



# Vanceo Mortgage & Online Application Automated Data Import User Guide

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File Vanceo Mortgage & Online Application Automated Data Import

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## Overview of New Functionality

### Objectives

This lesson includes the following tasks:

- Overview of the process
- Searching for the inquiry
- Bring the application into a template
- Moving the application into Vanceo Mortgage

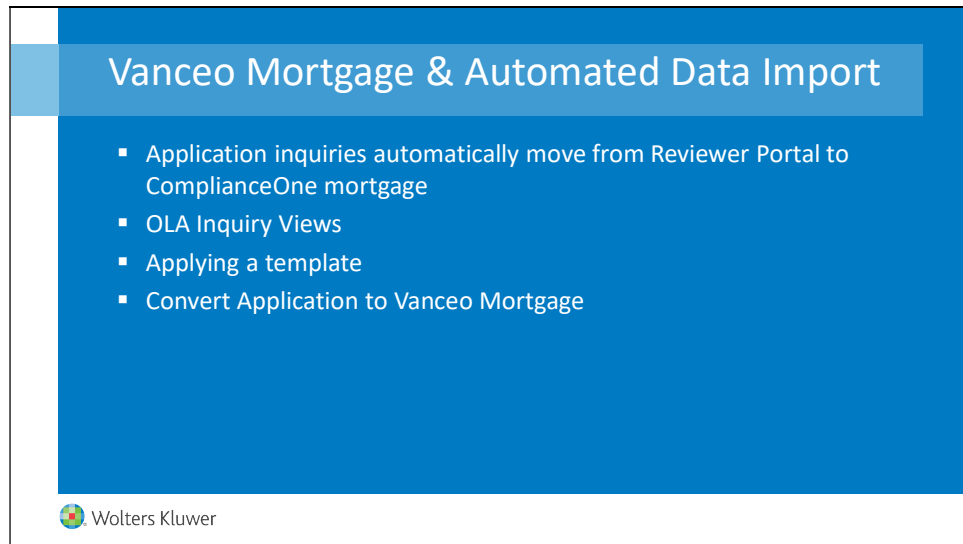
**NOTE:** This handout accompanies the recorded training which can be located at the following link:

[XXXX](#)




Welcome to the Vanceo Mortgage and Online Application Automated Data Import recorded training. This training will focus on the new Automated Data Import functionality and how your workflow will change when using the Vanceo Mortgage software.

Now that Automatic Data Import is now available, what does this mean to you?



**Vanceo Mortgage & Automated Data Import**

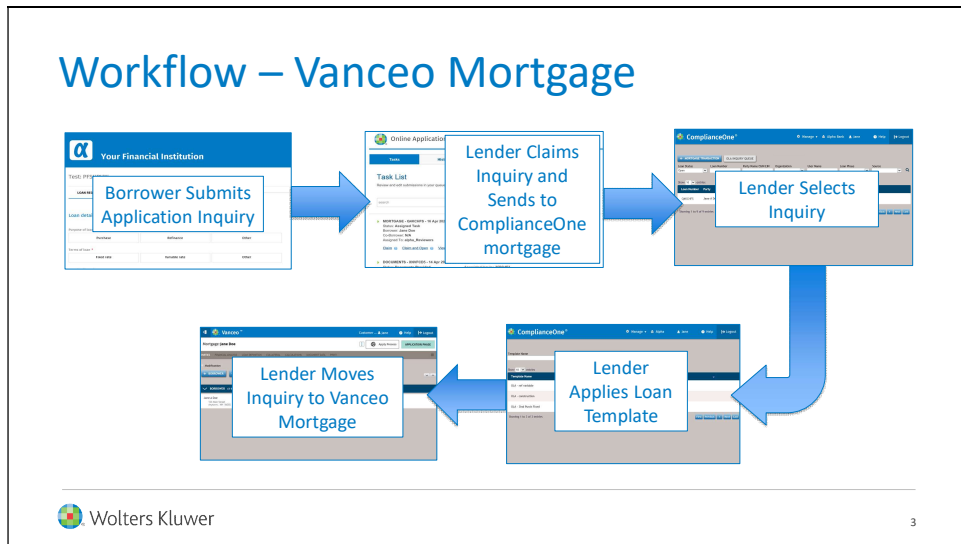
- Application inquiries automatically move from Reviewer Portal to ComplianceOne mortgage
- OLA Inquiry Views
- Applying a template
- Convert Application to Vanceo Mortgage

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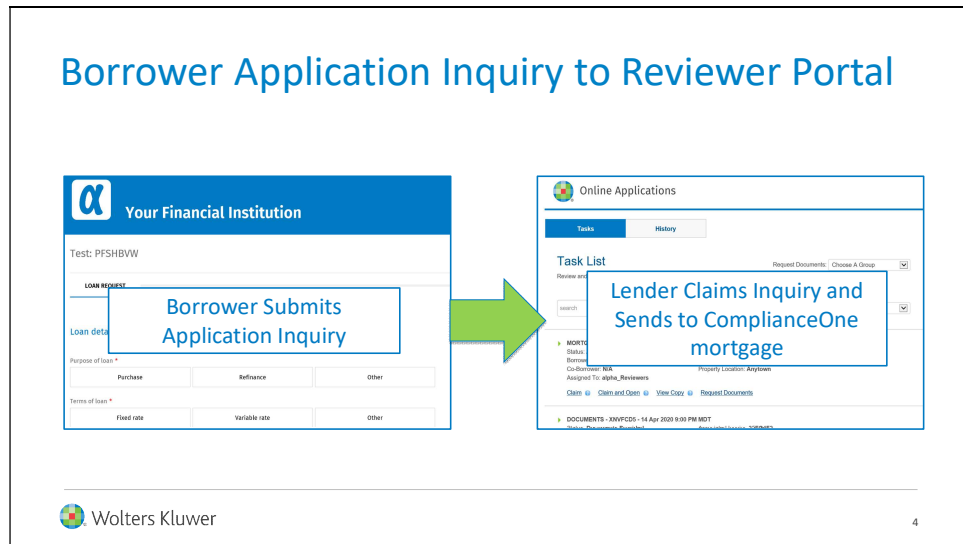
What this means is that there is no longer a delay as to when the application inquiry will appear in the mortgage software.

In addition to this feature, there are a few new items to consider when that application is in the mortgage software. Such as how to narrow down the transactions so that you are only viewing the inquiries, applying a loan template, and moving the transaction to Vanceo Mortgage.

This video will walk through the process of the Borrower submitting their application and bringing it into Vanceo Mortgage.



The workflow is going to be a little bit different than what you are used to today. Once the Borrower submits their application, it will appear in the Reviewer Portal, where you will claim it and send it to the mortgage software. No change to that part of the process, but after this step is where the workflow will change. The application will go automatically into the ComplianceOne mortgage landing page, not the Vanceo Mortgage dashboard. You will need to log into ComplianceOne mortgage to locate the application inquiry. Once it is selected, you will be able to apply a loan template. After the template is selected, it will open the application in ComplianceOne mortgage, where you will need to move it into Vanceo Mortgage.



Let's walk through the update workflow.

The first part of the workflow is when your Borrower submits their application to you via the application URL. There is no change in this part of the process.

Once submitted by the Borrower, you will get an email indicating that there is a new inquiry waiting for you in the Reviewer Portal, again no change in this part of the process.

Slide 5

α Your Financial Institution [Help](#)

Mortgage: Q4KCHFS

LOAN REQUEST

Loan details

Purpose of loan \*

Purchase	Refinance	Other
----------	-----------	-------

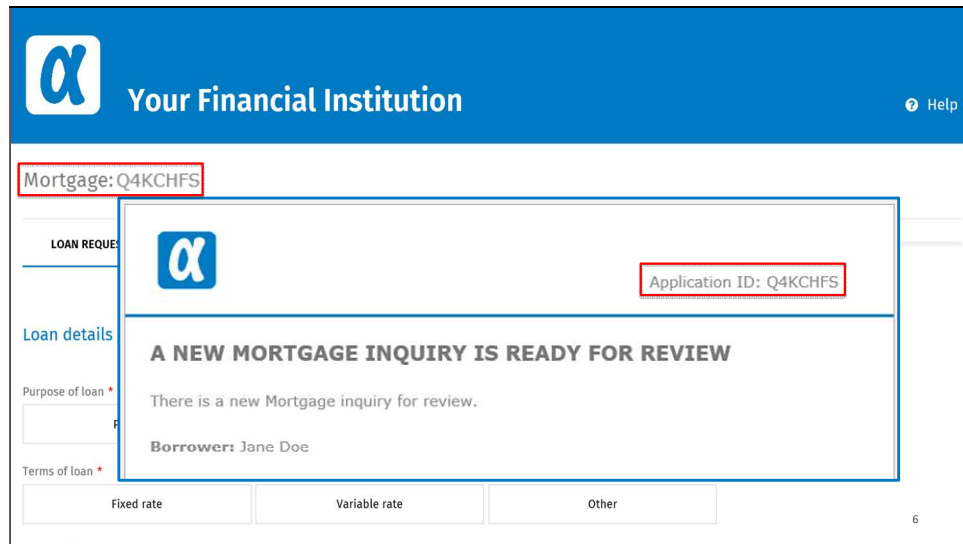
Terms of loan \*

Fixed rate	Variable rate	Other
------------	---------------	-------

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Let's start our scenario with Jane Doe submitting an application through your Online Application URL.

Take note of the Application ID.



You will get an email notification stating that a new mortgage inquiry is ready for your review. The email notification will have the application ID that matches the ID from the information that was submitted by Jane Doe.

Slide 7

The screenshot shows the 'Online Applications' Reviewer Portal. At the top, there is a logo and the text 'Online Applications'. Below this are two tabs: 'Tasks' (active) and 'History'. The main heading is 'Task List' with the subtitle 'Review and edit submissions in your queue'. On the right, there is a 'Request Documents' dropdown menu set to 'Choose A Group'. Below this are search filters: a search input field, a 'Go' button, a 'Last' dropdown set to '30 days', a 'Status' dropdown, and a 'Groups' dropdown set to '[ All Groups ]'. The task list contains two entries. The first entry, 'MORTGAGE - Q4KCHFS', is highlighted with a red box and includes the following details: Status: Assigned Task, Borrower: Jane Doe, Co-Borrower: N/A, Assigned To: alpha\_Reviewers, Purpose of loan: Purchase, Amount: \$250,000, and Property Location: Anytown. Below the details are four action links: Claim, Claim and Open, View Copy, and Request Documents. The second entry is 'DOCUMENTS - XNVFCD5' with a status of 'Documents Provided' and an associated inquiry number '35EG4E3'. A page number '7' is visible in the bottom right corner of the interface.

When you log into the Reviewer Portal, you will locate and claim that inquiry within the Task List, similar to today.

Slide 8

The screenshot shows the Alpha Mortgage application interface. At the top, there is a blue header with the Alpha logo (α) and the text "Alpha Mortgage". A "Help" link is visible in the top right corner. Below the header, the mortgage ID "Mortgage: Q4KCHFS" is displayed in a red-bordered box. A navigation bar contains several tabs: "LOAN REQUEST", "BORROWER", "PROPERTY", "INCOME", "HOUSING", "DECLARATIONS", and "SUMMARY". The "SUMMARY" tab is currently selected and underlined. The main content area is divided into two sections. The first section, titled "Loan request", contains the following information: "Email address:", "Amount requested: \$250,000", and "Terms of loan: Fixed rate". An "Edit" button is located to the right of this section. The second section, titled "Borrower", contains the following information: "Full name: Jane A Doe", "Telephone number: (320) 000-0000", and "Date of birth: 01-1-1999". An "Edit" button is also present to the right of this section.

Once you claim that inquiry, review the information on the Summary page.

Slide 9

The screenshot shows a web interface for a mortgage inquiry. It is divided into two main sections: 'Monthly income' and 'Housing expenses'. The 'Monthly income' section includes fields for 'Borrower base income:', 'Borrower total monthly income:', and 'Borrower total annual income:', with an 'Edit' button to the right. The 'Housing expenses' section includes fields for 'Rent:', 'Total:', 'First mortgage:', and 'Real estate taxes:', also with an 'Edit' button to the right. At the bottom of the form, there are three buttons: 'Back', 'Save & Exit', and 'Ready to Import'. The 'Ready to Import' button is highlighted with a red rectangular border. The footer contains the 'MEMBER FDIC EQUAL OPPORTUNITY LENDER' logo, copyright information for Alpha Community Bank 2020, and links for 'Privacy Policy' and 'Terms of Use'.

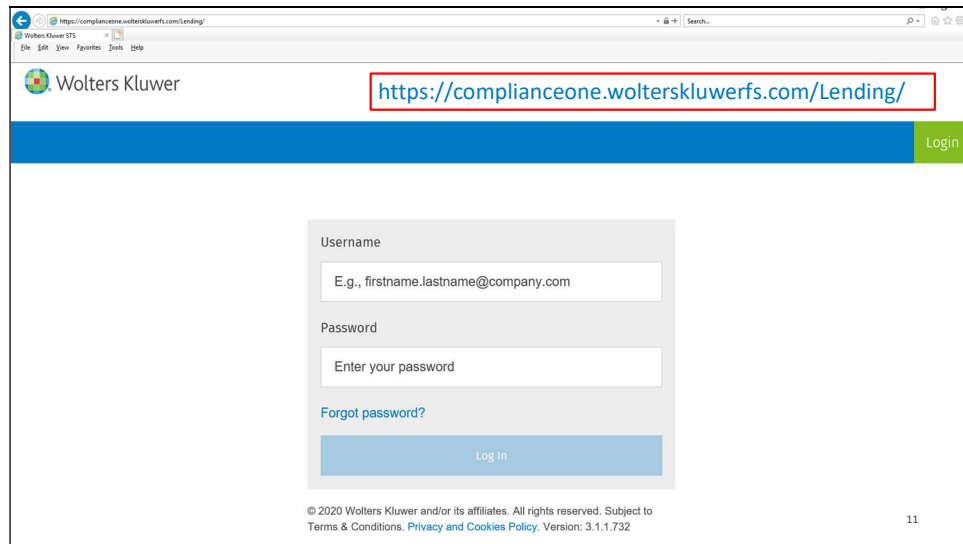
We determined that we want to move the inquiry to the mortgage software. At the bottom of the Summary page, click the Ready to Import button.

## Reviewer Portal to ComplianceOne mortgage

The diagram illustrates the process flow from a reviewer's task list to the ComplianceOne mortgage system. On the left, the 'Online Applications' task list shows a task with the annotation 'Lender Claims Inquiry and Sends to ComplianceOne mortgage'. A green arrow points to the right, where the 'ComplianceOne' mortgage inquiry screen is shown with the annotation 'Lender Selects Inquiry'. Below the screens, a link is provided: <https://complianceone.wolterskluwerfs.com/Lending/>. The Wolters Kluwer logo is in the bottom left, and the number 10 is in the bottom right.

At this stage of the process is where you are going to see a difference. The inquiry is now being moved into the ComplianceOne mortgage software, not the Vanceo Mortgage dashboard. Your users will have to log into ComplianceOne mortgage in order to access the inquiry, using the same login information as Vanceo Mortgage.

Slide 11

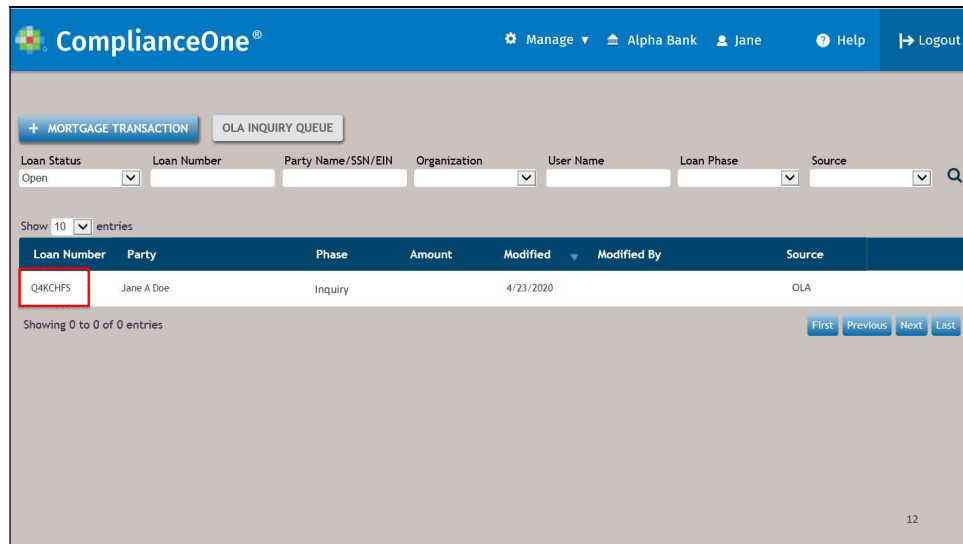


Navigate to the link at the top of this page to log into ComplianceOne mortgage.

ComplianceOne mortgage URL:

<https://complianceone.wolterskluwerfs.com/Lending/>

Slide 12



When you log into ComplianceOne mortgage, you will see the inquiry appear on the mortgage landing page. Notice that the Application ID is now populated in the Loan Number column.

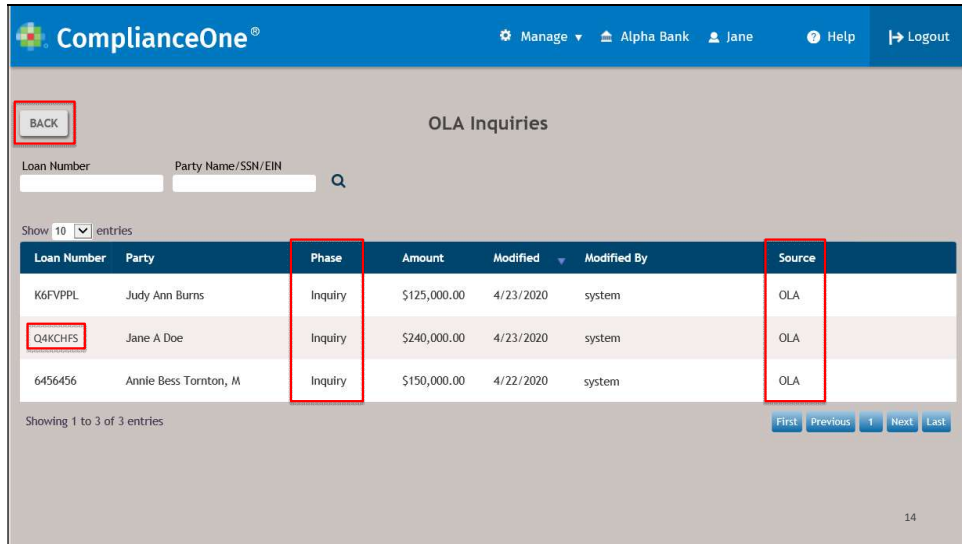
When on the landing page, there are a few different ways to narrow down this list to locate the inquiry.

Slide 13

The screenshot displays the ComplianceOne web application interface. At the top, there is a blue header with the logo and navigation links for 'Manage', 'Alpha Bank', 'Jane', 'Help', and 'Logout'. Below the header, there are two buttons: '+ MORTGAGE TRANSACTION' and 'OLA INQUIRY QUEUE', with the latter highlighted by a red box. A search bar contains several input fields: 'Loan Status' (set to 'Open'), 'Loan Number', 'Party Name/SSN/EIN', 'Organization', 'User Name', 'Loan Phase', and 'Source'. Below the search bar, it says 'Show 10 entries'. A table with the following columns is visible: 'Loan Number', 'Party', 'Phase', 'Amount', 'Modified', 'Modified By', and 'Source'. The table contains one entry with 'Q4KCHFS' in the 'Loan Number' column, 'Jane A Doe' in the 'Party' column, 'Inquiry' in the 'Phase' column, and '4/23/2020' in the 'Modified' column. The 'Source' column contains 'OLA'. Below the table, it says 'Showing 0 to 0 of 0 entries' and there are navigation buttons for 'First', 'Previous', 'Next', and 'Last'. The number '13' is visible in the bottom right corner of the interface.

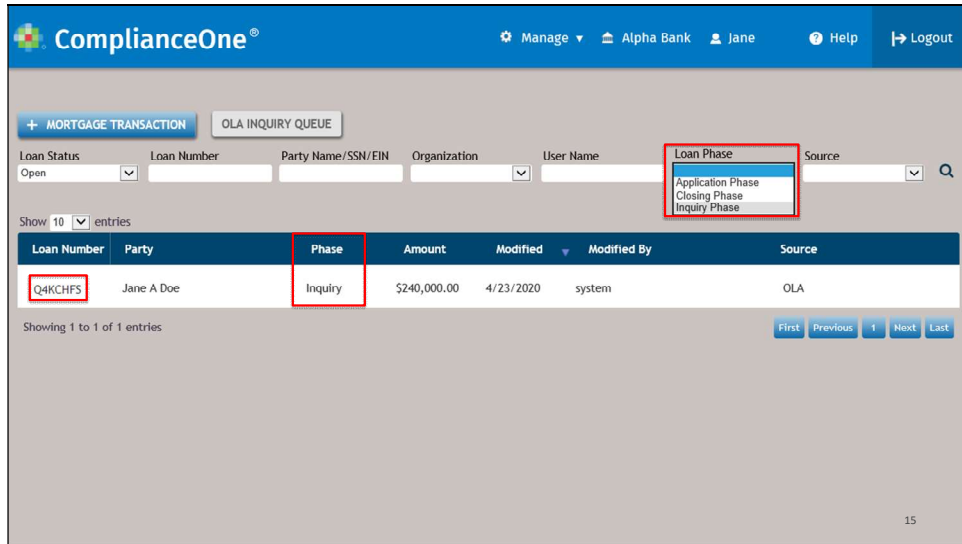
First method of sorting is using the OLA Inquiry Queue button on the landing page.

Slide 14



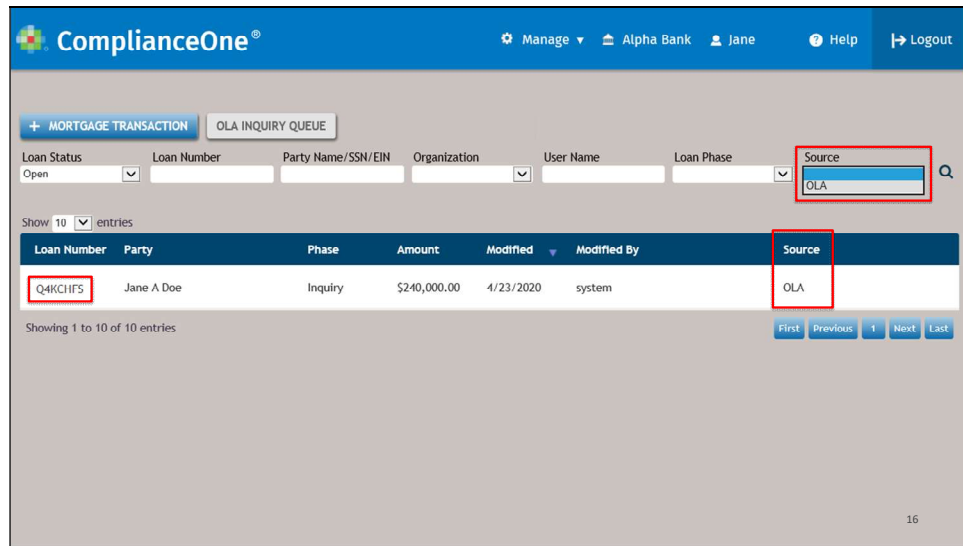
This will display a screen where you will only see those inquiries that have been submitted from the Reviewer Portal. Notice the Phase column is showing Inquiry and the Source column is showing OLA.

Click the Back button to move back to the ComplianceOne mortgage landing page.



The second method of sorting is by using the Loan Phase drop down. When you pick Inquiry Phase and click the search icon, the list will be sorted to display only those transactions that are in the Inquiry phase.

Slide 16



A third method of sorting is using the Source drop down. Picking OLA from the Source drop down list and click the search button, will display only those transaction that were submitted through the Reviewer Portal.

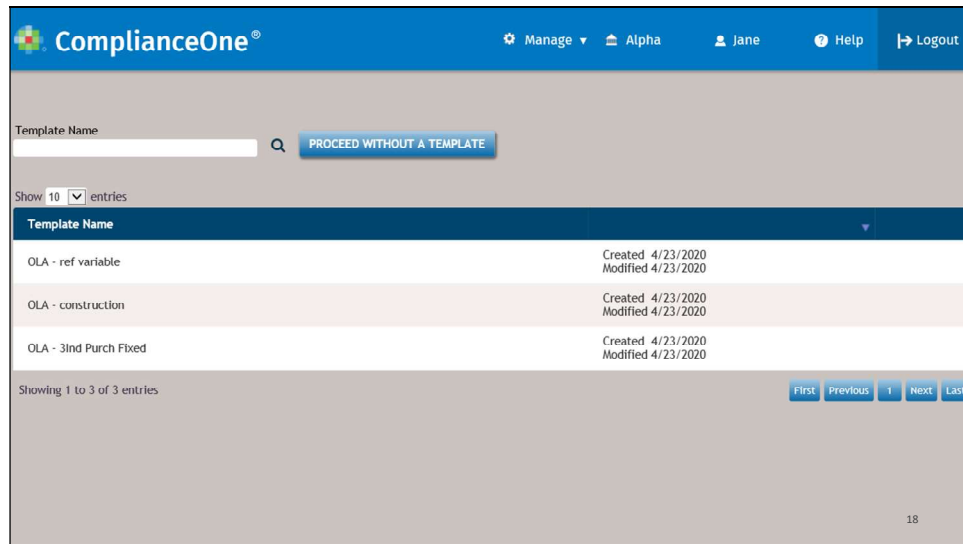
## Select Application and Apply Loan Template

The image shows two screenshots of the ComplianceOne web application interface, connected by a green arrow pointing from left to right. The left screenshot shows a search results page for 'MORTGAGE TRANSACTIONS'. A search filter 'OLG INQUIRY OWNER' is applied. A table lists search results, with the first row highlighted. A blue callout box with white text 'Lender Selects Inquiry' is overlaid on the first row. The right screenshot shows the 'Template Name' selection screen. A search bar contains 'PROCESSED WITHOUT A TEMPLATE'. A list of templates is displayed below, with the first row highlighted. A blue callout box with white text 'Lender Applies Loan Template' is overlaid on the first row. The ComplianceOne logo is visible in the top left of both screenshots. The Wolters Kluwer logo and the number '17' are at the bottom.

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At this stage you have located Jane Doe's inquiry within ComplianceOne mortgage. Now we are going to take her inquiry and select a loan template to turn it into an application.

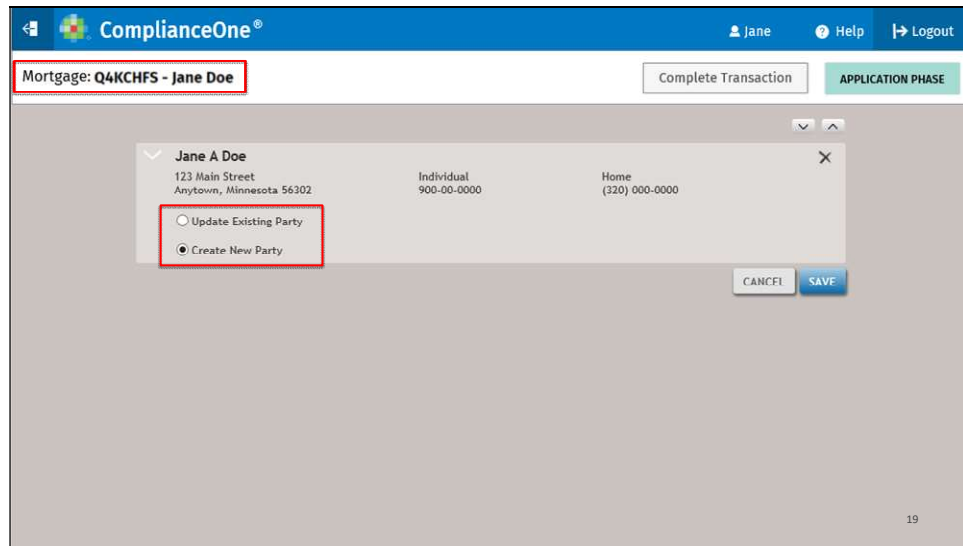
Slide 18



When you select the inquiry, you will see a screen come up displaying your loan templates. At this time you have the option to pick a loan template or continue without a loan template. Once a loan template is selected, you will not be able to change the template for that transaction.

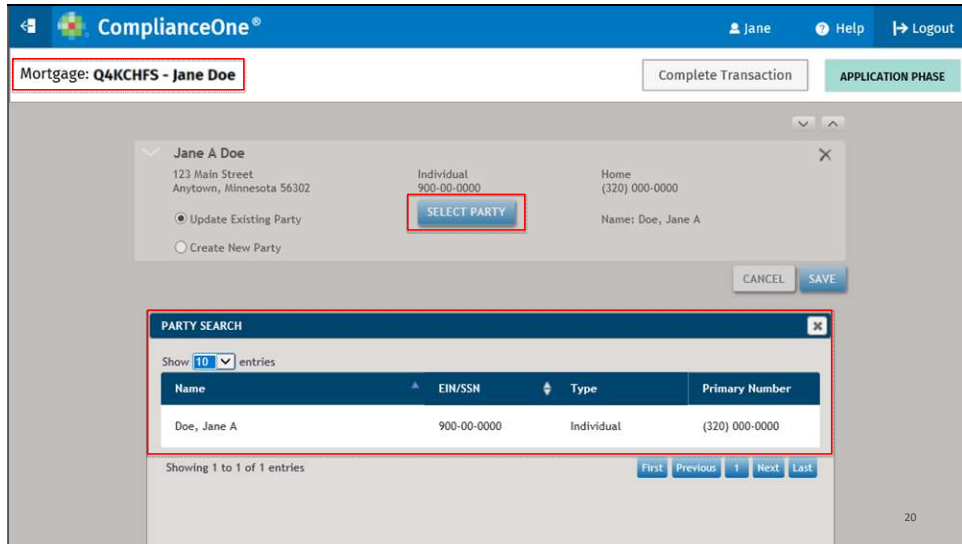
In our example we will be picking a loan template.

Slide 19



When the loan template is selected, the party name on the inquiry will appear. At this time you are verifying if you want or need to create a new party record, or update an existing party record if the applicant is already in your database.

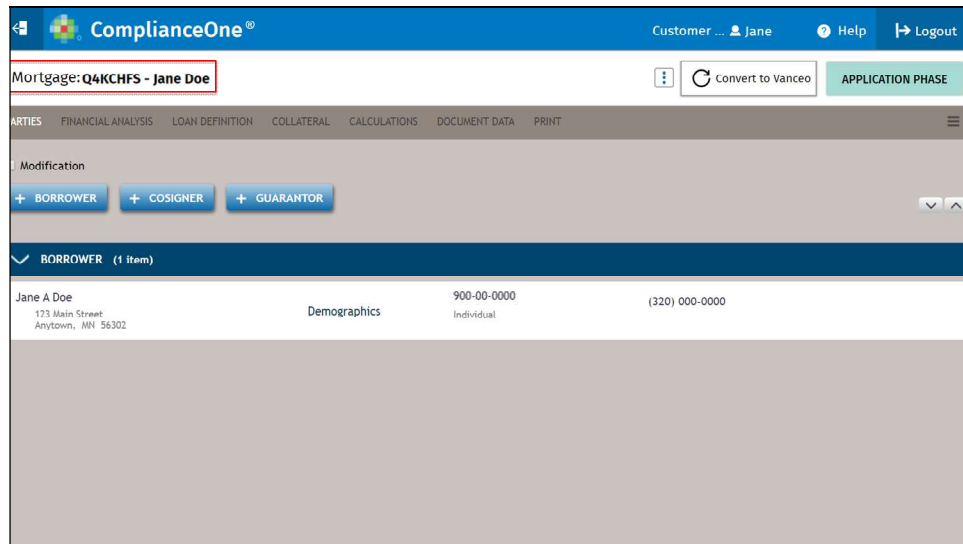
If Create New Party option is selected, when you click the save button the inquiry will be brought into the transaction.



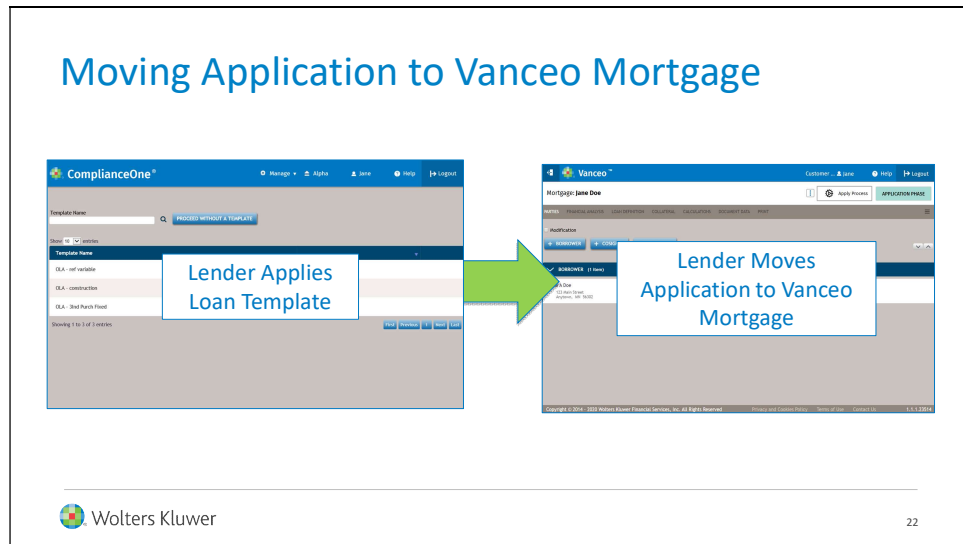
If you want to verify if the Party is in your database, select the Update Existing Party option and click the Select Party button. This will bring up the Party Search screen displaying possible matches for you to use. Once you select the Party record that matches, the Party Search screen will disappear.

For our scenario we will select Jane Doe from the list of existing parties. Once we click on Save, it will bring us into the application.

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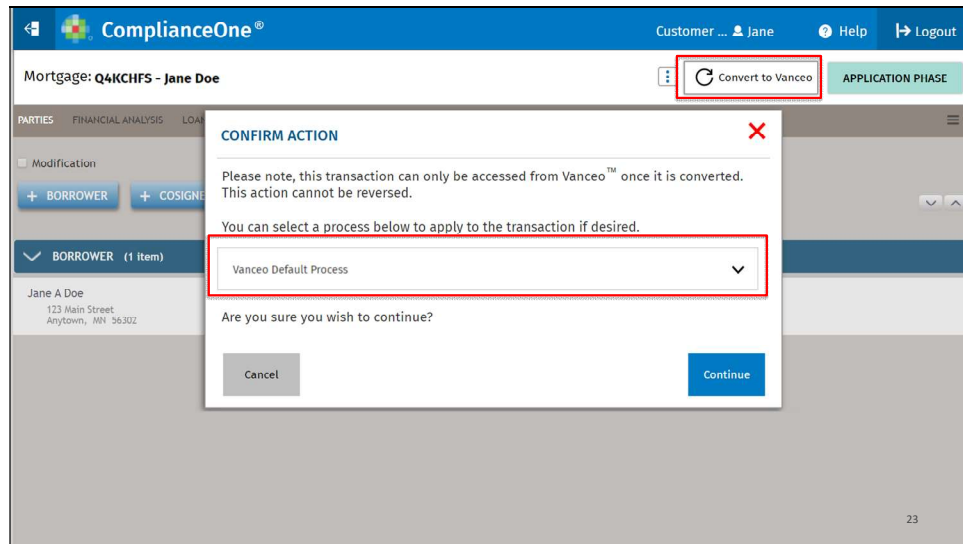


We are now in the application within the ComplianceOne mortgage software. If you look in the upper left corner of the screen, you will notice Jane Doe's name along with the Application ID. The Application ID has defaulted as the loan number for the application and can be changed when you move to the Loan Definition screen.



This next step in the process is moving the application into Vanceo Mortgage.

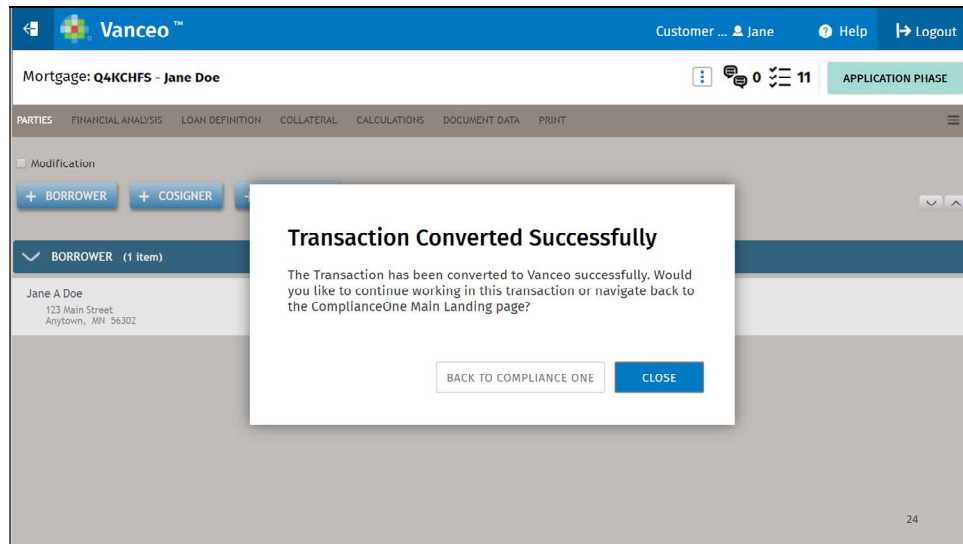
Slide 23



When you are ready to move the transaction to Vanceo Mortgage, you will click the Convert to Vanceo button at the top of the screen.

In the Confirmation Action box that appears, you will have the ability to pick a Process that you would like to apply to this application. In our scenario we will select a Process.

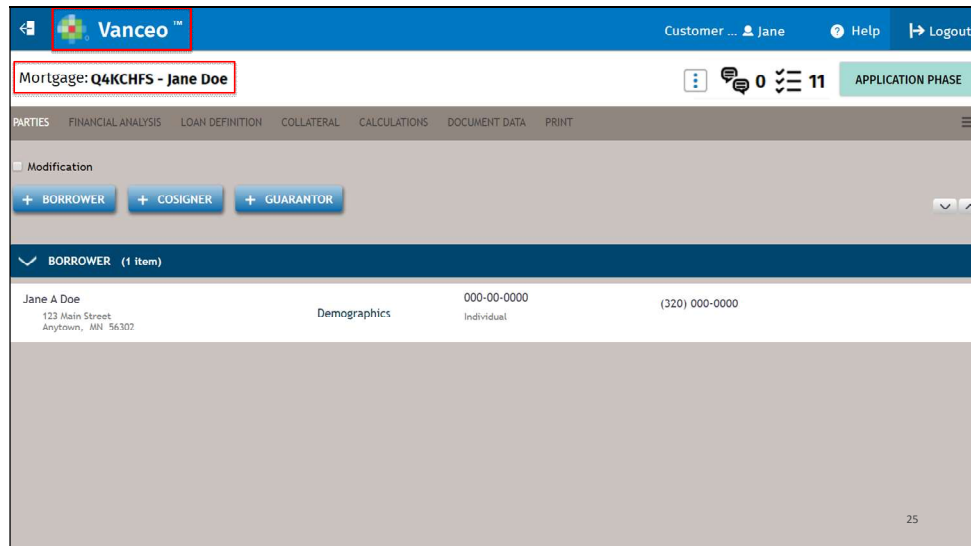
Slide 24



Once a Process is selected, a confirmation box will appear. Clicking on the Back to ComplianceOne button will bring you back to the ComplianceOne mortgage landing page where the Online Application Inquiries appear. Clicking the Close button will leave you in the transaction, which is now in Vanceo Mortgage.

For our scenario, we are going to stay in this transaction so we will click the close button.

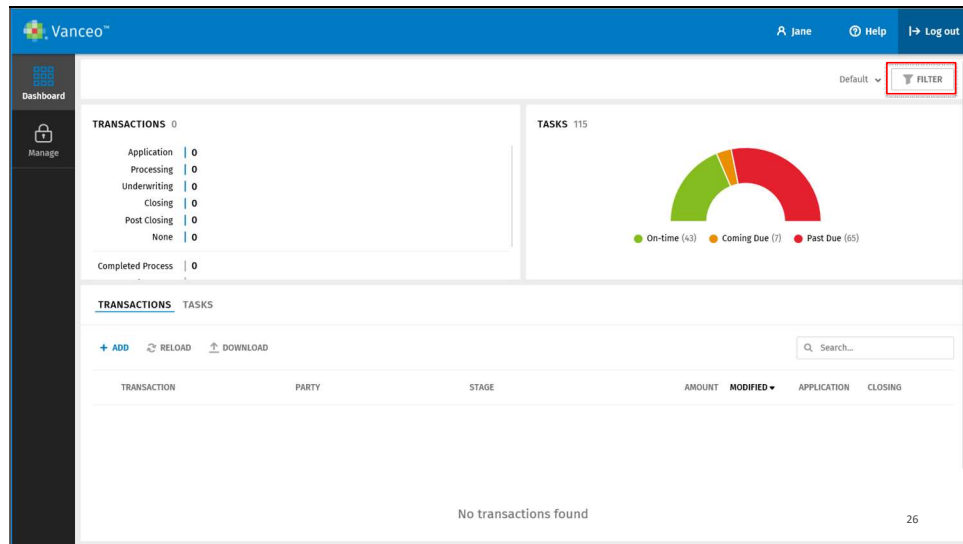
Slide 25



Now that the transaction is in Vanceo Mortgage, complete the transaction as you would today.

We are now going to move to the Vanceo Dashboard.

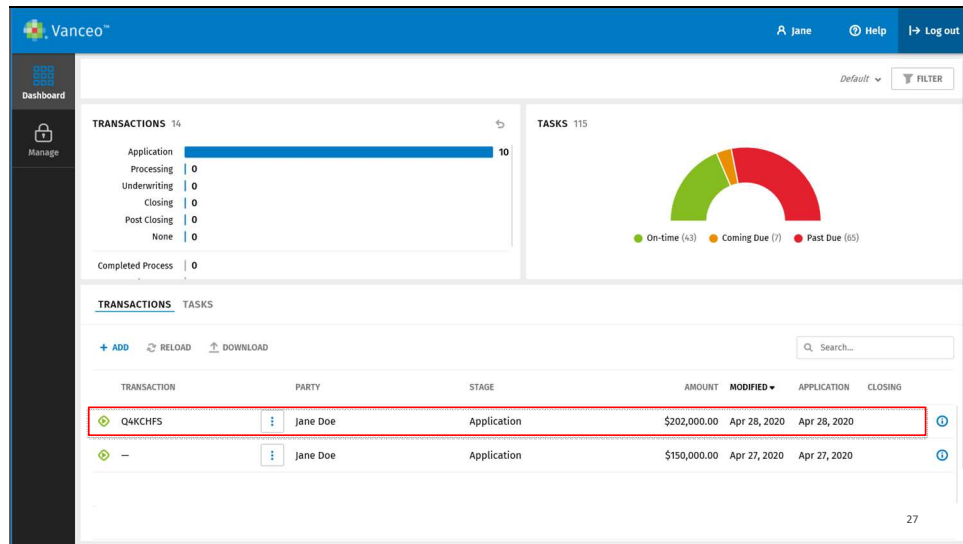
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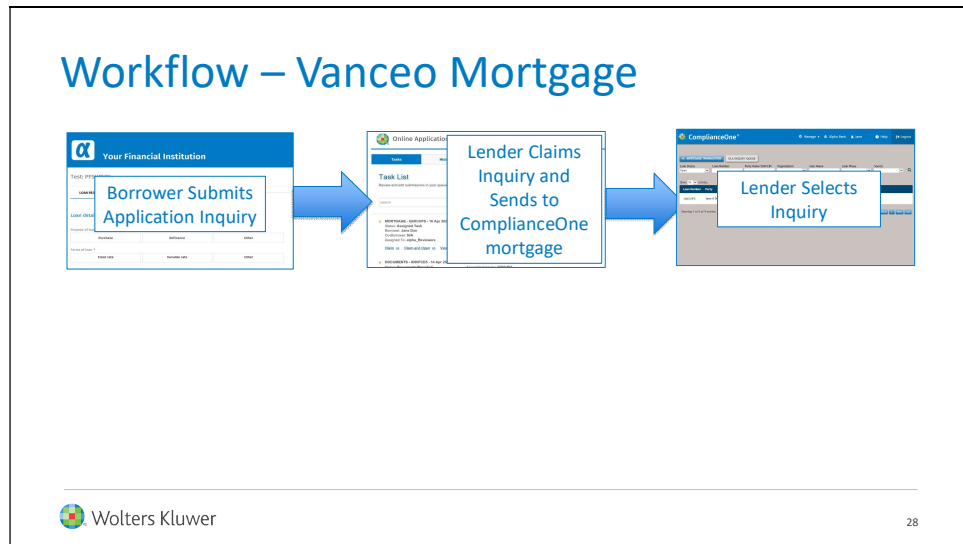
If you are not seeing the transaction appear on the Vanceo Dashboard, utilize your filters to locate the transaction.

If you need more information on how to use filters, please refer to Help or your Vanceo Mortgage User Guide.

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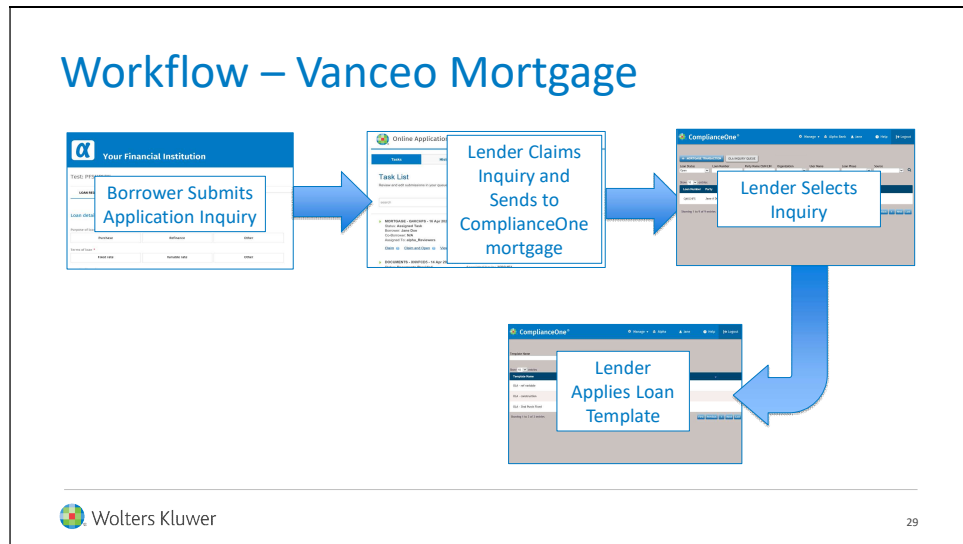


After adjusting your view, you will see the application appear on the Vanceo Dashboard.

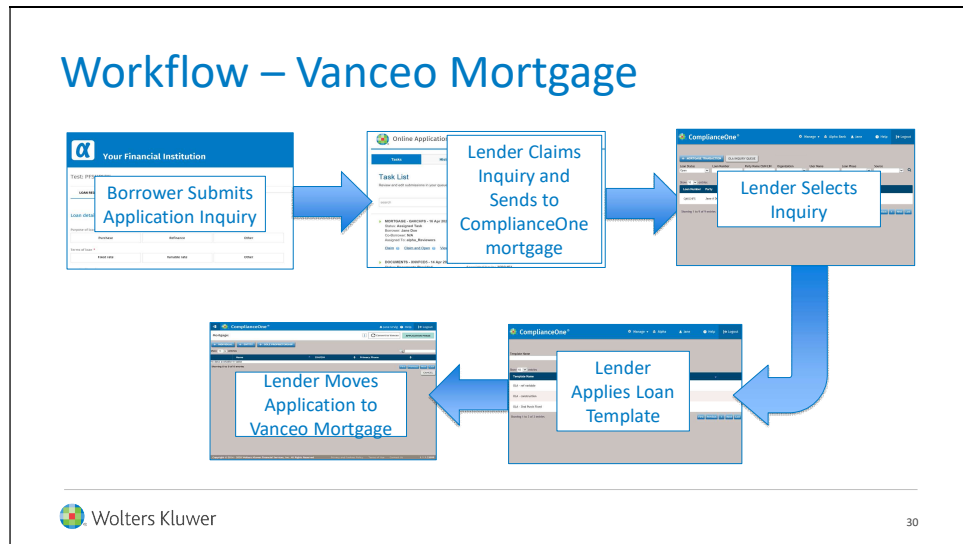


To recap:

- With the Automated Data Import capability as part of Online Application, the application inquiries will now appear within the ComplianceOne mortgage landing page once submitted from the Reviewer Portal.



- You will have the ability to apply a loan template to the application.



- And you will need to move the application into Vanceo Mortgage.

**Help Resources**

<b>Vanceo Mortgage Support</b>	1-800-274-2711 x1109002 <a href="mailto:VanceoMortgageSupport@wolterskluger.com">VanceoMortgageSupport@wolterskluger.com</a> <a href="http://www.woltersklugerfs.com/support">www.woltersklugerfs.com/support</a>
<b>Software Training</b>	1-800-274-2711 x1124002 <a href="mailto:sues@wolterskluger.com">sues@wolterskluger.com</a> <a href="http://www.woltersklugerfs.com/support">www.woltersklugerfs.com/support</a>

*Thank you!*

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That concludes this recorded training.

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Examples given in this publication are for demonstration purposes only.



## Tips and Tricks

### Objectives

This lesson provides some tips and tricks.

### Tip 1 – Accessing ComplianceOne mortgage

To locate the inquiry submitted via the Reviewer Portal, you will need to log into ComplianceOne mortgage, NOT Vanceo Mortgage. When logging into ComplianceOne mortgage, use your same login credentials (User Name & Password) that you use today for Vanceo Mortgage.

ComplianceOne mortgage URL: <https://complianceone.wolterskluwerfs.com/Lending/>

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### Tip 2 – New/Updating Party Record

When you bring the inquiry into a ComplianceOne mortgage transaction, you will be presented with an the options Create New Party or Update Existing Party.

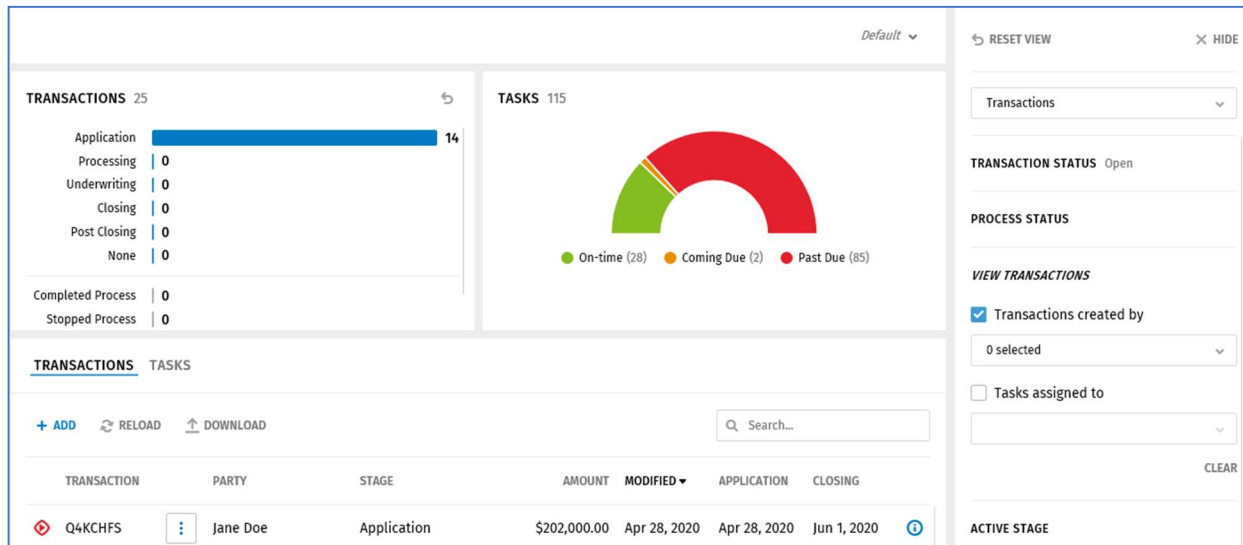
If you want to verify if the Applicant is in your Party database, select **Update Existing Party** and click the **Select Party** button. The **Party Search** screen appears displaying potential matches. If the list does not provide a match, click the **Close** button and select **Create New Party** option.

The screenshot displays a user interface for managing party records. At the top, a card for Philip F Garbonzo is shown with details: 6815 Saukview Dr, St. Cloud, Minnesota 56303; Individual; 888-99-9889; Home (320) 000-0999. Below this, there are two radio buttons: 'Update Existing Party' (selected) and 'Create New Party'. A 'SELECT PARTY' button is visible next to the selected option. To the right are 'CANCEL' and 'SAVE' buttons. Below this is a 'PARTY SEARCH' dialog box. It has a search bar and a dropdown set to '10' entries. A table with columns 'Name', 'EIN/SSN', 'Type', and 'Primary Number' is shown, but it contains no data. Below the table are 'First', 'Previous', 'Next', and 'Last' navigation buttons, and a 'Showing 0 to 0 of 0 entries' message. A 'CLOSE' button is at the bottom right of the dialog.

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### Tip 3 – Vanceo Filters

Utilize your filters on the Vanceo dashboard when locating the applications. If there are no transactions displayed on the dashboard when moving the application from ComplianceOne mortgage into Vanceo, use the **View Transactions created by** filter.



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### Tip 4 – City Fields

The Applicant cannot enter in any non-alpha characters into the City fields when completing an application. If a special character or number is entered, the Applicant will not be able to complete the application until those characters are removed.

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### Tip 5 – Application Data

The following information within the mortgage software will need to be manually completed as the information currently does not flow from the online application portal. Please review the downloaded PDF of the application and enter that data into the mortgage transaction:

- Housing Expenses – The information entered in by the Applicant will not flow into the Financial Analysis screen but will flow into the application form (URLA or UCA-RE). This information will need to be entered on the Financial Analysis screen for other documentation. Once entered on the Financial Analysis screen, the information on the application will update.
- Second Address Line for Collateral – If data is entered into the second address line by the Applicant, it will not flow through into the collateral address.

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## Tip 6 – Refinance Loan Transaction

If the Applicant indicates they want to refinance a loan transaction, the following fields will need to be reviewed once the application data flows into Vanceo Mortgage or ComplianceOne mortgage:

- Financial Analysis Screen – To ensure the Refinance Language prints on the Promissory Note, the mortgage to be paid off will need to be entered into the Liabilities section.

The screenshot shows the 'ASSETS & LIABILITIES' section of the Financial Analysis screen. The 'Liabilities' table is as follows:

Type	Account Number	Payment Amount	Outstanding Balance	Owner	Creditor	Payoff	Exclude
Mortgage		0.00	0.00	- select owners -		<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Total:</b>		<b>\$0.00</b>	<b>\$0.00</b>				

- Loan Definition Screen:
  - Purpose Type drop-down will default to Cash-Out Refinance. Review this drop-down to ensure the correct option is selected.
  - Refinancing drop-down will default Different Lender. Review this drop-down to ensure the correct option is selected.

The screenshot shows the 'LOAN DEFINITION' section of the Loan Definition screen. The fields are as follows:

LOAN DEFINITION		
Loan Number	ATR/QM Test	
QSMQ6SR		
Type of Mortgage	In-house Document	
Type of Loan *	Purpose Type	Refinancing
Refinance	Cash-Out Refinance	Different Lender