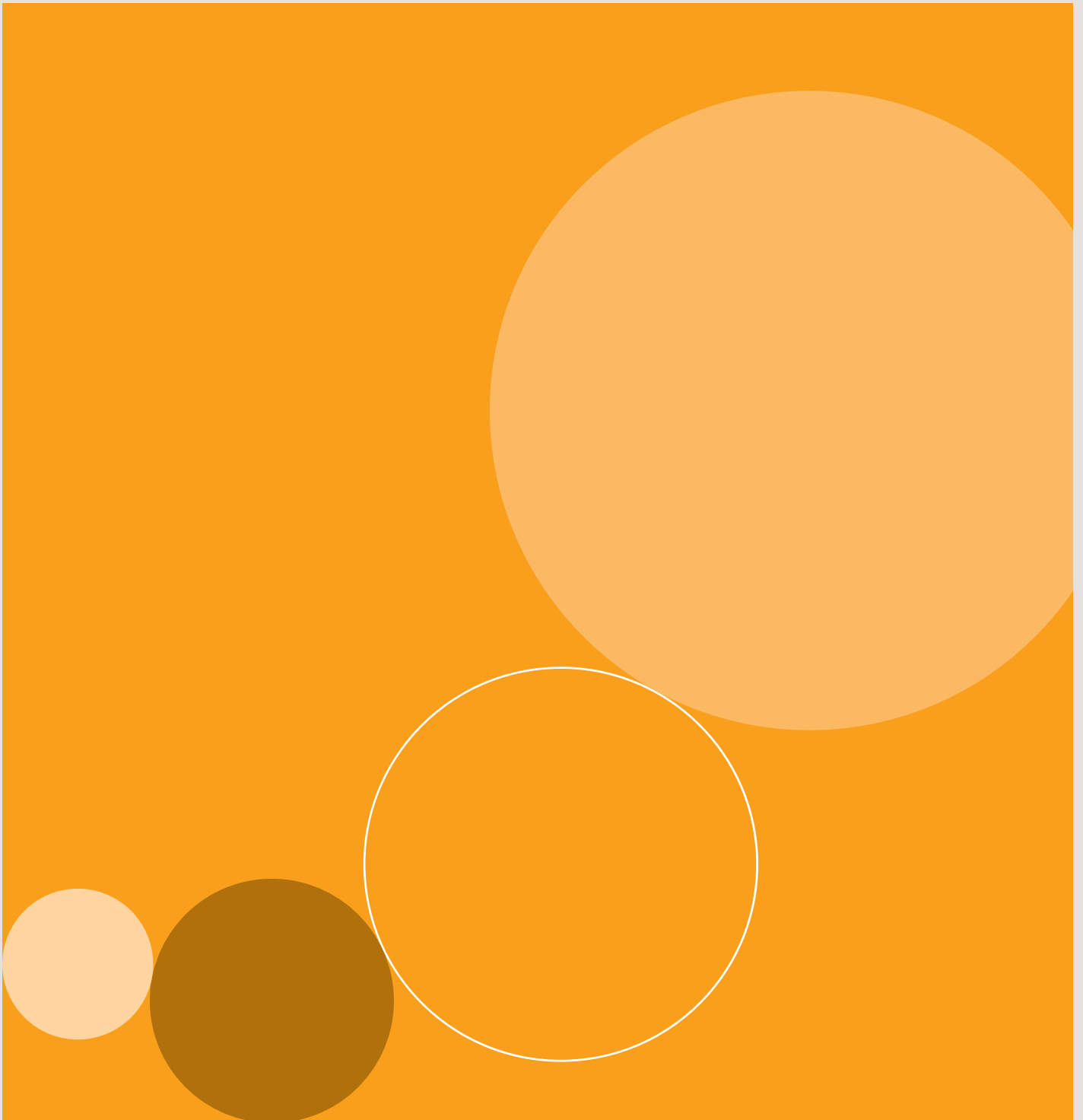
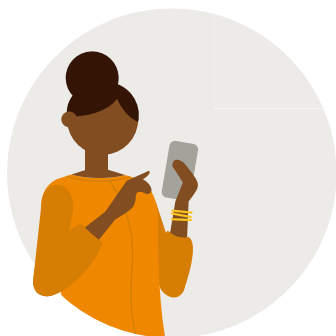




ICE release notes for 10/11/24 updates





We are happy to announce a few new enhancements and fixes within Encompass.

01. Product Naming Updates

Our MVS integration was updated to reflect the correct name for a VOE Transaction refresh in both the MVS 1 Touch refresh screen and in the Income and Employment refresh screen.

02. Product Refresh Options Update for MVS 1 Touch Experience

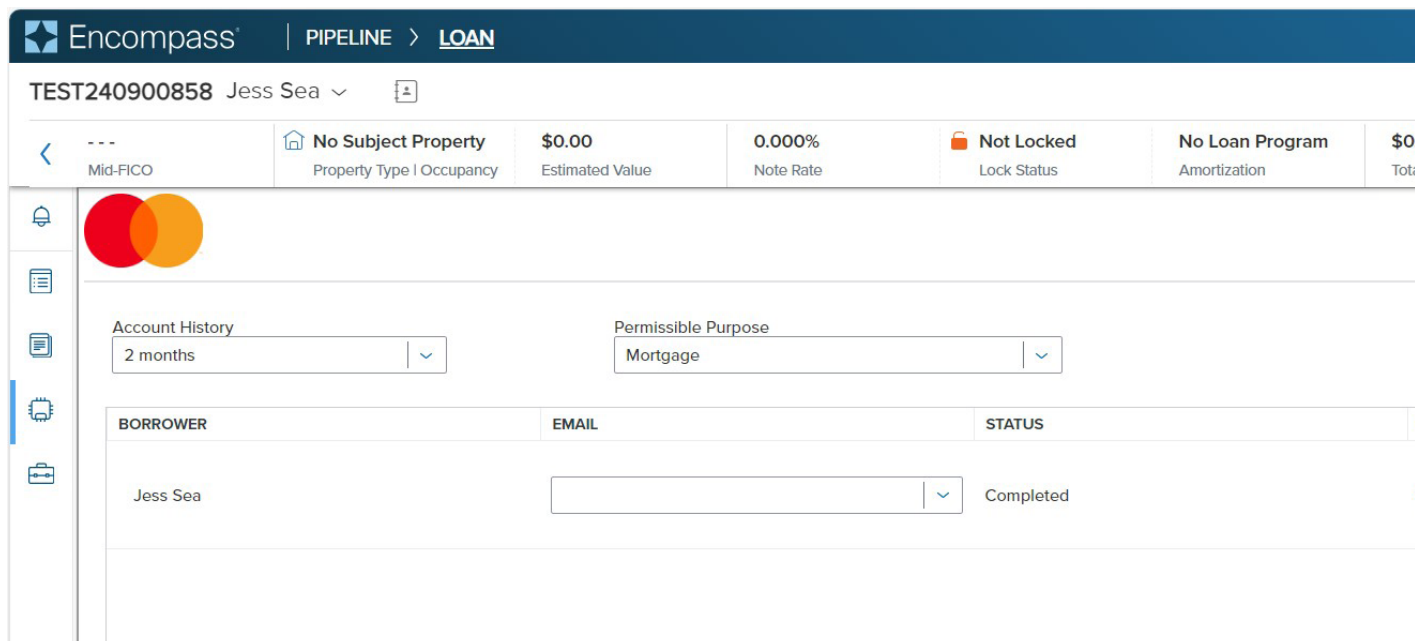
You can deselect and select other reports as needed, including the use case where you want to do an employment only refresh (VOE-Transactions or VOE-Payroll) for your pre-closing needs.

What has changed?

The screenshot displays the Encompass software interface. At the top, the header shows 'Encompass | PIPELINE > LOAN'. Below this, a loan summary bar includes fields like 'TEST240900858', 'Jess Sea', and various financial metrics. The main area shows a loan pipeline with columns for 'BORROWER' and 'EMAIL'. A modal window titled 'Select Report' is open, allowing users to select or deselect reports for a refresh. The modal lists four options: 'VOIE - Payroll(*)', 'VOIE - Paystub', 'VOE - Payroll(*)', and 'VOE - Transactions'. The 'VOIE - Payroll(*)' option is selected with a checkmark. Below these options, there are two 'VOA Report' checkboxes, one of which is also selected. A note at the bottom of the modal states: 'Refreshing the customer's payroll report is free one time within 60 days of the original create date. Additional charges will incur for every additional refresh report thereafter.' The modal has 'Cancel' and 'Submit' buttons. The background interface shows a sidebar with icons for different functions and a main content area with various fields and buttons.

03. Mastercard Rebranding

Our UI was updated throughout the services in Encompass to reflect the Mastercard logo. Here is one example with logo in the top left corner.



The screenshot shows the Encompass LOAN interface. At the top, the Encompass logo is visible in the top left corner. The main header displays 'TEST240900858 Jess Sea' with a dropdown arrow. Below this, a summary bar contains several key metrics: 'Mid-FICO', 'No Subject Property' (Property Type | Occupancy), '\$0.00' (Estimated Value), '0.000%' (Note Rate), 'Not Locked' (Lock Status), 'No Loan Program' (Amortization), and '\$0' (Total). The main content area features a sidebar with icons on the left. The primary section displays the Mastercard logo prominently. Below the logo, there are two dropdown menus: 'Account History' (set to '2 months') and 'Permissible Purpose' (set to 'Mortgage'). A table below these menus lists borrower information:

BORROWER	EMAIL	STATUS
Jess Sea	[Redacted]	Completed

04. Ability for LO to Upload Paystubs to Loans with an Asset Report

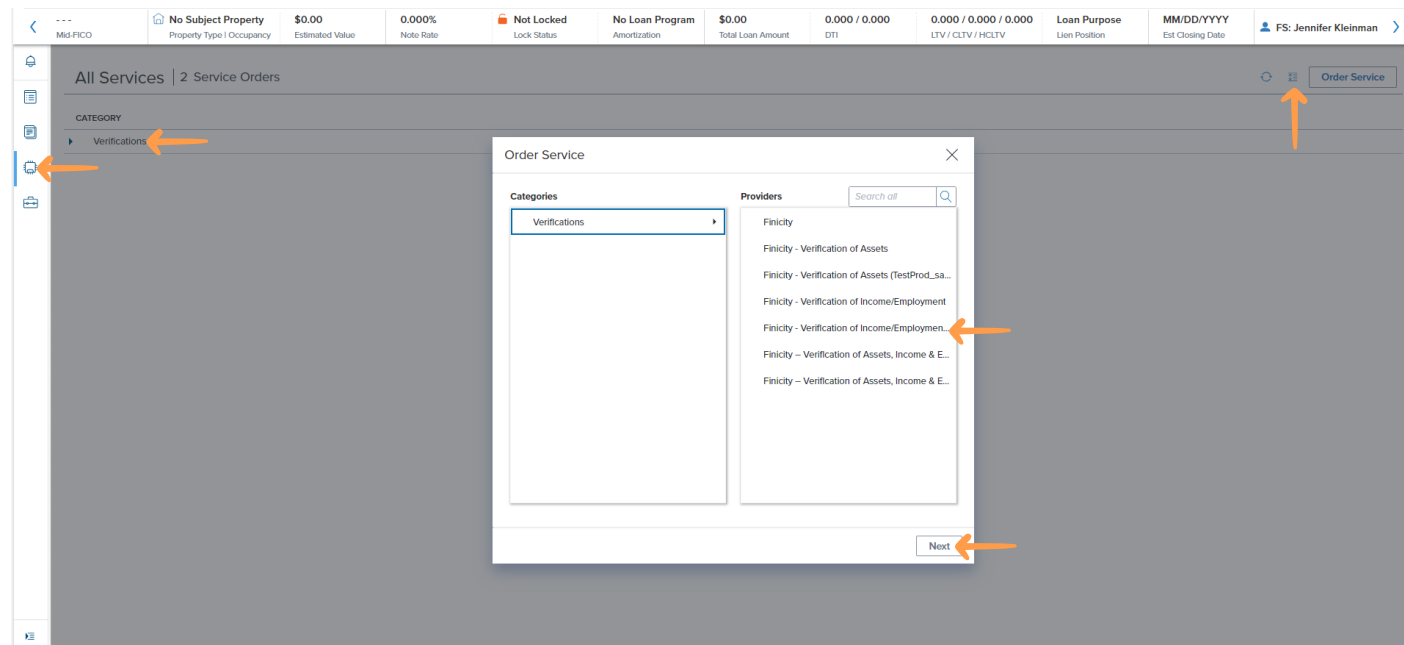
LO is able to upload paystubs and generate a VOIE – Paystub report any time there is an asset report (VOA or VOAI) for the borrower.

What has changed?

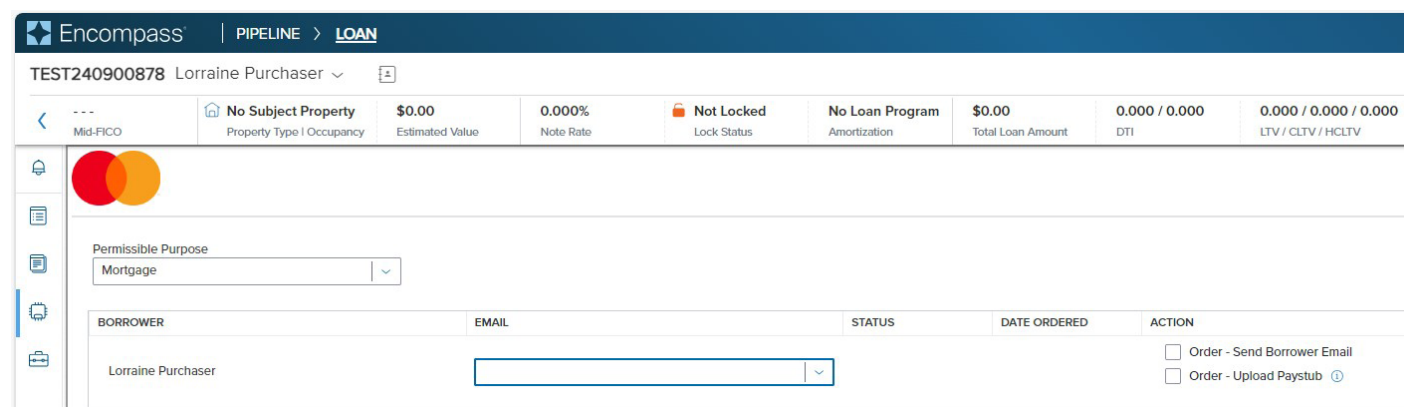
This enhancement allows an LO to collect a paystub upfront in the application process and later generate an VOIE – Paystub report with no further interaction with the borrower.

Let's walk through how to get to this screen.

Once an asset report has been completed, the LO can navigate to All Services, Order Service, Verifications, and select Finicity – Verification of Income/Employment.



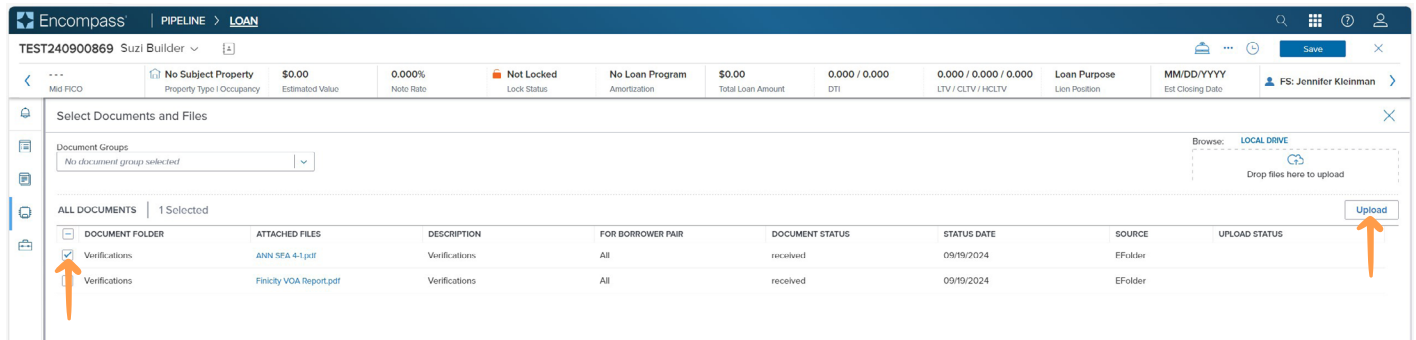
After selecting Next, the Order screen will pop up where two order options will be presented. **Order – Send Borrower Email** option will send the borrower an email to connect to their payroll provider or upload a paystub through connect. **Order– Upload Paystub option** will enable the LO to upload the most recent paystub for each employment and order a paystub report for the loan.



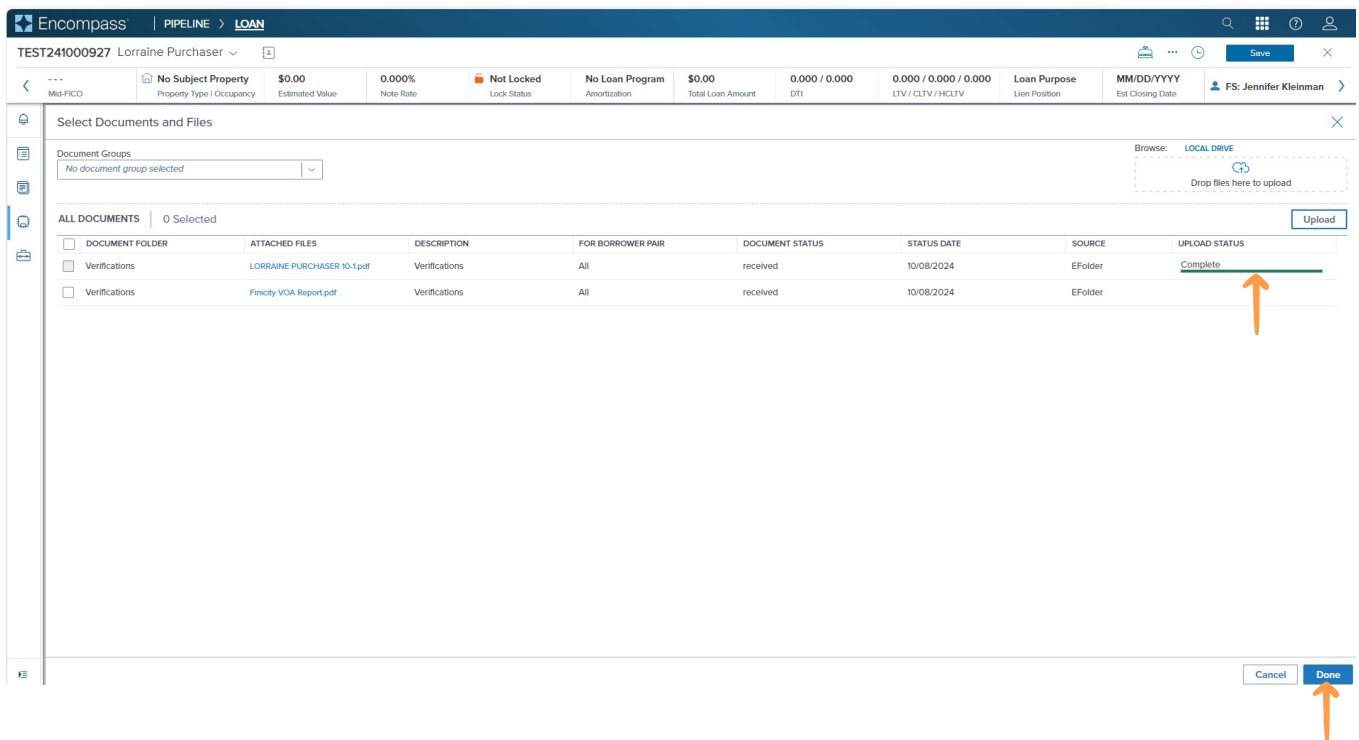
Order – Upload Paystub:

After selecting Order - Upload Paystub, the LO is given an opportunity to select the paystub file(s) to upload from the Encompass eFolder. Up to 3 files for three different jobs can be selected at the same time to be on the paystub verification report.

Select the file(s) on the left and then select the upload button on the right.



After a paystub is uploaded successfully and you see a green line that says completed, click on the Done button to return to the VOIE Order screen. **On the Order screen select the Submit button and a VOIE TxVerify report will be generated.** You can view the paystub report in the documents tab once it is completed. The.pdf version of the Paystub report will be stored in the eFolder.



You can also upload a paystub on the VOIE Re-Order screen.

Encompass

PIPELINE > LOAN

TEST240900878 Lorraine Purchaser

No Subject Property

\$0.00

0.000%

Not Locked

No Loan Program

\$0.00

0.000 / 0.000

0.000 / 0.000 / 0.000

Loan Purpose

MM/DD/YYYY

FS: Jennifer

Mid FICO

Property Type / Occupancy

Estimated Value

Note Rate

Lock Status

Amortization

Total Loan Amount

DTI

LTV / CLTV / HCLTV

Lien Position

Est Closing Date

Notifications

Forms

Documents

Services

All Services

MI Center

Underwriting Center

Tools

Permissible Purpose

Mortgage

BORROWER	EMAIL	STATUS	DATE ORDERED	ACTION	RECEIVED DOCS
Lorraine Purchaser	Home: jennifer.kleinman@mastercard.com	Completed	09/20/2024	<div><div><input type="checkbox"/> Refresh Report</div><div><input type="checkbox"/> Re-import</div><div><input type="checkbox"/> Order/Resend Borrower Email</div><div><input type="checkbox"/> Split</div><div><input type="checkbox"/> Upload Paystub</div></div>	

Select or enter the email address of the person who you would like to be notified when the VOIE report is ready.

Select your character

Cancel

After selecting the Re-Order button, you see this screen where various Actions can be taken including Upload Paystub.

The options on this screen are listed below:

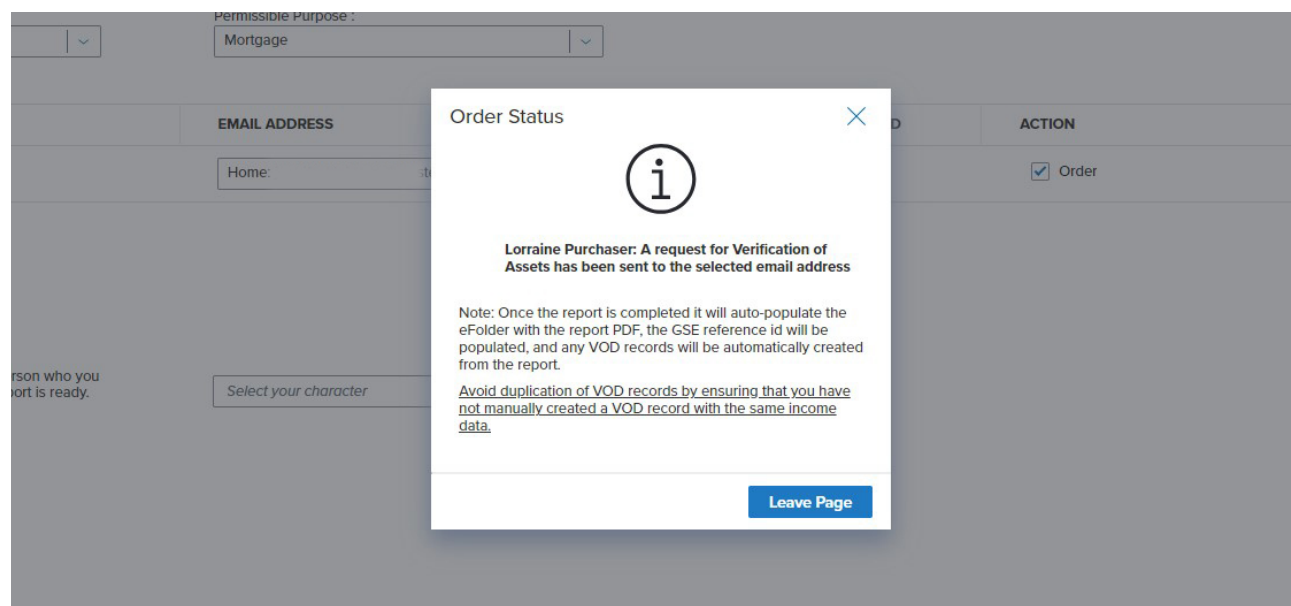
- Refresh Report = refresh the full version of the original VOIE report
- Re-import = Allow a verification report generated in a previous loan file to be imported into this loan file.
- Order/Resend Borrower email = resends the email with a Connect link
- Upload paystub = Uploading the paystub works with the same steps outlined previously on the order screen

05. "Order Status" popup notification to prevent VOD/VOE record duplication

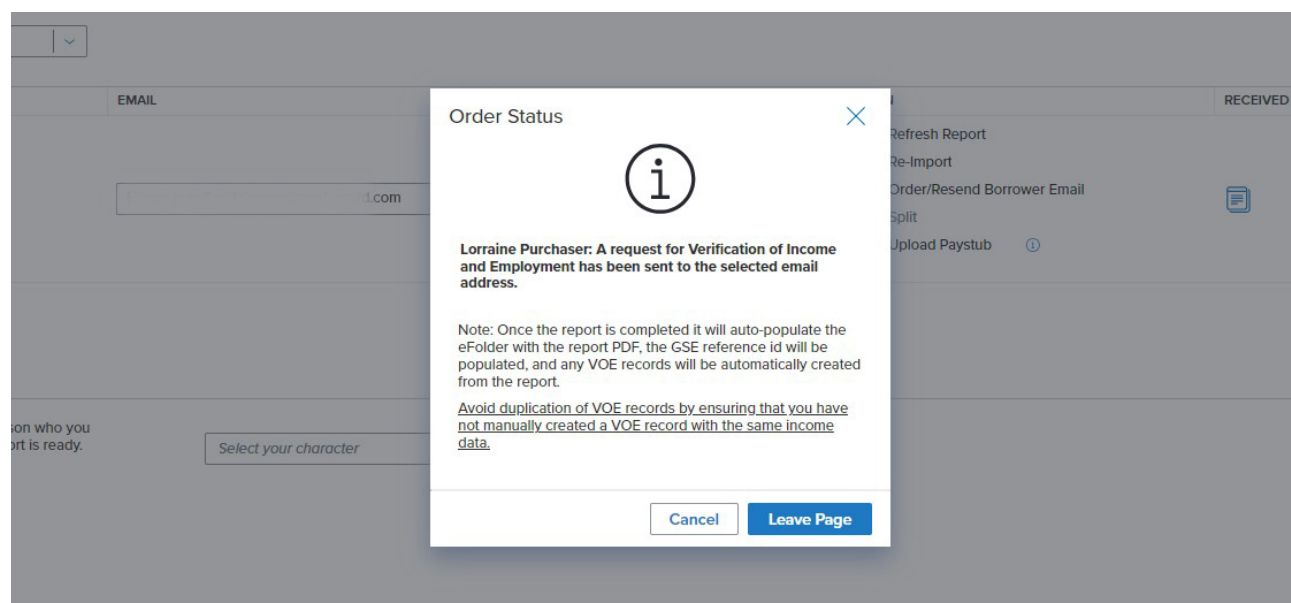
What has changed?

After a Finicity verification report has been ordered, the "Order Status" popup screen will notify the user how to prevent VOD/VOE record duplication.

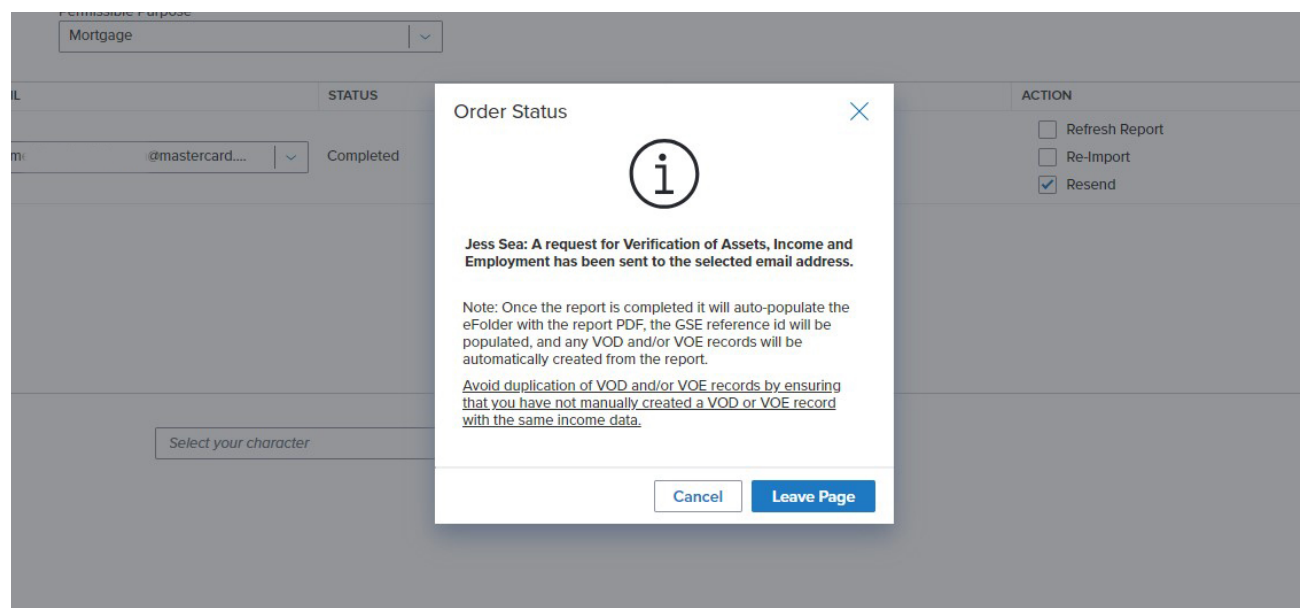
Verification of Assets



Verification of Income and Employment



Verification of Income, Employment and Assets - MVS 1 Touch



06. Automated Service Ordering Update

Finicity verification reports can now be ordered using the Automated Service Ordering in Encompass for MVS 1 Touch. This is currently enabled for the MVS 1 Touch Experience. See more detail on how to use this new feature in the MVS 1 Touch and ASO Guide available 10-18-24.

07. Loan Officer Notification Email Enhancements

In the ordering screen, the LO will now be able to add multiple email addresses for any support team member assisting on the loan to get notified when the order has been completed.

08. Paystub Employer Name Import Handling Enablement

This enhancement allows for one unique record for each employer name. In the event two paystubs are uploaded with the same employer's name, the paystub with the most recent date will be imported.

09. Single Use URL Enablement

When you order a borrower email it is tied to an URL that can only be used once. This means the borrower can only complete the order once. If another order is needed, the LO will need to resend a new borrower email that contains a new URL.

10. Phone number population update

This enhancement allows our instance to look for a home phone number first then a cell phone number. Once a phone number is found in either the home or cell phone number field, the application will progress. Previously if no home phone number was present, the application would not be able to proceed. Please note: this enhancement is currently available in Encompass and should be available in Consumer Connect Q1 of 2025.

Thank you,
The Mastercard Open Banking Product Team



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