



July 2025

# Encompass Consumer Connect Admin Guide

Integration Documentation



## Welcome email and welcome call

01. Prior to the Finicity Welcome Call, the admin will receive a **Welcome Email**. The Welcome Email will detail the action items the client must complete prior to the Welcome Call. One of those items will be navigating to **Mastercard's Developers (MCD)** site found at: <https://developer.mastercard.com/open-banking-us/documentation/onboarding/>. The admin should follow the instructions provided and create a project.
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02. The same MCD site link above will be used for the request of production credentials. The production credentials needed to engage ICE are:

**PartnerID** - Username  
**Secret** - Password  
**AppKey** - API Key

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03. Another task in the Welcome Email is to create a **Mastercard Connect** account: <https://www.mastercardconnect.com/>. The Welcome Email will also contain the needed company ID. Once the account is created, the admin will need to request experience IDs for the desired products.

**Experience IDs** - These are Finicity configured borrower workflows that determine what the borrower will see during the Mastercard Data Connect experience.

For additional instructions on how to create Experience IDs, navigate to the following link: <https://developer.mastercard.com/open-banking-us/documentation/connect/configure-connect-experience/customize-connect/>.

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04. Once the security documentation portion of the Welcome Email has been completed, then a **Welcome Call** will be scheduled. On this call, the client will be introduced to the team, review use cases, receive a timeline overview, and review Mastercard Connect including how to **submit a support ticket** as well as review how to customize Mastercard Data Connect. This will be what the borrower will see during the Mastercard Data Connect experience. The admin can customize the terms and conditions screen, account selection options, top financial institutions selection, and finally the success screen.
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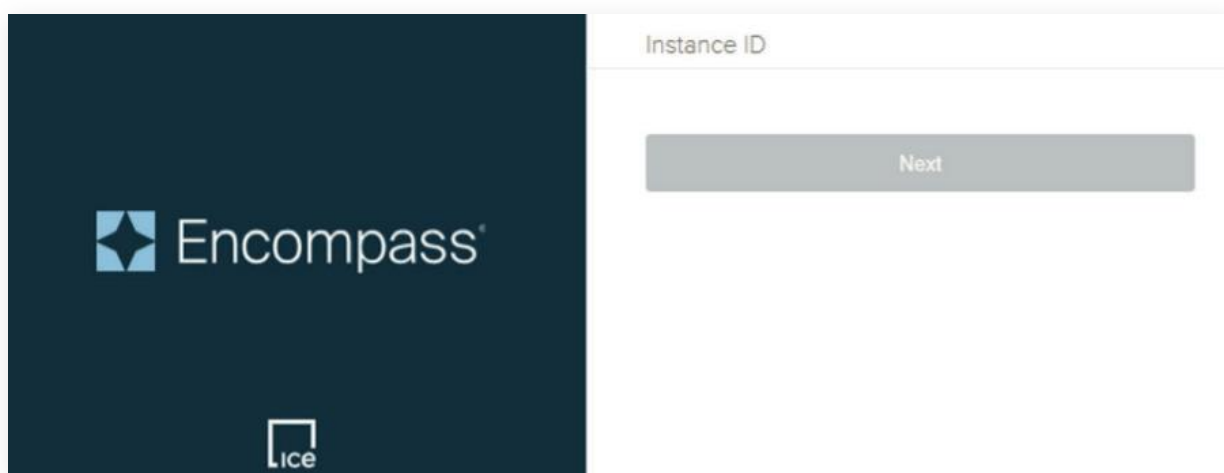
05. Also at the Welcome Call, the team will work with the admin to enter the production credentials the client received. The admin can later test the integration, if desired.

**Testing** will be in production using production credentials. Testing profiles can be found here: <https://developer.mastercard.com/open-banking-us/documentation/test-the-apis/>

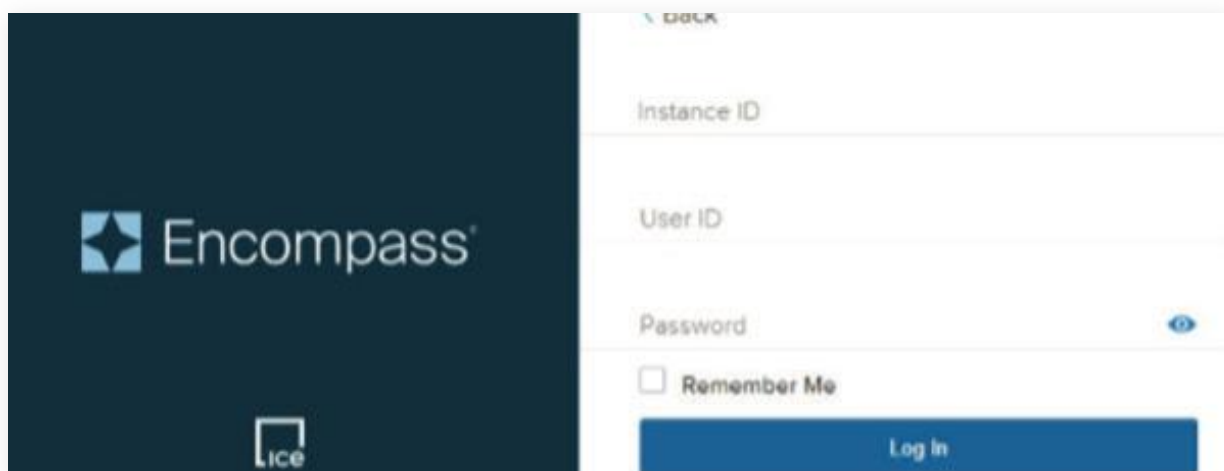
## Admin Setup

To set up your new Finicity Mortgage Verification Service, the admin will need to log into Encompass LO Connect via <https://admin.elliemae.com/encompassconsumerconnect/> to perform a one-time set up. After the setup has been completed, the Finicity integration will be available to users within Consumer Connect. To complete this process please follow the following steps for each desired Finicity service:

### 06. Enter the company's Instance ID and select 'Next'.

The screenshot shows the Encompass LO Connect Admin Setup interface. On the left is a dark blue sidebar with the Encompass logo (a blue square with a white star) and the word "Encompass" in white. Below the logo is a small white icon of a document with the word "lice" underneath it. On the right is a white form area. At the top of the form is a label "Instance ID" above a text input field. Below the input field is a grey button labeled "Next".

### 07. Log in to Encompass and access Encompass Consumer Connect Admin Portal by entering in the company's Instance ID, personal User ID, and password for the Encompass account. Select 'Log In'.

The screenshot shows the Encompass LO Connect Admin Setup interface for the login step. On the left is the same dark blue sidebar with the Encompass logo and "lice" icon. On the right is a white form area. At the top of the form is a "Back" link. Below it are three input fields: "Instance ID", "User ID", and "Password". The "Password" field has a blue eye icon to its right. Below the input fields is a checkbox labeled "Remember Me". At the bottom of the form is a blue button labeled "Log In".

## How to add a service

**08.** Once logged in ensure the administrator persona is used by locating the ‘**Admin**’ tab found at the top of the screen.

**Note:** If the Finicity service has already been added, skip to Step 16 to ‘**Enable a Service**’.

**09.** Select the ‘**Services Management**’ option to expand the menu options at the top of the screen

**10.** Navigate to desired service which in this case is ‘**Employment and Income Verification Settings**’

**Note:** While there three services available (assets, income & employment, and MVS 1 Touch, only one Finicity service can be configured at a time.

**11.** Select the pencil icon to right of the row

The screenshot displays the Encompass CONSUMER CONNECT ADMIN interface. The left sidebar contains a menu with 'SERVICES MANAGEMENT' highlighted. The main content area is titled 'Services Management' and contains a table with the following data:

Service Name	Provider	Action
Employment and Income Verification Settings	Provider: Finicity - Verification of Income/Employment	[Pencil Icon]
Payment Service Settings	Provider: None selected	[Pencil Icon]
Order Credit Settings	Provider: None selected	[Pencil Icon]
Product and Pricing Settings	Provider: None selected	[Pencil Icon]
Automated Underwriting Settings	Provider: None selected	[Pencil Icon]
Asset Verification	Provider: Finicity - Verification of Assets	[Pencil Icon]
Homeowners Insurance	Provider: Acrisure Insurance Solutions	[Pencil Icon]
Velocify		[Pencil Icon]

12. In the 'Provider List', use the drop down to find 'Finicity'.

13. Admin will need to enter the following Finicity credentials in the provided fields:

- App Key
- Partner ID
- Partner Secret

**Note:** These credentials must match the credentials used in **Service Management** tool in **Encompass Loan Officer Connect**. These credentials can be found in the Mastercard Developer portal.

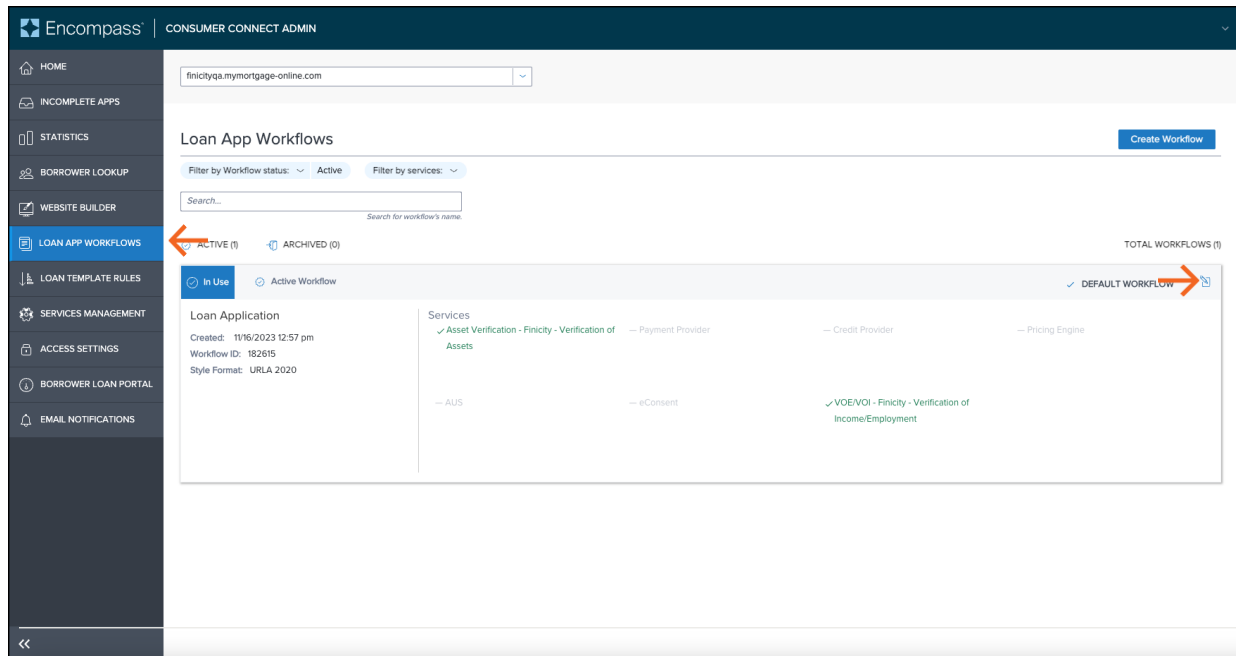
14. Click 'Save'

15. Follow steps 6-14 to configure *additional desired* Finicity Services

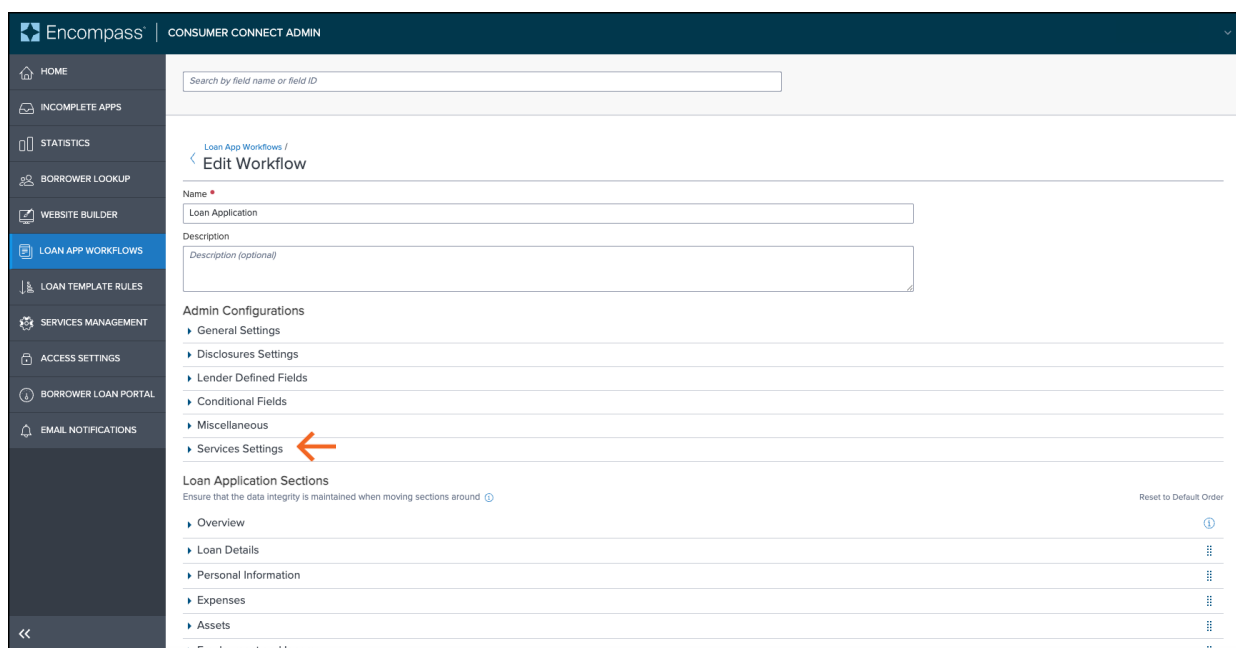
The screenshot displays the 'Encompass CONSUMER CONNECT ADMIN' interface. On the left is a sidebar with navigation links: HOME, INCOMPLETE APPS, STATISTICS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP WORKFLOWS, LOAN TEMPLATE RULES, SERVICES MANAGEMENT (highlighted), ACCESS SETTINGS, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS. The main content area shows the 'Edit Service Management Settings' page for 'Finicity - Verification of Income/Employment'. The page includes a dropdown menu for the provider, a checkbox for 'Use existing Finicity credentials', and input fields for 'Application Key', 'Partner ID', and 'Partner Secret'. Red arrows point to each of these three input fields. Below the fields is a section for the 'Employment and Income Authorization Agreement'.

## How to enable a service

16. Navigate to 'Loan App Workflows'  
Select the pencil icon to the right of the screen



17. Scroll down and select 'Services Settings'



18. Scroll down until the desired Finicity Service. For this example, find **VOE/VOI** and toggle 'Yes' to enable the service in the workflow.

19. In the 'User Experience ID' field, enter the Finicity Experience ID provided for this specific service. If not done so already, the admin will have to create this Finicity Experience ID through Customize Connect on Mastercard Connect:  
<https://www.mastercardconnect.com/>.

**Experience IDs** - These are Finicity configured borrower workflows that determine what the borrower will see during the Finicity Connect experience.

For additional instructions on how to create Experience IDs, navigate to the following link:  
<https://developer.mastercard.com/open-banking-us/documentation/connect/configure-connect-experience/customize-connect/>.

The screenshot displays the 'Encompass CONSUMER CONNECT ADMIN' interface. On the left is a navigation menu with options: HOME, INCOMPLETE APPS, STATISTICS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP WORKFLOWS (highlighted), LOAN TEMPLATE RULES, SERVICES MANAGEMENT, ACCESS SETTINGS, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS. The main content area is titled 'Search by field name or field ID'. Below this, the 'VOE/VOI' service is selected, and the 'User Experience ID' field is populated with '39d0d'. The 'Custom Fields' section contains a table with columns 'NAME', 'VALUE', and 'SHOW ON REPORT'. Two fields are listed: 'Loan Name' with value 'Loan ID' and 'LO Name' with value 'LAR Name', both marked for reporting. An 'Add Fields' button is present. Below this, the 'VOE/VOI Authorization' section is set to 'Yes', and the 'VOE/VOI Authorization Agreement Required' is set to 'No'. A text editor shows a sample agreement text. At the bottom, there's a 'Loan Application Sections' section with a note about data integrity and a 'Reset to Default Order' link.

## 20. Optional Configuration - Up to five 'Custom Fields' can be added to a Finicity report:

- First two Custom Fields are automatically added to a report and defaulted to Loan Name and LO Name. While the 'Name' can be edited, the 'Value' cannot change.

**Note:** Admins can exclude these from showing on the PDF by clearing 'Show on Report' check box.

- Three remaining Custom Fields can be added by the admin. These fields are static and will be sent to the order exactly as the fields are entered below.

**Note:** Further support related to Custom Fields can be found by creating an ICE Encompass Support Case. To do so, navigate to this site:  
<https://resourcecenter.elliemae.com/resourcecenter/>

Once completed, select 'Save'

Follow steps 16-20 to enable *additional desired* Finicity Services

**Congratulations, the process has been completed for this service!**

Encompass CONSUMER CONNECT ADMIN

Search by field name or field ID

Yes VOE/VOI

User Experience ID 39d0d

NAME	VALUE	SHOW ON REPORT
Loan Name	Loan ID	<input checked="" type="checkbox"/>
LO Name	LAR Name	<input checked="" type="checkbox"/>

Add Fields

You have added 2 of 5 fields.

Yes VOE/VOI Authorization

No VOE/VOI Authorization Agreement Required

RESET TO DEFAULT

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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.

Loan Application Sections

Ensure that the data integrity is maintained when moving sections around

Reset to Default Order





Designed by Mastercard Creative Studio