Working with Borrowers Digitally

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Calyx

Corporate
6475 Camden Avenue, Suite 207
San Jose, CA 95120

(408) 997-5525
www.calyxsoftware.com

Support and Sales
3500 Maple Avenue, Suite 500
Dallas, TX 75219

(800) 342-2599
customerservice@calyxsoftware.com
(800) 362-2599
sales@calyxsoftware.com

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Overview

This course is designed to help you increase your knowledge and skill level with Zip® while providing you with expert help from our Professional Services Group.

Let's Begin!

Key Terms

Zip's Main page is the company's primary website that borrowers will be linked to starting their electronic application process.

Loan Originator's landing page are customized per loan originator with image, summary and NMLS information.

The Document Management feature in Point enables users to securely save all documents inside the appropriate loan file.

Document Request in Zip enables borrowers to submit requested documents during an online, loan application data gathering process.

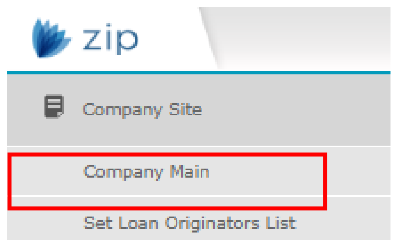
Document Request in Point enables users to request and receive loan documents from borrowers direct from and into Point.

Company Main Site

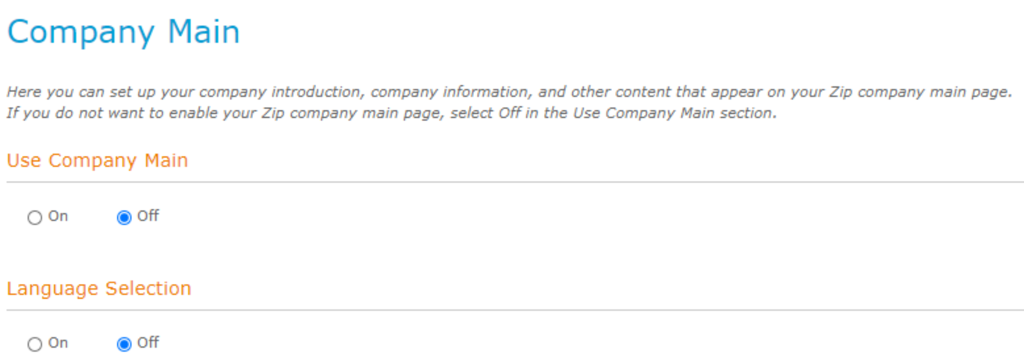
On the Company Main screen, you can configure the design and layout of the landing page on your company's Main Zip site. This is the place where you choose the images and messages that greet borrowers when they first visit your company's Main Zip page.

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

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



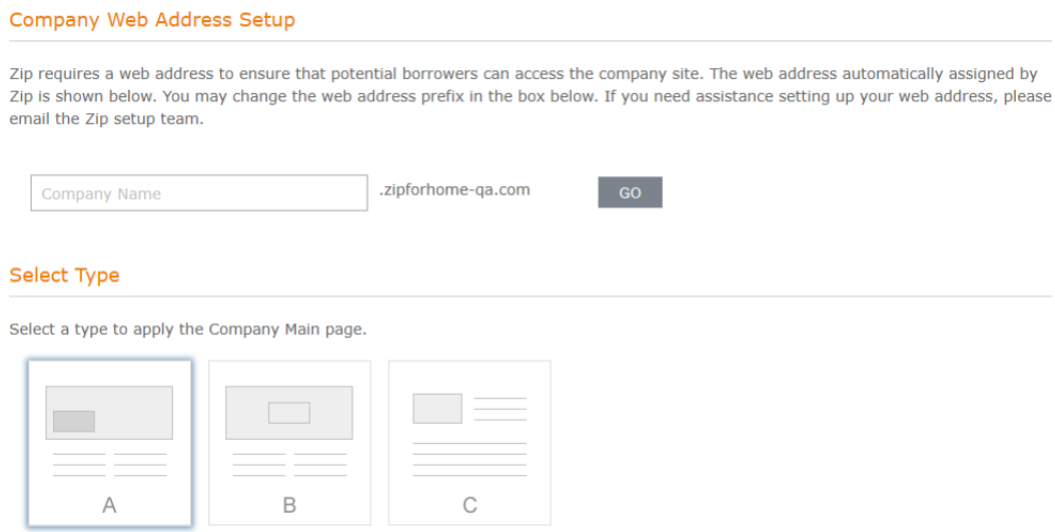
2. In the Use Company Main section, you can enable or disable your company Zip Main site by selecting either On or Off. Selecting Off will disable your company Zip Main site.



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.

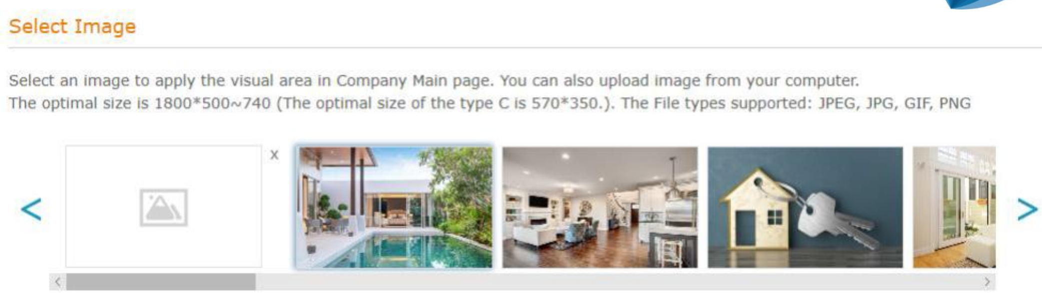
4. In the Company Web Address Setup section, enter a prefix to the URL of your company Zip Main site. After entering the prefix, click the GO button to visit the page of your company Zip Main site.



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

   - Selecting type A: The main image is prominently featured on top of your company Zip Main 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 Main 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 Main 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 Main site.

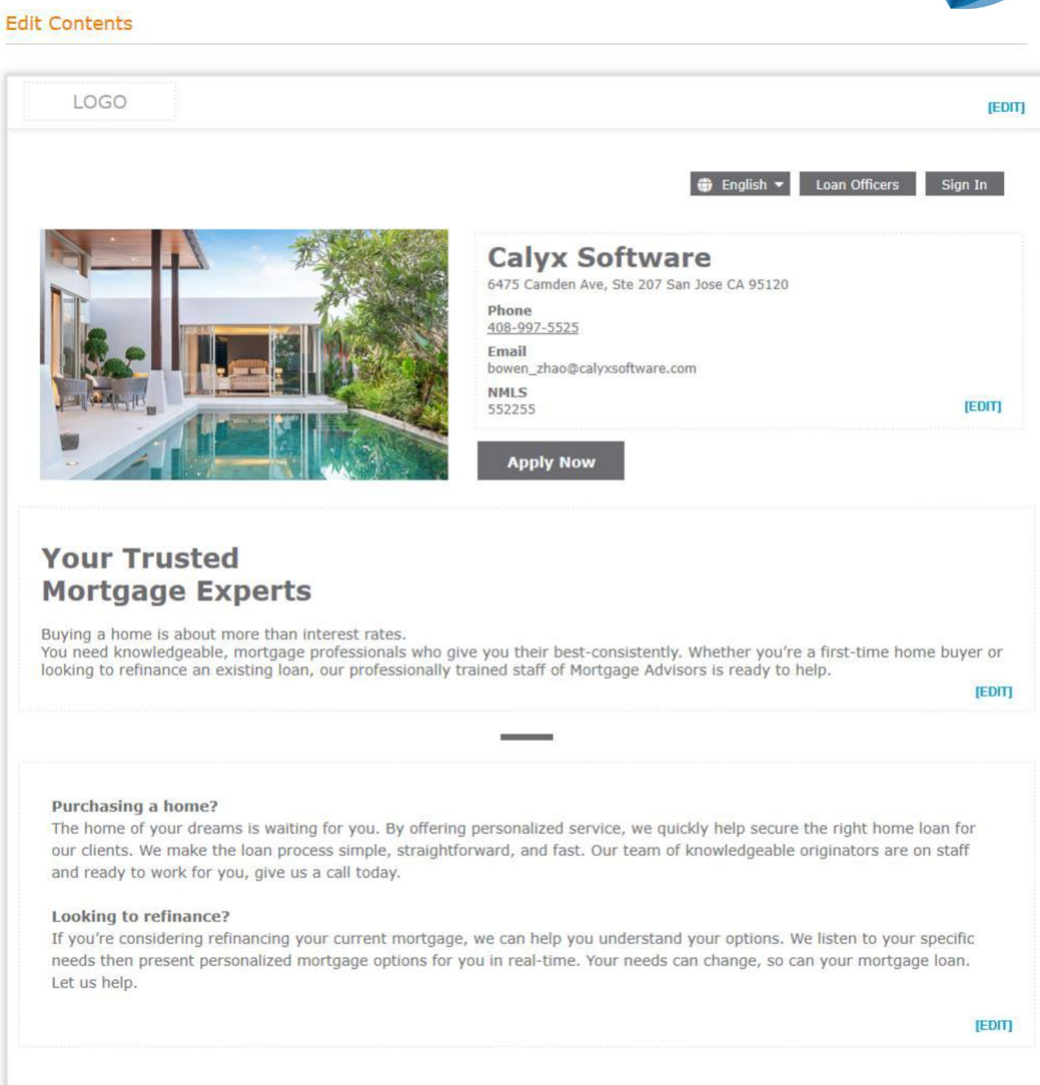


NOTE: Zip provides a list of stock images to choose from for your company Zip landing page. If you want to use your own image, click the blank image and select your file.

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

   To configure the banner, click the corresponding EDIT button.

   - Select On or Off to enable or disable the company banner.
   - Click the blank image to upload your own company's logo.
   - Choose the placement of the banner by selecting either Left, Center or Right.
   - You can choose to customize the Background Color for the banner.



- To edit your organization's company information, click the EDIT button.
- To edit the primary message shown on your company Zip site, click the EDIT button.

NOTE: Zip provides a default primary message. But you can further tailor it specifically to your organization.

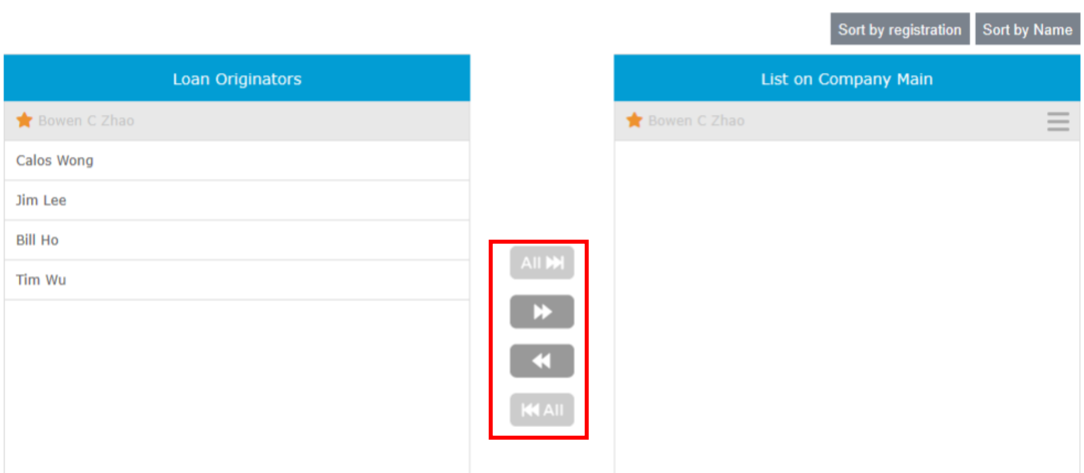
Set Loan Originators List

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

1. Select the Set Loan Originator's List screen from the Company Site menu.

2. On the left, the Loan Originators column lists all the loan originators in your organization. On the right, the List on Company Main column lists the loan originators to be featured on the Loan Originators page of your company Zip site.

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



3. Select the loan originator(s) to be featured by selecting their name in the Loan Originators column and clicking the right arrow to move the selected loan originator(s) to the List on Company Main column.

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

4. To arrange a loan originator's position in the list with respect to the others, click the row of the loan originator name and drag it to the desired position on the list.

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 originators in your organization. Additionally, you can add loan originators to and delete them from your organization and configure their access rights to the Zip admin site.

Default Information

On 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 originators 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 Originator Access Rights, see Zip Administrator's Guide

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 originators. That is, the banner and colors you choose here will be the banner and colors for the Zip landing sites of all loan originators in your organization.

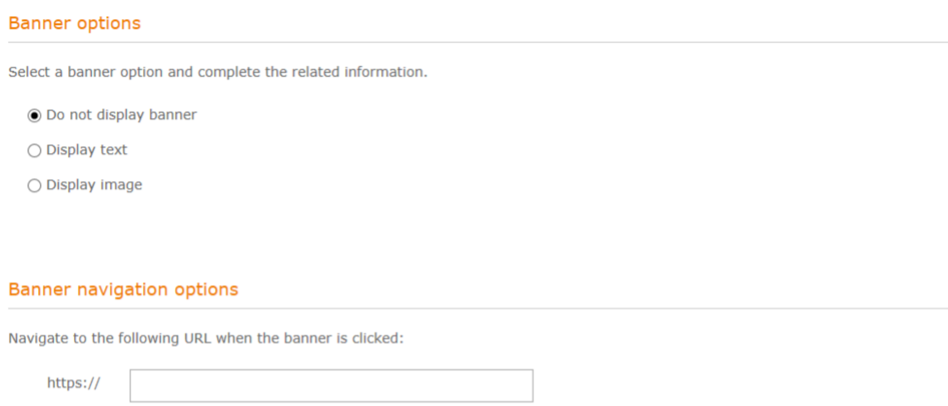
To set up your banner:

1. Select the Banner and Colors screen from the Borrower Portal menu.
2. If you do not want to display a banner, select the Do not display banner radio button.
3. 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.

4. 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.

5. To set web address that opens when the banner is clicked:

6. Enter the URL in the Banner navigation options section.



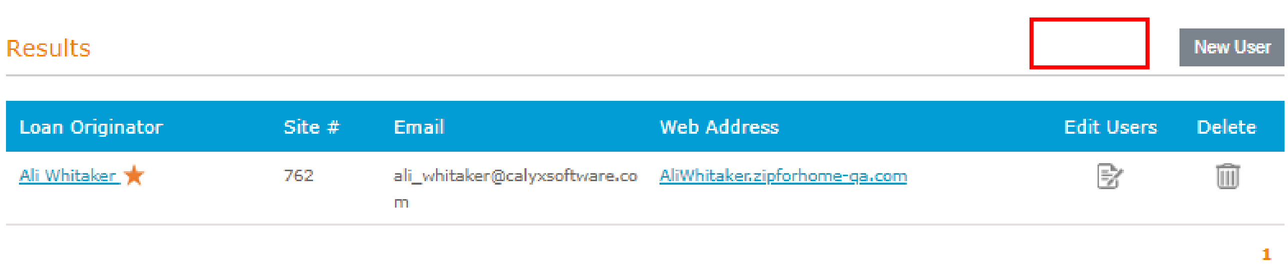
Loan Originators

On the Loan Originators screen, as the administrator, you can create new user accounts and configure their access rights.

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

2. Click the New User button in the Results section.

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



3. Enter new user contact information.

4. Select Borrower Portal user access.

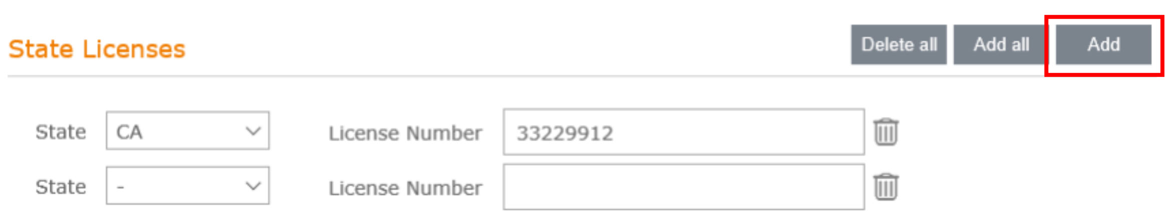
    - Disable Site - Choose this option to disable the loan originator's Zip landing site and interview portal, except for eSign and document request functions.

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

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

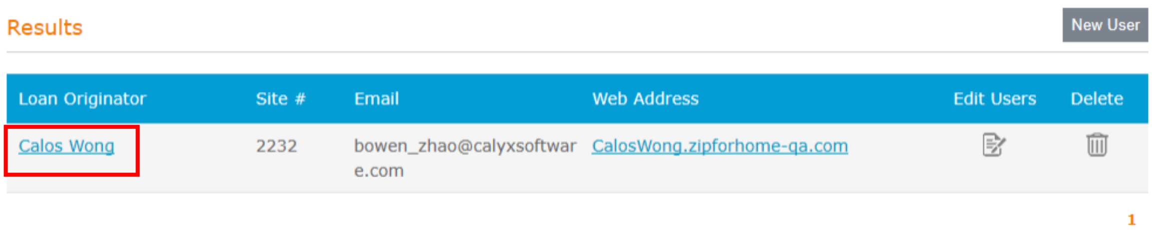
    - Edit/User Configurable - Choose this option to enable the loan originator's Zip landing site and interview portal, and to give the loan originator read/write access to the Zip Admin site, which allows the loan originator to configure the image, company information, messages, etc. of their Zip landing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

5. Add the loan originator's states and their license number. This will allow them to take applications in that state through Zip.



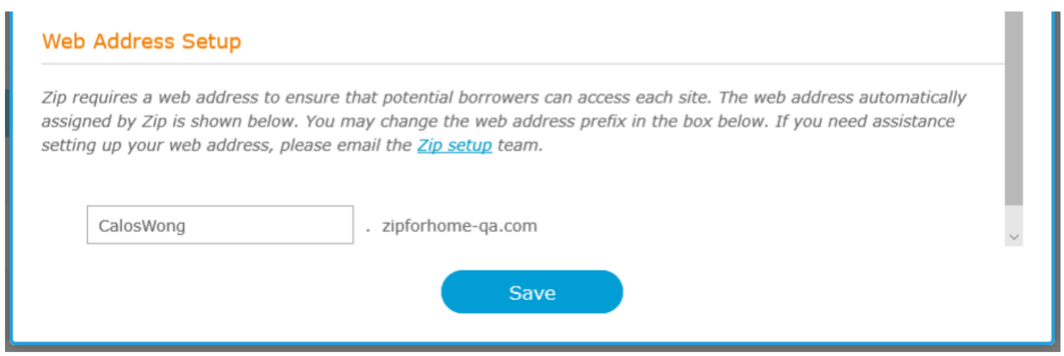
Editing Loan Originator Zip Landing Page

1. Click the name of the loan originator in of the Results section table, after you have located their account.



NOTE: To set this loan originator as the default loan originator to be assigned to the loan, in the scenario where the borrower fails to select a loan originator to work with when applying for a loan through your company main site, select the On radio button corresponding to Set as Default.

2. You can edit the company information, the greeting messages (English and Spanish), that appears on the loan originator's Zip landing site.



Borrower Interview

On the Configuration screen, you can choose which types of questions to leave in the borrower interview portal. The grayed-out checkboxes (Contact and Submit) represent the pages of the borrower interview portal that cannot be left out,

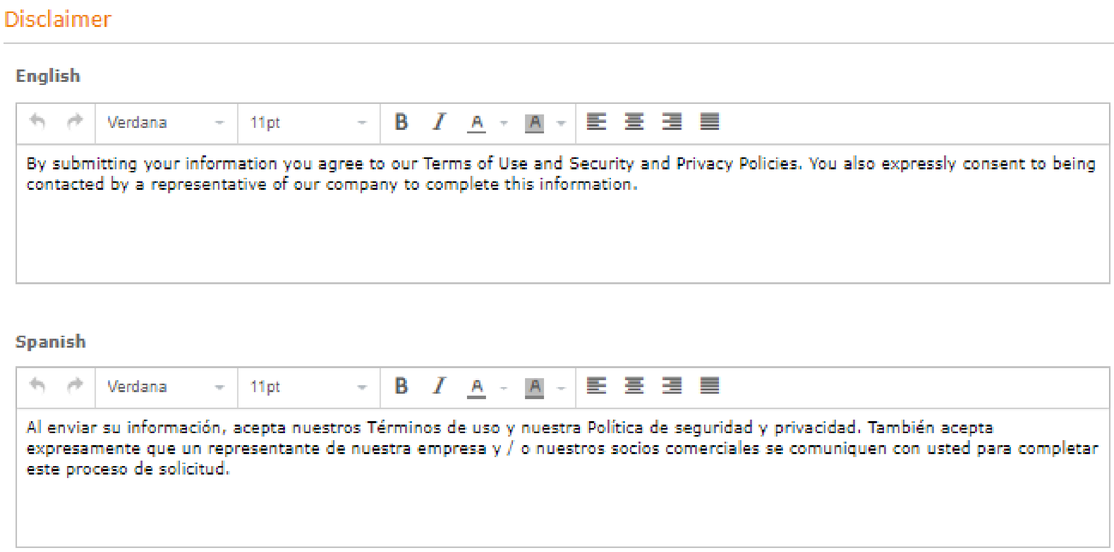
Configuration

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

- [x] Contact
- [x] Loan and Property
  - [x] StreetAddress
- [x] Personal
  - [x] Social Security Number
  - [x] Employment
- [x] Financial
  - [x] Assets
  - [x] Real Estate Owned
- [x] Declarations
- [x] Demographic
- [x] Submit
  - [x] Document Collection

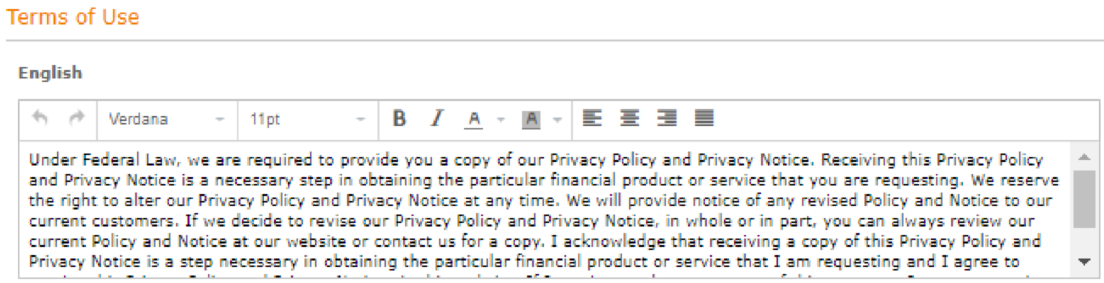
Disclaimer/Results

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.



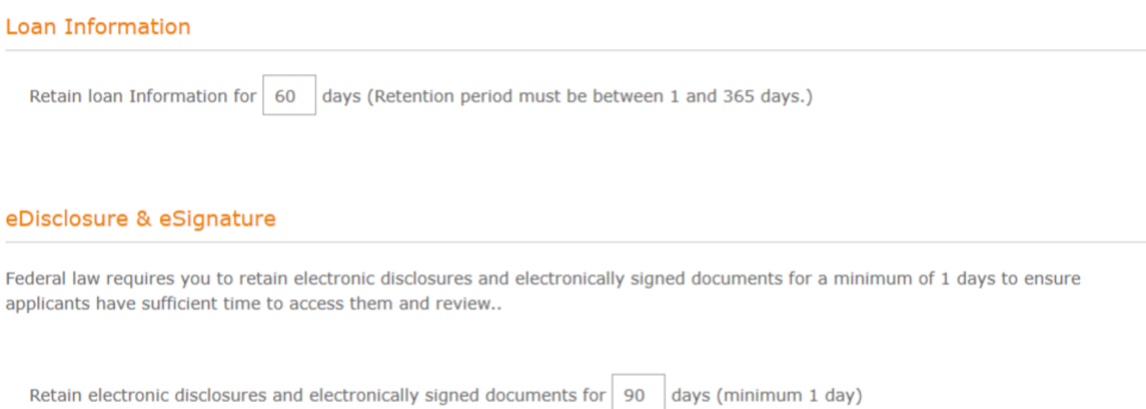
Terms of Use/Privacy Policy

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.



Retention Policy

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

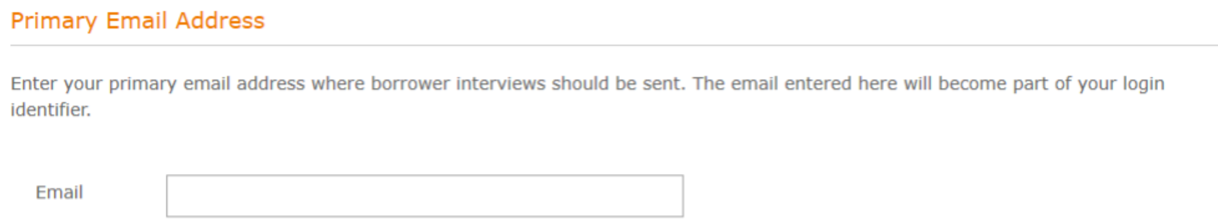


Email Preferences

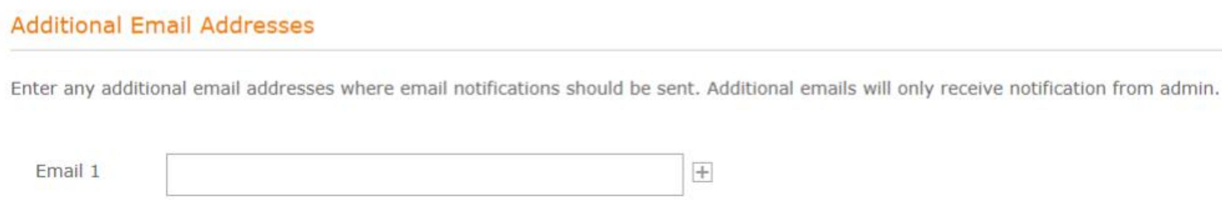
Use the Email menu to set up your organization's email addresses and notification emails.

Set Emails Address

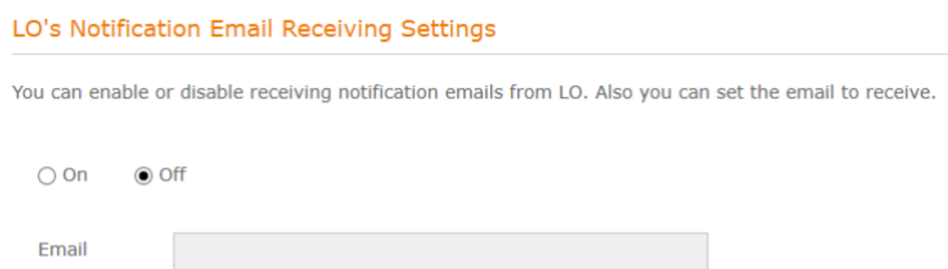
In the Primary Email Address section, enter the email address, where you will receive an email whenever a borrower submits a loan through your Zip interview portal.



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



In the LO's Notification Email Receiving Settings 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 originator(s).

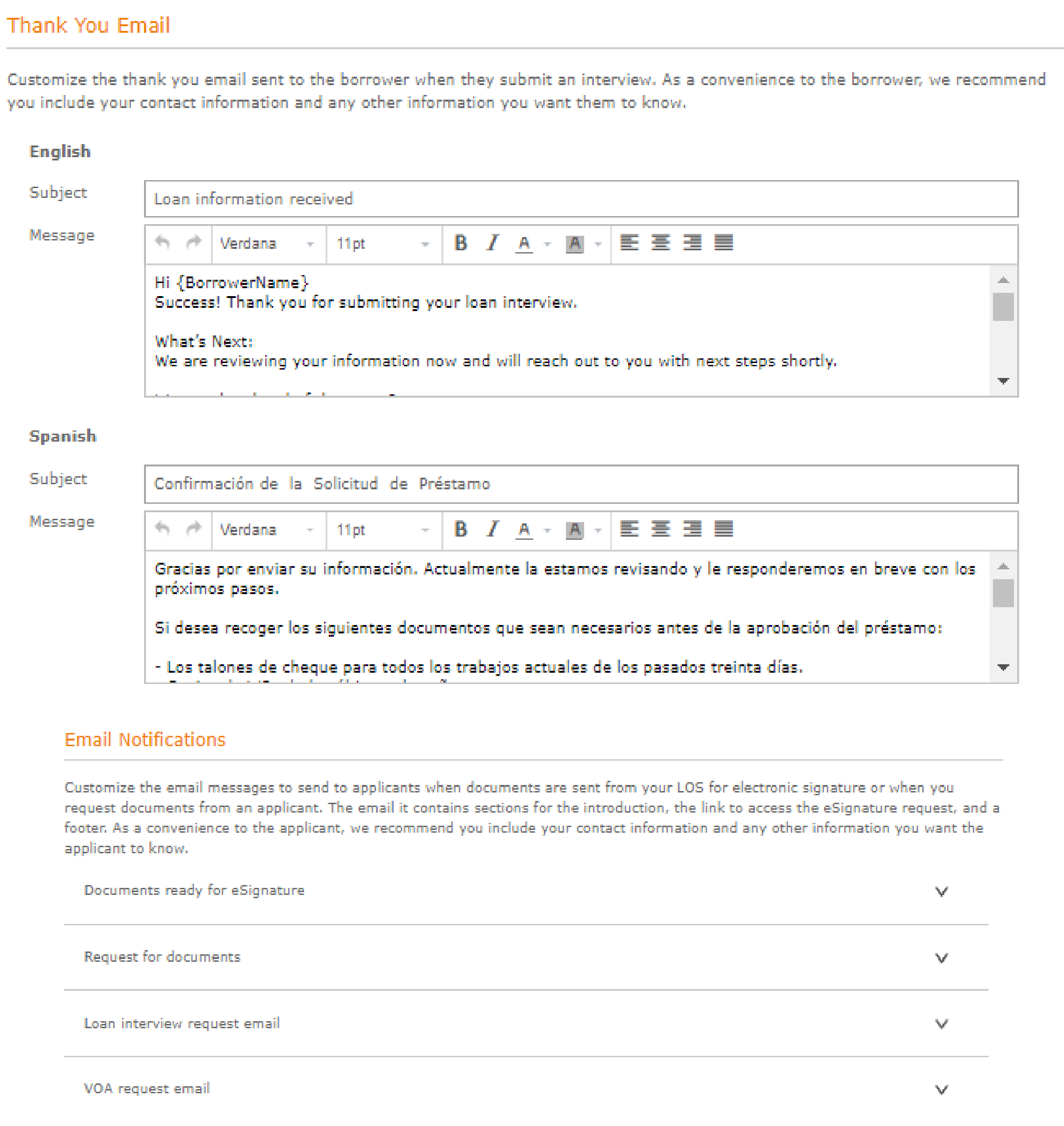


Edit Emails

On the Edit Emails screen, as the administrator, you can customize the thank you email sent to borrowers after they have submitted loans through Zip.

To customize your emails:

1. Select the Edit Email screen from the Email menu.
2. Select the down arrow next to the email notification you want to change.
3. Make your edits to your email.

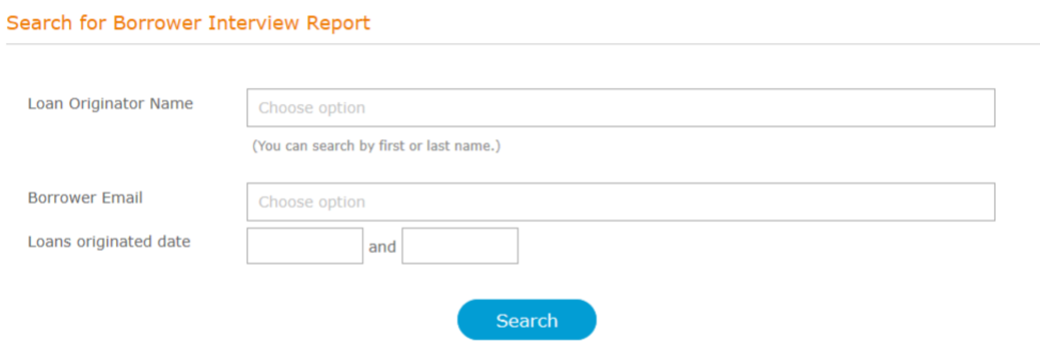


Reports

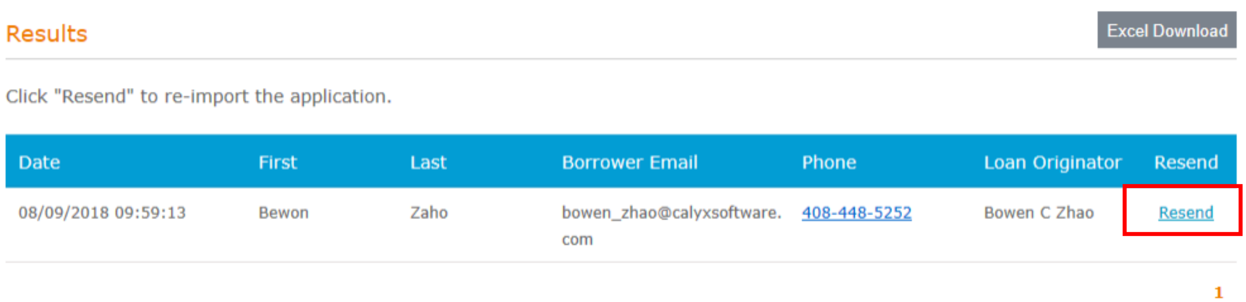
In the Reports menu, as the administrator, you can run various reports and view statistics that gauge your organization's loan activity.

Borrower Interview Reports

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



To resend the application to Point, click Resend in the Results section table.



Ink-It Reports

You can search for electronic signature documents that were sent out to borrowers.

Select Ink-it Reports and choose the way you want to search: Loan originator name, Borrower Email or E-signature request date.

If you want to see the documents that were sent, click on the Package Name and select view.

Borrower Uploaded Document

On the Borrower Uploaded Document screen, you can search for borrower uploaded documents

Select the Borrower Uploaded Document and choose the way you want to search: Loan originator name, Borrower Email or Document request sent date.

If you want to see the documents that were sent, click on the Package Name and it will download to your computer.

Billing Statement Report

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

Select the month from the Month dropdown list, which lists every month since the first month you became a Zip customer.

The Results section shows the number of loans submitted via your organization (all borrower interview portals), eSign documents sent, and the cost of each and of the total, during the selected month.

Borrower Statistics

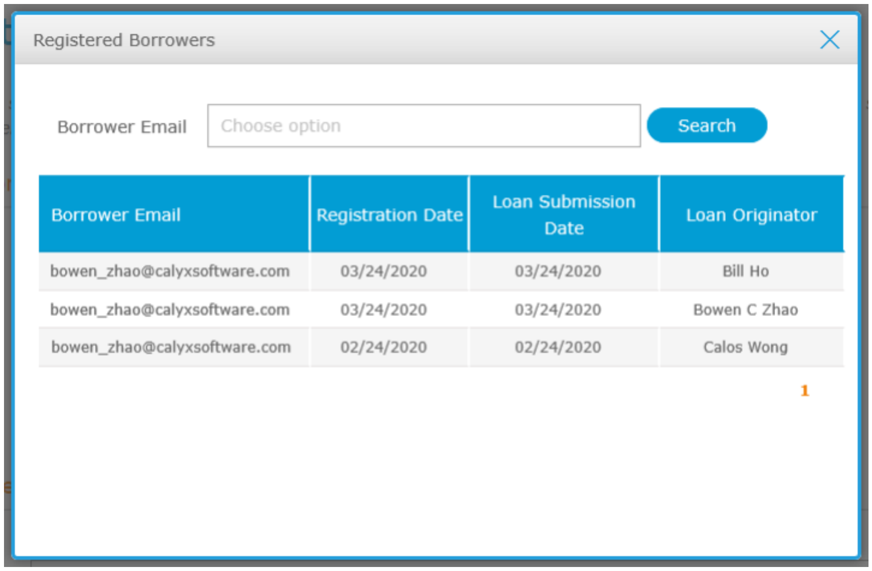
On the Borrower Statistics screen, you can view the loan submission statistics for your organization.

The Registered borrowers table shows the number of borrowers who submitted loans and registered accounts to see their loan progression.

Registered borrowers

	Registered borrowers
Numbers	3

Click the number to open and view the names of the Registered Borrowers.



In the Search section, you can search borrower statistics by loan originator or date.

- 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.

Loan Submission Report

Loan Originator Name × Bill Ho

(You can search by first or last name.)

Date between [ ] and [ ]

Search

Results

Loan Submissions

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

Registered borrowers

	Registered borrowers
Numbers	1

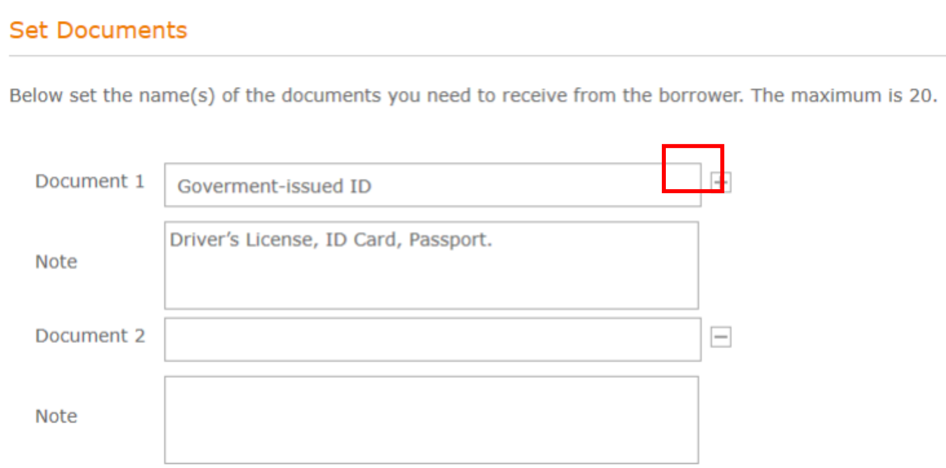
Settings

In 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.

Document Template

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.

1. Select the Document Template screen from the Settings menu.
2. In the Document 1 field, enter the type 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. To add more requested documents, click the add icon, highlighted in the image below.



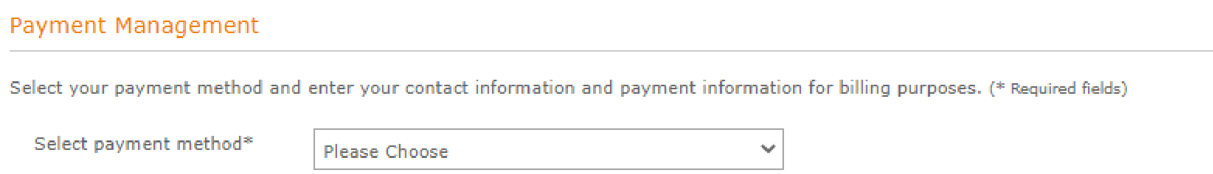
VOA Settings

On the VOA Settings screen, you can choose whether to enable the verification of asset feature. You can choose to use your own FormFree® account if you have one.

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.
3. If you have a FormFree® Account, enter your user ID and password to receive VOA reports.

Payment Management

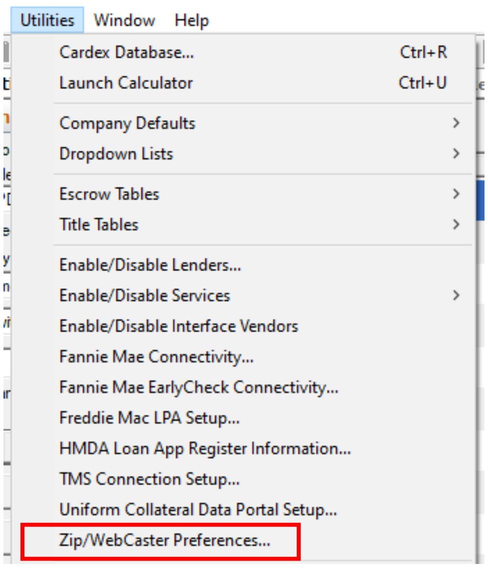
On the Payment Management screen, as the administrator, you can set up the payment method for you company Zip account. Payment options are available for ACH and credit card.



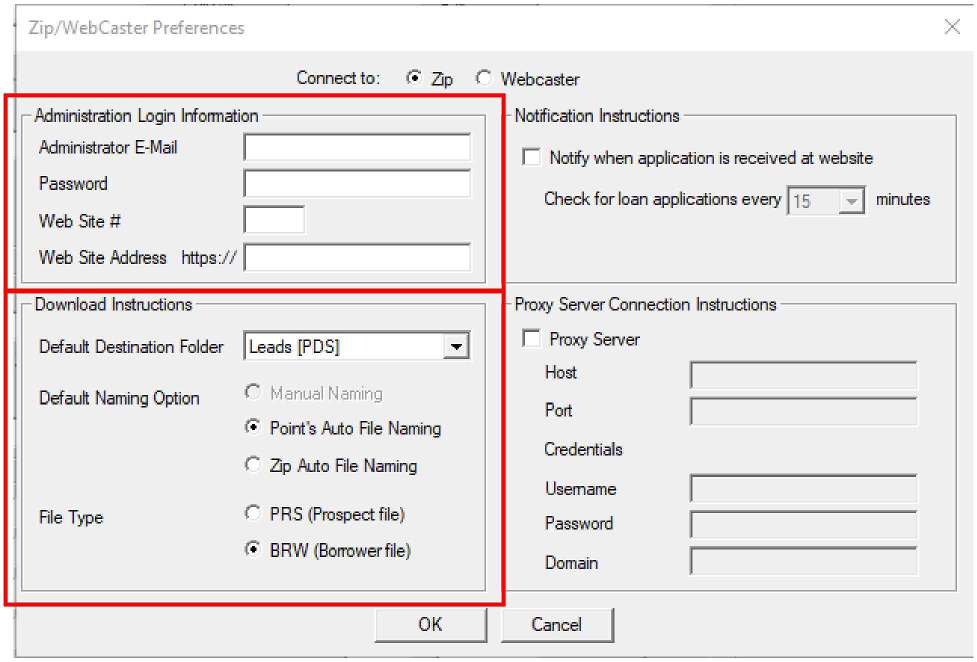
Within Point

Sync Zip Site and Point and Setup Preferences

1. Go to Utilities and select Zip/Webcaster Preferences.
2. Change option to Zip at top.



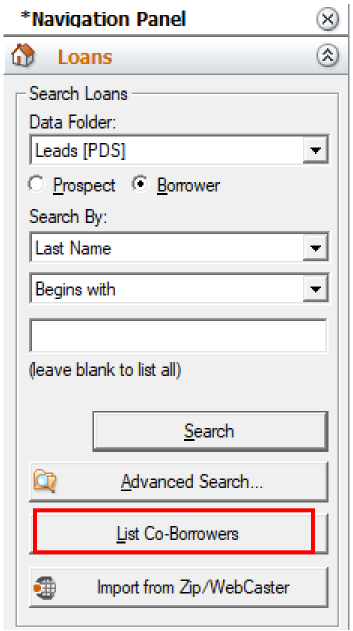
3. Enter Administration Login Information, which can be found on the Zip Admin Loan Originator page.

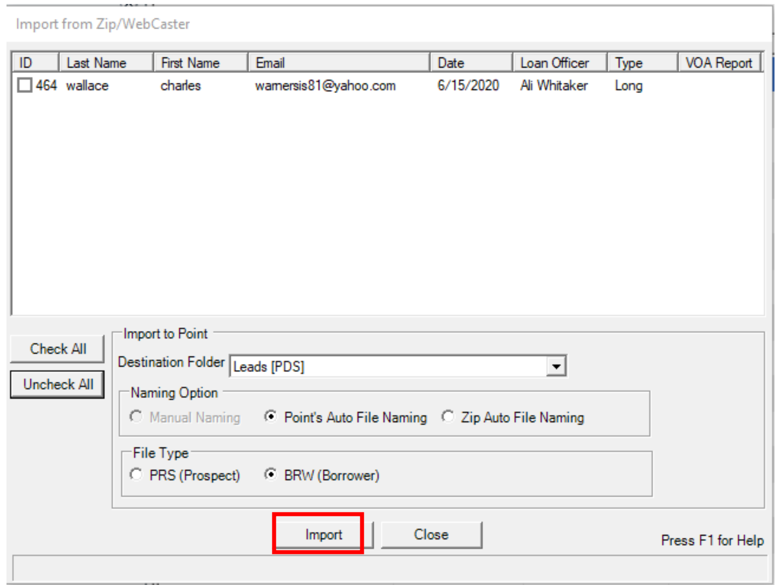


4. In Download Instructions select the data folder you want the file to be import, from the dropdown menu.
5. Choose how you want the file to be named, with your pre-setup auto-filenaming system or with Zip's naming system.
6. Choose what side of Point the file will be imported.

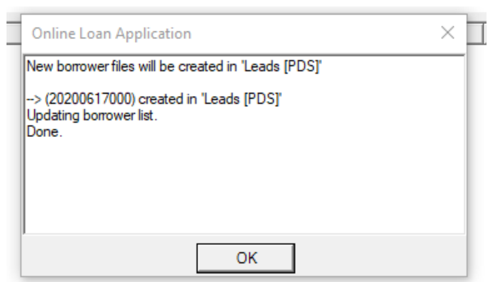
Downloading Zip Applications

1. Open Point and select the Import from Zip/Webcaster button in the left navigation panel.
2. A box appears, showing all applications that are available to be imported into Point. Check that your import settings are correct and click Import.



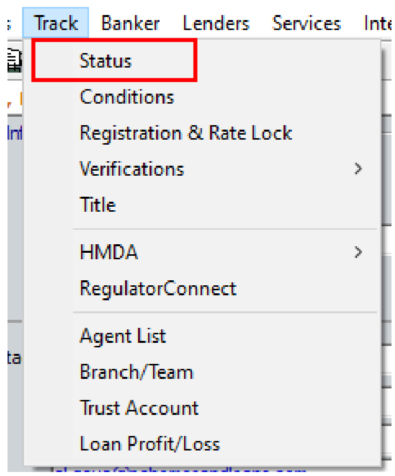


3. After importing a dialog box, it shows the file upload has been completed. You can now locate your file in your data folder.



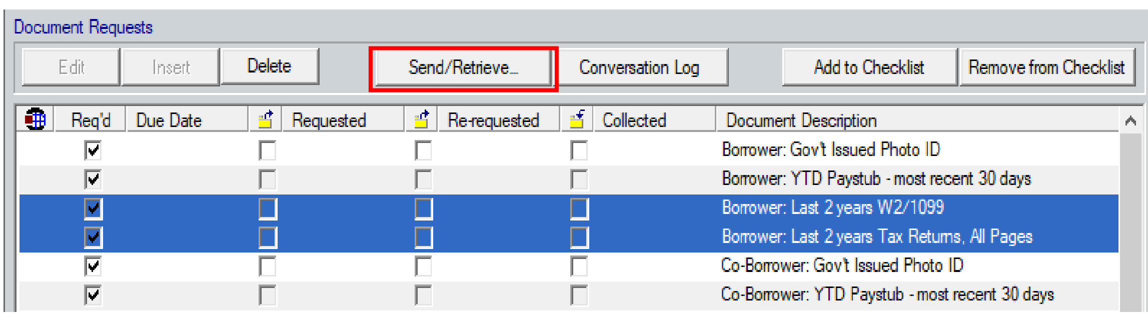
Requesting Borrower Documents

1. Go to Track > Status > Document Requests.

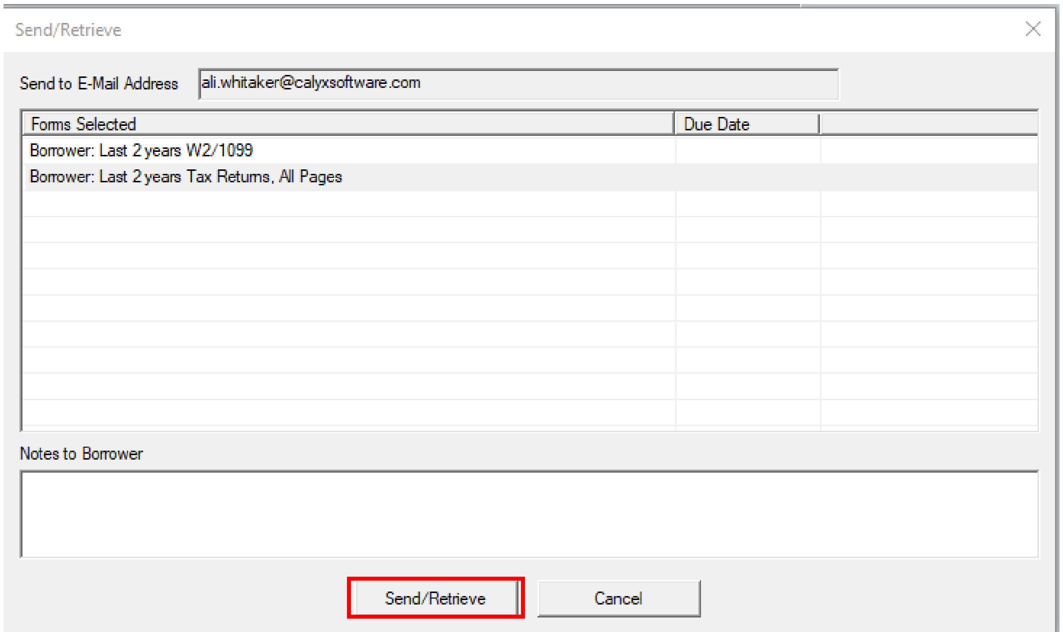


2. Select the document(s) description that you want to request from your borrower, and then click Send/Retrieve.

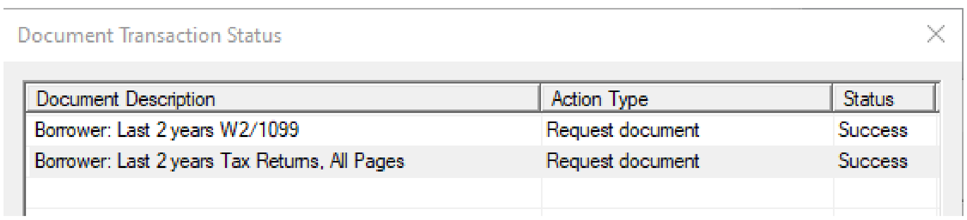
NOTE: You can select multiple documents by holding the CTRL key on your keyboard.



3. A summary screen will show you the email that the document request will be sent to, as well as all the documents you selected from your list. You can add notes to your borrowers at the bottom before selecting Send/Retrieve.



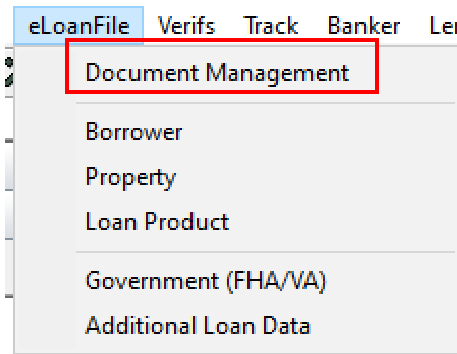
After your documents are sent you will see a status page showing each document with success or failure.



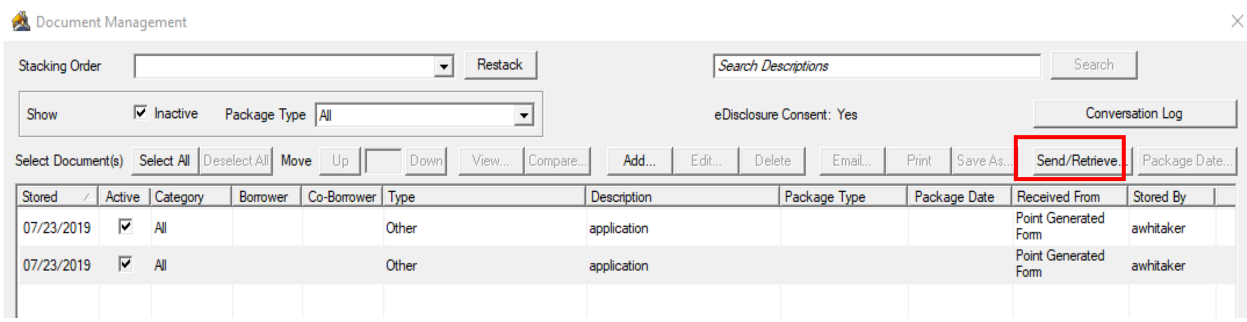
Retrieving Borrower Documents and e-Signature Documents

You will receive a completion email when the borrower has sent any of the requested documents.

1. Open the borrower's file in Point.
2. Select eLoanfile and the document manager from the list.



3. Click the Send/Retrieve button and your borrower's documents will be loaded into the document manager.

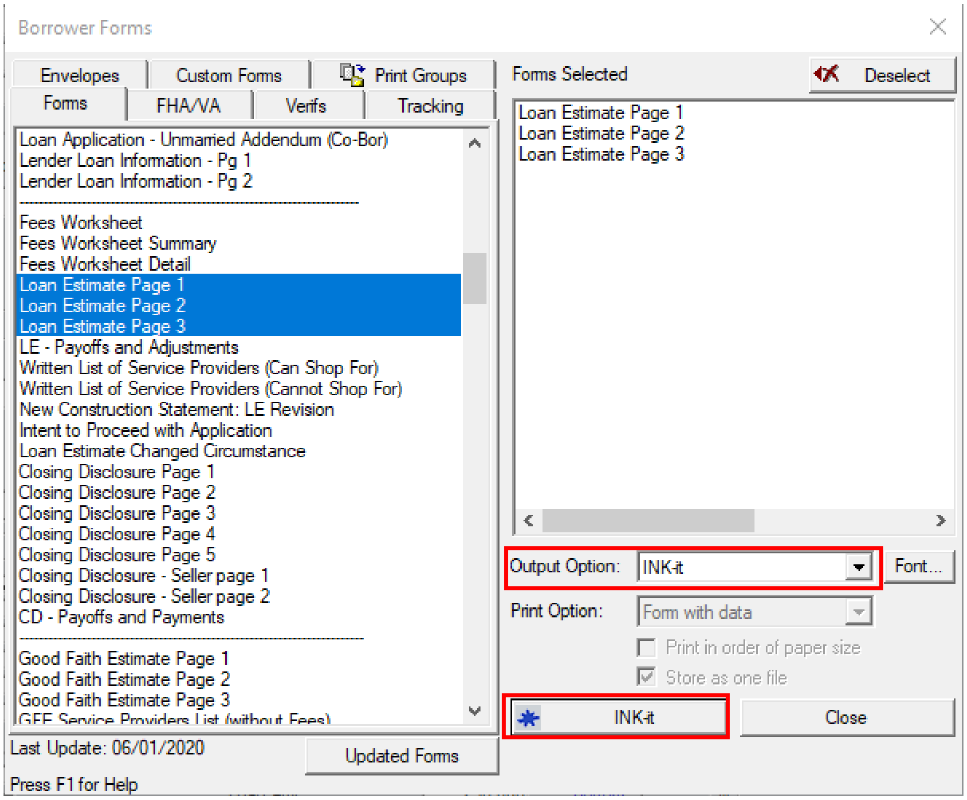


4. Select Add after it loads.

How to send Ink-It/e-Signatures to your borrower

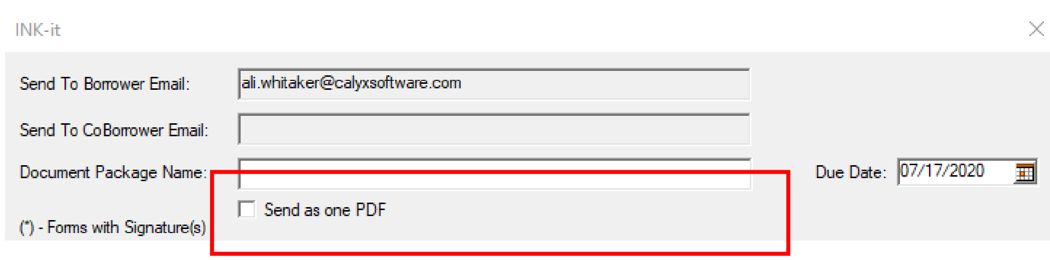
1. Confirm the following fields contain valid entries for both the borrower and co-borrower on the Borrower Information screen.
    - Name: First, Last
    - SSN
    - DOB
    - E-Mail
2. Select File > Print from the main menu, to open the Borrower Forms dialog box, or click the printer icon on the toolbar.
3. Select the documents that require a signature from the Forms tabs.
4. Select INK-it from the Output Option dropdown list.

5. Click the INK-it button.



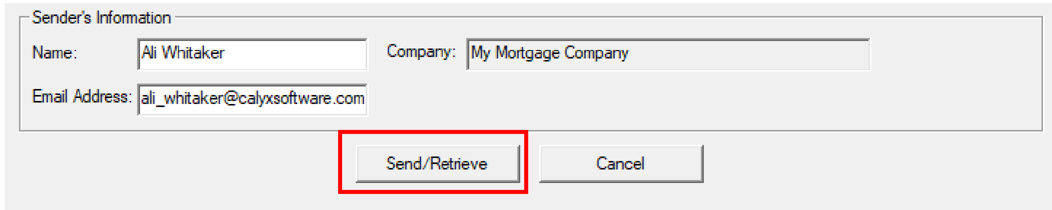
6. Enter a name in the Document Package Name field.

7. Select the Send as one PDF check box to combine all the forms into one PDF document.



8. Complete the Sender's Information sections.

9. Click Send/Retrieve.

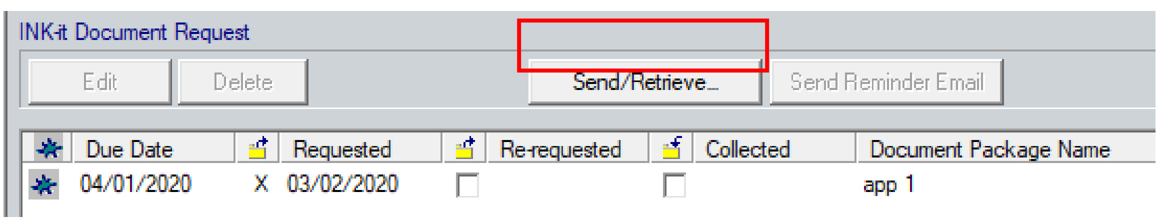


Note: If the package expires before the borrower returns the signed documents, the link in their email becomes deactivated and the package must be sent again.

The documents are sent to the borrowers for their electronic signature.

Borrowers receive an email, alerting them they have documents pending their signature. The borrowers are required to authenticate their identity by entering their date of birth and the last four digits of their social security number to access the documents.

The document transmission is recorded in the Ink-it Request section on the Track > Status screen.



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Get more from your software. Calyx Professional Services Group works with you to understand and uncover your needs. Our technical and mortgage experts help you build, support, and maintain the infrastructure you require to quickly and efficiently grow your business.

We can help you:

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- Boost effectiveness in a multi-location environment
- Plan for the future by developing and maintaining multiple template sets for centralized control and rapid download to all clients
- Enhance users' productivity via streamlined and intuitive workflows
- Decrease cost with hands-on instruction and education that speeds up orientation and Manager implementation
- Expand possibilities and achieve results through a well-designed and efficient data migration

For more information about Calyx Professional Services fees and time slots available, contact Sales at 800.362.2599, option 1.

Access free training in the Calyx Customer Portal or contact Dedicated Customer Service for support at 800.342.2599.