Personas

View the "Persona Access to Encompass Settings and Add-On Products" Document

View the "Persona Access to Loans" guide

Personas represent job functions in your company. Each persona defines access to functions, forms, and tools. One or more personas are assigned to each user.

Note: Encompass ships with the *admin* user ID, for use by the main system administrator. Encompass also ships with two administration personas that are assigned to users who help with administration: the Super Administrator and the Administrator. These personas are not configurable, and are assigned when creating or maintaining individual user IDs. For more information, refer to the topic, Administration Personas.

To Create a Persona:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Personas**.
3. In the **Create a persona** section, click the **New** icon.
4. On the Create a Persona window, type a Persona Name, select a default access option, and then click **OK**.

Tip: When selecting the default access option, you can create the new persona with access granted to all features or access to no features. Select the option that will save the most time when you define the persona's access.

To Define Persona Access:

1. In the left panel, select a persona.
2. Select check boxes under each of the tabs to grant access to the functions and tools.
3. When finished, click the **Save** icon to save the persona.

Access Tab

Home Tab

Pipeline Tab

Loan Tab

Forms/Tools Tab

eFolder Tab

Trades/Contacts/Dashboard/Reports Tab

Settings Tab

External Settings Tab

Defines access to the External Company Setup settings in Encompass Settings. When you select the **Company Details** check box, all check boxes in this tab are selected, enabling the persona to access all the settings within the External Company Setup setting. Clear each check box to limit persona access to the corresponding external company setup setting.

- Create Organizations - enables the persona to create TPO companies and branches
- Delete Organizations - enables the persona to delete TPO companies and branches
- Export Organizations - enables the persona to export TPO companies and branches
- Create/Edit Banks - enables the persona to create and edit banks
    - Delete Banks - enables the persona to delete banks.
- TPO Organization Settings - enables access to the Company Details window in the Encompass Settings> External Company Setup> Company Details section.
    - Use the options within this section to enable/disable access to individual tabs within the Company Details window. You can enable access to selected tabs within the Company Details window and restrict access to others, if needed. You can also define the persona's editing and viewing rights by selecting the **Edit** check boxes for each tab.
- TPO Contacts - enables access to the Third Party Originator Contacts section of the Encompass Settings> External Company Setup> Company Details setting.
    - Use the options within this section to define the level of access for the persona within the Third Party Originator Contacts setting, such as the ability to create/edit, export , and delete TPO contacts. Select the **Sales Rep** check box to assign Sales Rep privileges to the persona. Users indicated as the Sales Rep are displayed for selection in the Add Sales Rep window available in:
        - Encompass Settings> External Company Setup> Company Details> Company Details window> Basic Info tab

    - Encompass Settings> External Company Setup> Company Details> Company Details window> Sales Reps / AE tab
    - Encompass Settings> External Company Setup> Company Details> Third Party Originator Contacts> TPO Contact Details window> TPO Sales Rep Information section
- TPO Settings - enables and defines access to the TPO Settings in Encompass Settings> External Company Setup
- TPO Fees - enables and defines access to the TPO Fees setting in Encompass Settings> External Company Setup
- TPO Reassignment - enables and defines access to the TPO Reassignment settings in Encompass Settings> External Company Setup
- TPO Custom Fields - enables and defines access to the TPO Custom Fields settings in Encompass Settings> External Company Setup
- All TPO Contact Information - enables and defines access to the All TPO Contact Information settings in Encompass Settings> External Company Setup
- TPO WebCenter Document List Settings - enables and defines access to the TPO WebCenter Docs setting in Encompass Settings> External Company Setup
- TPO Disclosure Settings - enables persona to access the TPO Disclosure Settings tool in Encompass Settings > External Company Setup. Here authorized users can select the **Creditor Override on Statement of Denial** check box to enable Encompass to automatically populate their company's contact information (as entered in the Company Information setting) to the *Creditor Contact Information* section of the Statement of Denial input form *only* for loan files in the Correspondent loan channel with non-delegated underwriting.

Personas Provided with Encompass

The following Personas are provided when you install Encompass.

Persona	**Description**
Loan Officer (LO)	Develops business and initiates loans. Develops new client relationships and manages relationships over time. Initiates the loan process. Gathers basic client information. Orders services for prequalification and pre-approval. Communicates with processor. Monitors loans in the Pipeline by tracking milestones and items requiring attention.
Loan Opener (OP)	Receives loans from the loan officer and then reviews and further prepares them for the loan processor.
Loan Processor (LP)	Coordinates people and information to construct and finalize loans. Uses tools such as forms documents, and communication logs. Monitors own Pipeline by tracking milestones and items requiring action.
Underwriter (UW)	Verifies loan accuracy, provides conditions to be met, and then verifies that conditions are met.
Closer (CL)	Manages the closing process. Completes and audits the closing information. Orders closing documents. Reviews, prints, and reorders returned closing documents.
Funder (FN)	Manages the funding process.
Secondary Marketing (SM)	Determines pricing strategies and develops/implements loan programs.
Lock Desk (LD)	Receives and processes lock requests.
Shipper (SH)	Assists with inventory control and provides input to secondary marketing functions. Ships loans to document custodians and the investor.
Manager (MG)	Manages the business. Monitors the Pipelines of loan team members. Manages the bottom line, such as resource assessment and management, and financial forecasting.
Marketing (MK)	Markets to contacts to generate leads.
Post Closer (PC)	Confirms all documents are completed and generated.
Servicer (SV)	Services the loan.
Quality Control (QC)	Inspects loans for quality.
Accounting (AC)	Manages financial documents.
Archiver (AR)	Archives loan documents for the future retrieval.
Super Administrator (admin)	Administers the system. Maintains company, organization, and user settings. Maintains default system settings. Has access to all system features and functions.
Administrator	Based on position in company, has access to various company settings.

Create New Personas for Use With Third Party Originators (TPOs)

To start managing the information and permissions for the third party originators (TPOs) that your company does business with, the Encompass administrator must create a *TPO Administrator* persona and an *Account Executive* persona. Based on the access rights configured for each persona, assign the applicable persona to the appropriate users.

- **TPO Administrator -** Using the instructions provided above, create a new persona called *TPO Administrator*. This persona should have access to all External Company Setup settings. Using these settings, the TPO Administrator will manage all existing TPO companies, create new companies, branches, and contacts, and manage the amount of access TPO managers and Account Executives have to the External Company Setup settings. Additional setup responsibilities include (but are not limited to) configuring criteria for accepting loans from the TPO, assigning TPO WebCenter websites and LO comp plans to a TPO company, and creating custom fields to provide to the TPOs. They will also have access to all of the loan files submitted to Encompass from a TPO. Note that this persona is not intended to have the same permissions and access rights as the *admin* user ID or the Super Administrator or Administrator personas.

  Note: When configuring this persona, do not select the **TPO Contacts** > **Sales Rep** check box. This check box is intended only for the Account Executive persona.
- **Account Executive -** Using the instructions provided above, create a new persona called *Account Executive*. This persona is intended to be the sales rep assigned to TPO companies. When configuring the settings for this persona, be sure to select the **TPO Contacts** > **Sales Rep** check box. With this setting enabled, users with the Account Executive persona are eligible to be the sales rep assigned to TPO contacts. They will have access only to the TPOs and loan files that they have been assigned to. If this **Sales Rep** setting is not selected, Encompass assumes the user with this persona is the TPO Administrator.

Work with Personas