McCRACKEN
FINANCIAL SOLUTIONS CORP.

Borrower Inquiry System Administration

Release Level 19B

Compatible Releases:

The contents of this document is intended for the use of our customers only and is not intended for distribution to those individuals who do not have a need to know to do their job.

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Contents

Borrower Inquiry Administration

Overview

Borrower Inquiry allows you to provide loan information to your borrower or to those in your organization that may just need read only information, via a browser based application. We work with your organization to apply your logo and colors to the application, and you put a link on your website.

What screens a user sees via the Borrower Inquiry application depends on a User's assigned User Profile and Loan Group. Your organization will decide on what screens are available for what User Profiles. You may have an Administrators Profile, a Borrowers Profile and an Internal Profile. The Borrower Profile would include screens showing the read only loan information, while the Administrators Profile may only include the Administrator screens. Internal User Profile displays the administration screens as well as the read only loan information.

Finally, as an Administrator, you have the ability to Manage the Contacts that users see on the Contacts window and the Forms that users can utilize on the Forms window.

Borrower Inquiry configuration includes 4 topics:

User Administration

Contact Information

Forms Management

Other Administrative Topics

User Administration

The first step in creating a new user is to create an Organization for each group of users. An Organization is created on the Manage Organizations window and groups users together.

Once all of the necessary Organizations are created, create the Loan Groups that allow you to limit user's access to only the Loans that are appropriate. This is accomplished on the Manage Loan Groups window.

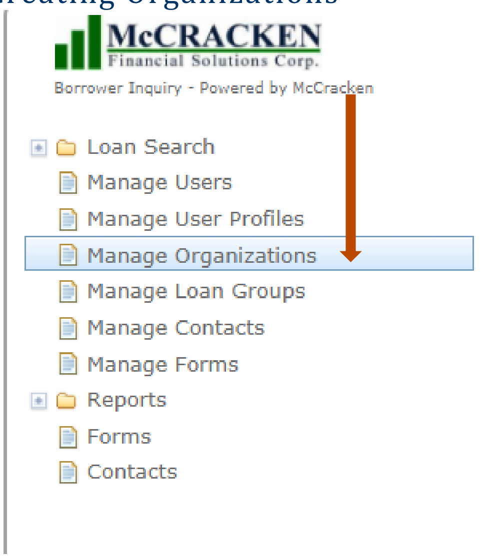
User Profiles indicate what screens within Borrower Inquiry the users will see in their menu and are able to select. You may create many depending on the groups who will use Borrower Inquiry.

Once the User Profiles are set up, individual users can be created and tied to each of the User Profiles.

Creating Users

To create a new user, begin by clicking the Manage Organizations tab in the left panel of the window.

Creating Organizations



This will open the Manage Organizations window.

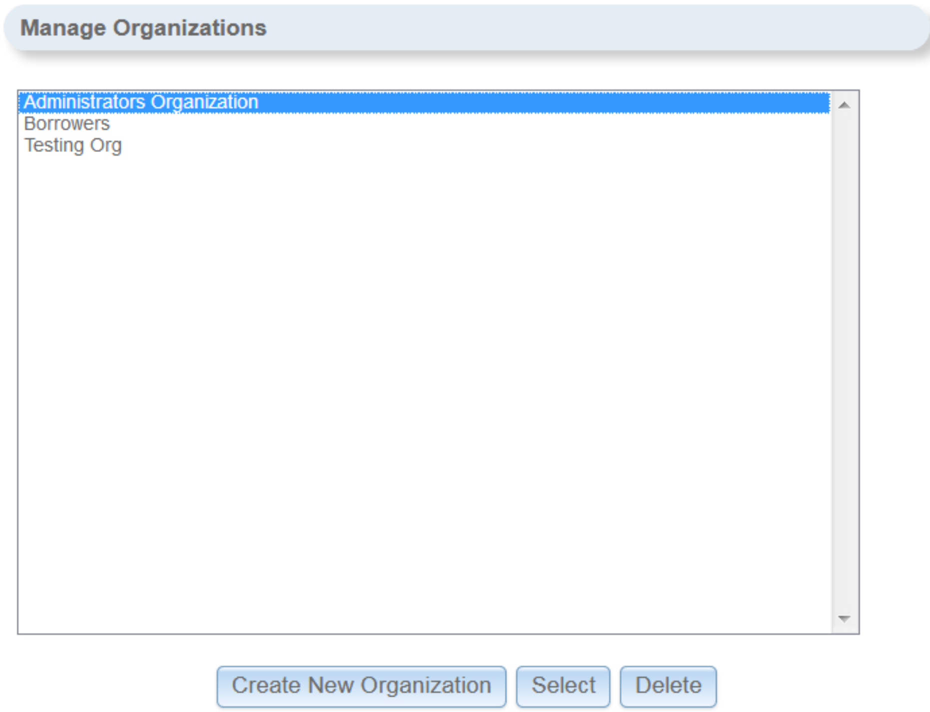


FIGURE 1 - MANAGE ORGANIZATION WINDOW ACCESSED FROM THE LEFT HAND MENU.

Click the ***Create New Organization*** to add a new Organization. This will open the Add/Modify Organization window.

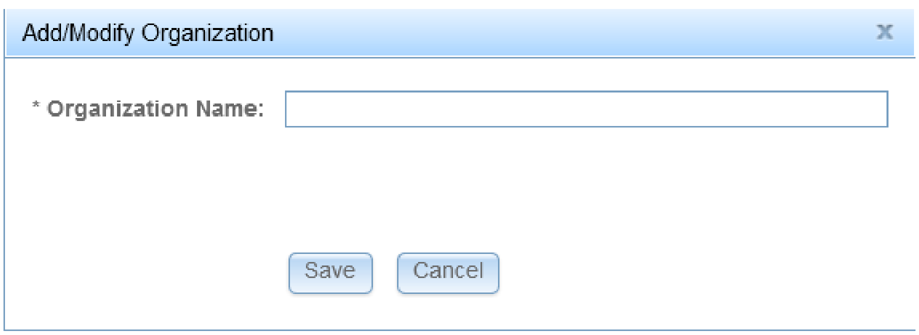
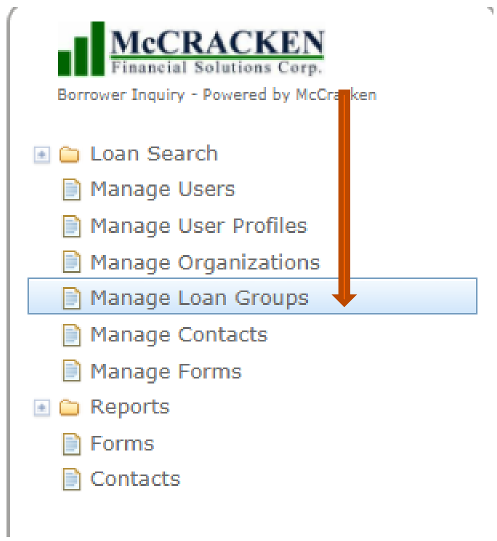


FIGURE 2 – ADD/MODIFY ORGANIZATIONS WINDOW ACCESSED FROM MANAGE ORGANIZATION WINDOW, CREATE NEW ORGANIZATION BUTTON.

Enter an Organization name for the first group of users. Click the ***Save*** button to add the new **Organization Name**. This will add the new Organization in the Manage Organizations window. Continue adding Organizations as needed.

Loan Groups

The Loan Groups window allows you to limit the Loans accessible by certain users. It can help you limit the access some users have, if necessary. To create a Loan Group, click the Manage Loan Groups tab in the left panel to open the window.



This will open the Manage Loan Groups window.

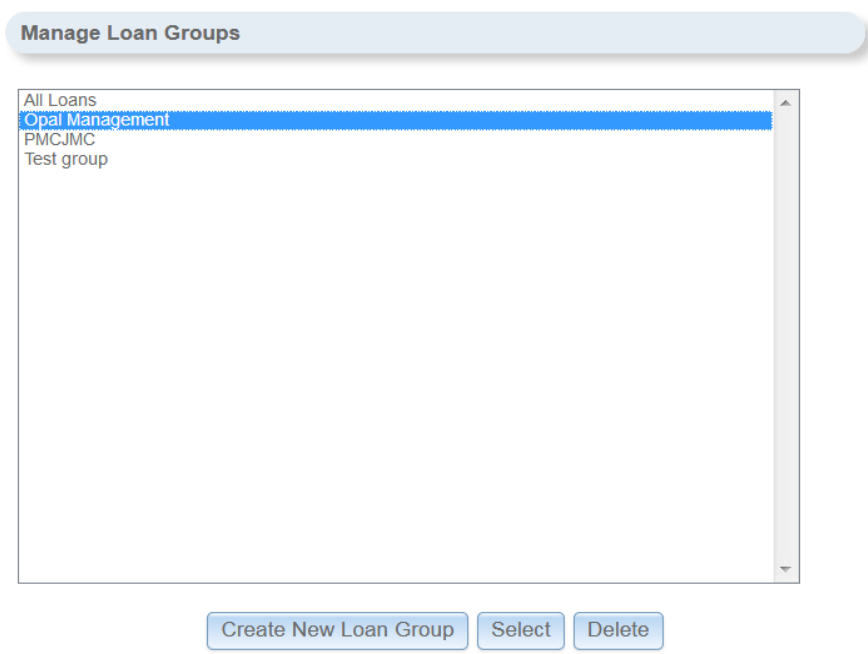


FIGURE 3 - MANAGE LOAN GROUP WINDOW ACCESS FROM THE LEFT HAND MENU

Click the ***Create New Loan Group*** button to create a new Loan Group.

This will open the Modify Loan Groups window.

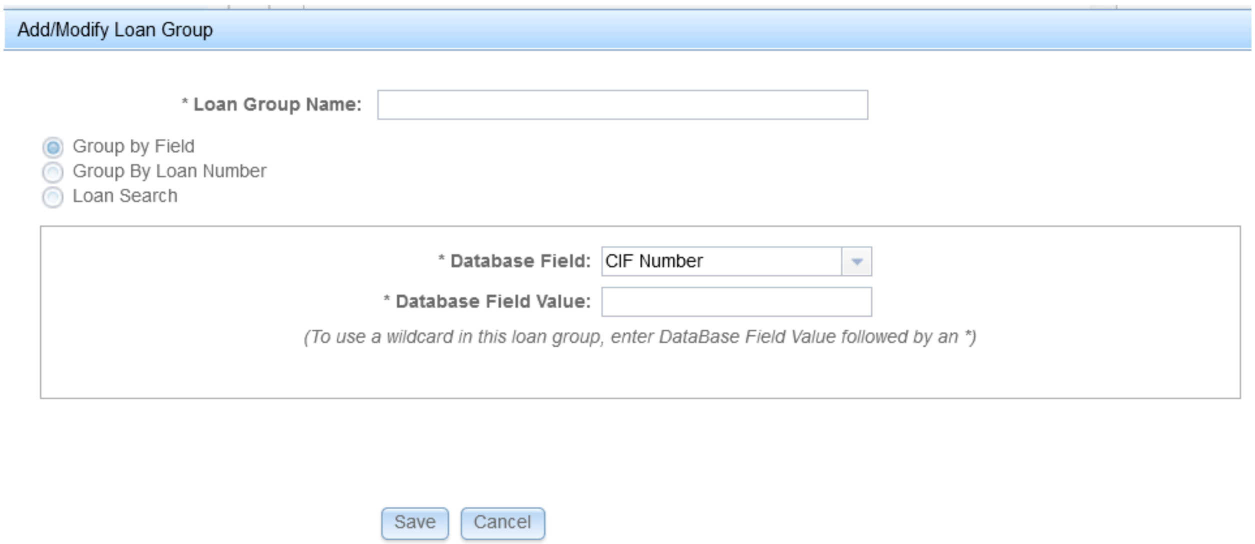


FIGURE 4 – ADD/MODIFY LOAN GROUPS WINDOW ACCESSED USING THE CREATE NEW LOAN GROUPS BUTTON ON THE MANAGE LOAN GROUPS WINDOW

1) Enter a **Loan Group Name**. (Required)

2) Select the method to add the Loans to the Loan Group

   a) by finding all Loans with a specific Database Field value by clicking the **Group By Field** radio button.

      i) Database Fields that can be accessed are: (Required if using the Group by Field option)

         (1) **CIF Number**
         (2) **Tax ID Number**
         (3) **Loan Number**

      ii) Enter the value for the field selected, a Customer Identification Number, Tax ID Number or Loan Number. (Required if using the Group by Field option)

      iii) Useful when one customer needs access to multiple loans. Entering a CIF Number or Tax ID Number will provide access to all loans where the Tax ID Number or CIF Number are referenced.

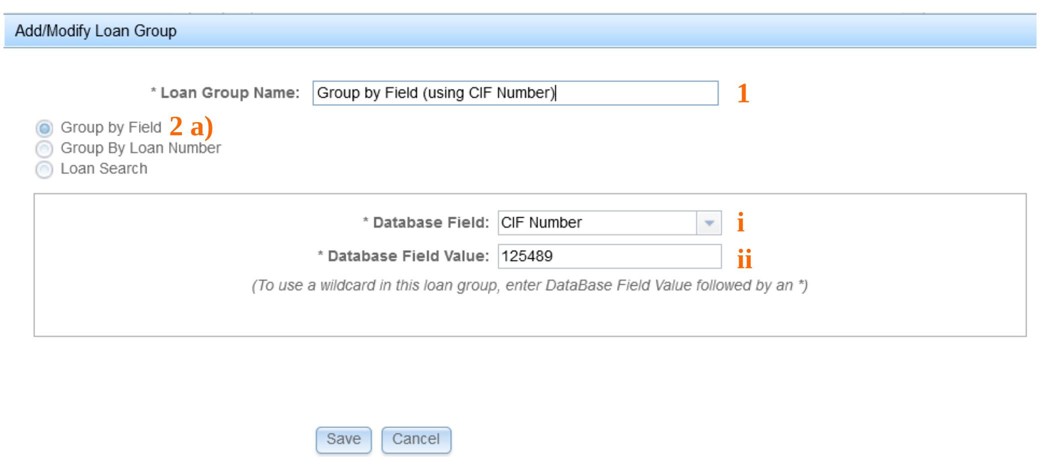


FIGURE 5 - ADD/MODIFY LOAN GROUP – GROUP BY FIELD

b) by entering specific Loan Number or Loan Numbers using the **Group By Loan Number** radio button

   i) enter a loan number and click Add Loan, continuing entering until all loans for the group are entered.

   ii) Loans in Group shows all loans entered and added.

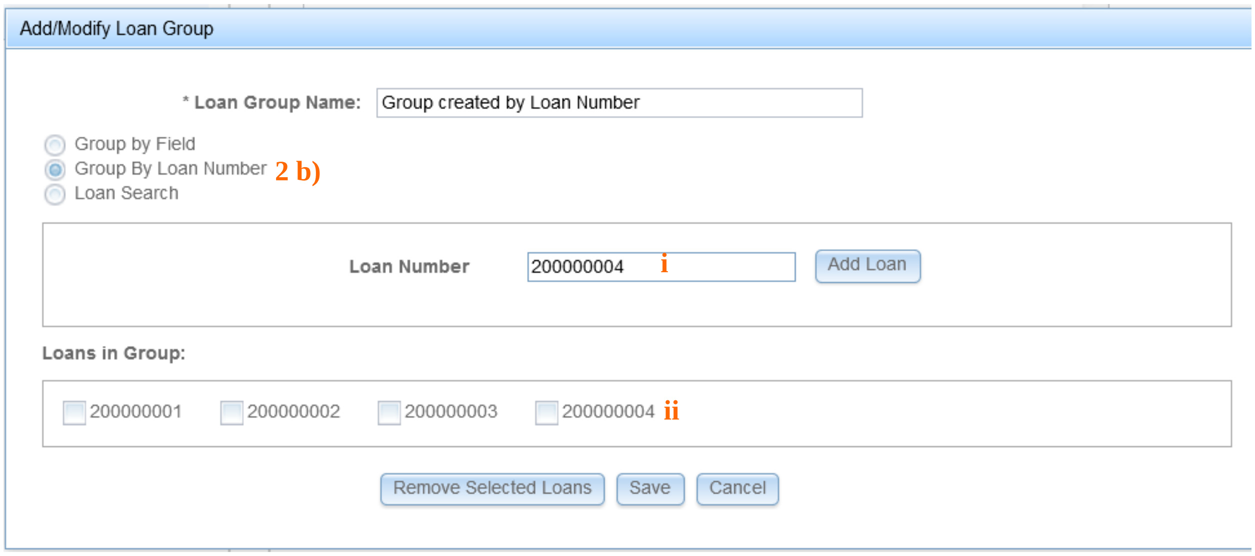


FIGURE 6 - ADD/MODIFY LOAN GROUP – GROUP BY LOAN NUMBER

c) Search for the Loan by selecting the **Loan Search** radio button

   i) Search by Loan Number, Property Name, Property Address, Property City, State, MCA Number, Tax ID, or CIF Number.

   ii) Use * to indicate wild card values. Will return all loans that apply in the results grid below the select criteria.

   iii) Click a loan in the results grid to add it to the Loan Group. Loans appear in the Loans in Group with a checkbox that can be used to remove one or more loans from the Loan Group.

Note: Entering a value in more than one search criteria field will locate loans that meet all of the criteria entered.

Entering “Apple*” in the Property Name field, returns all loans with an associated piece of collateral where the Property Name begins with Apple. Entering “Apple*” in the Property Name field and “California” in the Property State will return only those loans that have a Property Name beginning with Apple in the State of California. If there were no loans with Property Names beginning with Apple in California, there will be no results.

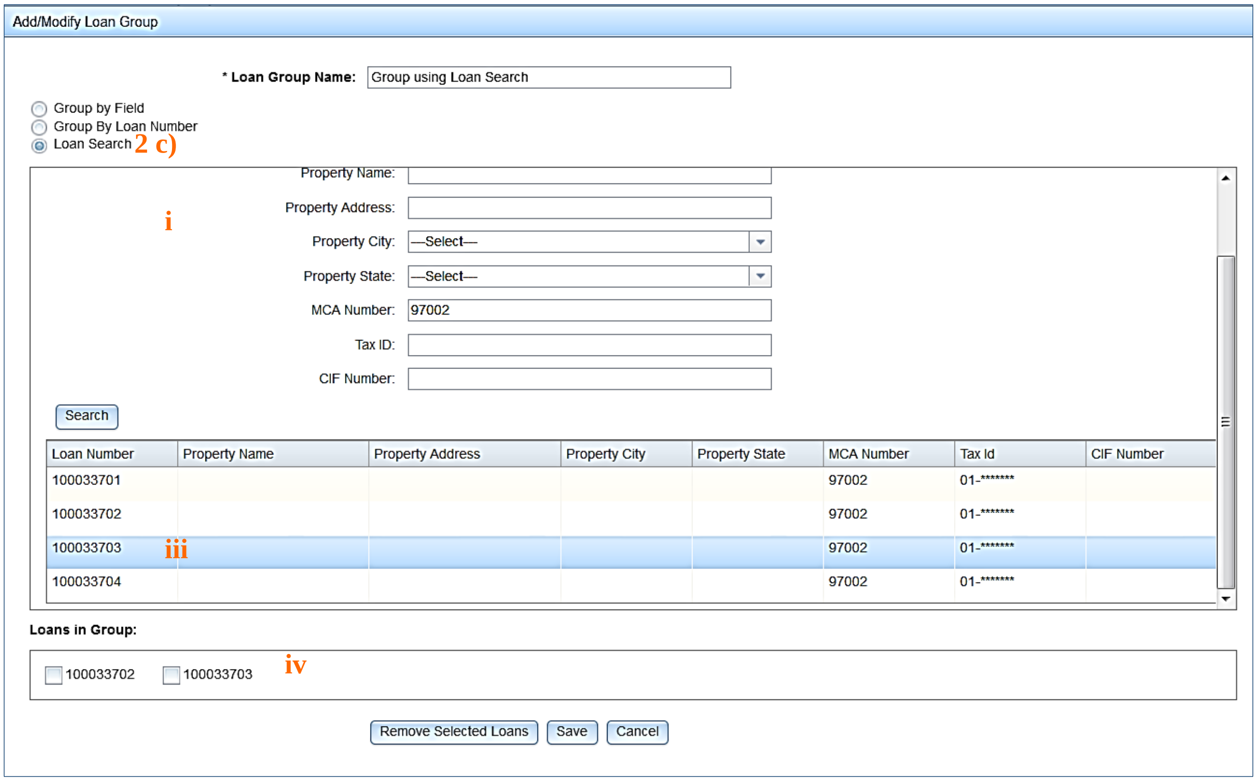


FIGURE 7- ADDING A LOAN GROUP USING THE LOAN SEARCH OPTION. FILTERING ON ONE PIECE OF DATA (MCA #) RETURNS ALL LOANS ASSOCIATED WITH THAT MCA. CLICK ON LOANS IN THE RESULTS GRID TO ADD THEM TO THE LOAN GROUP.

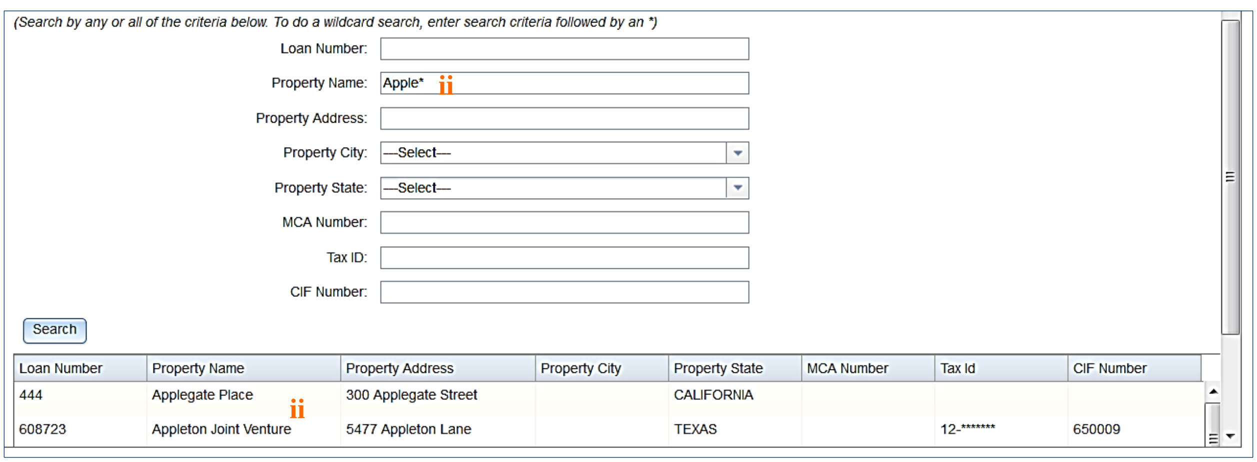
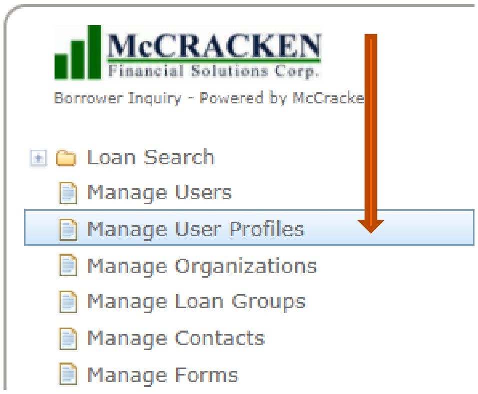


FIGURE 8 - ADDING A LOAN GROUP USING MULTIPLE SEARCH CRITERIA RETURNS ALL LOANS THAT FIT ALL OF THE SEARCH CRITERIA ENTERED.

Creating User Profiles

Once the Loan Groups are complete, access the User Profiles window by clicking the Manage User Profiles window in the left panel.

FIGURE 31. Manage User Profiles



This will open the Manage User Profiles window.

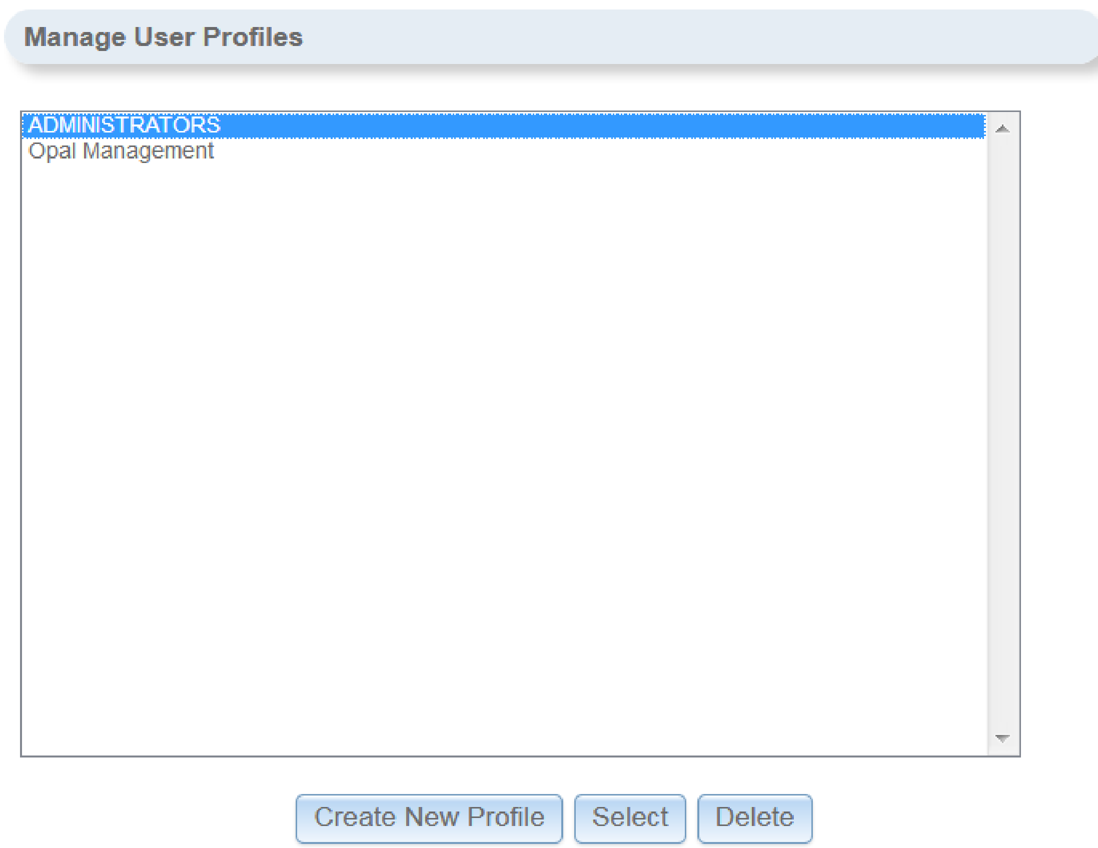


FIGURE 9 - MANAGE USER PROFILES WINDOW ACCESSED FROM THE LEFT HAND MENU.

Click the ***Create New Profile*** button to add a new User Profile. This will open the Add/Modify User Profiles window.

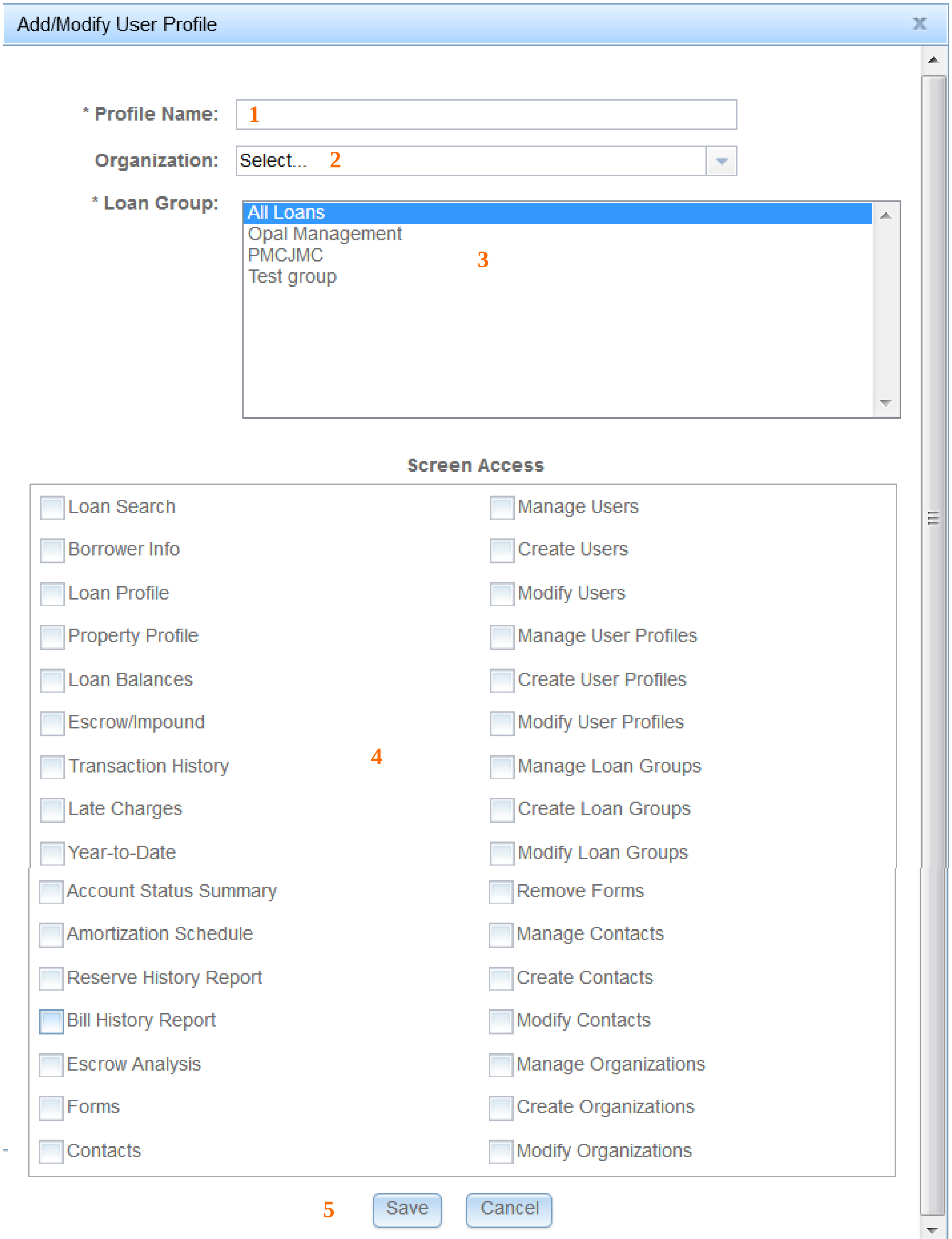


FIGURE 10 - MODIFY USER PROFILES WINDOW

1. Enter the User Profile Name in the **Profile Name** field. (Required)

2. Choose the **Organization** from the drop down that will be used for this User Profile.

3. Select the Loan Group(s) for the User Profile from the **Loan Group** field. (Required)
   More than one Loan Group can be assigned to the User Profile, use the Shift (sequentially) or Ctrl (non-sequential) and Click to select multiple Loan Groups for the User Profile.

4. Select the screens that the Users in this User Group will be able to access.

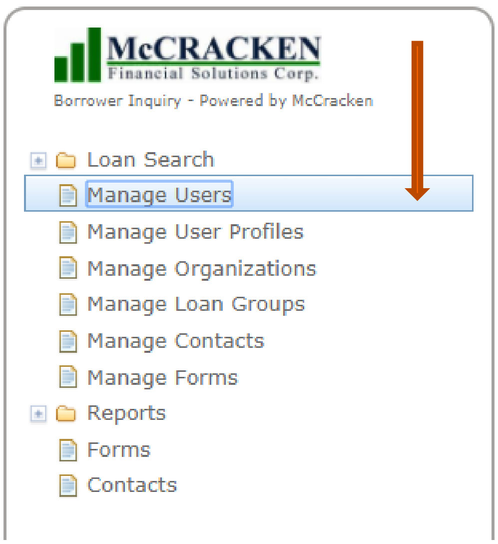
5. Click the ***Save*** button.

Continue adding User Profiles for each Organization, as needed.

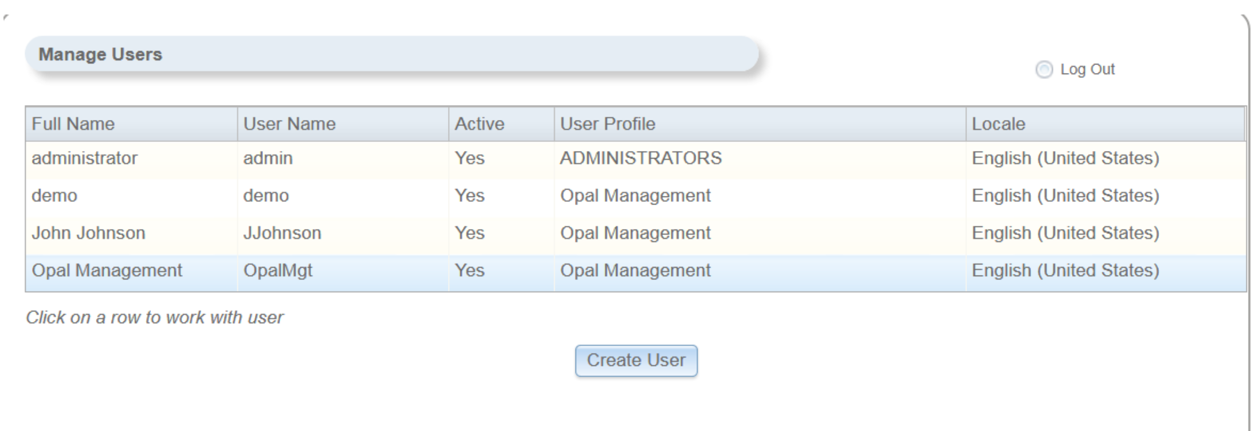
Adding Users

Once the User Profiles have been created, you can begin adding individual users and assigning them to a User Profile.

To do this, click the Manage Users tab.



This will open the Manage Users window.



Full Name	User Name	Active	User Profile	Locale
administrator	admin	Yes	ADMINISTRATORS	English (United States)
demo	demo	Yes	Opal Management	English (United States)
John Johnson	JJohnson	Yes	Opal Management	English (United States)
Opal Management	OpalMgt	Yes	Opal Management	English (United States)

FIGURE 11 - MANAGE USERS WINDOW ACCESSED FROM THE LEFT HAND MENU.

Click the ***Create User*** button to add a new user. This will open the Add User window.

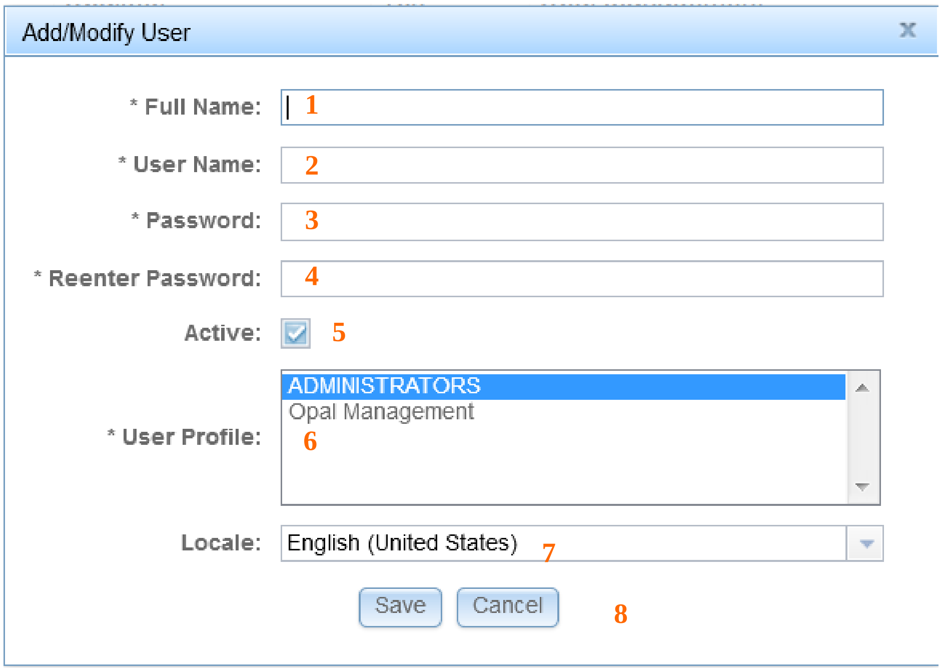


FIGURE 12 - ADD/MODIFY USER WINDOW ACCESSED FROM THE MANAGE USER WINDOW CREATE USER (BLANK WINDOW FOR ENTRY)

1. Enter the new user's Full Name. (Required)

2. Enter a unique User Name for the new user. (Required)

3. Create a Password for the new user. (Required)

- Passwords in Borrower Inquiry must be at least eight (8) characters long and contain at least one (1) number and one (1) capital letter.

4. Verify the Password is correct by reentering it. (Required)

5. Ensure the ***Active*** checkbox is checked.

6. Select the appropriate User Profile in the **Profile Name** box. (Required)

7. Select the **Locale** from the dropdown menu. (Defaults to English (United States))

8. Click the ***Save*** button to add the new user.

9. Continue adding users as needed.

Inactivating Users.

To remove a borrower's access to the system for any reason, the system administrator will make a user Inactive. Use the Manage Users window to access all users.

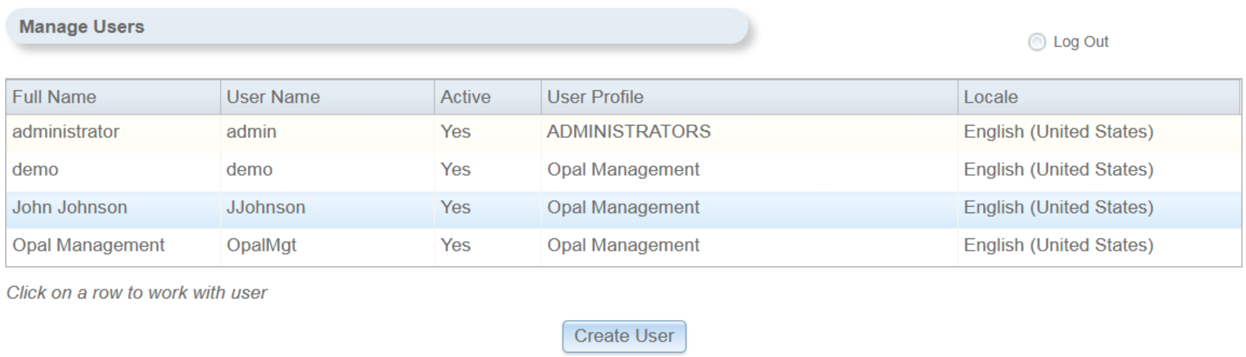


FIGURE 13- MANAGE USER WINDOW AVAILABLE FROM THE LEFT HAND MENU.

To Inactivate the appropriate user, click the user in the Manage Users grid to open the Add/Modify Users window.

When the window appears, remove the check in the Active checkbox in the middle of the window.

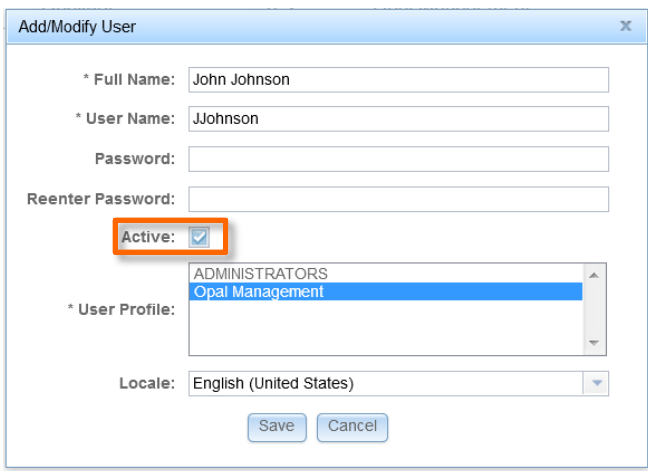


FIGURE 14 - ACTIVE USER

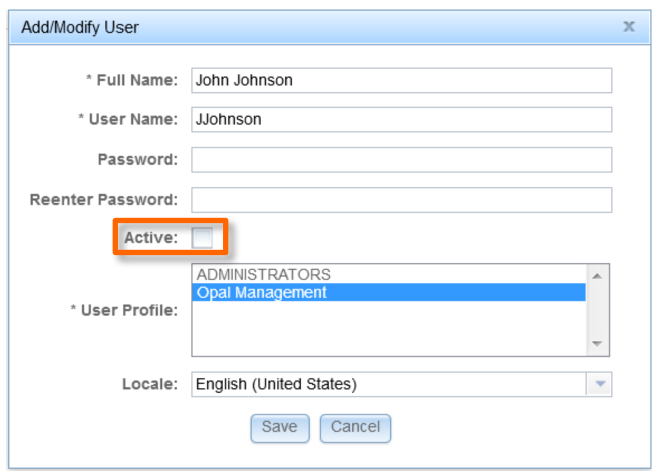


FIGURE 15-INACTIVE USER

Contacts

Borrower Inquiry has a reference screen to display contacts to your Borrower Inquiry Users. If you selected Contacts in any of your User Profile configurations, you must create contacts to display on the Contacts screen. The Contacts screen is the same for all User Profiles.

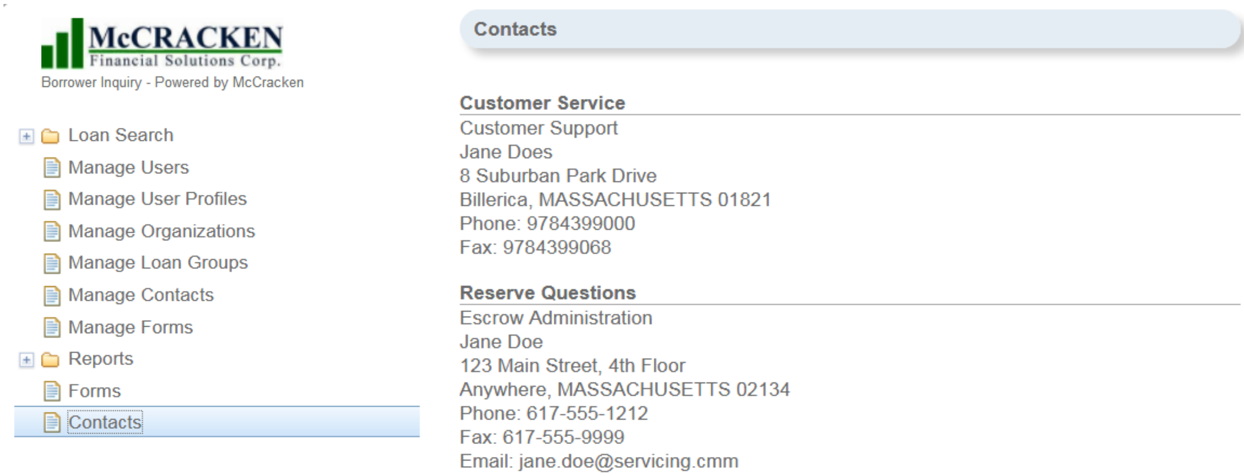
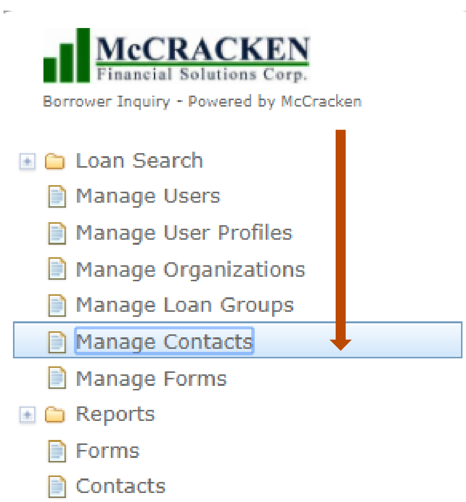


FIGURE 16 - PUBLISHABLE CONTACTS PAGE.

Creating Contacts

To create a contact, click the Manage Contacts tab from the left menu.

FIGURE 37. Manage Contacts Tab



This will open the Manage Contacts window.

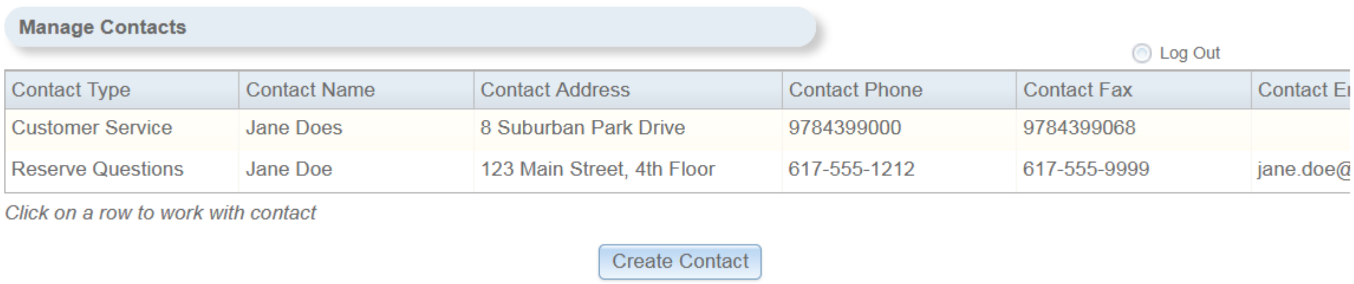


FIGURE 17-MANAGE CONTACTS WINDOW

To add a Contact, click the ***Create Contact*** button. This will open the New Contact window.

FIGURE 39. New Contact Window

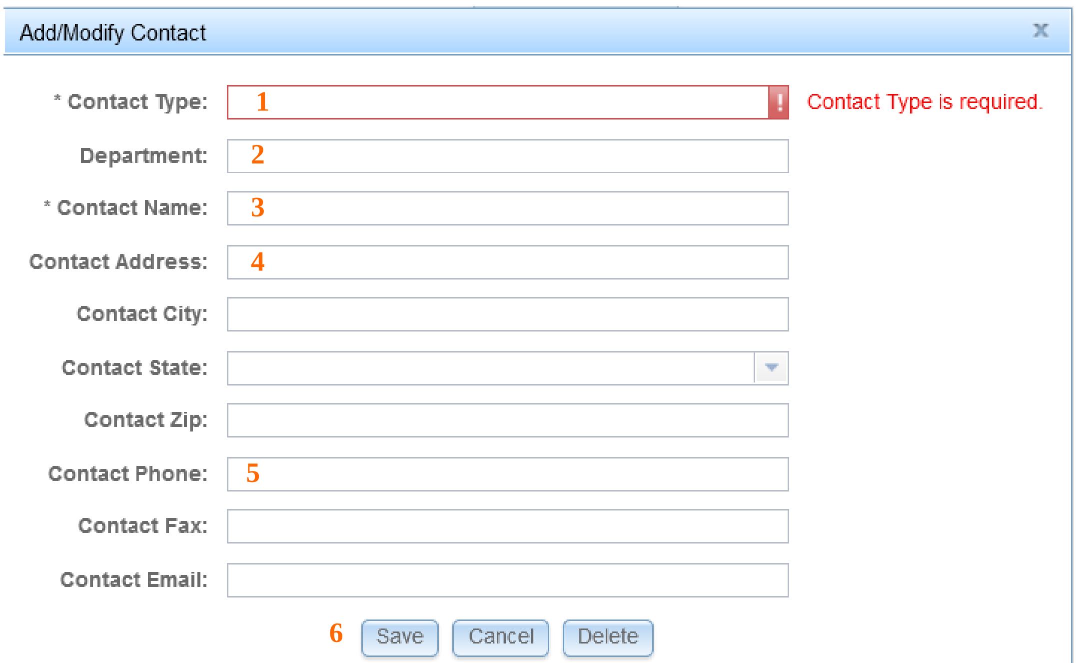


FIGURE 18 - ADD/MODIFY CONTACT WINDOW ACCESSED FROM THE MANAGE CONTACTS WINDOW, CREATE CONTACT

On this page, only the **Contact Type** and **Contact Name** are required. All other fields are optional.

1. Enter a **Contact Type**. (Required)
    - This outlines who the Contact is in relation to your company.
    - Examples include: Lawyer or Insurance Agent.
2. Enter a **Department** for the Contact.
3. Enter the **Contact Name**.(Required)
4. Enter the **Address** of the Contact.

5. Enter the **Contact Phone** number, **Fax** number, and **Email**.

6. Click the ***Save*** button to save the Contact.

Deleting Contacts

To Modify or Delete a contact select the record in the Manage Contacts grid.

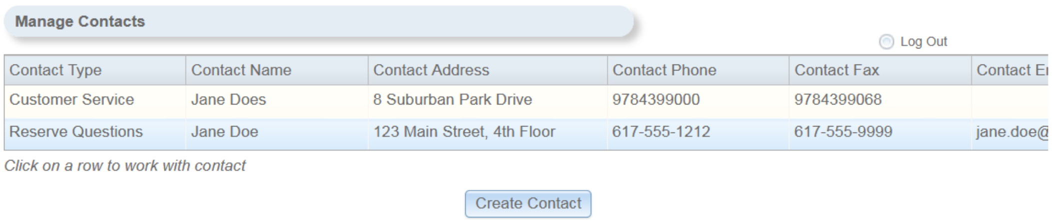


FIGURE 19-SELECT A CONTACT IN THE MANAGE CONTACTS WINDOW TO OPEN THE ADD/MODIFY WINDOW.

This opens the Add/Modify Contact window with the selected records information prepopulated. Users can modify the contact information or use the Delete button to remove the contact information from the Contact screen.

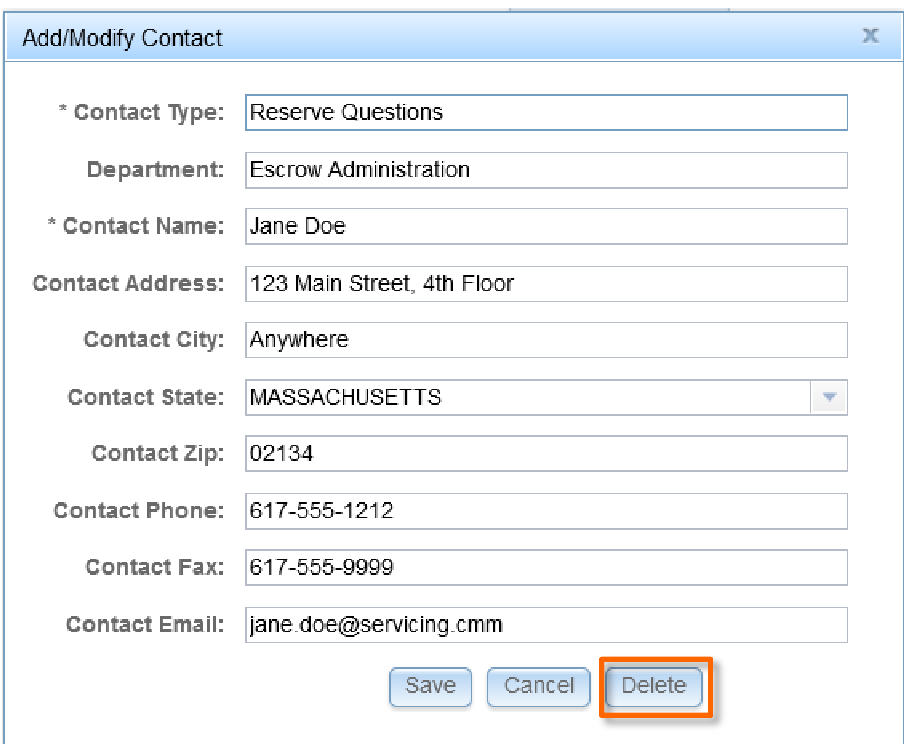
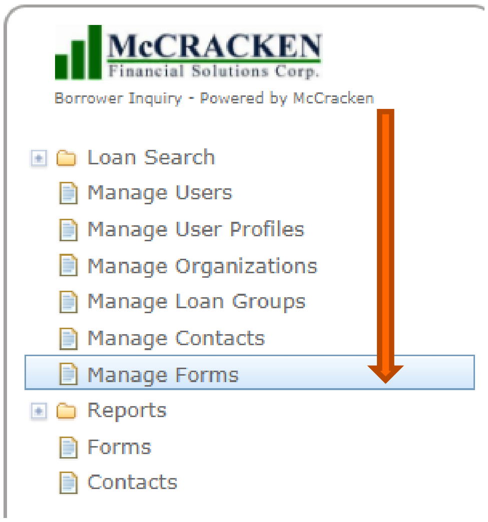


FIGURE 20-YOU CAN MODIFY AND DELETE CONTACTS FROM THE ADD/MODIFY CONTACT SCREEN.

Forms

Uploading Forms

To upload a Form, click the Manage Forms tab from the left menu.



This will open the Manage Forms window.

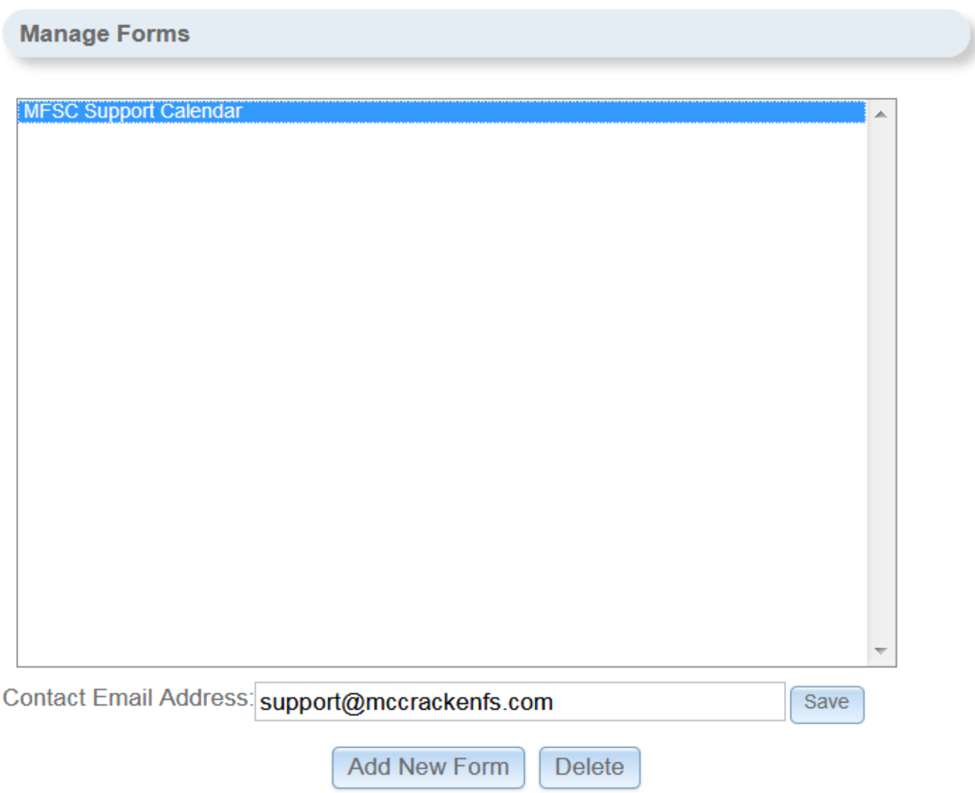


FIGURE 21- MANAGE FORMS WINDOW ACCESSED FROM THE LEFT HAND MENU

The Manage Forms window provides a list of all files published to the Forms page, which is available to customers from the left hand menu if included in their User Profile.

It also gives the opportunity for the organization to publish an email address to use when returning a completed form.

To add a new form, click the Add New Form button at the bottom of the Manage Forms window.

This will open the Add/Modify Form window.

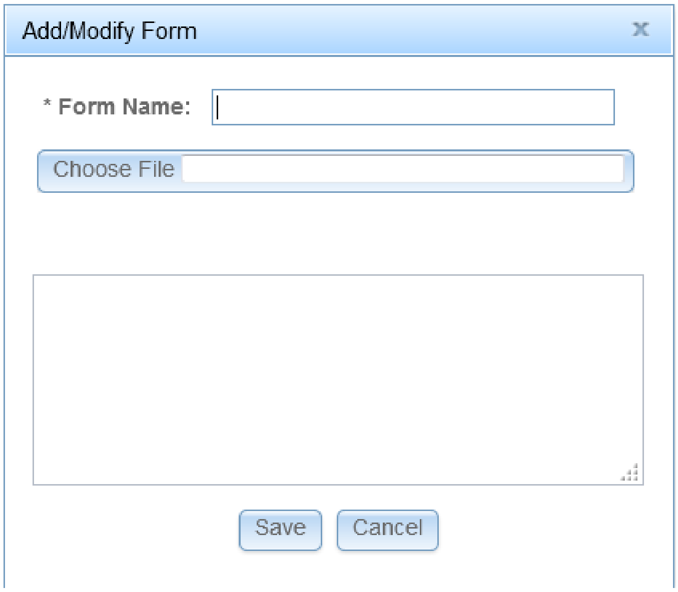


FIGURE 22-ADD/MODIFY FORM WINDOW AVAILABLE FROM THE MANAGE FORMS WINDOW.

1. Enter a **Name** for the **Form**.

2. Click the ***Choose File*** button.

This will open a window allowing you to navigate to your hard drive and shared drives to find the appropriate Form to upload.

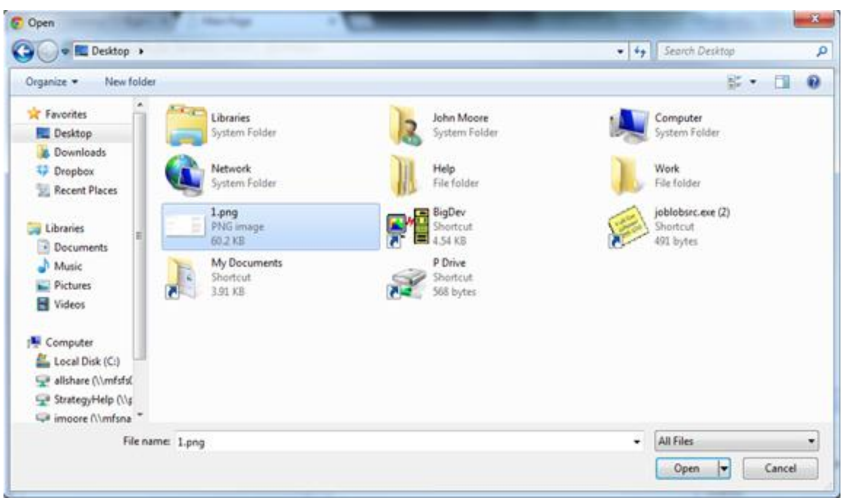


FIGURE 23-TYPICAL UPLOAD WINDOW APPEARS WHEN YOU CLICK IN THE CHOOSE FILE FIELD.

1. Navigate to Highlight the File to upload.

2. Click the ***Open*** button at the bottom of the window. The File will display in Choose File field.

3. Click the ***Save*** button to upload the file.

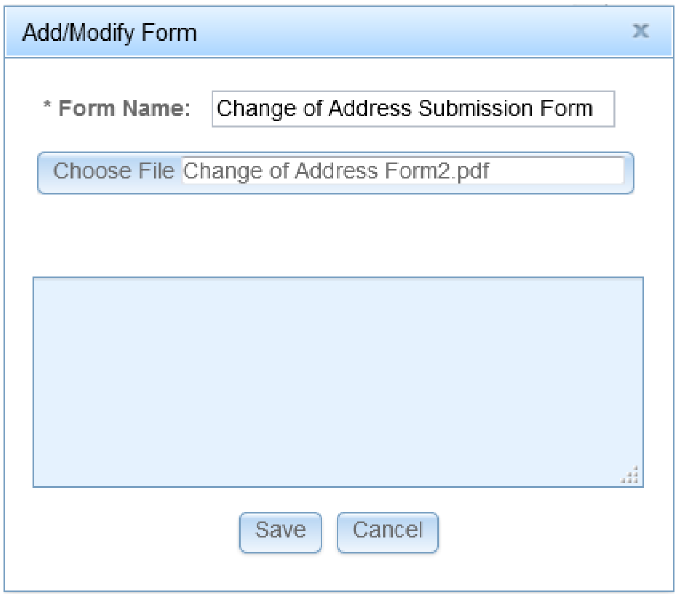


FIGURE 24-ADD/MODIFY FORM WINDOW ACCESS FROM THE MANAGE FORMS WINDOW.

The Form Name appears on in the Manage Forms window alphabetically when uploaded and is now published via the Forms screen.

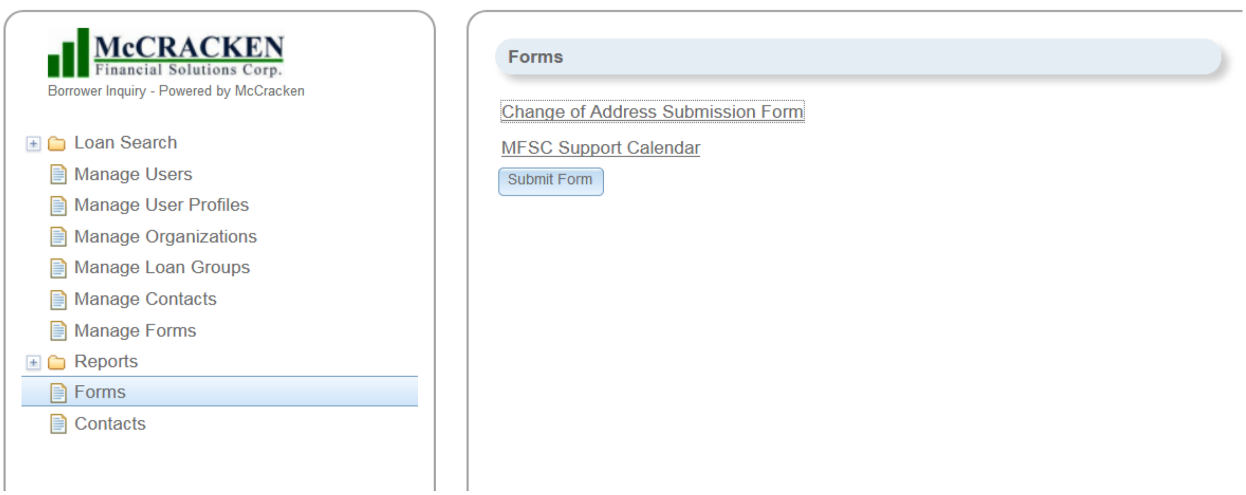


FIGURE 25-FORMS SCREEN AS OF RELEASE 19B DISPLAYS A SUBMIT FORM BUTTON.

Submit Form Button

As of Release 19B (May 2018), Borrower Inquiry allows applications users to submit completed forms from Borrower Inquiry. When a user clicks on the Submit Form button, Borrower Inquiry opens an Untitled Email addressed To the Contact Email Address entered by the system administrator at the bottom of the Manage Forms administration page.

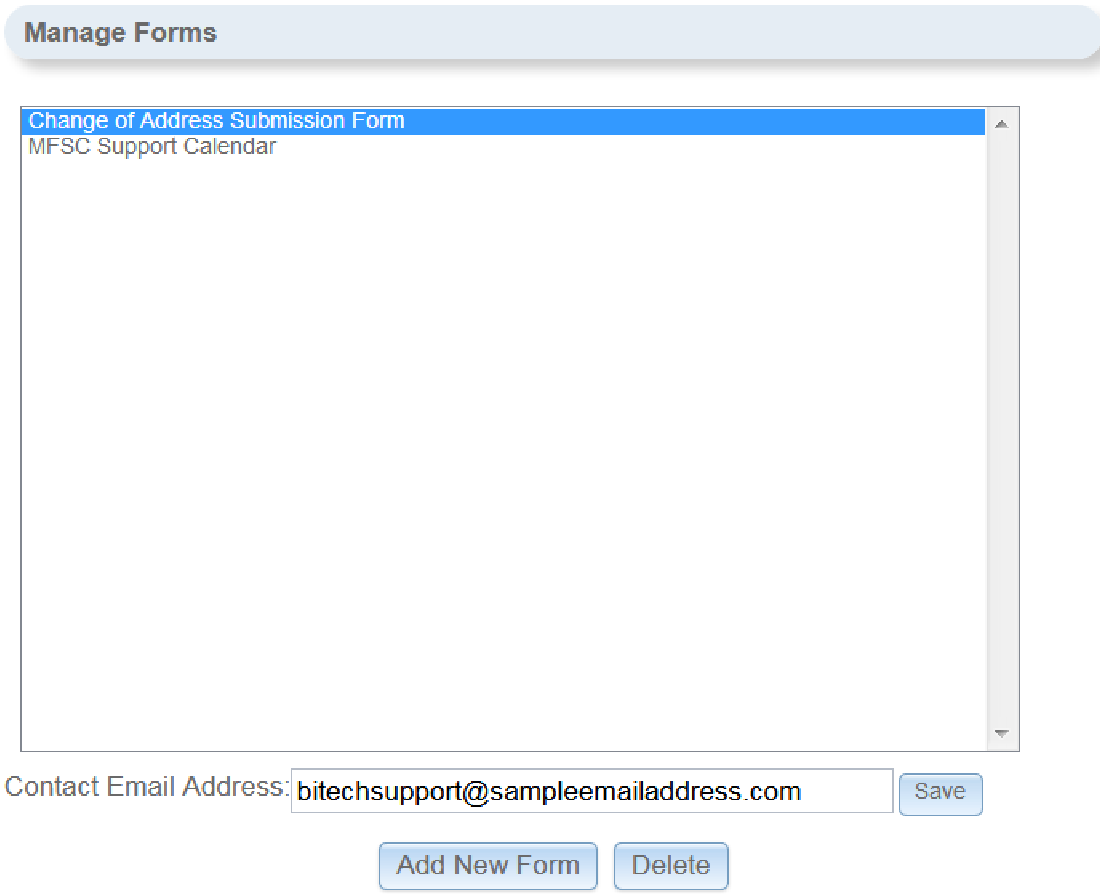


FIGURE 26-CONTACT EMAIL ADDRESS AT BOTTOM OF MANAGE FORMS PAGE ALLOWS BORROWER INQUIRY USERS TO RETURN COMPLETED FORMS TO AN EMAIL ADDRESS YOU DESIGNATE.

Users would attached the completed form to their email and click send to return the email to the designated email address.

Note: At this time there is one email address for use for any submission back to the lender..

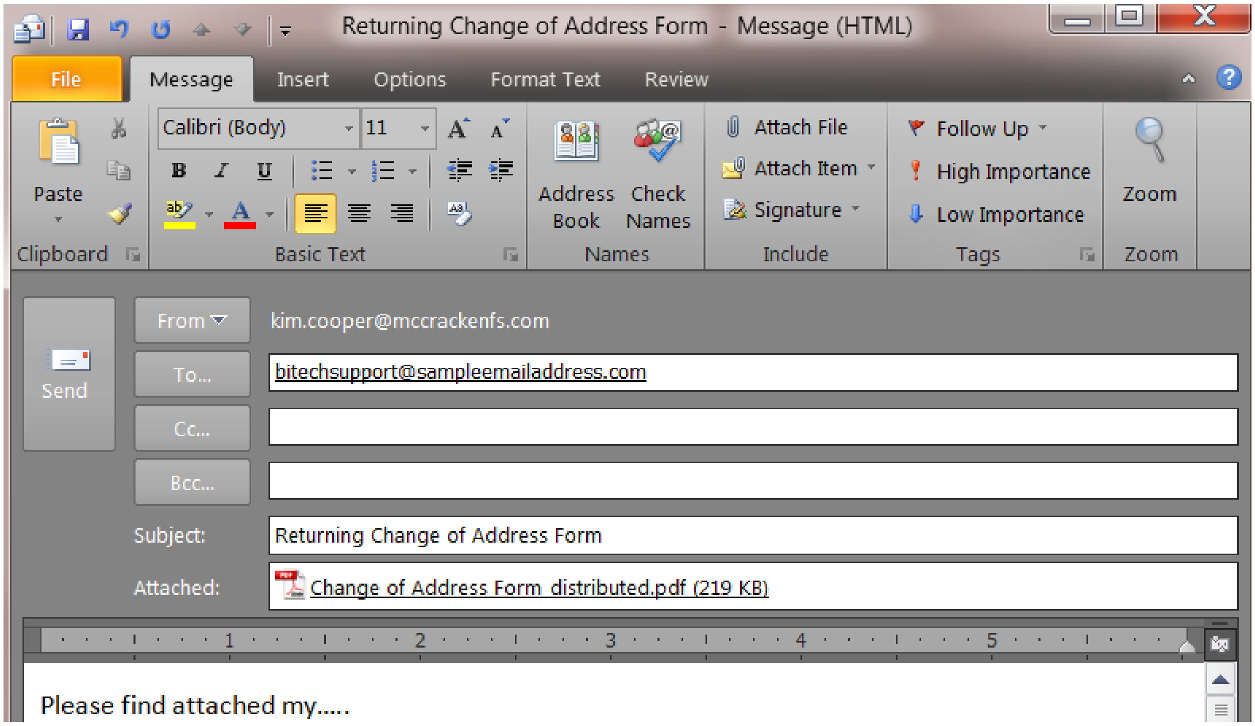


FIGURE 27-EMAIL GENERATED BY SUBMIT FORM BUTTON ON FORMS PAGE.

Other Administrative Topics

First Time Users

When adding Users to Borrower Inquiry, the system administrator assigns a temporary password. The first time the users accesses Borrower Inquiry, they are prompted to change their password.

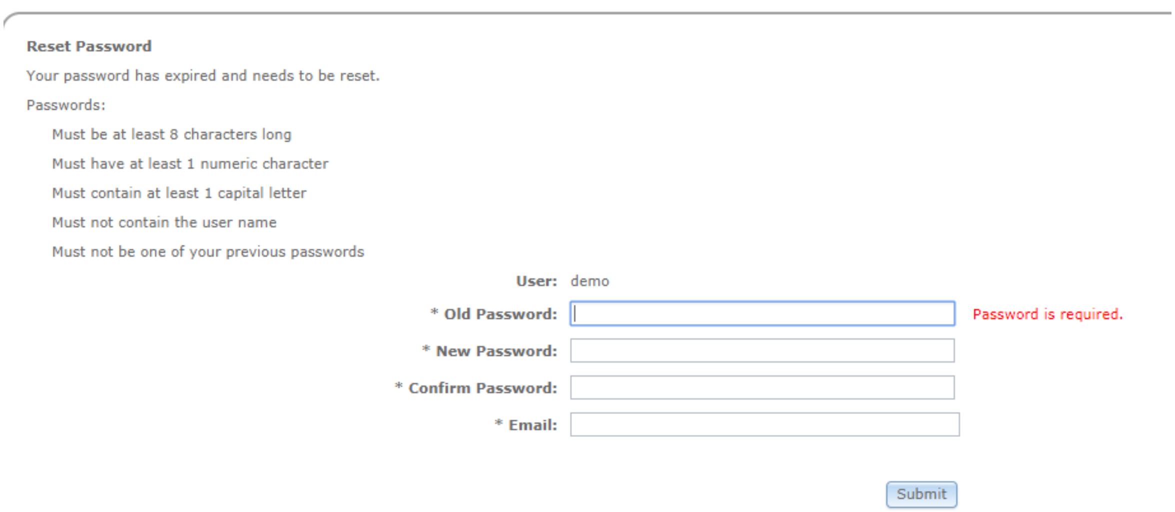


FIGURE 28-FIRST TIME USERS ARE PROMPTED TO CHANGE THEIR PASSWORD WHEN THEY FIRST SIGN IN.

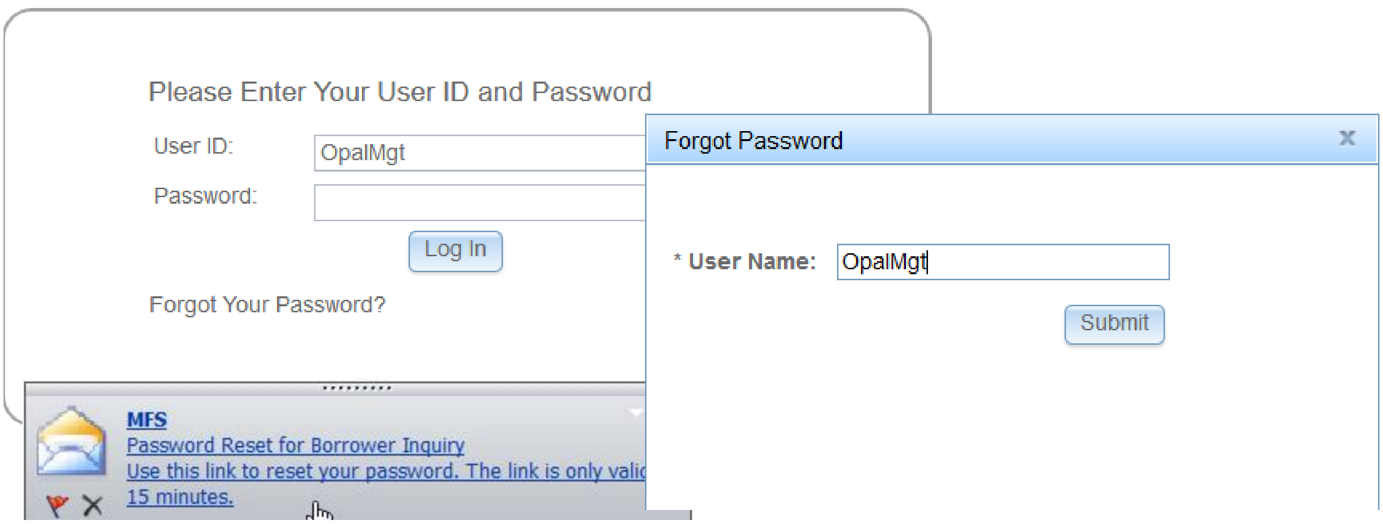
Users must reenter the temporary password. Enter a new password, confirm the password and enter an Email Address to be used by the Forgot Your Password function.

Passwords follow the following rules:

- Must be at least 8 characters long
- Must have at least 1 number
- Must have at least one capital letter
- Must not contain the user name
- And cannot be one of your previous passwords.

Forgot Your Password

Borrower Inquiry now supports emailing a temporary password to a Borrower. The sign in page supports a "Forgot Your Password" link . Clicking 'Forgot Your Password' brings up a dialogue box showing the User Name field. If the field is blank, enter your user name and click the Submit button. If there is no corresponding email address on file for the User Name, Borrower Inquiry prompts for an email address, and an email is sent to the address entered or on file. The link provided in the email is good for 15 minutes.



The following is the text displayed in the email. The email will also provide URLs to assist if the provided button does not take you to the Reset Password screen.

Hello, Sarah Smith

You recently requested to reset your password for your Borrower Inquiry account. Use the button below to reset it. **This password reset is only valid for the next 15 minutes.**

Reset your password

If you did not request a password reset, please ignore this email or contact support if you have questions.

If you?re having trouble with the button above, copy and paste the URL below into your web browser.

User Audit File

As of Release 19B (May 2018) Borrower Inquiry includes an audit file available for query that tracks the user id, IP address and the date/time anyone signs into and out of the application.

PBIUSRAUD - Borrower Inquiry - User Audit file

File	Field	Field Type	Field Description
PBIUSRAUD	***B2SEQUENCE***	***P***	***Sequence Number***
PBIUSRAUD	B2USERID	P	User ID
PBIUSRAUD	B2IPADDR	A	IP Address
PBIUSRAUD	B2APPVER	A	App. Version
PBIUSRAUD	B2TIMEIN	Z	Time In
PBIUSRAUD	B2TIMEOUT	Z	Time Out