FINASTRA

Originate Mortgagebot

Standard Release 23.3

Version 23.3

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Overview

This document contains:

- Installation Schedule and Notes
- Enhancements featured
- Finastra Support Information

Installation Schedule & Notes

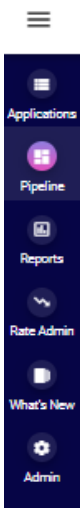
We will install Standard Release 23.3 into your Originate Mortgagebot UAT environment between 9:00 p.m. and 11:59 p.m. CT on Wednesday, September 6, 2023. The UAT environment will be unavailable during the installation window.

This release is scheduled to be installed in your Originate Mortgagebot Production environment between 2:00 a.m. and 5:00 a.m. CT on Thursday, September 21, 2023. The Production environment will be unavailable during the installation window.

PowerManager Rewrite: Pipeline

As part of the ongoing PowerManager rewrite, the Search Mortgage page is updated to provide a better user experience and is renamed to Mortgage Pipeline. The permissions required to access the page remain the same as they are today. All users that have access to the search mortgage page will see the updated page in its place. The user's default login page is also updated to Mortgage Pipeline if Search Mortgage was the users default login page. The new Mortgage Pipeline is responsive and adjusts to the screen size that you are viewing it on, allowing for efficient usage on all screen sizes. This is phase 1. In a future release we plan to make additional updates to further enhance the Mortgage Pipeline to allow for additional personalization and efficiencies within your workflow. With these updates and the updates that MortgagebotLOS is making, the two systems will have the same look and feel across the pipelines.

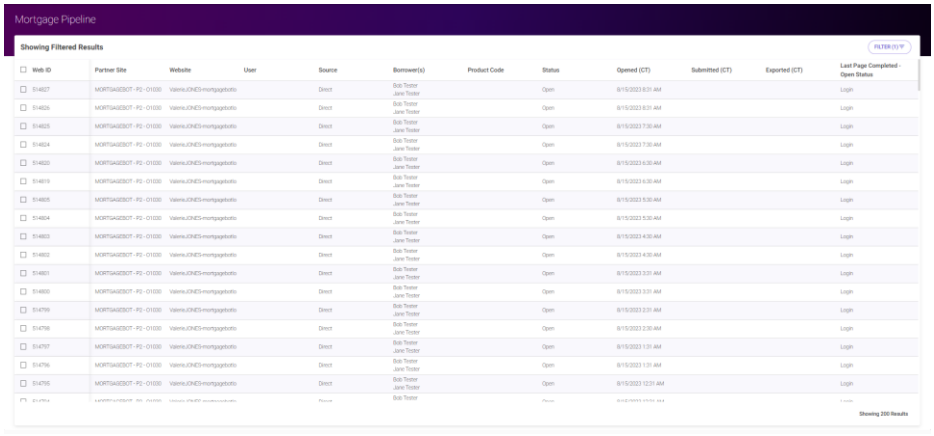
Pipeline Navigation Menu Item



Pipeline Results Table

When first navigating to the page the Search Results area displays the 200 most recent applications that you have access to as determined by their Opened Date, with the most recent displaying at the top. The initial results do not include anonymized applications. Once you apply a filter, the results set filters down to the top 200 results that meet the filter criteria as determined by their Opened Date. The results in the table are updated every minute. In a future release, pagination will be added, and the 200-result limit will be removed.

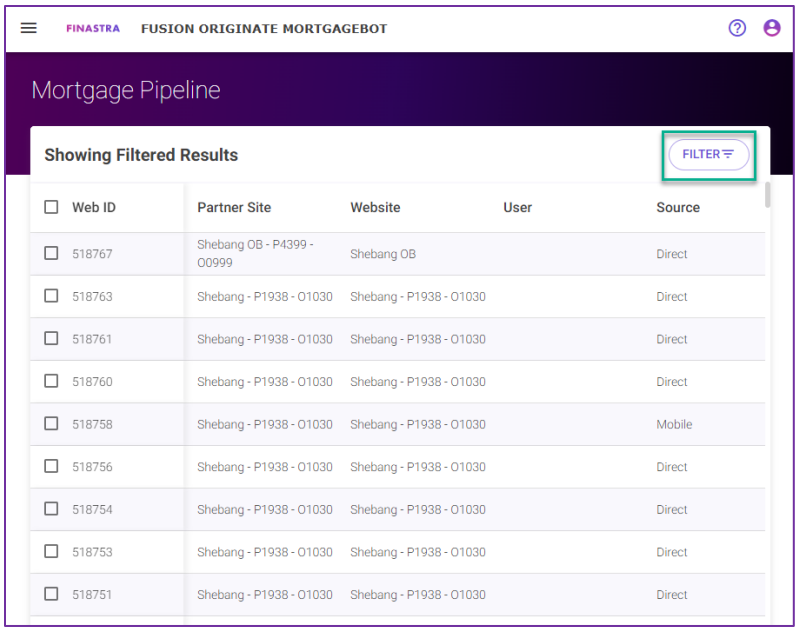
Example of Results Table with Results



Filter Search Results

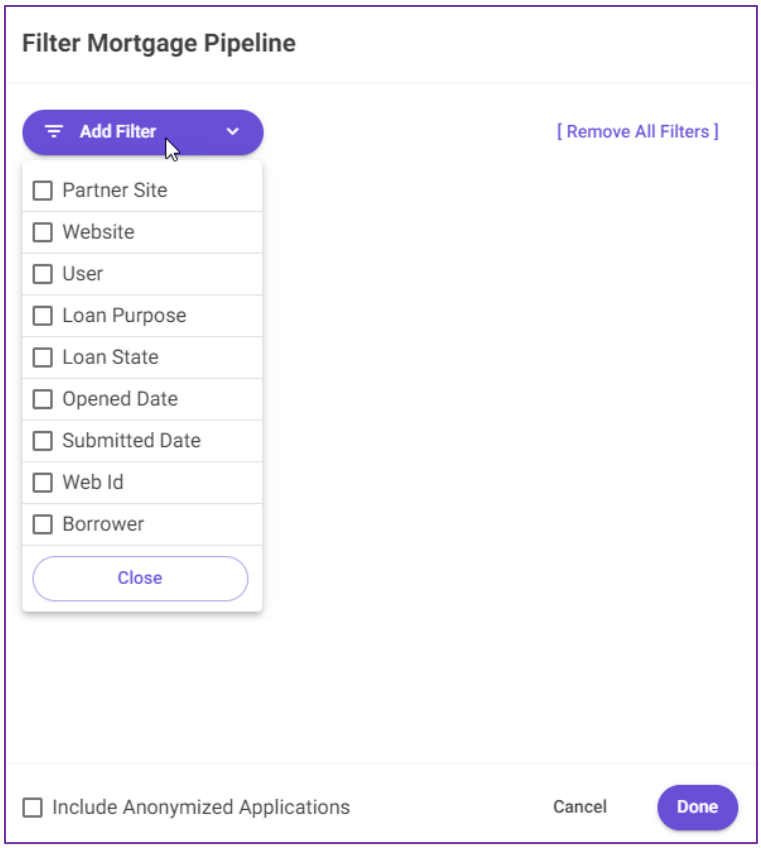
Your users have the option to use the “FILTER” button to narrow down the results to a specific subset of all applications they have access to.

Filter Button

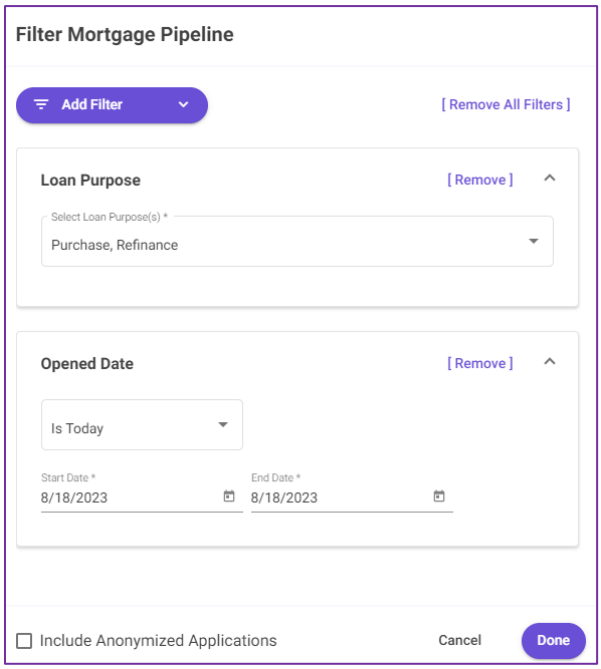


Users can filter by any of the fields in the screenshot titled “Filter Modal with Options”. When multiple filters are applied it will serve as an “And” option where the results meet all filter criteria set. Filter selection(s) are retained until navigating away from the Mortgage Pipeline page or the user session ends. In addition, users can "Remove" filters/selections or "Remove All Filters"/selections using the buttons in the filter modal as shown in the multiple filters applied section. The user must click “Done” to apply the filter to the result set. If the user wants to revert the filters applied back to what it was prior to opening the modal, they can click cancel to close the modal, and the view matches what it was prior to opening the modal.

Filter Modal with Options



Multiple Filters Applied



Filter Options Specifics

Most of the filter options display the same set dropdown list for all users, however, there are some fields that change based on the user's assigned permissions and the functionalities that exist for the sites that the user has access to. The differences in the dropdowns are described below. All match the options that the user had the ability to select from in Search Mortgage.

Partner Site: displays all partner sites the logged in user has access to, including Advisor sites.

> ***Note***: An Admin can hide the Advisor sites from the list for a user by turning off the Advisor permissions for that user.

Website: displays all websites the logged in user has access to.

User: displays all users the logged in user has access to within the domain they are logged into.

Loan Purpose:

Select All: always displays

Purchase: always displays

Refinance: always displays

Preapproval: always displays

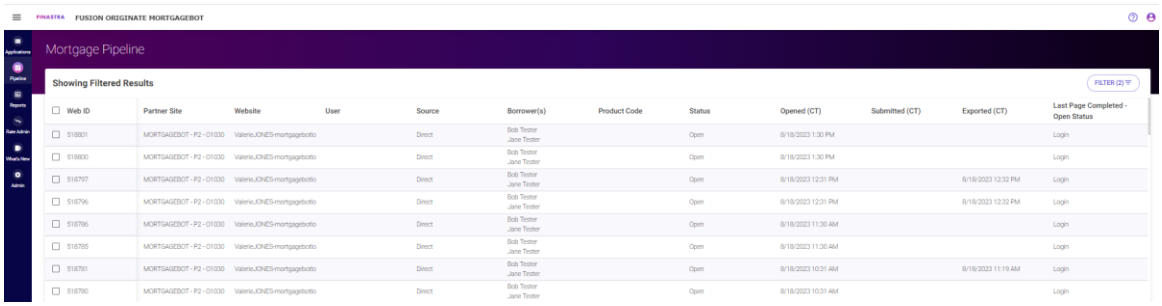
Construction: only displays if one of the partner sites that the logged in user has access to has been configured for construction loans at any point in time.

Home Equity: only displays if one of the partner sites that the logged in user has access to has been configured for home equity at any point in time.

Filter Results

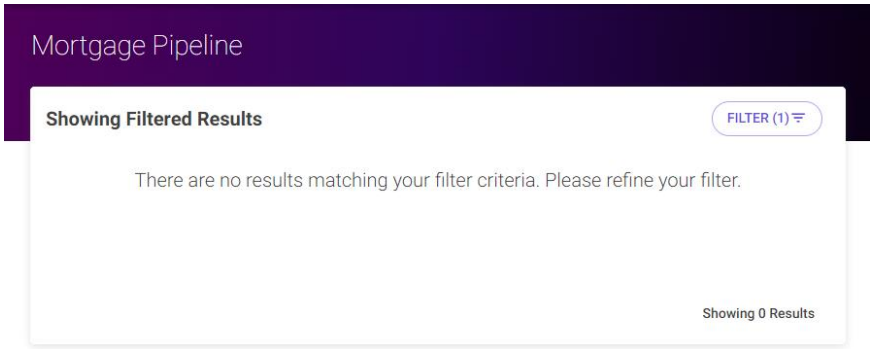
If there are applications matching your filter criteria the results table updates with the results.

Example of Results Table with Results



If there are no applications that match your filter a message displays notifying you.

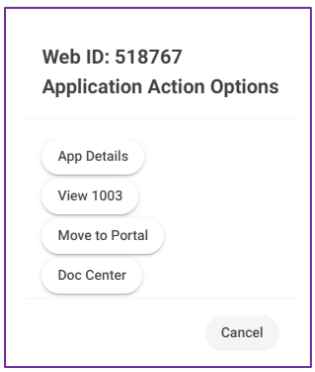
Example of Results Table with No Results



Action Items Modal

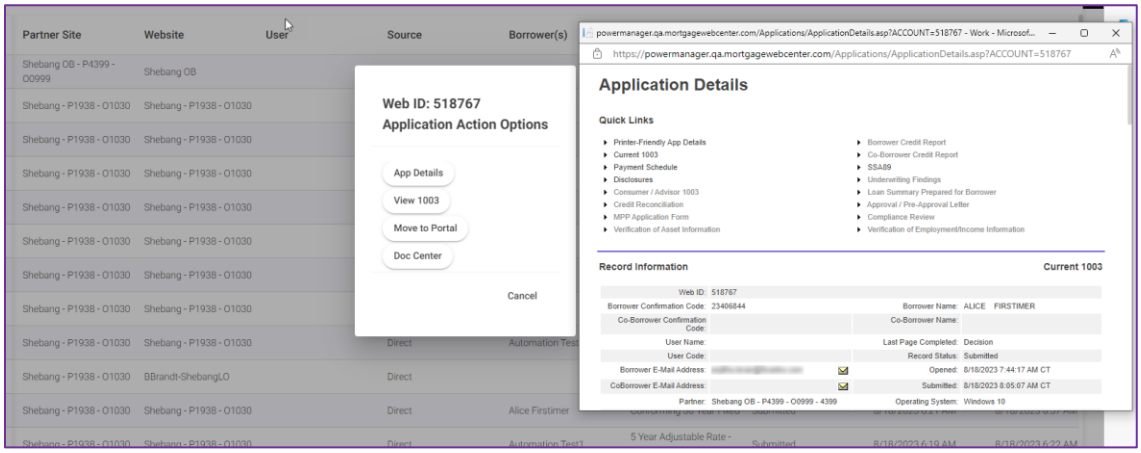
The list of action items for each application do not display as a field on pipeline. To access the action items for each application, click anywhere on a line other than in the checkbox and a modal is displayed with the list of applicable action items for that application. When applicable, the user will be able to view app details, access the consumer app, access the advisor app, access doc center, view/print the 1003, and move the application to portal. The action items that display for an application are the same that would show for it in Search Mortgage > Quick Links.

Modal Example



Click on the action item that you want to access, and it will open in a separate window.

Result of Clicking on App Details Example



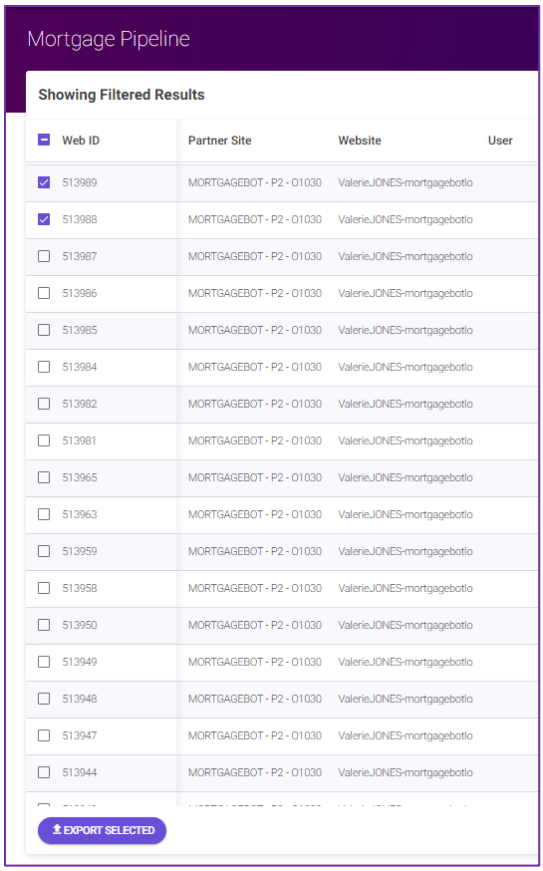
Manually Exporting Loans

If the logged in user has Domain/User permissions for Export, they have the ability to make a selection(s) for exporting.

1. Search for the loan(s) you want to export using the Mortgage Pipeline screen and click the check box beside each loan that you wish to export and then click Export Selected.

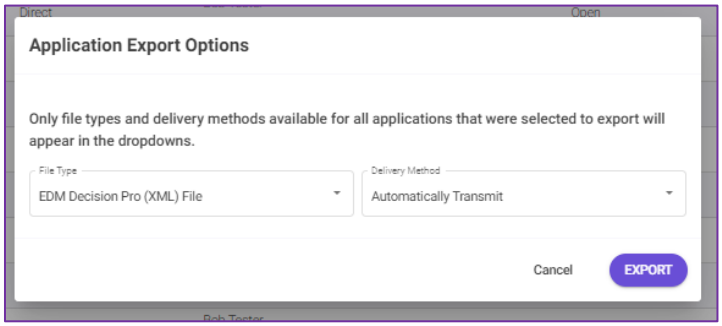
   Note: If you wish to select all from the search results, click the check box in the table header.

   Note: The export selected button does not display until a box is checked.

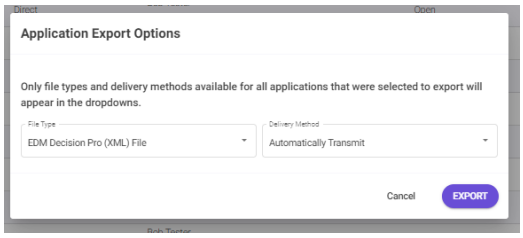


2. Select the type of file to export from the **File Type** list. Depending on the transmission types that you chose during the configuration of your site, some of these options might not display. When available, the export file types are DU File only, Mortgage Originate File (XML), EDM LaserPro (XML) File, EDM DecisionPro (XML) File, iLAD (XML) File, Fannie Mae 3.4 File.

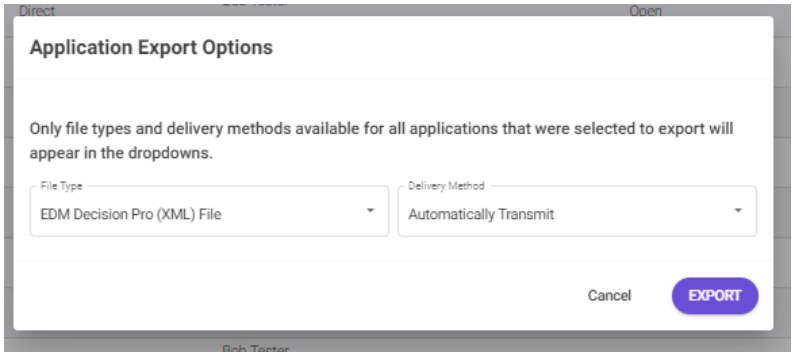
   Note: If multiple loans are selected to export, only file types and delivery methods that are available for all of them will be available for selection.



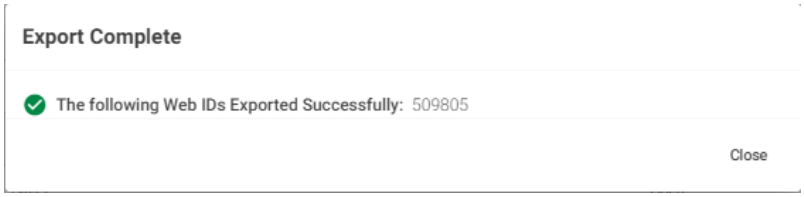
3. Next, choose the **Delivery Method** from the list. Depending on the transmission options you chose to use during the configuration of your site and the file type that is selected, some options might not display. When available, the delivery methods are manual download, automatic transmit, and mark account ready for export.



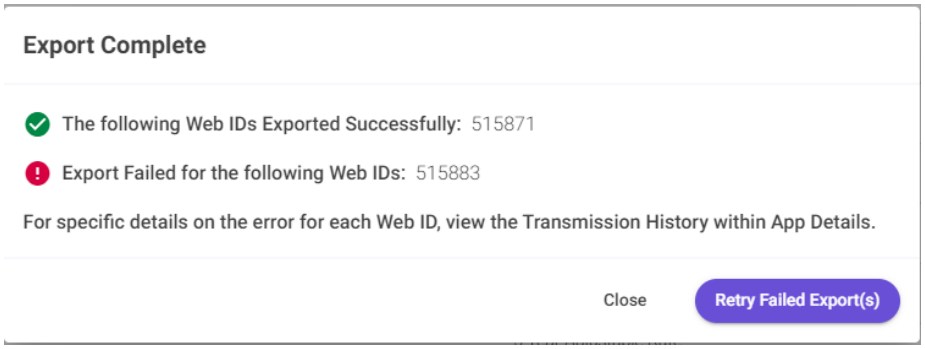
4. Click Export.



5. View the results of the export for each application you are exporting from the system.



6. If any applications failed to export, click on Retry Failed Exports to try, and export those again.



Note: If you selected Manual Download as the Delivery Method, when downloading a file for a single application, the file is automatically downloaded to the user's download folder. When downloading files for multiple applications, a zip folder containing all the files is automatically downloaded to the user's download folder.

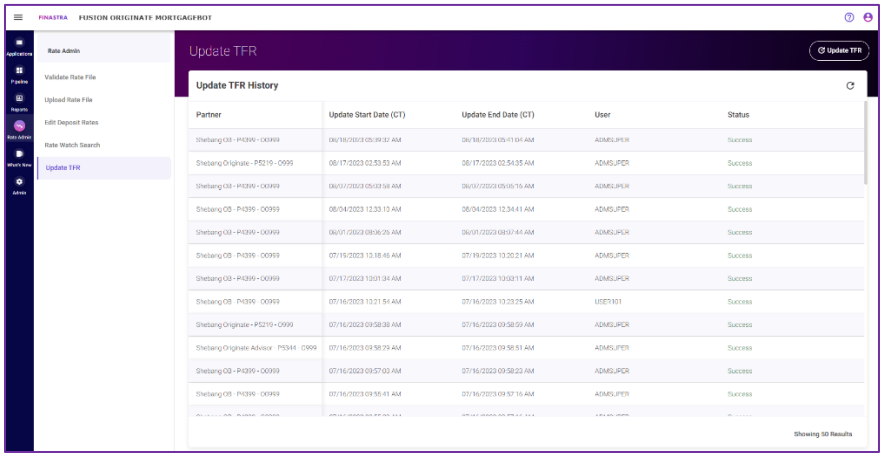
PowerManager Rewrite: Update TFR

As part of the ongoing PowerManager rewrite, the Update TFR page is updated to provide a better user experience. Like all other pages in the rewrite, this page is responsive, and the content adjusts to the screen size of your device. This page is used for manually triggering an update of Todays

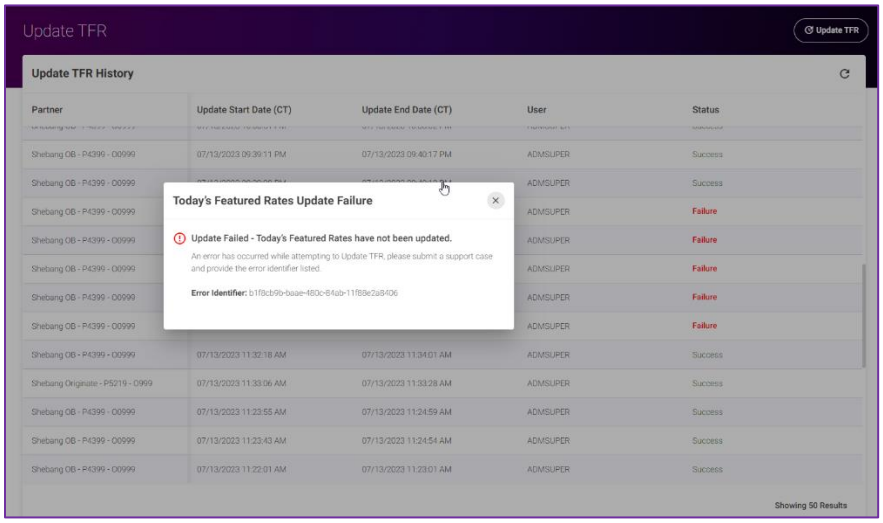
Featured Rates when using the integration with Optimal Blue. The permissions required to access the page remain the same as they are today and all users that have access to the page today will see the updated page in its place.

On the new page, there is an Update TFR History table which shows the 50 most recent manual update TFRs that were started from this page along with their results. If an attempt to update fails, clicking on the failed status opens a modal with the error information to share with the support team. This table refreshes when the Update TFR modal is closed, when the refresh icon in the right corner of the header is clicked, when the page is refreshed, or when you navigate back to the page from another location.

Update TFR Page with Navigation

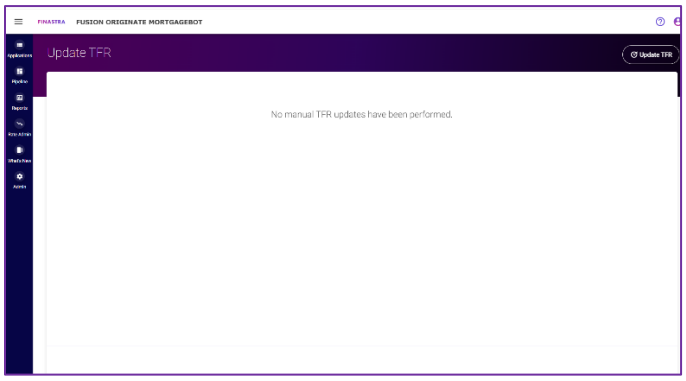


Update TFR Failed Status Modal



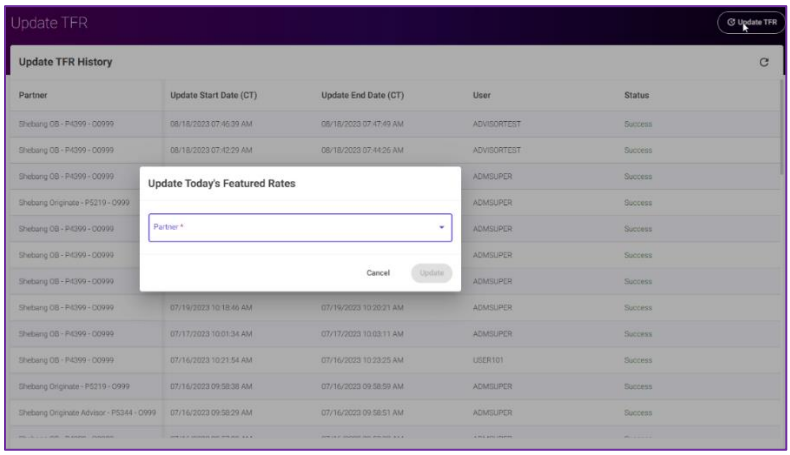
If there are no attempts to update Today's Featured Rates there is a message on the page instead of the table as shown below

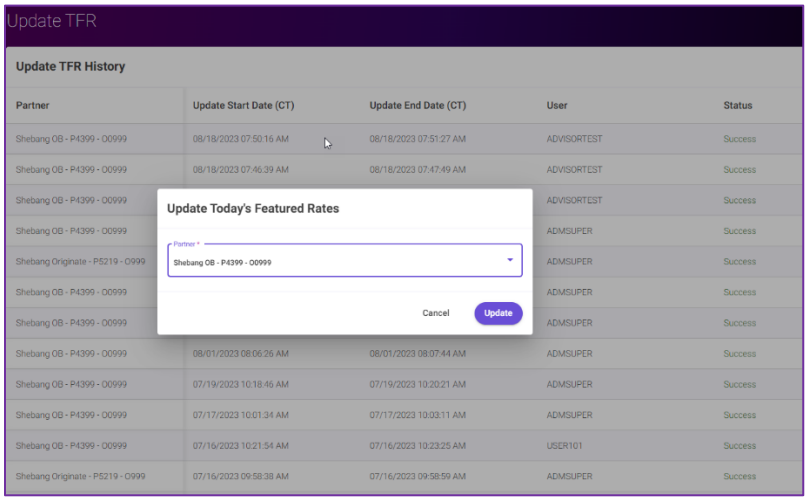
Update TFR Page with No Updates Attempted



To update Today's Featured Rates, click on the Update TFR button in the header and then select the partner that you want to update the TFR for. Only partners that are configured for TFR and the Optimal Blue integration display in the dropdown. If you only have one partner that this is applicable for it is auto selected for you. Once a partner is selected, click Update TFR to start the update process.

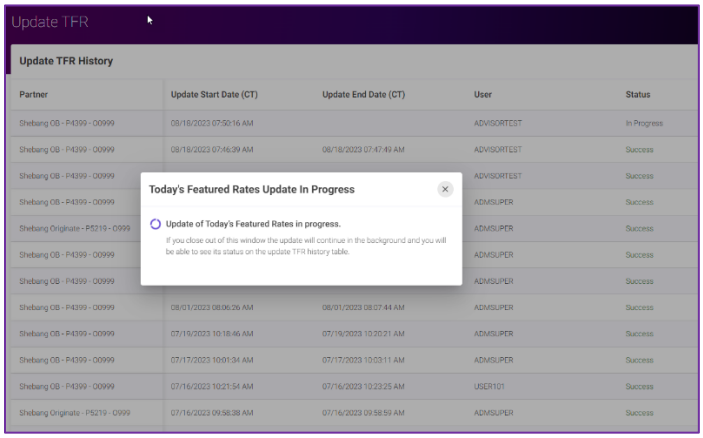
Update TFR Modal Start Process





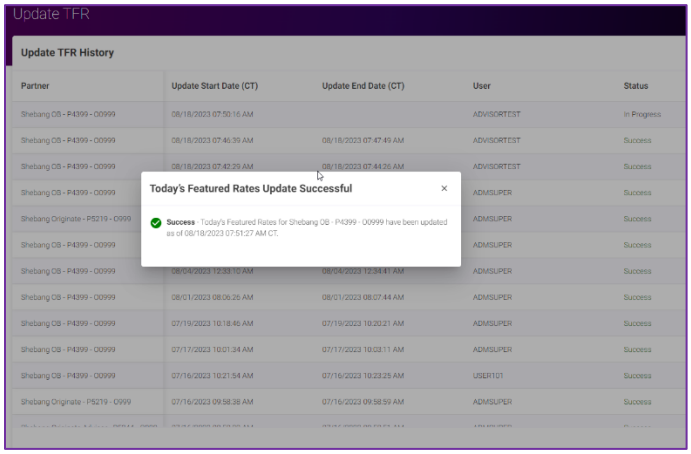
While Today's Featured Rates are updating, the modal displays an updating message to the user and gives the user the option to close out the modal. The update continues to process if the modal is closed, and the status of the update is available on the Update TFR History Table.

Update TFR Modal While Updating



When the Today's Featured Rates update finishes processing either a success or failure message displays if you are still in the modal.

Update TFR Modal Update Complete



Responsive Updates

- An issue is resolved in the Loan Estimate for Responsive loans where the grant money was not being included on the Adjustments and Other Credits line of the Calculating Cash to Close table, when the grant money is not deposited. (This update addresses Request for Change 00542296).
- An update is made to the responsive sites to announce the loading icon while using a screen reader, making it easier for visually impaired applicants to know when the page is loading.
- An issue is resolved for Responsive Check Rates where purchase rate searches were not returning any products when using the Loan Amount question instead of Down Payment. To add the Loan Amount question to your Check Rates for Purchase, please submit a Change Request under PowerManager > Administration > Change Request > Miscellaneous > Other Site Changes (This update addresses Request for Change 00549569 and 00465879).

- An issue is resolved where the tracking codes were not firing on every page in Responsive sites. (This update addresses Request for Change 00534991).
- An update is made to the Responsive where the tracking codes can now be placed on specific pages. To add tracking code to a specific page in your site, please submit a Change Request under PowerManager > Administration > Change Request > Miscellaneous > Add/Update Tracking Code (This update addresses Request for Change 00374317).
- An issue is resolved where PowerManager users received a blank page when trying to jump into a Responsive Loan Officer site application using the Consumer App link. (This update addresses Request for Change 00557463).
- An update is made to Responsive Check Rates to collect the Subject Property State, City, and County instead of ZIP Code to now match the functionality of Direct Check Rates. All customizations added to your Direct Check Rates for State, City, and County dropdown values are copied over to Responsive. To add or edit customizations, please submit a Change Request under PowerManager > Administration > Change Request > Miscellaneous > Other Site Changes. (This update addresses Request for Change 00525855).
- An issue is resolved on Responsive sites where date fields did not announce as date fields correctly in screen readers. (This update addresses Request for Change 00563290).
- An issue is resolved on Responsive sites where all the mandatory questions are now announced as required fields in screen readers (This update addresses Request for Change 00563290).

Originate Mortgagebot Miscellaneous Updates

- An issue is resolved where the qualifying PITI was not being used in the DTI calculation on an ARM loan when approving through PowerApprove. (This update addresses Request for Change 00526208).
- An update is made to rename the Qualifying PITI field to Qualifying Housing PMT in App Details for Direct and Responsive loans. This update was previously completed for App Details on Lending Portal loans.
- An issue is resolved where an apostrophe in the appraiser's name resulted in a TD while logging into the Loan Status page. (This update addresses Request for Change 00540715)
- An issue is resolved where the borrower received a TD when logging into loan status if the loan was approved outside of Originate Mortgagebot and the approval letter set to show in loan status has the interest rate on it.
- An update is made to send the ReportID from AccountChek VOIE or VOA as the Document Identifier in DU, LPA requests and iLAD file.
- An issue is resolved on OptimalBlue integrated sites where the products displayed on the Loan Selection page were not matching with Check Rates page for a first lien Home Equity application.
- An issue is resolved where the highest rate was displayed in the rate results when OptimalBlue returns different interest rates with the same price for a product with everything else the same. Now, rate results show the lowest rate.
- An update is made to the calculators in the Resource Center of Responsive, Direct, and Advisor sites (This update addresses Request for Change 00539230). Dinkytown made the following improvements to the calculators:
    - ADA improvements are made for continued support of WCAG 2.1 level AA.

    - Improvements are made to the graphical user interface on wide screen.
    - The definition for Rate of Return has been updated to include 2022.
- An issue is resolved where a blank approval/preapproval letter was sent to MortgagebotLOS ImageFlow for an approved application when the client was not configured to display an approval/preapproval letter, and had the Auto Generated Docs Active setting set to Yes.
- An issue is resolved where the builder information was not being sent in the iLAD file for Construction Permanent loans. (This update addresses Request for Change 00549234).
- An issue is resolved in Responsive and Direct sites where the credit pull errored out when the applicant entered a current address that was missing any part of the address (street address, city, state, zip code).
- An issue is resolved where the borrower received the session timeout email with a confirmation code while they were actively filling out the application, when the applicant started their application on the main partner site and after selecting a loan officer is redirected to a Loan Officer site.
- An issue is resolved for Lending Portal HELOC applications with two borrowers where the Subordinate P&I on the URLA form was doubled. (This update addresses Request for Change 00524933).
- An issue is resolved for Lending Portal Home Equity and Refinance applications with an ARM product selected, where the DTI calculation was not including the subject loan's monthly payment amount (This update addresses Request for Change 00522907)
- An issue is resolved for Direct where the borrowers received a blank loan status page when the Closing Agent name received from an LOS has special characters in it. (This update addresses Request for Change 00554335)
- An issue is resolved where the application deposit questions continued to display if the applicant switched products from one that is configured to display the questions to one that is not.
- An issue is resolved where applicant uploaded documents with type DocExDisclosures failed to push to MortgagebotLOS. All other document types were still correctly pushed to MortgagebotLOS. (This update addresses Request for Change 00564411).

Finastra Support

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

Please visit the Finastra Customer Success Community at https://support.finastra.com to log in to our online self-service Case Management system. If you forgot your password, simply click the Forgot Password link. Once logged in, you have the ability to use the Finastra Customer Success Community to troubleshoot issues and find answers to questions.

If your financial institution is not currently using these tools and would like to, please contact Finastra support for assistance.

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

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visit finastra.com.

North American Headquarters
744 Primera Boulevard
Suite 2000
Lake Mary, FL 32746
United States

T: +1 888 989 9009

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