The three charts in this guide illustrate how to identify common access issues and the most likely solutions. Use the chart below to deal with access issues for resources, settings, and user interface features. The charts on the following two pages illustrate the steps for identifying loan file and loan folder access issues.

**Access to Resources, Settings, UI Features**

<table>
<thead>
<tr>
<th>Source of Access Issue</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tab, icon, or button</td>
<td>Personas setting</td>
</tr>
<tr>
<td>Personal version of company resource</td>
<td>Personas setting (Settings Tab or Trades/Contacts Tab)</td>
</tr>
<tr>
<td>Company setting</td>
<td>Personas setting (Settings Tab)</td>
</tr>
<tr>
<td>Public resource</td>
<td>User Groups setting</td>
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</table>

**Personas Setting**

The Personas setting controls resources that are accessible to each person in different areas of Encompass. If a user does not have access to a tab, button, or icon, check the appropriate tab in the personas setting.

**Examples:**
- **Loan tab** - Controls access to the **Print** icon.
- **eFolder tab** - Controls access to the condition tabs on the eFolder.
- **Pipeline tab** - Controls access to the **Move Folder** button.

**User Groups Setting**

The ability to access public borrower contacts, and to view and edit public resources is controlled in the User Groups setting. Public resources include:
- Loan templates
- Print form groups
- Public business contact groups
- Reports
- Campaign and dashboard templates
- Other public resources

**Related Help Topics:** Personas, User Groups
Access to Loan Files

Source of Access Issue

- Can see loan. Cannot edit loan.
  - User Profile
  - Roles
  - Milestones
  - Persona Access to Loans Business Rules

- Cannot see loan. Originator is at same level in organization hierarchy.
  - User Profile

- Cannot see loan. Originator is in another part of organization hierarchy.
  - Hierarchy or User Groups

Solution

User Profile
If the originator is below the user in the organization hierarchy, select the Edit Subordinates’ Loans check box, in the Access to Subordinates’ Loans section of the user profile.

Roles
Roles carry out loan tasks in the workflow. A role (such as Loan Originator) can be associated with each milestone in the workflow. For example, when tasks are completed at the Submittal milestone, the loan is handed off (assigned) to the loan team member who will fulfill the Underwriter role.

A role can consist of multiple personas and user groups. For example, the Loan Originator role can include a junior loan officer and senior loan officer persona. If you assign a user group to a role, all members of the user group will have access to a loan when it is assigned to the role.

Milestones
The Milestones setting can be used to configure the current role assigned to a milestone. A loan team member will not be able to edit a loan if the loan is at a particular milestone and the team member is not assigned to the current role for that milestone. To assign the user to the role, add the user’s persona to the role or give the user membership in a user group that is assigned to the role.

Persona Access to Loans Business Rule
Configures the type of loan access each persona has to a loan at each milestone or under specified conditions. Access can be set to View Only, Edit, Custom (to set more granular controls on individuals features in the loan file) or Does Not Apply.

User Profile
The user profile for a user controls access to loans belonging to another user at the same level in the organization hierarchy. Access a user profile by double-clicking a user in the Organization/Users Setup setting. In the Access to Subordinates’ Loans section of the user profile, select the Access to all loans in the same level check box, and then select the View Only or Edit option.

Organization Hierarchy or User Groups Settings
By default, users can view loans belonging to other users who are below them in the organization hierarchy. If you want users to view loans belonging to other users who are not below them in the organization hierarchy:
- Move the user who will be viewing the loans into a folder in the organization hierarchy above the users whose loans are to be viewed. The organization hierarchy is located in the Organization section of the Organization/Users Setup setting.
- Or, use the User Groups setting to add the user who will be viewing the loans to a user group that has been granted access to the organization hierarchy folders containing the user whose loans are to be viewed.

Related Help Topics:
Add a User, Roles, Milestones, Persona Access to Loans
User Group Setting
The ability to view the contents of a loan folder is controlled in the User Group setting. Your user must be a member of a User Group with permission to view the folder.

1. In the Organization/Users setting, open the User Profile for the user and review the Group Membership section, which displays the User Groups to which the user belongs.
2. In the User Groups setting, open each user group to which the user belongs.
3. For each group, click the Loans tab, and review the Access to Loan Folders section to verify whether or not the User Group can access the folder.
4. If none of the groups have access to the loan folder:
   - Give one of the groups access to the folder.
   - Assign the user to a new or existing User Group that has access to the folder.

Loan Folder Business Rule Setting
The Loan Folder Business Rule controls the rules used when originating and moving loans in loan folders. The options selected in the business rule may prevent users from performing some tasks. There are two types of Loan Folder Business rules:

**Origination Rule**
The Origination Rule controls whether loans can be:
- Originated in a loan folder
- Duplicated from a loan folder
- Duplicated into (added to) a loan folder from another loan folder
- Imported into a loan folder

*Example:* For a loan folder that will contain only approved loans, select the No option for originating loans. This removes the ability to start loans in this loan folder.

**Setup Move Rule**
The Setup Move rule defines the requirements which must be met before loans can be moved to the specified loan folder.

**Related Help Topics:**
User Groups, Loan Folder Business Rule