Zip® 3.2 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 release.

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.

Contents

Company Site

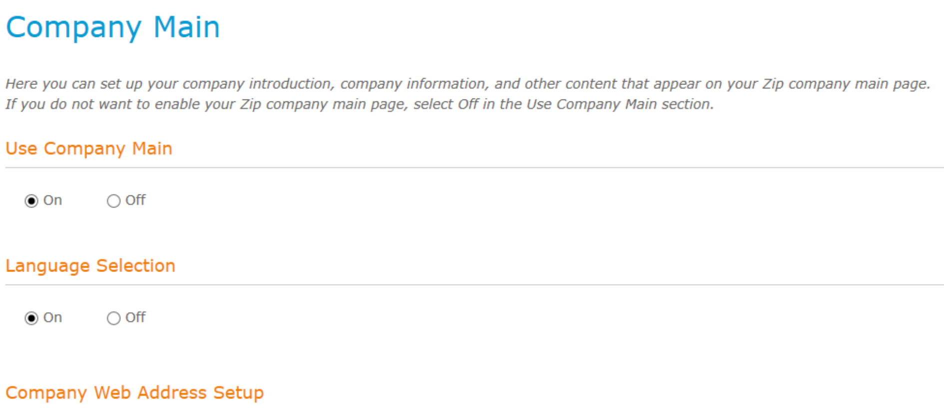
Through the **Company Site** menu, as the administrator, you can configure the design and messages on your company Zip site, which serves as a platform for borrowers to be introduced to your organization and loan officers. Additionally, borrowers can apply for loans and choose specific loan officers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

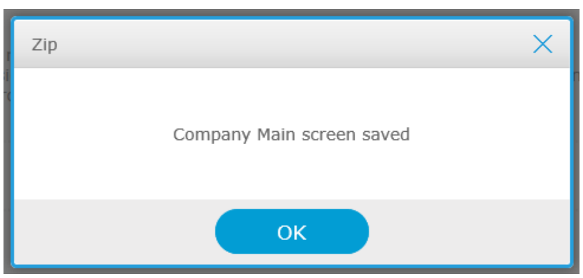
To set up the landing page of your company Zip site:

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



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.



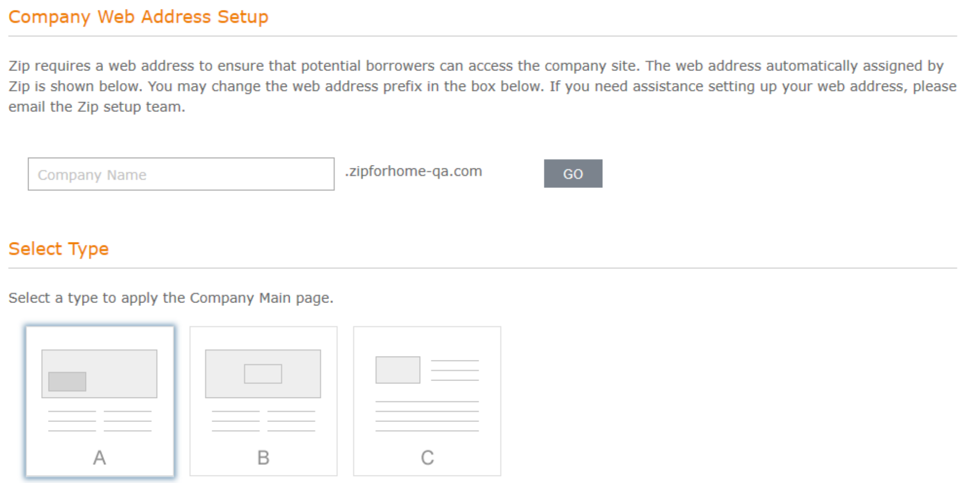
   B. Click **OK**.

   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.

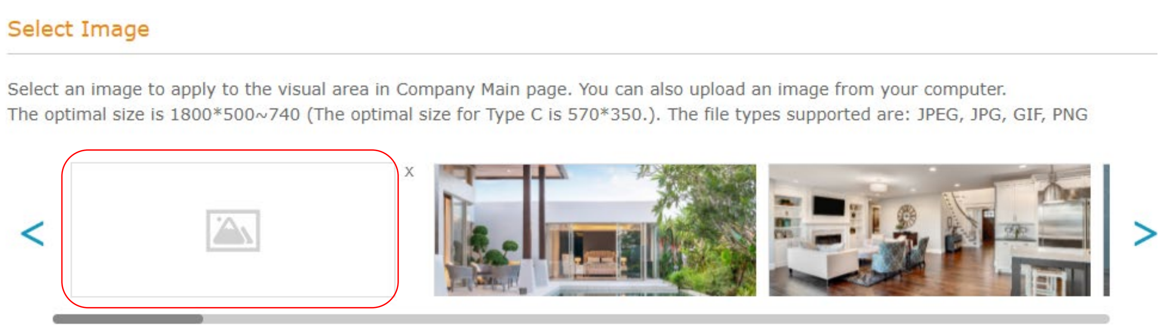
4. In the ***Company Web Address Setup*** section, enter the prefix to the URL of your company Zip site.



   - 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.
   - 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.
   - 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.
   - 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.



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

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.

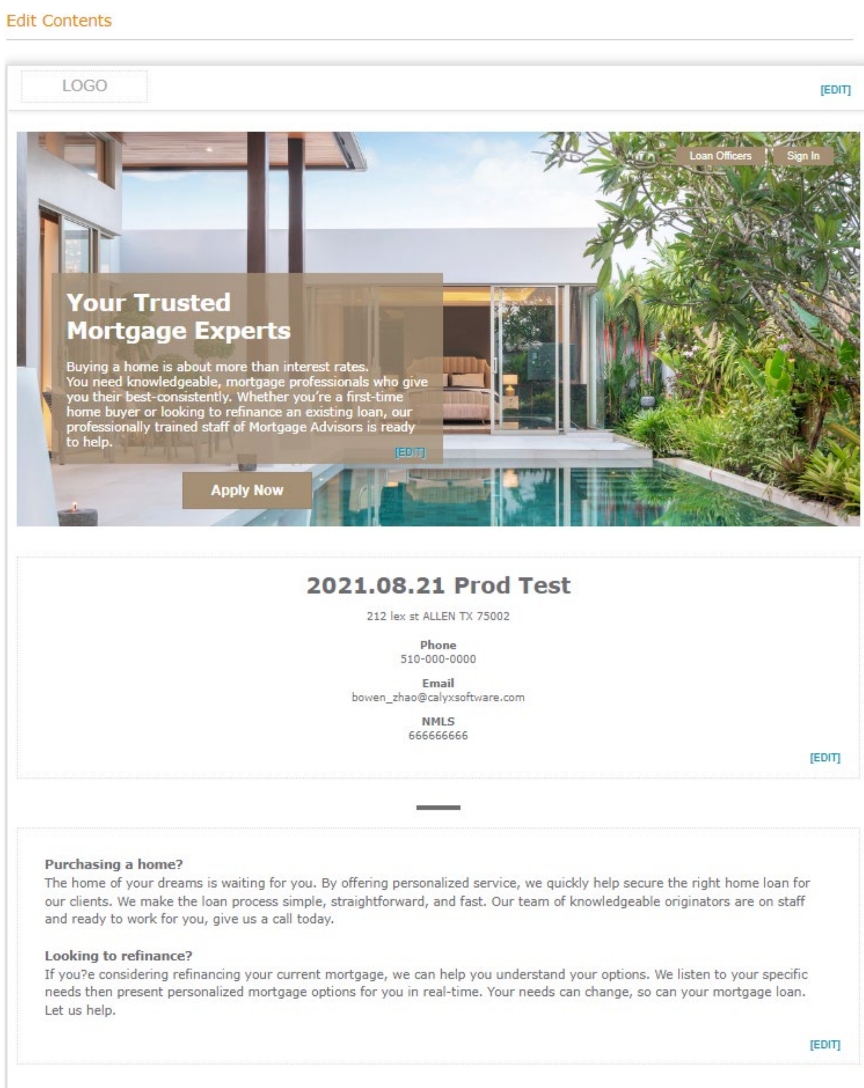
I. Select the image to be uploaded.

II. Click **Open**.

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

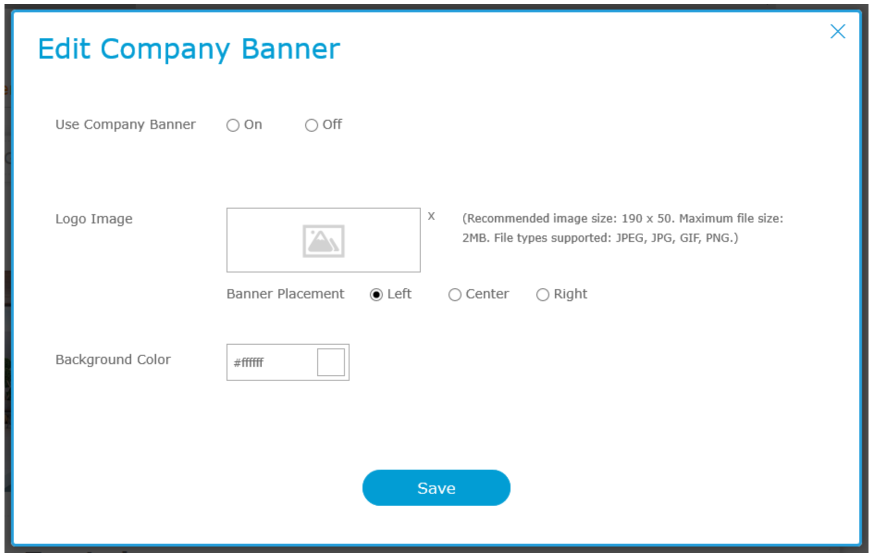
7. In the ***Edit Contents*** section, you can configure the banner, company information, and messages that appear on your company Zip landing page.

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.

Company Site



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**.

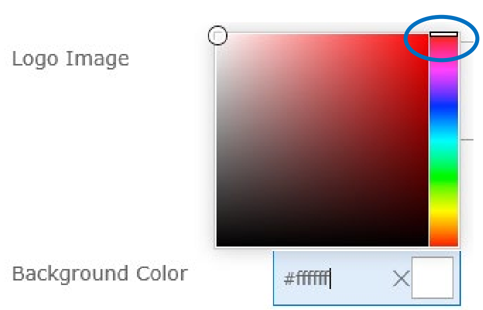
   d. To delete the uploaded image, click the **X** icon next to the image located on the top right.

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

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

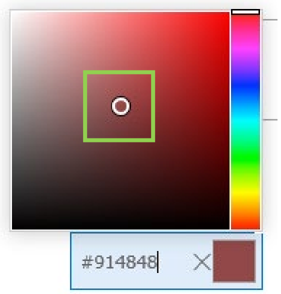
   a. Click the corresponding field (highlighted in red) in the image below.

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.



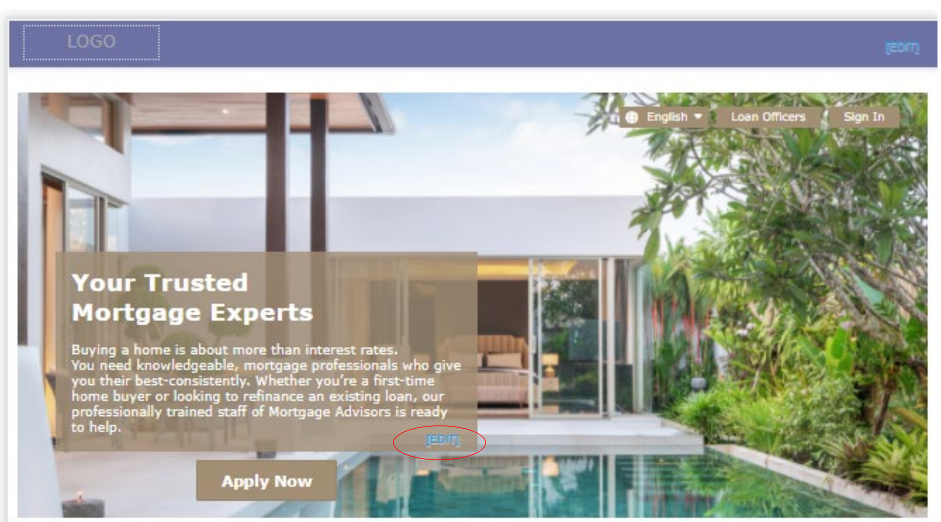
d. If you know the hex color code of the color you want, enter it in the corresponding field.

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.

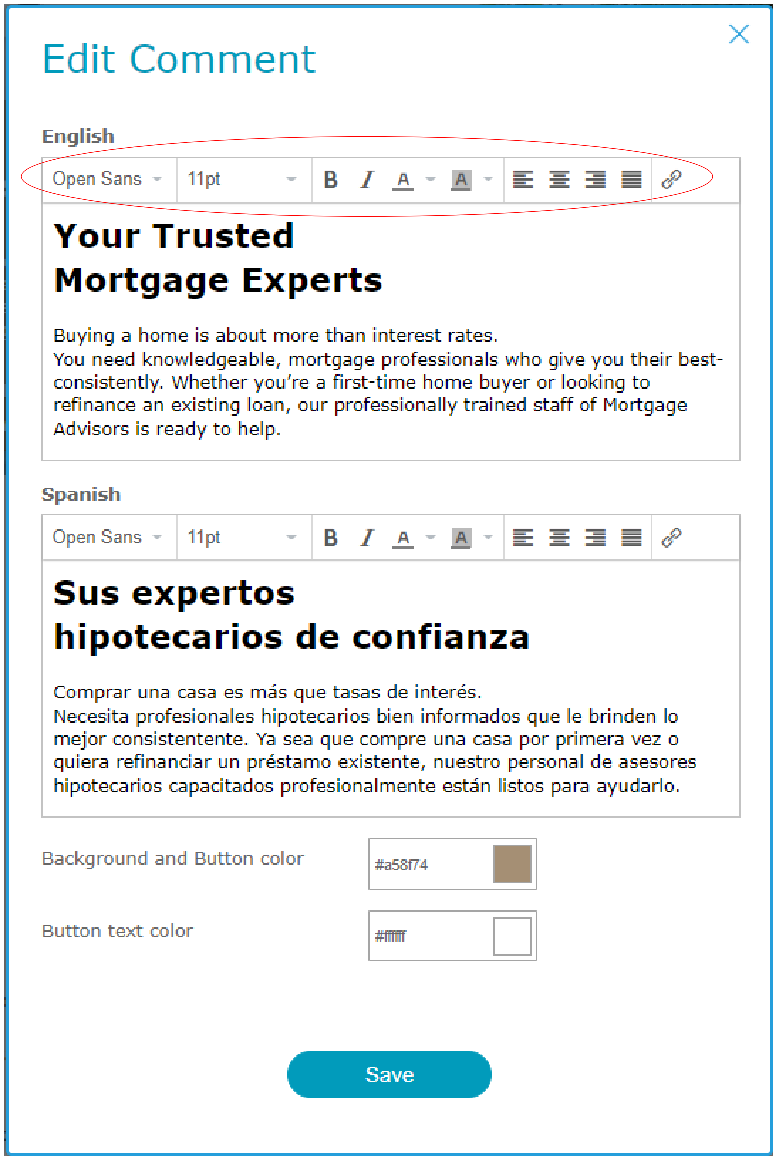
B. To edit the primary message shown on your company Zip site, click the corresponding **EDIT** button.



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.

Company Site



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 **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.

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

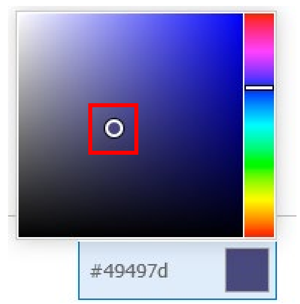
a. To select the **Button color**, click the corresponding field to enable the color selector (highlighted in red) in the below image.

Company Site

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.

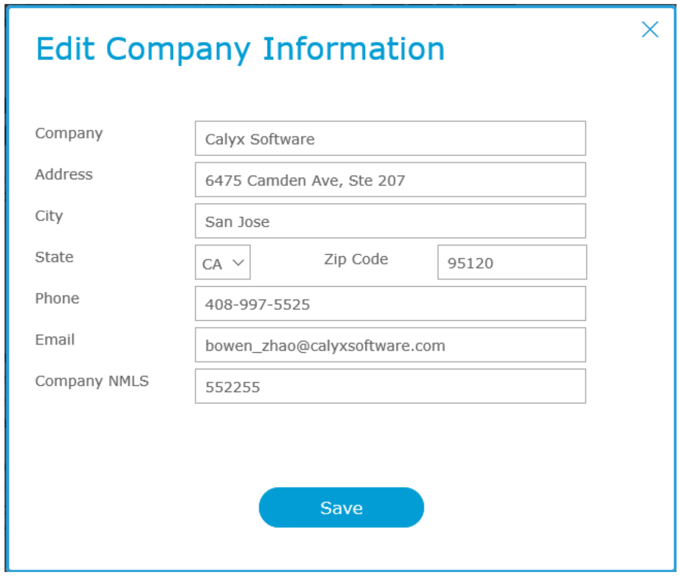
e. Click out once you have selected the desired color or entered the hex color code.

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

V. 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.



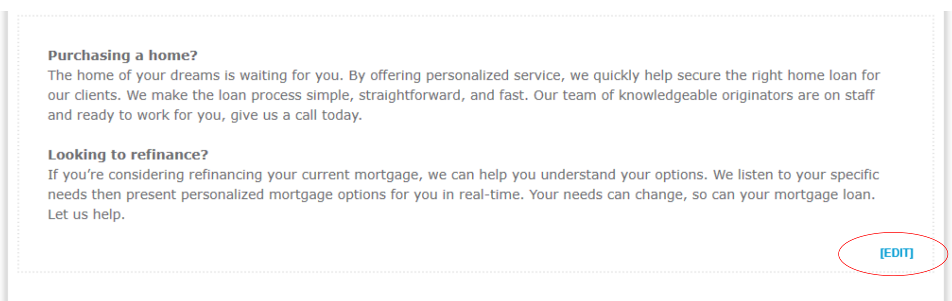
I. Edit the information in the applicable fields.

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**.

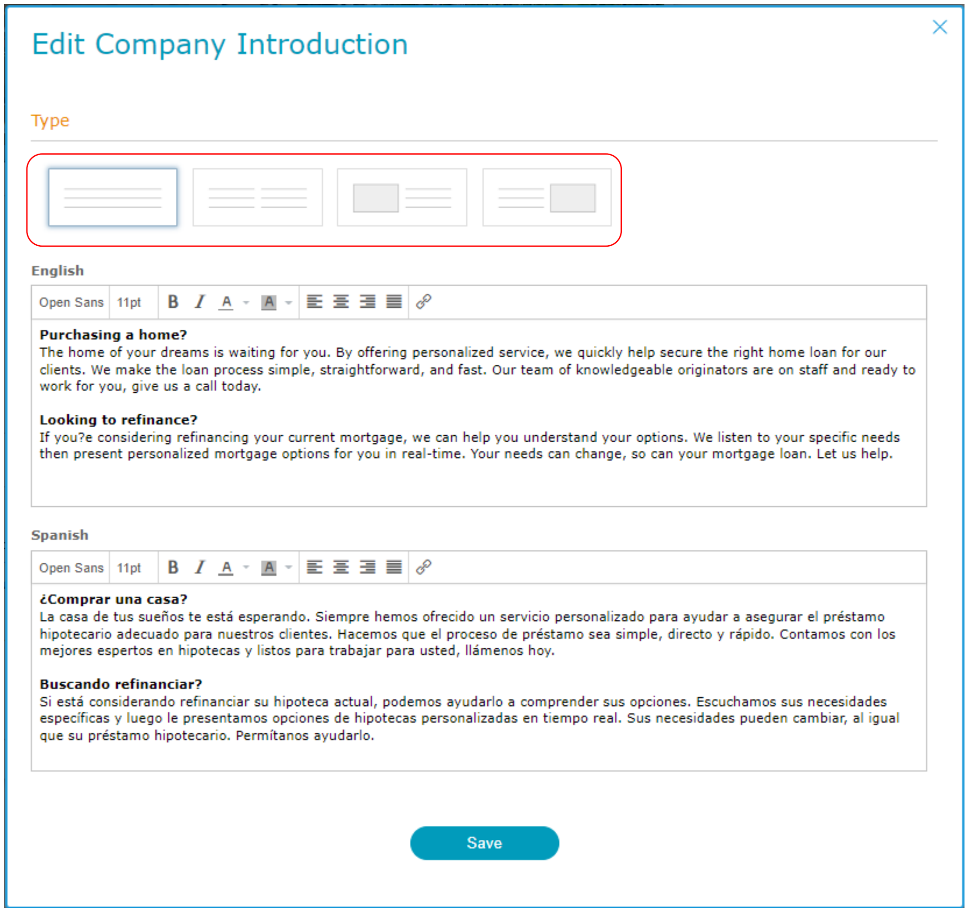
D. To edit the secondary message shown on your company Zip site, click the corresponding **EDIT** button, (highlighted in red) in the image below.

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



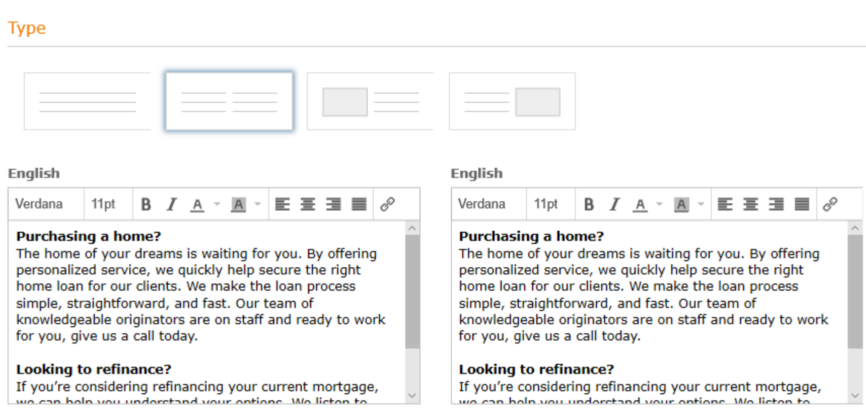
The **Edit Company Introduction** lightbox appears.

Company Site

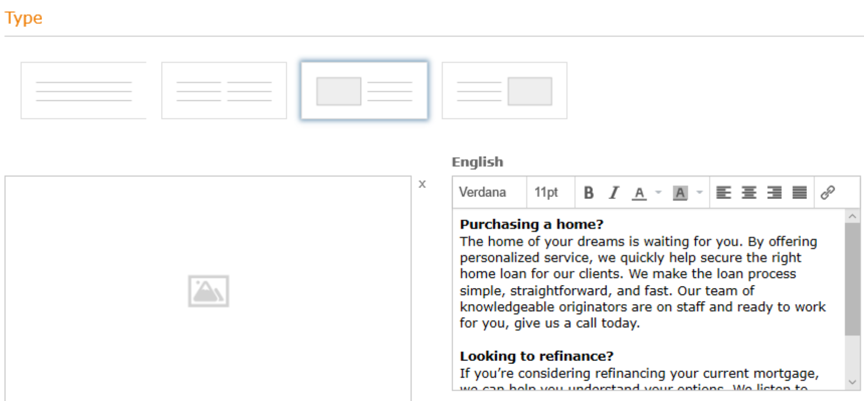


I. Select the layout of the secondary message (highlighted in red) the image above in. There are four options for how to display the secondary message.

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



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



- 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.

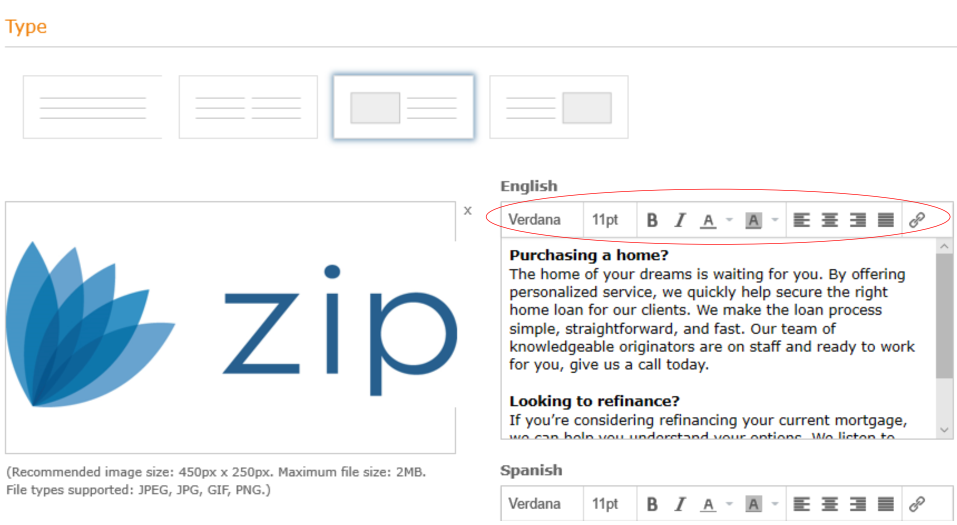
I. Click the blank image to open your browser's upload lightbox.

   g. Select the image to be uploaded.

   h. Click **Open**.

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

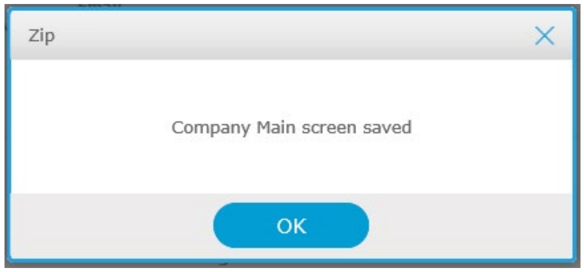
III. Use the top bar above the field to tailor the design of the message, such as font, size, italic, bold, etc. (highlighted in red) the image below in.



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

V. Click **Save**.

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



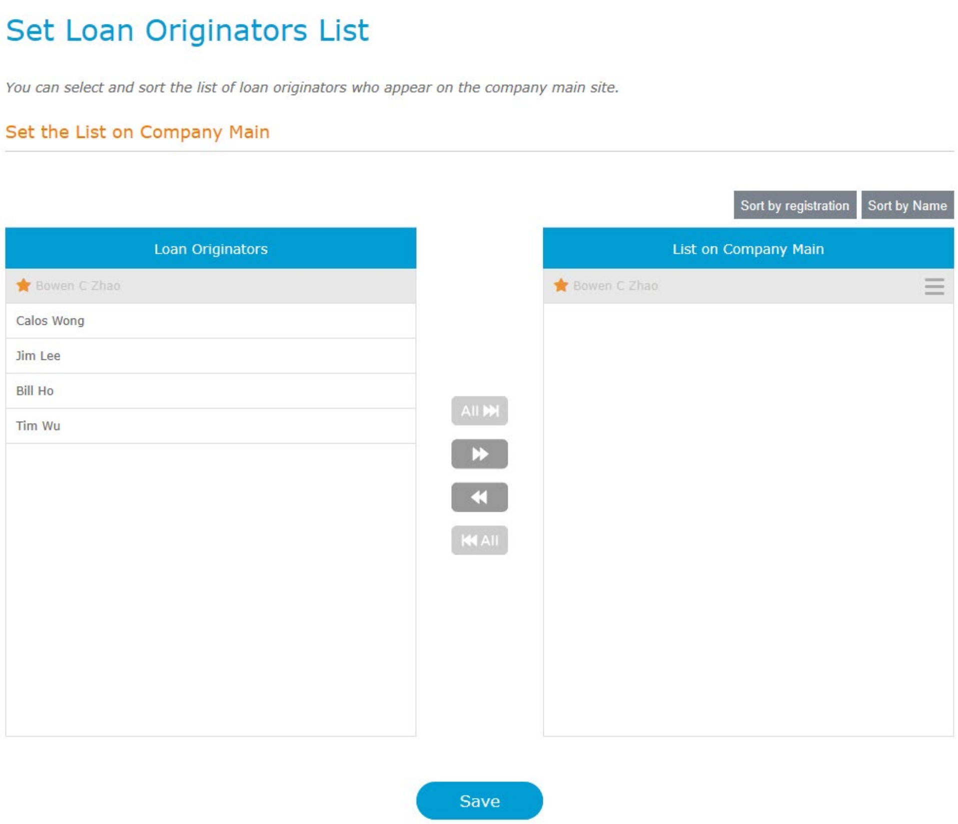
9. Click **OK**.

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:

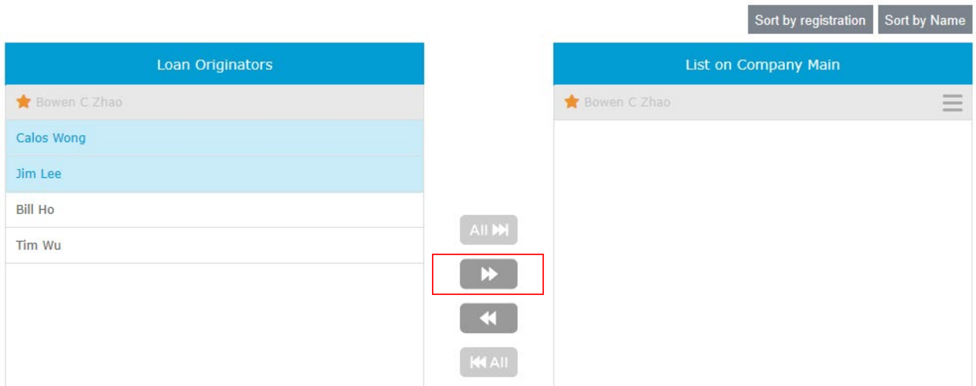
1. Select the ***Set Loan Originator's List*** screen from the **Company Site** menu.
   On the left, the **Loan Originators** column lists all the loan officers in your organization. On the right, the **List on Company Main** column lists the loan officers to be featured on the Loan Officers page of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



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.



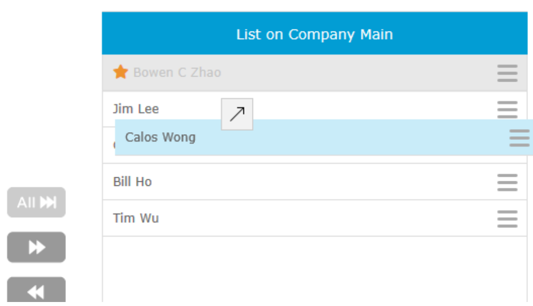
3. Click the right arrow ( ) to move the selected loan officer(s) to the **List on Company Main** column, (highlighted in red) in the image above.

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

5. To move all loan officers from one list to the other click or .

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.

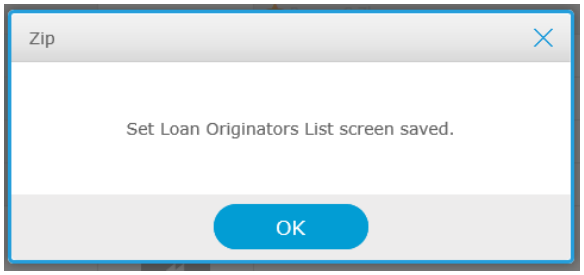


7. To sort the list by alphabetical order, click **Sort by Name** above the column.

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.

Company Site



10. Click **OK**.

Borrower Portal

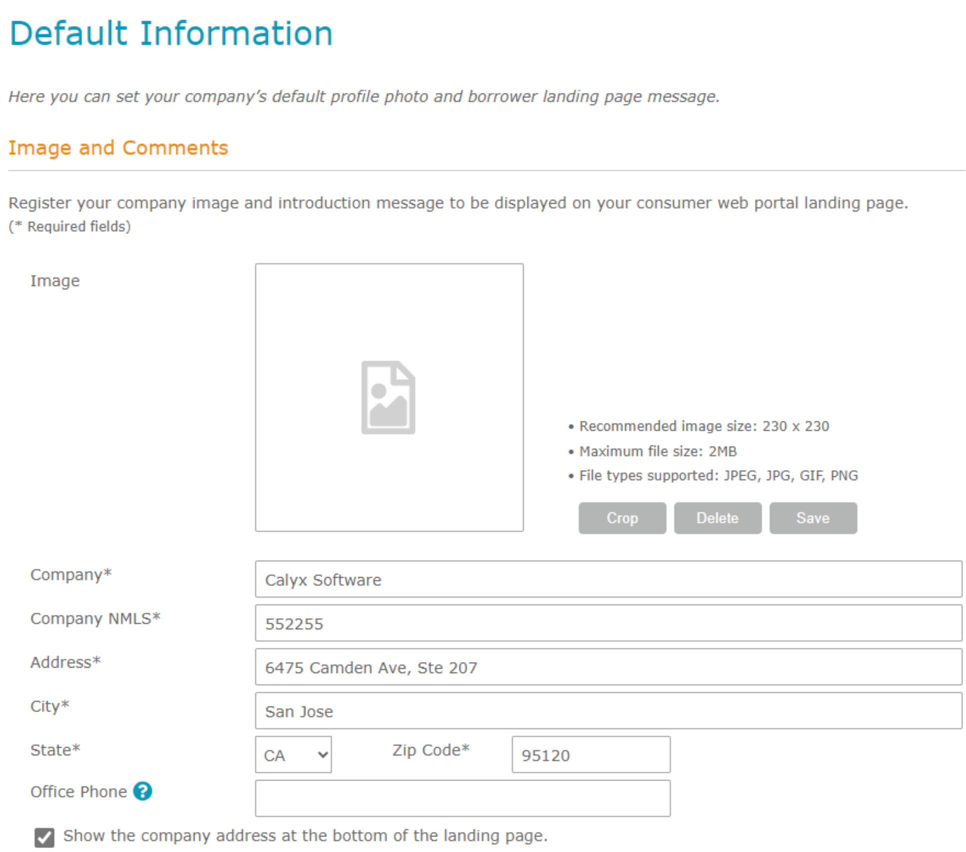
The **Borrower Portal** menu contains the ***Default Information***, ***Banner and Colors***, and ***Loan Originators*** screens.

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.

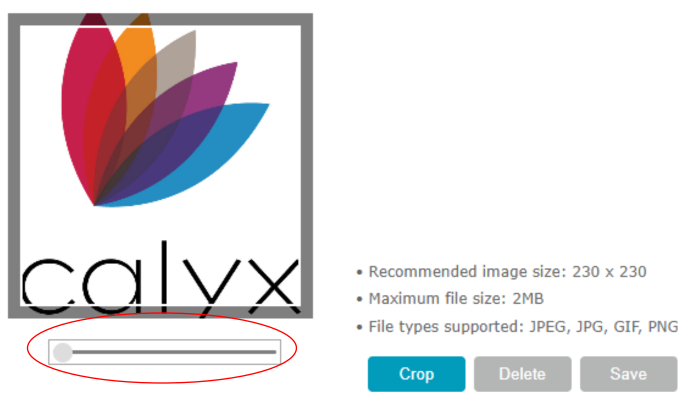
1. Select the ***Default Information*** screen from the **Borrower Portal** menu.

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**.

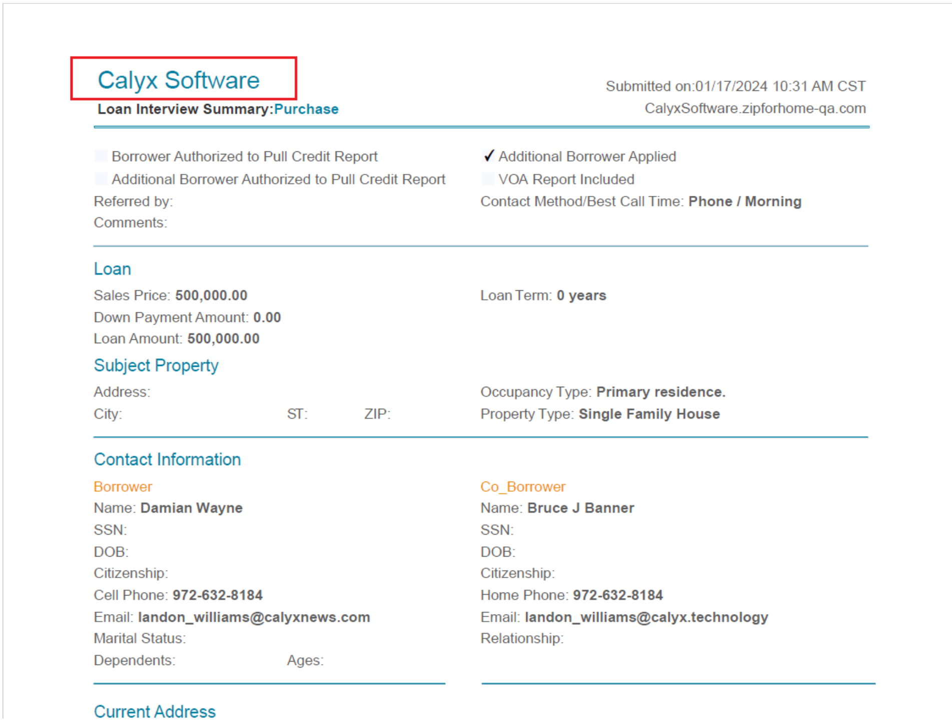
   E. Click **Save** to save the image and level of zoom.
   Lightbox appears to confirm the changes have been saved.

   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 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**.


Calyx Software
Loan Interview Summary:Purchase
Submitted on:01/17/2024 10:31 AM CST
CalyxSoftware.zipforhome-qa.com

Borrower Authorized to Pull Credit Report
Additional Borrower Authorized to Pull Credit Report
Referred by:
Comments:
✓ Additional Borrower Applied
VOA Report Included
Contact Method/Best Call Time: **Phone / Morning**

Loan
Sales Price: **500,000.00**
Down Payment Amount: **0.00**
Loan Amount: **500,000.00**
Loan Term: **0 years**

Subject Property
Address:
City: ST: ZIP:
Occupancy Type: **Primary residence.**
Property Type: **Single Family House**

Contact Information
Borrower
Name: **Damian Wayne**
SSN:
DOB:
Citizenship:
Cell Phone: **972-632-8184**
Email: **landon_williams@calyxnews.com**
Marital Status:
Dependents: Ages:

Co_Borrower
Name: **Bruce J Banner**
SSN:
DOB:
Citizenship:
Home Phone: **972-632-8184**
Email: **landon_williams@calyx.technology**
Relationship:

Current Address

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

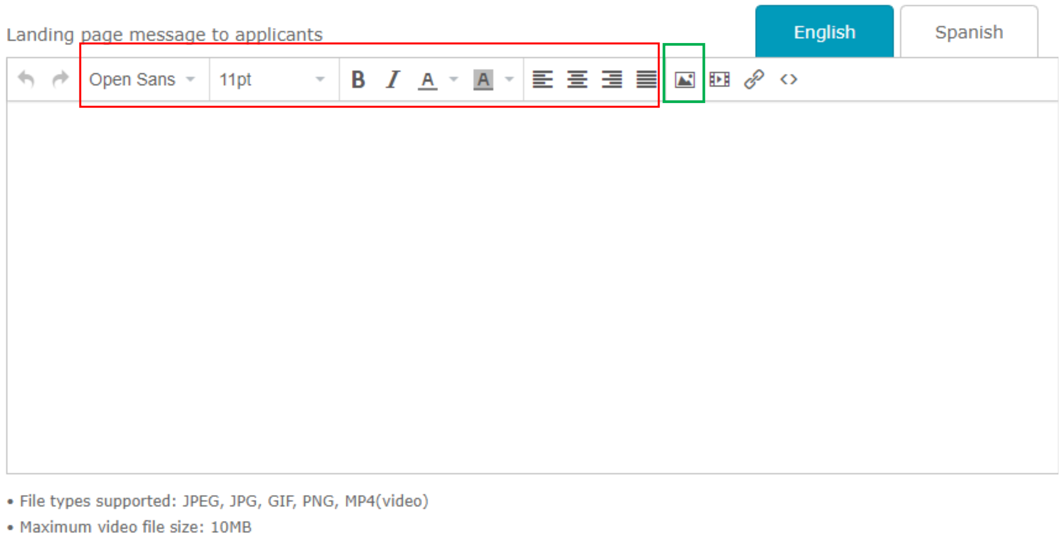
   NOTE: Even when this feature is disabled here as the default landing page, it can still be enabled for the individual landing pages for each loan officer, by you or by the loan officers themselves (if they have the necessary access rights).

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

5. Select the **English** tab to enter the English version of the message to greet potential borrowers on your Zip landing site.
   In this example, English is used.

   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.

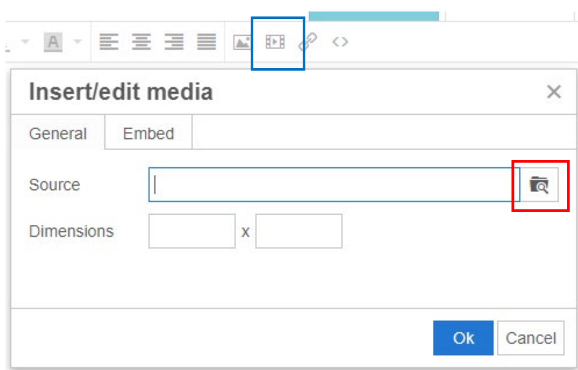
   I. Select the image to be uploaded.

   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.



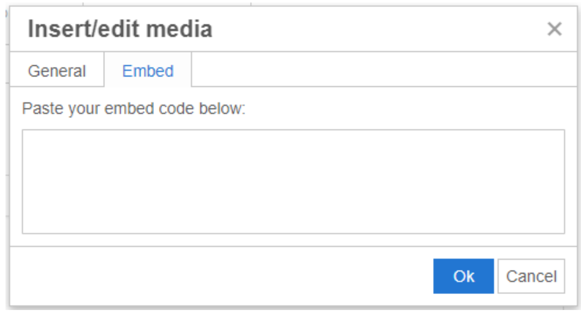
   I. To insert a video, select the **General** tab and click the folder icon (highlighted in red) of the **Source** field to open your browser's upload lightbox.

      a. Select the video to be uploaded.

      b. Click **Open**.

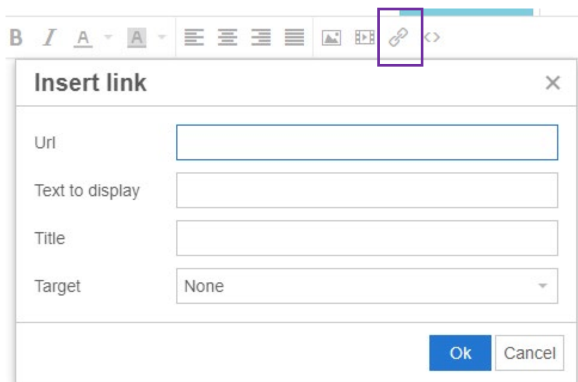
      c. To enter the **Dimensions** for video.

   II. 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).

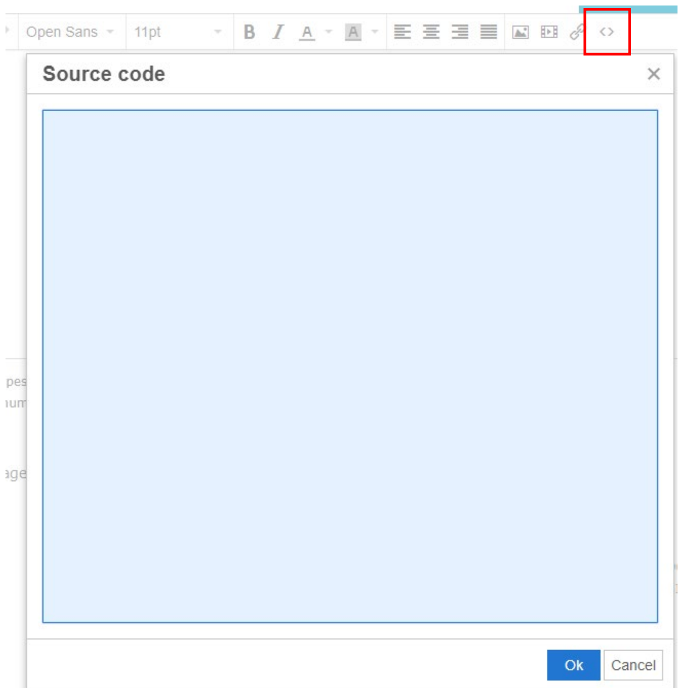


I. Enter the **Url**, **Text to display**, and **Title**.

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. To enter the Spanish version of your greeting message, click the **Spanish** tab, and repeat the above steps A through F.

H. 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.

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

6. 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.

7. 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.

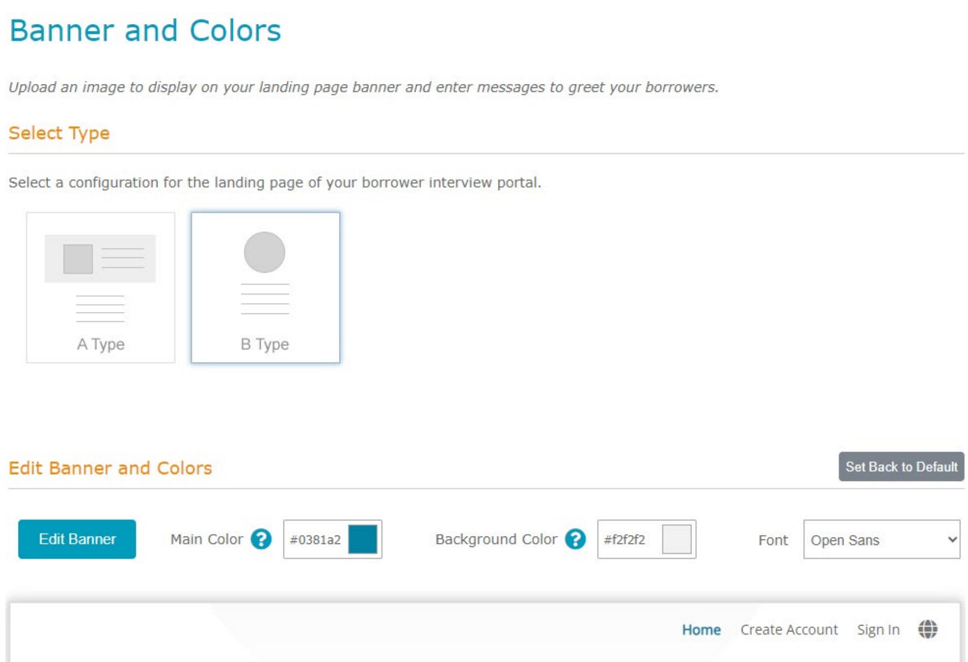
8. Click **OK**.

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.

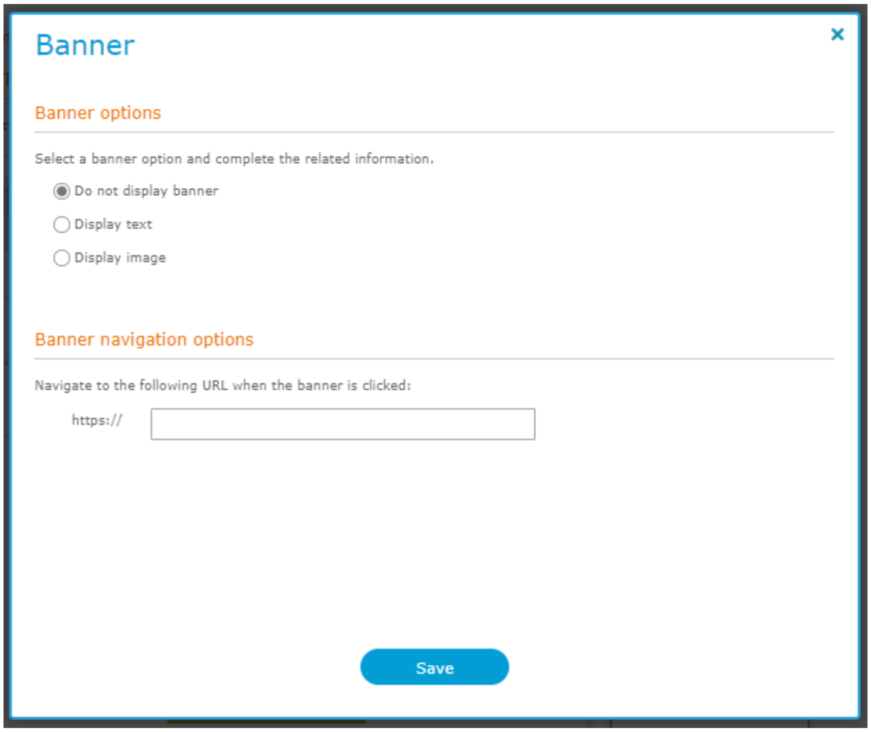
1. In the ***Select Type*** section, choose how the layout of the landing site regarding text and images.



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

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

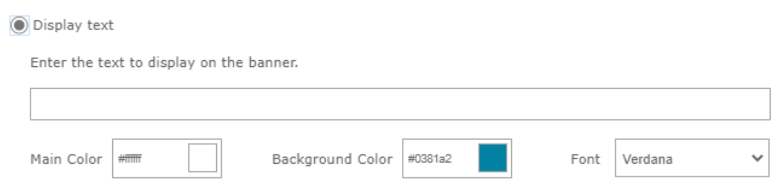
3. To configure the banner, click **Edit Banner**, to open the **Edit Banner** lightbox.



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

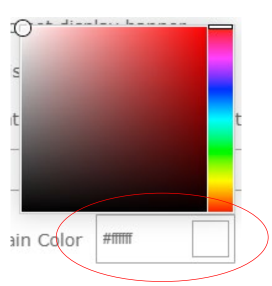
I. If you do not want to display a banner, select the **Do not display banner** radio button.

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.

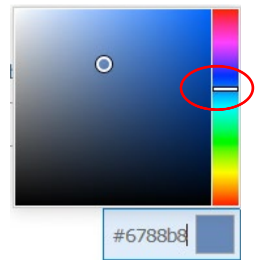


III. Enter the text.

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

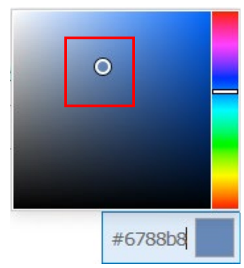


The color selector is enabled.

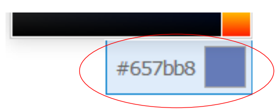


V. Use the color spectrum bar on the right to select the desired color, (highlighted in red) in the image above.

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



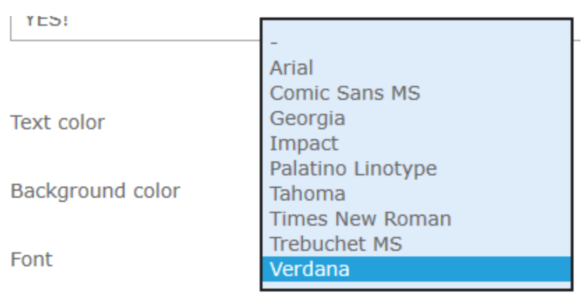
VII. If you know the hex color code of the color you want, enter it in the corresponding field, (highlighted in red) in the image below.



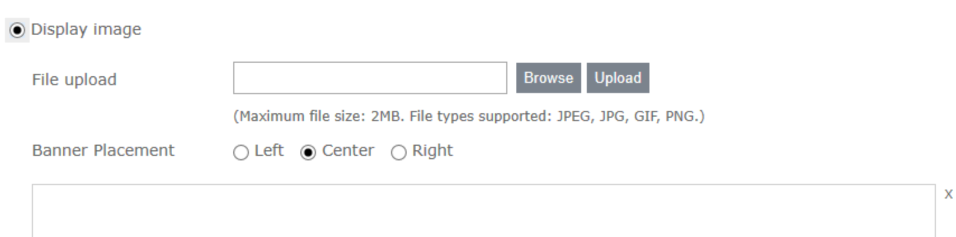
VIII. Click out once you have selected the desired color or entered the hex color code.

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.



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.

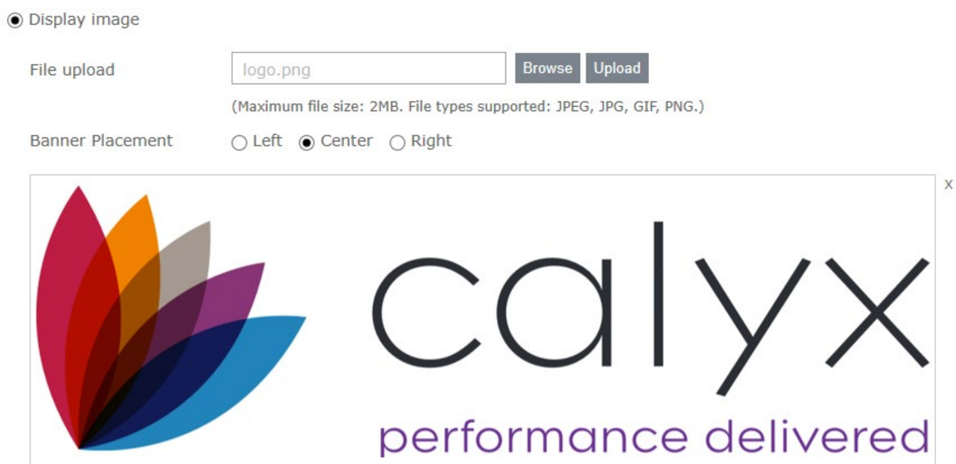


XI. Click **Browse** to open your browser's upload lightbox.

a. Select the banner for your Zip landing site.

b. Click **Open**.

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

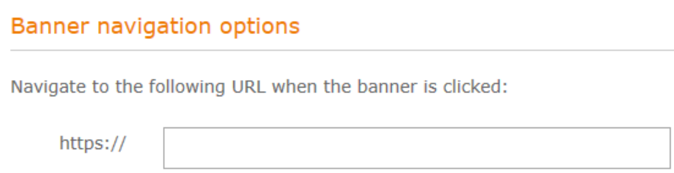


XII. Select **Left**, **Center** or **Right** for your logo's **Banner Placement**.

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.



D. Click **Save**.

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

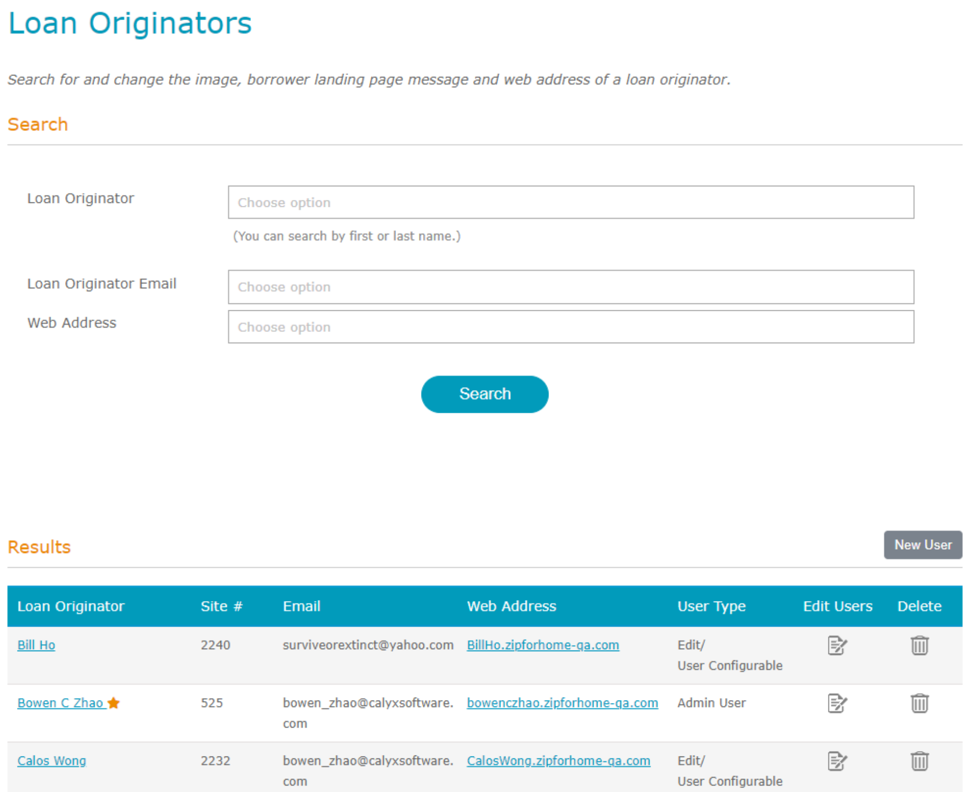
Loan Originators

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.



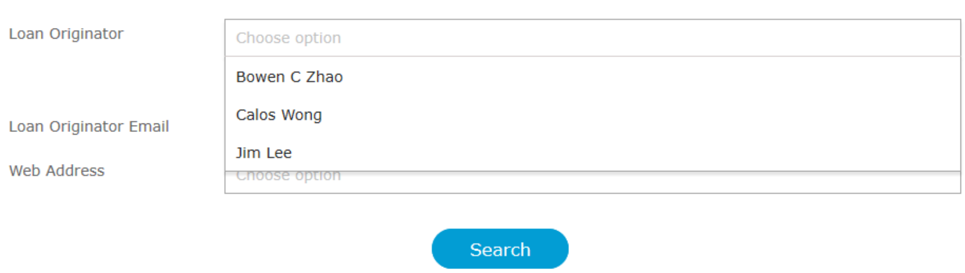
Searching for Loan Officers

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:

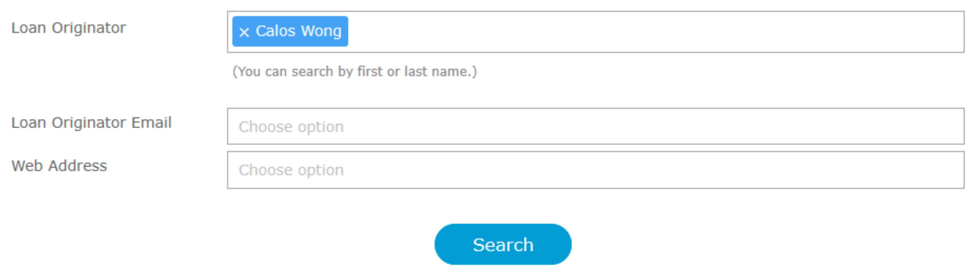
   A. Enter the loan officer's name in the **Loan Originator** field.

   B. Or click the **Loan Originator** field.
   A dropdown menu appears, listing all the loan officers in your organization.

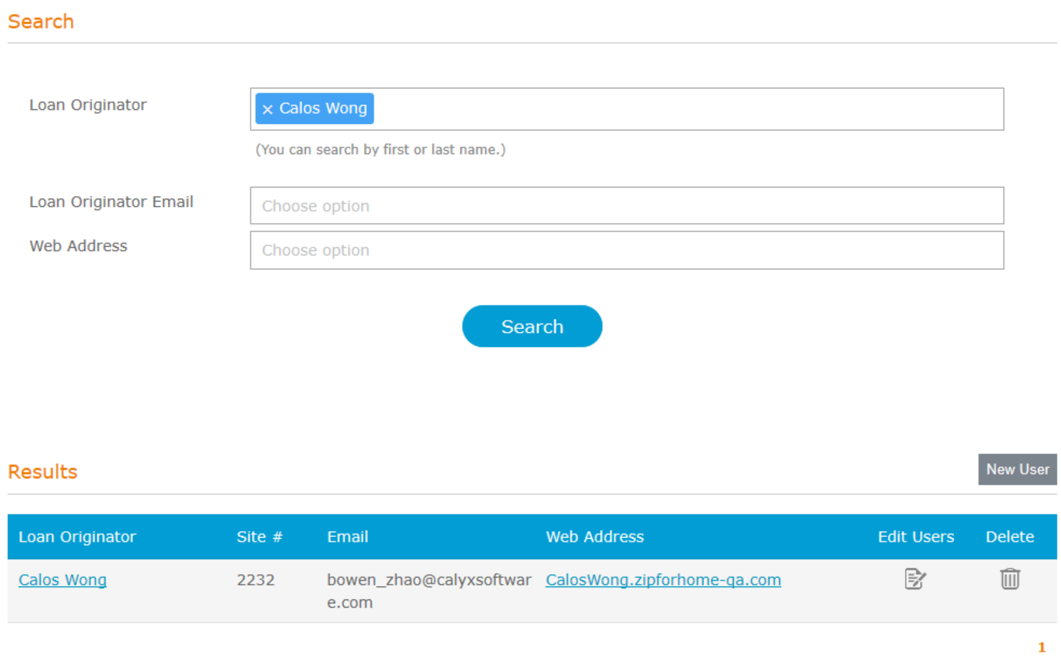


   C. Click the name of the loan officer you are searching for.
   The loan officer's name is populated in the **Loan Originator** field.

Borrower Portal



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



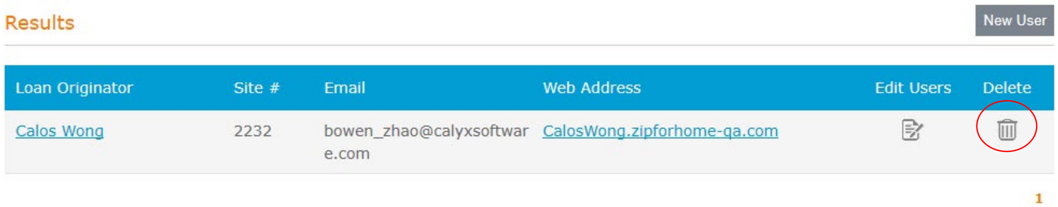
3. The search process for the **Loan Originator Email** and **Web Address** fields are the same as the one described above for the **Loan Originator** field.

Deleting Loan Officer Accounts

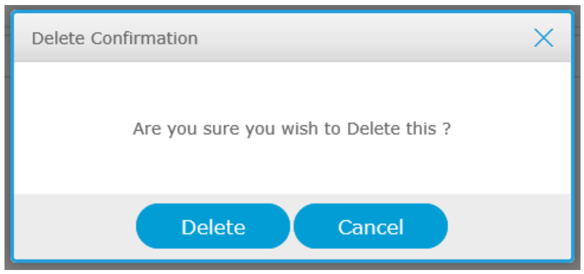
To delete a loan officer's account:

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**.



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.



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

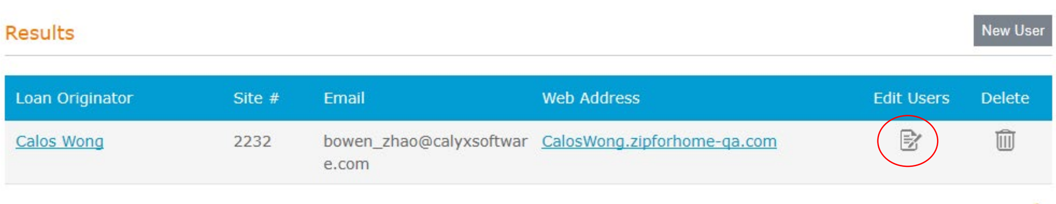
Editing Loan Officer Access Rights

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*.

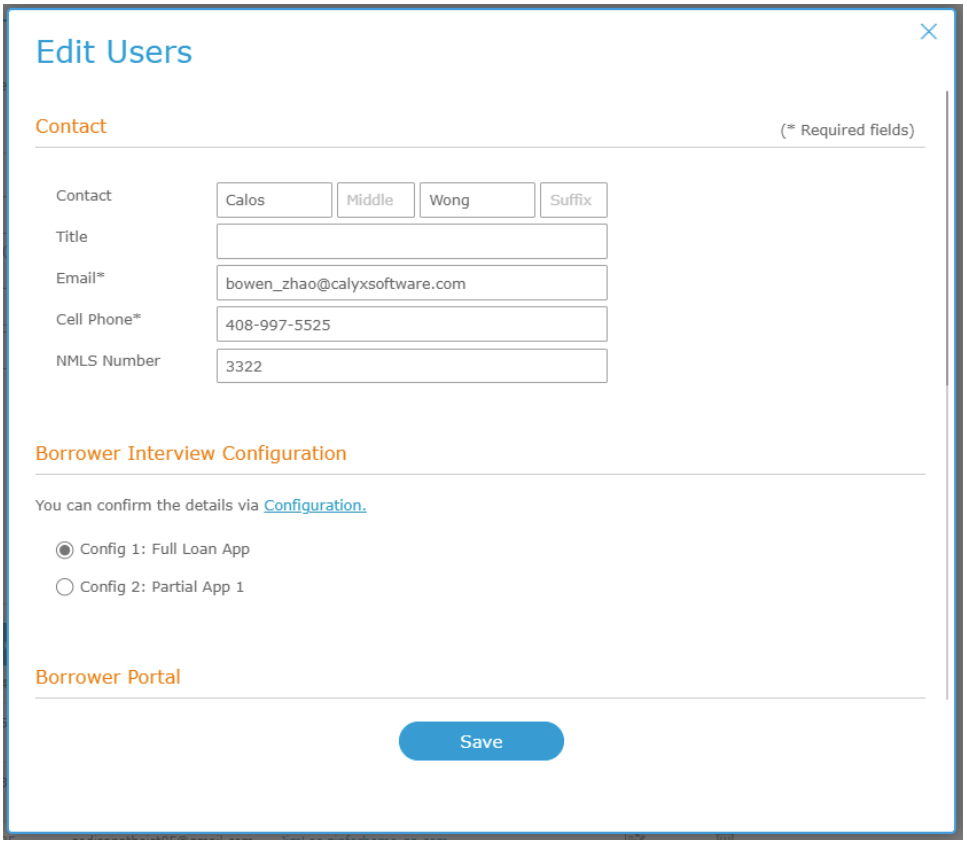
1. Click the loan officer's corresponding edit icon ( ) in of the ***Results*** section table, after you have located their account via the ***Search*** section, (highlighted in red) in the image below.

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



The **Edit Users** lightbox appears.

Borrower Portal



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.

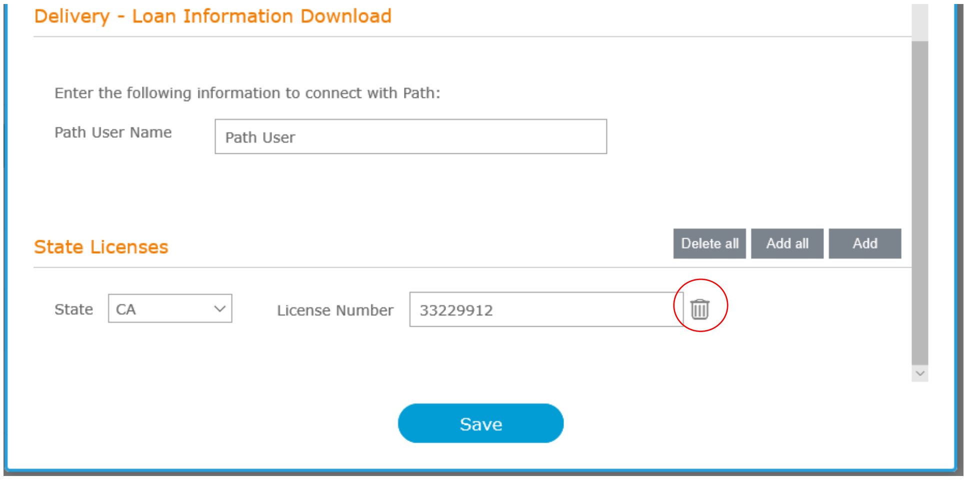
   RELATED: For more information on creating different loan interview configurations, see **Adding and Selecting Configurations**.

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.

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

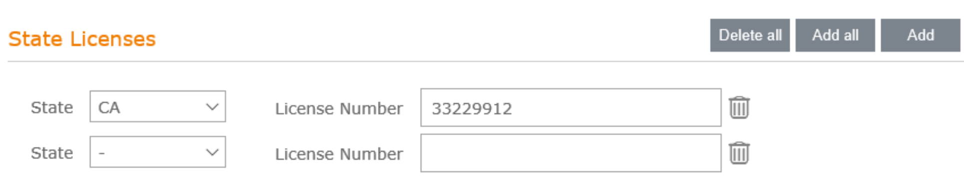
   RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

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.

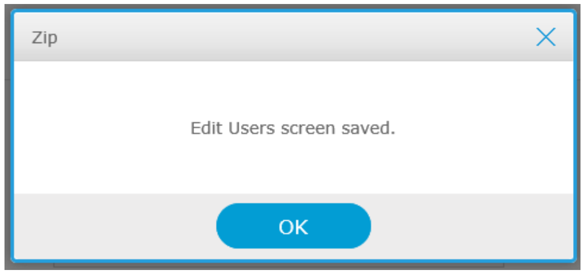
   

      I. Select the **State** from the dropdown list.

      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.



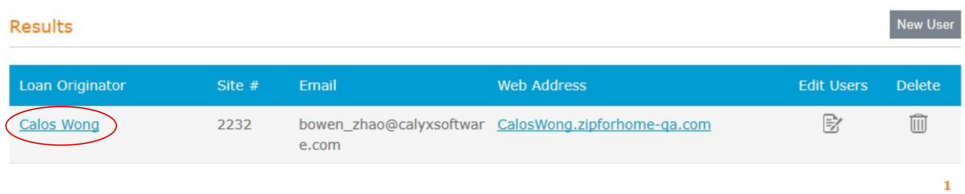
8. Click **OK**.

Editing Loan Officer Zip Landing Site

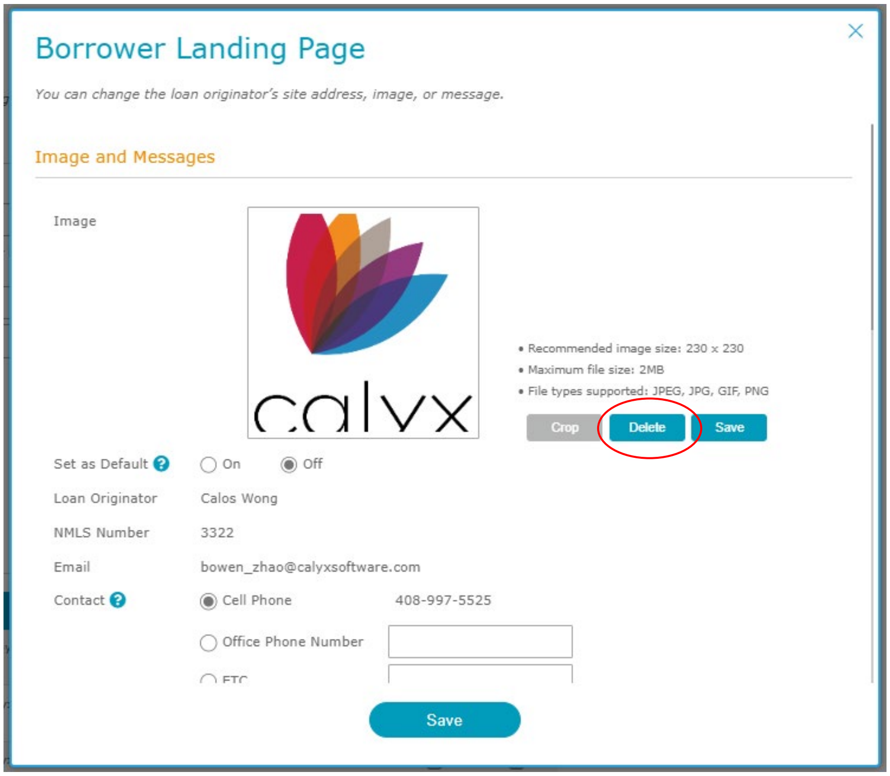
To edit a loan officer's Zip landing site:

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**.



   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**.

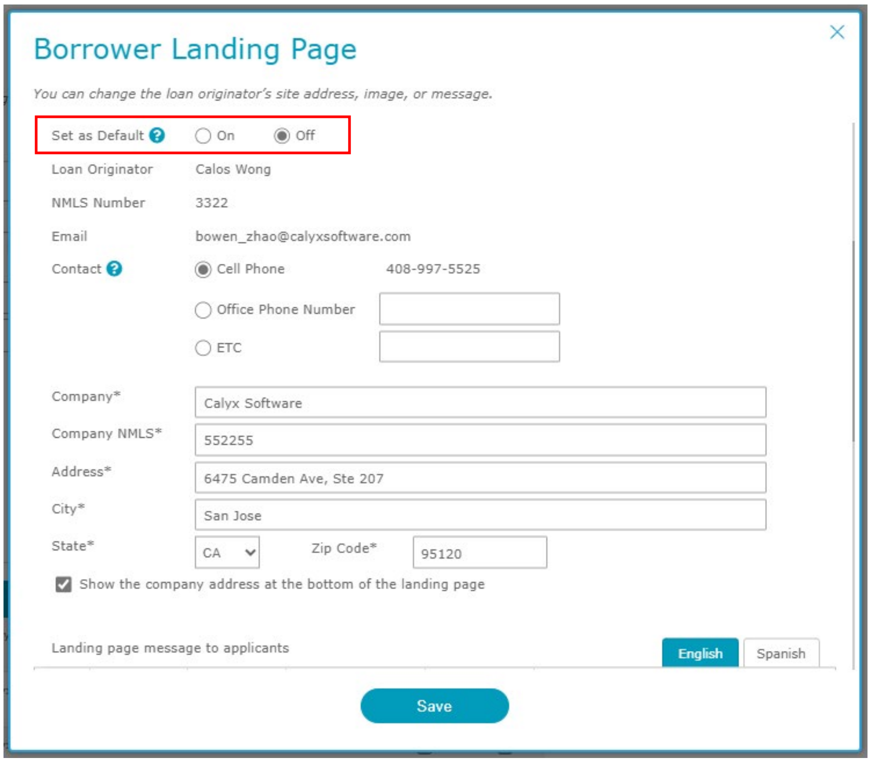
      III. After the image is uploaded, you can adjust the zoom level, using the zoom slider highlighted in the image below.

      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.

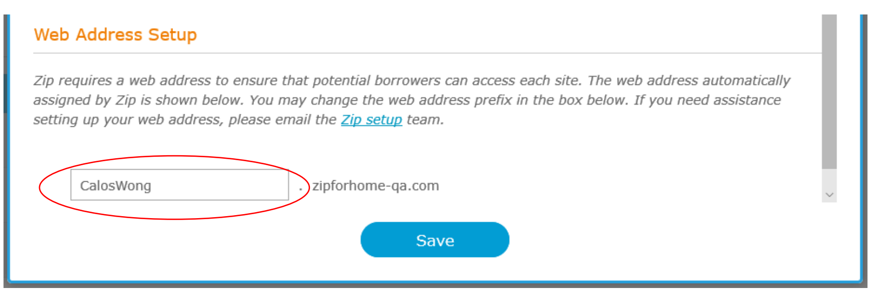
D. To edit the company information that appears on the loan officer's Zip landing site, scroll down to the company information fields and edit the applicable fields.



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

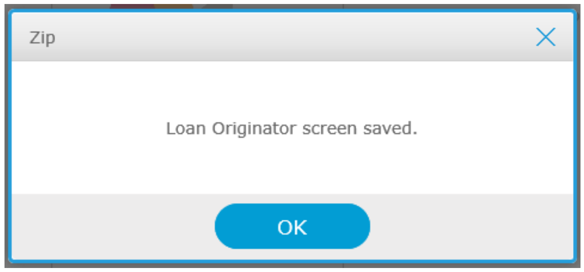
F. To edit the greeting messages (English and Spanish), scroll further down and make the necessary edits.

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.



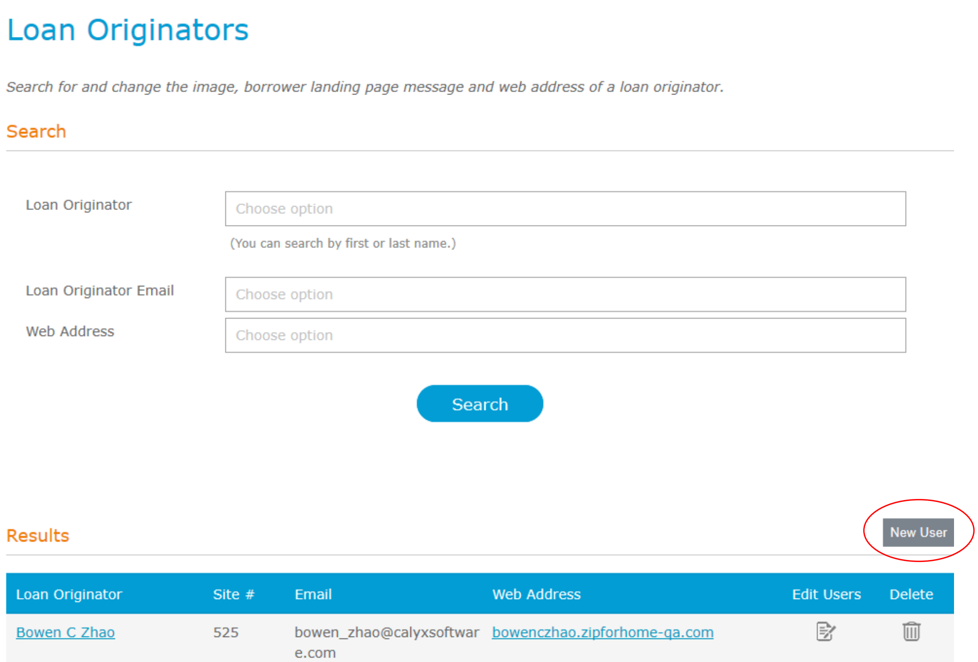
5. Click **OK**.

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*.

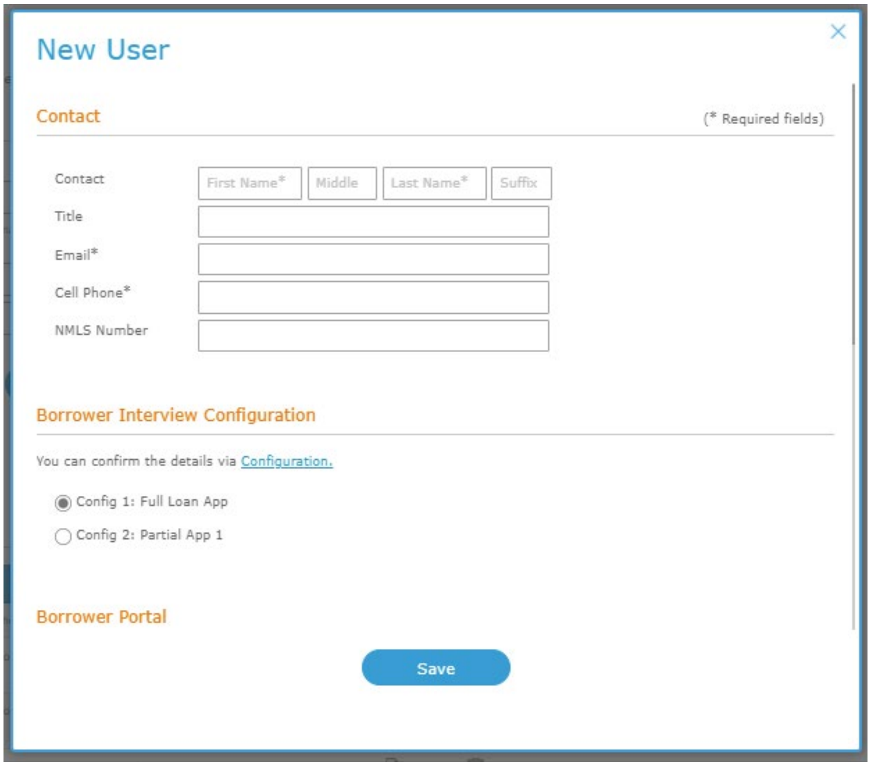
1. Select the ***Loan Originators*** screen from the **Borrower Portal** menu.



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.

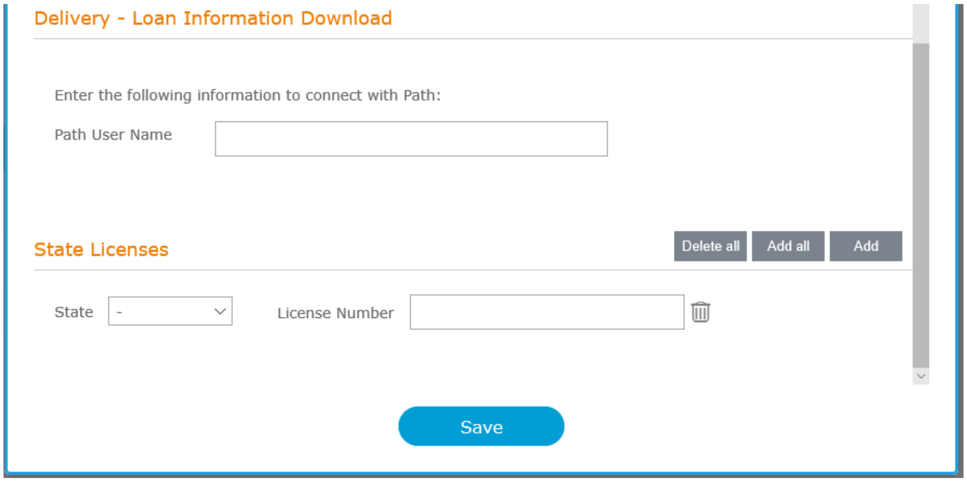
   RELATED: For more information on configuring different versions of loan interviews, see **Adding and Selecting Configurations**.

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.

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

   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.

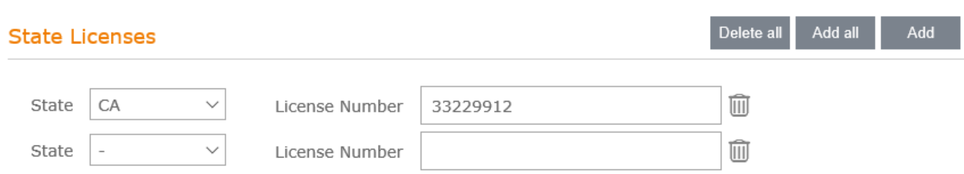
   RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

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.

   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.

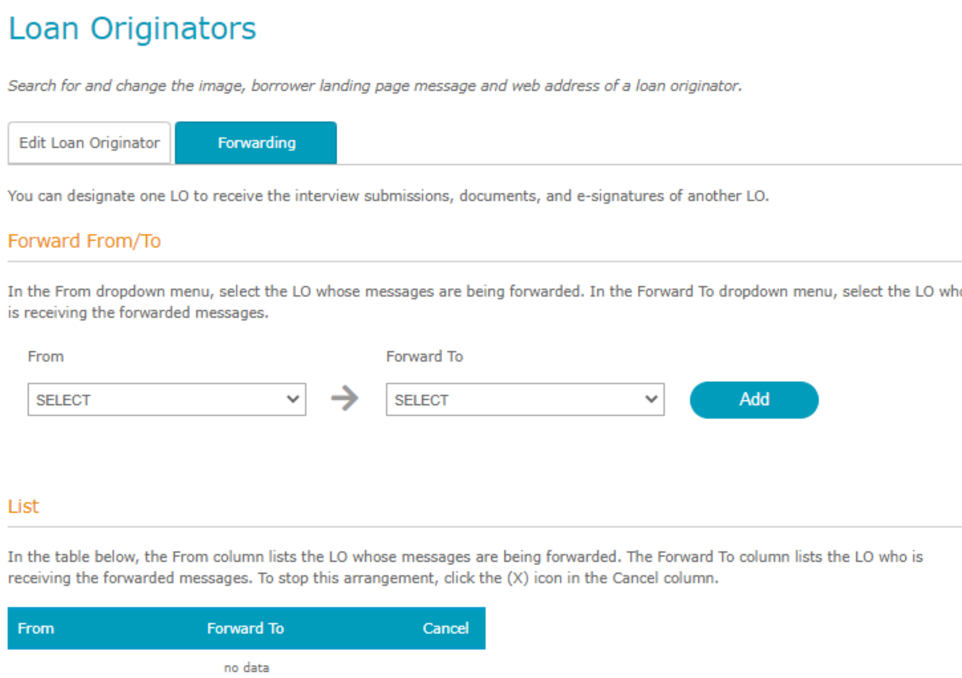
Forwarding

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:

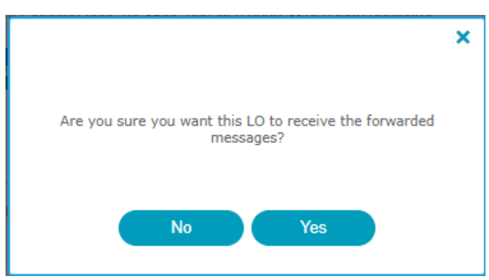
1. Select the **Forwarding** tab in the ***Loan Originators*** screen.



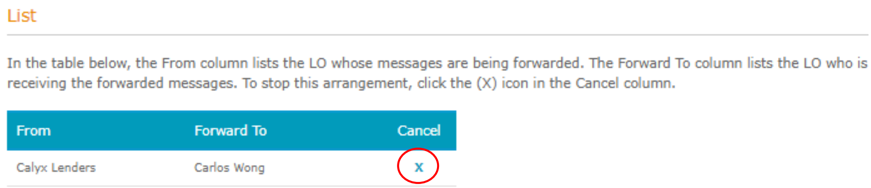
2. In the **From** dropdown menu, select the loan officer whose emails will be forwarded.

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

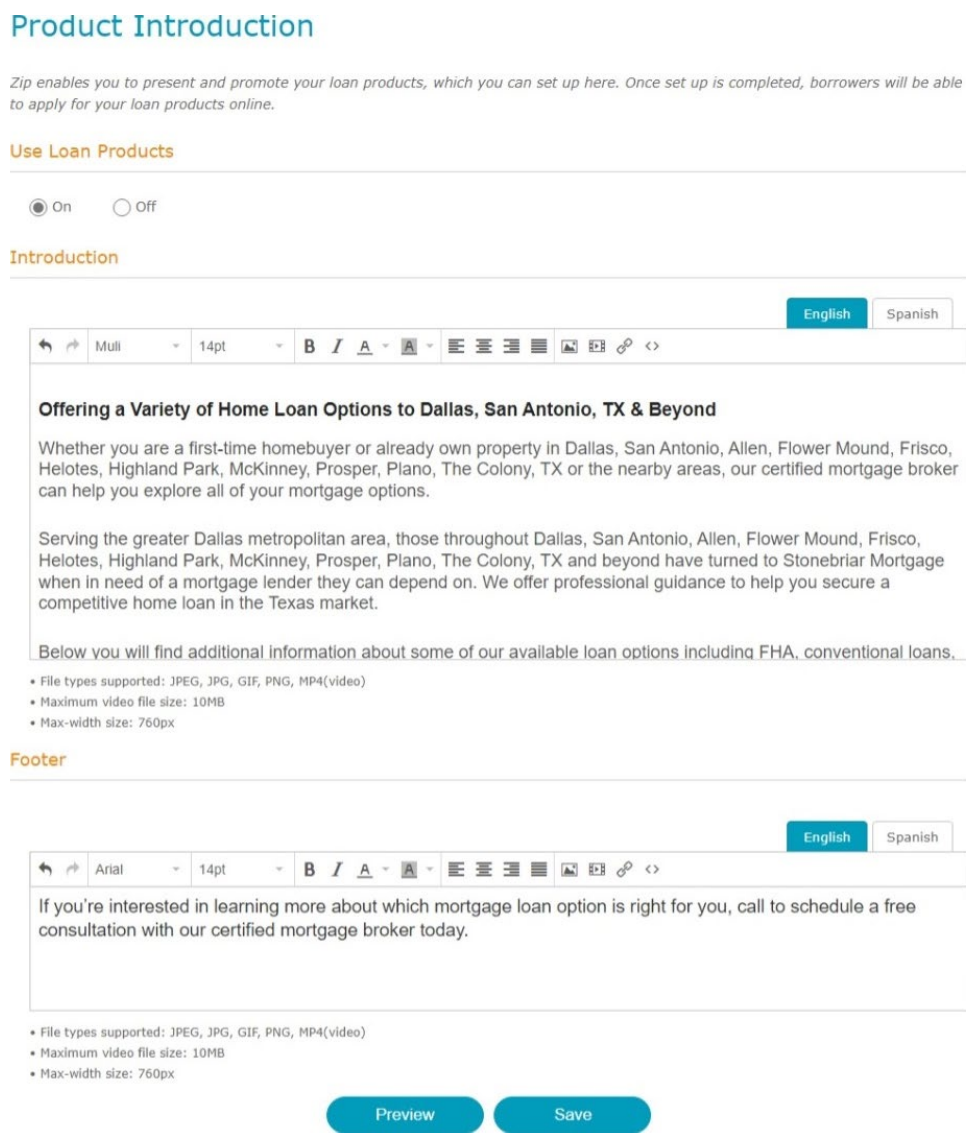
Via the **Products** menu, you, as the administrator, can set up loan products, from which borrowers can choose in the Zip borrower portal. This menu is divided into two screens:

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

Products



To set up your product introduction:

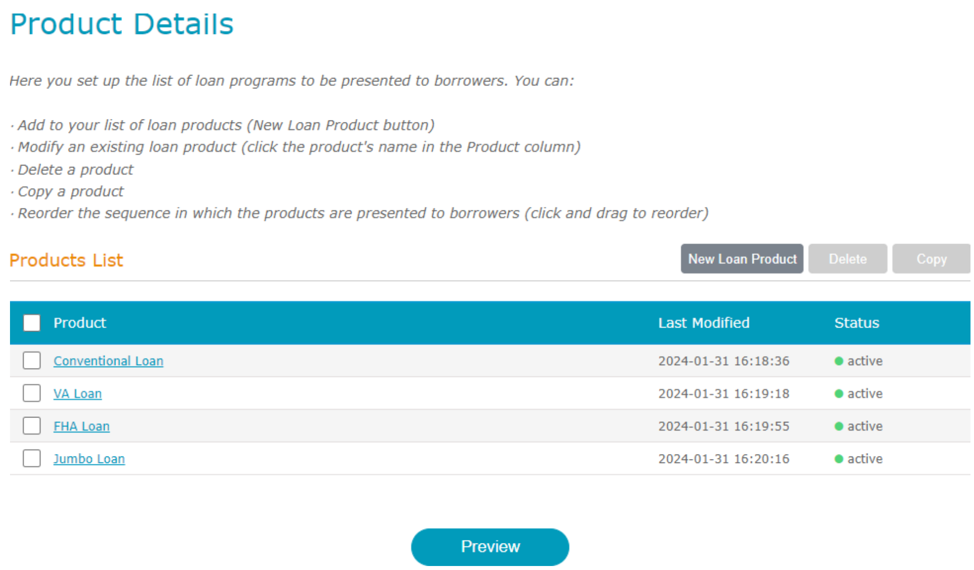
1. In the ***Use Loan Products*** section, make sure the **On** is selected if you want to enable this feature.
2. In the ***Introduction*** section, enter an introduction for your products, and in the ***Footer*** section, enter additional information about your products, such as your contact information.
    A. You can further modify the formatting of your product introduction and insert images, videos, and links, via the tool bar above the message field in both the Introduction and Footer sections.
    B. If so inclined, you can also enter the source code for both the introduction and footer messages.

    RELATED: For more information on configuring text and images, see **Images and Comments**.
3. After setting up your product introduction, click **Save.**

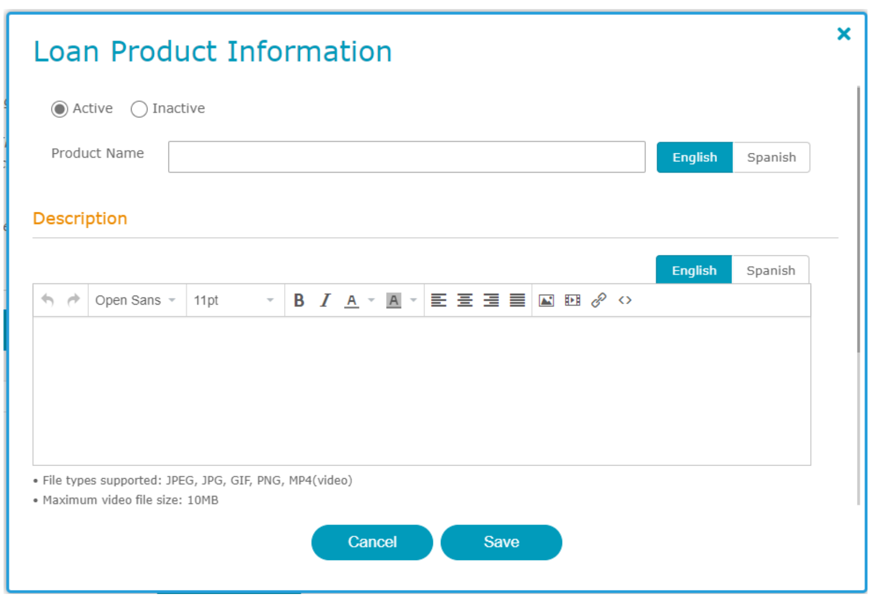
4. To preview how your product is presented to borrowers in the Zip borrower portal, click **Preview**.

Product Details

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



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



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.

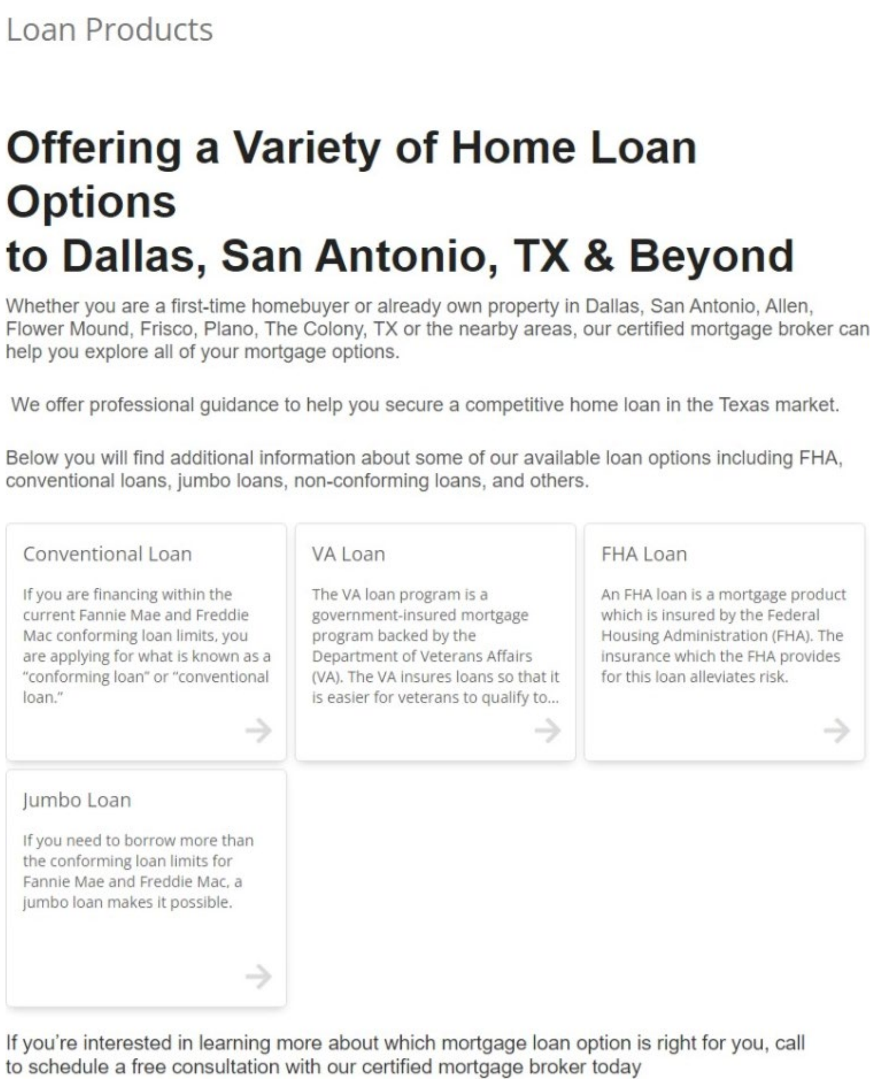
RELATED: For more information on configuring text and images, see **Images and Comments**.

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**.

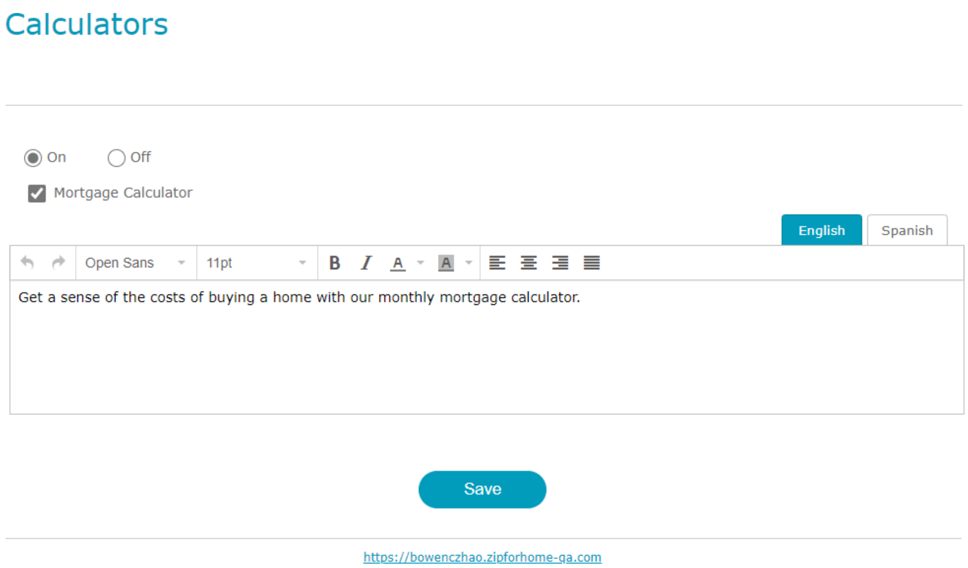
   A. After a product is copied, you can further modify it into a new product.

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



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.



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.

Calculators

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

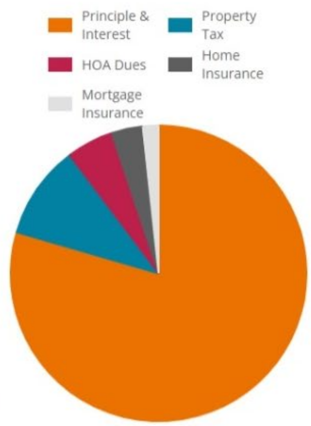
Home Insurance
$ 100.00

HOA Dues
$ 150.00

Mortgage Insurance
$ 50.00

Additional Payment Amount
$

Interest only



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

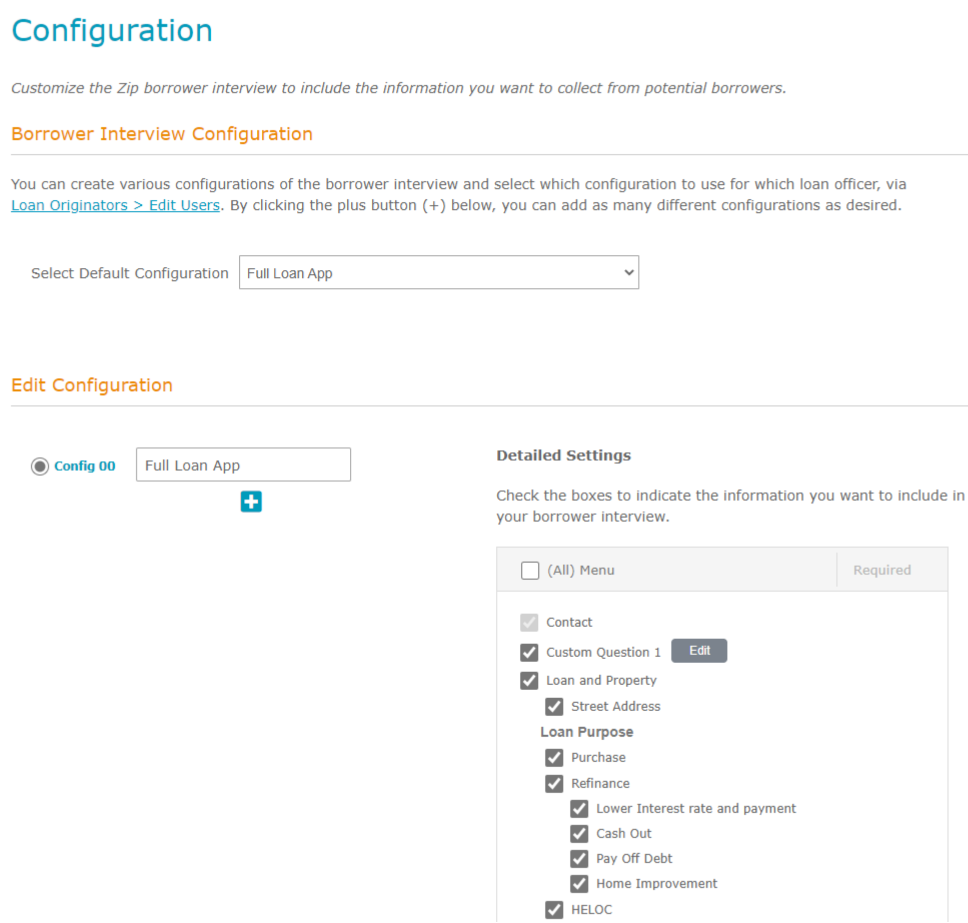
Borrower Interview

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.

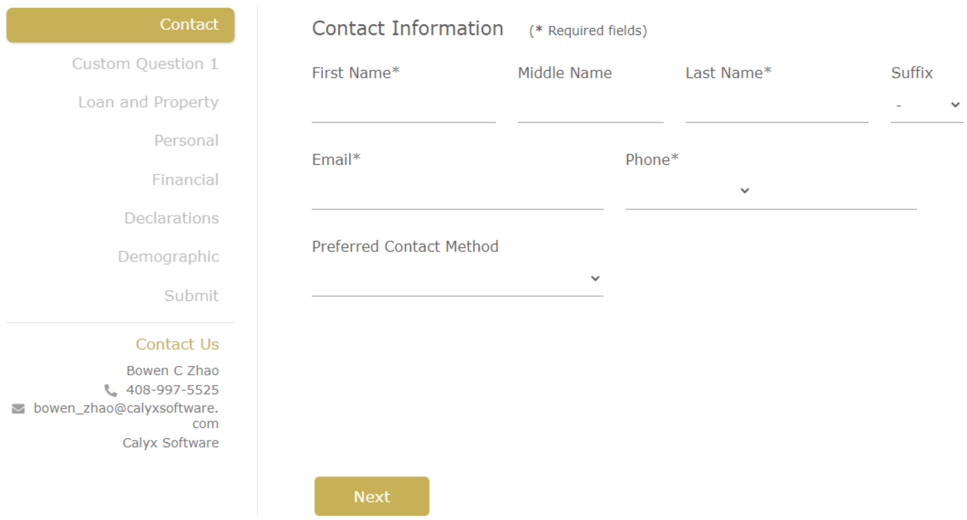
Configuration

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.



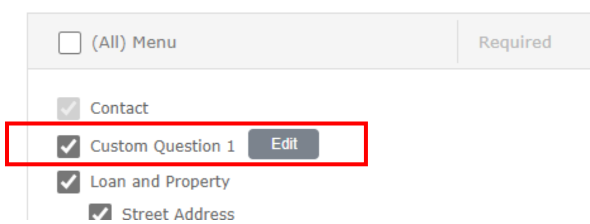
Edit Configuration

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).

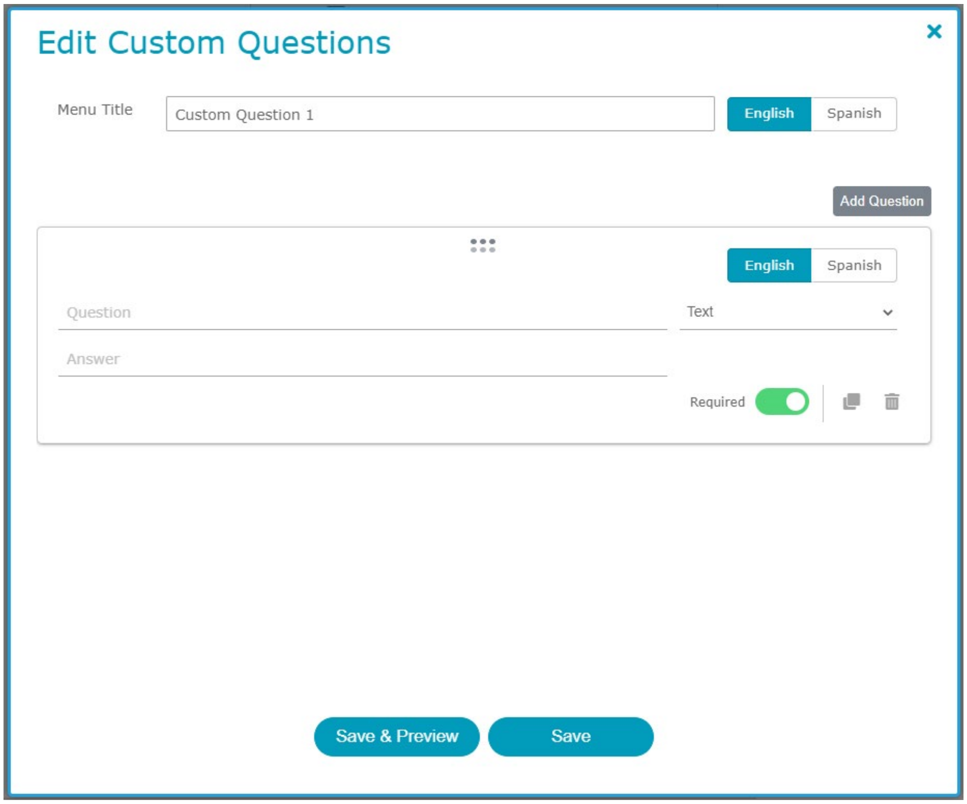


To configure the Zip interview portal:

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.



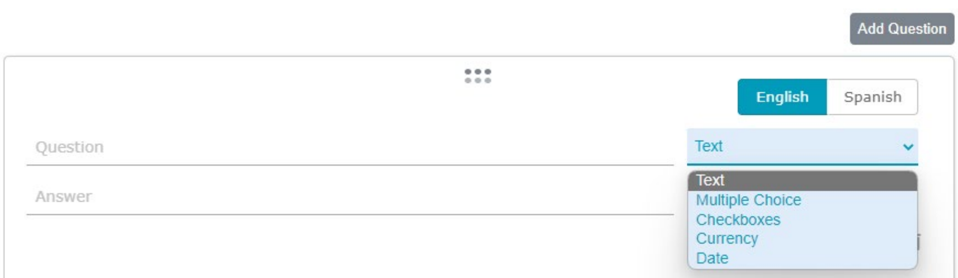
The **Edit Custom Questions** lightbox is opened.



I. In the **Menu Title** field, delete *Custom Question 1* and enter your preferred name for the custom question page.

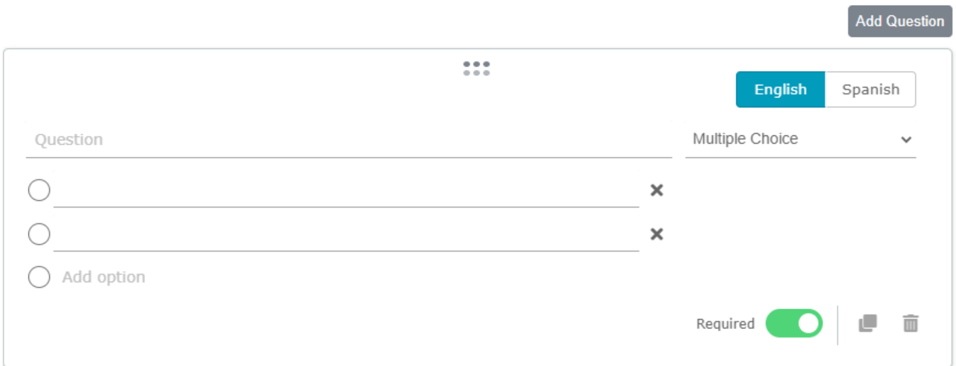
   a. If you have a Spanish version, select the **Spanish** tab and enter it in the **Menu Title** field.

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

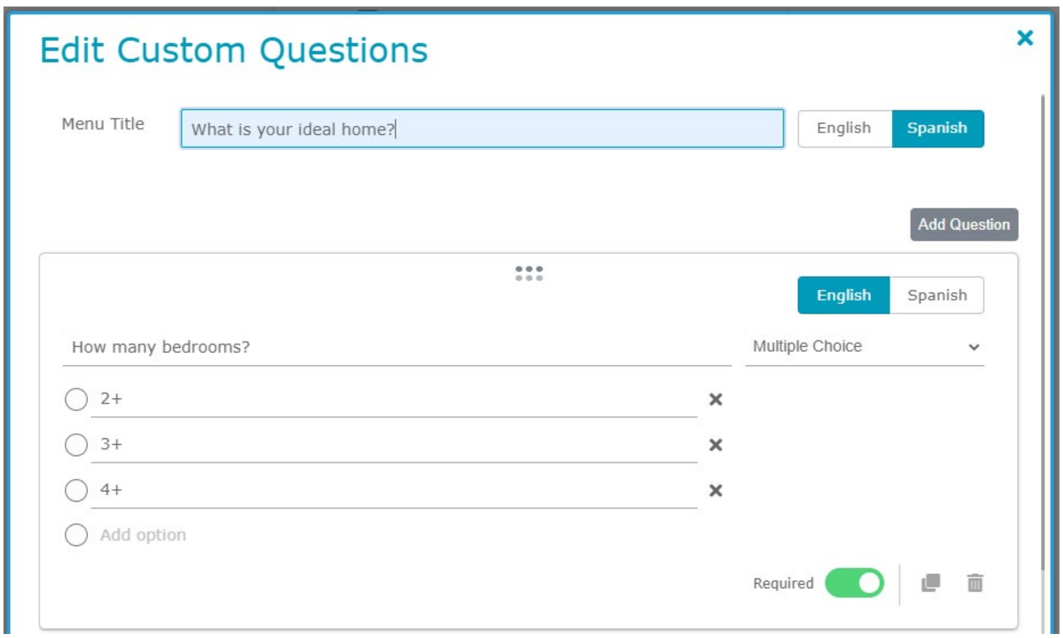


NOTE: Depending on your selection, the answer/option field(s) for the question will change to match the format. Additionally, selecting **Multiple Choice** or **Checkboxes** requires you to enter options for these questions.

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.

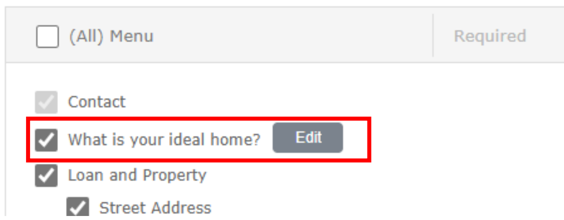
b. Select to confirm the deletion of the question.

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

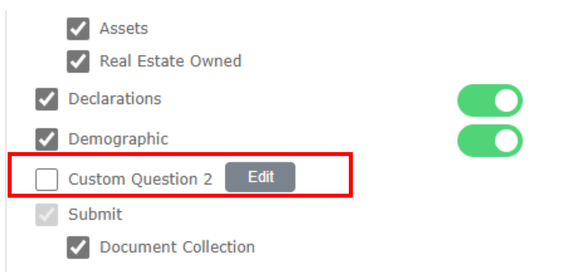
VII. To move the position of a question, click the question box and drag it to the desired position.

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. To add more custom questions to the borrower interview, select the checkbox of **Custom Question 2** and click the **Edit** button and repeat the above steps.



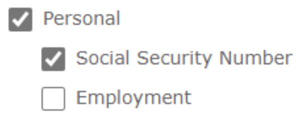
C. For **Declarations** and **Demographics**, switching on (or leaving on) the toggle makes all declarations questions required as shown below (highlighted in red). This means that all questions on the **Declarations** page of the interview will have asterisks (*), indicating that they are required.

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

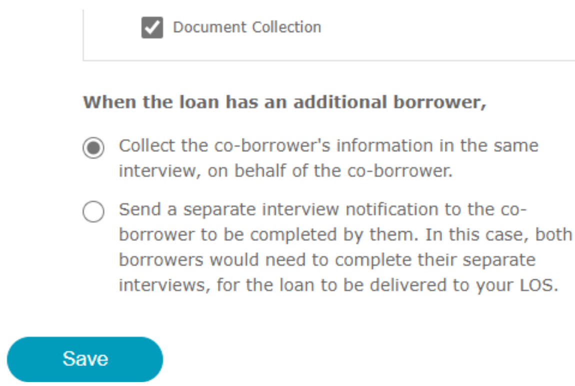
II. To remove the declarations questions, de-select the checkbox, as shown below (highlighted in red).

Borrower Interview

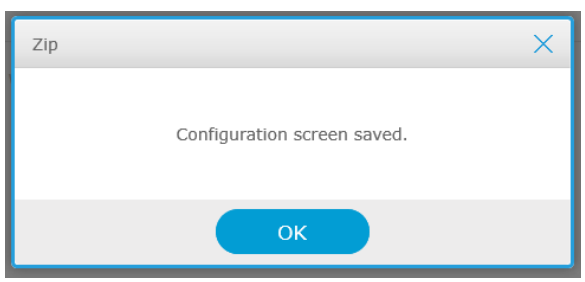
III. If the **Employment** checkbox is deselected, the question about the borrower having dependents will be left out of the interview.



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.



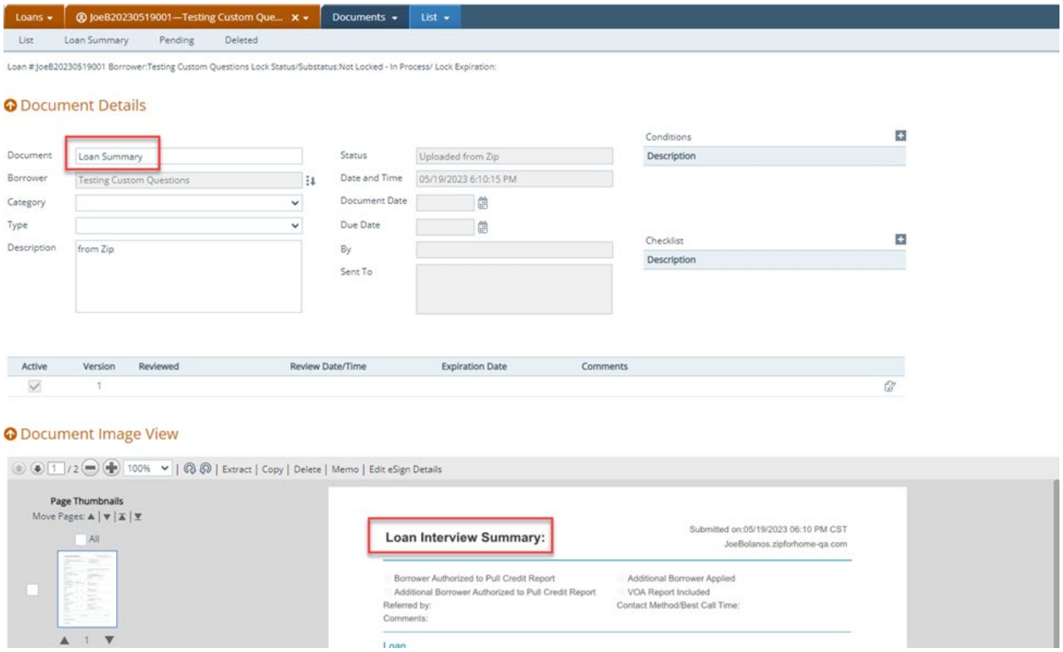
4. Click **Save**.
   A popup appears confirming that the screen is saved.



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.

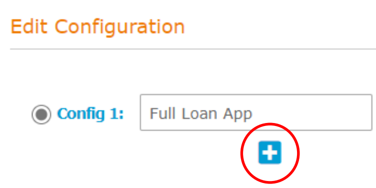
Borrower Interview



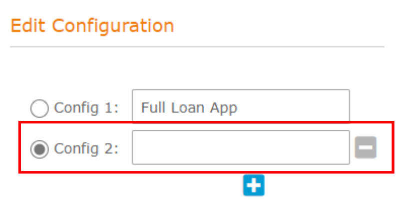
Adding and Selecting Configurations

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

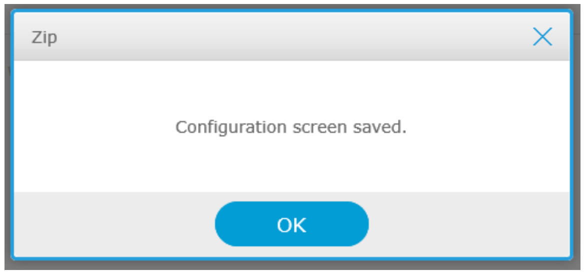
After you have created different configurations, different loan officers in your organization can choose different configurations of loan interviews, via the **Edit Users** lightbox on the ***Loan Originators*** screen, see **Editing Loan Officer Access Rights**.



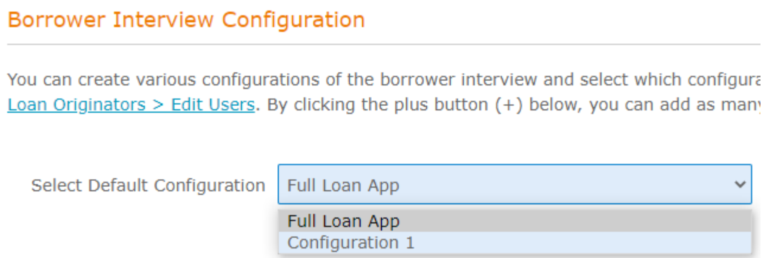
1. Click the add icon to add **Config 2** field.



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.

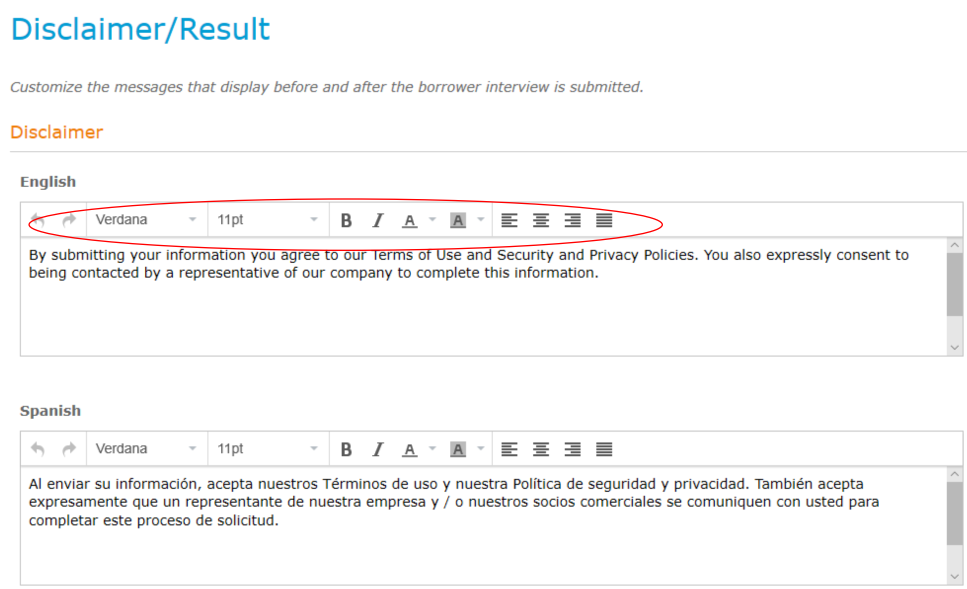
Disclaimer/Result

On the ***Disclaimer/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/Result*** screen from the **Borrower Interview** menu.



2. Enter the English and, if applicable, Spanish versions of the disclaimer in their respective fields.

3. 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.

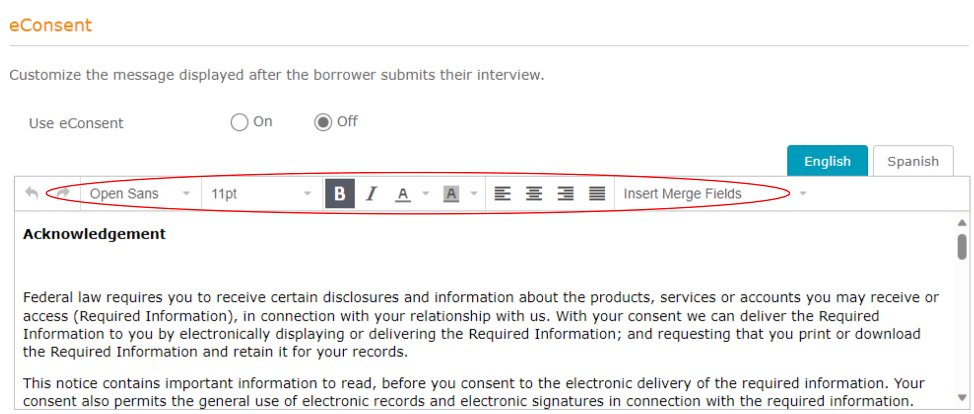
4. After you have finished crafting the disclaimer message, click the **Save** button.
   A popup appears confirming that the information entered is saved.

5. 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** for **Use eConsent**, otherwise it is by default **Off**.



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

3. 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.

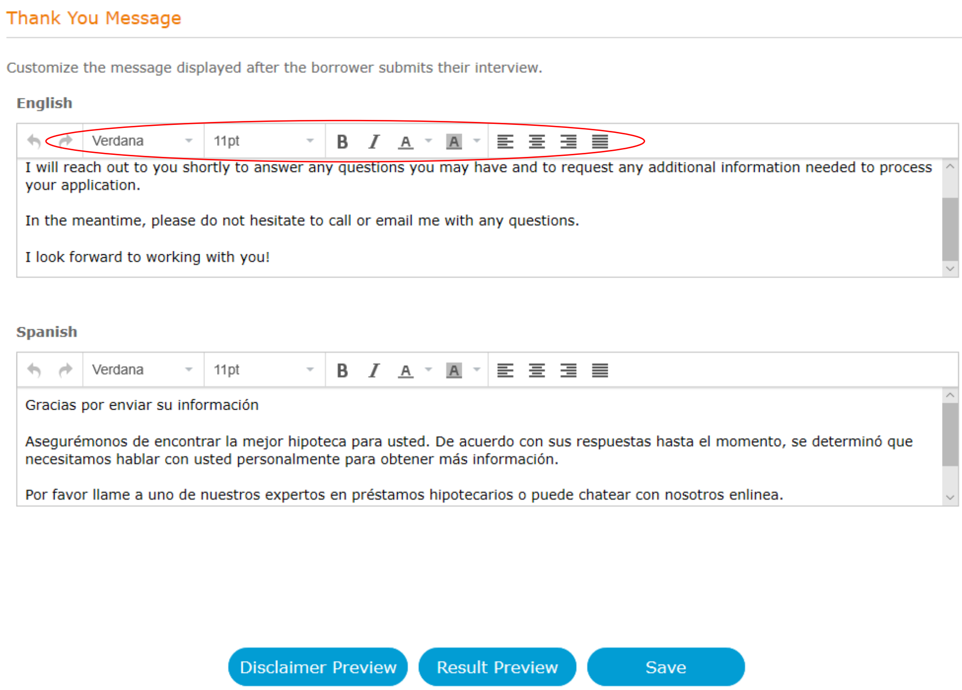
4. After you have finished entering/modifying the eConsent message, click the **Save** button.
   A popup appears confirming that the information entered is saved.

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

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

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



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

3. 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.

4. 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.

5. Click **OK**.

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

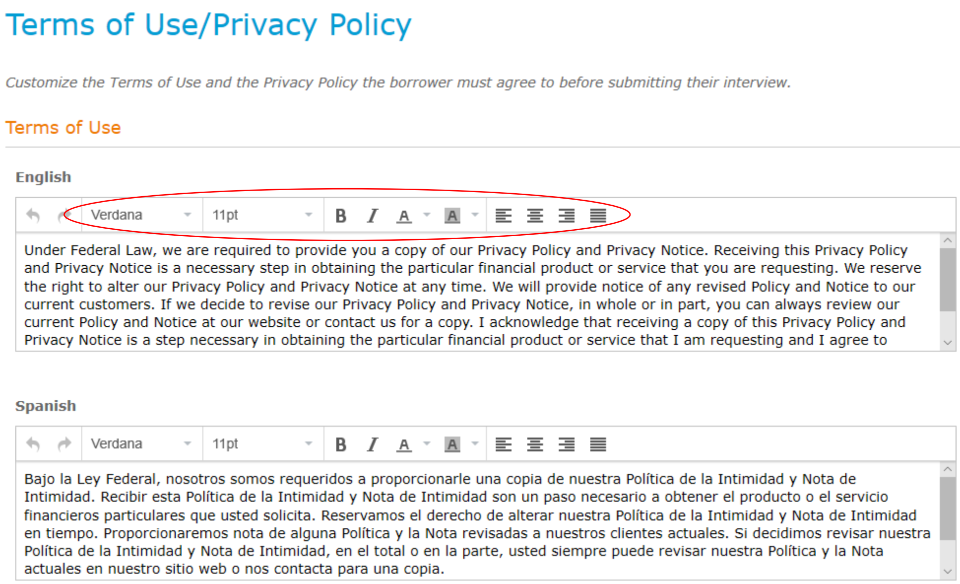
Terms of Use/Privacy Policy

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.

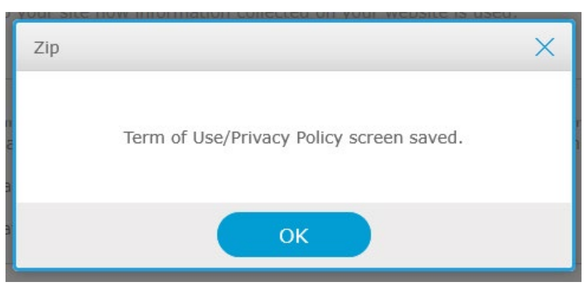
Terms of Use

To enter the terms of use:

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



2. Enter the English and, if applicable, Spanish versions of the terms of use in their respective fields.
3. 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.
4. 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.

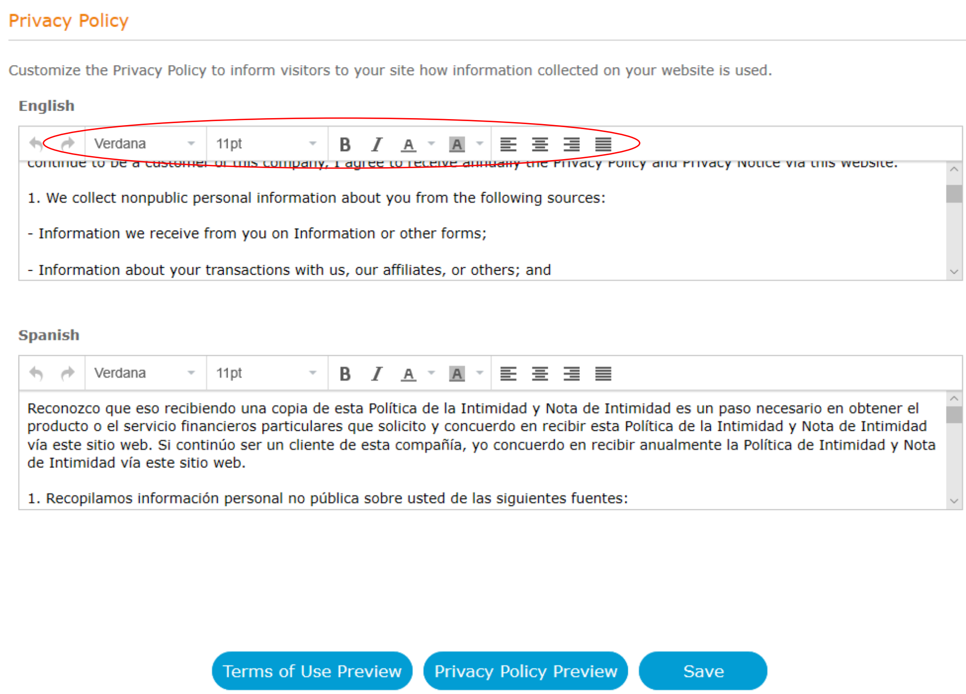


5. Click **OK**.
6. To preview the terms of use, click the **Terms of Use Preview** button at the bottom.
   A new page opens showing the terms of use.

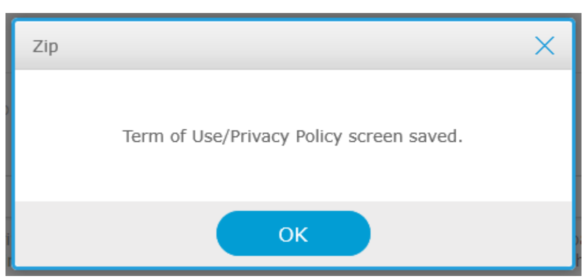
Privacy Policy

To enter the privacy policy:

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



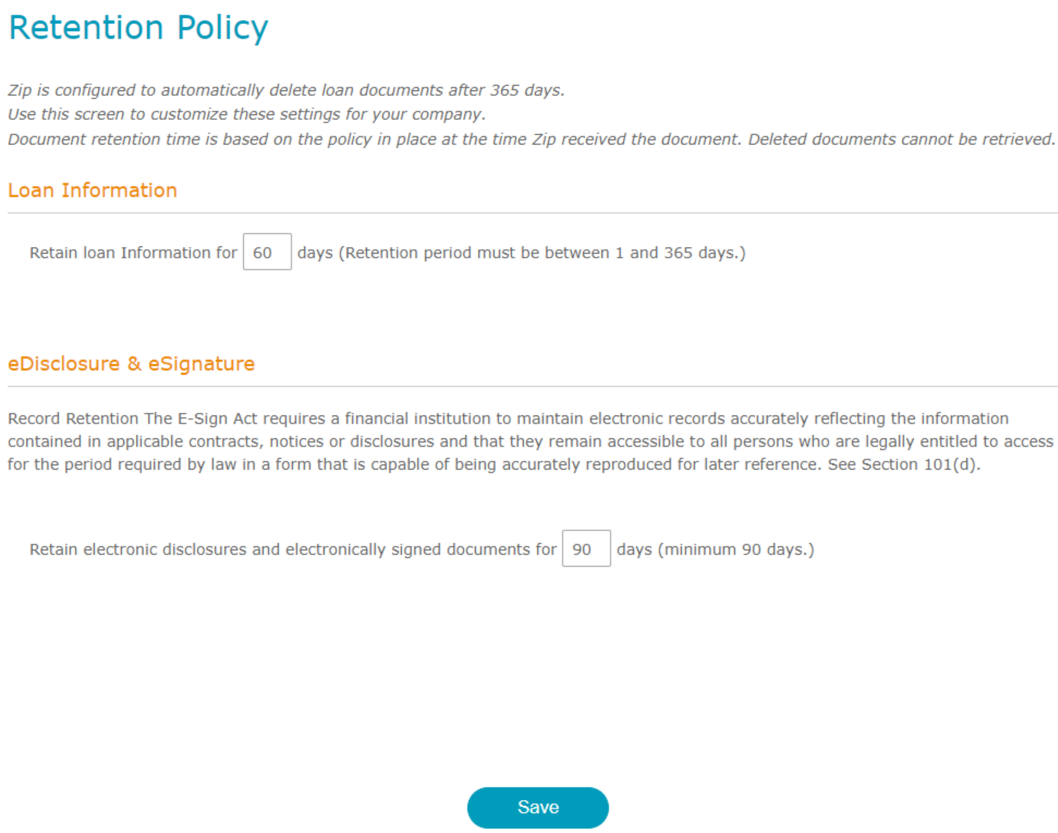
2. Enter the English and, if applicable, Spanish versions of the privacy policy in their respective fields.
3. Use the top bar above each field to tailor the design of your privacy policy, such as font, size, bold, italics, etc., (highlighted in red) in the above image.
4. After you have finished entering the privacy policy, click the **Save** button at the bottom.
   A popup appears confirming that the information entered is saved.



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

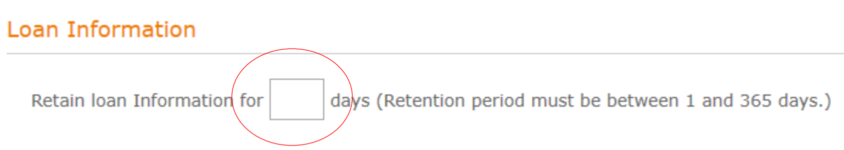
Retention Policy

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



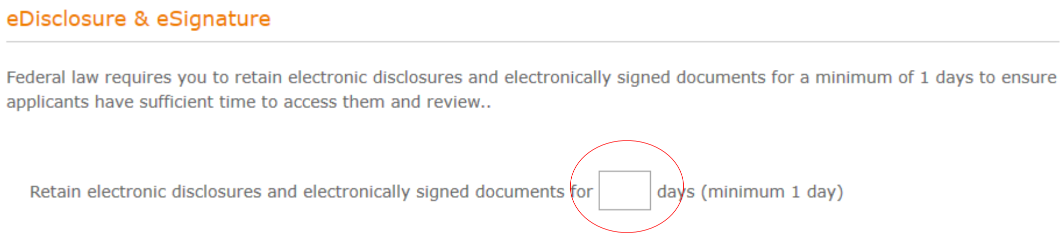
To set the retention policy for your organization:

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.

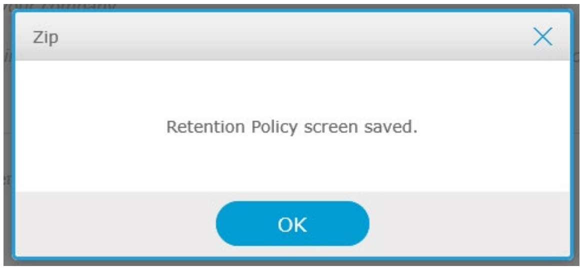


3. In the ***eDisclosure & eSignature*** section, enter the number of days before electronic disclosures and electronically signed documents are deleted, (highlighted in red) in the image below. The retention date starts when the electronic document is submitted. The minimum is 1 day, and the maximum is 365 days.

Retention Policy



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

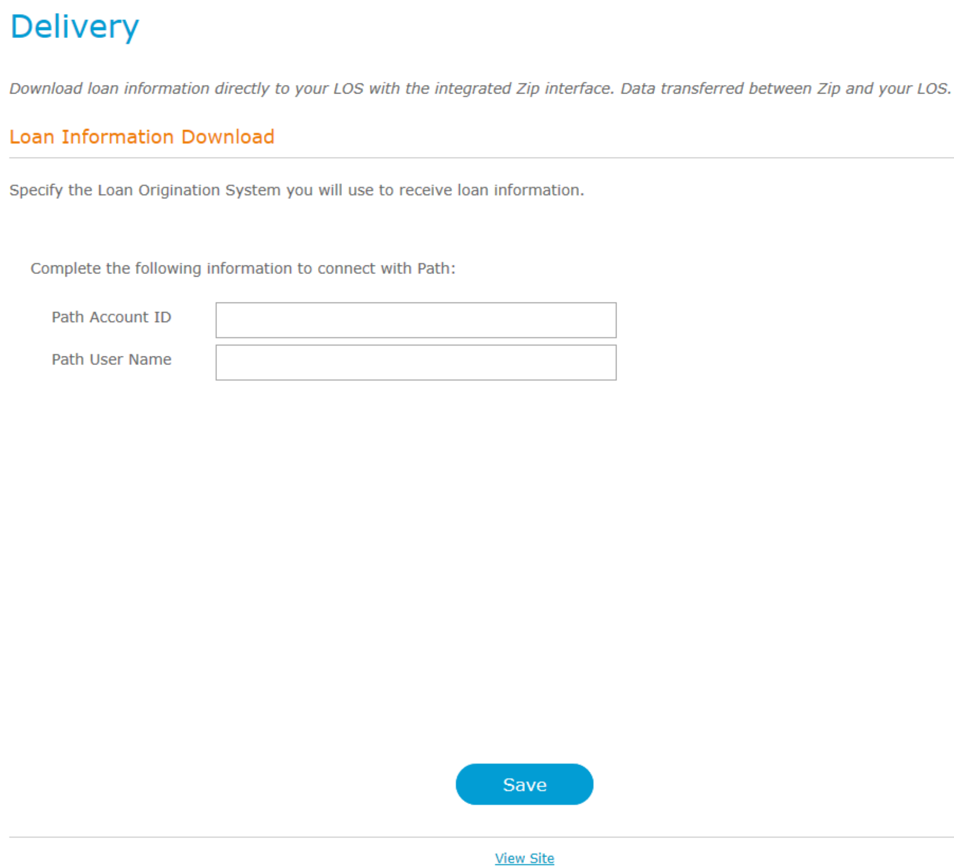


5. Click **OK**.

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.



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

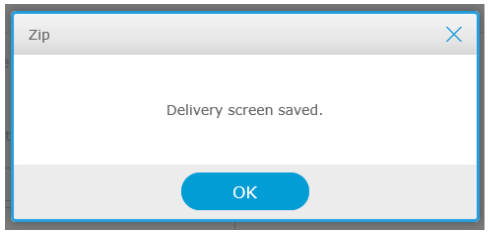
1. Select the **Delivery** menu.
2. Enter the **Path Account ID** and **Path User Name** to be connected to Zip.

   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.

Delivery

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.



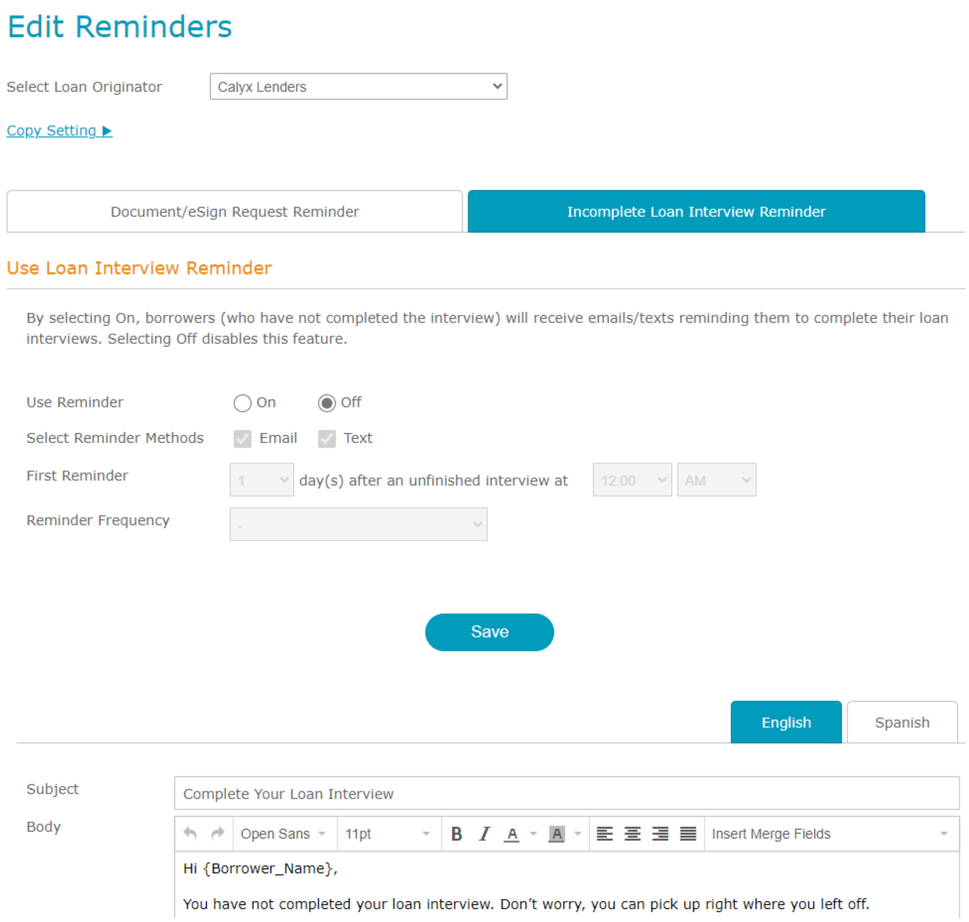
4. Click **OK**.

Notifications

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

Edit Reminders

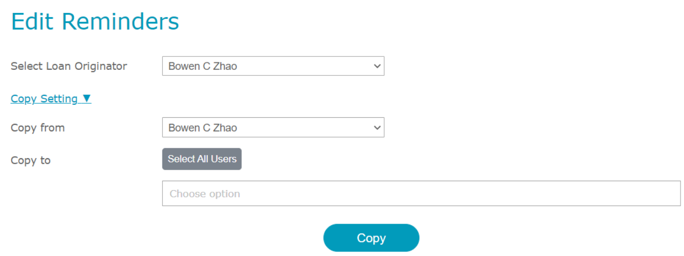
Use the ***Edit Reminders*** screen to set up reminder emails and texts that are sent to borrowers who have not completed their loan interview, or any other unfinished task, such as document or eSign requests.



To set up reminder emails and texts:

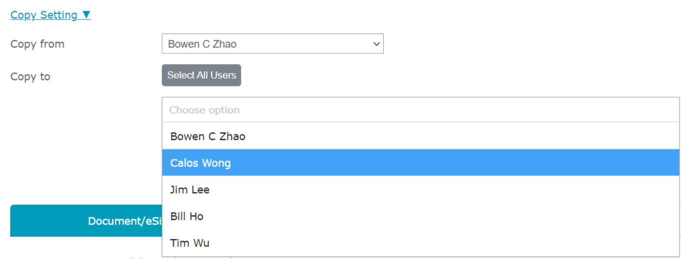
1. From the **Select Loan Originator** dropdown menu at the top of the screen, select the loan officer in your organization for whom to configure reminder emails and texts.
2. Optional, to copy the reminder email and text settings from one loan officer to others, click **Copy Setting**.
   More fields are enabled for you to indicate which loan officer’s settings are copied from and which are copied to.

Notifications



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.

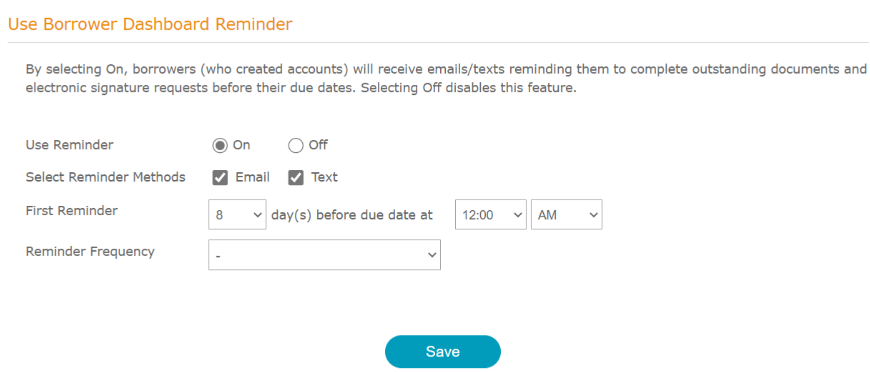


C. Select the loan officer(s) who will receive the copied settings, then click out of the field.

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.



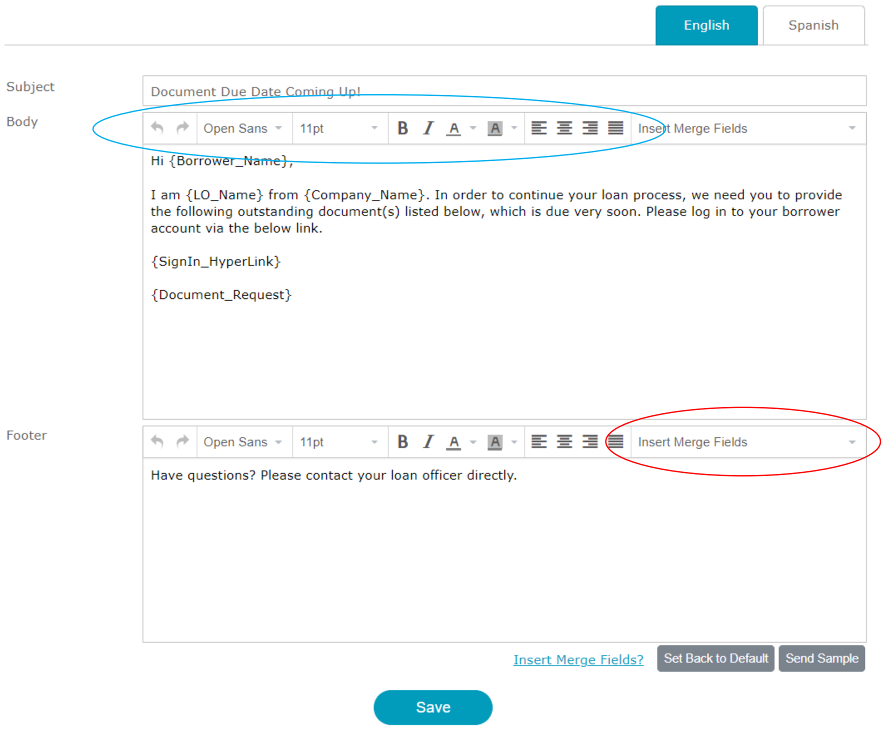
A. For **Use Reminder**, select **On**.
   The default setting is **Off**.

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. In the email **Subject**, **Body**, and **Footer** fields, enter or edit the content of the reminder email. A default email is provided by default, with subject, body, 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 or modify the **Subject**, **Body**, and **Footer** of the reminder email.

I. Use the top bar on each email field to tailor the design of the emails, such as font, size, bold, italics, etc., (highlighted in blue) the image above.

II. To insert a merge field into the **Body** and **Footer** of the email, select from the **Insert Merge Fields** dropdown field, (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.

a. Place the text cursor at the desired place within the **Body** and/or **Footer** to insert the merge field.

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

III. After you have entered or edited the **Subject**, **Body**, and **Footer** of the reminder email to your liking, click **Save**.

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

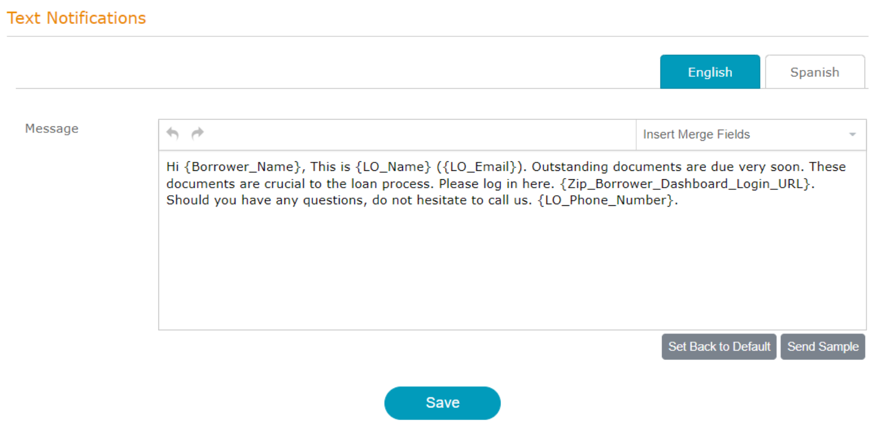
D. To send a sample email as a test, click the **Send Sample** button.
The **Send Sample Email** lightbox is opened.

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

II. Click **Send**.

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

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



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**.

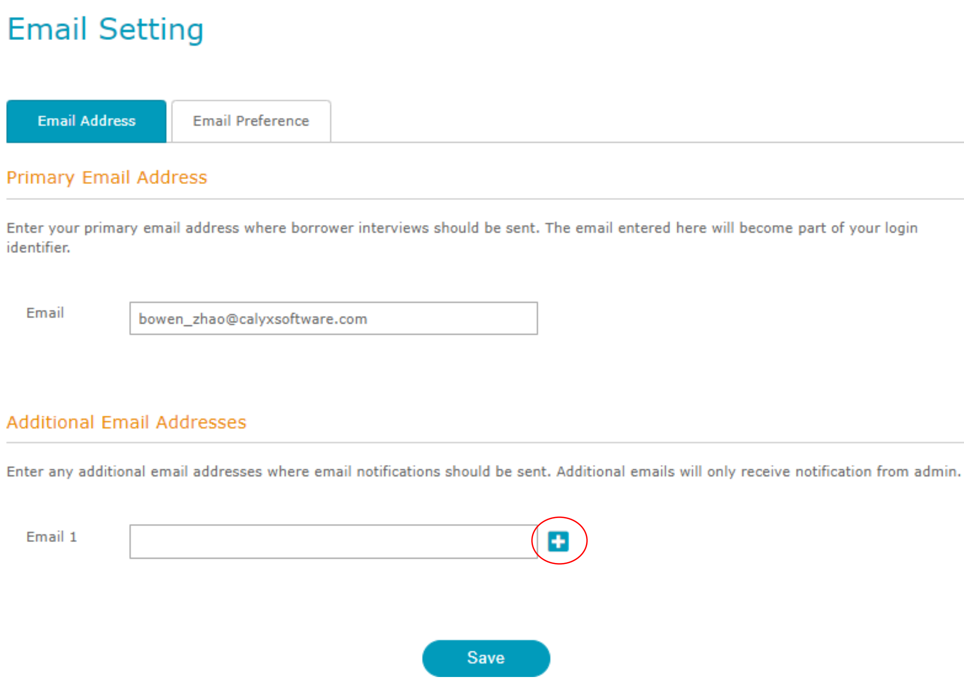
7. To configure the reminder email and text for completing the loan interview, select **Incomplete Loan Interview Reminder** tab, and repeat the above steps 4 through 6.

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.

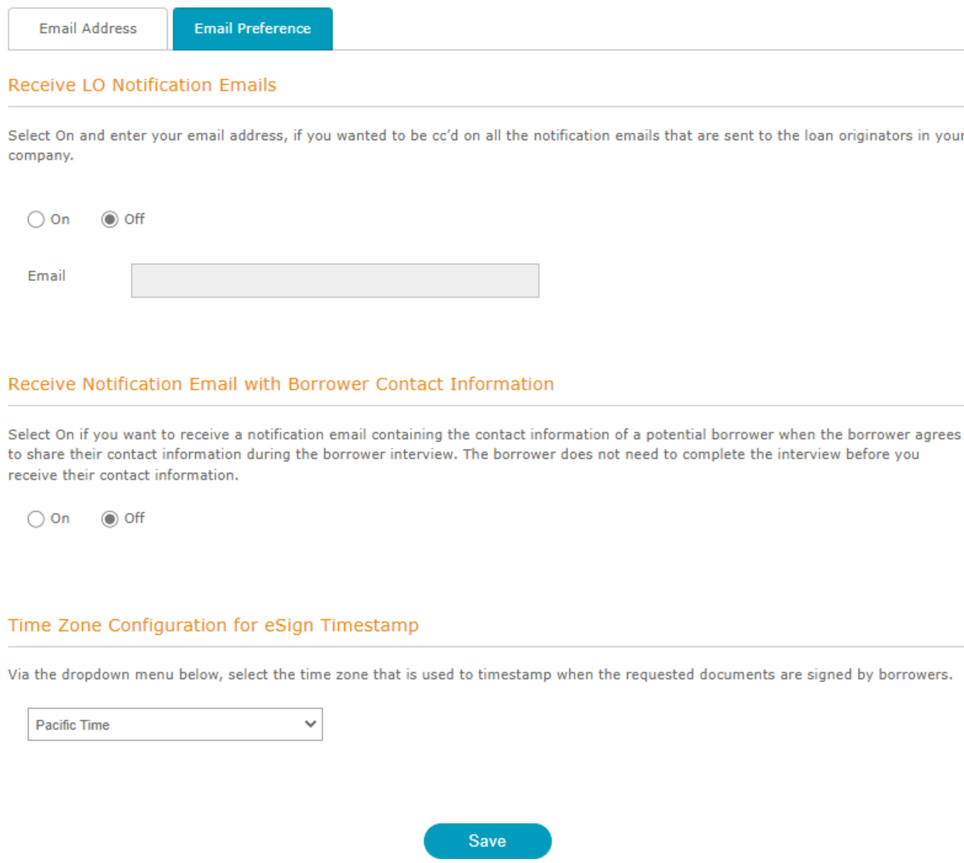
To set up your email addresses:

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.



   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**.

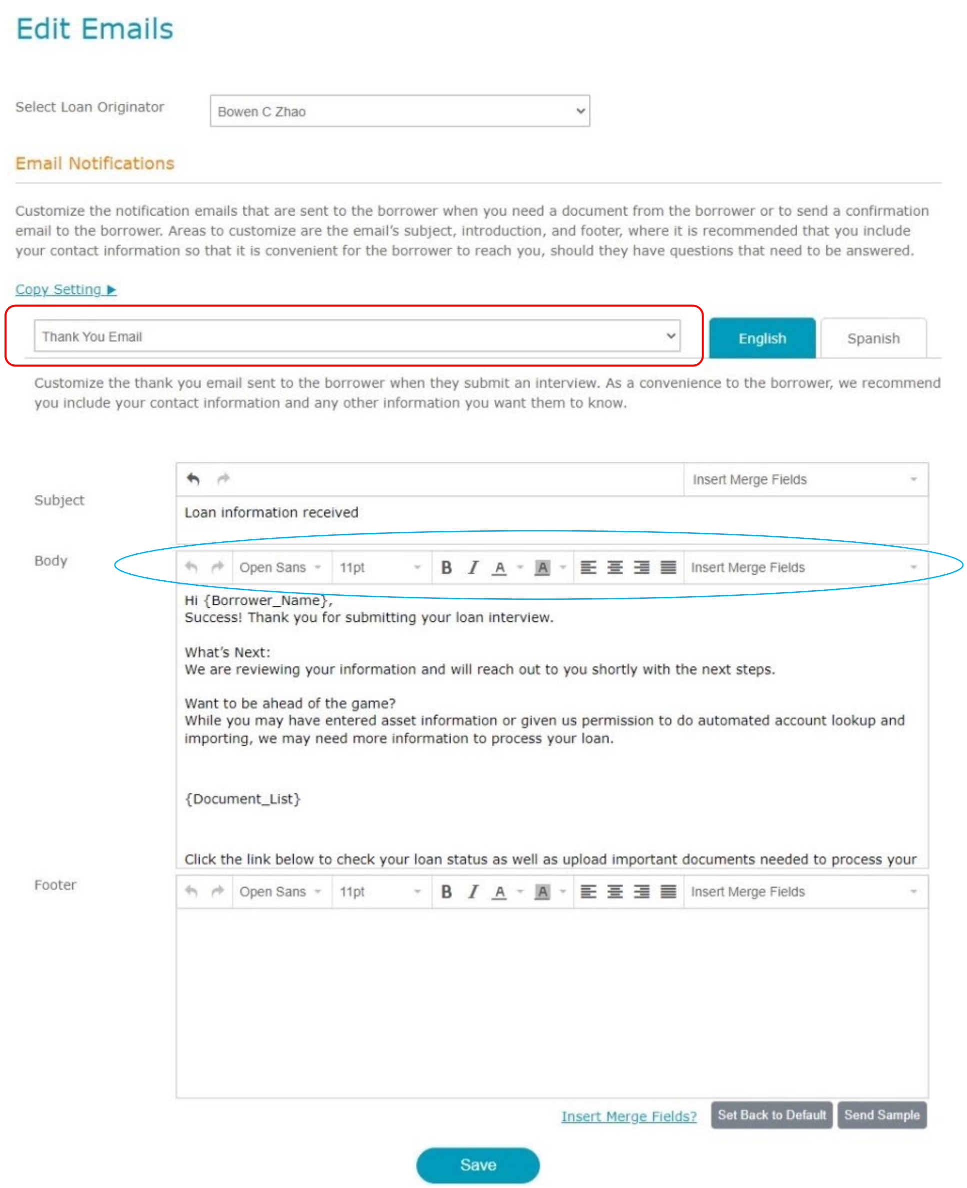
Edit Emails

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 asset).

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



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

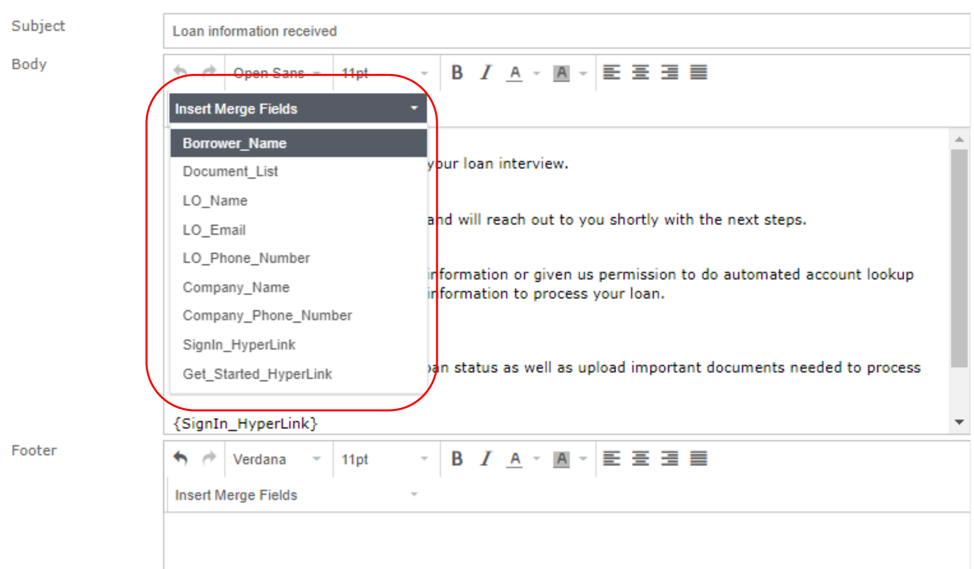
3. In the ***Email Notifications*** section, select which type of notification email to modify from the dropdown menu, (highlighted in red) in the image above.
   Thank You Email is used as an example.

4. If applicable, review and edit the **Subject**, **Body,** and **Footer** for the English version of the **Thank You Email** email.

   - Use the top bar on each email field to tailor the design of the emails, such as font, size, bold, italics, etc., (highlighted in blue) the image above.

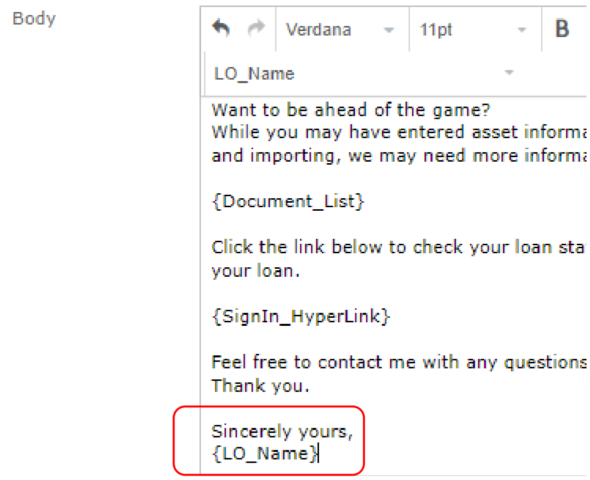
5. To insert a merge field into the **Subject**, **Body,** and **Footer** of the email, select from the **Insert Merge Fields** dropdown field.
   In this example, the **Body** is used.

   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.



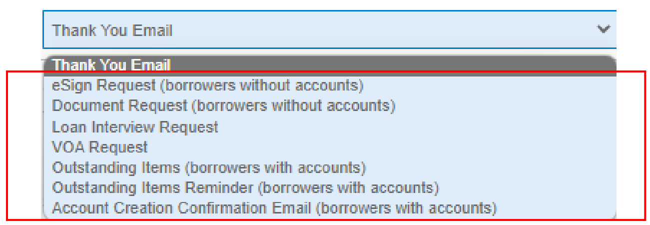
   A. Place the text cursor at the desired place within the **Body** to insert the merge field.

   B. Select the merge field option (highlighted in red) shown above.
   In this example **{LO_Name}** is placed after "Sincerely yours," in the email **Body**, (highlighted in red) in the image below.

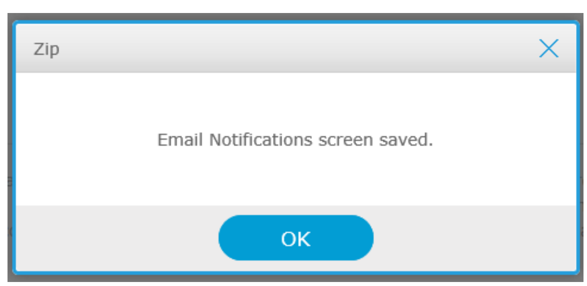


6. If applicable, click the **Spanish** tab and modify the Spanish version of the **Thank You Email**.

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



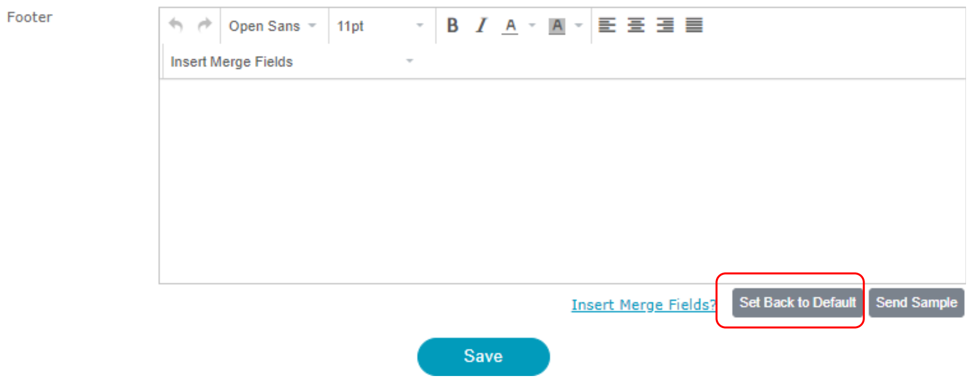
8. After you have finished customizing the notification emails to your liking, click the **Save** button at the bottom of the screen.
   A popup appears confirming that the screen is saved.



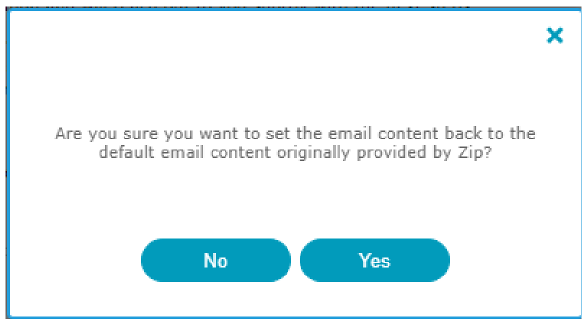
9. Click **OK**.

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.



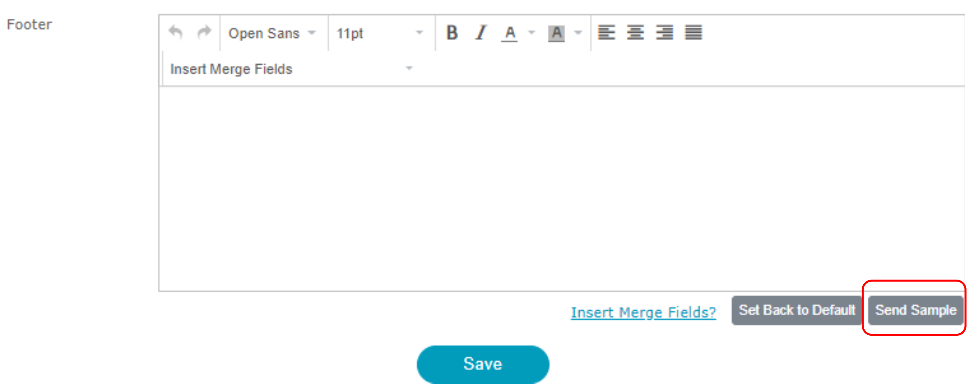
A popup asks you to confirm the decision to set the email back to the default settings.



2. Click **Yes**.

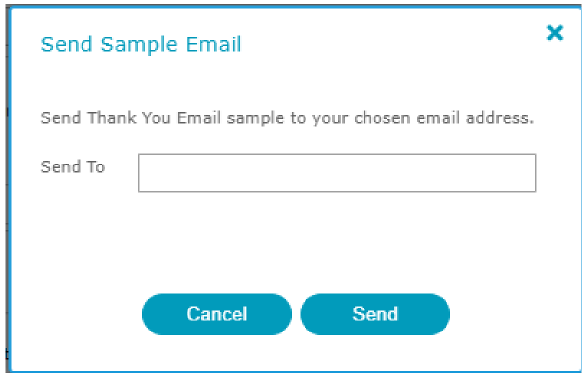
Send Sample Email

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



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

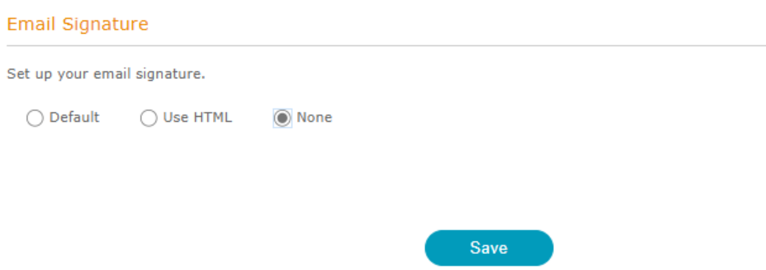
Notifications



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

Email Signature

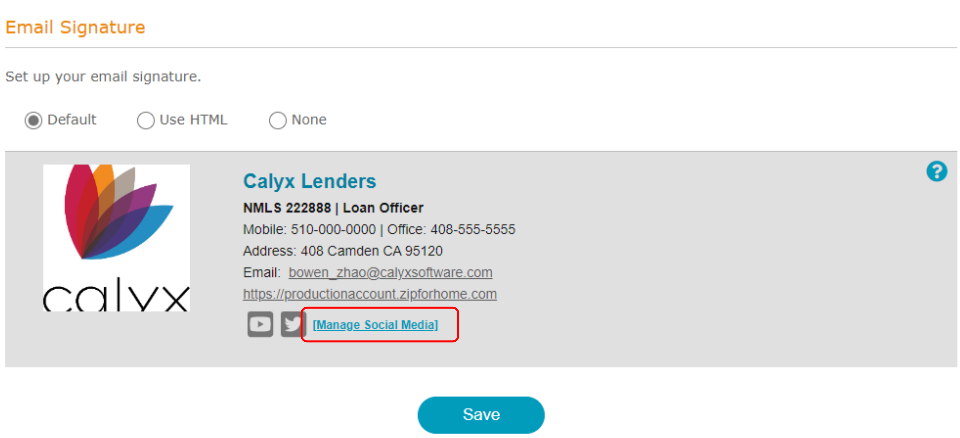
In the ***Email Signature*** section, you can set up an email signature that appears at the bottom of all your notification emails.



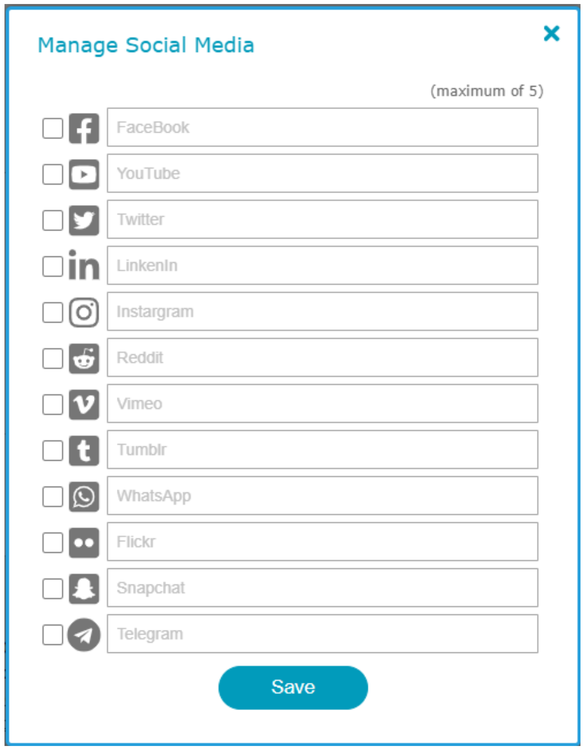
1. To select the default email signature provided by Zip, select the **Default** radio button.

   NOTE: The default email signature is based on information entered in the **Borrower Landing Page** lightbox and the **Edit User** lightbox of the Zip administrator.

   RELATED: For information on editing these lightboxes, see Editing Loan Officer Access Rights and Editing Loan Officer Zip Landing Site.

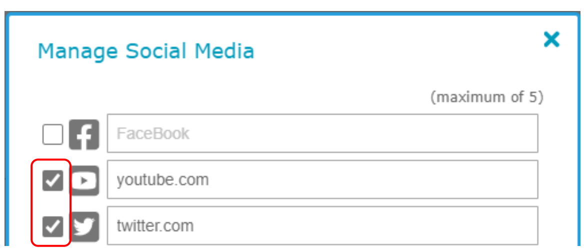


A. With the default email signature, you can also add (up to 5) social media links, by clicking the **Manage Social Media** link, (highlighted in red) in the above image, to open the **Manage Social Media** lightbox.



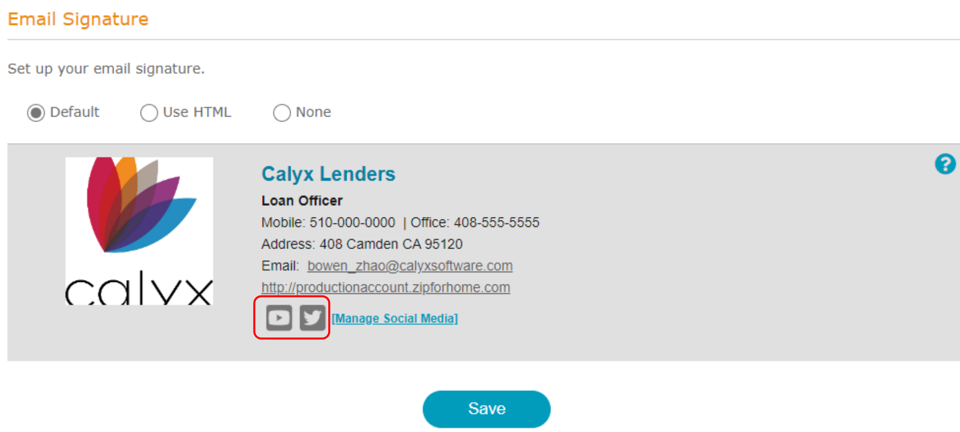
I. Enter the URLs for your social media site.

II. After entering the URLs, also select their respective checkboxes, as shown below (highlighted in red).

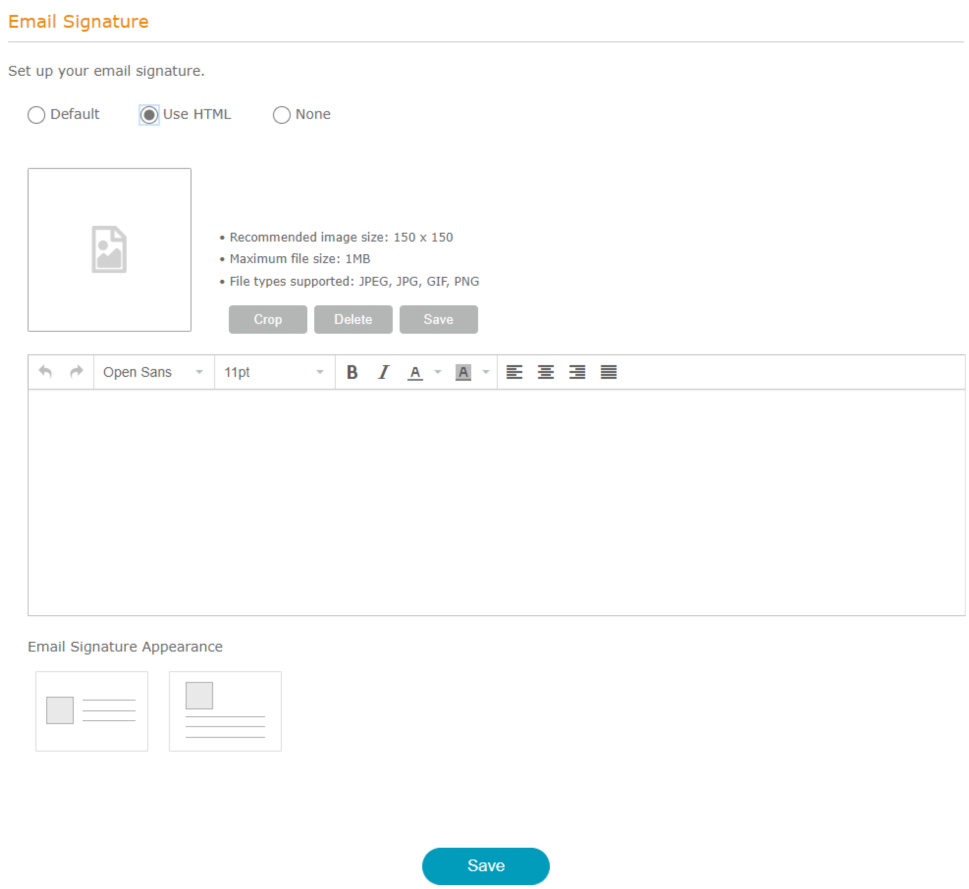


III. After you have completed the URLs and checkboxes, click **Save**.
Your social media sites have been added to your email signature as shown below (highlighted in red).

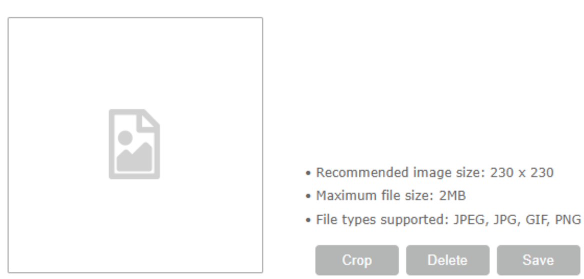
Notifications



2. To configure your own email signature, select **Use HTML**.



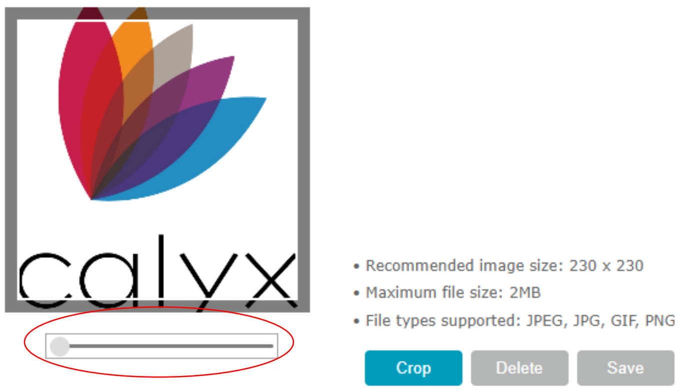
A. To upload an image, click the blank field to open your browser's upload lightbox.



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

II. Click **Open**.

III. 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.

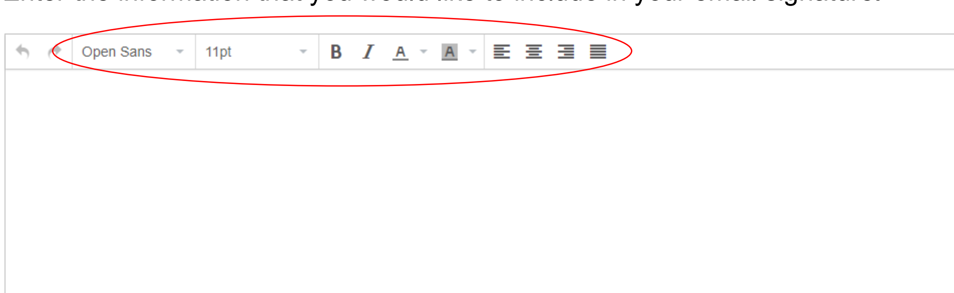


IV. When you have reached the desired level of zoom, click **Crop**.

V. Click **Save** to save the image and level of zoom.

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

B. Enter the information that you would like to include in your email signature.



I. 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. Select how the appearance of your email signature.

D. Click **Save**.

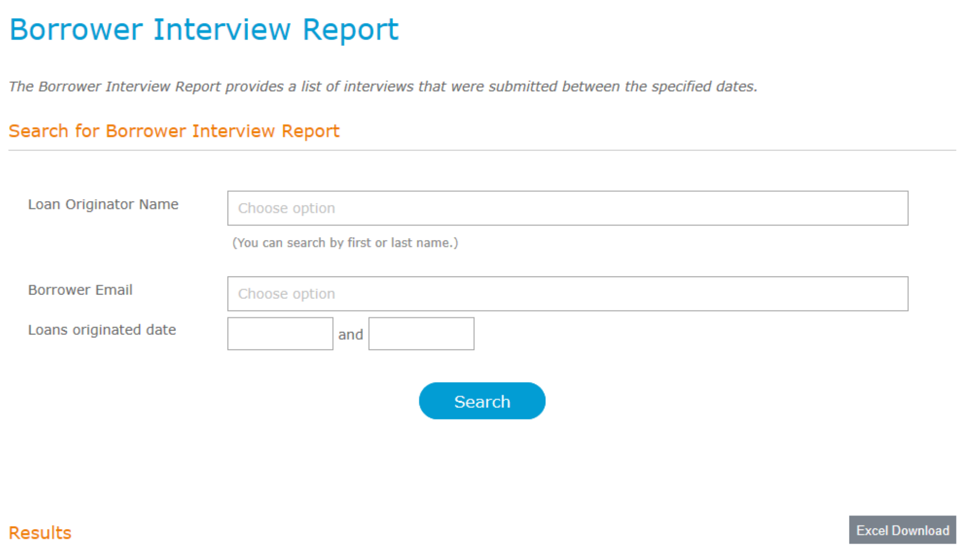
3. If you do not want to use this feature, select **None** and click **Save**.

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

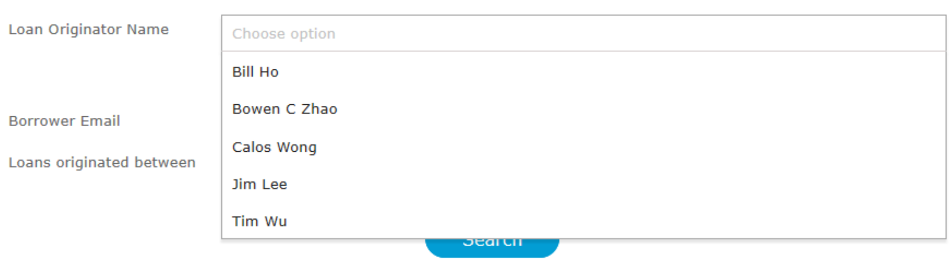
On the ***Borrower Interview Report*** screen, you can search for loan interviews by loan officer, borrower email, or date.



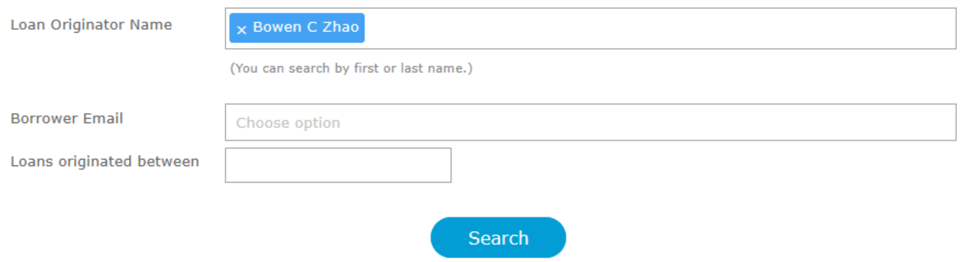
Borrower Interview Report Search

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.

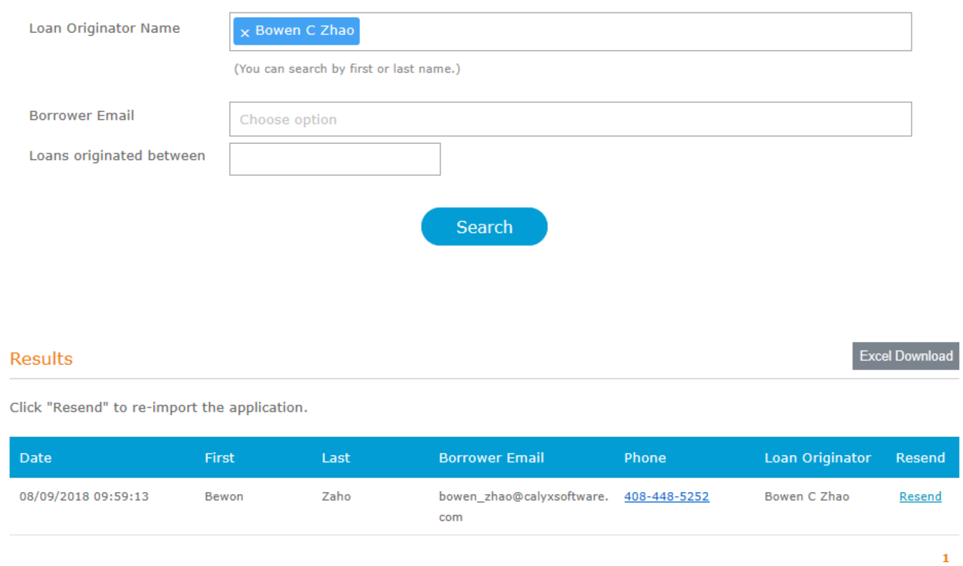


C. Click the name of the loan officer.
The loan officer's name is populated in the field.



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

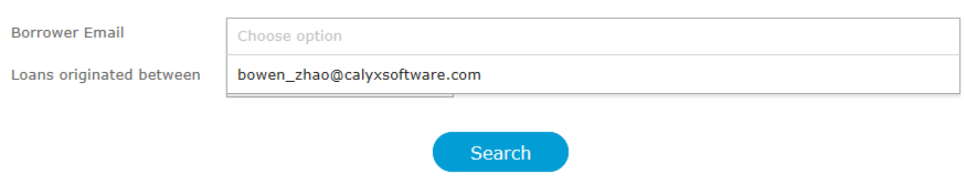
E. Click the **Search** button.
The ***Results*** section table shows the loan interviews submitted through the loan officer's borrower interview portal.



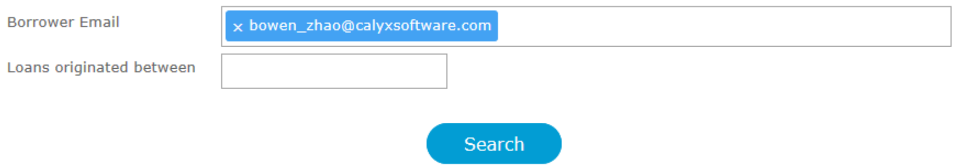
3. To search by borrower email:

   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.

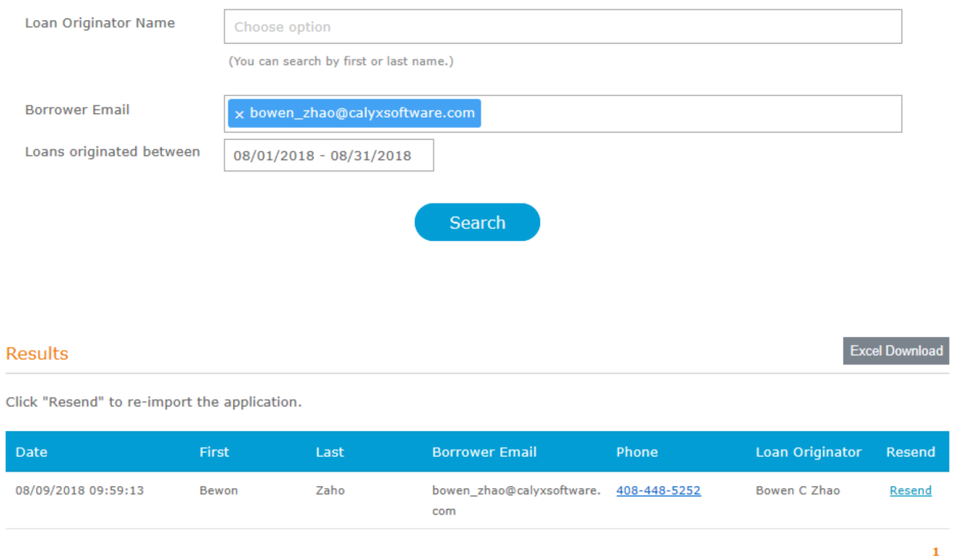


C. Click the borrower email.
The field is populated with the borrower email.



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

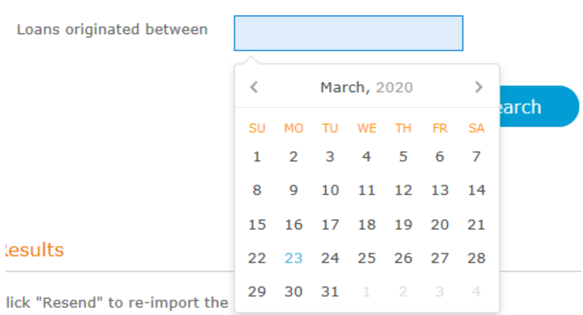
E. Click **Search**.
The ***Results*** section table shows the loan interviews submitted with the borrower email.



4. To search by date:

   A. Enter the start and end dates (month/date/year - month/date/year) in the **Loans originated between** field.

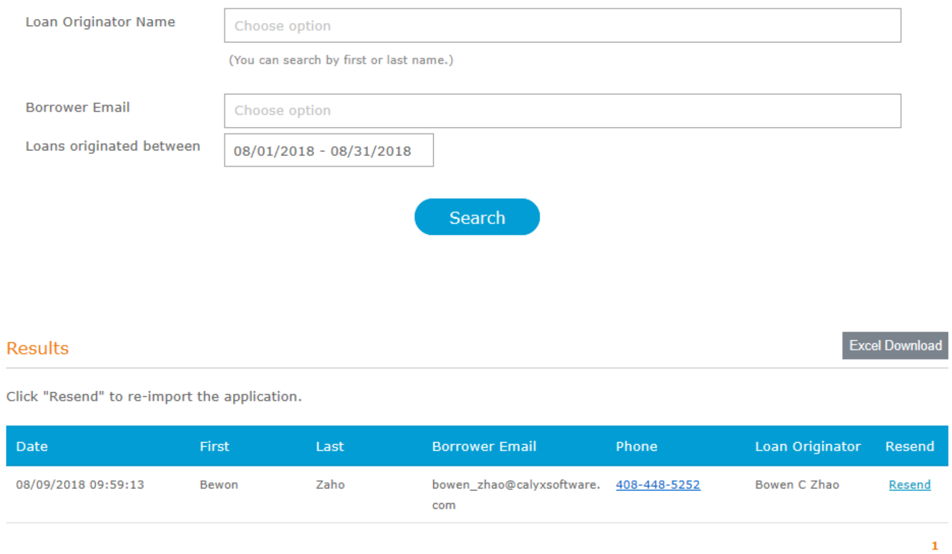
   B. Or click the field to enable the dropdown calendar.



   C. Select the start and end dates.

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

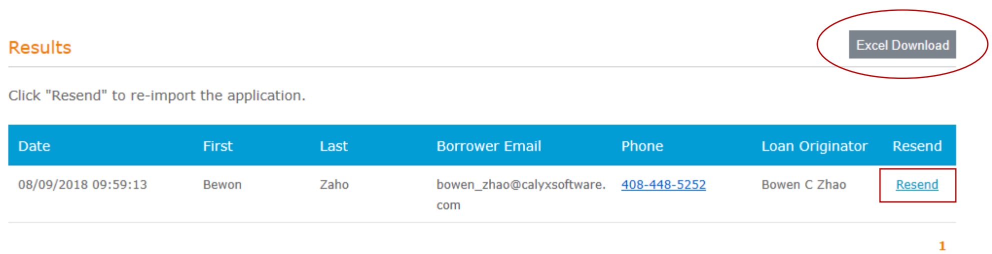
Reports



Borrower Interview Resend and Excel Download

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

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



To download the borrower interviews in a excel file, click **Excel Download**, highlighted in the image above.

INK-it Reports

If you use Path or Point as your loan origination system, via the ***INK-it 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 ***INK-it 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 between** 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 **Resend** to send again the completed INK-it 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.

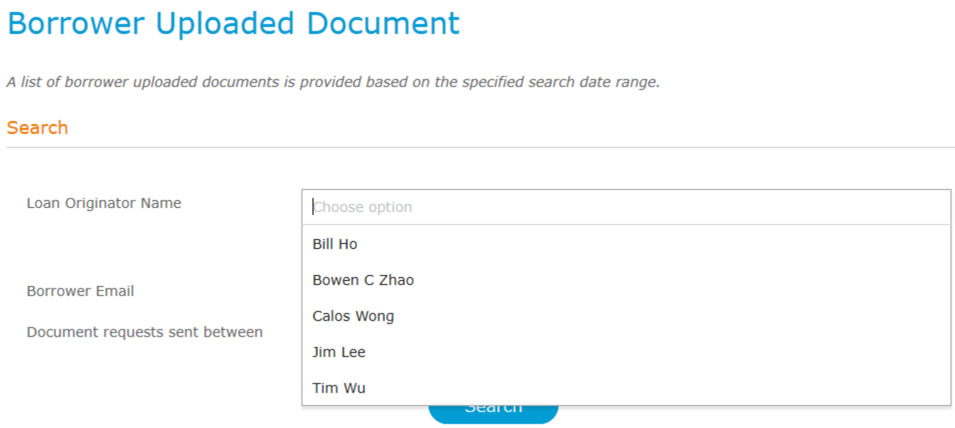
To search for borrower uploaded documents:

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.

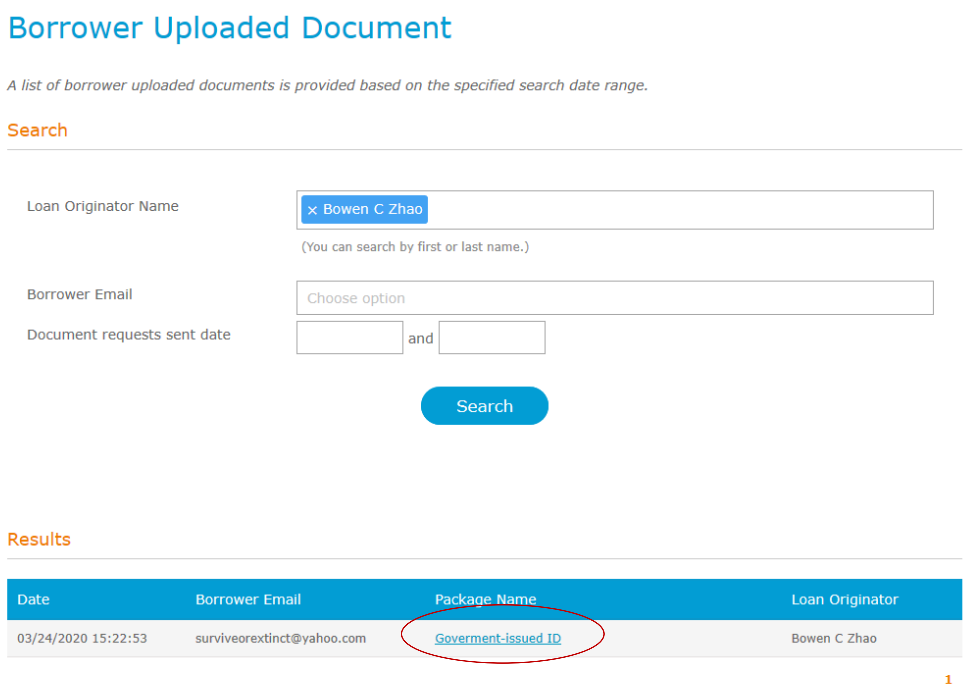
B. Or click the field to enable the dropdown list of the loan officers in your organization.



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.

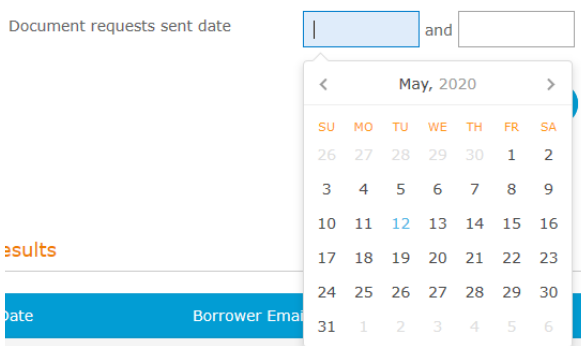
E. Click **Search**.
The ***Results*** section shows the borrower uploaded document(s) affiliated with the borrower email(s).

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.



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.

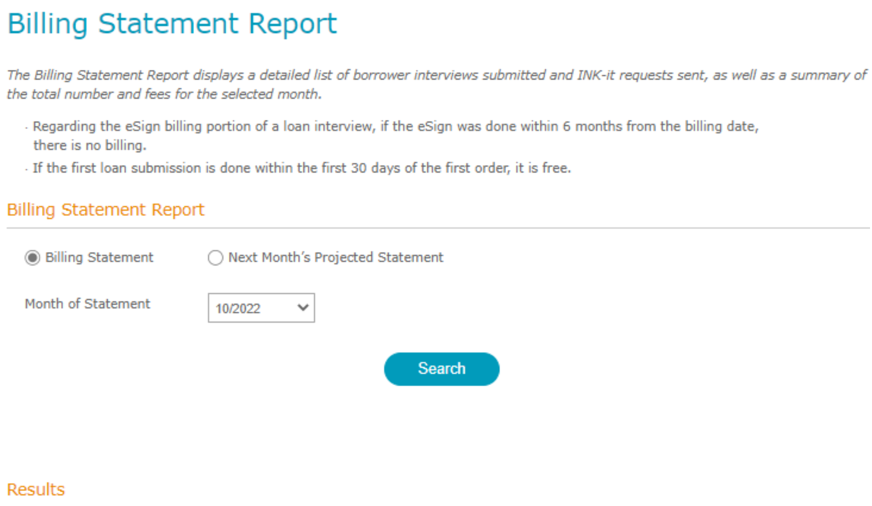
E. To view or download the document, click the document name.
A new tab or window opens, displaying the selected document.

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:

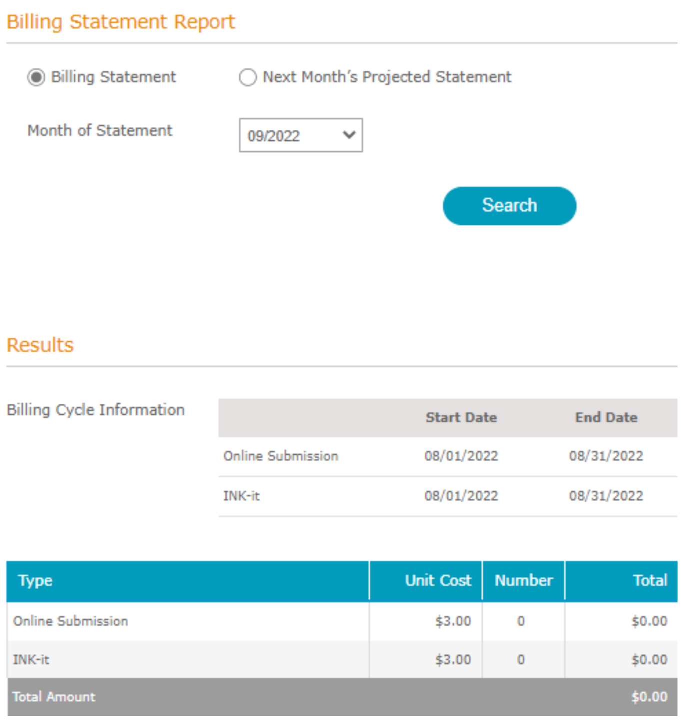
1. Select the ***Billing Statement Report*** screen from the **Reports** menu.



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.

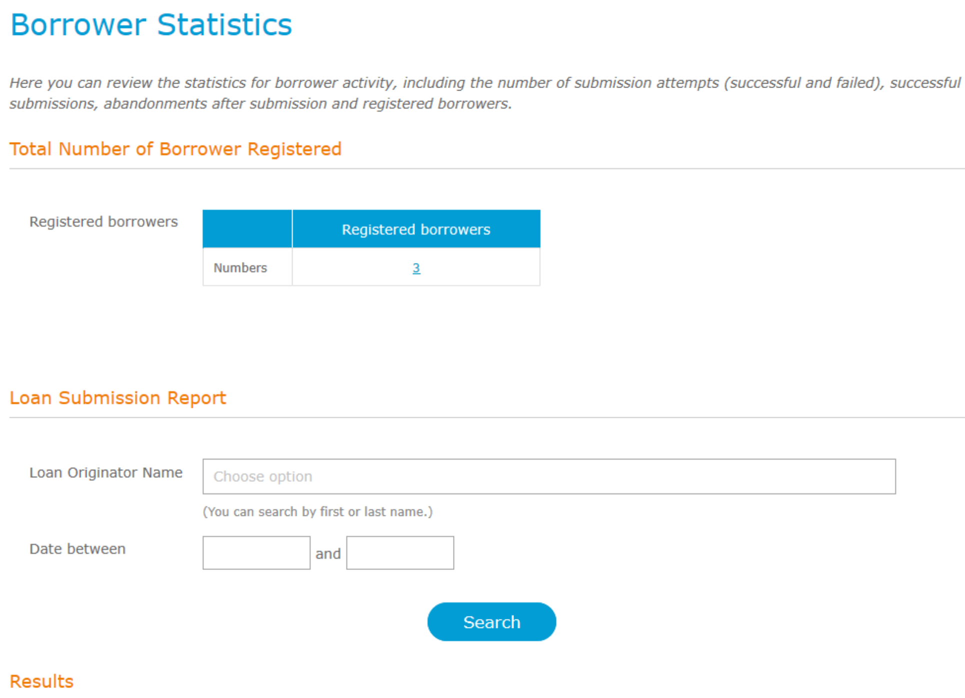


NOTE: For Zenly and NAMB All-In users, the **INK-it** row is replaced by the **Monthly Fee** row in the ***Results*** section table.

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

Borrower Statistics

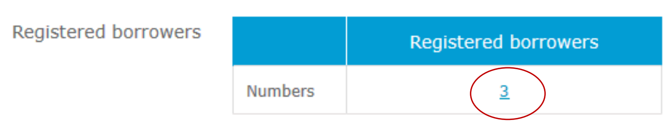
On the ***Borrower Statistics*** screen, you can view the loan submission statistics for your organization.



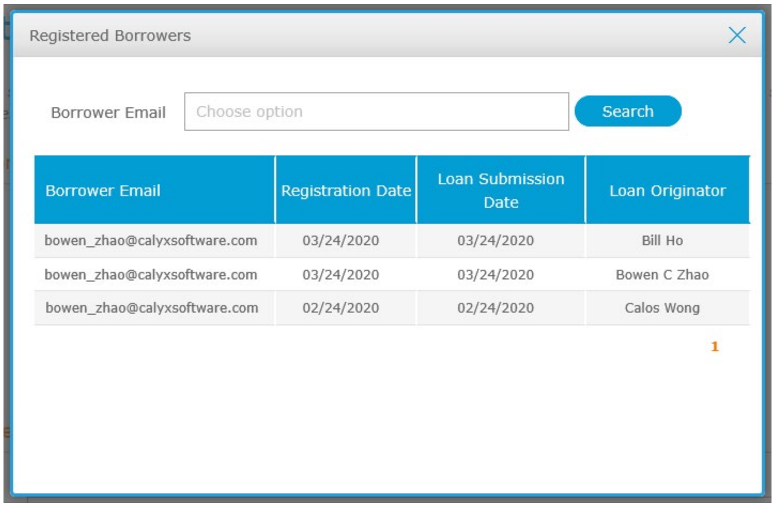
Total Number of Borrower Indicators

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.



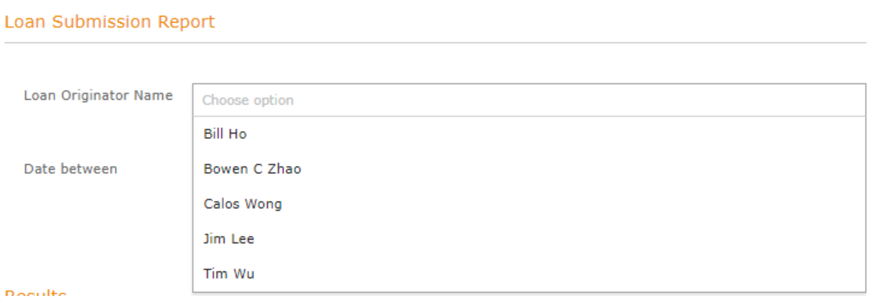
- Click the number to open the **Registered Borrowers** lightbox, as shown in the image above. The lightbox is shown in the image below.



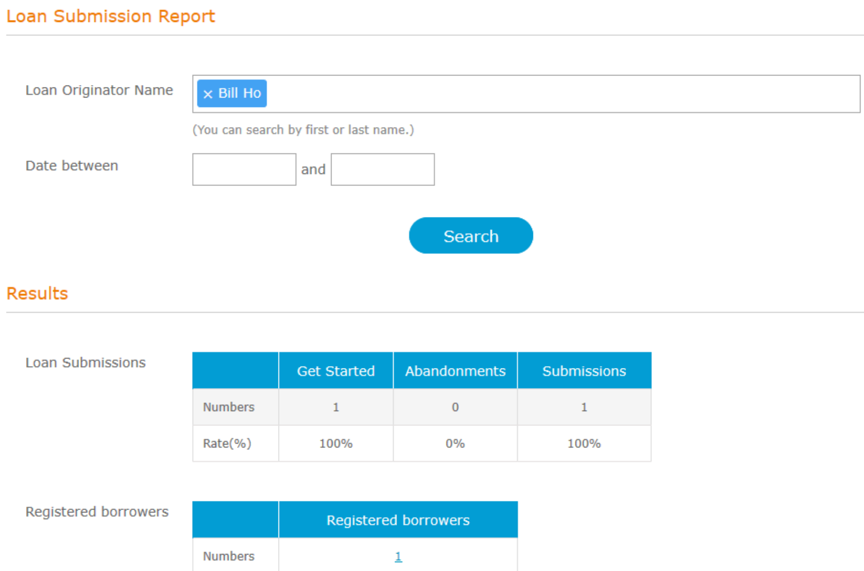
Searching Borrower Statistics

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 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.

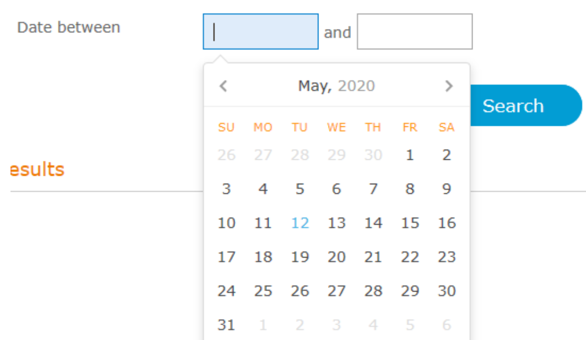


- The **Get Started** column shows the number of loans submitted (successful and abandoned) via your organization (all borrower interview portals).
- The **Abandonments** column shows the number of loans that were abandoned by borrowers.
- The **Submission** column shows number of successful loan submissions.

3. To search by date:

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

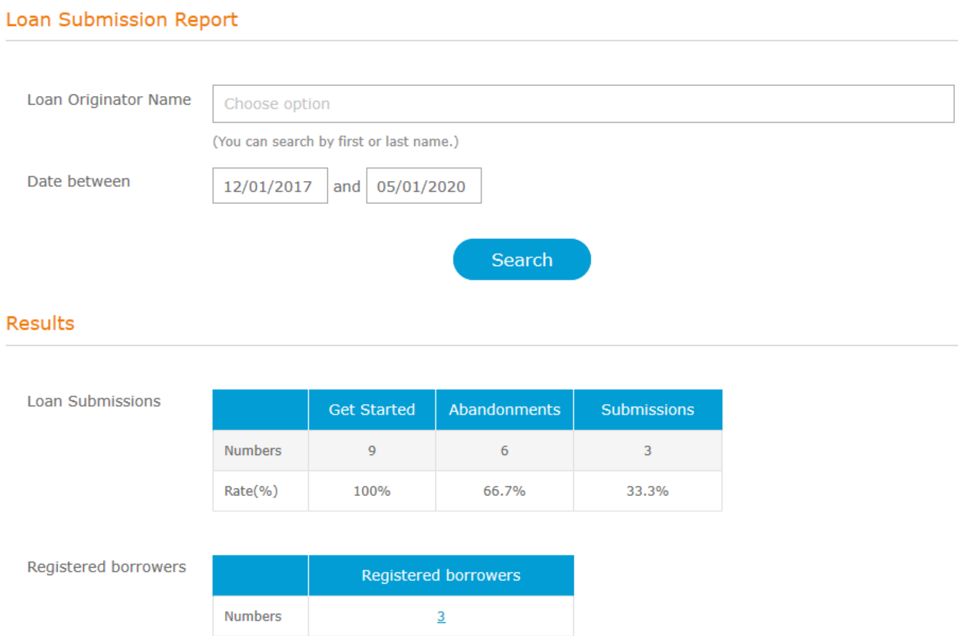
    B. Or click the field to enable the calendar dropdown.



C. Select the start and end dates.

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

Reports



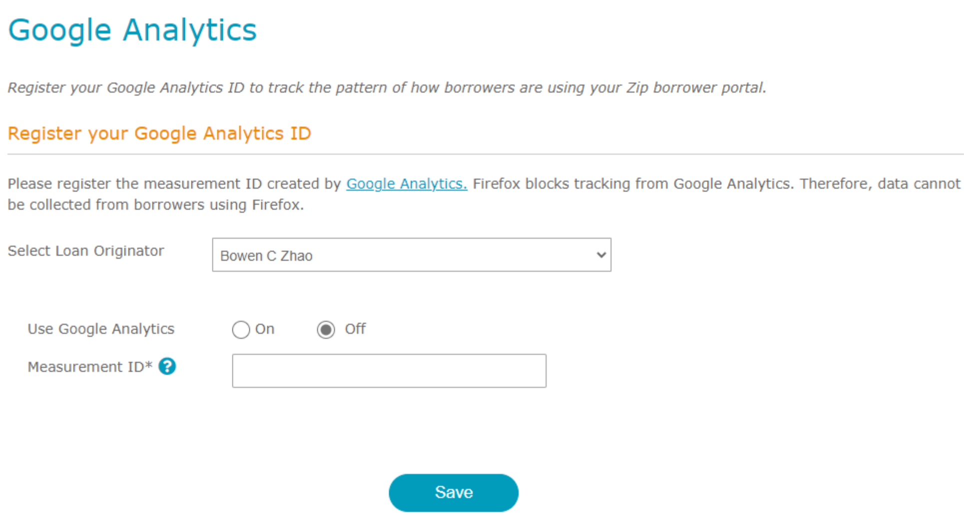
E. Click the number of **Registered Borrowers** table, to open the corresponding lightbox with more information.

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

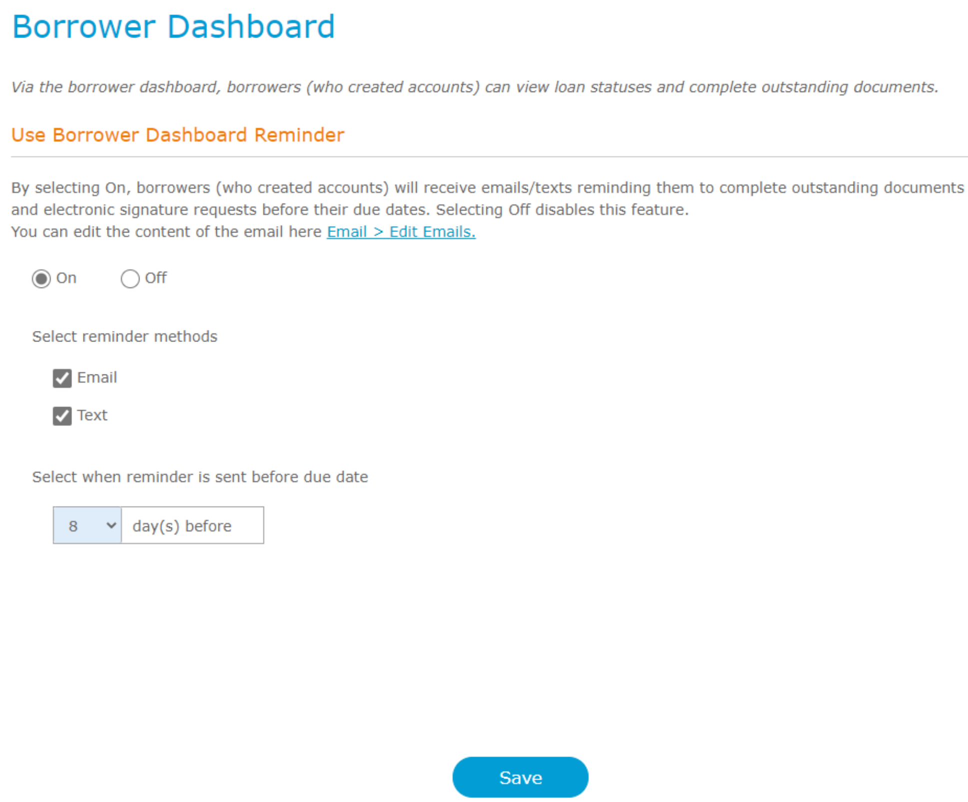
From the ***Google Analytics*** screen, you can register your Google Analytics ID to track the pattern of how borrowers are using your Zip borrower portal.



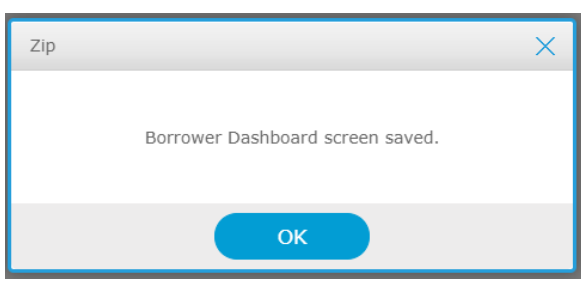
1. From the **Select Loan Originator** dropdown, select the Zip borrower portal of the loan officer.
2. For **Use Google Analytics**, select **On**.
3. To disable this feature, select **Off**.
4. Enter your Google Analytics ID in the **Measurement ID** field.
5. Click **Save**.

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.



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.



5. Click **OK**.

Document Template

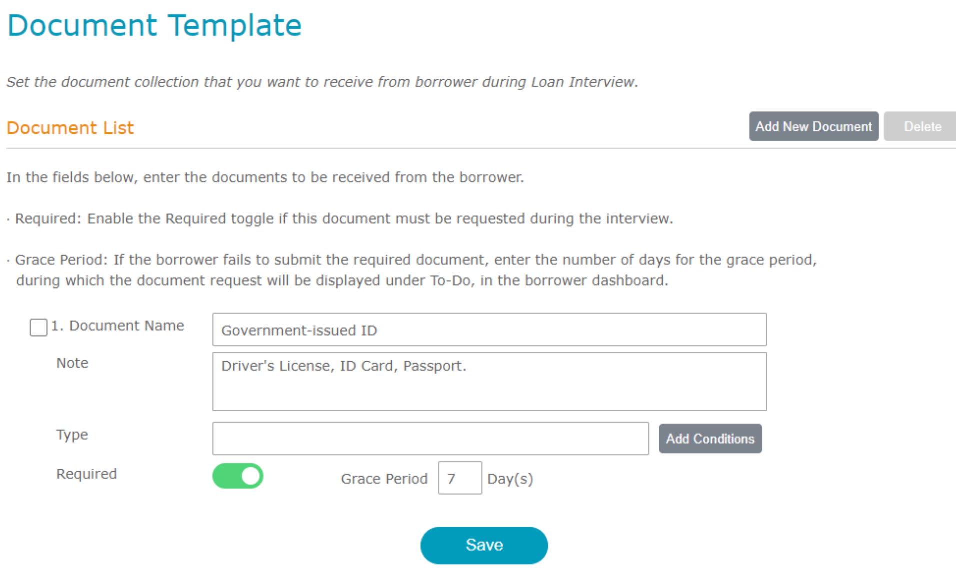
If you use Path or Point as your loan origination system, via the ***Document Template*** screen, you can set the list of documents to collect from borrowers during the interview process in the Zip interview portal, such as bank statements, government IDs, etc.

Settings

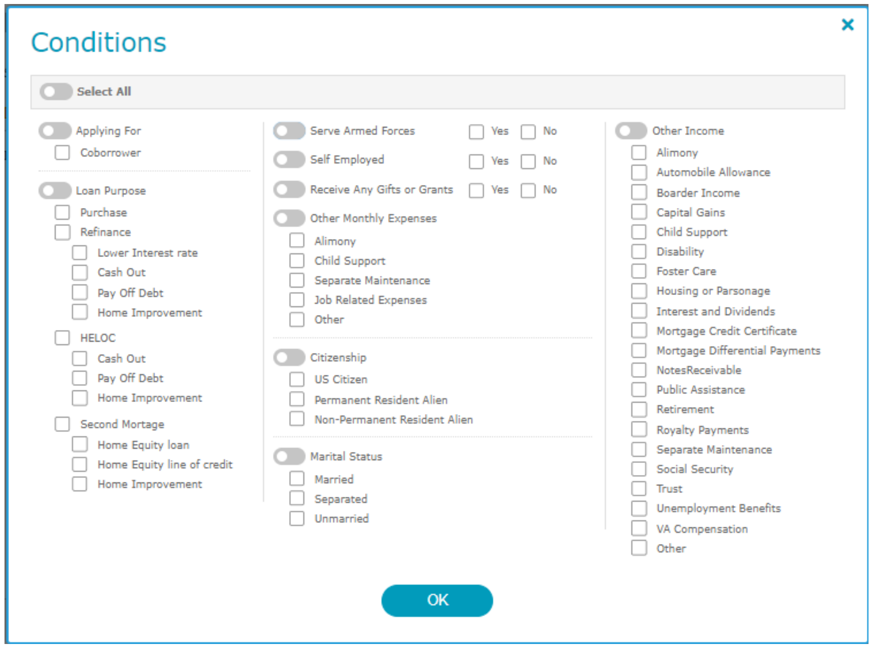
NOTE: This screen is enabled if your Zip account is integrated with one of these loan origination systems: Path, Point, and Zenly.

To set the documents to be collected:

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



2. In the **1. Document Name** field, enter the name of the document to be collected.
   - For example: Government-issued ID
3. In the **Note** field, enter more information about the type of document.
   - For example: Driver's License, Passport, etc.
4. If applicable, enter the **Type** of document.
5. To set this document request as required or not required, switch the **Required** toggle between on or off.
   - 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.
6. Enter a **Grace Period**, during which the borrower can still complete the document request.
7. To add a condition to the document, click the **Add Conditions** button.
   The **Conditions** lightbox appears.



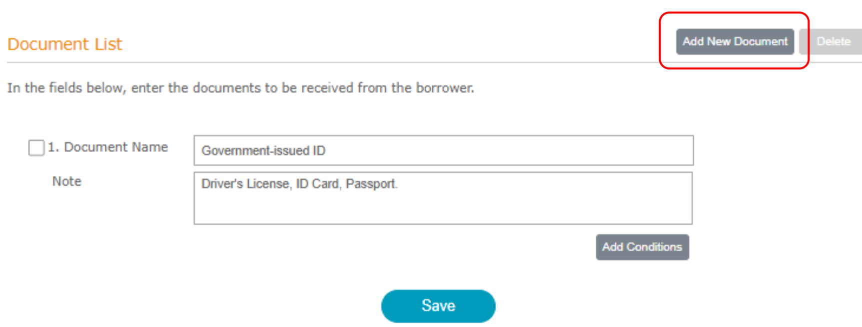
A. Select the checkbox of the condition to be added.

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**.

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



9. Continue this process to add more document requests.

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

11. Click **OK**.

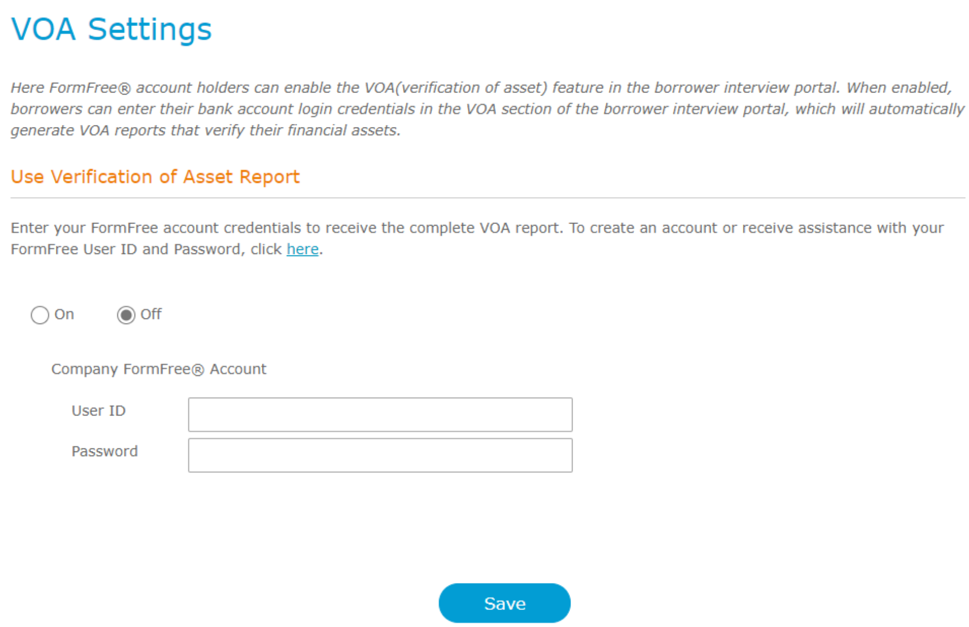
VOA Settings

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

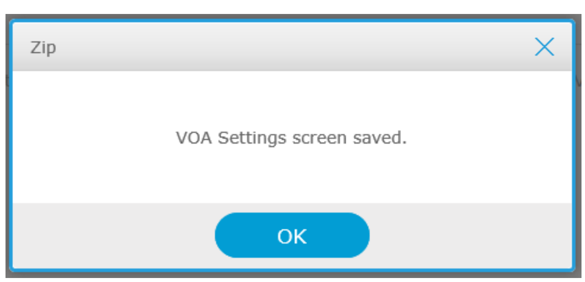
Enabling VOA

To turn VOA settings on or off:

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



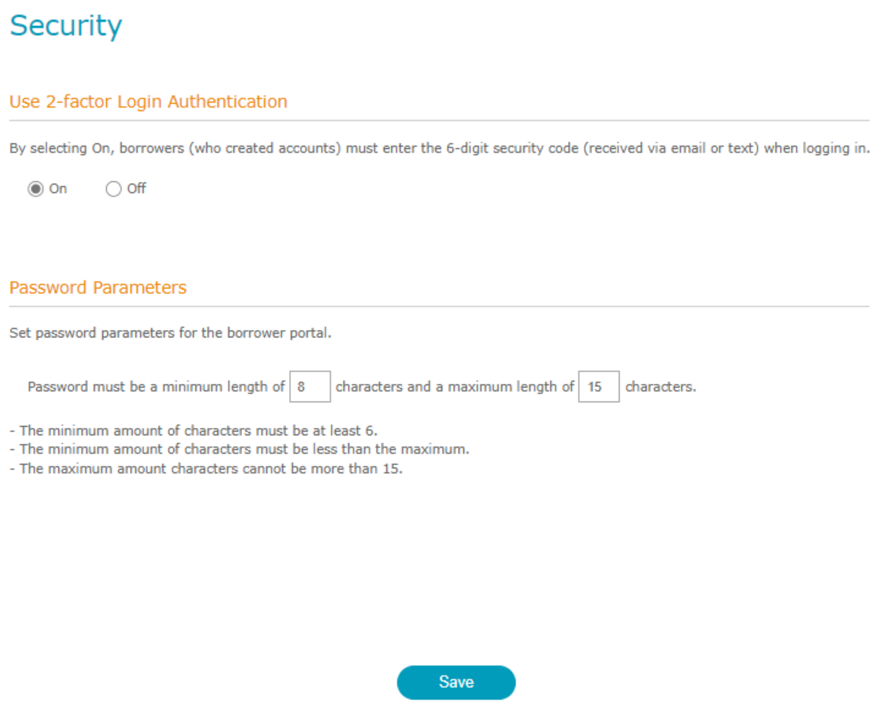
2. To enable or disable the verification of asset feature, select the **On** or **Off** radio buttons, respectively.
3. Enter your organization's FormFree® login credentials.
4. Click **Save**.
   A popup confirms the screen is saved.



5. Click **OK**.

Security

Use the Security screen to decide whether borrowers 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.



2-Factor Authentication

To configure 2-factor authentication:

1. By default, 2-factor authentication is enabled. To disable this feature, select **Off**.
2. Click **Save**.
   Popup opens to confirm changes are saved.
3. Click **OK**.

Password Parameters

To configure password parameters:

1. Specify the minimum and maximum number of characters for the password.
2. Click **Save**.
   Popup opens to confirm changes are saved.
3. Click **OK**.

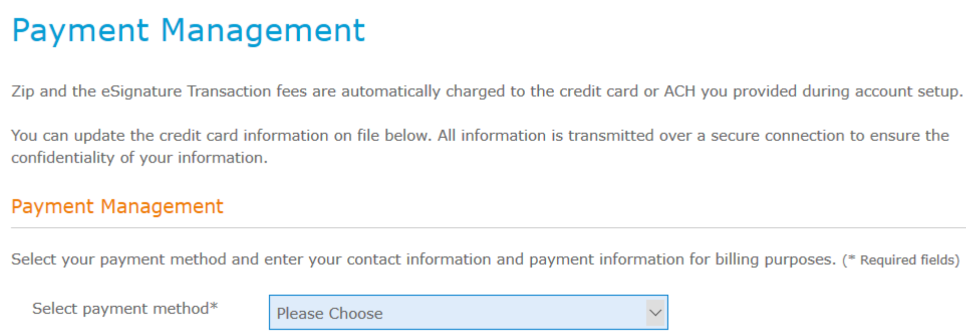
Payment Management

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

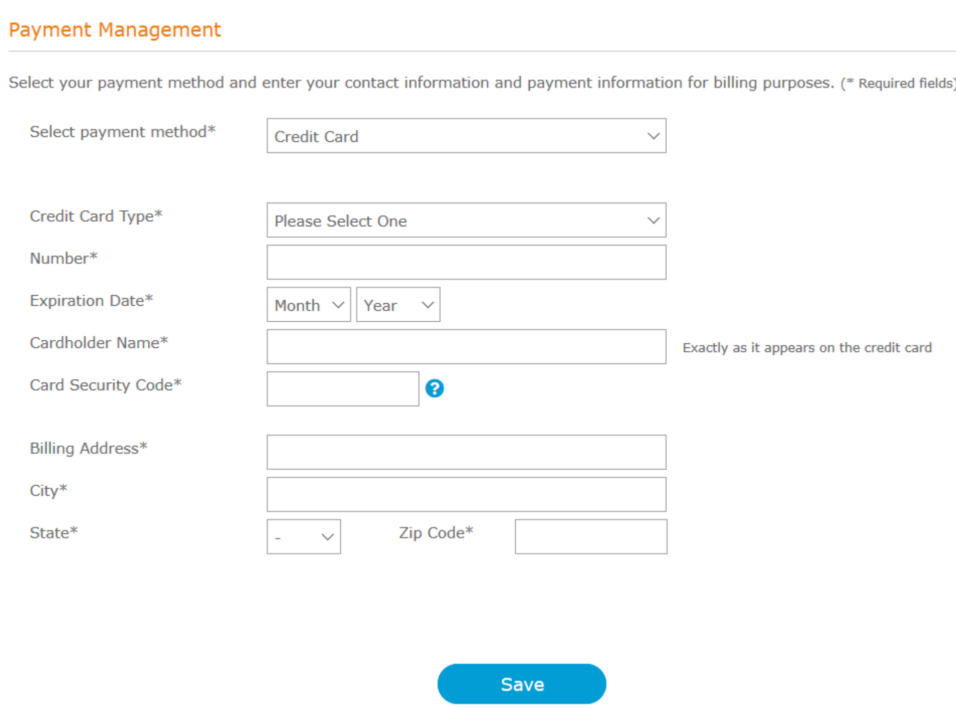
> NOTE: This section only applies to users of Point, Zenly, and NAMB All-In. Path users do not see this screen.

To set up the payment method for Zip:

1. Select the ***Payment Management*** screen.

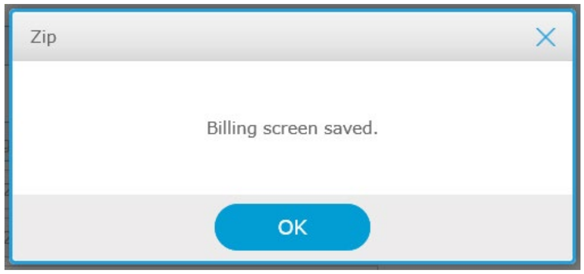


2. Select the payment method from the dropdown list.
   - When **Credit Card** is selected, the corresponding fields are enabled.



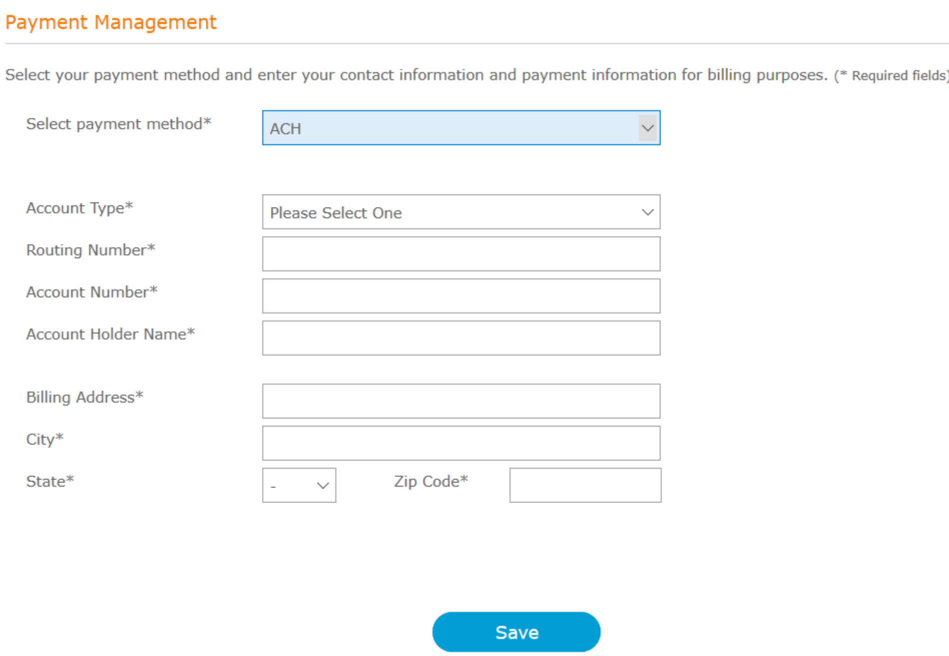
I. Complete the required fields (indicated by *).

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



III. Click **OK**.

- 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**.