APRIL 2025

Encompass Admin Guide

Integration Documentation

Contents

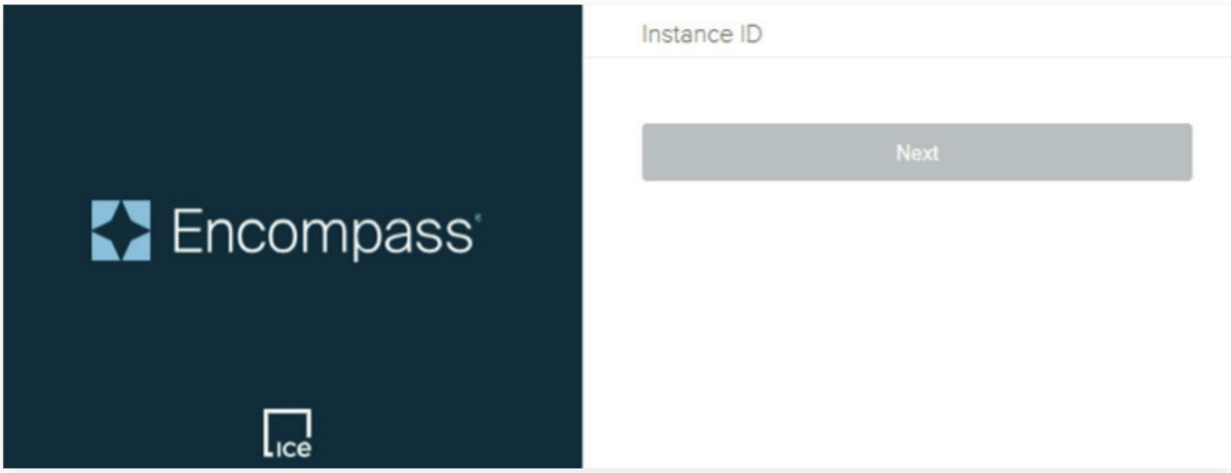
Introduction

Finicity, a Mastercard Company is the Open Banking division of Mastercard and provides asset, income and employment verification services. The Finicity integration in Encompass allows an end user such as a loan officer, processor, or underwriter to submit a request via email to the borrower for the purposes of verifying assets, income and employment. The borrower selects a link inside the email and is guided through a series of steps which may include linking and approving their financial accounts and/or income and employment information. Once the borrower has completed the process, the Encompass® by ICE Mortgage Technology® integration retrieves the information in the form of a report and stores it in the Encompass eFolder for easy accessibility in the mortgage loan origination process. In addition, the Encompass integration allows the user to request a refresh of the reports generated to get the latest asset, income and employment information. Data points from the reports will be automatically populated into forms within Encompass including but not limited to: the 1003; URLA Parts 2& 3; the GSE Additional Provider Data Field and also be displayed in the VOD and VOE.

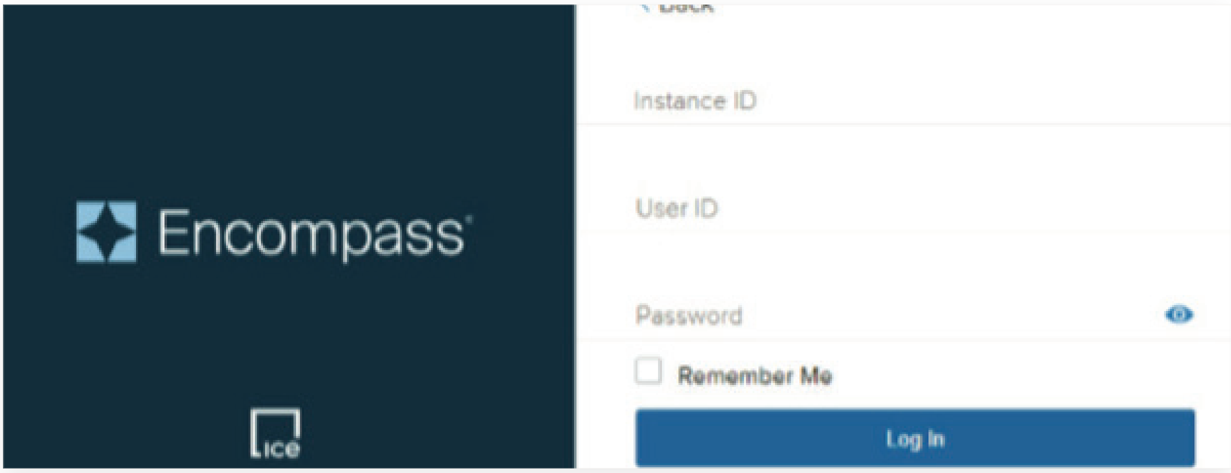
Admin Setup

To set up your new Finicity Mortgage Verification Service, the admin will need to log into Encompass LO Connect via https://encompassloconnect.com/ to perform a one-time set up. After the setup has been completed, the Finicity integration will be available to users within Encompass Desktop or Encompass Web. The Encompass Web configuration is specifically to grant users permission to access the Finicity integration. To complete this process please follow the following steps:

01. Enter the company's Instance ID and select '**Next**'.



02. Log in to Encompass and access LO Connect by entering in the company's Instance ID, personal User ID, and password for the Encompass account. Select '**Log In**'.



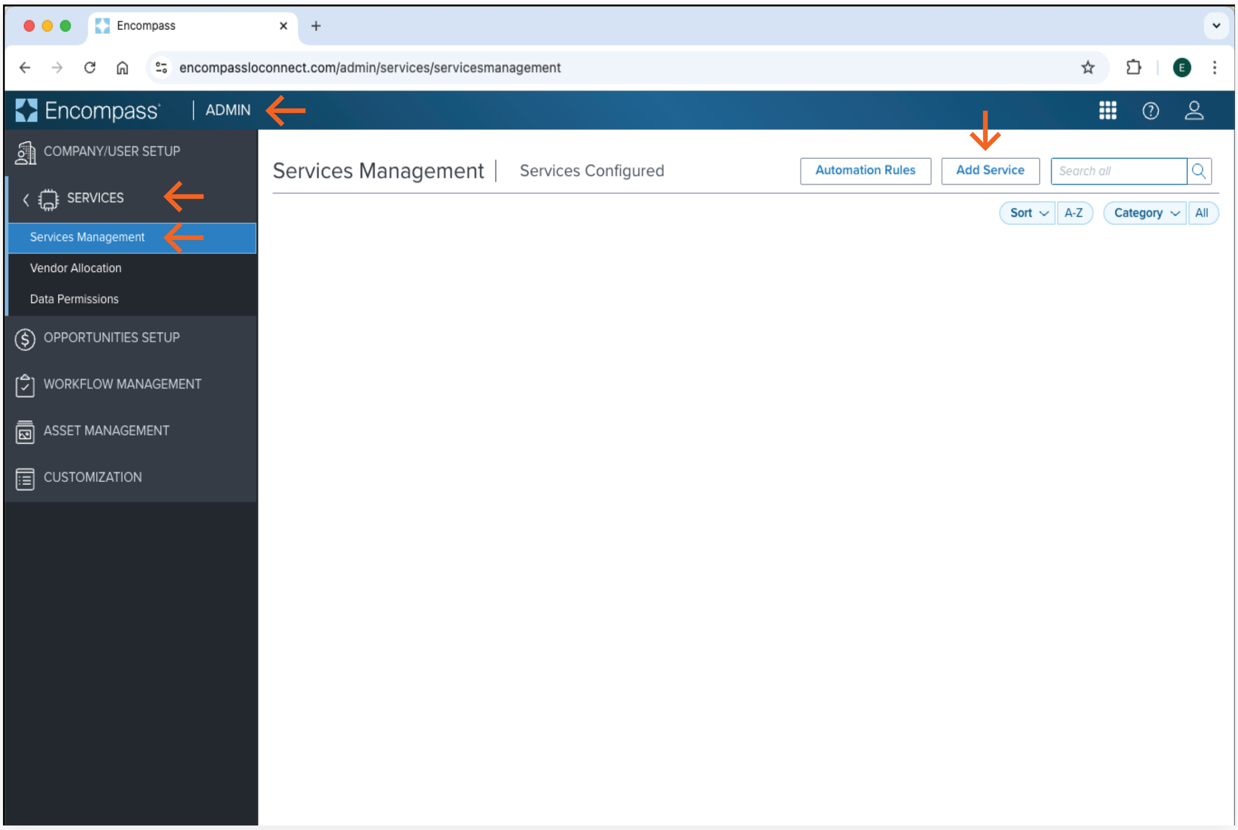
How to add a service

03. Once logged in with an administrator persona user, the **'Admin'** tab can be found at the top of the screen.

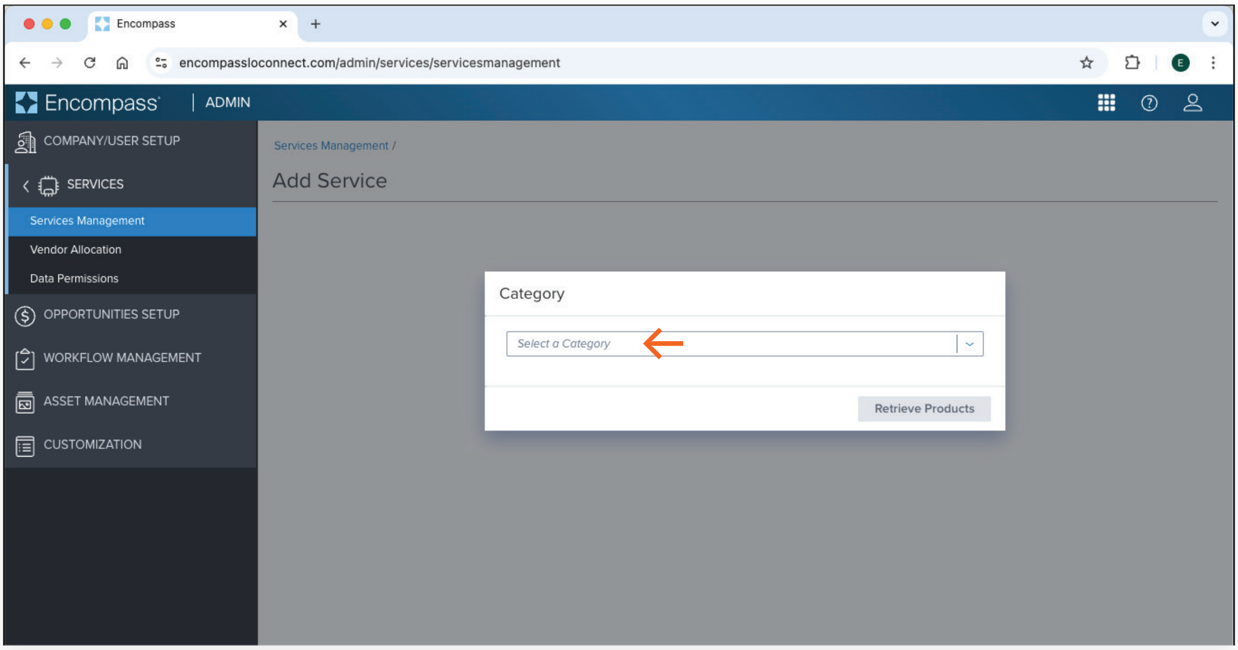
04. Select **'Services'**

05. Once available select the **'Services Management'** option to expand the menu options.

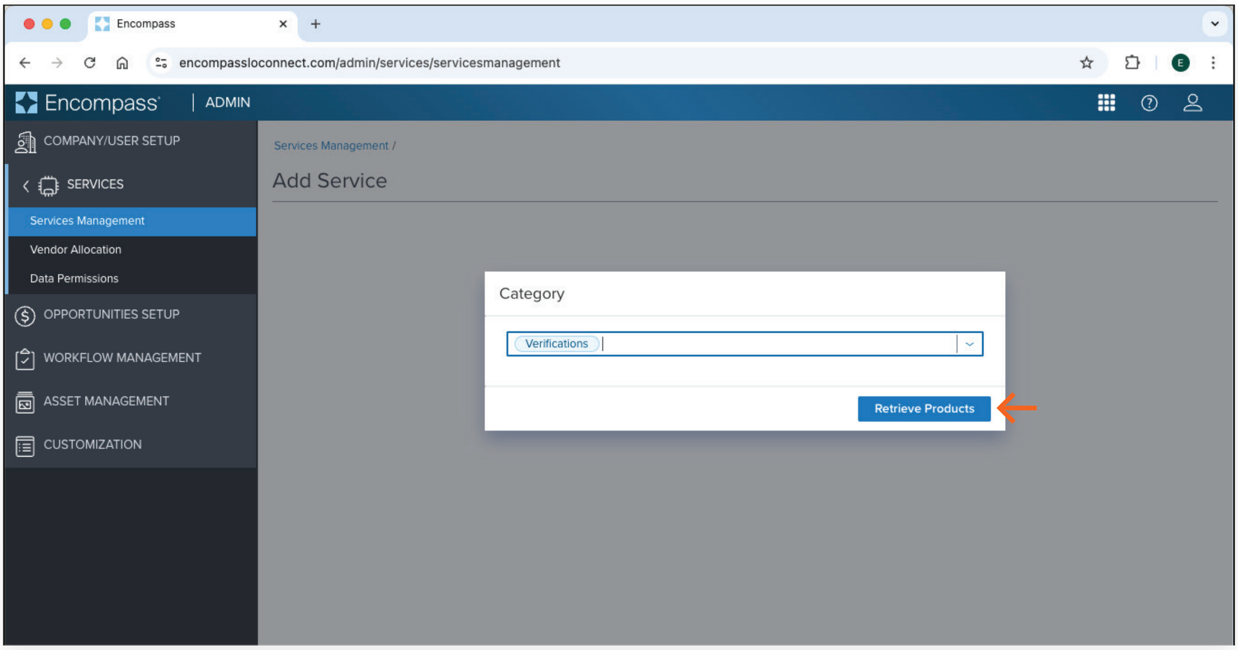
06. Select **'Add Service'** at the top right of the screen



07. In the **'Select Category'**, use the drop down to find **'Verifications'**.



08. After selecting **'Verifications'** from the drop-down list select **'Retrieve Products'**.



09. Once screen is available, scroll down through the alphabetically arranged list of providers (or use the search function at the top right of the screen). Find **"Finicity"** and the corresponding Verification Service to be added.

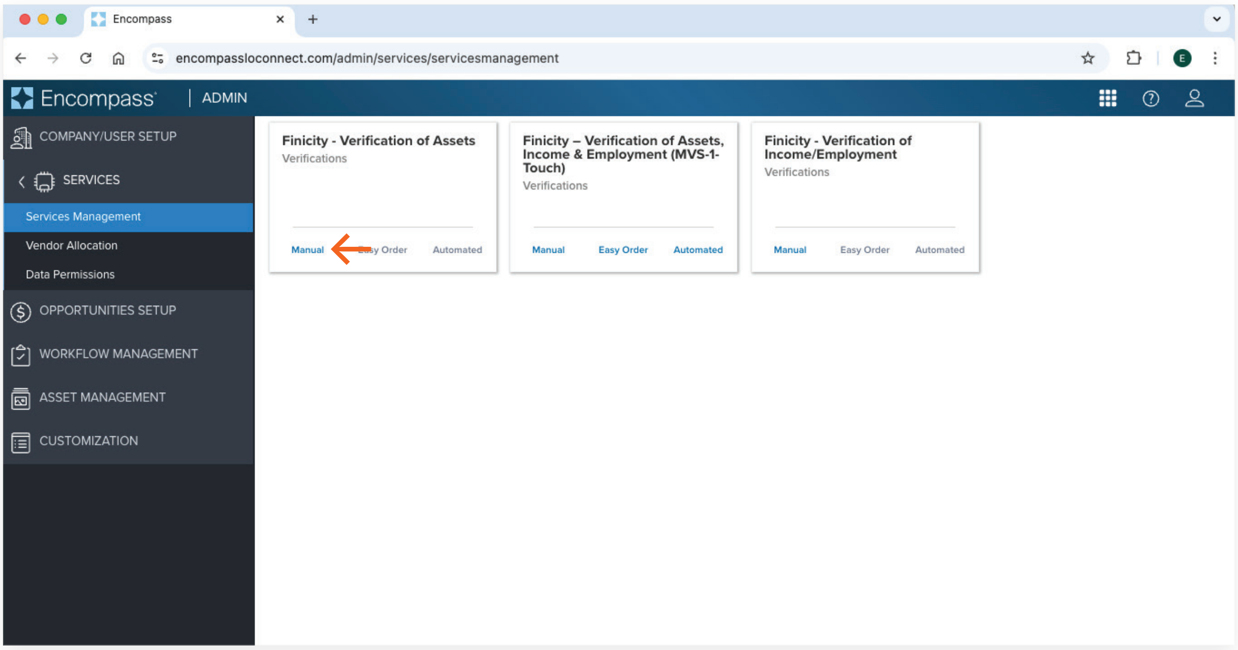
Please Note: Only one Verification Service can be configured at a time. To add another Verification Service, please complete adding this service, then restart this add process choosing the additional "Finicity" Verification Service from the dropdown.

Adding **"Finicity – Verification of Assets"** and/or **"Finicity – Verification of Income/ Employment"** will allow the user, such as a Loan officer, processor or underwriter to send an email request for each Verification Service.

Example: One email request will be sent to connect VOA and another email request can be sent for VOIE if both VOA and VOIE are added as separate Verification Services.

"Finicity – Verification of Assets, Income & Employment (MVS 1 Touch)" service will send a single email request to the borrower and will collect all three verifications in a single flow.

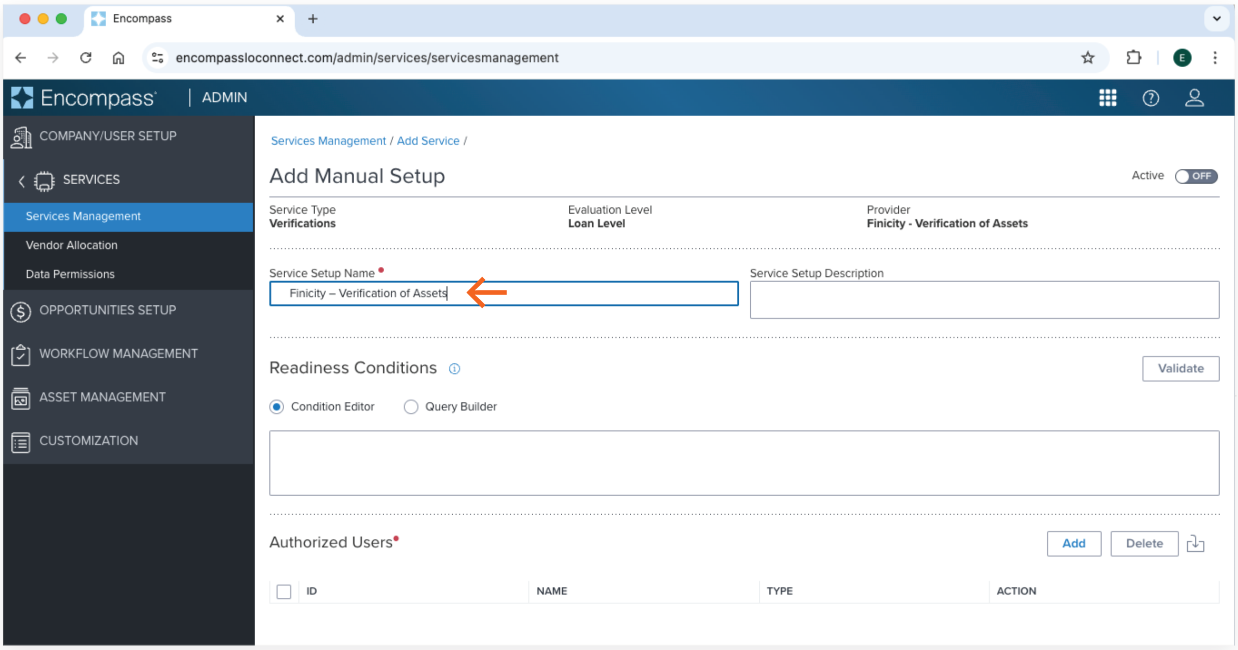
10. Find the verification service desired to be added and select **'Manual'**.



11. Under the **'Service Setup Name'**, enter the name of the service selected as it should appear for the loan officers, processors, and underwriters of the organization in Encompass. It is suggested that the service name assigned have both the name of the service provider as well as the type of service for it to be clear to the end user.

For example:

1. Finicity – Verification of Assets **(VOA)**
2. Finicity – Verification of Income/Employment **(VOIE)**
3. Finicity – Verification of Assets, Income & Employment **(MVS 1 Touch)**

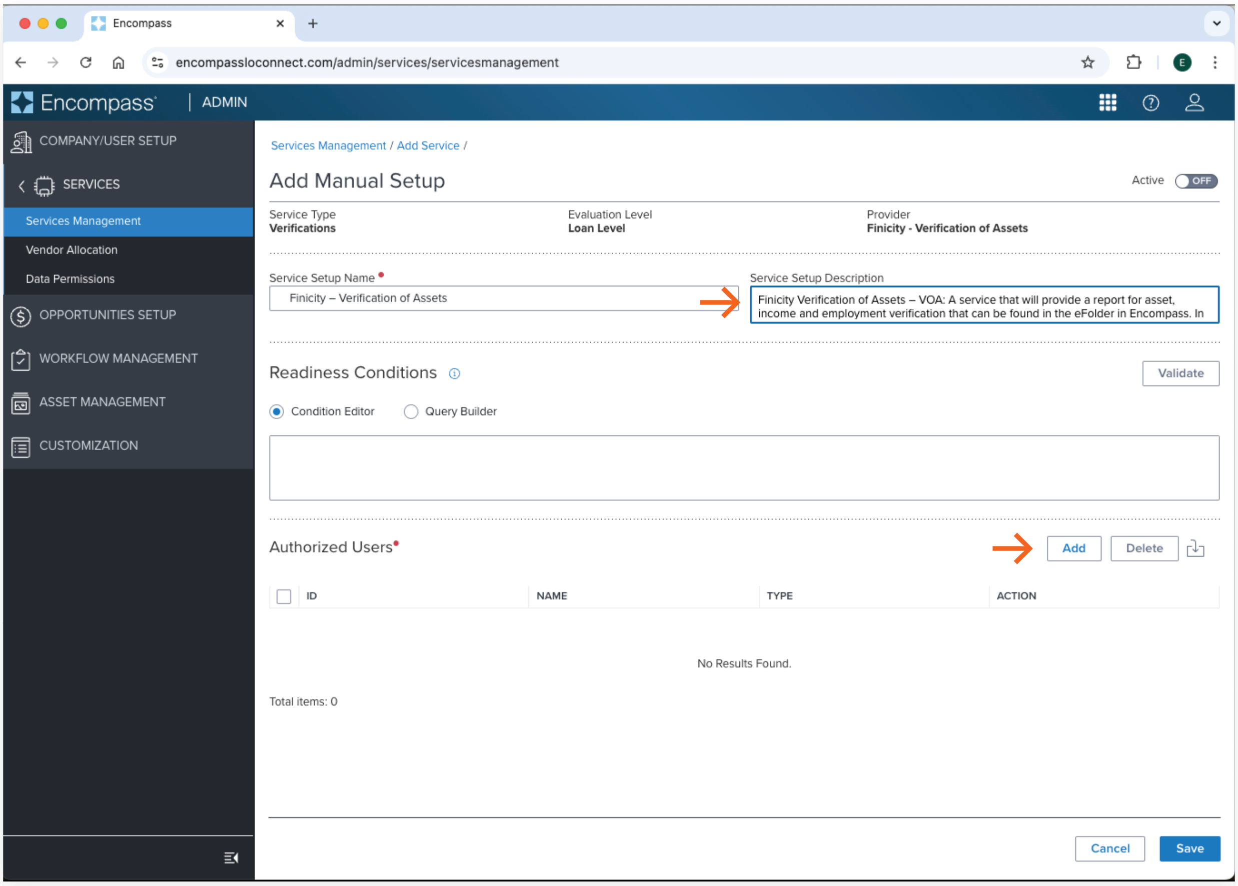


12. Under the **'Service Setup Description'**, an optional description may be added of the service being added in this instance. This will help ensure that the end users will have a clearer understanding of the service they are selecting.

An example may be: Finicity Verification of Assets – VOA: Generates an Asset Income and Employment Verification Report.

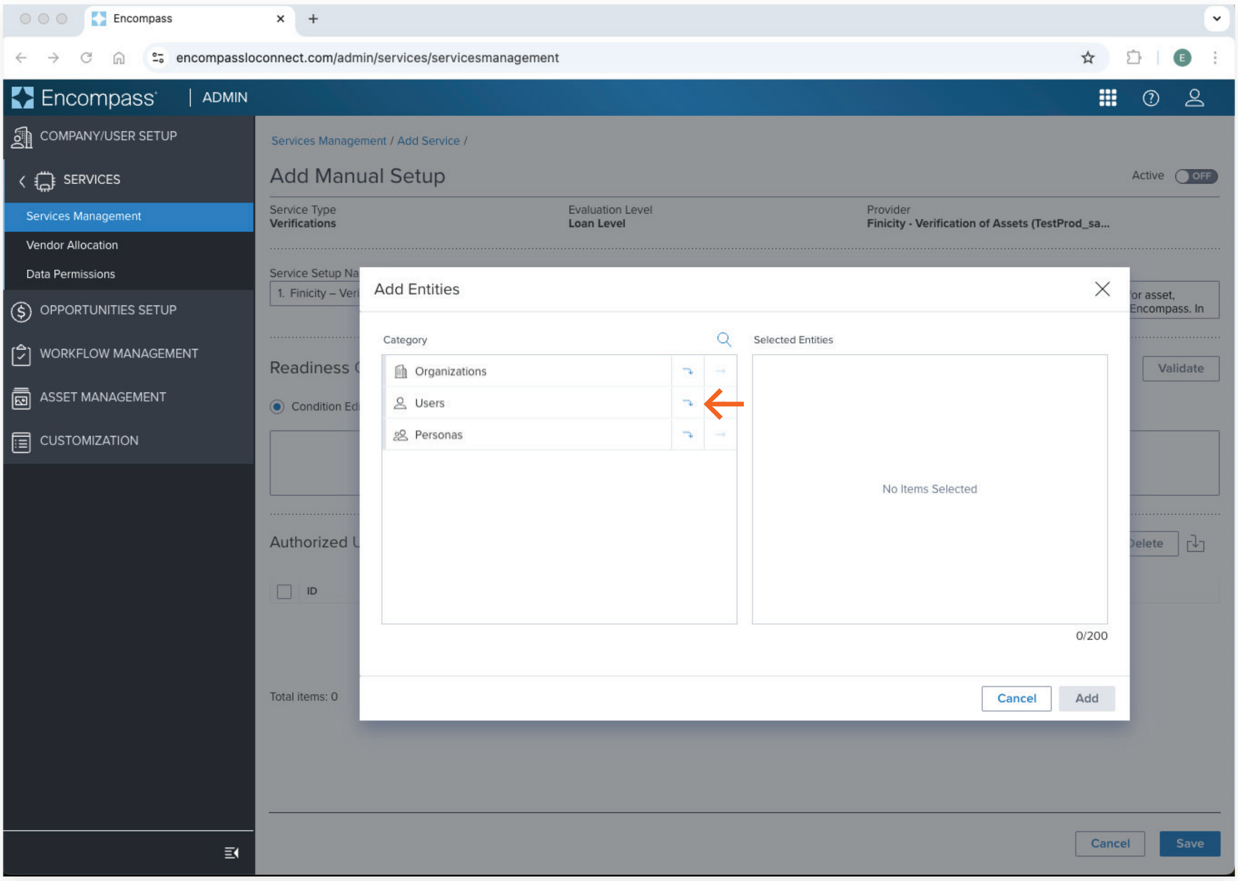
How to add users

13. Users need to be assigned access to the service by selecting 'Add'.



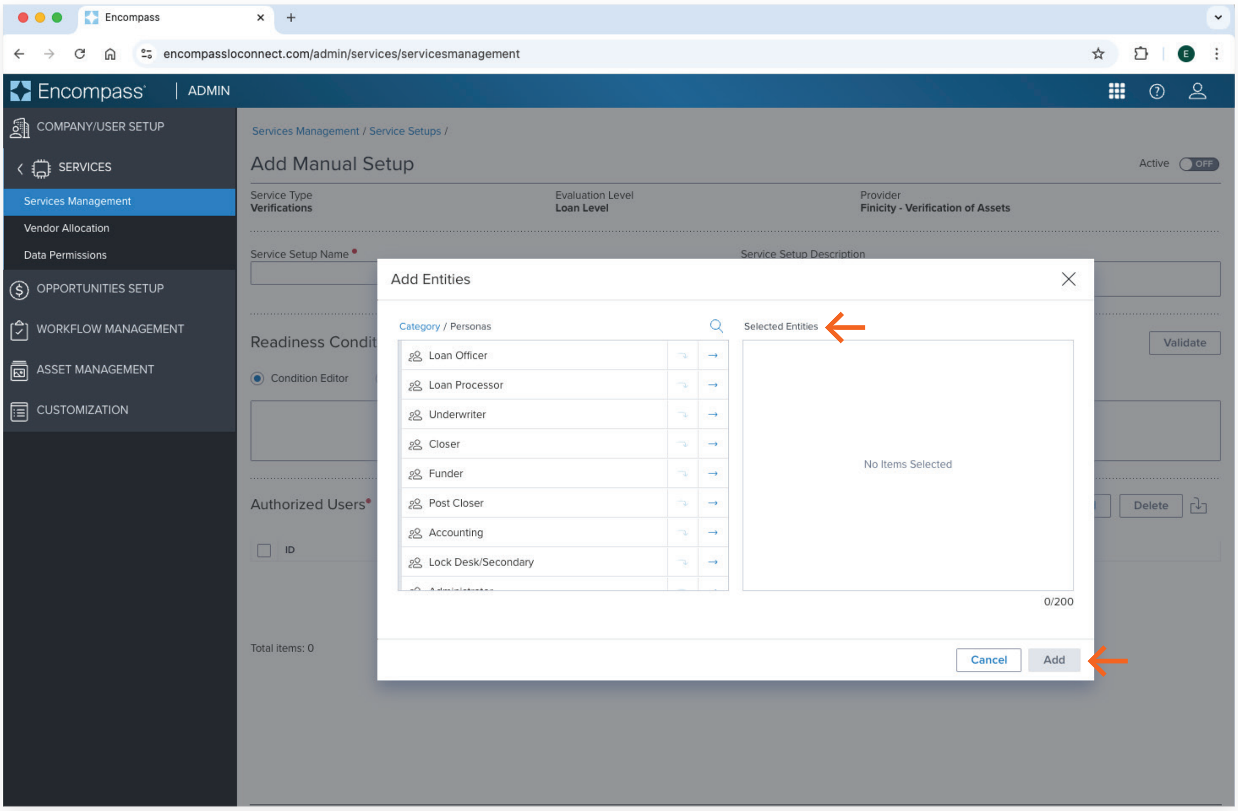
14. Add users by "Persona" for the best results. Individual users can also be added by name by selecting 'Users'. Groups can be added under the 'Organizations' heading.

Select the drop-down arrow to open the selected category in order to add a group, user, or persona.

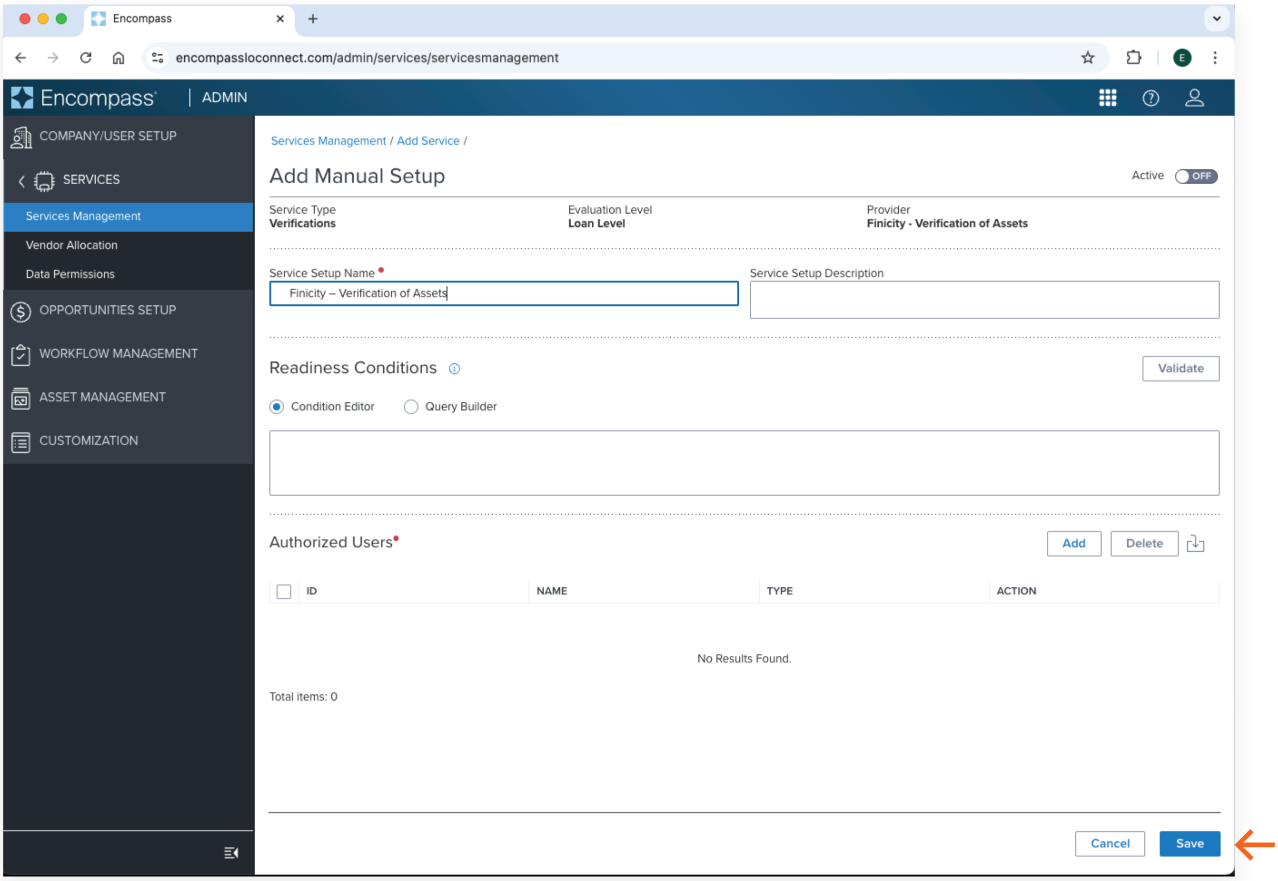


15. Once the category has been selected, select the arrow to the right of the individual user, group, or persona to move it to the right-hand column: **'Selected Entities.'**

Select **"Add"** and the selected users will have access to order the verification option above.



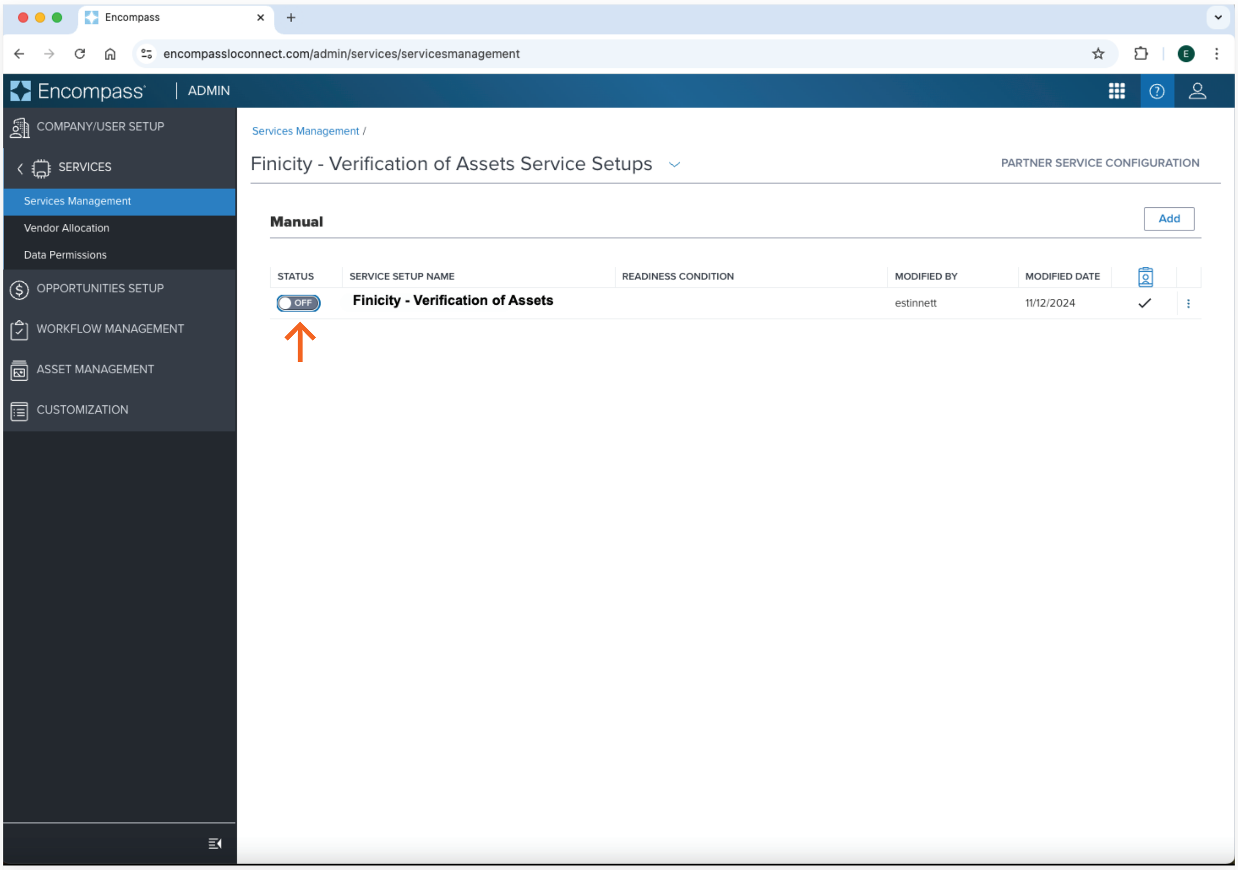
16. Then select **"Save."** The selected users will have access to order the verification option above.



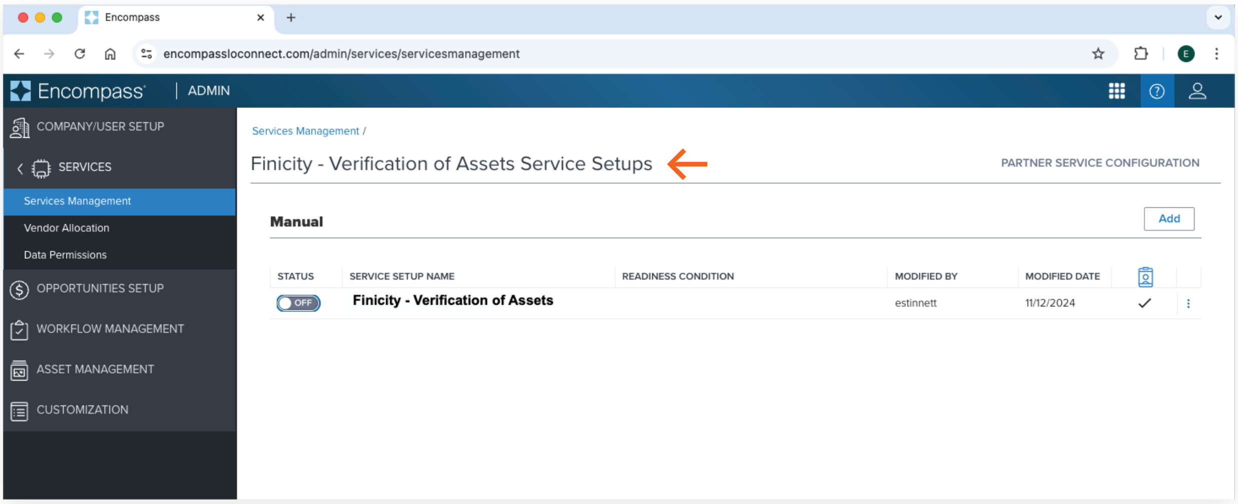
17. Once preferences are saved on the **'Add Manual Setup'** page the screen will be redirected back to the **'SERVICE MANAGEMENT'** tab.

Under the **'Service Setups'** subheading, all added Verification Services appear.

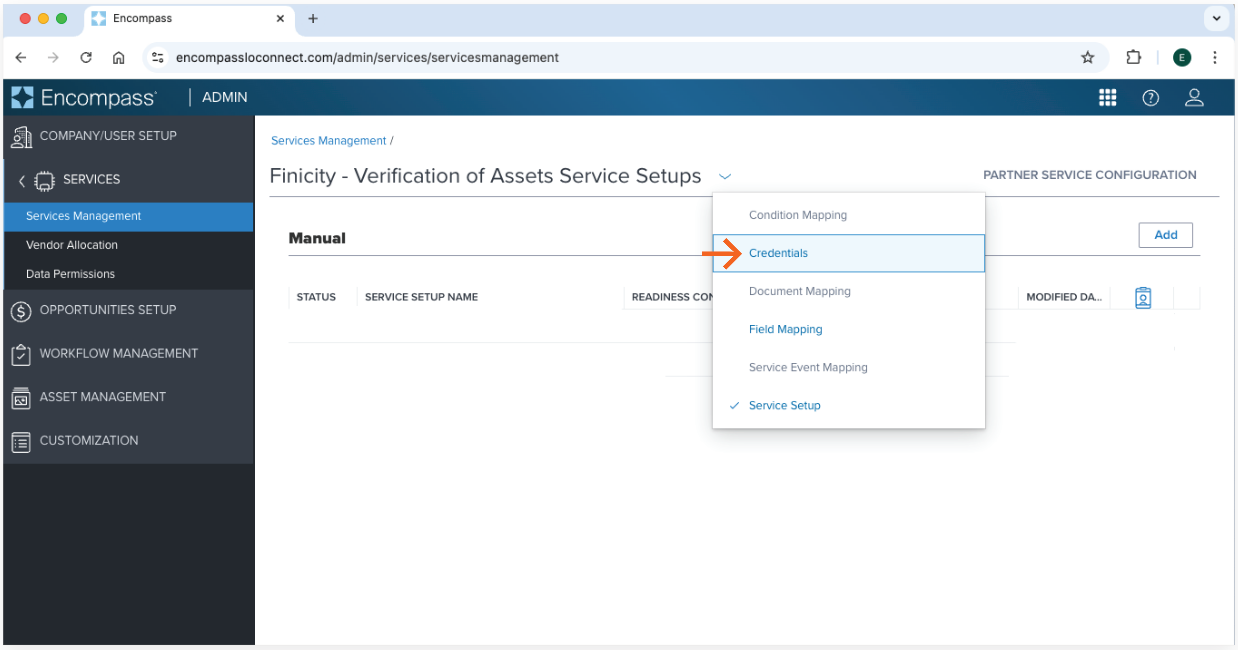
Newly added Verification Services defaults to Status toggled **'OFF'.** The Status must be toggled **'ON'** before being accessible to loan officers, processors, and underwriters in Encompass. To toggle this Verification Service **'ON,' 'Company Credentials'** must be added.



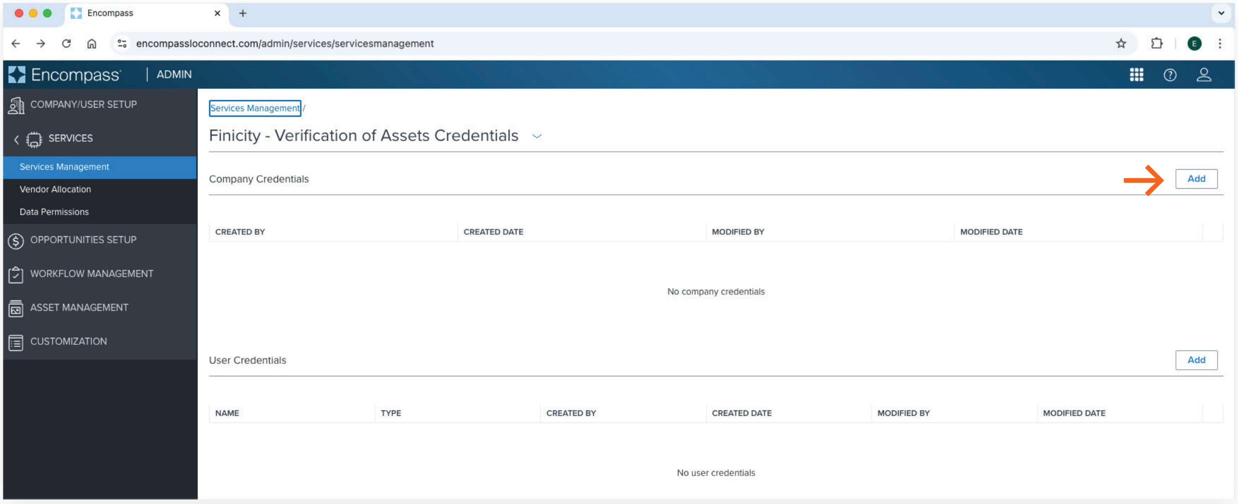
18. To add **'Company Credentials'**, click the caret button on the top center AFTER the word **'SETUPS'** on the screen.



19. A drop down screen will appear, please select 'CREDENTIALS'.



20. Click **'Add'** under **'Company Credentials.'**



21. A pop up will appear labeled **'Add Company Credentials'**. Production Credentials found in [Mastercard Developers] are required:

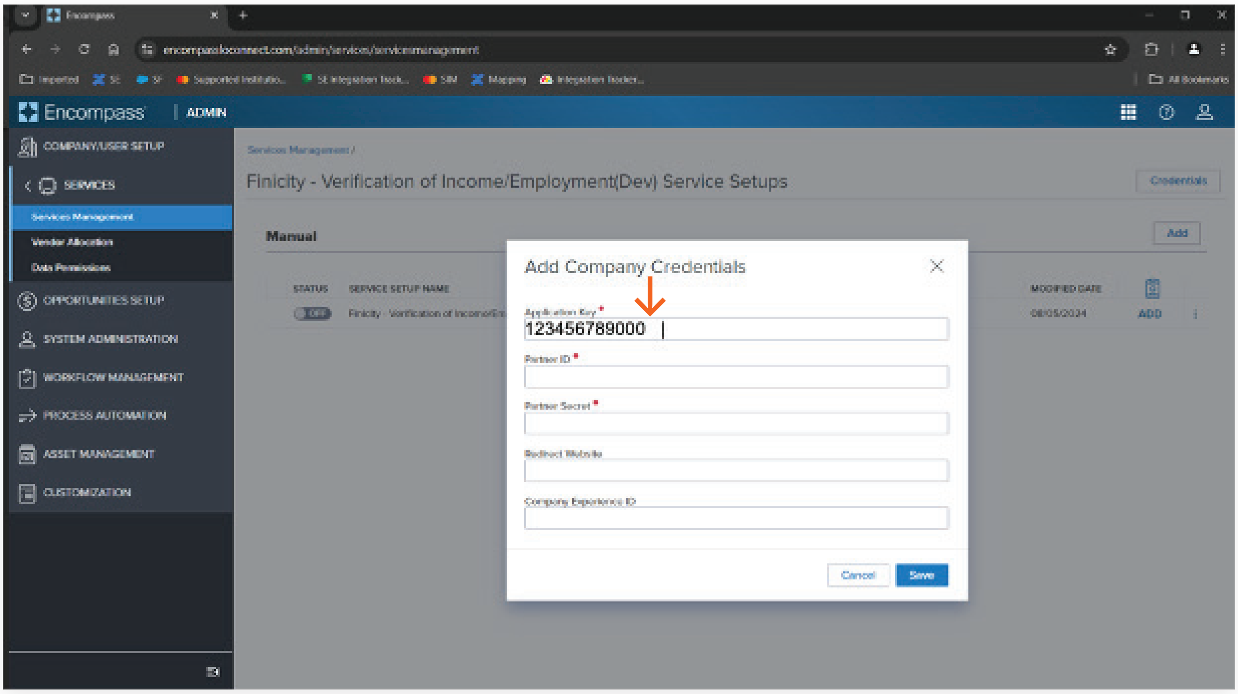
Application Key
Partner ID
Partner Secret

During the onboarding process, the Company Experience ID will be sent from the Finicity/Mastercard Sales Operations Team via email. The Experience ID controls what Verification Service is used by Finicity Connect. The Experience ID determines what options and customizations your organization has selected. For example, by default the external email the borrower will receive will come from noreply@finicity.com. A lender may opt to have those emails come from a specified web domain (ex: noreply@123financialbank.com). The Experience ID also contains the company brand colors, company logo on the outgoing email to the borrower, as well as the eight featured financial institutions in the Finicity Connect experience. Customizations are covered in detail in the onboarding phase with Finicity. The Finicity Account Manager assigned should be contacted for further information.

A Redirect Website is optional. It will redirect the borrower to the input URL after the Borrower successfully links their credentials and the Finicity Connect session is finished.

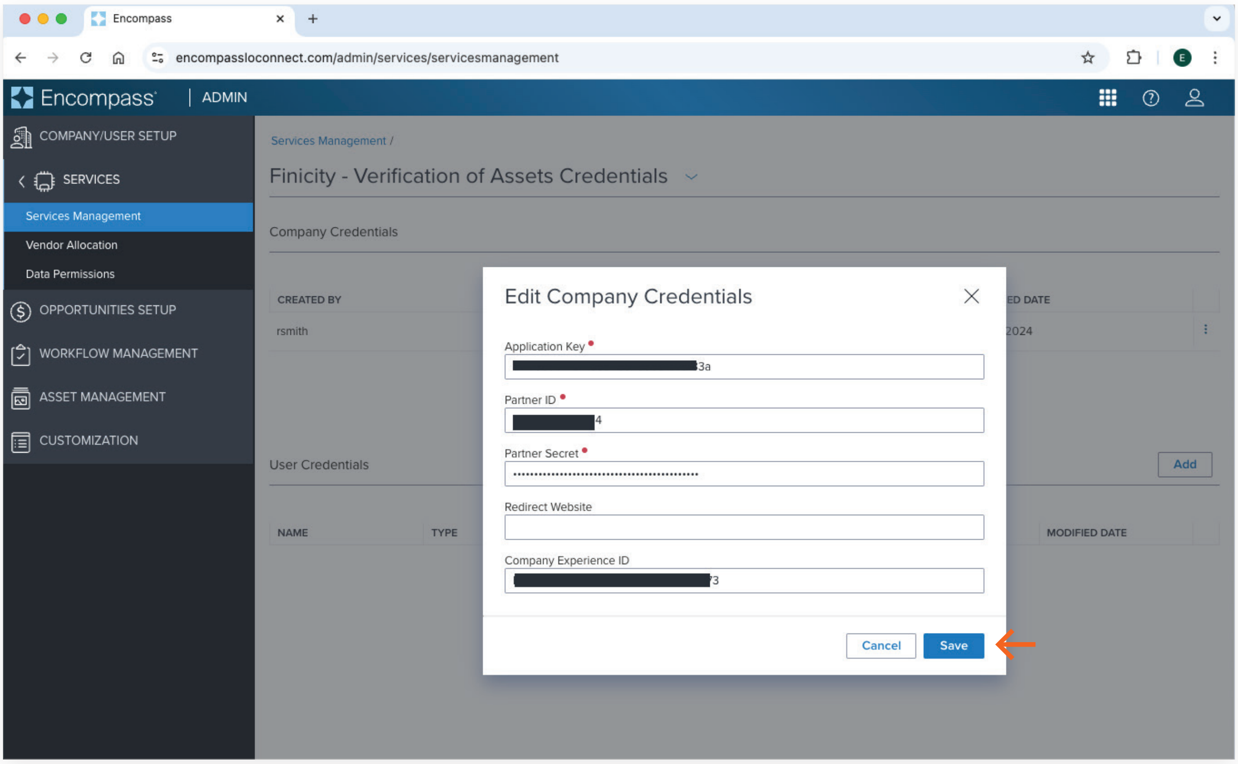
Please Note: All credentials, including the redirect website, will need to be entered in for each service you are setting up in Encompass.

Carefully input the credentials for Application Key, Partner ID, and Partner Secret exactly as they are. ***We strongly recommend that you copy them to your clipboard and then paste them, double checking for additional invisible white spaces that may accidentally cause the credential to be input incorrectly. ***

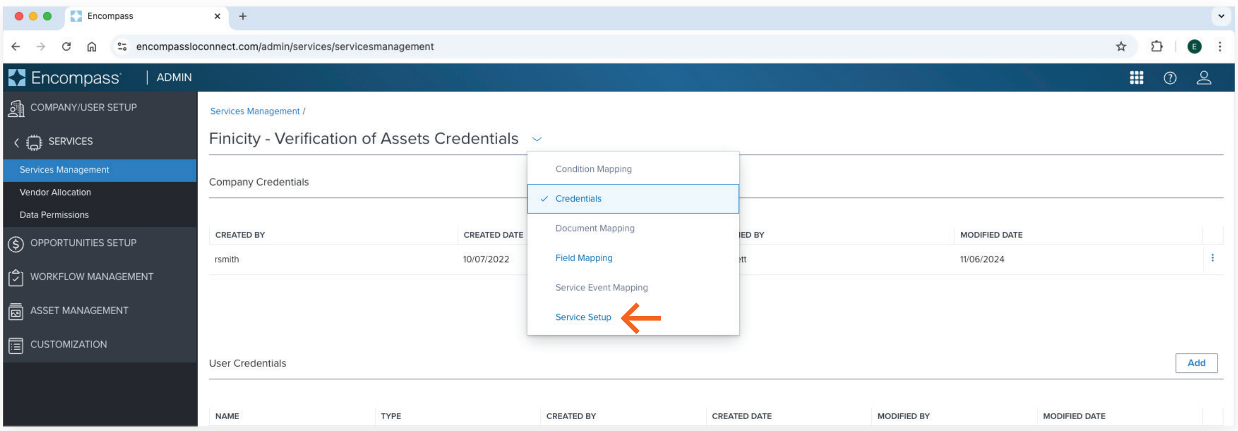


22. For those using more than one kind of verification, each verification option (VOA, VOIE, MVS) will have the same Application Key, Partner ID, and Partner Secret, but a different Experience ID.

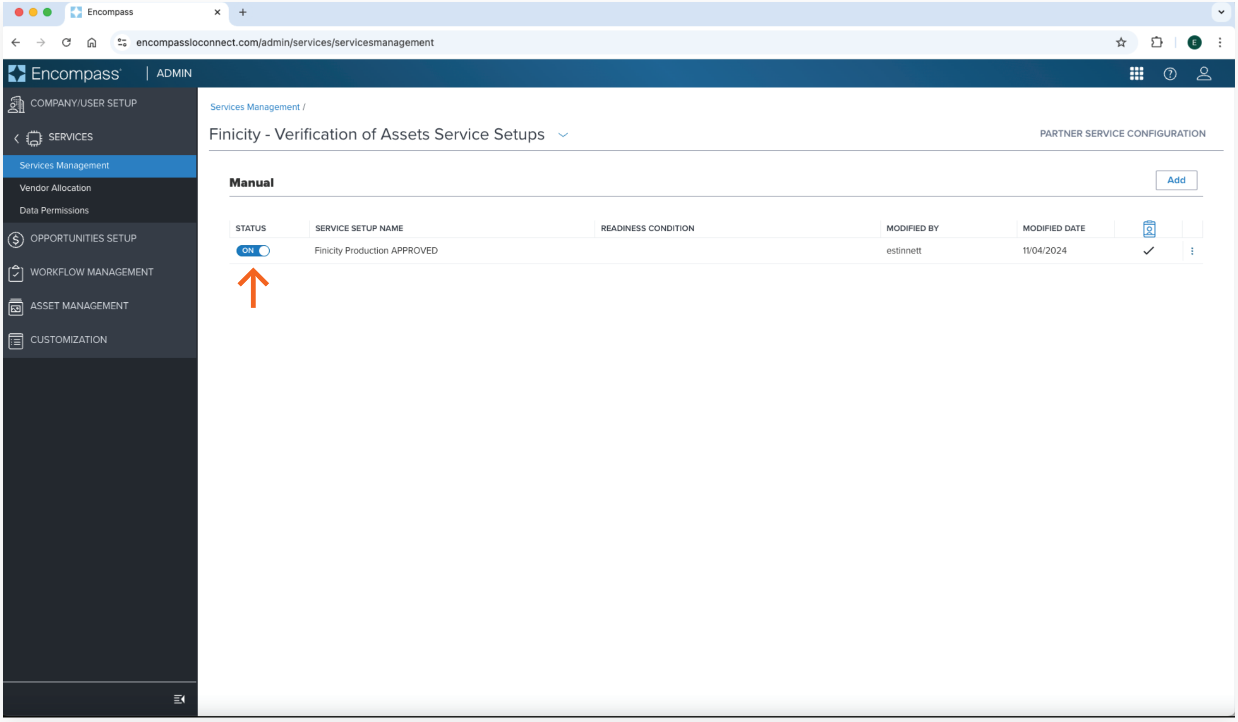
Once all the needed company credentials have been entered, click on **'SAVE'**.



23. Now that 'Company Credentials' have been added, click the caret and choose **'Service Setup'**



24. Select the **'ON'** to make this service available.



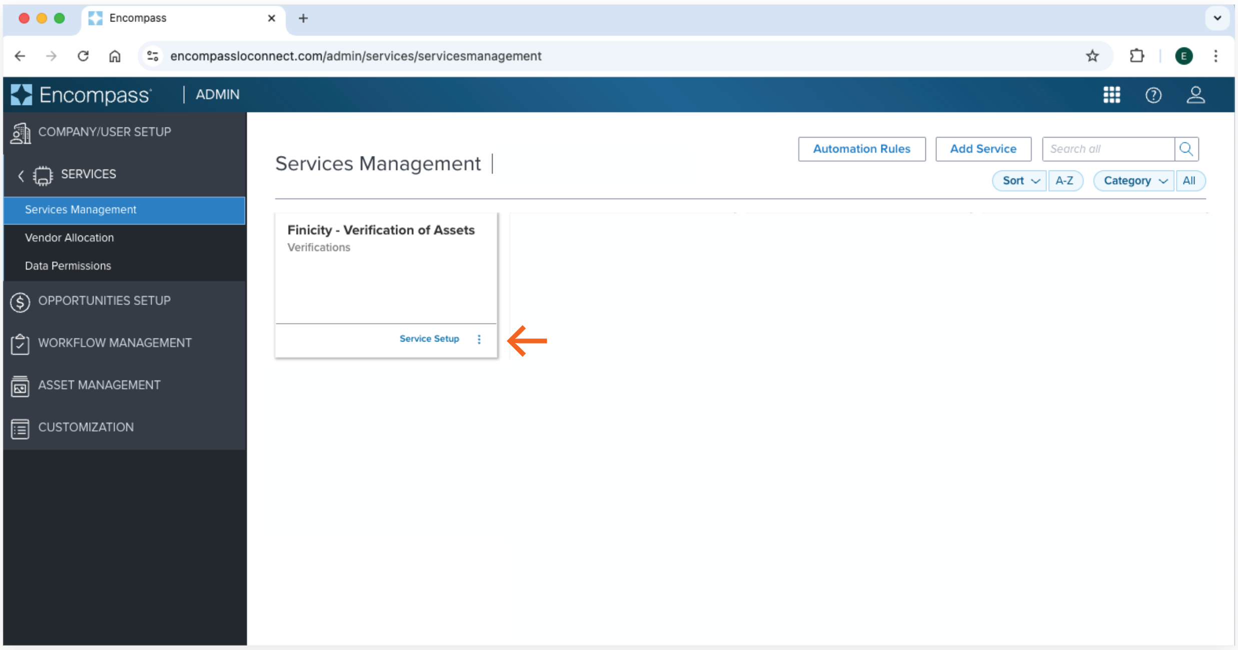
Important: The next steps table will determine if additional configurations need to be made. **Please start with Question 1.**

QUESTION 1	Are there any Doing Business As (DBA) entities?	No. We only have one lender entity. →	**Congratulations!** The Verification Service is ready to use. To add another Verification Service, refer to the Table of Contents for How to Add a Service.
		Yes. We have multiple entities. →	**Go to Question 2**
QUESTION 2	Does each DBA entity have their own Partner ID?	No. We are going to use one Partner ID for all DBA entities. We have Experience IDs containing each DBA's branding. →	Follow Semi-Complex Set-up Instructions
		Yes. we have a Partner ID for each DBA entity. →	Follow Complex Set-up Instructions

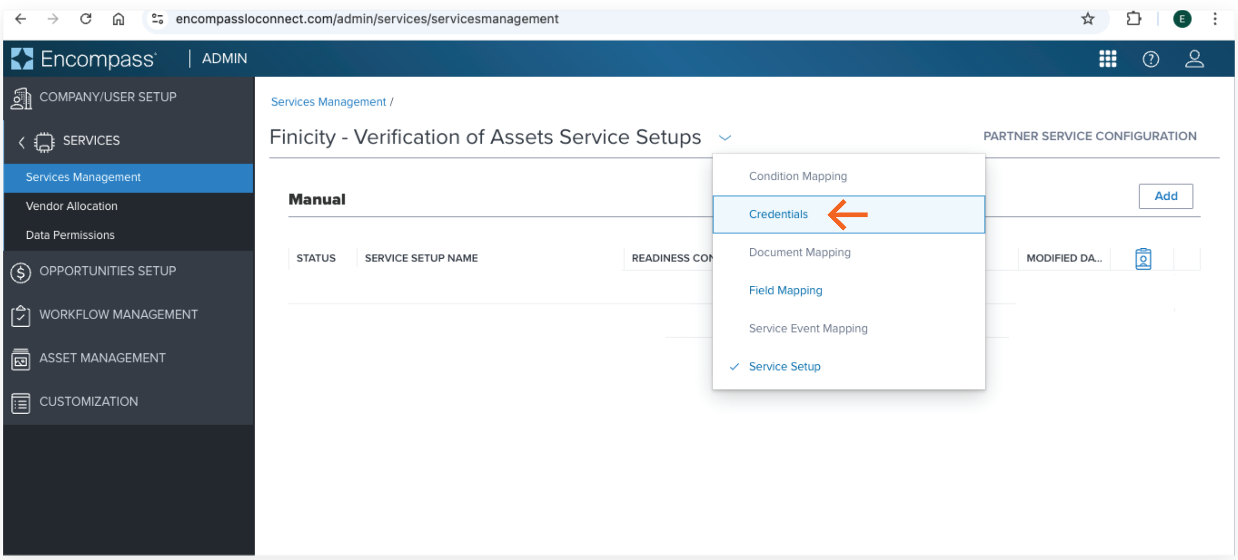
Semi-Complex Set Up Instructions

Parent Entity with DBA(s) that has its own Experience IDs but sharing a Partner ID

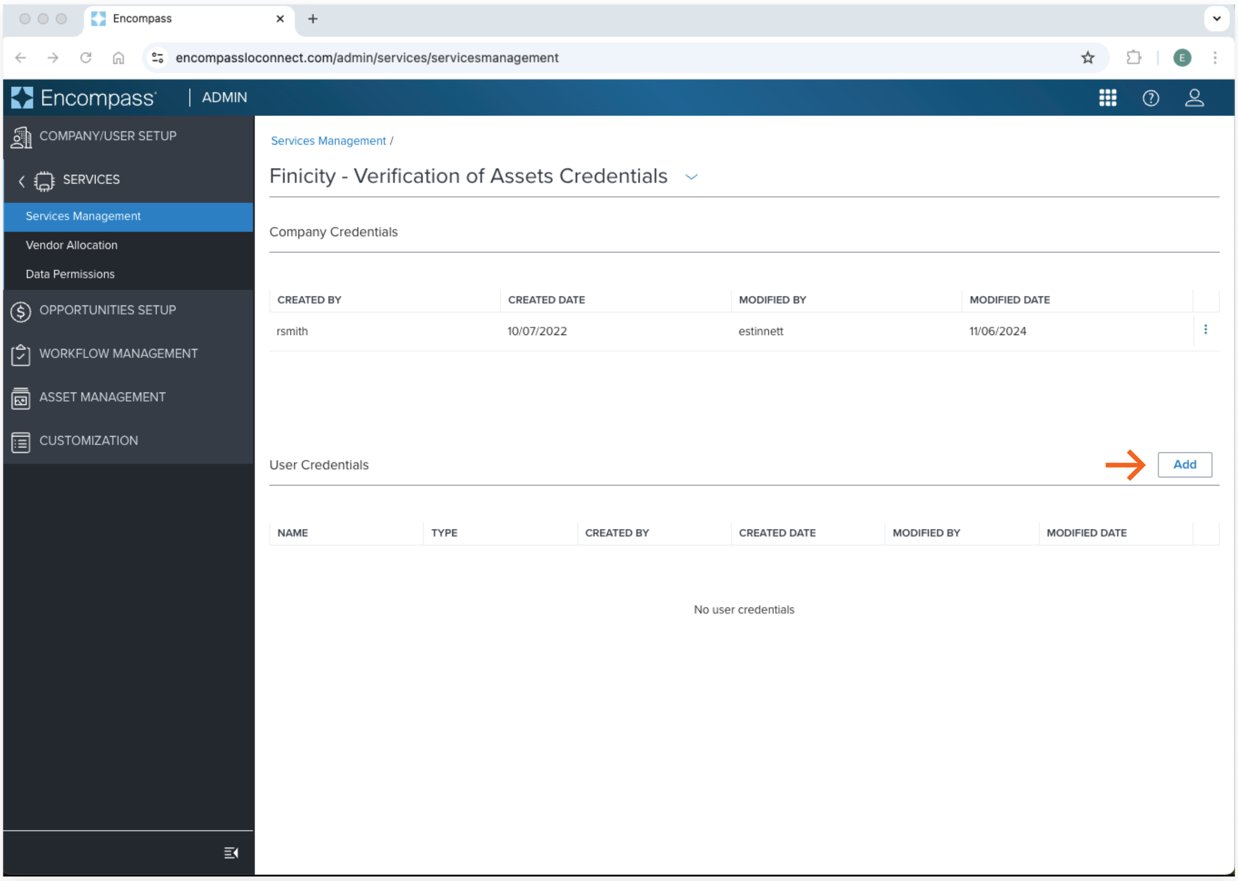
25. Navigate back to **'Services Management.'** Choose **'Service Setup'** on the Verification Service that has a Doing Business As (DBA) entity.



26. To set up a user profile for the DBA, click the caret and choose **'Credentials.'**



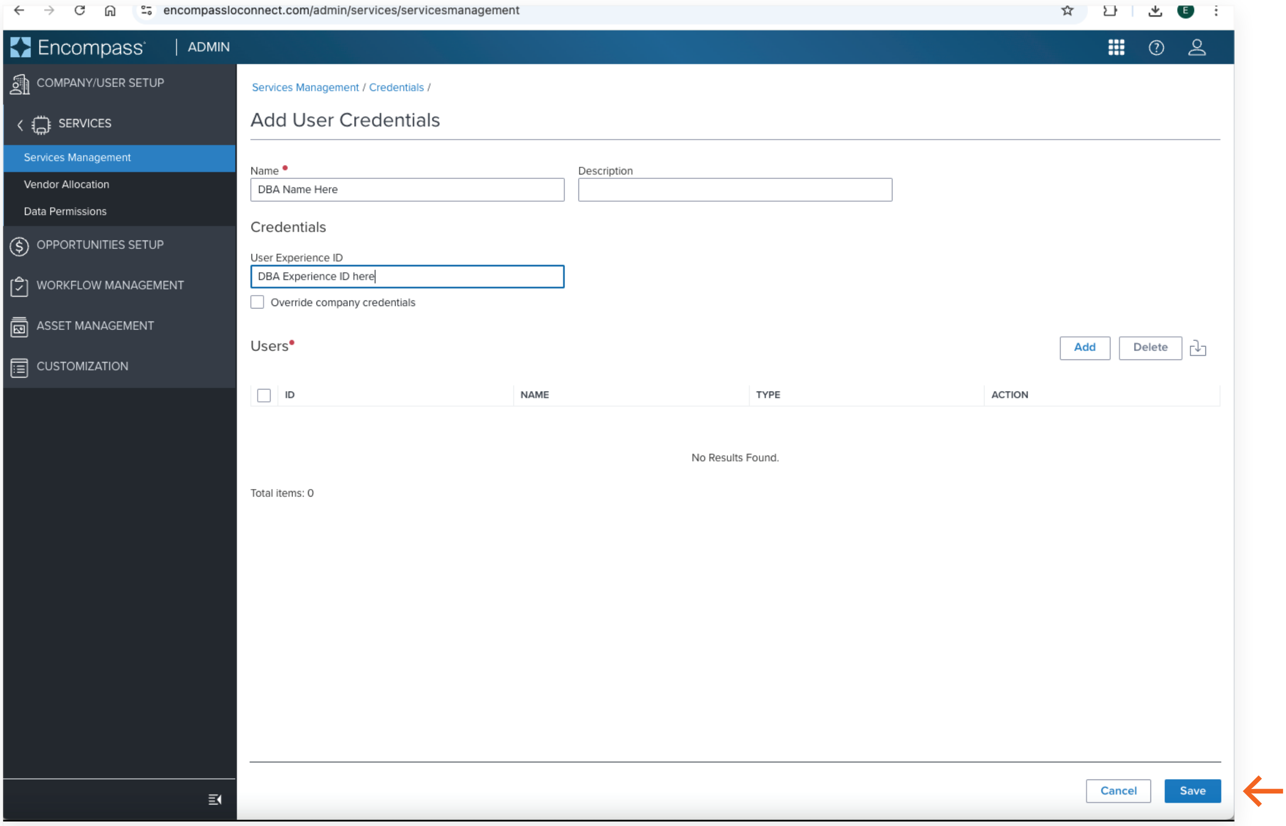
27. On the credential page. Click **'Add'** to the right of **'User Credential'**.



28. On this screen, please enter in the DBA name and enter in the separate DBA Experience ID and select **'Save'.**

***DO NOT** check the **'Override Company Credentials'** box as it will unlink the parent company credentials above and cause an error. ***

29. Select **'Add'** to the right of **'Users'** and follow the Steps 13-14 again for each Loan Officer that will have access to this DBA entity then select **'Save'**.



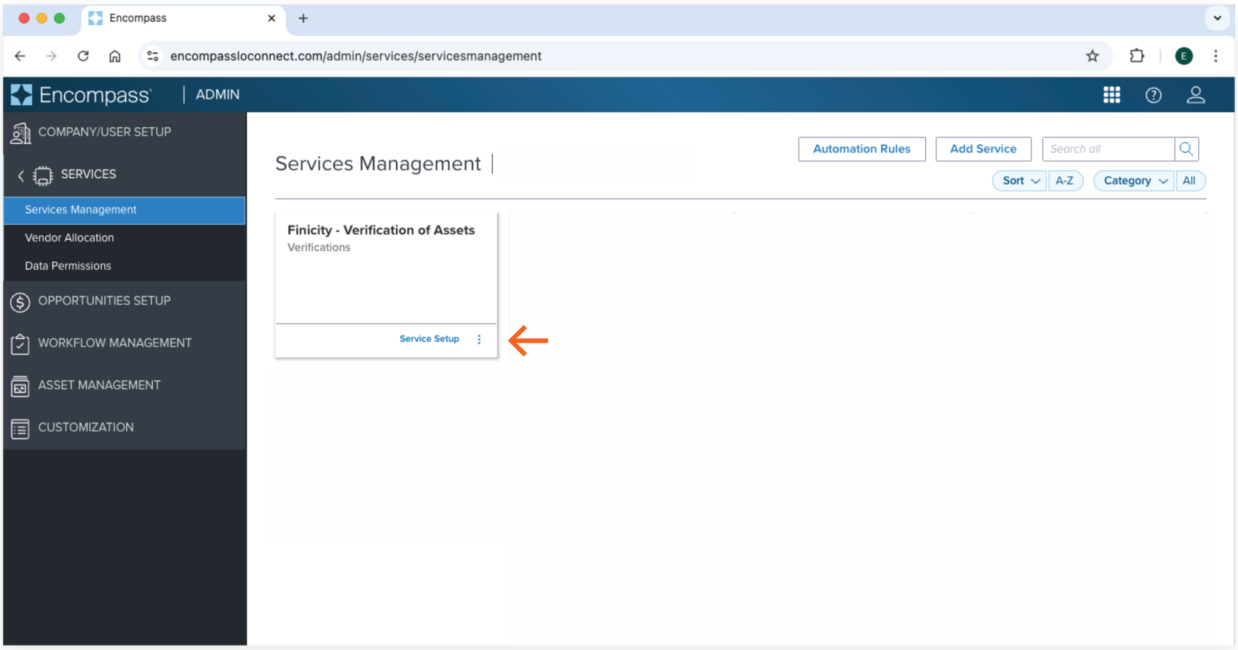
Congratulations! The Admin Setup of the selected Mastercard verification service has been successfully completed.

This completes the **SEMI COMPLEX Set Up Instructions**. If you would like to learn more about optional configurations, please turn to 'OPTIONAL CONFIGURATIONS' section of this guide.

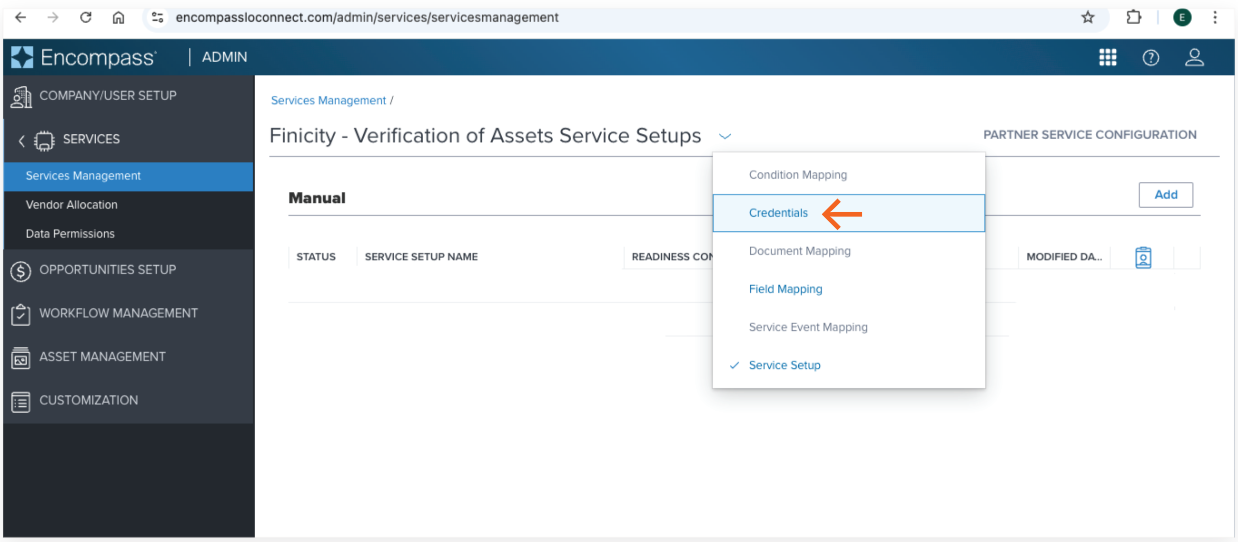
Complex Set Up Instructions

Each DBA entity having their own Partner IDs and Experience IDs

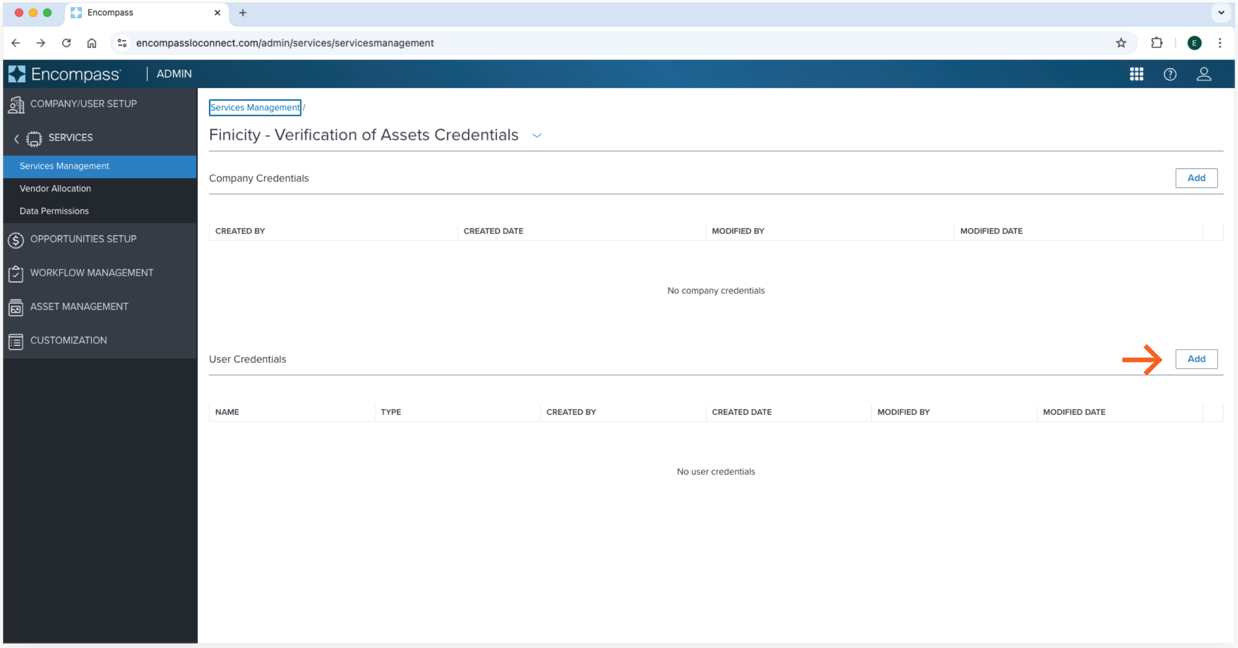
25. Navigate back to **'Services Management.'** Choose **'Service Setup'** on the Verification Service that has a DBA entity.



26. To set up a separate Partner ID DBA, click the caret and choose **'Credentials.'**



27. To setup up a separate Partner ID DBA, click on **"ADD"** to the right of **'User Credentials'**.

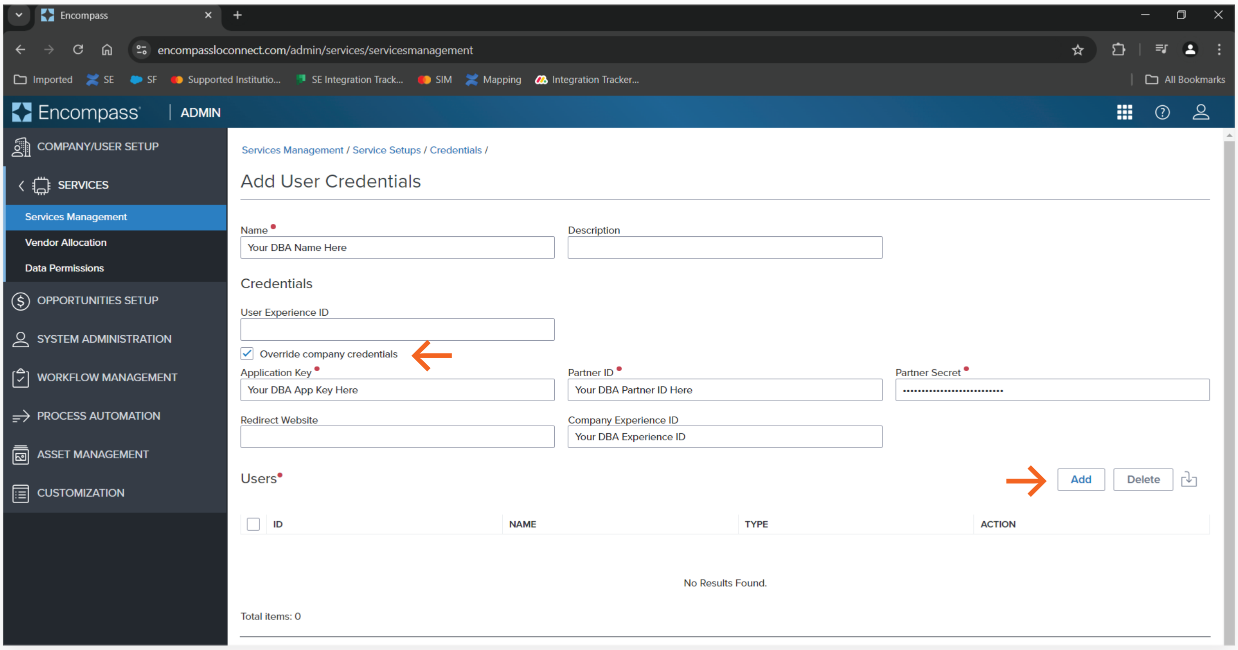


28. Input the DBA Application Key, Partner ID and Partner Secret (this is a separate Partner ID from the **'Company Credentials'**). **"Override Company Credentials"** MUST be checked.

Please take care to input the credentials for Application Key, Partner ID, and Partner Secret EXACTLY as they are.

*****We strongly recommend that you copy them to your clipboard and then paste them double checking for additional invisible white spaces that may accidently cause the credential to be input incorrectly. ***** The inputting of credentials incorrectly is the number one support problem faced in Encompass set up.

29. Select **"Add"** to the right of **'Users'** and follow the earlier Steps 13-15 again for Loan Officers that will have access to this DBA entity and select 'Save'.



Congratulations! The COMPLEX Set Up Instructions have been successfully completed.

If you would like to learn more about optional configurations, please turn to 'OPTIONAL CONFIGURATIONS' section of this guide.

Optional Setup: Automated Service Ordering (ASO) for MVS 1 Touch

Encompass now supports the option to create automated service orders for the Finicity MVS 1 Touch service. This new enhancement allows users to trigger an MVS 1 Touch service order to send a borrower email based on a condition being met such as a specific milestone in your Encompass workflow. For example, the user can create a process automation workflow rule to order MVS 1 Touch after a Conditional Approval milestone has been met.

Use the following ICE online resources to learn more about ASO and how it works.

Automated Service Ordering (ASO) Best Practices:

https://help.icemortgagetechnology.com/wenc/user-manual/ASO-BestPractices.pdf

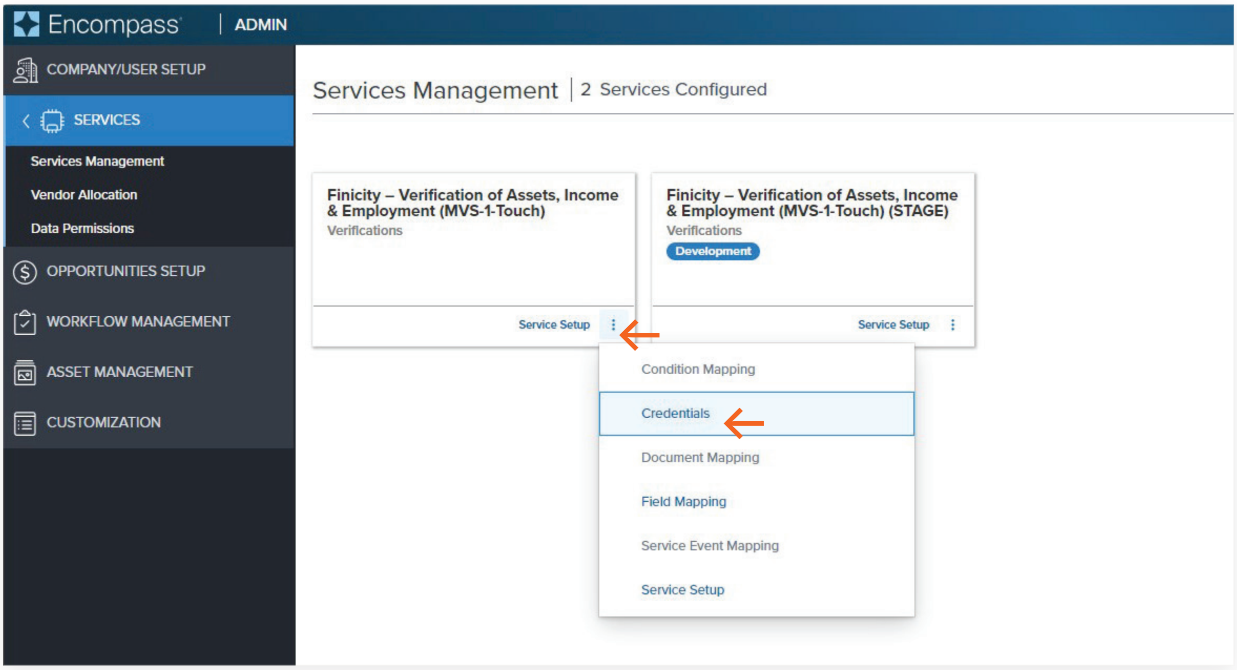
General Service Management Documentation and info can be found here:

https://help.icemortgagetechnology.com/documentation/wenc/Content/wenc/settings/ServicesManagement.htm?Highlight=automated%20service#AutomationRules

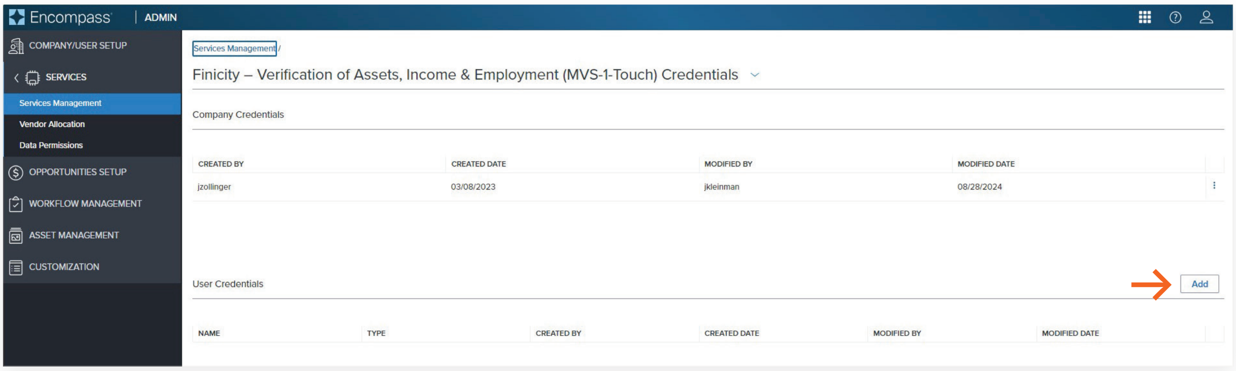
How to setup Automated Service Ordering (ASO) for MSV 1 Touch

01. Ensure the "Finicity – Verification of Assets, Income & Employment (MVS-1-Touch)" service has been added in the Encompass Web Admin settings (for more details, please refer back to How To Add a Service in the Table of Contents) before continuing on to the ASO setup.

02. Locate the card for **"Finicity – Verification of Assets, Income & Employment (MVS-1-Touch)"** service under Services>Services Management. This service should already be setup for Manual Order. Now Credentials need to be added for ASO. Expand the menu and select **'Credentials'**.



03. Locate User Credentials then select **'Add'**.



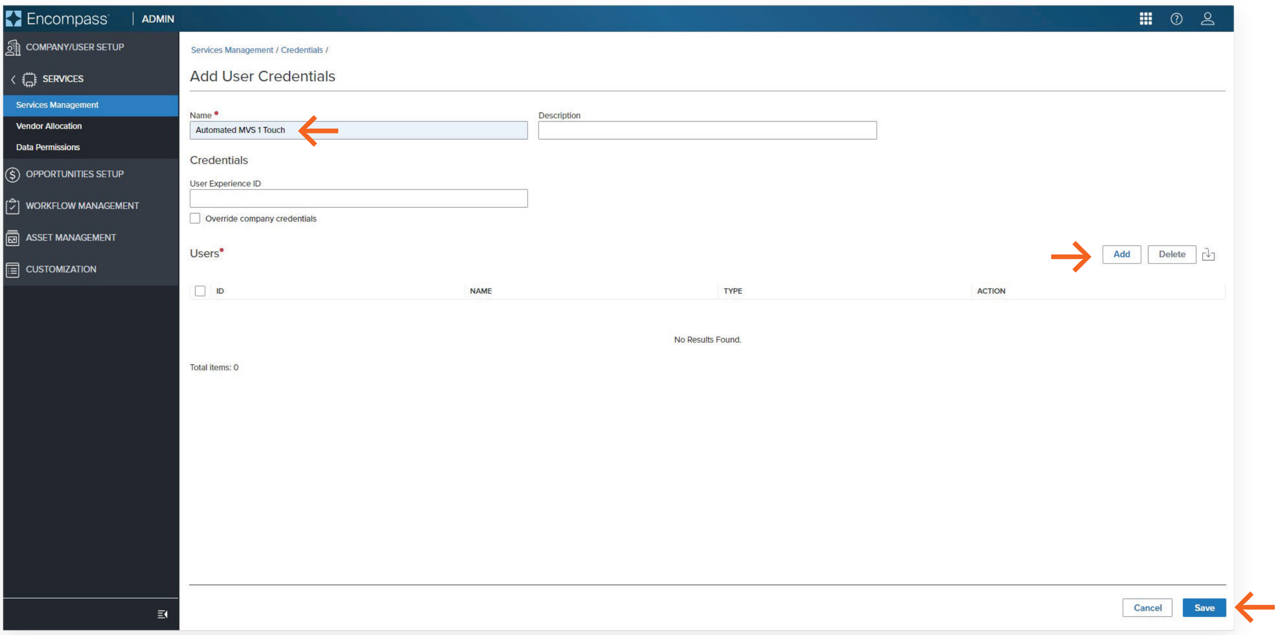
There are a few options for setting up the ASO "automated" user: Typical setup and Override Company Credentials.

1. Typical setup.

a. Enter a unique name, for example "automated MVS 1 Touch" The 'User Experience ID' can be left blank, as it will pull the 'Company Experience ID' from the Company Credentials.

b. At least one user must be added in order to save this credential. Select the **'Add'** button in the middle right and follow steps outlined earlier in this document while setting up MVS 1 touch.

c. Once all users have been added, select **'Save'.**



2. Override company credentials – OPTIONAL*

*Used only when using credentials other than the Company Credentials.

a. Check "Override company credentials." The view will update after checking the box.

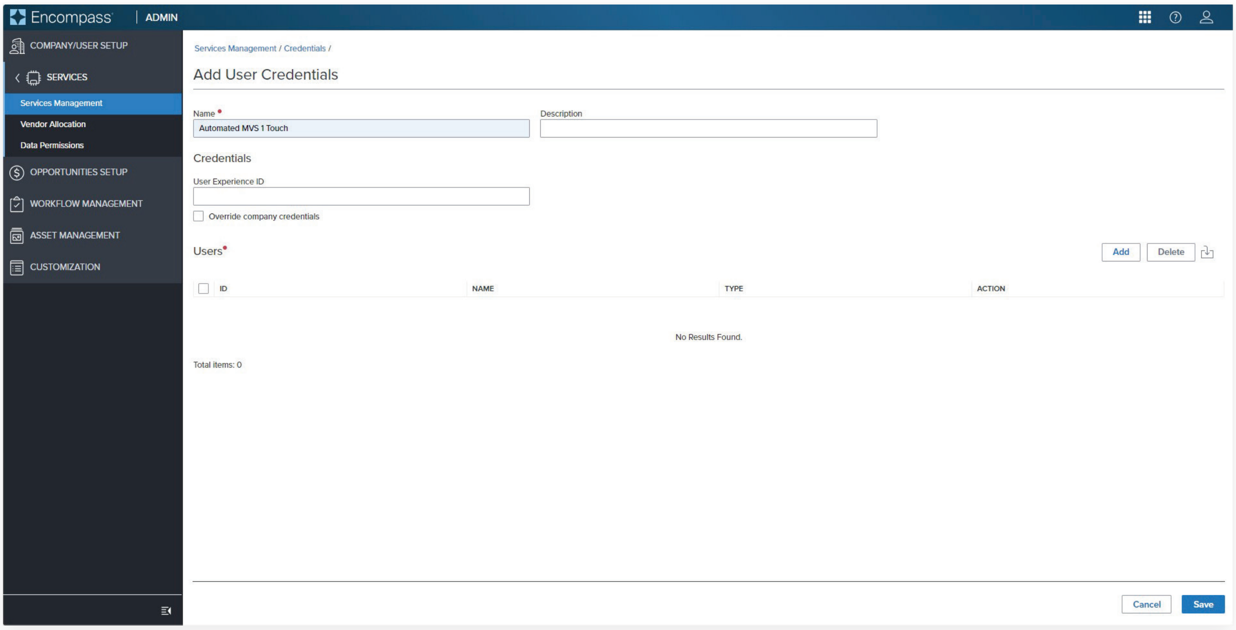
b. Enter a unique name, such as "Automated MVS 1 touch".

c. Enter values for: Application Key, Partner ID, Partner Secret and Company Experience ID and Partner Secret.

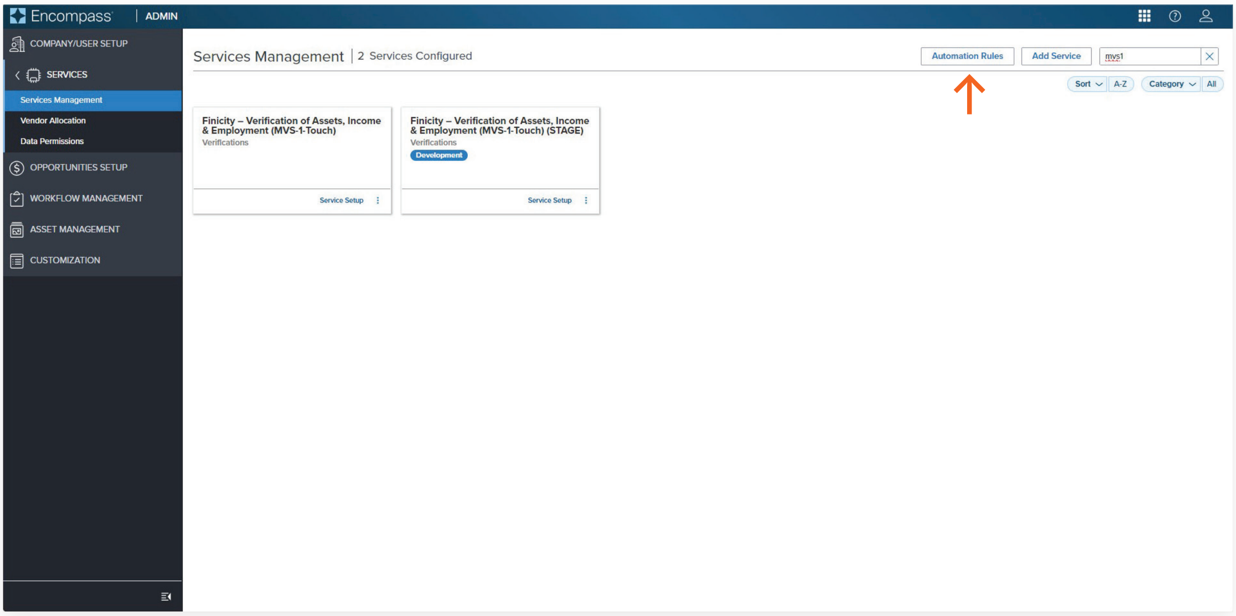
Note: If both the "User Experience ID" and "Company Experience ID" are populated, it will use User Experience ID.

d. At least one user MUST be added in order to save this credential. Select 'Add' in the middle right and follow steps outlined earlier in this document while setting up MVS 1 touch.

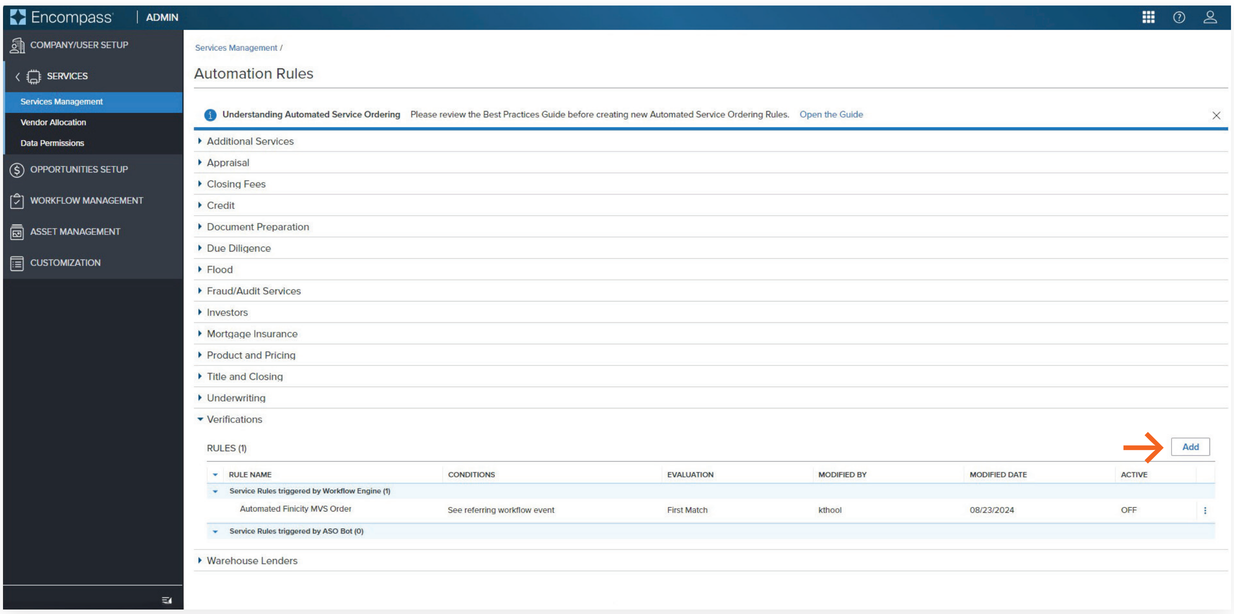
e. Once all of the users have been added, select **'Save'.**



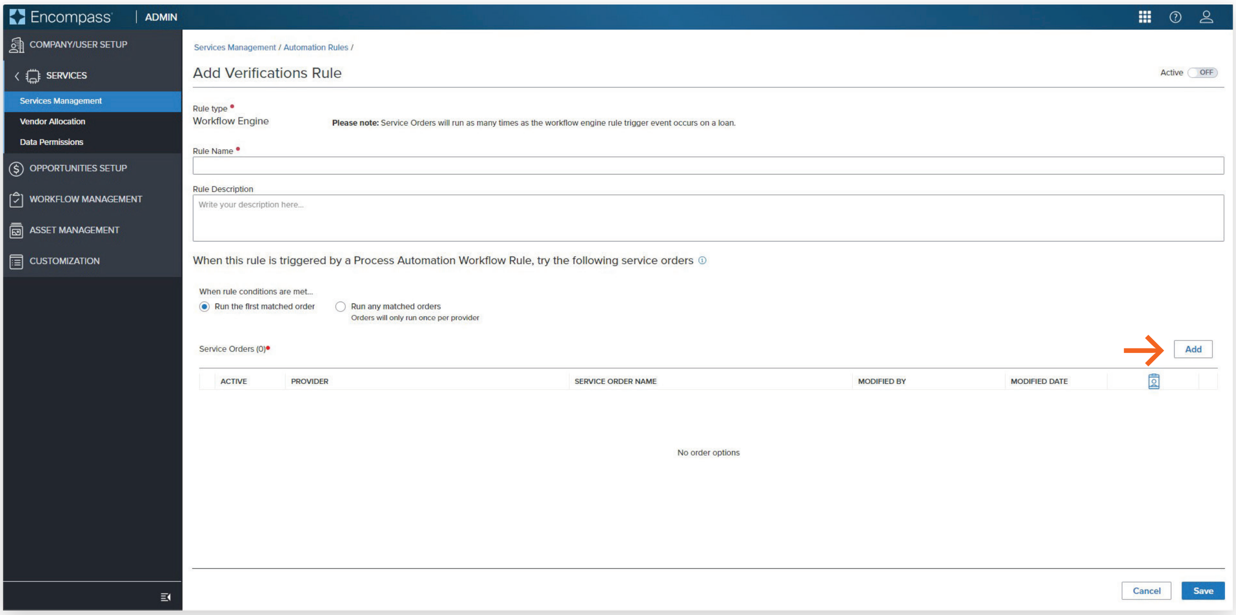
04. Setup **"Finicity – Verification of Assets, Income & Employment (MVS-1-Touch)"** service to automatically order using the Workflow Engine with Process Automation. To start creating the conditions that are used to trigger an order, on the Services Management screen, select **'Automation Rules'** at the top right.



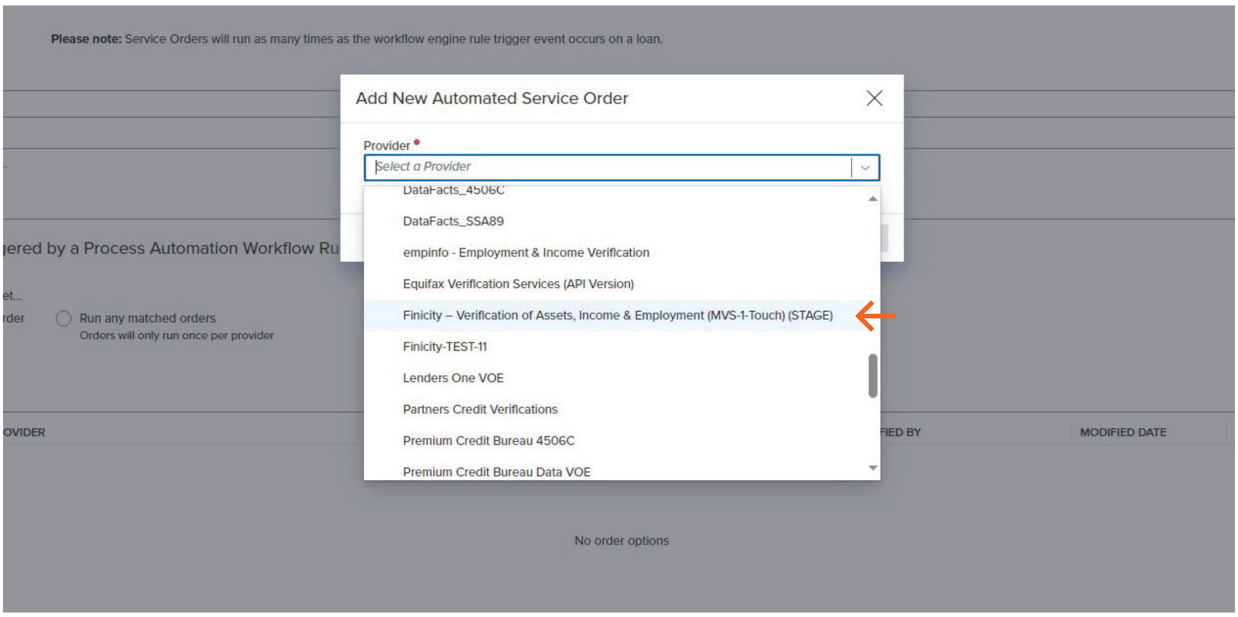
Expand Verifications and click '**Add'.**



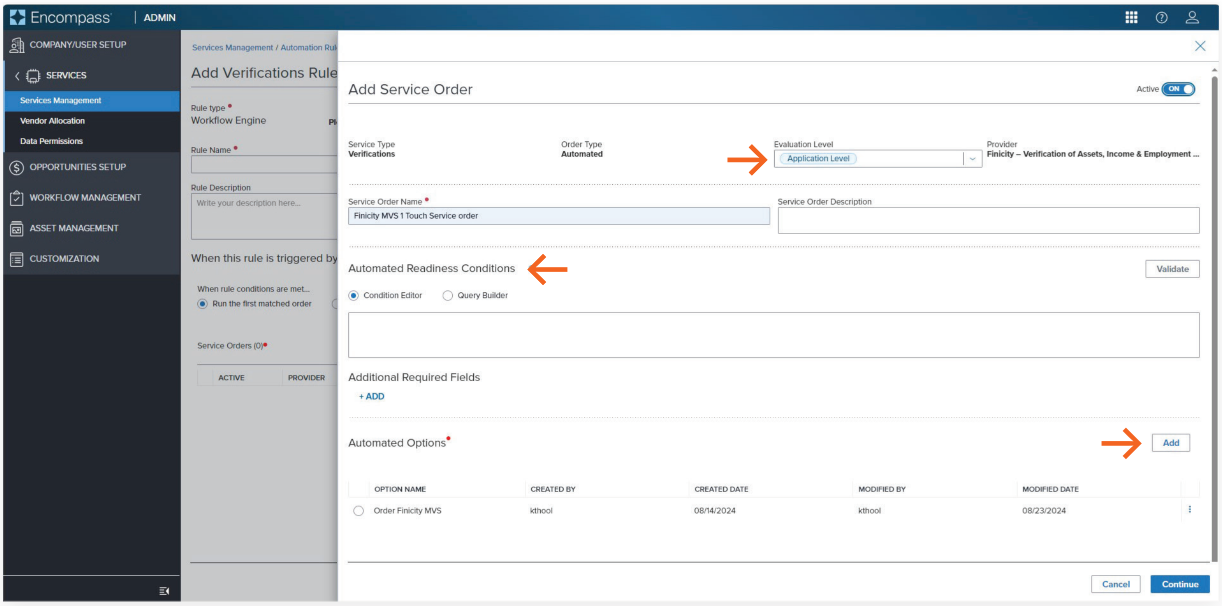
From the **Add Verifications Rule**, note the default for Rule Type as **'Workflow Engine'.** For the Rule Name enter a unique name that explains what the rule does. **Rule Description** is optional. Next select the **'Add'** in the middle right of the screen to add a service order.



From the **'Add New Automated Service Order'** drop down select the provider **'Finicity - Verification of Assets, Income and Employment (MVS 1 Touch)'** and select **'Create'**.



The **Add Service Order** screen will appear, select **'Application Level'** for the **Evaluation Level**. Then create a unique Service Order name (e.g. Finicity MVS 1 Touch service order). The **Description** is optional then select 'Add'.



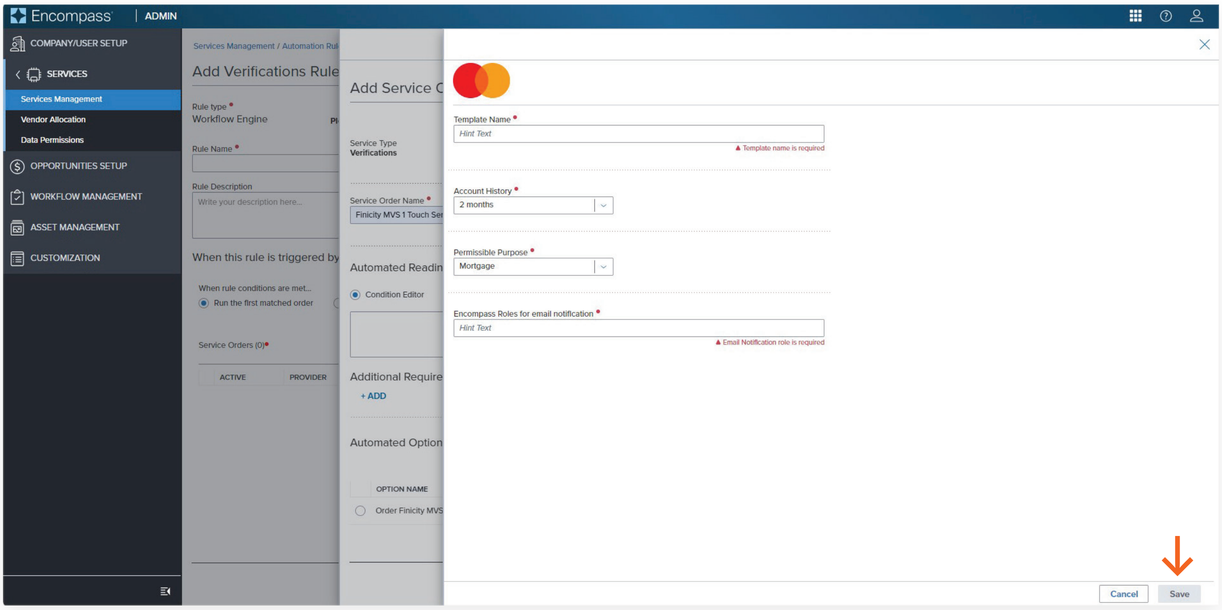
Automated Readiness Conditions under Borrower Settings and Co-Borrower Settings: These are default settings and optional.

This could be used for separate Automated Order Options for different scenarios, which is not necessarily needed for Finicity MVS so this area can be left with the default setting.

- The default for Borrower is [4000] <> "" which is a check to see if the Borrower name is not blank.
- The default for Co-Borrower is [4004] <> "" which is a check to see if the Co-Borrower name is not blank.

***Note:** If a loan only has one borrower, then the rule will not run if you have a condition for co-borrower. Use with caution.

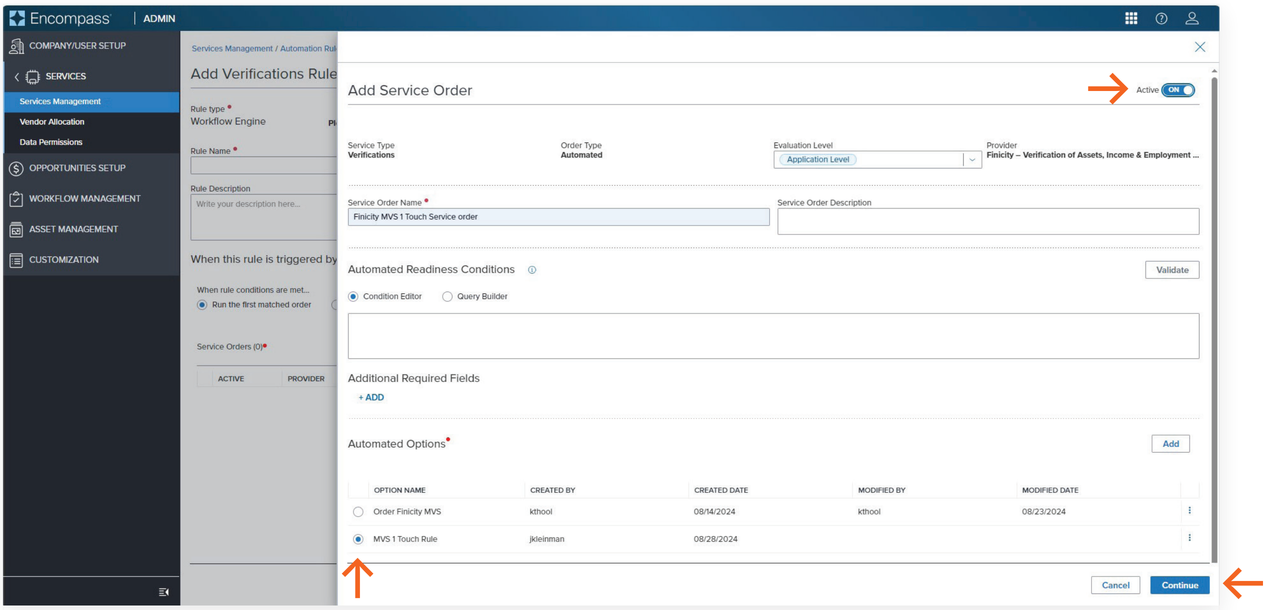
- This could also be used to check for values in other fields.
- Select **'Add'** on the bottom right of the screen to create the Automated Options.



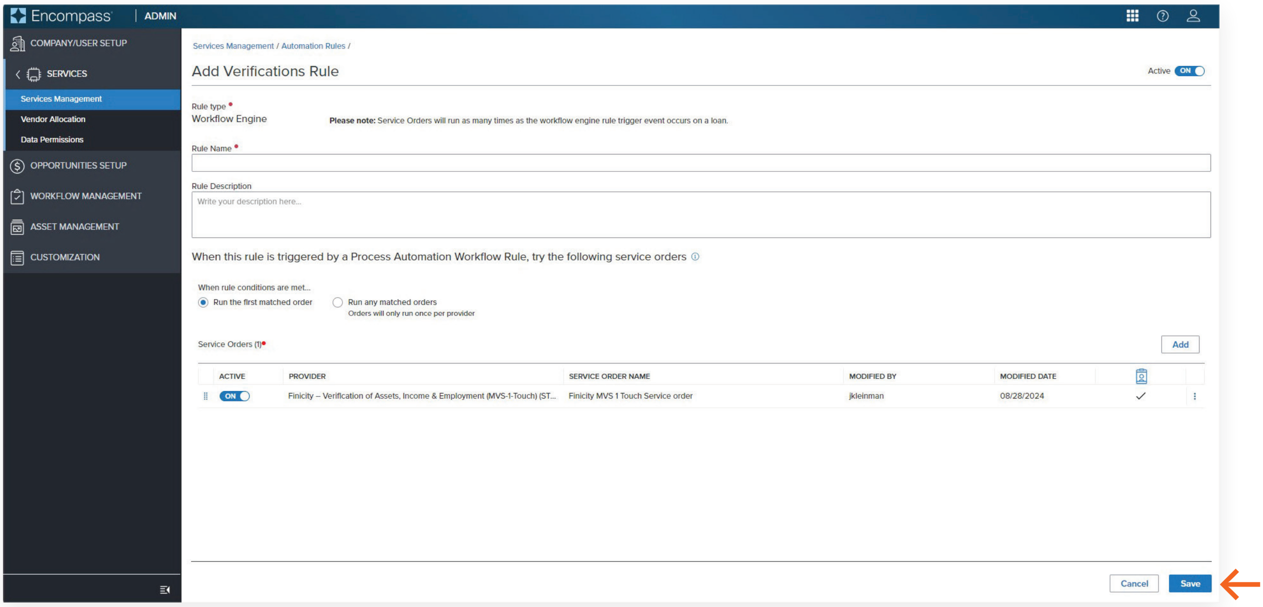
An updated **Add Service Order** screen will appear for the ASO Template. A unique template name for the automated option MUST be created. For account history field, use the dropdown to select the value for length of data history desired. The default history is 2 months. The **Permissible Purpose** will default to Mortgage.

Add the **Roles** to be selected for notification, example: Loan Officer, Loan Opener and click on Save. This will return to the Add Service Order Screen.

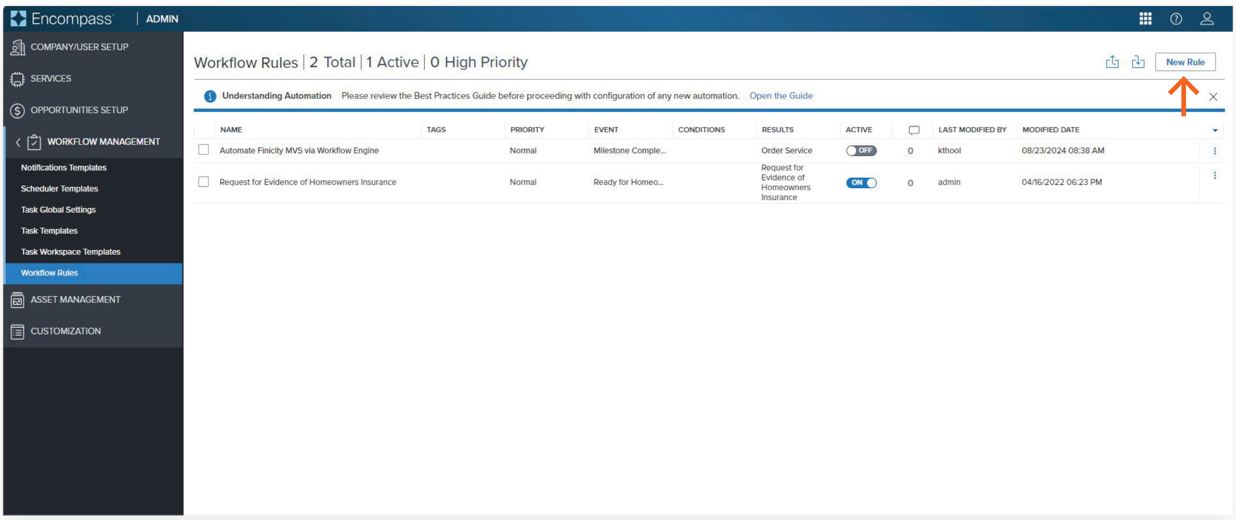
Select the radio button next to the new Automated Options, Option name Set the toggle for Active at the top right to On to enable the Service Order and Rule.



Select **'Continue'** to go back to the **Add Verifications Rule** screen then select **'Save'**.



05. To complete the last step for **Workflow Engine Automation**, navigate back to the **Admin** home page. On the home page select **'Workflow Management'** and then **'Workflow Rules'**. On this page select **'New Rule'** in the top right corner.



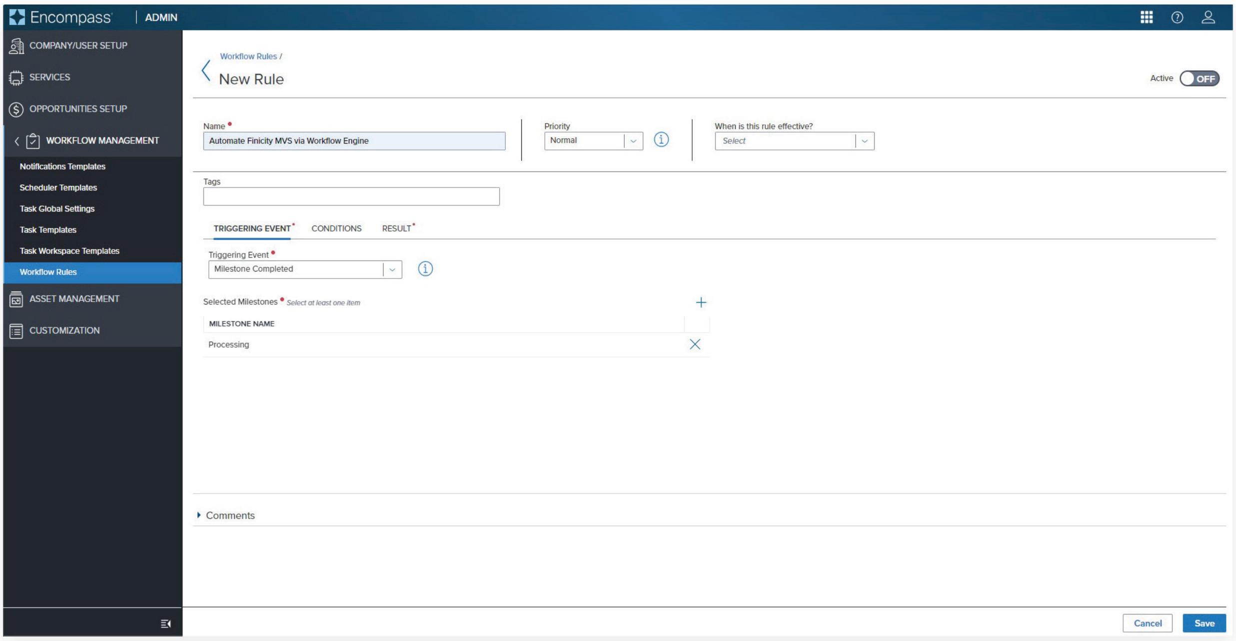
From the new rule screen enter the required information and a unique name and default to the priority of Normal.

The rule effective setting is optional, but to limit the service to only new orders, it is recommended setting with and example start date as such:

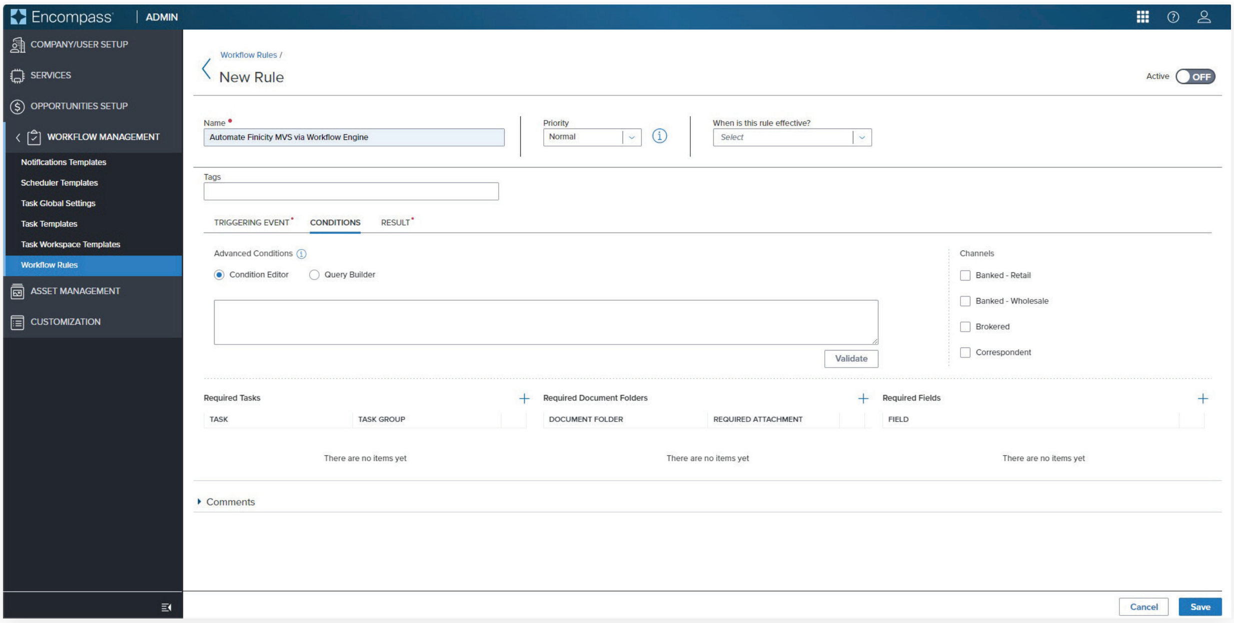
3142 - Application Date > After 07/01/2024 *Use current date when setting up, not the example here.

You must configure a Triggering Event. This will be used to determine when Encompass should order Finicity MVS 1 Touch.

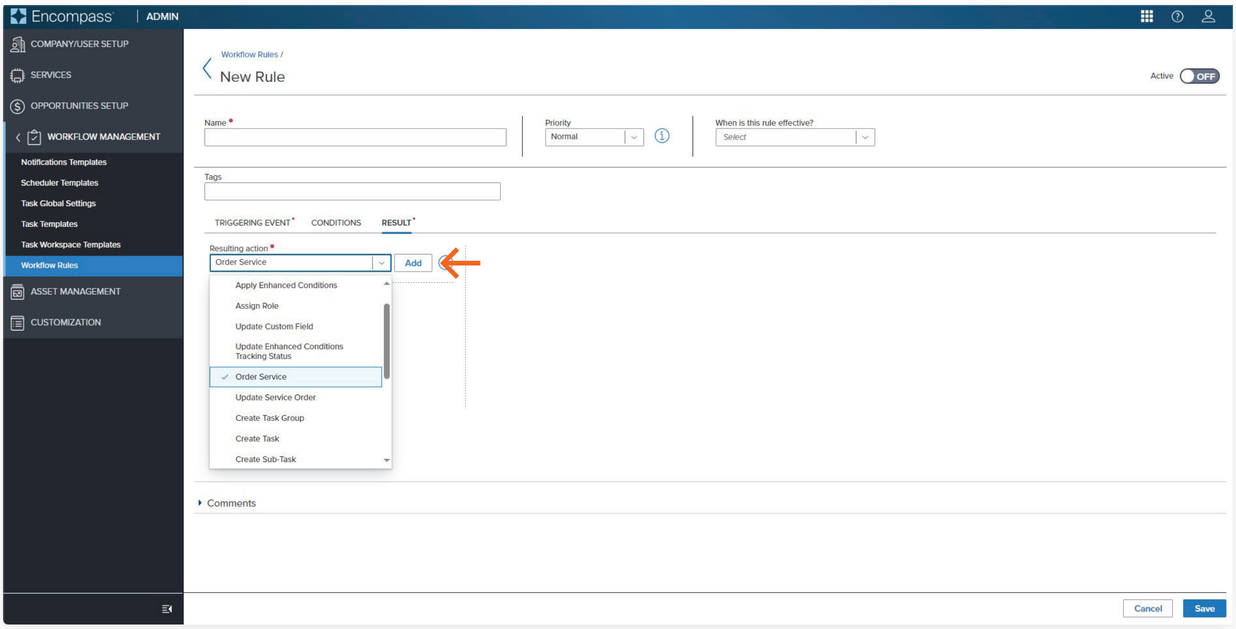
In the example below, notice the selection Milestone Completed. This checks for the Processing milestone as an example. Any other triggering event or other impactful field such as Role Assigned, Task Completed, etc. can be used. Depending on what the Triggering Event is, complete the required items that appear are related to that specific event.



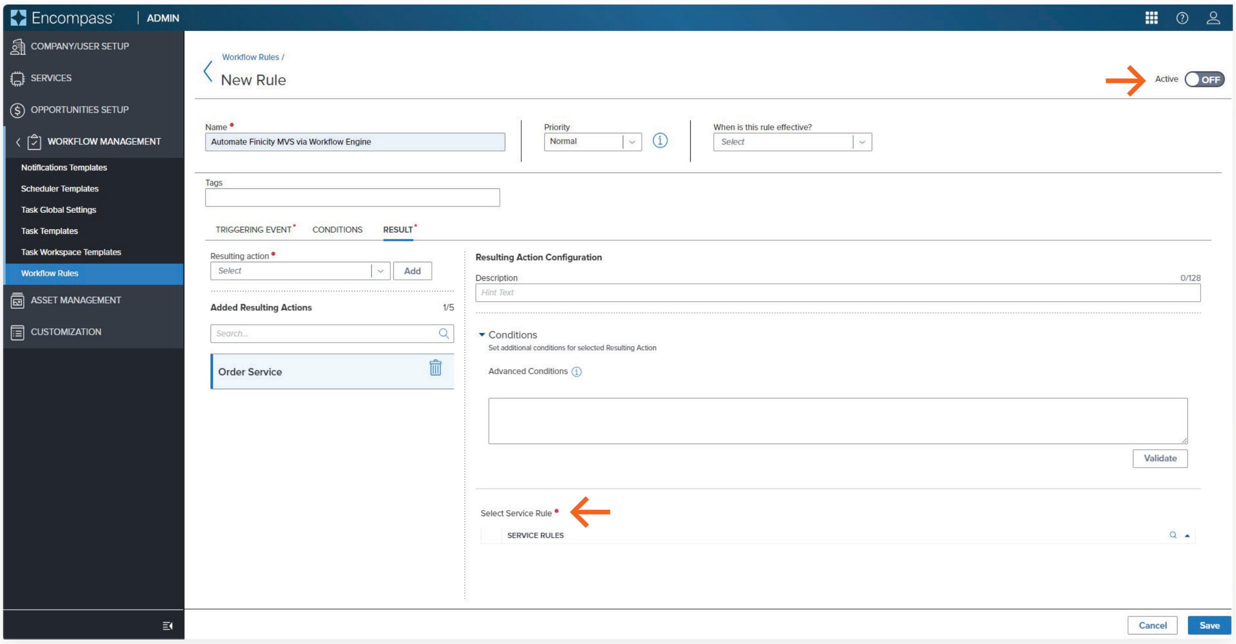
The conditions tab is optional. This can be used for adding additional conditions to check before placing an order. If one condition fails it will stop the process. The best practice is to enter whatever preconditions required for ordering this service. It could include the GSEVENDOR field if not ordered elsewhere, or maybe another precondition. It is suggested that a borrower level required fields is used, such as email address in the readiness conditions on the ASO rule.



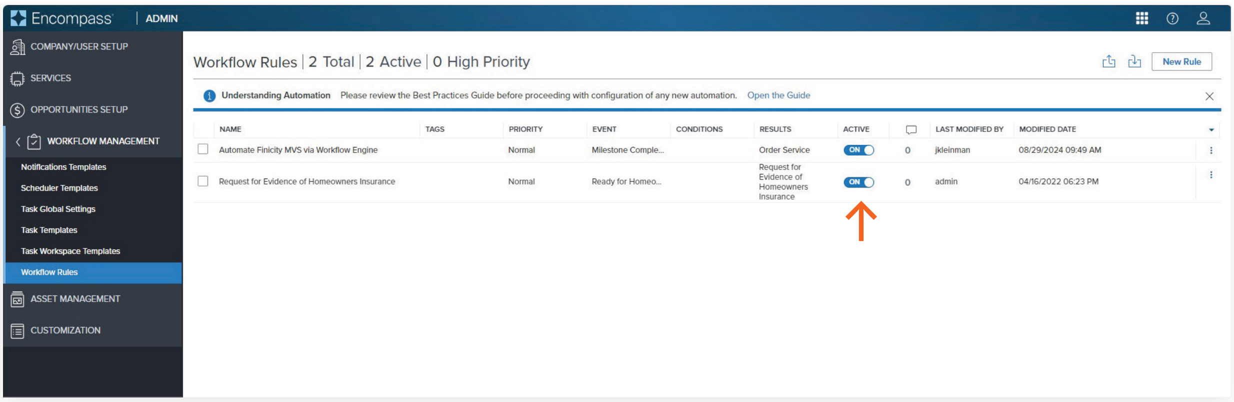
The Result tab is required and determines the service that will be ordered when the rule is triggered. From the resulting action section select the Order Service option in the drop down and then click **'Add'**.



At **'Resulting Action Configuration'** section, select the Service Rule that was previously configured for Finicity MVS. Select the **Active On** toggle in the top right to enable this automation. Then select **'Save'** to finalize the configuration.



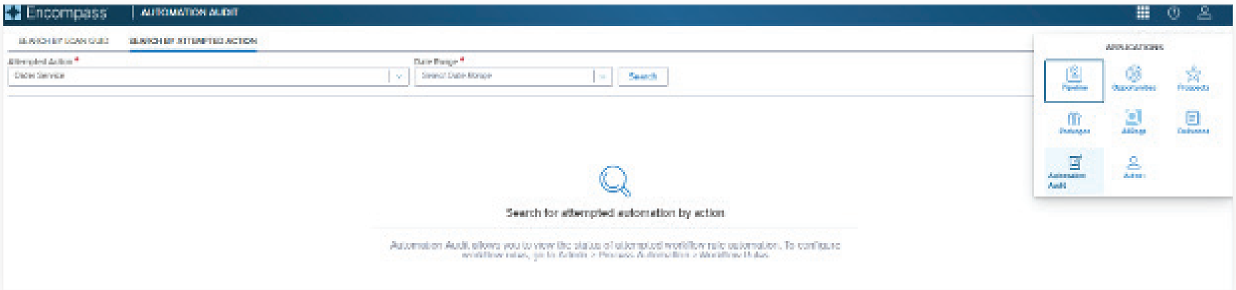
At **Workflow Rules** screen, verify it is set to Active ON. **Congratulations, the Automated Service Ordering for MVS 1 Touch has been completed!**



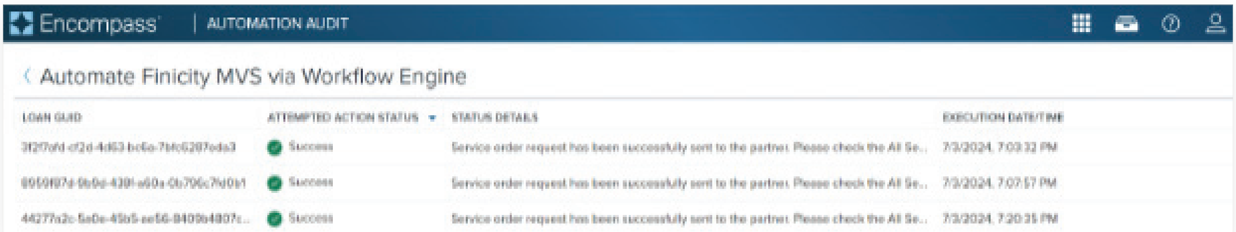
Staging a loan with the required info can now be completed and if the example triggering event is set to Milestone Completed as Started milestone as is completed then it will place the order.

Checking ASO status:

InEncompass Desktop open the loan to check order status. In the Web version of Encompass (https://encompass.ice.com/) the same can be done, but the Automation Audit to SEARCH BY ATTEMPTED ACTION as Order Service is also available.

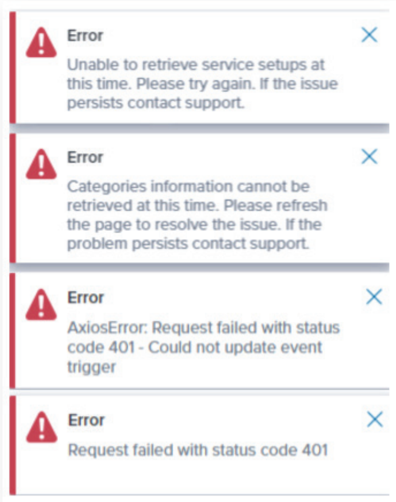


Then you can open the associated Workflow Rule Name to view activity:



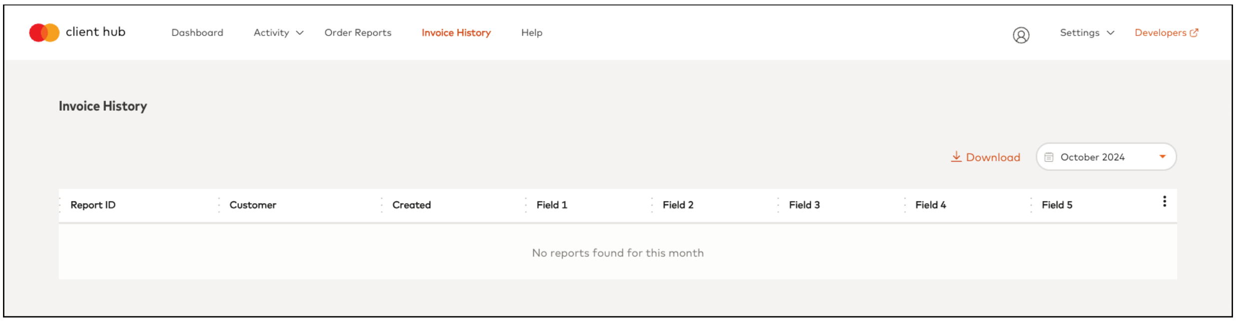
Note: The status of: 'Success - Service order request has been successfully sent to the partner'. Please check the All Services screen in the loan for order status.' That does not necessarily mean the order was placed; it only indicates that an order attempt was sent. User will still need to open and check the order to see if there are any errors.

If the services settings screen is left open for an extended period, user may see messages like these this due to a timeout. If this message is encountered, the user will need to log out and back in to clear the error and try again.

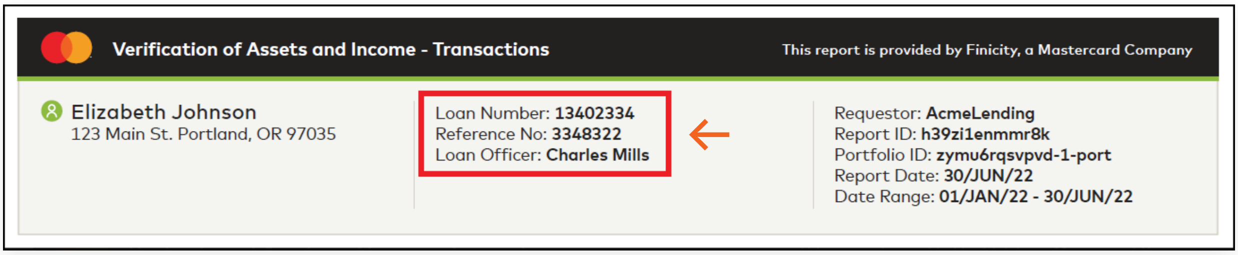


Report Custom Fields

What are Report Custom Fields?
Our reports offer an option for lender Admins to add up to 5 custom fields to each report. These fields can be used to link the report to other data points that like the loan number, branch id, or loan officer name. The custom fields will show up in the "Invoice History" report in the Mastercard Client Hub.



These fields can also optionally be set up to display in the header of the report PDF.



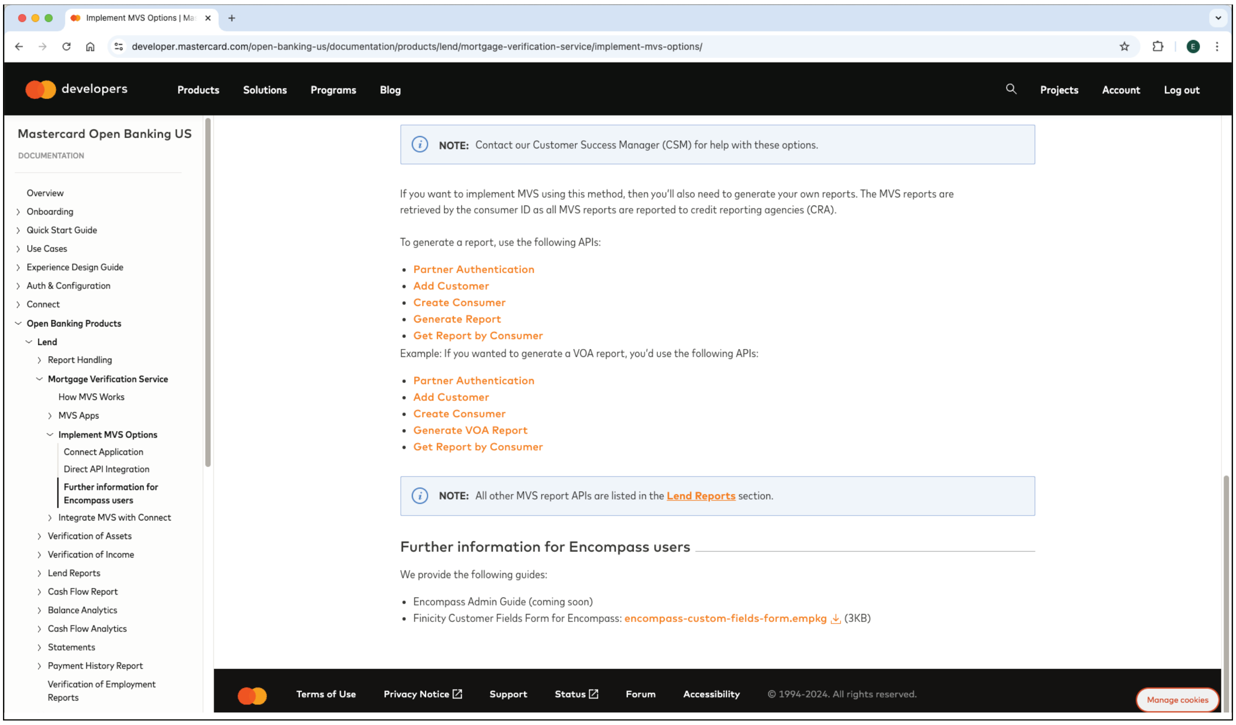
Encompass Report Custom Fields Instructions

Encompass automatically uses one of the 5 custom fields to populate the "Loan Number". Consumer Connect (ECC) automatically uses one of the 5 custom fields to populate the "Loan Name". No matter where the report originates, the other 4 fields can be set up optionally by the Lender.

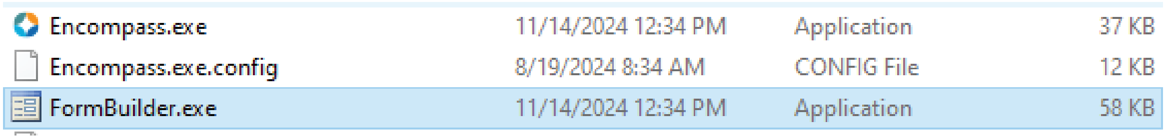
Steps to set up **Report Custom Fields**:

01. Download the .empkg file by visiting https://static.developer.mastercard.com/content/open-banking-us/uploads/encompass/encompass-custom-fields-form.empkg

02. Log in to: https://developer.mastercard.com/, find Products/Open Banking/View Documentation/Open Banking Products/Lend/Mortgage Verification Service/Implement MVS Options/Further Information for Encompass Users

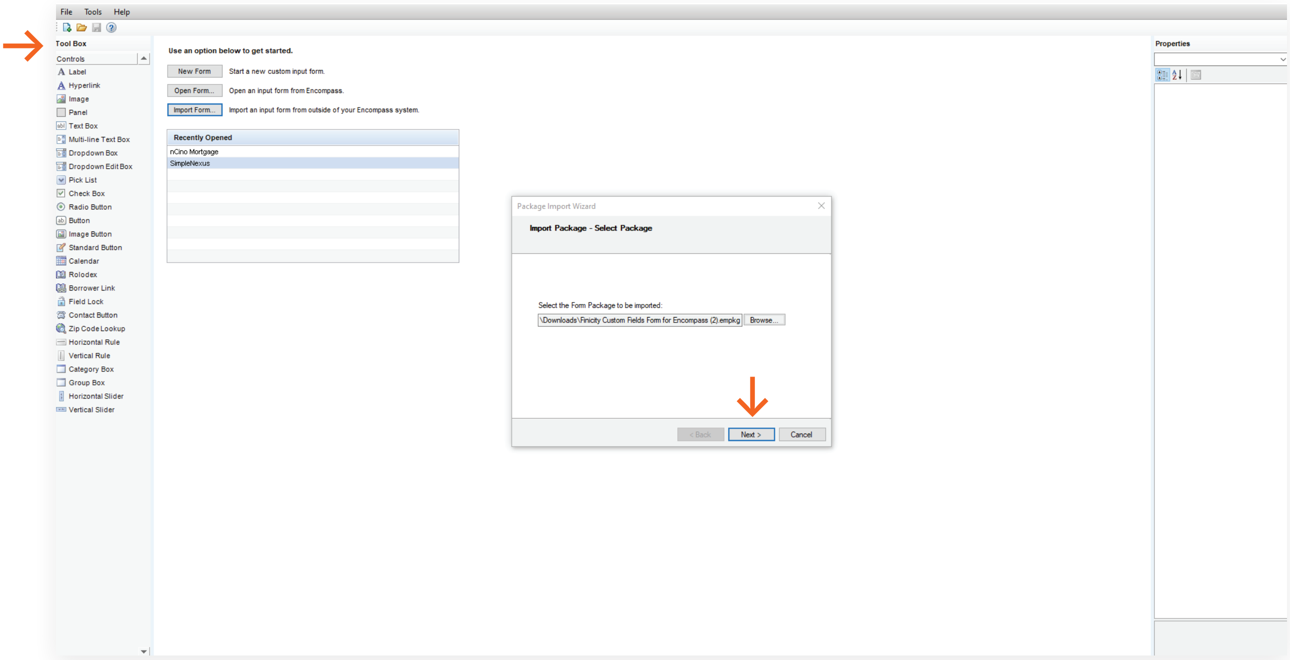


03. Open up Encompass Form Builder – the file should be located under the Encompass application on the Admin's device.

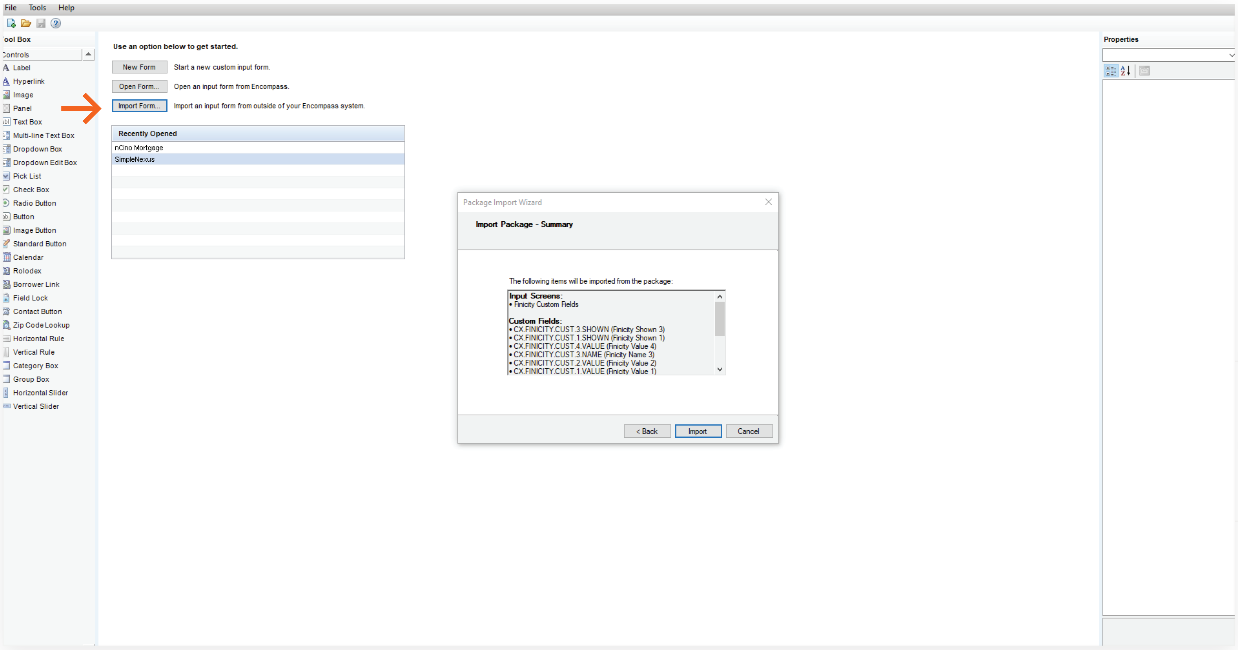


a. Select 'Tools' at the top left of the screen and select the Encompass Package Import Wizard on your computer and log in. If not found, press the Windows key and type "package import wizard", then select 'Enter'.

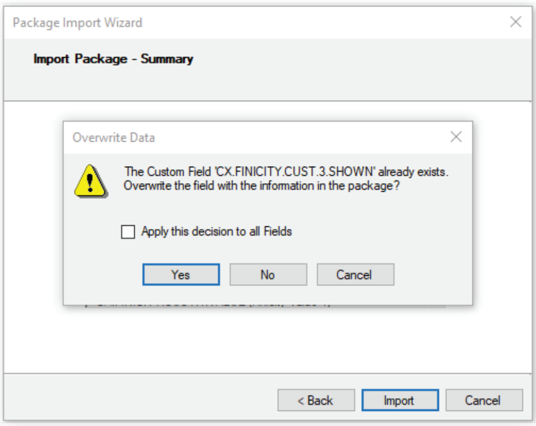
b. Once the Package Import Wizard screen is available, scroll until the .empkg file is found and select 'Next'.



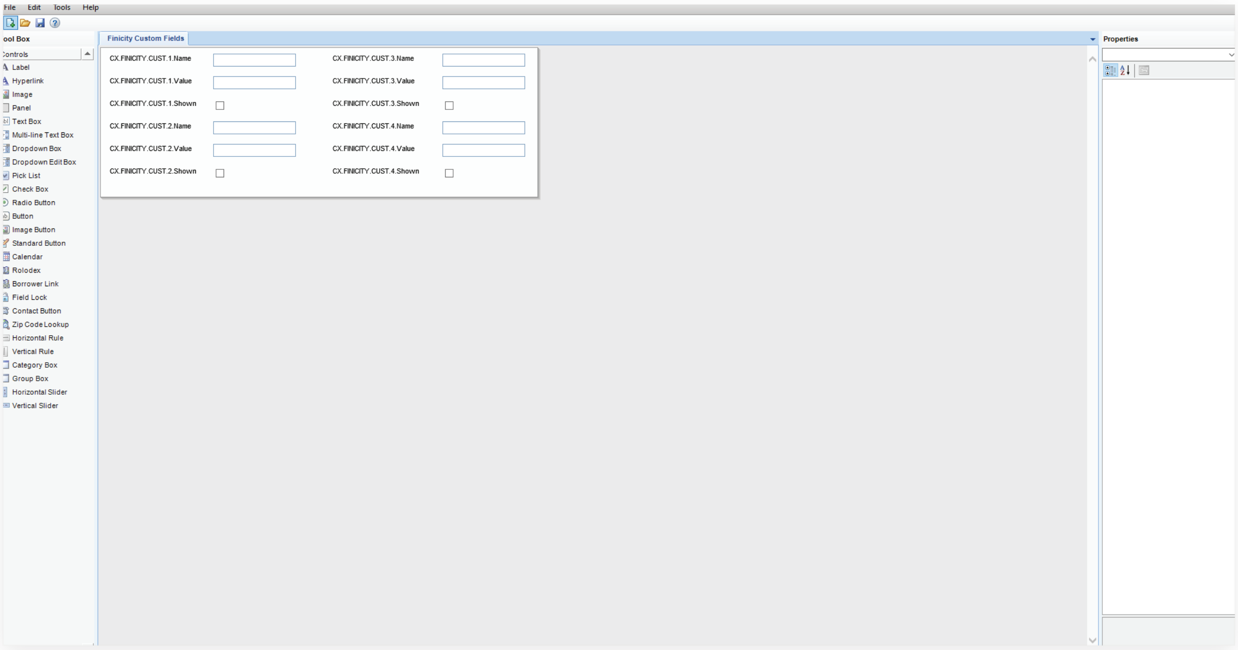
04. Use the Report Builder to import empkg file – the Package Import Wizard screen will display the Input Screens and Custom Fields that are ready for importing. Select 'Import'.



05. If you get a dialog asking you whether to overwrite the existing form, select **'Yes'**.

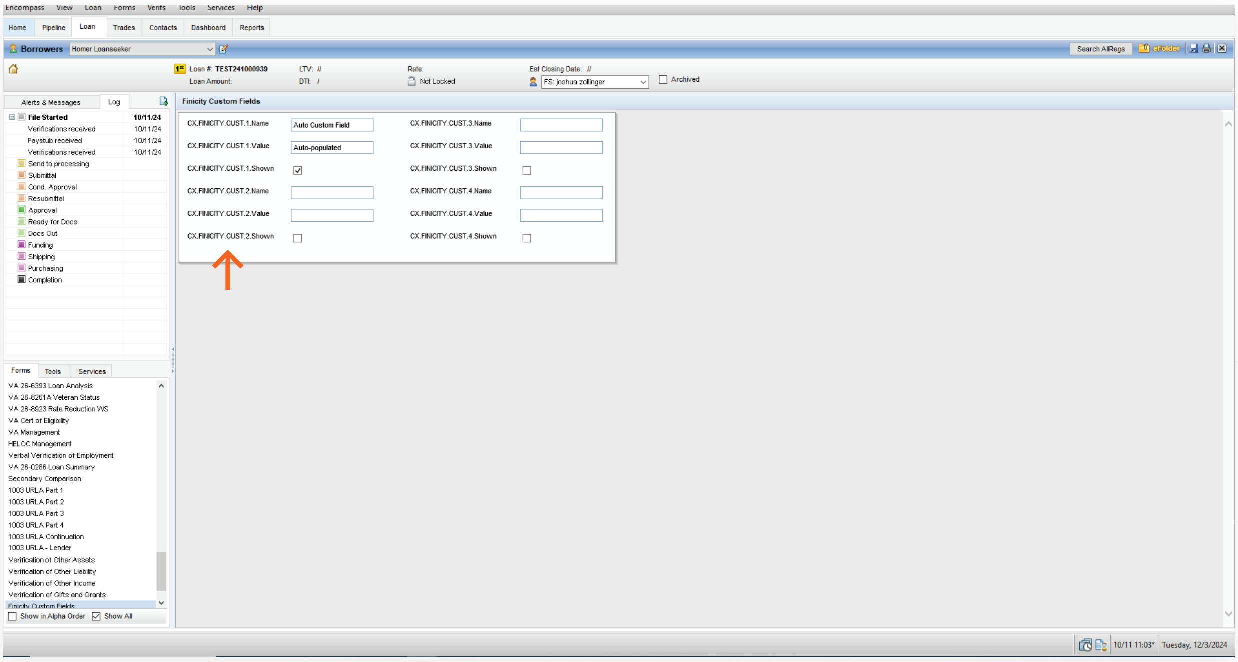


06. Set up the desired custom fields– refer to **"Field Definitions"** below after step 7.



07. Set up field triggers that determine when the form is populated/updated. For example, a trigger can be when the loan is created or when a loan is updated, etc. **Please refer to the online resources (https://resourcecenter.elliemae.com/resourcecenter/partner.aspx) provided by ICE Mortgage under Encompass/Get Started.**

08. **Congratulations, your Finicity Custom Fields Form for Encompass is now complete!** It is recommended that these changes are tested to ensure it is working as expected. Refer back to the pipeline and open a loan and scroll down to find Finicity Custom Fields Form.



Field Definitions

CX.FINICITY.CUST.1.Name

- The name of the field in the report
- Example: “Loan Officer Name”

CX.FINICITY.CUST.1.Value

- The actual value for the field
- Example: “John Doe”
- To point to an Encompass field to have it dynamically populated by Encompass, include the encompass variable for that field, eg “[12345]”

CX.FINICITY.CUST.1.Shown

- Determines whether the field will show up in the header of the Lend report PDF or not
- Note: Whether or not the field is set to show on the PDF, it will always still show up in the “Invoice History” report in the Finicity | Mastercard Client Hub

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