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# **Objective**

* Previously, Fiserv has mapped your Jetform documents. Fiserv was able to do this with having access to your Loandesk system. IMM will take over the mapping of your documents but will need to work with you to collect all the unique mapping information. This collection process is required as IMM does not have the same access that Fiserv does to your Loandesk system. This information will be collected during a scheduled Document Mapping Review meeting (1 hour) with an IMM Document Designer. Once this meeting is completed, an IMM Designer will begin to map your documents. IMM Design will map the documents to the best of our knowledge, however, you will have to test ALL your documents to ensure all the fields are mapping properly. As you are testing your documents, you will submit any revisions that are needed to your IMM Designer. The IMM Designer will then make the revisions as you report them so that you can do a final test and sign off/approve that your documents are ready for “Go Live.”

# **Expectations of eSign Documents**

* The IMM designer will map fields on each eSign document according to the standard knowledge of Loandesk. The IMM designer and the FI will work together to ensure that each mapped field is auto populated as expected.
* Each FI’s Loandesk can be configured to meet the FI’s needs. Some of the configurations play a significant role in mapping some of your eSign documents. Therefore, IMM has collected questions that can help the designer understand the mapping requirements for your eSign documents.
* The FI is required to test each document’s auto-populated fields prior to the Go-Live. The documents testing/revision phase can be the most time-consuming part of the eSign project, so the FI is required to plan time and resources.
* During your documents testing phase, If there are any Loandesk fields which have auto-populated with incorrect or missing data, then these fields must be reported to your IMM designer. Thereafter IMM and FI will work together to finalize all fields’ mapping.

# **Signature of Witness or Loan Officer or Credit Union Employee**

**Objective:** The documents may contain the signature fields with different titles, the “Loan Officer” or “Witness” or “Credit Union Employee” – However they all mean the same signing party.

By default, IMM maps the above-mentioned signing party to the Loan Officer’s name who is launching eSign documents – so the Loan Officer can sign/initialize eSign documents appropriately.

**Question**: Do you prefer to manually enter the “Loan Officer” name OR auto-populate from Loandesk?

The FI may decide to enter manually, if the loan officer who signs the eSign document is different from the one who launches eSign.

**Answer:**

**Question**: Are there any specific eSign documents that do not have to be signed by the “Loan Officer”? If yes, collect the eSign document names.

**Answer**:

# **Loan Type Codes**

**Objective:** Your eSign documents may need field mapping for specific Loan Type code, so IMM will collect the screenshot in case needed.

**Question**: Are you aware of any document text field or checkbox mapped uses specific Loan Type code?

**Answer:**

**Collect Screenshot**: Browse to Setup > Loan Setup > Loan Type Codes

# **Application Type Codes**

**Objective:** Your eSign documents may need field mapping for specific Application Type code, so IMM will collect the screenshot in case needed.

**Question**: Are you aware of any document text field or checkbox mapped uses specific Application Type code?

**Answer:**

**Collect Screenshot**: Browse to Setup > Loan Setup > Application Type Code

# **Insurance Coverage Options - Debt Cancellation Plan or Traditional Life/Disability**

**Objective**: The Insurance documents can be mapped using the FI’s Insurance Coverage Codes. The fields may be checkboxes for each Insurance Coverage OR premium amount OR Insurance Rate per $1000.

**Question:** Does your FI use Debt Cancellation Plan or Traditional Life/Disability?

**Answer**:

**Collect Screenshot:** Browse to Setup > Loan Setup > Loan Insurance Codes

Collect the screenshot for each Loan Insurance Code, because IMM will use the “Insurance Code” from the “Input Screen”

*Note: If you receive an error when attempting to access the Loan Insurance Codes Setup screen, go to the Work screen, select any application, click on Model, and successfully calculate payment. You should then be able to access the Loan Insurance Codes Setup screen without error.*

# **Custom Fields use within LoanDesk**

**Objective**: The FI may use “Custom” screen within Loandesk to manually enter data. The goal is to map eSign documents using standard Loandesk fields compare to custom, therefore eSign documents will be mapped from default Loandesk screens.

If the data entry of a specific field is entered on two locations within Loandesk,

* 1) default screen designed by Loandesk 2) “Custom” screen where FI has custom field
* eSign will map the data entry from the default screen.
* This way, Loandesk user does not have to enter the same data onto two different screens.

If the data entry of a specific field is ONLY entered on the “Custom” screen within Loandesk,

* eSign will map the data entry from the “Custom” screen.

**Question**: Does your FI manually enter data onto the “Custom” screen?

**Answer:**

**Collect Screenshot(s):** To evaluate if the FI uses Custom Fields or not, browse to set up – Loan Set Up - Application Type Codes

Click on each Application Code that is in-use

Click on Edit

Click on Custom

Click through each tab – Checkboxes, Radio Groups, Text Boxes 1 and Text Boxes 2 – the screen will show custom fields.

# **Loan Number/Suffix**

**Objective: Applicable to CUSA Credit Unions Only** – auto populating the “Loan Number/Suffix” depends if the application has been disbursed or not. There are two options – and question:

**Option 1:** Generate documents before disbursing loan and collect signature

* FI is required to manually enter the expected “Loan Number/Suffix” on eSign documents.
* FOR IMM Only:

IMM field name to map Loan Number/Suffix - APP\_LN\_SUFFIX

Remove session from the FI’s Descriptions.txt LDLN\_APP\_LN\_SUFFIX\_AND\_CONCATENATED\_ACCOUNT\_NBR\_LN\_SUFFIX

**Option 2:** Generate documents after disbursing loan and collect signature

* FI is not required to manually enter the expected “Loan Number/Suffix” on eSign documents, because it will auto-populate
* If the FI prefers this method, following best practices can be implemented:

1. Generate eSign documents before disbursing so the loan officer can review them with the member and make changes, if required.
2. Disburse the loan application
3. Generate eSign documents again and collect signatures – The “Loan Number/Suffix” on eSign documents will auto-populate.

* FOR IMM Only:

IMM field name to map Loan Number/Suffix - APP\_LN\_SUFFIX

Keep the session within the FI’s Descriptions.txt LDLN\_APP\_LN\_SUFFIX\_AND\_CONCATENATED\_ACCOUNT\_NBR\_LN\_SUFFIX

If the FI is using NoteNumber then it should be, APP\_LN\_SUFFIX=NoteNumber

If the FI is using LoanNumber then it should be, APP\_LN\_SUFFIX=LoanNumber

**Question:** Which option does FI use?

**Answer:**

# **Note Number**

**Objective:** Note # is generated by Loandesk regardless of the status of the application unlike the Loan Number/Suffix explained above. The goal is to know if IMM should map “Note #” on specific eSign documents.

**Question:** Do you prefer to print “Note #” on any of your Loandesk documents? If yes, collect document names.

* FOR IMM Only:

IMM field name to map Loan Number/Suffix - APP\_LN\_NOTE\_NBR

**Answer:**

# **Relationship Type - Cosigner or Guarantor**

**Objective**: Cosigner/Guarantor can be treated two ways by each FI:

1) “Cosigner/Guarantor” will be treated as “Co-Applicant”

2) “Cosigner/Guarantor” will NOT be treated as “Co-Applicant”

**Question:** Should the “Cosigner/Guarantor” sign

All documents OR

All + Extra documents (Ex: Notice to Cosigner and/or Guaranty Agreement) OR

Specific documents?

Read the following options if required before answering.

**Answer**:

**Option 1:** If the answer is “All documents” then it means that your FI is treating “Cosigner/Guarantor” as “Co-Applicant”

FOR IMM Only:

* IMM will map borrower specific documents of

“Cosigner or Guarantor” with IMM prefix O1\_

* IMM will update Descriptions.txt - LDLN\_BORROWER\_PREFIX –
  + COSIGNER=O
  + GUARANTOR=O
  + COMAKER=O

**Option 2:** If the answer is “Specific documents” then it means that your FI is NOT treating “Cosigner/Guarantor” as “Co-Applicant”

FOR IMM Only:

* IMM will map borrower specific documents of

“Cosigner or Guarantor” with IMM prefix GA1\_

* IMM will update Descriptions.txt - LDLN\_BORROWER\_PREFIX –
  + COSIGNER=GA
  + GUARANTOR=GA
  + COMAKER=GA

# **Score Risk Model Type Code**

**Objective:** IMM needs the “Score Risk Model” to map “credit score factors” and “credit score reporting date.”

* The Loan Officer is required to manually view the Credit Bureau Report and select the “Credit Score Factor(s)” on the LoanDesk screen > Notices > “Disclosure of Credit Score(s)” tab.
* If these risk factors are manually selected/saved only then they would auto-populate on the eSign document.

**Question**: Which credit bureau does your FI use?

**Answer**:

**Important Note for FI:**

* Complete the Loandesk data entry as instructed above andensure the following information auto-populates on your eSign document. If it does not then contact your IMM designer.
* Credit Score Risk Factors
* Credit Score Report Date
* Credit Score
* FOR IMM Only:
* Designer and FI to work together to collect an application with issue.
* Designer to open Change Control Request to collect the XML so the “Score Risk Model” from the “Notice” Screen can be compared to the value in the XML file.

**Collect Screenshot**: Browse to any existing Loan Application where credit has been requested, Click on Notices > Select “Disclosure of Credit Score(s)” tab

# **Fees Mapping for Consumer Loans**

**Objective:** Your eSign documents may need field mapping for a specific loan fee, so IMM will collect the screenshot in case needed. IMM requires the exact “Fee Name” from your Loandesk screen.

**Question**: Does your FI have any specific fees mapped to a specific document? Ex: Filing Fee and Non-Filing Insurance, Vendor Insurance Fee, Loan Application Fee.

If yes, collect screenshot.

**Answer**:

**Collect Screenshot**: Select any existing Loan Application – Click Closing > GL Transfers > Click on “GL\Acct” drop-list and collect screenshot of all FEEs.

# **Fees Mapping for HE (Closed-End) or HELOC loans**

**Objective - Applicable to the FIs generating eSign Documents for HE (Closed-end) or HELOC loans:** Your eSign documents may need field mapping for a specific line item from the “HELOC” screen, so IMM will collect the screenshot in case needed.

**Question**: Does your FI use LoanDesk for home equity loans?

If yes, does your FI use “HELOC” screen to enter specific data related to documents?

If yes, IMM will collect the screenshot.

**Answer**:

**Collect Screenshot**: Select any existing Loan Application – Click HELOC > Click on each “Line Item ID” in-use. The FI should enter sample data when collecting screenshot and launch eSign for that application.

# **Secure FileDrop Link**

**Objective:** The FI may need to exchange screenshot or attachments containing non-public-personal information with IMM. The FI is required to use following FileDrop link to send any document or screenshot securely.

**Your Designer’s FileDrop Link:**

# **Create Test Accounts in Your business application**

* If your Loandesk environment allows you to create dummy loan applications, IMM encourages you to create them to facilitate and speed up the testing of your eSign documents. Be sure to create loan applications for each possible lending product.
* If the FI opts to select live loan applications to test documents, that is acceptable as well.
* Enter all possible data fields within your business application that apply to your documents.

# **Best Practices for Documents Testing:**

* The FI to complete the testing of eSign document using each applicable Loan Type Codes and/or application code. Certain field mapping varies based on the Loan Type or application code. Be sure to confirm the mapping for such fields – example: collateral data will be different for an auto loan vs. a share secured loan.
* Complete the testing of all eSign documents and submit all at once to IMM, so IMM can plan the completion date of your updated documents.

# **How to Report Document issues**

* The documents tester may find issues while reviewing the field mapping of each eSign document.
* There are two methods the FI can use to report mapping issues to your IMM designer.

## **Method 1 – Share the Printed Copies of Jetform documents**

* After the tester at the FI has reviewed all of the auto-populated data on the eSign documents, the tester should print the eSign document and circle the incorrect or incomplete data. Write “eSign” on the printed documents.
* The tester should toggle to “Jetform” and print Jetform documents using the same loan application. The tester should circle the same incorrect or incomplete data on Jetform documents. The tester should scan the Jetform documents so they can be emailed. Write “Jetform” on the printed documents.
* The tester should create a zip file of both eSign and Jetform documents.
* The FI should email the zip file to the IMM designer’s secure FileDrop.

## **Method 2 – Prepare a Word doc**

* The tester at the FI should create one Microsoft Word document to report issues for all eSign documents.
* The tester should list the eSign document name and list all issues and concerns for that particular document. Repeat the steps for the remainder of your documents.
* The tester should provide the following information so the IMM designer can understand the issue/concern.

1. eSign Document Name
2. Application # used
3. Issue explanation – use the document’s section name or field label: Explain the expected value.
4. Save the Screenshot of the Loandesk screen showing the expected value: If the source value is within a drop-list then include multiple screenshots to show all values of the drop-list.

* The FI should email the Word document to the IMM designer’s secure FileDrop.

# **eSign Documents – Q & A**

**Objective:** If required, the IMM designer will collect additional information regarding the mapping of the documents from the FI.