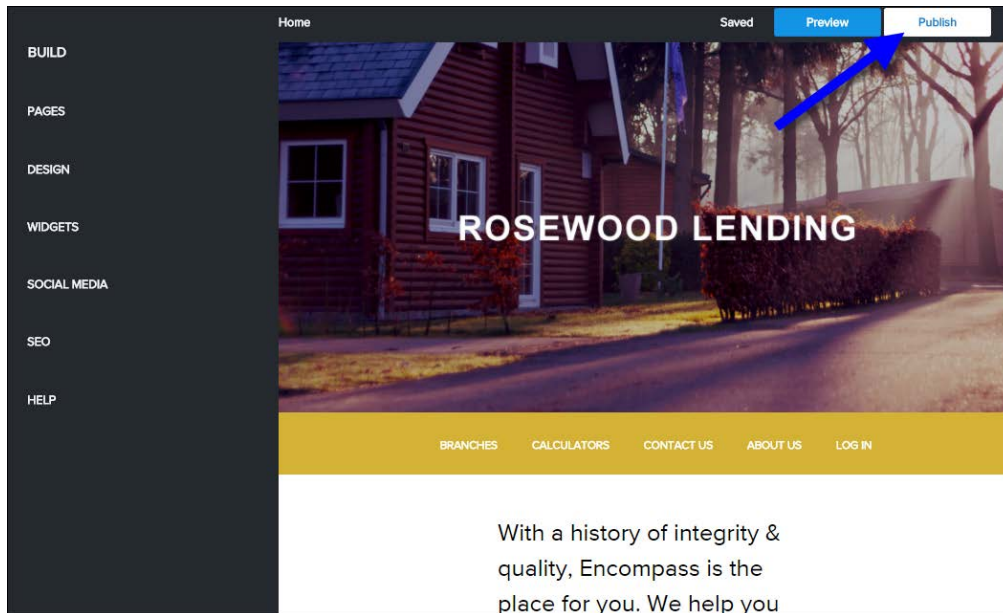
Publishing Your Site

When you are ready to publish, you can preview your work by clicking **Preview** at the top right corner of any page. This allows you to see the changes you have made before publishing.



When you are satisfied with your changes, click **Publish** from any page. If your site has not been published before, the Website Builder publishes the entire site. It can take up to 30 minutes for it to become available. If your site is already live and you made some updates, only the modified pages are published immediately.

 Take note of your URL and save it in your Favorites.




Your site is **almost** ready! Continue with "**Task 5: Important Steps After Publishing Your Site**" on the next page to complete the setup.

Task 5: Important Steps After Publishing Your Site

Overview	131
Assigning the Consumer Connect Site URL to Your Organization and Loan Officers	131
Directing Borrowers to the Consumer Connect Site	132

Overview

 After publishing your site for the first time, all new loans, disclosures and communications will go through the Loan Center (or WebCenter/Consumer Direct) and **not** Consumer Connect. This behavior is controlled by the **Direct Borrowers to Consumer Connect Site** option in the Website Builder page in the administration portal. Instructions and more information about enabling this option are below.

To start using your Encompass Consumer Connect site, complete the following the steps.

Assigning the Consumer Connect Site URL to Your Organization and Loan Officers

After your new site is published, an Encompass administrator must assign the Consumer Connect site URL to the loan officers who will be using the site. The administrator can assign the site URL to an organization or to individual loan officers.

To Assign the Consumer Connect URL to an Organization:

1. In Encompass, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
3. Click to select an organization folder, and then click the **Edit** icon. You may need to expand the hierarchy to the desired folder.
4. In the Consumer Connect Site section of the Organization Details window, select the Site URL from the drop-down list.
5. Select the **Use Parent Info** check box to use the Consumer Connect Site URL assigned to the organization above this one. When selected, the URL for the Encompass Consumer Connect site associated with the parent organization will automatically be assigned to the users within the organization who have the **Use Parent Info** check box selected in the User Details window.

To Assign the Consumer Connect URL to a loan officer:

1. In Encompass, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
3. Select the user (loan officer) from the list of users, and click the Edit icon.

4. Do one of the following:
 - In the Consumer Connect Site section of the User Details window, select the Site URL from the drop-down list.
 - Or, select the **Use Parent Info** check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.
 - ! If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.


Directing Borrowers to the Consumer Connect Site

Enable Consumer Connect to start sending new loans to Consumer Connect. Once enabled, all loan officer requests for documents, eConsent, and eDisclosures associated with new loans will be routed to your site's Borrower Portal where borrowers can retrieve them and send them back.

If your loan officers want to continue to use the Ellie Mae Loan Center or Encompass WebCenter portals for loan officer requests and borrower communications, do not select this check box.

Usage Notes

- This option is disabled by default for new sites. It is enabled by default for Consumer Connect sites that have already been published.

 Administrators should disable this option if they want to continue sending borrowers to WebCenter/Consumer Direct or the Loan Center.

- When enabled, loans are sent to the Consumer Connect site of the Loan Application Recipient (LAR) specified in the loan. If that LAR is configured on multiple Consumer Connect sites, then the loan will be sent to the site that was created first. If the LAR is not configured on any Consumer Connect site, the loan will be sent to the site that was created first on the server.

To Start Directing Borrowers to Consumer Connect:

1. In the Encompass Consumer Connect administration portal, click **Website Builder**.
2. Make sure the site you want to edit is selected from the drop-down list at the top of the page.
3. Under Website Settings, select the **Direct Borrowers to Consumer Connect Site** check box.
4. Click **Save**.

Post-Setup Tasks and Testing

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Create EPPS Rules for Encompass Consumer Connect

When Encompass Product and Pricing Service (EPPS) is enabled in an Encompass Consumer Connect loan application workflow, borrowers are given the ability to search mortgage rates and loan programs offered on your site. When a borrower performs a search, EPPS returns an extensive list of rates and programs available, which can be overwhelming for the borrower. To limit the number of products and pricing options displayed on your site, we recommend creating rules in EPPS similar to the ones described in this section

About Creating Rules in EPPS

The rules in the EPPS Rule Manager are created in the form of conditional statements that can affect pricing and a loan’s eligibility (qualification). The conditional statement is constructed of one Rule Task (the “then” portion of the conditional statement) and up to ten Rule Conditions (the “if” portion of the conditional statement).

! You must be assigned the Client Admin manager to access the Rule Manager.

Create a Rule Limiting Types of Products Displayed

Your users do not need rarely used niche products to be displayed in Encompass Consumer Connect. This rule disqualifies products that require originator consultation (e.g., FHA Streamline, FNMA Refi Plus, HUD Section 184, etc.).

To Create a Rule Limiting Types of Products Displayed:

1. Log into EPPS as a Client Admin.
2. Click on the **Admin** tab, and then click on the **Rule Manager** tab.

Rule Name	Actions	Task	Effective Date	Expiration Date	Conditions	Comments	Special Product	Office Category	Investor	Product Type
15 Day Lock *	View Versions Hide	Deduct a Profit Margin	5/20/2015 9:15 AM		Office					
AFR Wholesale Come	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office					
Astoria Retail Office (all)	View Versions Copy Hide	Deduct a Profit Margin	6/6/2017 12:46 PM		Office Category, Invest			Region 2	American Financial	
Branch Margin 2	View Versions Copy Hide	Deduct a Profit Margin								

3. Click on **Create New Rule**.

Dashboard	Rule Manager	Programs	Settings	Company	Comp Tiers	Wed, May 23, 2018				
Create New Rule [Select a Rule Filter] <input type="checkbox"/> Hidden Columns										
Rule Name	Actions	Task	Effective Date	Expiration Date	Conditions	Comments	Special Product	Office Category	Investor	Product Type
15 Day Lock *	View Versions Hide	Deduct a Profit Margin	5/20/2015 9:15 AM		Office					
AFR Wholesale Come	View Versions Copy Hide									
Astoria Retail Office (all)	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office					
Branch Merqin 2	View Versions Copy Hide	Deduct a Profit Margin	6/6/2017 12:46 PM		Office Category, Invest or			Region 2	American Financial Resources	

The Rule Definition screen appears.

Rule Definition
Wednesday, May 23, 2018

Rule Name

Effective Date

Expiration Date

Profile

Changing Rule Name here affects all Versions of this Rule. Effective Date is the date and time this Rule Version becomes effective in EPPS. Expiration Date is the date and time this Rule Version will expire in EPPS. Comments are free form user comments for informational purposes only.

Tasks

Description

Display Description Only to Users with View Profit Margin rights

Program Notes

Conditions

- Office is Consumer Connect Dem
- Special Product is FHA \$100 Repo, FHA 20
-

- FHA \$100 Repo
- FHA 203K Rehab
- FHA 203K Streamline
- FHA Streamline
- FHLMC Relief Refi
- FNMA Refi Plus
- Foreign National
- HomePath

4. In the Rule Header section, which contains general information about the rule, enter the following required information.
 - **Rule Name** - A unique client-defined identifier for the rule.
 - **Effective Date** - The date and time when the rule becomes active in EPPS.
5. The remaining fields in the Rule Header section are optional.
 - **Expiration Date** - The date and time when the rule expires in EPPS.
 - **Profile** - The version profile of the rule (Test or Production). The default is “Test” for new rules.
 - **Comments** - Free form text up to 250 characters. Comments are displayed on the Rule Listings page.
6. In the Rule Task section, which contains details about the task the rule is performing, enter the following required information.
 - **Task Name** - Select “Disqualify a Loan”.

7. Enter **Program Notes**, if desired. These notes are displayed in EPPS on the Qualify tab, the Summary tab, and on the Secondary Lock Tool in Encompass. Notes can be up to 500 characters in length
8. Select the **Display Description Only to Users with View Profit Margin Rights** check box if you want the description and the itemized effect of the task on pricing to be displayed only to users with the **View Profit Margin** manager right. For users without the **View Profit Margin** manager right, the effect of the task on pricing is reflected in the base price displayed to these users.
 - ! If the check box is not selected, the description and the itemized effect of the task on pricing is displayed to all users.
9. In the Rule Condition section, which contains details of the conditions on which the rule execution is based, select the following:
 - **Conditions** - Select “Office”, “is”, and the Encompass Consumer Connect Pricing Office.
 - **Conditions** - Select “Special Product”, “is”, and the special products you do not want displayed.
10. Click **Save**.

Create a Rule to Skip Income and Assets Tests

To prevent the income and assets checks from running for your entire site (including TPO and retail), select the Skip Income Checks and the Skip Asset Checks check boxes on the Settings page instead of creating and implementing a rule similar to the one below.

To Create a Rule to Skip Income and Assets Tests:

1. Log into EPPS as a Client Admin.
2. Click on the **Admin** tab, and then click on the **Rule Manager** tab.
3. Click on **Create New Rule**.

The Rule Definition screen appears.

4. In the Rule Header section, which contains general information about the rule, enter the following required information.
 - **Rule Name** - A unique client-defined identifier for the rule.
 - **Effective Date** - The date and time when the rule becomes active in EPPS.
5. The remaining fields in the Rule Header section are optional.
 - **Expiration Date** - The date and time when the rule expires in EPPS.
 - **Profile** - The version profile of the rule (Test or Production). The default is “Test” for new rules.
 - **Comments** - Free form text up to 250 characters. Comments are displayed on the Rule Listings page.
6. In the Rule Task section, which contains details about the task the rule is performing, enter the following required information.
 - **Task Name** - Select “Set Minimum Final Price Displayed”.
7. Enter **Program Notes**, if desired. These notes are displayed in EPPS on the Qualify tab, the Summary tab, and on the Secondary Lock Tool in Encompass. Notes can be up to 500 characters in length.
8. Select the **Display Description Only to Users with View Profit Margin Rights** check box if you want the description and the itemized effect of the task on pricing to be displayed only to users with the **View Profit Margin** manager right. For users without the **View Profit Margin** manager right, the effect of the task on pricing is reflected in the base price displayed to these users.
 - If the check box is not selected, the description and the itemized effect of the task on pricing is displayed to all users.

9. In the Rule Condition section, which contains details of the conditions on which the rule execution is based, select the following:
 - **Conditions** - Select “Office”, “is”, and the Encompass Consumer Connect Pricing Office.
10. Click **Save**.

Create a Rule Limiting Pricing Options to Two Points Below Par

Your users do not need pricing much lower than par to be displayed. While Ellie Mae recommends you build a rule to limit the pricing to 98 (two points below par), the actual value should be based on your company’s needs.

To Create a Rule Limiting Pricing Options to Two Points Below Par:

1. Log into EPPS as a Client Admin.
2. Click on the **Admin** tab, and then click on the **Rule Manager** tab.
3. Click on **Create New Rule**.

The Rule Definition screen appears.

The screenshot shows the 'Rule Definition' interface. At the top, it says 'Wednesday, May 23, 2018'. The 'Rule Name' is 'ECC-2pointsbelowpar'. The 'Effective Date' is '06/01/2018 08:00 AM' and the 'Expiration Date' is '12/03/2018 05:00 PM'. The 'Profile' is 'Test'. The 'Comments' field contains 'Rule limits pricing displayed to two points below par.'. The 'Tasks' dropdown is 'Set Minimum Final Price Displayed' and the 'Percent' is '-2.000%'. The 'Description' is '100 character max' and there is a checkbox for 'Display Description Only to Users with View Profit Margin rights'. The 'Program Notes' field is '500 character max'. The 'Conditions' section shows 'Office' selected from a dropdown, followed by 'is' and 'Consumer Connect Dem' from another dropdown. There is a '[Select a Condition]' dropdown below. At the bottom are 'Save' and 'Cancel' buttons.

4. In the Rule Header section, which contains general information about the rule, enter the following required information.
 - **Rule Name** - A unique client-defined identifier for the rule.
 - **Effective Date** - The date and time when the rule becomes active in EPPS.
5. The remaining fields in the Rule Header section are optional.

- **Expiration Date** - The date and time when the rule expires in EPPS.
 - **Profile** - The version profile of the rule (Test or Production). The default is “Test” for new rules.
 - **Comments** - Free form text up to 250 characters. Comments are displayed on the Rule Listings page.
6. In the Rule Task section, which contains details about the task the rule is performing, enter the following required information.
 - **Percent** - Enter “-2.000”.
 - **Task Name** - Select “Set Minimum Final Price Displayed”.
 7. Enter **Program Notes**, if desired. These notes are displayed in EPPS on the Qualify tab, the Summary tab, and on the Secondary Lock Tool in Encompass. Notes can be up to 500 characters in length.
 8. Select the **Display Description Only to Users with View Profit Margin Rights** check box if you want the description and the itemized effect of the task on pricing to be displayed only to users with the **View Profit Margin** manager right. For users without the **View Profit Margin** manager right, the effect of the task on pricing is reflected in the base price displayed to these users.
 - ! If the check box is not selected, the description and the itemized effect of the task on pricing is displayed to all users.
 9. In the Rule Condition section, which contains details of the conditions on which the rule execution is based, select the following:
 - **Conditions** - Select “Office”, “is”, and the Encompass Consumer Connect Pricing Office.
 10. Click **Save**.

Create a Rule Limiting Pricing Options to Two Points Above Par

Your users do not need pricing much higher than par to be displayed. While Ellie Mae recommends you build a rule to limit the pricing to 102 (two points above par), the actual value should be based on your company’s needs.

To Create a Rule Limiting Pricing Options to Two Points Above Par:

1. Log into EPPS as a Client Admin.
2. Click on the **Admin** tab, and then click on the **Rule Manager** tab.
3. Click on **Create New Rule**.

The Rule Definition screen appears.

4. In the Rule Header section, which contains general information about the rule, enter the following required information.
 - Rule Name - A unique client-defined identifier for the rule.
 - Effective Date - The date and time when the rule becomes active in EPPS.
5. The remaining fields in the Rule Header section are optional.
 - Expiration Date - The date and time when the rule expires in EPPS.
 - Profile - The version profile of the rule (Test or Production). The default is “Test” for new rules.
 - Comments - Free form text up to 250 characters. Comments are displayed on the Rule Listings page.
6. In the Rule Task section, which contains details about the task the rule is performing, enter the following required information.
 - Task Name - Select “Set Maximum Final Price Displayed”.
 - Percent - Enter “2.000”.
7. Enter Program Notes, if desired. These notes are displayed in EPPS on the Qualify tab, the Summary tab, and on the Secondary Lock Tool in Encompass. Notes can be up to 500 characters in length.
8. Select the Display Description Only to Users with View Profit Margin Rights check box if you want the description and the itemized effect of the task on pricing to be displayed only to users with the View Profit Margin manager right. For users without the View Profit Margin manager right, the effect of the task on pricing is reflected in the base price displayed to these users.

! Note: If the check box is not selected, the description and the itemized effect of the task on pricing is displayed to all users.

9. In the Rule Condition section, which contains details of the conditions on which the rule execution is based, select the following:
 - **Conditions** - Select “Office”, “is”, and the Encompass Consumer Connect Pricing Office.
10. Click **Save**.

Test a Rule

Before you promote your rule to Production, you should verify the rule is working as designed. The easiest method is to compare qualification results without your Test rule applied to results with your Test rule applied.

For example, if your Test rule has a task of “Disqualify a Loan” and a condition “Special Products” with products selected, your initial qualification results without your Test rule applied should include all products while the results with your Test rule applied should not include the selected special products.

To Test a Rule:

1. Create and qualify a loan in EPPS (under **Home > My Loans > Create new loan**).
2. Complete the General, Borrower, Finances, and Property tabs with qualifying loan information.
3. Click **Qualify** to display a list of qualified loan products.
4. On the Qualify tab, make note of the results.
5. Select a product, and then click **Test** to price your loan.
6. Verify the data on the Summary tab.
7. Go back and modify the General, Borrower, Finances, and/or Property tabs with data that will trigger your rule, and then click **Qualify** to display a new list of qualified loan products.
8. On the Qualify tab, make sure the results are correct, based on your rule.
9. Select a product, and then click **Test** to price your loan.
10. Verify the data on the Summary tab.

Promote a Rule

Once you create a rule and test it, you must promote the rule to a Production version for your users to use it.

To Promote a Rule:

1. Log into EPPS as a Client Admin.
2. Click on the **Admin** tab, and then click on the **Rule Manager** tab.
3. Locate the rule you want to promote on the Rule Listing page.

Dashboard	Rule Manager	Programs	Settings	Company	Comp Tiers	Wed, May 23, 2018					
Create New Rule		[Select a Rule Filter] v				<input type="checkbox"/> Hidden		Columns			
Rule Name	Actions	Task	Effective Date	Expiration Date	Conditions	Comments	Special Product	Office Category	Investor	Product Type	
15 Day Lock *	View Versions Hide	Deduct a Profit Margin	5/20/2015 9:15 AM		Office						
AFR Wholesale Comp	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office						
Astoria Retail Office (all)	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office						
Branch Margin 2	View Versions Copy Hide	Deduct a Profit Margin	6/6/2017 12:46 PM		Office Category, Investor			Region 2	American Financial Resources		

4. Click the **Versions** link. Test rules are displayed at the top of the grid.

Dashboard	Rule Manager	Programs	Settings	Company	Comp Tiers	Wed, May 23, 2018					
Create New Rule		[Select a Rule Filter] v				<input type="checkbox"/> Hidden		Columns			
Rule Name	Actions	Task	Effective Date	Expiration Date	Conditions	Comments	Special Product	Office Category	Investor	Product Type	
15 Day Lock *	View Versions Hide	Deduct a Profit Margin	5/20/2015 9:15 AM		Office						
AFR Wholesale Comp	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office						
Astoria Retail Office (all)	View Versions Copy Hide	Deduct a Profit Margin	8/13/2015 9:42 AM		Office						
Branch Margin 2	View Versions Copy Hide	Deduct a Profit Margin	6/6/2017 12:46 PM		Office Category, Investor			Region 2	American Financial Resources		

5. Click the **Promote** link.

Rule Manager Versions										Wednesday, May 23, 2018
Create New Version										
Rule Name	Actions	Profile	Effective Date	Expiration Date	Last Change Date	User	Comments			
4 units	Edit Copy Promote Delete	Test	05/23/18 12:00 AM	06/01/18 12:00 AM	05/22/18 07:16 PM	EPPS Admin g				
4 units	Edit Copy Retract Expire History	Production	05/22/18 07:08 PM		05/22/18 07:09 PM	EPPS Admin g				
4 units	View History	Retracted	10/10/17 01:39 PM		04/06/18 05:43 AM	Erick Galven	4 units			

6. When prompted, click **OK**.
7. Enter a reason for promoting the rule, and then click **OK**.

Your reason is recorded in the permanent History Log. The log serves as an audit trail for each rule version.

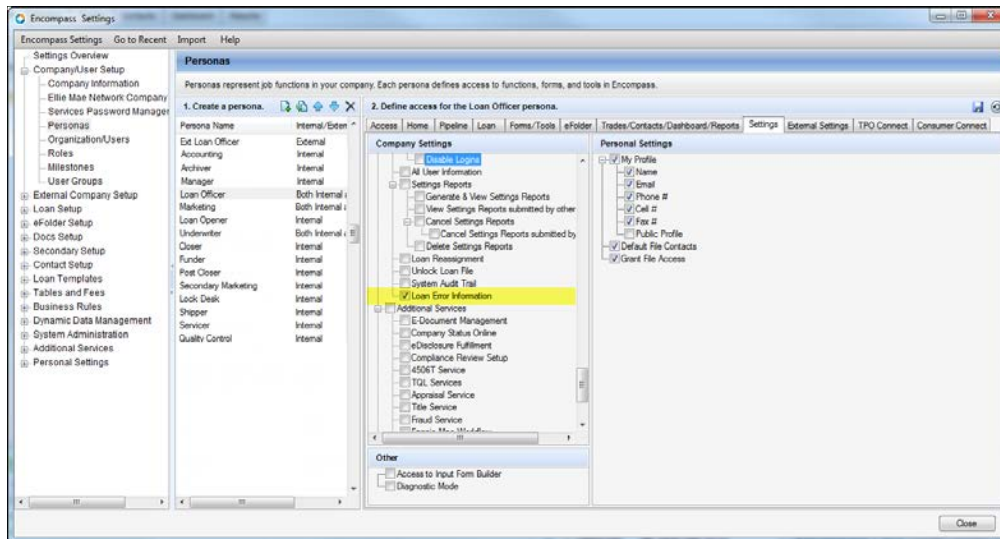
Your Test rule is replaced by a new Production rule.

Test Business Rules and Custom Field Calculations

Encompass administrators can use the Loan Error Information setting to locate business rules or custom field calculations that are not firing correctly in loans submitted from Encompass Consumer Connect websites. The setting is enabled automatically for Encompass customers with Encompass Consumer Connect websites, but administrators need to use the **Personas** setting in Encompass to give users access to the setting.

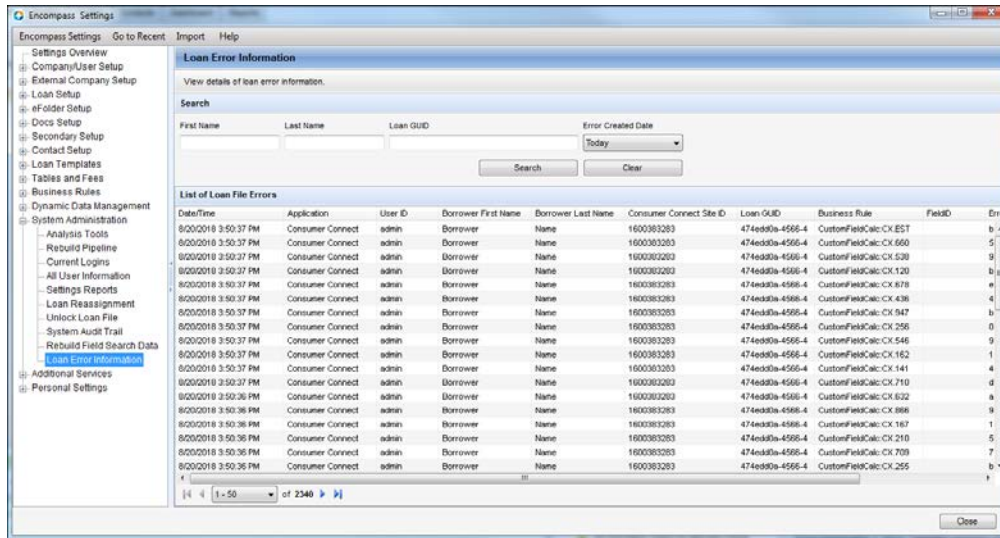
To Enable Persona Access to the Setting:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Personas**.
3. Select a persona, and then click the **Settings** tab.
4. In the **Company Settings** panel, under **System Administration**, select the **Loan Error Information** check box.



To Search for Loan Error Information:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **System Administration**, and then click **Loan Error Information**.



3. In the **Search** section, use the **First Name**, **Last Name**, and **Loan GUID** fields to specify search criteria as needed.
4. Select an **Error Created Date** to set the time frame for the search:
 - Select **Today** to search only loans that were submitted on the current date.
 - Select **Range** to search for loans submitted over a particular time period, and then select or type the **Start Date** and **End Dates** for the time period.
 - ! The maximum allowable range is 90 days.
5. To run the search, click the **Search** button. Or click **Clear** to clear the search criteria.
6. The **List of Loan File Errors** section displays information about loans with business rules or custom field calculations that are not firing correctly in Encompass Consumer Connect loans.
7. To view details about the loan error, click the **View** link in the **Error Details** column.

The **Loan Error Details** pop-up window displays detailed error information.

! When a company is running Encompass in multiple environments (for example test and production environments), data is drawn only from the environment in which the search is run.