# Point of Sale (Zip)
## 3.5 Admin Guide

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# Changes in This Version

The table below shows the changes made to this document for the Zip 3.2 through 3.4 releases.

| Version | Sections Impacted | Changes |
|---------|-------------------|---------|
| 3.2 | Products > Product Introduction and Product Details | Added the Products section and the Product Introduction and Product Details subsections. |
| | Calculators | Added the Calculators section. |
| | Settings > Document Template | Added the Grace Period field. |
| | Borrower Portal > Default Information > Images and Colors | Added an example of the Loan Interview Summary PDF document. |
| 3.3 | Borrower Interview > Configuration > Edit Configuration | Added the Loan Term Edit button and Edit Loan Term lightbox. |
| | Notifications > Email Settings | Added the Alert Loan Originator checkbox. |
| | Company Site > Company Main | Added Logos. |
| | VOA Settings > Enabling VOA | Updated FormFree to AccountChek |
| | Notifications > Edit Emails > Email Signature | Updated the Manage Social Media lightbox. |
| 3.4 | Borrower Portal > Banner and Colors | Added Secondary Color |
| | Company Site > Company Main | Added the Calculate Your Mortgage text color |
| | Notifications > Edit Reminders | Added more information about the Alert Loan Originator checkbox |
| | Settings > Document Template | Added the English/Spanish tabs |
| | Borrower Portal > Default Information | Added the EDIT button and Edit Content lightbox |
| | Products > Product Introduction | Added the EDIT button and Edit Content lightbox |

| Version | Sections Impacted | Changes |
|---|---|---|
| | Borrower Interview > Disclaimer/Authorization/Result | Added the EDIT button and Edit Content lightbox<br><br>Updated the eConsent section |
| | Borrower Interview > Terms of Use/Privacy Policy | Added the EDIT button and Edit Content lightbox |
| | Notifications > Edit Emails | Added the EDIT button and Edit Content lightbox |
| | Notifications > Edit Reminders | Added the EDIT button and Edit Content lightbox |
| | Retention Policy | Updated the eDisclosure & Signature section |
| 3.5 | Borrower Interview Report | Updated screenshots and the steps for entering the search dates |
| | Borrower Interview Report > Borrower Interview Report Search | Updated screenshots and added the View button |
| | Borrower Interview Report > Borrower Interview Resend, View and Excel Download | Updated the Borrower Interview Report > Borrower Interview Resend, View and Excel Download section |
| | eSign Reports | Updated INKit to eSign and added Download as Excel and Resend buttons |
| | Document Template | Updated screenshots and added the Category, Type, and Required/Grace Period steps |
| | VOS Settings | Updated verbiage |
| | Borrower Statistics > Total Number of Borrower Indicators | Updated screenshots |
| | Borrower Statistics > Searching Borrower Statistics | Updated screenshots, added Abandonments, Registered borrowers, and Download as Excel bullet points, added Abandonment Summary lightbox, |
| | Security | Updated screenshot and verbiage, added the Borrower Dashboard and Users tabs bullet points |
| | Security > Borrower Dashboard Tab | Added Borrower Dashboard Tab section |
| | Security > Users Tab | Added Users Tab section |
| | Configuration | Updated screenshot |
| | Configuration > Edit Configuration | Added steps for Refinance, HELOC, Construction / Land, Personal, Financial, and Document Collection |

Changes in This Version

| Version | Sections Impacted | Changes |
|---|---|---|
| | Loan Originators | Updated screenshot |
| | Loan Originators > Creating New User Accounts | Updated screenshot |
| | Loan Originators > Download as Excel | Added the Download as Excel section |
| | Loan Originators > Editing Loan Officer Zip Landing Site | Added the step to set Default Language |
| | Edit Emails | Updated screenshot |
| | Edit Emails > Email Notifications | Updated screenshots, added Signature, added bullet points for the Background Color and insert images |
| | Edit Emails > Email Notifications > Set Back Email Content to Default | Added more information for the Set Back to Default button |
| | Edit Emails > Manage Social Media | Changed the Email Signature section to Manage Social Media, added more information and screenshots about this section |

# Contents

Contents

# Company Site

Through the **Company Site** menu, as the administrator, you can configure the design and messages on your company Zip site, which serves as a platform for borrowers to be introduced to your organization and loan officers. Additionally, borrowers can apply for loans and choose specific loan officers to work with via your company Zip site.

## Company Main

Via the *Company Main* screen, you can configure the design and layout of the landing page on your company Zip site. This is the place where you choose the images and messages that greet borrowers when they first visit your company Zip landing page.

To set up the landing page of your company Zip site:

1. Select the *Company Main* screen from the **Company Site** menu.

   ### Company Main

   *Here you can set up your company introduction, company information, and other content that appear on your Zip company main page. If you do not want to enable your Zip company main page, select Off in the Use Company Main section.*

   **Use Company Main**

   ◉ On    ○ Off

   **Language Selection**

   ◉ On    ○ Off

   **Company Web Address Setup**

2. In the *Use Company Main* section, you can enable or disable your company Zip site by selecting either **On** or **Off**. Selecting **Off** will disable your company Zip site.

   A. If you selected **Off**, scroll down to the bottom and click **Save**.
      A popup appears confirming that the screen is saved.

      Zip

      Company Main screen saved

      OK
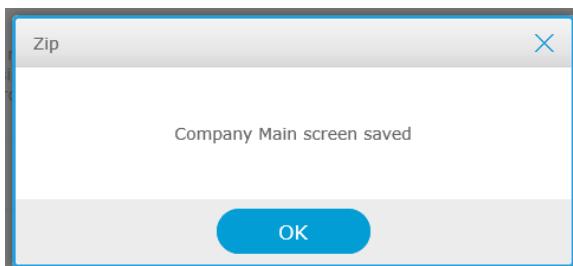
   B. Click **OK**.

   C. If you selected **On**, continue to the next step.

3. In the ***Language Selection*** section, you can enable or disable the option for borrowers to switch to the Spanish version of the greeting messages on your company Zip landing page.

   NOTE: When this option is enabled, there will be a language selection dropdown menu on your company Zip landing page. When it is disabled, the dropdown menu is gone from the landing page.

4. In the ***Company Web Address Setup*** section, enter the prefix to the URL of your company Zip site.

   **Company Web Address Setup**

   Zip requires a web address to ensure that potential borrowers can access the company site. The web address automatically assigned by Zip is shown below. You may change the web address prefix in the box below. If you need assistance setting up your web address, please email the Zip setup team.

   | Company Name | .zipforhome-qa.com | GO |

   **Select Type**

   Select a type to apply the Company Main page.

   A     B     C
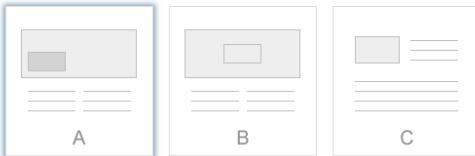
   o After entering the prefix, click the **GO** button to visit the landing page of your company Zip site.

5. In the ***Select Type*** section, choose the layout of your company Zip landing page.

   o Selecting type A: The main image is prominently featured on top of your company Zip landing page. Text is placed at the bottom left of the main image and at the bottom of the page.
   o Selecting type B: The main image is prominently featured on top of your company Zip landing page. Text is placed at the center of the main image and at the bottom of the page.
   o Selecting type C: The main image is placed on the top left of your company Zip landing page, with the rest of the page featuring text.

6. In the ***Select Image*** section, select the main image to be featured on your company Zip site.

   **Select Image**

   Select an image to apply to the visual area in Company Main page. You can also upload an image from your computer. The optimal size is 1800*500~740 (The optimal size for Type C is 570*350.). The file types supported are: JPEG, JPG, GIF, PNG

   NOTE: Zip provides a list of stock images to choose from for your company Zip landing page.

2

A. Scroll through the stock images to select the right one to be featured.

B. If you want to feature your own image, click the blank image (highlighted in red) in the above image to open your browser's upload lightbox.

 I.  Select the image to be uploaded.

 II.  Click **Open**.

 III.  To delete the uploaded image, click the **X** icon next to the image, located on the top right.

7. In the ***Edit Contents*** section, you can configure the banner, company information, and messages that appear on your company Zip landing page.

In this example, the page layout is type **A** (selected in step **4**).



A. To configure the banner, click the corresponding **EDIT** button (top right), to open the **Edit Company Banner** light box.
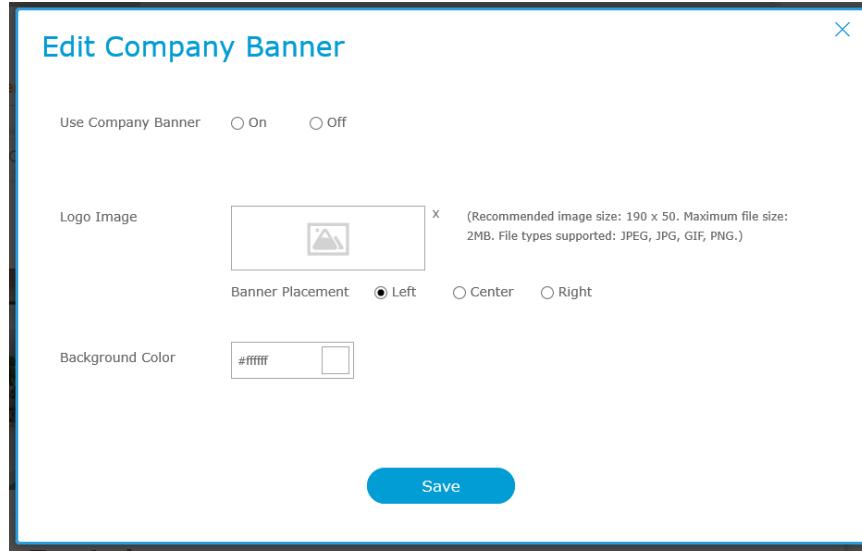
I.  Select **On** or **Off** to enable or disable the company banner, which appears at the top of your company Zip landing page.

    a.  If you selected **Off**, click **Save** to exit the light box. If you selected **On**, move to the next step.

II. To choose a **Logo Image** as the banner, click the blank image to open your browser's upload lightbox.

    b.  Select the image to be uploaded.

    c.  Click **Open**.

    d.  To delete the uploaded image, click the **X** icon next to the image located on the top right.

III. Choose the placement of the banner by selecting either **Left**, **Center** or **Right**.

IV. To choose a **Background Color** for the banner:

    a.  Click the corresponding field (highlighted in red) in the image below.



    The color selector is enabled.
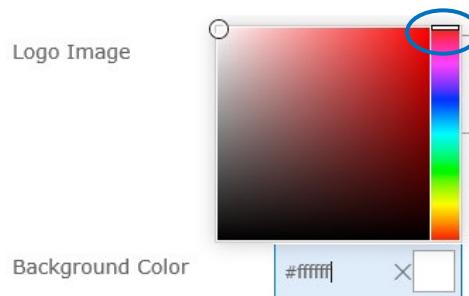
b. Use the color spectrum bar on the right to select the desired color (highlighted in blue) in the image above.

c. To further tune the color, use the circle (highlighted in green) the image below in.
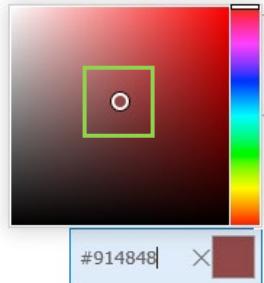


d. If you know the hex color code of the color you want, enter it in the corresponding field.



e. Click out once you have selected the desired color or entered the hex color code.

V. Click **Save** to save and close the **Edit Company Banner** light box.

NOTE: If you did not select a banner image, the banner will just be the background color.

B. To edit the primary message shown on your company Zip site, click the corresponding **EDIT** button.
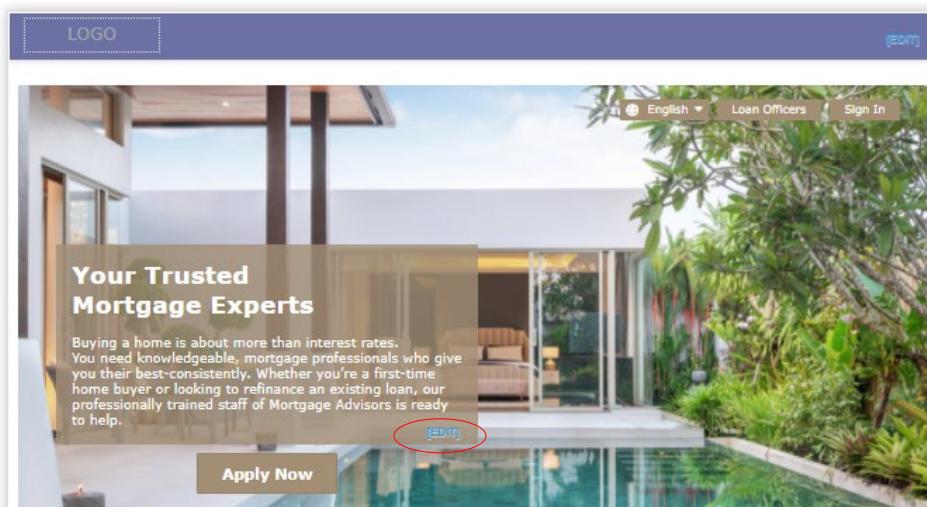


The **Edit Comment** lightbox appears.

NOTE: Zip provides a default primary message. If you want to tailor it specifically to your organization, follow the steps below.

I. In the top field enter the message that greets borrowers when they visit your company Zip landing page.

II. Use the top bar above the field to tailor the design of the message, such as font, size, bold, italics, etc. (highlighted in red) in the image above.

III. If you want to modify the Spanish message, edit it in the corresponding field below.

IV. Choose the **Background and Button color** and **Button Text color** for the **Apply Now** button, which is located directly below the primary message on your company Zip landing page.

V. Choose the text color for **Calculate Your Mortgage**, which is used by borrowers to calculate estimates of their monthly payments on your company Zip landing page.

NOTE: When borrowers click this button, they will immediately be transported to your organization's Zip borrower interview portal to begin the application process.

    a.   To select the **Button color**, click the corresponding field to enable the color selector (highlighted in red) in the below image.



The color selected is enabled.



    b.   Use the color spectrum bar on the right to select the desired color (highlighted in the image above in blue).

    c.   To further tune the color, use the circle (highlighted in red) the image below in.
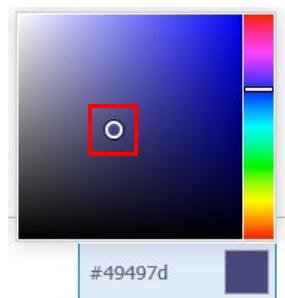


    d.   If you know the hex color code of the color you want, enter it in the corresponding field.



    e.   Click out once you have selected the desired color or entered the hex color code.

    f.   Repeat the above steps for selecting the **Button Text color**.

    VI.   Click **Save**.

C.   To edit your organization's company information, click the corresponding **EDIT** button (highlighted in red) the image below in.

The **Edit Company Information** lightbox appears.



I.   Edit the information in the applicable fields.

II.  Click **Save**.

NOTE: The company information edited here only applies to your company Zip site. For company information that appears on the Zip landing sites of individual loan officers, see **Editing Loan Officer Zip Landing Site**.

D.   To edit the secondary message shown on your company Zip site, click the corresponding **EDIT** button, (highlighted in red) in the image below.

NOTE: Zip provides a default secondary message. If you want to tailor it specifically to your organization, follow the steps below.
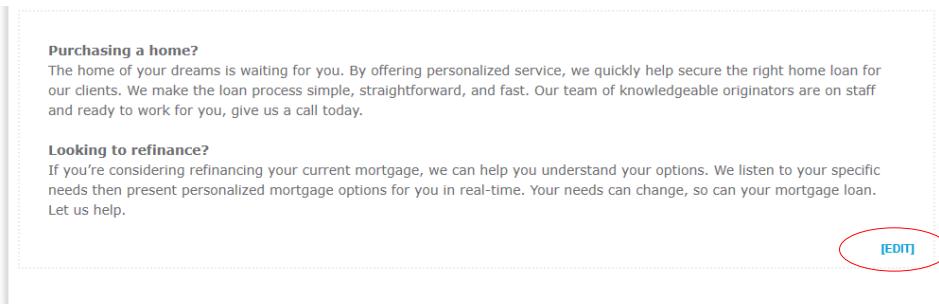
The **Edit Company Introduction** lightbox appears.



I. Select the layout of the secondary message (<span style="color:red">highlighted in red</span>) the image above in. There are four options for how to display the secondary message.

- o The **plain text** option: The message appears in a conventional manner at the bottom section of the page.

- o The **double column** option: The message is divided into two columns that appears at the bottom section of the page. When this option is selected, the lightbox changes to accommodate the configuration that will appear on your company Zip landing page, as shown below.



9

o The **image text** option: An image is added to the left side of the message, as shown below.



o The **text image** option: An image is added to the right side of the message.

In the following example, the **image text** option is used.

I. Click the blank image to open your browser's upload lightbox.

    g. Select the image to be uploaded.

    h. Click **Open**.

II. In the **English** field, enter or edit the secondary message.

III. Use the top bar above the field to tailor the design of the message, such as font, size, italic, bold, etc. (highlighted in red) the image below in.



IV. If you want to edit the Spanish version of the secondary message, edit it in the corresponding field.

V. Click **Save**.

E. To add/edit logos, click the **Logos** fields to open your browser's upload lightbox.

     I.      Select your logo.

     II.     Click **Open**.

     III.    Repeat the process to upload another logo.

     IV.    To delete a logo, click the corresponding X icon.

8. Once you have finished configuring you company Zip landing page, click **Save**.
   A popup appears confirming that the screen is saved.
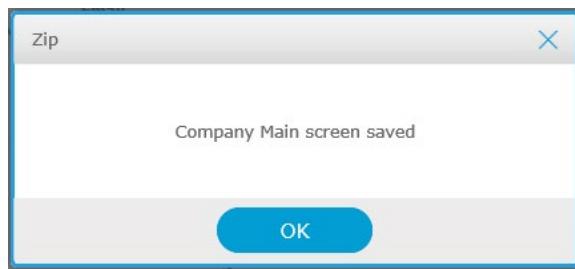


9. Click **OK**.

# Set Loan Originators List

Use the *Set Loan Originators List* screen to choose your organization's loan officers to be featured on the Loan Officers page of your company Zip site.

To set the list of loan officers:

1. Select the *Set Loan Originator's List* screen from the **Company Site** menu.
   On the left, the **Loan Originators** column lists all the loan officers in your organization. On the right, the **List on Company Main** column lists the loan officers to be featured on the Loan Officers page of your company Zip site.

## Set Loan Originators List

*You can select and sort the list of loan originators who appear on the company main site.*

### Set the List on Company Main



NOTE: A star appears next to the default loan officer, who is assigned loans for which borrowers failed to select a loan officer to work with when they start the application process via your company Zip site.

RELATED: For more information on setting the default loan officer, see **Editing Loan Officer Zip Landing Site**.

2. Select the loan officer(s) to be featured by clicking their row(s) in the **Loan Originators** column. Once a loan officer name is clicked it is highlighted, as shown below.



3. Click the right arrow ( ) to move the selected loan officer(s) to the **List on Company Main** column, (highlighted in red) in the image above.

4. To remove loan officer(s) from the **List on Company Main** column, click the left arrow ( ).

12

5. To move all loan officers from one list to the other click [All ▶▶] or [◀◀ All].

   NOTE: The default loan officer cannot be removed from the **List on Company Main** column.

6. To arrange a loan officer's position in the list with respect to the others, click the row of the loan officer name and drag it to the desired position on the list, as shown below.
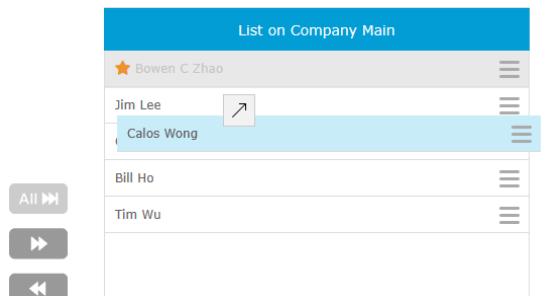


7. To sort the list by alphabetical order, click **Sort by Name** above the column.

8. To sort the list by the registration dates of your loan officers on your Zip admin site, click **Sort by registration**.

9. One you have finished sorting the order, click **Save**.
   A popup appears confirming that the screen is saved.
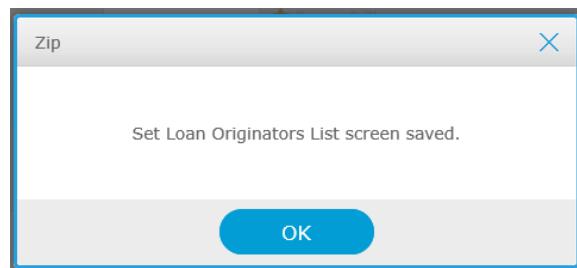


10. Click **OK**.

# Borrower Portal

The **Borrower Portal** menu contains the *Default Information*, *Banner and Colors*, and *Loan Originators* screens.

Via these screens you, as the administrator, can configure the default images, banners, messages, etc. that greet borrowers when they visit your Zip landing site and enter your borrower interview portal, as well as the landing sites and interview portals of the loan officers in your organization. Additionally, you can add loan officers to and delete them from your organization and configure their access rights to the Zip admin site.

## Default Information

Through the *Default Information* screen, you can configure the default image, messages, and logos for your organization.

> NOTE: Although these are the default image and messages for your organization, the individual loan officers in your organization can set up their unique images and messages on their own Zip landing sites, should you give them read and write access rights, which you can do in **Editing Loan Officer Access Rights**.
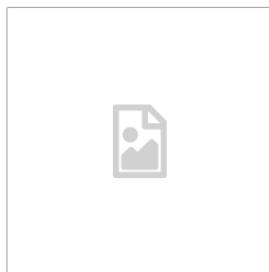
## Images and Comments

To set up the default images and messages on your Zip landing site:

> NOTE: For loan officers who have read and write access to the Zip admin site and who chose different images and messages from the company default, the images and messages on their Zip landing sites will stay the same when you upload a new company default image or enter a new message.

1.  Select the *Default Information* screen from the **Borrower Portal** menu.

2.  To upload an image, click the **Image** field to open your browser's upload lightbox.



A.  Select the image to be uploaded to your Zip landing site.

B.  Click **Open**.

C.  After the image is uploaded, the **Crop** button becomes enabled and you can adjust the zoom level, using the zoom slider (highlighted in red) in the image below.
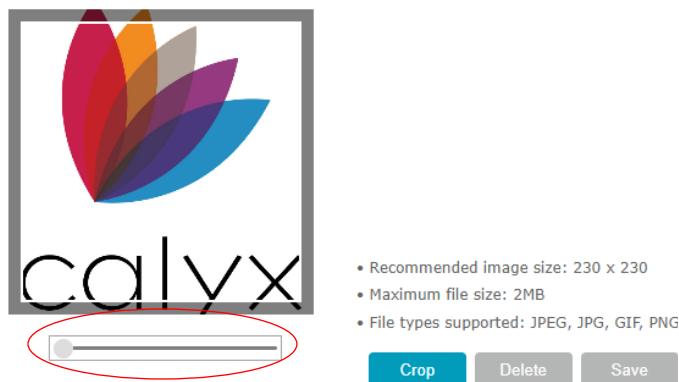


D.  When you have reached the desired level of zoom, click **Crop**.

E.  Click **Save** to save the image and level of zoom.
    Lightbox appears to confirm the changes have been saved.

F.  Click **Ok**.

G.  To delete the image, click **Delete**.

3.  Enter the **Company** name, **Company NMLS**, **Address** information, and **Office Phone** of your organization.

> NOTE: The **Company** name entered here will also appear on top of the Loan Interview Summary PDF document, as shown below. Also, the **Company** name entered here will

15

appear on all Loan Interview Summary PDF documents for all loan officers in your company, even if they have different company names, which can be configured at **Editing Loan Officer Zip Landing Site**.



4. To display your company's address at the bottom of the landing page, select the corresponding checkbox. Otherwise, deselect the checkbox.

   NOTE: Even when this feature is disabled here as the default landing page, it can still be enabled for the individual landing pages for each loan officer, by you or by the loan officers themselves (if they have the necessary access rights).

   RELATED: For more information on configuring an individual loan officer's landing page, see **Editing Loan Officer Zip Landing Site**.

5. Select the **EDIT** button corresponding to **Landing page message to applicants**, which opens the **Edit Content** lightbox, where you enter a greetings message to potential borrowers interested in getting a loan from you.
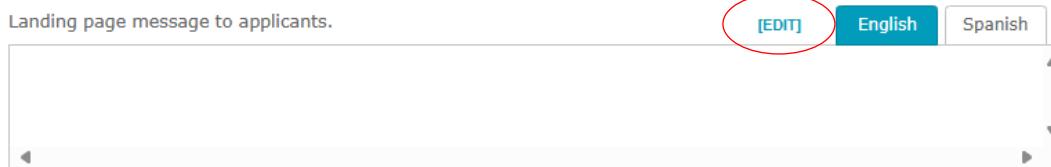


The **Edit Content** lightbox displays both English and Spanish versions of the greetings message.

16

A. Enter the message.

B. Use the top bar above the field (highlighted in red) to tailor the design of your message, such as font, size, bold, italics, etc.



C. To enter an image, click the picture icon (highlighted in green).
   Your browser's upload lightbox is opened.

   I.   Select the image to be uploaded.

   II.  Click **Open**.

   III. To adjust the image size, drag the corners of the image until you have reached the desired size.

IV.      To delete the uploaded image, right-click on the image and select **Cut**.

D.  To insert a video, click the video icon (highlighted in blue).
The **Insert/edit media** lightbox appears.

I.      To insert a video, select the **General** tab and click the folder icon (highlighted in red) of the **Source** field to open your browser's upload lightbox.

      a.    Select the video to be uploaded.

      b.    Click **Open**.

      c.    Enter the **Dimensions** for video.

II.      Alternatively, to embed a video, select the **Embed** tab and enter the embed code.

III.     Click **Ok**.

E.  To insert a link, click the link icon (highlighted in purple).

       I.      Enter the **Url**, **Text to display**, and **Title**.

     II.      From the **Target** dropdown menu, select whether the link, when clicked, opens in a new window or in the current window.

    III.      Click **Ok**.

F.   To enter the source code for the greetings message, click the code icon (highlighted in red). The **Source Code** lightbox opens.
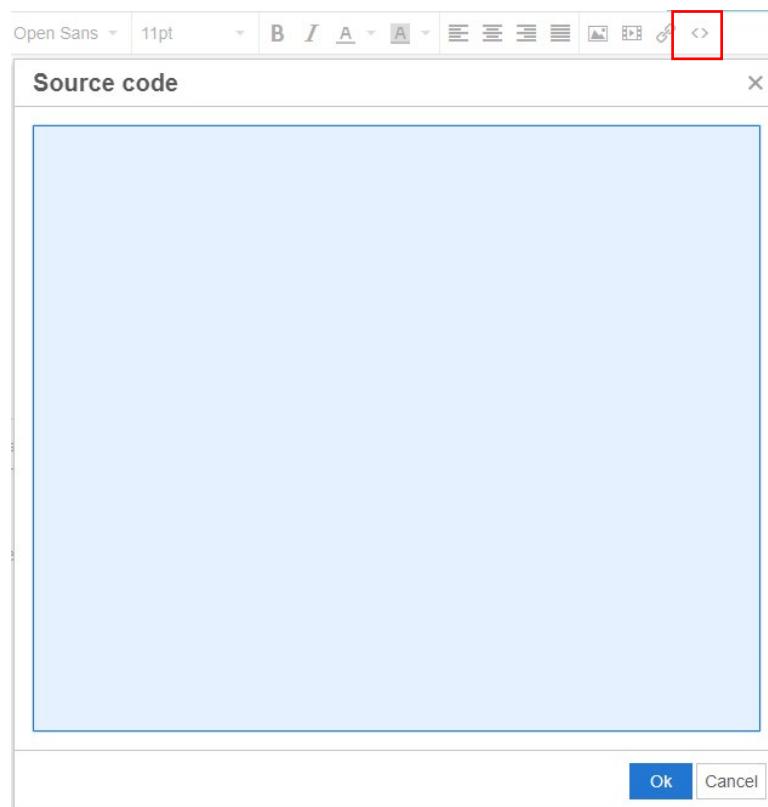


       I.      Enter the source code.

     II.      Click **Ok**.

G.  Optionally, enter the Spanish version of your greeting message, and repeat the above steps A through F.

6.  To give borrowers the choice of choosing between English and Spanish versions of your greeting message, select the **On** radio button for **Language Selection**.

NOTE: When **On** is selected, there will be a language dropdown menu to select between English and Spanish on you Zip landing site.

A.  If you do not have a Spanish greeting message, select **Off**.

7.  To upload logos to your Zip landing site, click the **Logos** fields to open your browser's upload light box.



A.  Select your logo.

B.  Click **Open**.

C.  Repeat the process to upload another logo.

D.  To delete a logo, click the corresponding X icon.

8.  After you have finished setting up your default Zip landing site, click the **Save** button at the bottom of the *Default Information* screen.
A popup appears confirming that the screen is saved.

9.  Click **OK**.

# Banner and Colors

Use the *Banner and Colors* screen to configure the banner and colors of your Zip landing site.

NOTE: The banner and colors you configure here are NOT editable by individual loan officers. That is, the banner and colors you choose here will be the banner and colors for the Zip landing sites of all loan officers in your organization.

1.  In the *Select Type* section, choose how the layout of the landing site regarding text and images.

## Banner and Colors

*Upload an image to display on your landing page banner and enter messages to greet your borrowers.*

### Select Type

Select a configuration for the landing page of your borrower interview portal.

| A Type | B Type |
| --- | --- |
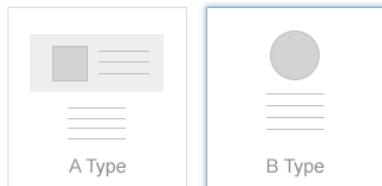
### Edit Banner and Colors

**Set Back to Default**

**Edit Banner**  Main Color ❓ #0381a2 ▉  Secondary Color ❓ #000000 ▉  Background Color ❓ #ba9b9b ▉  Font  Open Sans ⌄

2.  Select the **Main Color**, **Secondary Color, Background Color**, and **Font**.

    RELATED: For more information on configuring color, text, and font, see **Company Main**.

3.  To configure the banner, click **Edit Banner**, to open the **Edit Banner** lightbox.

## Banner                                                      ✕

### Banner options

Select a banner option and complete the related information.

- ⦿ Do not display banner
- ◯ Display text
- ◯ Display image

### Banner navigation options

Navigate to the following URL when the banner is clicked:

https://  [_____]

**Save**
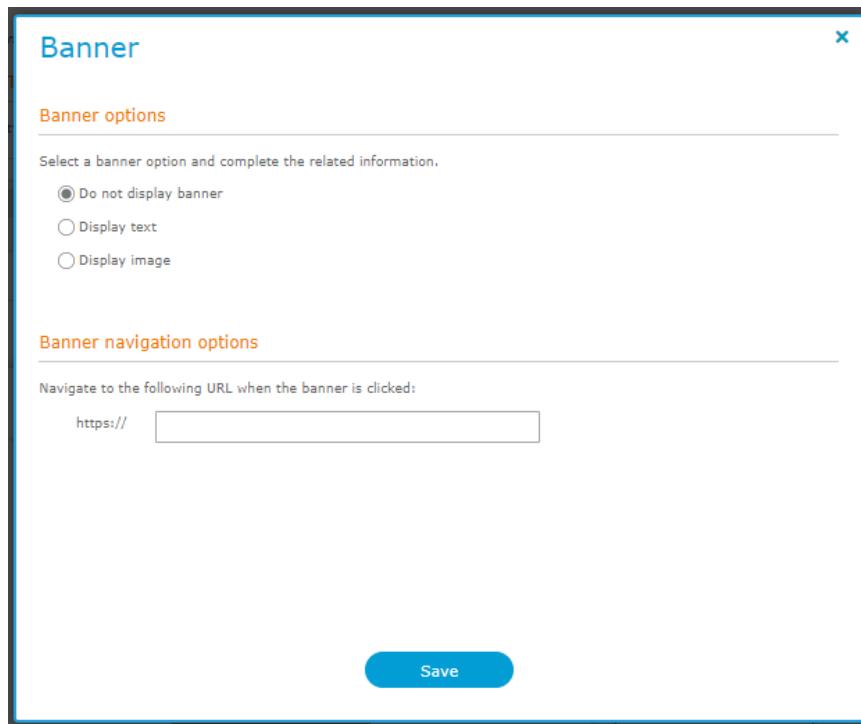
A.  In the ***Banner options*** section.

I.   If you do not want to display a banner, select the **Do not display banner** radio button.

II.  To display text as the banner, select the **Display text** radio button.
     When this option is selected, more fields appear to help tailor your text.



III. Enter the text.

IV.  Select the **Main color** by clicking the corresponding field, (highlighted in red) in the image below.
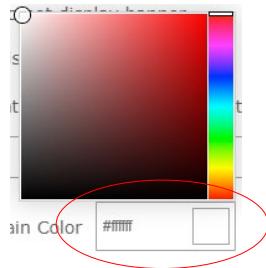


The color selector is enabled.



V.   Use the color spectrum bar on the right to select the desired color, (highlighted in red) in the image above.

VI.  To further tune the color, use the circle, (highlighted in red) in the image below.
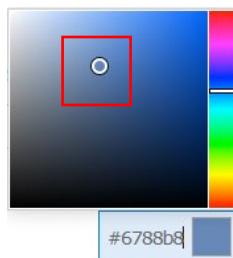


VII. If you know the hex color code of the color you want, enter it in the corresponding field, (highlighted in red) in the image below.

#657bb8
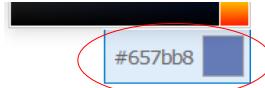
VIII.     Click out once you have selected the desired color or entered the hex color code.

IX.     To select the **Background color**, repeat the same steps for **Text color**.

X.     Select the style of the text from the **Font** dropdown list.

YES!

Text color

Background color

Font

- 
Arial
Comic Sans MS
Georgia
Impact
Palatino Linotype
Tahoma
Times New Roman
Trebuchet MS
Verdana

B.  To display an image as the banner, select the **Display image** radio button.
When this option is selected, more fields appear to help tailor your banner.

◉ Display image

File upload     [ ]   Browse   Upload

(Maximum file size: 2MB. File types supported: JPEG, JPG, GIF, PNG.)

Banner Placement    ○ Left ◉ Center ○ Right

x

XI.     Click **Browse** to open your browser's upload lightbox.

a.     Select the banner for your Zip landing site.

b.     Click **Open**.

c.     Click **Upload**.
The image is displayed.

◉ Display image

File upload     logo.png   Browse   Upload

(Maximum file size: 2MB. File types supported: JPEG, JPG, GIF, PNG.)

Banner Placement    ○ Left ◉ Center ○ Right

x

calyx
performance delivered
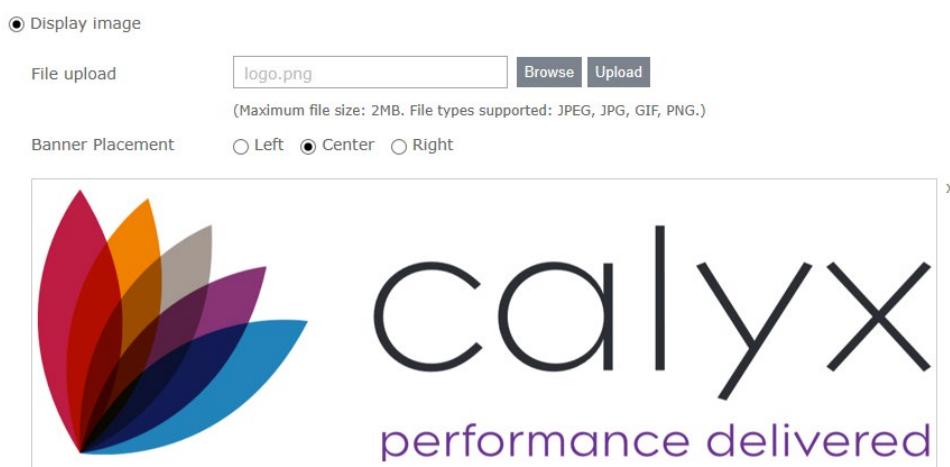
XII.     Select **Left**, **Center** or **Right** for your logo's **Banner Placement**.

23

XIII.      To delete the logo image, click the X icon on the top right corner.

XIV.      Click **Save**.

C.   Enter the URL in the *Banner navigation options* section.

**Banner navigation options**

Navigate to the following URL when the banner is clicked:

https://    [                                        ]

D.   Click **Save**.

4.   Click **Preview** to launch your Zip landing site.

# Loan Originators

On the *Loan Originators* screen, as the administrator, you can create new user accounts and configure their access rights. Additionally, you can search for and edit the access rights of existing users.

The screen is composed of two sections, *Search* and *Results*.

- Use the *Search* section to locate a specific loan officer in your organization, by name (**Loan Originator** field), email (**Loan Originator Email** field), or the URL of the loan officer's Zip landing site (**Web Address** field).

- The *Results* section lists all the loan officers in your organization by default. When you search for a specific loan officer, by name, email, or web address, the *Results* section will list the loan officer(s) that match your search criteria.

## Loan Originators

*Search for and change the image, borrower landing page message and web address of a loan originator.*

**Search**

Loan Originator      [ Choose option ]

(You can search by first or last name.)

Loan Originator Email    [ Choose option ]

Web Address      [ Choose option ]

[ Search ]

**Results**      [ Download as Excel ] [ New User ]

## Searching for Loan Officers

To search for loan officers in your organization:

1. Select the *Loan Originators* screen from the **Borrower Portal** menu.

2. To search the loan officer by name:

    A. Enter the loan officer's name in the **Loan Originator** field.

    B. Or click the **Loan Originator** field.
       A dropdown menu appears, listing all the loan officers in your organization.
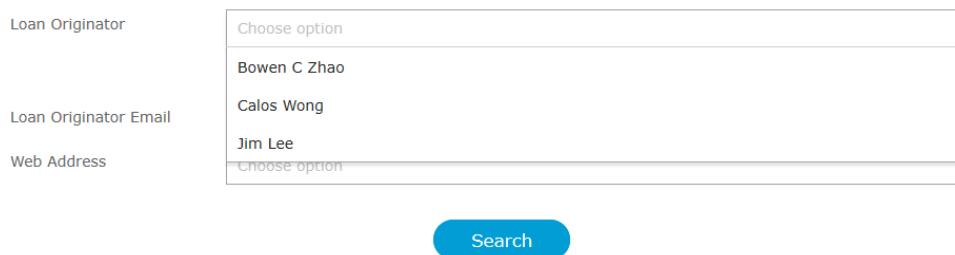
    | Loan Originator | Choose option |
    |---|---|
    | | Bowen C Zhao |
    | | Calos Wong |
    | Loan Originator Email | Jim Lee |
    | Web Address | Choose option |

    [Search]

    C. Click the name of the loan officer you are searching for.
       The loan officer's name is populated in the **Loan Originator** field.
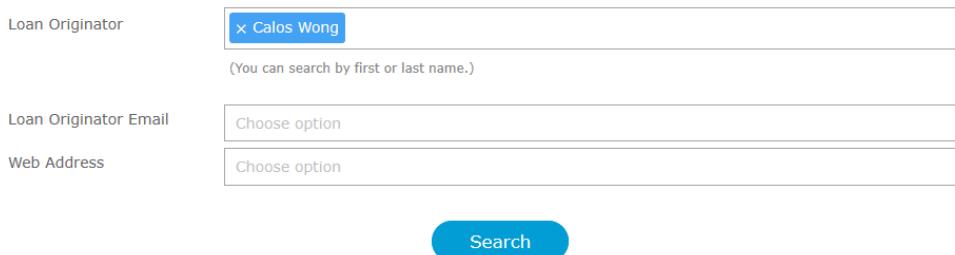
    | Loan Originator | × Calos Wong |
    |---|---|
    | | (You can search by first or last name.) |
    | Loan Originator Email | Choose option |
    | Web Address | Choose option |

    [Search]

    D. Click **Search**.
       The loan officer is listed in the *Results* section, along with the website number (**Site #** column), email, web address link.

    | Loan Originator | Site # | Email | Web Address | Edit Users | Delete |
    |---|---|---|---|---|---|
    | Calos Wong | 2232 | bowen_zhao@calyxsoftware.com | CalosWong.zipforhome-qa.com | | |

    1

3. The search process for the **Loan Originator Email** and **Web Address** fields are the same as the one described above for the **Loan Originator** field.

## Deleting Loan Officer Accounts

To delete a loan officer's account:

> NOTE: For Zenly and NAMB All-In users, you cannot delete loan officers here. For more information on deleting loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

| Loan Originator | Site # | Email | Web Address | Edit Users | Delete |
|---|---|---|---|---|---|
| Calos Wong | 2232 | bowen_zhao@calyxsoftware.com | CalosWong.zipforhome-qa.com | 🖉 | 🗑 |

1

1.  After you have searched and located the loan officer's account, click the delete icon ( 🗑 ) corresponding to the loan officer whose account is to be deleted, as shown in the image above (highlighted in red).
    A popup appears asking you to confirm the decision.

    Delete Confirmation ✕

    Are you sure you wish to Delete this ?

    Delete    Cancel
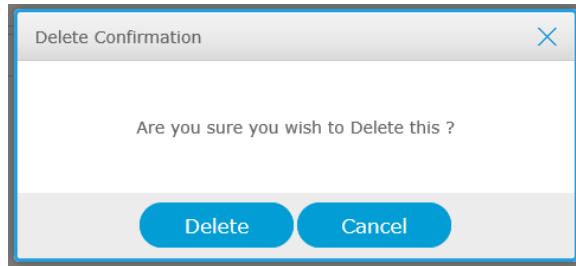
2.  Click **Delete**.
    The loan officer's account is deleted.

## Editing Loan Officer Access Rights

To edit a loan officer's access rights:

NOTE: For Zenly and NAMB All-In users, you cannot edit loan officers here. For more information on editing loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

1.  Click the loan officer's corresponding edit icon ( 🖉 ) in of the **Results** section table, after you have located their account via the **Search** section, (highlighted in red) in the image below.

    RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

| Loan Originator | Site # | Email | Web Address | Edit Users | Delete |
|---|---|---|---|---|---|
| Calos Wong | 2232 | bowen_zhao@calyxsoftware.com | CalosWong.zipforhome-qa.com | 🖉 | 🗑 |

1

The **Edit Users** lightbox appears.

2. In the **Contact** section, edit the loan officer's name, title, email, mobile phone and NMLS numbers as applicable.

3. In the **Borrower Interview Configuration** section, select which loan interview configuration should be used for the loan officer's interview portal.

   RELATED: For more information on creating different loan interview configurations, see **Adding and Selecting Configurations**.

4. In the **Borrower Portal** section, select the loan officer's access rights to the Zip admin site or whether to disable the loan officer's borrower interview portal, through the following radio button options.

   o **Disable Site** - Choose this option to disable the loan officer's Zip landing site and interview portal, except for eSign and document request functions.

   o **No Access** - Choose this option to enable the loan officer's Zip landing site and interview portal, and to not give the loan officer access to the Zip admin site.

   o **Read Only/Limited Access** - Choose this option to enable the loan officer's Zip landing site and interview portal, and give the loan officer read-only access to the Zip admin site.

   o **Edit/User Configurable** - Choose this option to enable the loan officer's Zip landing site and interview portal, and to give the loan officer read/write access to the Zip Admin site, which allows the loan officer to configure the image, company information, messages, etc. of their Zip landing site.

5. If applicable, scroll down to the *Delivery – Loan Information Download* section and edit the Path username to connect with the loan officer's Zip interview portal.

    NOTE: This section only appears if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not appear.



NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

6. If applicable, edit the loan officer's license information in the *State Licenses* section:

    A. To delete a state license, click its corresponding delete icon ( 🗑 ), (highlighted in red) in the image above.

    B. Click the **Delete all** button, to delete all state licenses.

    C. Click the **Add** button to add one more state license.
    Additional fields are enabled to select the state and enter the license number.



    I. Select the **State** from the dropdown list.

    II. Enter the **License Number**.

    D. If applicable, click the **Add all** button to enable license fields for all 50 states and enter the license number for each state.

7. After you have finished editing the loan officer's access rights, click **Save**.
A popup appears confirming that the edited information is saved.

| Zip | ✕ |
|---|---|
| | |

Edit Users screen saved.

OK
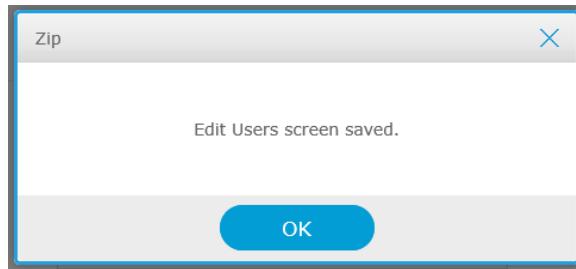
8. Click **OK**.

## Editing Loan Officer Zip Landing Site

To edit a loan officer's Zip landing site:

1. Click the name of the loan officer in the **Results** section table, after you have located their account via the **Search** section, highlighted in the image below.

   RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

| Loan Originator | Site # | Email | Web Address | Edit Users | Delete |
|---|---|---|---|---|---|
| Calos Wong | 2232 | bowen_zhao@calyxsoftware.com | CalosWong.zipforhome-qa.com | 📝 | 🗑 |

1

The **Borrower Landing Page** lightbox appears.
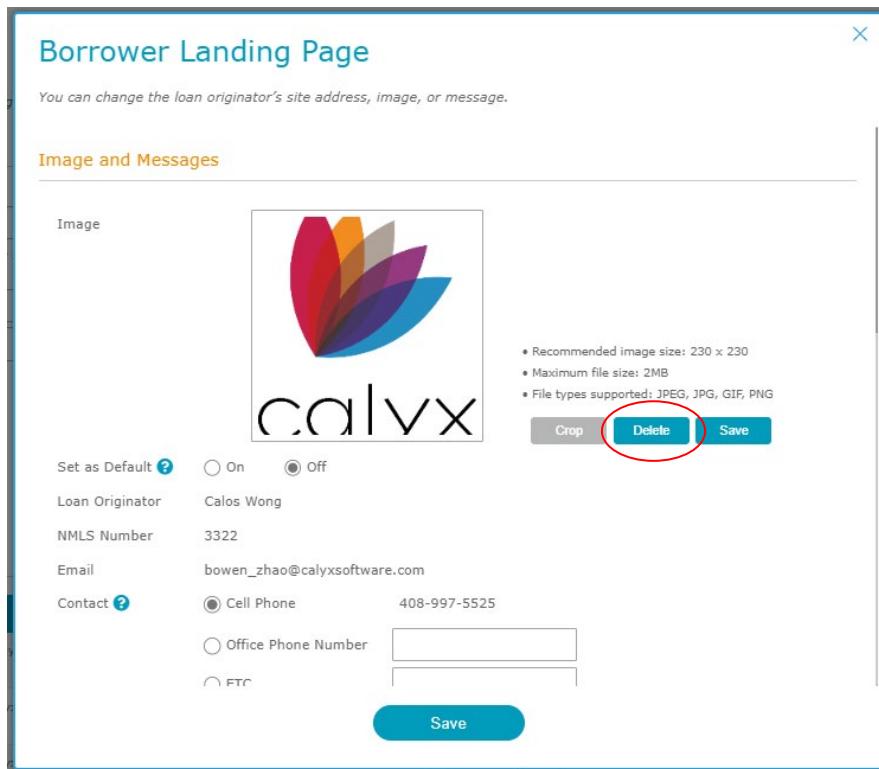
2. In the *Image and Messages* section, edit the image, messages and company information that appears on the loan officer's Zip landing site.

   A. To delete the image, click the **Delete** button (highlighted in red) in the image above.

   B. To upload a different image, click the image to open your browser's upload light box.

      I. Select the image to be uploaded to the loan officer's Zip landing site.

      II. Click **Open**.

      III. After the image is uploaded, you can adjust the zoom level, using the zoom slider highlighted in the image below.



      IV. After selecting the desired zoom level, click **Crop**.

      V. Click **Save**.

C. To set this loan officer as the default loan officer to be assigned to the loan, in the scenario where the borrower fails to select a loan officer to work with when applying for a loan through your company main site, select the **On** radio button corresponding to **Set as Default**, (highlighted in red) shown in the below image.

D. To edit the company information that appears on the loan officer's Zip landing site, scroll down to the company information fields and edit the applicable fields.



E. To display your company's address at the bottom of the landing page, select the corresponding checkbox. Otherwise, deselect the checkbox.

F. To edit the greeting messages (English and Spanish), scroll further down and make the necessary edits.

G. Set the **Default Language**.



RELATED: For more information on setting up the greeting messages, see step **4** of **Images and Comments**.
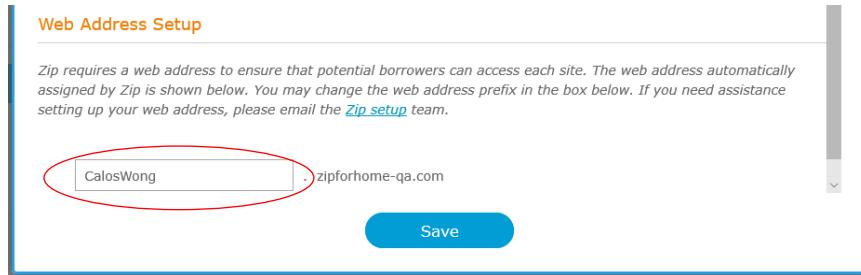
3. To edit the web address prefix of the loan officer's Zip landing site, scroll down to the **Web Address Setup** section and enter a new prefix, (highlighted in red) in the image above.

4. After you have finished editing the loan officer's Zip landing site, click **Save**.
   A popup appears confirming that the edited information is saved.
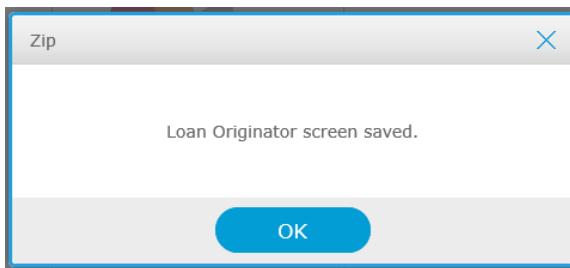


5. Click **OK**.

## Creating New User Accounts

To add more loan officers to your organization:

> NOTE: For Zenly and NAMB All-In users, you cannot add new loan officers here. For more information on adding loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

1. Select the **Loan Originators** screen from the **Borrower Portal** menu.

## Loan Originators

*Search for and change the image, borrower landing page message and web address of a loan originator.*

**Search**

| Loan Originator | ✕ Bowen C Zhao |
|---|---|
| | (You can search by first or last name.) |
| Loan Originator Email | Choose option |
| Web Address | Choose option |

**Search**

**Results**

Download as Excel　　New User

| Loan Originator | Site # | Email | Web Address | User Type | Edit Users | Delete |
|---|---|---|---|---|---|---|
| Bowen C Zhao ⭐ | 525 | bowen_zhao@calyxsoftware.com | bowenczhao.zipforhome-qa.com | Admin User | 📝 | 🗑 |

1

2. Click the **New User** button in the *Results* section, (highlighted in red) in the image above. The **New User** lightbox appears.

   NOTE: By default, the new loan officer's Zip landing site will be the company default, which you can set up in **Banner and Colors**.

   RELATED: To configure the loan officer's Zip landing site to be different than the company default, see **Editing Loan Officer Zip Landing** . And to give the loan officer access rights to configure their own Zip landing site, see **Editing Loan Officer Access Rights**.

3. In the **Contact** section, enter the loan officer's name, email, phone number, and NMLS number in the applicable fields.

4. If applicable, in the **Borrower Interview Configuration** section, select which version of the loan interview configuration to use for this loan officer.

   RELATED: For more information on configuring different versions of loan interviews, see **Adding and Selecting Configurations**.

5. In the **Borrower Portal** section, choose the loan officer's access rights to the Zip admin site and whether to disable the loan officer's borrower interview portal, through the following radio button options, as applicable.

   o **Disable Site** - Choose this option to disable the loan officer's Zip landing site and interview portal, except for eSign and document request functions.

   o **No Access** - Choose this option to enable the loan officer's Zip landing site and interview portal, and to not give the loan officer access to the Zip admin site.

   o **Read Only/Limited Access** - Choose this option to enable the loan officer's Zip landing site and interview portal, and give the loan officer read-only access to the Zip admin site.

   o **Edit/User Configurable** - Choose this option to enable the loan officer's Zip landing site and interview portal, and to give the loan officer read/write access to the Zip Admin site, which allows the loan officer to configure the image, company information, messages, etc. of their Zip landing site.

6. If applicable, scroll down to the **Delivery – Loan Information Download** section and enter the Path username to connect the loan officer's Zip interview portal to Path user account.

NOTE: This section only appears if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not appear.

**Delivery - Loan Information Download**

Enter the following information to connect with Path:

Path User Name

**State Licenses**                    Delete all   Add all   Add

State   - ∨        License Number    🗑

Save

NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

7. Enter the loan officer's license information in the *State Licenses* section:

   A. Select the **State** from the dropdown list.

   B. Enter the **License Number.**

   C. Click the **Add** button to add one more state license.
      Additional fields are enabled to select the state and enter the license number.

   **State Licenses**                    Delete all   Add all   Add

   State   CA ∨        License Number   33229912     🗑
   State   - ∨         License Number                🗑

   D. Click the **Add all** button to enable license fields for all 50 states and enter the license number for each state.

   E. To delete a state license, click its corresponding delete icon ( 🗑 ).

   F. If applicable, click the **Delete all** button, to delete all state licenses.

8. After you have finished configuring the new loan officer's access rights, click **Save**.
   The loan officer is added to the *Results* section table.

Borrower Portal

## Download as Excel

To download the loan officer information as an Excel file, click the **Download as Excel** button.



## Forwarding

The forwarding feature allows the emails going to one loan officer to be forwarded to another loan officer. For scenarios such as one loan officer being on vacation and cannot answer emails, the forwarding feature allows another loan officer to receive and answer the emails for the vacationing loan officer.

> NOTE: This section is only relevant if you use Point as your loan origination system. For Path, Zenly, and NAMB All-In users, this section does not apply.

To set up email forwarding:

1. Select the **Forwarding** tab in the *Loan Originators* screen.
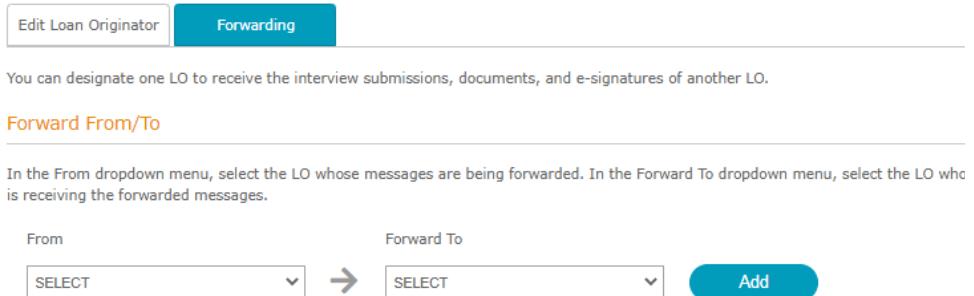


2. In the **From** dropdown menu, select the loan officer whose emails will be forwarded.

3. In the **Forward To** dropdown menu, select the loan officer who will receive the forwarded emails.

4. Click **Add**.
   A popup appears asking you to confirm your forwarding selections.
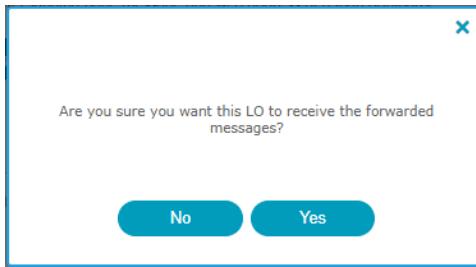
5. Click **Yes** to confirm.
   Your forwarding selections are listed in the table in the List section.



6. To delete a forwarding selection, click its corresponding (X) icon, as show above (highlighted in red).

# Products

Via the **Products** menu, you, as the administrator, can set up loan products, from which borrowers can choose in the Zip borrower portal. This menu is divided into two screens:

- ***Product Introduction***
  - o   Use this screen to provide borrowers with an introduction to your products.
- ***Product Details***
  - o   Use this screen to provide borrowers with details about your products.

## Product Introduction

On the ***Product Introduction*** screen, you, as the administrator, can provide borrowers with an introduction to the loan products offered by your company.

### Product Introduction

*Zip enables you to present and promote your loan products, which you can set up here. Once set up is completed, borrowers will be able to apply for your loan products online.*

**Use Loan Products**

◉ On     ○ Off

**Introduction**

[EDIT]   English   Spanish
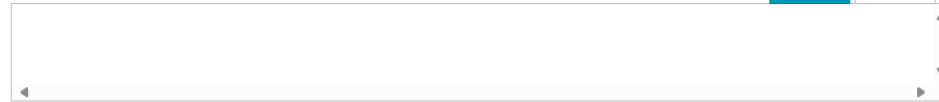
**Footer**

[EDIT]   English   Spanish
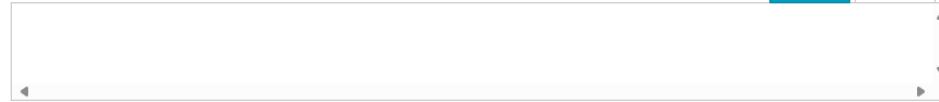
Preview     Save

To set up your product introduction:

1. In the ***Use Loan Products*** section, make sure the **On** is selected if you want to enable this feature.

38

2. In the *Introduction* section, click the **EDIT** button to open the **Edit Content** lightbox, which displays both English and Spanish versions.
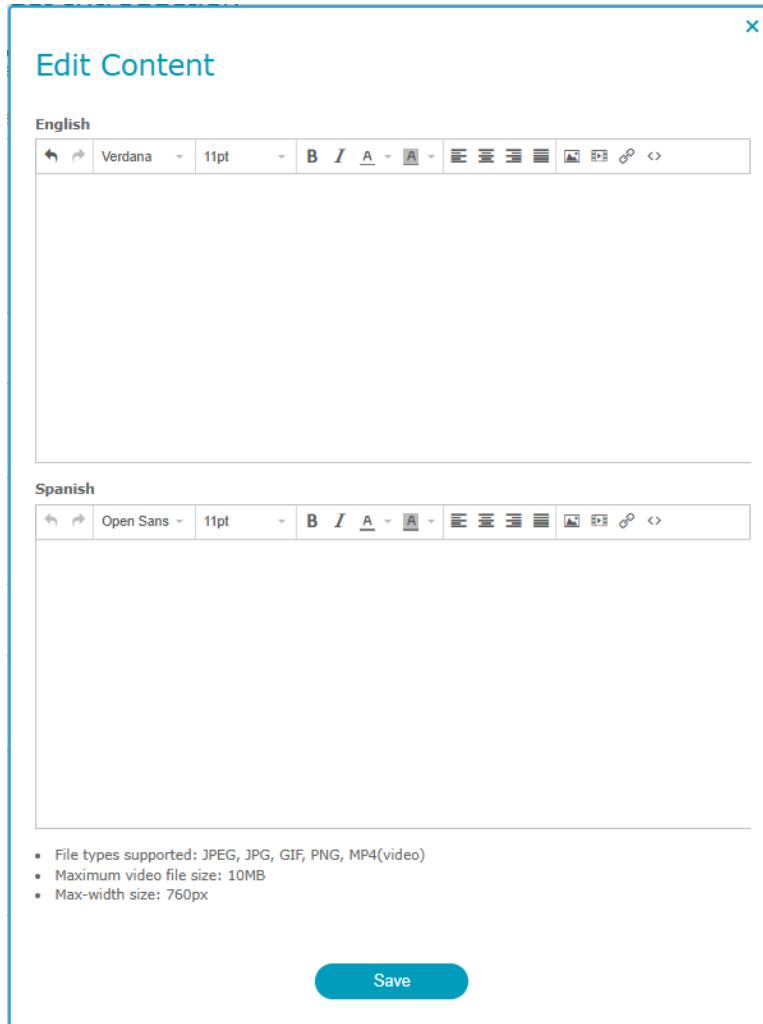


A. Enter an introduction about your products in English.

B. Use the top bar above the field (<span style="color:red">highlighted in red</span>) to tailor the design of your message, such as font, size, bold, italics, etc.



C. To enter an image, click the picture icon (<span style="color:green">highlighted in green</span>).
   Your browser's upload lightbox is opened.

   I. Select the image to be uploaded.

   II. Click **Open**.

   III. To adjust the image size, drag the corners of the image until you have reached the desired size.

   IV. To delete the uploaded image, right-click on the image and select **Cut**.

D. To insert a video, click the video icon (highlighted in blue).
The **Insert/edit media** lightbox appears.



I. To insert a video, select the **General** tab and click the folder icon (highlighted in red) of the **Source** field to open your browser's upload lightbox.

 a. Select the video to be uploaded.

 b. Click **Open**.

 c. Enter the **Dimensions** for video.

II. Alternatively, to embed a video, select the **Embed** tab and enter the embed code.



III. Click **Ok**.

E. To insert a link, click the link icon (highlighted in purple).

      I.      Enter the **Url**, **Text to display**, and **Title**.

     II.     From the **Target** dropdown menu, select whether the link, when clicked, opens in a new window or in the current window.

    III.    Click **Ok**.

F.   To enter the source code for the product introduction, click the code icon (<span style="color:red">highlighted in red</span>). The **Source Code** lightbox opens.
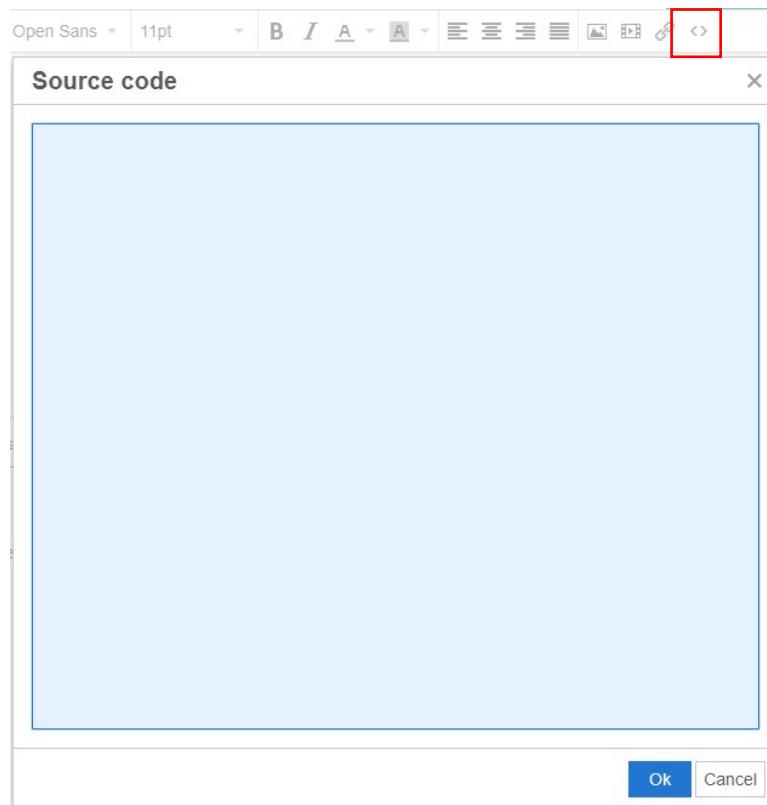


      I.      Enter the source code.

     II.     Click **Ok**.

G. Optionally, enter the Spanish version of your greeting message, and repeat the above steps A through F.

3. In the *Footer* section, click the **EDIT** button to open the **Edit Content** lightbox and enter additional information about your products, such as your contact information.

A. Repeat the above steps for the footer as you did for the production introduction.

4. After setting up your product introduction, click **Save**.

5. To preview how your product is presented to borrowers in the Zip borrower portal, click **Preview**.

# Product Details

Via the *Product Details* screen, configure the list of loan products to present to borrowers.

## Product Details

*Here you set up the list of loan programs to be presented to borrowers. You can:*

*· Add to your list of loan products (New Loan Product button)*
*· Modify an existing loan product (click the product's name in the Product column)*
*· Delete a product*
*· Copy a product*
*· Reorder the sequence in which the products are presented to borrowers (click and drag to reorder)*

### Products List

| | Product | Last Modified | Status |
|---|---|---|---|
| ☐ | Conventional Loan | 2024-01-31 16:18:36 | ● active |
| ☐ | VA Loan | 2024-01-31 16:19:18 | ● active |
| ☐ | FHA Loan | 2024-01-31 16:19:55 | ● active |
| ☐ | Jumbo Loan | 2024-01-31 16:20:16 | ● active |

Preview

1. Click the **New Loan Product** button to open the **Loan Product Information** lightbox.

42
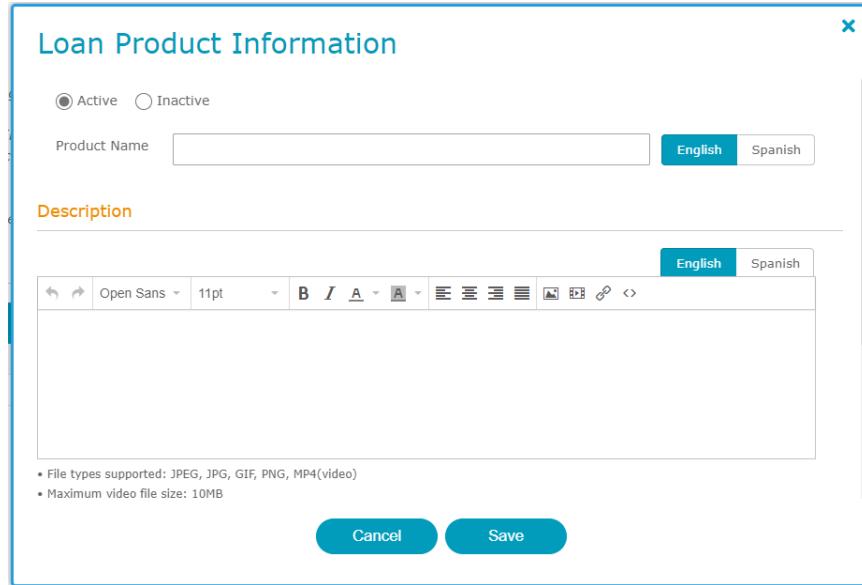
Loan Product Information

Active   Inactive

Product Name                                    English   Spanish

Description

                                                English   Spanish

Open Sans   11pt   B  I  A  A  ≡ ≡ ≡ ≡  ⊡ ⊡ ⊘ ◇

• File types supported: JPEG, JPG, GIF, PNG, MP4(video)
• Maximum video file size: 10MB

Cancel        Save

A. Make sure that **Active** is selected.

   I.   If this product is not currently offered, select **Inactive**.

B. Enter a **Product Name** and a **Description** for the loan product.

   I.   You can further modify the formatting of your product description and insert images, videos, and links, via the tool bar above the field.

   II.  If so inclined, you can also enter the source code.

RELATED: For more information on configuring text and images, see **Images and Comments**.

C. Click **Save**.

2. To delete an obsolete product, select its checkbox and click **Delete**.

3. To copy a product, select its checkbox and click **Copy**.

A. After a product is copied, you can further modify it into a new product.

4. To preview how your products are presented to borrowers in the Zip borrower portal, click **Preview**, as shown below.

Loan Products

# Offering a Variety of Home Loan Options
# to Dallas, San Antonio, TX & Beyond

Whether you are a first-time homebuyer or already own property in Dallas, San Antonio, Allen, Flower Mound, Frisco, Plano, The Colony, TX or the nearby areas, our certified mortgage broker can help you explore all of your mortgage options.

We offer professional guidance to help you secure a competitive home loan in the Texas market.

Below you will find additional information about some of our available loan options including FHA, conventional loans, jumbo loans, non-conforming loans, and others.

| Conventional Loan | VA Loan | FHA Loan |
|---|---|---|
| If you are financing within the current Fannie Mae and Freddie Mac conforming loan limits, you are applying for what is known as a "conforming loan" or "conventional loan." | The VA loan program is a government-insured mortgage program backed by the Department of Veterans Affairs (VA). The VA insures loans so that it is easier for veterans to qualify to... | An FHA loan is a mortgage product which is insured by the Federal Housing Administration (FHA). The insurance which the FHA provides for this loan alleviates risk. |

Jumbo Loan

If you need to borrow more than the conforming loan limits for Fannie Mae and Freddie Mac, a jumbo loan makes it possible.

If you're interested in learning more about which mortgage loan option is right for you, call to schedule a free consultation with our certified mortgage broker today

44

# Calculators

On the Calculators screen, you, as the administrator, can enable borrowers, visiting your Zip landing page, to calculate their expected monthly and total payments, by entering the loan amount, interest rate, and term. Additionally, borrowers can further fine tune their calculations by entering tax, insurance, HOA, etc.

### Calculators
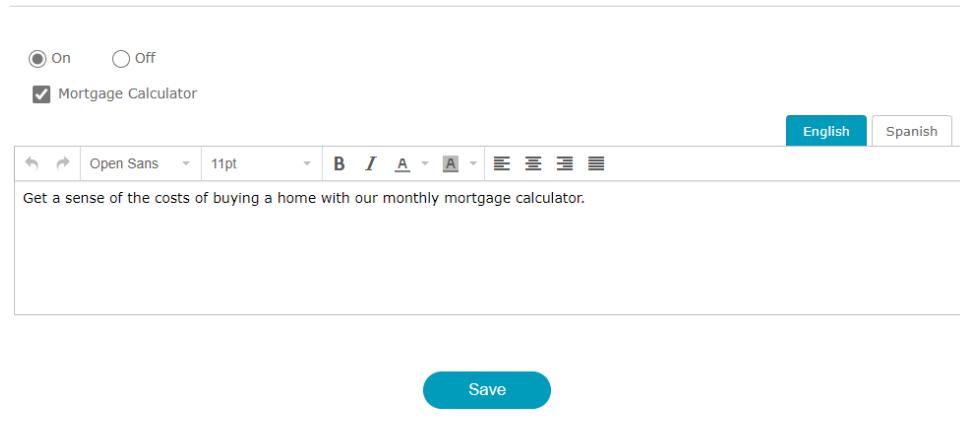
◉ On   ○ Off

☑ Mortgage Calculator

| English | Spanish |

↶ ↷ | Open Sans ▾ | 11pt ▾ | **B** *I* A ▾ A ▾ | ☰ ☰ ☰ ☰

Get a sense of the costs of buying a home with our monthly mortgage calculator.

**Save**

https://bowenczhao.zipforhome-qa.com

1. Make sure that **On** and **Mortgage Calculator** are selected to enable this feature.

2. Enter a message for borrowers, about calculating their mortgage payments.

3. You can further modify the formatting of the message via the tool bar above the field.

4. Click **Save**.

5. To preview how the mortgage calculator is presented to borrowers in your Zip landing page, click the URL link at the bottom of the screen, as shown below.

## Mortgage Calculator

Get a sense of the costs of buying a home with our monthly mortgage calculator.

Loan Amount
$ 350,000.00

Interest Rate
7.000 %

Term
30 Years ⌄

⌃ Simple

Property Tax
$ 300.00

Home Insurance
$ 100.00

HOA Dues
$ 150.00

Mortgage Insurance
$ 50.00

Additional Payment Amount
$

Interest only
⌄

Legend:
- Principle & Interest
- Property Tax
- HOA Dues
- Home Insurance
- Mortgage Insurance

| Monthly | Total |

Payment Every Month
$ 2,928.56

🕐 Payment Schedule

| Pmt # | Payment | Principal | Interest | MI | Balance |
|---|---|---|---|---|---|
| 1 | $ 2,328.56 | $ 286.89 | $ 2,041.67 | $ 50.00 | $ 349,713.11 |
| 2 | $ 2,328.56 | $ 288.57 | $ 2,039.99 | $ 50.00 | $ 349,424.54 |
| 3 | $ 2,328.56 | $ 290.25 | $ 2,038.31 | $ 50.00 | $ 349,134.29 |
| 4 | $ 2,328.56 | $ 291.94 | $ 2,036.62 | $ 50.00 | $ 348,842.35 |
| 5 | $ 2,328.56 | $ 293.65 | $ 2,034.91 | $ 50.00 | $ 348,548.70 |
| 6 | $ 2,328.56 | $ 295.36 | $ 2,033.20 | $ 50.00 | $ 348,253.34 |
| 7 | $ 2,328.56 | $ 297.08 | $ 2,031.48 | $ 50.00 | $ 347,956.26 |
| 8 | $ 2,328.56 | $ 298.82 | $ 2,029.74 | $ 50.00 | $ 347,657.44 |
| 9 | $ 2,328.56 | $ 300.56 | $ 2,028.00 | $ 50.00 | $ 347,356.88 |
| 10 | $ 2,328.56 | $ 302.31 | $ 2,026.25 | $ 50.00 | $ 347,054.57 |
| 11 | $ 2,328.56 | $ 304.08 | $ 2,024.48 | $ 50.00 | $ 346,750.49 |
| 12 | $ 2,328.56 | $ 305.85 | $ 2,022.71 | $ 50.00 | $ 346,444.64 |
| 13 | $ 2,328.56 | $ 307.63 | $ 2,020.93 | $ 50.00 | $ 346,137.01 |
| 14 | $ 2,328.56 | $ 309.43 | $ 2,019.13 | $ 50.00 | $ 345,827.58 |
| 15 | $ 2,328.56 | $ 311.23 | $ 2,017.33 | $ 50.00 | $ 345,516.35 |

# Borrower Interview

Via the **Borrower Interview** menu, as the administrator, you can configure the borrower interview portal, which is the interview process that takes place after applicants click the **Get Started** button on your Zip landing site. How you configure the borrower interview portal will be reflected in each loan officer's borrower interview portal.

> NOTE: Loan officers can customize their own Zip landing sites, should you grant those access rights to them (which you can do here, **Editing Loan Officer Access Rights**), but they cannot customize their own borrower interview portals.

## Configuration

On the *Configuration* screen, you can choose which types of questions to have in the borrower interview portal and which types of take out (for example, demographic and employment questions about the borrower). The grayed-out checkboxes (**Contact** and **Submit**) represent the pages of the borrower interview portal that cannot be taken out. Unchecked boxes are omitted from the interview. For example, if **Refinance** is unchecked, all questions regarding refinancing are taken out of the interview.

## Configuration

*Customize the Zip borrower interview to include the information you want to collect from potential borrowers.*

### Borrower Interview Configuration

You can create various configurations of the borrower interview and select which configuration to use for which loan officer, via Loan Originators > Edit Users. By clicking the plus button (+) below, you can add as many different configurations as desired.

Select Default Configuration [ Full Loan App ▾ ]

### Edit Configuration

⦿ Config 01  [ Full Loan App ]

**[+]**

**Detailed Settings**

Check the boxes to indicate the information you want to include in your borrower interview.

| ☑ (All) Menu | Required |
|---|---|
| ☐ Contact | |
| ☑ Custom Question 1   [Edit] | |
| ☑ Loan and Property | |
|    ☑ Street Address | |

**Loan Purpose**
- ☑ Purchase
- ☐ Loan Term   [Edit]
- ☑ Refinance
  - ☑ Lower Interest rate and payment
  - ☑ Cash Out
  - ☑ Pay Off Debt
  - ☑ Home Improvement
- ☑ HELOC
  - ☑ Cash Out
  - ☑ Pay Off Debt
  - ☑ Home Improvement
- ☑ Second Mortgage
  - ☑ Home equity loan
  - ☑ Home equity line of credit
  - ☑ Home Improvement
- ☑ Construction / Land
  - ☑ Construction
  - ☑ Construction - Permanent
  - ☑ Land
  - ☑ Renovation
- ☑ Personal
  - ☑ Social Security Number
  - ☑ Employment
- ☑ Financial
  - ☑ Assets

## Edit Configuration

In the *Edit Configuration* section, the checkboxes represent pages and sections in the borrower interview portal: **Contact**, **Custom Question**, **Loan and Property**, **Personal**, **Financial**, **Declarations**, **Demographic**, and **Submit** (as seen in the image below).

48

Borrower Interview



To configure the Zip interview portal:

1. Go to **Borrower Interview** > *Configuration* screen.

   By default, all checkboxes (pages in the borrower interview portal) and sub-checkboxes (sections within the pages) are selected.

2. Choose which pages and sections to include in or leave out of the borrower interview, by selecting or de-selecting their respective checkboxes.

   A. To insert a page of custom questions in the borrower interview, leave the **Custom Question 1** checkbox selected and click its corresponding **Edit** button.
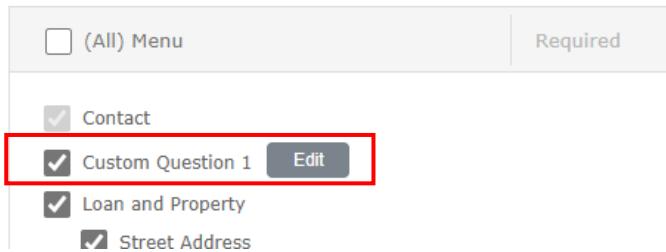
   

   The **Edit Custom Questions** lightbox is opened.
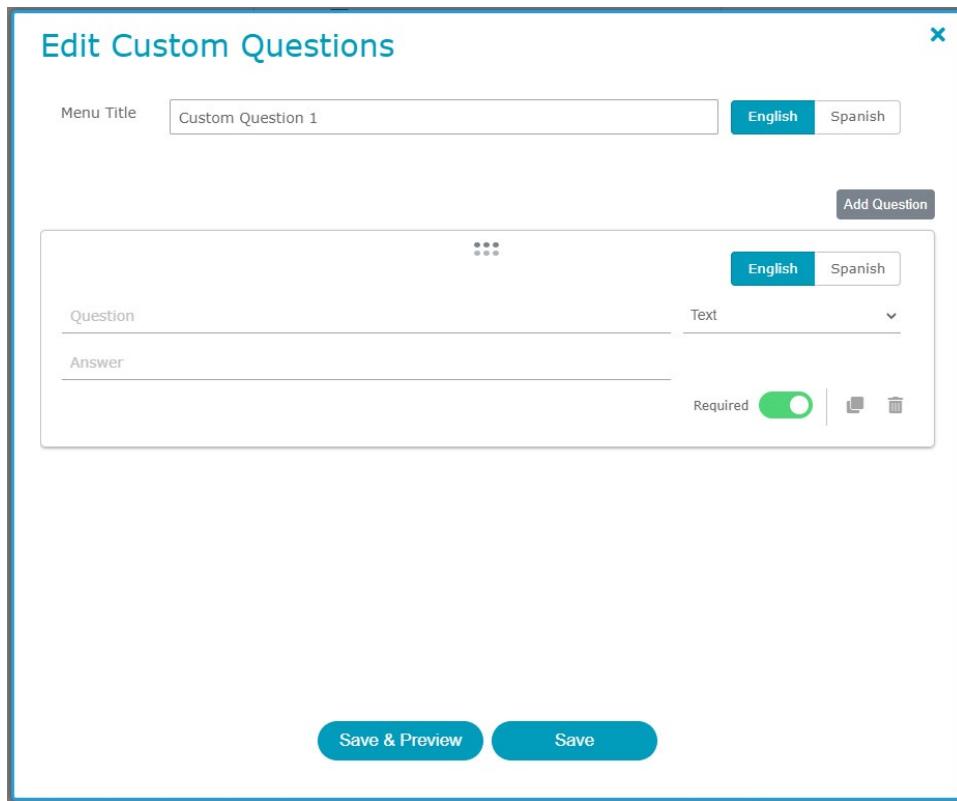
I. In the **Menu Title** field, delete *Custom Question 1* and enter your preferred name for the custom question page.

   a. If you have a Spanish version, select the **Spanish** tab and enter it in the **Menu Title** field.

II. In the first section, select the format of the first question.
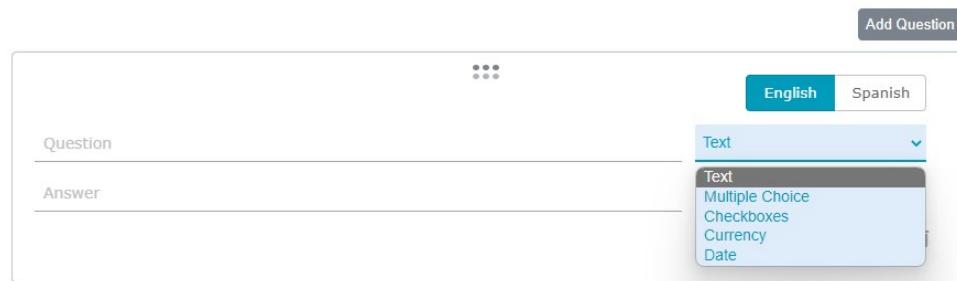


NOTE: Depending on your selection, the answer/option field(s) for the question will change to match the format. Additionally, selecting **Multiple Choice** or **Checkboxes** requires you to enter options for these questions.

For example, the multiple-choice question format will enable multiple options for the borrower to select, as shown below.
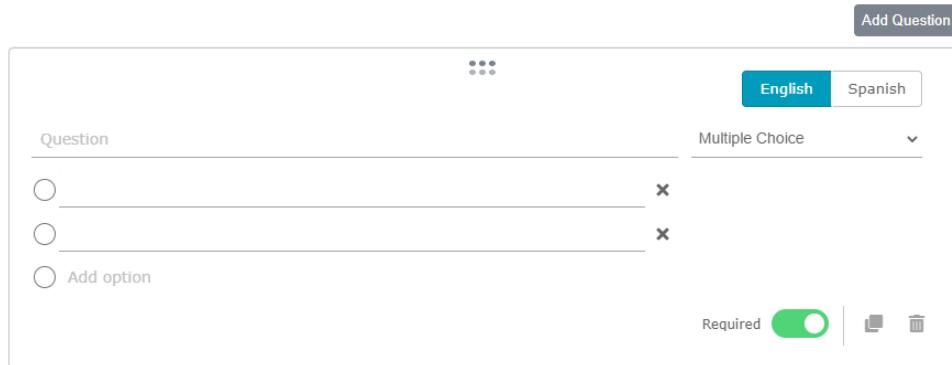
III.    Enter the first question after selecting the question format.
        Shown below is an example of a multiple-choice format with three options entered,
        for the borrower to choose from
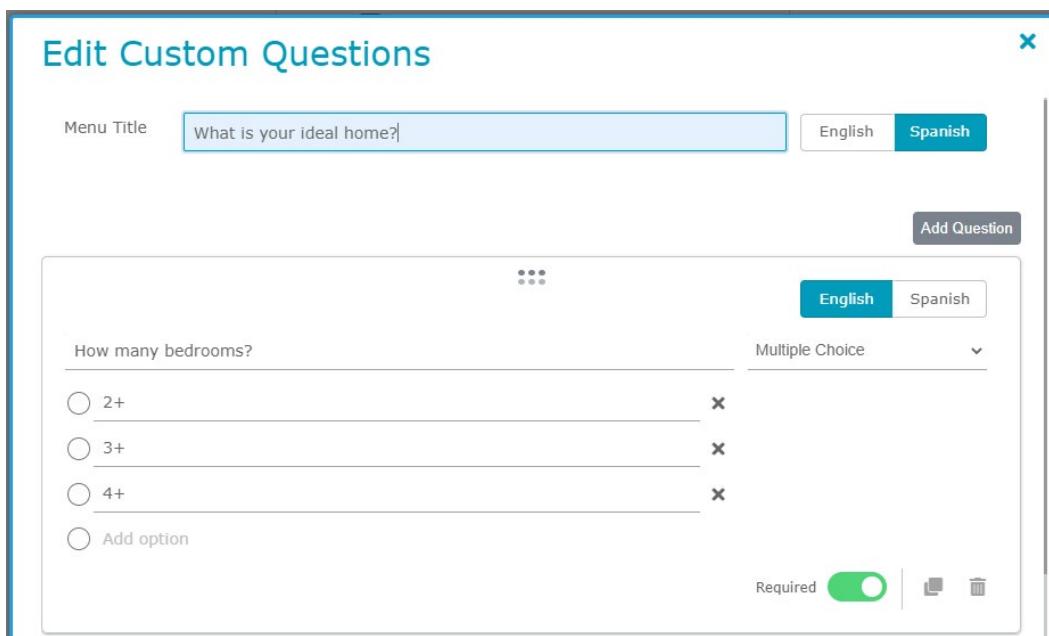


IV.     To add more questions, click the **Add Question** button. You can add up to 20
        questions.

V.      To duplicate a question, click the copy icon (   ).

VI.     To delete a question, click the delete icon (   ).

        a.   Once     is clicked, two more icons appear, asking you to confirm (   ) or
             cancel (   ) your decision to delete the question.



        b.   Select     to confirm the deletion of the question.

   c. Select ✖ to cancel the deletion of the question.

 VII. To move the position of a question, click the question box and drag it to the desired position.

 VIII. To set a question as required or not required, switch the **Required** toggle between on or off. If the **Required** toggle is on, it means the question will have an asterisk (*), indicating that it is required.

 IX. Click **Save** to save the questions; or click **Save & Preview** to save the questions and preview what they will look like in the borrower interview.
After the **Edit Custom Questions** lightbox is closed, **Custom Question 1** is changed to the custom question you entered. In the example below, it has been replaced by **What is your ideal home?**
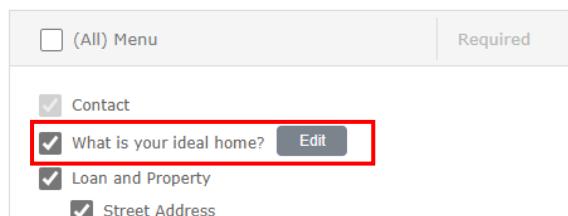


B. In the *Loan Purpose* section, you can further configure the loan terms offered by your company.



 I. Click the **Edit** button to open the **Edit Loan Term** lightbox.
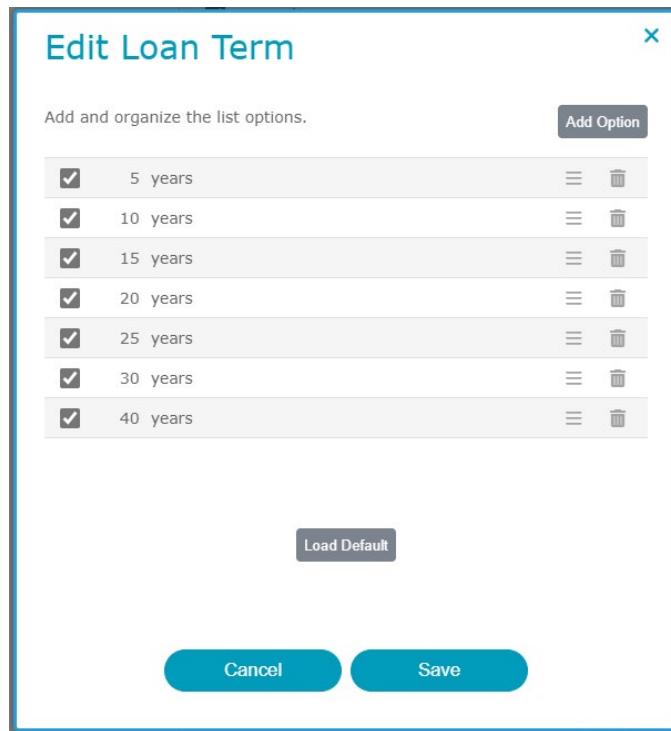
II.     The default terms are 5, 10, 15 years all the way up to 40 years, at 5-year increments.

III.    Select or de-select each term to your preference.

IV.     Click and drag the move icon (≡) to position the terms to your preference.

V.      To add more terms, click **Add Option** and enter the new term, as shown below.

VI.     To delete a term, click the corresponding delete icon (🗑).

VII.    To set the terms back to default, click **Loan Default**.

C.  Select the applicable checkboxes for **Refinance**.



D.  Select the applicable checkboxes for **HELOC**.



E.  Select the applicable checkboxes for **Second Mortgage**.



F.  Select the applicable checkboxes for **Construction / Land**.

G. Select the applicable checkboxes for **Personal**.

- If the **Employment** checkbox is deselected, the question about the borrower having dependents will be left out of the interview.



H. Select the applicable checkboxes for **Financial**.



I. For **Declarations** and **Demographics**, switching on (or leaving on) the toggle makes all declarations questions required as shown below (highlighted in red). This means that all questions on the **Declarations** page of the interview will have asterisks (*), indicating that they are required.



- With the toggle switched off, the declarations questions still remain in the interview, but they will not be required, as shown below.



- To remove the declarations questions, de-select the checkbox, as shown below (highlighted in red).
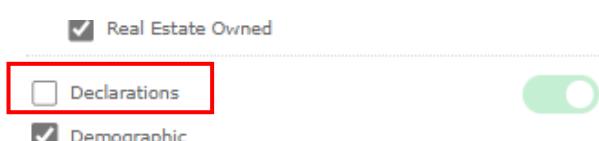


J. To insert a second custom question, select the checkbox and click the **Edit** button.

K.  Select the **Document Collection** checkbox, to display the page where borrowers are asked to upload their documents.

3.  At the bottom of the screen, select how the loan interview should be completed when there is an additional borrower. Choose to have the main borrower (the one who is completing the loan on behalf of the co-borrower) complete the loan interview on behalf of the additional borrower (co-borrower) or to have the additional borrower complete their portion of the loan interview by themselves, through invitation link via email.

4.  Click **Save**.

A popup appears confirming that the screen is saved.
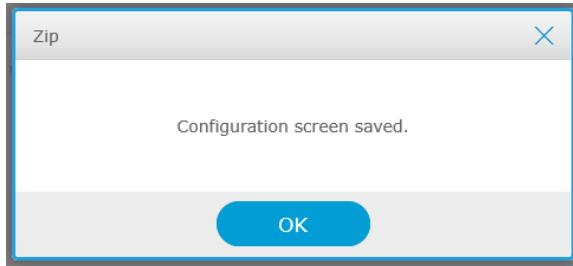
5.  Click **OK**.

The de-selected pages and sections are disabled in the borrower interview portal.

NOTE: If your Zip account is integrated with Path, you can find the borrower interview in the **Document** activity, as shown in the below image.

Borrower Interview



## Adding and Selecting Configurations

You can also add and select different configurations of loan interviews.

After you have created different configurations, different loan officers in your organization can choose different configurations of loan interviews, via the **Edit Users** lightbox on the *Loan Originators* screen, see **Editing Loan Officer Access Rights**.



1. Click the add icon to add **Config 2** field.



2. Enter a name for the new configuration.

3. Select and deselect the pages and sections to leave in or leave out of the borrower interview portal.

4. Click **Save**.
   A popup appears confirming that the screen is saved.

5. Click **OK**.
   The new configuration has been added to the **Select Default Configuration** dropdown menu.



6. Select the appropriate configuration as the default loan application.

7. To add more configurations, repeat the above steps.

# Disclaimer/Authorizations/Result

On the *Disclaimer/Authorizations/Result* screen, you can compose the disclaimer and thank you messages that appear before and after borrowers submit their applications in your organization's Zip borrower interview portal.

## Disclaimer

To enter the disclaimer message to borrowers before they submit their applications:

1. Select the *Disclaimer/Authorizations/Result* screen from the **Borrower Interview** menu.



2. Select the **EDIT** button to open the **Edit Content** lightbox, which displays both English and Spanish versions.

A. Enter the disclaimer message.

B. Use the top bar above the field to tailor the design of your message, such as font, size, bold, italics, etc.



C. Optionally, enter the Spanish version of the disclaimer.

D. After you have finished crafting the disclaimer message, click the **Save** button, to close the lightbox.

3. To preview the disclaimer message, click the **Disclaimer Preview** button at the bottom.
A new page opens showing the disclaimer message.

## eConsent

To enter/modify the eConsent message:

1. Select **On** to display the eConsent message in the borrower interview.

   o If the borrower does not give consent during the interview, the eConsent message will be displayed in the borrower dashboard if there are pending or requested documents.

   o If the borrower gives consent during the interview, the eConsent message will not be displayed in the borrower dashboard.

2. Selecting **Off** will not display it in the interview.

- o   When the eConsent message is not displayed during the interview, it will still be displayed in the borrower dashboard if there are pending or requested documents.
- o   When you select **Off** you will not be able to choose which version of the eConsent message (**Calyx Standard** or **Custom**) will be displayed in the borrower dashboard.



3.   Select which part of the interview to display the eConsent page.



A.   Select **Start** to display towards the start of the interview after borrowers have entered their contact information.

B.   Select **End** to display towards the end of the interview before borrowers submit.

C.   Select **Disabled** to not display (same result as step 2 above). But you are still able to select which version of the eConsent message (**Calyx Standard** or **Custom**) to be displayed in the borrower dashboard. And you are still able to customize the eConsent message.

4.   For the content of the eConsent message, select:

A.   **Calyx Standard**, which is the default message we provide.

B.   **Custom**, which you can customize to your standards and needs.

C.   When you choose to customize the eConsent message, click the **EDIT** button to open the **Edit Content** lightbox, which displays both English and Spanish versions.

I. Enter/edit the content of the message.

II. Use the top bar above the field (highlighted in red) to tailor the design of your message, such as font, size, bold, italics, etc., in the image above.

III. To insert merge fields into the message, select from the **Insert Merge Fields** dropdown field, (highlighted in blue) the image above.

NOTE: Merge fields are used to autofill common elements within messages, such as the borrower's name, your organization's name, the loan officer's name, etc. For example, when the {Borrower_Name} tag is placed at the beginning of the message here, the borrower's name will also be placed at the corresponding position at the beginning of the message displayed on the eConsent page of the borrower interview. The merge field is inserted wherever your text cursor is placed within the message.

IV. Place the text cursor at the desired place within the message to insert the merge field.

V. Select the merge field option from the dropdown menu.

VI. Optionally, enter/edit the Spanish version of the eConsent message.

D. After you have finished entering/modifying the eConsent message, click the **Save** button to close the lightbox.
A popup appears confirming that the information entered is saved.

5. To preview the eConsent message, click the **eConsent Preview** button at the bottom.
A new page opens showing the disclaimer message.

## Thank You Message (Result)

To enter the thank you message after borrowers have submitted their applications.

1. Select the *Disclaimer/Authorization/Result* screen from the **Borrower Interview** menu.
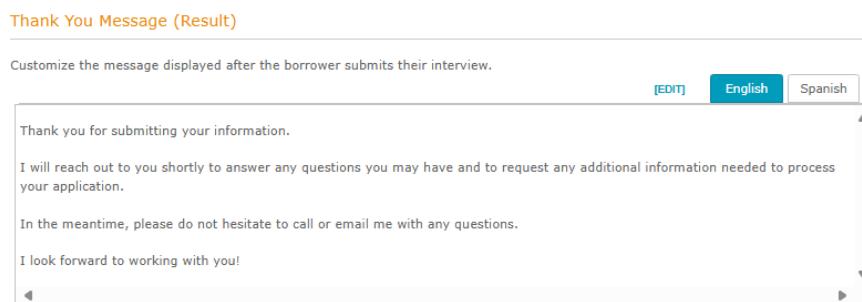


2. To enter/edit the thank you message, select the **EDIT** button to open the **Edit Content** lightbox which displays both English and Spanish versions.



E. Enter the thank you message.

F.  Use the top bar above the field to tailor the design of your message, such as font, size, bold, italics, etc.



G.  Optionally, enter the Spanish version of the message.

H.  After you have finished crafting the thank you message, click the **Save** button, to close the lightbox.

3.  To preview the disclaimer message, click the **Result Preview** button at the bottom.
    A new page opens showing the disclaimer message.

4.  Enter the English and, if applicable, Spanish versions of the thank you message.

5.  Use the top bar above each field to tailor the design of your message, such as font, size, bold, italics, etc., (highlighted in red) in the above image.

6.  After you have finished crafting the thank you message, click the **Save** button at the bottom.
    A popup appears confirming that the information entered is saved.

7.  Click **OK**.

8.  To preview the thank you message, click **Result Preview**.
    A new page opens showing the thank you message.

# Terms of Use/Privacy Policy

On the *Terms of Use/Privacy Policy* screen, you can compose the terms of use and privacy policy that are shown to borrowers before they submit their applications, and to which they must agree.

## Terms of Use

To enter/edit the terms of use:

1.  Select the *Terms of Use/Privacy Policy* screen from the **Borrower Interview** menu.

2. Click the **EDIT** button to open the **Edit Content** lightbox, which displays both the English and Spanish versions of the terms of use.
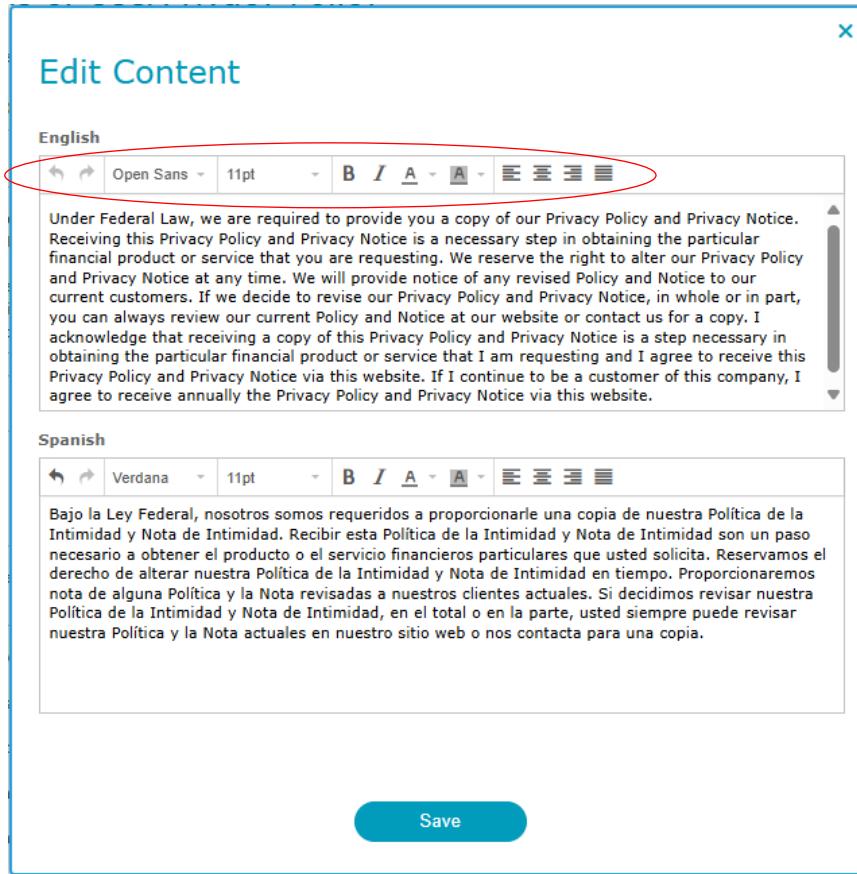


A. Enter/edit the terms of use.

B. Use the top bar above each field to tailor the design of your terms of use, such as font size, bold, italics, etc., (highlighted in red) in the above image.

C. Optionally, enter/edit the Spanish version.

D. Click **Save** to close the lightbox.

3. After you have entered the terms of use, click the **Save** button at the bottom.
   A popup appears confirming that the information entered is saved.
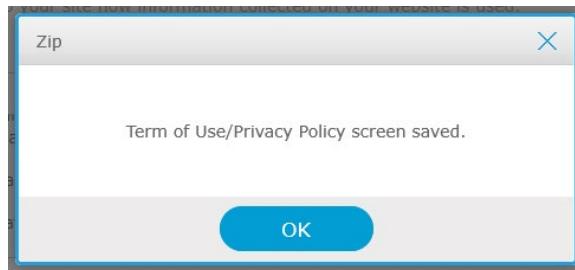


4. Click **OK**.

5. To preview the terms of use, click the **Terms of Use Preview** button at the bottom.
   A new page opens showing the terms of use.

## Privacy Policy

To enter/edit the privacy policy:

1. Select the *Terms of Use/Privacy Policy* screen from the **Borrower Interview** menu.



2. Click the **EDIT** button to open the **Edit Content** lightbox, which displays both the English and Spanish versions of the privacy policy.



65

E.  Enter/edit the privacy policy.

F.  Use the top bar above each field to tailor the design of the privacy policy, such as font size, bold, italics, etc., (highlighted in red) in the above image.

G.  Optionally, enter/edit the Spanish version.

H.  Click **Save** to close the lightbox.

3.  After you have finished entering the privacy policy, click the **Save** button at the bottom.
    A popup appears confirming that the information entered is saved.

Zip      ✕

Term of Use/Privacy Policy screen saved.

OK
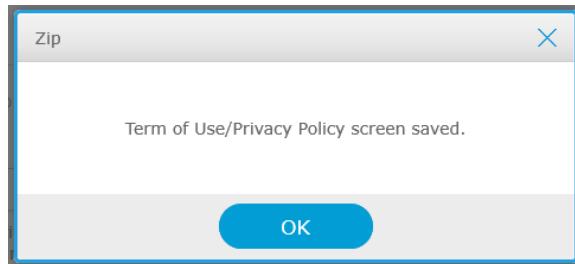
4.  Click **OK**.

5.  To preview the privacy policy, click **Privacy Policy Preview**.
    A new page opens showing the privacy policy.

# Retention Policy

On the ***Retention Policy*** screen, as the administrator, you can determine how long your organization retains borrower information before it is deleted.

## Retention Policy

*Zip is configured to automatically delete loan documents after 365 days.*
*Use this screen to customize these settings for your company.*
*Document retention time is based on the policy in place at the time Zip received the document. Deleted documents cannot be retrieved.*

### Loan Information

Retain loan Information for [ 60 ] days (Retention period must be between 1 and 365 days.)

### eDisclosure & eSignature

The E-Sign Act requires a financial institution to maintain electronic records accurately reflecting the information contained in applicable contracts, notices or disclosures and that they remain accessible to all persons who are legally entitled to access for the period required by law in a form that is capable of being accurately reproduced for later reference. See Section 101(d).

If your borrower creates a dashboard account, their eConsent acceptance will follow the retention period set here for each loan file unless or until withdrawn. If a dashboard account is not created, the borrower will need to consent for each request of electronic activity.

Retain electronic disclosures, eConsent and electronically signed documents for [ 90 ] days (minimum 90 days.)

Save

To set the retention policy for your organization:

1.  Select the **Retention Policy** menu.

2.  In the ***Loan Information*** section, enter the number of days before loan information is deleted, (highlighted in red) in the image below. The retention period starts when the loan is submitted. The minimum is 1 day, and the maximum is 365 days.

3.  In the ***eDisclosure & eSignature*** section, enter the number of days before electronic disclosures and electronically signed documents are deleted, (highlighted in red) in the image below. The retention date starts when the electronic document is submitted. The minimum is 90 days, and the maximum is 365 days.

4.  After setting the retention policy, click **Save**.
    A popup appears confirming that the information entered is saved.

Zip                                                    ✕

Retention Policy screen saved.

OK

67
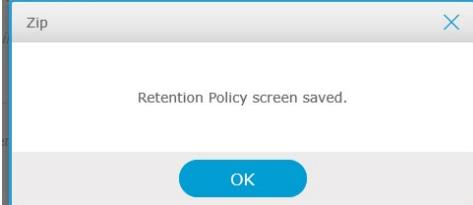
5.  Click **OK**.

# Delivery

If you use Path as your loan origination system, as the administrator you can connect your Zip and Path accounts with each other via the *Delivery* screen, which will automatically import to your Path account all loan applications that are submitted through your organization's Zip borrower interview portals.

> NOTE: This section is only relevant if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not apply.

## Delivery

*Download loan information directly to your LOS with the integrated Zip interface. Data transferred between Zip and your LOS.*

### Loan Information Download

Specify the Loan Origination System you will use to receive loan information.

Complete the following information to connect with Path:

| | |
|---|---|
| Path Account ID | |
| Path User Name | |

**Save**

View Site

To set up the connection between your Zip and Path accounts:

1. Select the **Delivery** menu.

2. Enter the **Path Account ID** and **Path User Name** to be connected to Zip.

   NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

RELATED: For more information on setting the Path user account connection for a loan officer or giving a loan officer access right to set their own Path user account connection, see **Editing Loan Officer Access Rights**.

3. Click **Save**.
   A popup appears confirming that the information entered is saved.

| Zip | ✕ |
| --- | --- |
| Delivery screen saved. | |
| OK | |
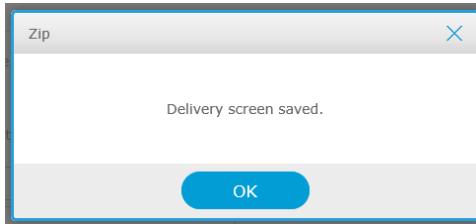
4. Click **OK**.

# Notifications

Use the **Notifications** menu to set up your organization's email addresses and notification emails and texts.

## Edit Reminders

Use the *Edit Reminders* screen to set up reminder emails and texts that are sent to borrowers who have not completed their loan interview, or any other unfinished task, such as document or eSign requests.

### Edit Reminders

Select Loan Originator      [ Bowen C Zhao                      ⌄ ]

Copy Setting ▶

| Document/eSign Request Reminder | Incomplete Loan Interview Reminder |

**Use Borrower Dashboard Reminder**

By selecting On, borrowers will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. The borrower will have needed to have created a Borrower Dashboard account, and (if selecting Text Reminders) Opted In to receive SMS messages. Selecting Off disables this feature.

Use Reminder               ◉ On      ○ Off
Select Reminder Methods    ☑ Email   ☑ Text
First Reminder             [ 8  ⌄ ] day(s) before due date at   [ 12:00 ⌄ ] [ AM ⌄ ]
Reminder Frequency         [ -                    ⌄ ]

                           ( Save )

                                                    [EDIT]  **English**  Spanish

Subject      Document Due Date Coming Up!

Body         Hi {Borrower_Name},

             I am {LO_Name} from {Company_Name}. In order to continue your loan process, we need you to provide the following outstanding document(s) listed below, which is due very soon. Please log in to your borrower account via the below link.

To set up reminder emails and texts:

1. From the **Select Loan Originator** dropdown menu at the top of the screen, select the loan officer in your organization for whom to configure reminder emails and texts.

2. Optionally, to copy the reminder email and text settings from one loan officer to others, click **Copy Setting**.
   More fields are enabled for you to indicate which loan officer's settings are copied from and which are copied to.

71

Edit Reminders

| | |
|---|---|
| Select Loan Originator | Bowen C Zhao |
| Copy Setting ▼ | |
| Copy from | Bowen C Zhao |
| Copy to | Select All Users |
| | Choose option |

Copy

A. In the **Copy From** dropdown menu, select the loan officer whose settings are to be copied to others.

B. Click in the blank field below to display the list of loan officers in your organization.

| | |
|---|---|
| Copy Setting ▼ | |
| Copy from | Bowen C Zhao |
| Copy to | Select All Users |
| | Choose option |
| | Bowen C Zhao |
| | Calos Wong |
| | Jim Lee |
| | Bill Ho |
| | Tim Wu |

C. Select the loan officer(s) who will receive the copied settings, then click out of the field.

D. Click **Copy**.

3. To configure the reminder email and text for document and eSign requests, select the **Document/eSign Request Reminder** tab.

In this example, **Document/eSign Request Reminder** is used.

4. In the *Use Borrower Dashboard Reminder* section, configure the method, time, and frequency of the reminder emails and texts.
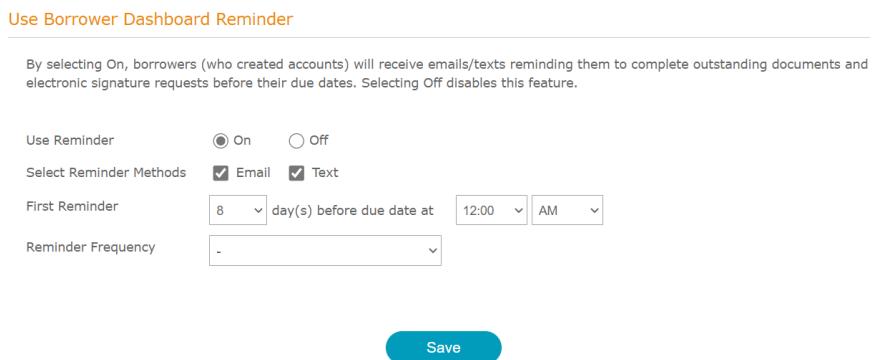
Use Borrower Dashboard Reminder

By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature.

| | |
|---|---|
| Use Reminder | ⦿ On   ○ Off |
| Select Reminder Methods | ☑ Email   ☑ Text |
| First Reminder | 8 ⌄ day(s) before due date at   12:00 ⌄   AM ⌄ |
| Reminder Frequency | - ⌄ |

Save

A. For **Use Reminder**, select **On**.
The default setting is **Off**.

B. For **Select Reminder Methods**, select **Email** or **Text** or both.

C. For **First Reminder**, select when the reminder is sent (how many days before the due date) and what time of the day.

D. For **Reminder Frequency**, select how often the reminder is sent.

5.  To enter/edit the content in the **Subject**, **Body**, and **Footer** fields, select the **EDIT** button to open the **Edit Content** lightbox.
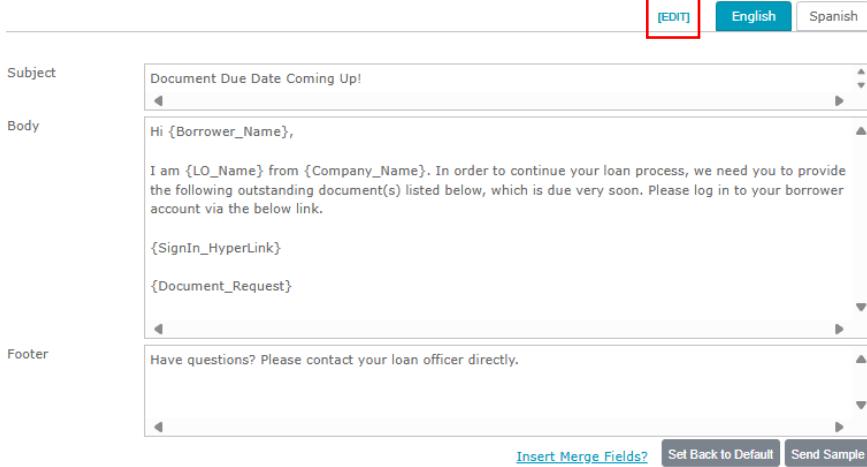


A default email is provided, with the subject, body, and footer. You can choose to use the default email or modify it to your liking.
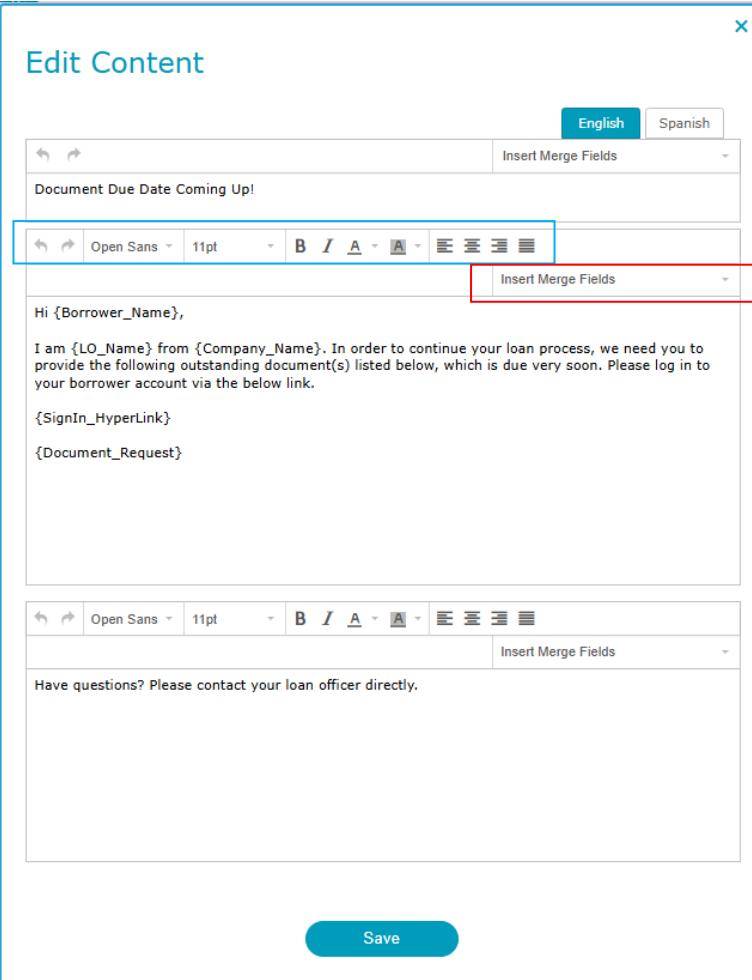
A.  To enter or modify the English version of the reminder email, select the **English** tab. In this example, English is used.

B.  Enter/edit the subject, body, and footer of the reminder email.

I.  After entering/editing the subject, use the top bar to tailor the design of the email, such as font, size, bold, italics, etc., (highlighted in blue) the image above.

II.  To insert a merge field into the body and footer, select from the **Insert Merge Fields** dropdown, (highlighted in red) the image above.

NOTE: As Zip provides a default template for each email type, these templates have bracketed tags (merge fields) that autofill common elements within emails, such as the borrower's name, your organization's name, the loan officer's name, etc. For example, when the {Borrower_Name} tag is placed at the beginning of the email template, the borrower's name will also be placed at the corresponding position at the beginning of the email. The merge field is inserted wherever your text cursor is placed within the **Body** and **Footer** of the email.

III.  Place the text cursor at the desired place within the body and/or footer the to insert the merge field.

IV.  Select the merge field option from the dropdown menu.

C.  To enter or edit the Spanish version of the reminder email, select the **Spanish** tab.

D.  After you have entered/edited the subject, body, and footer of the reminder email to your liking, click **Save**, to close the lightbox.

6.  To send a sample email as a test, click the **Send Sample** button.
The **Send Sample Email** lightbox is opened.

I.  Enter the email address where the sample email is sent in the **Send To** field.

II.  Click **Send**.

7.  To set the email content back to the default setting, click **Set Back to Default**.

8.  In the *Text Notification* section, enter or edit the reminder text.

Notifications

    A. To enter or edit the English version of the reminder text, select the **English** tab.
In this example, English is used.

        I. In the **Message** field, enter or edit the reminder text message.

        II. To insert a merge field into the text message, select from the **Insert Merge Fields** dropdown field.

    B. To enter or edit the Spanish version of the reminder text, select the **Spanish** tab.

    C. After you have made the reminder text to your liking, click **Save**.

    D. To send a sample text as a text, click **Send Sample**.
The **Send Sample Text Message** lightbox appears.

        I. Enter the number to which the sample message is sent, in the **Sent To** field.

        II. Click **Send**.

    E. To set the reminder text back to the default settings, click **Set Back to Default**.

9. To configure the reminder email and text for completing the loan interview, select **Incomplete Loan Interview Reminder** tab, and repeat the above steps 4 through 6.

    A. Optionally, select the **Alert Loan Originator** checkbox, to notify the LO about the borrower's incomplete loan interview.



NOTE: When **Alert Loan Originator** is checked, the LO receives only one email reminder about the borrower's incomplete loan interview, even when **Use Reminder** is **On** and **Reminder Frequency** is set to multiple times.

Additionally, you can select **Off** for **Use Reminder** and check the **Alert Loan Originator** box. In this scenario, only the LO would receive the reminder and the borrower would not.

# Email Setting

On the *Email Setting* screen, as the administrator, you can set up your primary email address, additional email addresses and whether to receive emails that are sent to your organization's loan officers.

To set up your email addresses:

75

Notifications

1. Select the *Email Setting* screen.

2. Select the **Email Address** tab.

    A.   In the *Primary Email Address* section, enter your primary email address, where you will receive an email whenever a borrower submits a loan through your Zip interview portal.

## Email Setting

| Email Address | Email Preference |

**Primary Email Address**

Enter your primary email address where borrower interviews should be sent. The email entered here will become part of your login identifier.

Email      bowen_zhao@calyxsoftware.com

**Additional Email Addresses**

Enter any additional email addresses where email notifications should be sent. Additional emails will only receive notification from admin.

Email 1

Save

    B.   Optional, in the *Additional Email Addresses* section, enter additional email(s) to receive notifications when loans are submitted.

        I.   Click the add icon to add more emails address fields (up to 4), (highlighted in red) in the image above.

3. Select the **Email Preference** tab.

Notifications



A. In the **Receive LO Notification Emails** section, you can choose whether to receive an email notification whenever a loan is submitted through the Zip interview portal of your organization's loan officer(s).

NOTE: By default, this feature is not enabled.

    I.    Select the **On** radio button to enable this feature,

    II.    Enter email address to receive notification emails when loans are submitted through your organization's various borrower interview portals.

B. Select whether you want to receive a notification email when a borrower agrees to share their contact information.

C. In the **Time Zone Configuration for eSign Timestamp** section, select the time zone that will be sued to timestamp the electronic signatures signed by borrowers.

4. After you have set up the email addresses, click **Save**.
A popup confirms that the information entered is saved.

5. Click **OK**.

# Edit Emails

Zip provides default notification emails that are sent to borrowers after they have submitted loan through Zip. On the **Edit Emails** screen, as the administrator, you can tailor these notification emails to the needs and wants of your organization.

## Email Notifications

In the **Email Notifications** section, as the administrator, you can customize notification emails that are sent to borrowers, requesting electronic signatures, documents, interviews, and VOA (verification of assets).

1. Select the **Edit Emails** screen.

# Edit Emails

Select Loan Originator  [ Bowen C Zhao ⌄ ]

## Email Notifications

Customize the notification emails that are sent to the borrower when you need a document from the borrower or to send a confirmation email to the borrower. Areas to customize are the email's subject, introduction, and footer, where it is recommended that you include your contact information so that it is convenient for the borrower to reach you, should they have questions that need to be answered.

Copy Setting ▶

[ Thank You Email ⌄ ]   [EDIT]   [ English ]   [ Spanish ]

Customize the thank you email sent to the borrower when they submit an interview. As a convenience to the borrower, we recommend you include your contact information and any other information you want them to know.

Subject
Loan information received

Body

What's Next.
We are reviewing your information and will reach out to you shortly with the next steps.

Want to be ahead of the game?
While you may have entered asset information or given us permission to do automated account lookup and importing, we may need more information to process your loan.

{Document_List}

Click the link below to check your loan status as well as upload important documents needed to process your loan.

{SignIn_HyperLink}

Feel free to contact me with any questions you may have and I look forward to speaking soon.
Thank you.

Footer

Signature
James Baldwin{Borrower_Name}

Insert Merge Fields?   [ Set Back to Default ]   [ Send Sample ]

2.  At the top of the screen select which loan officer whose email is to be configured, from the **Select Loan Originator** dropdown menu.

3.  Optionally, to copy the reminder email and text settings from one loan officer to others, click **Copy Setting**.
    More fields are enabled for you to indicate which loan officer's settings are copied from and which are copied to.

### Edit Reminders

Select Loan Originator    [ Bowen C Zhao ▾ ]

Copy Setting ▼

Copy from    [ Bowen C Zhao ▾ ]

Copy to    [ Select All Users ]

[ Choose option ]

[ Copy ]

A. In the **Copy From** dropdown menu, select the loan officer whose settings are to be copied to others.

B. Click in the blank field below to display the list of loan officers in your organization.

Copy Setting ▼

Copy from    [ Bowen C Zhao ▾ ]

Copy to    [ Select All Users ]

[ Choose option ]
Bowen C Zhao
Calos Wong
Jim Lee
Bill Ho
Tim Wu

Document/eSi...

C. Select the loan officer(s) who will receive the copied settings, then click out of the field.

D. Click **Copy**.

4. Select which type of notification email to modify from the dropdown menu.
   **Thank You Email** is used as an example.

[ Thank You Email ▾ ]   [EDIT]   [ English ] [ Spanish ]

**Thank You Email**
eSign Request (borrowers without accounts)
Document Request (borrowers without accounts)
Loan Interview Request
Loan Interview Request to Co-borrower
VOA Request
Document/eSign Request (borrowers with accounts)
Account Creation Confirmation Email (borrowers with accounts)
Document Delivery

...ience to the borrower, we recommend

...we are reviewing your information and will reach out to you shortly with the next steps.

5. Click the **EDIT** button to open the **Edit Content** lightbox.

A. Enter/edit the **Subject**, **Body**, **Footer**, and **Signature**.

- You can choose the **Background Color** for the **Body**, **Footer**, and **Signature**.



- You can also insert images in the **Body**, **Footer**, and **Signature**.



B. Use the top bar of the email body and footer to tailor the design, such as font, size, bold, italics, etc.

C. To insert a merge field into the subject, body, and footer, select from the **Insert Merge Fields** dropdown field.

NOTE: As Zip provides a default template for each email type, these templates have bracketed tags (merge fields) that autofill common elements within emails, such as the borrower's name, your organization's name, the loan officer's name, etc. For example, when the {Borrower_Name} tag is placed at the beginning of the email template, the borrower's name will also be placed at the corresponding position at the beginning of the email. The merge field is inserted wherever your text cursor is placed.
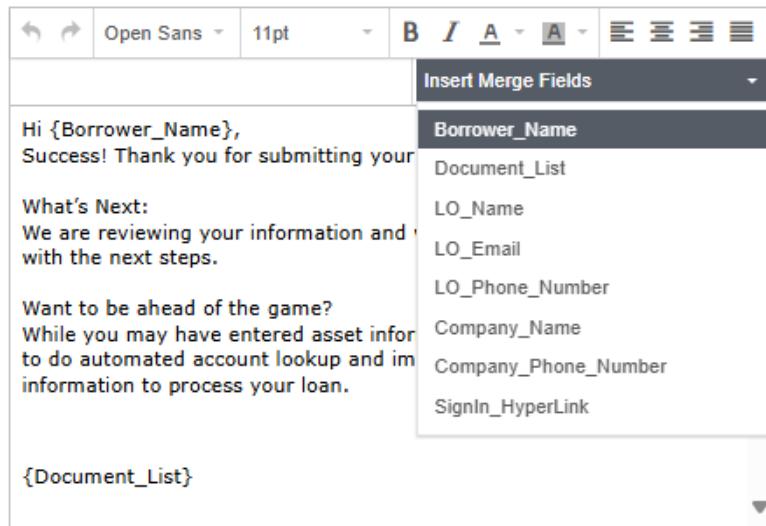
D. Place the text cursor at the desired place to insert the merge field.

E. Select the merge field option.
In this example **{LO_Name}** is placed after "Sincerely yours."
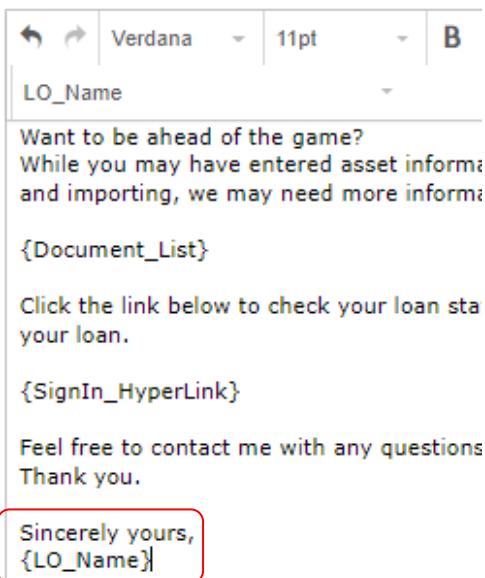
F. If applicable, click the **Spanish** tab and enter/edit the Spanish version.

G. Click **Save** to close the lightbox.

82

6. Repeat the above steps for the rest of the notification emails.
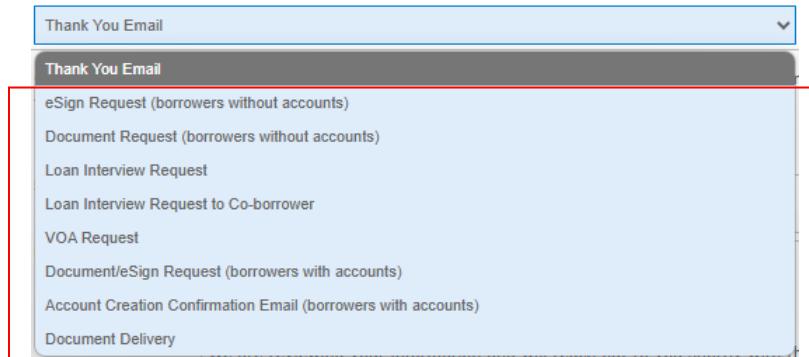


7. After you have finished customizing the notification emails to your liking, click the **Save** button at the bottom.

8. Click **OK**.

### *Set Back Email Content to Default*

1. If you want to set the **Subject**, **Body,** and **Footer** of the email back to their default settings, click the **Set Back to Default** button, (highlighted in red) in the image below.
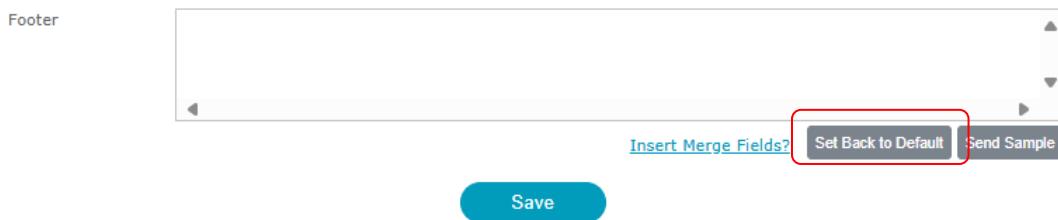


o The **Set Back to Default** button defaults the signature information to a template provided by Zip, which will display the logo and information of the loan officer, who is selected from the **Select Loan Originator** dropdown menu at the top of the *Edit Emails* screen.

o A popup asks you to confirm the decision to set the email back to the default settings.
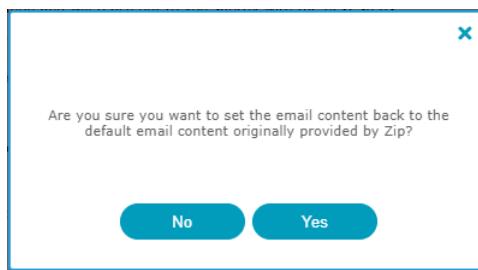


2. Click **Yes**.

### *Send Sample Email*

1. If you want to send a test email, click the **Send Sample** button, (highlighted in red) in the image below.

Notifications

Footer



Insert Merge Fields?  Set Back to Default  Send Sample

Save
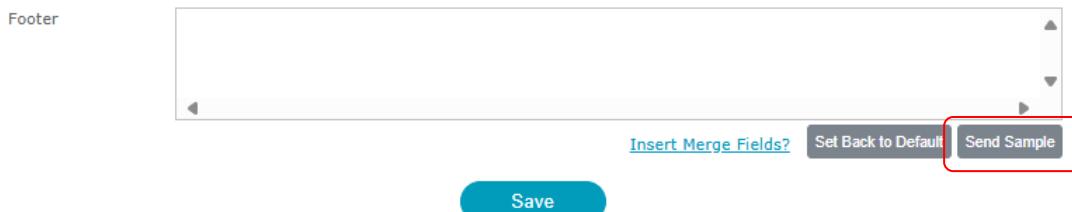
A popup appears asking you to confirm the sending of the test email.
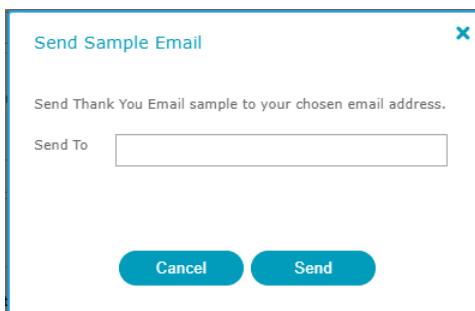


2. If the field is not already populated, enter or edit the email address in the **Send To** field.

3. Click **Send**.

## Manage Social Media



84

Notifications

The social media URLs and logos entered here will be used as merge fields that can be inserted into the **Body**, **Footer**, and **Signature** of the email.

As shown below, after the URL for Facebook is entered and saved (ensure to select the corresponding checkbox), the merge fields for the URL and logo are displayed in the **Zip Email Merge Fields** lightbox, opened by the **Insert Merge Fields?** Link.



85

The URL and logo can now be selected from the **Insert Merge Fields** dropdown in the **Edit Content** lightbox, for the email's **Body**, **Footer**, and **Signature**.
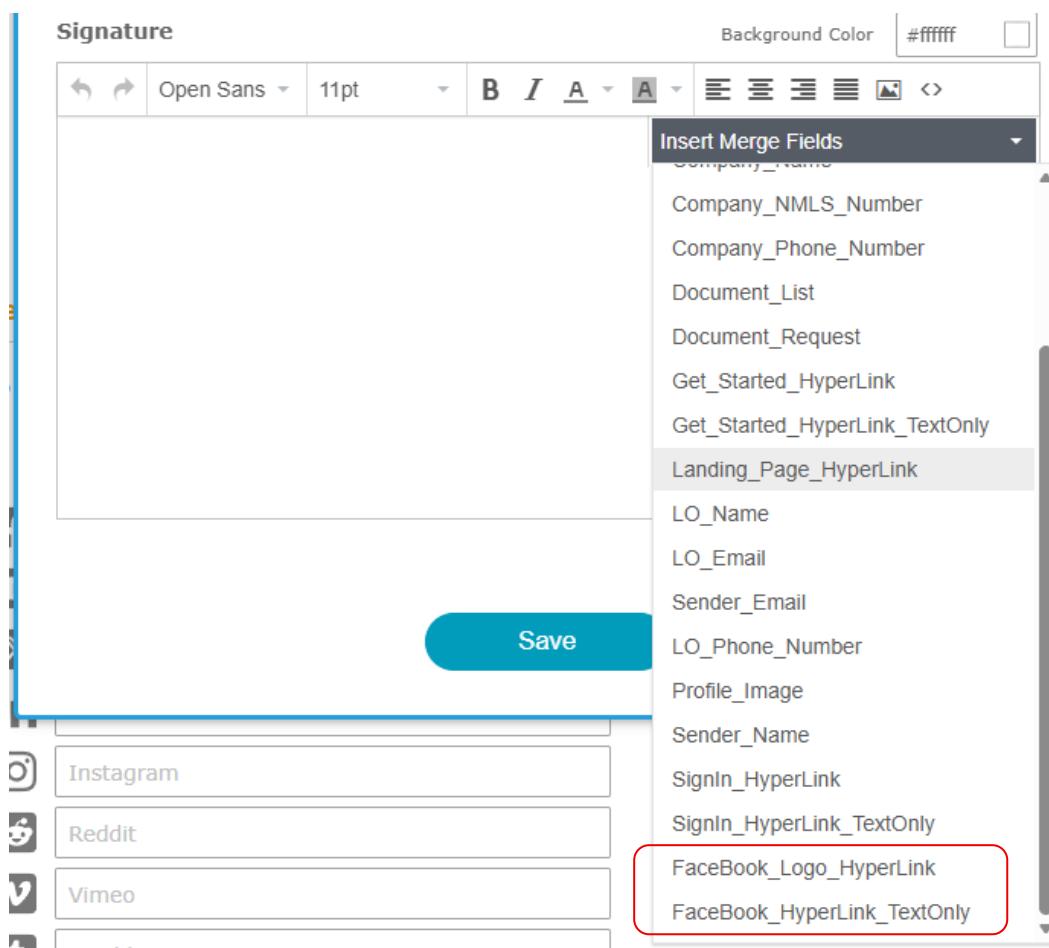
# Reports

Via the **Reports** menu, as the administrator, you can run various reports and view statistics that gauge your organization's loan activity.

## Borrower Interview Report

On the *Borrower Interview Report* screen, you can search for loan interviews by loan officer, borrower email, or date.

## Borrower Interview Report

*The Borrower Interview Report provides a list of interviews that were submitted between the specified dates.*

### Search for Borrower Interview Report

| Loan Originator Name | Choose option |
|---|---|
| | (You can search by first or last name.) |
| Borrower Email | Choose option |
| Loans originated date | [ ] and [ ] |

**Search**

### Results                                    Download as Excel

### Borrower Interview Report Search

To search for borrower interviews.

1. Select the *Borrower Interview Report* screen from the **Reports** Menu.

2. To search by loan officer name:

   A. Enter the name in the **Loan Originator Name** field.

   B. Or click the field to enable a list of the loan officers in your organization.

Reports

## Search for Borrower Interview Report

Loan Originator Name
| Choose option |
| --- |
| Bill Ho |
| Bowen C Zhao |
| Calos Wong |
| Jim Lee |
| Tim Wu |

Borrower Email

Loans originated date

C. Click the name of the loan officer.
The loan officer's name is populated in the field.

## Search for Borrower Interview Report

Loan Originator Name    × Bowen C Zhao

(You can search by first or last name.)

Borrower Email    Choose option

Loans originated date    [      ]  and  [      ]

Search

D. Enter the start and end dates to narrow the search, if applicable.

E. To enter more loan officers in the search, repeat the above steps.

F. Click the **Search** button.
The *Results* section table shows the loan interviews submitted through the loan officer's borrower interview portal.

88

Reports



**Search for Borrower Interview Report**

| Loan Originator Name | × Bowen C Zhao |
| --- | --- |
| | (You can search by first or last name.) |
| Borrower Email | Choose option |
| Loans originated date | ☐ and ☐ |

Search

**Results**                                                          Download as Excel

Click Resend to re-import the application.

| Date | Borrower Name | Borrower Contact | Loan Originator | Screen Share | Submission | Resend | Summary |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 07:58:12 | Bowen Zhao | bowen_zhao@calyxsoftware.co... 151-020-3654 | Bowen C Zhao | No | Yes | Resend | view |

1

3. To search by borrower email:

   A. Enter the borrower email in the **Borrower Email** field.

   B. Or click the field to enable the list of borrower emails that were used to submitted loans through your Zip organization.

   

   | Borrower Email | Choose option |
   | --- | --- |
   | Loans originated date | bowen_zhao@calyxsoftware.com |
   | | erik@eriksenson.com |
   | | shibani.bagga@calyxsoftware.com |
   | | zhaobowen1985@hotmail.com |

   C. Click the borrower email.
      The field is populated with the borrower email.



89

D. Enter the start and end dates to narrow the search, if applicable.

E. To enter more borrower emails in the search, repeat the above steps.

F. Click **Search**.
The *Results* section table shows the loan interviews submitted with the borrower email.



4. To search by date:

A. Enter the start and end dates (month/date/year - month/date/year).

B. Or click the field to enable the dropdown calendar.

C. Select the start and end dates.

D. Click **Search**.
The *Results* section table lists the borrower interviews that were submitted between the search dates.

### Search for Borrower Interview Report

| Loan Originator Name | Choose option |
| --- | --- |
| | (You can search by first or last name.) |
| Borrower Email | Choose option |
| Loans originated date | 01/02/2025 and 01/31/2026 |

Search

### Results

Download as Excel

Click Resend to re-import the application.

| Date | Borrower Name | Borrower Contact | Loan Originator | Screen Share | Submission | Resend | Summary |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 07:58:12 | Bowen Zhao | bowen_zhao@calyxsoftware.co... 151-020-3654 | Bowen C Zhao | No | Yes | Resend | view |

1

## Borrower Interview Resend, View and Excel Download

1. To resend the email to borrowers notifying them that they have submitted their loan applications, click **Resend** in the *Results* section table.

91

RELATED: For more information on searching for borrower interviews, see **Borrower Interview Report Search**.

## Results

Download as Excel

Click Resend to re-import the application.

| Date | Borrower Name | Borrower Contact | Loan Originator | Screen Share | Submission | Resend | Summary |
|------|---------------|------------------|-----------------|--------------|------------|--------|---------|
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 11:36:13 | Shibani Bagga | shibani.bagga@calyxsoftware... 140-899-9999 | Bowen C Zhao | No | Yes | Resend | view |
| 12/16/202 5 07:58:12 | Bowen Zhao | bowen_zhao@calyxsoftware.co... 151-020-3654 | Bowen C Zhao | No | Yes | Resend | view |

1

2. To view the summary of the borrower interview, click **View**, which opens the lightbox showing the loan summary.

## Borrower Interview Report

*The Borro*

Search

Loan O

Borrow

Loans

**Your Loan Summary:   Purchase**

Referred By:

☐ eConsent Agreement

Contact Method/Best Call Time:  **Phone / Morning**

Purchase contract:

Comments:

### Loan

Sales Price: **750,000.00**

Loan Term:  **15 years**

Down Payment Amount:  **450,000.00**

### Subject Property

Address:

ST:          ZIP:

City:

Occupancy Type:  **Primary residence.**

### Contact Information

Name:  **Shibani Bagga**

Home Phone:  **140-899-9999**

Email:  **shibani.bagga@calyxsoftware.com**

### Personal Information

SSN:  **XXX-XX-5555**

Citizenship:  **US Citizen**

DOB:  **01/17/1945**

Marital Status:  **Married**

### Current Address

Address:  **1489 Main ave Basement 1481**

Country:  **United States**

City:  **Newark**

Status:  **Rent**

ST:  **CA**      ZIP:  **94560**

Monthly Payment:  **5,220.00**

Results

Click Rese

| Date |
|------|
| 12/16/20 5 11:36:1 |
| 12/16/20 5 11:36:1 |
| 12/16/20 5 07:58:1 |

3. To download the borrower interviews in an Excel file, click **Download as Excel**.

# eSign Reports

If you use Path or Point as your loan origination system, via the *eSign Reports* screen, you can search for electronic signature documents that were sent out to borrowers.

> NOTE: This screen is only available to you if you use Path or Point as your loan origination system. For Zenly and NAMB All-In users, this screen is not available.

To search for eSign documents:

1. Select the *ESign Reports* screen from the **Reports** menu.

2. To search by loan officer name:

   A. Enter the name in the **Loan Originator Name** field.

   B. Or click the field to enable a list of the loan officers in your organization.

   C. Click the name of the loan officer.
   The loan officer's name is populated in the field.

   D. To enter more loan officers in the search, repeat the above steps.

   E. Click the **Search** button.
   The *Results* section table lists results of the search.

3. To search by borrower email:

   A. Enter the borrower email in the **Borrower Email** field.

   B. Or click the field to enable the list of borrower emails to which eSign documents were sent.

   C. Click the borrower email.
   The field is populated with the borrower email.

   D. To enter more borrower emails in the search, repeat the above steps.

   E. Click **Search**.
   The *Results* section table lists the search results.

4. To search by date:

   A. Enter the start and end dates (month/date/year - month/date/year) in the **E-signature requests sent date** field.

   B. Or click the field to enable the dropdown calendar.

   C. Select the start and end dates.

   D. Click **Search**.
   The *Results* section table lists the search results.

5. Click **Download as Excel** to download the results of the report in Excel format.

6. Click **Resend** to send again the completed eSign reports and borrower uploaded documents (such as eSign documents) to the LOS, in case the LOS did not receive them in the first place.

# Borrower Uploaded Document

On the ***Borrower Uploaded Document*** screen, you can search for borrower uploaded documents, such as government issued IDs, bank statements, pay stubs, etc.

To search for borrower uploaded documents:

1. Select the ***Borrower Uploaded Document*** screen under the **Reports** menu.

2. Search by loan officer:

    A. Enter the loan officer name in the **Loan Originator Name** field.

    B. Or click the field to enable the dropdown list of the loan officers in your organization.

    ### Borrower Uploaded Document

    *A list of borrower uploaded documents is provided based on the specified search date range.*

    **Search**

    | Loan Originator Name | Choose option |
    |---|---|
    | | Bill Ho |
    | | Bowen C Zhao |
    | Borrower Email | Calos Wong |
    | Document requests sent between | Jim Lee |
    | | Tim Wu |

    Search

    C. Click the name of the loan officer.
    The loan officer's name is populated in the field.

    D. To enter more loan officers in the search, repeat the above steps.

    E. Click **Search**.
    The ***Results*** section shows the loan officer and the borrower uploaded document(s).

F. To view or download the document, click the document name, highlighted in the image above.
A new tab or window opens, displaying the selected document.

3. To search by borrower email:

A. Enter the borrower email in the **Borrower Email** field.

B. Or click the field to enable the dropdown list of borrower emails that were used to submit loans to your organization (all borrower interview portals).

C. Click the borrower email to populate it in the **Borrower Email** field.

D. To enter more borrower emails in the search, repeat the above steps.

E. Click **Search**.
The *Results* section shows the borrower uploaded document(s) affiliated with the borrower email(s).

F. To view or download the document, click the document name.
A new tab or window opens, displaying the selected document.

4. To search by date:

A. Enter the start and end dates in the corresponding fields.

B. Or click the fields to enable the calendar dropdown.

Document requests sent date [ | ] and [          ]

<  **May, 2020**  >

| SU | MO | TU | WE | TH | FR | SA |
|----|----|----|----|----|----|----|
| 26 | 27 | 28 | 29 | 30 | 1  | 2  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | 1  | 2  | 3  | 4  | 5  | 6  |

esults

Date          Borrower Emai
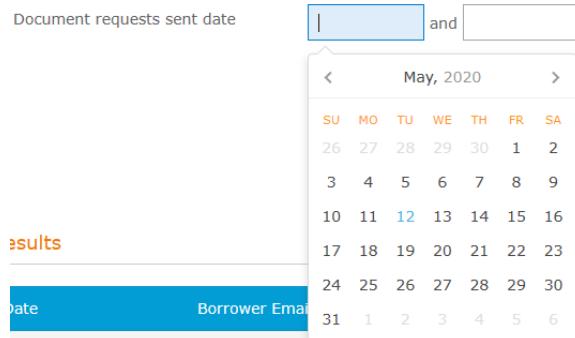
C.  Select the start and end dates.

D.  Click **Search**.
The borrower document(s) uploaded between the specified dates are shown in the ***Results*** section.

E.  To view or download the document, click the document name.
A new tab or window opens, displaying the selected document.

# Billing Statement Report

On the ***Billing Statement Report*** screen, you can search for billing statements by month or by loan officer.

To search for billing statements:

1.  Select the ***Billing Statement Report*** screen from the **Reports** menu.

### Billing Statement Report

*The Billing Statement Report displays a detailed list of borrower interviews submitted and INK-it requests sent, as well as a summary of the total number and fees for the selected month.*

- *Regarding the eSign billing portion of a loan interview, if the eSign was done within 6 months from the billing date, there is no billing.*
- *If the first loan submission is done within the first 30 days of the first order, it is free.*

Billing Statement Report

◉ Billing Statement        ○ Next Month's Projected Statement

Month of Statement        [ 10/2022        ∨ ]

[ Search ]

Results

2.  Select the **Billing Statement** radio button.

A.  Select which month's billing statement from the **Month of Statement** dropdown menu.

B.  Click **Search**.
The statement is displayed in the Results section.

NOTE: For Zenly and NAMB All-In users, the **INK-it** row is replaced by the **Monthly Fee** row in the *Results* section table.

3.  Select **Next Month's Projected Statement**, to see the projected statement of the next month.

# Borrower Statistics

On the *Borrower Statistics* screen, you can view the loan submission statistics for your organization.

## Borrower Statistics

*Here you can review the statistics for borrower activity, including the number of submission attempts (successful and failed), successful submissions, abandonments after submission and registered borrowers.*

### Total Number of Borrower Registered

| Registered borrowers | Registered borrowers |
|---|---|
| Numbers | 3 |

### Loan Submission Report

| Loan Originator Name | Choose option |
|---|---|

(You can search by first or last name.)

Date between [          ] and [          ]

**Search**

### Results

## Total Number of Borrower Indicators

The **Registered borrowers** table shows:

- The number of borrowers who submitted loans and registered accounts to see their loan progression in the **Registered borrowers** column.

## Total Number of Borrowers Registered

| Registered borrowers | Registered borrowers |
|---|---|
| Numbers | 2 |

- Click the number to open the **Registered Borrowers** lightbox, as shown in the image above. The lightbox is shown in the image below.

98

Reports



## Searching Borrower Statistics

In the *Loan Submission Report* section, you can search borrower statistics by loan officer or date.

1. Select the *Borrower Statistics* screen from the **Reports** menu.

2. To search by loan officer:

    A. Enter the loan officer name in the **Loan Originator Name** field.

    B. Or click the field to enable the dropdown list of the loan officers in your organization.

    

    C. Click the loan officer's name.
       The loan officer is populated in the field.

    D. To enter more loan officers in the search, repeat the above steps.

    E. Click **Search**.
       The loan officer's statistics are shown in the *Results* section.

99

Reports

## Loan Submission Report

Loan Originator Name | × Bill Ho
(You can search by first or last name.)

Date between | [ ] and [ ]

**Search**

## Results

Download as Excel

Loan Submissions

| | Get Started | Abandonments | Submissions |
|---|---|---|---|
| Numbers | 1 | 1 | 0 |
| Rate(%) | 100% | 100% | 0% |

Registered borrowers

| | Registered borrowers |
|---|---|
| Numbers | 0 |

- The **Get Started** column shows the number of loans submitted (successful and abandoned) via your organization (all borrower interview portals).
- The **Abandonments** column shows the number of loans that were abandoned by borrowers.
  - You can click the number in the **Abandonments** column, to open up the **Abandonment Summary** lightbox, which is covered in the below numbered step.
- The **Submission** column shows number of successful loan submissions.
- The **Registered borrowers** column shows the number of borrowers that have registered  accounts.

F.   Click **Download as Excel** to download the borrower stats.

3.   To search by date:

A.   Enter the start and end dates in the **Date between** fields.

B.   Or click the field to enable the calendar dropdown.

Reports
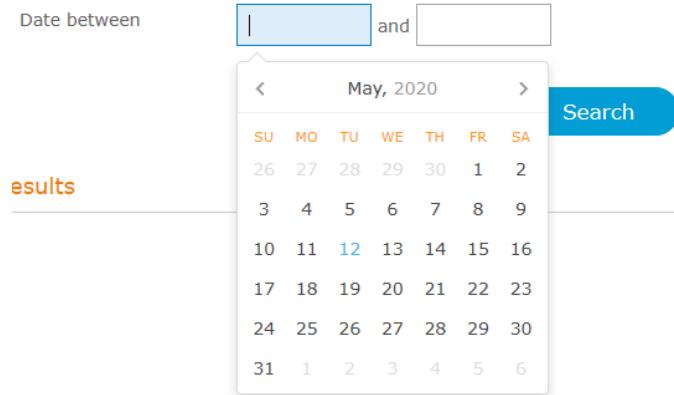


C. Select the start and end dates.

D. Click **Search**.
The loan statistics during the period are shown in the *Results* section.

Loan Submission Report

| | |
|---|---|
| Loan Originator Name | Choose option |
| | (You can search by first or last name.) |
| Date between | 09/05/2018 and 01/31/2026 |

Search

Results

Download as Excel

| Loan Submissions | | Get Started | Abandonments | Submissions |
|---|---|---|---|---|
| | Numbers | 16 | 11 | 5 |
| | Rate(%) | 100% | 68.8% | 31.3% |

| Registered borrowers | | Registered borrowers |
|---|---|---|
| | Numbers | 2 |

E. Click the number in the **Abandonments** column, to open the **Abandonment Summary** lightbox.

101

## Abandonment Summary

Use this summary to see the average sections prospective borrowers abandon the interview ranging from Most Often to Least Often based on your Search criteria.

| | Summary | Detailed |
| --- | --- | --- |

| Summary | Most Often | Average | Least Often |
| --- | --- | --- | --- |
| Section Last Visited | Custom Question 1 | Personal | Contact |
| Rate(%) Page Left | 27.27% | 27.27% | 9.09% |

- The **Summary** tab is displayed by default, displaying the **Most Often**, **Average**, and **Least Often** visited parts of the borrower interview.
- Click the **Detailed** tab, to see a more detailed breakdown of abandoned interviews, such as the loan officer, **Start Date**, **Status**, and **Last Visited** times of the borrower interviews.

## Abandonment Summary

Use the detailed summary to view specific information about abandoned interviews that match your search criteria. This section shows the loan originator the interview was started with, the start date, whether the interview was saved for later, the point at which the prospective borrower exited, and - if contact information was provided - their name and email address.

| | Summary | Detailed |
| --- | --- | --- |

| Loan Originator Name | Start Date | Status | Last Visited | Borrower Information |
| --- | --- | --- | --- | --- |
| Bowen Zhao | 12/15/2025 2:10 PM | Pending | Personal | |
| Bowen Zhao | 4/2/2024 1:28 PM | Pending | Loan and Property | |
| Bowen Zhao | 5/15/2023 4:11 PM | Pending | Loan and Property | |
| Bowen Zhao | 4/25/2023 4:47 PM | SAVED | Custom Question 1 | |
| Bowen Zhao | 4/25/2023 1:47 PM | Pending | Custom Question 1 | |
| Bowen Zhao | 4/25/2023 1:38 PM | SAVED | Custom Question 1 | |
| Bowen Zhao | 4/25/2023 10:17 AM | Pending | Submit | |
| Bowen Zhao | 4/25/2023 10:17 AM | Pending | Contact | |
| Bowen Zhao | 4/24/2023 1:42 PM | Pending | Personal | |
| Bowen Zhao | 4/24/2023 1:32 PM | Pending | Personal | |

1  2

F.  Click the number of **Registered Borrowers** table, to open the corresponding lightbox with more information, where you can the data on registered borrowers in Excel format via the **Download as Excel** button.

G.  Click **Download as Excel** to download the borrower stats.

# Settings

Via the **Settings** menu, as the administrator, you can configure the settings for document collection and VOA (verification of asset) during the interview process in the Zip borrower interview portal.

## Google Analytics

From the *Google Analytics* screen, you can register your Google Analytics ID to track the pattern of how borrowers are using your Zip borrower portal.

### Google Analytics

*Register your Google Analytics ID to track the pattern of how borrowers are using your Zip borrower portal.*

**Register your Google Analytics ID**

Please register the measurement ID created by Google Analytics. Firefox blocks tracking from Google Analytics. Therefore, data cannot be collected from borrowers using Firefox.

Select Loan Originator   Bowen C Zhao

Use Google Analytics  ◯ On  ⦿ Off

Measurement ID* ❓

[ Save ]

1. From the **Select Loan Originator** dropdown, select the Zip borrower portal of the loan officer.

2. For **Use Google Analytics**, select **On**.

3. To disable this feature, select **Off**.

4. Enter your Google Analytics ID in the **Measurement ID** field.

5. Click **Save**.

## Borrower Dashboard

Use the Borrower Dashboard screen to configure the dashboard that borrowers will see after they have signed into their accounts. This is only for borrowers who have created accounts.

## Borrower Dashboard

*Via the borrower dashboard, borrowers (who created accounts) can view loan statuses and complete outstanding documents.*

### Use Borrower Dashboard Reminder

By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature.
You can edit the content of the email here Email > Edit Emails.

◉ On      ○ Off

Select reminder methods

☑ Email

☑ Text

Select when reminder is sent before due date

| 8 ∨ | day(s) before |

**Save**

1. Select **On** or **Off** to decide whether to send notifications to borrowers who have outstanding documents to send or sign.

2. If you decided to send notifications by selecting **On**, select **Email** or **Text** or both as method(s) of reminding borrowers.

3. From the dropdown list, select how many days in advance to send notifications to borrowers.

4. Click **Save**.
   A popup opens to confirm the screen is saved.

Zip ✕

Borrower Dashboard screen saved.

**OK**
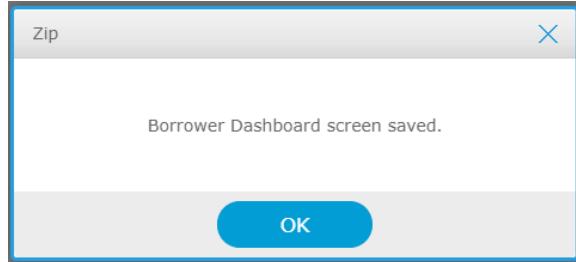
5. Click **OK**.

# Document Template

If you use Path or Point as your loan origination system, via the ***Document Template*** screen, you can set the list of documents to collect from borrowers during the interview process in the Zip interview portal, such as bank statements, government IDs, etc.

105

Settings

> NOTE: This screen is enabled if your Zip account is integrated with one of these loan origination systems: Path, Point, and Zenly.

To set the documents to be collected:

1. Go to **Settings** > *Document Template*.

# Document Template

*Set the document collection that you want to receive from borrower during Loan Interview.*

**Document List**                                              [Add New Document]  [Delete]

In the fields below, enter the documents to be received from the borrower.

· Required: Enable the Required toggle if this document must be requested during the interview.
· Grace Period: If the borrower fails to submit the required document, enter the number of days for the grace period,
  during which the document request will be displayed under To-Do, in the borrower dashboard.

                                                              [English]  [Spanish]

☐ 1. Document Name  [                                                    ]

   Note            [                                                    ]

   Category        [ Uncategorized                        ▾ ]  [Add Conditions]

   Type            [ Uncategorized                        ▾ ]

   Required        ( ○)        Grace Period  [ 7 ]  Day(s)

                              [ Save ]

2. In the **1. Document Name** field, enter the name of the document to be collected.

   o   For example: Government-issued ID

3. In the **Note** field, enter more information about the type of document.

   o   For example: Driver's License, Passport, etc.

4. If applicable, enter/select the **Category** and **Type** of the document.

   o   For Path users, the categories and types selected here correspond to the ones in Path. And when the loan is imported into Path, the categories and types will be retained.

5. If applicable, select the **Required** toggle and enter the **Grace Period**.

6. Optionally, to enter the Spanish version, select the **Spanish** tab and repeat the above steps 2 through 4.

7. To set this document request as required or not required, switch the **Required** toggle between on or off.

o   If the borrower skips uploading the required document, the document request will be listed in the *To Do* list on the borrower dashboard of the borrower's Zip account.

8.  Enter a **Grace Period**, during which the borrower can still complete the document request.

9.  To add a condition to the document, click the **Add Conditions** button.
    The **Conditions** lightbox appears.



A.  Select the checkbox of the condition to be added.

B.  To select all checkboxes for a section, switch on its corresponding toggle.

C.  To select all checkboxes, switch on the **Select All** toggle.

D.  Click **OK**.

10. To add more requested documents, click the **Add New Document** button, as shown below (highlighted in red).

Settings



11. Continue this process to add more document requests.

12. After adding all your requested documents, click **Save**.
    A popup appears confirming that the information entered is saved.

13. Click **OK**.

# VOA Settings

On the *VOA Settings* screen, you can choose whether to enable the asset verification feature. And if you use Path or Point as your loan origination system, you can choose to use your own AccountChek account if you have one.

## Enabling VOA

To turn VOA settings on or off:

1. Select the *VOA Settings* screen from the **Settings** menu.

2. To enable or disable the verification of asset feature, select the **On** or **Off** radio buttons, respectively.

3. Enter your organization's AccountChek login credentials.

4. Click **Save**.
   A popup confirms the screen is saved.

| Zip | ✕ |
|---|---|
| VOA Settings screen saved. | |
| OK | |
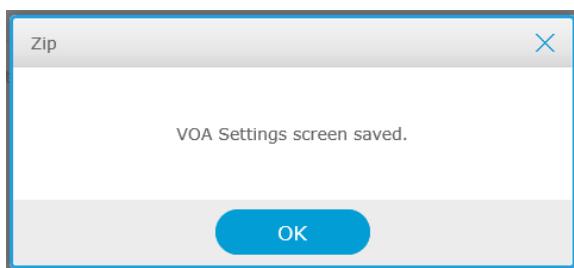
5. Click **OK**.

# Security

Use the *Security* screen to decide whether borrowers and users (such as loan officers) will need to use 2-factor authentication when they log in to the borrower dashboard. The method of delivering the 6-digit security code is via email or mobile text message.

- Select the **Borrower Dashboard** tab to set the password requirements for borrowers who have created accounts.

- Select the **Users** tab to set the password requirements for users (such as loan officers). This tab is not applicable to Zenly users.s

## Security

Borrower Dashboard | Users

### Use 2-Factor Login Authentication

By selecting On, borrowers (who created accounts) must enter the 6-digit security code (received via email or text) when logging in.

◉ On ○ Off

### Password Parameters

Set password parameters for the borrower portal.

Password must be a minimum length of [ 8 ] characters with a maximum of 20.

- The minimum amount of characters must be at least 8.
- Passwords must contain at least one capital and lowercase letter, number and special character such as $&%?. ⓘ
- Password cannot match one used within the last 4 resets or the last 90 days.

### Password Expiration Rules

Set forgot password reset link expiration for the borrower portal:

Password reset link expires after [ 10 ] minutes.

Set password expiration timeline for borrower portal (set in 30 day increments):

Password expires after [ 90 ▾ ] days.

○ On ◉ Off

[ Save ]

## Borrower Dashboard Tab

To configure password security for borrowers who have created accounts:

1. Select the **Borrower Dashboard** tab.

2. To configure 2-factor authentication:

   o By default, 2-factor authentication is enabled. To disable this feature, select **Off**.

110

Settings



**Borrower Dashboard** | Users

## Use 2-Factor Login Authentication

By selecting On, borrowers (who created accounts) must enter the 6-digit security code (received via email or text) when logging in.

● On    ○ Off

3. To configure password parameters:

   ○ Specify the minimum and maximum number of characters for the password.

## Password Parameters

Set password parameters for the borrower portal.

Password must be a minimum length of [ 8 ] characters with a maximum of 20.

- The minimum amount of characters must be at least 8.
- Passwords must contain at least one capital and lowercase letter, number and special character such as $&%?. ⓘ
- Password cannot match one used within the last 4 resets or the last 90 days.

4. To set when the password expires:

   ○ Select the number of days after which the password expires.
   ○ Select **On** or **Off**, to enable or disable the password expiration rule.

## Password Expiration Rules

Set forgot password reset link expiration for the borrower portal:

Password reset link expires after [ 10 ] minutes.

Set password expiration timeline for borrower portal (set in 30 day increments):

Password expires after [ 90 ▾ ] days.

○ On    ● Off

5. Click **Save**.
   Popup opens to confirm changes are saved.

6. Click **OK**.

## Users Tab

To configure password security for users (such as loan officers):

1. Select the **Users** tab.

2. To configure 2-factor authentication:

   ○ By default, 2-factor authentication is enabled. To disable this feature, select **Off**.

3. To configure password parameters:

    o Specify the minimum and maximum number of characters for the password.



4. To set when the password expires:

    o Select the number of days after which the password expires.



5. Click **Save**.
   Popup opens to confirm changes are saved.

6. Click **OK**.

# Payment Management

On the *Payment Management* screen, as the administrator, you can set up the payment method for you company Zip account.

> NOTE: This section only applies to users of Point, Zenly, and NAMB All-In. Path users do not see this screen.

To set up the payment method for Zip:

1. Select the *Payment Management* screen.



2. Select the payment method from the dropdown list.

   o When **Credit Card** is selected, the corresponding fields are enabled.



   I. Complete the required fields (indicated by *).

II. Click **Save**.
A popup appears confirming the screen is saved.
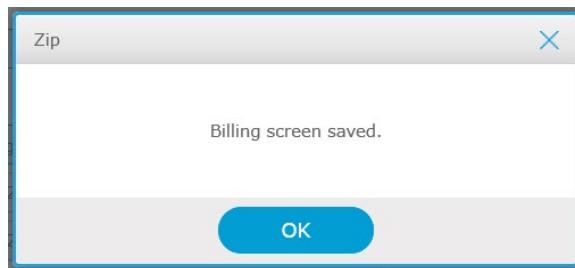


III. Click **OK**.

o When **ACH** is selected, the corresponding fields are enabled.



I. Complete the required fields (indicated by \*).

II. Click **Save**.
A popup appears confirming the screen is saved.

III. Click **OK**.