Informative Research

AccountChek Encompass Partner Connect™

Administrator Guide

www.informativeresearch.com

Table of Contents

Overview

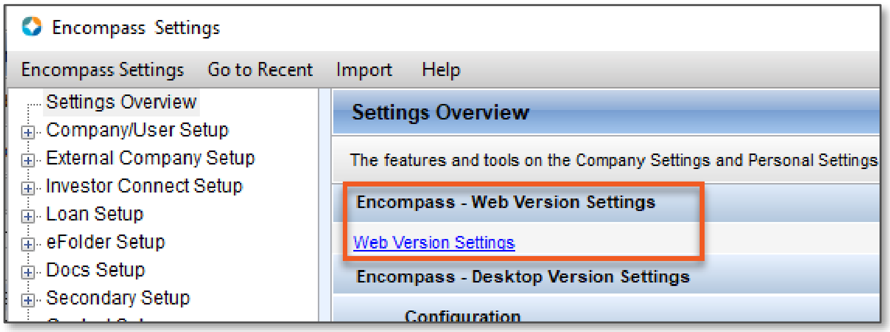
This is an Administrator focused guide to explain how to enable and manage the Informative Research (IR) AccountChek integration in Encompass Partner Connect (EPC), including service setup, credentials, ASO, workflow rules, document mapping, and general user guidance.

Enabling the IR AccountChek Integration

Use this section to enable the IR AccountChek service in Encompass® by ICE Mortgage Technology® and make it available for ordering

Encompass LO Connect Admin Portal

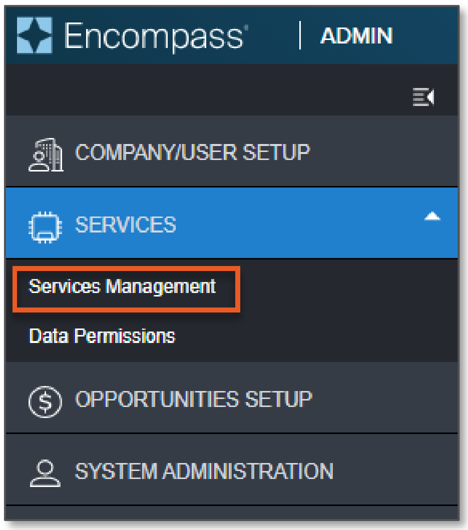
Administrators can access Encompass Web from the Desktop installation of Encompass by accessing the Encompass Settings menu and selecting the **Web Version Settings** link found under the Encompass – Web Version Settings section:



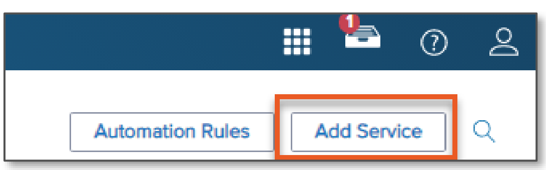
Administrators can also access Encompass Web to activate and manage the integration by logging in to https://www.EncompassLOConnect.com using their Encompass Administrator credentials

Enabling and Managing the Service

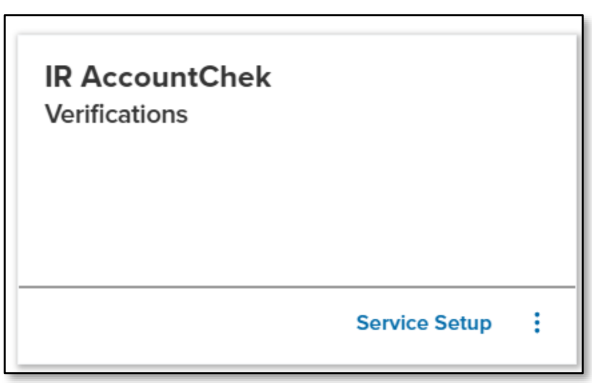
1. Login to Encompass Web as an administrator
2. Expand the **Services**-section from left navigation bar
3. Select **Services Management**.
   NOTE - The list will include any EPC-enabled integrations available in your environment.



4. Select the **Add Service** button to enable a new Service

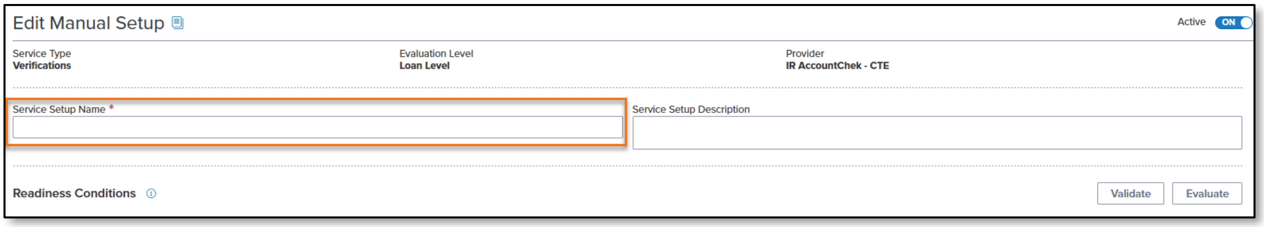


5. Select the category **Verifications**
6. Locate the **IR AccountChek** tile.



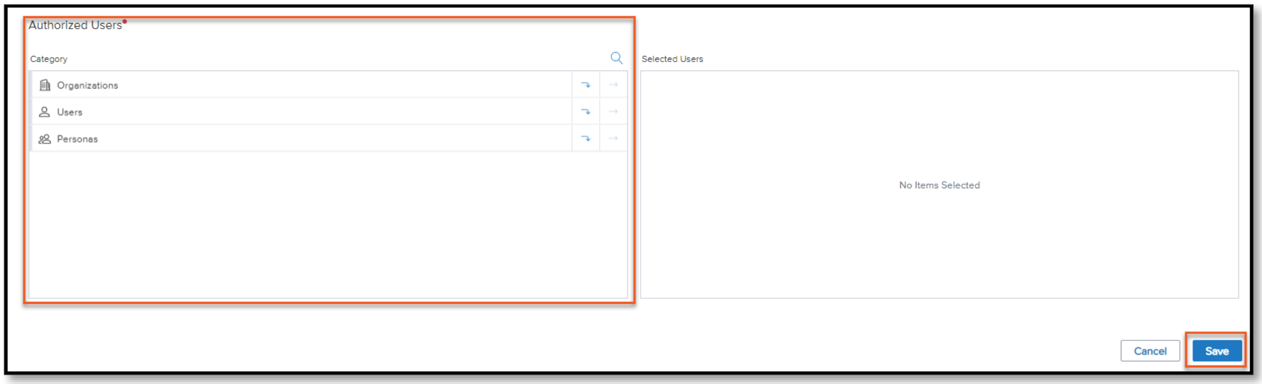
7. Click **Service Setup**

8. Input a **Service Setup Name** (required) and **Service Setup Description** (Optional).



9. **Readiness Conditions** can be added now or in the future
   a. These conditions will determine when the IR AccountChek Service Provider option will be available to users in the Provider list.

10. Add **Authorized Users** to the service
    a. Identify and select any users who should be able to access the IR AccountChek Integration for ordering or interacting with existing orders.



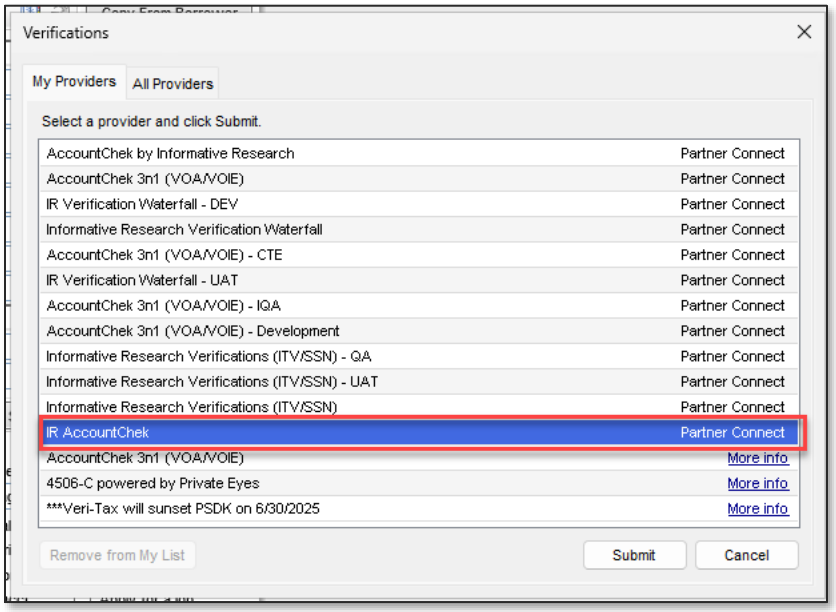
***IMPORTANT** – Use the User categories to filter users if attempting to locate a specific user. Use the arrow button to add the user to the 'Selected Users' list. Only users in the **Selected Users** list will have access to the provider when the Readiness Conditions are satisfied.

11. After providing a Service Setup Name, Readiness Conditions, and Selecting Users, be sure to toggle the **Active** switch to **ON** before selecting **Save**.

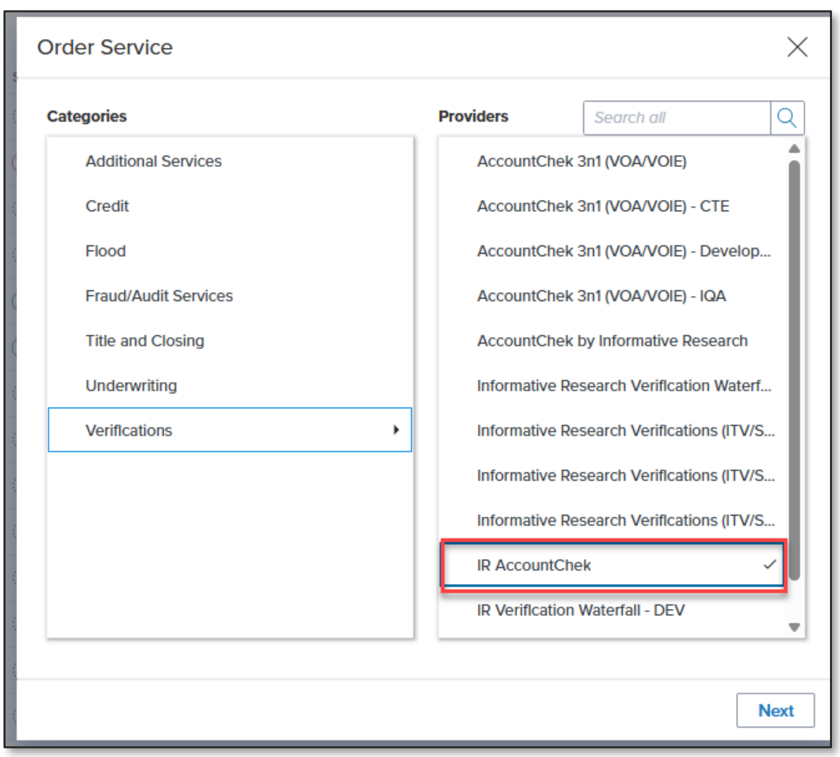
Accessing the integration

Once configured, you can confirm you have successfully enabled the integration by seeing if it is available in your Provide List under **Additional Services**.

Encompass Desktop:



Encompass Web:



Credentials

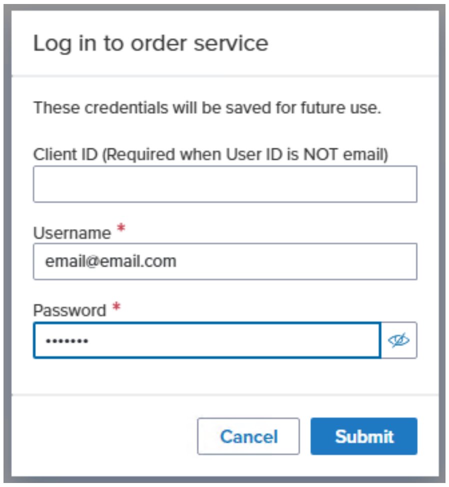
This section covers adding and managing both IR System to system and Individual credentials used for ordering the AccountChek reports.

Administering Credentials

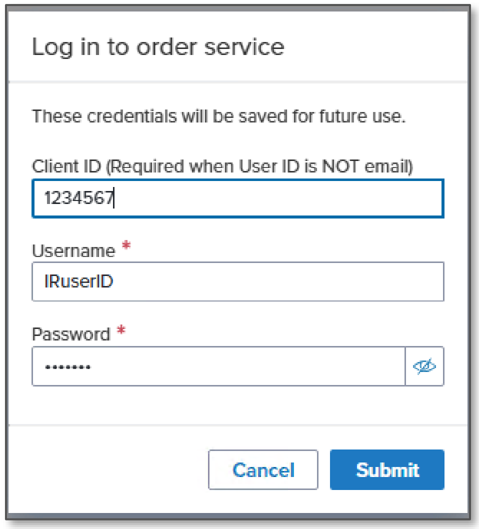
Individual users will be prompted to add their Informative Research credentials the first time they access the integration. Once submitted, these entries will be automatically added and saved to the **Credentials Management** screen.

There are two methods for accessing the integration.

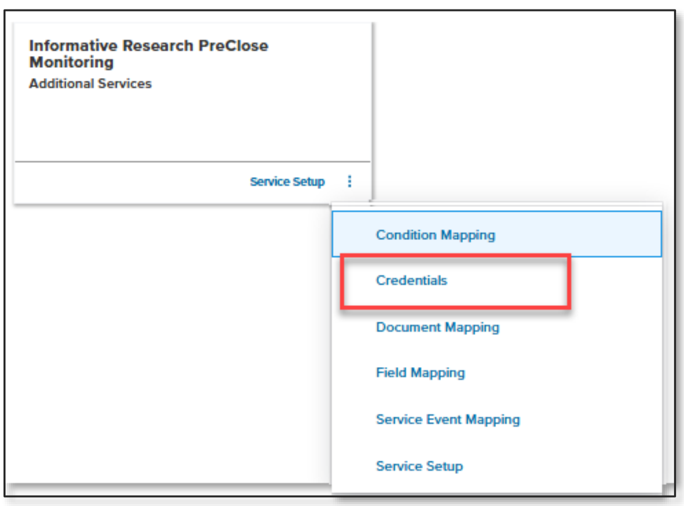
The preferred method of logging it will be entering the user's **Email** in the **Username** field along with your **Password.** They can leave the ClientID blank in this scenario. Example:



If your company has been assigned to multiple clientIDs, users may need to login using the Informative Research **ClientID**, **UserID**, and **Password.** Example:



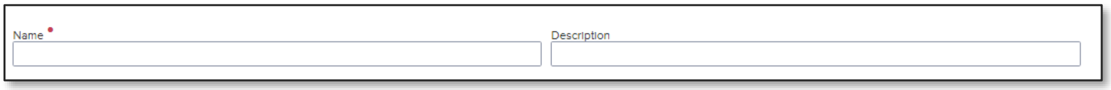
If you are using a System-to-System login for your AccountChek ordering, use the 'Credentials' button of the IR AccountChek Service section to add/edit the ClientID, Username, and Password in addition to administerring which Encompass users are assigned to these credentials.



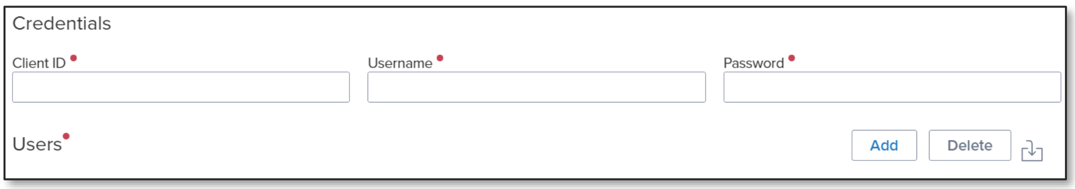
<u>Adding New Credentials</u>

To add new credentials for the first time, select the Add button and select IR AccountChek from the list of Providers.

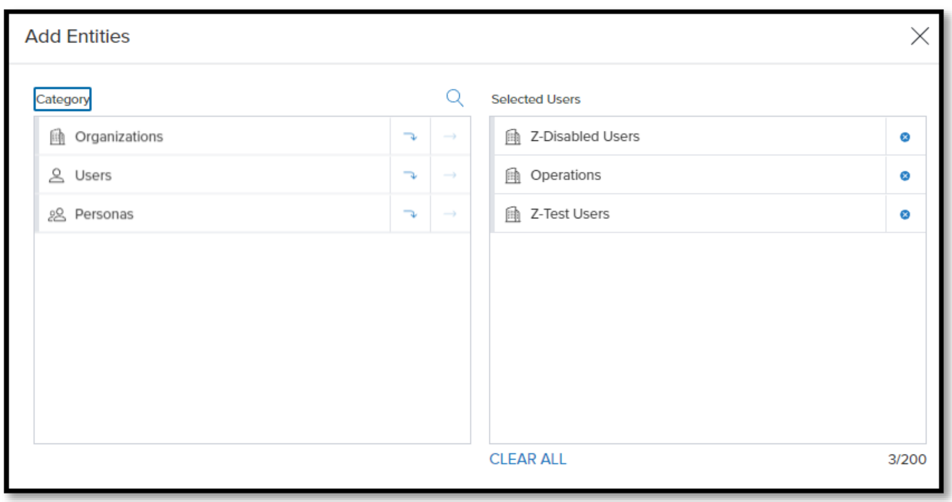
1. Select the Add button on the right-hand side once more to add a new set of user credentials.
2. Input a **Name** and **Description**



3. Input the **Client ID**, **Username,** and **Password**
    a. The **Client ID**, **Username,** and **Password** should be the user (or user group's) Informative Research ClientID, UserID, and associated Password. The credentials input will be used to order the "IR AccountChek " for all users assigned within the Encompass Web portal.
        i. Please keep in mind the two login scenarios detailed at the beginning of this section.
        ii. For assistance in creating, confirming, or accessing your Informative Research credentials, please contact your IR CSM representative.



4. Select any users who should have access to ordering IR AccountCheck using these credentials and select the 'Save' button.
    a. You can add single user credentials, however these will be automatically entered once input by the user when accessing the integration.



    b. For adding multiple users to a single set of credentials (Shared Credentials), you will need to add each user requested to the Selected Users side using the arrow button. This can work for individual users or user groups, as shown below.

<u>Editing Credentials and Adding Secondary Credentials</u>

If you are editing existing credentials or have already added one set of credentials for the integration and need to add additional credentials –

1. Locate the IR AccountChek Provider from the list of Providers shown on the Credentials tab.
2. Select the 3 vertical dots on the right-hand side
3. Select the pencil icon. Here you can edit or add secondary credentials.

Automated Service Ordering (ASO) Credentials
Encompass Admins must configure one set of credentials to utilize ICE's Automatic service orders

Navigate to the credentials tab for the IR AccountChek integration and click the **ADD** button under the **Automation Credentials** category. Here you can set your IR credentials used for the automation orders.

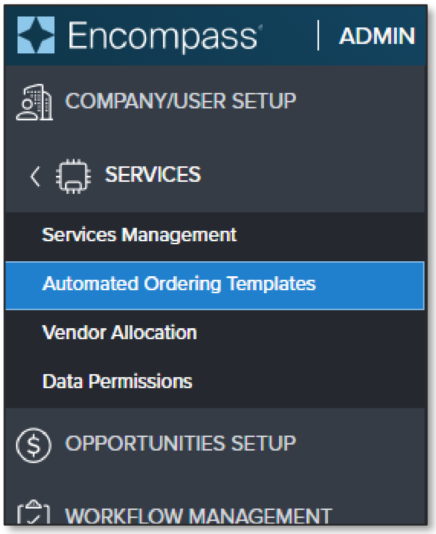
IMPORTANT – Any notification emails regarding AccountChek WILL be sent to the email associated with the ASO credentials.

Setting Up ASO Template

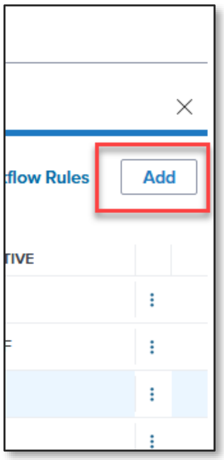
Automated Service Orders (ASO) is an ICE platform feature which allows lenders to reduce their manual workloads. Below are the steps for creating and configuring an Automation Rule to order AccountChek from Informative Research.

Creating your 'Automation rule'

1. Log into Encompass Web as Admin.
2. Navigate to the **Automated Ordering Templates** page.



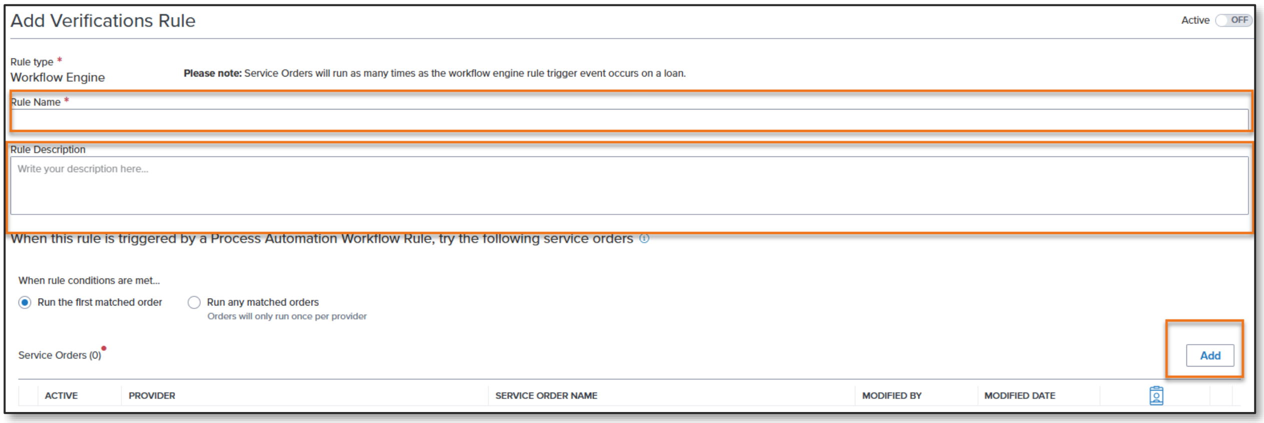
3. Click the **Add button** on the top right side of the page.



4. **Verifications** from the category dropdown box.
    a. Click **Continue**

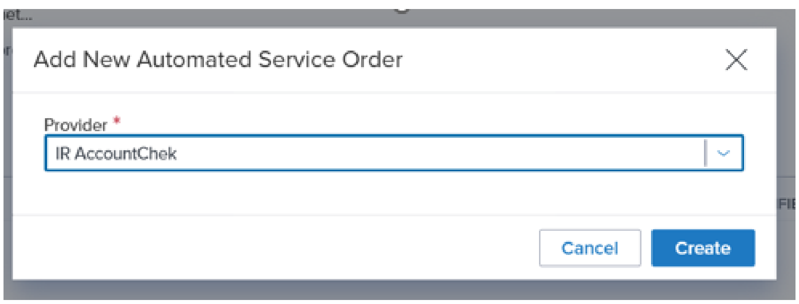
5. Provide a **Rule Name** (Required) and **Rule Description** (Optional).

a. Click **Add**



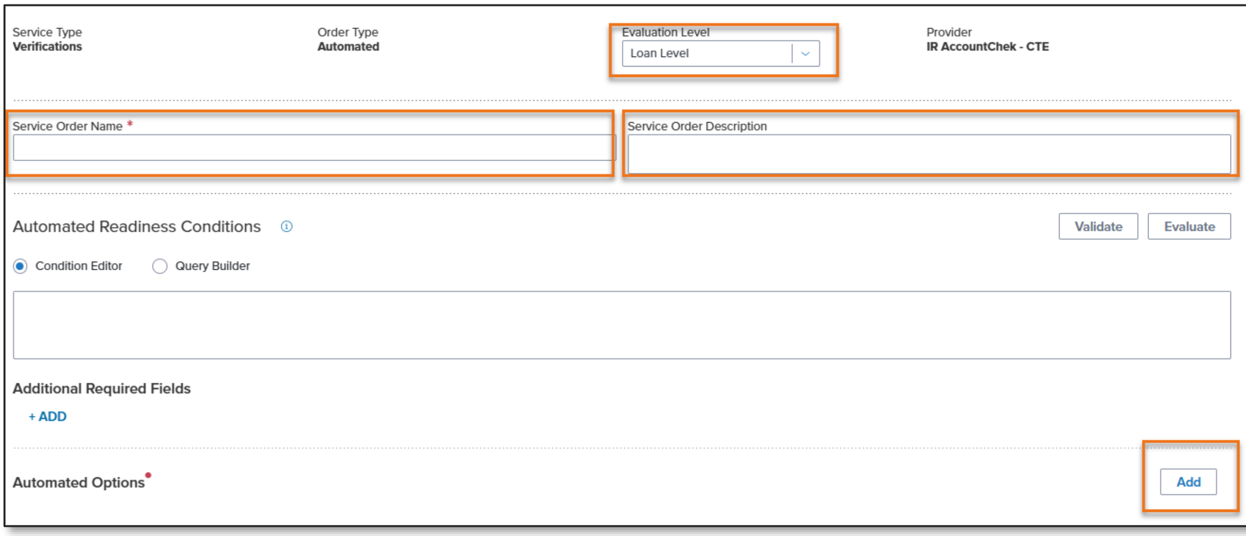
b. Select '**IR AccountChek**' from the provider dropdown list.

c. Click **Create**

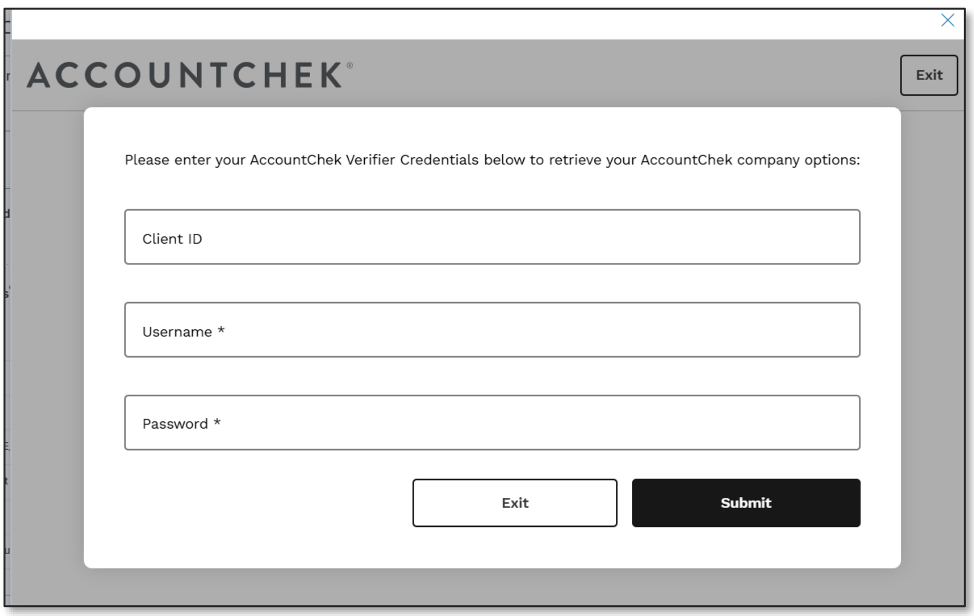


6. Provide a Service Order Name (Required) and Service Order Description (Optional).
    a. Add Conditions if necessary.
        i. **NOTE** – When the Workflow Engine rule is triggered (see step 2), these conditions can be used to specify or differentiate between two separate Service Orders, as needed
    b. Set the Evaluation level to "**Loan Level**".
        i. **NOTE** – Multiple borrower pairs are currently not supported for AccountChek ASO orders.

c. Click **Add**



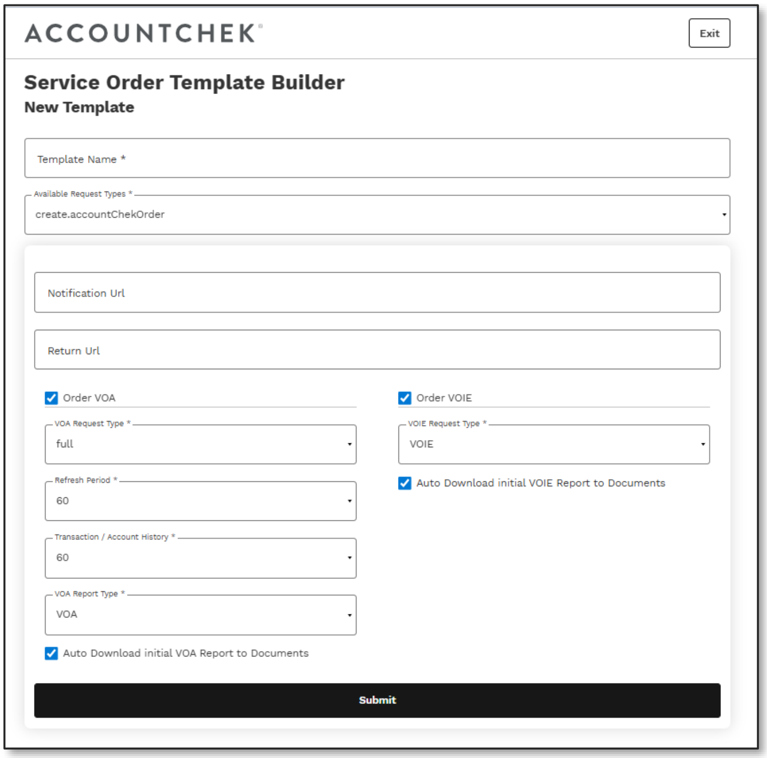
7. Enter your AccountChek Credentials
   a. Click **Submit**



8. Create your AccountChek 'Service Order' Template
   a. Template
      i. **Template Name** – For Admin's reference only.
      ii. **Request Type** – Ignore, the only option is Create.
      iii. **Notification URL** - Ignore
      iv. **Return URL** - Ignore
      v. **Order VOA** – Enables the template to Order a VOA report
         1. **VOA Request Type** – Type of VOA report. See the Product Description section for more details.

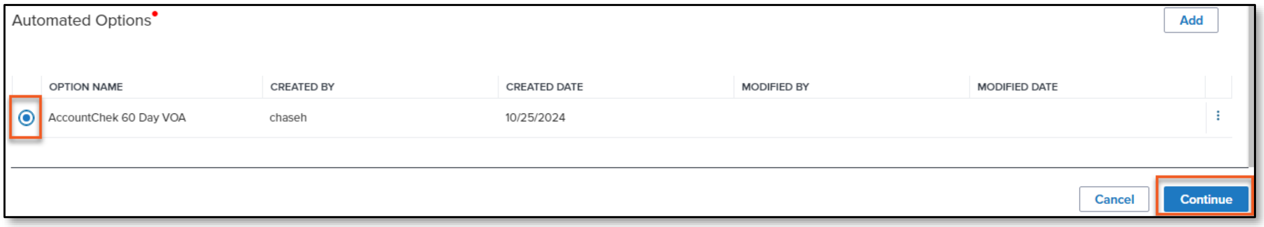
        2. **Refresh Period** – How long the AccountChek order is open and refreshed reports generated.
        3. **Transaction /Account History** – How far back the transaction/ data will appear on the report.
        4. **VOA Report Type** – Keep on “VOA”. Report Type “Lite” has been deprecated and may be removed in the future.
        5. **Auto Download Check box** – This enables the VOA report to be automatically uploaded to the eFolder without the user having the manually download it back going back to the integration
    vi. **Order VOE –** Enables the template to order an VOIE report.
        1. **Auto Download Check box** – This enables the VOIE report to be automatically uploaded to the eFolder without the user having the manually download it back going back to the integration
        2. **VOIE Request Type** – Type of VOIE report. See the Product Description section for more details.

b. Click **Submit**



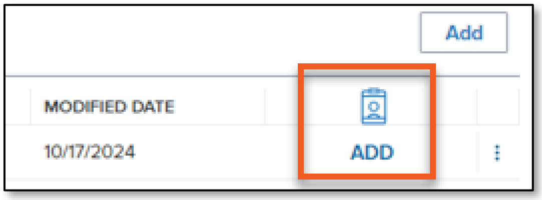
9. Select your Service Order template

a. Click **Continue**



10. Activate the Service Order using the '**On/Off**' toggle.

Note – Before you enable the Service Order Rule, you will need to input credentials for Automated Service Orders using the **ADD** button in the Service Order Rule row. This may not appear if you have already configured ASO credentials.

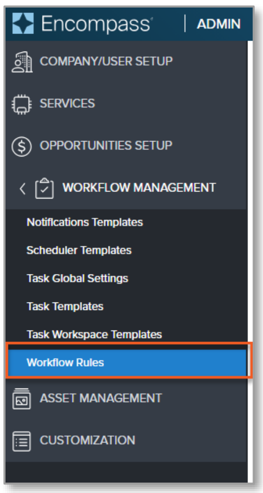


Workflow Rules

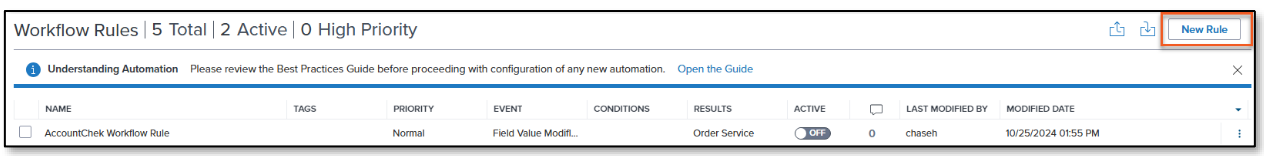
Use this section to configure Encompass Workflow Rules that trigger an AccountChek order using the Service Template you have set up in the previous section.

Creating or Modifying a Workflow Rule

1. From the Admin portal navigate to **WORKFLOW MANAGEMENT** > **Workflow Rules**.

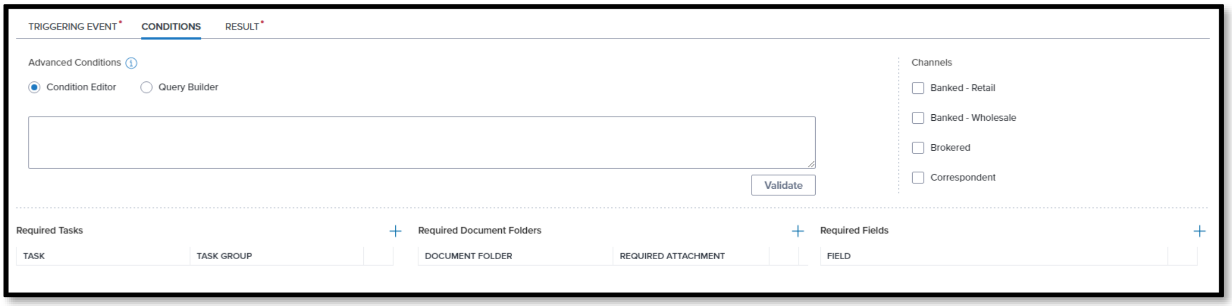


2. Click **New Rule** or the **Edit** icon to edit one of your existing rules.



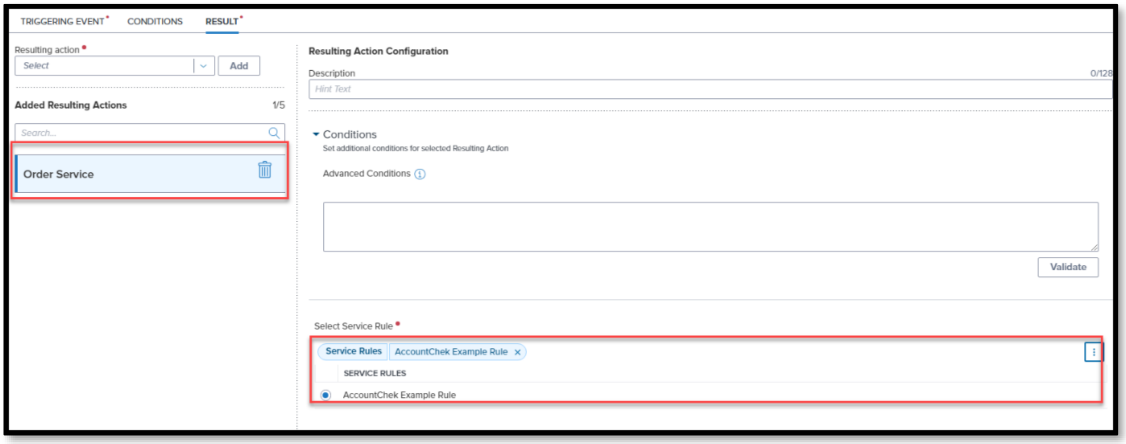
3. Define:
   a. **Triggering Events** – This is when the rule is initiated.

b. **Conditions** - Any additional criteria required to enact the Workflow Rule.

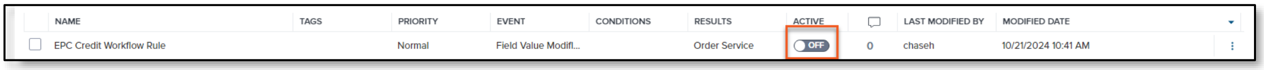


c. **Results** – What happens when the Triggering Event AND Conditions are met.

i. This is where you will select the 'Service Order' created in Step 1(the Service Order must be 'On' to select). **IMPORTANT –** These conditions must be me PRIOR to the triggering event.



4. Once completed, activate/enable the Workflow Rule using the **'On/Off'** toggle.



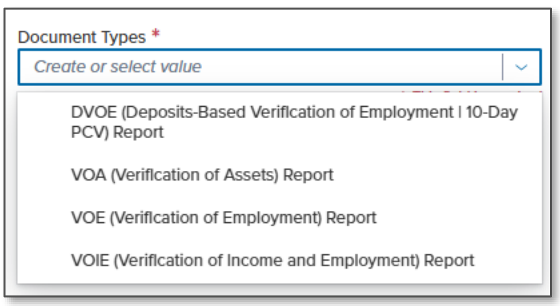
Document Mapping

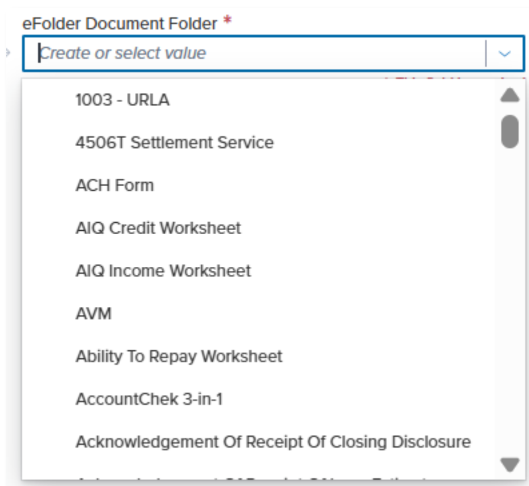
Follow these steps to configure which eFolder containers the Informative Research documents will be mapped to.

1. Navigate to the "**IR AccountChek**" Service Tile under the **Service Management** page.

2. Click the three dots.
    a. Select **Document Mapping**

3. Configuration
    a. Select the Informative Research Document you wish to map from the **Document Type** dropdown box
    b. Select which document folder you would like the document to be mapped to from the **eFolder Document Folder** drop down box. This can include custom eFolders.





4. Click **Save**.

Product Description

DVOE Deposit Based Verification of Employment

Factors: Currently, the DVOE functionality varies for Freddie or Fannie -

Guide Section 5302.6 (freddiemac.com)

Guide Section 5303.5 (freddiemac.com)

External Standard template (fanniemae.com)

FREDDIE MAC (LPA):

VOI and VOE are independent on LPA findings…meaning, you can use one without the other for AIM. For example, a DVOE can be used for the PCV 10-Day VVOE requirement as a stand-alone VOE, even if you did not receive reps & warrants for income.

FANNIE MAE (DU/DO):

Currently, the following applies (although this may change)

- VOI and VOE are connected on initial DU AUS run.
- **VOI-** reps and warrants if loan closes by date specified in DU messages. The close-by-date in DU for income validation is equal to 4-months from the “current-as-of” date (the effective date of the report data) of the asset verification report.
- **VOE**- reps and warrants if closes w/in 15 days.
  - If VOE goes beyond the close-by date of 15 days, the utilization of our DVOE report can be pulled and used to satisfy the 10-day PCV of employment. (This manual confirmation (outside of DU) will not result in relief of Reps & Warrants for employment.

VOA- Verification of Asset

- Power of one report
  - No longer just a replacement for bank statements
  - Utilized for GSE initiatives to meet income/employment, asset, rental analysis, and cash flow analysis.
  - Includes all financial institutions on one flowing report.
  - Ability to work with statements and choose days of history and accounts required for loan and AUS approval.

VOIE- Verification of Income and Employment

- Provides a Borrower permissioned VOIE that is derived from a direct data source by the payroll company of the employer.
- When available from the payroll provider, 6 most recent paystubs and 2-years W-2s are generated.
- Product can be refreshed for an updated VOIE or 10-day VOE (Verification of employment)

Informative Research

Questions?

AccountChek Encompass Partner Connect™

ADMINISTRATOR GUIDE

800-955-9038

helpdesk@accountchek.com

13030 Euclid St.
Garden Grove, CA 92653

www.informativeresearch.com

2026