

APRIL 2025

Finicity's Encompass Consumer Connect User Guide

Integration Documentation



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Starting an Application

Encompass Consumer Connect® allows applicants to complete and submit loan applications, upload documents, review documents sent by the lender, and track the loan application process from any device.

Note: The Consumer Connect application is highly customizable. The application screens, the financial institutions screens, and the process itself can vary for each company's instance of Consumer Connect. The purpose of this guide should serve as a general resource for our clients. If a client would like to learn more about the possibilities offered in their company's instance of Consumer Connect, they should contact their company's Encompass Admin.

In order to start an application, the applicant would gain access to an Consumer Connect link provided by the lender or lender's website. The applicant selects the '**Apply Now**' button located on the starting page.

The following page starts the loan application process for the applicant(s). The applicant(s) will need to complete each page and move to the next page by selecting the '**Next**' button at the bottom right of the page. The applicant(s) will need to complete the following pages:

1. Loan Details
2. Personal Information
3. Expenses
4. **Assets** – Finicity Verification of Assets can be ordered here. It will be covered in detail in the following section.
5. **Employment and Income** – Finicity Verification of Assets can be ordered here. It will be covered in more detail later in this document.
6. Liabilities
7. Additional Details
8. Declarations
9. Summary

My Loan Application

Purpose of your Loan

Loan Purpose
Select One

Estimated Purchase Price
\$

Estimated Property Value ⓘ
\$

Down Payment Amount
\$

Down Payment Percentage
%

Your Loan Amount
Source of Down Payment
Select One

SAVE NEXT

Asset Verifications in the Loan Application Process

Once the applicant(s) arrive at the '**Assets**' page, they will see the '**Asset Verification Authorization**' statement below.

In order to proceed with the loan application, the applicant must give consent to having assets imported by a third-party provider by:

- Clicking the check box to the right of the applicant's name below
- Selecting '**Next**'

The screenshot shows a web browser window titled 'Loan App Elite'. The left sidebar contains a list of menu items: Loan Details, Personal Information, Expenses, Assets (highlighted), Employment and Income, Liabilities, Additional Details, Declarations, and Summary. The main content area is titled 'My Loan Application' and contains a section for 'Asset Verification Authorization'. This section includes a text box explaining the verification process and a checkbox labeled 'I, Jess Sea, consent to having my assets imported by a third-party provider.' An orange arrow points to this checkbox. At the bottom of the page are three buttons: 'BACK', 'SAVE', and 'NEXT'.

Loan App Elite

My Loan Application

Asset Verification Authorization

During your mortgage loan application process, this institution performs a Verification of Assets that requires us to obtain and confirm information regarding your personal and financial background. This verification of assets includes, but is not limited to, cash values of bank accounts, account information, bank contact information, and investment accounts. Please make sure the information you provide is correct so that the results will be accurate. Provide only information that you wish your loan officer to see.

☒ I, Jess Sea, consent to having my assets imported by a third-party provider.

BACK SAVE NEXT

To digitally verify their assets, the borrower will need to select '**Import Assets**'. In the following screens the applicant will be presented with the Connect application experience and will be asked to search for and log in to their financial accounts. The asset information will be used by Finicity to generate an asset verification report for the applicant's loan. This report can be used to verify assets, income and employment. This process will be discussed in detail as the applicant proceeds from page to page in this document.

To start this process, select '**Import Assets**'.

The screenshot displays the 'My Loan Application' interface. On the left, a dark blue sidebar contains a navigation menu with the following items: 'Loan Details', 'Personal Information', 'Expenses', 'Assets' (highlighted with a checkmark), 'Employment and Income', 'Liabilities', 'Additional Details', 'Declarations', and 'Summary'. The main content area is titled 'My Loan Application' and features a section 'Manage Your Assets' with the instruction 'Please import your assets. If you are not able to import, please add them manually.' Below this, the 'Import Assets' option is highlighted with a red arrow. To the right of this section is a button labeled 'Log In or Create Account'. Further down, the 'Manual Asset Entry' section includes an 'Add Asset' button and the instruction 'Add assets manually with the Add Asset button.' The 'Manage Your Properties' section, specifically 'Real Estate Owned', has an 'Add Property' button and the instruction 'Please provide details related to all the real estate properties you own here.' At the bottom of the page, there are three buttons: 'BACK', 'SAVE', and 'NEXT'.

The applicant will be brought to the '**Order Assets**' page. This is the opportunity to review all of the personal information, read the TCPA Consent Agreement, and agree to receiving SMS/Text regarding the loan inquiry.

Select '**Next**'

Loan App Elite

finicityqa.mymortgage-online.com/loan-app?siteId=3691413318&workFlowId=182615

Order Assets

Please review the following required fields to order your assets. Once your assets have been ordered, these fields cannot be edited.

Borrower Information

First Name *	Last Name *	Social Security Number *
Jess	Sea	1147
Date of Birth *	Email *	Home Phone *
MM/DD/YYYY 1980		XXX-XXX-XXXX
Address Line 1 *	Unit Type	Unit #
1234 Lake	Select One	
City *	State *	Zip Code *
Schnedecty	NY	12345

¹TCPA Consent Agreement

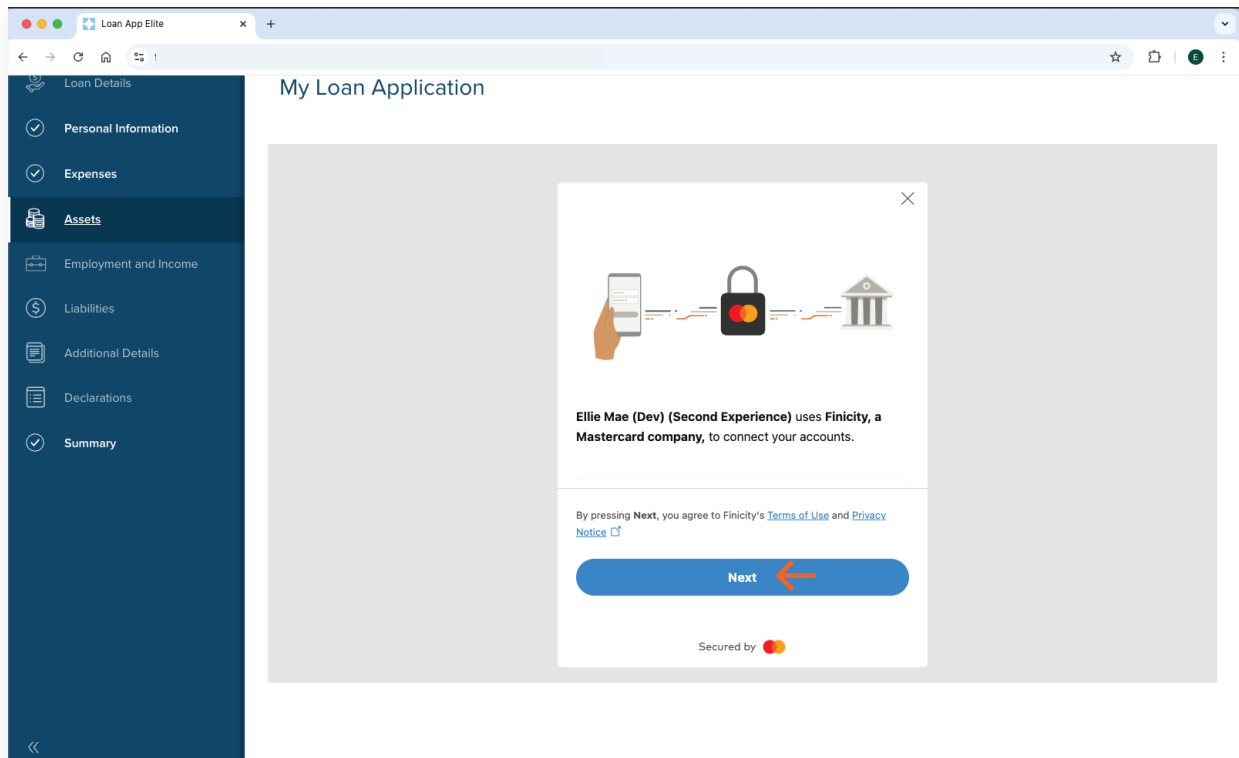
By providing your phone number, you consent and agree to being contacted by us regarding your loan inquiry and mortgage products and services at the telephone number provided. You agree that we, or one of our authorized third parties, may contact you via telephone, including through automated means including SMS/Text, via your mobile device, even if your telephone number is listed on a Do-Not-Call registry. This consent is not required to obtain our goods and services. If you prefer to be contacted by other means, please contact us via the information below.

☒ By selecting this checkbox and providing my mobile number, I agree to be contacted via SMS/Text regarding your loan inquiry and mortgage products and services.

BACK SAVE NEXT

The following screen starts the Connect application experience which allows the applicant to search for and connect to their asset accounts. The applicant can read the Finicity terms and conditions and see the privacy notice by using the links presented.

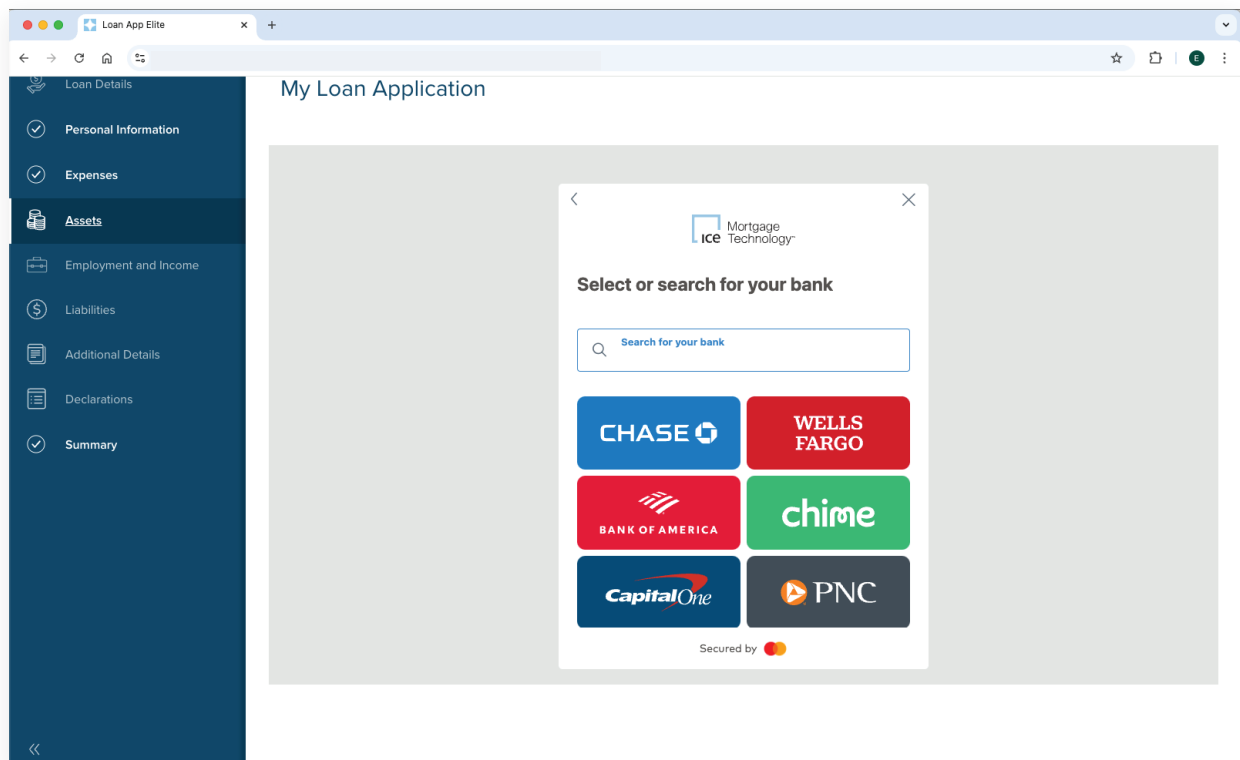
Select '**Next**'



The following screen allows the applicant to search for their financial institution(s).

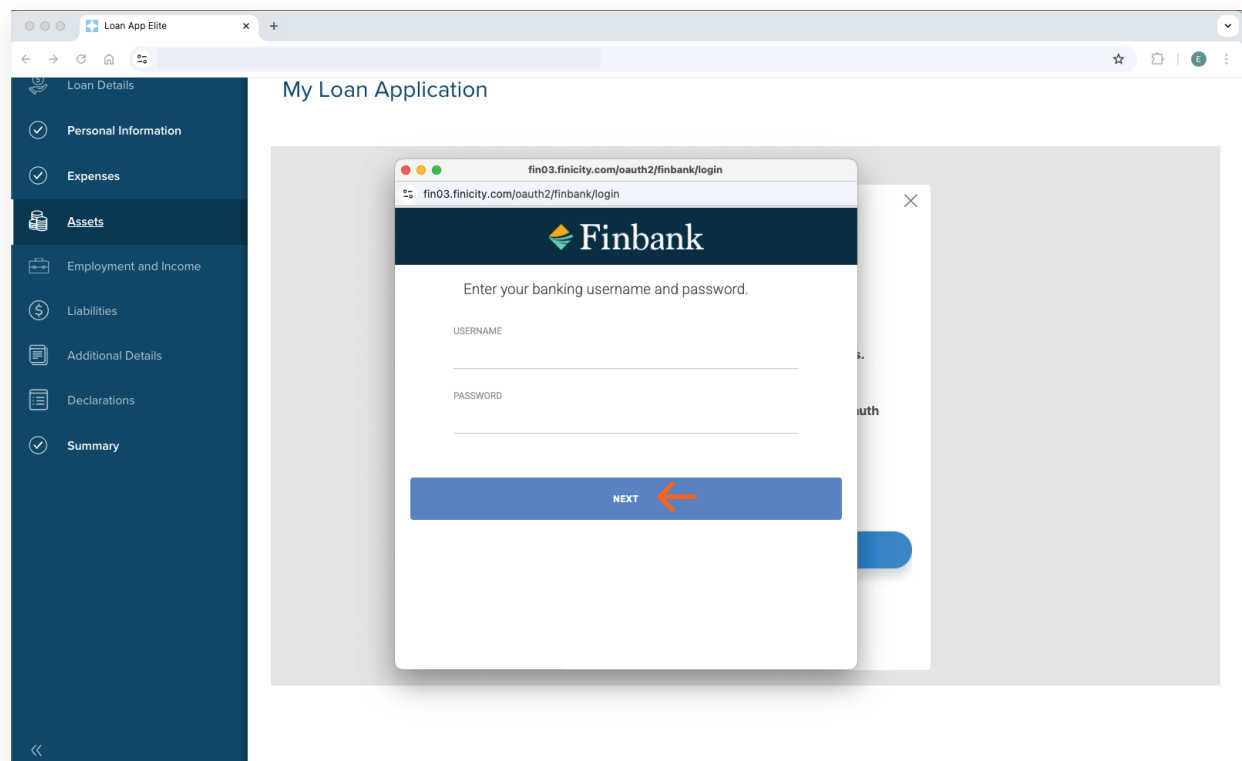
This can be done by either:

1. Scrolling through the widgets within the pop-up window
2. Using the search bar and entering the name of the financial institution



Once the desired financial institution is found, the applicant will need to enter the credentials used for their financial institution's online account access.

Enter credentials and select '**Next**'



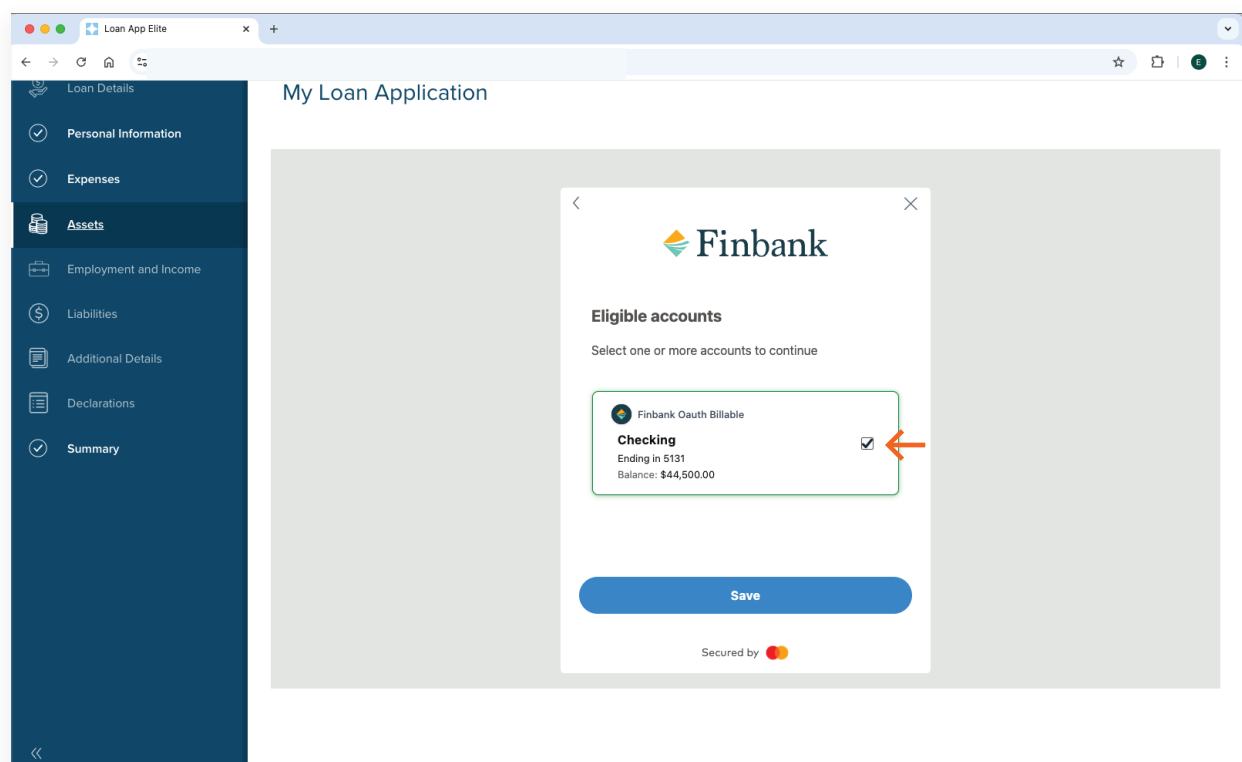
The next screens vary from financial institution depending on the data permissioning experience.

Once the applicant has connected to their financial institution, the next screen will show the accounts that can be accessed. The applicant will have the opportunity to include or exclude accounts listed on this screen by using the check box.

Note: It is especially important to include accounts where direct deposit is being received to ensure income and employment can be verified in the data.

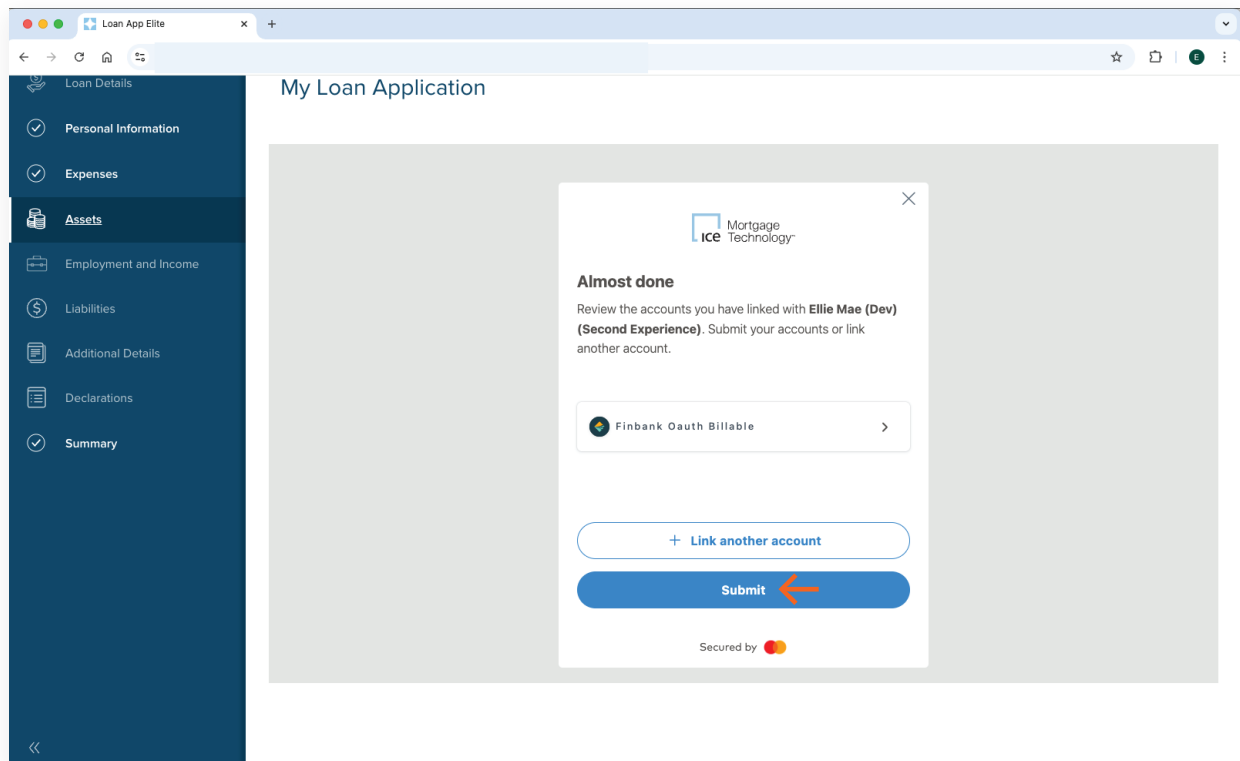
Once the applicant has searched for and logged in to their financial accounts, the asset information will be used by Finicity to generate an asset verification report for the applicant's loan. This report can be used to verify assets, income and employment.

Select '**Save**'

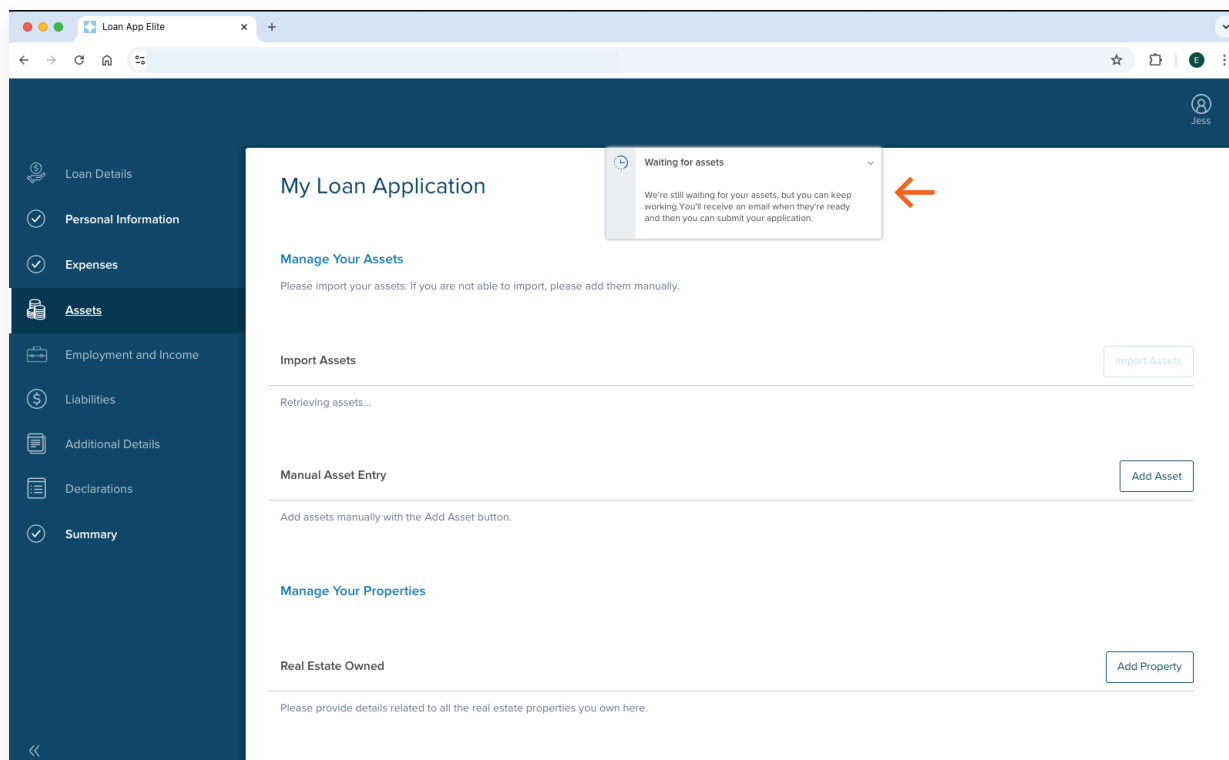


If the applicant would like to add accounts from additional Financial Institutions, select '**+ Link another account**' to repeat the above process of linking accounts.

Once the applicant has completed linking all desired accounts, select '**Submit**'.



The applicant will be taken back to the '**Assets**' page. The top of the page will show a pop-up box '**Waiting for assets**' meaning that the assets information from the account(s) that were connected is being compiled.



Once the asset information is ready for review, the applicant will see another pop-up stating: **'Assets ready for review'**. A link at the bottom of the pop up will take the applicant to the information needing review.

Once the applicant has reviewed the information populated from their connected accounts and is ready to proceed to the next page of the application, they will select **'Next'** at the bottom of the page after scrolling down a little on this page. This completes the assets section of the application.

My Loan Application

Assets ready for review

You'll need to review them before you can submit your loan application.
[Review Assets](#)

Manage Your Assets

Please import your assets. If you are not able to import, please add them manually.

Import Assets Import Assets

Checking Account Remove

Select Type of Asset
Checking Account

Name of Financial Institution: Finbank Oauth Billable
Account Number: XXXX
Cash or Market Value: \$44,500

Address:
Address 2:
City:
State: Select One
Zip Code:

Employment and Income Verifications in the Loan Application Process

The following page starts the employment and income verification section of the application process. On this screen, the applicant will be given the '**Employment and Income Authorization**' statement.

In order to proceed on this page, the applicant must give consent to having employment and income data imported by a third-party provider by clicking the check box to the right of the applicant's name below. The applicant does have an option of using the back button and entering the information manually.

Select '**Next**'

My Loan Application

Employment and Income Authorization

During your mortgage loan application process, this institution performs a Verification of Employment (and Income, if applicable) that requires us to obtain and confirm information regarding your personal and financial background. This verification of employment includes, but is not limited to, your current and past employment, current and past income, and the status of your employment.

☒ I, Jess Sea, consent to having my employment and income data imported by a third-party provider.

BACK SAVE NEXT

The following page will provide the applicant an opportunity to manually add employment and income information or the option to **'Import Employment/Income'**.

Select **'Import Employment/Income'**

My Loan Application

Employment and Income

Please import your employment data, if you are not able to import, please enter manually.

Import Employment / Income

Borrower Employment Information

If employed in current position for less than two years or if currently employed in more than one position, choose the option to Add Another Employer. If you do not remember the exact dates of your previous employment, please enter estimated dates.

Employer 1 [Clear](#)

☒ This is my current job.

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Business Owner or Self Employed

Employer Name Business Phone Position

Address 1 Unit Type Unit #

City State Zip Code

Start Date Length of Employment

In order to proceed, please scroll down the page and select '**Next**'.

Loan App Elite

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Personal Information

Expenses

Assets

Employment and Income

Liabilities

Additional Details

Declarations

Summary

Order Employment / Income

Please review the following required fields to order your employment / income. Once your employment / income have been ordered, these fields cannot be edited.

Borrower Information

First Name *
Jess

Last Name *
Sea

Social Security Number *
XXXXXXX XXX

Date of Birth *
07/05/1980

Email *
emma.stinneti@mastercard.com

Home Phone *¹
180-080-0000

Address Line 1 *
1234 Lake

Unit Type
Select One

Unit #

City *
Schneidecy

State *
NY

Zip Code *
12345

¹ TPCA Consent Agreement

By providing your phone number, you consent and agree to being contacted by us regarding your loan inquiry and mortgage products and services at the telephone number provided. You agree that we, or one of our authorized third parties, may contact you via telephone, including through automated means including SMS/Text, via your mobile device, even if your telephone number is listed on a Do-Not-Call registry. This consent is not required to obtain our goods and services. If you prefer to be contacted by other means, please contact us via the information below.

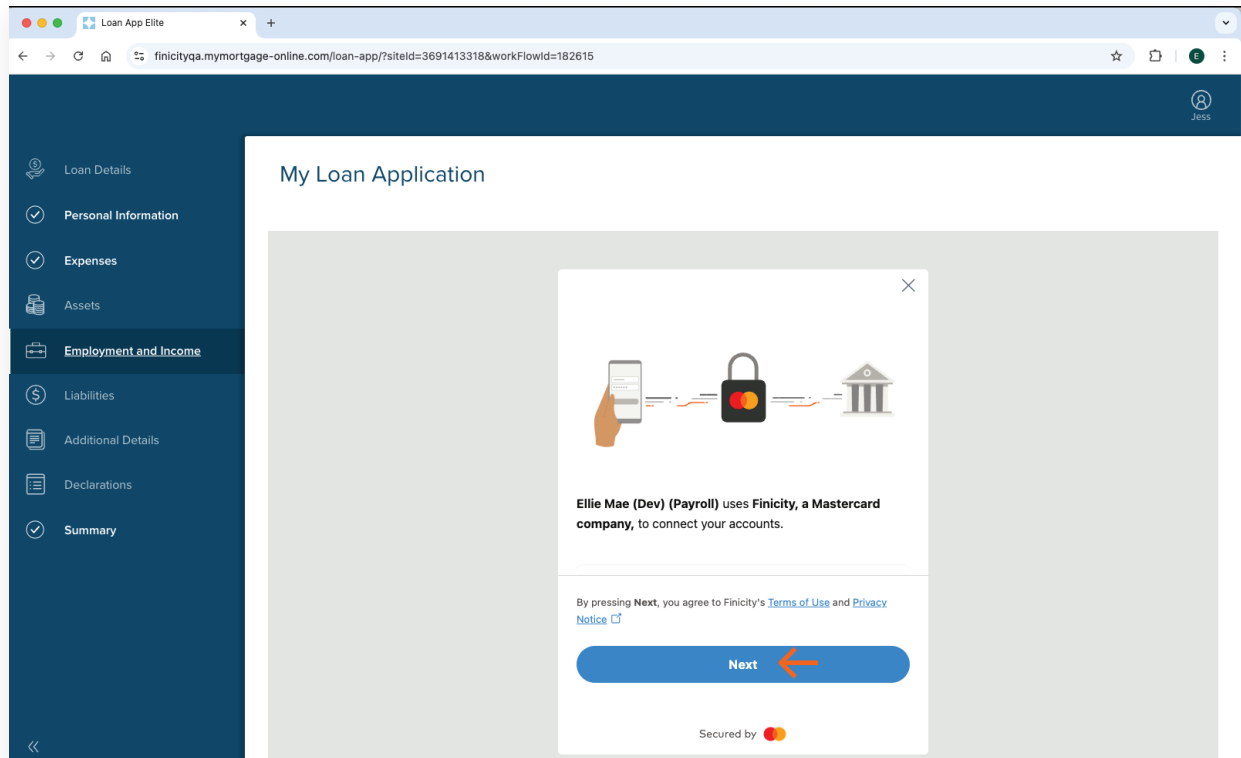
BACK

SAVE

NEXT

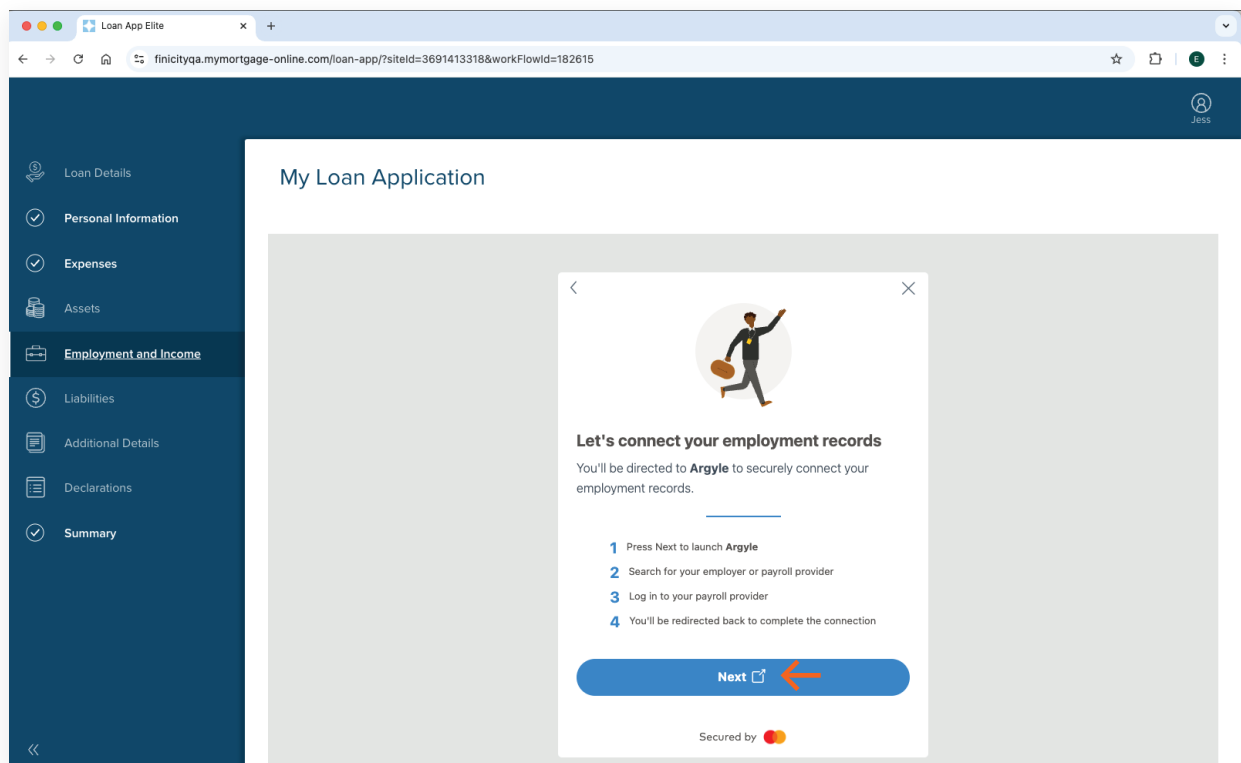
The following screen will start the Connect application experience which allows the applicant to search for and connect to their payroll provider. The applicant can read the Finicity terms and conditions and see the privacy notice by using the links presented.

Select '**Next**'



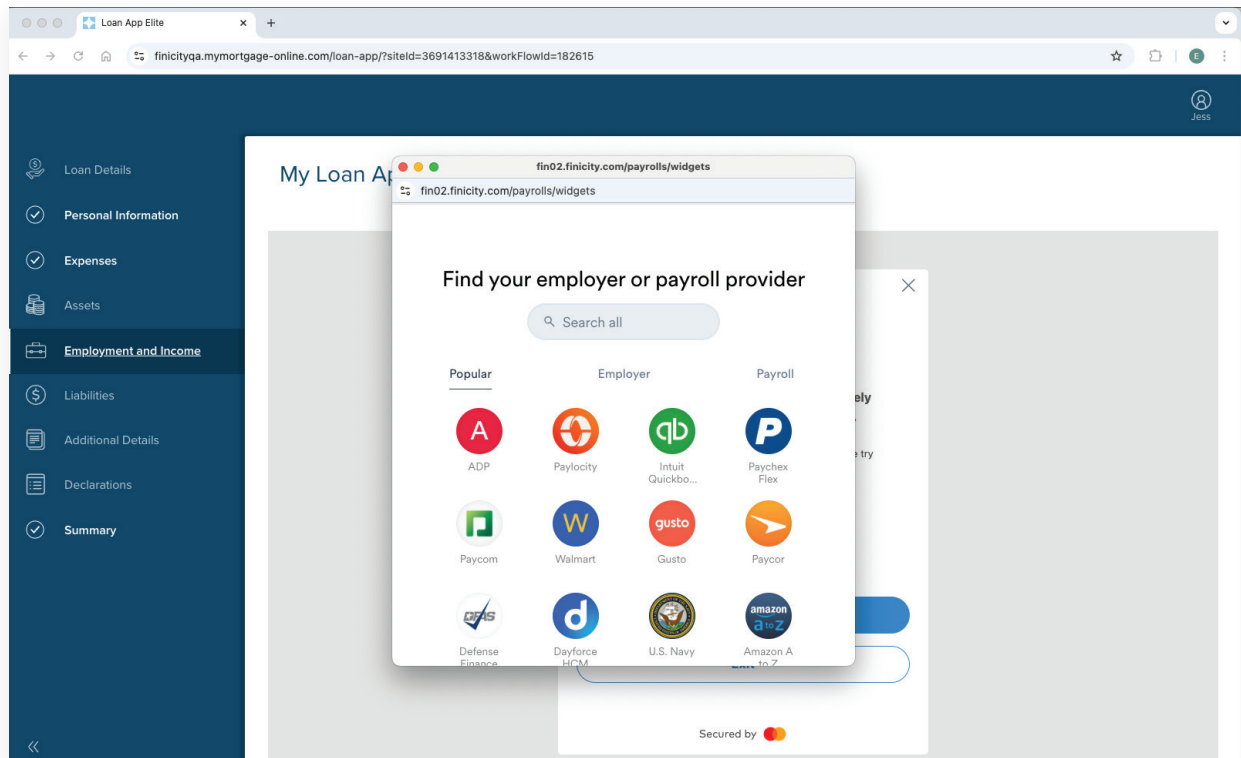
The next screen gives the directions the applicant will need to follow in order securely connect to their employment records.

Select **'Next'**



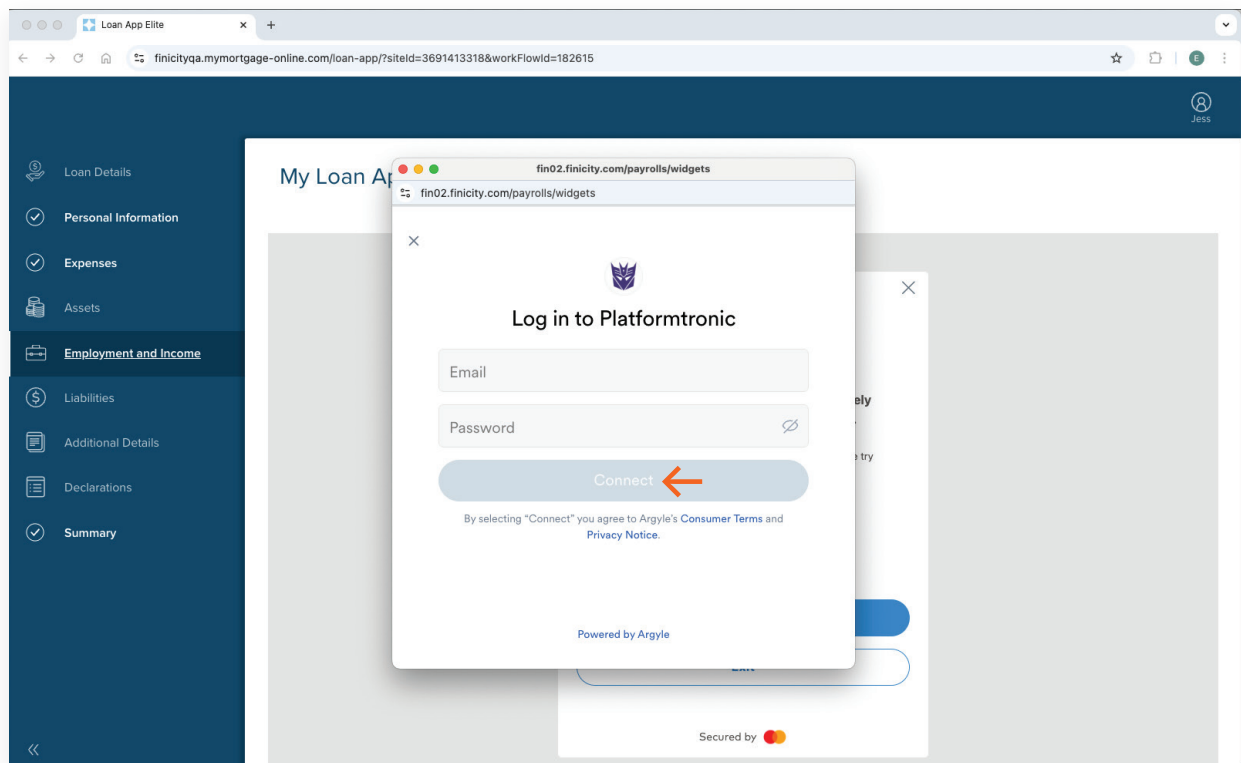
The following screen allows the applicant to search for their payroll provider. They can also search for their employer, and we will present the payroll provider that employer matches to. This can be done by either:

- Scrolling through the widgets within the pop-up window
- Using the search bar and entering the name of the payroll provider or employer



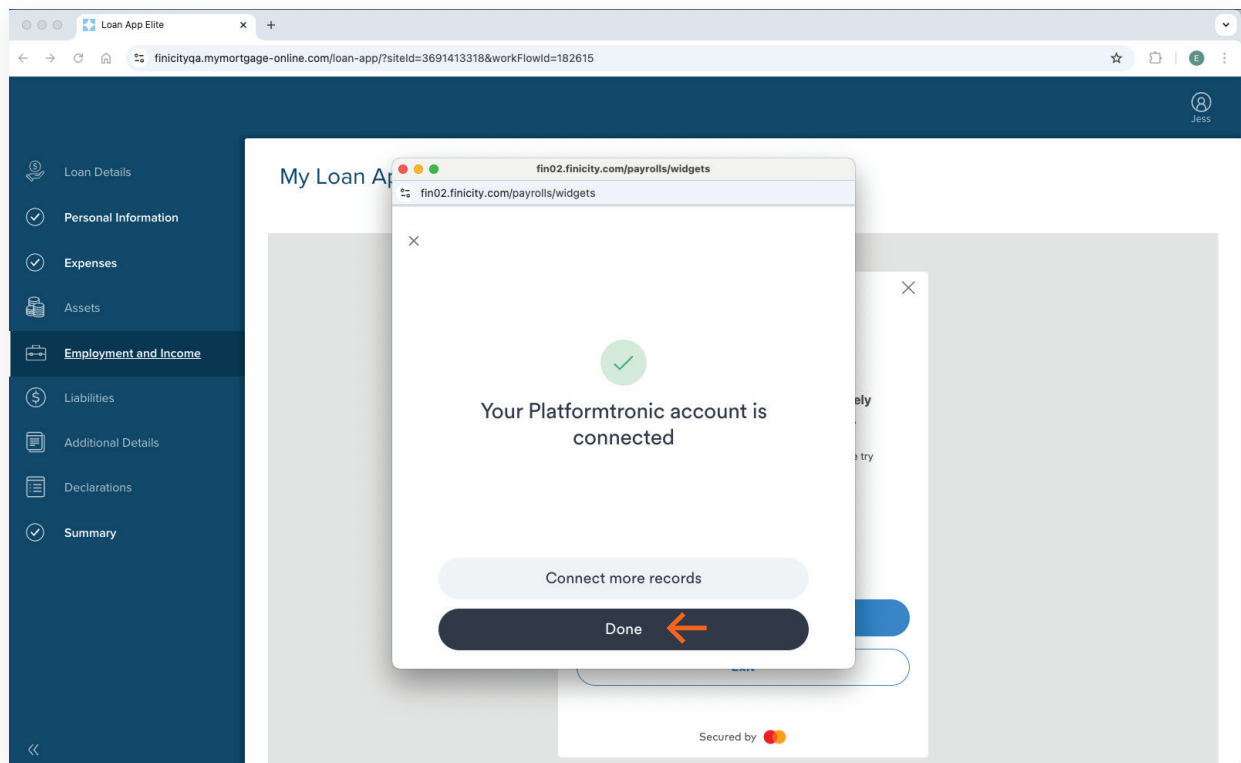
Once the payroll provider is found, the applicant will be brought to the sign-in page for that payroll provider. The applicant will need to enter their credentials for their payroll provider.

Select **'Connect'**

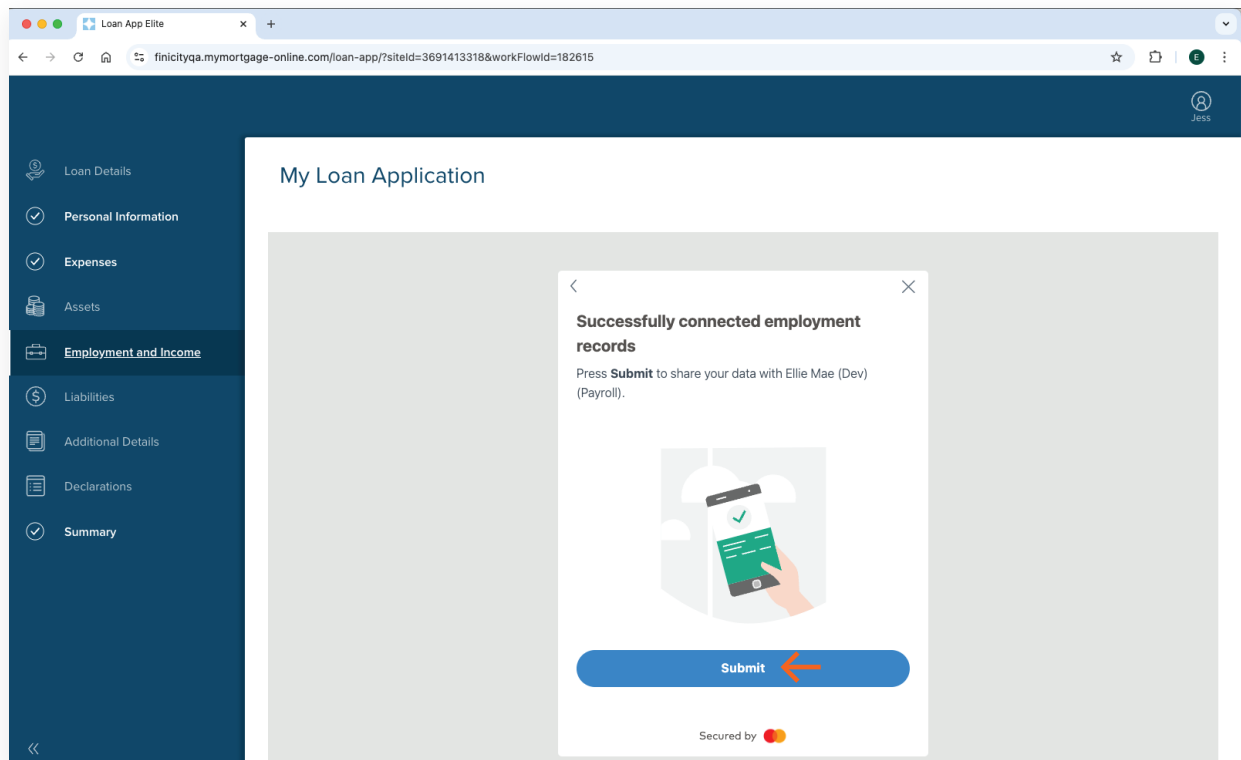


If the applicant has multiple payroll providers, this screen gives the applicant an option to select '**Connect more records**'.

If the applicant has completed connecting the payroll provider(s), then select '**Done**'.



The following screen will advise the applicant was successful in connecting the payroll account(s). In order to proceed, the applicant will need to select '**Submit**'.



The applicant will be taken back to the '**Employment and Income**' screen. The pop-up in the top of the screen will advise the applicant that an email will be sent once the employment and income data is imported to the loan application.

The screenshot shows the 'My Loan Application' interface. On the left is a dark blue sidebar with navigation links: Loan Details, Personal Information, Expenses, Assets, **Employment and Income** (highlighted), Liabilities, Additional Details, Declarations, and Summary. The main content area has a header 'My Loan Application' and a sub-section 'Employment and Income'. A pop-up message in the top right corner reads: 'Waiting for Employment / Income. We're still waiting for your employment / income, but you can keep working. You'll receive an email when they're ready and then you can submit your application.' An orange arrow points to this pop-up. Below the pop-up is a button labeled 'Import Employment / Income'. The main content area also includes a message: 'Please import your employment data, if you are not able to import, please enter manually.' and a status 'Retrieving employment and income...'. The 'Borrower Employment Information' section contains a 'Clear' link and three radio button options: 'This is my current job.' (selected), 'I am employed by a family member, property seller, real estate agent, or other party to the transaction.', and 'Business Owner or Self Employed'. Below these are form fields for Employer Name, Business Phone (with a placeholder 'XXX-XXX-XXXX'), Position, Address 1, Unit Type (a dropdown menu showing 'Select One'), Unit #, City, State, and Zip Code.

Once the Employment and Income information is ready for review, the applicant will see another pop-up stating: **'Employment/Income ready for review'**. A link at the bottom of the pop up will take the applicant to the information needing review.

Once the applicant has reviewed the information populated from their connected accounts and is ready to proceed to the next page of the application, they will select **'Next'** at the bottom of the page after scrolling down a little on this page. This completes the Employment and Income section of the application.

My Loan Application

Employment / Income ready for review
Please review before submitting your application. Any missing data can be manually entered.
[Review Employment / Income](#)

Employment and Income
Please import your employment data, if you are not able to import, please enter manually.

Borrower Employment Information
If employed in current position for less than two years or if currently employed in more than one position, choose the option to Add Another Employer. If you do not remember the exact dates of your previous employment, please enter estimated dates.

platformtronic

☒ This is my current job.
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.
☐ Business Owner or Self Employed

Employer Name: platformtronic
Business Phone: xxx-xxx-xxxx
Position: 1635 - Helpline Agent
Address 1: 202 Westlake Ave N
Unit Type: Select One
Unit #:
City: Seattle
State: WA
Zip Code: 98109

The applicant will be taken to each tab listed on the left side of the screen. The tabs that are left to finish are:

1. Liabilities
2. Additional Details
3. Declarations

Loan App Elite

finicityqa.mymortgage-online.com/loan-app/?siteId=3691413318&workFlowId=182615

Loan Details

Personal Information

Expenses

Assets

Employment and Income

Liabilities

Additional Details

Declarations

Summary

My Loan Application

Employment / Income ready for review

Please review before submitting your application. Any missing data can be manually entered.

[Review Employment / Income](#)

[Import Employment / Income](#)

Employment and Income

Please import your employment data, if you are not able to import, please enter manually.

Borrower Employment Information

If employed in current position for less than two years or if currently employed in more than one position, choose the option to Add Another Employer. If you do not remember the exact dates of your previous employment, please enter estimated dates.

platformtronic

☒ This is my current job.

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Business Owner or Self Employed

Employer Name: platformtronic

Business Phone: XXX-XXX-XXXX

Position: 1635 - Helpline Agent

Address 1: 202 Westlake Ave N

Unit Type: Select One

Unit #:

City: Seattle

State: WA

Zip Code: 98109

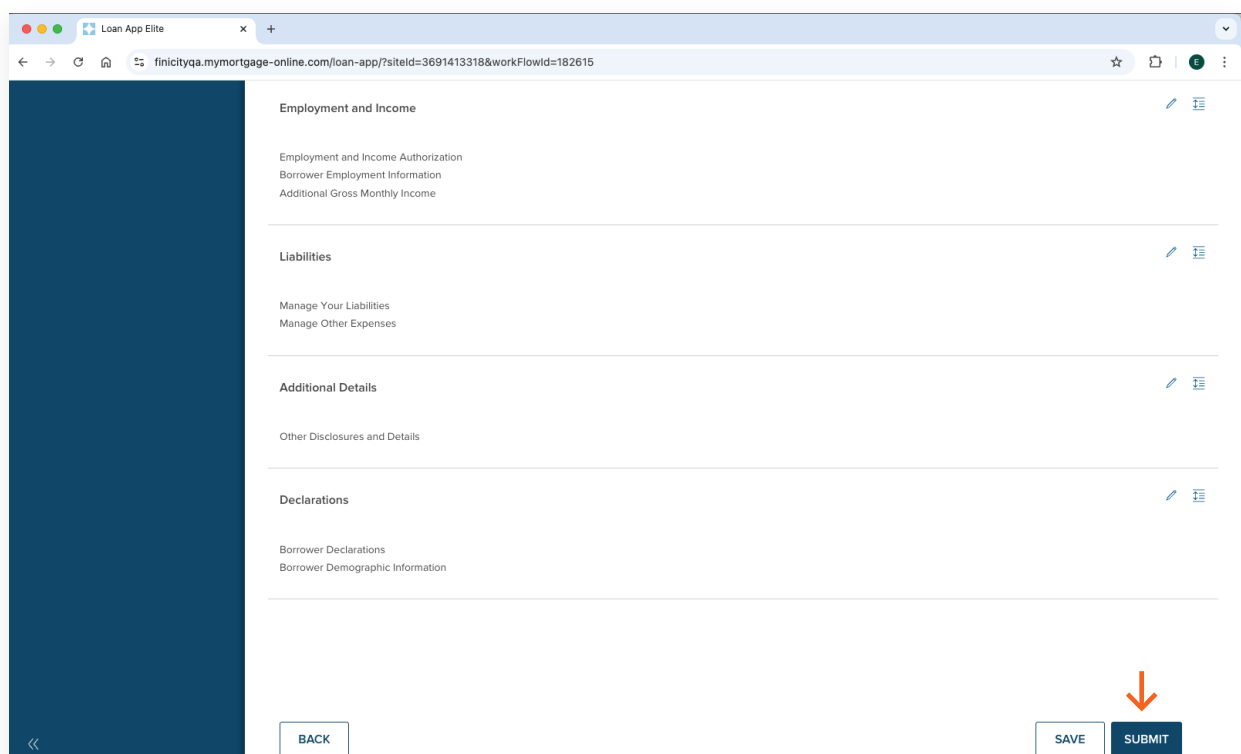
Once the applicant has completed each section and scrolls all the way down, three options are presented.

Back – The applicant will be taken back to the last section completed.

Save – The applicant can save the application to complete it at another time.

Submit – When an applicant submits a loan application, the loan data is saved to the applicant's financial institution's instance of Encompass as a new loan file.

Select '**Submit**'

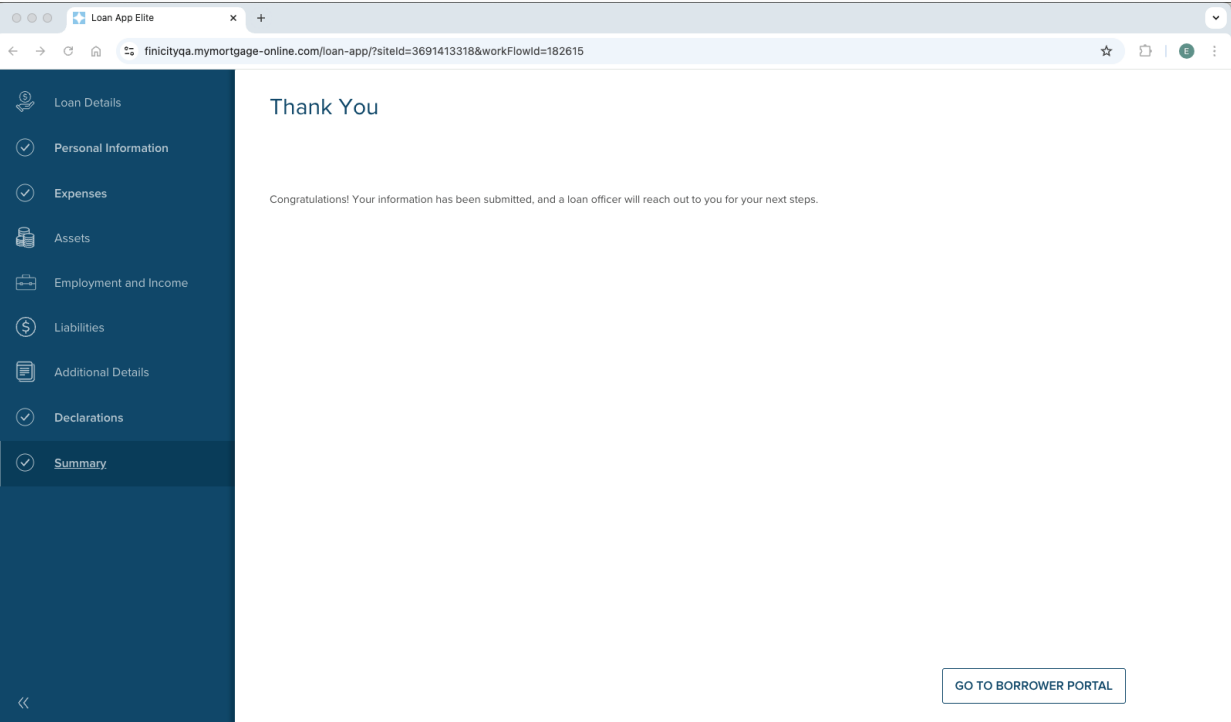


The screenshot displays the 'Loan App Elite' interface within a web browser. The browser's address bar shows the URL: `finicityqa.mymortgage-online.com/loan-app/?siteId=3691413318&workFlowId=182615`. The main content area is divided into four sections, each with a title and a list of items:

- Employment and Income**: Employment and Income Authorization, Borrower Employment Information, Additional Gross Monthly Income.
- Liabilities**: Manage Your Liabilities, Manage Other Expenses.
- Additional Details**: Other Disclosures and Details.
- Declarations**: Borrower Declarations, Borrower Demographic Information.

At the bottom of the screen, there is a navigation bar with three buttons: **BACK**, **SAVE**, and **SUBMIT**. An orange arrow points down to the **SUBMIT** button, indicating the next step in the process.

Congratulations! The application has been submitted!





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