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Web Administrator Definitions

Use the information below to help select the user’s appropriate access level when setting up a new and/or updating a current user in the online commitment system. You must assign a “Default Department” and a “User Security Group” to every user profile.

<table>
<thead>
<tr>
<th>Default Department</th>
</tr>
</thead>
</table>
| Assign users a Default Department based on their role in the loan process (select only one):
| • **Loan Officer** - Select this option for any originator. This will ensure loans are assigned correctly to individuals that originate loans.
  | o You must include the loan officer’s NMLS license number.
| • **Lending Partner** - Select this option for anyone who is not a loan officer, but needs access to the system (i.e. underwriter, closer, processor, lock desk, etc.).
| • **Lender QC** - Select this option for anyone who should be notified by the Minnesota Housing Quality Control team when a loan is selected for audit.
  | o This user will be responsible for working with and resolving Quality Control audits.

<table>
<thead>
<tr>
<th>User Security Group</th>
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</thead>
</table>
| Assign users a User Security Group, which determines the access they will have in the online commitment system:
| • **Lending Partner Admin** – Allows user to set-up user accounts “Web Admin”.
  | o More than one web admin is permitted.
  | o If you select this option, you must also select “Lending Partner,” “Lending Partner Associate,” and “Lending Partner Read Only.”
| • **Lending Partner** – Allows users to lock and “True and Certify” a loan, as well as make changes to a loan once it is locked.
| • **Lending Partner Associate** – Allows users to lock the loan.
| • **Lending Partner Read Only** – Allows user to view pipeline and upload closed loan files.

All User Security Groups have access to order documents.
Setting up a New User

- Log into the Online Commitment System.

After logging into the Online Commitment System, the initial landing page will be the Announcements page.

To create a New User

- Click on Administration to access User Management.
- Select the **Add User** icon in the top left corner of the page.

*Note: You will not be able to enter information in the corresponding fields until this icon is selected.*

- Complete the following fields under **User Information**
  - First Name
  - Last Name
  - Email Address
  - Phone Number

![User Management](image)
• Select appropriate boxes to assign to the new user under **Group Membership**
  o **Lending Partner** – Can enter a loan from lock to true and certify.
  o **Lending Partner Admin** – This is the Web Administrator, this membership should not be selected for any other user.
  o **Lending Partner Associate** – Can enter a loan through lock.
  o **Lending Partner Read Only** – Can view loan data only.

<table>
<thead>
<tr>
<th>Group Membership (you can only add or remove from a group to which you are a member)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrators</td>
</tr>
<tr>
<td>BSPS</td>
</tr>
<tr>
<td>Business Technology Support</td>
</tr>
<tr>
<td>Internal Manager</td>
</tr>
<tr>
<td>Internal Read Only</td>
</tr>
<tr>
<td>Lending Partner</td>
</tr>
<tr>
<td>Lending Partner Admin</td>
</tr>
<tr>
<td>Lending Partner Associate</td>
</tr>
<tr>
<td>Lending Partner Read Only</td>
</tr>
<tr>
<td>Partner Solutions</td>
</tr>
<tr>
<td>Portfolio Management</td>
</tr>
<tr>
<td>Quality Control</td>
</tr>
<tr>
<td>Secondary</td>
</tr>
</tbody>
</table>
- Create an original User Name and Password in the fields under “Authentication Details:
  - User Name should be set as the person’s email address
  - Password Requirements:
    - Must contain at least 12 characters
    - Must contain at least one uppercase letter
    - Must contain at least one lowercase letter
    - Must contain at least one number
    - Must contain at least one special character (!"#$%&'()*+,-./:;<=>?@[\]^_`{|}
    - Password must be changed every 6 months
    - Passwords cannot be reused
  - Check the Active User box
- Select a Default Department:
  - Lending Partner (underwriter, processor, closer, lock desk, etc.)
  - Loan Officer (allows the Loan Officer name to be selected)
  - Lender QC (closer, post closer, etc.)
- The account expiration date should be two years from the current date.

![User Information Table](image)
**Note:** SMS Provider, SMS Phone, Multi-Factor Email and User’s Manager are not required fields.

- Select the Add icon in the bottom right corner of the User Management screen and add the following required Licensing Information for the New User: Click on the fields to select options for the dropdown menu:
  - License #
  - Type NMLS will display Loan Officer’s NMLS# on the documents
  - Activation Date (date user is added)
  - Expiration date (enter 12/31/2099)
  - Check “Active” box

*Note: State filed is not required.*

- Select the Add icon again to add multiple License numbers.

- Once all fields have been completed, select the Save icon in the top Right corner of the screen to complete the New User account.

You will receive the following notification when all changes have been saved:
Managing a User

After logging into the Online Commitment System, the initial landing page will be the Announcements page.

To manage a current user

- Select User Management.

- Select the user from the list of active users:
  - Active users will be indicated by a checkmark in the active box.
  - Users that are not active can be found using the search button after unchecking the Active Users Only box.

*Note: You can search for users using the search box at the top of the screen.
• Select either **User Name** or **User Last Name** from the dropdown menu. Then, type in the name you are looking for and select the **Search** icon.

![User Management Table]

• Double-click on the User that you would like to manage.
o Select the **Save** icon in the top Right corner of the screen and communicate the New Password to the User.
Adding a User to a New Group

- Select the user from the list of active users:
  - Select **User Management**.

- Select the user from the list of active users:
  - Active users will be indicated by a checkmark in the active box.
  - Users that are not active can be found using the search button after unchecking the **Active Users Only** box.

Note: You can search for users using the search box at the top of the screen.
  - Select either **User Name** or **User Last Name** from the dropdown menu.
• Type in the name you are looking for and select the **Search** icon.

![User Search](image)

• Double-click on the User that you would like to manage.
• Select the boxes for the Group that the User is being added to:

![User Management](image)
Select the **Save** icon in the top Right corner of the screen.
Adding or Updating Licensing Information for a User

- Select User Management.

![Image of User Management section]

- Select the user from the list of active users:
  - Active users will be indicated by a checkmark in the active box.
  - Users that are not active can be found using the search button after unchecking the Active Users Only box.

![Image of User Management list]

Note: You can search for users using the search box at the top of the screen.
- Select either User Name or User Last Name from the dropdown menu.
• Type in the name you are looking for and select the **Search** icon.

![Search](image1)

• Double-click on the User that you would like to manage
• Select the **Add** icon in the bottom right corner of the **User Management** screen.

![Add User](image2)

![Add License](image3)
• Add the following required Licensing Information to the existing user. Click on the fields to select options for the dropdown menu:
  o License #.
  o Type (i.e. NMLS).
  o Activation Date (date user is added).
  o Expiration date (enter 12/31/2099).
  o Check “Active” box.
  o Select the Add icon again to add multiple License numbers.
• Once all fields have been completed, select the Save icon in the top Right corner of the screen to complete the changes to the User account.

You will get this notification when all changes have been saved:
Username/Password Help

- Users can reset their own password if they establish a security question and click the Username/Password Help link on the login page.

- To reset a Password
  - Select the box for Force Password Change under Authentication Details.
  - Type a new original password in the New Password and Confirm Password fields.