myFinLocker – Company Administration

User Guide

This myFinLocker Company User Guide provides an overview and instructions, per major feature listed in left hand navigation window. Note: Please refer to the myFinLocker Consumer User Guide for the Consumer User Experience overview and instructions. The following sections are included:

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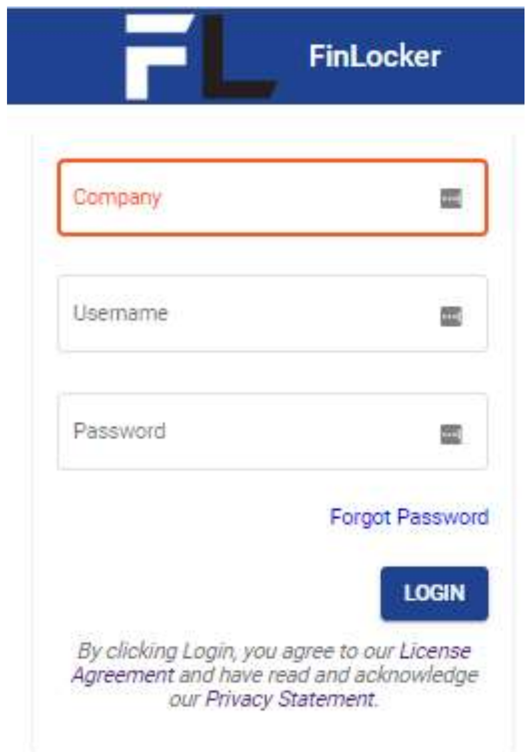
1. Logging in

Go to the ULR link below to login to the myFinLocker Company administration portal:

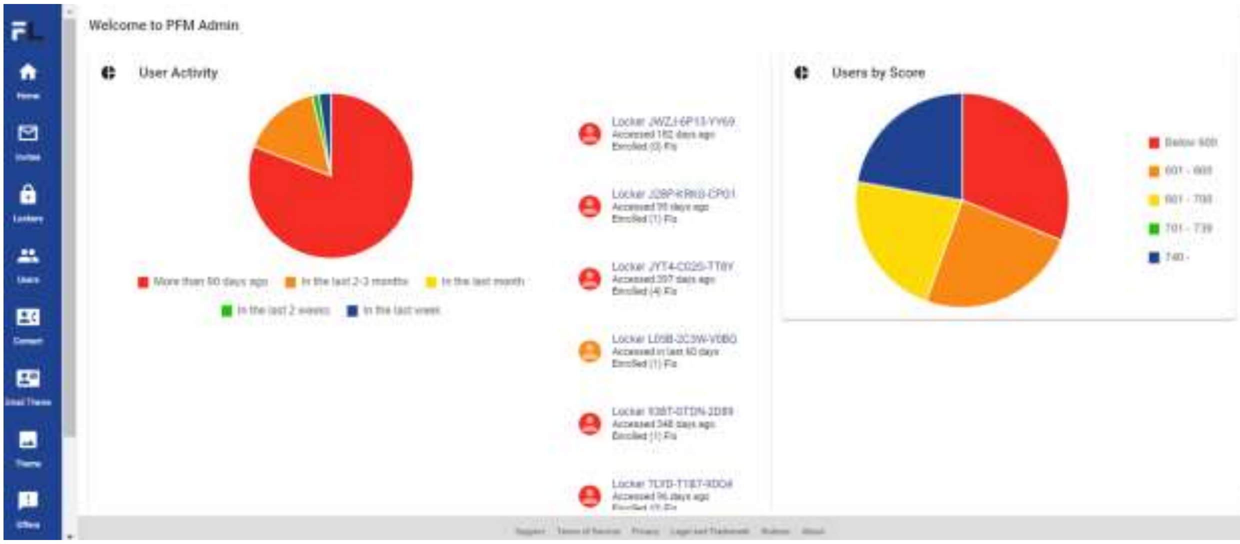
https://portal.finlocker.com/admin/login

Enter the following:

1. Your Company code provided by your Administrator and
2. Your Username and Password

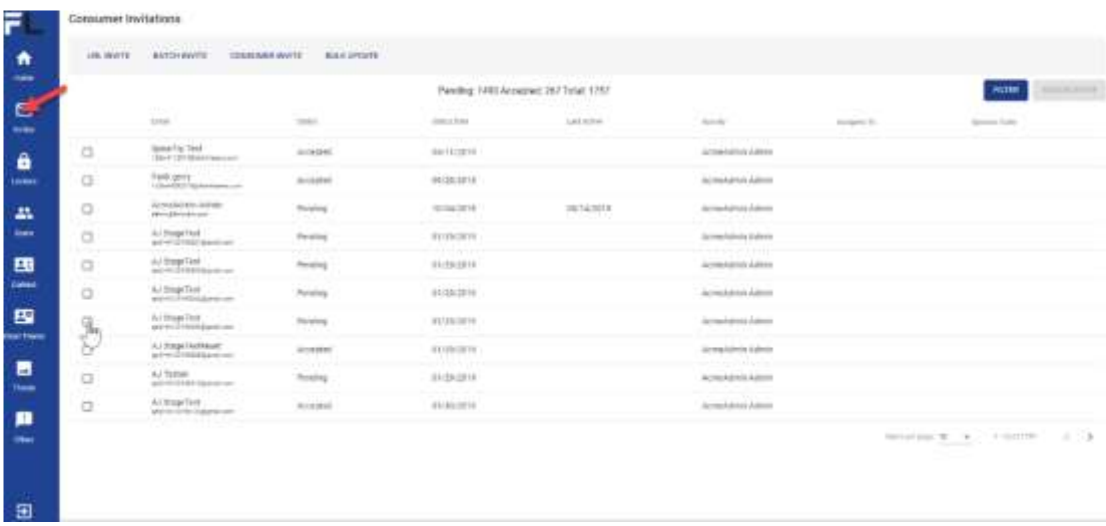


The home page of the company administration portal contains some aggregated information on financial lockers enrolled. 1) Lockers by user activity, 2) Lockers by credit score. You may drill down on the lockers by selecting criteria (last 90 days, 601-660, etc.) We will be continually adding more information to the home dashboard.



2. Distributing Lockers – Enrolling Your myFinLocker Customers (Consumers)

The invitation section permits you to issue myFinLocker invitations in a variety of ways, as well as filter those invitations.



The following methods are supported:

1. URL invite – issue a customized URL link that you may tie to a marketing campaign, social media, retention, etc.

2. Consumer invitation – invite a consumer by email; assign a loan officer (option)
3. Batch invitation – invite 200, 2,000 or 10,000 by email
4. Bulk update - This allows you to do a bulk update on all invites

2A. Filter Button

myFinLocker's issued can by filtered the invites by Status, Assignee Sponsor Code, and email address

Status has 3 options: 1) None, 2) Accepted, and 3) Pending. This allows you to filter by invites accepted or pending.

Assignee is any person who is assigned to a specific invite.

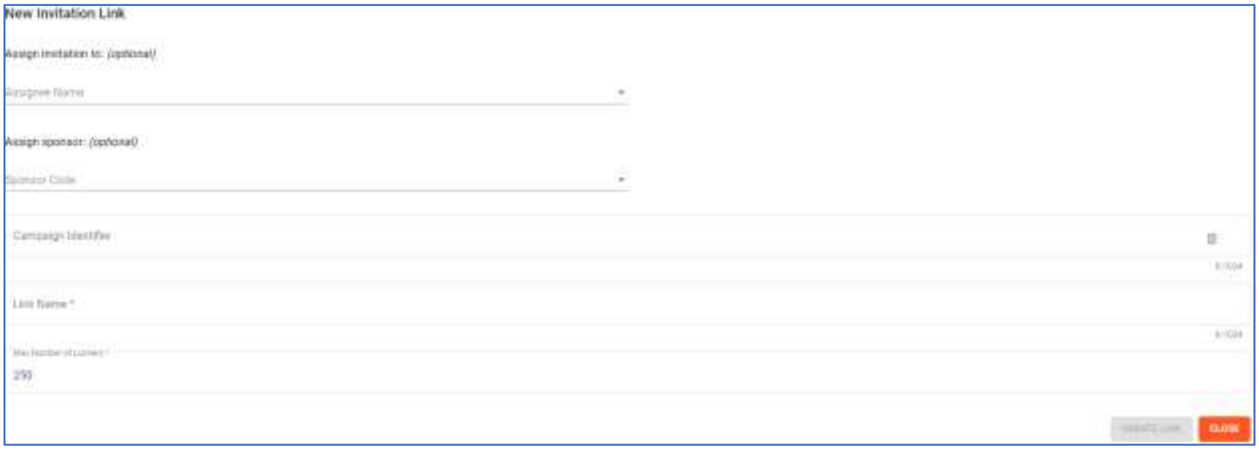
Sponsor Code is the Specific Sponsor the email is associated to.

Email address, you can filter by specific email address.

2B. URL Invitation / Common Enrollment Link

This feature provides the ability for multiple consumers to click a common link that will direct them to a web page where they can enroll and create their personal myFinLocker. Each individual link will be associated to the same Company user (e.g., Lender LO, generic email marketing address, etc.). There is no limit to the number of Company links that can be used.

Click on New URL



Assign Invitation to: (optional)

This assigns the link to a specific user if needed

Assign Sponsor: (Optional)

This Assigns the sponsor code if needed. Some businesses have arranged for Sponsors to finance lockers. If not, no action is needed here.

Campaign Identifier:

This is a tag for what kind of Campaign this **invite is for.**

Link Name: (Required)

This is the name of the Link you want to give.

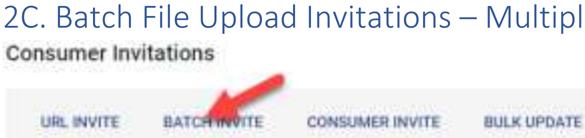
Max Number of Lockers: (Required)

This is the number of lockers that can sign up with this link.

This allows you to track how many people clicked on a link invite and enrolled that was sent out.

The orange switch at the end allows you to deactivate the link and activate the link at will.

2C. Batch File Upload Invitations – Multiple Invitations



This will allow you to send invites to a large group of people all at once.

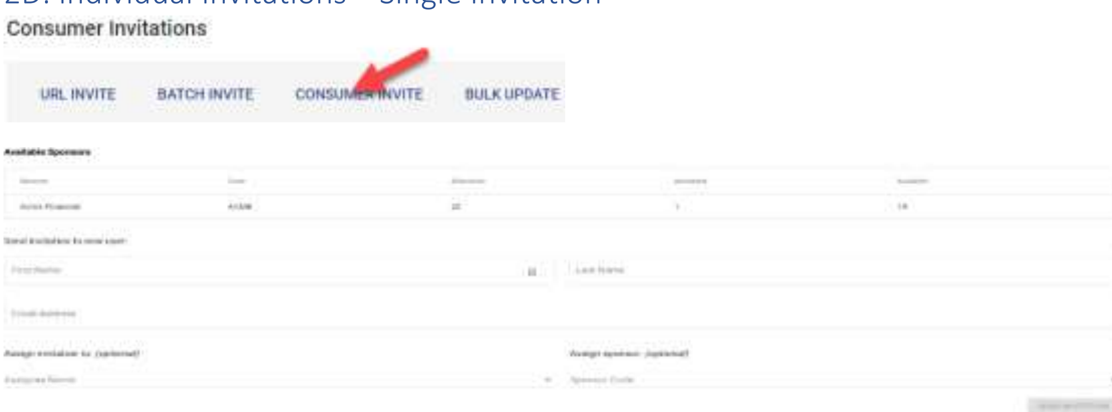
You can download a template to fill out information or upload a CSV file to send it out the invites to the emails.

Fields to be filled out are First Name, Last Name, Email Address. Sponsor Code is optional.

Click upload then select CVS file

Once uploaded click Send Invitations

2D. Individual Invitations – Single Invitation



This allows you to send out a Single invite to a consumer. Fill out the fields for First Name, Last Name, Email Address.

Sponsor Code allows for the invite to be associated with a company.

Assign Invitation to: (optional)

This assigns the link to a specific user if needed.

Assign Sponsor: (Optional)

This Assigns the sponsor code if needed. Some businesses have arranged for Sponsors to finance lockers. If not, no action is needed here.

Once Completed then click on Send Invitation.

2E. Bulk Update Management – Reassignment of myFinLocker Company Users

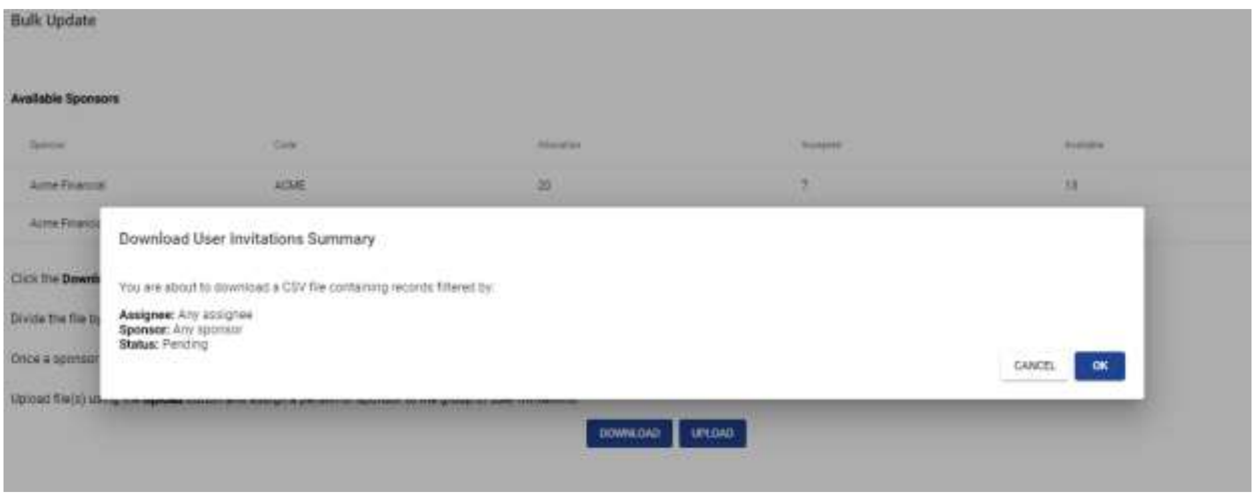
This feature supports group management and reassignment of myFinLocker invitations and active Consumers. You can also use this filtered list to send out invites as well under “Bulk Invites” section.

Here is an example of updating invites.

Click Invites, Click Filter, Choose Status as Pending, Click Apply Filter

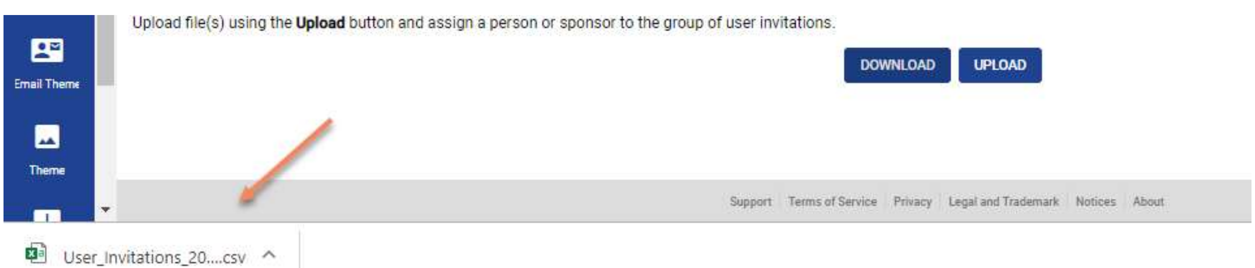
Now you see all pending invites sent and now you can click bulk Update.

Then click download. A window pops up to let you know you’re about to download user invites with filters you selected.



Click ok

You get an Excel CSV folder, open it up.



Click File then save as and place it on your desktop.

Close the Excel file

Make Changes to these invites if you want.

Click upload

Click Desktop then the Excel file you just saved and click open

A window pops up as who is going to be assigned to the email sent out. Select your name or Admin

Click ok and all pending users will be assigned to Admin or you.

3. Business Intelligence Data Management – myFinLocker Aggregate Progress, Readiness

This feature allows you to see the state and major activity progress made within myFinLocker. Note: Data is anonymized in this view.

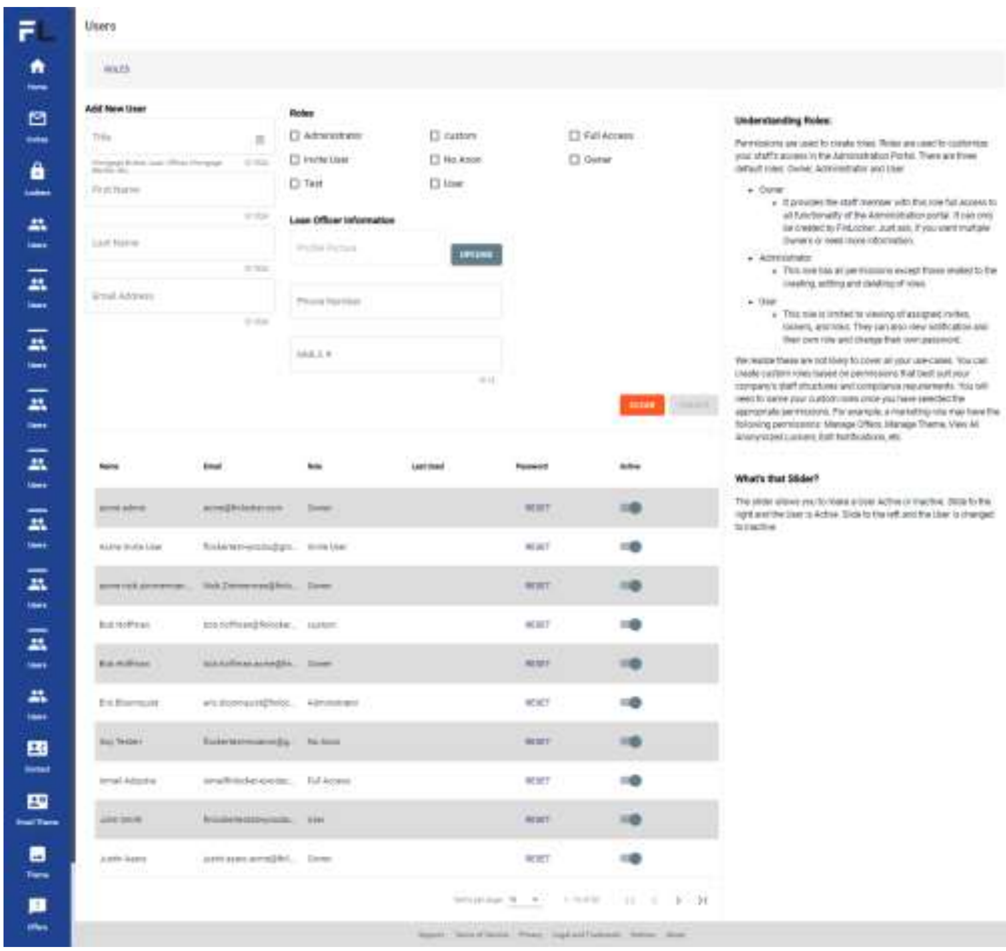
The duration is defined by 5 colors: Red, Orange, yellow, Green, Blue.

- Red = More than 90 Days ago
- Orange = In the last 2-3 months
- Yellow = in the last month
- Green = in the last 2 weeks
- Blue = in the last week

Clicking on a specific locker provides an anonymous snapshot of that financial locker.

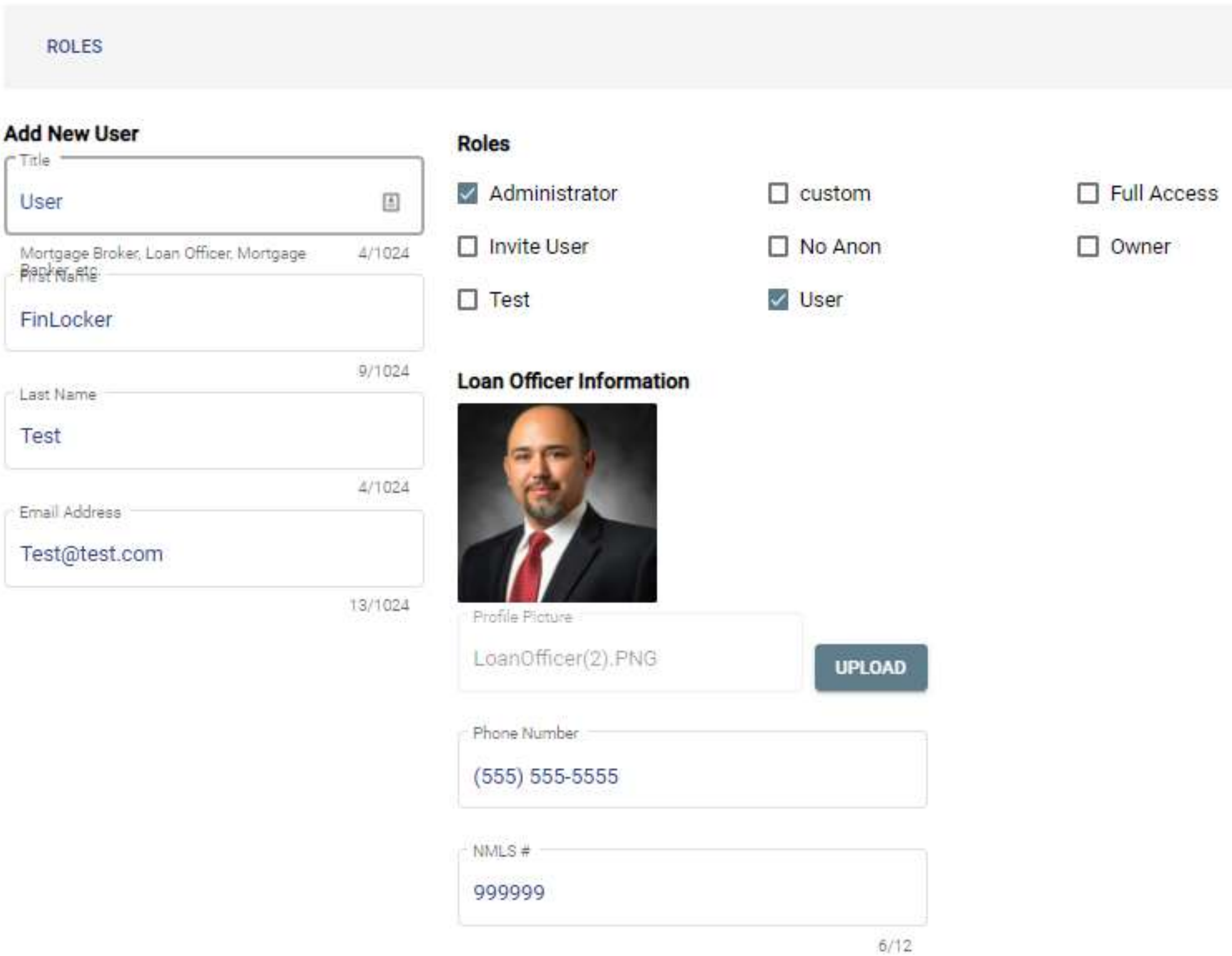
4. User Management - Administration

This section will guide you through the management and setup of your company users.



4A. Users - Permissions and Personalization

This allows you to create new users for the Admin Portal. From here, you can assign the user a role as well as input their information (mobile phone, NMLS#, email), including uploading a picture. Clicking on a user that is already created will display their information and allow you to edit the details (assuming your role allots these permissions)



Permissions and User Roles

Permissions allow you to customize your staff's access the Administration Portal. There are three default roles that can be assigned to any of your staff. These defaults are: Owner, Admin, and User.

<u>Owner</u>

It provides the staff member with this role full access to all functionality of the Administration portal. It can only be created by FinLocker. Just ask if you want multiple Owners or need more information.

<u>Admin</u>

This role has all permission sets, except creating, editing, and deleting roles.

<u>User</u>

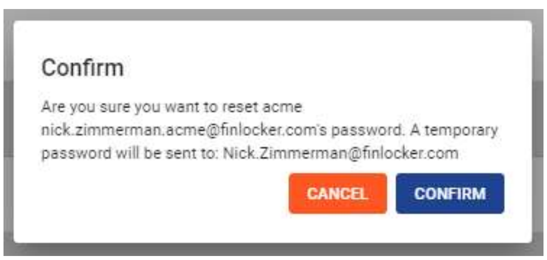
This role is limited to viewing of assigned invites, lockers, and links. They can also view notification and their own role and change their own password.

We realize these are not likely to cover all your use-cases. You can create custom roles based on permissions that best suit your company's staff structures and compliance requirements. You will need to name your custom roles once you have selected the appropriate permissions. For example, a marketing role may have the following permissions: Manage Offers, Manage Theme, View All Anonymized Lockers, Edit Notifications, etc.

Here is where you can make a user Active or Inactive by clicking on the slider.

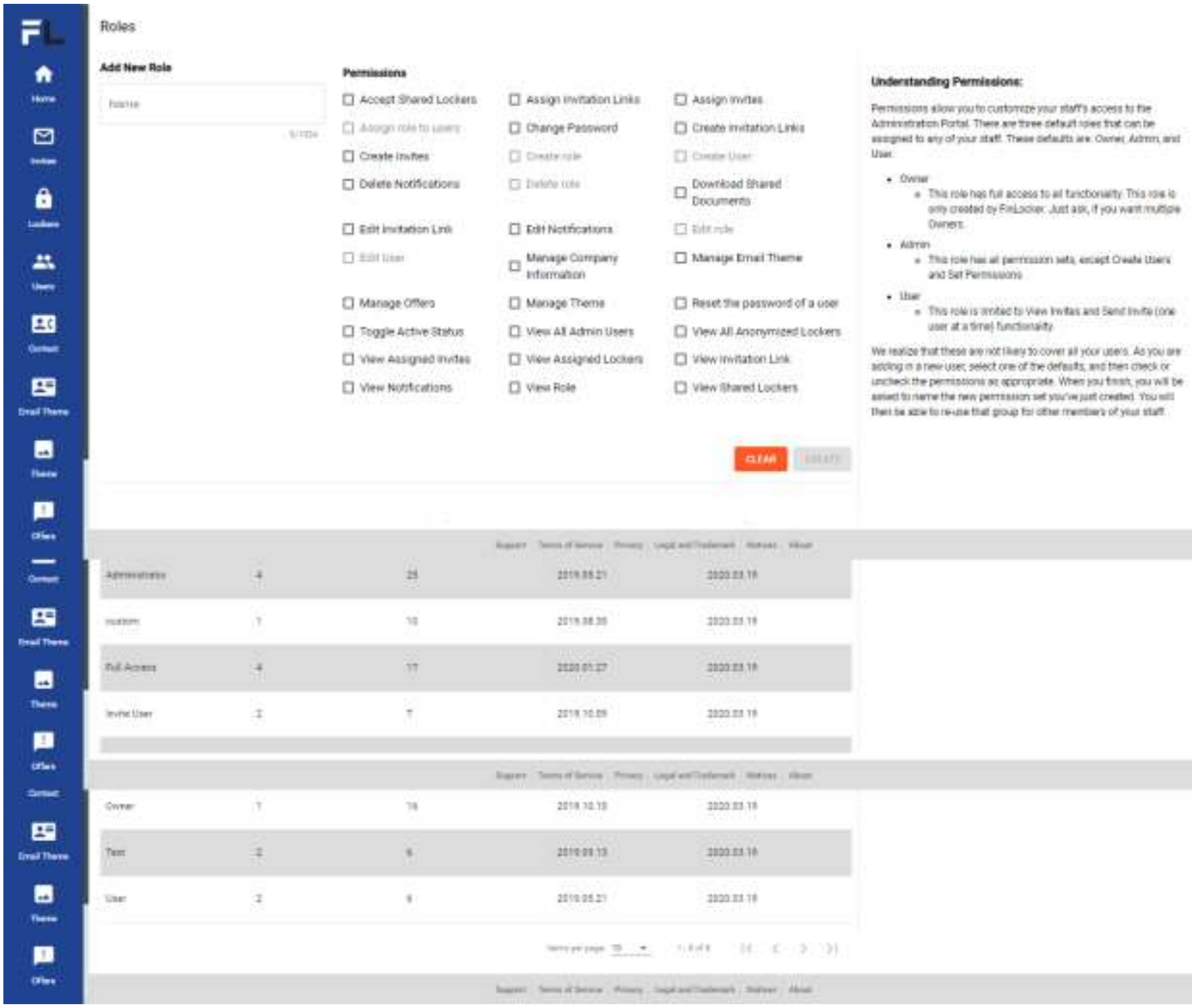
4B. Reset Password

This allows you reset passwords for a user of your myFinLockers.



A onetime passcode will be delivered to the user which will be user to log in and change their password.

4C. Creating Roles



From here Owners can create customized roles specific to their organizations. Permissions that are not allowed to be given will be greyed out. All roles that are created here will show up in the Roles menu, on the user creation page, to be assigned to newly created users.

5. Contact

This allows a Generic Email address that allows the consumer to contact the Lender.

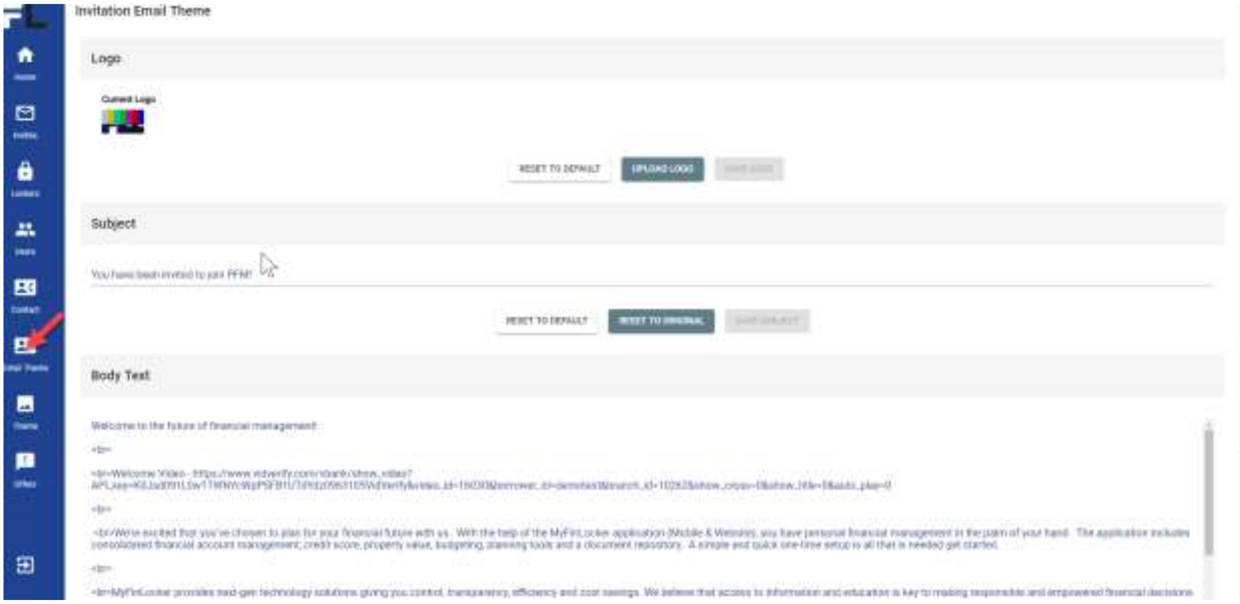
The subjects are what the consumer can contact the lender about for questions or issues. You can add Selectable subject by clicking above the line and choosing the subjects the consumer can choose from.

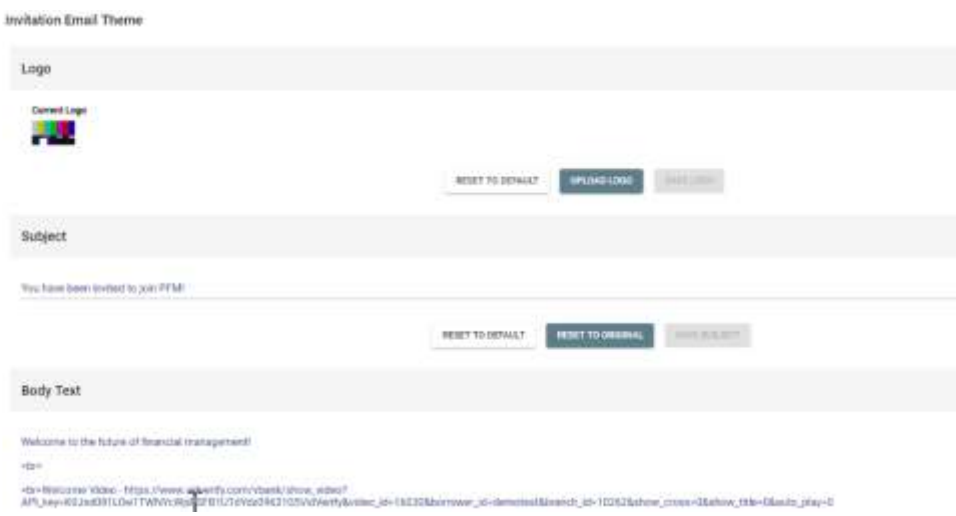
This Contact Setup is tied to the company code assigned for the Lender admin.

Put Contact Email Address, Click Save and you can Enable or Disable the contact on the switch above the save button.

If you have assigned staff to financial lockers, the individual assigned will receive the email.

6. Email Theme



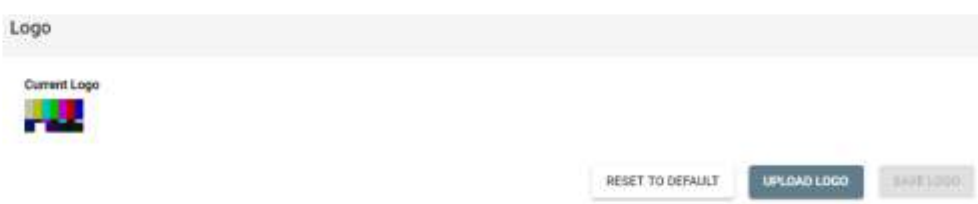


This is to customize the Email invite to be sent out for users to sign up for the Locker PFM tool.

6A. Logo

This Allows you to upload the Logo that is going to be used in the Invitation that is going to be sent out for consumers.

Click Upload Logo then Save Logo. Supported types are: png (preferred), gif, jpeg, img.

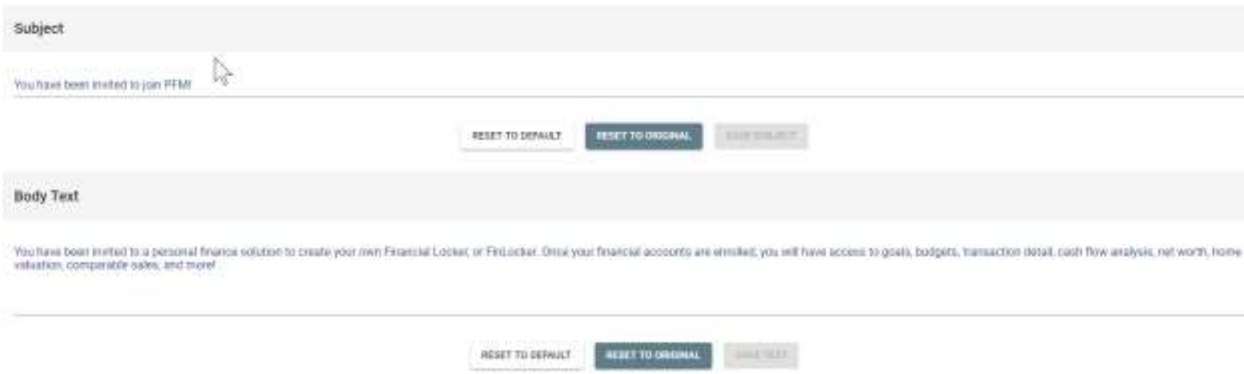


6B. Subject and Body Text

This allows you to adjust the Subject being used in the Email for the invitations and what the Body of the Email is going to say and look like.

Type in the Subject and then Save Subject.

Type in the Body Text and click Save Text.



Note: If you have spaces between paragraphs of the email invite, they will NOT be in the invite. There is a work around for this and will be shown below.

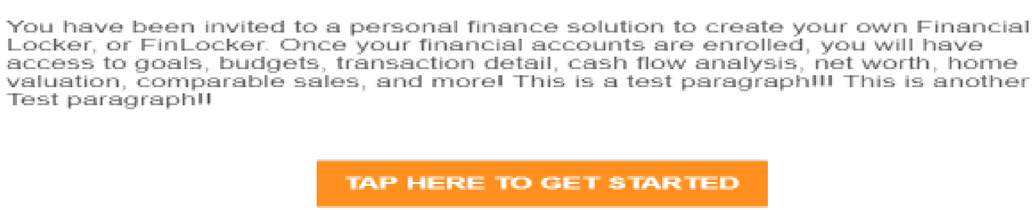
Example below

You have been invited to a personal finance solution to create your own Financial Locker, or FinLocker. Once your financial accounts are enrolled, you will have access to goals, budgets, transaction detail, cash flow analysis, net worth, home valuation, comparable sales, and more!

This is a test paragraph!!!

This is another Test paragraph!!

Preview Email results



Work Around to have spaces between Paragraphs.

Use: <p style="page-break-before: always"> between each paragraph. Example Below.

You have been invited to a personal finance solution to create your own Financial Locker, or FinLocker. Once your financial accounts are enrolled, you will have access to goals, budgets, transaction detail, cash flow analysis, net worth, home valuation, comparable sales, and more!

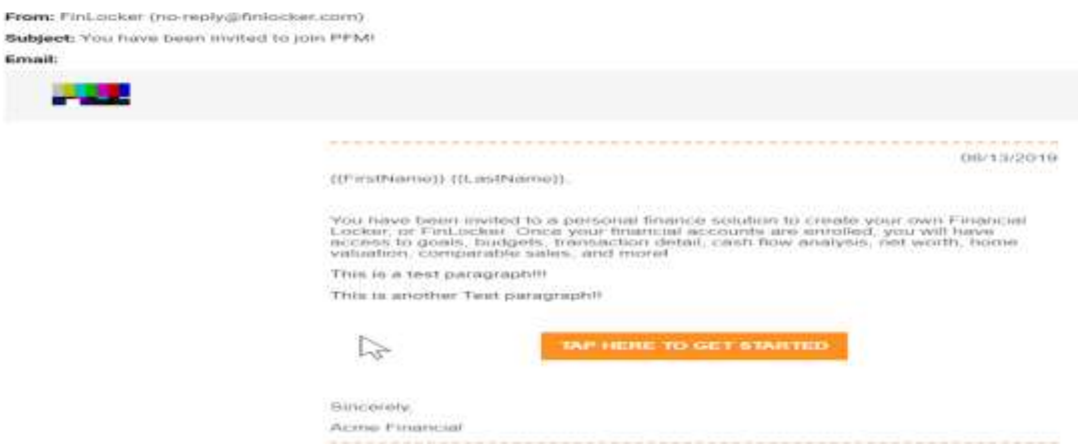
<p style="page-break-before: always">

This is a test paragraph!!!

<p style="page-break-before: always">

This is another Test paragraph!!

Preview Email Results:



6C. Preview Email

This allows you to preview the Email before it is sent out to users. This is very useful to make sure it looks just the way you intended and no need to send yourself many emails to see what it looks like.

Click PREVIEW EMAIL

To close out of the preview click Close at the bottom right.

From: FinLocker (no-reply@finlocker.com)

Subject: You have been invited to join PFM!

Email:

08/13/2019

{{FirstName}} {{LastName}},

You have been invited to a personal finance solution to create your own Financial Locker, or FinLocker. Once your financial accounts are enrolled, you will have access to goals, budgets, transaction detail, cash flow analysis, net worth, home valuation, comparable sales, and more!

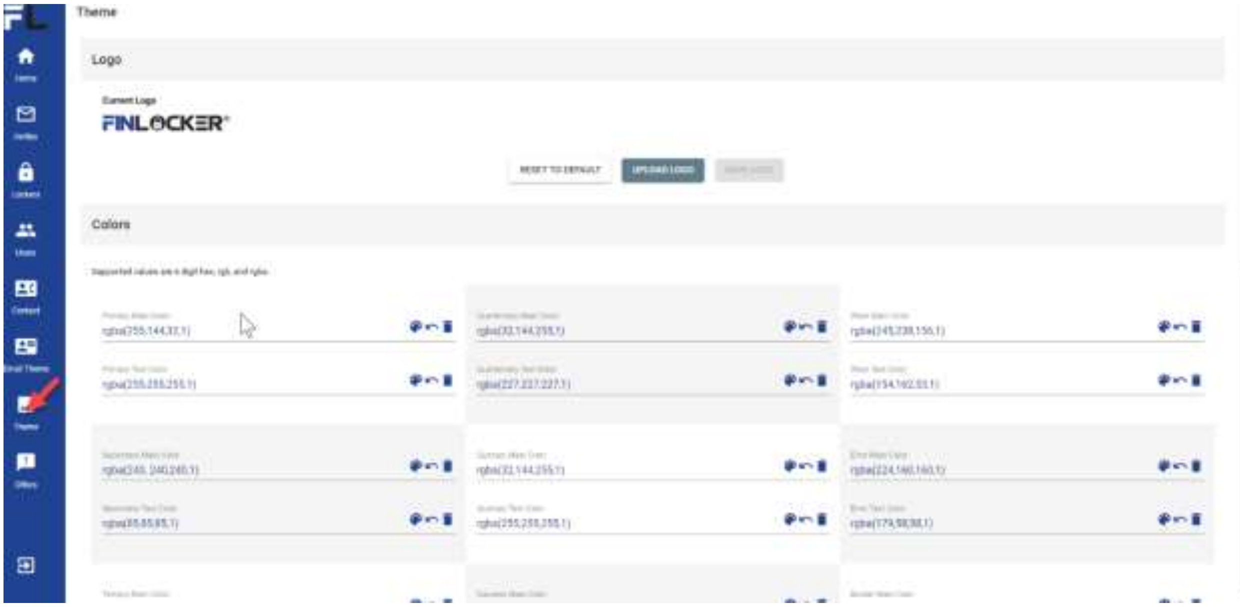
TAP HERE TO GET STARTED

Sincerely,

Acme Financial

CLOSE

7. Theme (Color Scheme for your financial locker)



Tips for Branding your myFinLocker

Layout Mapping

This feature allows you to customize the view of the locker based on the financial company issuing the lockers.

Below is a guide to customize.

Each section has a 6-digit hex number, that can be customized by implementing a known hex number or by picking from the color wheel.

When a color is selected, a preview is viewable. You will have to push save to confirm you changes.

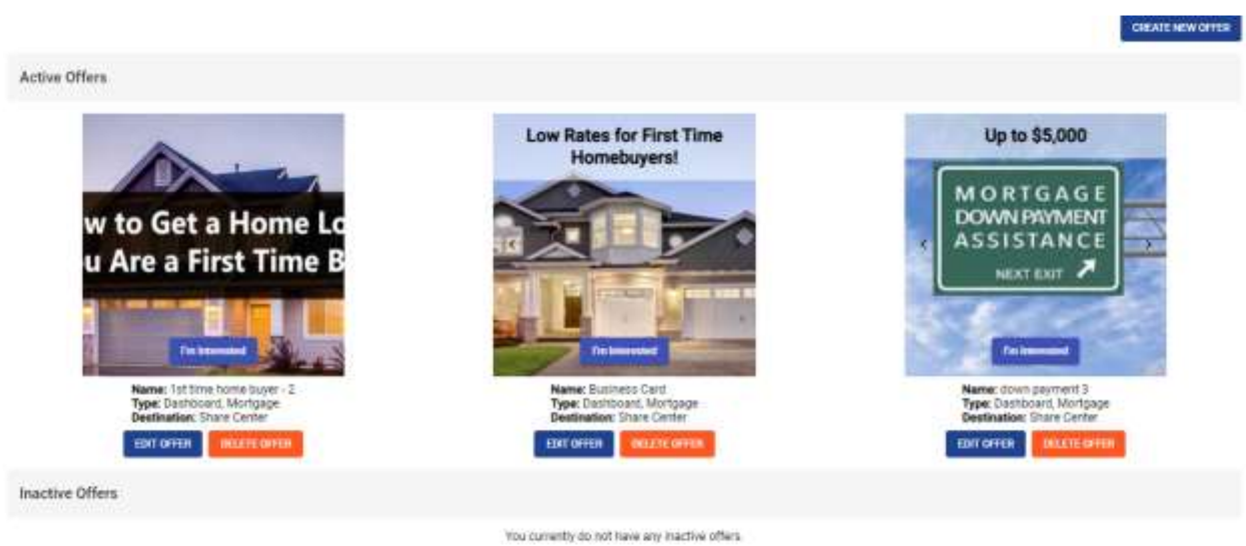
If interested in learning how to customizing the color: [follow this how to change each area.]

Below is what the locker looks like with current settings

8. Offers and Content Widgets

Your Company can provide three Customized rolling offers in your financial lockers based on

personalized content by uploading images and creating text content to be shown in a



An example of an offer can include your Customer sharing their Locker data to initiate a loan application based on clicking an "I'm interested" a call to action. Offers/Promotions can be for: savings accounts, checking accounts, CD's, auto loans, money market, investments, purchase mortgage, refinance, mortgage rates in general, home equity line of credit, etc.

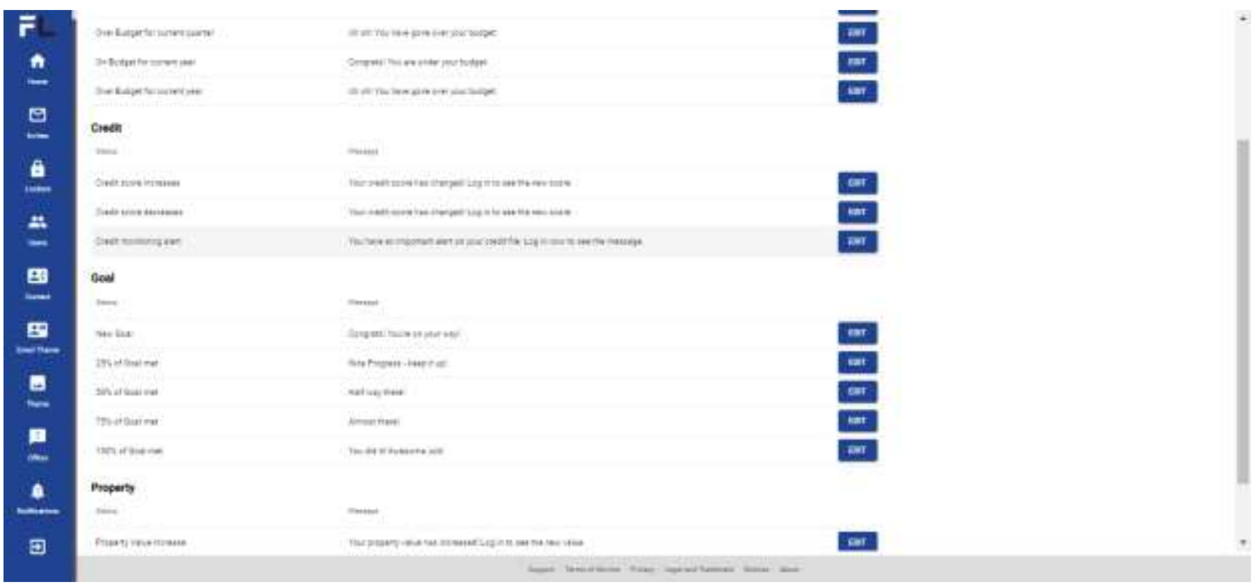
Creating an Offer/Promotion:

1. Click Create Offer in upper right corner, or, Edit Offer
2. Upload new offer image, select image from your photo stock (image should be square in shape and at least 300x300)
3. Name: define the campaign, or program
4. Type: display on the dashboard, mortgage page, or both
5. In the Message field, type a description that displays in the header
6. Button definition: This defines where the consumer is taken when clicking "I'm interested" a) contact lender, b) for integrated clients, directly to the share center

Note: do not worry if it looks like the image does not fit. The view in the financial locker is architected to fit the image.

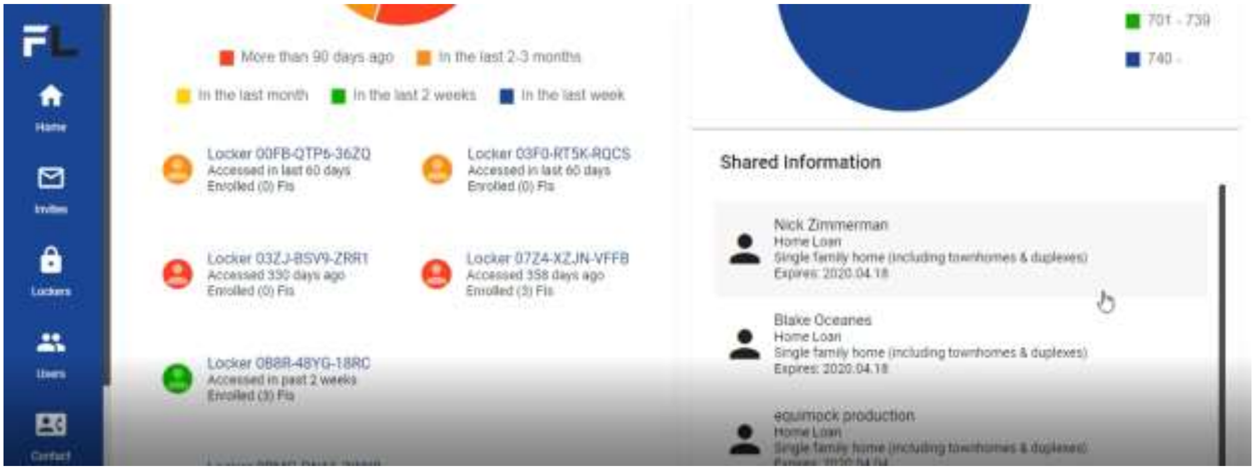
9. Notifications

The notification section allows you to cusomize messaging to the consumer for Budgets, Goals, Credit, and Property. You can edit the messages to your liking that are sent to consumers with your Locker.

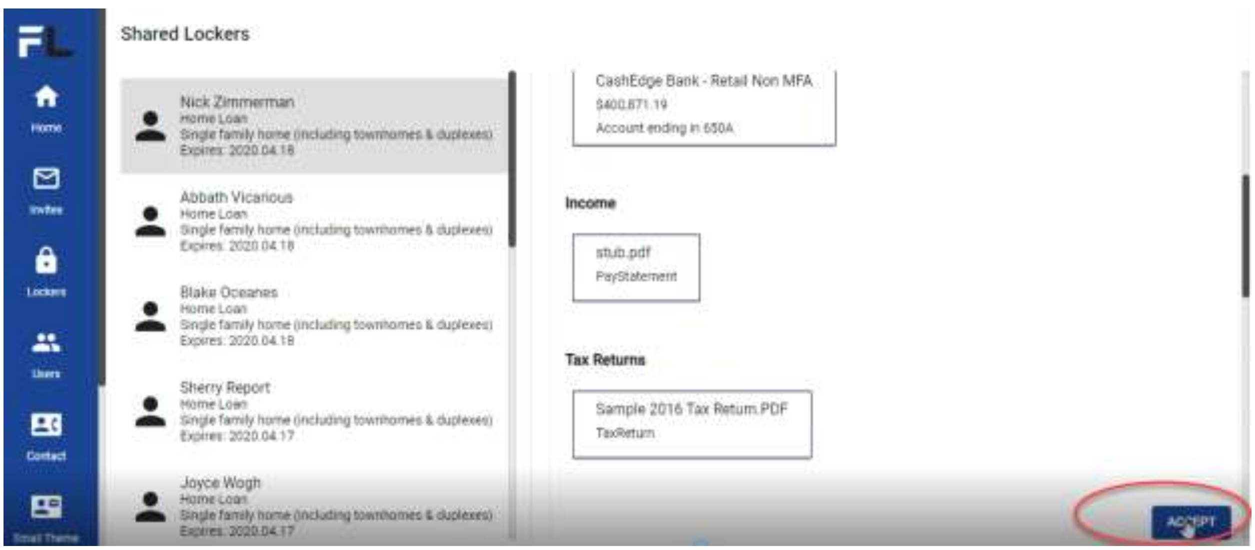


10. Shared Files – Accept, Download, Access

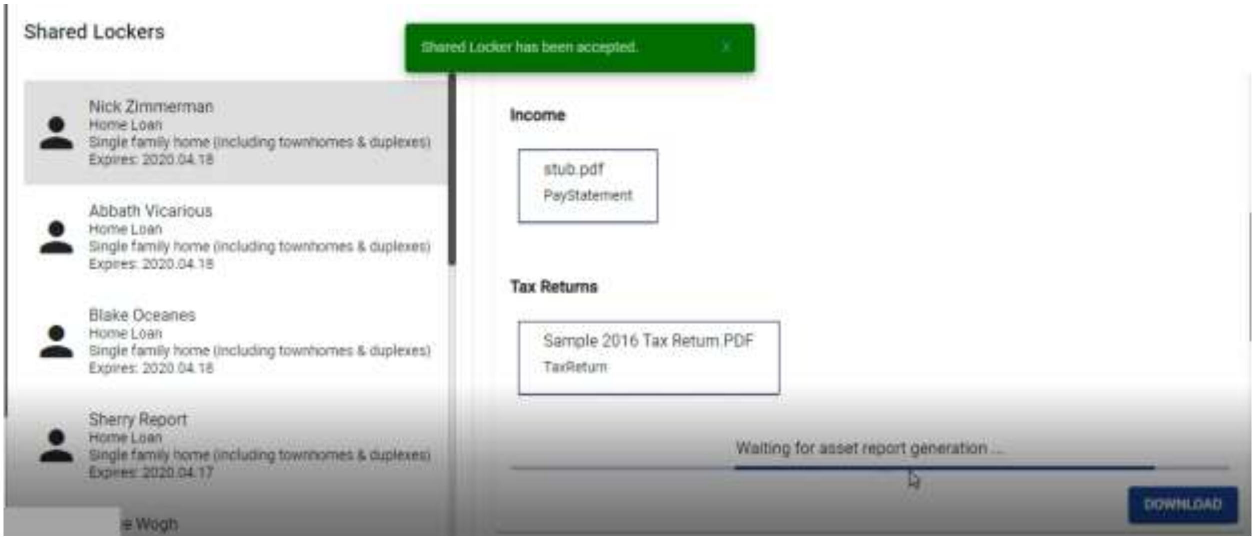
When a consumer shares their enrolled accounts in their locker, tax returns, paystubs, insurance information, letters of explanation, etc., it will be available in your admin portal under the consumers name. This will be in the dashboard under "Shared Information".



Select the shared information account and scroll down to “Accept”. By accepting the file, it will begin to download the data in a Mismo 2.3.1 file, a Fannie Mae 3.2 file, and also the attached documents.



You will receive a notice that your shared locker has been accepted and download is occurring. This may take between 20 seconds to a minute.



Once complete your file will be available in a zip file. Access the documents from the zip file: Mismo 2.3.1, Fannie Mae 3.2 file, asset report, tax documents, pay statements, and more.