Equifax Mortgage Gateway

User Guide

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Welcome to the Equifax Mortgage Gateway

Welcome to the Equifax Mortgage Gateway (EMG); your one-stop access to the broad portfolio of products Equifax Mortgage Solutions (EMS) has to offer. EMG provides easy access with the ability to manage security features and user permissions. In fact, EMG was designed with the objective to effectively function as a self-service tool, putting the control where it belongs, in the hands of your business.
This user guide has been designed to get you started and will lead you through each process, step-by- step. Be sure to visit the EMG Resource Center for additional reference materials and user aids.

We hope you find your Equifax Mortgage Gateway experience to be intuitive and efficient.

Thank you for selecting Equifax Mortgage Solutions for your business needs.

Getting Started

The Equifax Mortgage Gateway (EMG) system is a secure, web-based portal designed to assist lenders in accessing various products necessary to support the mortgage origination process.
Products available include the following:

- Credit Reports, including Trended Credit*Hi-Lite™ (TCHL), Credit*Hi-Lite, Residential Mortgage Credit Report (RMCR), and combined Merged Credit/RMCR. Credit Reports can be modified and updated to Merge Plus.
- Accelerated Rescore (Coming soon)
- Undisclosed Debt Monitoring™ (UDM)
- Flood Certificates. (Coming soon)
- Automatic Valuation Models (AVM), including Home Value Explorer (HVE), and Property and Data Analytics reports. (Coming soon)
- CreditXpert products.(Coming soon)
- Workforce Solutions, The Work Number®.(Coming soon)

In addition to ordering these products, EMG allows you to request updated Credit Report orders, view the reports ordered, and run billing and turnaround time reports. EMG provides you with forms you can use to request offline products, including a Non-traditional Mortgage Credit Report, an International Mortgage Credit Report, and an Accelerated Rescore, as well as forms you can use when you need to fax additional information to EMS.

In EMG, you perform all of these activities within an account. You should note that this account may also be used for other applications, and EMG will allow you to interact with product orders placed for the account, not just those placed within EMG for the account.

NOTE *If your account is linked to other accounts, you can also interact with orders placed within an account linked to your accounts.*

User Roles

There are two distinct user roles for EMG:

- ***Supervisor***
  - Account management. The supervisor role was designed to perform the following account management tasks:
    - Create Normal and Supervisor users
    - Assign product access rights
    - Edit Supervisor/Normal user profiles and reset passwords.
    - Delete or make users (both Normal and Supervisor roles) inactive when they no longer require access to the EMG platform.
    - Manage security features
    - Manage rules (UDM only)

  The supervisor role may also be assigned any product access rights available to the normal user role.

  For more detail regarding the supervisor account maintenance capabilities, please reference the *Account Supervisor* section.

- ***Normal User:***
  - Access to order Equifax Mortgage Solutions (EMS) products and services via EMG. The *Normal User* has the ability to perform the following activities based on product permissions assigned by the *Account Supervisor*:
    - Order products
    - View reports
    - Review recent orders placed for the account and linked accounts.
    - Search orders that match specified criteria.
    - Modify his/her profile and change password.

New Account Registration

If this is a newly created account, you must register the initial user for your account. Your sales representative will provide you with the information required to complete the registration process:

- The account number (provided by your sales representative)
- An account invitation code (system generated and delivered to the account designated point of contact; if the code is expired, please contact customer support to have a new code generated)

You will need the following information during the account registration, so be sure to have everything readily available:

- The first and last name of the individual listed as the account point of contact
- The zip code associated with the company address provided during account setup

During the account registration process, you will create a supervisor user. This userid will subsequently have access to create additional supervisor users as required, as well as the normal users requiring access to order/view products.

1) Ensure you have all of the information required to complete the registration process: the account number, the account invitation code, the first and last name of the account point of contact, and the zip code associated with the company address used during account setup. Please contact your sales representative if you do not have all of the required information.
2) Access the Equifax Mortgage Gateway to begin registration: https://emortgagegateway.equifax.com/login Click the 'New account registration' button as shown in *Figure 1* below.

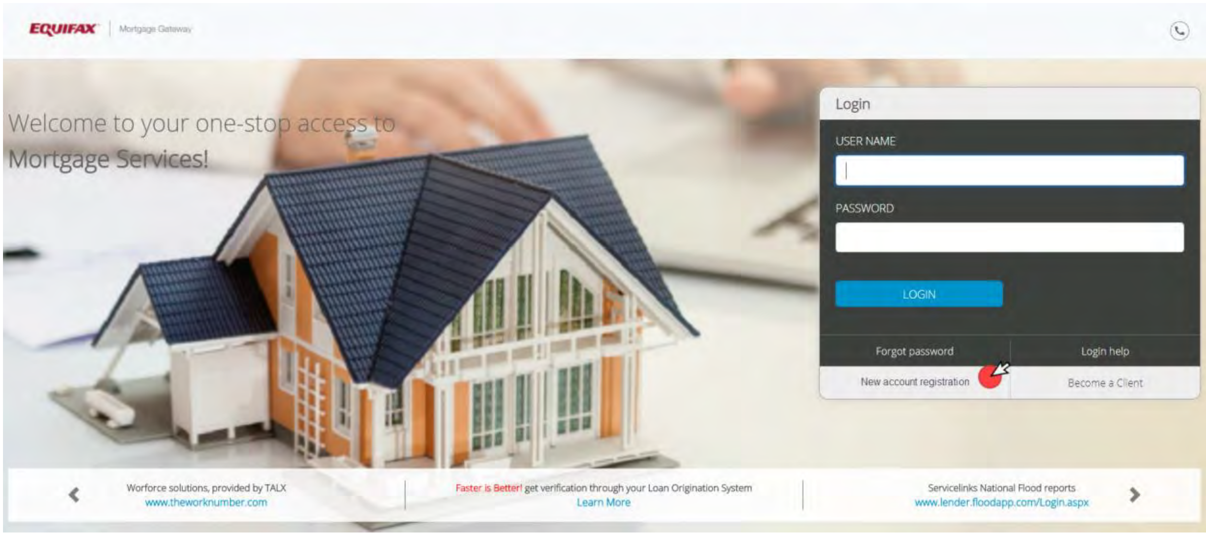


Figure 1 Equifax Mortgage Gateway registration

3) You will be advanced to a page providing critical registration information. After you have read the information and are ready to proceed, click the ‘Next’ button.

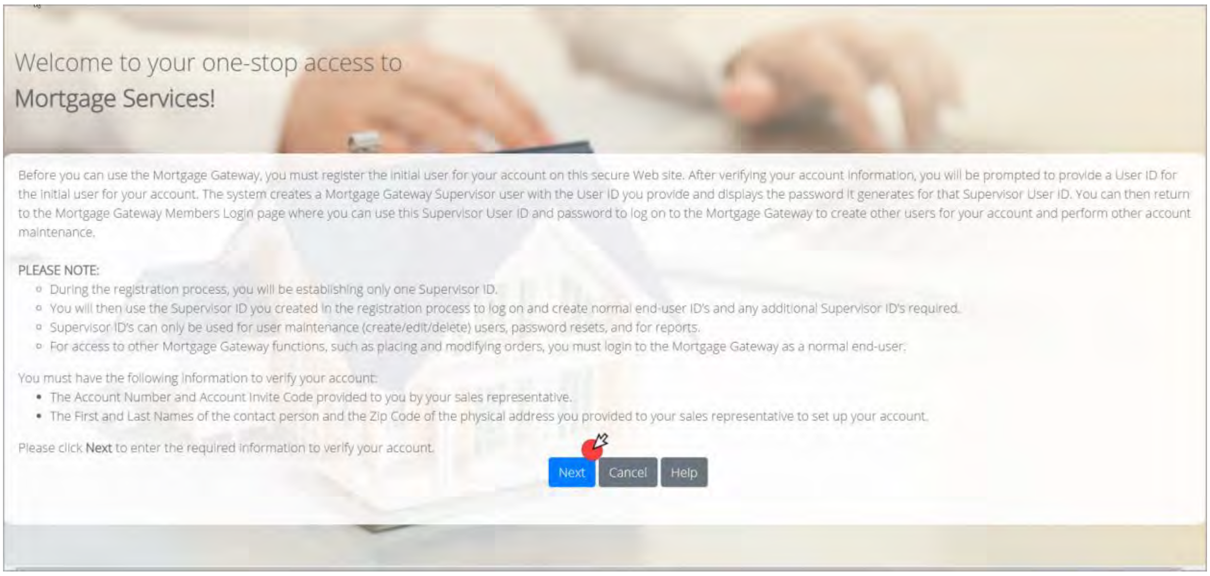


Figure 2 Equifax Mortgage Gateway registration information page

4) Enter all of the required account information and click the ‘Verify’ button.

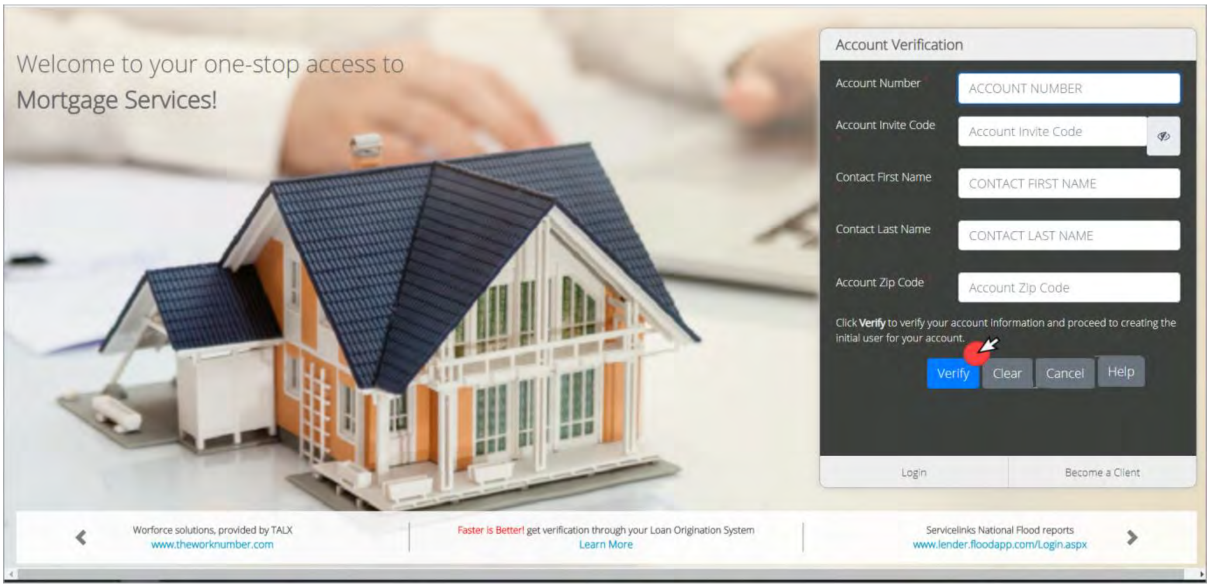


Figure 3 Equifax Mortgage Gateway account verification

User Registration

The first time you access the Equifax Mortgage Gateway (EMG) portal as a user, you will need to register your user name and create a password. User names are assigned by your account supervisor during the user creation process; your account supervisor will provide you with your user name prior to registration.

1) You will receive an email with a registration link. Click the link within the email:

Figure 4 Equifax Mortgage Gateway registration email

2) Enter your user id and click the 'Verify' button.

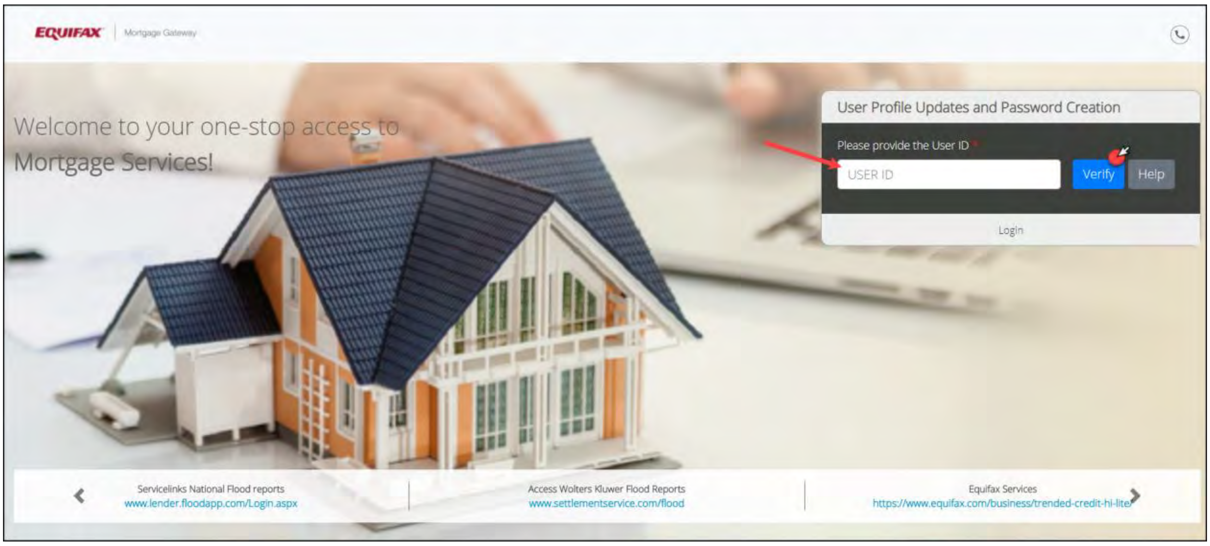


Figure 5 Equifax Mortgage Gateway registration process

3) You will advance to the user profile page. Most of the fields will be pre-populated with the information submitted by your account supervisor during the user id creation process. Verify the correctness of the information and edit as appropriate. You will be required to create a password and select and answer a password hint question to complete registration. When all of the required fields are completed, click the 'Register' button as shown in *Figure 6*.

NOTE: *Password must not contain the User ID. Passwords are a minimum of 8 characters, a maximum of 50 and must contain one uppercase letter, one lowercase letter, one number, one special character (acceptable special characters include @ # $ - ! % ?), must not have more than two repeating characters and shall not contain government issued ID number.*

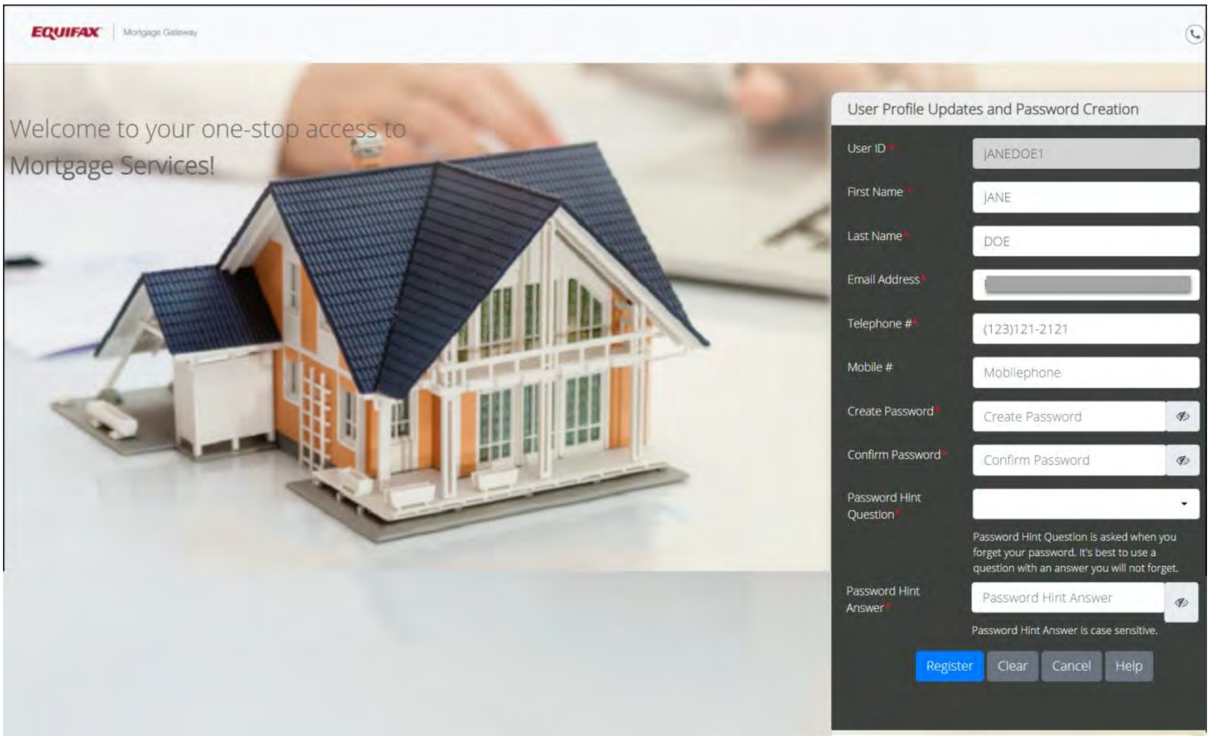


Figure 6 User profile updates and password creation

Once your user id has been registered, you may now login to access all of the products your account is provisioned for and that your userid has access rights to.

Logging in to the EMG Portal

Open your browser and navigate to the following URL: https://emortgagegateway.equifax.com/login

1) Enter your user name (user id) and password as shown in *Figure 7* below; click the 'LOGIN' button. If you are unable to remember your password, you may click the 'Forgot Password' button or contact your account supervisor and request a password reset.

   NOTE: If you fail to enter the correct password for three consecutive attempts, your user id will be locked; please contact your account supervisor to unlock your user id and reset your password. For additional login information, click the 'Login Help' button.

The phone icon at the top right of the login page provides customer support contact information.

2) You will be advanced to the multifactor authentication page. If IP restrictions have been set up for your account, this step will be bypassed.

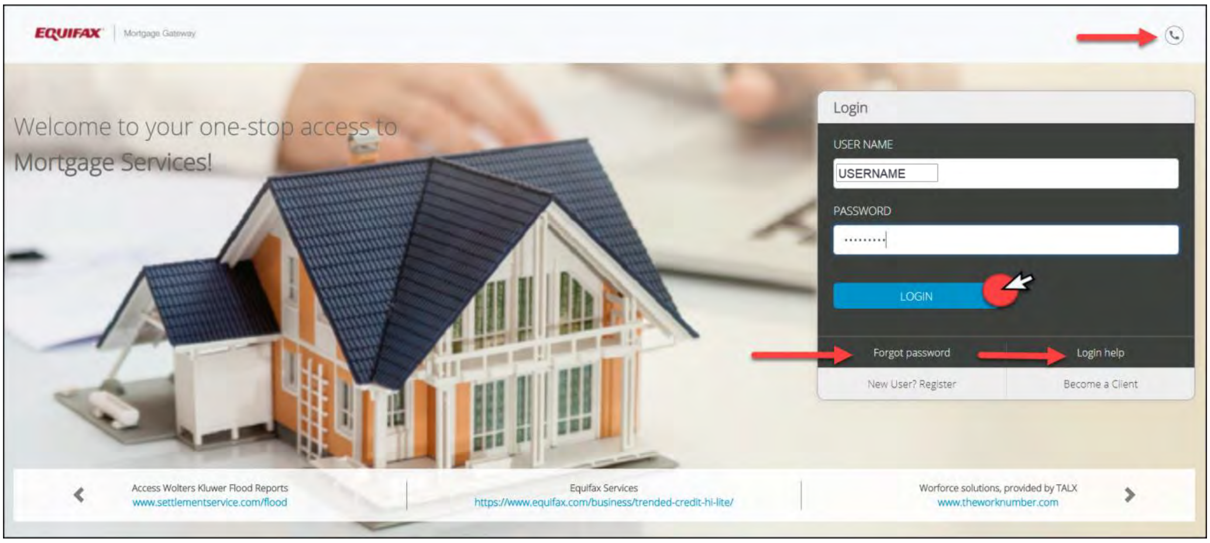


Figure 7 User login

Security Features

Security features available for EMG include *IP restrictions* and *multifactor authentication*; Equifax requires that one of these features must be enabled. IP restrictions are set up and managed by the account supervisor; if IP restrictions are active, you will not see the multifactor authentication page.

Multifactor Authentication

Once you have clicked the 'Login' button, you will be advanced to the multifactor authentication page and an email will be sent to the email address provided during the registration process. The email is system generated and contains a one-time authorization code. A one- time use authorization code means once the code has been used for login, or if it is not used within 10 minutes of receipt, the code may not be used for this or future logins. If you do not receive an email within a few minutes of clicking the 'Login' button, please contact your account supervisor to verify the email address in your profile is correct and there aren't any typographical errors. See Figure 8 for a sample authorization code email message.


[IE] Mortgage Gateway One Time Authorization Code

mortgage.support@equifax.com via amazonses.com
to USER NAME

You have requested online access to Equifax Mortgage Gateway.

Your One Time authorization code is 858242

The authorization code is time sensitive and will expire in 15 minutes.

Don't share the code with anyone - we won't call to ask for it.

If you believe you received this message in error, please contact customer support at 866-746-3780.

Note: This is a system generated message. Please do not reply.

Figure 8 One time authorization code email

Enter the one time authorization code received then click the 'Verify' button. See Figure 9 below.
Click the 'Resend Code' button if you need a new code to be sent for whatever reason.

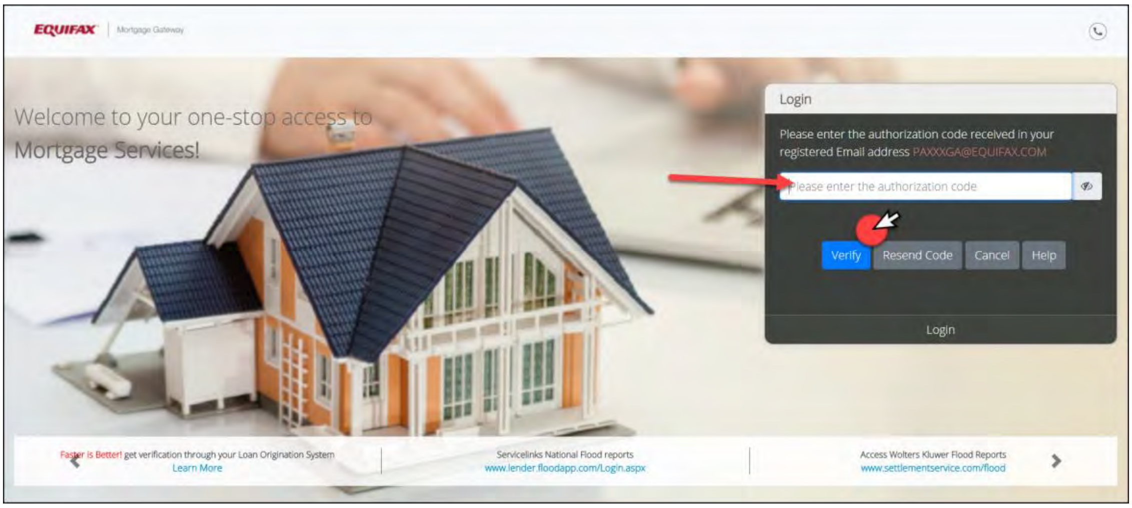


Figure 9 Multifactor authentication: submitting the one-time authorization code

Multifactor Authentication – Remember Me

When logging in the second time, you will be given the option to bypass the multifactor authentication as long as our system recognizes your login device. To activate the 'Remember Me' feature, perform the following steps when entering the authorization code:

1) Enter the authorization code sent to you via email (see Figure 8).
2) Click the 'Remember Me' box in the lower left side of the login frame (see figure 10).
3) Click the 'Verify' button.

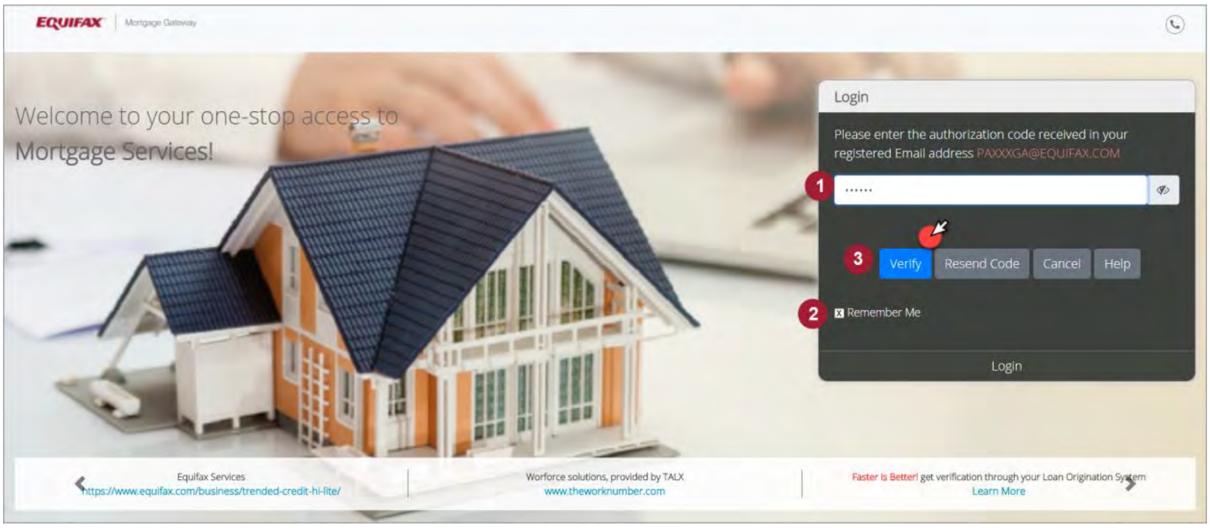


Figure 10 Multifactor authentication: submitting the one-time authorization code

The first time you login you will be presented with an FCRA permissible purpose statement popup. You may disable this pop-up from appearing every time you login by checking the 'Please do not show this message again' box then close the pop-up by clicking the 'X' in the upper right corner. If you close the pop-up by clicking the 'X' in the upper right corner without checking the 'Please do not show this message again' box, the pop-up will appear the next time you login.

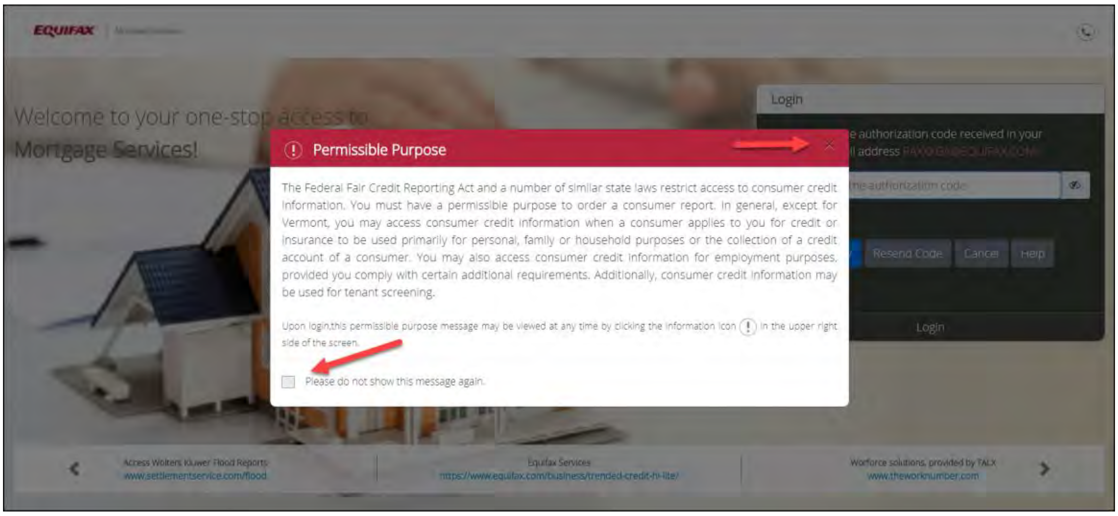


Figure 11 Permissible Purpose pop-up

Once you have successfully logged in, you will be advanced to the EMG 'My Dashboard' page where you may access all products your account has been provisioned for. Note that the 'My Dashboard' page appearance may vary by role and by product access rights.

The Recent Requests section shows the last ten requests submitted and allows access to view the report.

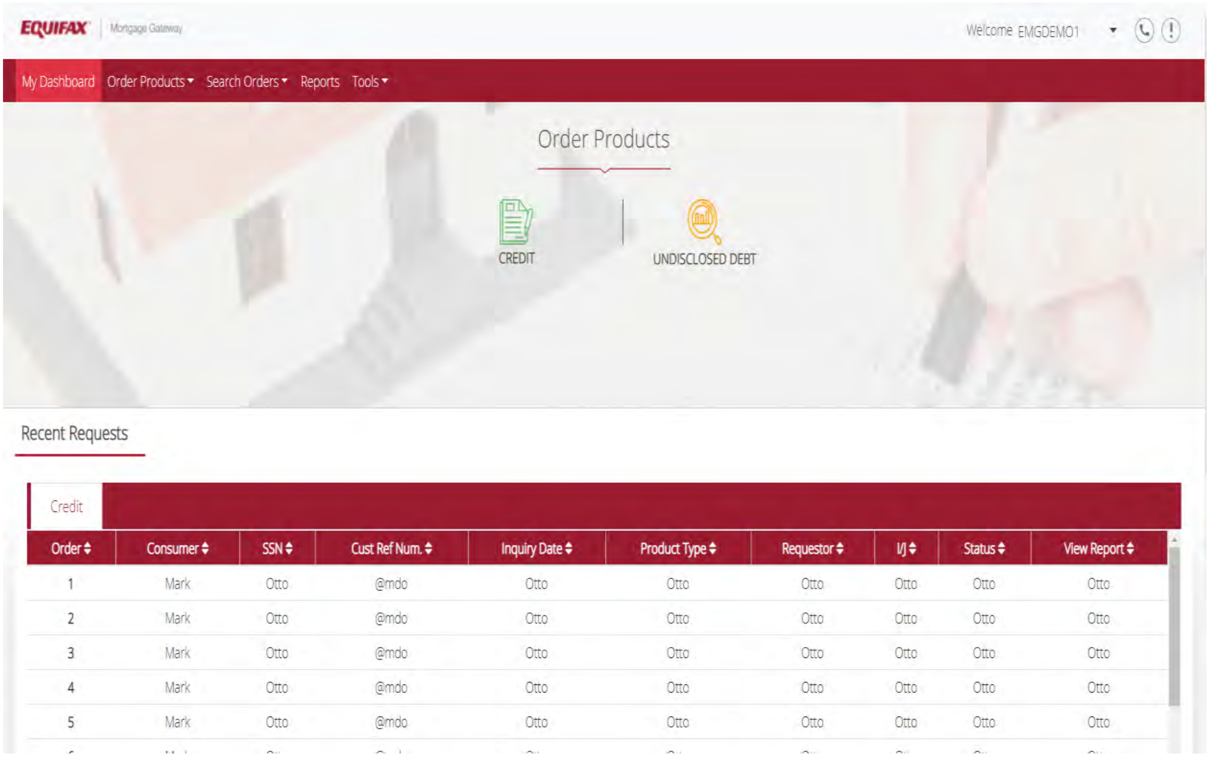


Figure 12 EMG My Dashboard page

Additional Security Features

Equifax Mortgage Gateway also offers the ability for the account supervisor to define IP restrictions and / or time of day restrictions. Please reference the Security Guide available in the Resource Center.

Ordering Products

When logged into EMG, you can order products that have been configured for your account. Which types of products you can order is determined by two factors:

- The products your account is configured for, and
- Within these, the products your userid is configured for.

The product categories your userid has been configured for will appear as icons. If a product you require access to is not displayed, please contact your account Supervisor for assistance.

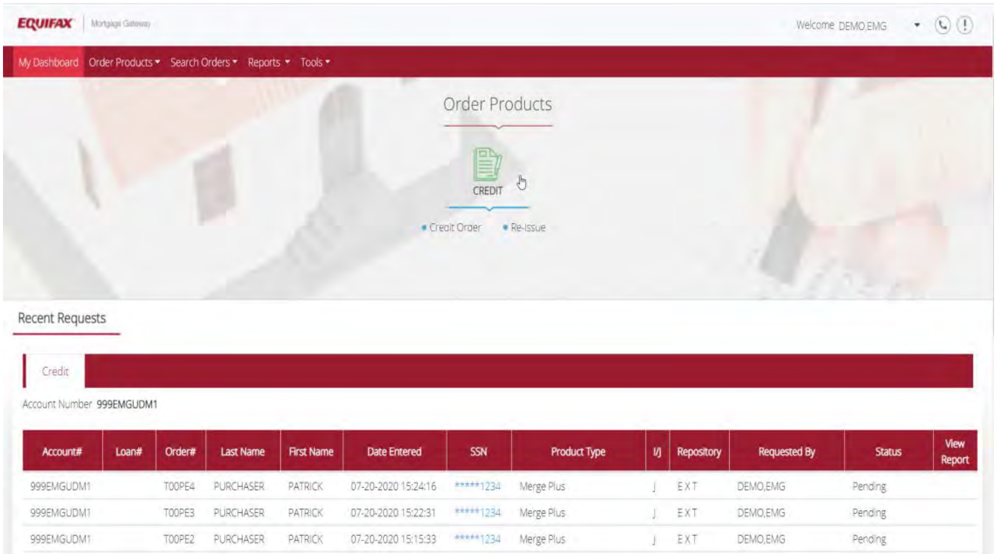


Figure 13 Order products

Alternatively, you may select the 'Order Products" tab as shown below.

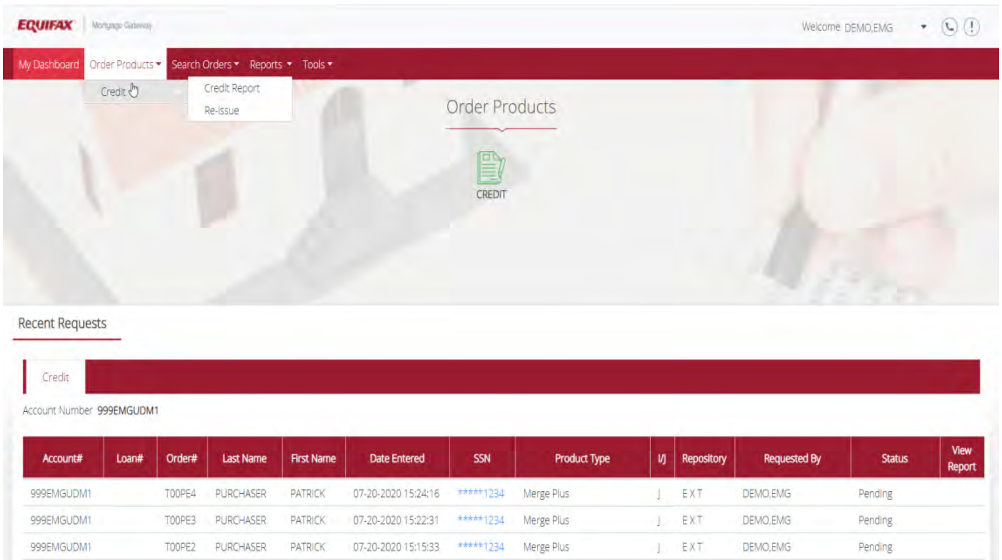


Figure 14 Order products

Ordering Credit Products

Credit order request page: Navigate to Order Products>>Credit>>Credit Report.

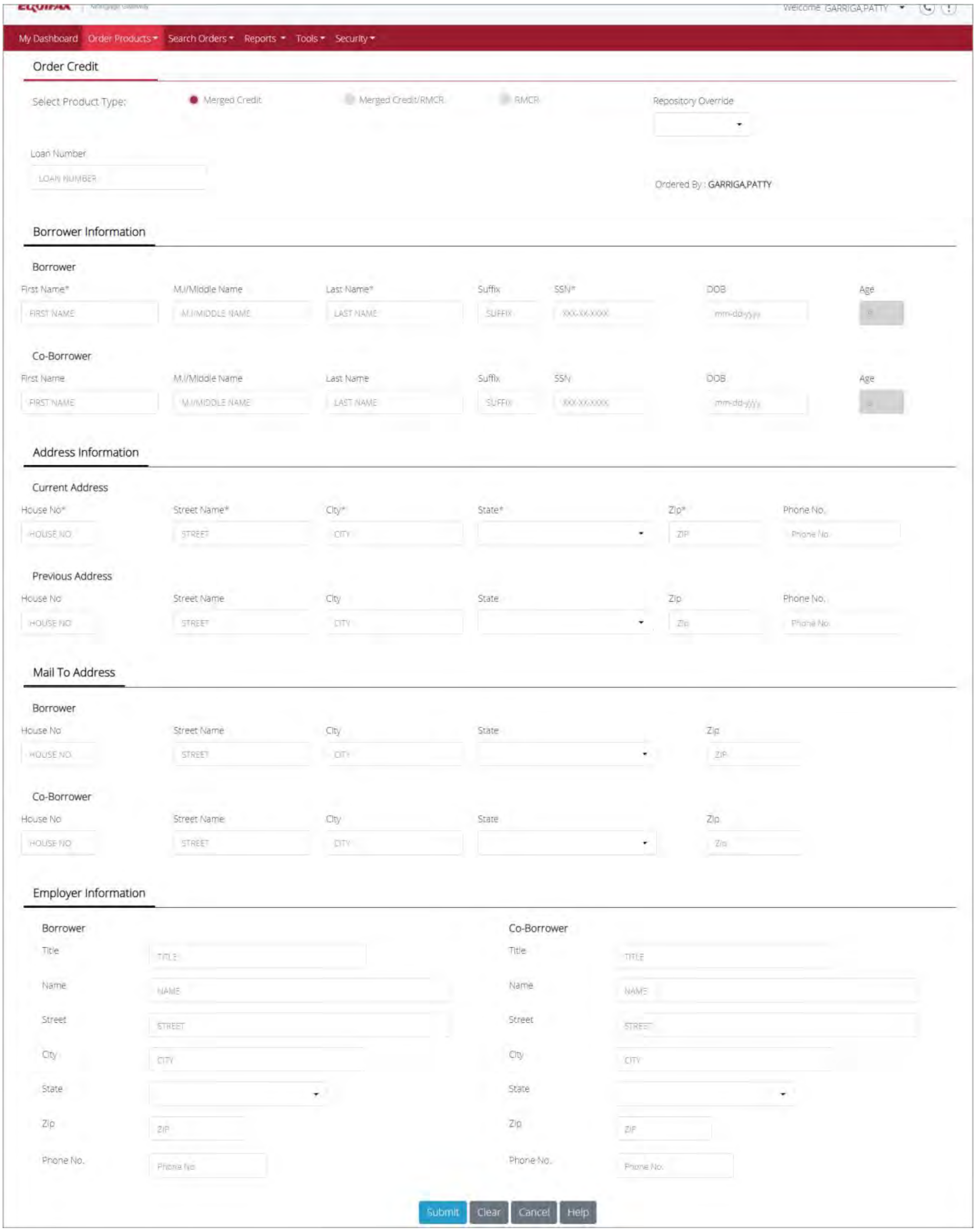


Figure 15 Credit order request page

You can use the credit order request page to order three types of Credit Reports: a **Merged Credit** Report, a Residential Mortgage Credit Report **(RMCR)**, or, if you know that you are going to convert the Merged Credit to a RMCR, you can order a **Merged Credit/RMCR**. The Merged Credit/RMCR order returns the Merged Credit Report immediately and automatically initiates the conversion to RMCR.

For a Merged Credit Report, the borrower credit is pulled from some combination of the three national credit reporting bureaus (Equifax, Experian, and TransUnion) and *merged* into a single report. The combination of bureaus (also called *repositories*) pulled by default for your account was configured when your account was set up. You can change which bureaus are pulled for a specific order by selecting a Repository Override from the drop down options.

Field Descriptions

- **Select Product Type:** Allows selection of the type of Credit Report you want to order. The options are **Merged Credit**, **Merged Credit/RMCR**, and **RMCR**.
  If you are ordering an RMCR to convert a prior Merged Credit order, you must enter *exactly* the same information as was used for the Merged Credit order.
- **Repository Override:** If you do not want to pull the default bureaus for your account, select which combination of credit bureaus to use for the report. Three credit bureaus can be used to create the report: Equifax (EFX), Experian (XPN), and Trans Union (TU). You can select any combination of these bureaus in the list.
- **Loan Number:** Optional. Enter up to 20 characters for the Loan Number.
- **Ordered By:** This field is automatically set to your name (Last, First), as specified in your User Profile. You cannot change this field.
- **Borrower Information** A co-borrower is not required. However, if you enter any co-borrower information, you must complete at least the **First Name**, **Last Name**, and **SSN** fields. Also, note that when you enter the date of birth (**DOB**), EMG automatically calculates the **Age** for you.
  - *First Name:* Required. You can enter up to 15 letters.
  - *M.I:* (Middle Initial) Optional. You can enter 1 letter.
  - *Last Name*: Required. You can enter up to 20 letters.
  - *Suffix:* Optional. You can enter up to 5 letters or numbers.
  - *SSN:* Required. You must enter exactly 9 digits.
  - *DOB:* (Date of Birth) Optional.
  - *Age:* Optional. You can enter up to 3 numbers. If you enter the DOB, EMG automatically calculates the age for you.
- **Address Information** You must enter the borrower's current address. If the borrower has lived at the current address for less than two years, enter the details for the previous address.

- *Street No.:* Required. You can enter up to 8 letters and numbers.
- *Street Name:* Required. You can enter up to 30 characters.
- *City:* Required. You can enter up to 15 characters.
- *State:* Required. Select the state in the list.
- *Zip:* Required. Enter the 5- or 9-digit zip code.
- *Phone No.:* Optional. You must enter 10 digits.

- **Mail To Address Information**
  - *Street No.:* Optional. You can enter up to 30 letters and numbers.
  - *Street Name:* Optional. You can enter up to 30 characters.
  - *City:* Optional. You can enter up to 15 characters.
  - *State:* Optional. Select the state in the list.
  - *Zip:* Optional. Enter the 5- or 9-digit zip code.
  - *Country:* Optional. You can enter 10 characters.
- **Employer Information:** The Employer Information is optional for a Merged Credit order. If you are ordering an RMCR, the **Title**, **Name**, and **Phone No.** are required for the **Borrower** and **Co-Borrower** (if present).
  - *Title:* Enter the borrower's job title, up to 15 characters.
  - *Name:* Enter the name of the employer, up to 20 characters.
  - *Street:* Enter the street address, up to 20 characters.
  - *City:* You can enter up to 15 characters.
  - *State:* Select the state in the list.
  - *Zip:* Enter the 5- or 9-digit zip code.
  - *Phone:* Enter exactly 9 digits

Submitting a credit report request

At a minimum you will need to enter all of the required fields as indicated by the red asterisk next to the field. After you enter the required information for the order as well as any optional fields, you may click:

- **Submit** to order the Credit Report. You are notified of any errors in the data you have entered. If there are no errors, an Order number is generated, and the order is submitted.
  - If you ordered a Merged Credit or Merged Credit/RMCR, the Merged Credit Report is displayed.
  - If you ordered an RMCR, you are notified that the order has been submitted. The system searches to see if a Merged Credit order has been submitted from your account with the same exact information and, if so, converts that order to an RMCR.

    - If there is some problem with retrieving the information, you are notified that an error has occurred.
- **Clear** to clear all of the data you have entered on the page so that you can begin again.
- **Cancel** to discard any data you have entered and return to the Dashboard.

NOTE: You will not be able to cancel a Merged Credit order once you have submitted it. If you want to cancel an RMCR order, you must contact your production handling office as soon as possible. If work has already started on the report, you may be charged a partial fee for cancelling.

Ordering products off line

EMG provides forms that may be used to order products that are currently only available off-line via fax or email.

Fax Header

Equifax has provided a fax header for your convenience when you need to fax in additional information. (Surcharge may apply).

Non-traditional Mortgage Credit Report

Non-Traditional reports are offered by EMS. They are intended to serve as a method for developing a credit history for borrowers who do not have the types of credit that would appear on a traditional credit report. A Non-Traditional Mortgage Credit Report can be used either as a substitute for a traditional credit report (if a borrower does not have a credit history with traditional credit providers) or as a supplement to a traditional credit report that has an insufficient number of credit references. Credit histories may be developed from rent verifications from the borrower's current and previous landlords, verifications of utility payments and telephone bills, or verifications from other sources of financial obligation.

The process starts by attempting a credit history on the borrower (a merged report). If determined that insufficient credit exists a request to develop a Non-Traditional Mortgage Credit Report is the next step.

Credit included in a Non-Traditional Mortgage Credit Report should only include types of credit that require the mortgage applicant to make periodic payments on a regular basis.

International Credit Report

International Mortgage Credit Reports are offered by EMS. They are intended to serve as a method for obtaining a credit history for borrowers who have lived somewhere other than the United States or Canada or for borrowers who have established credit in a foreign country.

Credit repository information cannot be obtained therefore it's critical that references be supplied. These references include trade names and account numbers along with the address and phone number of the specific

trade source. A number for the borrower is also helpful if the need for additional information is necessary or if calls with the borrower and trade source are needed.
Historically foreign references are willing only to verify information supplied to them and not proactively divulge borrower's information.

The time frame varies according to the country and the thoroughness of the information supplied.

Accelerated Rescore

Accelerated Rescore is a product that allows Equifax to submit documentation to any or all of the three repositories to correct errors on the consumer credit file. Disputed or incorrect items that appear on the Equifax report can be updated at the repository level. The process is done much more quickly than the standard consumer dispute process that can take up to 30 days. Although we cannot guarantee a delivery date, typically updates are completed less than 72 hours after we receive and validate the appropriate documents. Once we are notified by the national reporting agency or agencies as applicable that the updates have been completed we will contact you to re-pull the borrower's report to see the result of the updating.

CHL Exception Request for co-borrower / non-borrower without SSN or ITIN

Upon request from the customer, EMS will submit a credit report request for either a co-borrower/non-borrower who was not issued a Social Security Number (SSN) or an Individual Tax Identification Number (I.T.I.N.). Please ensure to include the co-/non-borrower signed authorization with the request; esignature is also acceptable.

Business Report

Upon request from the customer EMS will process a Business credit report. This report type is typically requested when a borrower is self-employed and those creditors that are dealt with on the business-level need to be captured. Two types of Business reports can be processed: 1) Public Records only: public records for the business are checked and no credit references are developed, and 2) Public records with credit - public records for the business are checked and credit references are developed based on information supplied by the mortgage customer.

These forms are provided in PDF format. You can open the forms (in Adobe Reader), print them, fill them in, and submit them via email or fax.

Accessing off line product request forms

All off line product request forms are located in the EMG Resource Center.

Working with Existing Credit Orders

Once an order is submitted for your account or for an account linked to your accounts, you can use EMG to:

- **Locate an existing order** You can locate an order by searching for orders that meet specific criteria; you may also perform a search of all orders by not entering criteria (a wildcard search); however, the application may time out due the volume of orders. The more specific the search criteria, the more precise the results will be that are returned.
- **View Report** For any order with a status of **Report Delivered** (see Order Status for a list of various status possibilities), you can view and print the report.
- **Upgrade a Credit Report order** If you have received a Merged Credit Report, you can: Update the Merged Credit order to MergePlus (supplement), verifying Tradelines and Public Records, if necessary.
- **Add/Drop Repositories** If you have received a Merged Credit Report, you can add and drop repositories as needed. Note that adding repositories will incur additional costs.
- **Add/Drop Borrower** If you have received a Merged Credit Report, you can add and drop borrowers as required. Adding a co-borrower will incur additional costs. Note that once a borrower has been dropped from the report, the borrower cannot be added back into the report.
- **Swap Borrower Position** If you have received a Merged Credit Report, you can swap the borrower position as required. This action may only be taken on a joint report, and there is no limit to the number of times you may swap the borrower position. There is no additional charge for this action.

Search for an Existing Order

You can locate an existing order within EMG by selecting 'Search Orders' in top navigation bar as shown in *Figure 16* below.

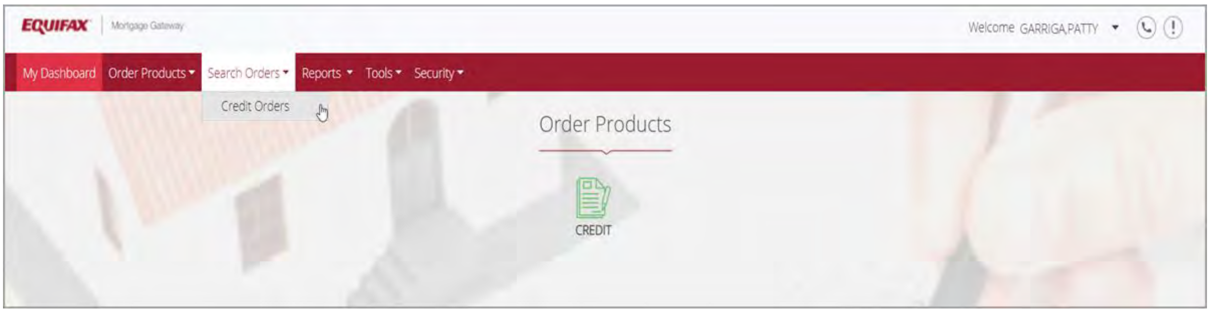


Figure 16 Search orders

Enter the appropriate search criteria (if no criterion is entered and the search button is clicked, all reports will be returned).

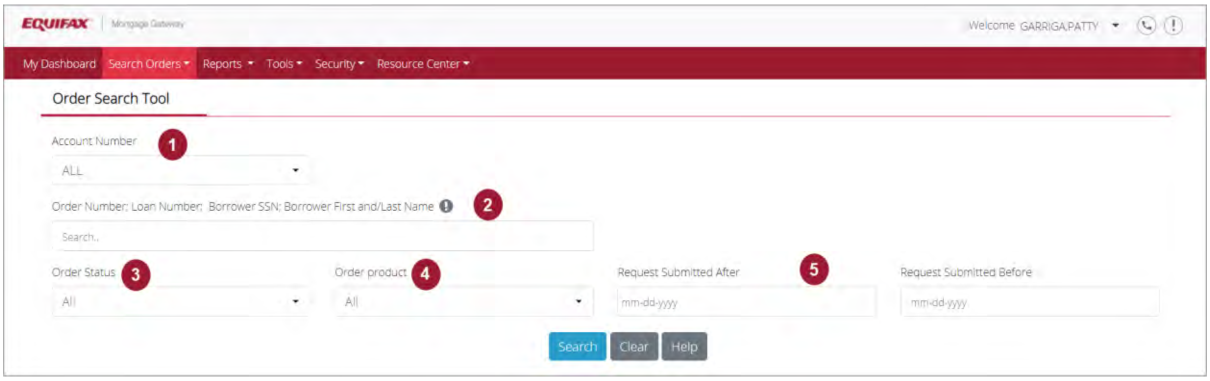


Figure 17 Order search tool

There are several criteria that may be used to execute a search; the more information provided, the more targeted the search results will be. Please reference *Figure 17* above for location of each field description.

1. *Account Number:* This field will only be present when there are linked accounts. This allows selection of the account you choose to search, or you may select 'All' and search all linked accounts.
2. *Order Number, Loan Number, Borrower SSN, Borrower First and Last Name:*
    a) There are several ways to search for a report; however, searching by loan number will produce exact match results and is therefore the recommended search criteria.
    b) Separate search criteria with a space as opposed to a comma, hyphen or semicolon.
    c) Although special characters are permitted, if they are not part of the information you are searching for, they will impact your search results. . For instance if searching for loan number 12234$%AA for borrower John Doe ssn 999-99-9999 enter the following for the best results: **12234$%AA John Doe 999999999** (notice the space between each search criteria defined and the removal of the dashes in the social security number).
    d) Search is not case sensitive.
    e) Wildcard search allows searching based on partial values; results will include all entries containing the defined partial value(s). Using our example above, a wildcard search for loan number 12234$%AA borrower John Doe ssn 999-99-9999, you may enter 1223 John. All reports containing those variables will be returned. The more precise the search criteria, the more refined the results will be.
3. *Order status:* You may perform your search based on the status of the order:
    a) *Report Delivered:* An order status of Report Delivered indicates the report was delivered successfully and may be updated or viewed.
    b) *Pending:* The production handling office is investigating as necessary and will update the report. This is the status assigned when an RMCR or Merge Plus order is submitted.

c) *Entered:* The order was entered, but there was a system error of some sort when it was submitted. For a Credit order, this means that no bureaus were pulled

d) *Canceled:* The order was cancelled by the production handling office.

e) *Waiting on Bureaus:* For a Credit order, the bureau pull is in process, but not yet completed for some reason

f) *Bureaus Pulled:* For a Credit order, the bureaus were pulled, but the report was not generated.

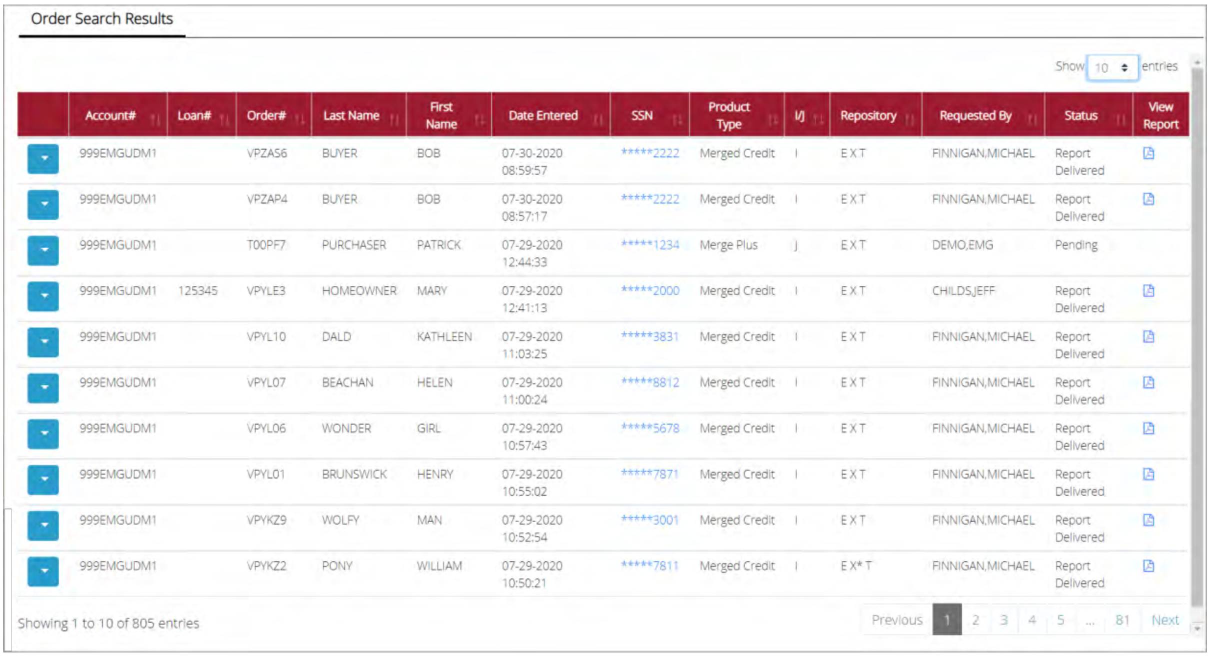
g) *Not Delivered:* For a Credit order, the bureaus were pulled, the report was generated, but no attempt was made to deliver the report.

h) *Report Generated:* For a Credit order, the bureaus were pulled, the report was generated, an attempt was made to deliver the report, but the delivery failed.

4. *Order Product:* Narrows search to specific product.
5. *Date Range:* Ability to define a specific date range for the order search.

Order Search Results

The number of results per page displayed is selectable: 10, 25, 50 or 100, and the number of pages are reflected in the pagination. The results columns may be sorted by clicking the column header; when the arrow is pointing upwards, the sort is ascending, downward the order is descending



Order Search Results

Show 10 entries

	Account#	Loan#	Order#	Last Name	First Name	Date Entered	SSN	Product Type	I/J	Repository	Requested By	Status	View Report
	999EMGUDM1		VPZAS6	BUYER	BOB	07-30-2020 08:59:57	*****2222	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPZAP4	BUYER	BOB	07-30-2020 08:57:17	*****2222	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		TOOPF7	PURCHASER	PATRICK	07-29-2020 12:44:33	*****1234	Merge Plus	J	E X T	DEMO,EMG	Pending	
	999EMGUDM1	125345	VPYLE3	HOMEOWNER	MARY	07-29-2020 12:41:13	*****2000	Merged Credit	I	E X T	CHILDS,JEFF	Report Delivered	
	999EMGUDM1		VPYL10	DALD	KATHLEEN	07-29-2020 11:03:25	*****3831	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPYL07	BEACHAN	HELEN	07-29-2020 11:00:24	*****8812	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPYL06	WONDER	GIRL	07-29-2020 10:57:43	*****5678	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPYL01	BRUNSWICK	HENRY	07-29-2020 10:55:02	*****7871	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPYKZ9	WOLFY	MAN	07-29-2020 10:52:54	*****3001	Merged Credit	I	E X T	FINNIGAN,MICHAEL	Report Delivered	
	999EMGUDM1		VPYKZ2	PONY	WILLIAM	07-29-2020 10:50:21	*****7811	Merged Credit	I	E X* T	FINNIGAN,MICHAEL	Report Delivered	

Showing 1 to 10 of 805 entries

Previous 1 2 3 4 5 ... 81 Next

Figure 18: Order Search Results

The search results are displayed in a table as shown in *Figure 18*. For each order, the following information is displayed:

- Account number.
- Loan number.

- Order number.
- Borrower name.
- The date the order was entered.
- The social security number of the borrower (the display is masked; to view the complete ssn click on the ssn)
- Product ordered.
- Individual / Joint report
- The repositories used/reported.
- The name of the EMG user who ordered the Product.
- The current status of the order.

The report may be viewed by clicking the ‘View Report’ icon.

View Credit Report

You can review the report for an order with a status of **Report Delivered** via the ‘Order Search Results’.

1) Search for desired report(s) See *Search for an Existing Order*. Reports meeting the selected search criteria will be displayed in the ‘Order Search Results’ page.
2) You may view the selected report by clicking the ‘View Report’ icon, or alternatively, you may click the blue button next to the desired report to display available options, Credit>>Display report.

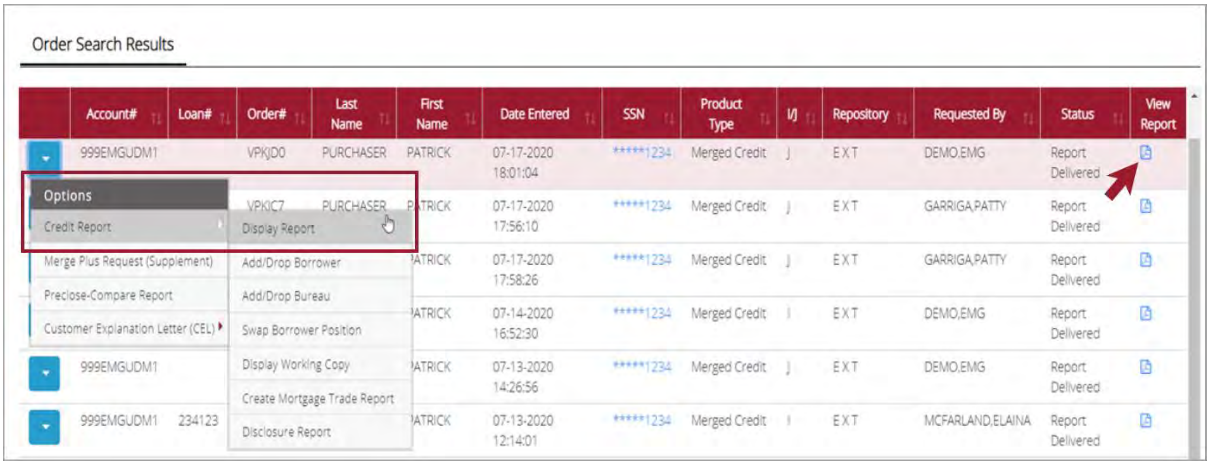


Figure 19 View Credit Report

Add/Drop Borrower

Provides the option to add/remove a borrower; a new report will be generated based on the selections submitted. . Your userid must have access rights assigned by your account supervisor in order to perform this action.

- **Add borrower** is only available when working on an individual credit report.
  - Search for credit report that requires a borrower to be added. See Search for an existing order.
  - Select the credit report from the search results.
  - Click the blue drop down menu associated with the desired credit report.
  - Select the Add/Drop Borrower option from the drop down menu (see Figure 20 below).

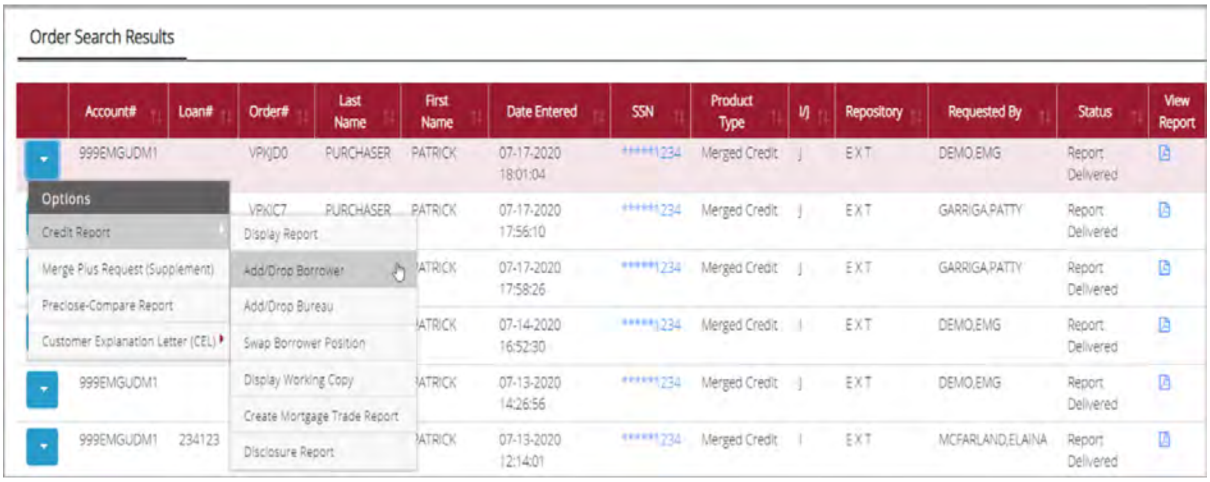


Figure 20 Add/Drop Borrower

  - Since this is an individual credit report, the 'Add Borrower' pop-up will be displayed.
  - Enter the required information (required information is indicated by an asterisk next to the field name as seen in Figure 21 below).
  - Click the 'Submit' button. A report with the addition of the newly added borrower will be displayed.

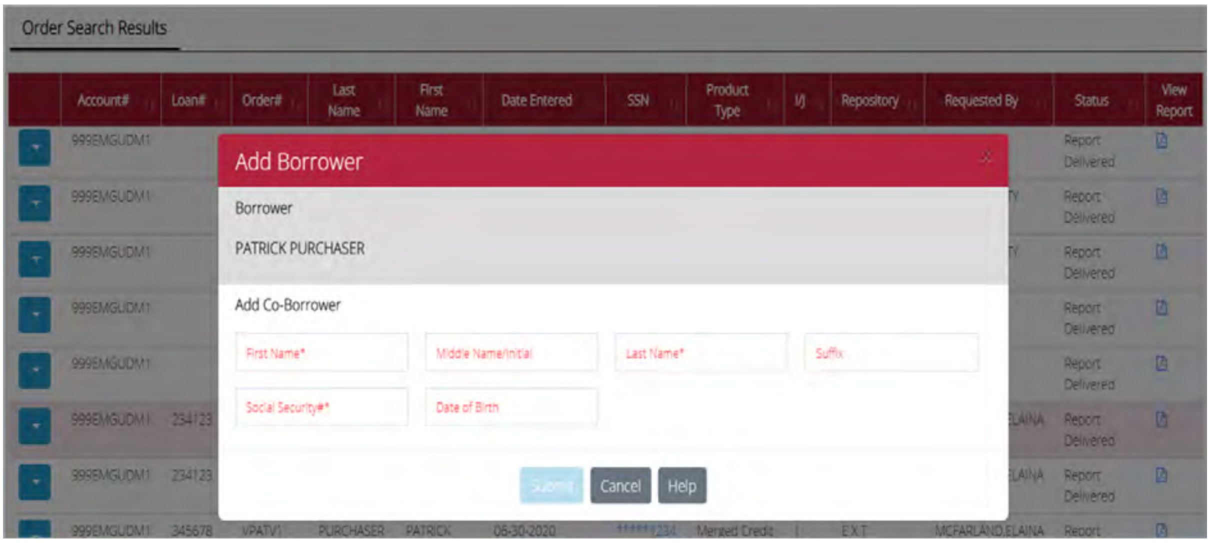


Figure 21 Add Borrower

- **Drop borrower** is only available when working on a joint credit report. It is important to note that once a borrower is dropped from the credit report, a borrower may not be added to the report.
    - Search for credit report that requires a borrower to be dropped. See Search for an existing order.
    - Select the credit report from the search results.
    - Click the blue drop down menu associated with the desired credit report.
    - Select the Add/Drop Borrower option from the drop down menu (see Figure 22 below).

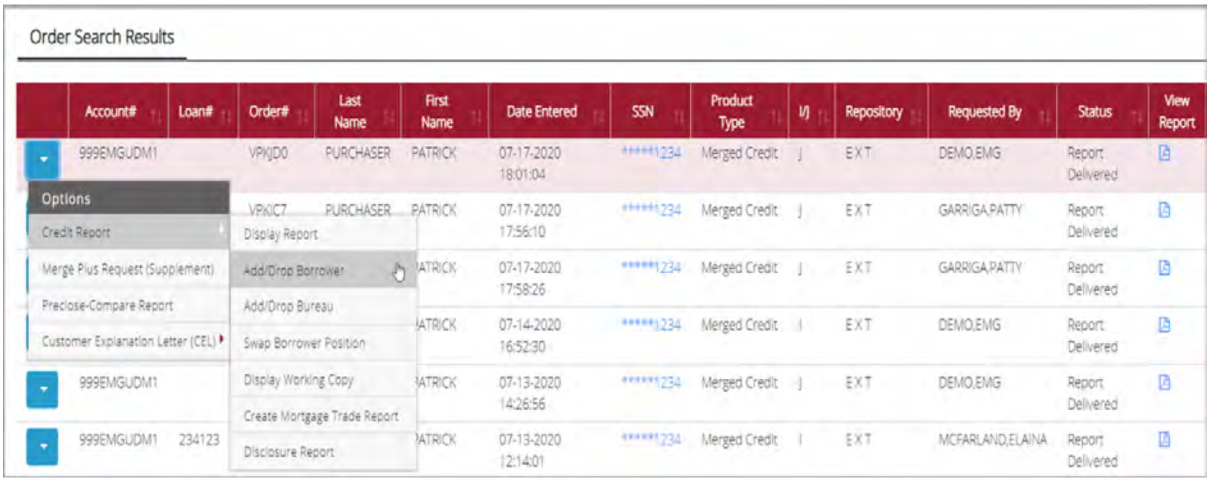


Figure 22 Add/Drop Borrower

- Since this is a joint credit report, the 'Drop Borrower' pop-up will be displayed.
- Select the borrower to be dropped from the report as shown in *Figure 23* below.
- Click the 'Submit' button. An individual report will be displayed.

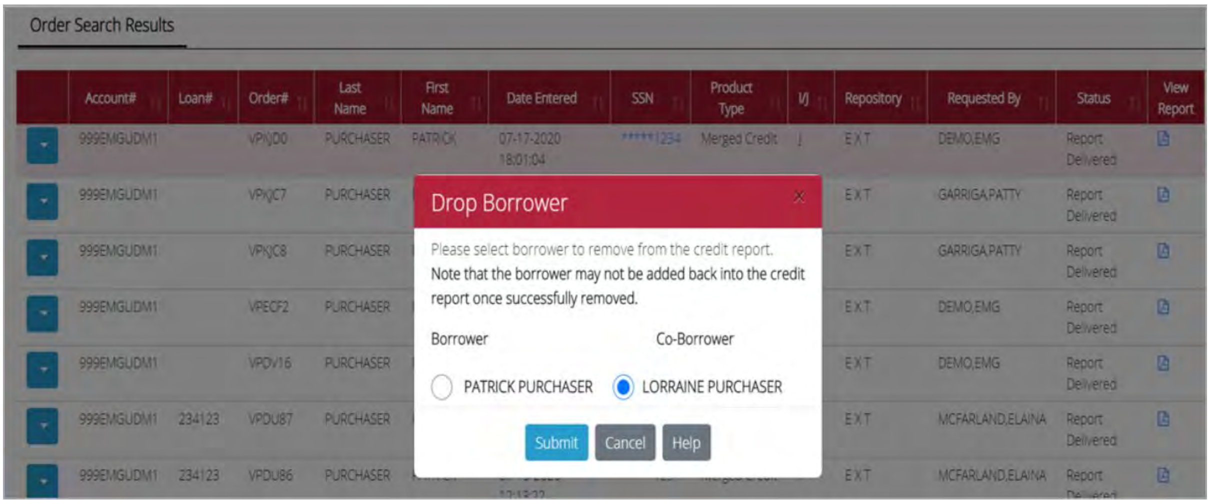


Figure 23 Drop Borrower

Add/Drop Bureau

Provides the option to add/drop a bureau; a new report will be generated based on the selection submitted. Your userid must have access rights assigned by your account supervisor in order to perform this action.

- Search for credit report that requires a bureau to be added or dropped. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the Add/Drop Bureau option from the drop down menu (see Figure 24 below).

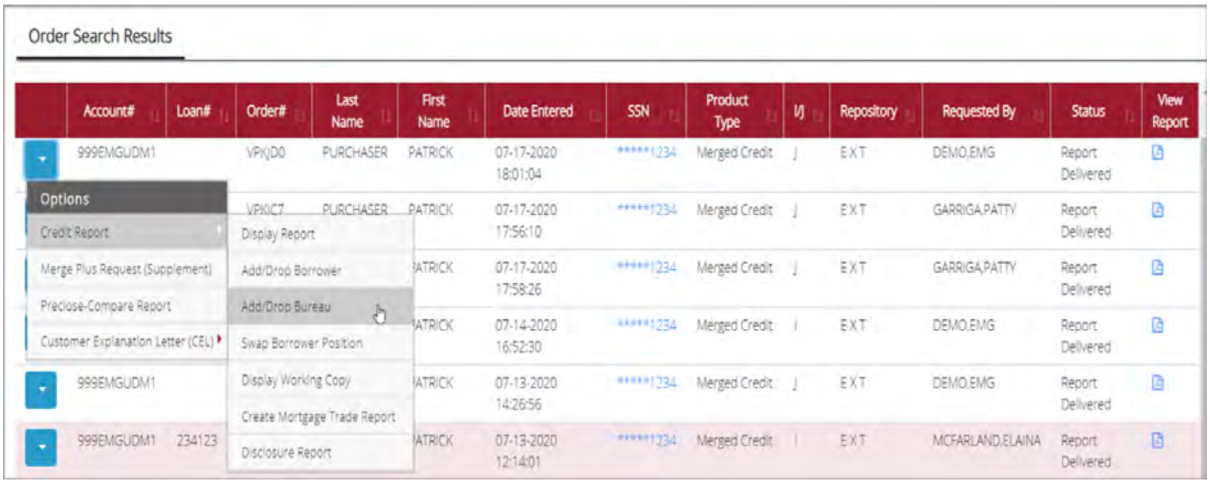


Figure 24 Add/Drop Bureau option

Each bureau which is currently included in the credit report will appear as selected (if the box next to the bureau has a red mark, that bureau is currently included in the credit report). Simply select or deselect the bureaus as needed then click the 'Submit' button (See *Figure 25* below).

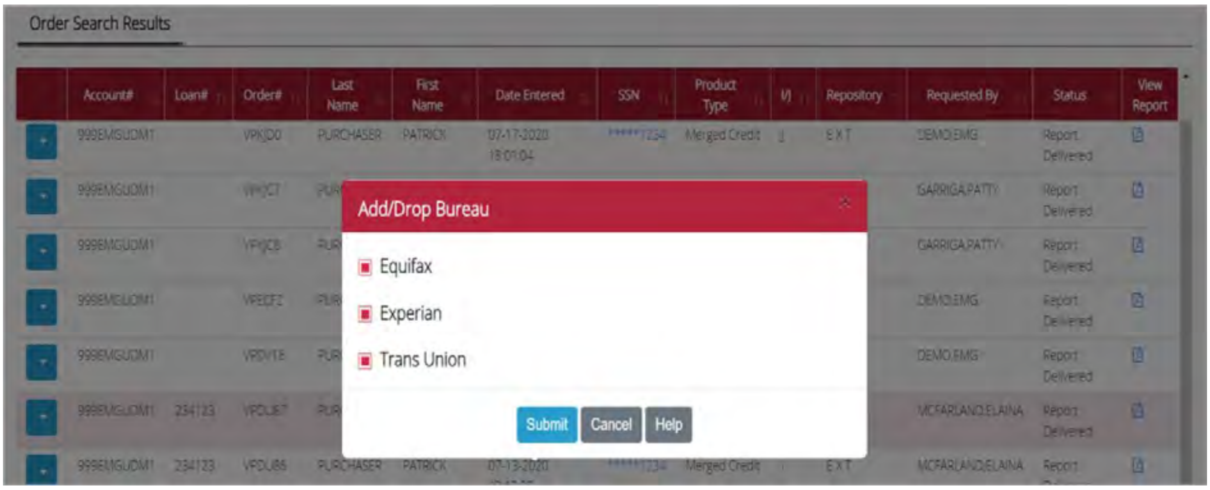


Figure 25 Add/Drop Bureau

Swap Borrower Position

Provides the option to swap the borrower position; a new report will be generated based on the selection submitted. This option is only available for joint credit reports.

- Search for a joint credit report that requires the borrower position to be swapped. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the Swap Borrower Position option from the drop down menu (see Figure 26 below).

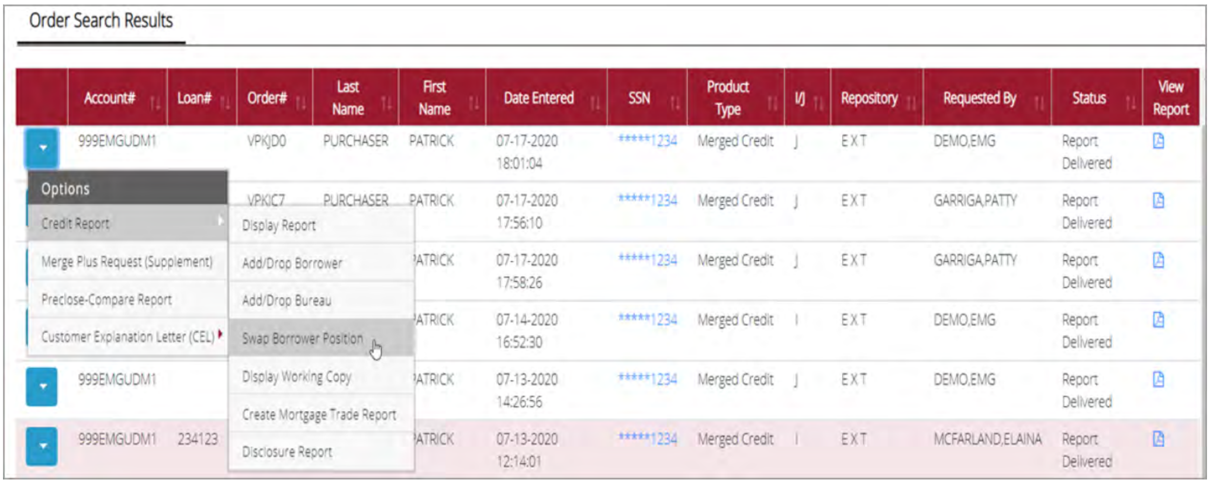


Figure 26 Swap Borrower Position option

A popup will appear reflecting each borrower's current position (See *Figure 27 below)*. Simply click the 'Submit' button and the borrower will be moved to the co-borrower position, and the co-borrower will be moved to the borrower position. You may perform this action in the future as needed; there is no charge for executing the swap borrower position.

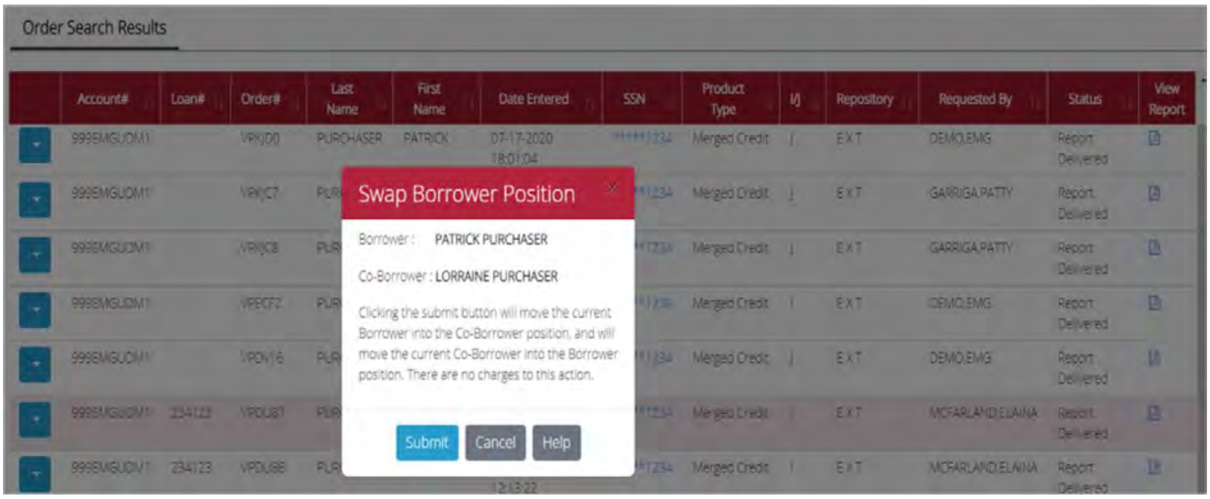


Figure 27 Swap Borrower Position

Display Working Copy

EMG provides access to create a working copy of the credit report. This copy may be used to create notations as needed, and consult with the borrower.

- Search for the credit report you will be working on. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the Display Working Copy option from the drop down menu (see *Figure 28* below) and the report will be displayed.

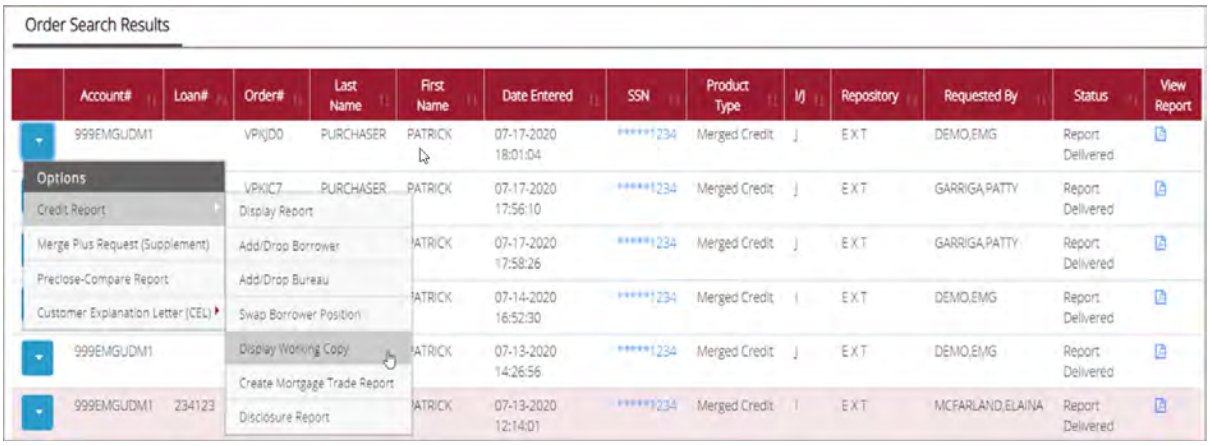


Figure 28 Display Working Copy

Create Mortgage Trade Report

EMG provides the capability for the user to produce a Mortgage Trade Report as needed.

- Search for the credit report you will be working on. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the Create Mortgage Trade Report option from the drop down menu (see *Figure 29* below).

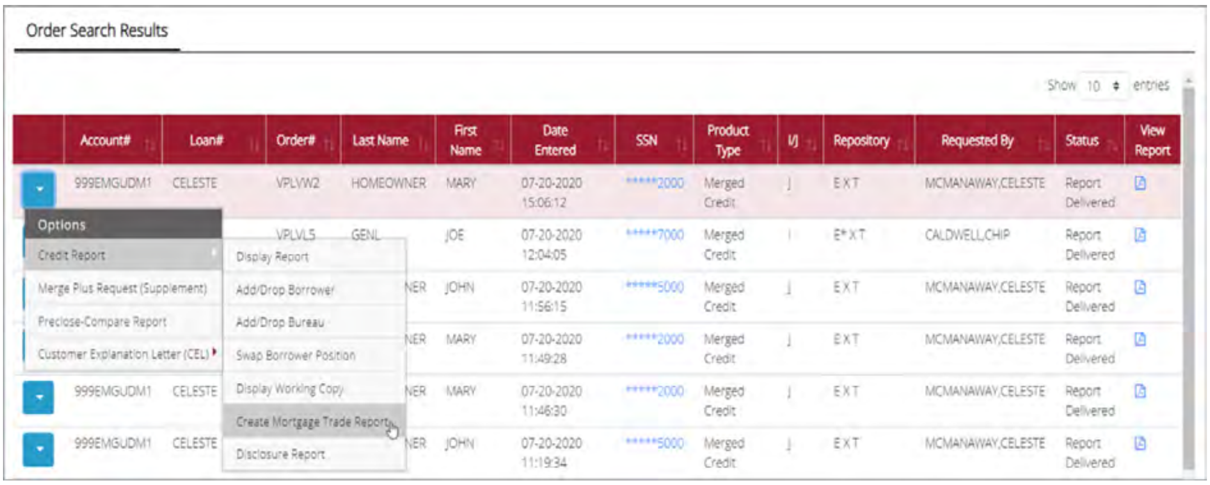


Figure 29 Create Mortgage Trade Report

You will be advanced to a page that contains all of the Tradelines, Public Records, Score Information, and Inquiries included in the credit report. If there are not any records within a category, there will not be line items present (See *Figure 30* below).

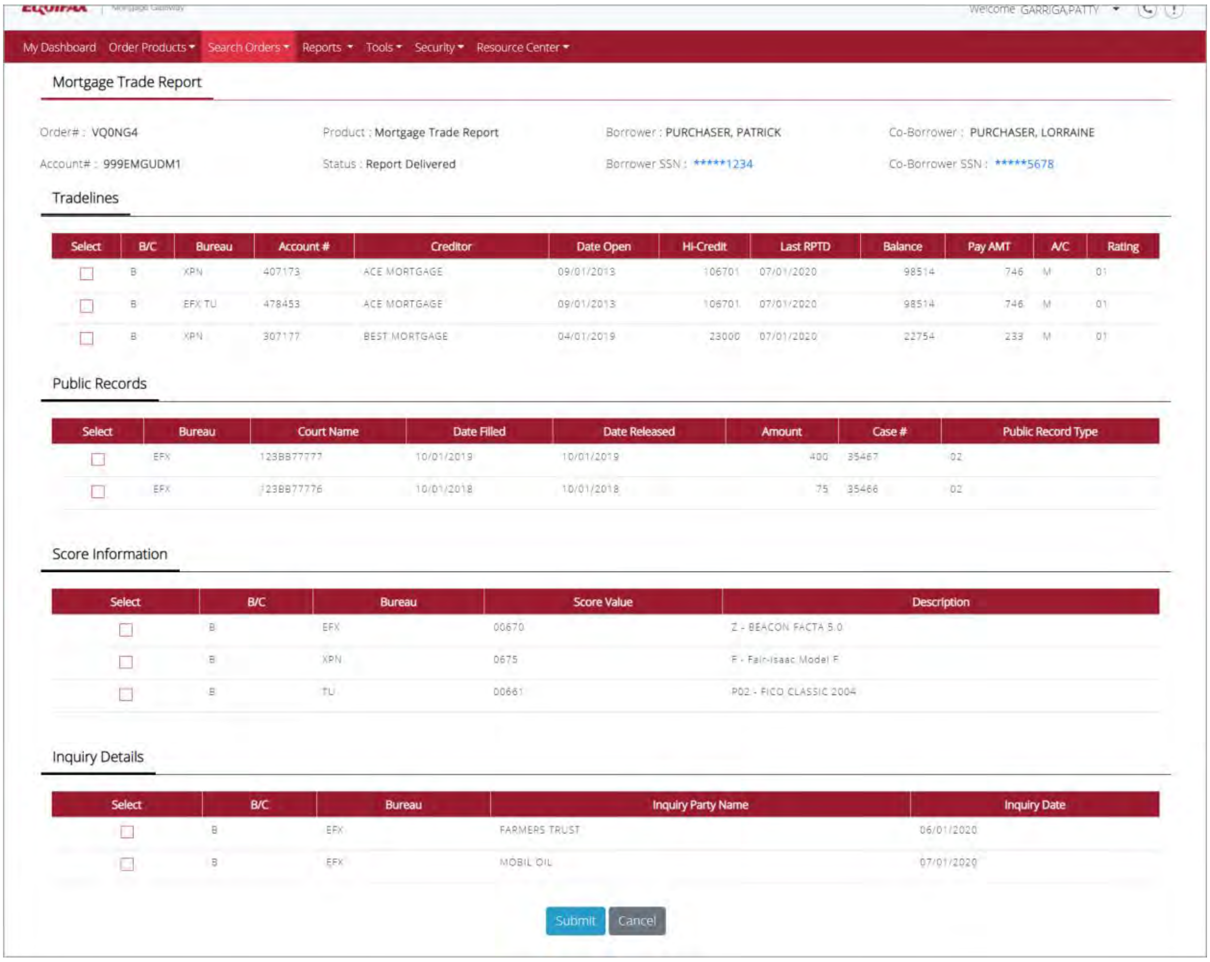


Figure 30 Mortgage Trade Report

Select any of the available line items you need to include in the Mortgage Trade Report. Click the 'Submit' button. A Mortgage Trade Report containing only those items you selected will be displayed. Note the report is clearly identified as a Mortgage Trade Report (See *Figure 31* below).

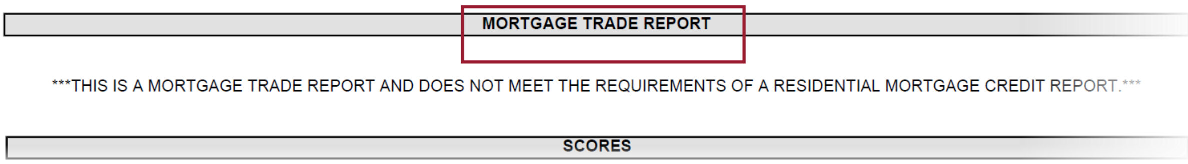


Figure 31 Mortgage Trade Report

Disclosure Report

EMG provides the capability for the user to produce the consumer disclosure report associated with the credit report.

- Search for the credit report you will be working on. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the Disclosure Report option from the drop down menu (see *Figure 32* below).

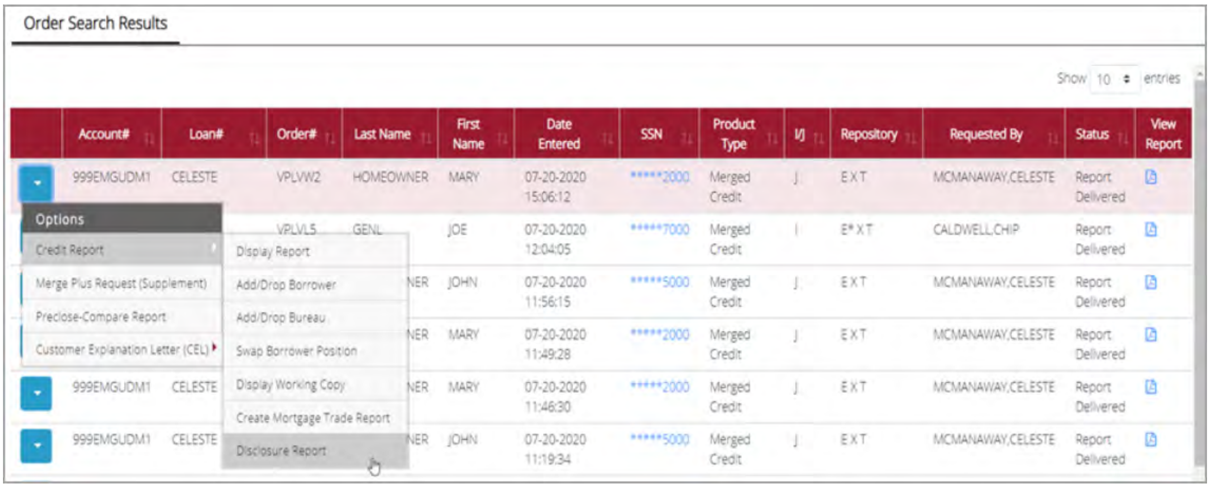


Figure 32 Display Disclosure Report

MergePlus (Supplement)

Users can order a MergePlus report requesting Equifax Mortgage Solutions (EMS) research and/or update a trade line or public record via Equifax Mortgage Gateway (EMG). Additional documentation may be provided to EMS or EMS may simply investigate the request. Upon completion of their investigation, EMS provides a supplemental report indicating their findings, which may include added, modified, or deleted information relative to the trade line or public record inquiries.

How to request a tradeline or public record verification

A credit report must have already been ordered and received to order MergePlus for tradeline or public record verification.

- Search for credit report that requires a supplement report. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the MergePlus Request (Supplement) option from the drop down menu (see *Figure 33* below).

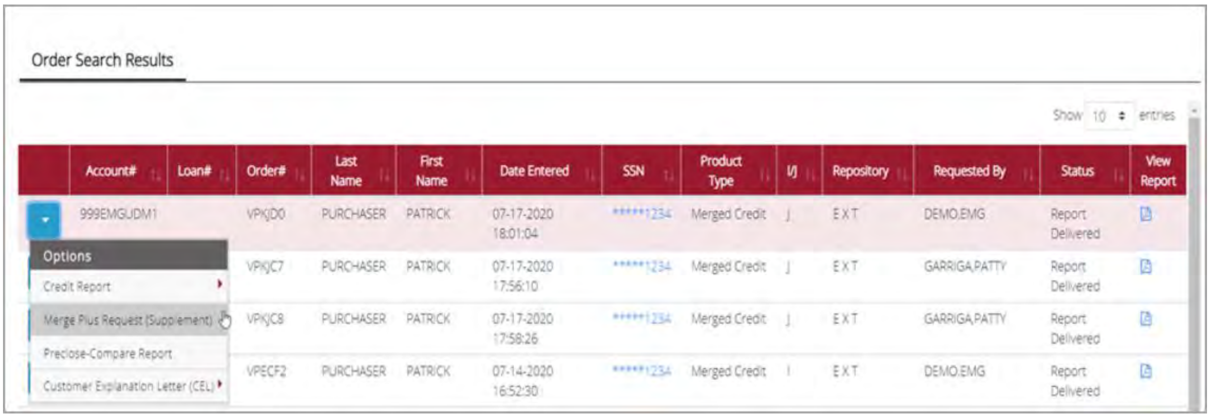


Figure 33 MergePlus Request

A page is displayed reflecting all of the tradelines and public records present on the credit report (See *Figure 34*).

1) Tradelines: Select any tradeline or tradelines requiring verification and updates.
2) Public Records: Select any public record or public records requiring verification and updates.
3) New Verification Lines: If a new tradeline needs to be added, click the ‘Add New Verification Line’ link. If you need to update tradelines/public records as well as adding a new verification line, this action may be taken on the next page for efficiency.

4) Contact Information: Note the borrower contact telephone number is a required field. If you choose not to have the borrower contacted, you may enter your telephone number. The order will not proceed until a phone number is provided.

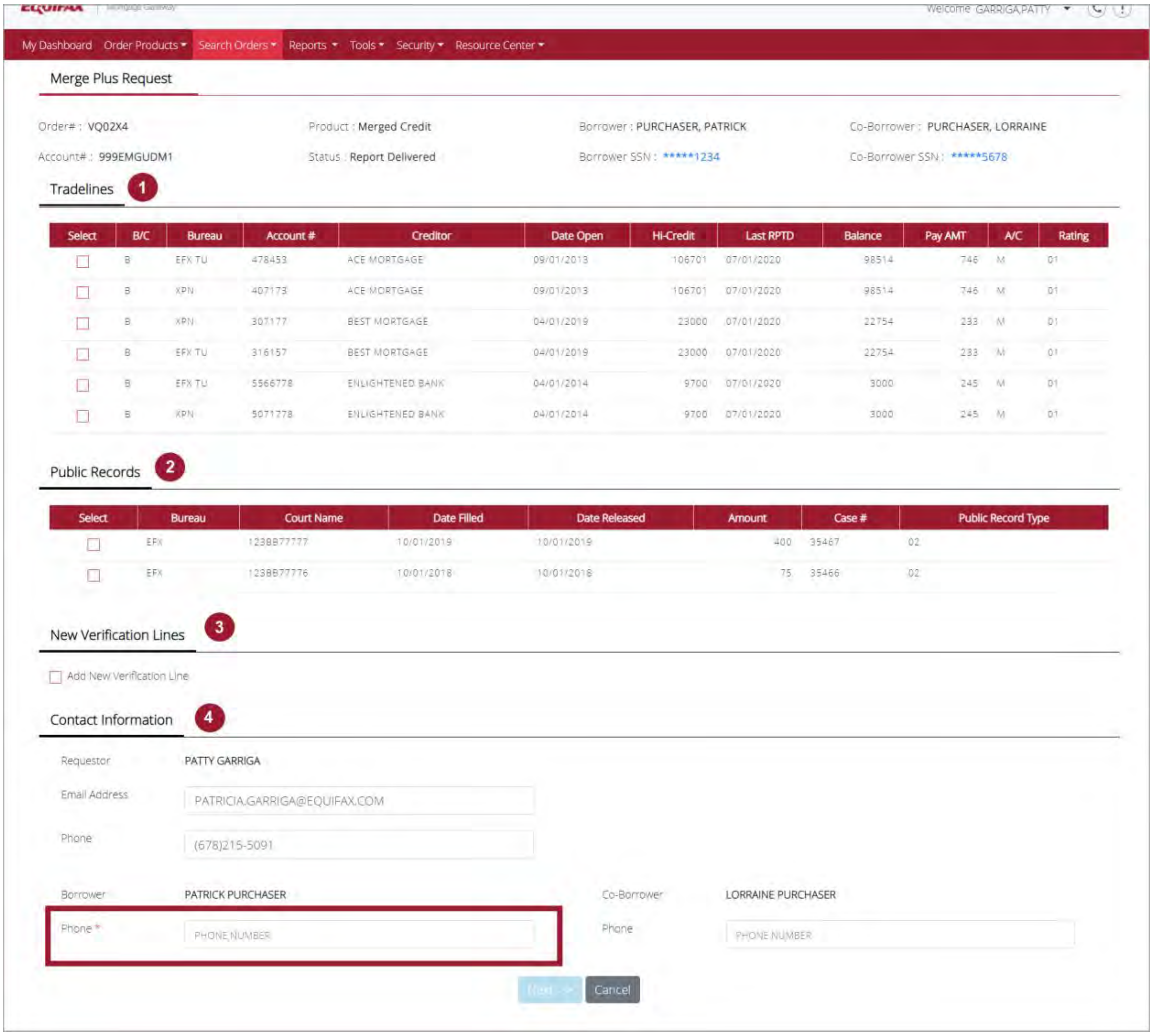


Figure 34 Verification request selection page

Figure 35 below shows, in this example, that two tradelines and one public record require verification. Once all tradelines and public records have been selected and the borrower contact phone number entered, click the 'Next' button.

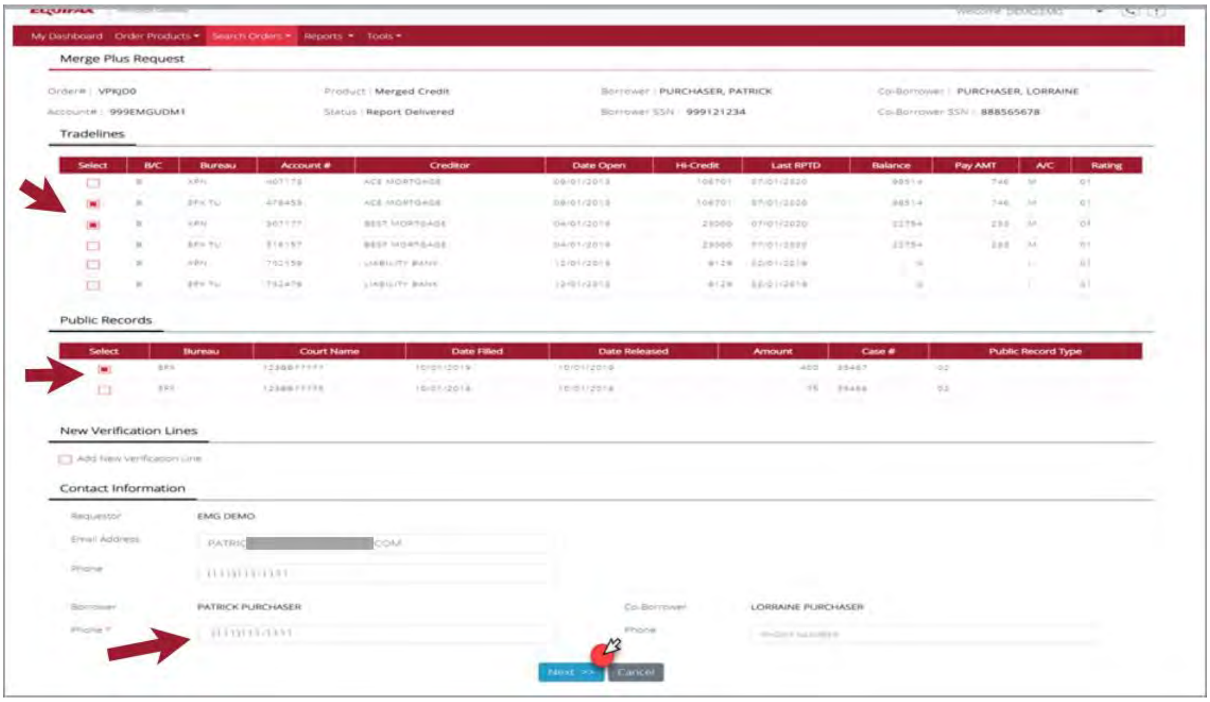


Figure 35 Verification request selection page

The supplement request page will reflect all of the items selected from the credit report tradelines and public records.

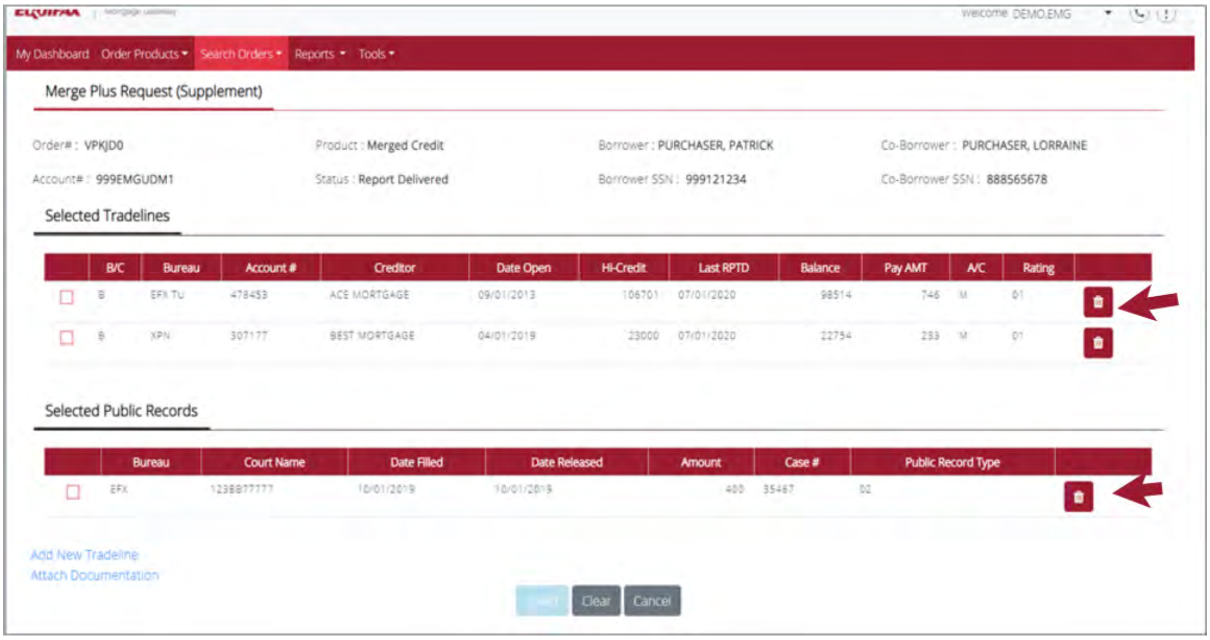


Figure 36 Supplement Request Page

Each line item has a ‘Trashcan’ icon which allows you to remove the line item as needed (See *Figure 36*).This page is only available during the order entry process.

Note: Should you need to remove a line item after submission, please contact the Equifax Mortgage Services Processing Center (click the telephone icon on the upper right side of the page for contact information).

Tradeline Verification Request

Tradeline verification requests may be entered separately (one tradeline at a time); however, if the requests are the same for more than one tradeline, you may select all impacted tradelines and update them at once.

The example shown in *Figure 37* below reflects both tradelines selected; this is due to the fact that they each require the same verification. If they did not require the same verification, you would select one, enter the request information, and then select the other tradeline and enter its associated request information.

Click the ‘Select’ button.

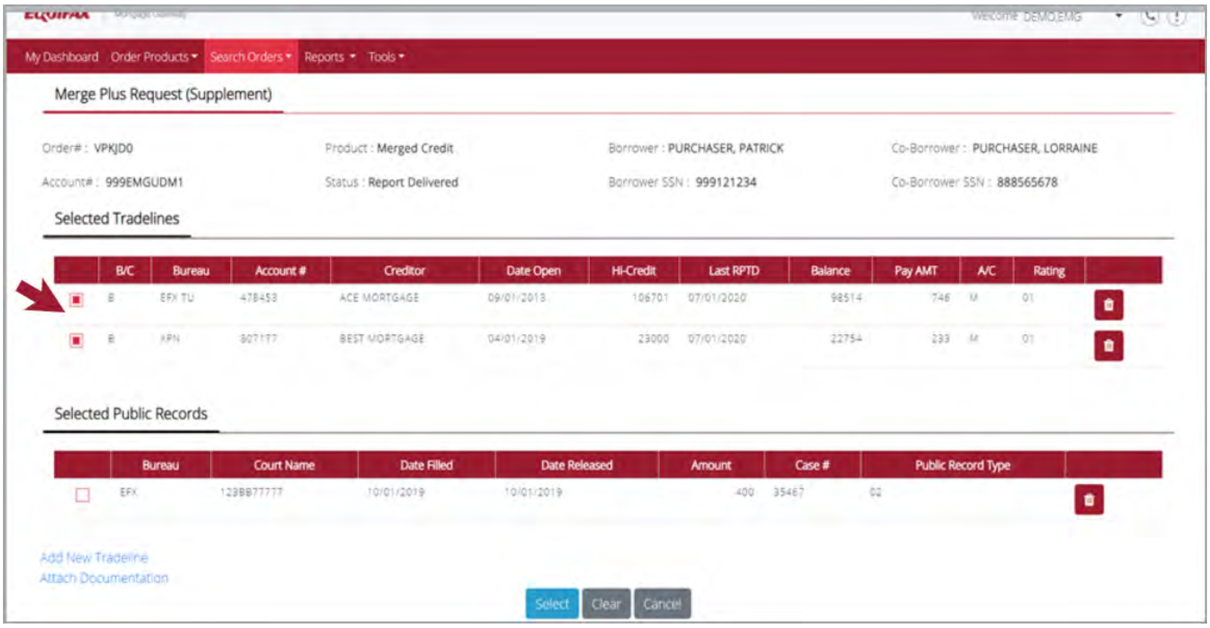


Figure 37 Supplement Request Page

A popup Tradeline Verification Request allows you to select what type of verification is needed. You may select more than one of the options listed, but you must select at least one. Select the “Miscellaneous” item if the verification you need is not represented in the list (you will need to include comprehensive comments when selecting this item).

The comments section allows you to supply clarifying information that may aid in the research. Once you are satisfied with the request, click the 'Save' button.

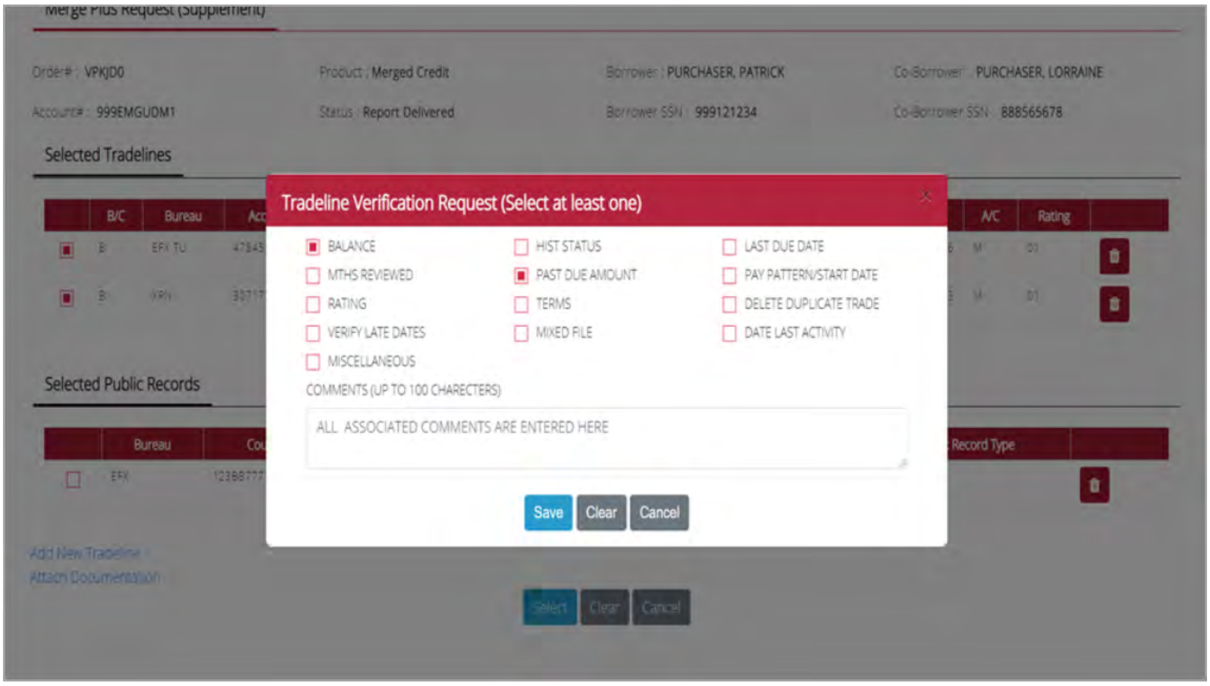


Figure 38 Tradeline Verification Request

The order page will be updated with the information entered. As shown in *Figure 38*, the information selected and comments entered appear directly below each line item. Note these line items now have an edit icon as well as the delete icon.

Edit Verification Request

Once the verification information is entered, you may edit or add to the request by clicking the ‘Edit’ icon as shown in *Figure 39*.

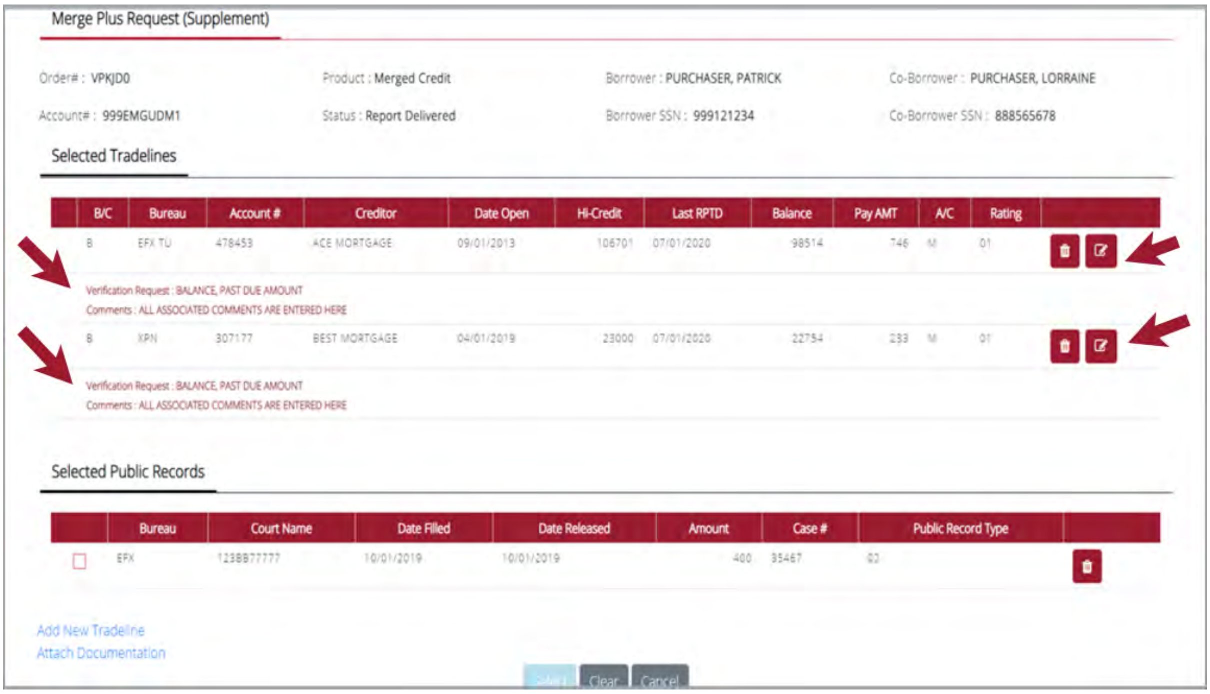


Figure 39 Tradeline Verification Request

Once you have clicked on the edit button, the request popup will appear with the information that was originally saved. Edit the information as required and click the ‘Save’ button.

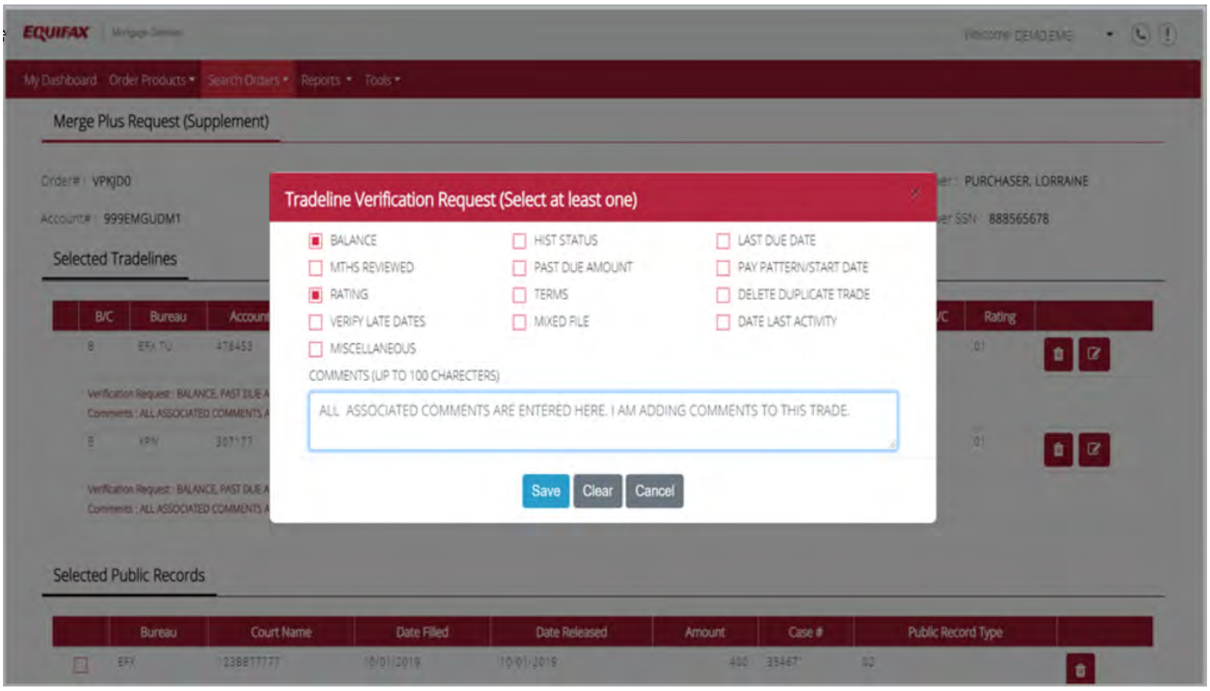


Figure 40 Tradeline Verification Request Edit

Once the edits have been completed and saved you will note the changes appear on the order request form as shown in *Figure 41*. You may perform edits up until the request is submitted.

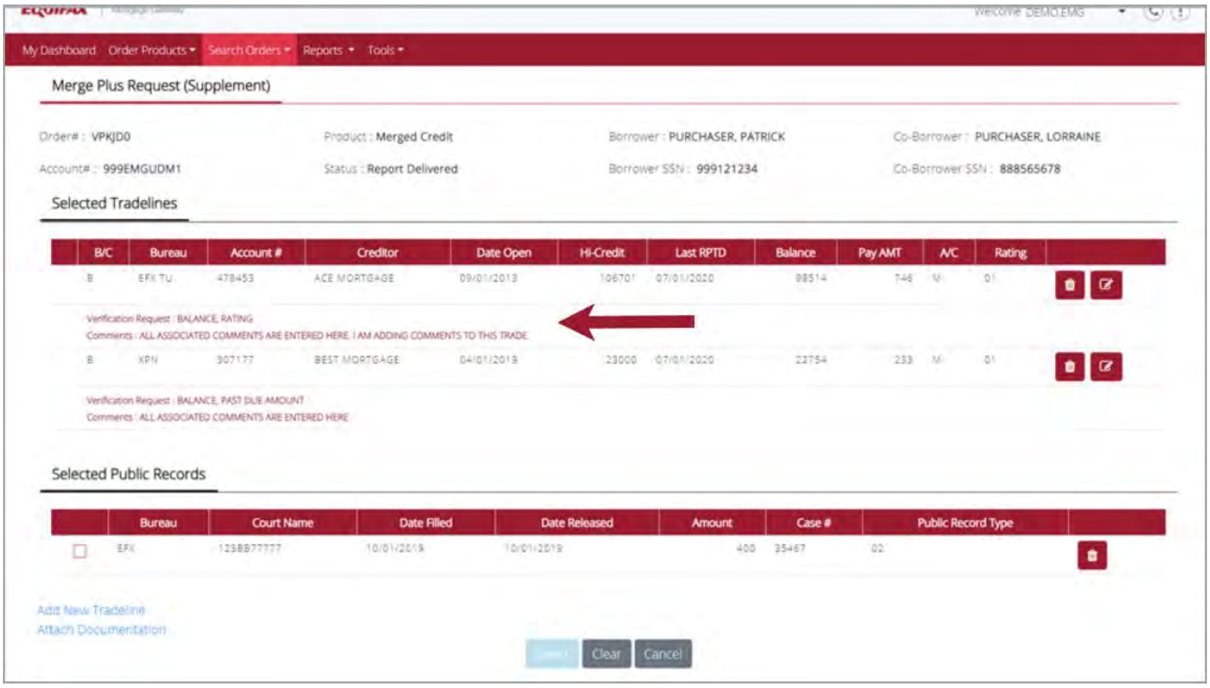


Figure 41 Tradeline Verification Request Edit

Public Records Verification Request

Public Records verification requests may be entered separately (one public record at a time); however, if the requests are the same for more than one public record, you may select all impacted public records and update them at once.

Figure 42 below illustrates an example where tradelines and public records require verification, but the request can be for one item as needed, a public record or a tradeline.

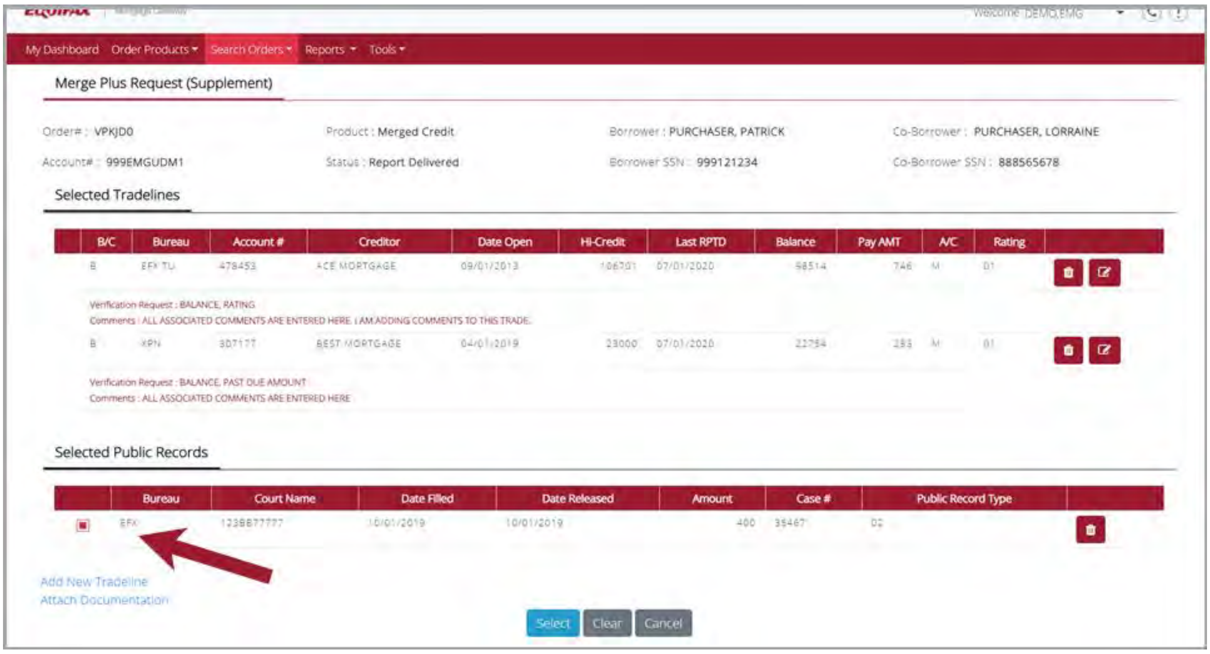


Figure 42 Public Record Verification Request

Select the public record requiring verification as shown in *Figure 42.* Click the 'Select' button.

A popup Public Records Verification Request allows you to select what type of verification is needed. You may select more than one of the options listed, but you must select at least one. Select the "Miscellaneous" item if the verification you need is not represented in the list (you will need to include comprehensive comments when selecting this item).

The comments section allows you to supply clarifying information that may aid in the research. Once you are satisfied with the request, click the 'Save' button.

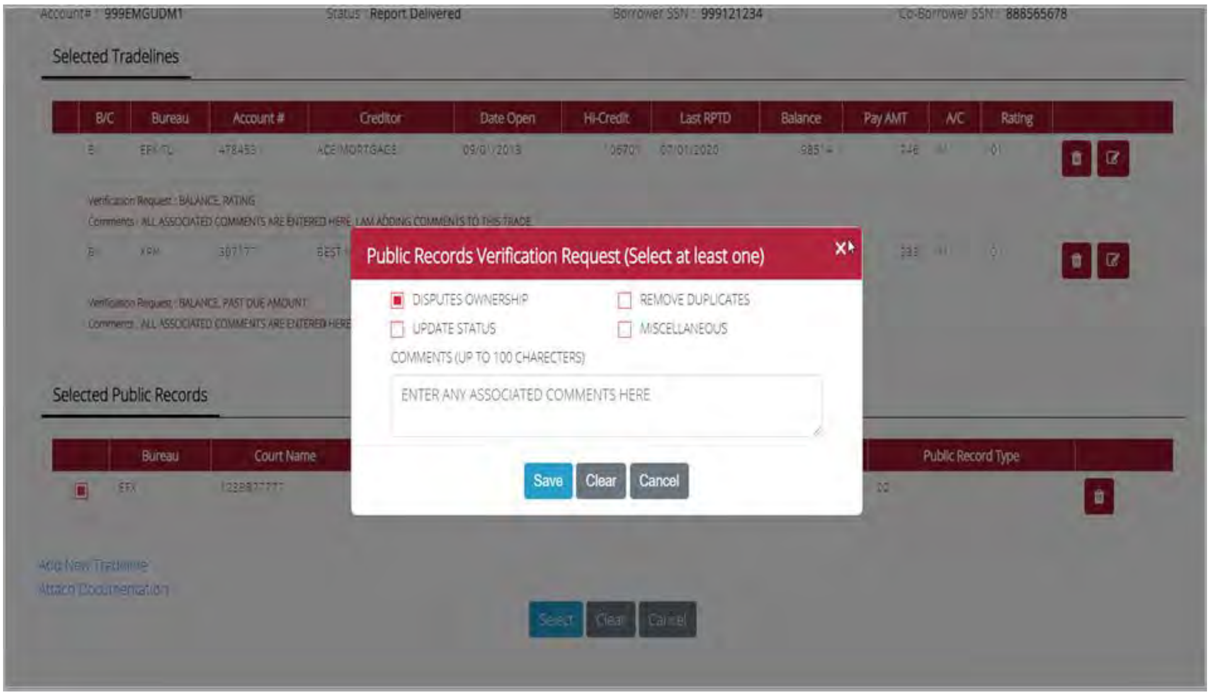


Figure 43 Public Record Verification Request

In the example shown in *Figure 43* the verification request is to dispute ownership and the comments are, “enter any associated comments here’. Once you are satisfied with the verification request, click the ‘Save’ button. The order entry screen will be displayed and the request will appear under the Public Record selected as shown in *Figure 44* below.

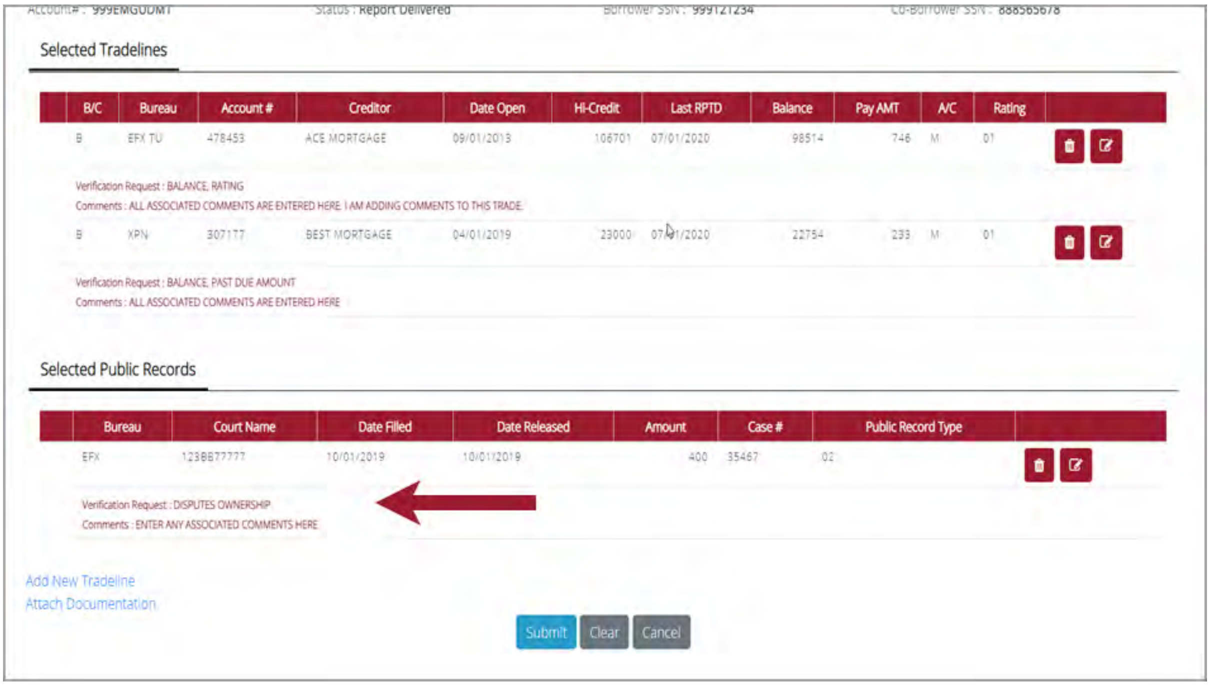


Figure 44 Verification request order page

The public records line item now has an edit icon in the event you need to change the request prior to submission. At this point you may click the 'Submit' button to submit the order or you may continue with the order by adding a new tradeline, attaching documentation, or make other edits as needed. See 'MergePlus Order Submission' if you are satisfied with the order and wish to submit it at this point.

Add Tradeline to Verification Request

If you need to add a tradeline that is not currently reflected on the credit report, click the 'Add New Tradeline' link as shown in *Figure 45*. You can add a creditor tradeline or a landlord tradeline.

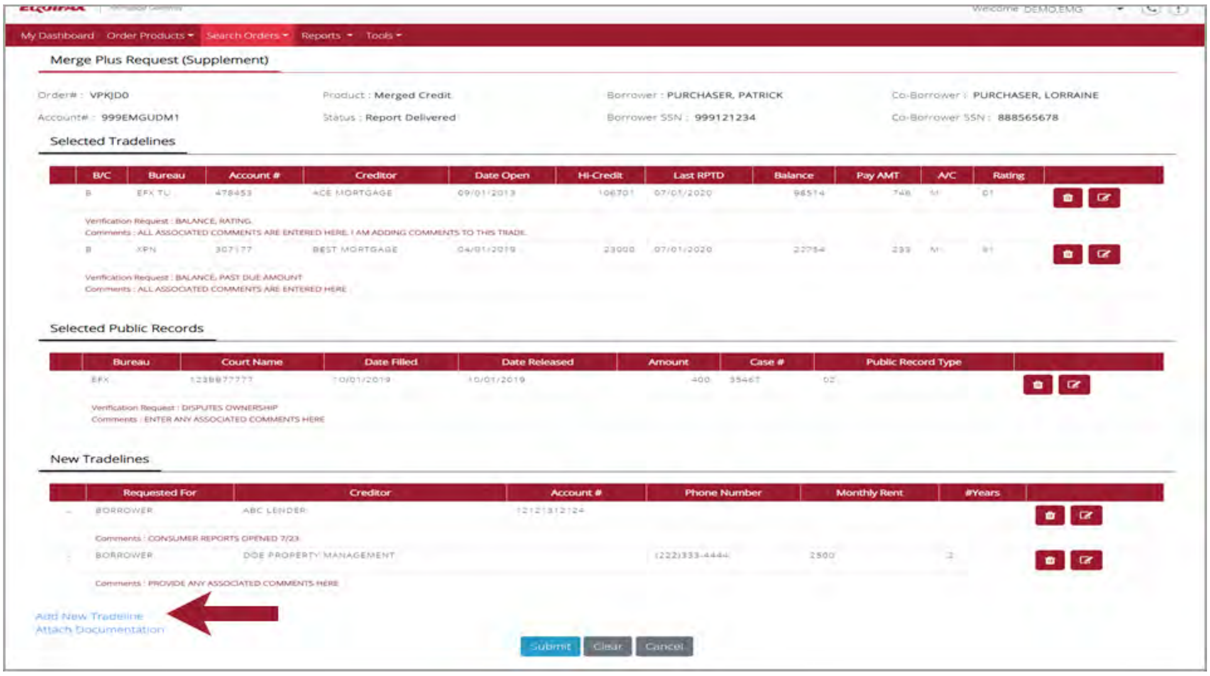


Figure 45 Add tradeline to verification request

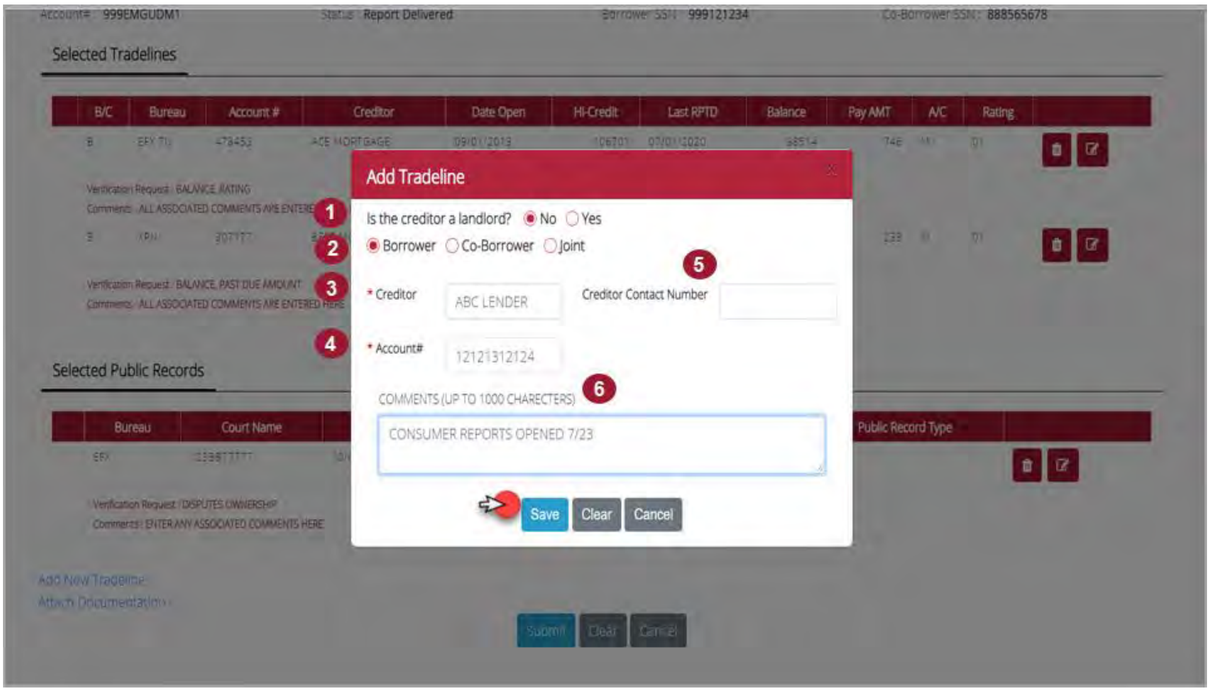


Figure 46 Add Tradeline: Creditor

Add Tradeline: Creditor

Refer to figure 46. When adding a tradeline creditor the following fields will need to be completed:

1) Is the creditor a landlord? Select No
2) Is this trade a borrower account, a co-borrower account, or a joint account? (select the appropriate option).
3) Creditor: Enter the name of the creditor
4) Account#: Enter the complete account number
5) Creditor contact number. Although this field is optional, it is a best practice in terms of efficiency to include the information if you have it.
6) Comments are optional, but the more information and clarity provided, the more efficiency in the fulfillment of the request.
7) Once all of the information has been entered, click the ‘Save’ button.

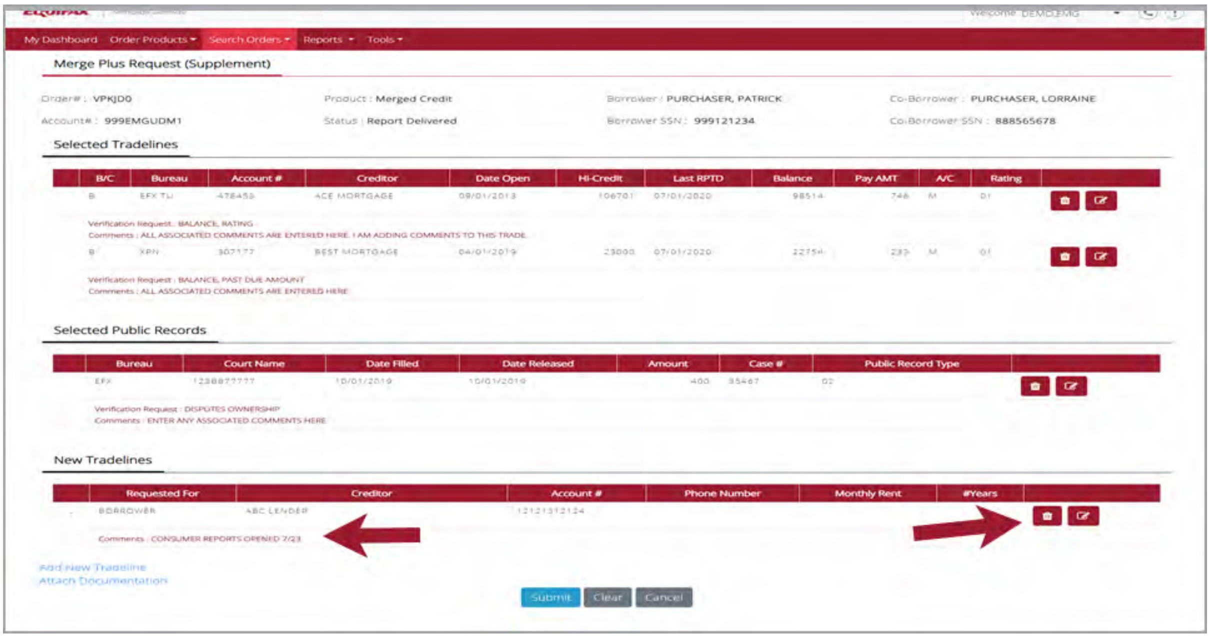


Figure 47 Add Tradeline Order Summary

As shown in *Figure 47*, the new tradeline appears in the 'New Tradelines' section of the verification order summary. The line item provides the information submitted in addition to the comments. The line item may also be edited by clicking the edit icon to the right or it may be removed by clicking the delete, trashcan icon.

Add Tradeline: Landlord

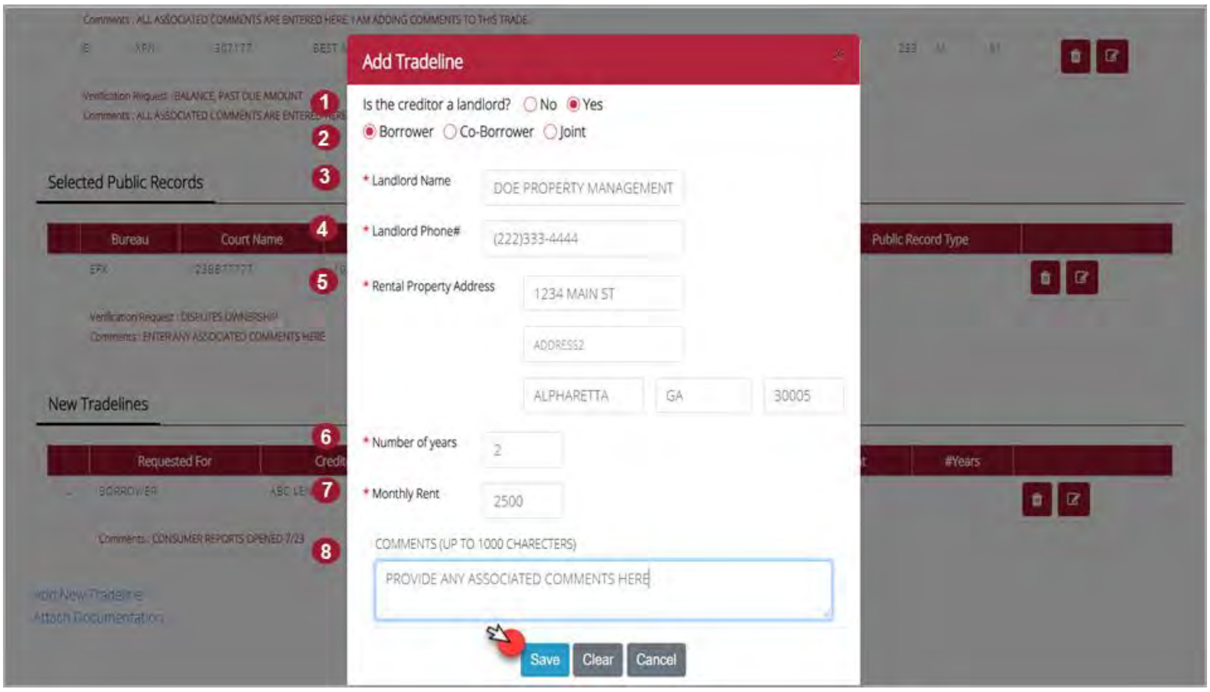


Figure 48 Add Tradeline: Landlord

Refer to figure 48. When adding a tradeline for a landlord the following fields will need to be completed:

1) Is the creditor a landlord? Select Yes
2) Is this trade a borrower account, a co-borrower account, or a joint account? (Select the appropriate option).
3) Landlord name: Enter the name of the landlord or property management company.
4) Landlord phone#: Enter the landlord or property management phone number.
5) Rental property address: Enter the rental property street address, city, state, and zip code.
6) Number of years: The number of years the borrower lived at the address.
7) Monthly Rent: Amount paid on monthly basis in dollars (whole number only).
8) Comments are optional, but the more information and clarity provided, the more efficiency in the fulfillment of the request.
9) Once all of the information has been entered, click the ‘Save’ button.

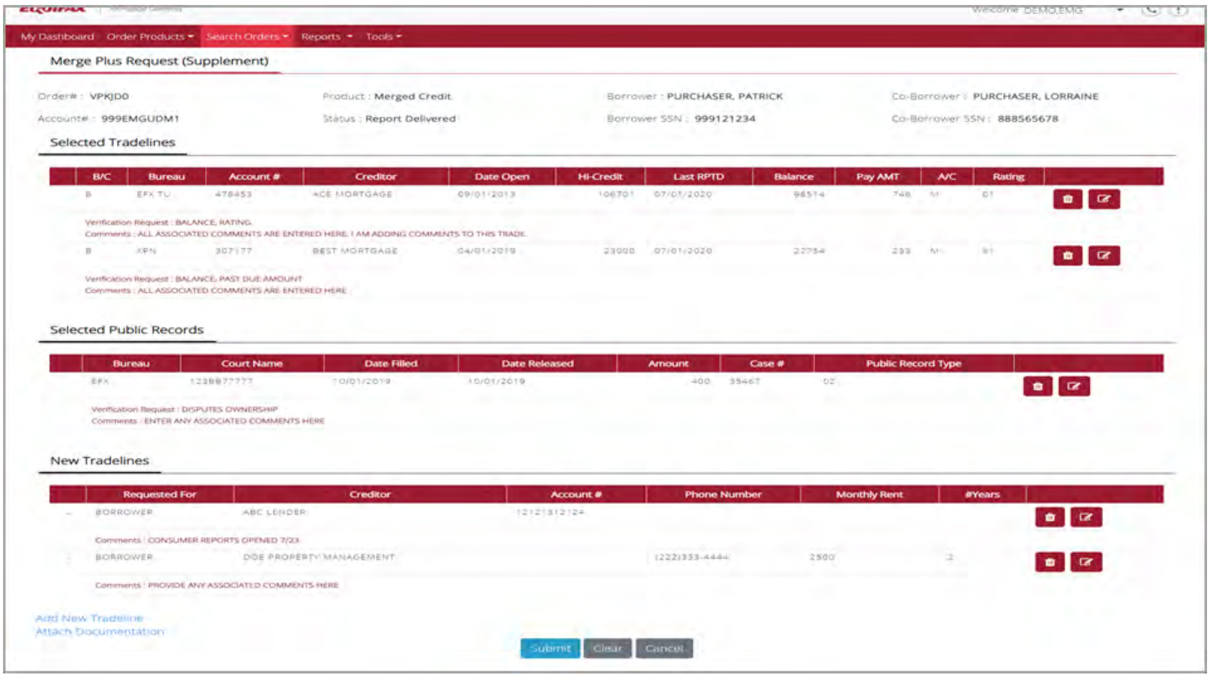


Figure 49 Add Tradeline Order Summary

As shown in *Figure 49*, the new tradeline appears in the ‘New Tradelines’ section of the verification order summary. The line item provides the information submitted in addition to the comments. The line item may also be edited by clicking the edit icon to the right or it may be removed by clicking the delete, trashcan icon.

Attach Documentation

At a minimum, the borrower authorization is required for supplement requests. You may attach the authorization as well as any additional documentation that may be required by clicking the 'Attach Documentation' link at the bottom of the order entry page (see *Figure 50*).

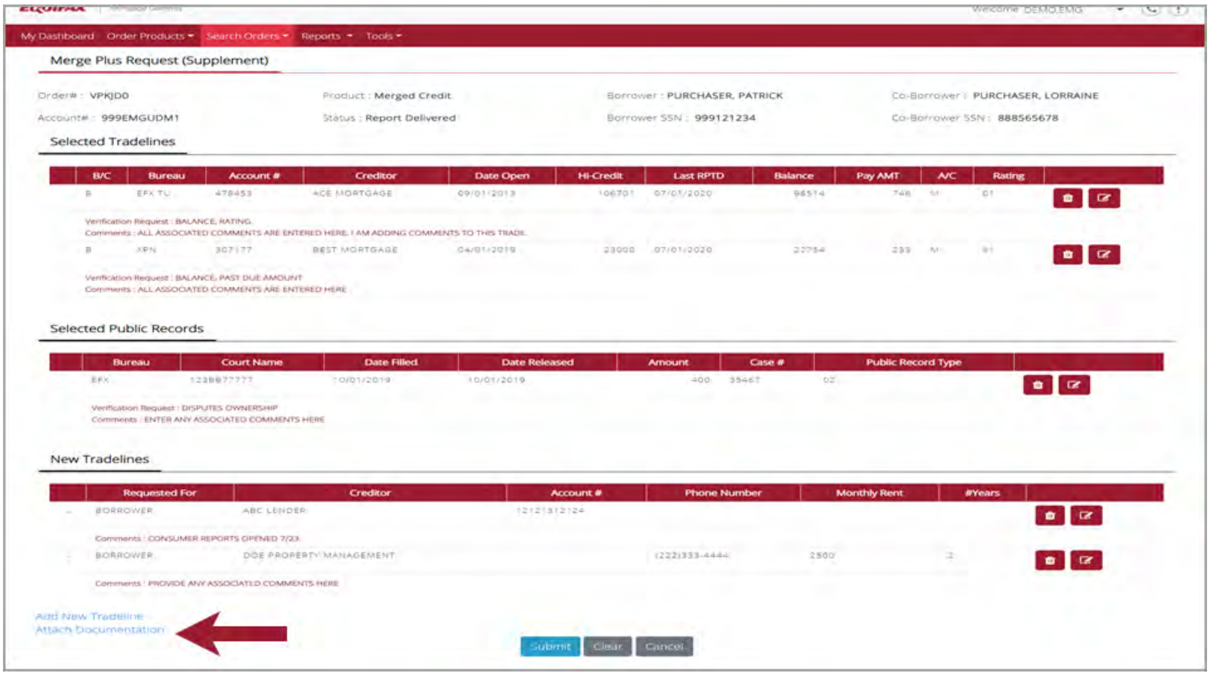


Figure 50 Attach documentation

A popup will appear to allow you to select the document to be attached. You may attach as many documents as needed, but they may only be uploaded one at a time.

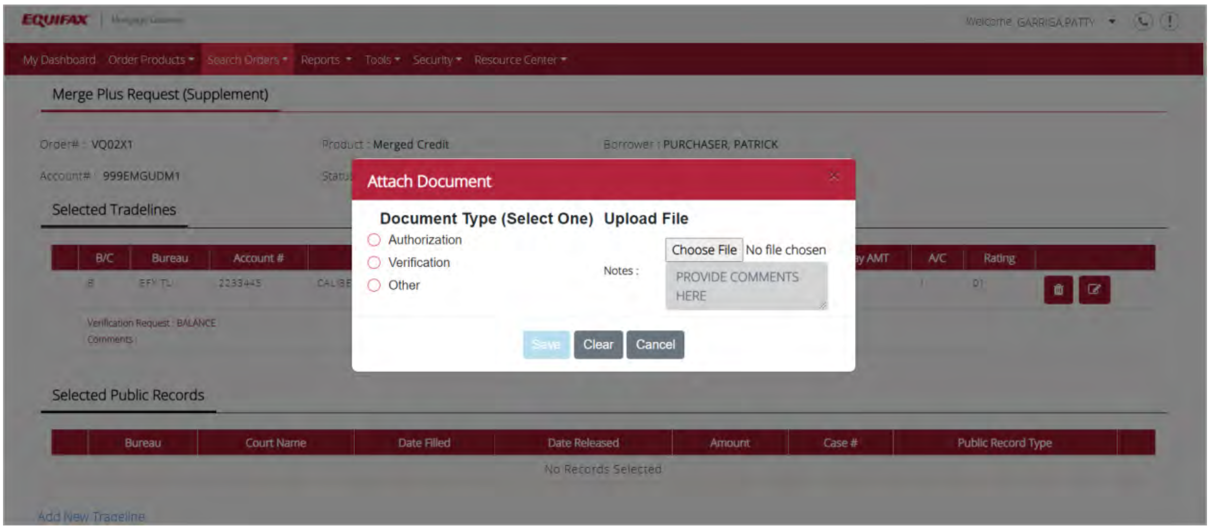


Figure 51 Attach documentation popup

1) Select the document type.
2) Click ‘Choose File’ and select the file to be uploaded.
3) Enter any comments to provide additional clarity as needed.
4) Click the ‘Save’ button. The document will appear on the verification order entry page (see *Figure 52*). You may add documents as needed by clicking the ‘Attach Documents’ link. If you do not have all of the documents at this point, you may return to the order and add documents at a later time. See Adding documents to a submitted MergePlus request.

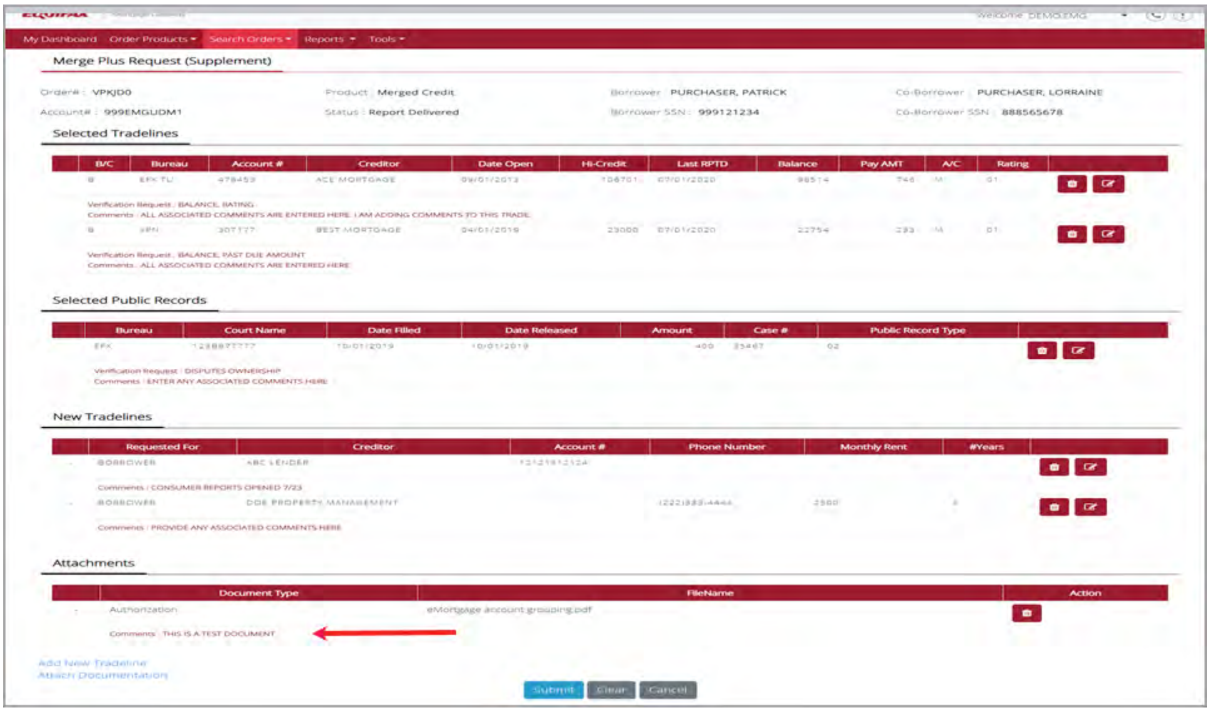


Figure 52 Attached documentation on order summary page

Adding a Creditor Tradeline Verification Request (no additional verification needed)

If the only verification required is adding a new tradeline that is not currently reflected on the credit report, perform the following steps:

A credit report must have already been ordered and received to order MergePlus for requesting a tradeline verification.

- Search for credit report that requires a supplement report. See Search for an existing order.
- Select the credit report from the search results.
- Click the blue drop down menu associated with the desired credit report.
- Select the MergePlus Request (Supplement) option from the drop down menu (see *Figure 53* below).

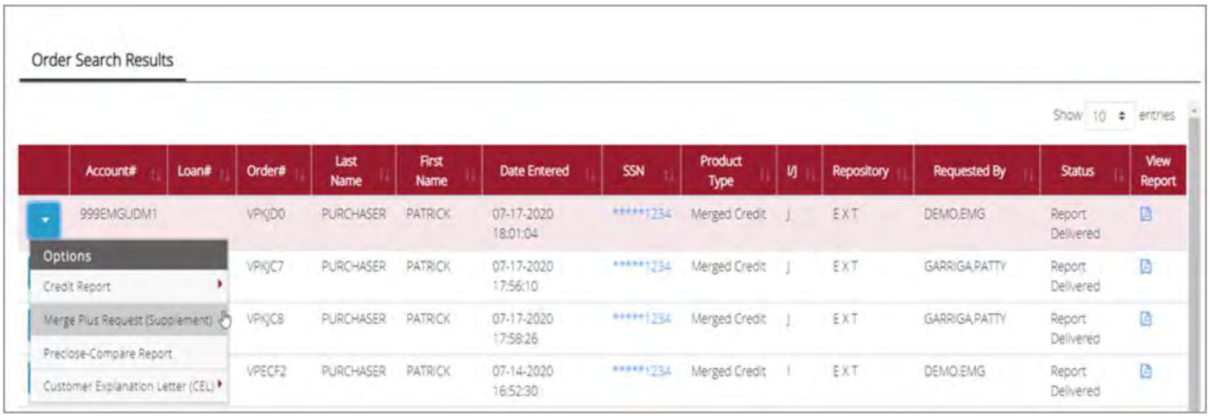


Figure 53 MergePlus Request

A page is displayed reflecting all of the tradelines and public records present on the credit report. Click the ‘Add Tradeline’ checkbox then enter the borrower contact information (See *Figure 54*). Click the ‘Next’ button.

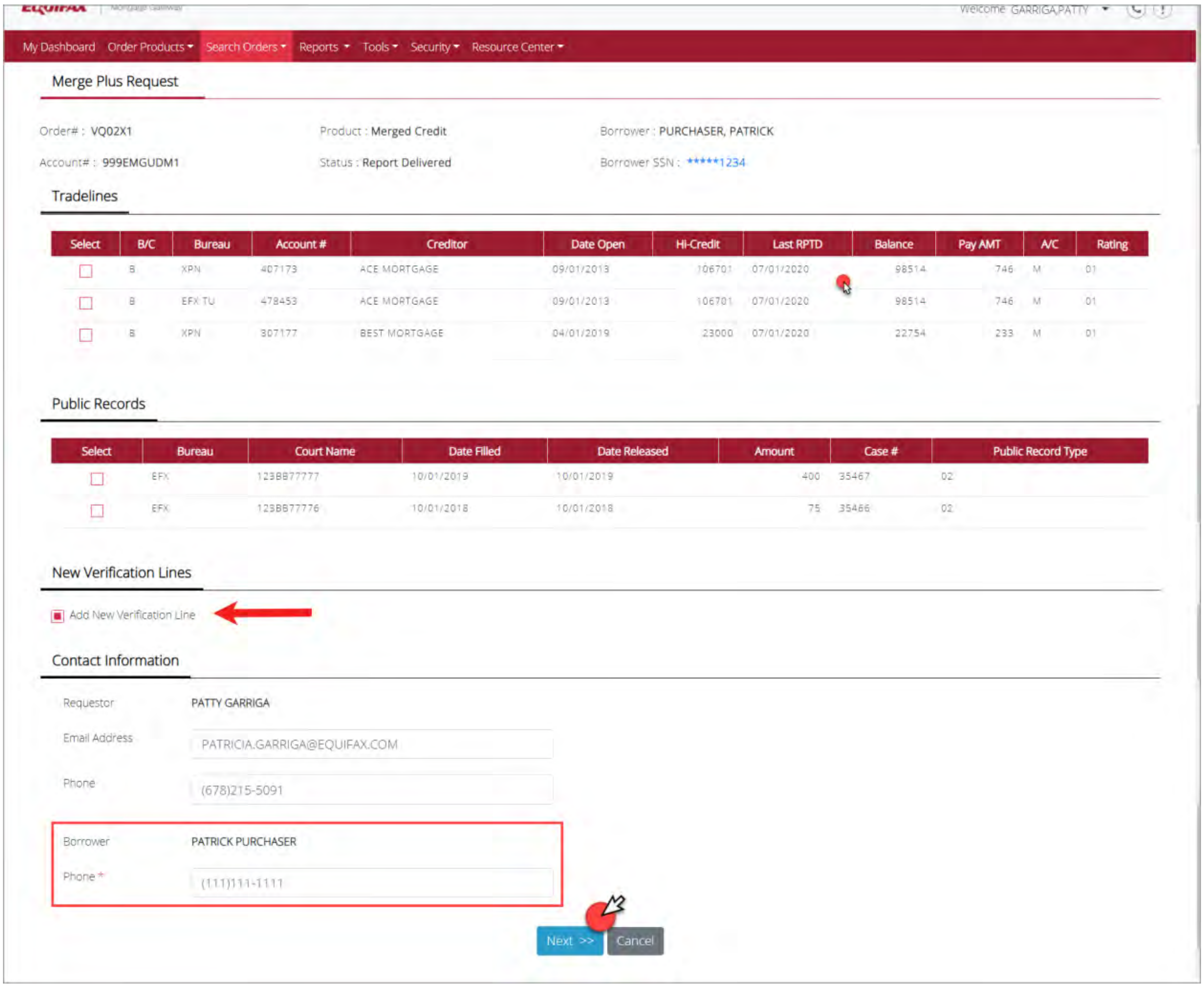


Figure 54 Add New Tradeline

A popup will appear that must be completed to add the new tradeline. If the creditor is not a landlord, click 'No' and complete all required fields (for a more detailed description, see Add a Tradeline, Creditor). Although the creditor contact number is an optional field, if the information is readily available to you, it may reduce processing time. Add any clarifying comments then click the 'Save' button.

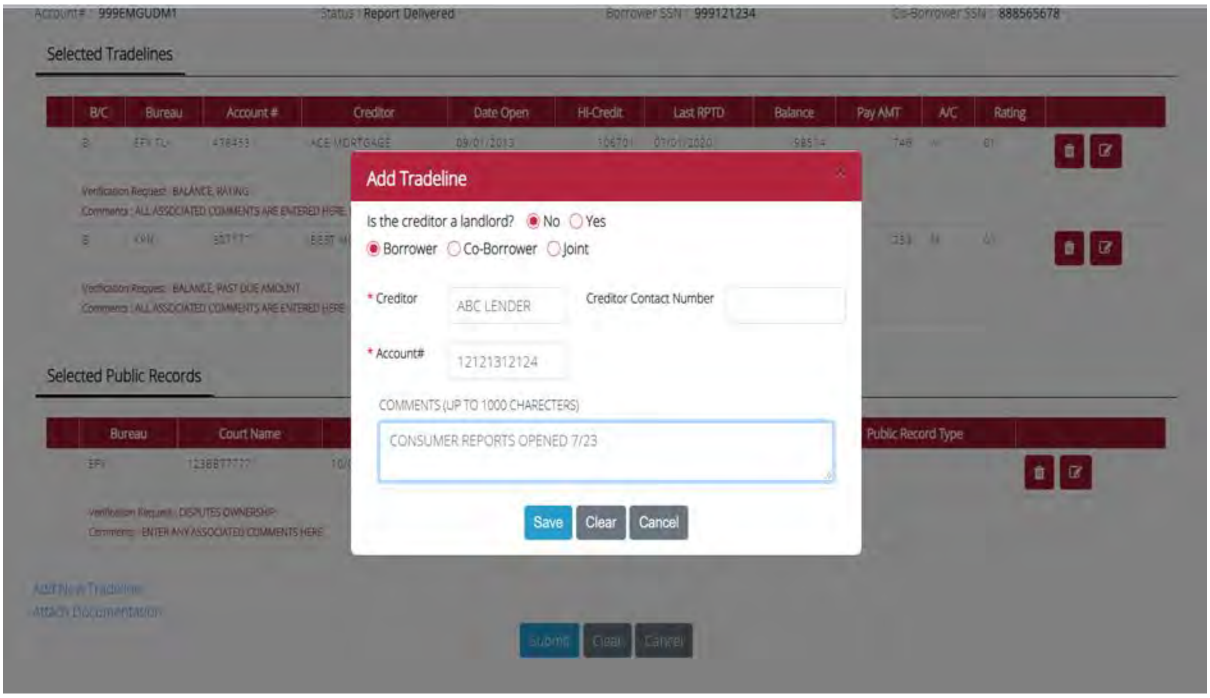


Figure 56 Add New Tradeline: Creditor is not a landlord

If the creditor is a landlord, click 'Yes' and complete all required fields (for a more detailed description, see Add a Tradeline, Landlord). Add any clarifying comments then click the 'Save' button.

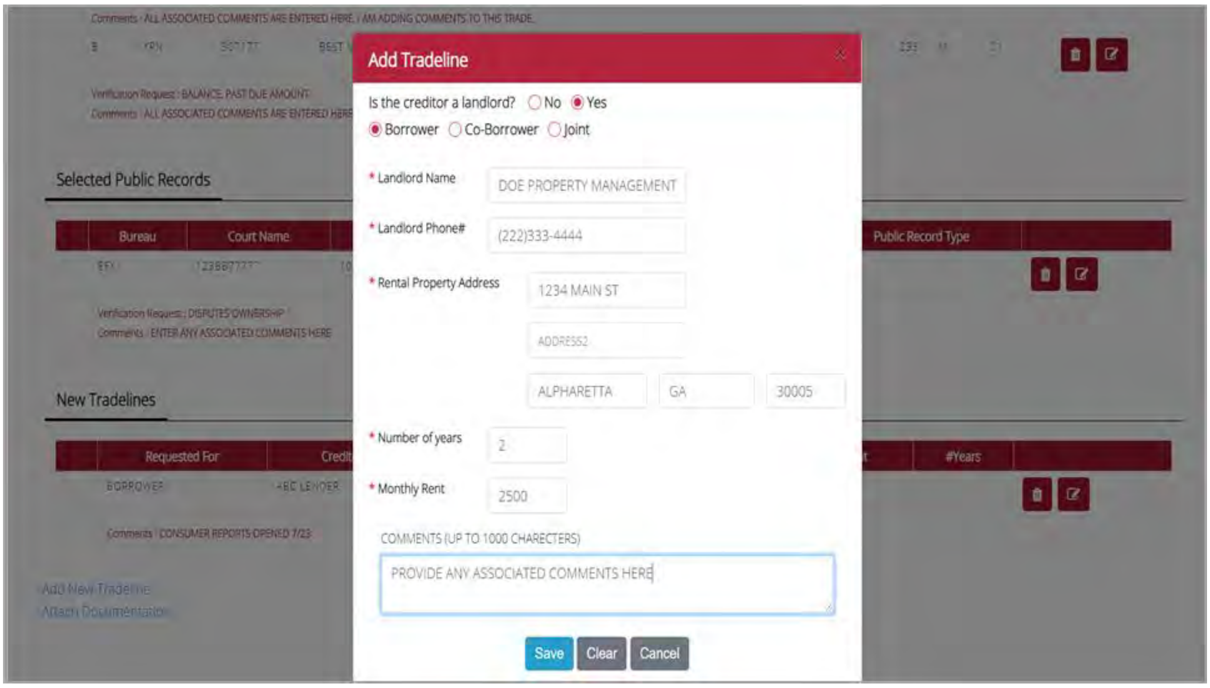


Figure 57 Add New Tradeline: Creditor is a landlord

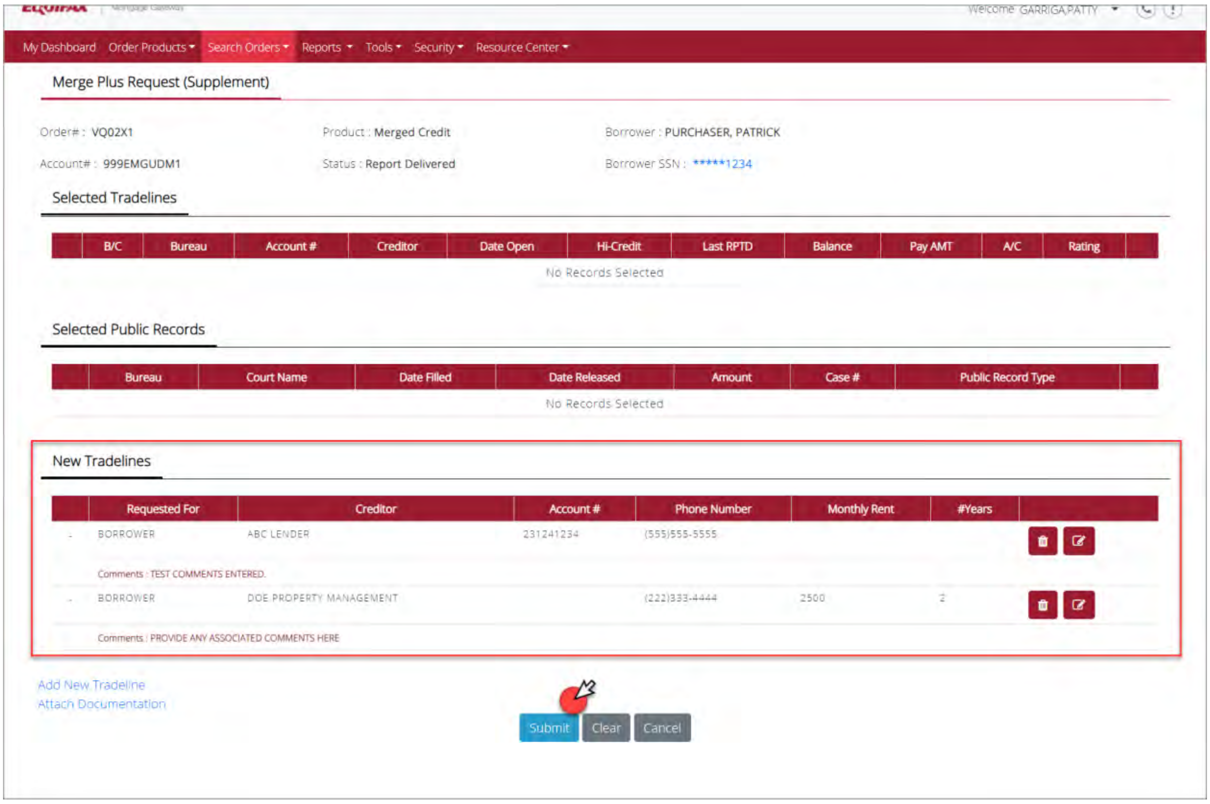


Figure 58 Supplement Order Request

As seen in *Figure 58,* the order request reflects the new tradelines to be verified and added. Each line item may be deleted by clicking the associated trashcan icon, or edited by clicking the pencil/edit icon.

MergePlus Order Submission

Once satisfied with the request, click the 'Submit' button to proceed with the MergePlus order submission. If the borrower authorization is not attached, a popup will appear. You may either attach the needed documentation, or if you aren't prepared to upload the documentation at this time, you may click 'Cancel' to proceed with the submission of the request. You can attach the documentation once collected by using the MergePlus update: Attach Documentation action at a future time. If you do have the documentation needed, select the documentation type, locate the file and click the 'Upload' button. Enter any comments as needed then click the 'Save' button.

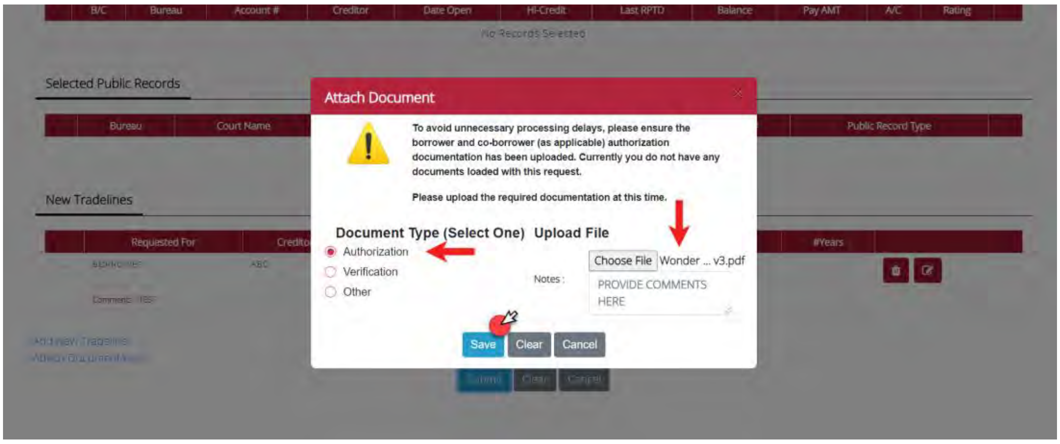


Figure 59 Supplement Order Request Attach Document

Once successfully submitted, a popup will appear notifying you of the successful submission, the time and date of submission, as well as the order number for reference.

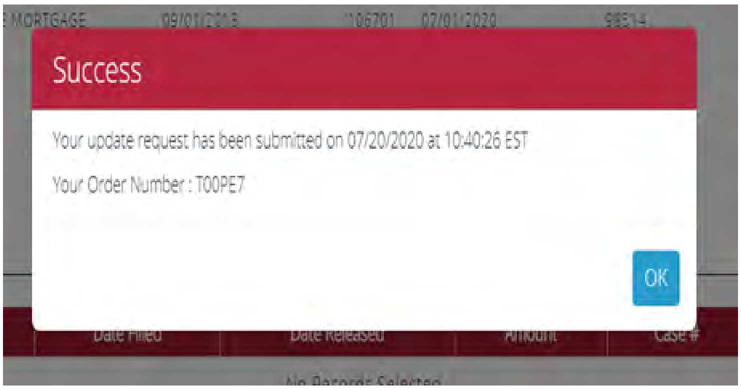


Figure 60 Successful MergePlus order submission popup

Adding Documents to Submitted MergePlus Request

If a document or documents need to be added to a submitted MergePlus request, perform the following steps:

1) Search for the submitted MergePlus request. Search Order>>Credit

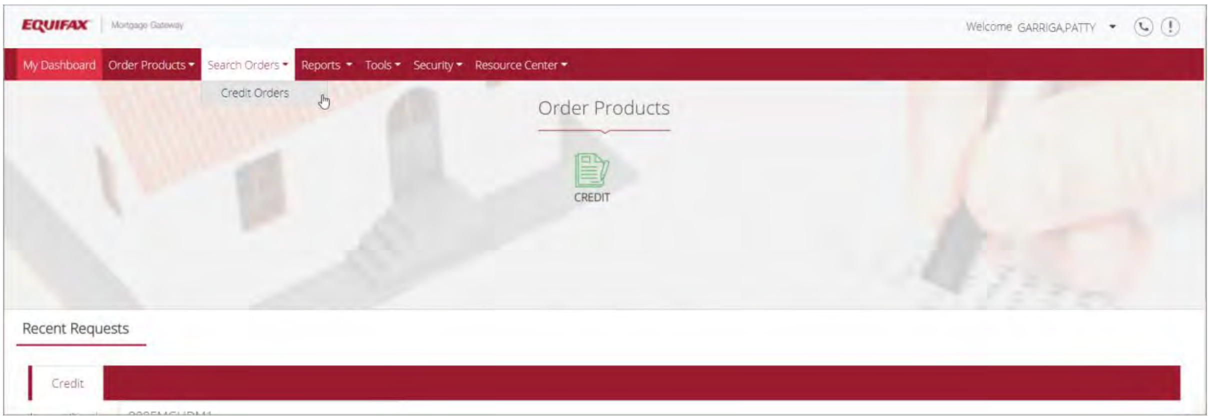


Figure 61 Submitted MergePlus Order Search

2) Enter the search criteria. The more information entered, the more precise the search results will be. Minimally, select the 'MergePlus' product as shown in Figure 62.

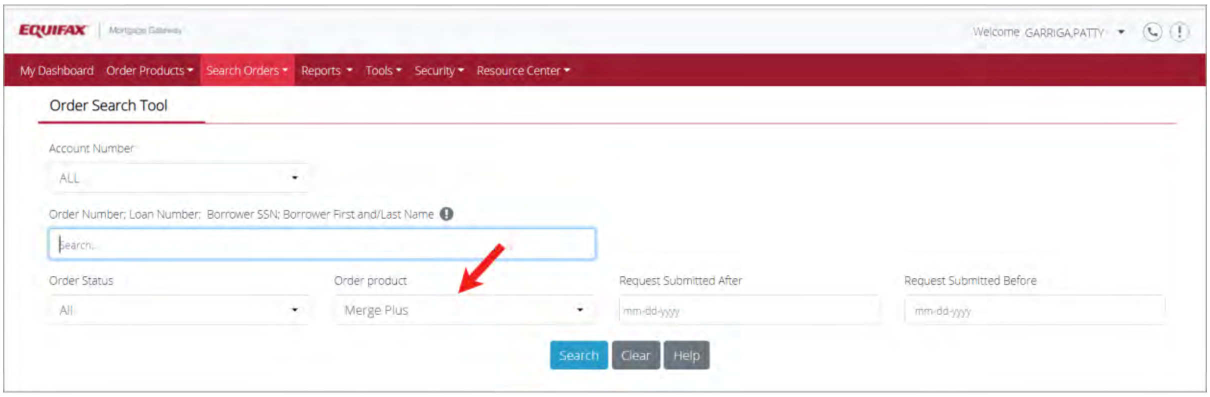


Figure 62 Submitted MergePlus Order Search

3) Locate the order requiring documentation added; click the blue drop down menu to the left of the order as shown in *Figure 63* below. Select 'Attach Document'.

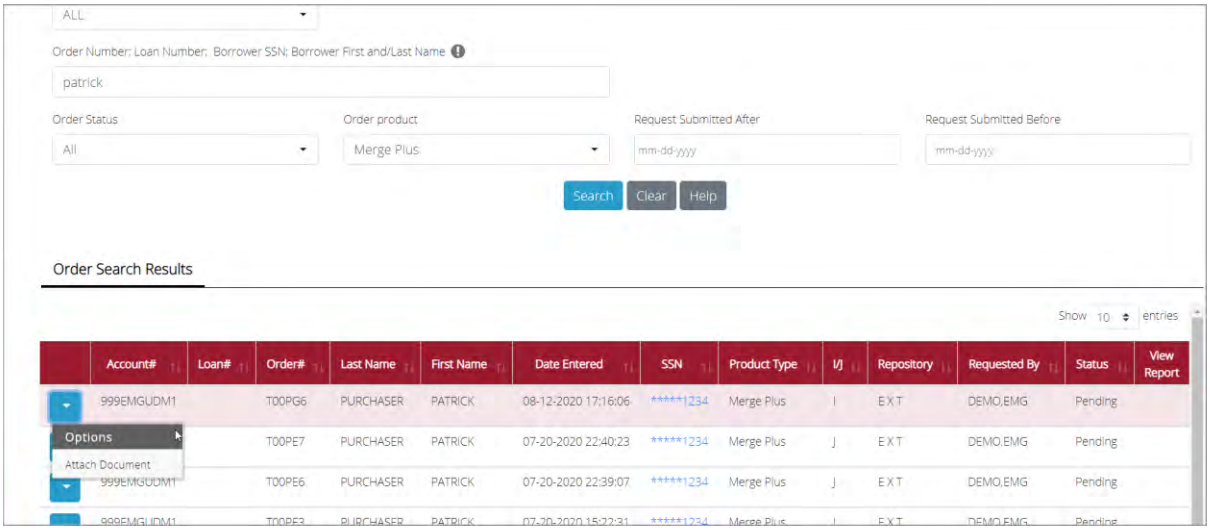


Figure 63 Submitted MergePlus Order: Attach Documents

4) Select the document type: Authorization, Verification, or Other. Click 'Choose File' and select the document to be attached. Enter any comments that may be needed to provide clarification or a description for the attached document. Click the 'Save' button.

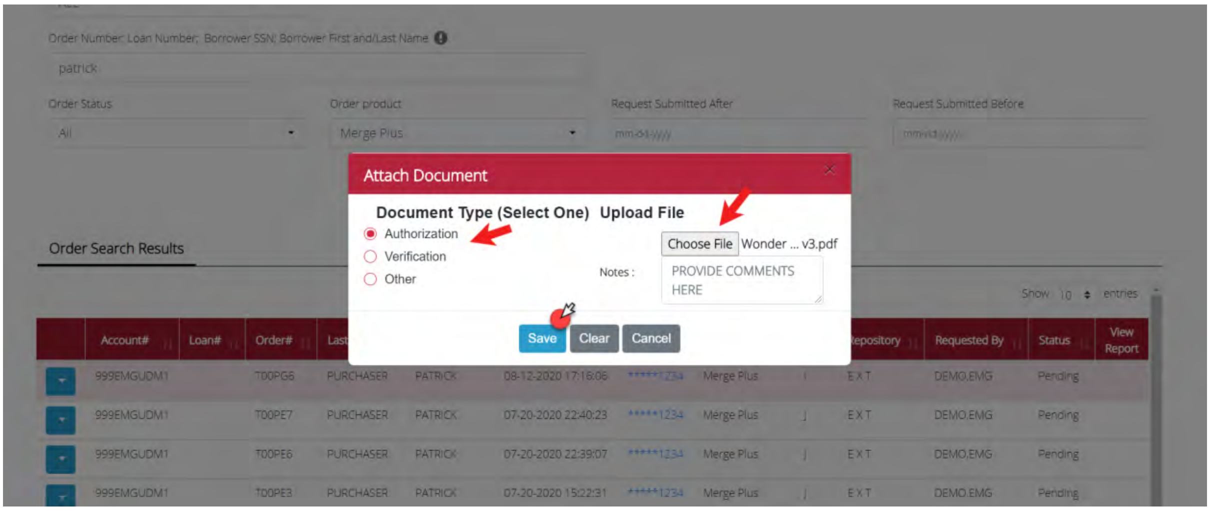


Figure 63 Submitted MergePlus Order: Attach Documents

5) If the document is successfully uploaded, a popup message will appear as shown in Figure 64 below.

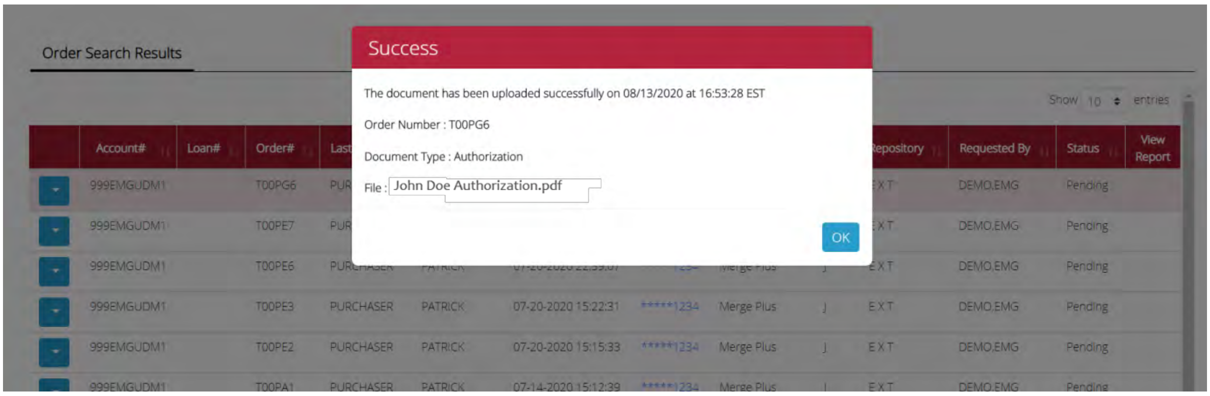


Figure 64 Success message Submitted MergePlus Order: Attach Documents

Equifax Mortgage Gateway: Reports

There are three report types available on EMG:

- Activity Report
- Loan Level Billing Report
- Turnaround Time Report

Both the Supervisor and the Normal User roles may have access to view reports in EMG; however, the userid must have permissions granted to access the reports. If you are unable to view reports, please contact your account supervisor to add access rights to your userid.

Activity Report

The Activity Report provides the following information:

- Order #
- Account #
- Borrower Social Security Number
- Request Type: Product ordered
- Report Price
- Requested By
- Loan # Billing Date
- Description: Borrower name, Order# and Joint/Individual indicator (J/I)

Accessing the Activity Report

1) Navigate to the Reports tab and select Activity Report from the drop down menu.

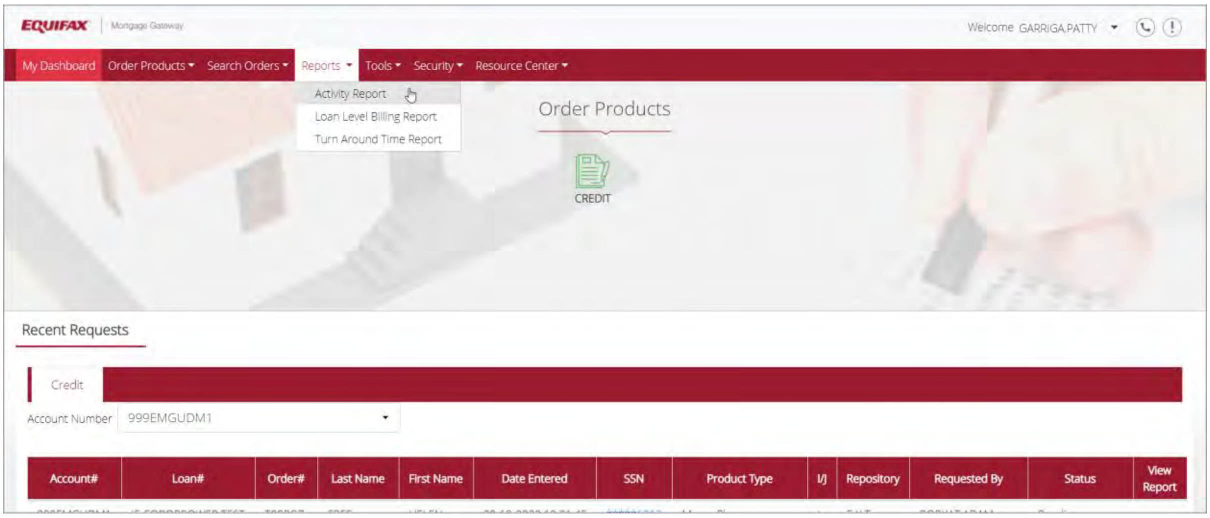


Figure 65 Activity Report

2) Select the search criteria for the orders you are interested in viewing:

   a. Start date: based on the order date.

   b. End date: based on the order date.

   c. Sort criteria: Allows you to select the order in which you would like the results to appear – By order number, account number, report type, or bill date.

   d. Order number: The EMS order number

   e. First name: Borrower's first name (exact match/starts with)

   f. Last name: Borrower's last name (exact match/starts with)

NOTE: If you don't define any search criteria and click the 'Accept' button, all orders will be presented.

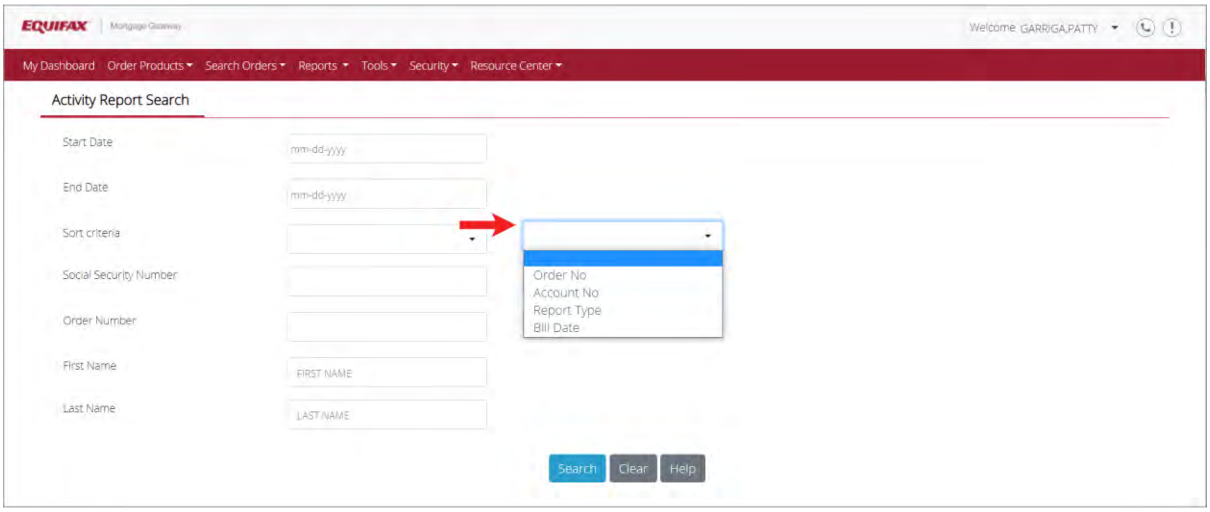


Figure 66 Activity Report Search

3) Click the 'Search' button; the Activity Report will be displayed. The report shows 10 orders per page by default, but you can adjust the view to show 10, 25, 50, or 100 results per page. You can navigate pages via the pagination links at the bottom of the page.

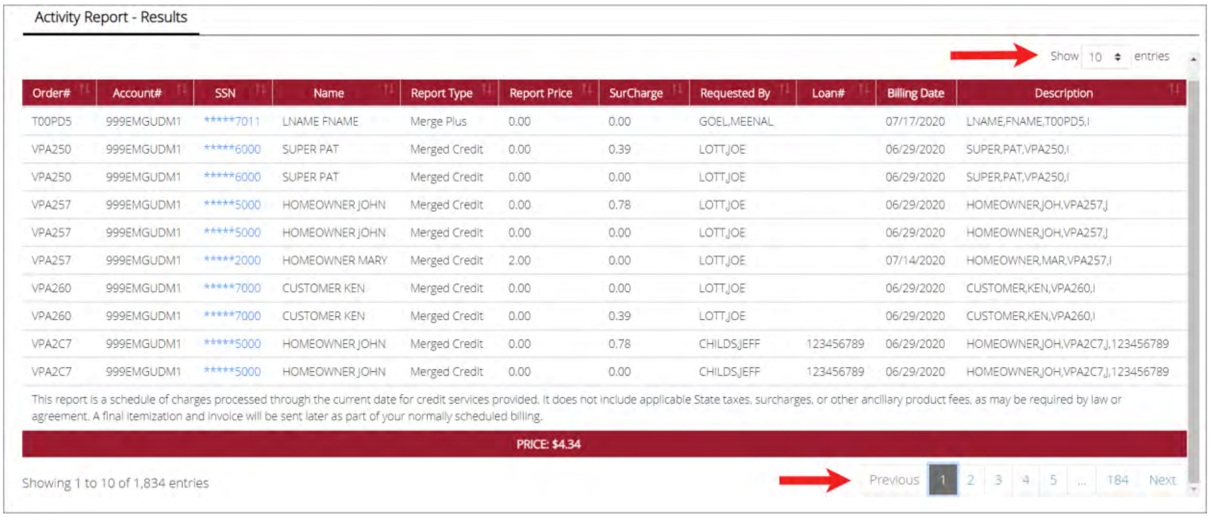


Figure 67 Activity Report Results

Loan Level Billing Report

For each order that meets the criteria you specify, the **Loan Level Billing Report** shows the amount billed, including any applicable surcharges or tax. If the order is not yet completed, it will not appear in the results. The billing report will not be available until 48 hours after the order is placed.

NOTE: Loan Level Billing Report requires a loan number be utilized on all requests.

Accessing the Loan Level Billing Report

1) Navigate to the Reports tab and select Loan Level Billing Report from the drop down menu.

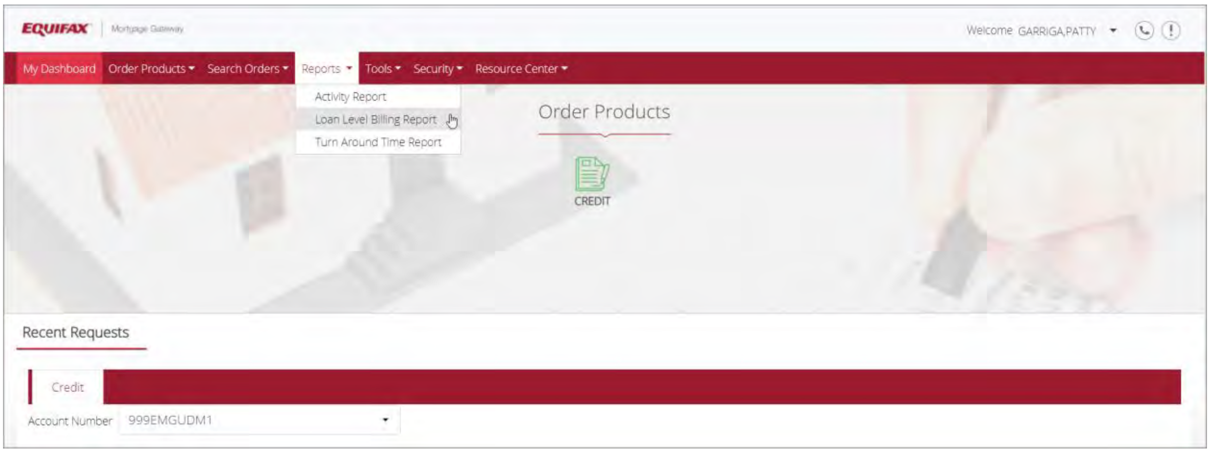


Figure 68 Loan Level Billing Report

2) Select the search criteria for the orders you are interested in viewing (*See Figure 69*):
    a. Start date: based on the order date.
    b. End date: based on the order date.
    c. Order number: The EMS order number
    d. First name: Borrower's first name (exact match/starts with)
    e. Last name: Borrower's last name (exact match/starts with)
    f. Loan number

NOTE: If you don't define any search criteria and click the 'Accept' button, all orders will be presented.

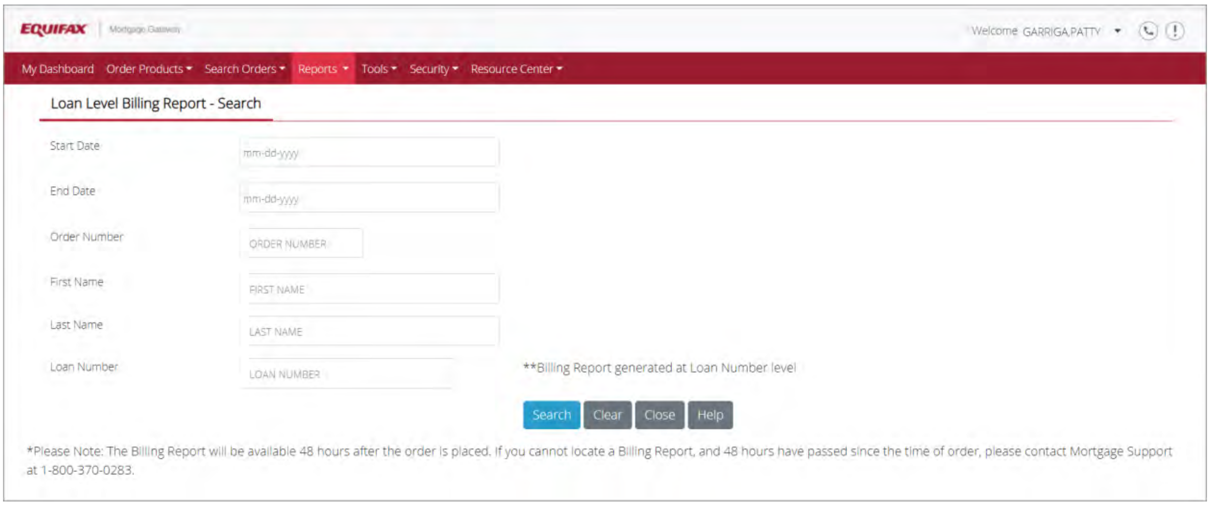
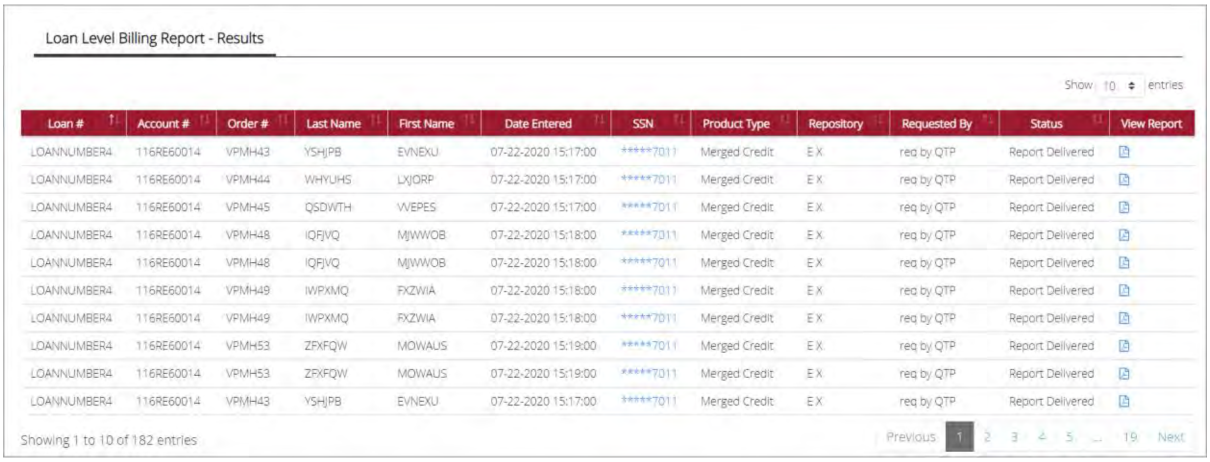


Figure 69 Loan Level Billing Report Search

3) Results include the loan number, account number, order number, borrower name, product type, and the order status. The results may be displayed at the default value of 10 line items per page, or you can adjust the view to show 10, 25, 50, or 100 results per page. You can navigate pages via the pagination links at the bottom of the page.



Loan Level Billing Report - Results

Show 10 entries

Loan #	Account #	Order #	Last Name	First Name	Date Entered	SSN	Product Type	Repository	Requested By	Status	View Report
LOANNUMBER4	116RE60014	VPMH43	YSHJPB	EVNEXU	07-22-2020 15:17:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH44	WHYUHS	LXJORP	07-22-2020 15:17:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH45	QSDWTH	WEPES	07-22-2020 15:17:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH48	IQFJVQ	MJWWOB	07-22-2020 15:18:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH48	IQFJVQ	MJWWOB	07-22-2020 15:18:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH49	IWPXMQ	FXZWIA	07-22-2020 15:18:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH49	IWPXMQ	FXZWIA	07-22-2020 15:18:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH53	ZFXFQW	MOWAUS	07-22-2020 15:19:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH53	ZFXFQW	MOWAUS	07-22-2020 15:19:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	
LOANNUMBER4	116RE60014	VPMH43	YSHJPB	EVNEXU	07-22-2020 15:17:00	*****7011	Merged Credit	EX	req by QTP	Report Delivered	

Showing 1 to 10 of 182 entries

Previous 1 2 3 4 5 ... 19 Next

Figure 70 Loan Level Billing Report Search Results

You may view the desired report by clicking the report icon to the right, as show in *Figure 69.*

EQUIFAX

Equifax Mortgage Services Billing Report

Report generated on 08/17/2020

Please note: The billing report contains product charges as of the date above. Any charges generated after the date above will not be reflected on this summary.

Consumer Reporting Agency:

Equifax Mortgage Solutions
4300 Westown Pkwy, Suite 200
West Des Moines, IA 50266
Phone: (800)333-0037

Report Prepared For:

EMS MORTQC2 UAT TEST ENVIRONMENT
1525 WINDWARD CONCOURSE
ALPHARETTA, GA 30318
Phone: 714-792-1301

Loan #: LOANNUMBER4

Trans Date Time	EMS Order #	Bor/Cob Name	Product Summary	Product Code	Price
07-22-2020 15:17	[redacted]	EVNEXU YSHJPB	MERGE PR-2 FILE	M2F	$7[redacted]
07-22-2020 15:17	[redacted]	EVNEXU YSHJPB	Facta Act Charge	MR4	$0[redacted]
07-22-2020 15:17	[redacted]	EVNEXU YSHJPB	COMPLY ID WITH OFAC	CWO	$2[redacted]
07-22-2020 15:17	[redacted]	LXJORP WHYUHS	MERGE PR-2 FILE	M2F	$7[redacted]
07-22-2020 15:17	[redacted]	LXJORP WHYUHS	Facta Act Charge	MR4	$0[redacted]
07-22-2020 15:17	[redacted]	LXJORP WHYUHS	COMPLY ID WITH OFAC	CWO	$2[redacted]
07-22-2020 15:17	[redacted]	VVEPES QSDWTH	MERGE PR-2 FILE	M2F	$7[redacted]
07-22-2020 15:17	[redacted]	VVEPES QSDWTH	Facta Act Charge	MR4	$0[redacted]
07-22-2020 15:17	[redacted]	VVEPES QSDWTH	COMPLY ID WITH OFAC	CWO	$2[redacted]
07-22-2020 15:18	[redacted]	MJWWOB IQFJVQ	MERGE PR-2 FILE	M2F	$7[redacted]
07-22-2020 15:18	[redacted]	MJWWOB IQFJVQ	Facta Act Charge	MR4	$0[redacted]
07-22-2020 15:18	[redacted]	MJWWOB IQFJVQ	COMPLY ID WITH OFAC	CWO	$2[redacted]
07-22-2020 15:18	[redacted]	FXZWIA IWPXMQ	MERGE PR-2 FILE	M2F	$7[redacted]

Figure 71 Sample Loan Level Billing Report

Turnaround Time Report

For each order that meets the criteria you specify, the **Turnaround Time Report** shows the time elapsed between when the order was originally submitted and when the most recent report was returned. If the order is not yet completed, the report shows only the timestamp of the submittal.

Accessing the Turnaround Time Report

1) Navigate to the Reports tab and select Turnaround Time Report from the drop down menu.

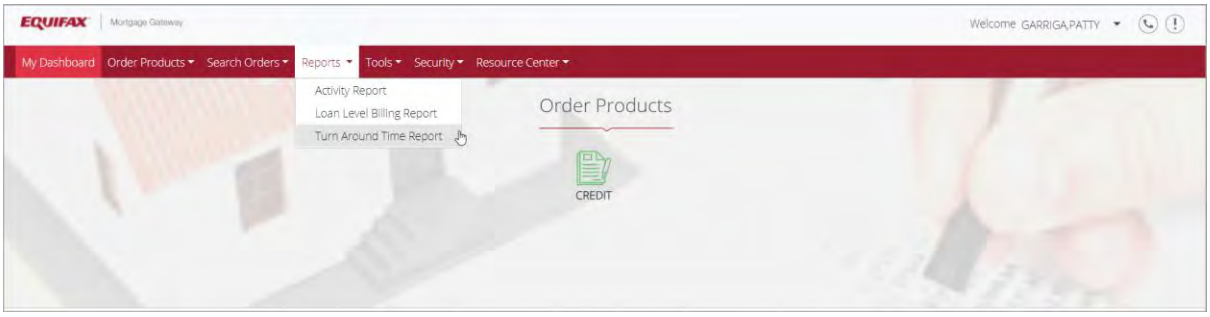


Figure 72 Turnaround Time Report

2) Select the search date range (start and end date) for the reports you are interested in viewing and Click the 'Search' button.

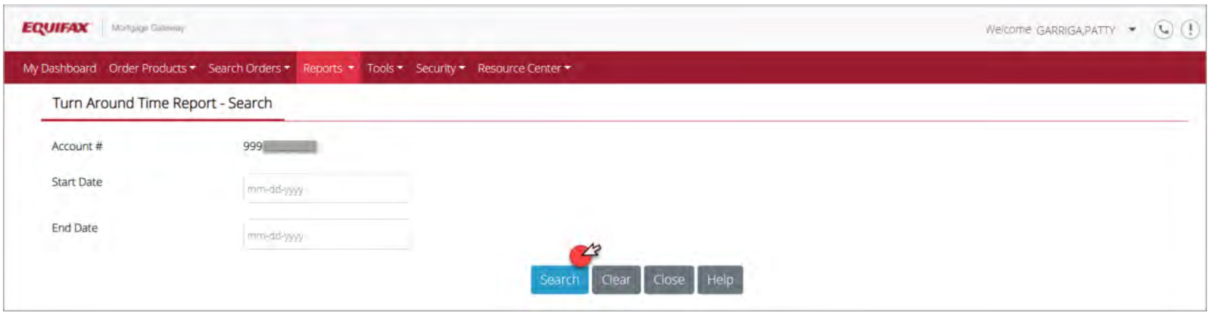


Figure 73 Turnaround Time Report Search

3) Results include the account number, order number, product type, loan number as well as the start, end and elapsed time. The report shows 10 orders per page as a default setting, but you can adjust the view to show 10, 25, 50, or 100 results per page. You can navigate pages via the pagination links at the bottom of the page.

Turn Around Time Report - Results

Show 10 entries

Account#	Order#	Product Type	Loan#	Start Time	End Time	Elapsed Time (HH:MM:SS)
999EMGUDM1	VQ0300	Merged Credit		31-Jul-2020 16:56:09	13-Aug-2020 10:36:55	00:00:04
999EMGUDM1	VQ02Y8	Merged Credit		31-Jul-2020 16:29:08	31-Jul-2020 16:29:29	00:00:21
999EMGUDM1	VQ02Y4	Merged Credit		31-Jul-2020 16:26:03	31-Jul-2020 16:26:22	00:00:19
999EMGUDM1	VQ02Y2	Merged Credit		31-Jul-2020 16:24:28	31-Jul-2020 16:24:34	00:00:06
999EMGUDM1	VQ02X4	Merged Credit		31-Jul-2020 16:16:44	31-Jul-2020 16:17:13	00:00:29
999EMGUDM1	VQ02X1	Merged Credit		31-Jul-2020 16:11:40	31-Jul-2020 16:11:47	00:00:07
999EMGUDM1	VPZAS6	Merged Credit		30-Jul-2020 08:59:58	31-Jul-2020 11:19:39	00:00:04
999EMGUDM1	VPZAP4	Merged Credit		30-Jul-2020 08:57:17	30-Jul-2020 16:28:25	00:00:04
999EMGUDM1	VPYLE3	Merged Credit	125345	29-Jul-2020 12:41:13	29-Jul-2020 12:41:17	00:00:04
999EMGUDM1	VPYL10	Merged Credit		29-Jul-2020 11:03:25	29-Jul-2020 11:03:37	00:00:12

Showing 1 to 10 of 731 entries

Previous 1 2 3 4 5 ... 74 Next

Figure 74 Turnaround Time Report Search Results

User Self-Maintenance

User Profile

When you log in to Equifax Mortgage Gateway as a Normal user or Supervisor user, you can update your user profile.

Keep in mind that the **First Name** and **Last Name** should uniquely identify you as a person. This is for auditing purposes, where a person's name in the system must be traceable to the physical person.
If your legal name changes for any reason (for example, due to a marriage or divorce), your name must be changed within the Equifax Mortgage Gateway system. If, as a result of this name change, you would like to be assigned a new userid, you will need to contact your account Supervisor to request that the current userid be deleted and a new userid created. This action is dependent on the internal policies of your company regarding user management. This action may not be performed by Equifax Mortgage Services Customer Support.

Updating Your User Profile

1) Login to the Equifax Mortgage Gateway. Select Tools>User Profile as shown in *Figure 73* below.

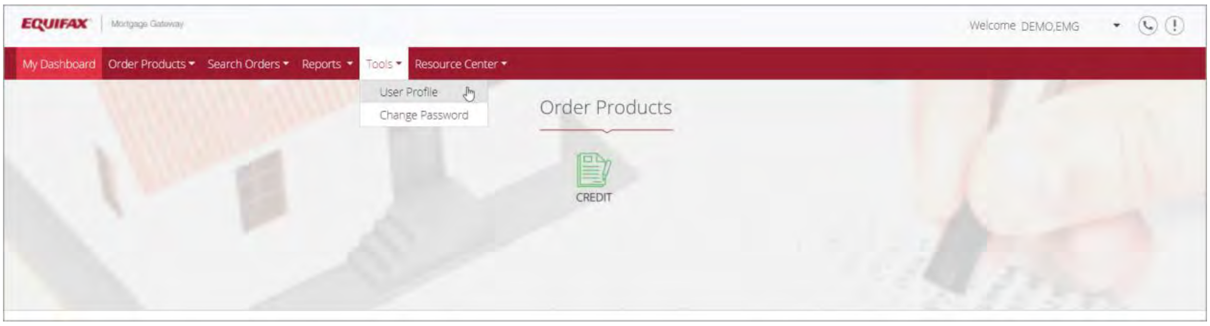


Figure 75 Updating your user profile

2) Update your profile as required. You may change your email address as well as your phone / mobile phone number. Click the 'Submit' button. If a name change is required, contact your Account Supervisor to make that change.

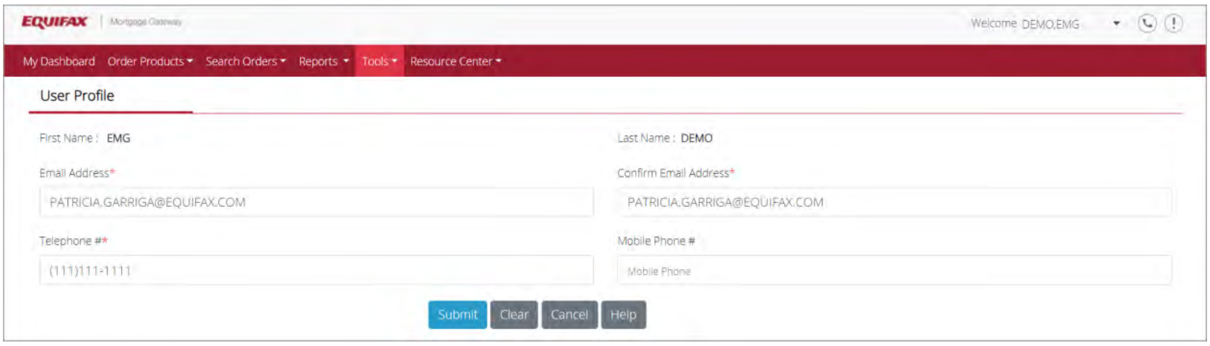


Figure 76 Updating your user profile

Password Changes

When logging in to Equifax Mortgage Gateway with a password generated by the system (when clicking the Forgot Your Password link or your account supervisor resets your password), you will be prompted to change your password. You will also be prompted to change your password when it expires (after 90 days).

In conjunction with changing your password, Equifax Mortgage Gateway requires you to select a hint question and provide an answer for that question. In the event that you forget your password, Equifax Mortgage Gateway will prompt you with the question you select, so be sure to choose a question and answer easily remembered. If you do not remember the correct answer to the question, your account supervisor can reset your password for you.

Equifax Mortgage Gateway passwords must adhere to a *strong password composition* policy to maintain the integrity of the data in the system. Passwords must meet the following requirements: *Password must not contain the User ID. Passwords are a minimum of 8 characters, a maximum of 50 and must contain one uppercase letter, one lowercase letter, one number, one special character, must not have more than two repeating characters and shall not contain government issued ID number.*

Changing Your Password

1) Log in to Equifax Mortgage Gateway. Select Tools > Change Password

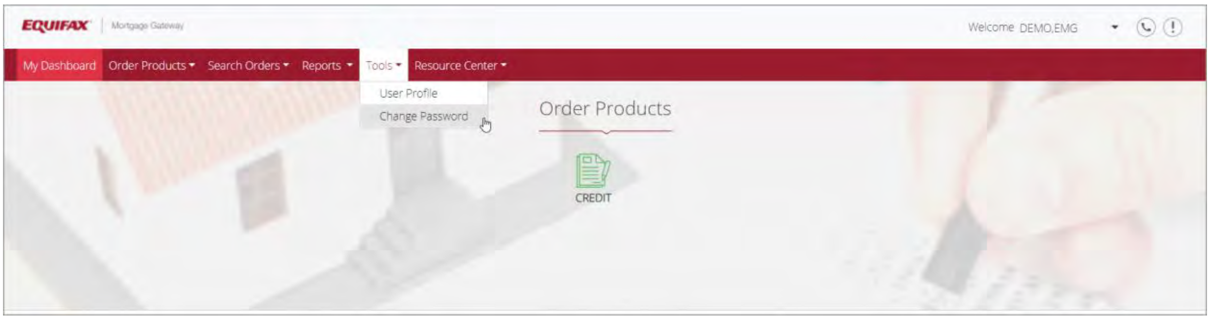


Figure 77 Changing your password

2) Enter your **Old Password**. The Password is masked as you type; however, if you would like to view it, simply click the view icon to the right of the field.

3) Enter the new password you want to set in both the **New Password** and **Confirm Password** field

4) Select a **Password Hint Question** from the drop-down list.

5) In the **Password Hint Answer** box, enter the answer to the selected question.

6) Click **Accept** to save the changes and return to the Dashboard page. You may also Click **Clear** to discard any changes you have entered so that you can begin again or Click **Close** to discard the changes you have entered and return to the Dashboard page.

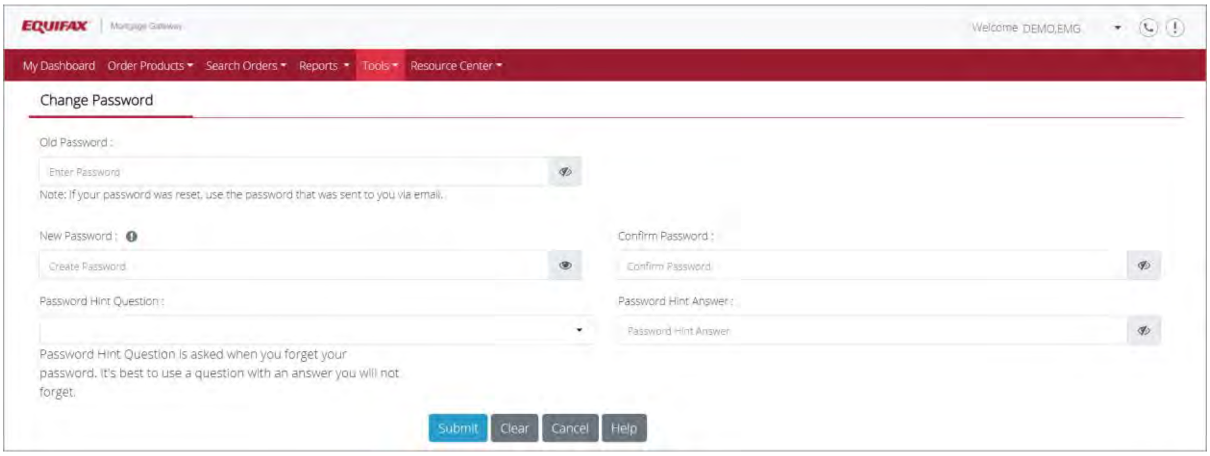


Figure 78 Changing your password

Account Supervisor

The role of the account supervisor was designed to provide you with the tools necessary to easily manage your account to meet your individual business needs. There are certain account maintenance tasks that are only accessible through using an account supervisor userid. These tasks include establishing security controls, user creation, and user management.
The account supervisor may also be granted access to order products or view completed requests.

User Management

User access management includes the following capabilities:

- Creating users for your account (both Normal Users and additional Supervisor users)
- Updating a user profile
- Deactivating a user (when they do not require access to the EMG system temporarily)
- Resetting a user's password
- Deleting a user (when they no longer require access to the EMG system or when they leave the company)
  NOTE: Deleting a user will remove the user information from the search view; however, all previous user activity is retained in the system as defined in data retention policies.
- Assigning user product access rights

Creating Users

1) Log in to the Equifax Mortgage Gateway portal with your Supervisor username and password. Select Tools>User Maintenance>Create New User as shown in Figure 77 below.

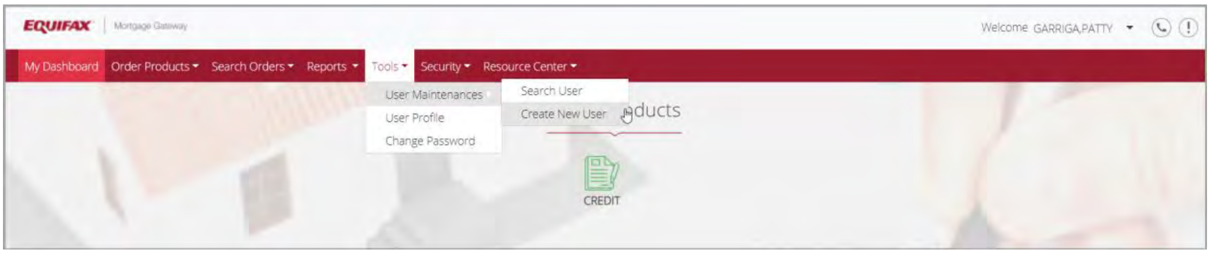


Figure 79 Creating a normal user

2) Enter the user information including:

- User first and last name, email address and telephone number (mobile number is not required but we encourage entering the information as this information will be used in the future for sms messaging).

- User type: Select Supervisor if the user is to have account maintenance rights; otherwise select Normal.
- Create user id:
    - Minimum of 6 characters, maximum of 50 characters, no spaces
    - Alphanumeric and or special characters (exception of @; may not use email address as userid). Lower and upper case characters are allowed; however, the userid will always be stored and displayed in CAPS.
- Select products the user may access. To select all assets in a category, click the checkbox in the header.
- Click the 'Submit' button

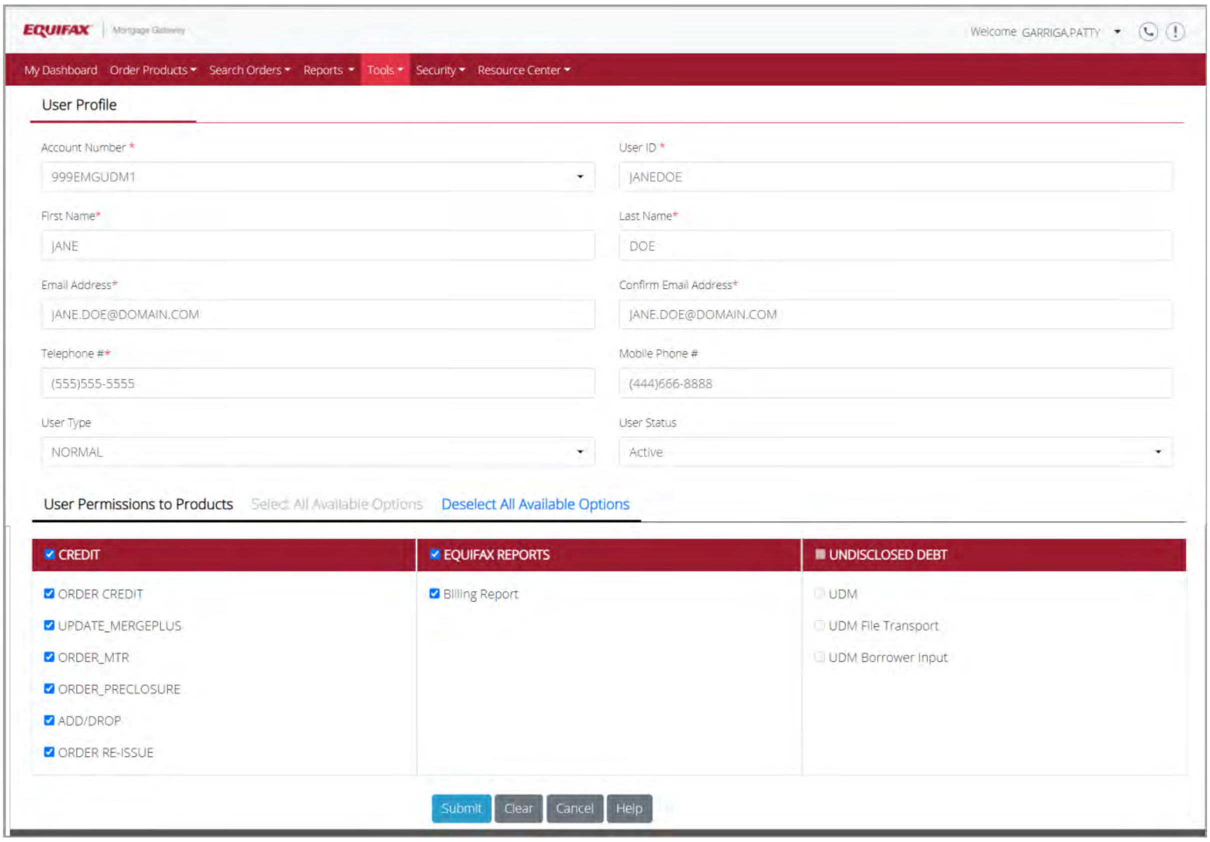


Figure 80 Creating a user

You will receive notification that the registration link has been sent to the newly created user. Click the 'OK' button. Be sure to provide the newly created userid to the user as this will be required for the userid registration process. See user registration for a detailed description of the user registration process.

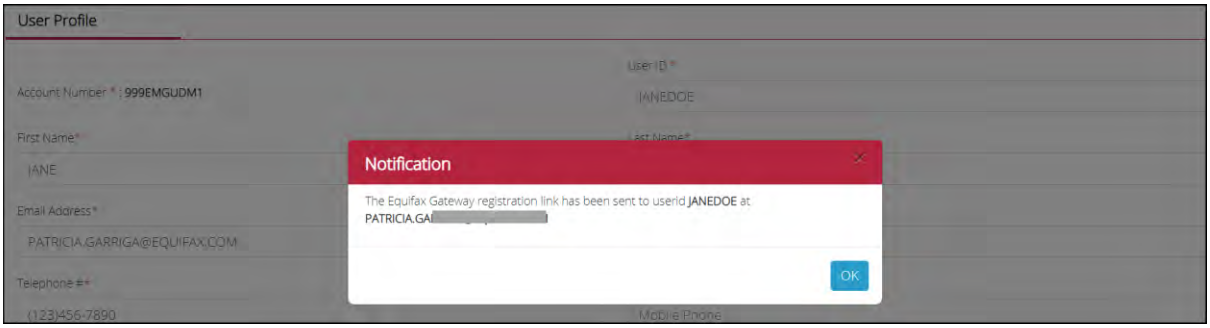


Figure 81 Registration link sent notification

Search Users

The 'Search User' function allows the supervisor access to view all users created on the account to effectively manage users including password reset, update profile information, and user status.

To search for users, you must be logged in with your supervisor userid.

1) Select Tool> Search User

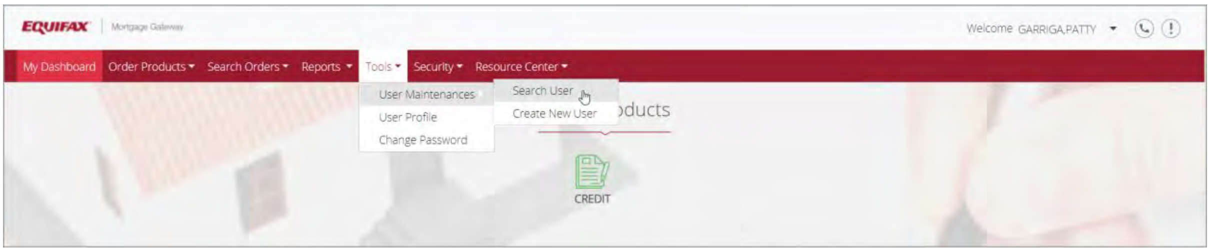


Figure 82 Search user

2) Enter the search criteria for the user; the more information provided, the more precise the results will be. If you wish to return all users, do not list any search criteria. Click the 'Search' button.

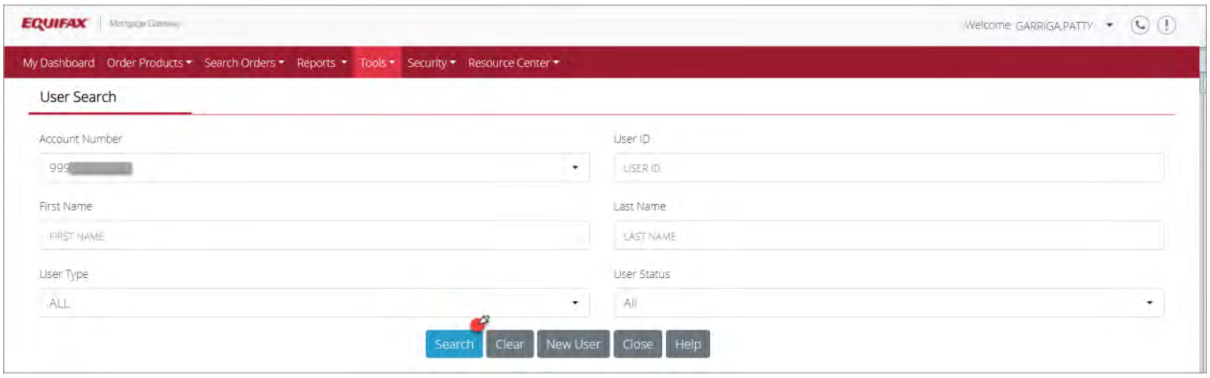


Figure 83 Search user criteria

3) Search results as defined in your specified criteria will be returned in the 'User Search Results' section. Each column is sortable to aid in locating the appropriate user.

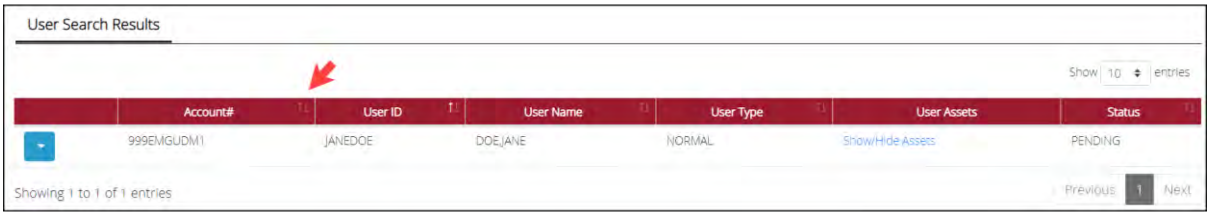


Figure 84 User search results

Resend Registration Email

If your newly created user fails to register within 5 days of creation or fails to receive the registration email, it may become necessary to resend the registration link.

1) Search for the user requiring the registration link to be resent. See Search User for instructions on how to perform a search.
2) If the user was successfully created but has not registered, the user status will be shown as 'Pending' in the Search User Results.

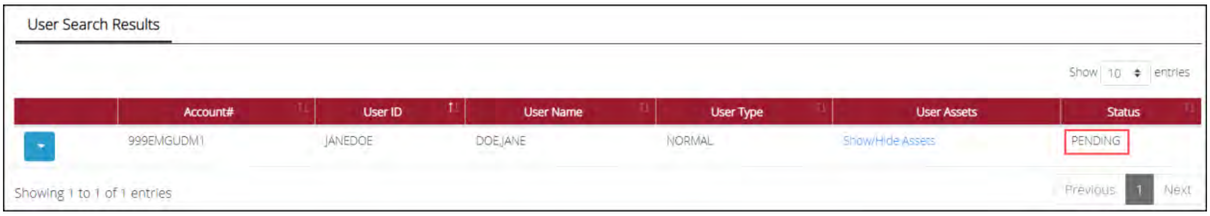


Figure 85 Pending user

3) Click the blue drop down menu to the left of the appropriate user and select 'Resend Sign-up Email' option from the menu options. This option will only be available if the user has not registered the userid.

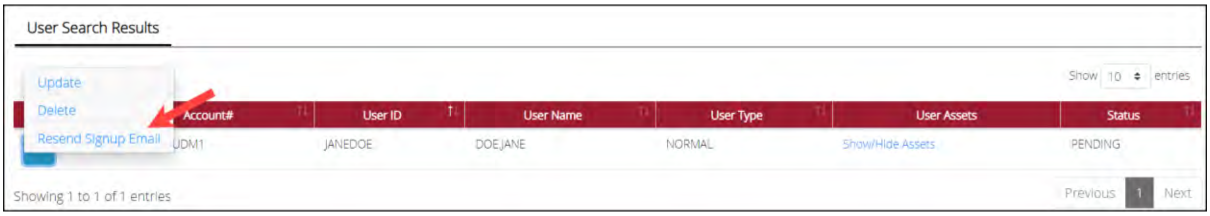


Figure 86 Resend signup email

4) An email will be sent to the user to complete the registration process.

Reset a User’s Password

If a user forgets their password, the supervisor can reset the password for them. Resetting a password causes EMG to generate a new password for the user

1) Search for the user requiring the password reset. See Search User for instructions on how to perform a search.
2) Click the blue drop down menu to the left of the appropriate user and select ‘Reset Password’ option from the menu options.

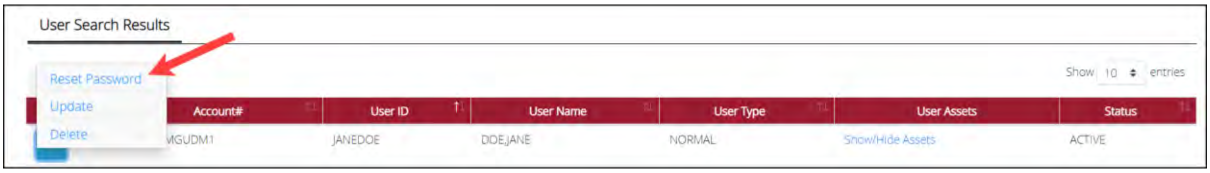


Figure 87 Reset user password

3) A system generated email will be sent the user.

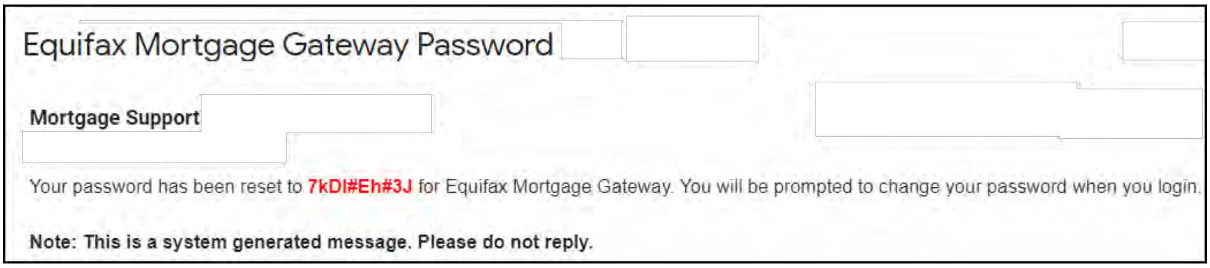


Figure 88 Reset password email

Update User Profile Information

You can update a user profile to change any of the information except for the userID.

1) Search for the user requiring profile updates. See Search User for instructions on how to perform a search.
2) Click the blue drop down menu to the left of the appropriate user and select the ‘Update’ option from the menu options.

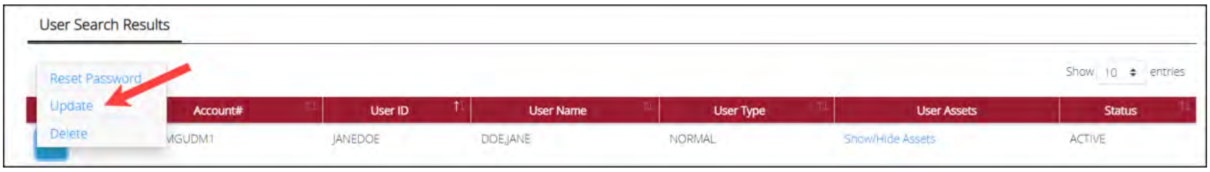


Figure 89 Update user profile

3) Update allows changes to the user profile. Changes may be made to any information with the exception of the user id. If it is necessary to change the user id for some reason, a new user will need to be created and the existing one should be deleted.

4) Once edits have been completed, click the 'Update' button.

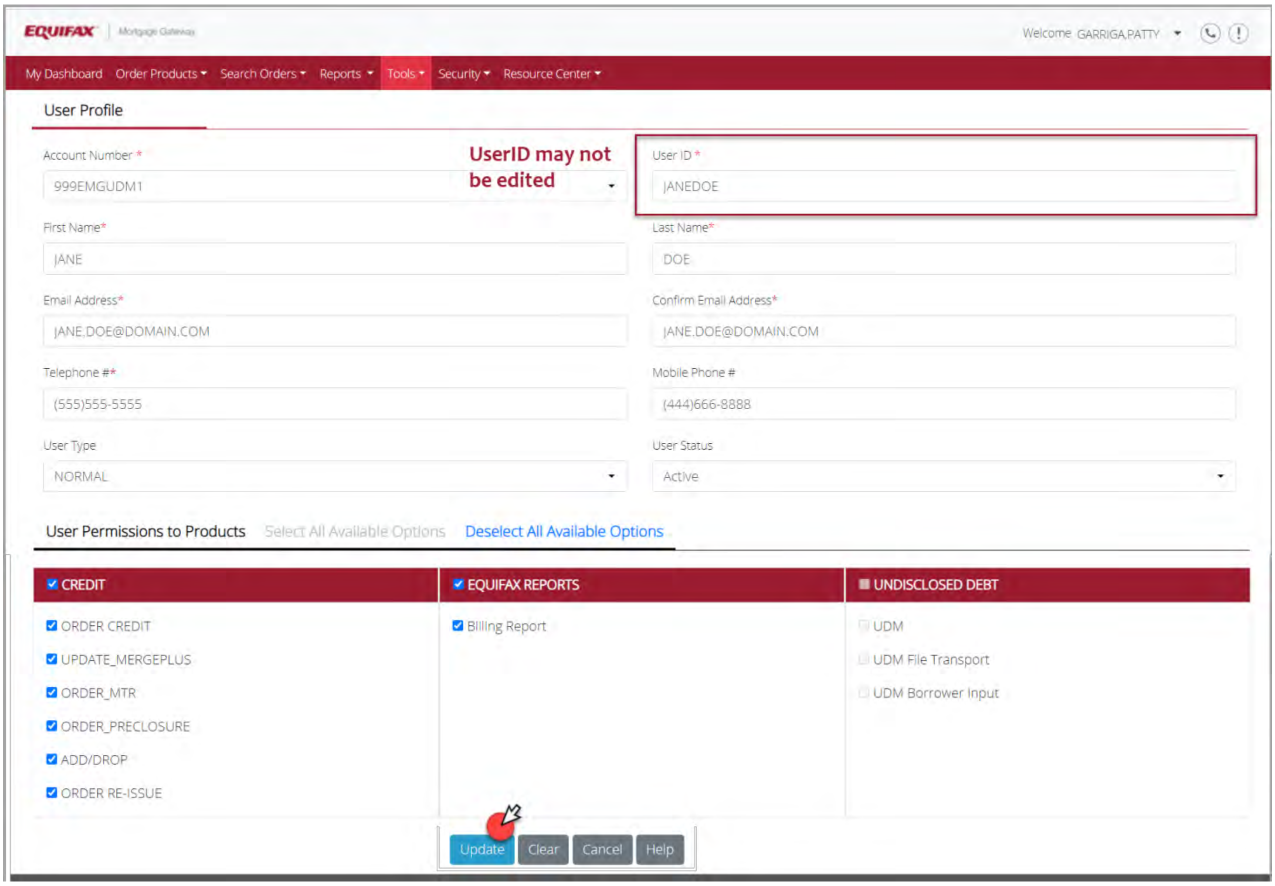


Figure 90 Update user profile

5) Once submitted, you will receive a successful update message.

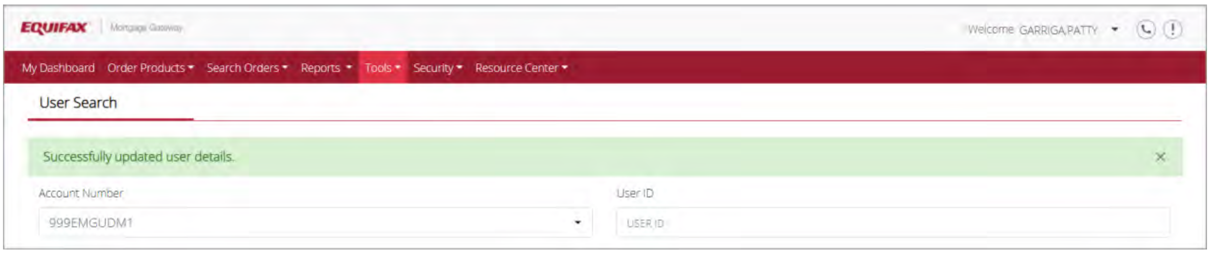


Figure 91 Update user profile successful

Delete User

You can delete a user id at any time. Typical reasons for deleting a user id are when the user has left the company or the user no longer requires access to EMG. If you are simply changing access permissions or user details such as his/her email address, use the update user profile process.

1) Search for the user to be deleted. See Search User for instructions on how to perform a search.
2) Click the blue drop down menu to the left of the appropriate user and select the 'Delete' option from the menu options.

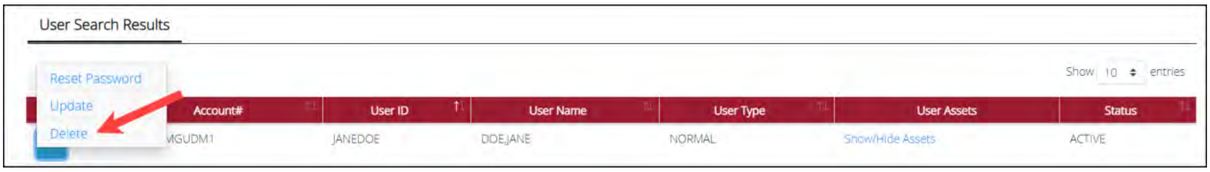


Figure 92 Delete user

3) A confirmation message of the delete action will be presented. Click 'OK' to delete the user, or 'Cancel' to abort the deletion action. If the deletion action is completed by selecting 'OK', the user will not appear in the search results and the user id may not be reused. Although the user id is deleted from the search results view, the user id and all associated actions are still available in the system to be retrieved as may be required for audit purposes.

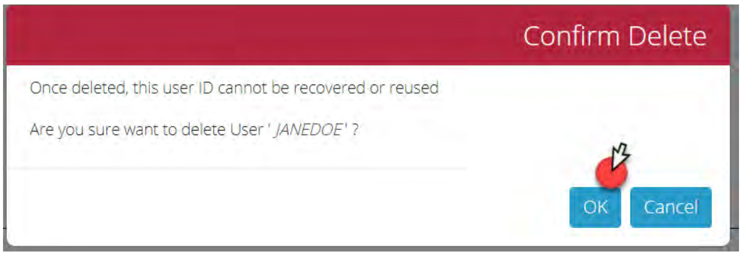


Figure 93 Delete user confirmation message