



Fusion MortgagebotPOS

Standard Release 19.1

April 5, 2019

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Overview

This document contains:

- Installation Schedule and Notes
- Product Maintenance Items in this Release
- Finastra Support Information

Installation Schedule & Notes

We will install Standard Release 19.1 into the Test environment between 8:00 p.m. and 12:00 a.m. CDT on Thursday, April 4, 2019. The Test environment will be unavailable during the installation window.

This release is scheduled to be installed into the Production environment on Thursday, April 18, 2019, between 2:00 a.m. and 6:00 a.m. CDT. The Production environment will be unavailable during the installation window.

DU Day 1 Certainty/ Loan Product Advisor Asset and Income Modeler (AIM)

FormFree – Direct

One of the big new features available in the 19.1 release is the integration of AccountChek from FormFree into the Fusion MortgagebotPOS direct and mobile applications. AccountChek is an asset verification service that can be used to pre-populate asset information into the application. It can also be used to verify the assets of your borrowers. The re-issue key supplied by FormFree is also sent to Loan Product Advisor Asset and Income Modeler (AIM) and Desktop Underwriter (DU) for Day 1 Certainty.

AccountChek must be done separately for each borrower. So if you implement FormFree, the deposit account data for borrower and coborrower will be separated so that they are collected on two different pages. We have also modified the deposit account questions to have an accordion layout that is consistent with accordions that we use throughout the direct and mobile applications.

☐ Investments

☐ Withdrawal from a retirement account
 ☐ Gift from a relative
 ☐ Cash Value of Life Insurance
 ☐ Borrowed funds
 ☐ Other

Deposit Accounts

By using our secure process to find and share your account information, you can save time and ensure the accuracy of the data included on your application.

[Find My Accounts](#)

ABC Bank Mutual Fund \$55,345 Balance
 Close

Asset Details

Institution Name
 ABC Bank

Type of Account
 Mutual Fund

Account Number
 123456789

Balance
 \$55,345

[Delete Asset](#)

[Add Asset](#)

Apply Now

[Start App](#)
[Personal Info](#)
[Property Info](#)
[Loan Selection](#)
[Asset Info](#)
[Expenses Info](#)
[Income Info](#)
[Submit App](#)

Andy's Asset Summary

We'll need to verify that you have sufficient funds to complete this transaction. We estimate that approximately \$104,261.11 will be required to close.

Deposit Accounts

By using our secure process to find and share your account information, you can save time and ensure the accuracy of the data included on your application.

[Find My Accounts](#)

XYZ Bank Savings \$22,123 Balance
 Open

Best Bank Savings \$14,236 Balance
 Close

Asset Details

Institution Name
 Best Bank

Type of Account
 Savings

Account Number
 35423432

Balance
 \$14,236

[Delete Asset](#)

[Add Asset](#)

[Back](#)
[Save and Close](#)
[Next](#)

If you choose to implement FormFree, your users will be able to initiate a FormFree order while completing their application on your MortgagebotPOS Direct sites. They will see a button when they come to the Assets page that says "Find My Accounts". When they click that button, the FormFree widget will open and the user will be able to select the financial institution that holds their accounts and then provide their login information. Once the user's account information is validated, the user then authorizes their information to be shared and their account information is prepopulated into your MortgagebotPOS application including financial institution name, account number, and balances.

Choose your institution from the popular list below.

Bank of America

Capital One

citi

FIFTH THIRD BANK

PNC

SUNTRUST

Sign In

Please enter your credentials for DagBank.

Username for DagBank

AccountChek.bank2

Password for DagBank

.....

[Next](#)

Not your financial institution? Try a [new search](#)

My Accounts

Congratulations! Your shared accounts are ready to send to your lender. Click Finish to complete the process.

ACCOUNT	BALANCE	SHARED?
TESTDATA	\$16,491.83	✓

[Finish](#)

[Add Another Account](#)

A report containing their asset information and a report identifier is then created. At the end of the application, if the loan is to be submitted to Desktop Underwriter or Loan Product Advisor, we will then send this report identifier in the underwriting request to Loan Product Advisor AIM and Desktop Underwriter Day 1 Certainty.

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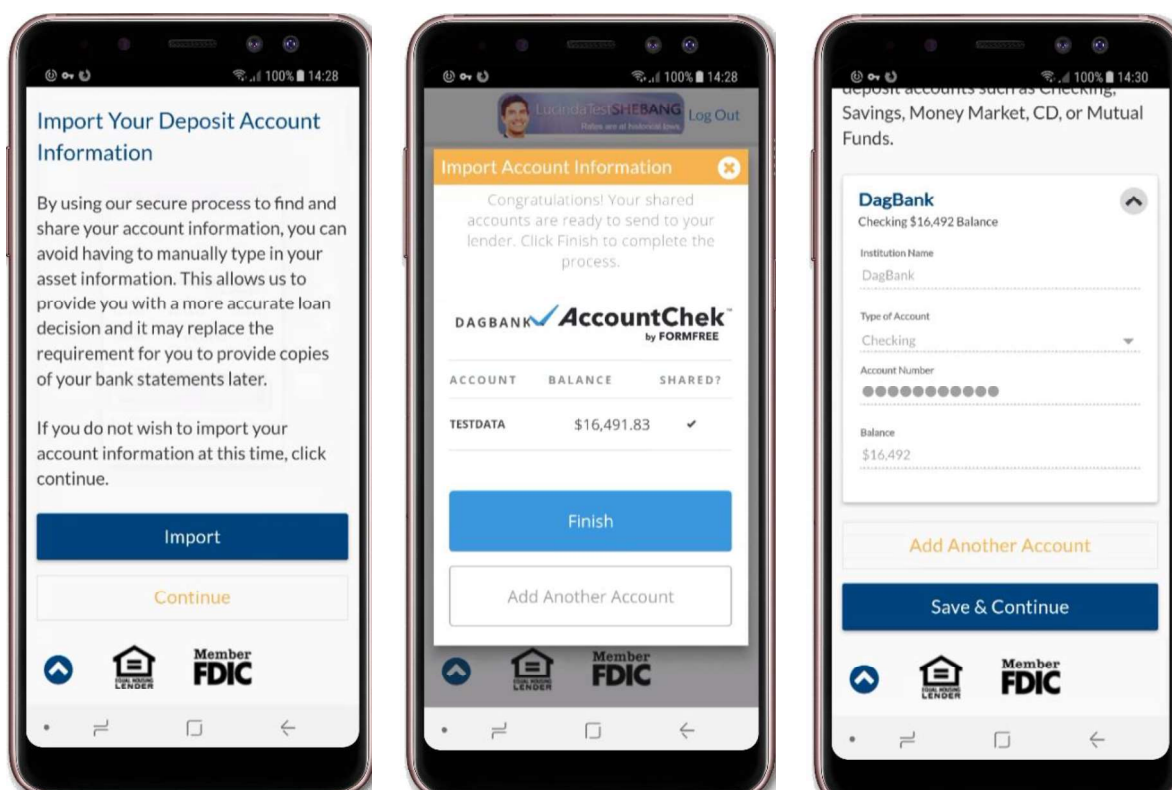
2

Users that do not complete their application in the first session but have already created a FormFree order within MortgagebotPOS will also be able to update their FormFree Asset Verification from within the application as long as the order is still within the refresh period that your institution has set up with FormFree. If the order is still within the refresh period, the user will see an “Update My Accounts” button. Clicking the button will launch the widget again and the user will be able to modify the accounts that are shared through AccountChek. If the order is not within the refresh period, the “Update My Accounts” button will not be displayed and no further reports or orders can be created for that account.

You can also configure when your “Find My Accounts” and “Update My Accounts” buttons appear. For instance, you may want borrowers to be able to use FormFree for purchase applications but not Home Equity applications. Or you may only want borrowers whose credit scores are over a certain threshold to see that button.

FormFree – Mobile

We will also be making FormFree available on Fusion MortgagebotMobile. Like Direct, users will be able to import their asset information for each borrower and the assets section will be modified to separate out deposit accounts for each borrower. A report identifier will also be generated and sent in the underwriting request to Loan Product Advisor AIM and Desktop Underwriter Day 1 Certainty.



FormFree – PowerManager

If AccountChek has been ordered for an application, you will see information about the report, the status of the report, and a link to the report itself on the Application Details page in PowerManager. You will see the Report Identifier that is sent to Loan Product Advisor and Desktop Underwriter for underwriting purposes. Finally, if more than one report was requested for a particular order, you will see a history of reports at the

bottom of the asset verification section. For joint MortgagebotPOS and Fusion MortgagebotLOS clients, the report containing the asset information will also be available in MortgagebotLOS under Services > View VOA.

Verification of Asset Information			
Borrower Name:	Mary Test	Co-Borrower Name:	Henry Test
Order ID:	4356	Order ID:	2344
Status:	Complete	Status:	The borrower has successfully logged in but has not started account enrollment.
Report:	View/Print	Report:	View/Print
Reissue Key:	2FJMW4B	Reissue Key:	4RTMW6C

Report History			View/Print All
Borrower Name	Date/Time Created	Report ID	View/Print
Mary Test	8/20/2018 2:23:49 PM	299d4bc9-c823-4331-a954-6bf5347e214a	View/Print
Henry Test	8/20/2018 2:23:40 PM	730a859f-4ca7-4875-a48a-1691794ef8c2	View/Print

FormFree – Sign Me Up!

If you would like to add FormFree to your MortgagebotPOS Direct or Mobile sites and you already use FormFree today, you can contact your FormFree service representative directly to set up your account for use with MortgagebotPOS. Then, you can submit a change request to Add Day 1 Certainty Options (FormFree/Equifax) using the Change Request Tool in PowerManager. If you want to use FormFree but you do not use DU or LPA on your MortgagebotPOS direct or mobile site, you can do that as well and you would still submit the same change request to do so, we just won't be sending that information to Desktop Underwriter or Loan Product Advisor.

If you are new to FormFree, you will need to contact their service desk at 1.800.225.9498. They will work with you to set up an account that can be used in conjunction with MortgagebotPOS. The rest of the process is the same – you will still want to complete the guide and submit a change request to Add Day 1 Certainty Options (FormFree/Equifax).

If you use FormFree, we will automatically send report information to Fannie Mae for Day 1 Certainty or Freddie Mac for AIM. You do not need to make any changes to your accounts at Fannie Mae or Freddie Mac. If a user provided income or asset verification information in their application, you will automatically see that reflected in the Feedback Certificates that come back from Desktop Underwriter and Loan Product Advisor.

After you submit the change request to Add Day 1 Certainty Options (FormFree/Equifax) using the Change Request Tool in PowerManager, we will add the FormFree functionality in a deactivated state in the next available Express release. You will need to go to Powermanager > Maintenance > Partner > Asset Verification to enter your User ID and Password from FormFree, indicate whether the asset verification form should export to your LOS, and activate the functionality.

Asset Verification			
Active:	<input type="button" value="Y"/>	LOS Export:	<input type="button" value="Y"/>
User ID:	<input type="text"/>	Password:	<input type="text"/>

Equifax – Sign Me Up!

FormFree is the second phase of the Day 1 Certainty project started last year when we rolled out an integration to The Work Number from Equifax. If you are not already using The Work Number but would like to use it to complete the income and asset verifications necessary for Day 1 Certainty or AIM, you can contact your Equifax Account Manager directly to set up an account. Once your account is set up, you can complete the Add Day 1 Certainty Options (FormFree/Equifax) change request to have the integration added. You can also use this change request to add both The Work Number from Equifax and AccountChek from FormFree at the same time if you are new to both. You do not have to use one service before you can use the other.

Automatic Document Delivery for Fusion MortgagebotLOS

For our joint MortgagebotLOS and MortgagebotPOS clients, we are rolling out an automated document delivery system in this release. Clients who use Doc Exchange on MortgagebotPOS allow their users to upload documents on their MortgagebotPOS site. Financial institution personnel can then download those documents in PowerManager. On the MortgagebotLOS side, many clients use ImageFlow to manage documentation to support their loans in process.

The new document push feature that we are adding in 19.1 will bridge the gap between MortgagebotLOS and MortgagebotPOS when it comes to documents uploaded by users. When users upload documents on a MortgagebotPOS site, the documents that they upload will now be automatically sent to MortgagebotLOS and routed into the appropriate Folder within Imageflow for that loan and document type. If you are a client who uses these features in MortgagebotLOS and MortgagebotPOS, you should never need to download another document uploaded by a customer again!

For clients that implement automatic document delivery, we will add a Document Type drop down to the window that appears when users upload documents. Users will be required to select an option from this drop down to ensure that documents are routed into Imageflow correctly. If a user enters “Other” for the Document Type, we will also continue to collect a description from the user.

The image displays two side-by-side screenshots of the 'Secure Document Upload' dialog box. Both windows have a title bar with a close button. The left window shows the 'Document Type' dropdown menu set to 'Bank Statement'. Below it is a 'Select File' button with a 'Browse...' link, followed by the text 'Supported File Types'. At the bottom are 'Cancel' and 'Finish' buttons. The right window shows the 'Document Type' dropdown menu set to 'Other'. Below this dropdown is a text area labeled 'Document Description' with a vertical scrollbar. Below the text area is another 'Select File' button with a 'Browse...' link, followed by the text 'Supported File Types'. At the bottom are 'Cancel' and 'Finish' buttons.

Once the user has finished uploading their documents and has logged out (or the session times out), we will automatically push the documents to Imageflow along with the document type and any additional description entered by the borrower. Imageflow will use the document type entered by the user to route the documents to the appropriate folder within Imageflow.

If you already use both Doc Exchange for MortgagebotPOS and Imageflow for MortgagebotLOS, you will be able to activate this feature automatically from the PowerManager Partner Maintenance page by setting the

Active field for LOS Document Push to “Y”. You do not need to submit a change request to use this feature. Please note that only documents uploaded after you set this field to Y will be pushed to MortgagebotLOS. Documents that were uploaded prior to activating LOS Document Push will not be pushed.

If you do not have Doc Exchange, now is a great time to add it! Contact your Mortgagebot Account Executive and ask them if you can add Doc Exchange to your MortgagebotPOS sites. There is a one-time implementation fee of \$1,000 and a monthly fee of \$250/mo. There are no additional charges for the push service.

If you do not have Imageflow for MortgagebotLOS but would like to add it, you can contact MortgagebotLOS Support to start that process.

Credit and Underwriting Enhancements for Fusion MortgagebotLOS

Updates were made to allow MortgagebotLOS to process and display credit and underwriting data from MortgagebotPOS as if it were originated in MortgagebotLOS. Joint MortgagebotPOS and MortgagebotLOS clients can turn on this new functionality on the Partner Maintenance screen in PowerManager by setting the “Include Credit and UW Files?” field under Mortgage Origination File Format Data Transfer to Y.

When this functionality is active and an AUS recommendation is successfully requested in MortgagebotPOS before the export to MortgagebotLOS, the automated underwriting status and recommendation will be available and viewable in MortgagebotLOS.

Additionally, when this functionality is active and credit is successfully requested on MortgagebotPOS before the export to MortgagebotLOS, credit data will be available and viewable in MortgagebotLOS. A new link has been added to the Additional POS Details screen in MortgagebotLOS to allow users to view the Credit Report Reconciliation from MortgagebotPOS, if it exists. The Credit Report Reconciliation link will still be available in App Details within PowerManager.

Liabilities Export Settings

- When the “Include Liability in Partner File” field shown in the screen shot above is set to Y, the 1003 Liabilities screen in MortgagebotLOS will populate with the liabilities data sent from MortgagebotPOS. ***Please note that this means when joint credit is ordered, all liabilities will be assigned to the borrower only.***
- When the “Include Liability in Partner File” field is set to N, the 1003 Liabilities screen in MortgagebotLOS will populate with the liabilities from the credit report, as if credit was ordered within MortgagebotLOS.

Unmarried Borrower Settings

MortgagebotLOS does not support ordering individual credit for joint applications. Therefore, if you order individual credit for unmarried borrowers, you will need to send the second borrower as a second borrower (BW) and not a coborrower (QZ) in the MO file. If you order joint credit for unmarried borrowers, you will need to send the second borrower as a coborrower (QZ) in the MO file. To validate and change your setting if needed, visit PowerManager > Maintenance > Partner > Mortgage Origination File Format Data Transfer and verify the "Send Second Borrower As" setting. Please note that this field only affects unmarried borrowers; married borrowers are always sent as a borrower/coborrower.

For more details on how the credit and underwriting data will display in MortgagebotLOS, please see the MortgagebotLOS 19.1 Release Notes.

Simple Interest Pilot Program

In this release, we are beginning to add support for simple interest products. We will display an accurate APR, payment and prepaid interest amount throughout the site for supported simple interest products. An accurate Loan Estimate will also be generated if you offer disclosures at the end of the application. In this release, we will support simple interest for fixed rate loans, ARMs, construction-permanent fixed rate and construction-only loans. More products will be supported in the future.

Initial support for these new products will be offered as a pilot program and support of the new products is currently limited to MortgagebotPOS Direct, Advisor, and Mobile sites. PowersitePro will not support simple interest loans in this release. MortgagebotLOS is not yet supporting simple interest products, so please keep this in mind when deciding if this pilot program is right for you.

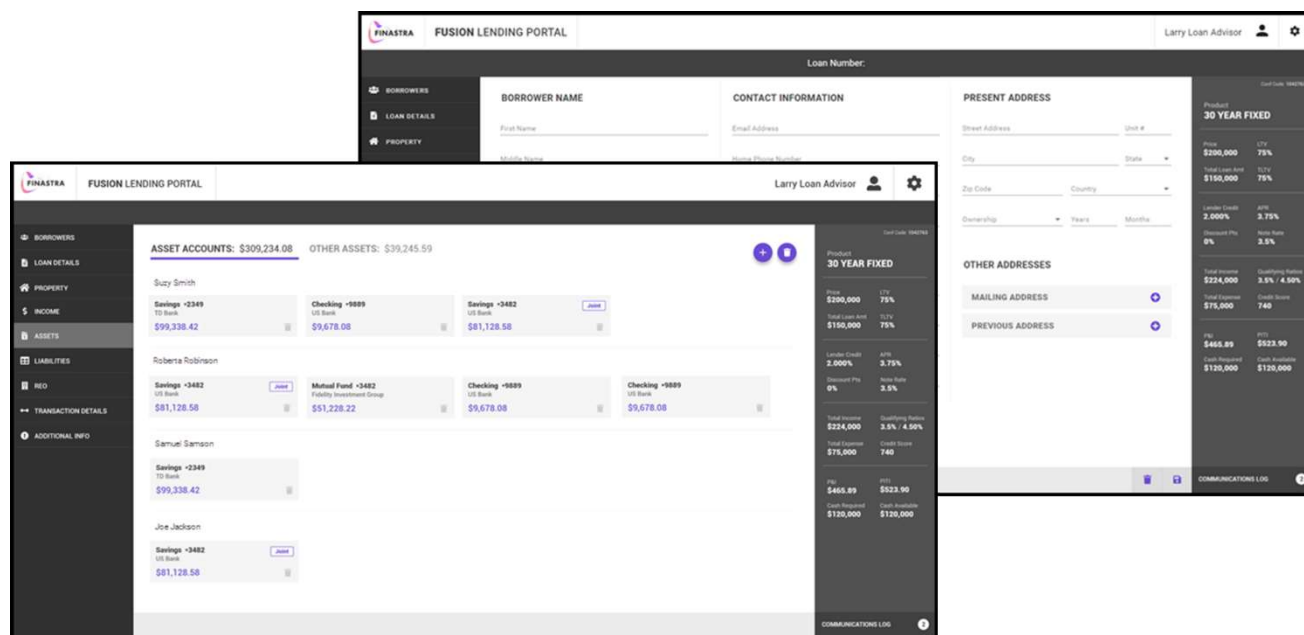
There is no charge to add these additional products. If you are interested in participating in the pilot program to support simple interest products on your site, please contact us at POSProductManagement@finastra.com.

URLA Updates

Work is underway to support the redesigned Uniform Residential Loan Application (URLA) and the corresponding dataset, the Uniform Loan Application Dataset (ULAD). We are preparing new questions and updates to some existing questions on our MortgagebotPOS Direct, Advisor, and Mobile applications.

A replacement for MortgagebotPOS Pro, which was designed around the current 1003, is also in development. This replacement is intended to be used in conjunction with MortgagebotLOS, Fusion LaserPro and Fusion DecisionPro, creating a more consistent experience for collecting mortgage applications across the products. Please watch for communications from MortgagebotLOS and LaserPro for more details on the updated experience you can expect to see in each product.

Like MortgagebotPOS Pro, you will be able to launch the common application portal from PowerManager to either create a new application or edit an existing one. We also plan to allow users to access the common application portal directly so when you are out in the field with a tablet, you can start or finish an application right there. The common application portal will be a responsive website that is accessible from a desktop computer, tablet, or smart phone.



We are looking for volunteers to talk to us about how they use MortgagebotPOS Pro today, what works, and what could be improved. The lessons learned from these conversations will help us as we continue to develop the common application portal. If you are interested in participating, please email DL-LendingPortalResearch@finastra.com for more information.

Azure Active Directory (AAD) – ACTION NEEDED

Finastra is creating a single sign on experience for the common application portal by utilizing Microsoft Azure Active Directory (AAD). Users will be required to use an AAD account to log into the common application portal. In addition, both MortgagebotPOS PowerManager and MortgagebotLOS will be updated in the future to allow users to sign in with their AAD accounts. This means that users will be able to access MortgagebotPOS PowerManager, MortgagebotLOS, and the common application portal with a single set of credentials!

While we will not be requiring AAD accounts for all users to log into PowerManager immediately, we are encouraging all clients to start this process to prepare for the future as the Fusion Mortgagebot products further integrate with Azure Active Directory.

If you do not already have Azure Active Directory for your institution, you will be able to create one for free. Please see the instructions for creating a free AAD account in Customer Center (<https://customercenter.dh.com/>) Knowledge Center Article NAR8467. In case you were not able to attend, the questions and answers from our Azure Active Directory webcasts in February are posted in Knowledge Center Article BLN4726. **We suggest sharing these articles with your IT Department as soon as possible.**

Please watch future release notes for more details on the PowerManager login updates. We will include details on how the login process will work for users with and without AAD accounts, how to link PowerManager accounts to AAD accounts, and how to provide us with your AAD tenant ID so we can link it to your organization.

What value does using Azure Active Directory (AAD) bring?

1. Your institution owns and controls the AAD and the permissions of the members.
2. Mature 'Cloud' Access and Identity provider.
3. Progress toward managing user access to Finastra SaaS solutions in a single tool.
4. AAD allows further efficiency in managing users for tools you may already use, or plan to use, such as Microsoft Office 365 or Finastra's Fusion Compliance Reporter, further consolidating user management for your institution.

Miscellaneous Items

The following additional updates have been made with this release:

- Updated the HMDA/ECOA logic for Home Equity Lines of Credit to no longer collect Demographic Information for ECOA purposes when 1) your site is not configured to report HELOCs for HMDA (PowerManager → Maintenance → Partner, Report HELOCs = N), 2) the purpose of the loan is to purchase a new home, and 3) there are no mortgages on the subject property to be paid off by the loan. Because the loan is to be secured by the subject property, and not the new home, this type of transaction does not fall within the scope of transactions for which Demographic Information for ECOA purposes. (This update addresses Change Request 230591)
- Fixed an issue with exporting a loan from MortgagebotPOS to DecisionPro when credit is requested from Factual Data. (This update address Change Request 213574)
- An update was made to improve the site performance on MortgagebotMobile.
- Fixed an issue that was occasionally causing the wrong Product Disclosure to display for a Home Equity loan application. (This update addresses Change Request 236722)
- Corrected an issue that allowed credit to be requested in MortgagebotMobile if the borrower entered their Social Security Number but did not complete the authorization question and finish Step 2. (This update addresses Change Request 240308)
- Reduced the timeout functionality in PowerManager from 60 minutes of inactivity to 30 minutes.
- Corrected an issue in MortgagebotMobile that prevented a borrower from being able to log into Loan Status if the loan was originated in MortgagebotLOS. (This update addresses Change Request 236636)
- Corrected an issue that prevented borrowers from logging into Loan Status on a Direct site when the application was originated on an Advisor site.

Finastra Support

Finastra support offers several options to help you get the most out of your software, including a self-service Case Management tool, and phone support.

Please visit the Finastra Customer Center at <https://customercenter.dh.com/> to log in to our online self-service Case Management system. If you forgot your password, simply click the [Forgot Password](#) link. Once logged in to Customer Center, you have the ability to use the Knowledge Center to troubleshoot issues and answer questions.

If your financial institution is not currently using these tools and would like to, please contact Finastra support for assistance at 1-888-268-5220.

Note: The Financial Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act or GLB Act, includes provisions to protect consumers' personal financial information held by financial institutions. Therefore, Finastra support cannot accept data or screen captures that contain personal financial information via email or fax. For information about secure file transfer methods, contact Finastra support.



About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com.

