

Encompass (New User Setup)

Technology Advancement Group

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Document Revisions

Date	Version	Name	Description
9/8/11	Draft	Deborah Holmes	Document created.
9/12/11	2 nd Draft	Deborah Holmes	Added additional images and modified/expanded document.
9/13/11	3 rd Draft	Deborah Holmes	Added Services Password Management section.

Encompass – New User Setup

Setting up new users in Encompass provides him/her with the access needed to perform tasks relevant to their job function. Personas represent job functions in Encompass and each Persona defines what access a user has to functions, forms, and tools within the Encompass application. One or more personas are assigned to each user, depending on the job function(s) they perform at Umpqua Bank. All users are setup within the organizational hierarchy that is relevant to their organization/team or branch. Regardless of a user's job function, all users must be assigned the zEvery User Persona. The zEvery User Persona provides access to modules such as "Daily tips for getting the most out of Encompass" the "Latest mortgage technology blogs" or the "Administration Whiteboard" just to name a few.

Note: A New Hire checklist is setup in Excel and stored on a secure server. The file name is "New hire checklist-term list.xlsx". This checklist contains an **Application Access** and **Login List** worksheet you can reference to determine which applications a new user should be setup on based on the user's persona.

Click [here](#) to access the checklist or copy and paste - \\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\New Hire Info.

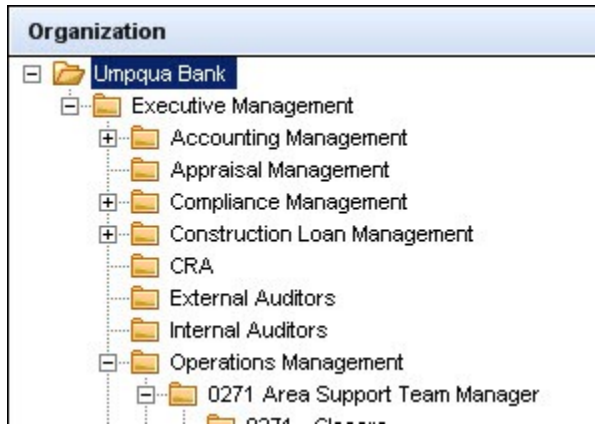
Part I – Set up User Profile

For documentation purposes, the Loan Processor Persona will be used.

1. Open **Encompass** and select the **Encompass Settings** menu option.



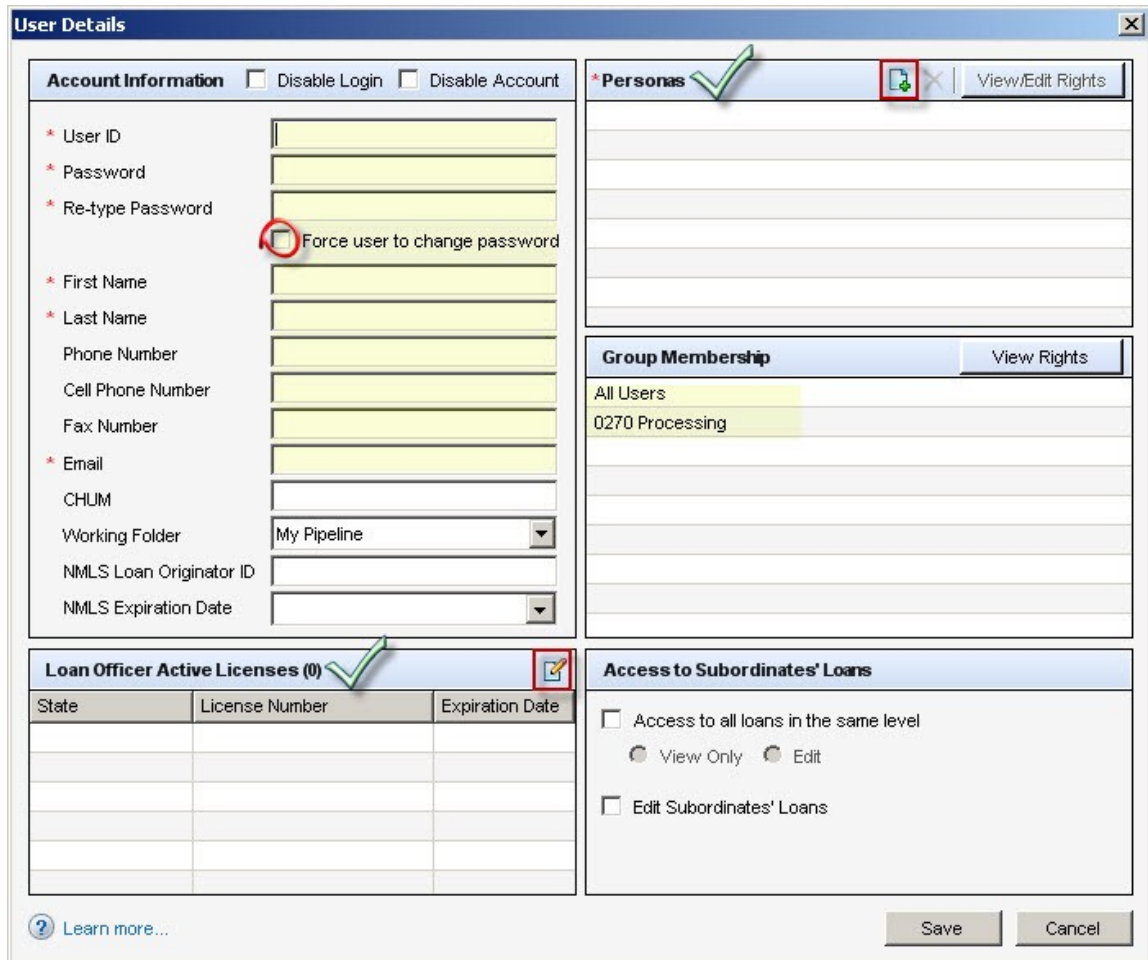
2. Expand the **Company/User Setup** branch and select the **Organization/Users** option. The Organization pane is populated with the Umpqua Bank hierarchical structure.



3. In the Organization pane, expand the **Umpqua Bank > Executive Management > Operations Management** folders.
4. Expand the applicable **Team** folder (e.g., 0271 Area Support Team Manager).
Note: The Team and Persona selections change based on the user you are setting up. For example, a new user with a Manager Persona would require a different Persona selection and a new user in another department may require entirely different choices.
5. Select the applicable Persona (e.g., **0271 Processors**). The team members are displayed below in the *Users Info* pane.

Enabled Users (194) User Licenses (300)							
User ID	Last Name	First Name	Persona	Email	Phone	Login	Account
ivyrosado	Rosado	Ivy	Super Administrat	ivyrosado@umpq	971-544-3786	Enabled	Enabled
manager	User	Manager	Manager (not use			Enabled	Disabled
michaelengl	English	Michael	Super Administrat	michael.english		Enabled	Enabled
mollymcnea	McNealy	Molly	zEvery User + Op	mollymcnealy@u		Enabled	Disabled
nicoletthoma	Thomas	Nicole	Super Administrat	nicoletthoma@u	503-598-5687	Enabled	Enabled
*kkinvers	Mvers	Nikki	Super Administrat	nikkimvers@ump	503-598-5688	Enabled	Enabled

6. Click the **Add** icon. The *User Details* dialog opens.



The screenshot shows the 'User Details' window with several sections:

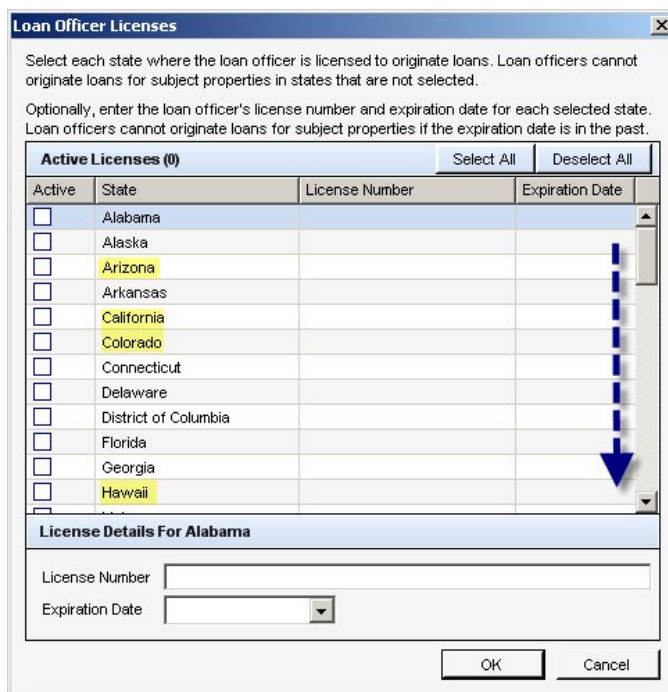
- Account Information:** Includes fields for User ID, Password, Re-type Password, First Name, Last Name, Phone Number, Cell Phone Number, Fax Number, Email, CHUM, Working Folder (set to 'My Pipeline'), NMLS Loan Originator ID, and NMLS Expiration Date. Checkboxes for 'Disable Login' and 'Disable Account' are present. A red circle highlights the 'Force user to change password' checkbox.
- Personas:** A section with a green checkmark and a 'View/Edit Rights' button.
- Group Membership:** A section with a 'View Rights' button, showing 'All Users' and '0270 Processing' as group members.
- Loan Officer Active Licenses (0):** A table with columns for State, License Number, and Expiration Date. A green checkmark is next to the title, and a red box highlights a plus icon in the top right corner.
- Access to Subordinates' Loans:** Includes checkboxes for 'Access to all loans in the same level' (with 'View Only' and 'Edit' radio buttons), and 'Edit Subordinates' Loans'.

At the bottom, there is a 'Learn more...' link, 'Save', and 'Cancel' buttons.

The **User Details** window is the control center for setting up and managing user profiles. Red asterisks indicate items that must be completed before you can save a new user profile. The *Disable Login* checkbox is automatically selected when an existing user exceeds the number of allowed login attempts (based on security settings setup in Encompass) and the *Disable Account* checkbox is selected when an existing user leaves the company and no longer requires access to the system. You can also personalize security settings and assign special rights outside a users' Persona when special access is required; the **View/Edit Rights** button opens another *Persona Selection* window where you can grant special rights to Pipeline Views or eFolder settings for example.

7. Enter all required fields for the new user profile in the *Account Information* pane.
8. Select the folder from the *Working Folder* list that this user is going to work out of (i.e, My Pipeline).

9. Enter any optional user information in the matching fields.
Note: Phone and fax numbers must be entered. If this information is not available on the setup sheet, check the phone list or company directory for the information.
10. Click the **Edit** icon under *Loan Officer Active Licenses*.



Loan Officer Licenses

Select each state where the loan officer is licensed to originate loans. Loan officers cannot originate loans for subject properties in states that are not selected.

Optionally, enter the loan officer's license number and expiration date for each selected state. Loan officers cannot originate loans for subject properties if the expiration date is in the past.

Active Licenses (0) Select All Deselect All

Active	State	License Number	Expiration Date
<input type="checkbox"/>	Alabama		
<input type="checkbox"/>	Alaska		
<input type="checkbox"/>	Arizona		
<input type="checkbox"/>	Arkansas		
<input type="checkbox"/>	California		
<input type="checkbox"/>	Colorado		
<input type="checkbox"/>	Connecticut		
<input type="checkbox"/>	Delaware		
<input type="checkbox"/>	District of Columbia		
<input type="checkbox"/>	Florida		
<input type="checkbox"/>	Georgia		
<input type="checkbox"/>	Hawaii		

License Details For Alabama

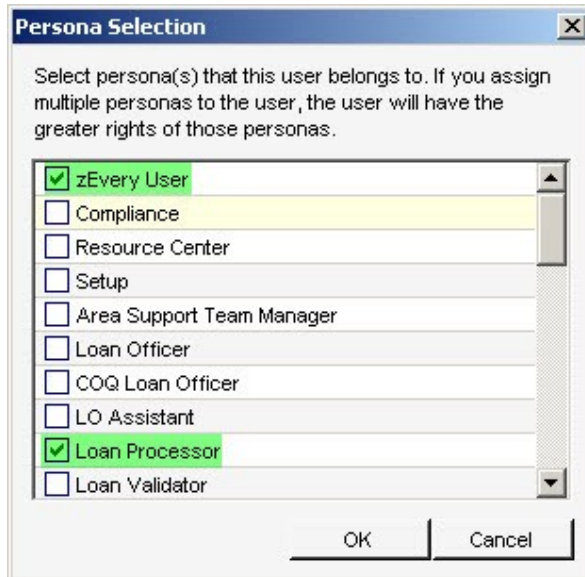
License Number

Expiration Date

OK Cancel

11. Select ALL of the States we currently do business in: **Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah and Washington.**
12. Click **OK**. The options selected appear in the *Loan Officers Active Licenses* pane of the *User Details* dialog.

- Click the **Add** icon in the *Personas* pane. The *Persona Selection* dialog opens.



Note: The options displayed in the *Persona Selection* dialog are based on where the user is in the organizational hierarchy. For example, the Administrator persona will not be an option for a user with Loan Processor rights. For a Loan Processor, the **Loan Processor** persona is selected, and again, the zEvery User Persona should be selected for every new user regardless of their position or role in the company.

- Select the **Loan Persona** and the **zEvery User** check boxes.
- Click **OK**. The selections made appear in the *Persona* pane of the *User Details* dialog.

Note: The Group Membership is already populated based on the chosen team folder.
- Verify the user is in all the applicable user groups.

Note: The *Access to Subordinates' Loans* check boxes should never be selected unless the Persona is a Manager. When a new user requires a Manager persona, the options in the *Access to Subordinate Loans* pane are selected to determine if this user (Manager Persona) can edit subordinate loans, and view or edit access to all loans in the same level.
- Select the **Force user to change password** checkbox.

When the user logs into Encompass for the first time, they will be required to change their password.
- Click **Save**. Control returns to the *Organization/Users* window and the new user is displayed in the *Users Info* pane.

Enabled Users (193) User Licenses (300)								
User ID	Last Name	First Name	Persona	Email	Phone	Login	Account	
barbarawhale	Whaley	Barbara	zEvery User + Lo	barbarawhaley@	971-544-3788	Enabled	Disabled	
beckysshorts	Shorts	Becky	Loan Processor +	beckysshorts@um	503-624-4260	Enabled	Disabled	
camibebb	Bebb	Cami	Loan Processor +	camibebb@ump	971-544-1192	Enabled	Disabled	
lorraineferg	Ferguson	Lorraine	Appraisal Desk +	LorraineFerguso	503-598-5673	Enabled	Disabled	
raechelsmit	Smith	Raechel	Loan Processor +	raechelsmith@u	971-544-1043	Enabled	Disabled	
testuser	User	Test	zEvery User + Lo	testuser@home.	503-123-4567	Enabled	Enabled	

If you need to modify any options or data for the new user profile, double-click the user or select the **Edit** button and make the necessary changes.

Part II – Setup e-Document Management and Compliance Options

After the user's profile is setup, you will also need to setup the user's access for E-Document Management and Compliance Review options. E-Document and Compliance Review options are available under the Additional Services branch.

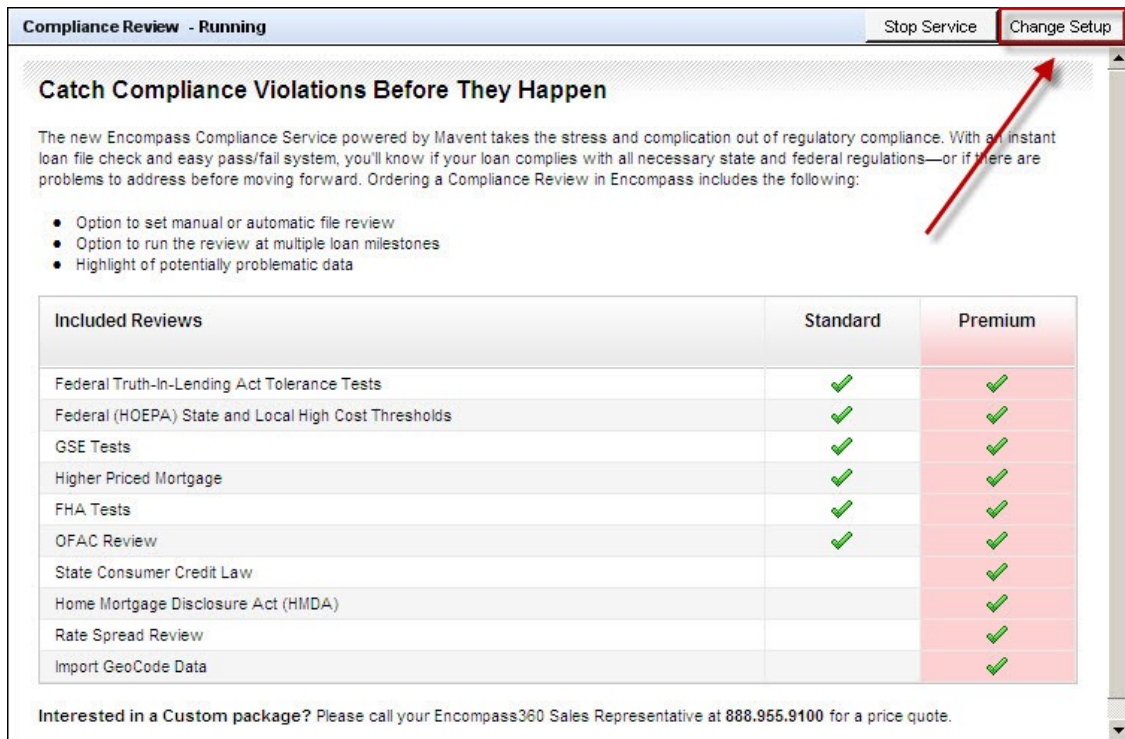
To setup e-Document Management and Compliance options for a new user

1. Select the **Additional Services > E-Document Management** branch/options. The *E-Document Management* information window opens.

User ID ▲	Last Name	First Name	Organization	Self-Paid	
<input checked="" type="checkbox"/> test_uw	TestUser	Underwriter	0279 - Underwriters	No	▲
<input checked="" type="checkbox"/> test_xm	TestUser	Executive Mana	Executive Management	No	
<input type="checkbox"/> testuser	User	Test	0271 - Processors	No	
<input checked="" type="checkbox"/> tiffanibistritz	Bistritz	Tiffani	1275 Sacramento Region	No	
<input checked="" type="checkbox"/> timschmeuss	Schmeusser	Tim	0279 Medford - Main	No	
<input checked="" type="checkbox"/> timwoods	Woods	Tim	1271 Santa Rosa - Sales Team	No	
<input checked="" type="checkbox"/> tinaanway	Anway	Tina	1271A Walnut Creek	No	
<input checked="" type="checkbox"/> tkirby	Christensen Kir	Tina	0279 - Closers	No	
<input checked="" type="checkbox"/> tompifer	Pifer	Tom	1275B El Dorado Hills	No	
<input checked="" type="checkbox"/> tomrussell	Russell	Tom	0271 Tigard	No	
<input checked="" type="checkbox"/> tonybrouhard	Brouhard	Tony	0271 Vancouver	No	
<input checked="" type="checkbox"/> traceytaylor	Taylor	Tracey	Shipper	No	
<input checked="" type="checkbox"/> tracyjohnson	Johnson	Tracy	0275A Salem - Commercial	No	
<input checked="" type="checkbox"/> training_dd	Doc Draw	Training	0277 Area Support Training	No	
<input checked="" type="checkbox"/> training_lo	Loan Officer	Training	0277 Test-Branch	No	
<input checked="" type="checkbox"/> training_lp	Loan Processor	Training	0277 Area Support Training	No	
<input checked="" type="checkbox"/> training_uw	Underwriter	Training	0277 Area Support Training	No	
<input checked="" type="checkbox"/> traskcourt	Court	Trask	0242 DLG Loan Officers	No	
<input checked="" type="checkbox"/> triciahieb	Hieb	Tricia	0275 - Processors	No	
<input type="checkbox"/> uwcoordinato	Coordinator	UW	0271 - Underwriters	No	
<input checked="" type="checkbox"/> valariehamm	Hamm	Valarie	Umpqua Bank	No	
<input checked="" type="checkbox"/> valeriefukai	Fukai	Valerie	Executive Management	No	
<input checked="" type="checkbox"/> vanessalono	Lono	Vanessa	1371 Seattle - Eastlake	No	▼

2. Scroll through the list to **locate** and **select** the **new user**.
3. Click the **Save** icon to save the e-document feature for this user.
The next step is to complete Compliance Review Setup.
4. Select the **Additional Services > Compliance Review Setup** branch/options.

5. Select the **Compliance Review Setup** option. The *Compliance Review Setup* window opens.



Compliance Review - Running Stop Service **Change Setup**

Catch Compliance Violations Before They Happen

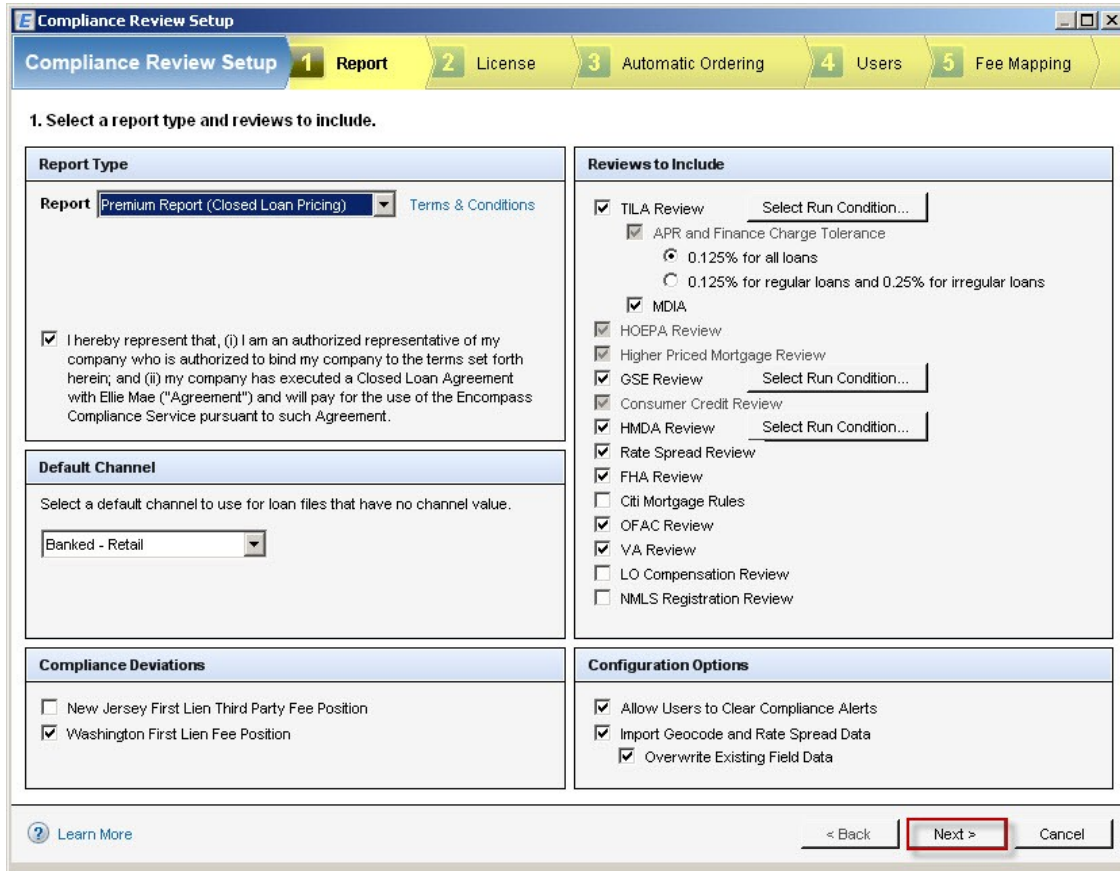
The new Encompass Compliance Service powered by Mavent takes the stress and complication out of regulatory compliance. With an instant loan file check and easy pass/fail system, you'll know if your loan complies with all necessary state and federal regulations—or if there are problems to address before moving forward. Ordering a Compliance Review in Encompass includes the following:

- Option to set manual or automatic file review
- Option to run the review at multiple loan milestones
- Highlight of potentially problematic data

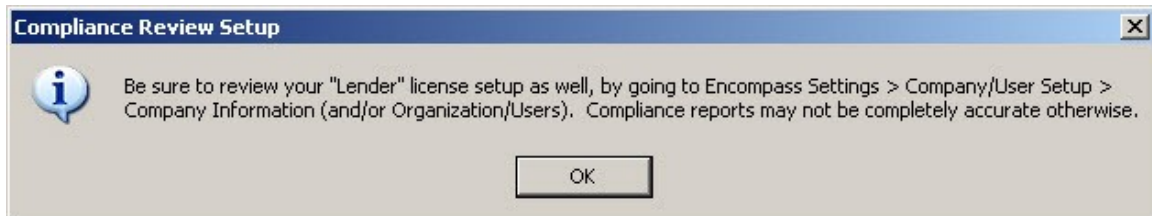
Included Reviews	Standard	Premium
Federal Truth-In-Lending Act Tolerance Tests	✓	✓
Federal (HOEPA) State and Local High Cost Thresholds	✓	✓
GSE Tests	✓	✓
Higher Priced Mortgage	✓	✓
FHA Tests	✓	✓
OFAC Review	✓	✓
State Consumer Credit Law		✓
Home Mortgage Disclosure Act (HMDA)		✓
Rate Spread Review		✓
Import GeoCode Data		✓

Interested in a Custom package? Please call your Encompass360 Sales Representative at 888.955.9100 for a price quote.

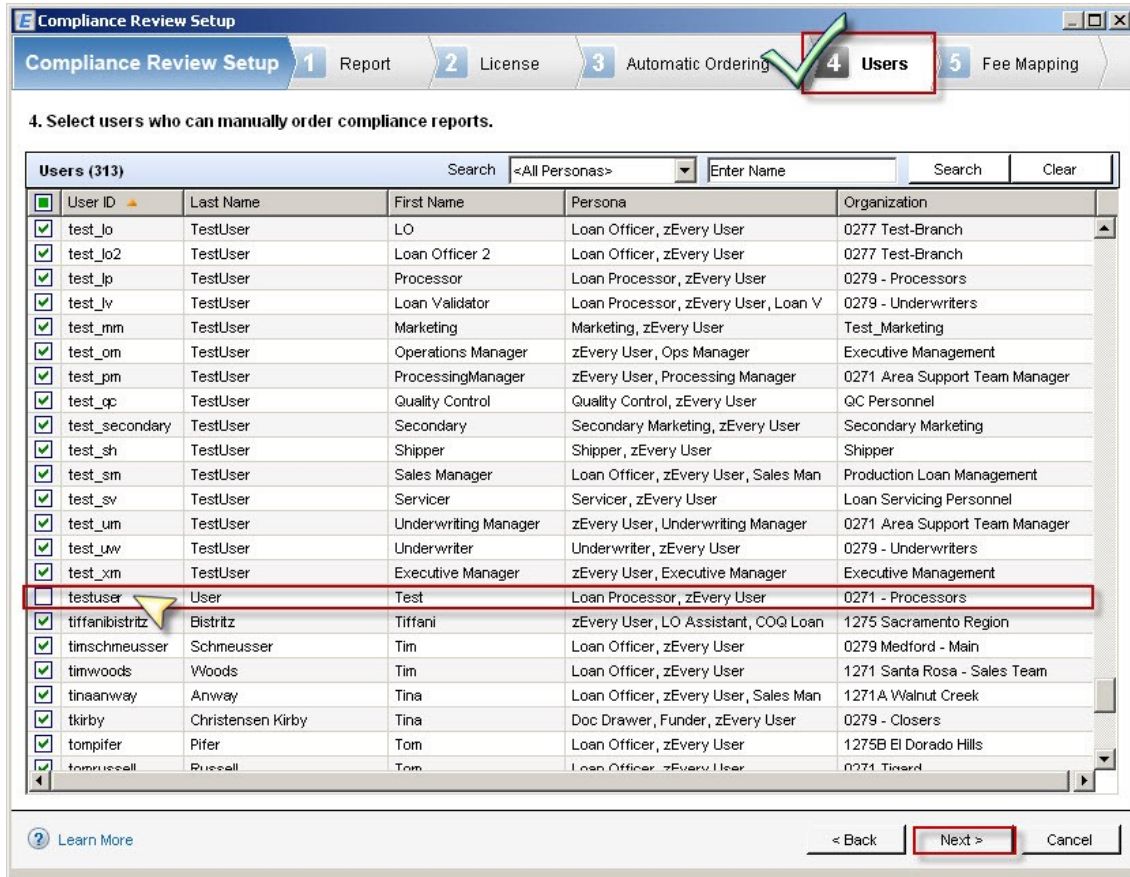
6. Select **Change Setup** button. The *Compliance Review Setup* window displays 5 tabs but only requires access to the *User tab* to complete the Compliance options for the new user.



7. Click the **Next** button twice to bypass the *License* tab. The *Compliance Review Setup* popup opens.



8. Click **OK**. The *Automatic Ordering* tab now has the focus.
9. Click **Next** on the *Automatic Ordering* tab. The *Compliance Review Setup* window advances to the fourth tab – **4 Users**.



Compliance Review Setup

1 Report 2 License 3 Automatic Ordering 4 **Users** 5 Fee Mapping

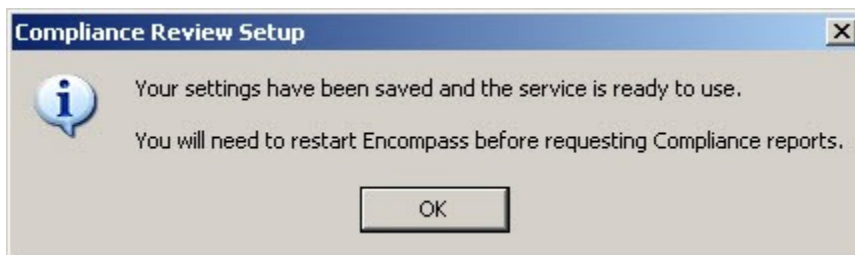
4. Select users who can manually order compliance reports.

Users (313) Search <All Personas> Enter Name Search Clear

User ID	Last Name	First Name	Persona	Organization
<input checked="" type="checkbox"/> test_lo	TestUser	LO	Loan Officer, zEvery User	0277 Test-Branch
<input checked="" type="checkbox"/> test_lo2	TestUser	Loan Officer 2	Loan Officer, zEvery User	0277 Test-Branch
<input checked="" type="checkbox"/> test_lp	TestUser	Processor	Loan Processor, zEvery User	0279 - Processors
<input checked="" type="checkbox"/> test_lv	TestUser	Loan Validator	Loan Processor, zEvery User, Loan V	0279 - Underwriters
<input checked="" type="checkbox"/> test_mm	TestUser	Marketing	Marketing, zEvery User	Test_Marketing
<input checked="" type="checkbox"/> test_om	TestUser	Operations Manager	zEvery User, Ops Manager	Executive Management
<input checked="" type="checkbox"/> test_pm	TestUser	ProcessingManager	zEvery User, Processing Manager	0271 Area Support Team Manager
<input checked="" type="checkbox"/> test_qp	TestUser	Quality Control	Quality Control, zEvery User	QC Personnel
<input checked="" type="checkbox"/> test_secondary	TestUser	Secondary	Secondary Marketing, zEvery User	Secondary Marketing
<input checked="" type="checkbox"/> test_sh	TestUser	Shipper	Shipper, zEvery User	Shipper
<input checked="" type="checkbox"/> test_sm	TestUser	Sales Manager	Loan Officer, zEvery User, Sales Man	Production Loan Management
<input checked="" type="checkbox"/> test_sv	TestUser	Servicer	Servicer, zEvery User	Loan Servicing Personnel
<input checked="" type="checkbox"/> test_um	TestUser	Underwriting Manager	zEvery User, Underwriting Manager	0271 Area Support Team Manager
<input checked="" type="checkbox"/> test_uw	TestUser	Underwriter	Underwriter, zEvery User	0279 - Underwriters
<input checked="" type="checkbox"/> test_xm	TestUser	Executive Manager	zEvery User, Executive Manager	Executive Management
<input type="checkbox"/> testuser	User	Test	Loan Processor, zEvery User	0271 - Processors
<input checked="" type="checkbox"/> tiffanibistritz	Bistritz	Tiffani	zEvery User, LO Assistant, COQ Loan	1275 Sacramento Region
<input checked="" type="checkbox"/> timschmeusser	Schmeusser	Tim	Loan Officer, zEvery User	0279 Medford - Main
<input checked="" type="checkbox"/> timwoods	Woods	Tim	Loan Officer, zEvery User	1271 Santa Rosa - Sales Team
<input checked="" type="checkbox"/> tinaanway	Anway	Tina	Loan Officer, zEvery User, Sales Man	1271A Walnut Creek
<input checked="" type="checkbox"/> tkirby	Christensen Kirby	Tina	Doc Drawer, Funder, zEvery User	0279 - Closers
<input checked="" type="checkbox"/> tompifer	Pifer	Tom	Loan Officer, zEvery User	1275B El Dorado Hills
<input checked="" type="checkbox"/> tomrussell	Russell	Tom	Loan Officer, zEvery User	0271 Tined

Learn More < Back **Next >** Cancel

10. Scroll down the list to **locate** and **select** the **new user**.
11. Click **Next**. The *Compliance Review Setup* window advances to the fifth tab - **Fee Mapping**.
12. Click **Finish** on the *Fee Mapping* tab. A message box pops up indicating the settings are saved and the service is ready to use.



Compliance Review Setup

Information icon

Your settings have been saved and the service is ready to use.

You will need to restart Encompass before requesting Compliance reports.

OK

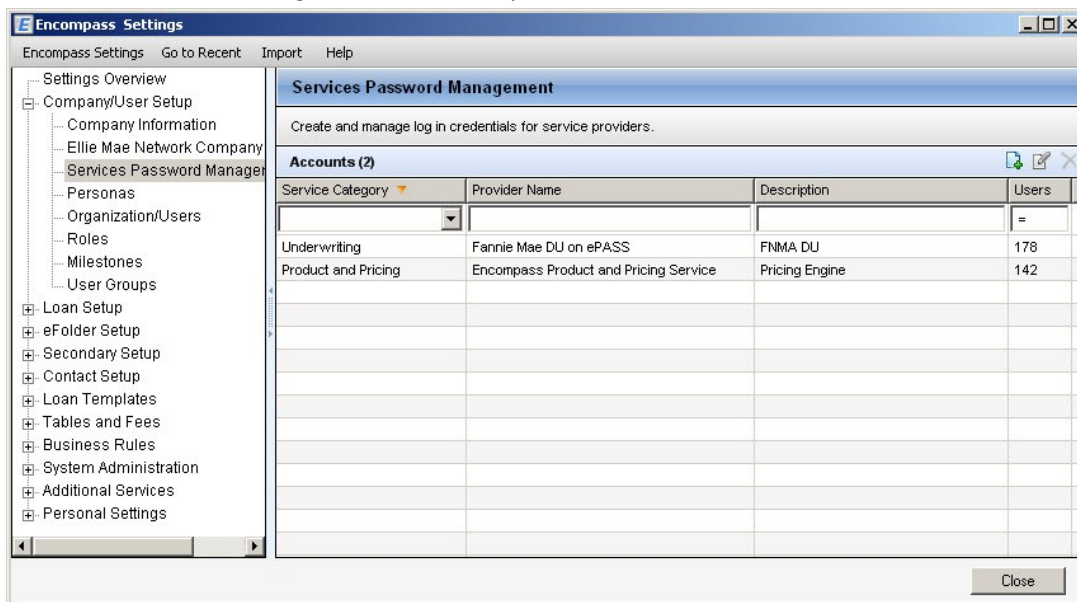
13. Click **OK** to close the message box and finish the setup of the new user.

Part III – Services Password Management

After the User's Profile, e-Document Management, and Compliance options are setup in Encompass, the last step is to provide single sign on access ¹(SSO) to services and applications currently available to the Mortgage Operations Group. You will need to setup the new user via the Services Password Management window with all the services we currently offer SSO access to. The Mortgage Operations group currently takes advantage of SSO for a couple of services – 1) Fannie Mae and 2) Pricing Engine. In the near future, more services and applications will be available utilizing SSO technology. You have the ability to setup SSO access for a single user or multiple users based on Personas, User Groups and Organizations.

To setup single sign on access to services for a new user, group or organization

1. Select the **Company /User Setup > Services Password Management** branch/options. The *Services Password Management* window opens.

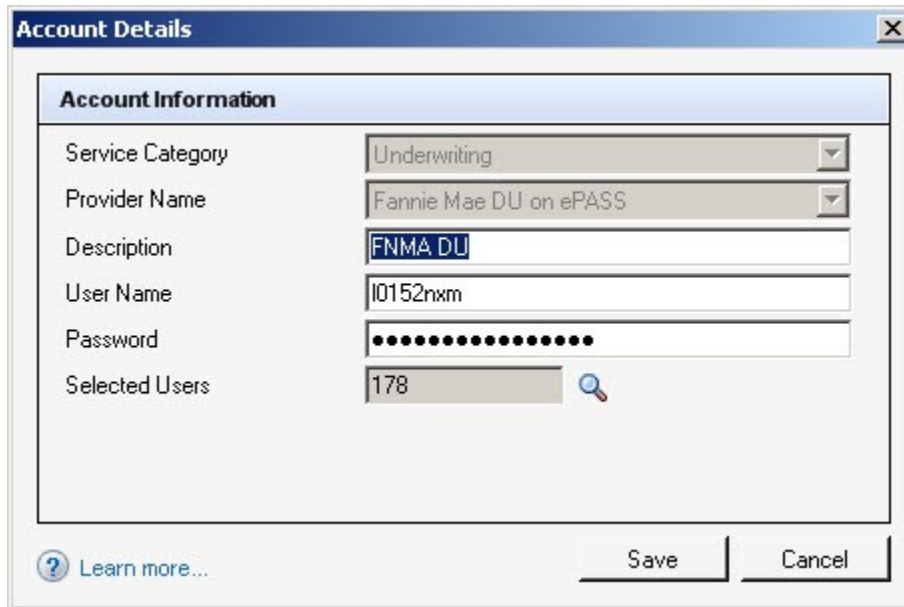


Service Category	Provider Name	Description	Users
Underwriting	Fannie Mae DU on ePASS	FNMA DU	178
Product and Pricing	Encompass Product and Pricing Service	Pricing Engine	142

The Services Password Management window displays: 1) the list of services and/or applications currently available, 2) the Provider Name, 3) a description of the provided services or applications, and 4) the current number of users' setup with SSO access to the services / applications.

2. Double-click the service you want to setup for the new user, group or organization. The *Account Details* dialog opens.

¹ **Single sign-on (SSO)** is a property of access control of multiple related, but independent software systems. With this property a user logs in once and gains access to all systems without being prompted to log in again at each of them.



Account Details

Account Information

Service Category: Underwriting

Provider Name: Fannie Mae DU on ePASS

Description: FNMA DU

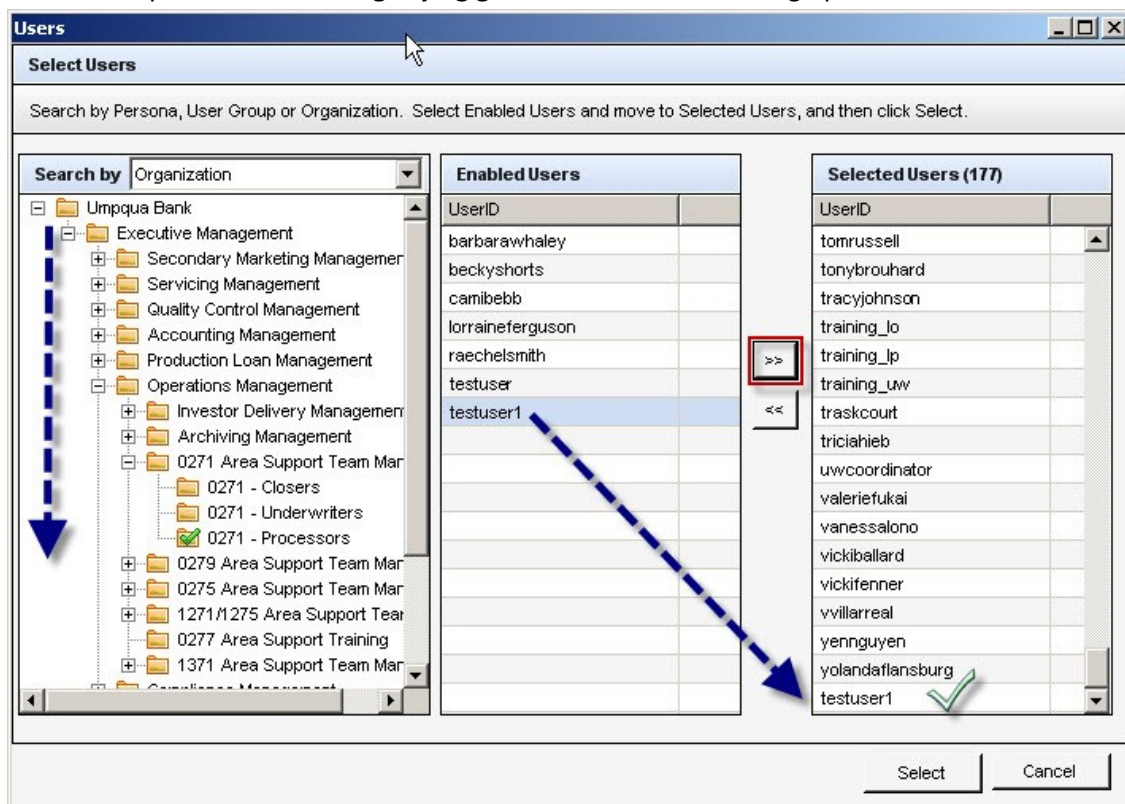
User Name: IO152nmx

Password:

Selected Users: 178

Learn more... Save Cancel

- The next step is to **click the magnifying glass icon**. The *Users* dialog opens.



Users

Select Users

Search by Persona, User Group or Organization. Select Enabled Users and move to Selected Users, and then click Select.

Search by: Organization

Umpqua Bank

- Executive Management
 - Secondary Marketing Manager
 - Servicing Management
 - Quality Control Management
 - Accounting Management
 - Production Loan Management
 - Operations Management
 - Investor Delivery Management
 - Archiving Management
 - 0271 Area Support Team Mar
 - 0271 - Closers
 - 0271 - Underwriters
 - 0271 - Processors
 - 0279 Area Support Team Mar
 - 0275 Area Support Team Mar
 - 1271/1275 Area Support Team
 - 0277 Area Support Training
 - 1371 Area Support Team Mar

Enabled Users

UserID
barbarawhaley
beckyshorts
camibebb
lorraineferguson
raechelsmith
testuser
testuser1

Selected Users (177)

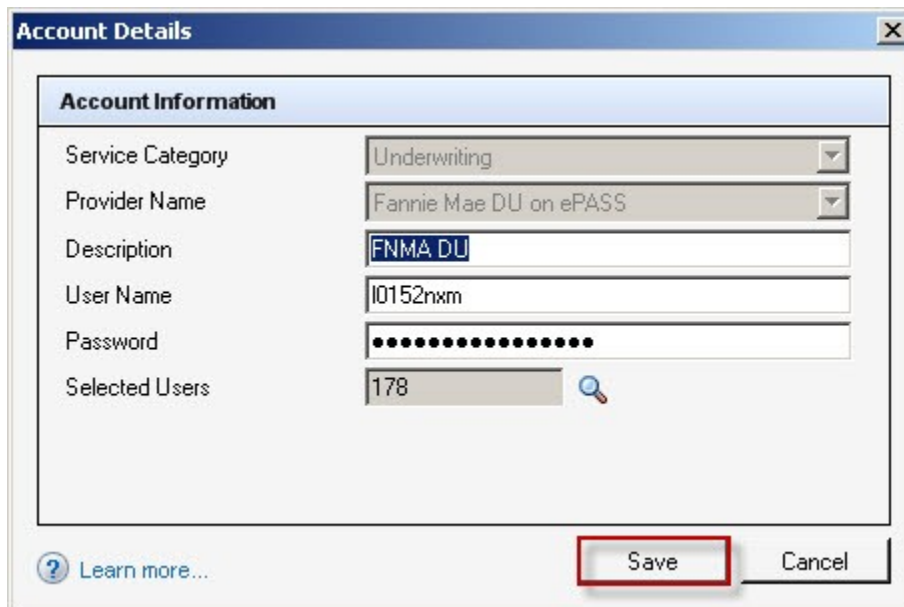
UserID
tomrussell
tonybrouhard
tracyjohnson
training_lo
training_lp
training_uw
traskcourt
triciahie
uwcoordinator
valeriefukai
vanessalono
vickiballard
vickifenner
villarreal
yennnguyen
yolandafiansburg
testuser1

Select Cancel

Within this dialog, you can search for a new users based on a Persona, User Group or Organization. The data displayed in each column changes based on the selection with the

current focus. To change the focus, select a *Search by* category: Persona, User Group and Organization. As you change the focus, the Enabled Users and Selected Users columns match the Persona, Group or Organization selection. Once you select a Persona, User Group or Organization, locate the new user, group or organization and move them from the Enable User column to the Selected Users column. **Note:** Using this window, you can setup multiple users at the same time.

4. Select the **Persona, User Group or Organization** from the *Search by* drop down list.
5. Highlight the user, group or organization and click the **Move button >>** to transfer your selection to the *Selected Users* column.
6. Highlight the users in the *Selected Users* column and then click the **Select** button. Control returns to the *Accounts Details* dialog.



7. Click the **Save** button in the *Accounts Details* dialog. The new user is now added to the selected service. Control returns to the *Services Password Management* window.
8. Repeat steps 1 through 7 for every service the new user needs access to.