FHA EAD Lender Admin Guide

Electronic Appraisal Delivery (EAD) portal

U.S. Department of Housing and Urban Development

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Document Revisions

Date	Version	Change
7/22/2014	1.0	• Created FHA EAD Lender Admin User Guide
1/19/2015	1.1	• Made changes in “Who should read this manual”. • Made changes in section 1. Lender Admin Registration. • Made changes in section 1.1 Overview. • Made changes in section 1.2 EAD portal User Structure and Roles. • Made changes in section 1.3 EAD Registration Process • Made changes in section 2. Managing Business Units. • Made changes in section 3. Managing users Overview. • Made changes in section 4. Managing Lender Agents. • Made changes in section Additional Assistance
3/3/2015	1.2	• Added “FHA” in title of user guide • Added Section 5 in “What’s in the manual”. • Moved * from after to before the field name on page 8. • Created section 5. Direct Integration User Registration. • Made changes in section Additional Assistance
4/28/2015	1.3	• Section 1.3.1: Added item #5 re All EAD Administrators must have an active FHA Connection ID…
9/17/2015	1.3.1	• Added blank page after Table of Contents • Made changes to 4. Managing Lender Agents • Changed 4.1 to “Lender Agent Relationship Overview”. • Added section 4.2 Creating Relationship with a Lender Agent • Made changes in section Additional Assistance
4/14/2016	1.3.2	• Section 1.3.1: Added “formerly” before “FHA Authorization Code” in item #4. • Section 1.3.2 in and after Figure 1.3.2.11: Replaced “FHA EAD Authorization Code” with “Appraisal Portal One Time Key”; added “Then click the Submit button.”
4/26/2017	1.3.3	• Section 1.3.2 after Figure 1.3.2.2: Added Note that a user is allowed only one access per user name

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Introduction

What is the Electronic Appraisal Delivery Portal?

The Electronic Appraisal Delivery portal (EAD) is the Web-based portal that the lenders and their designated agents use to electronically submit appraisal data files. Through the EAD portal, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisal data files, clear hard stops, and view reports.

Who should read this manual?

This User Guide guides lender admin through completing administrative tasks in the EAD portal. The lender admin is an EAD portal user who has authority to set up and manage the business structure within the EAD portal, including the access privileges of other users such as adding users and managing their access rights to the EAD portal, including changing passwords, changing a user's role, and revoking a user's access and if applicable, establish Lender Agent relationships.

What's in this manual?

This manual contains the following sections:

- **Section 1: Lender Admin Registration** guides on getting started with the EAD portal, including an overview, a user structure and roles discussion, and step-by-step instructions for completing the lender administrator's registration.

- **Section 2: Managing Business Units** provides step-by-step instructions for setting up and managing a business unit(s) within the EAD portal.

- **Section 3: Managing Users** provides step-by-step instructions for adding users and managing their access rights to the EAD portal, including changing passwords, changing a user's role, and revoking a user's access.

- **Section 4: Managing Lender Agents** provides step-by-step instructions for inviting and managing relationships with lender agents in the EAD portal. Lender agents are third-party entities authorized to perform tasks on the lender's behalf.

- **Section 5: Direct Integration User Registration** provides step-by-step instructions to obtain and configure EAD Direct Integration Credentials for your integrated system.
- **Appendices:**
    - **A. Password Strength Rules**
    - **B. Additional Assistance**

1. Lender Admin Registration

Lender Admin is the first person to register from a lender and is an EAD portal user who has authority to set up and manage the business structure within the portal, including the access privileges of other users. The focus of this section is on getting started and completing the registration process. It includes an overview, EAD portal user structure and roles discussion, and steps for completing your registration.

1.1 Overview

At a high level, your overall process for getting started in the EAD portal follows this process flow:

1. Lender Admin Registration - Complete the registration process with FHA, as applicable.
2. Manage Business Units - Set up organization's business unit structure.
3. Manage Users - Add users to the business unit(s).
4. If applicable establish third-party (lender agent) business relationships.

NOTE*: As a lender admin, the first task you need to complete is your initial registration. Once registration is complete, the lender admin can set up business units, add users, or if applicable, establish lender agent relationships.*

1.2 EAD portal User Structure and Roles

The EAD portal is structured to manage three main types of users from within your internal organization: lender admin, lender user and lender read-only user. Your organization may also have relationships with the third-party organizations called lender agents who are contracted to upload the appraisals and complete the assigned tasks.

For each type of user role, specified functionality is available as indicated in the ***Table 1.2.1*** below:

Table 1.2.1 Functionality Available by User Role

Functionality	Lender Admin	Lender User	Lender Read-Only User
Set up business unit structure	√		
Add users	√		
Manage users and lender agents	√		
Submit appraisal data files	√	√	
Search for appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

As you can see from the chart above, the lender admin role has access to all functionality available in the EAD portal. Before a lender admin can access the functionality listed above, the lender admin must be authorized by FHA, as applicable, and complete the registration process in order to access the EAD portal.

1.3 EAD Registration Process

The initial Lender Admin must be set up first, after which other users can be invited or set up.

Setting up the Lender Admin has two phases:

1. The FHA Registration - The Lender Admin establishes a relationship with FHAC and requests FHA Authorization to become an EAD Lender Admin. The Lender Admin will receive credentials from FHAC.

2. The EAD portal Registration and Linkage - The Lender Admin establishes a relationship within the EAD portal and provides FHA credentials to complete the link, thus establishing the ability to submit appraisals to FHA through the EAD portal.

1.3.1 Before You Can Complete Registration

Before you begin the lender admin registration steps in the EAD portal,

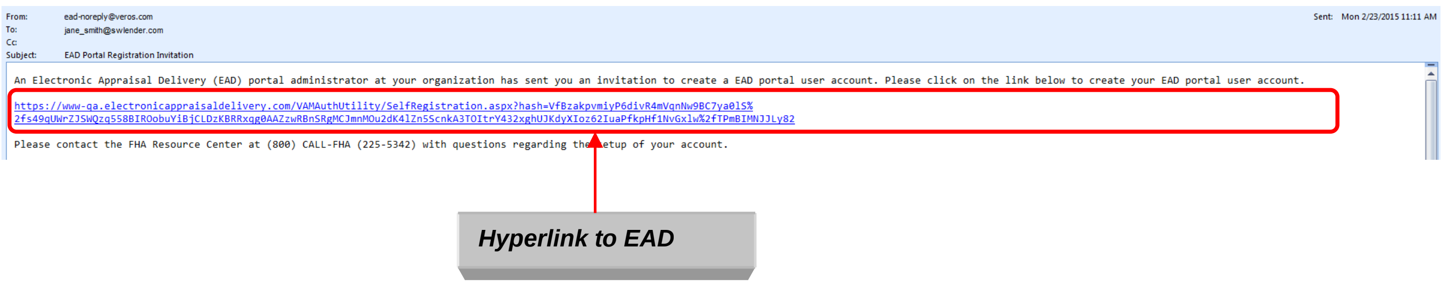
1. Have an FHAC user ID.
2. Contact your FHAC Application Coordinator and request authorization for the Administrator role for the Electronic Appraisal Delivery (EAD) portal Application.
3. Retrieve your 'Appraisal Portal One Time Key' for the EAD portal from the FHAC User Profile screen found on the ID Maintenance menu.
4. The FHAC 'Appraisal Portal One Time Key' (formerly FHA Authorization Code) will be used during the initial log in process within the EAD portal. This key will authorize and complete the EAD portal linkage with FHAC.
5. All EAD Administrators must have an active FHA Connection ID with the EAD Administrator role assigned. You must sign into FHA Connection (FHAC) at least once every 90 days, otherwise your FHA Connection ID will be terminated and you will not be able to access the EAD portal. Contact your FHAC coordinator to reactivate your FHA Connection ID. Once your FHAC coordinator has reactivated your FHA Connection ID, you will be able to access EAD the next business day. When you sign on you will need to re-enter your original authorization information again and complete the registration information.

After the above tasks are completed, locate your registration mail from ead-noreply@veros.com and complete the registration process.

1.3.2 Lender Admin Registration Steps

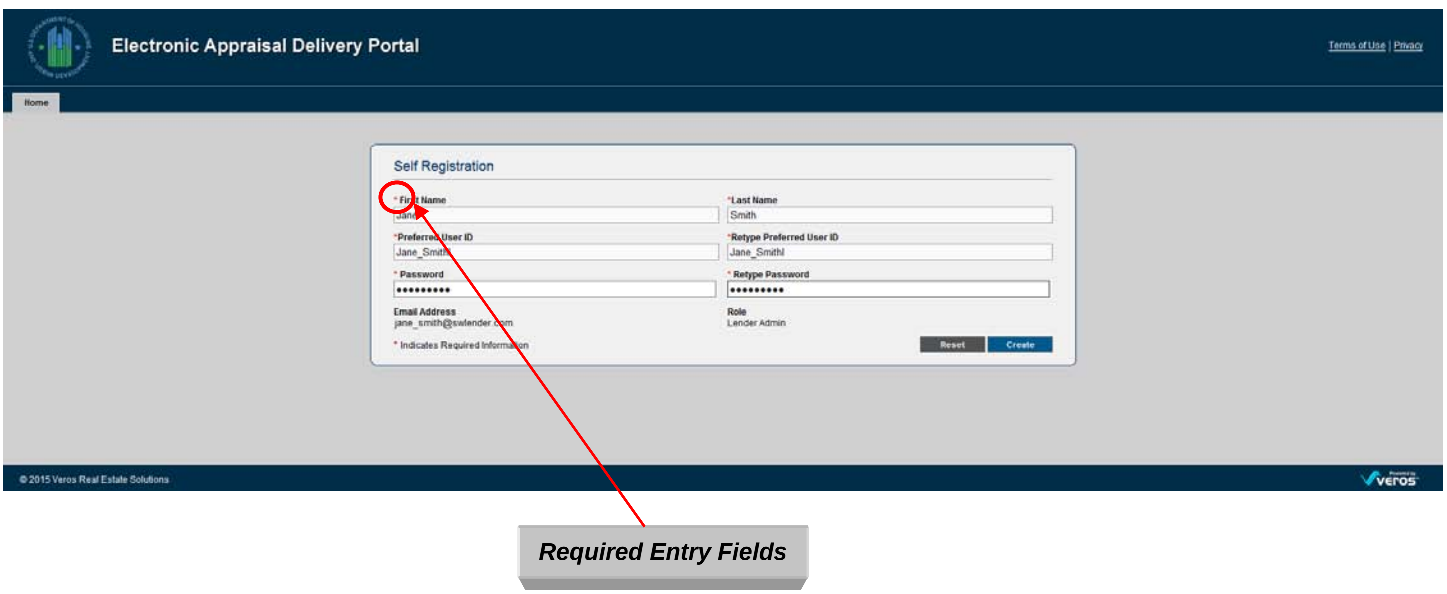
This section covers the registration steps for lender admins in the EAD portal.

Figure 1.3.2.1 Email Sent to "Invited" Lender Admin



When you receive the email message, click the hyperlink in the ***Figure 1.3.2.1*** to access the Self Registration page.

Figure 1.3.2.2 Self Registration Page



To register for the EAD portal, follow these steps:

1. Complete all the required entry fields (marked with a red asterisk (*) indicated required information)

    - *First Name
    - *Last Name
    - *Preferred User ID (enter twice)
    - *Password (enter twice)

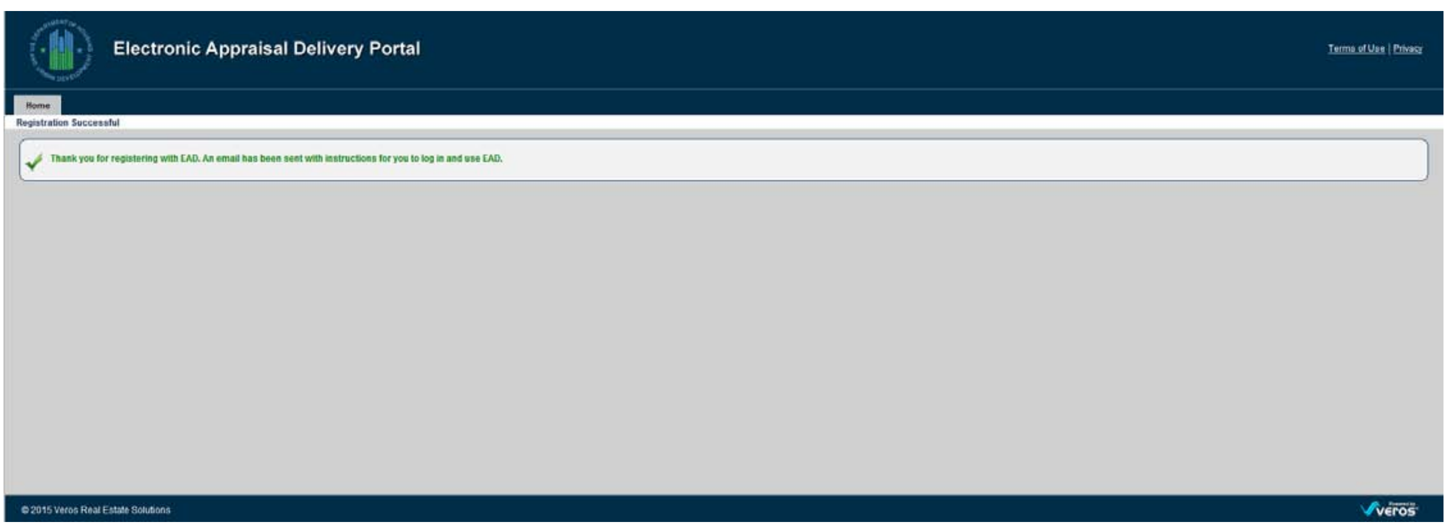
2. Click ***Create***

If the new user creation is successful, you receive a ***Registration Successful*** page (shown in the ***Figure 1.3.2.3***).
If the name entered in the ***Preferred User ID*** and ***Retype Preferred User ID*** fields is already in use, you get the error message "User ID is not available" and you need to select a different user ID.

If the passwords entered in the ***Password*** and ***Repeat Password*** fields are different, a popup error message "Password values do not match" appears.

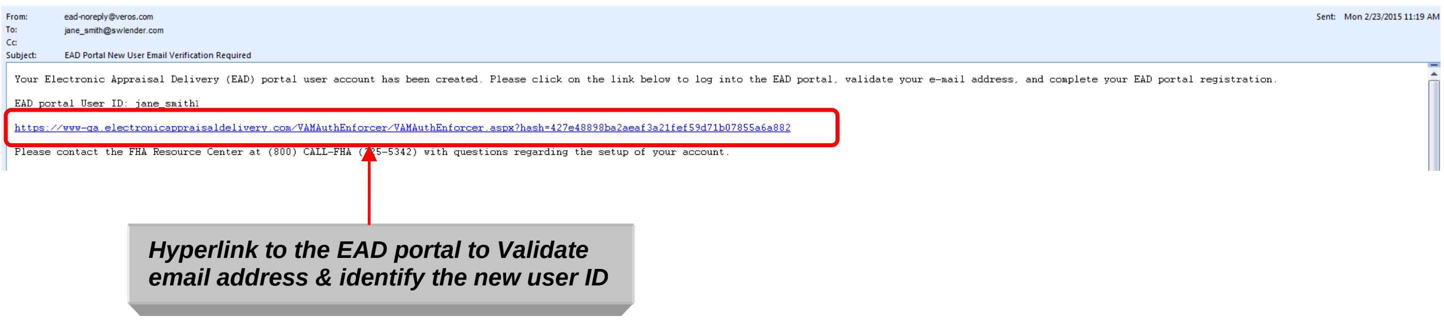
Note: A user is allowed only one access per user name. The system will not allow the same user to get another access even if they use an email address that is different than the one they used to register.

Figure 1.3.2.3 Self Registration Successful Page



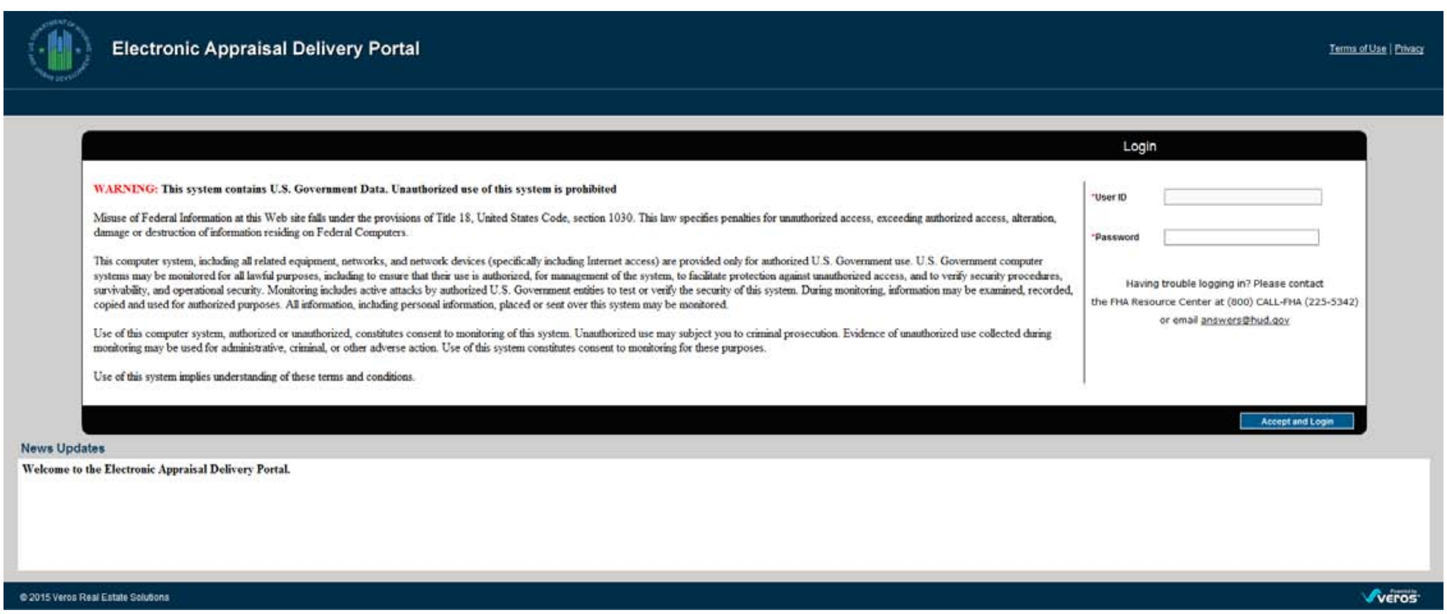
After completing the ***Self Registration*** page, you receive the EAD portal-system generated email (shown in the ***Figure 1.3.2.4***) asking you to validate the email address and complete your registration.

Figure 1.3.2.4 Email Address Validation Request



You must click the hyperlink within the message to access the ***Login*** page (shown in the ***Figure 1.3.2.5***) and complete your registration and validation of your email address.

Figure 1.3.2.5 Login Page



You can now log into the EAD portal using your newly created user ID and password.

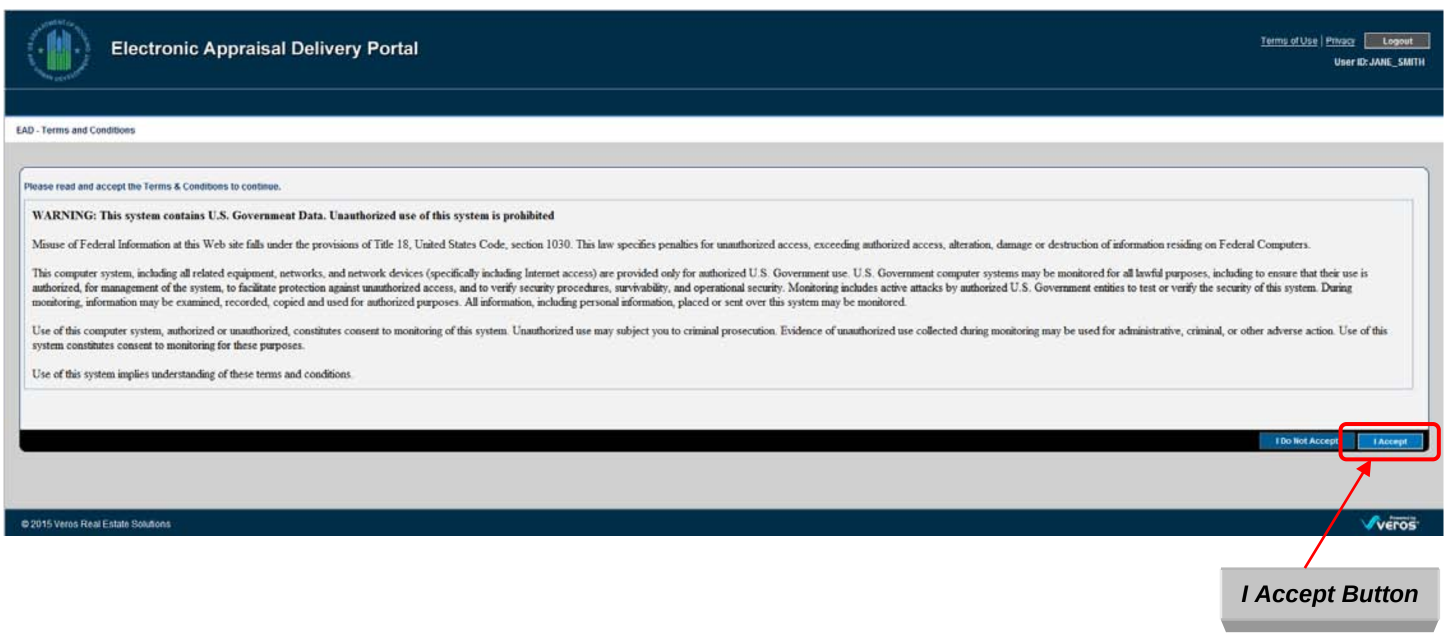
NOTE: *After logging out of the EAD portal, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.*

The first time you log into the EAD portal, the system directs you to the ***Terms and Conditions*** page shown in the ***Figure 1.3.2.6***.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions that are used in the event your password needs to be reset.

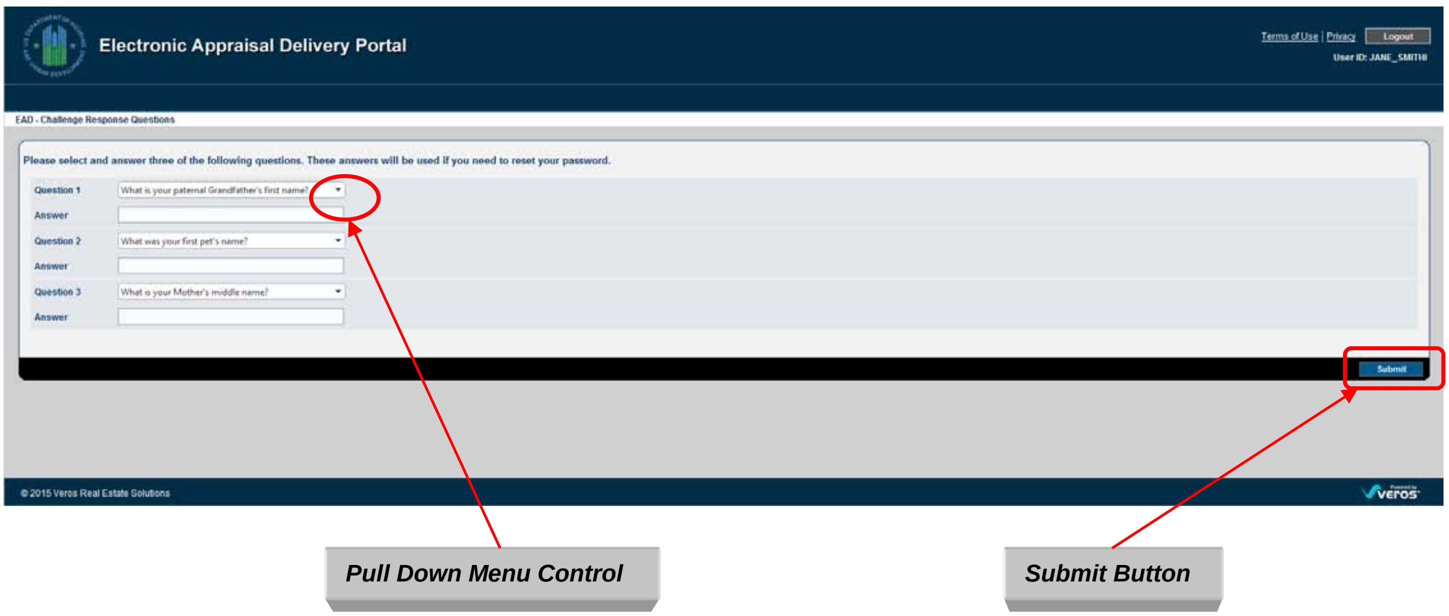
Figure 1.3.2.6 Terms and Conditions Page



To set up your challenge questions, follow the steps on this page as shown in the ***Figure 1.3.2.7***:

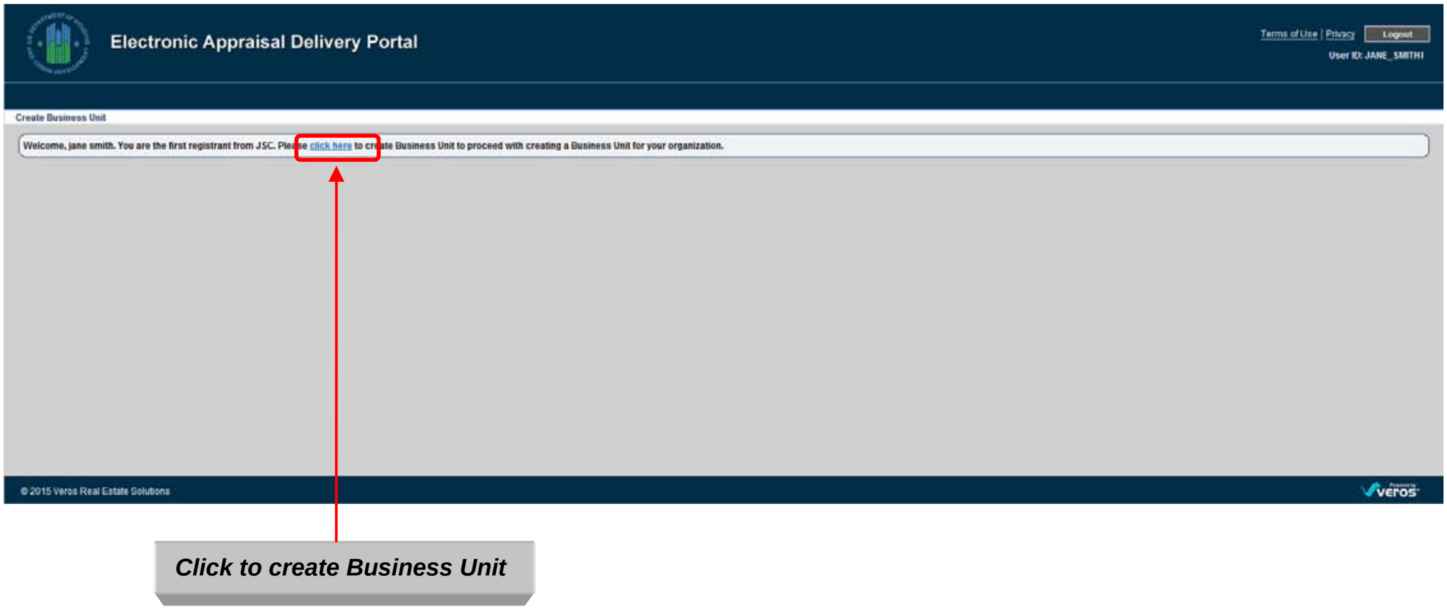
1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the EAD portal Home page appears and you can begin using the EAD portal.

Figure 1.3.2.7 Challenge Response Questions Page



You are then directed to the ***Create Business Unit*** page, as shown in the ***Figure 1.3.2.8***. Click the click here to create Business Unit hyperlink for the EAD portal system to create your business unit.

Figure 1.3.2.8 Create Business Unit Page



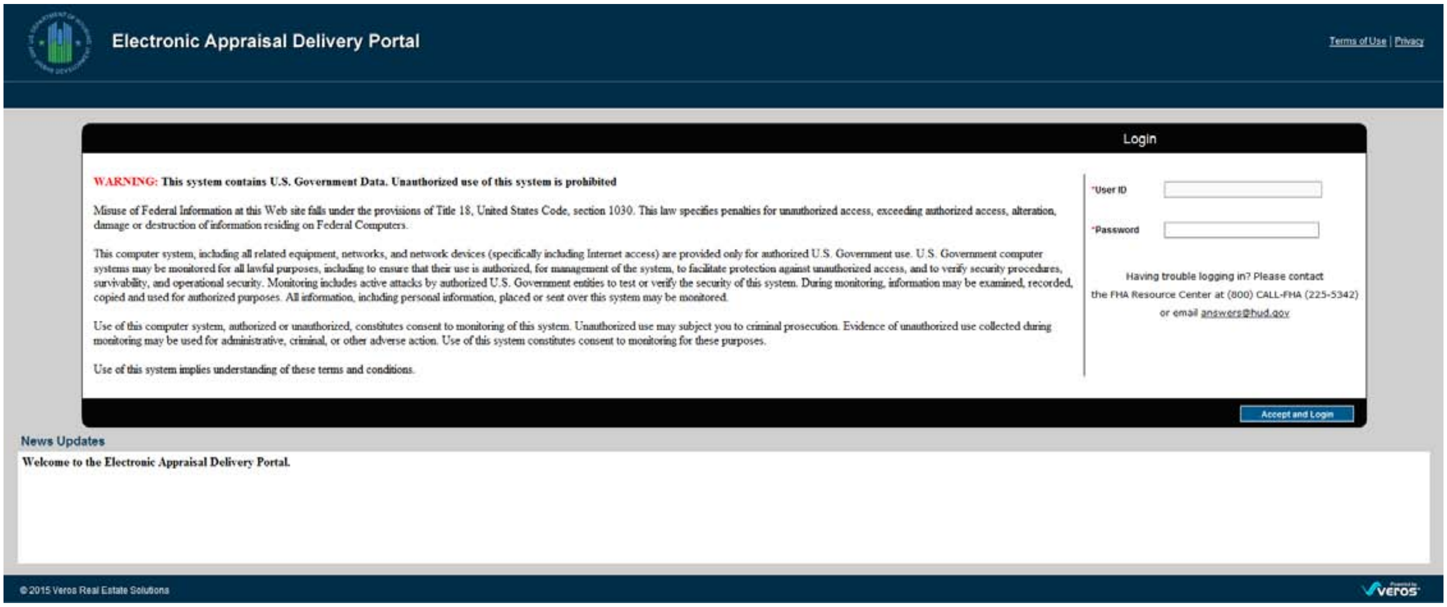
The business unit is an EAD portal organizational structure that allows you to manage users, relationships and accessibility of different user roles. It also enables you to define subgroups (subordinate business units) within your organization for ease of use and management of activity.

The Business Unit Creation Successful page shown in the ***Figure 1.3.2.9*** informs you that the business unit was successfully created. Click the log out hyperlink to continue.

Figure 1.3.2.9 Business Unit Creation Successful Page

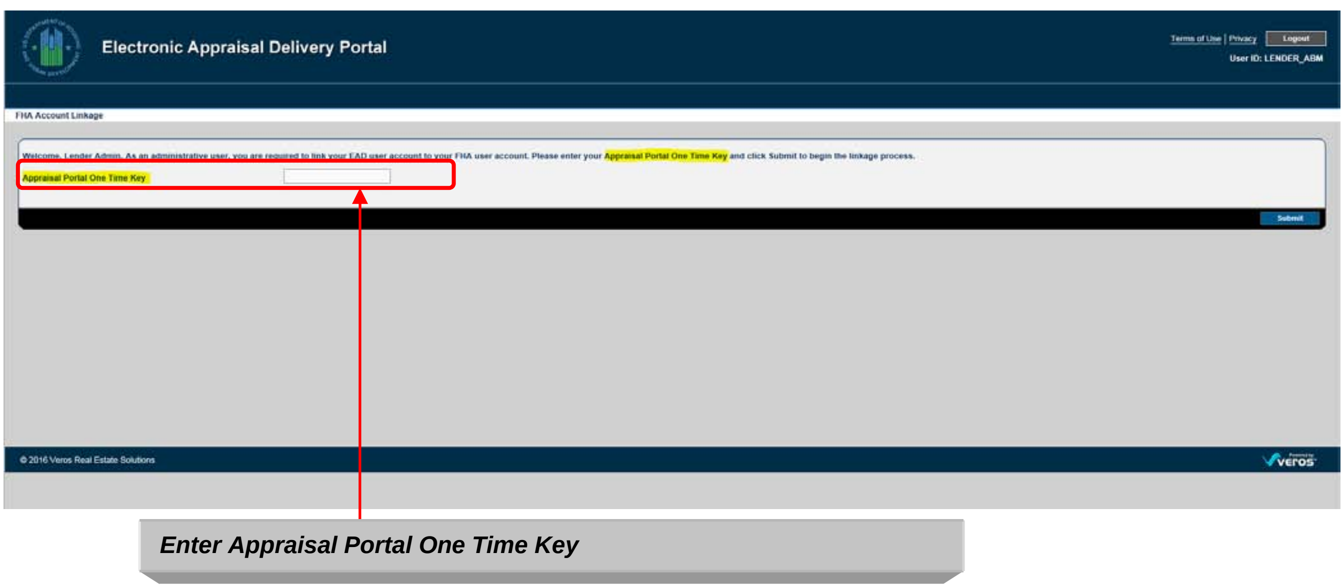
The EAD portal ***Login*** page appears after clicking log out in the ***Figure 1.3.2.9***.

Figure 1.3.2.10 Login Page



Using your user ID and password, log into the EAD portal to start the linkage process.

Figure 1.3.2.11 FHA Account Linkage Page



Enter the ***FHAC 'Appraisal Portal One Time Key'*** provided in FHA connection in the ***Appraisal Portal One Time Key*** field above in ***Figure 1.3.2.11*** to complete the linkage process. Then click the **Submit** button.

2. Managing Business Units

The focus of this section is on managing business units. A business unit contains lender users, lender IDs, lender agent relationships, and subordinate business units.

The topics covered in this reference include:

- Managing Business Units Overview
- Creating a Child Business Unit
- Renaming a Business Unit
- Deleting a Business Unit

2.1 Managing Business Units Overview

Your organization is initially set up with one business unit in the EAD portal based on the information provided during the registration process. This is the primary, or parent, business unit. A business unit contains lender users, lender IDs, lender agent relationships, and subordinate business units.

For most organizations, the primary business unit meets business needs. In the event your organization requires additional business units to meet your business process needs, the lender admin may add additional units, known as child business units. With the child business units, you can further structure the amount of access other users have within the EAD portal. For example, if your organizational structure has several branches or segments, you can optionally set up a similar structure in the EAD portal and assign users to certain business units.

You can assign users to only one business unit at a time. Individual users can see their assigned business unit and the other business units in your organizational structure.

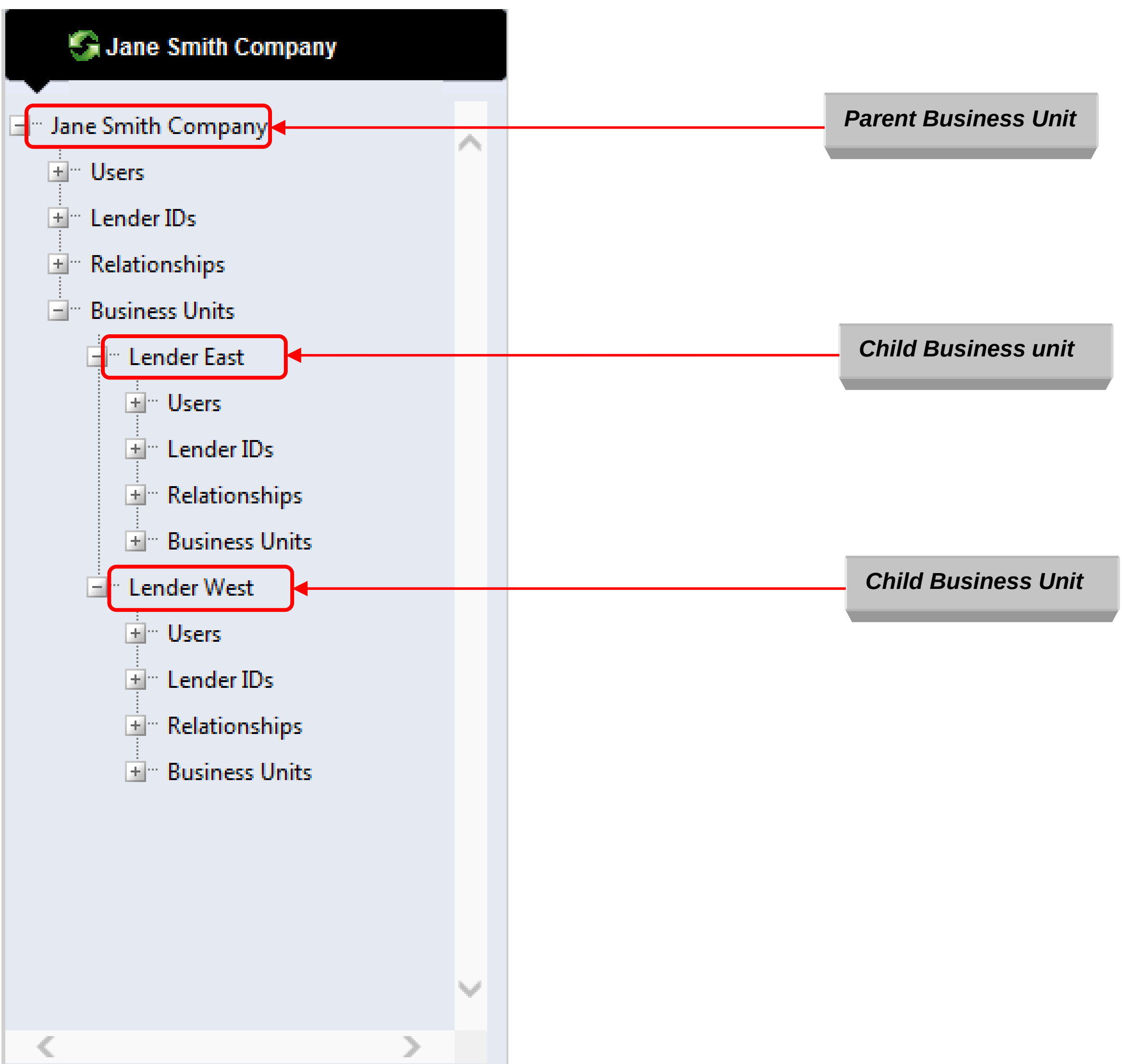
Table 2.1.1 Functionality associated with a Business Unit

Functionality	Description
Creating a Child Business Unit	Enables you to add another business unit in the EAD portal.
Renaming a Business Unit	Enables you to rename a business unit to make organizing business units easier and meet current needs.
Deleting a Business Unit	Enables you to delete a business unit if it does not contain any users, submissions and relationships.

2.2 Creating a Child Business Unit

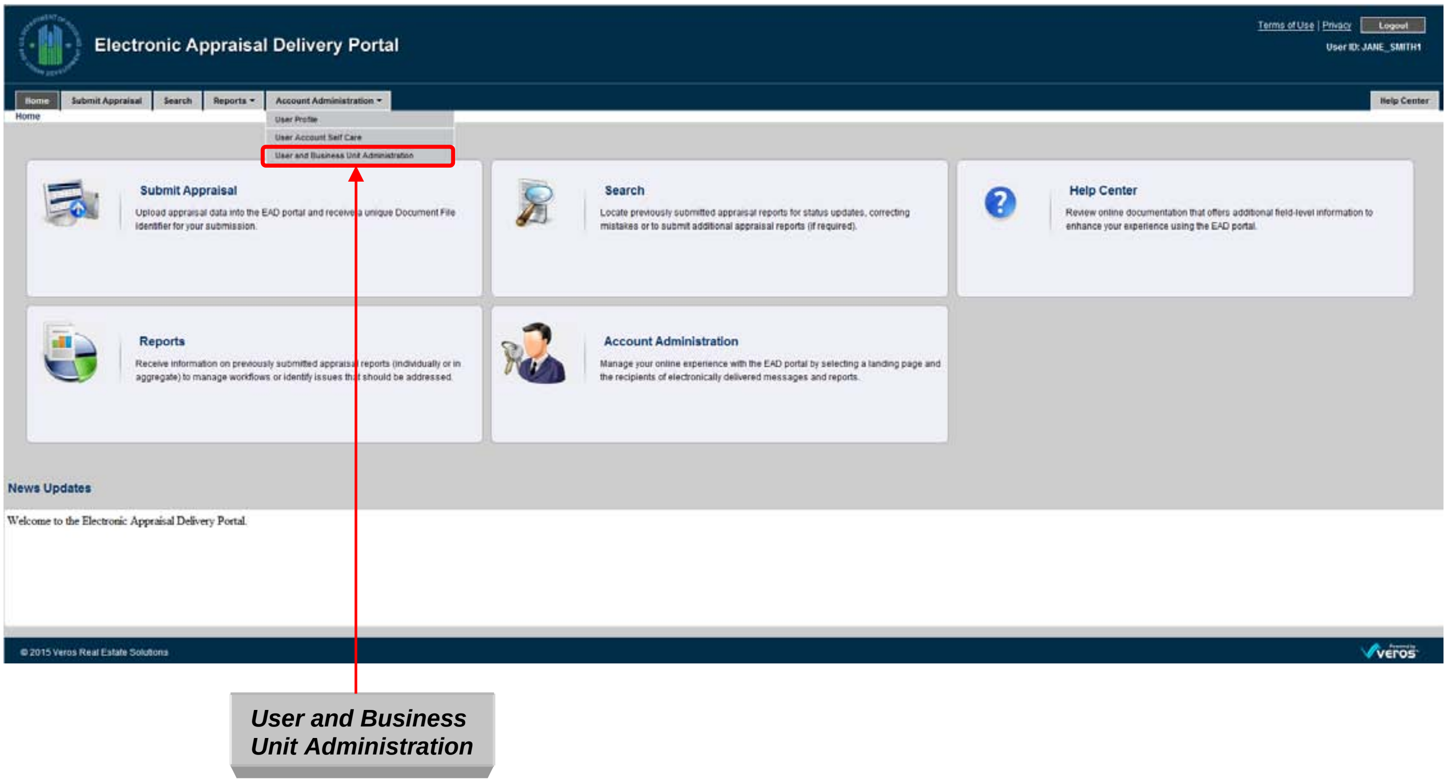
You may create additional business units to accommodate your organizational structure and changing business needs. Each created child business unit contains the same components as the parent business unit including: Users, Lender IDs, Relationships and Business Units.

In this example, Jane Smith Company is the parent business unit. The two child business units underneath are Lender A East and Lender A West. You can add more business units anywhere within this structure.

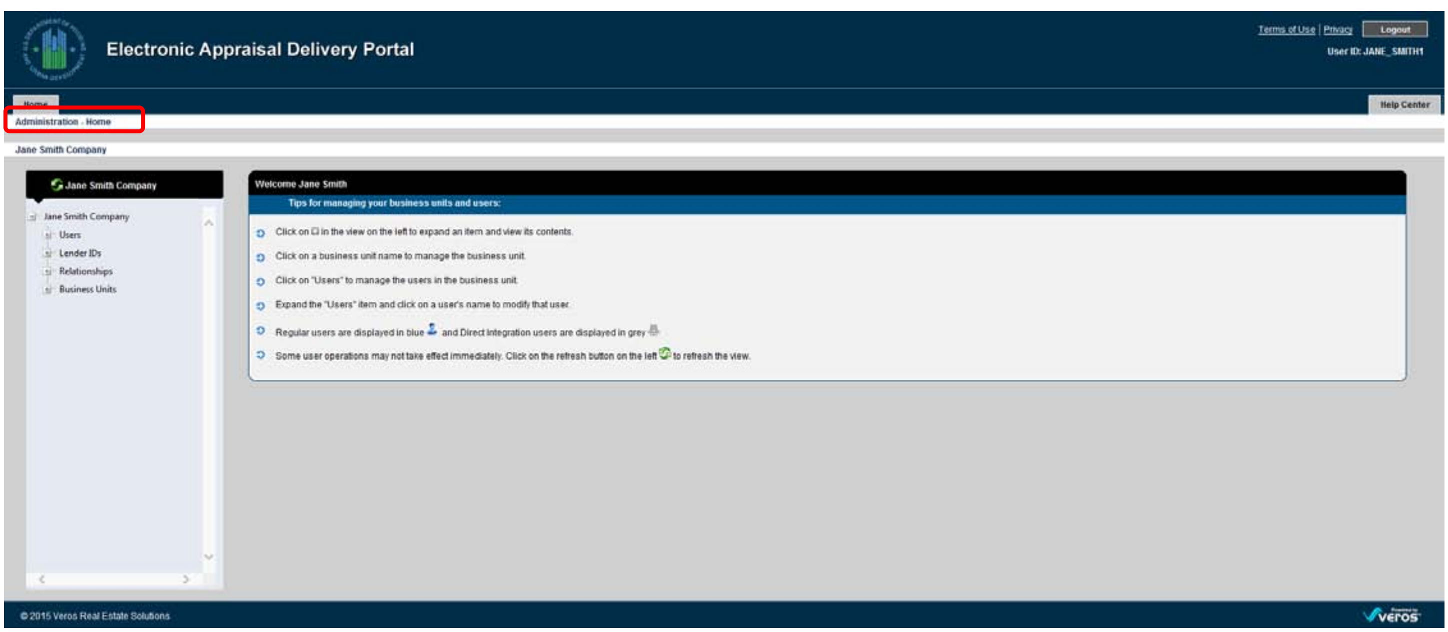


To create a child business unit, follow these steps:

1. From the EAD *portal* ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

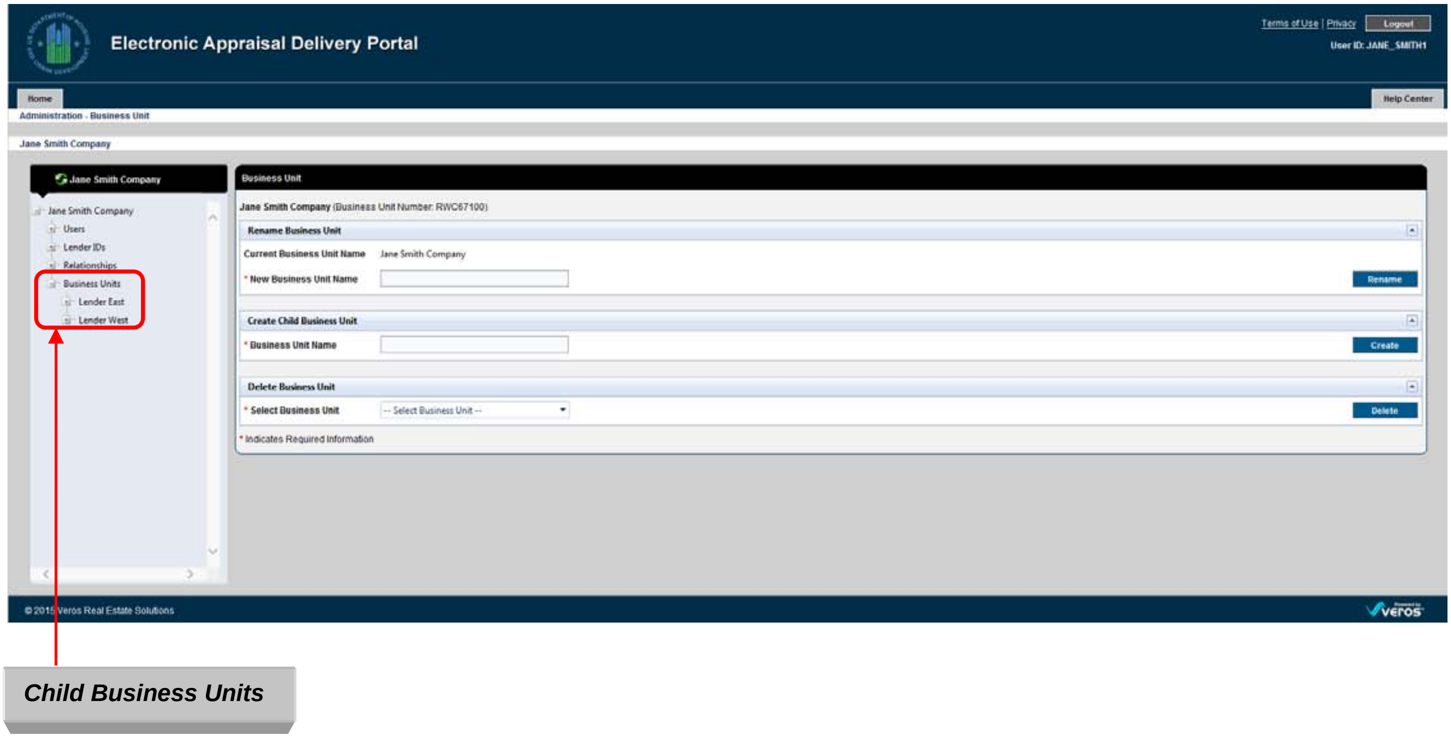


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

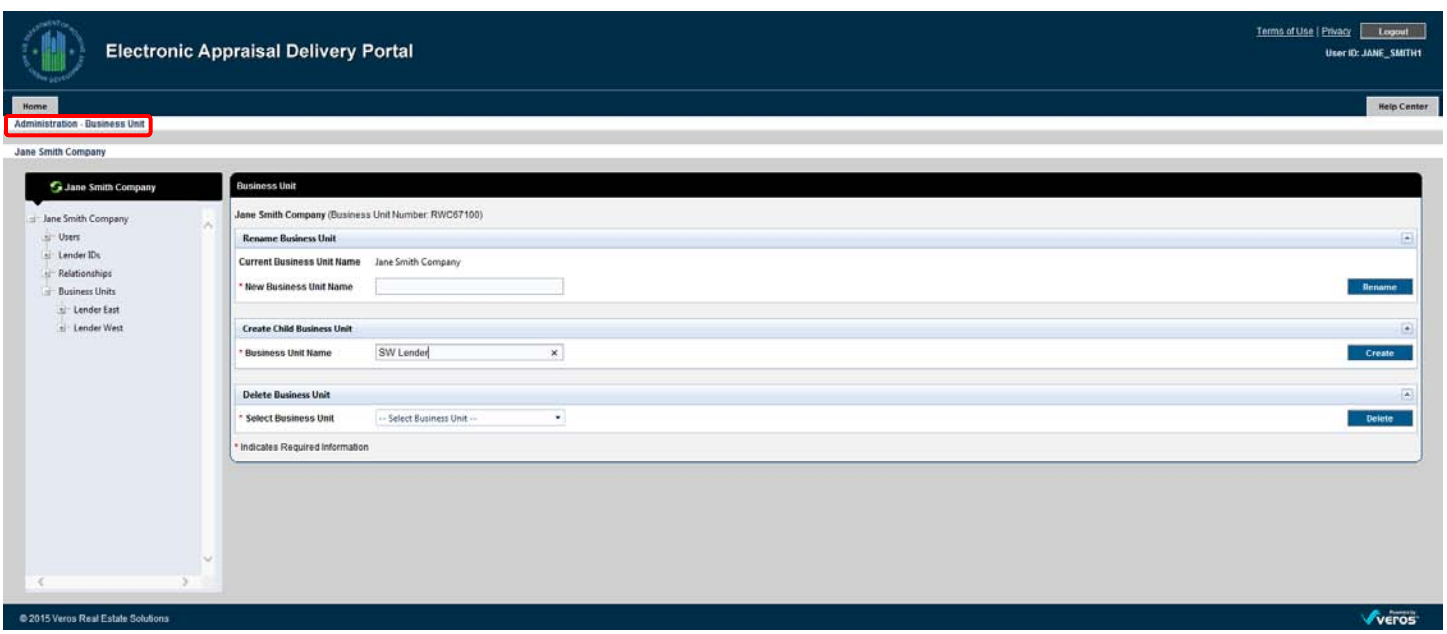


2. *From the* ***Administration – Home*** page, click ***Business Units*** in the left navigation bar.

Note: *Click the ⊞ to display the list of existing child business units, if any*.

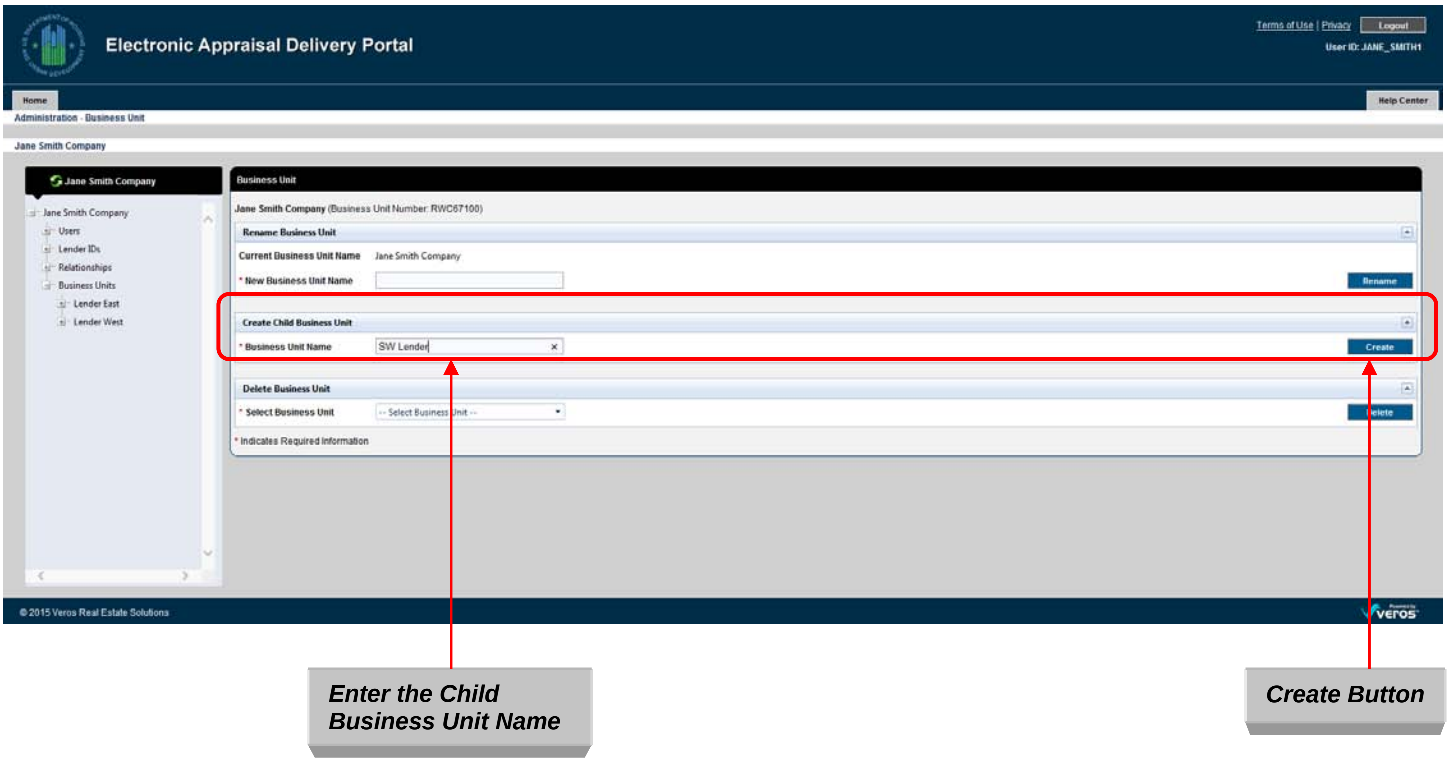


After you select ***Business Units*** from the left navigation bar, the ***Administration – Business Units*** page appears.



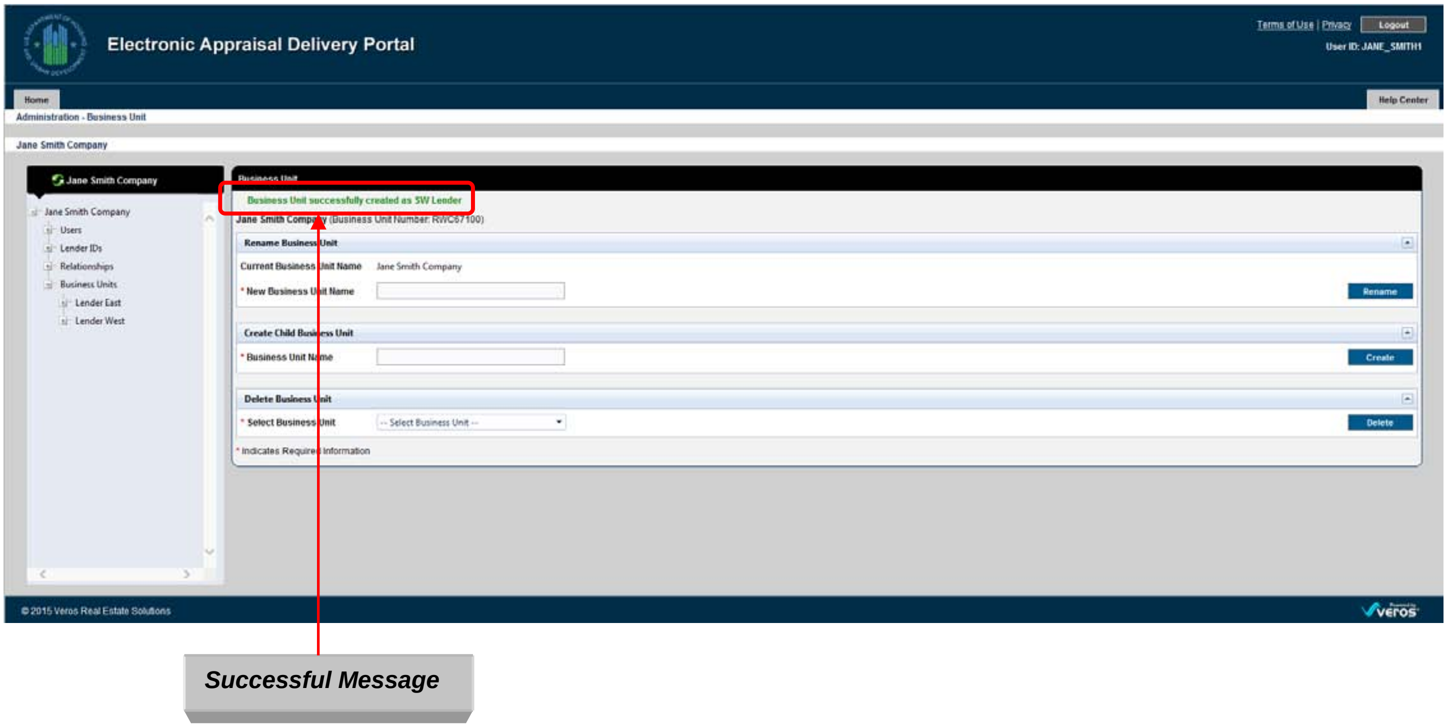
This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. This section focuses on creating a child business unit.

3. From the ***Administration – Business Unit*** page, locate the ***Create Child Business Unit*** section and enter the name of the new business unit in the Business Unit Name field.

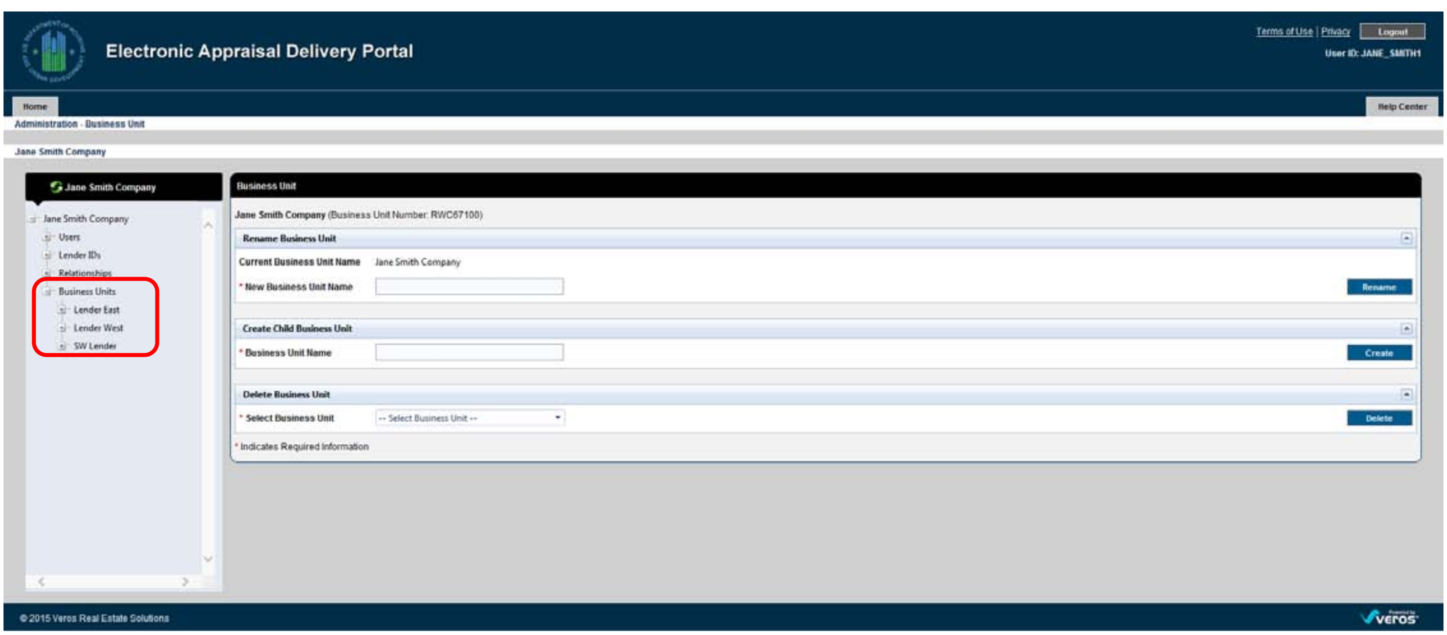


Click ***Create***.

After you click ***Create***, a Business Unit successfully created as SW Lender (name of the business unit) message appears.



You can see the business unit added to after you click Business Units to close the navigation structure and then click Business Units to re-open the navigation structure.



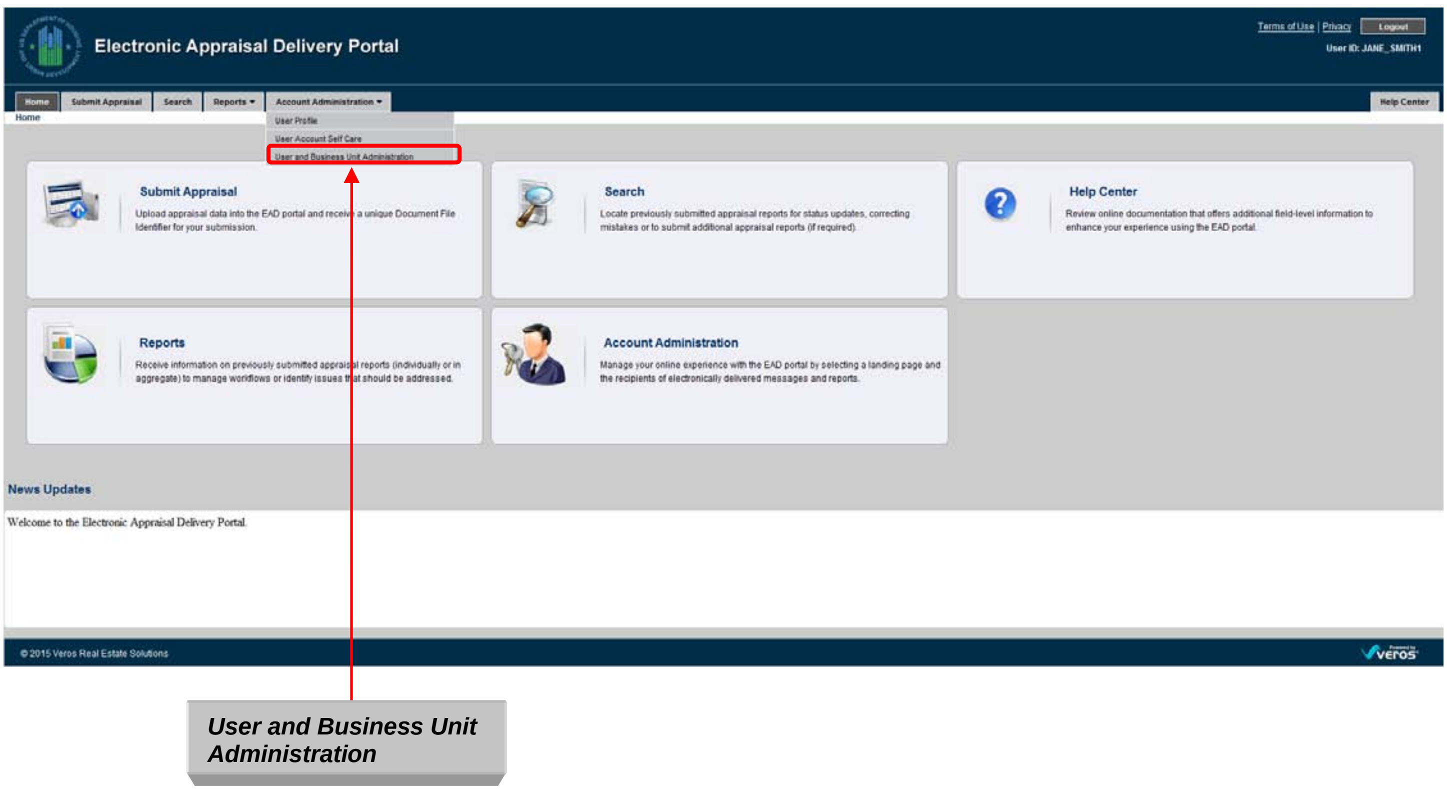
2.3 Renaming a Business Unit

Renaming a business unit is a way to help organize your user setup in business terms and provides another way to help meet changing business needs. When your organization makes organizational changes, you can use this functionality to better align with those changes and update the business unit name to something more suitable.

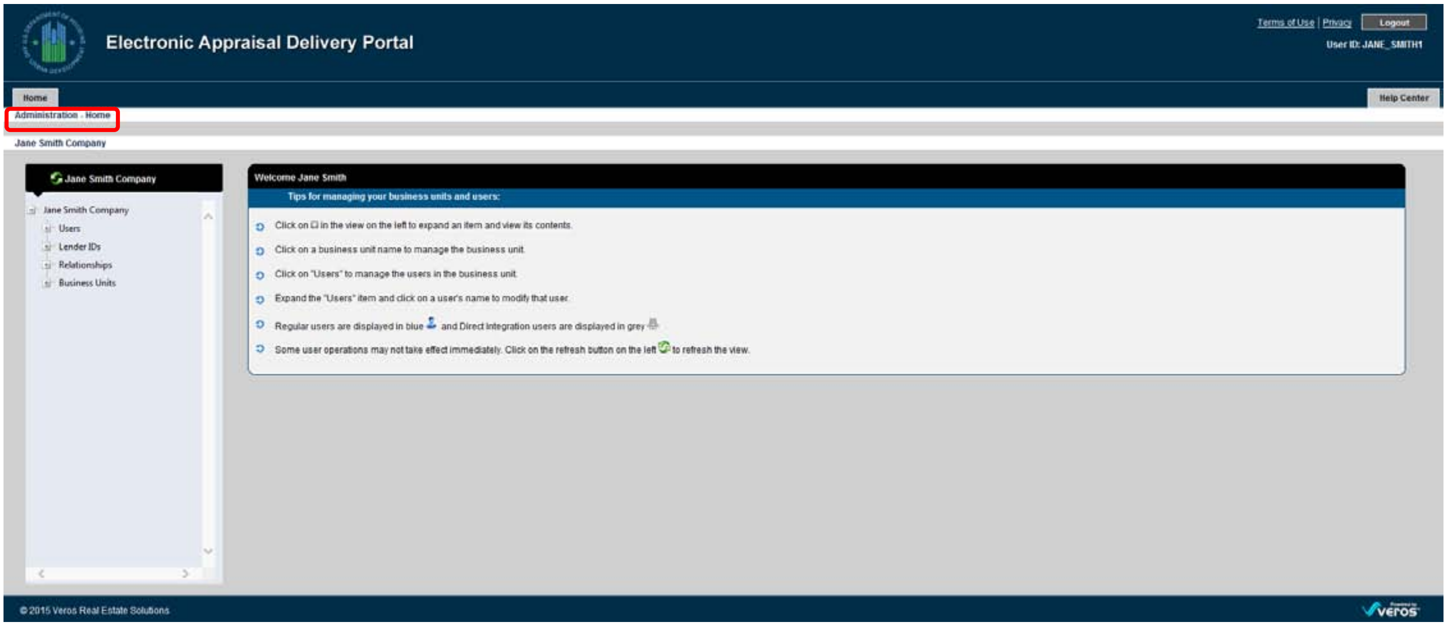
Although there are no impacts to a user’s level of access under the business unit, be sure to communicate any business unit name changes to your users.

To rename a business unit, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

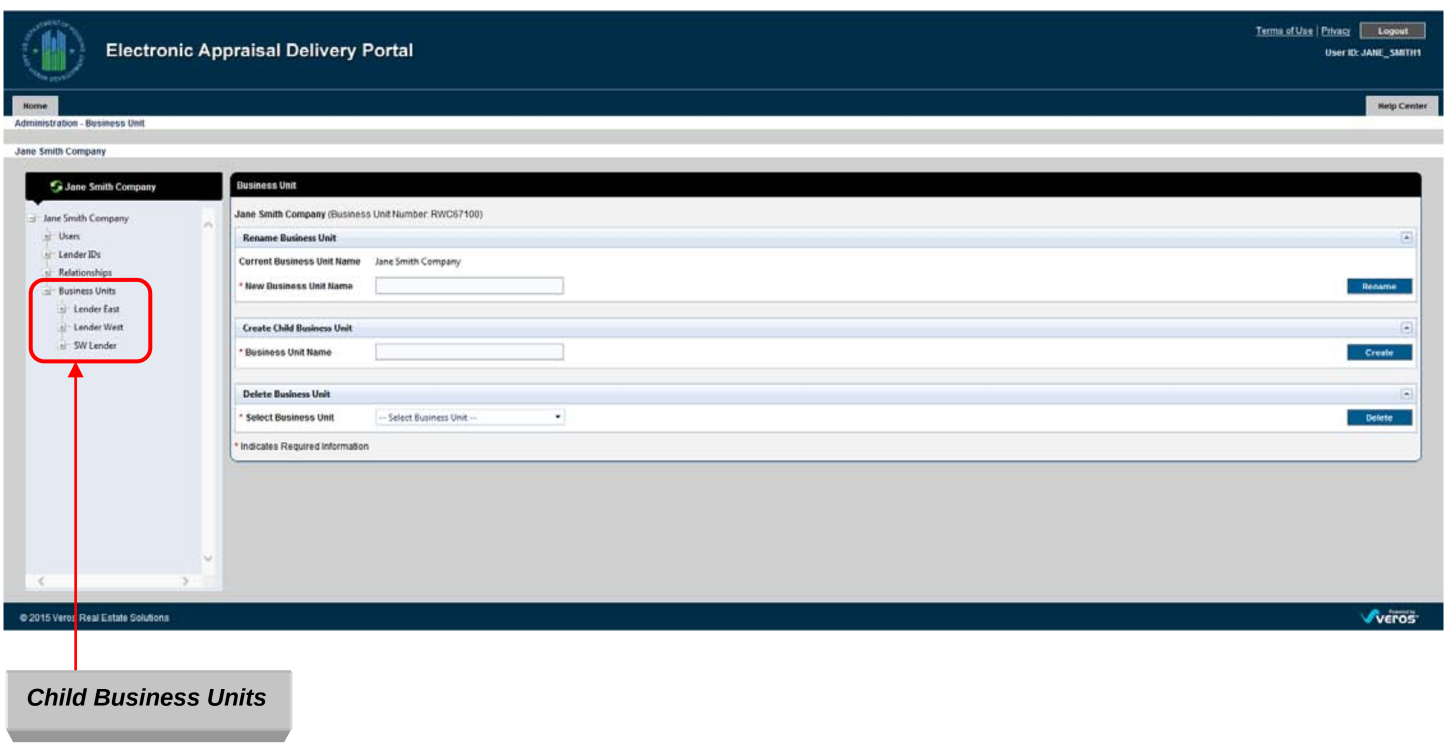


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

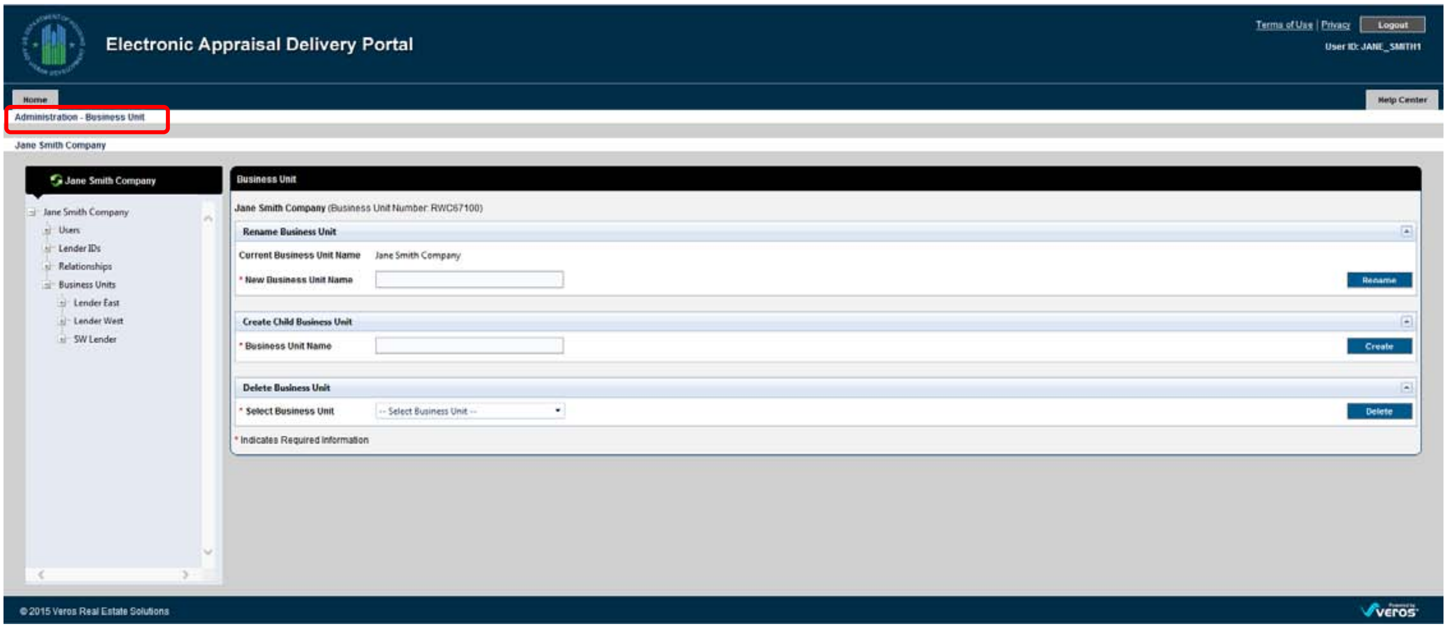


2. From the ***Administration – Home*** page, click ***Business Units*** in the left navigation bar.

Note: *Click on the to display the list of existing child business units.*

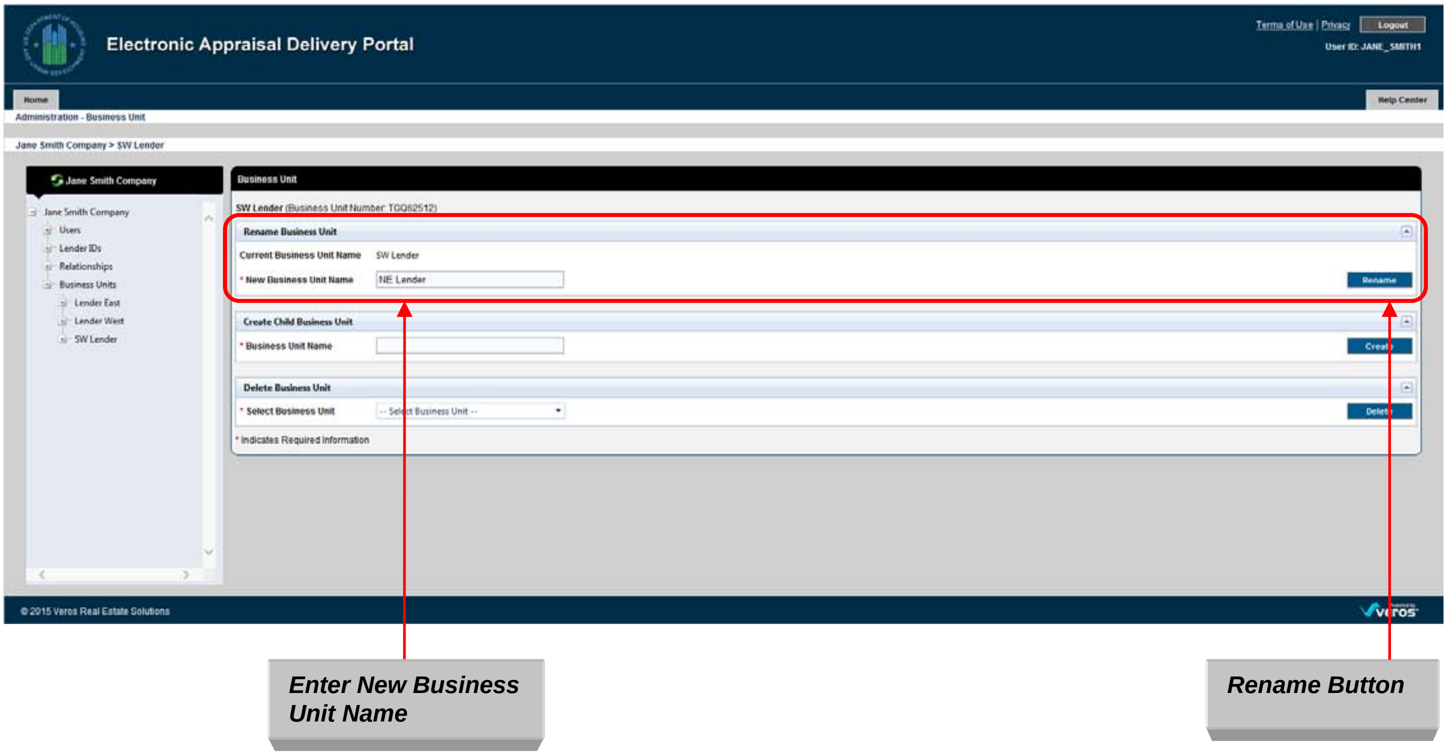


After you select ***Business Units*** from the left navigation bar, the ***Administration – Business Units*** page appears.



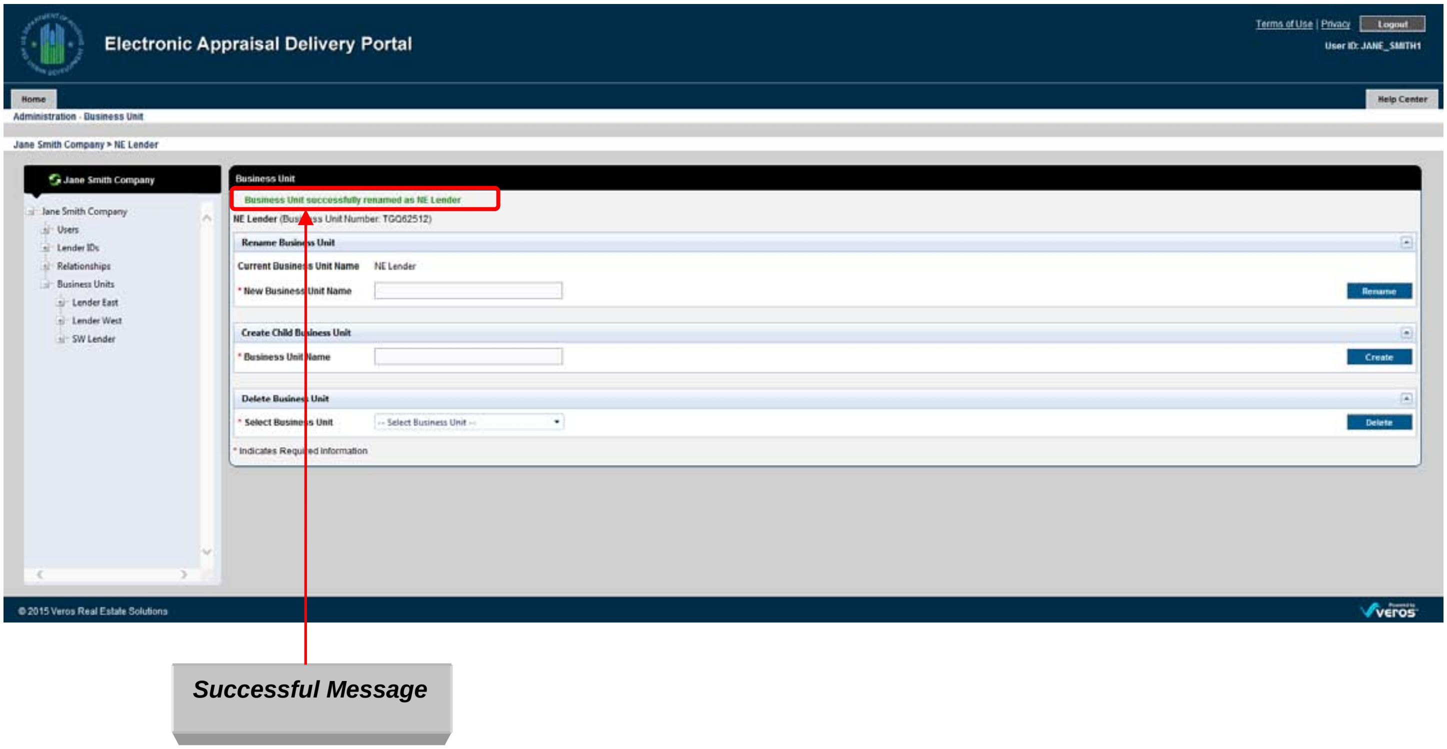
This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on renaming a business unit.

3. From the ***Administration – Business Units*** page, locate the ***Rename Business Unit*** section and enter the new name in the New Business Unit Name field.



Click ***Rename***.

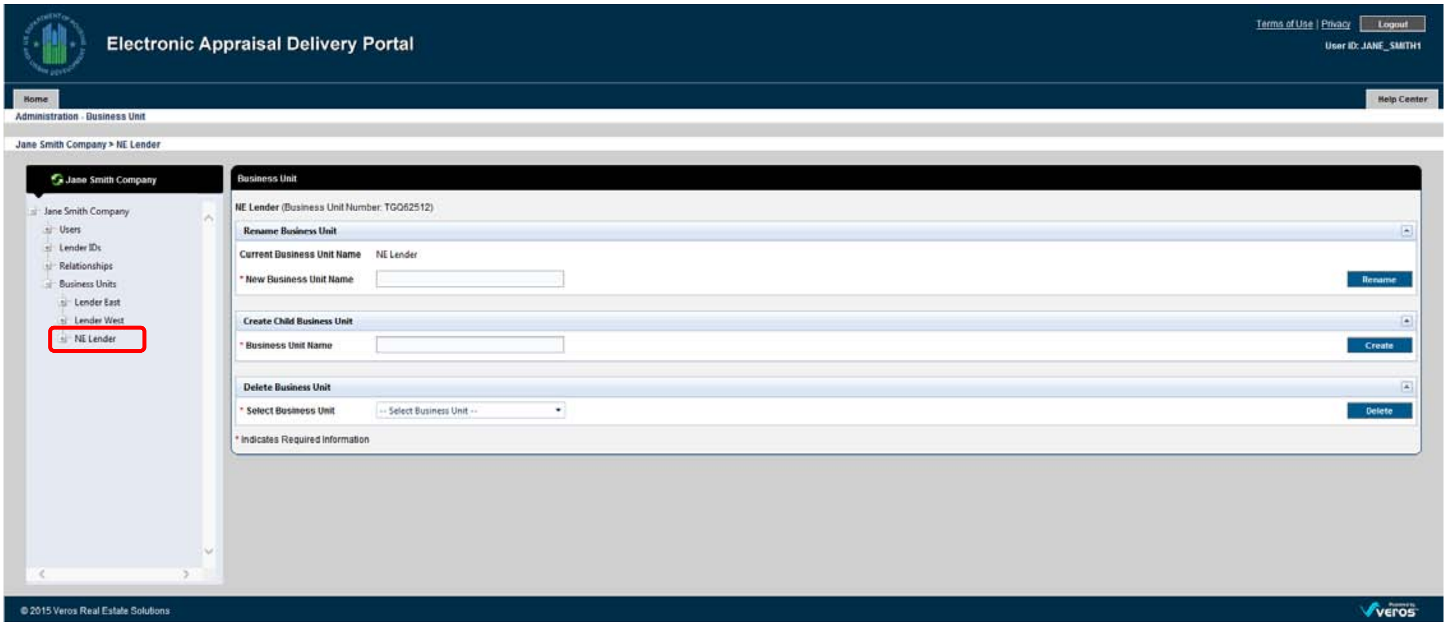
After you click Rename, a Business Unit successfully renamed as NE Lender (name of the business unit) message appears.



If you try to rename the business unit to the same name as an existing business unit's name, you receive a message indicating you need to use a different name.

NOTE: *Renaming a business unit has no impacts on the existing submissions associated with the business unit. The submissions remain with the renamed business unit.*

You can see the renamed business unit (NE Lender) after you click ⊟ Business Units to close the navigation structure and ⊞ Business Units then click to re-open the navigation structure.



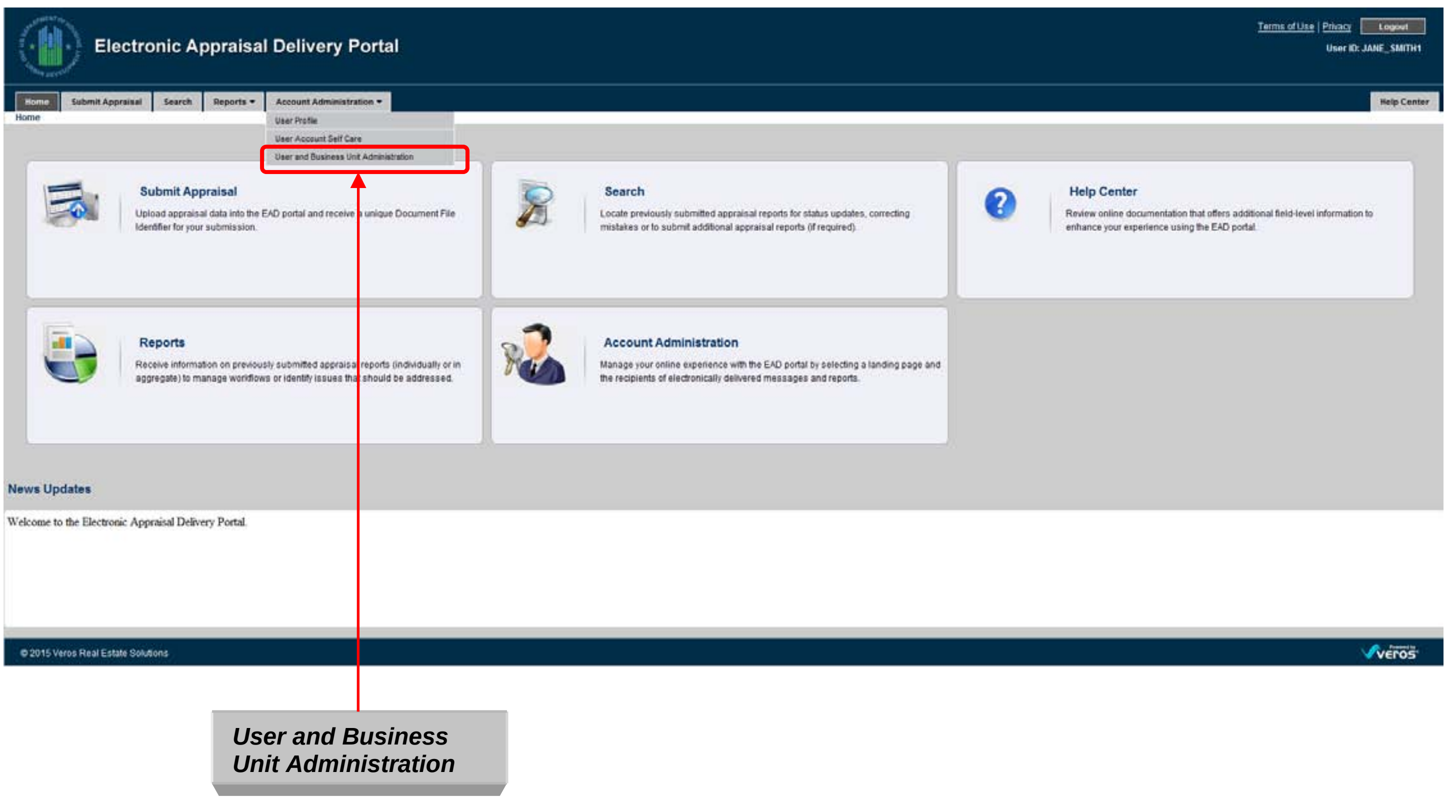
2.4 Deleting a Business Unit

Deleting a business unit is another way to help manage your business units. Only business units that have never had submissions associated with them can be deleted. The existence of submissions in a business unit prevents the deletion of that business unit, and you cannot transfer the appraisal submissions from one business unit to another.

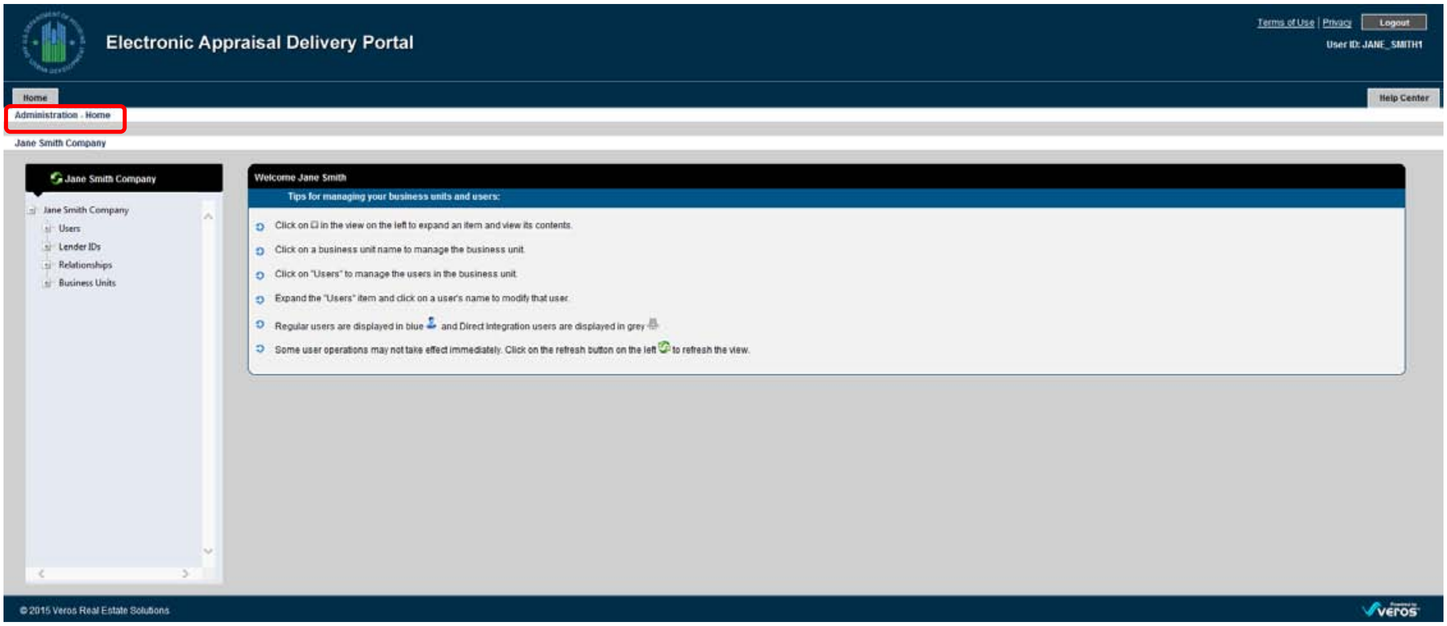
Prior to deleting a business unit, all the users need to be transferred or deleted and all the relationships cancelled. You cannot delete the parent business unit.

To delete a business unit, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

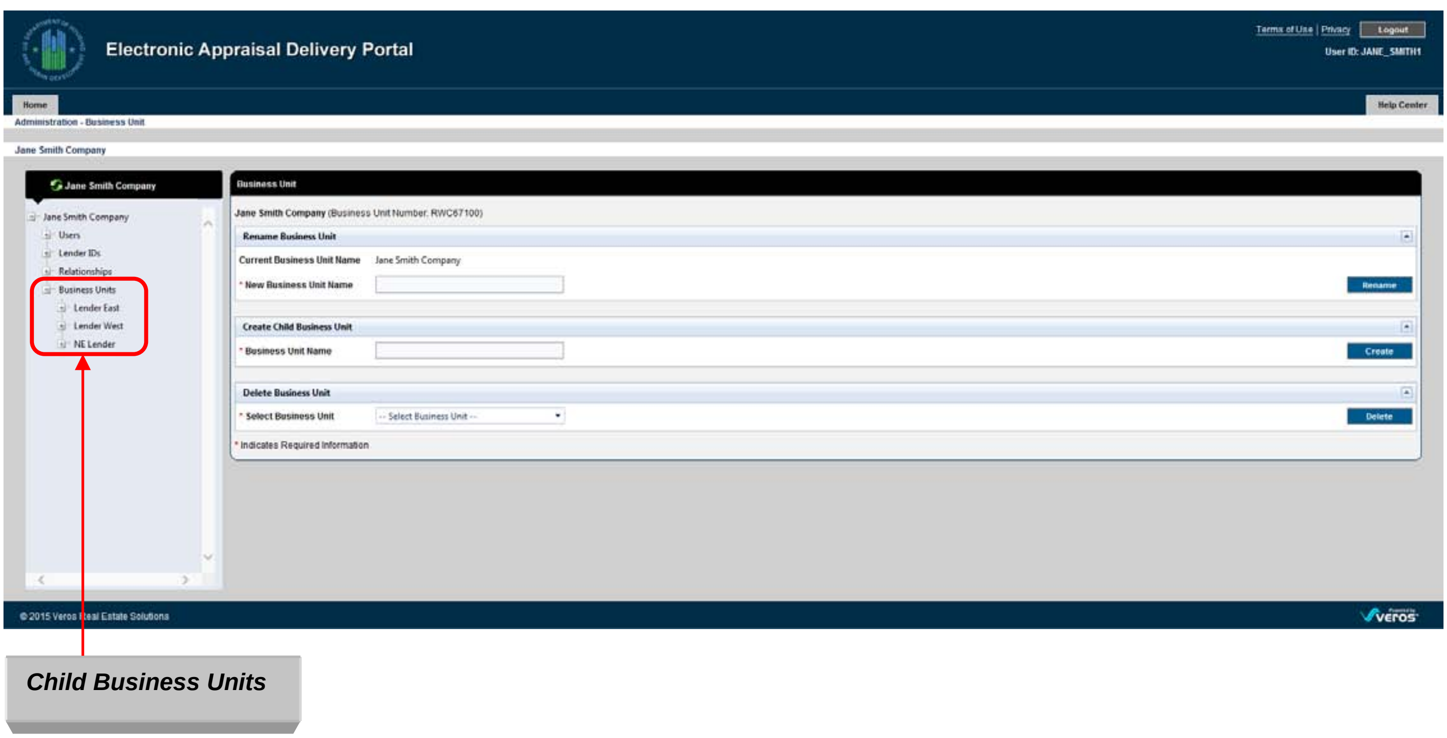


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

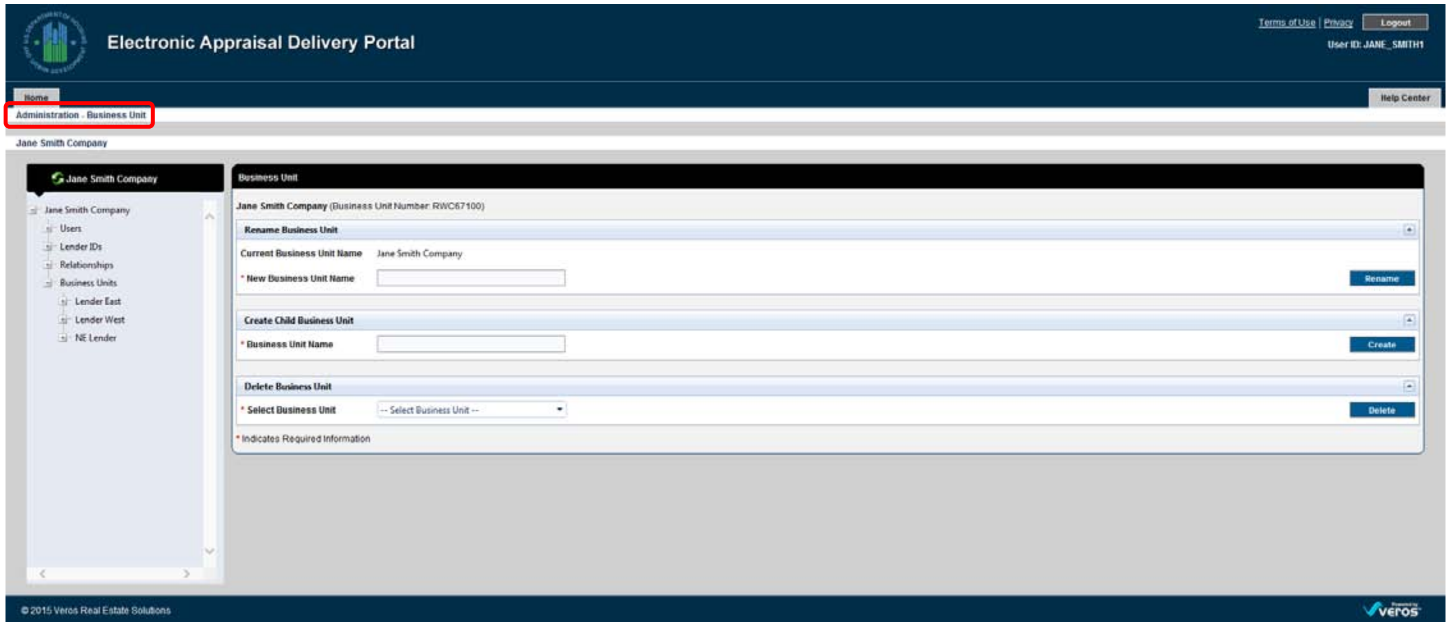


2. From the ***Administration – Home*** page, click ***Business Units*** in the left navigation bar.

Note: *Click on the to display the list of existing child business units*.



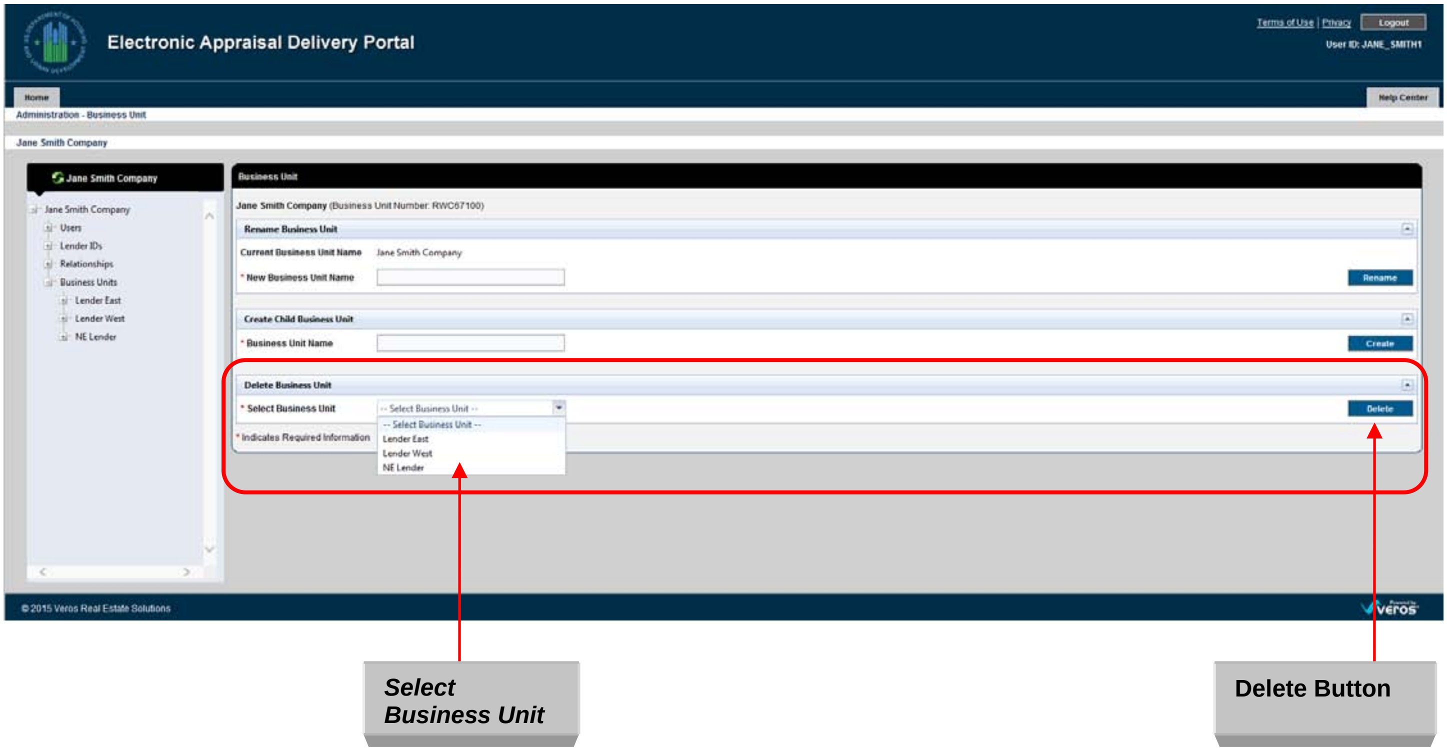
After you select ***Business Units*** from the left navigation bar, the ***Administration – Business Unit*** page appears.



This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on deleting a business unit.

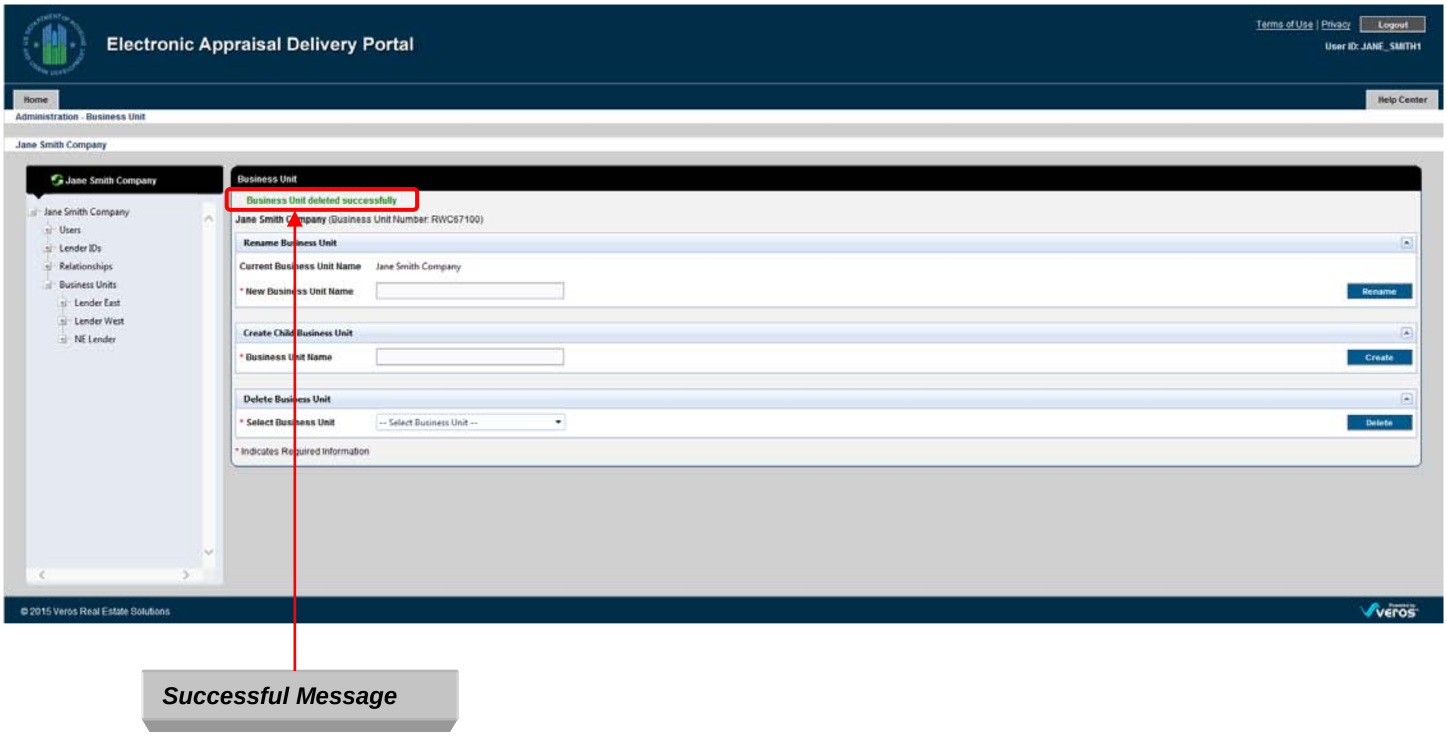
3. From the ***Administration – Business Unit*** page, locate the ***Delete Business Unit*** section and select the business unit you wish to delete from the from the ***Select Business Unit*** dropdown.

   NOTE: *Deleting a business unit is a permanent action and cannot be undone.*

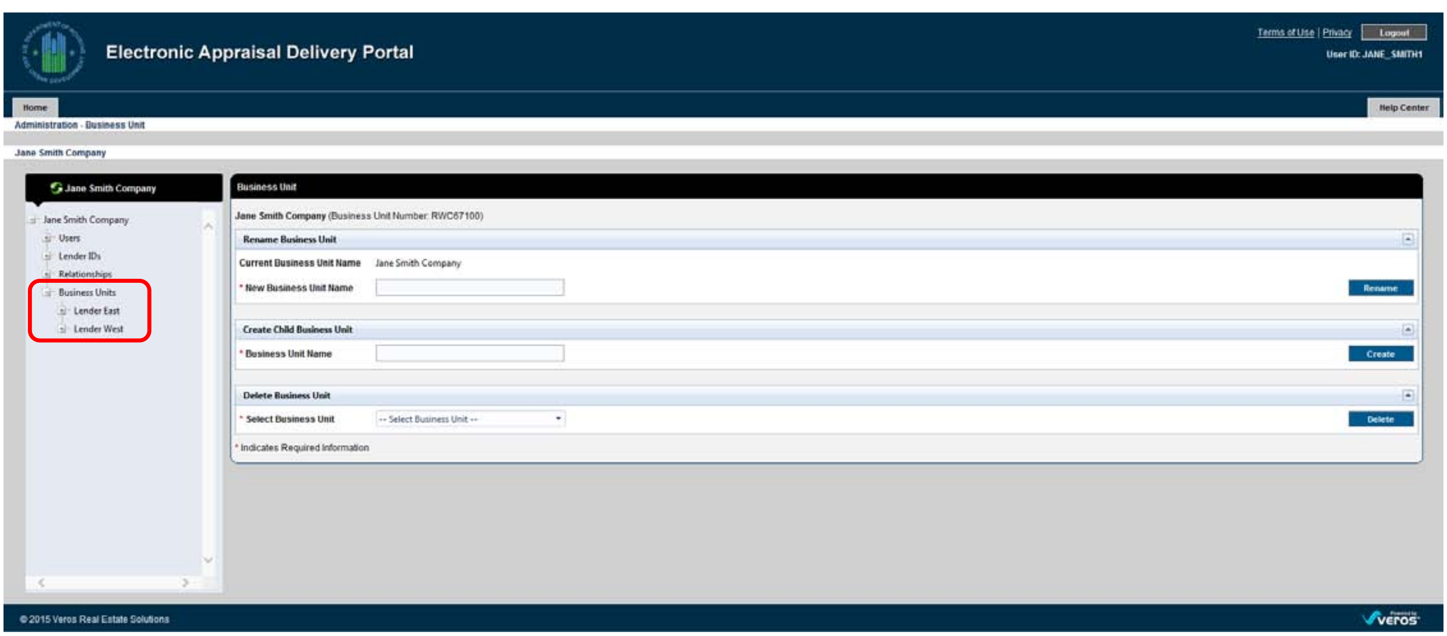


Click ***Delete***.

After you click ***Delete***, a Business Unit deleted successfully message appears.



You can see the business unit (NE Lender) is removed after you click Business Units to close the navigation structure and then click Business Units to re-open the navigation structure.



3 Managing Users

The topics covered in this section include:

- Managing Users Overview
- Adding Users
- Transferring Users In and Out of Business Units
- Changing a User's Role
- Changing Passwords or Unlocking Accounts
- Suspending Users
- Restoring or Permanently Deleting Users
- Password Criteria

3.1 Managing users Overview

In the EAD portal, the authorized lender admins are responsible for adding and maintaining users for their organization. The lender admins must be directly authorized by FHA. Once authorized, the lender admin is responsible for managing the access rights for all other users in your organization.

Table 3.1.1 Functionality available by User Role

Functionality	Lender Admin	Lender User	Lender Read- Only User
Set up business unit structure	√		
Add users	√		
Manage users and lender agents	√		
Submit appraisal data files	√	√	
Search for appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

Table 3.1.2 Functionality associated with Managing Users

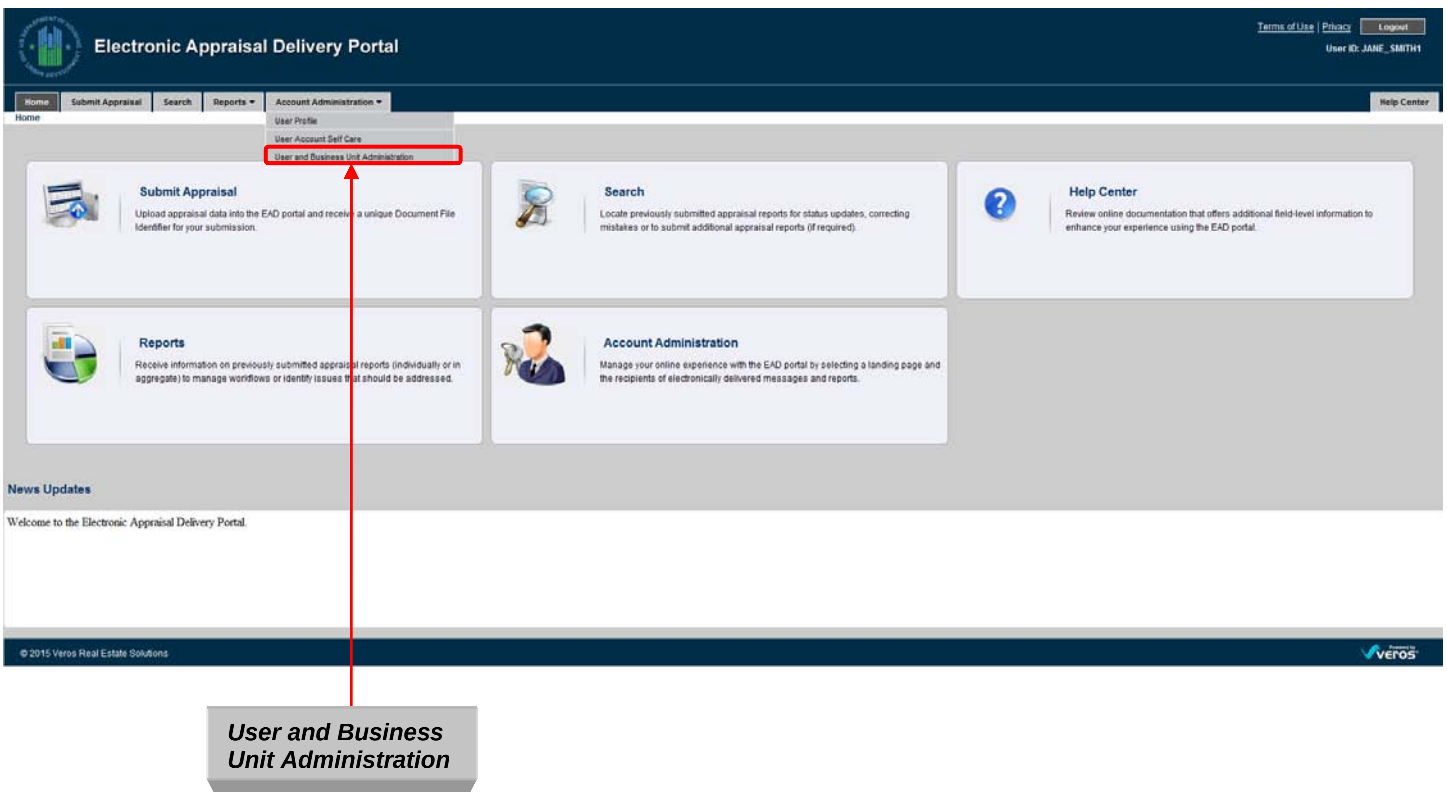
Functionality	Description
Adding Users	Enables you to create or invite a lender user, or a lender read-only user to the EAD portal.
Transferring Users In and Out of Business Units	If your setup includes multiple business units, this functionality enables you to move the users in and out of business units to meet organizational needs. Users can only be assigned to one business unit at a time.
Changing a User's Role	Enables you to change a user's role between a lender admin, or a lender user, or a lender read-only user.
Changing Passwords or Unlocking Accounts	Enables you to change a user's password for security reasons or if a password is forgotten. It also enables you to unlock a user account if a user account is locked after 3 failed password attempts.
Suspending Users	Enables you to suspend a user's access to the EAD portal.
Restoring or Permanently Deleting Users	Enables you to restore a user's access to the EAD portal or permanently delete a user from the EAD portal.

3.2 Adding Users

This section explains how to add a user in the EAD portal – including a lender user, or a lender read-only user. Refer to the ***Table 3.1.1 Functionality available by User Role*** for each user's available functionality.

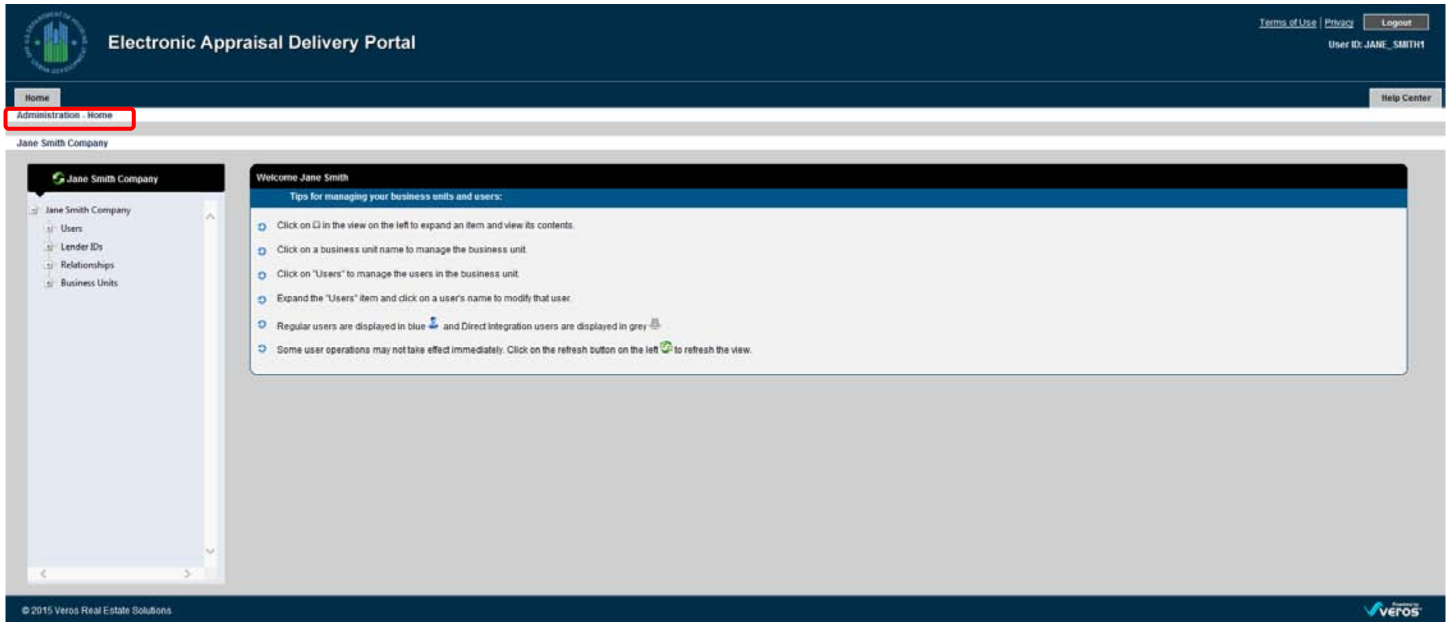
To add a user in the EAD portal, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



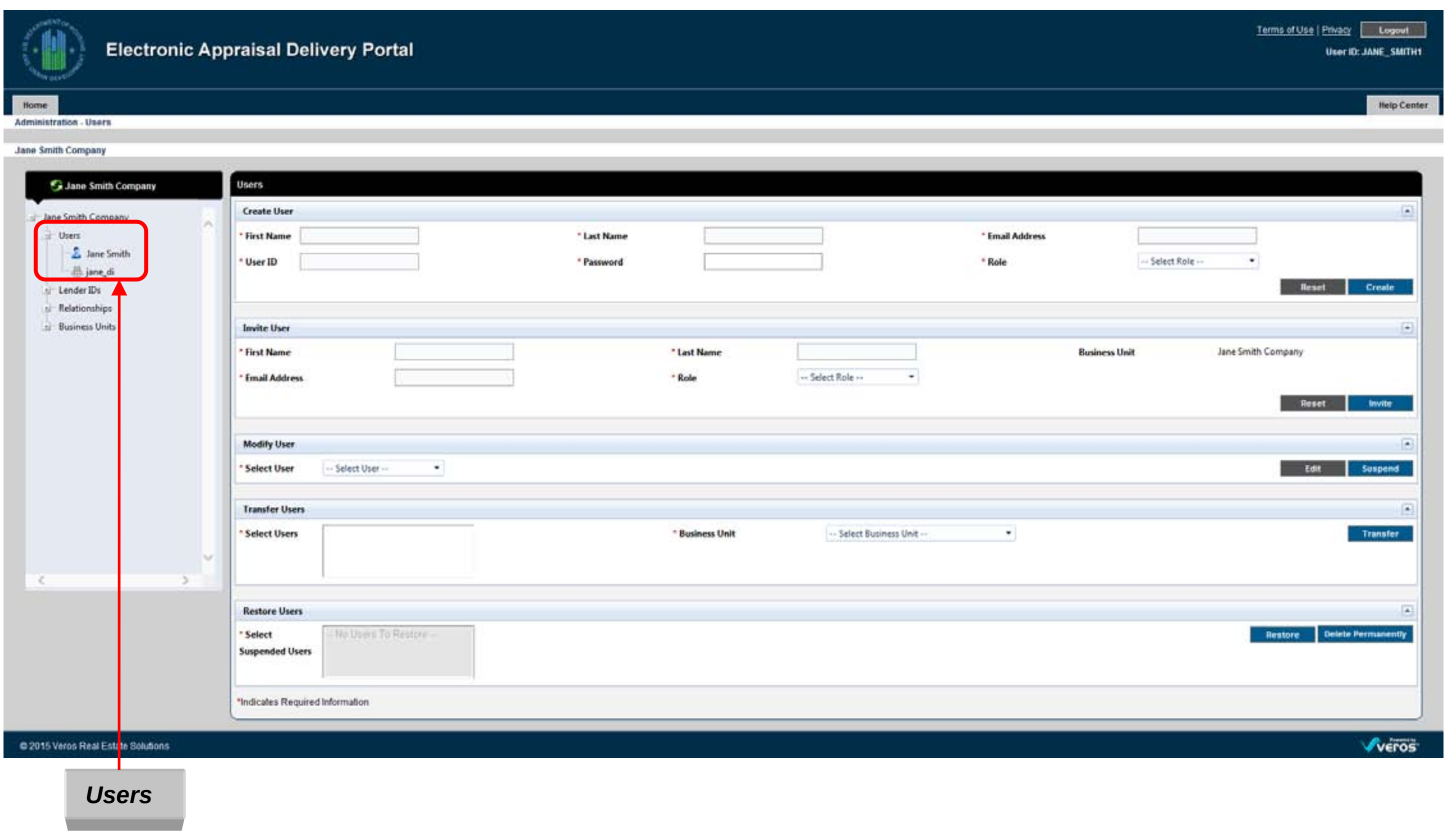
NOTE: *The **User and Business Unit Administration** feature is not available through the **Account Administration icon** on the **Home** page.*

After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

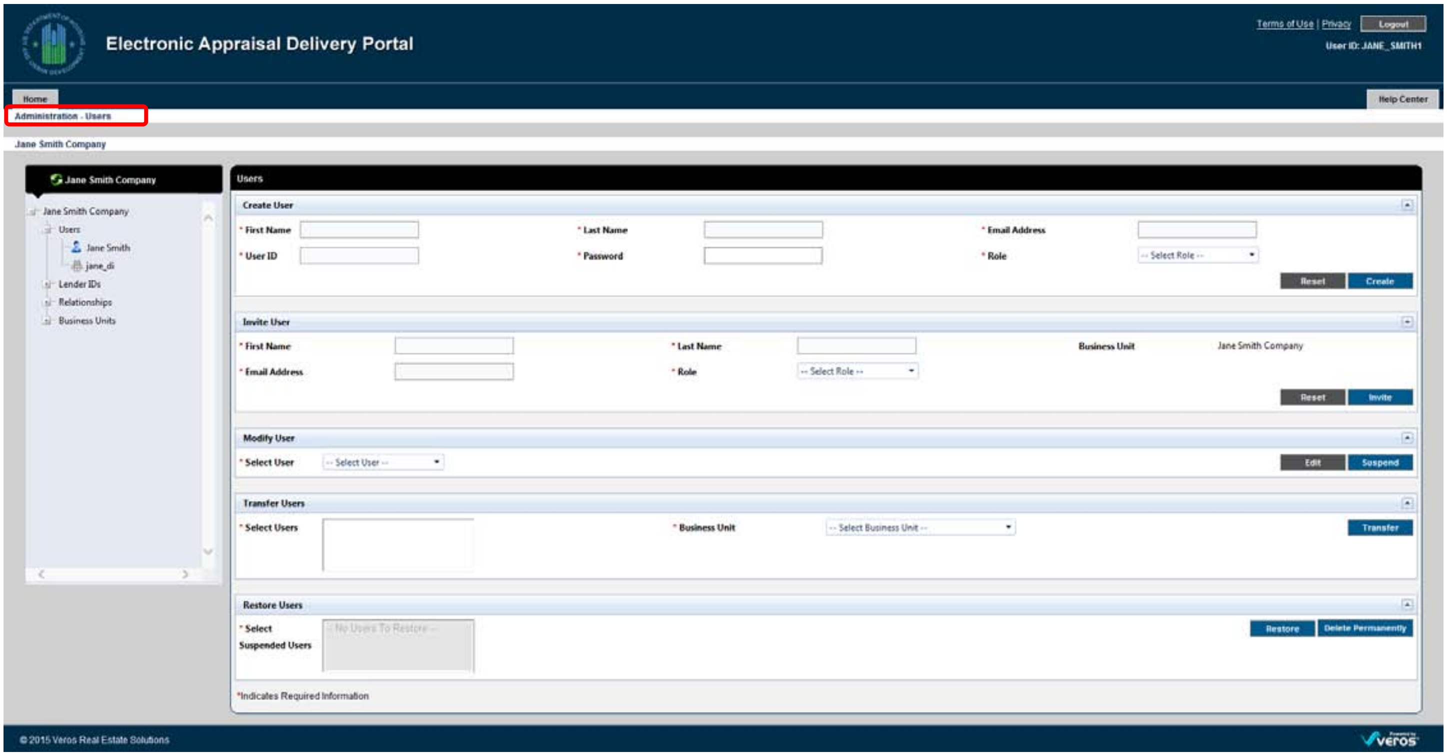


2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.

   NOTE: *Click the ⊞ sign to display the list of users assigned to that business unit.*



After you select ***Users*** from the left navigation bar, the ***Administration – Users*** page appears.



The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

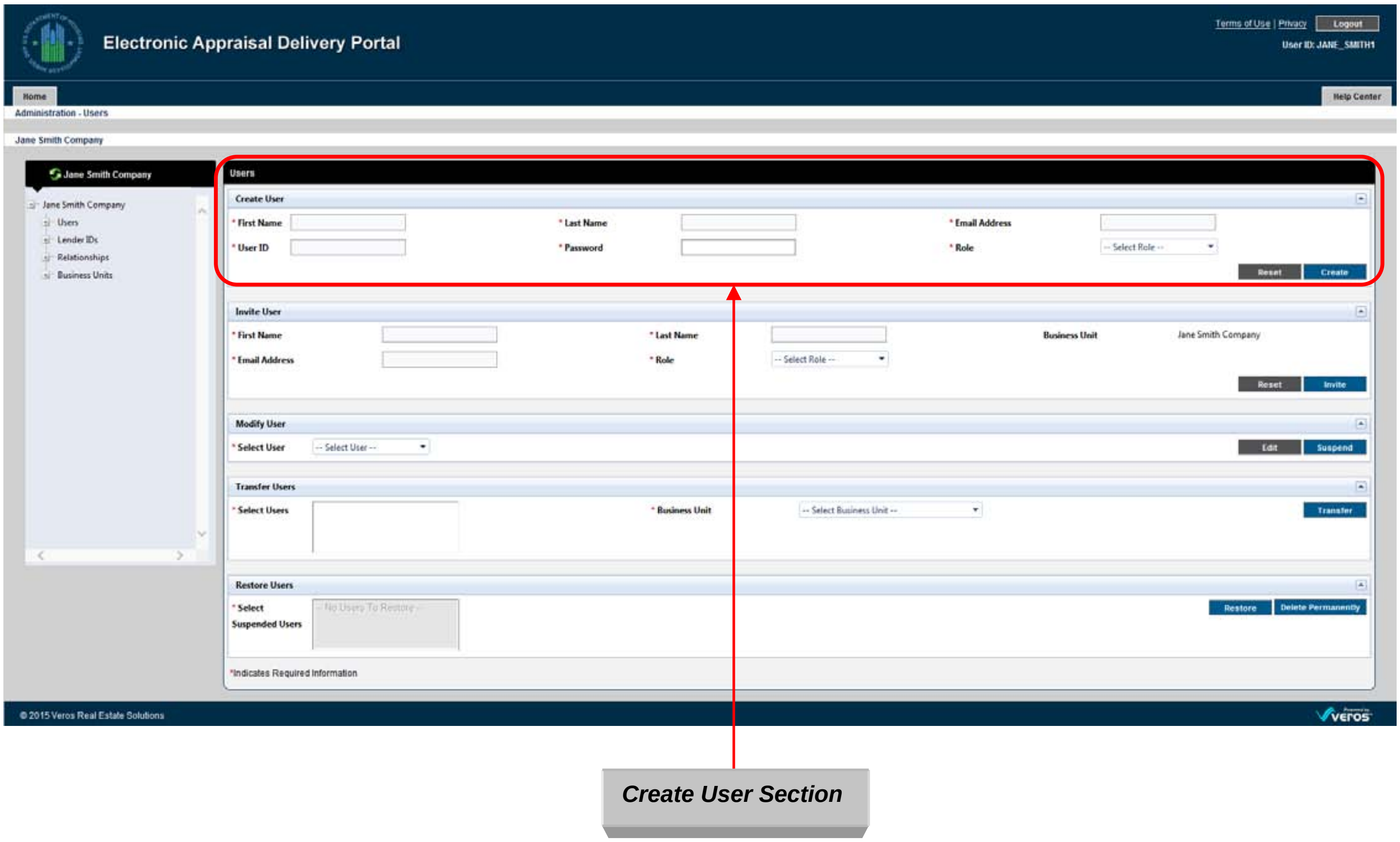
The focus of this section is to add another user by creating or inviting a user. The major difference between the two is who creates the User ID and Password:

A. ***Create User*** – With Create User, you enter the name and email address of the person you are creating, along with a User ID and temporary Password you select. This allows you to control the naming convention of the User IDs. You must provide the temporary Password to the person you are adding, EAD portal does not send the Password to the newly created user. Once created, the person created receives an email with their User ID and a unique registration URL to begin the registration process. After the registration process is started, the user receives a prompt to change their password. To create a user, continue with ***Step 3***.

B. ***Invite User*** – With Invite User, you enter only the name and email address of the person you are inviting. Once invited, the person invited receives an email with a unique registration URL to begin the registration process. After the registration process is started, the user receives a prompt to create a User ID and Password. To invite a user, continue with ***Step 4***.

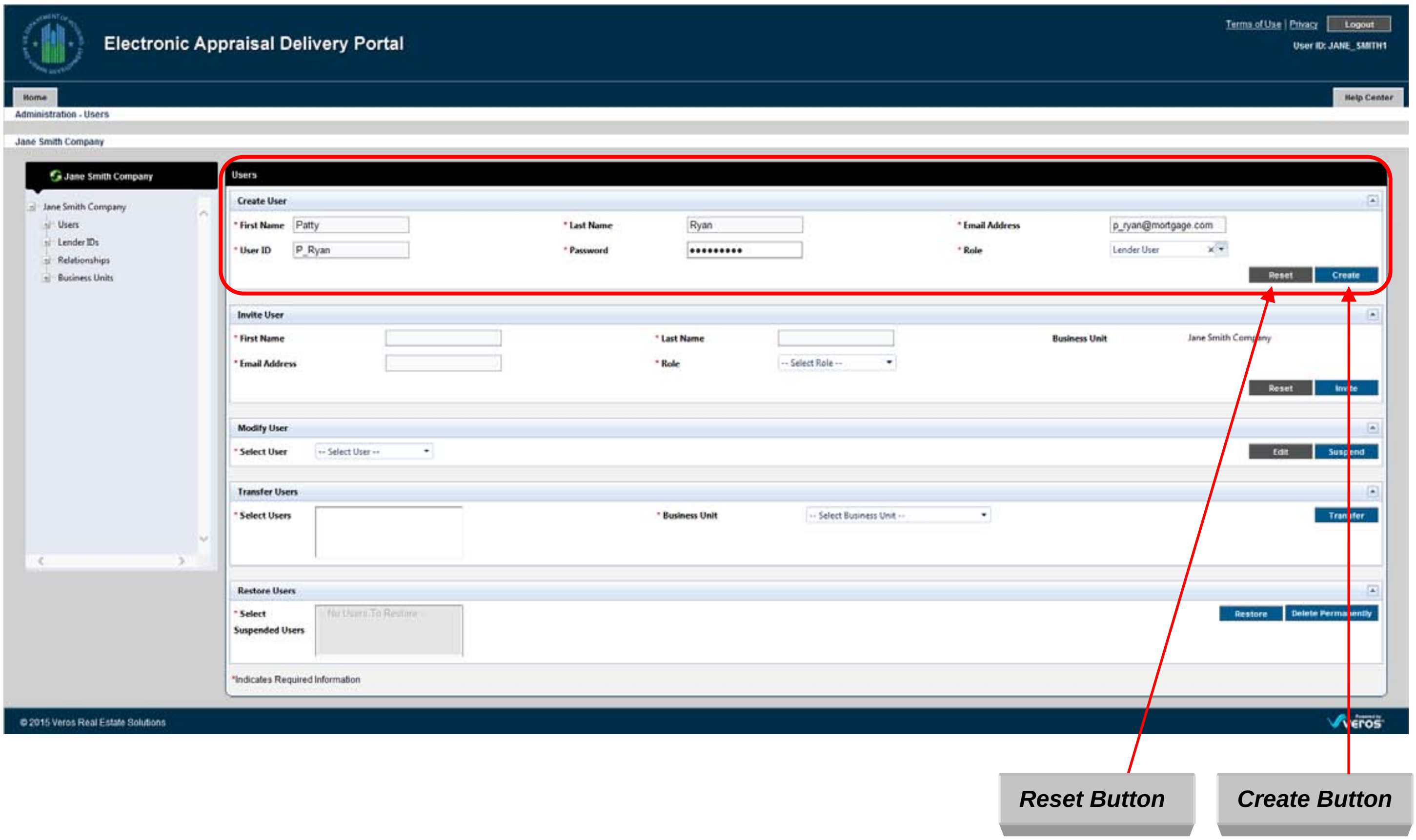
3. **Create User**:

From the ***Administration – Users*** page, locate the ***Create User*** section



In the Create User section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *User ID
- *Password (follow the Password Criteria)
- *Role (select lender user or lender read-only user)

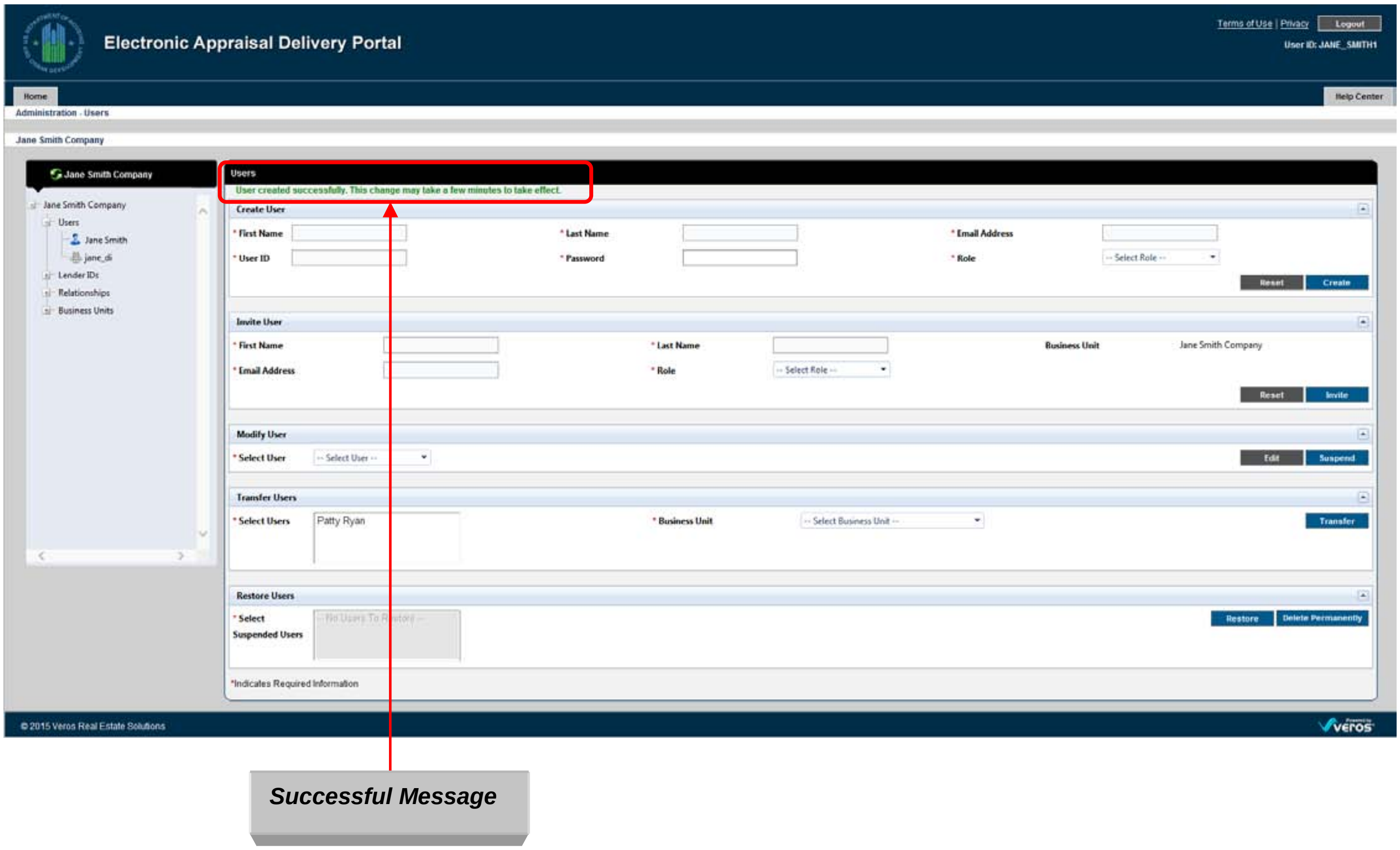


Click ***Create***.

NOTE: *The* ***Reset*** *button clears all the information entered in the fields.*

After you click ***Create,*** a User created successfully message appears at the top of the ***Administration – Users*** page

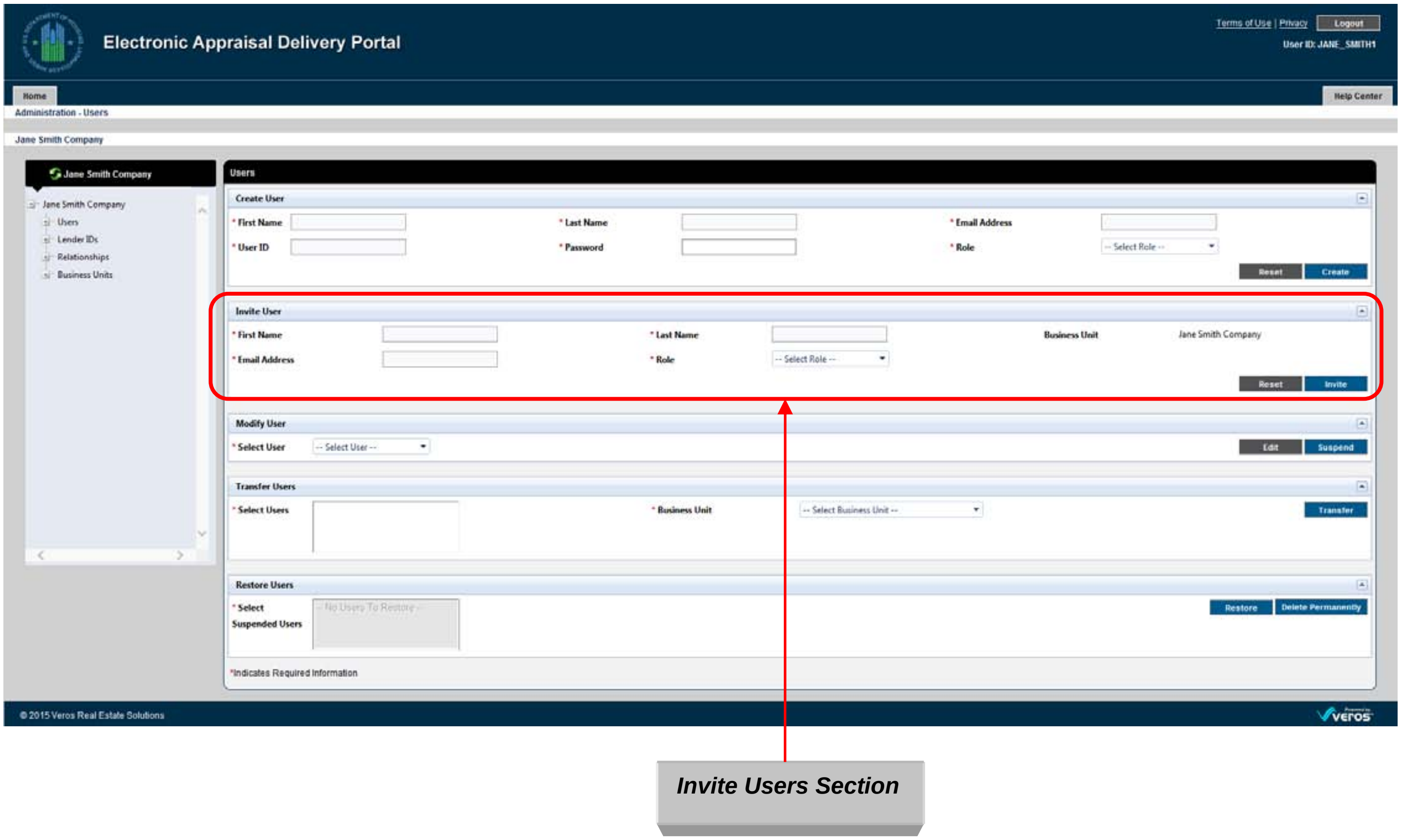
This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.



Be sure to provide the user with the password you created. When the user logs in with the new temporary password, he/she is prompted to create a new secure password.

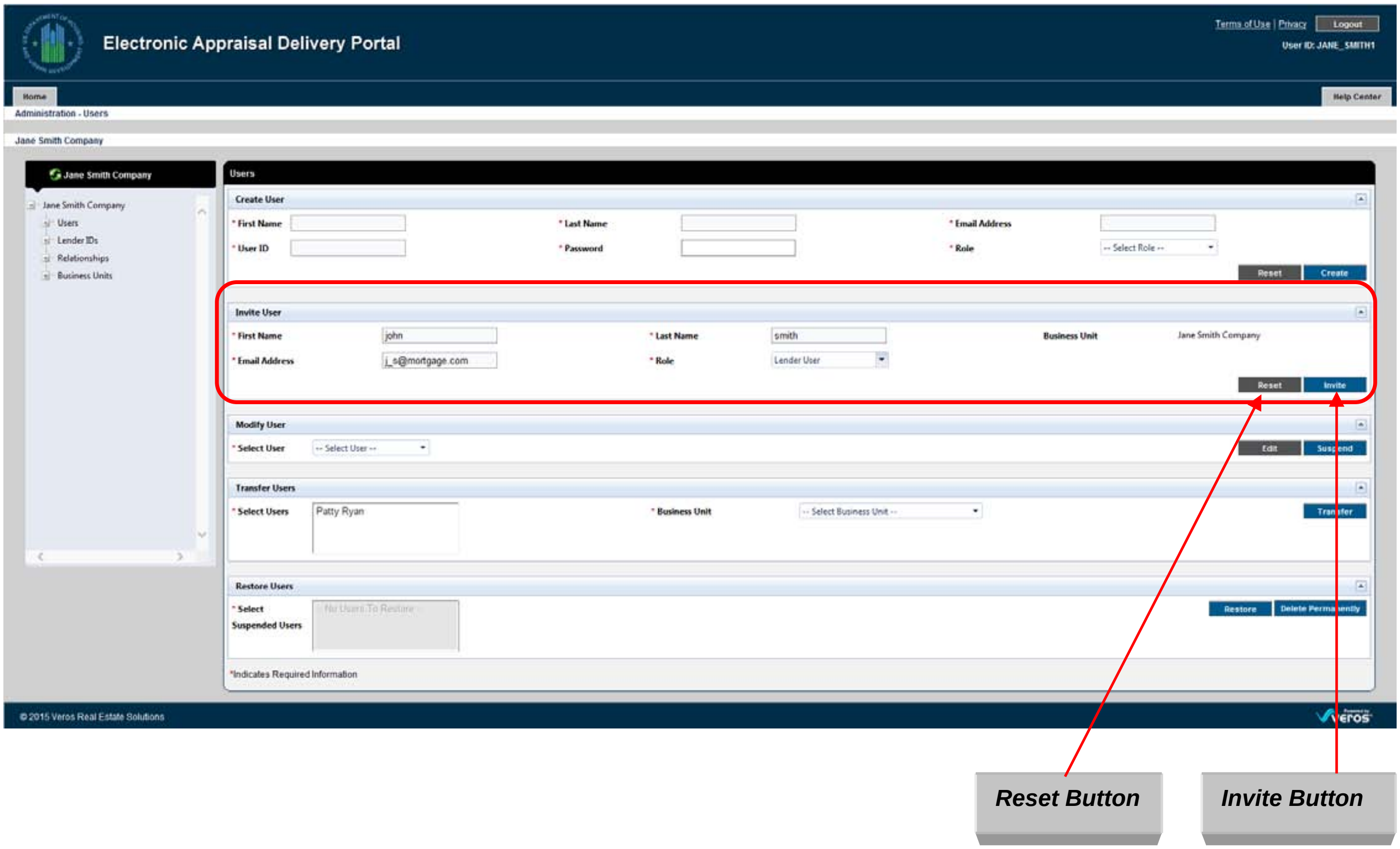
4. **Invite User**:

From the ***Administration – Users*** page, locate the ***Invite User*** section.



In the Invite User section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *Role (select lender user or lender read-only user)

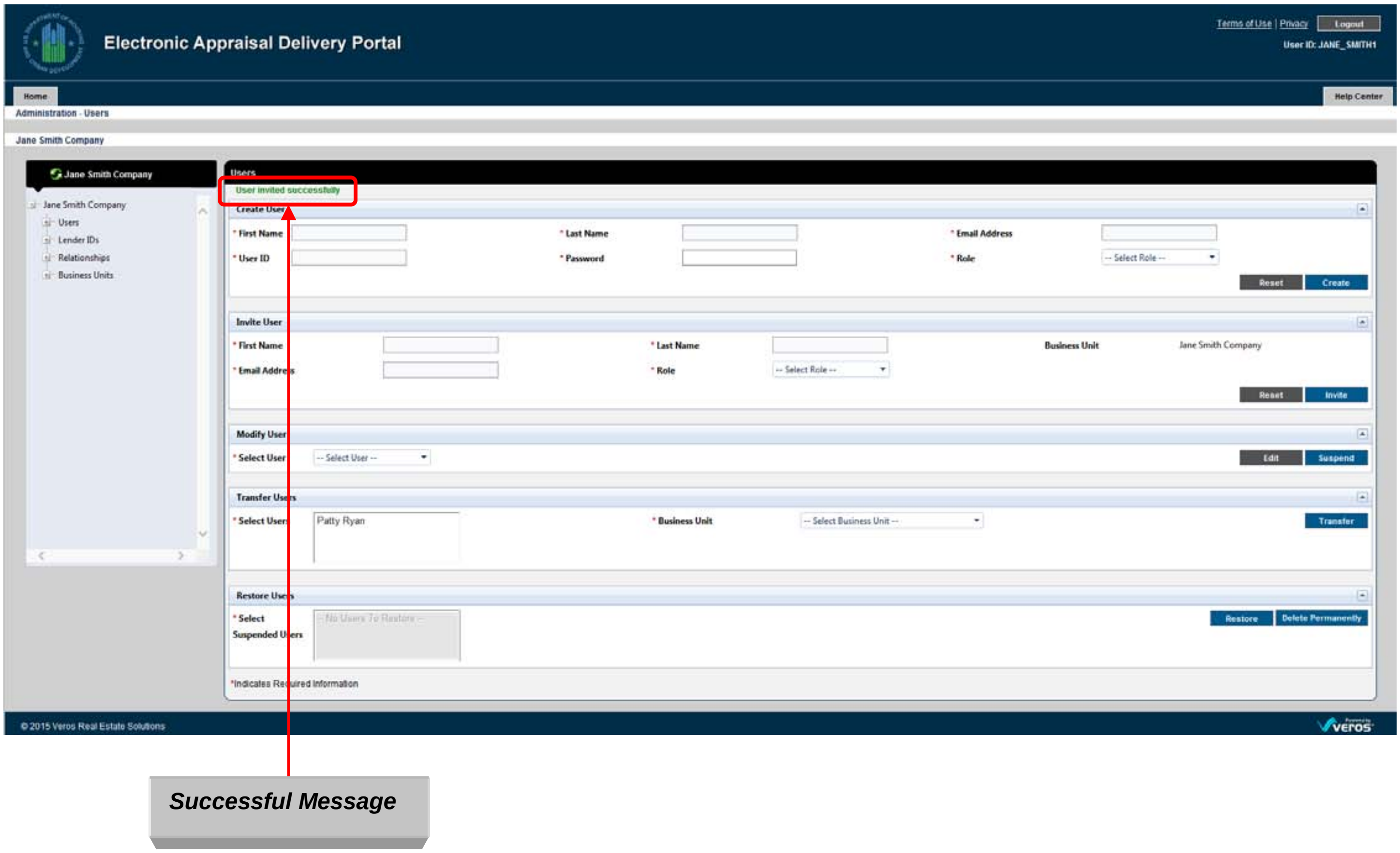


Click ***Invite***.

NOTE: *The* ***Reset*** *button clears all the information entered in the fields.*

After you click ***Invite***, a User invited successfully message appears at the top of the ***Administration – Users*** page.

This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.

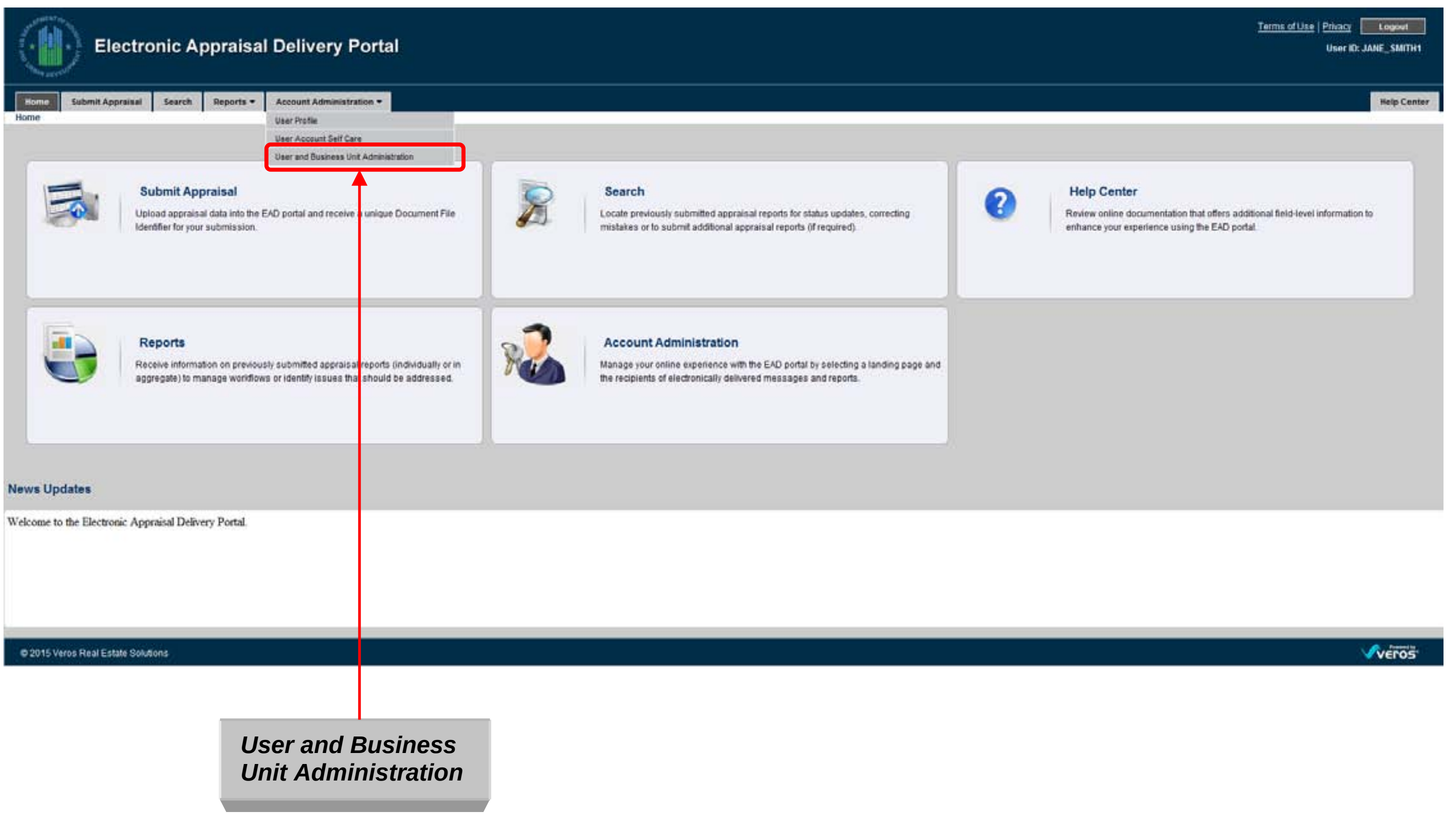


3.3 Transferring Users in and out of Business Units

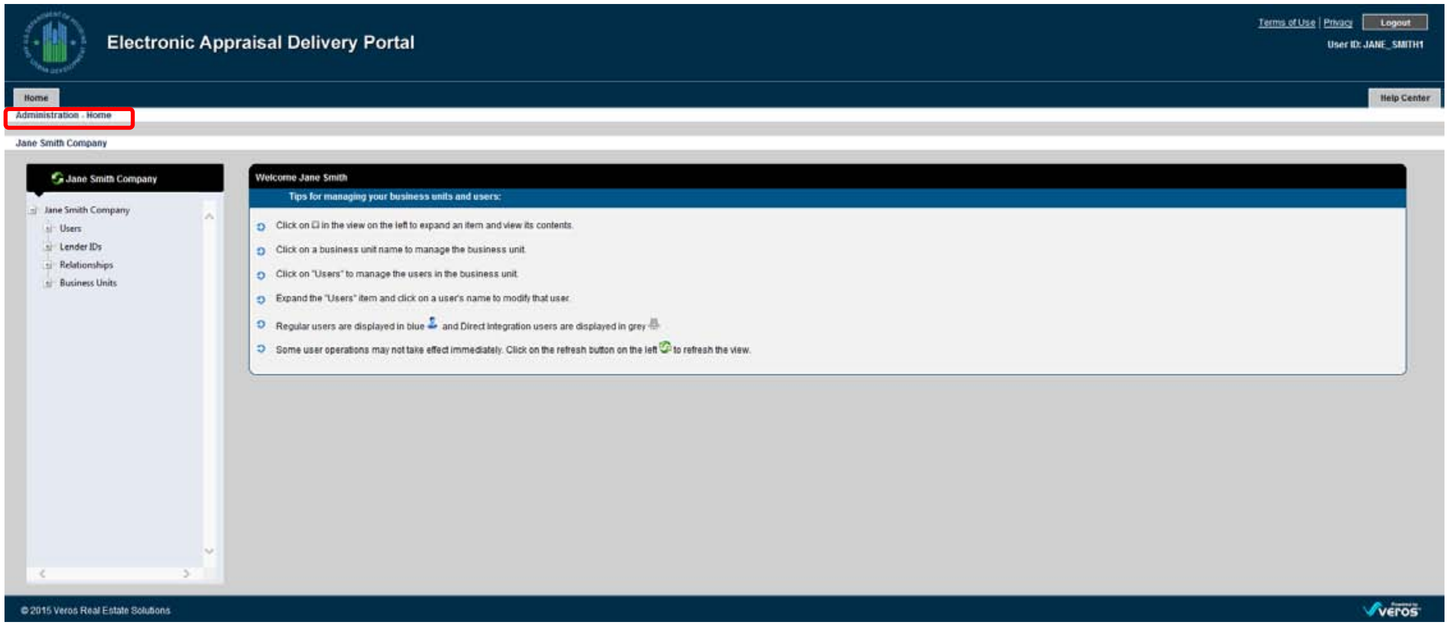
If your organization sets up multiple business units, this functionality allows you to transfer the users from one unit to another. Transferring users in and out of different business units allows you to efficiently manage resources based on the setup of your organization.
Users only have access to submit appraisal data files to the business unit to which they are assigned. However, the users who are transferred from a child business unit to a parent business unit can view and edit submissions in the child business units. Transferred users receive emails notifying them of the transfer.

To transfer a user from one business unit to another, follow these steps:

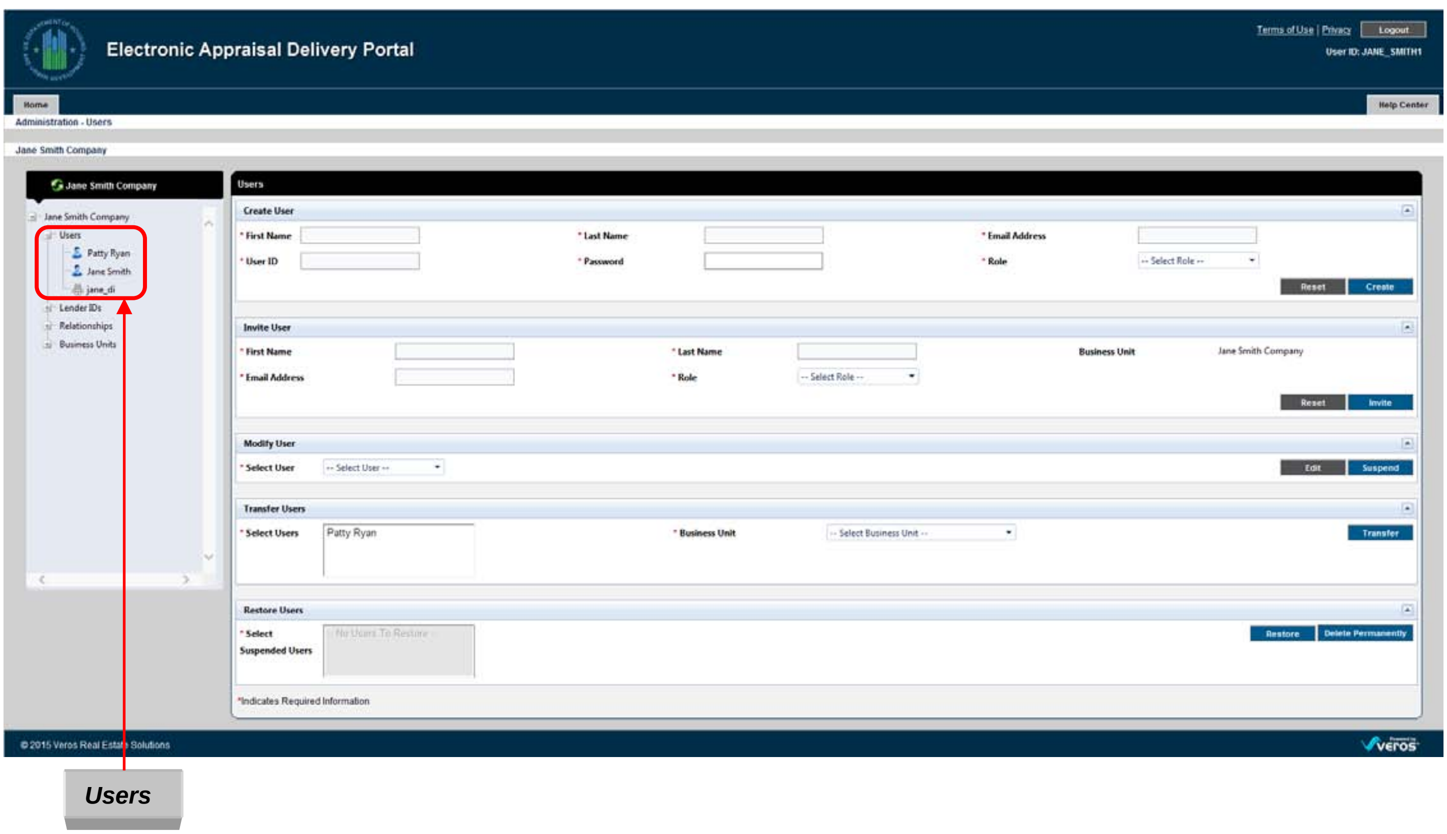
1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



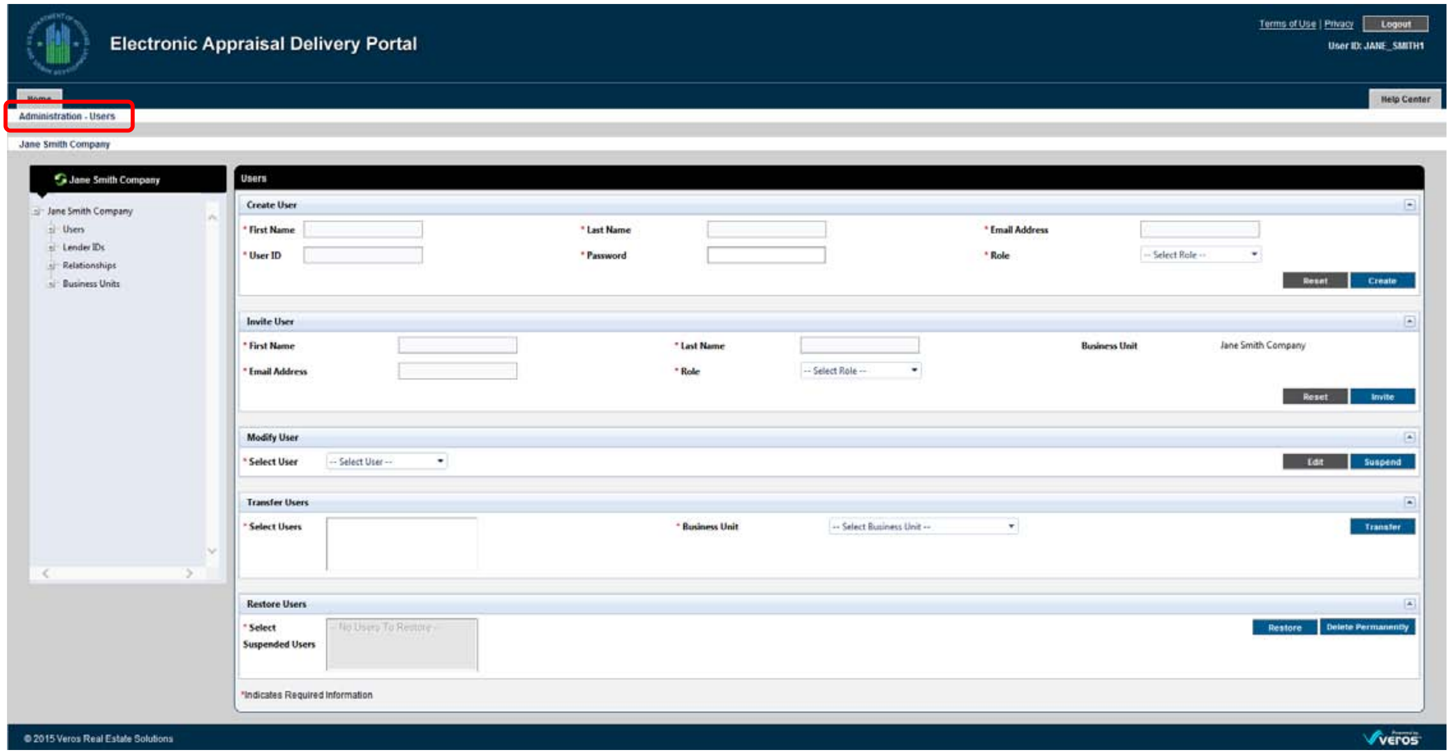
After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.
   Note: *Click the sign to display the list of users assigned to that business unit.*



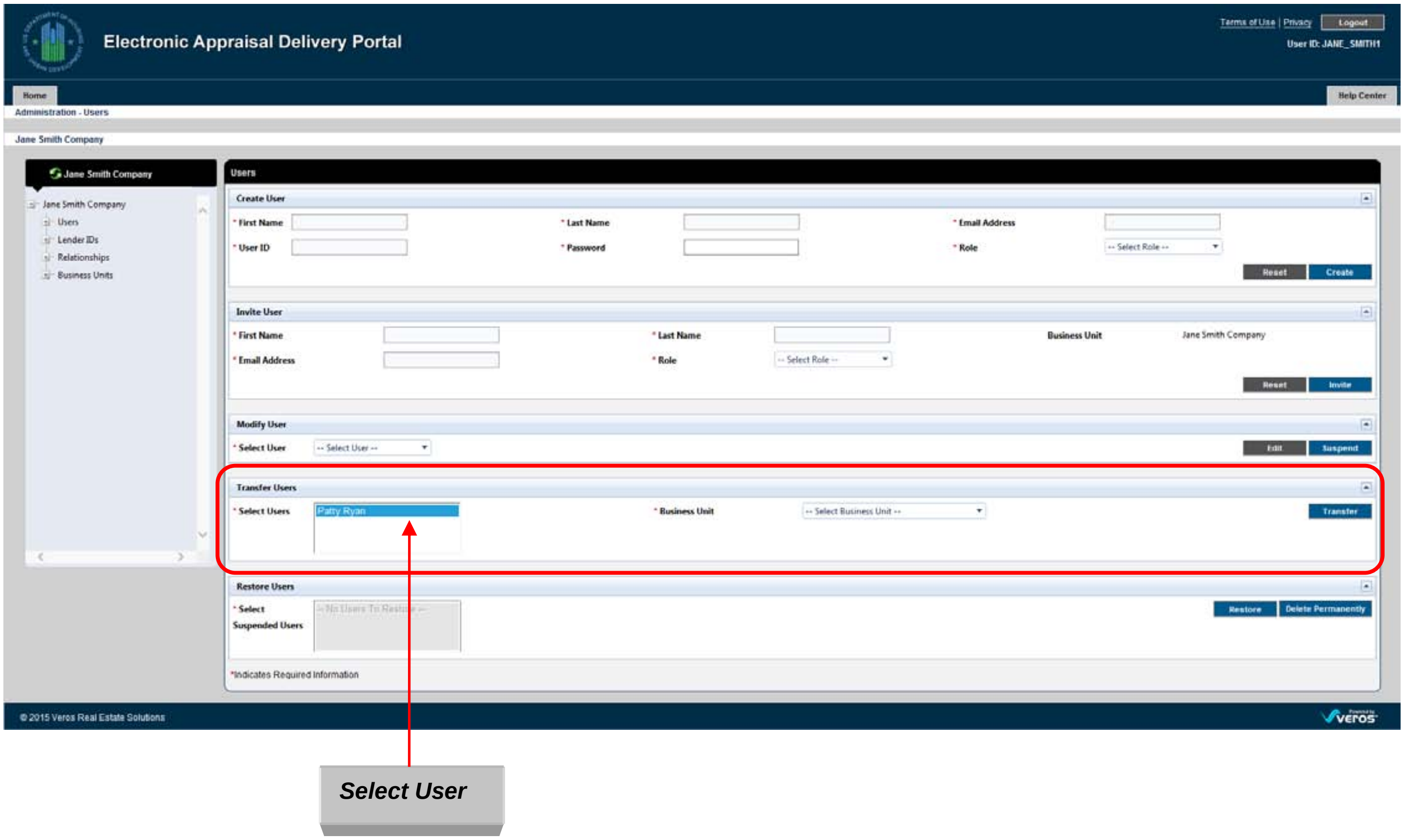
After you select Users from the left navigation bar, the ***Administration – Users*** page appears.



The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

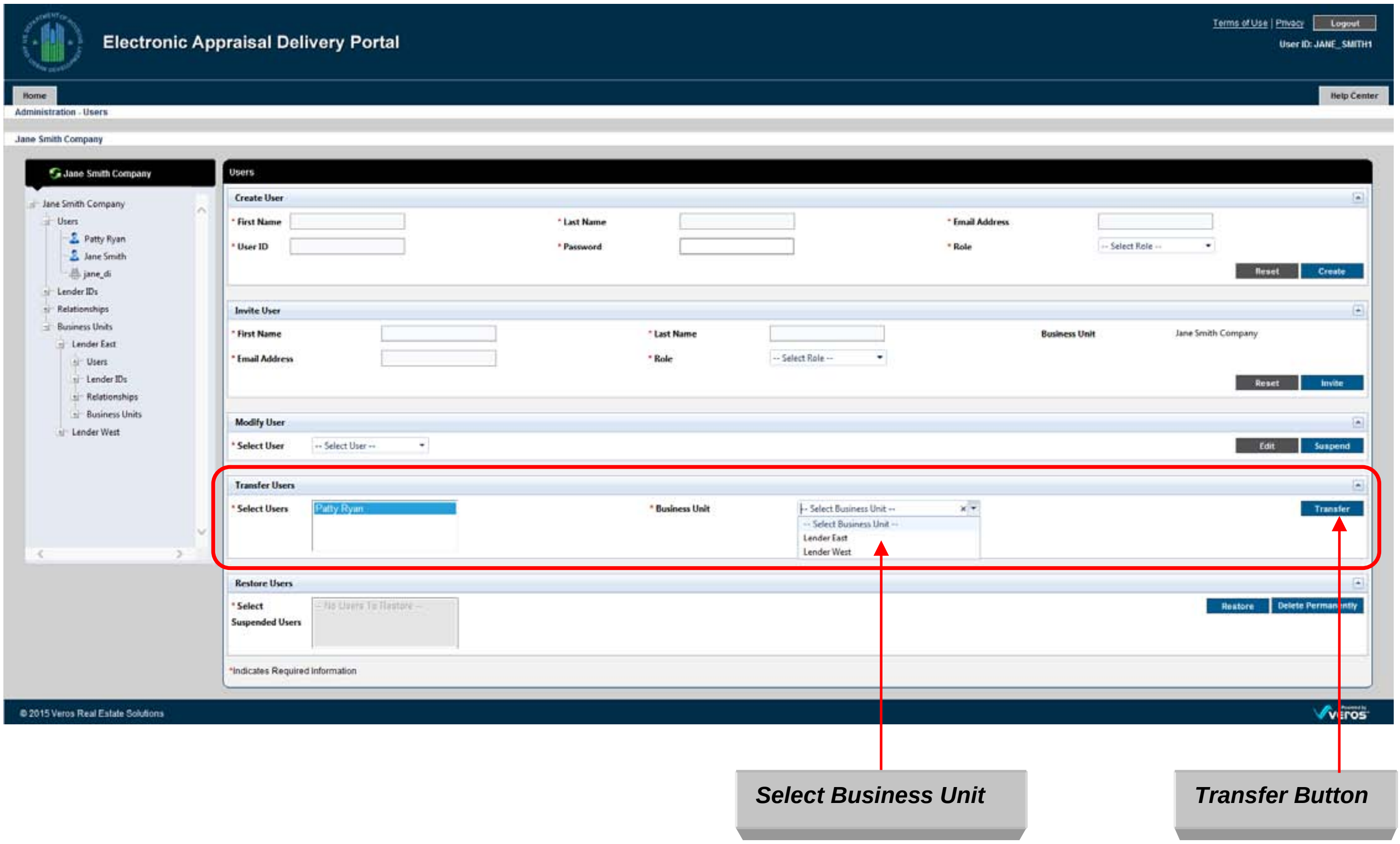
The focus of this section is transferring a user from one business unit to another.

3. From the ***Administration – Users*** page, locate the ***Transfer Users*** section. Select the user(s) you wish to transfer from the ***Select Users*** dropdown.



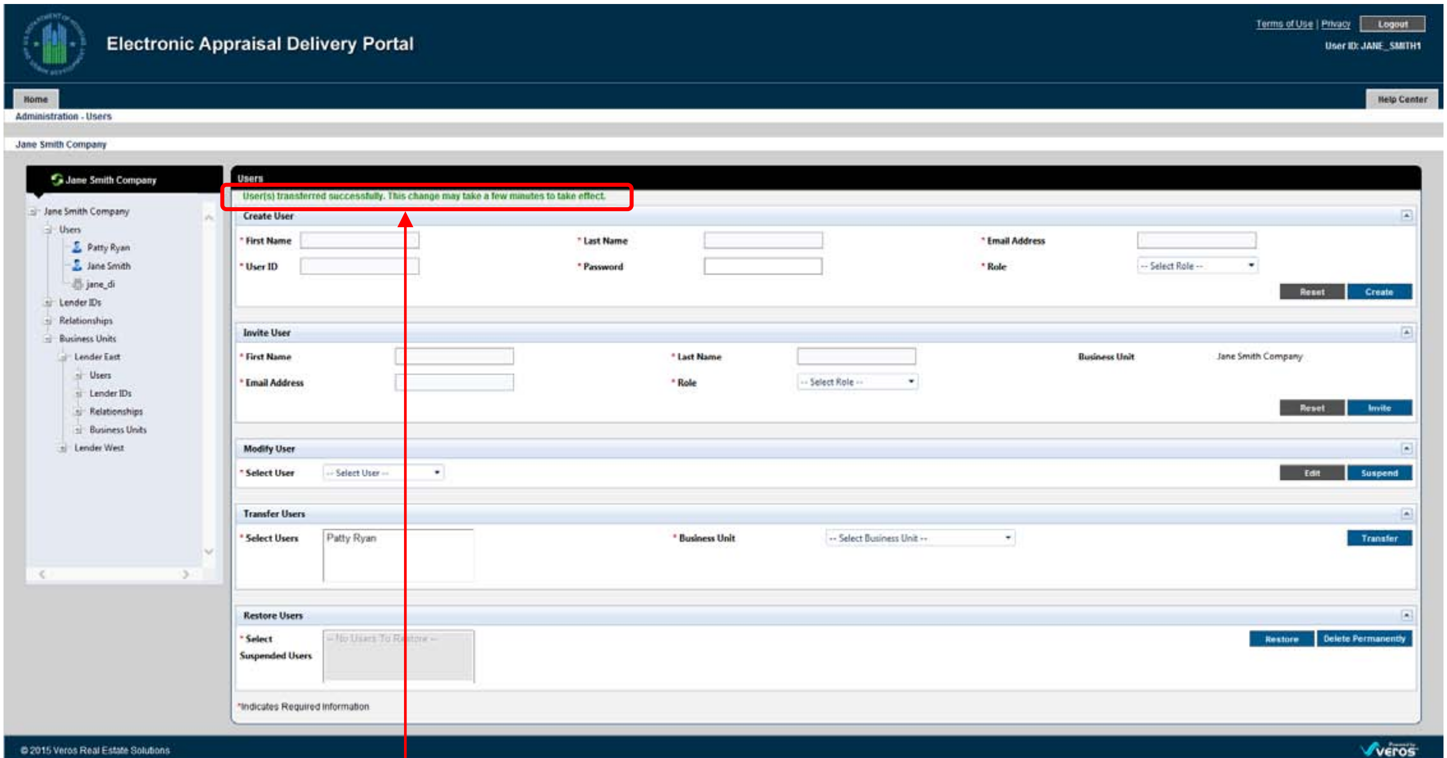
Hold down the ‘Ctrl’ key to highlight more than one user at a time.

4. From the ***Business Unit*** dropdown, select the ***Business Unit*** to which you want the user transferred.



Click ***Transfer***.

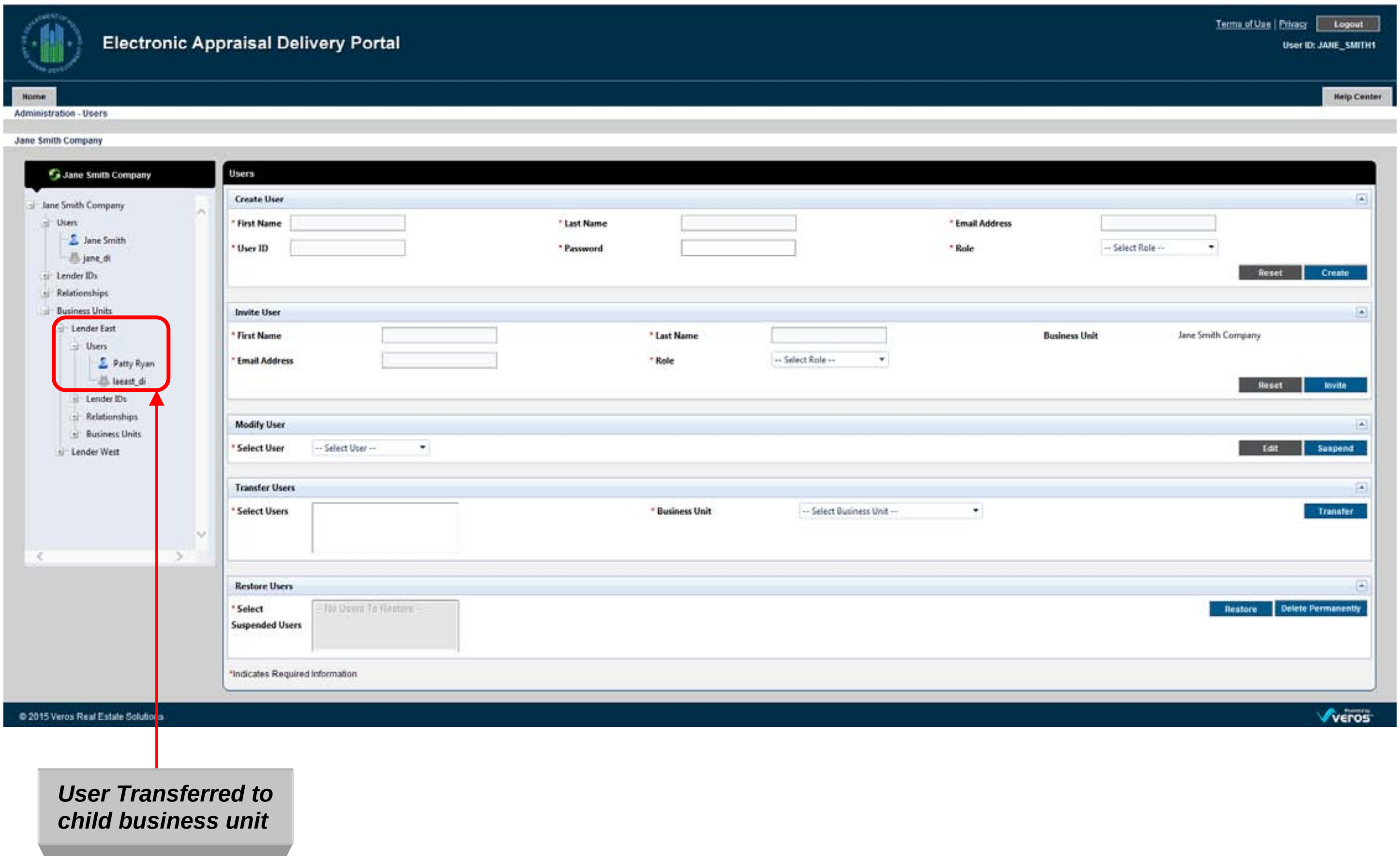
After you click ***Transfer***, a User(s) transferred successfully message appears.



Successful Message

Transferred users receive an email from ead-noreply@veros.com notifying them of their transfer to another business unit.

You can see the user transferred to the selected business unit after you click ⊟ Business Units to close the navigation structure and then click ⊞ Business Units to re-open the navigation structure.



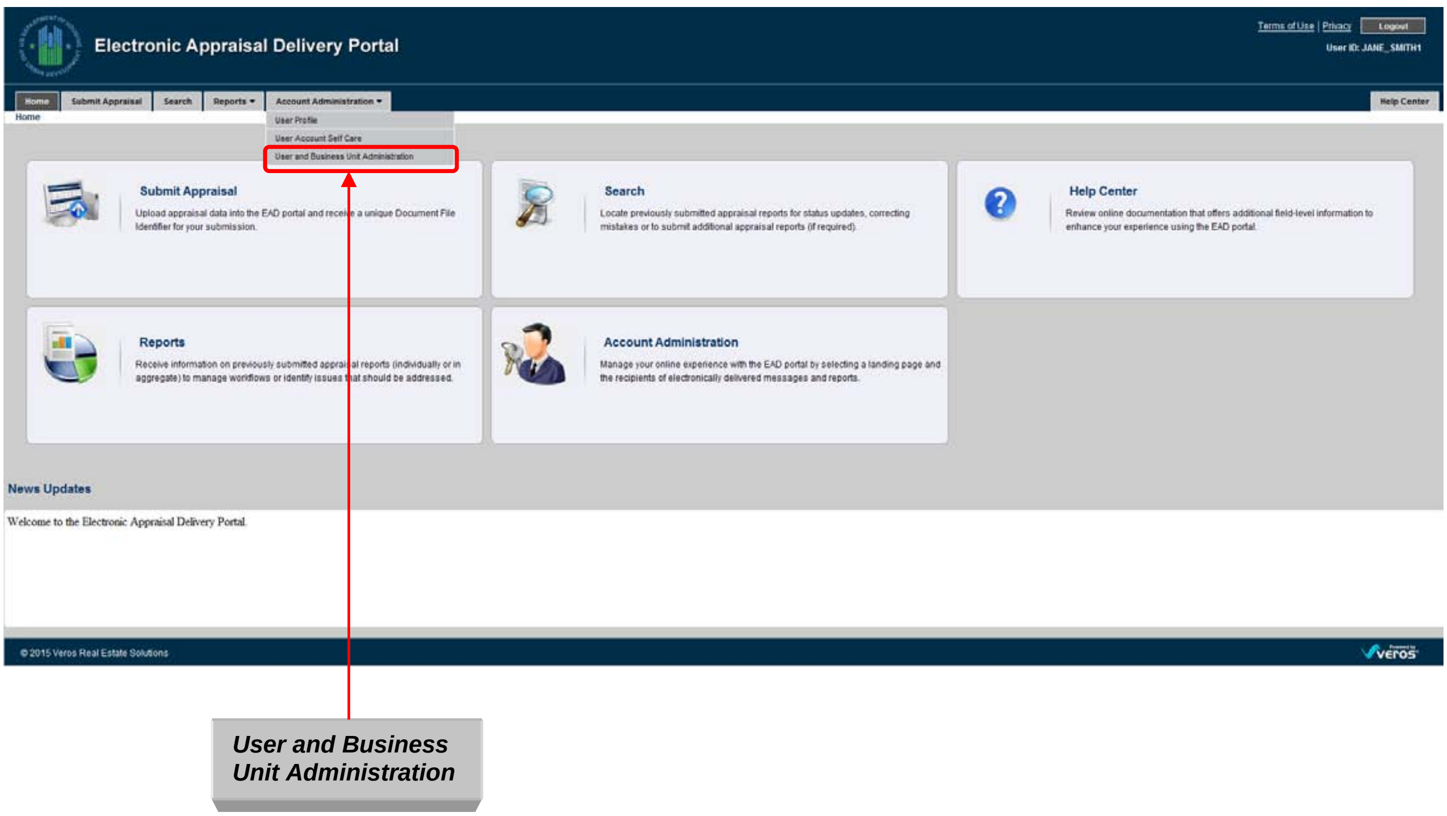
A transferred user may lose access to the appraisal data files they previously uploaded. You cannot transfer submissions from one business unit to another.

3.4 Changing a User's Role

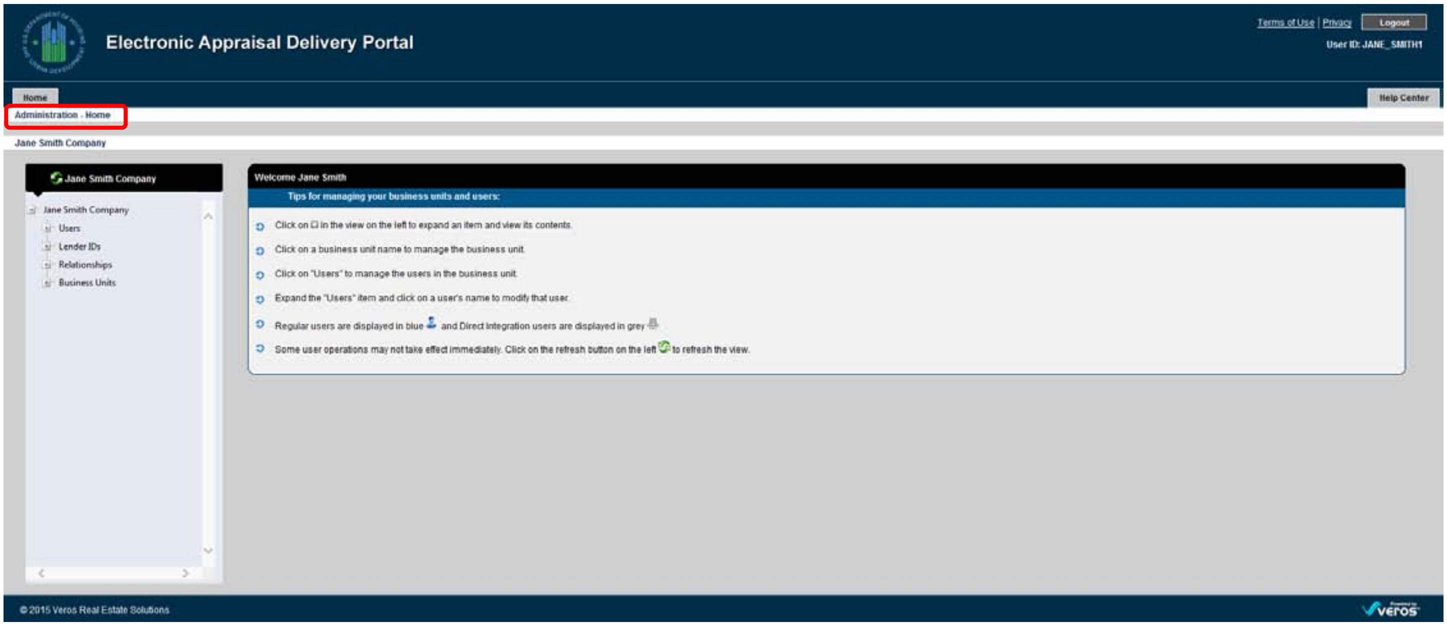
Changing a user's role provides the user with greater or less functionality from that point forward for all appraisal data files that user can access. Refer to the Functionality Available by User Role chart for each user's available functionality.

To change a user's role, follow these steps:

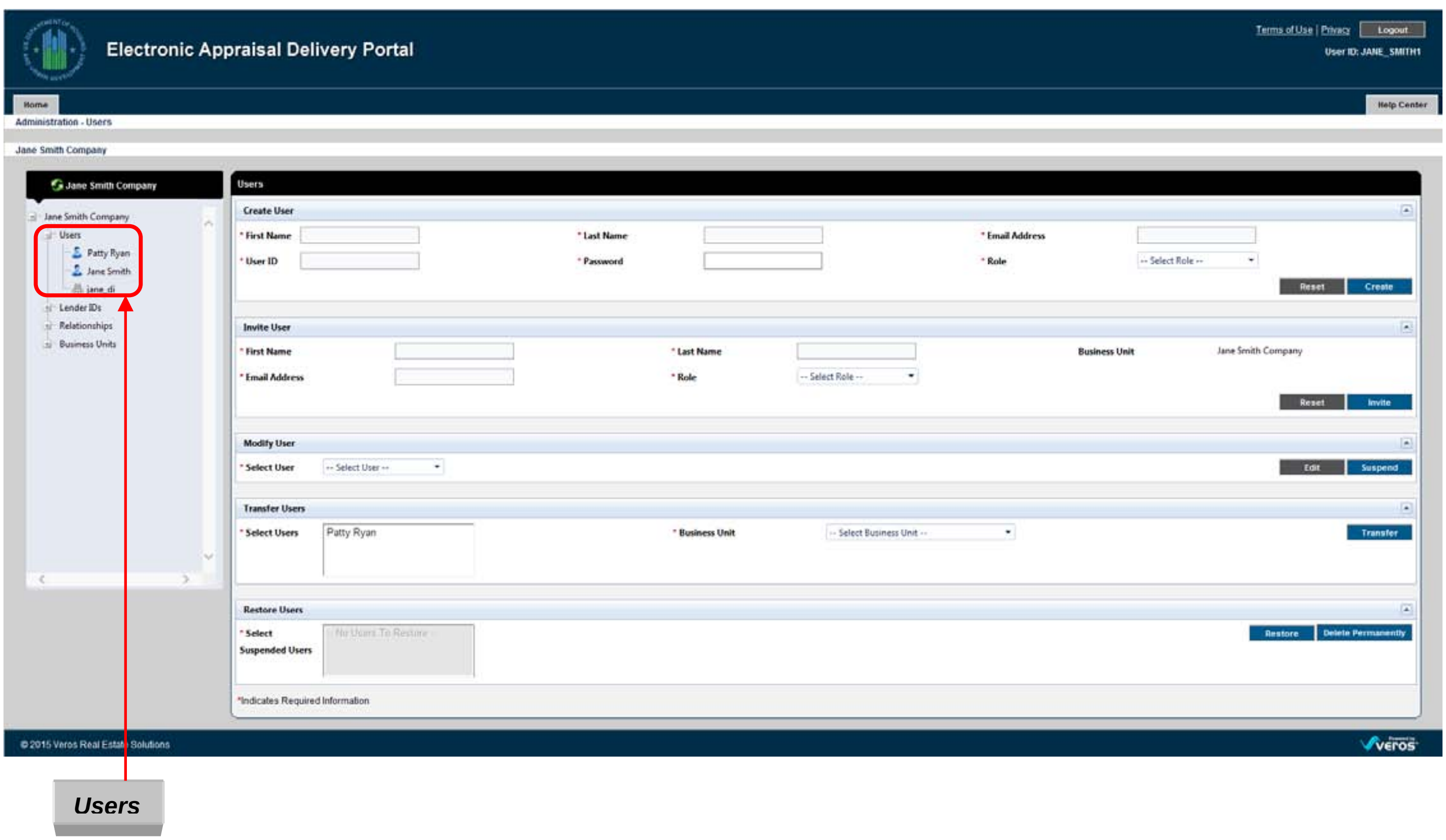
1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



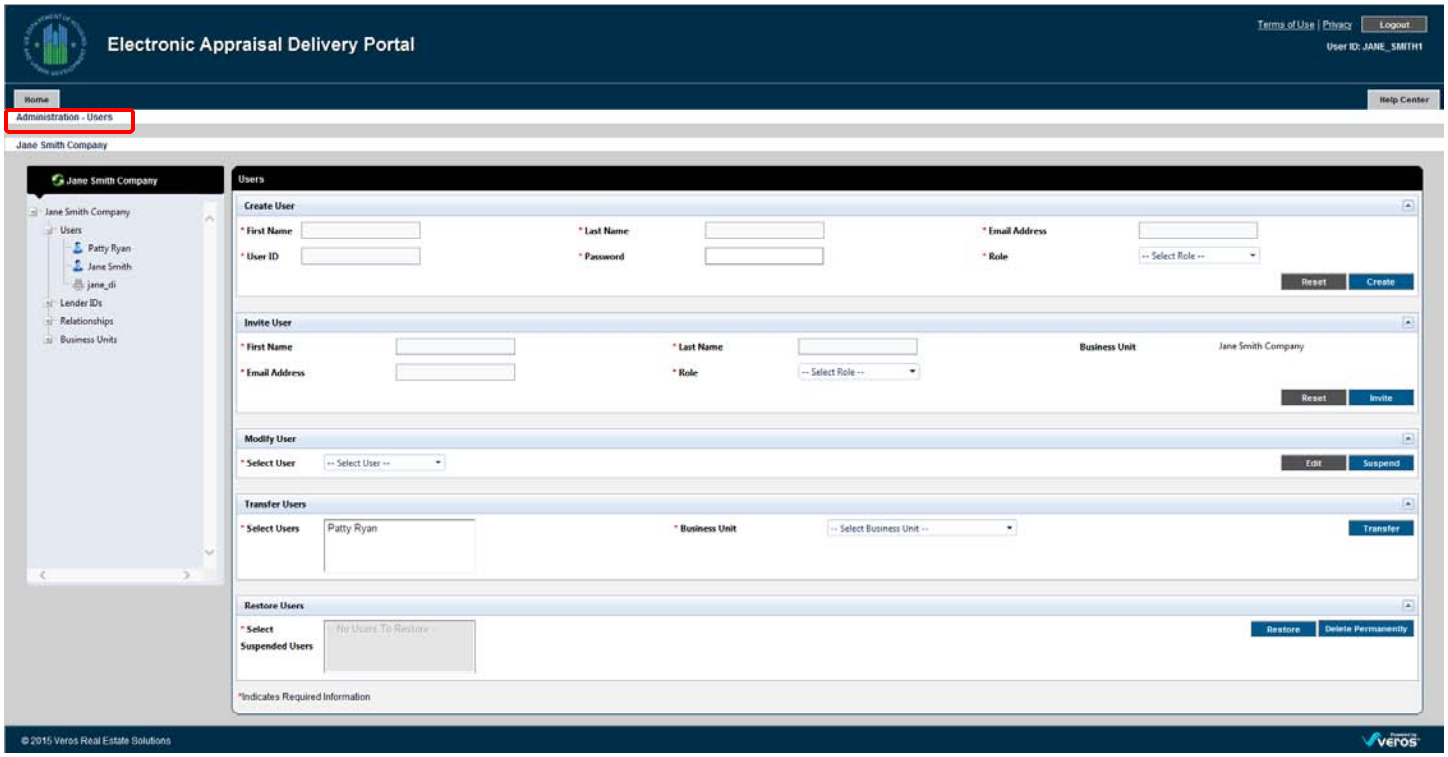
After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.
Note: *Click the ⊞ sign to display the list of users assigned to that business unit*.



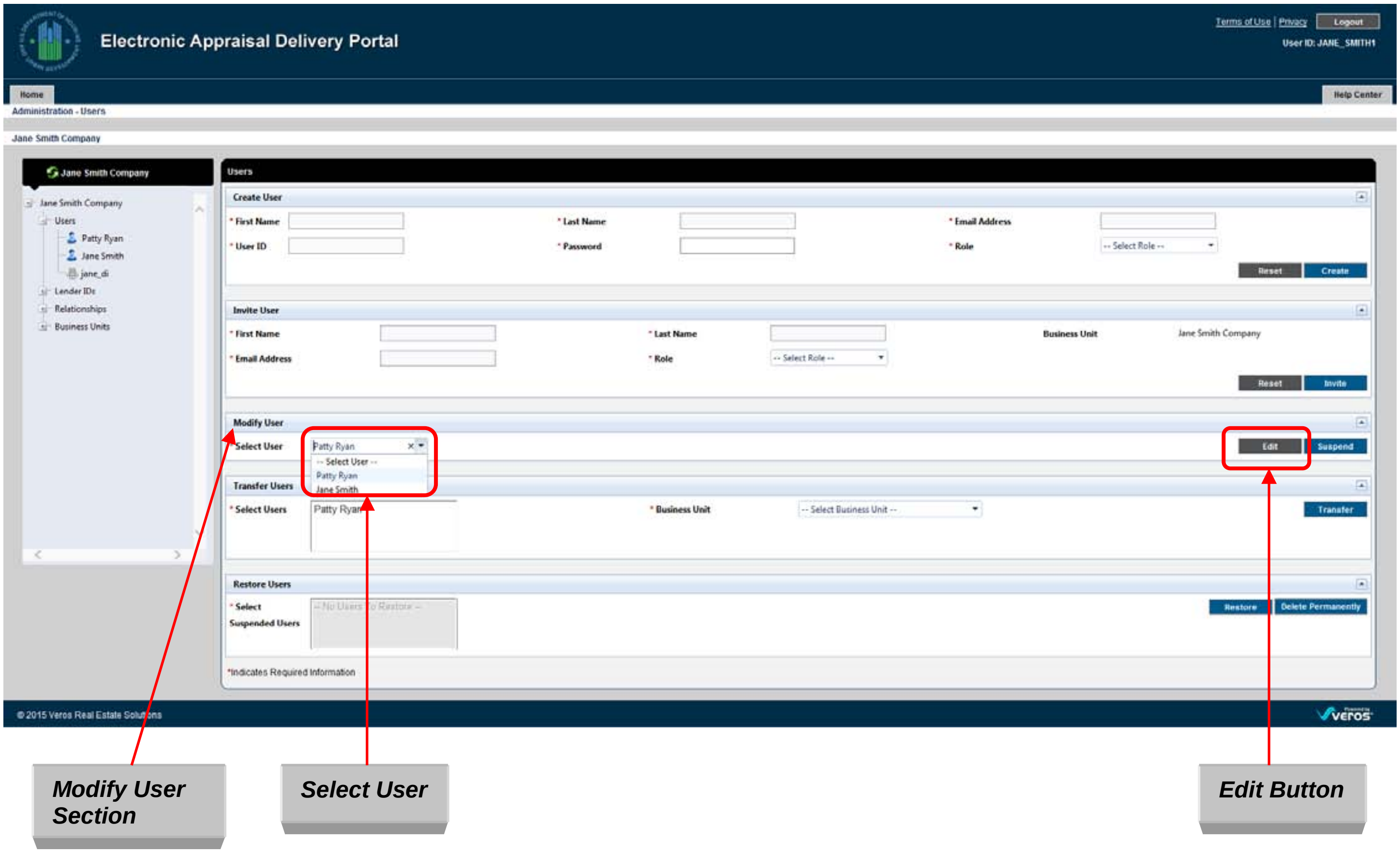
After you select ***Users*** from the left navigation bar, the ***Administration – Users*** page appears.



The ***Administration – Users*** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

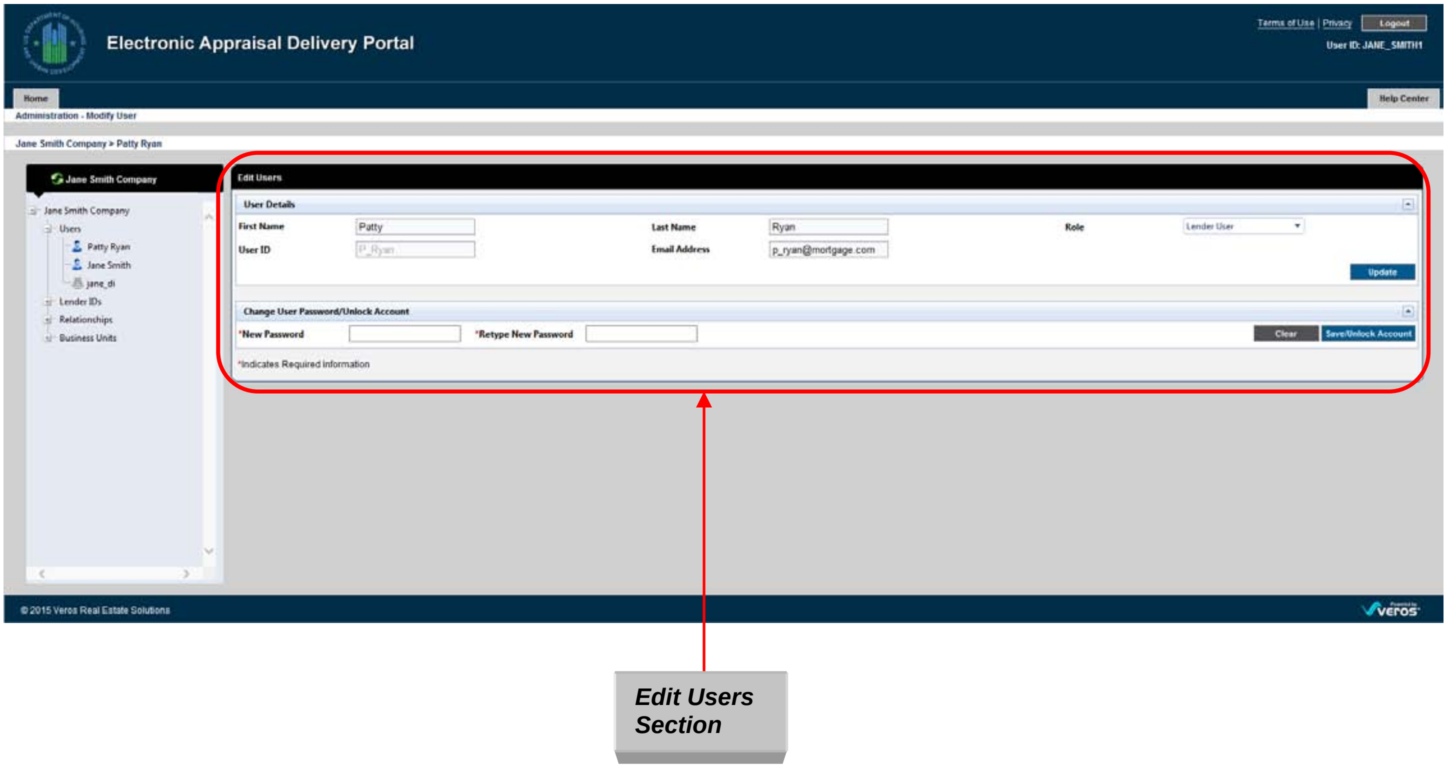
The focus of this section is changing a user's role under ***Modify User***.

3. From the ***Administration – Users*** page, locate the ***Modify User*** section. In the ***Select User*** dropdown, select the user you wish to edit.

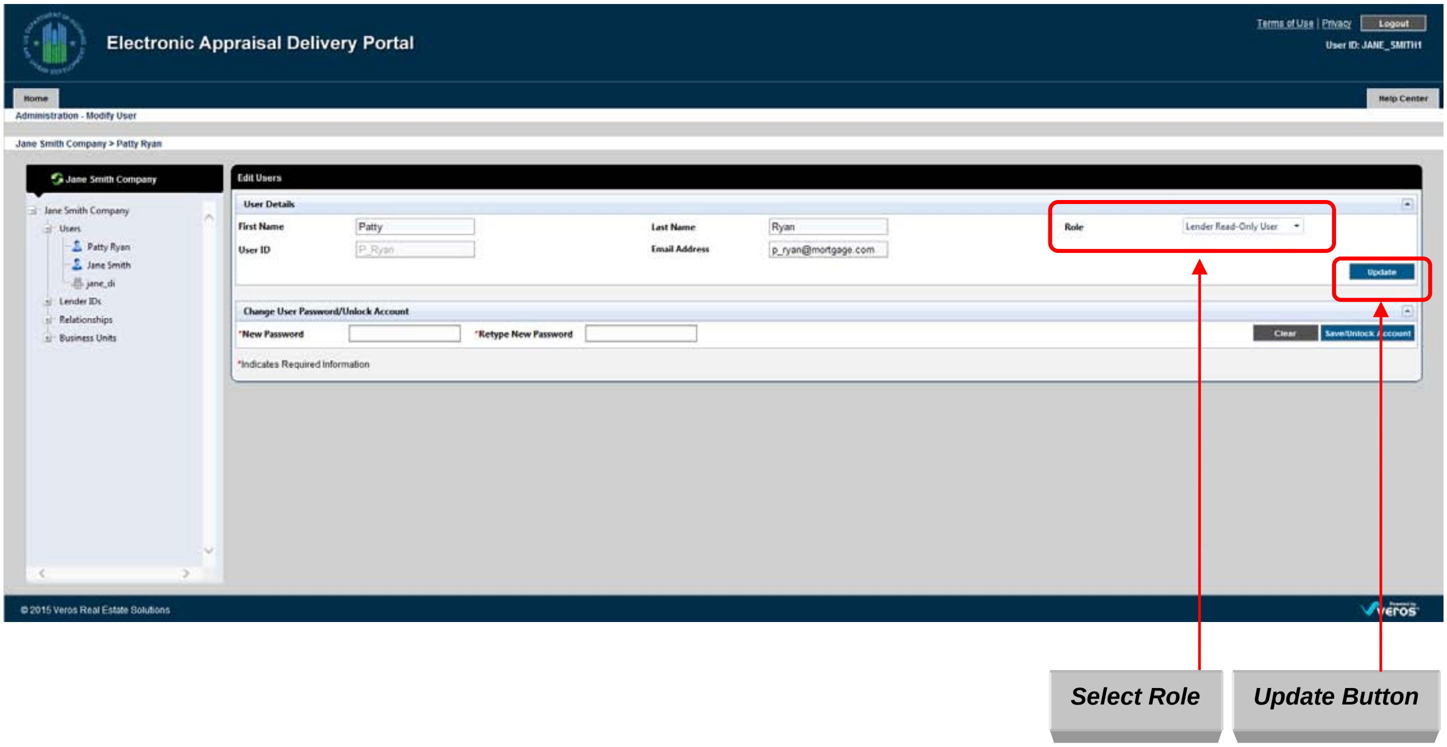


Click ***Edit***.

After you click ***Edit***, the ***Edit Users*** page appears. The user's name, User ID, email address and current role are listed.

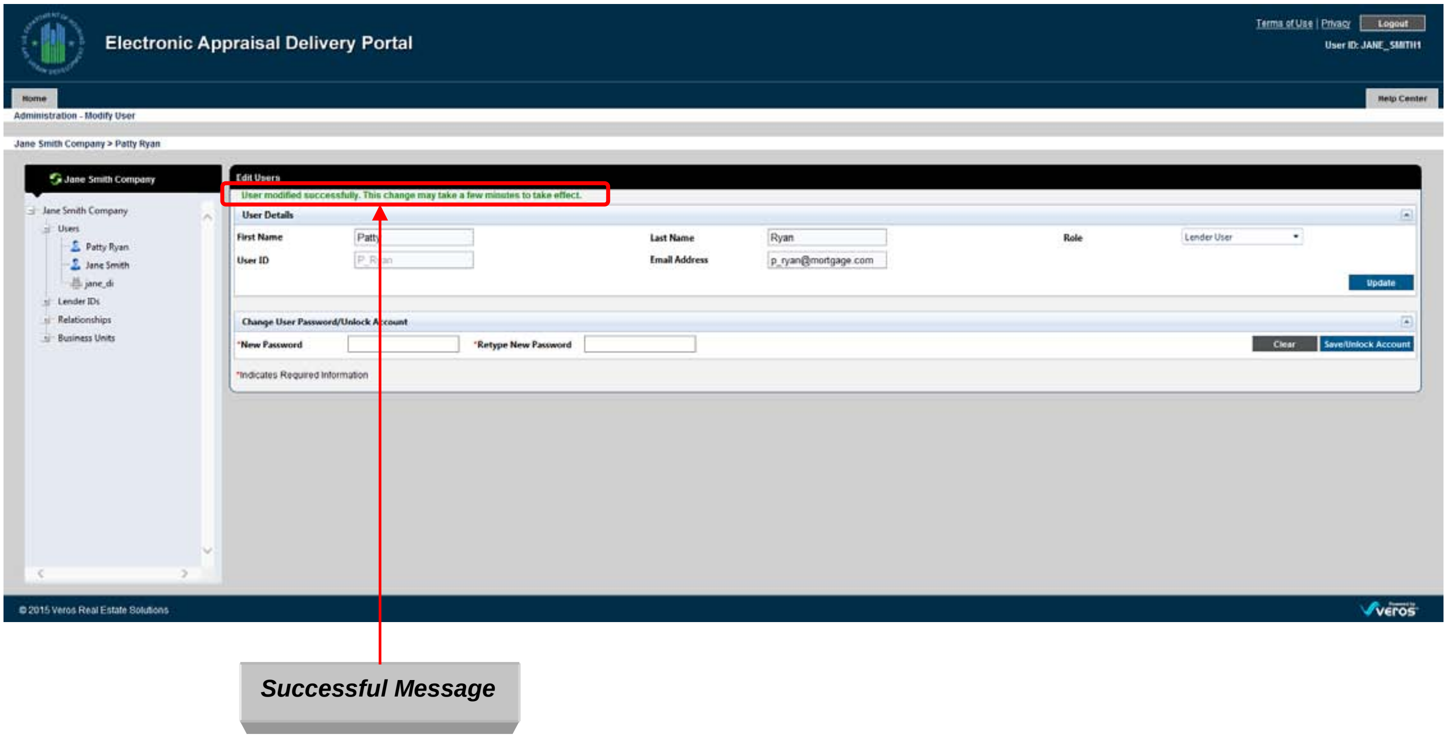


4. To change a user's role, select the new role from the ***Role*** dropdown.



Click ***Update***.

After you click ***Update***, a User modified successfully message appears.



The user receives an email from ead-noreply@veros.com notifying them of their changed user role.

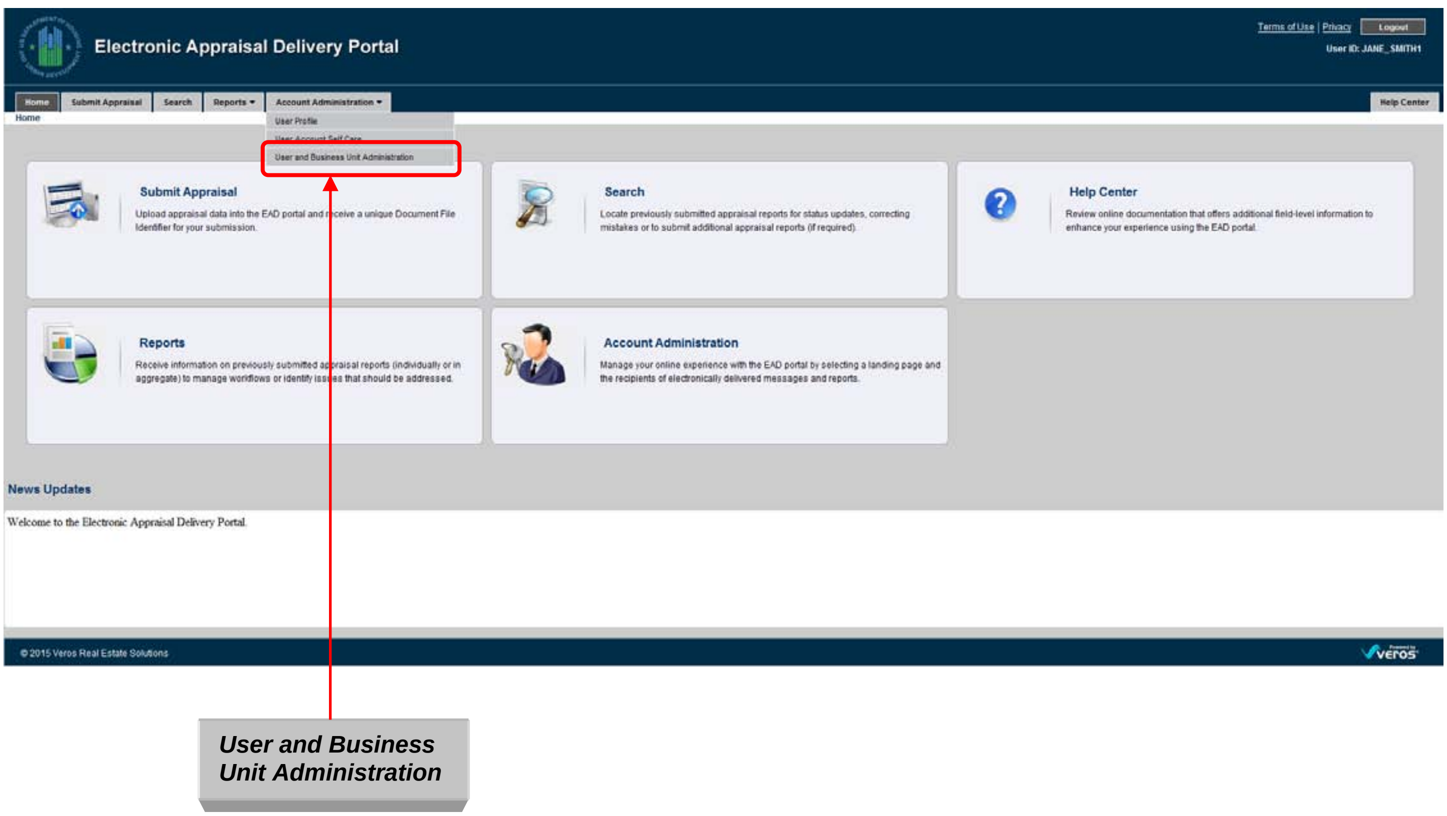
3.5 Changing Passwords/Unlocking a User Account

This functionality allows you to change a user's password for security reasons and for forgotten passwords. It also enables you to unlock a user account when a user account is locked after 3 failed password attempts.

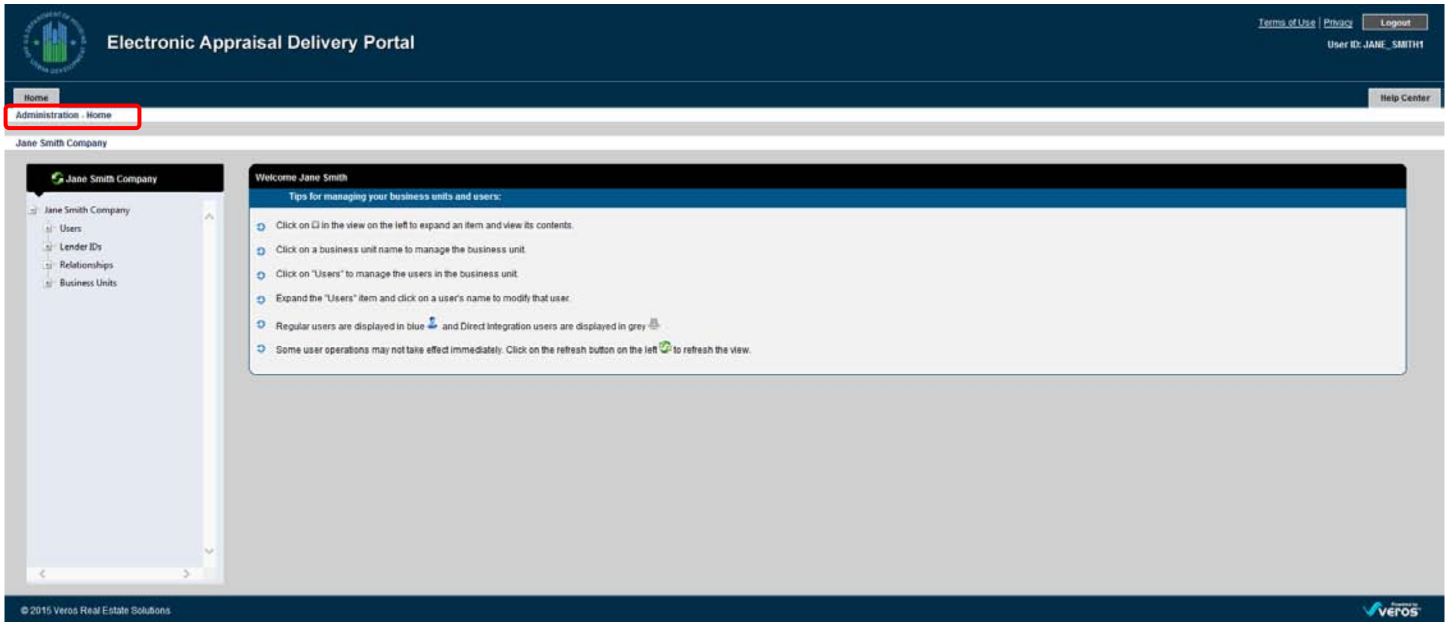
Once you change a password, you must provide it to the user to enable login. An email notification from ead-noreply@veros.com is sent telling the user that their password has changed, but does not provide the new password. After logging in with the new temporary password, the user is prompted to create a new secure password after answering the personal challenge questions.

To change a password, follow these steps:

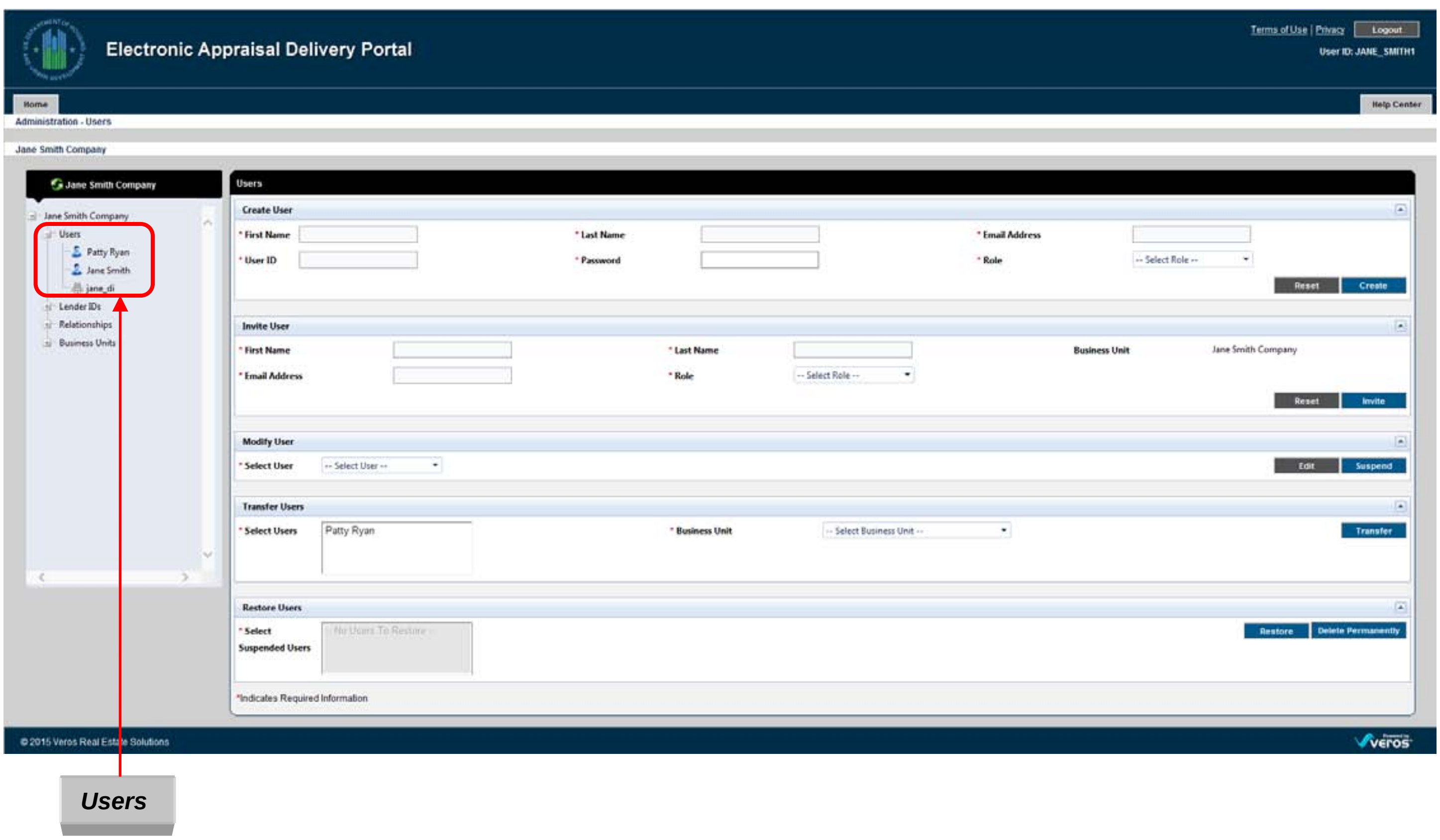
1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



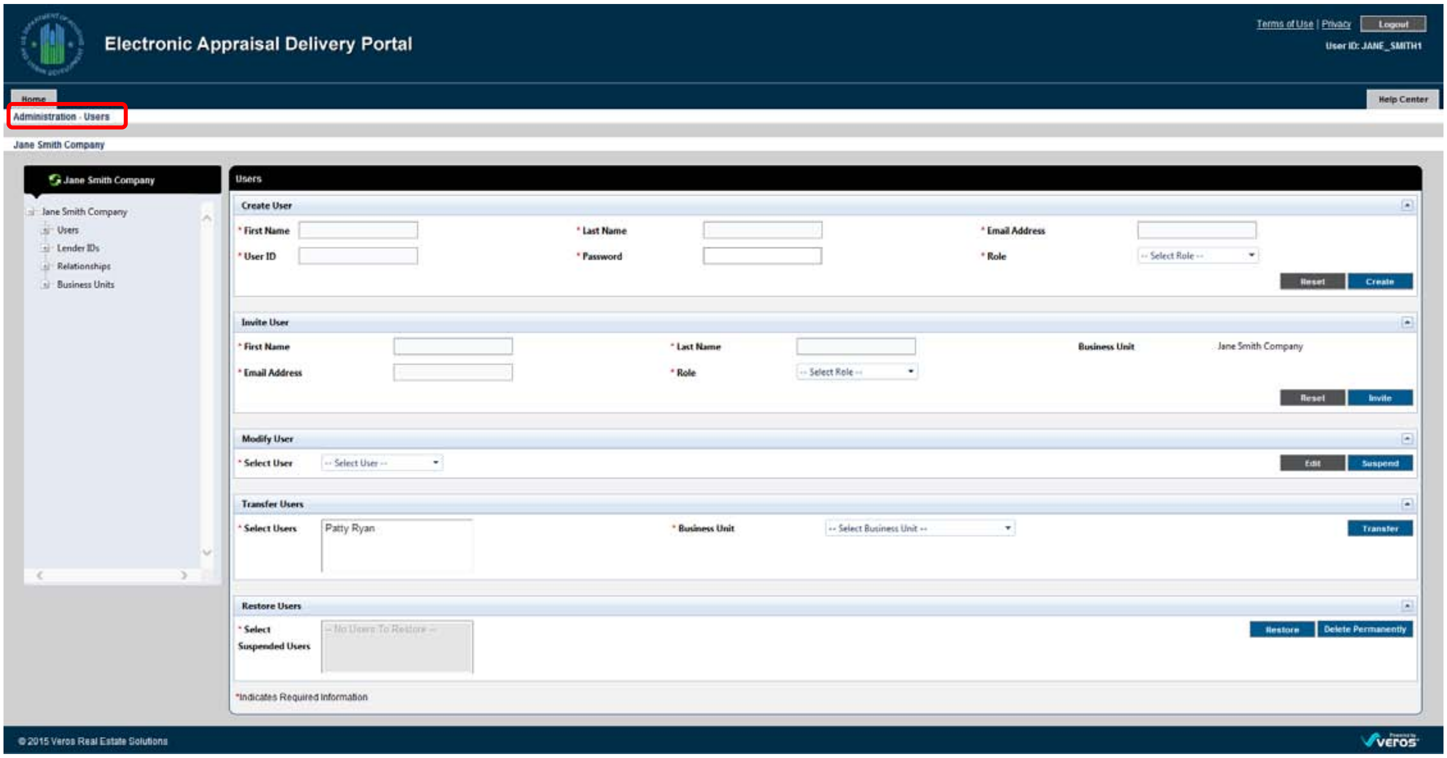
After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.
   Note: *Click the ⊞ sign to display the list of users assigned to that business unit*.



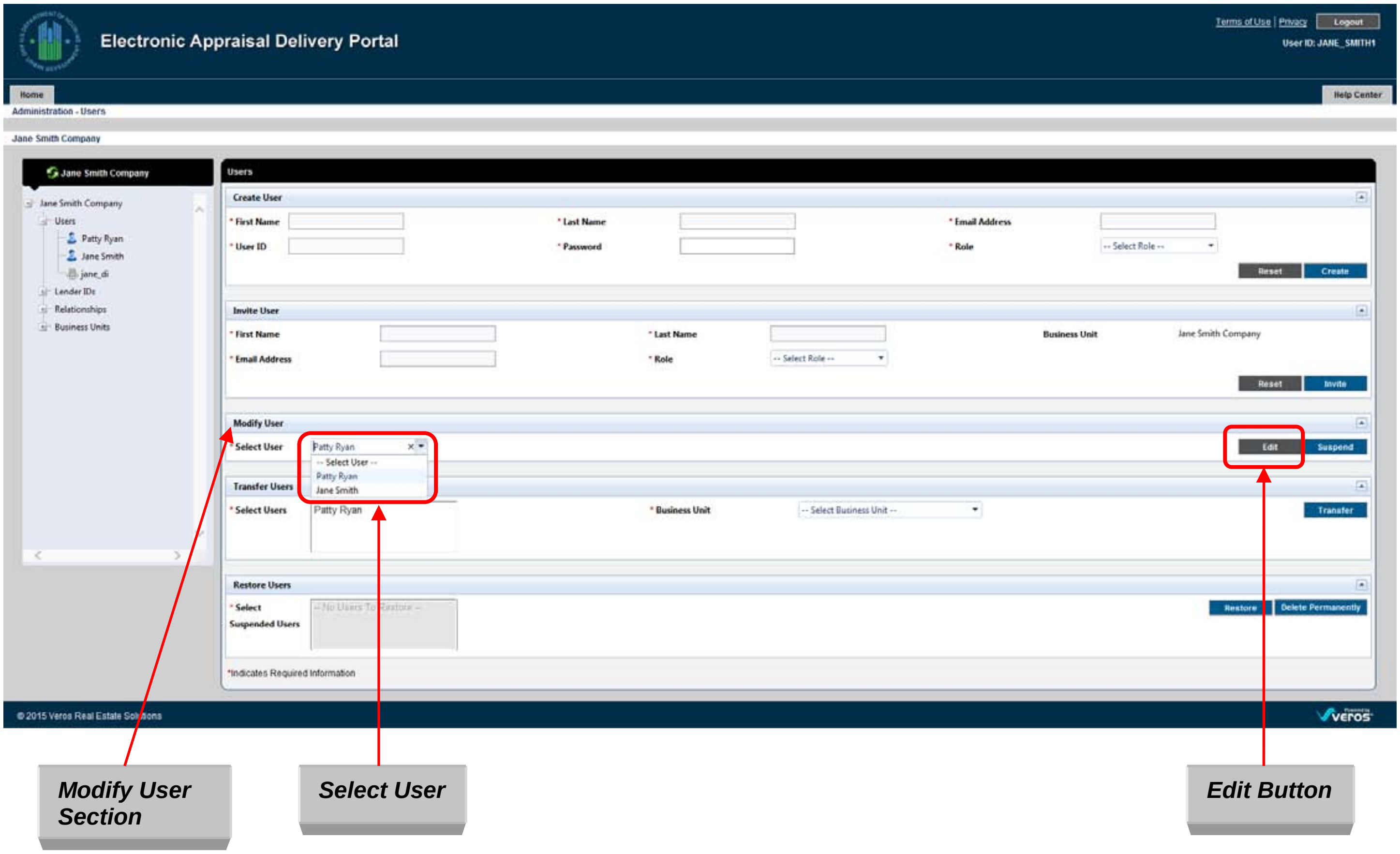
After you select ***Users*** from the left navigation bar, the ***Administration – Users*** page appears.



The ***Administration – Users*** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

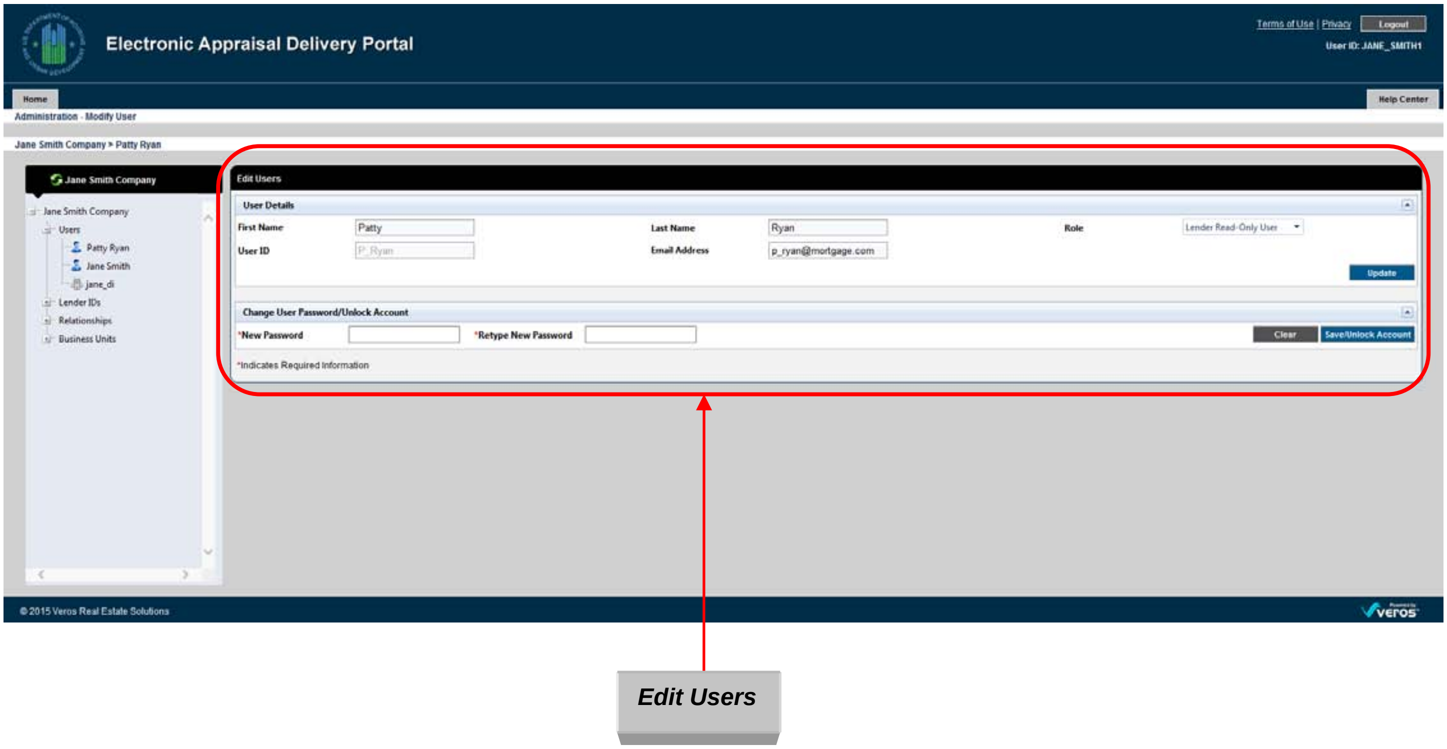
The focus of this section is changing a user's password under ***Modify User***.

3. From the ***Administration – Users*** page, locate the ***Modify User*** section. In the Select User dropdown, select the user you wish to edit.

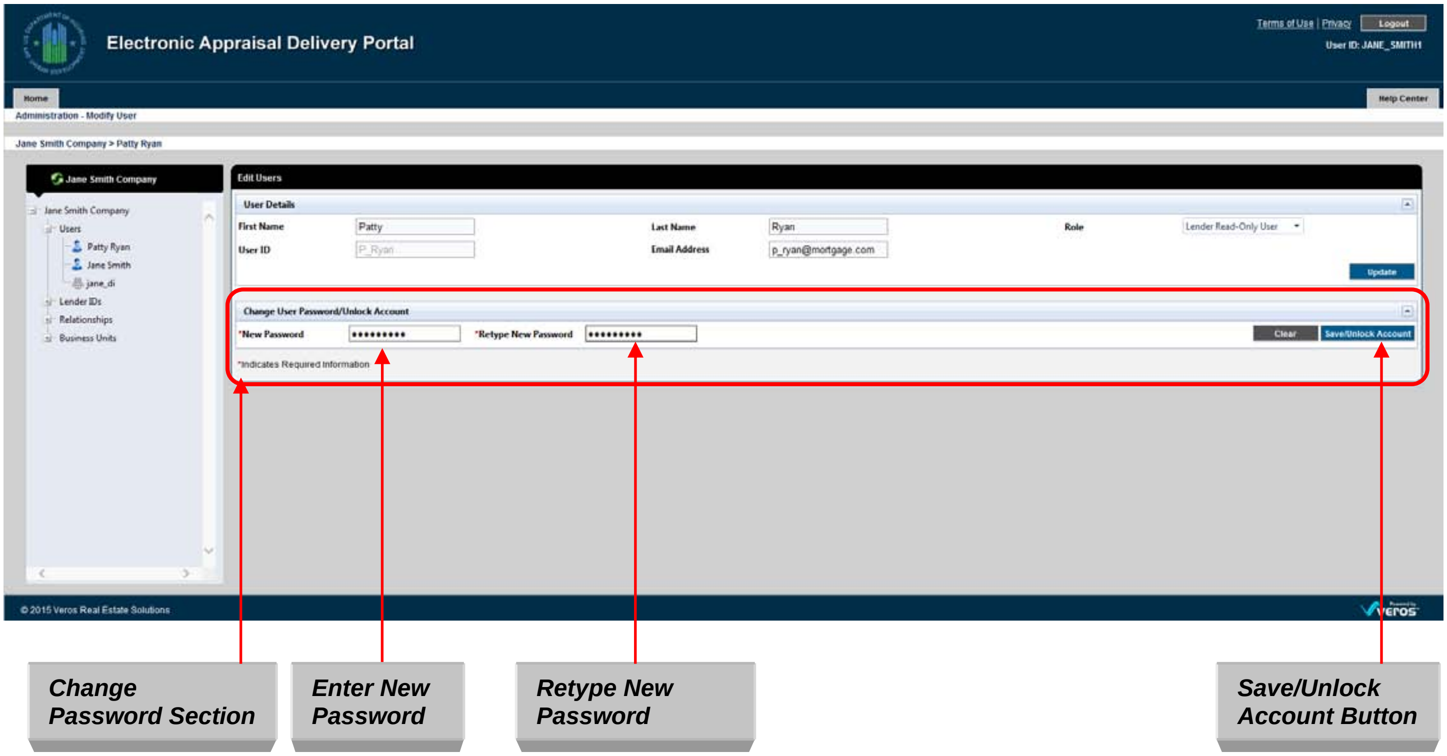


Click ***Edit.***

After you click ***Edit***, the ***Edit Users*** page appears. The user's name, User ID, email address, and current role are listed.

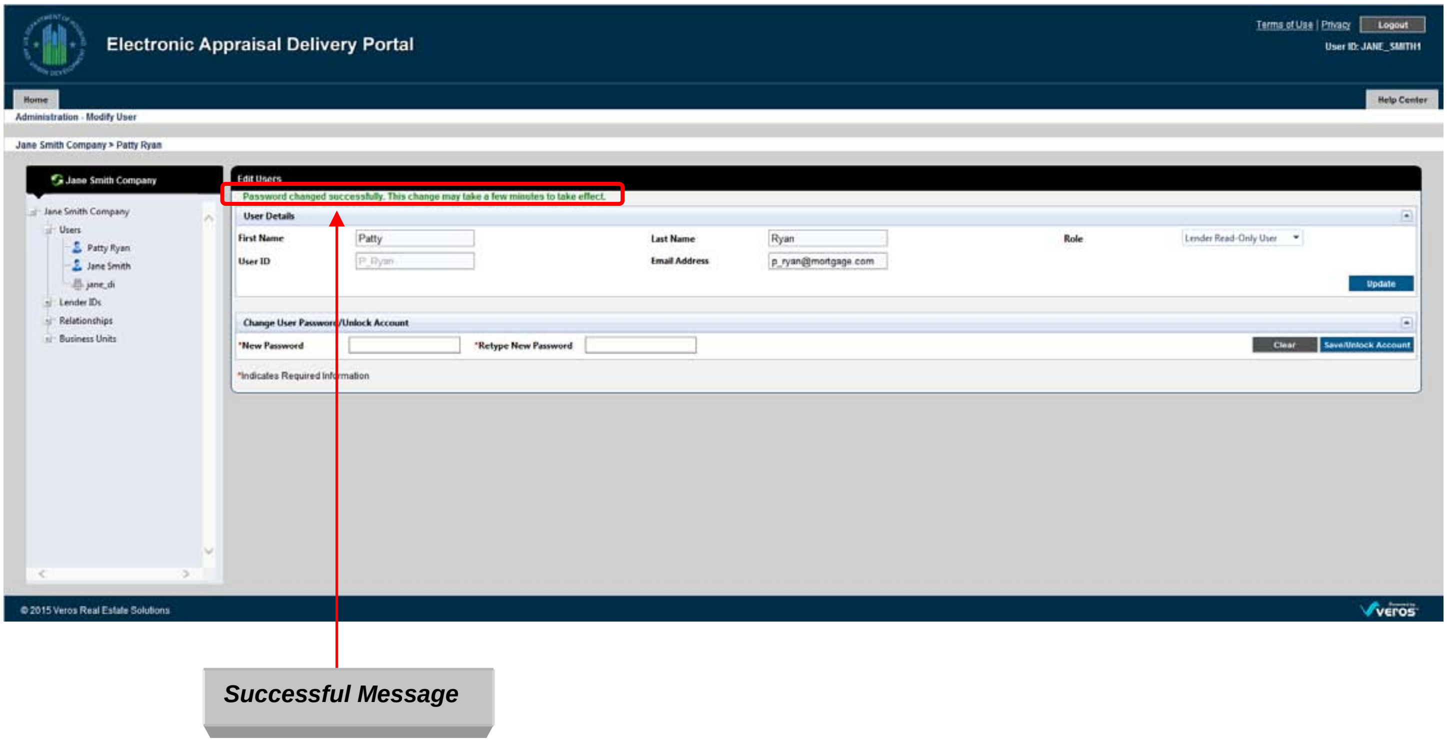


4. From the ***Edit Users*** page, locate the ***Change User Password*** section. Enter a new password in the ***New Password*** field following the Password Criteria listed in ***Appendix A***. Repeat the new password in the ***Retype New Password*** field.



Click ***Save***.

After you click ***Save***, Password changed successfully message appears.



Be sure to provide the user with the password you changed. The EAD portal does not send the temporary password.

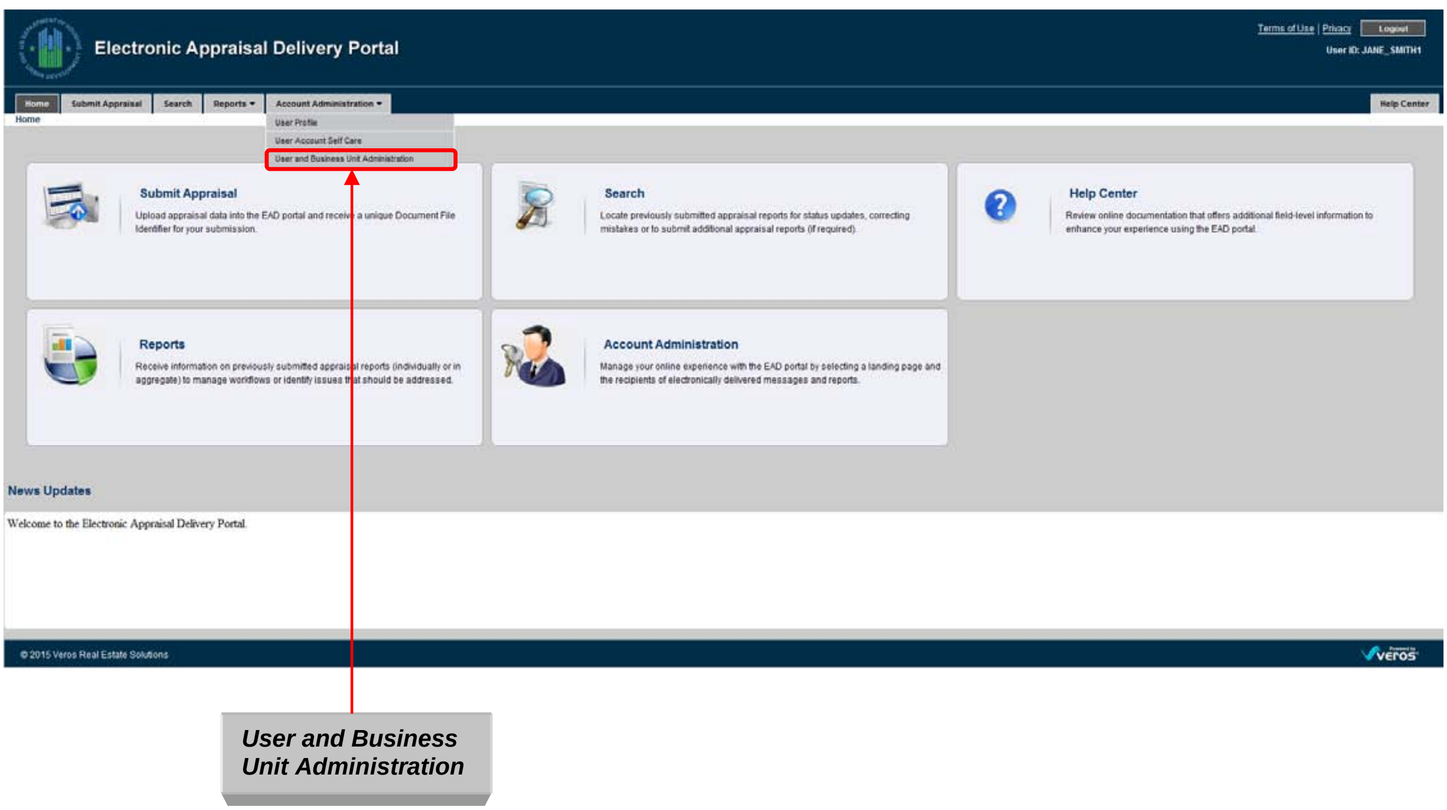
3.6 Suspending users

If necessary, you may suspend a user from the EAD portal. Once suspended, the user can no longer access the EAD portal. Suspended users receive an email notifying them of their suspension from the EAD portal. You may later restore or permanently delete a suspended user in the EAD portal.

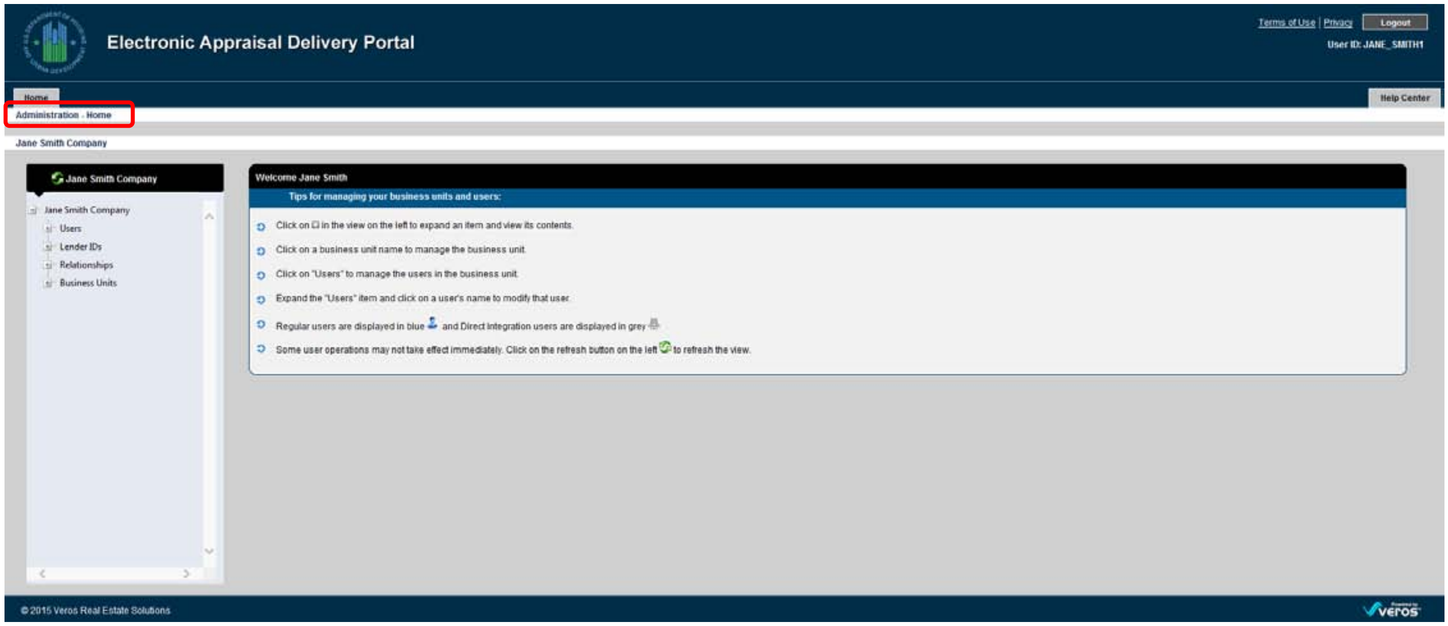
The appraisal data files associated with the suspended users remain available in the EAD portal in the business unit where they were submitted.

To suspend a user, perform the following steps:

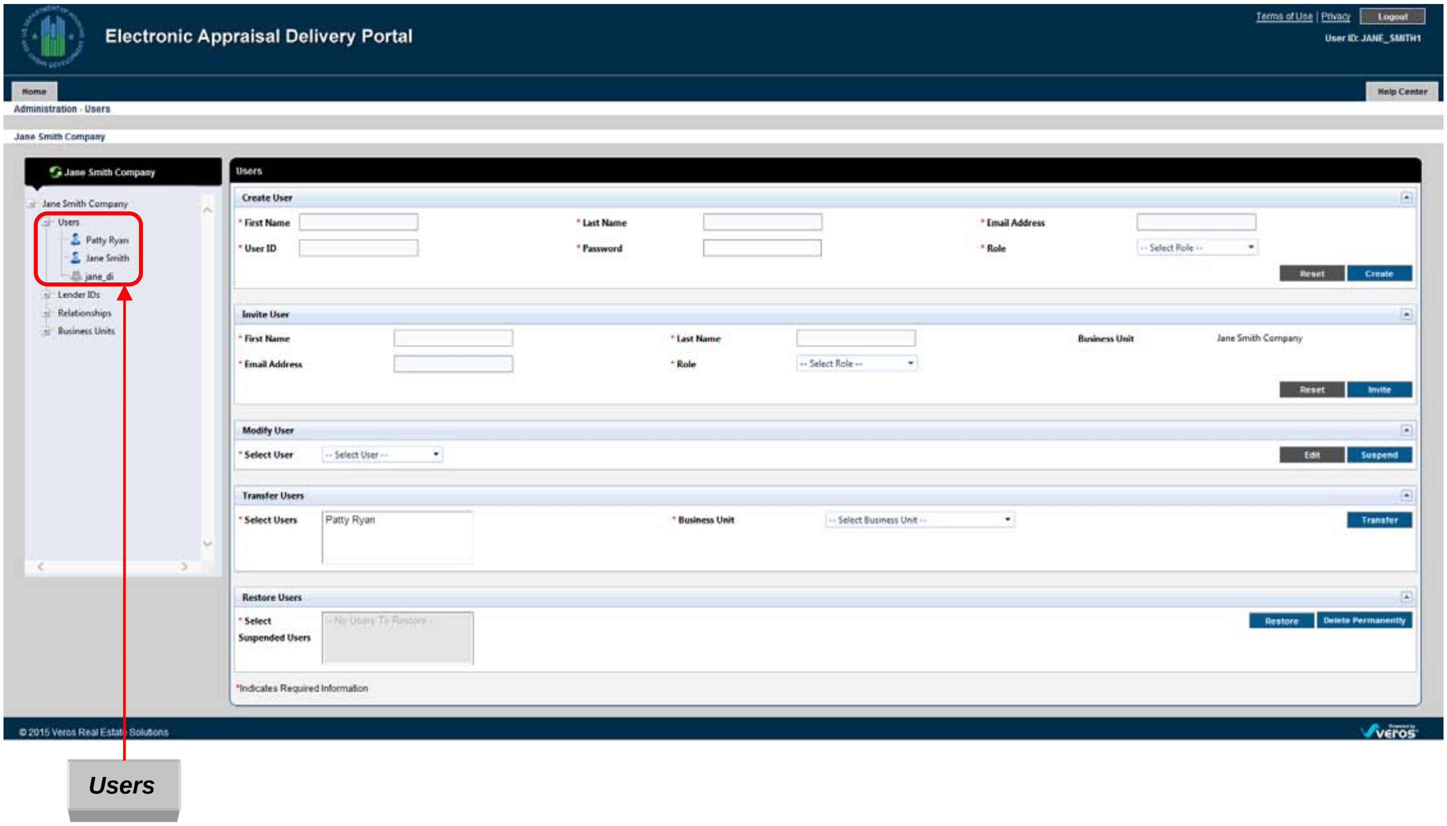
1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



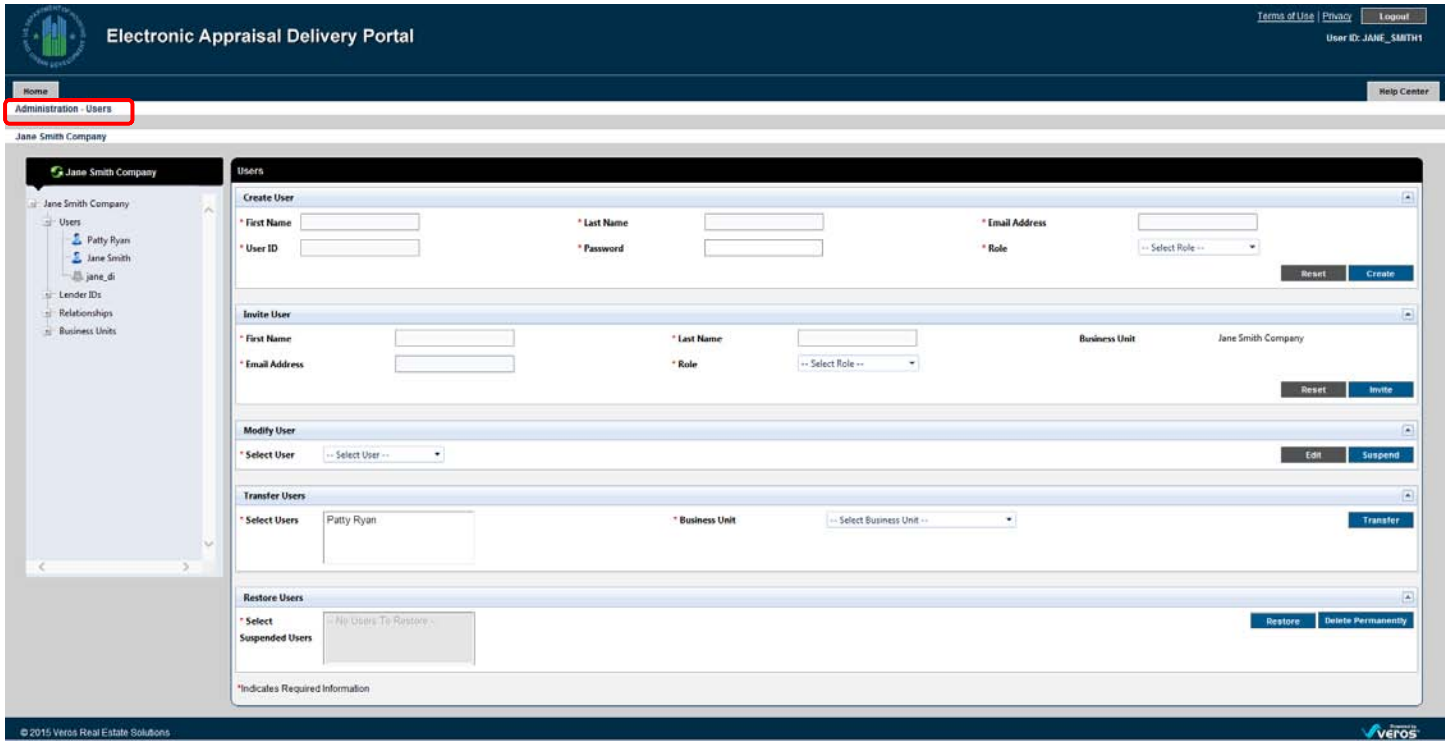
After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.
   Note: *Click the ⊞ sign to display the list of users assigned to that business unit*.



After you select ***Users*** from the left navigation bar, the ***Administration – Users*** page appears.

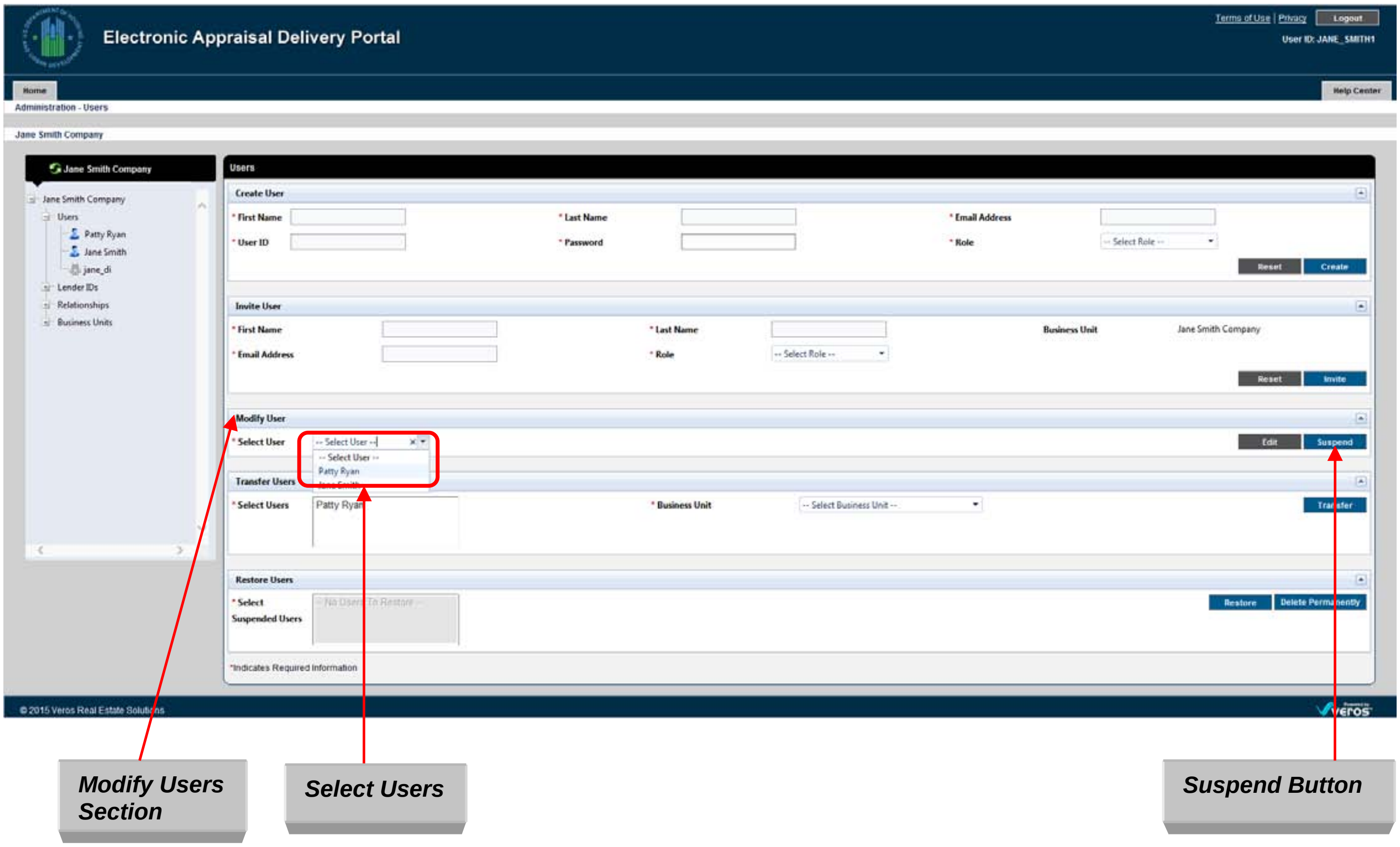


The ***Administration – Users*** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is to suspend a user under ***Modify User***.

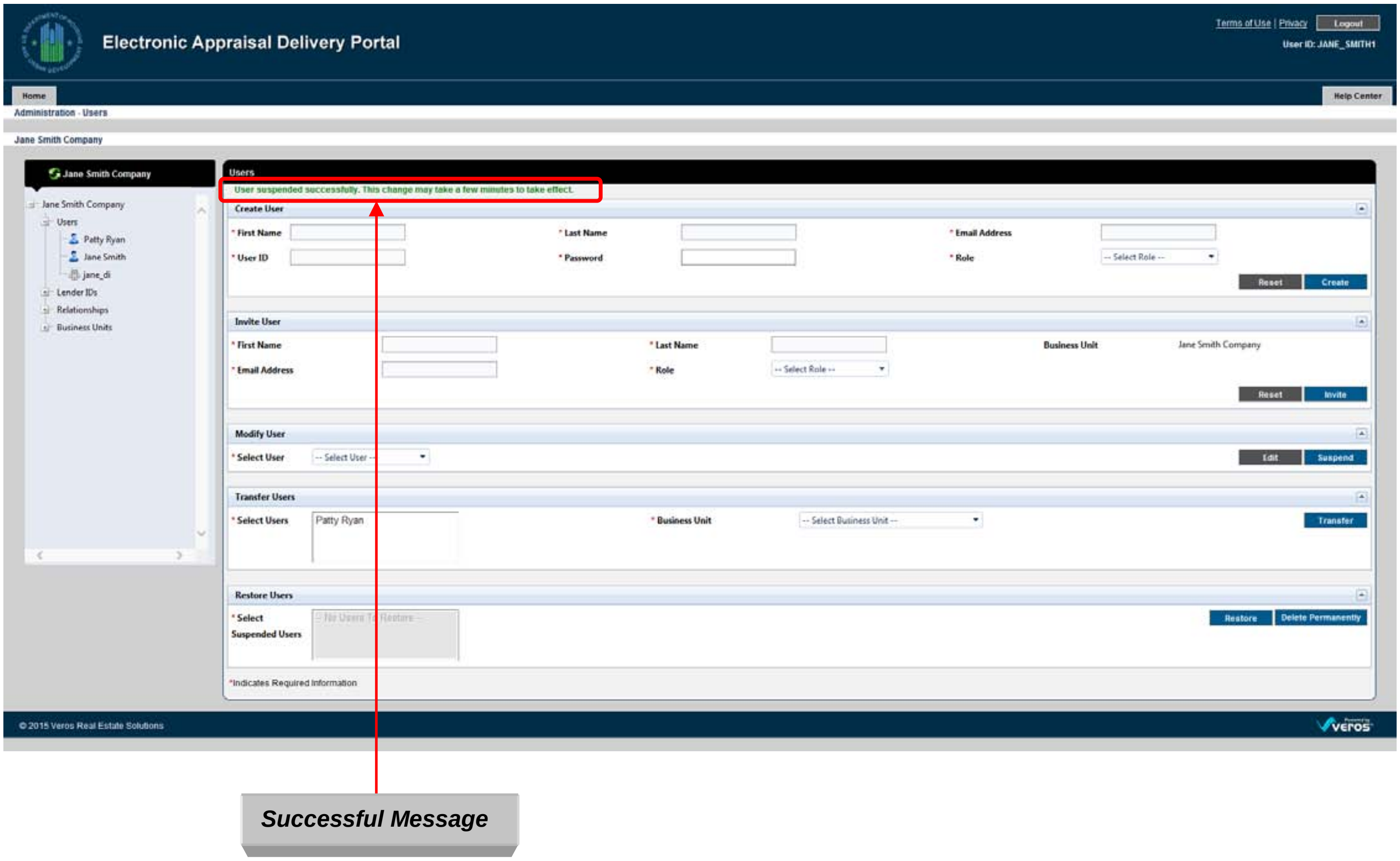
3. From the ***Administration – Users*** page, locate the ***Modify User*** section. In the ***Select User*** dropdown, select the user you wish to ***suspend***.

   NOTE: *Hold down the 'Ctrl' key to highlight more than one user at a time*.



Click ***Suspend***.

After you click ***Suspend***, a User suspended successfully message appears and an email notification is sent from ead-noreply@veros.com to the suspended user.



You can also see the suspended user listed in the ***Select Suspended Users*** field of the Restore Users section after the page is refreshed.

A suspended user cannot access the EAD portal, but you may later restore or permanently delete them in the EAD portal.

3.7 Restoring or Permanently Deleting Users

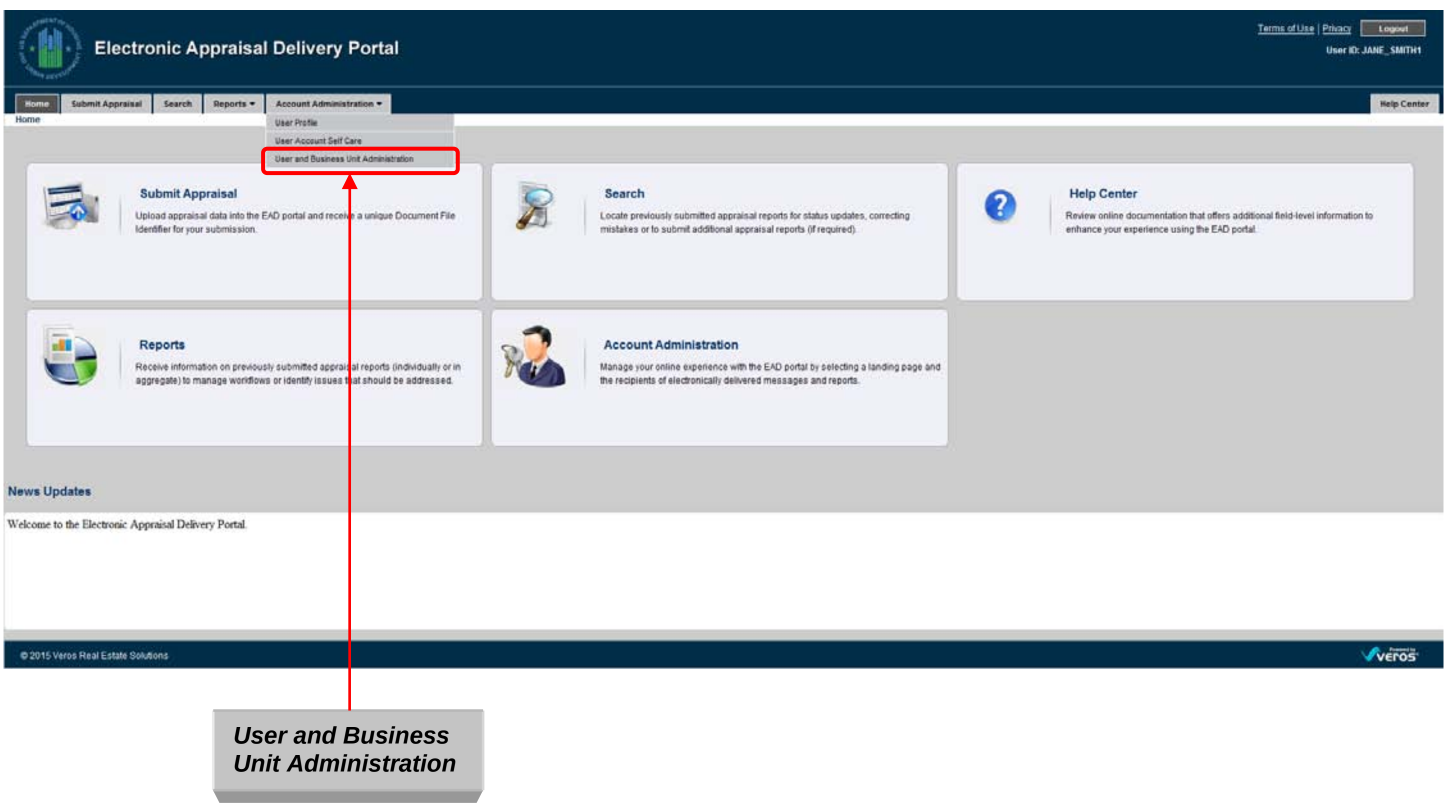
You may restore or permanently delete a suspended user. Restoring a user provides the same access the user had prior to suspension. Once restored, an email notification from ead-noreply@veros.com is sent to the user enabling them to log in to the system again.

Permanently deleting a user removes the user completely from the EAD portal. Once you permanently delete a user, an email notification is sent from ead-noreply@veros.com telling them that they have been permanently removed from the EAD portal.

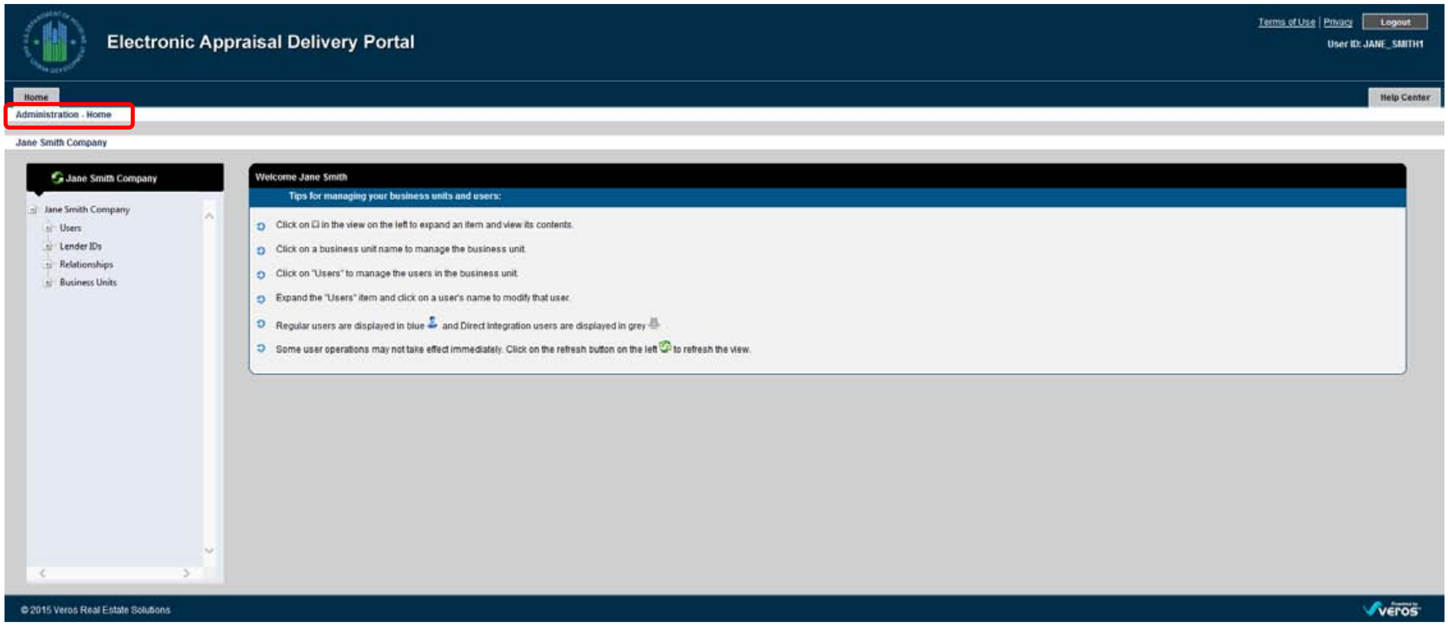
The appraisal data files for users permanently deleted from the EAD portal remain available in the business unit where they were submitted.

To restore or permanently delete a user, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

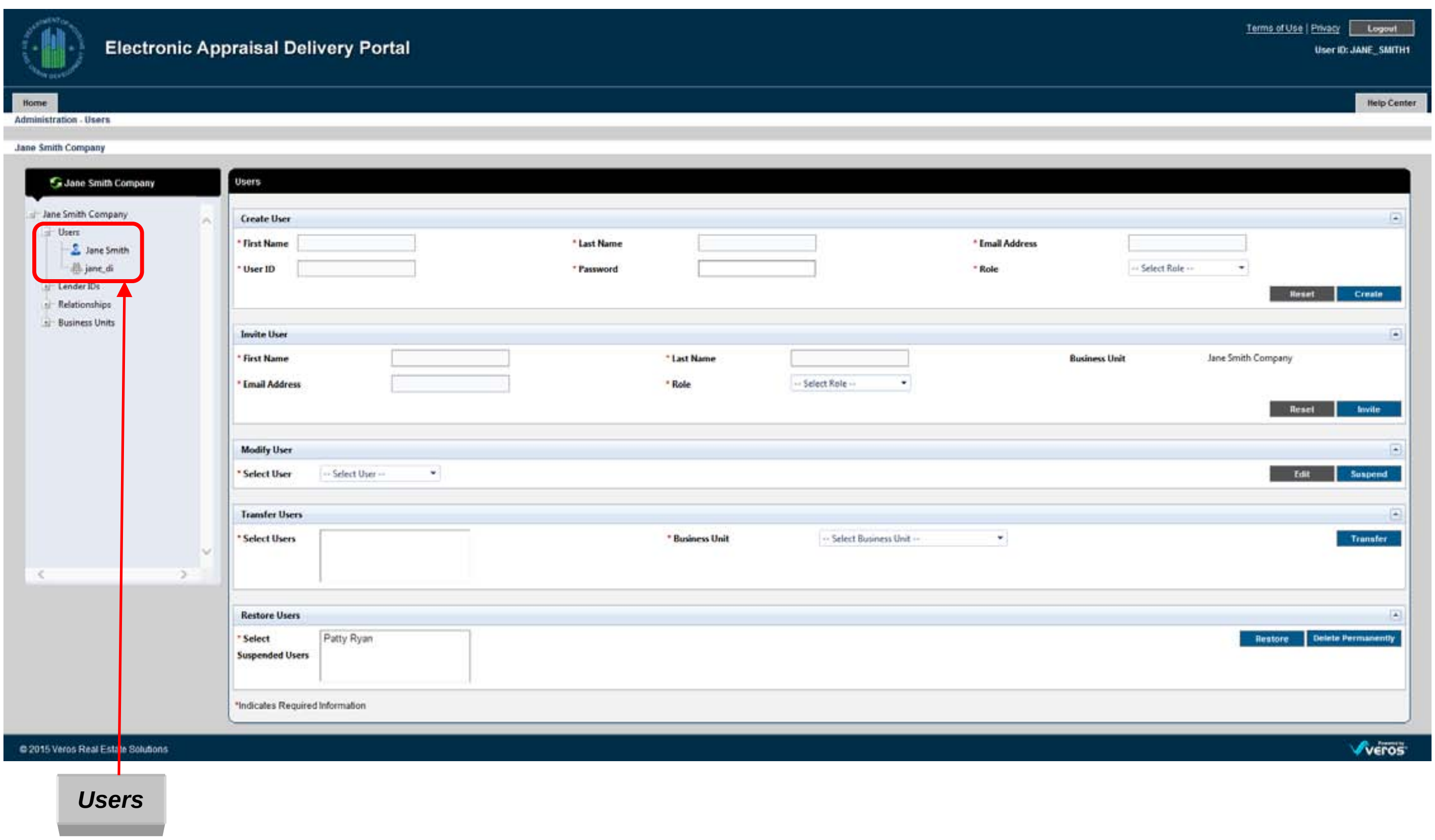


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

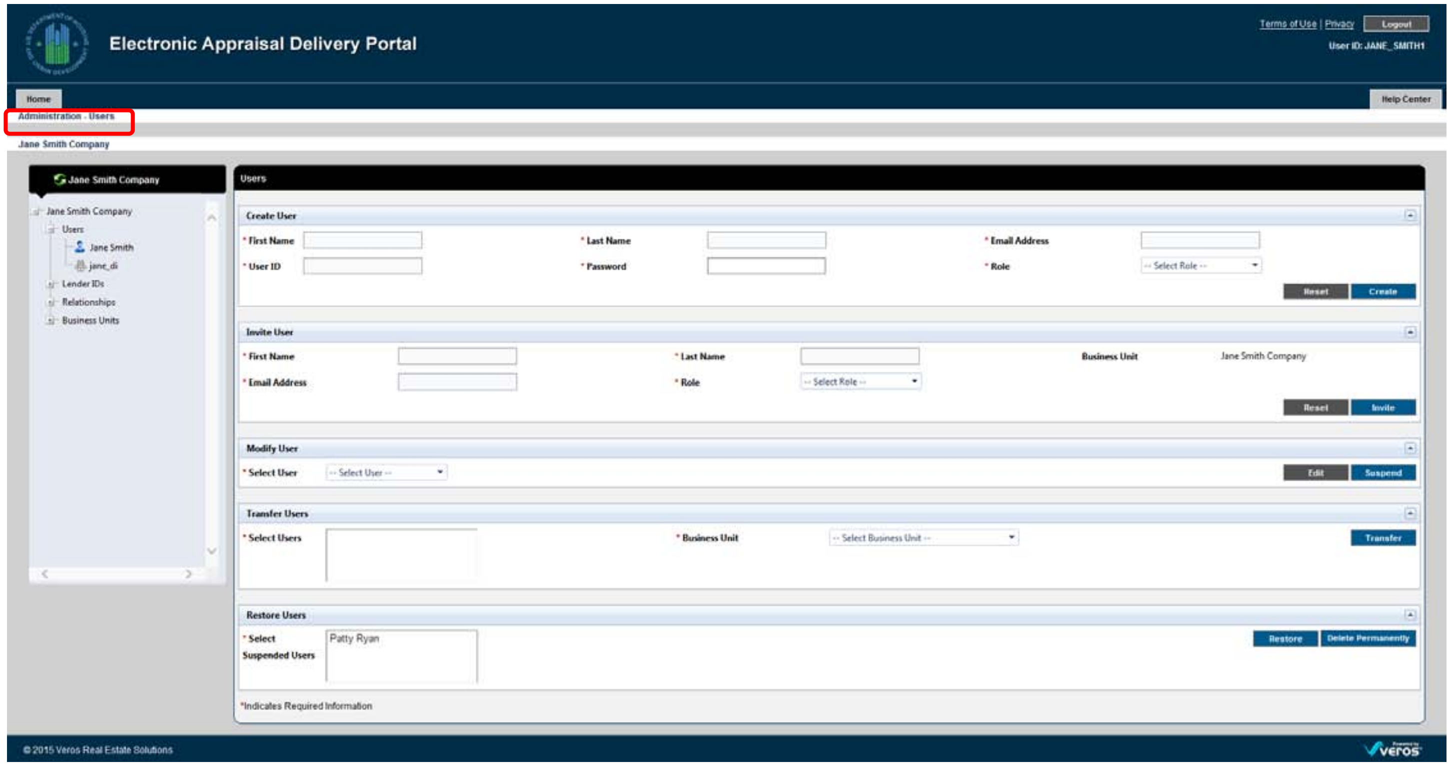


2. From the ***Administration – Home*** page, click ***Users*** in the left navigation bar.

Note: *Click the*  *to display the list of users assigned to that business unit.*



After you select ***Users*** from the left navigation bar, the ***Administration – Users*** page appears.

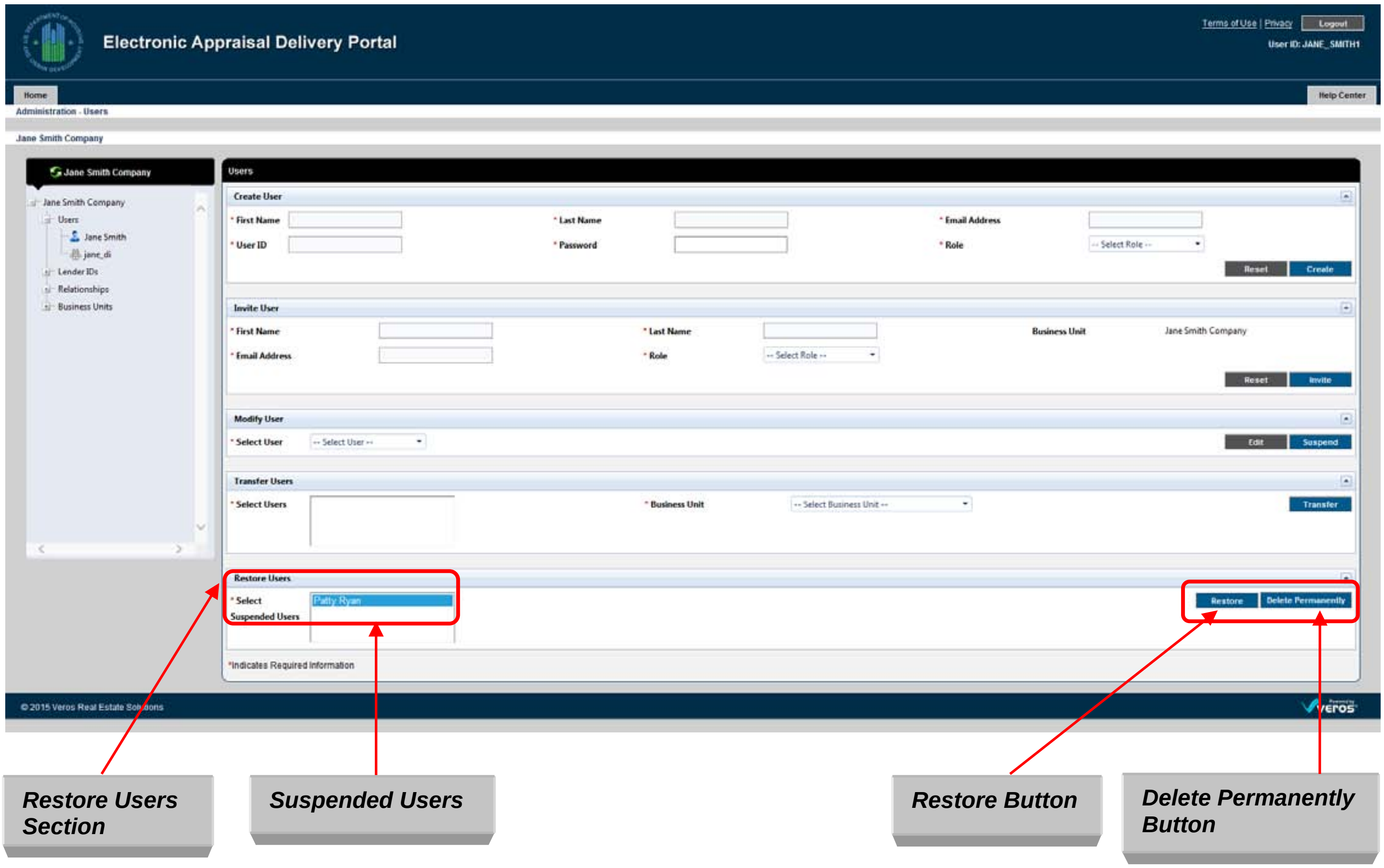


The ***Administration – Users*** allows you to manage the users within a business unit. You can create, invite, modify, transfer, and restore users.

The focus of this section is on the ***Restore Users*** section.

3. From the ***Administration – Users*** page, locate the ***Restore User*** section. From the ***Select Suspended Users*** list, highlight the user you wish to either restore or permanently delete.

NOTE: *Hold down the 'Ctrl' key to highlight more than one user at a time*.

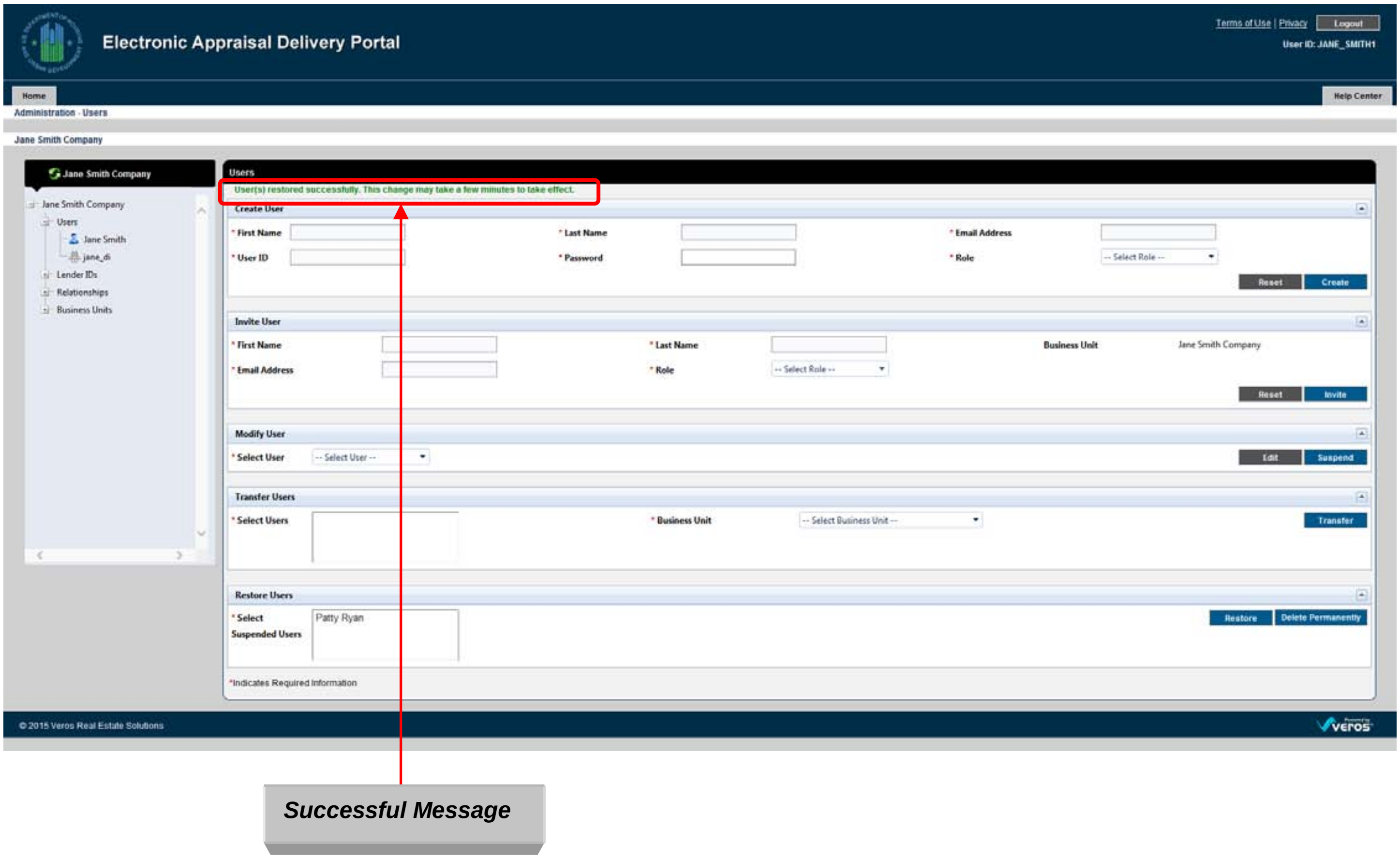


Click ***Restore*** if you want the user to have access to the EAD portal again.

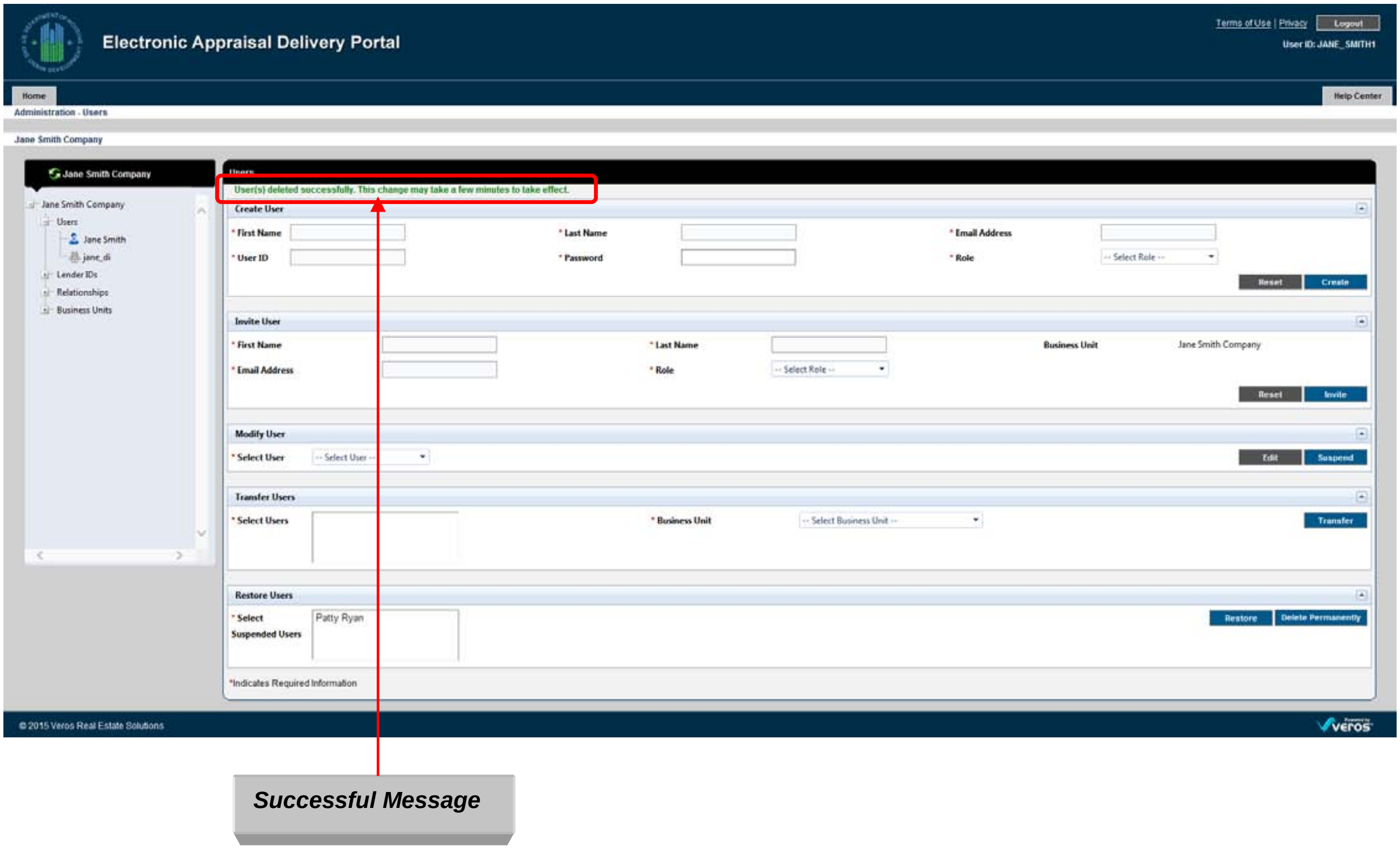
OR

Click ***Delete Permanently*** if you want to completely remove the user from the EAD portal.

After you click ***Restore,*** User(s) restored successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they now have access to the EAD portal.



After you click ***Delete Permanently***, User(s) deleted successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they were permanently deleted from the EAD portal.



4 Managing Lender Agents

The focus of this section is on managing lender agents, which are third-party entities that a lender authorizes to perform functions within the EAD portal, such as uploading the appraisals and evaluating the results.

The topics covered in this section include:

- Lender Agent Relationship Overview
- Creating Relationship with a Lender Agent
    - When to Register a New Lender Agent
- Inviting a Lender Agent
- Updating a Lender Agent Relationship

4.1 Lender Agent Relationship Overview

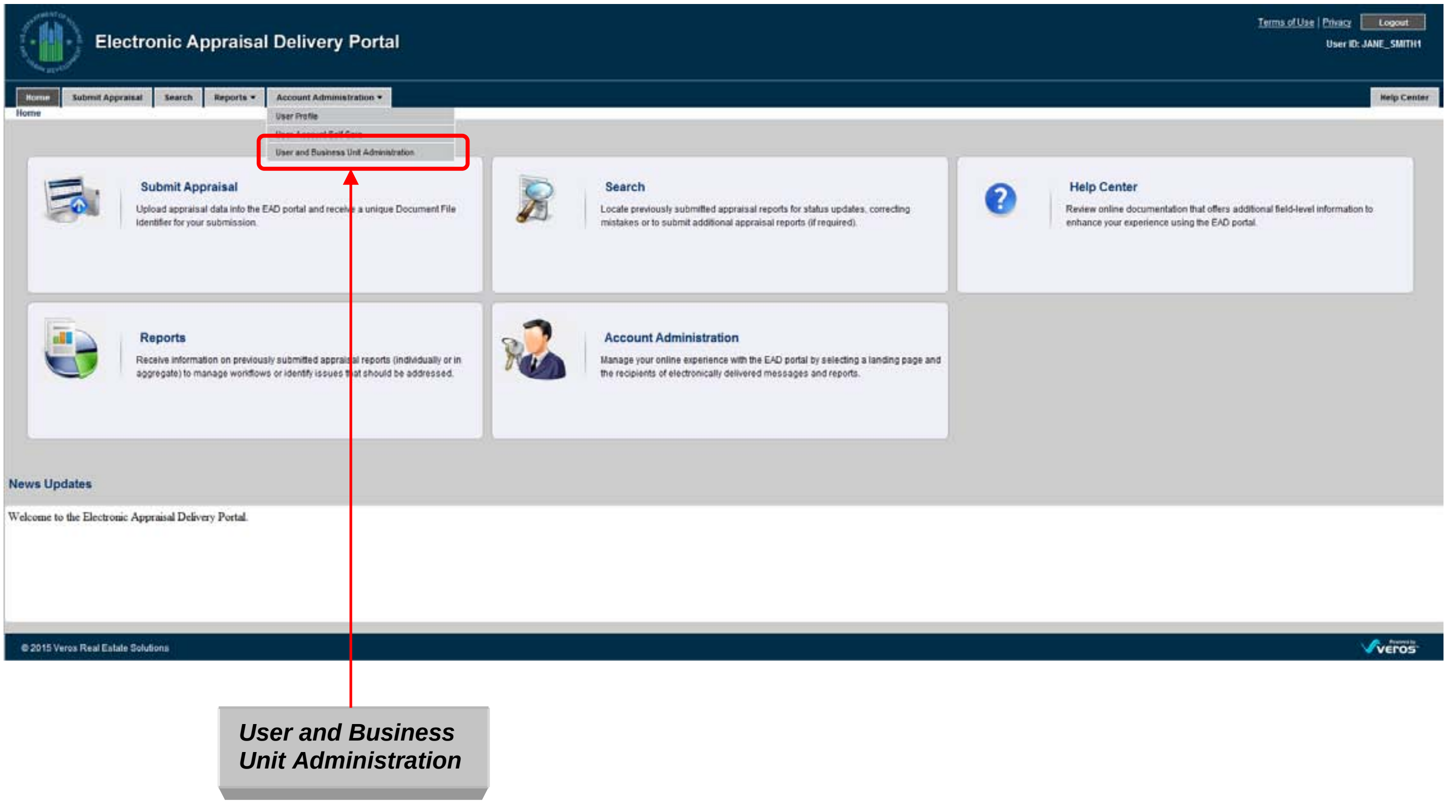
A Lender Agent is a third-party entity that a lender authorizes to perform functions within the EAD portal, such as uploading the appraisals and evaluating the results.
As the Lender Admin, you are responsible for authorizing the lender agents to perform these tasks on behalf of your organization. The appraisal data files submitted by a lender agent on behalf of your organization become part of your business unit structure and can be viewed by the lender and returned in the lender-initiated searches and reports. The lenders may also take actions on these appraisal data files as if they had submitted them directly.

4.2 Creating Relationship with a Lender Agent

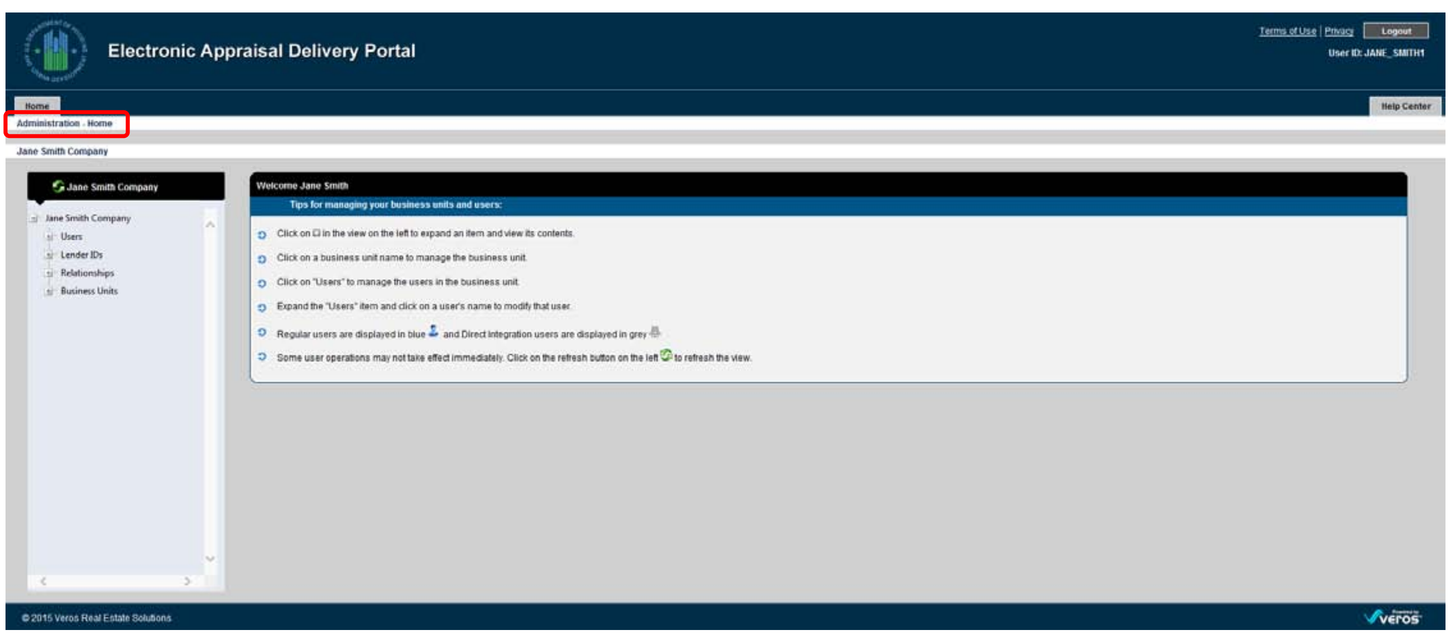
As the Lender Admin, you may need to submit a new ***FHA's Electronic Appraisal Delivery (EAD) Portal Lender Agent Registration Form*** if the Lender Agent is not in the FHA EAD portal. To request an account on behalf of the Lender Agent please refer ***Section 4.2.1***. To determine if you need to request an account on behalf the Lender Agent, please log into the FHA EAD portal and verify that the Lender Agent does not appear in the ***Lender Agent*** dropdown list.

To confirm that the Lender Agent is not in the ***Lender Agent*** list, please log into the FHA EAD portal and follow these steps:

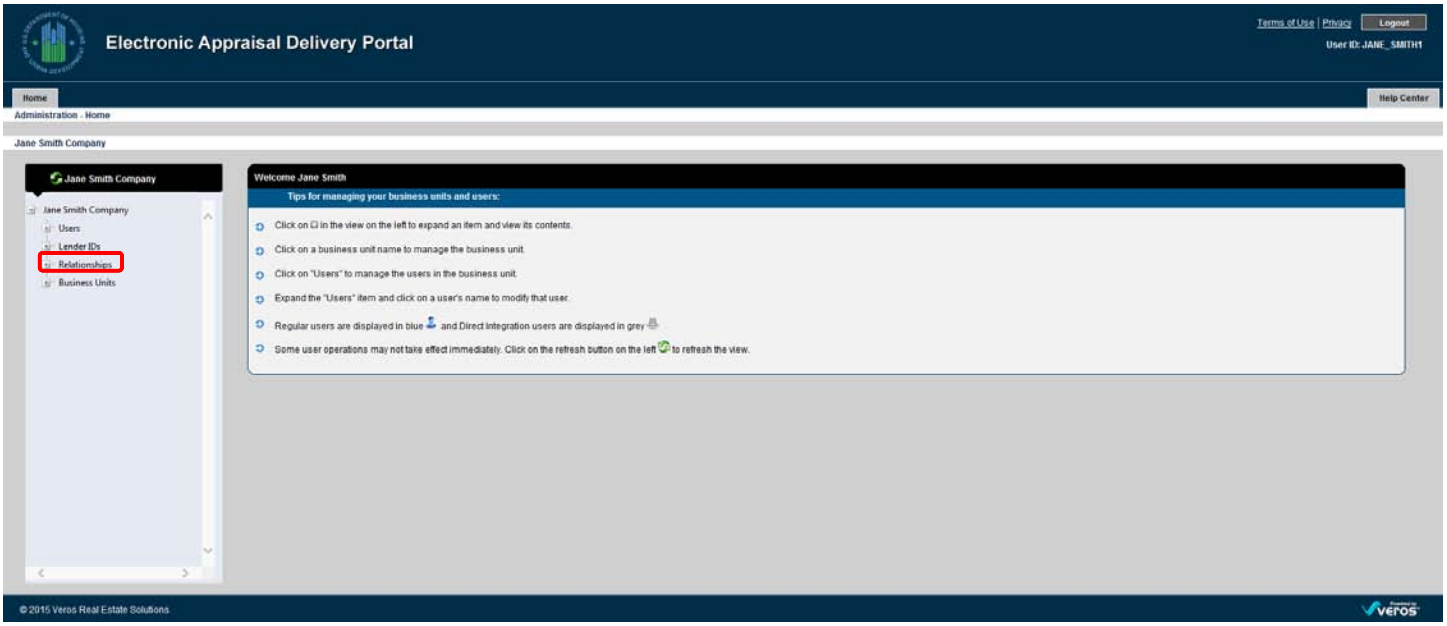
1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.



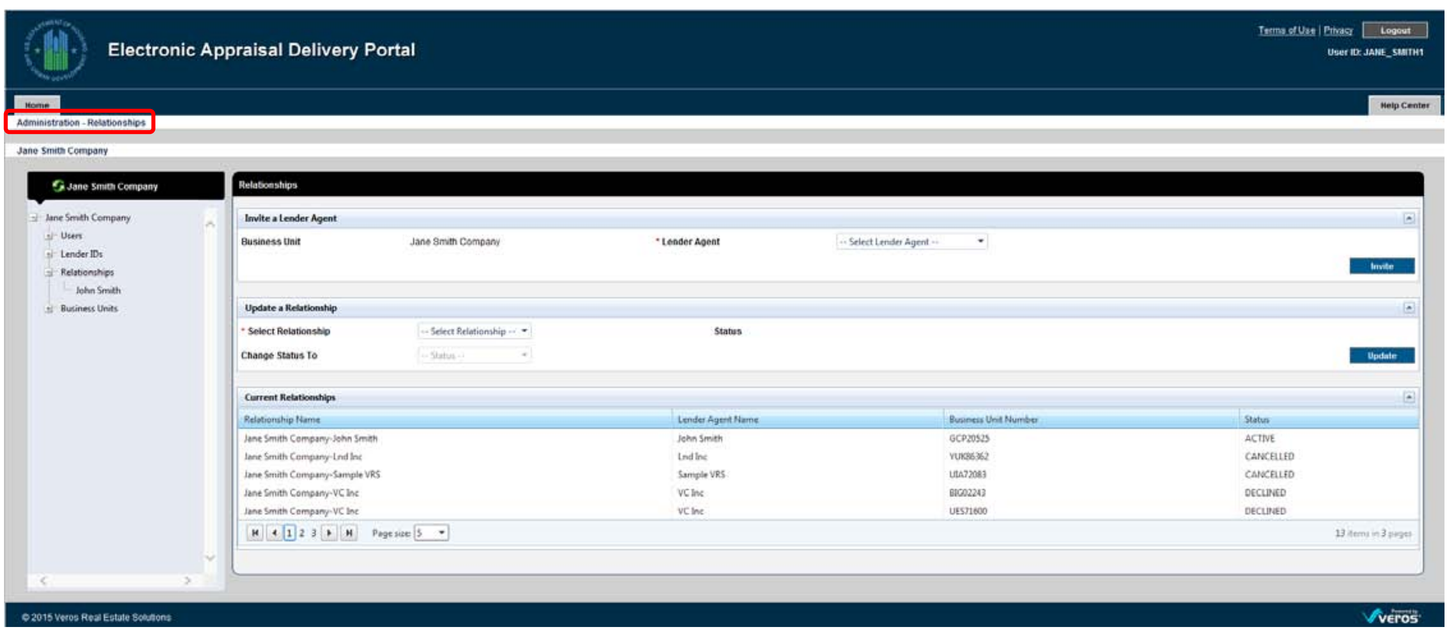
After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



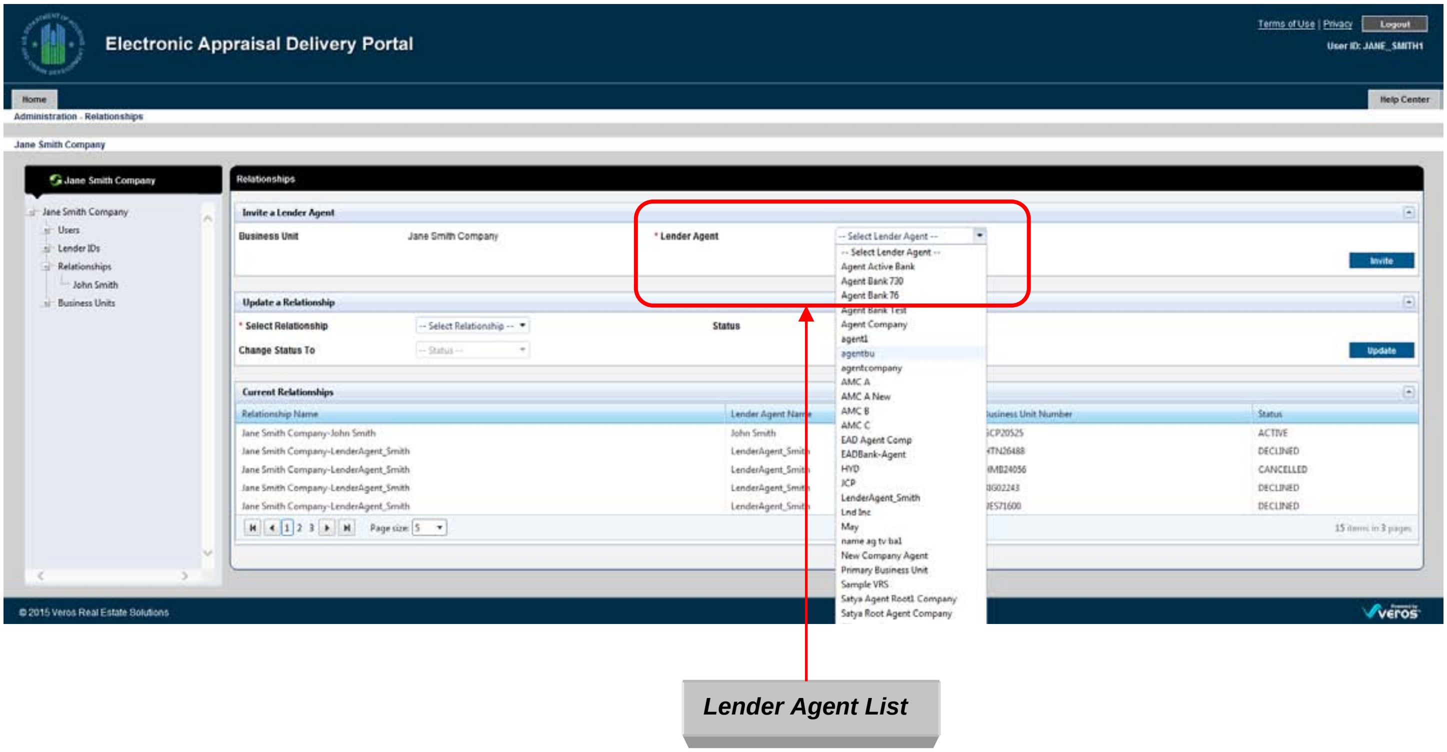
2. From the ***Administration – Home*** page, click ***Relationships*** in the left navigation bar.



After you select ***Relationships*** from the left navigation bar, the ***Administration - Relationships*** page appears.



3. From the ***Administration - Relationships*** page, click on the ***Lender Agent*** dropdown to view the list of registered the Lender Agents.



If the Lender Agent is in the ***Lender Agent*** dropdown list, please go to ***Section 4.3 Inviting a Lender Agent.***

If the Lender Agent is not in the ***Lender Agent*** dropdown, please go to ***Section 4.2.1 Registering a Lender Agent.***

After you complete the registration process as applicable, the Lender Agent will appear on the ***Lender Agent*** dropdown list in the EAD portal.

4.2.1 Registering a Lender Agent

As the Lender Admin, you will need to complete the ***FHA's Electronic Appraisal Delivery (EAD) Portal Lender Agent Registration Form*** http://pages.veros.com/EADLenderAgentRegForm.html on Veros website to request an account on behalf of the Lender Agents

This form allows EAD Lender Admins to register the Lender Agents they wish to assist them in delivering electronic appraisal data through the FHA EAD portal. Lender Admins need to provide their own information as well as the contact information for their Lender Agent. Once the registration form is submitted, the Lender Agent will receive additional instructions on completing the FHA EAD portal registration process. *After you complete the registration process as applicable, the Lender Agent will appear on the ***Lender Agent*** dropdown list in the EAD portal.

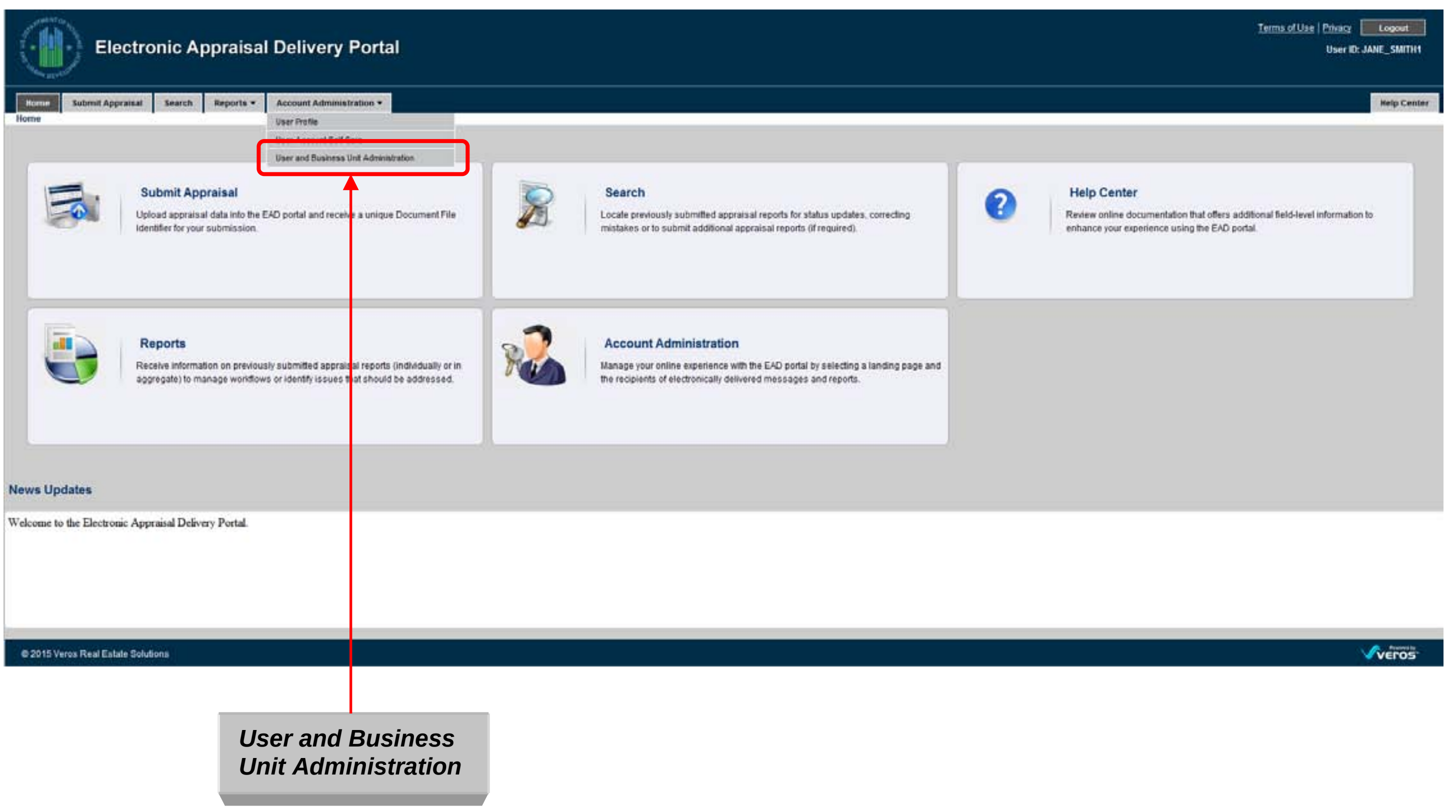
4. 3 Inviting a Lender Agent

This section covers how to initiate setting up a relationship with a lender agent. After you invite a lender agent to establish a relationship with your organization, the lender agent receives an email from ead-noreply@veros.com inviting them to submit the appraisal data files on your organization's behalf. To become an active lender agent for your organization, the agent must log in to the EAD portal and accept the invitation.

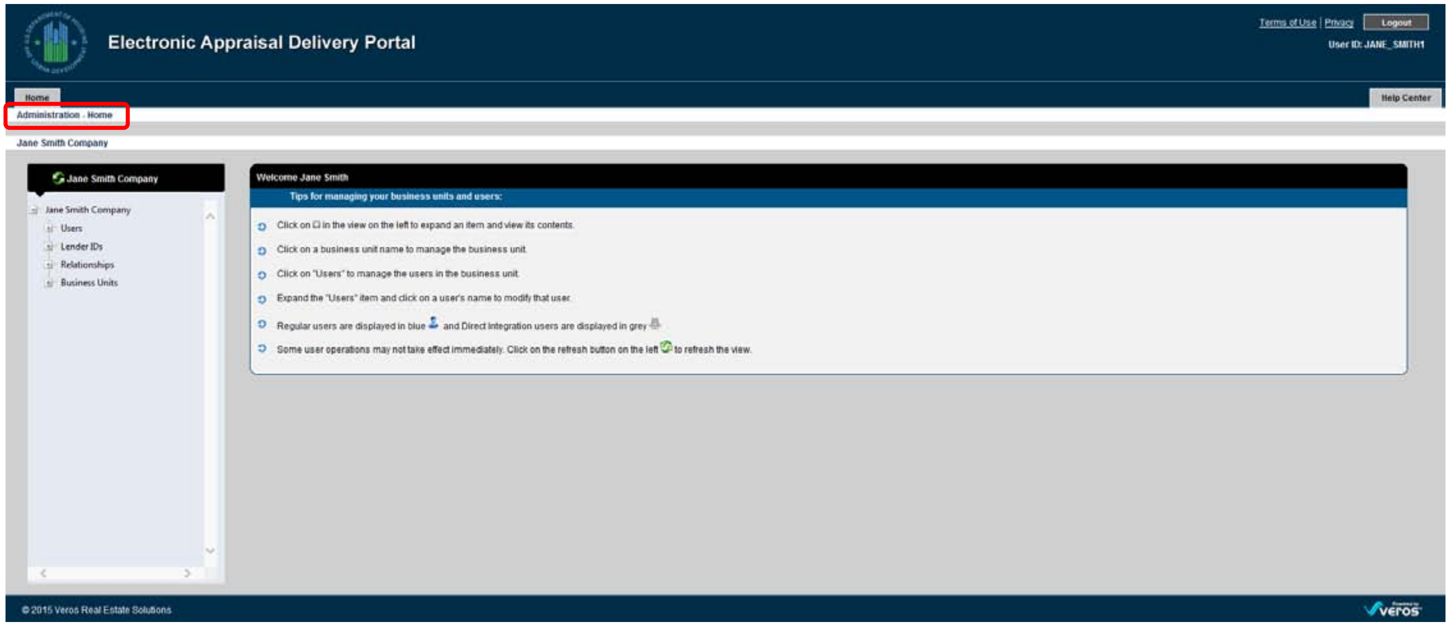
The lender agent can perform all of the functions of a lender user, including submitting the appraisals, viewing the results, requesting the overrides, searching for the appraisals, scheduling and viewing the reports, and viewing all the findings related to the appraisals submitted on your organization's behalf. This includes UAD Compliance Check messages, and all FHA proprietary findings that are delivered as part of the appraisal results through the EAD portal.

To invite a lender agent, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

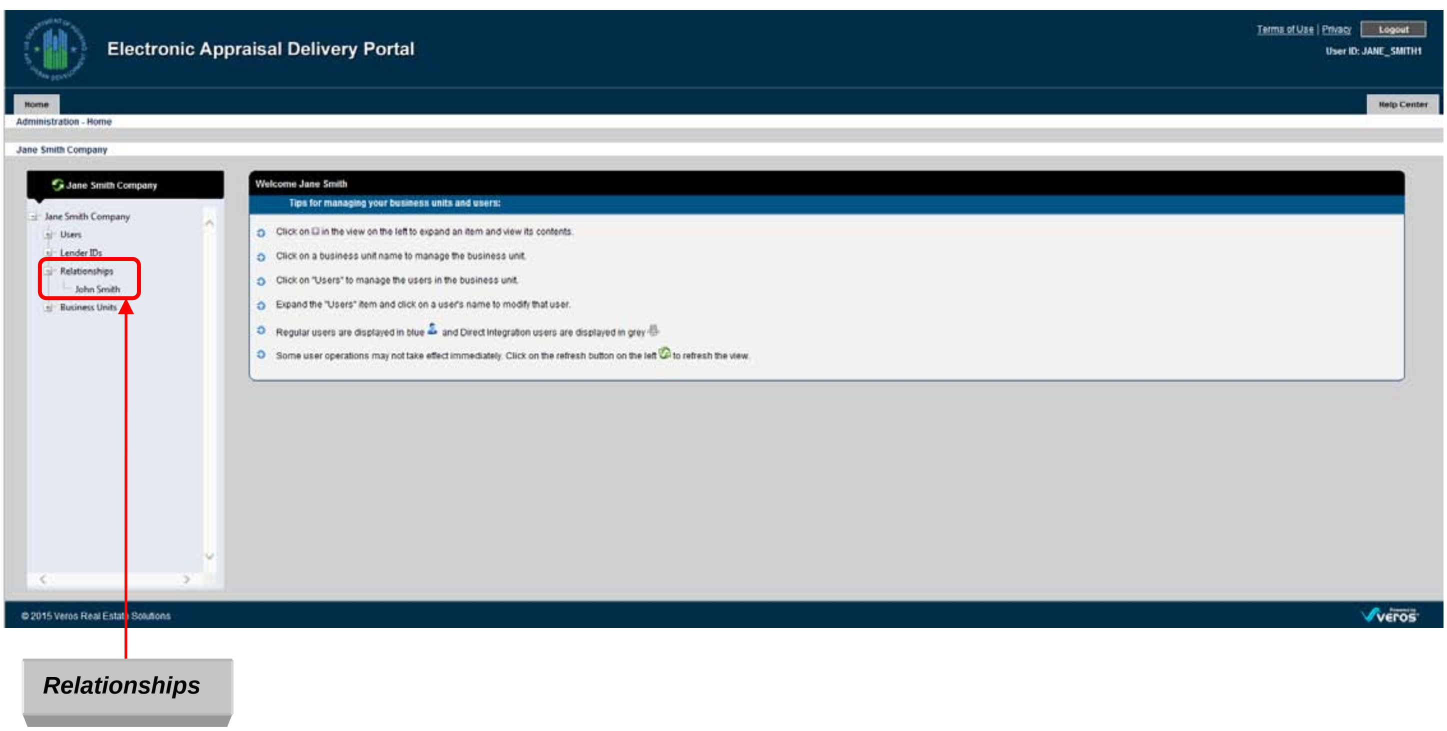


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.

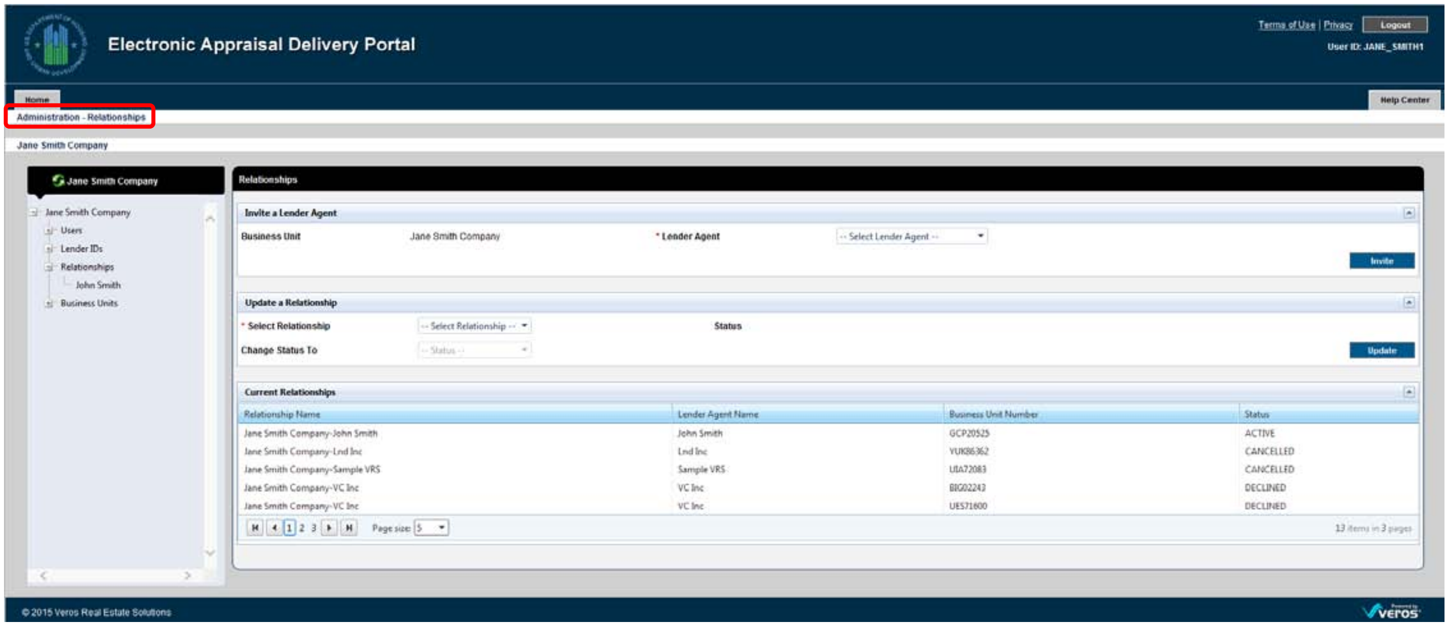


2. From the ***Administration – Home*** page, click ***Relationships*** in the left navigation bar.

Note: *Click the ⊞ sign to display the list of lender agents associated with that business unit*.

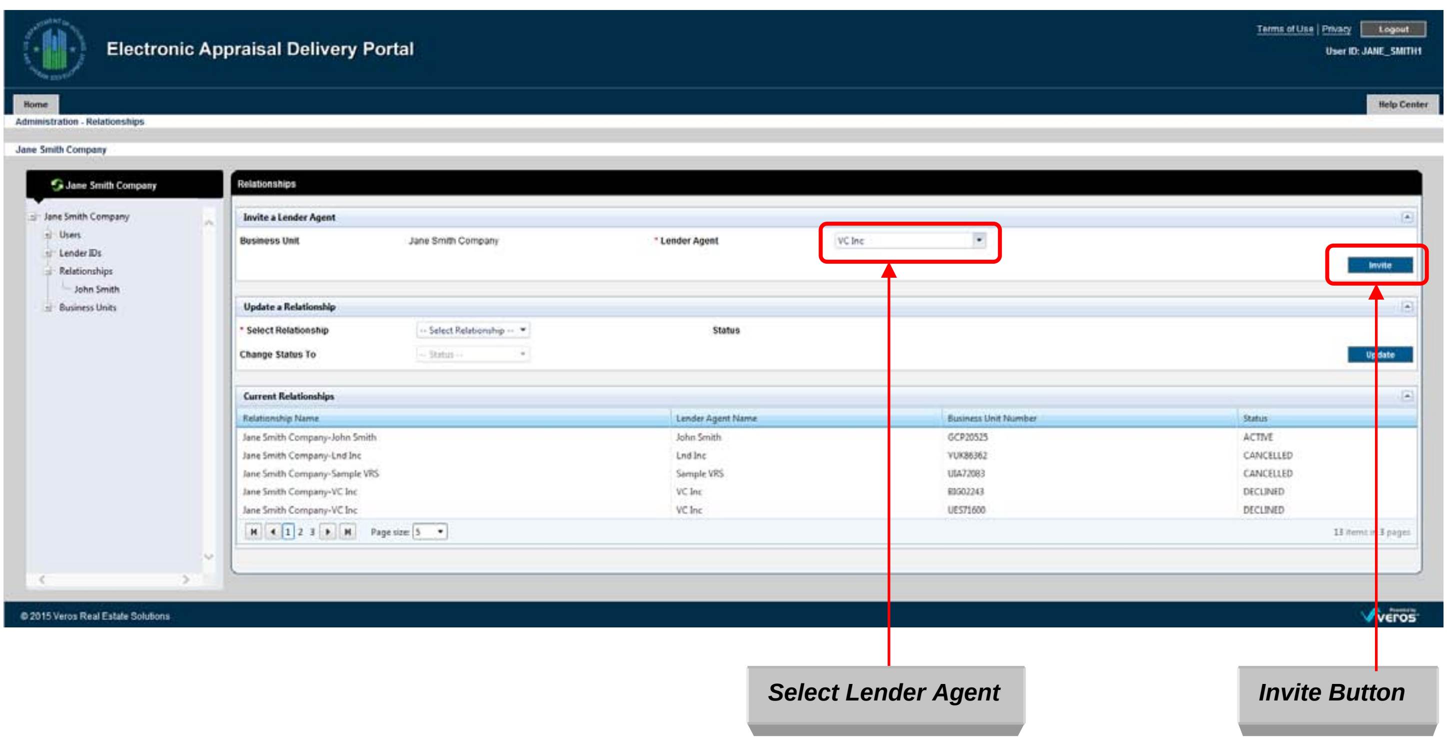


After you select ***Relationships*** from the left navigation bar, the ***Administration - Relationships*** page appears.



This page allows you to invite a lender agent to establish a relationship with your organization.

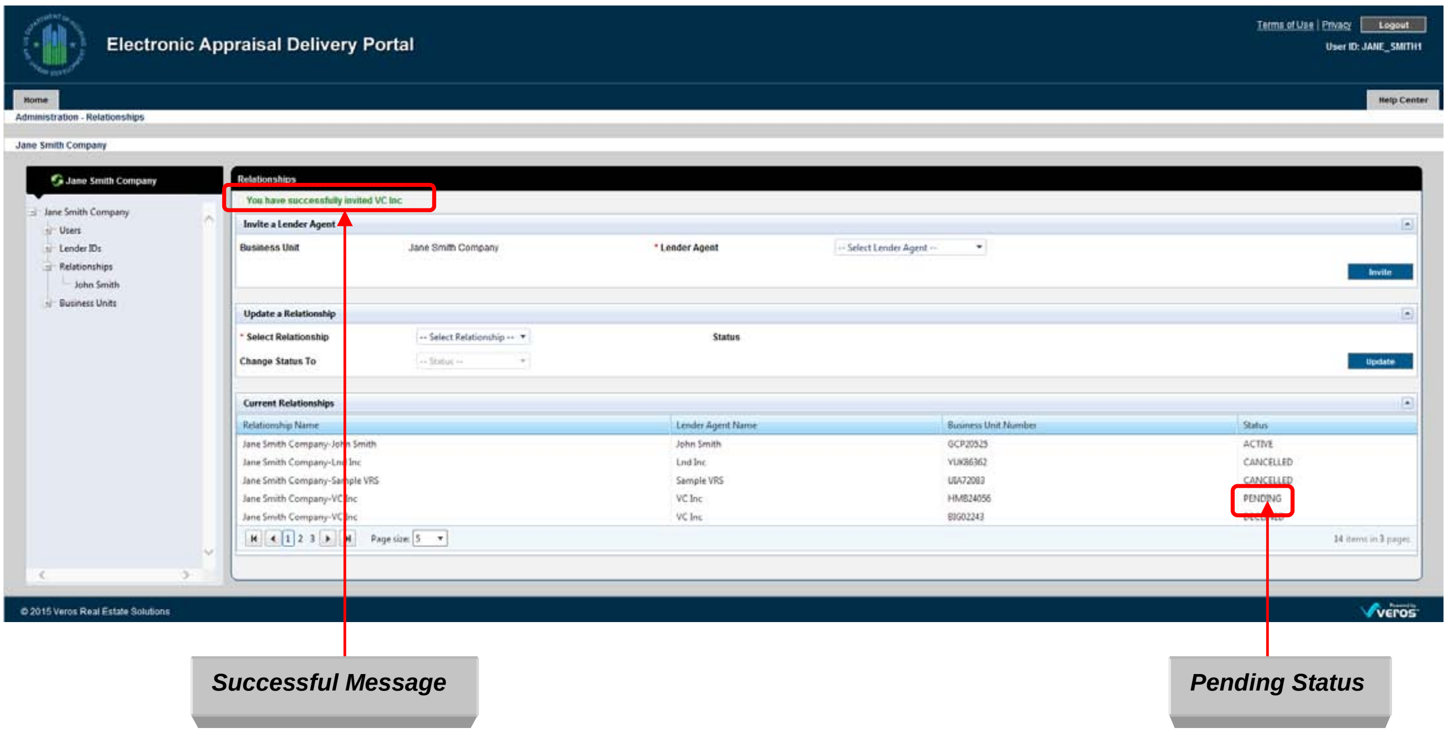
3. From the ***Administration - Relationships*** page, select the Lender agent you wish to invite from ***the Lender Agent*** dropdown.



Click ***Invite***.

After you click **Invite**, You have successfully invited [name of the lender agent] message appears.

The ***Current Relationships*** section shows a “Pending” status until the lender agent accepts or declines the relationship invitation.



The lender agent then receives an email invitation. If the lender agent accepts the invitation, the EAD portal creates the relationship between your organization and the lender agent. The status in the Current Relationships section changes to “Active”.

Note: *If the lender agent has not yet accepted the invitation, you can cancel the request by updating the lender agent’s status to “Inactive”.* ***Refer to 4.4 Updating a Lender Agent Relationship***.

4.4 Updating a Lender Agent Relationship

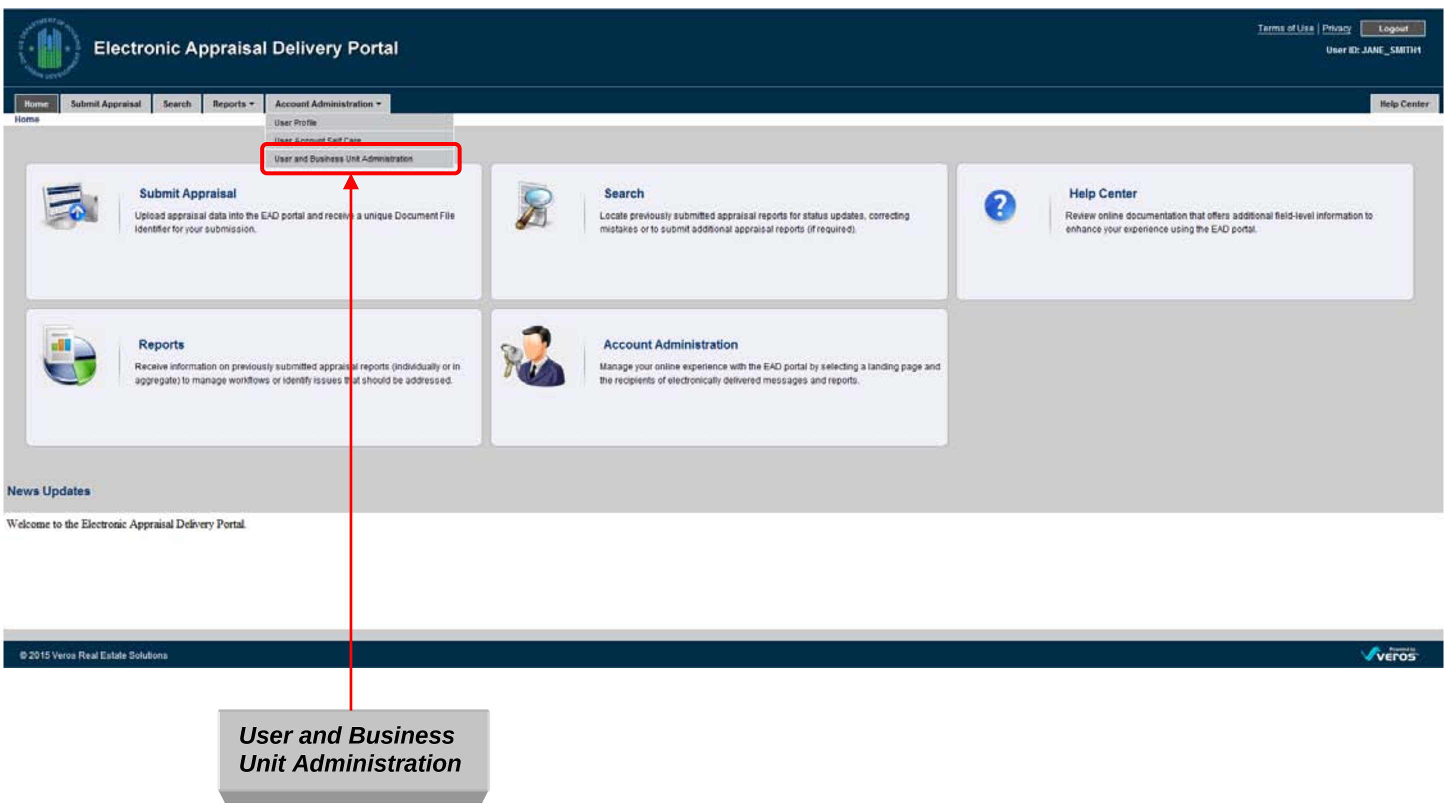
Once the lender agent has accepted the invitation, you can update their status. For example, you can change the status from “Active” to “Inactive” and vice versa.

If the invitation request is in “Pending” status, you can change the status from “Pending” to “Cancelled”.

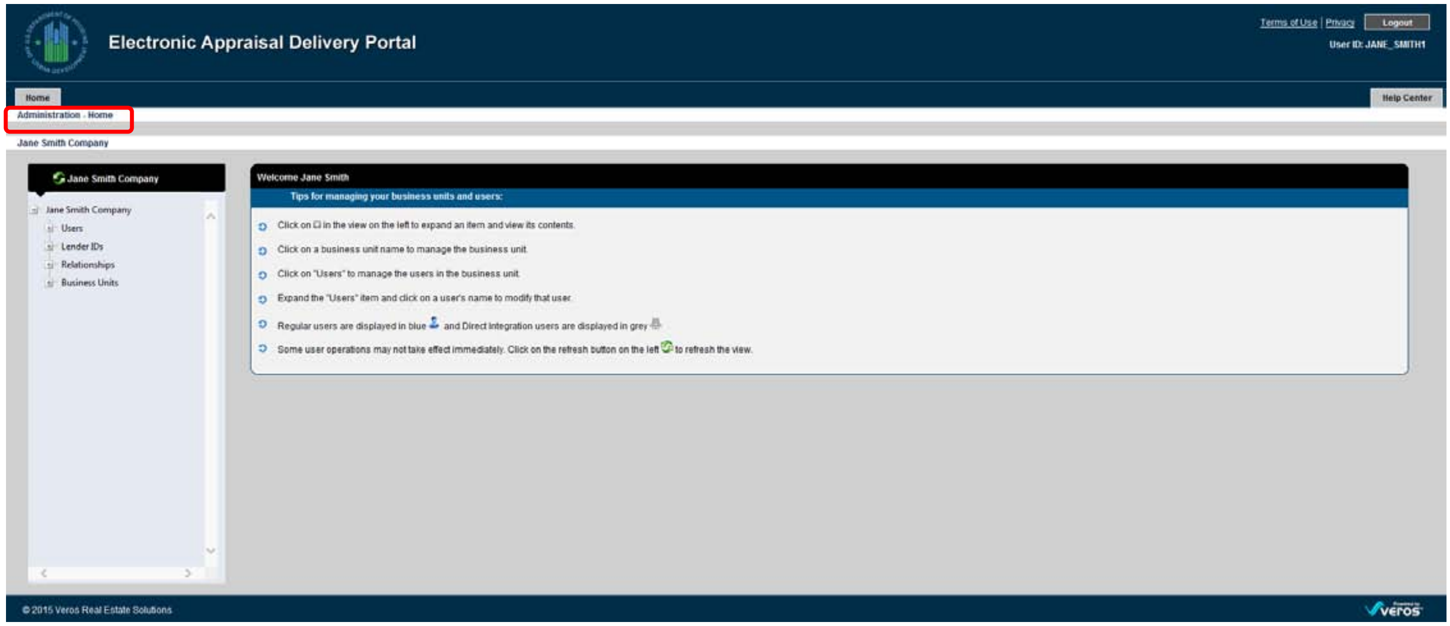
Note: *Unlike a user (lender admin, lender user, or read-only lender user) or business unit, you cannot permanently delete a lender agent. You can, however, leave it in an “Inactive” status.*

To update a lender agent relationship, follow these steps:

1. From the EAD portal ***Home*** page, click the ***Account Administration*** tab and select ***User and Business Unit Administration***.

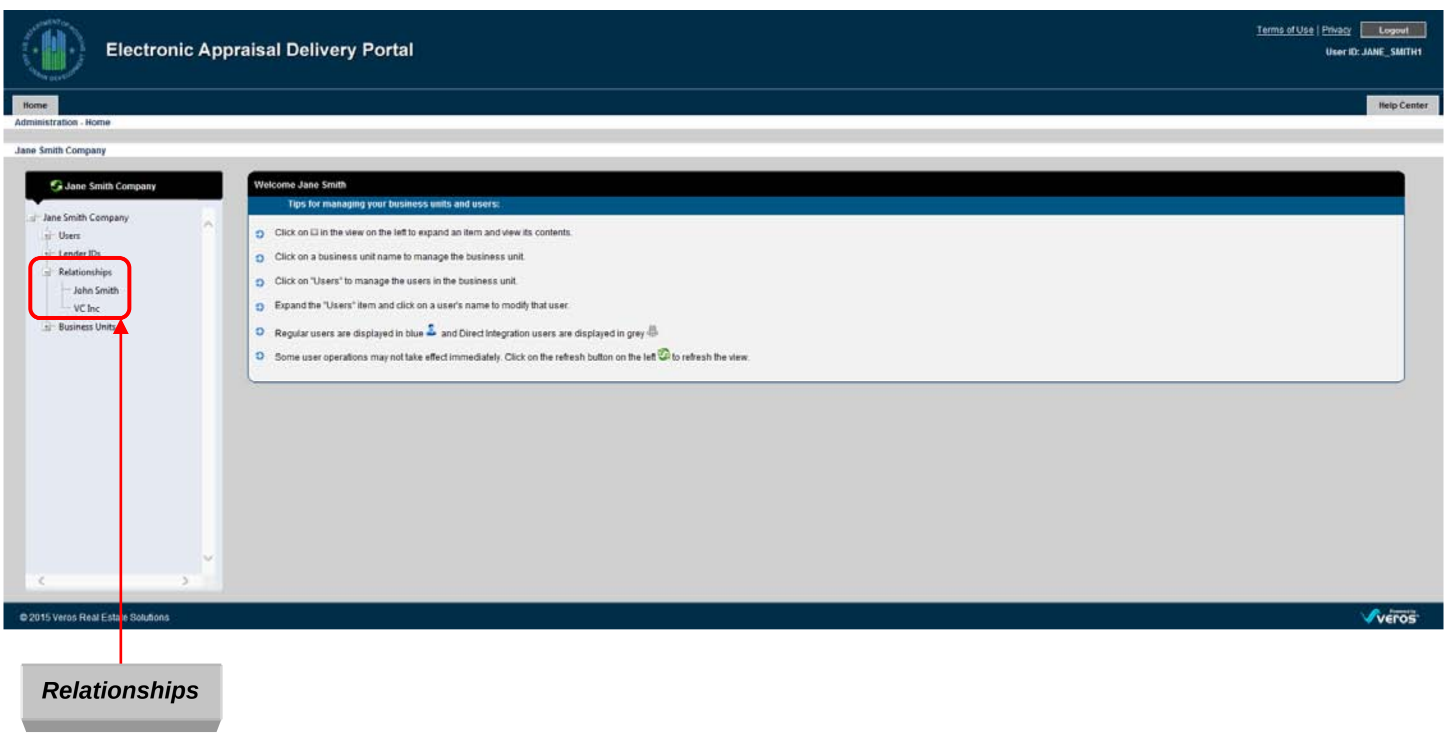


After you select ***User and Business Unit Administration***, the ***Administration - Home*** page appears.



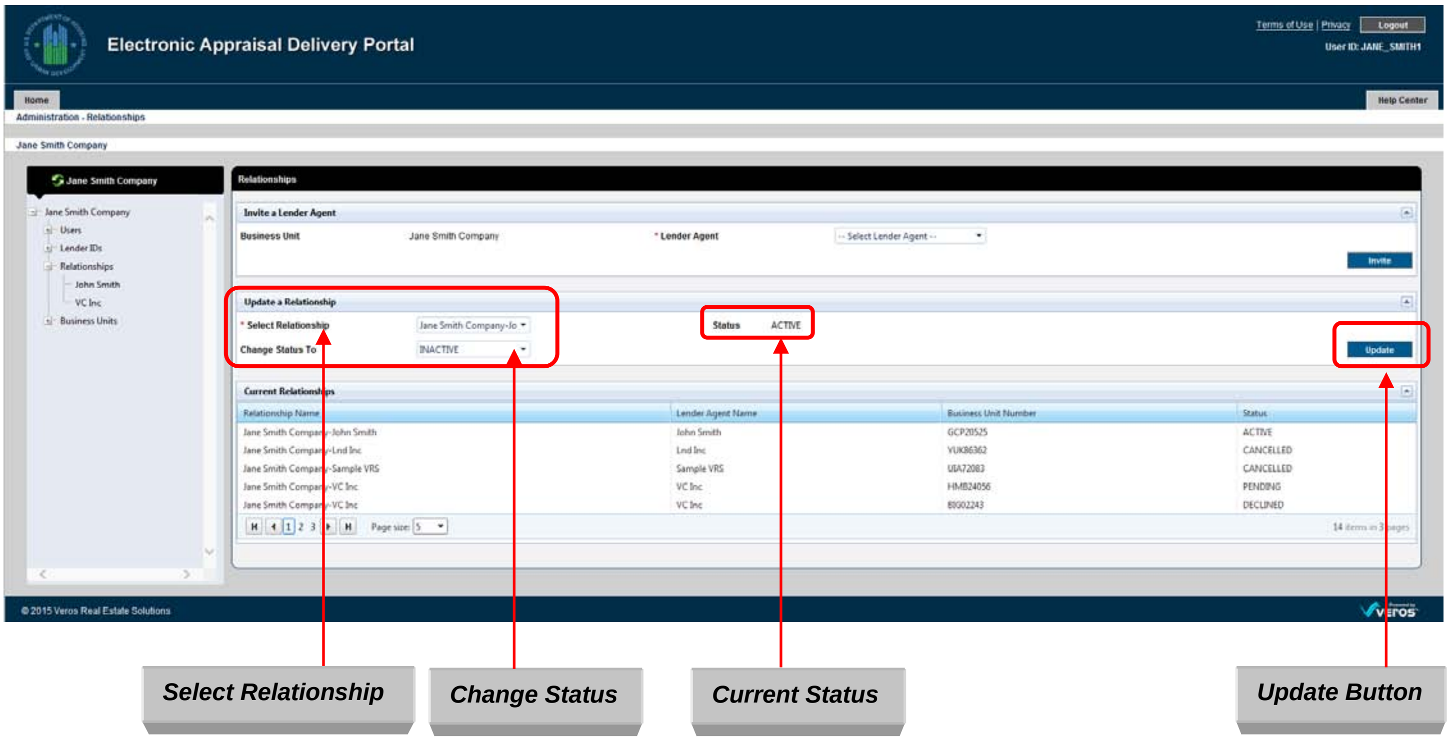
2. From the ***Administration – Home*** page, click ***Relationships*** in the left navigation bar.

Note: *Click the ⊞ sign to display the list of lender agents associated with that business unit.*



After you select ***Relationships***, the ***Relationships*** page appears. The middle section of this page, Update a Relationship, allows you to change the relationship status granted to the lender agent.

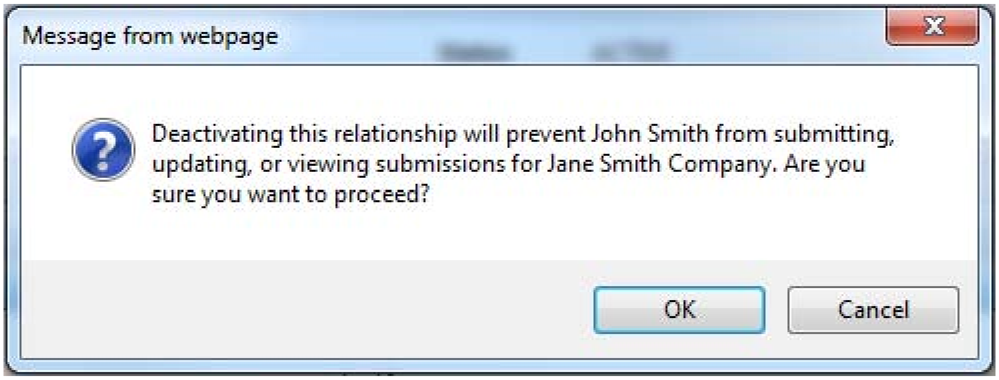
3. From the ***Relationships*** page, click the ***Select Relationship*** dropdown to select the lender agent relationship you want to update.



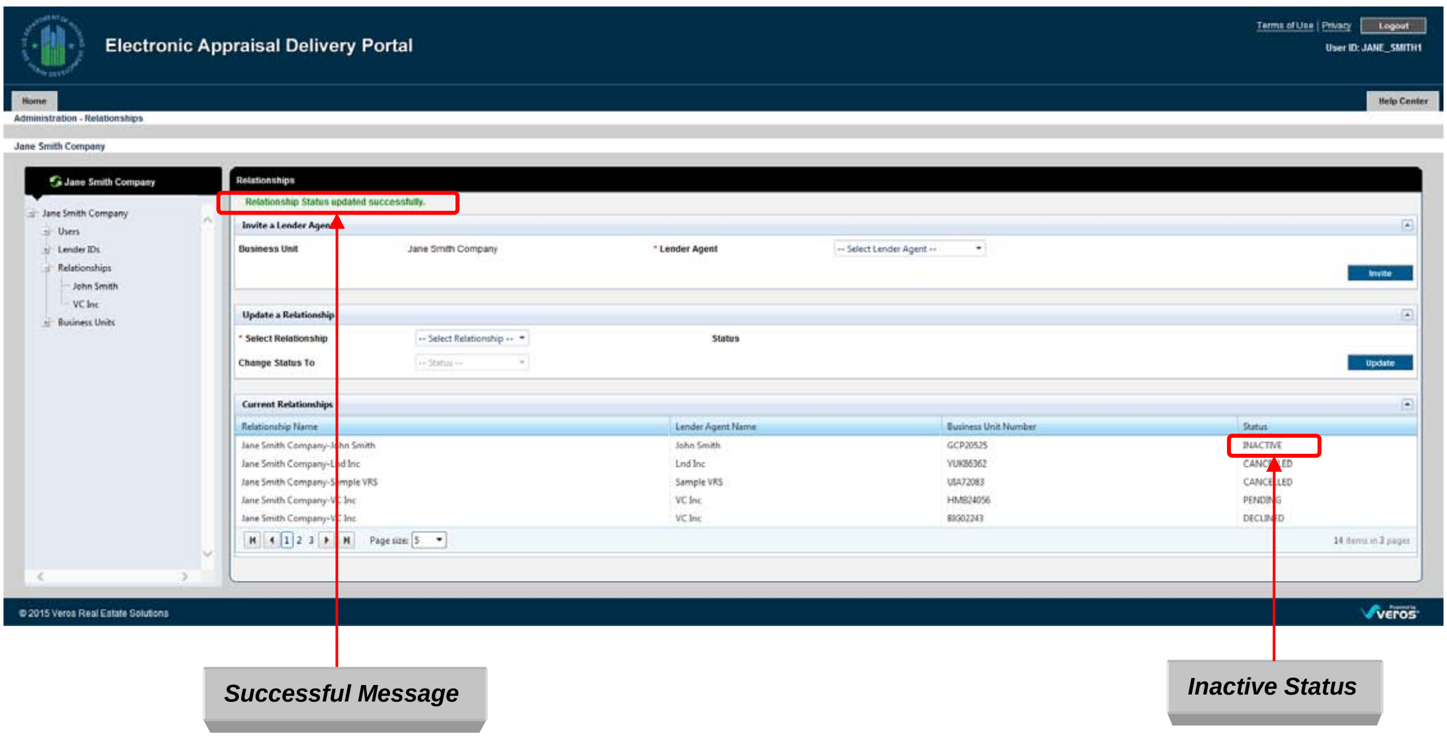
As applicable, click the ***Change Status To*** dropdown to update the status from "***Active***" to "***Inactive***" and vice versa.

Click ***Update***.

If you change the status to "***Inactive***", from "***Active***" status, warning message appears as shown below.

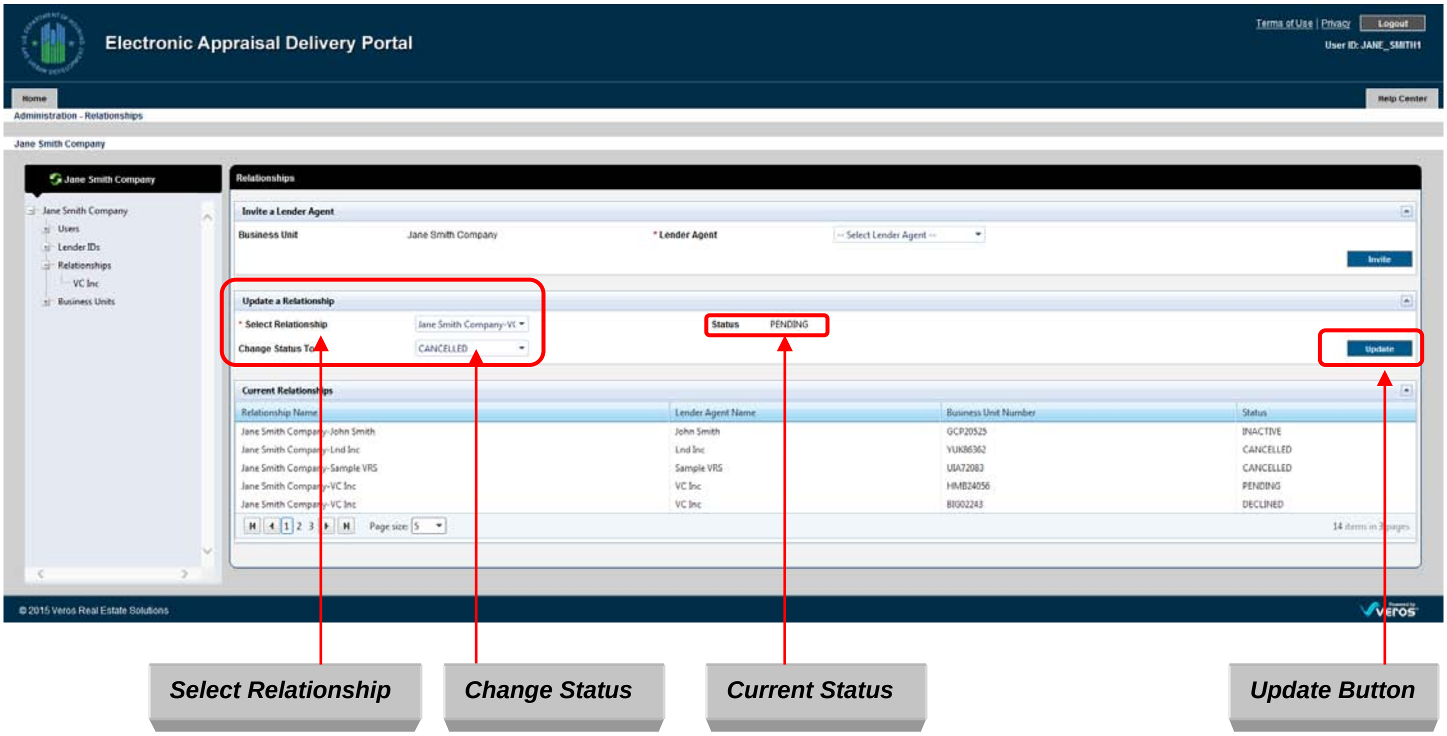


To complete the update, click **OK**. ***Relationship Status updated successfully*** message appears.

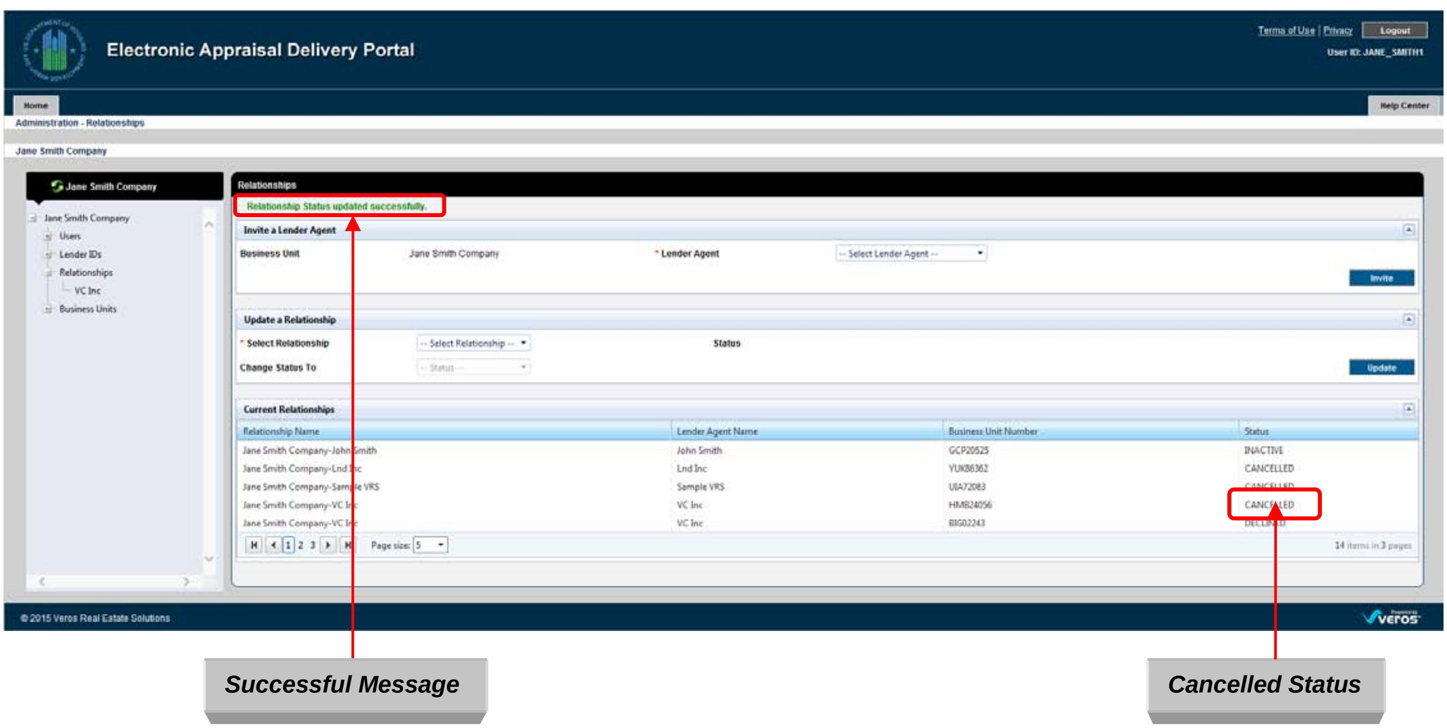


The Current Relationships section then shows an “***Inactive***” status for the lender agent.

You can also change the status from "***Pending***" to "***Cancelled***", if the invitation request is in "***Pending***" status.



To complete the update, click ***Update***, ***Relationship Status updated successfully*** message appears.



The Current Relationships section then shows a "***Cancelled Status***" status for the lender agent.

Note: *If the lender agent's status is changed to "Inactive", the lender retains access and all functionality associated with the appraisal data files*.

The lender agent also has the ability to change the status of the relationship from "Active" to "Declined" at any time.

5. Direct Integration User Registration

To submit appraisal data files to the Electronic Appraisal Delivery (EAD) portal using a vendor solution, your organization must first set up an EAD Direct Integration User ID (DI User ID).The EAD Lender Admin should follow the process defined below to obtain and configure direct integration credentials.

<u>EAD Direct Integration User Request and Credential Configuration</u>

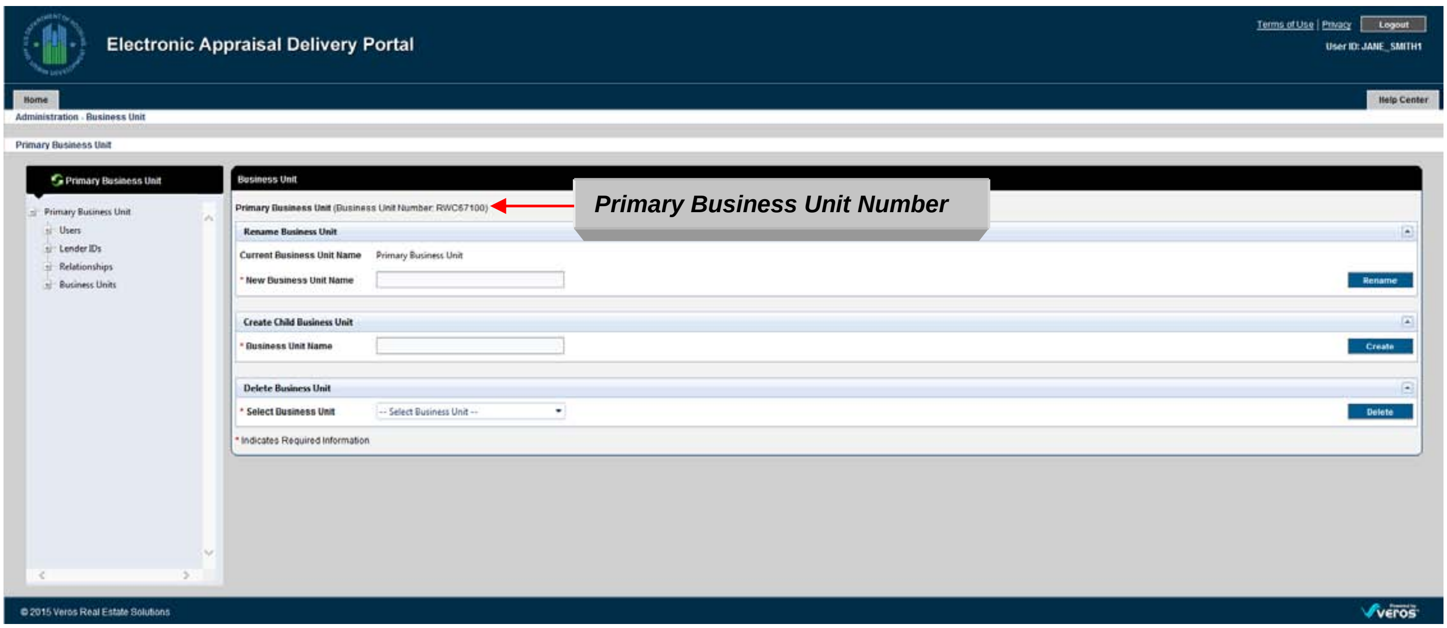
1. Complete the standard registration process for the EAD portal to register your organization in the EAD portal and establish an EAD Lender Admin as described in the ***Section 1***. This administrative user will be responsible for requesting the DI User ID.

- **If your organization has already registered in the EAD portal**, proceed to Step 2. Please note the following information that was provided to register the EAD Lender Admin must be identical to the information provided in the DI User Request:
    - Company Name
    - EAD Administrator Name
    - EAD Administrator Email
- **If your organization has not registered in the EAD portal:**
    - Lenders must complete the EAD portal registration process as described in the ***Section 1***.

Once you have completed the registration process and established an EAD portal account, proceed to Step 2.

2. Identify the Business Unit Number

- The EAD Lender Admin can find the Business Unit Number within the EAD portal by following the steps below:
  - Log in to the EAD portal - https://www.electronicappraisaldelivery.com/
  - From the ***Account Administration tab***, select "***User and Business Unit Administration***"
    - To find the **Primary Business Unit** Number:
      - Click on the highest level Business Unit Name (top of the structure).
      - The Business Unit Number is an 8 digit alphanumeric value located next to the Business Unit Name in parenthesis, in this example: Parent Business Unit (Business Unit Number: RWC67100)



3. Navigate to the EAD Direct Integration User ID Request Form:

The form http://pages.veros.com/EADdirect-integration-request-form.html is available on Veros website. Each company should complete only one EAD Direct Integration User ID Request Form.

4. Complete the EAD Direct Integration User ID Request Form:

The table below provides a description for each required field in the DI User Request Form:

Data Field	Description
Company Name	Lender or Lender Agent company name. This value must match the company name used to create the EAD Admin.
Direct Integration User Role	“Lender DI” or “Lender Agent DI”
Business Unit Number	Defines where in the Business Unit Hierarchy to create the DI User. **Required for Lenders.**
Business Unit Name	Defines where in the Business Unit Hierarchy to create the DI User. **Required for Lender Agents.**
EAD Administrator First Name	This value must match the first name used to create the EAD Admin.
EAD Administrator Last Name	This value must match the last name used to create the EAD Admin.
Administrator Phone Number	The phone number may be used to contact the EAD Admin.
Administrator Email Address	This value must match the email address used to create the EAD Admin. Notifications for the DI User will be sent to this
Vendor Name	Technology vendor who is providing the direct integration solution.

- Submit the completed form. Your request will be processed in 2-3 business days.

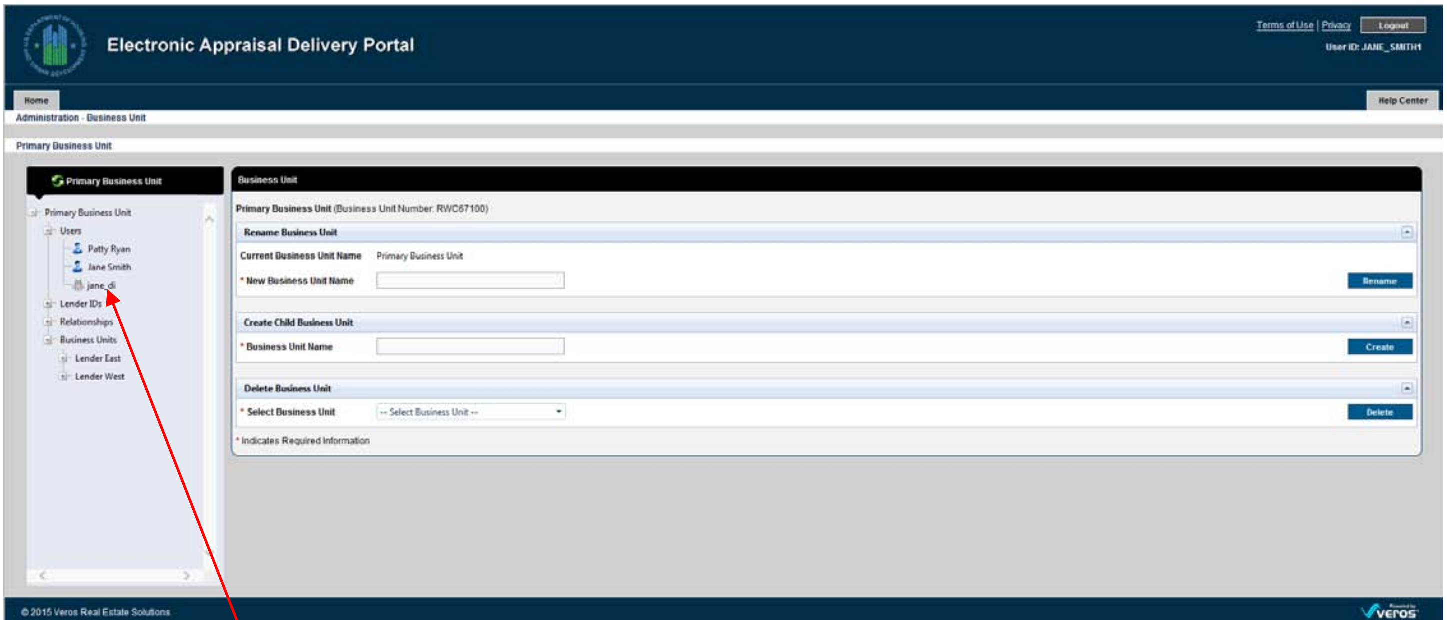
  If the company name, administrator name, or administrator email do not match the values provided during registration for the administrator, or the requesting administrator does not have access to the specified business unit, you will receive an email from Veros, *ead-noreply@veros.com*, indicating your request is denied.

5. Receive an email with your EAD DI User ID:

- Once your request has been processed, you will receive an email from Veros, *ead-noreply@veros.com*, with your DI User ID. Additionally, you will see the DI User appear in the EAD portal ***User and Business Unit Administration*** screen as a user associated with the requested Business Unit.

Note: *The direct integration credentials will be set up within a business unit as a DI User. In most cases, an EAD Lender Admin will have a single business unit and the DI User will reside in that business unit. For more complex setups where hierarchies exist, an administrator needs to determine at which level to assign the DI User ID.*

The example below demonstrates the access for a DI User in the EAD portal User and Business Unit Administration:

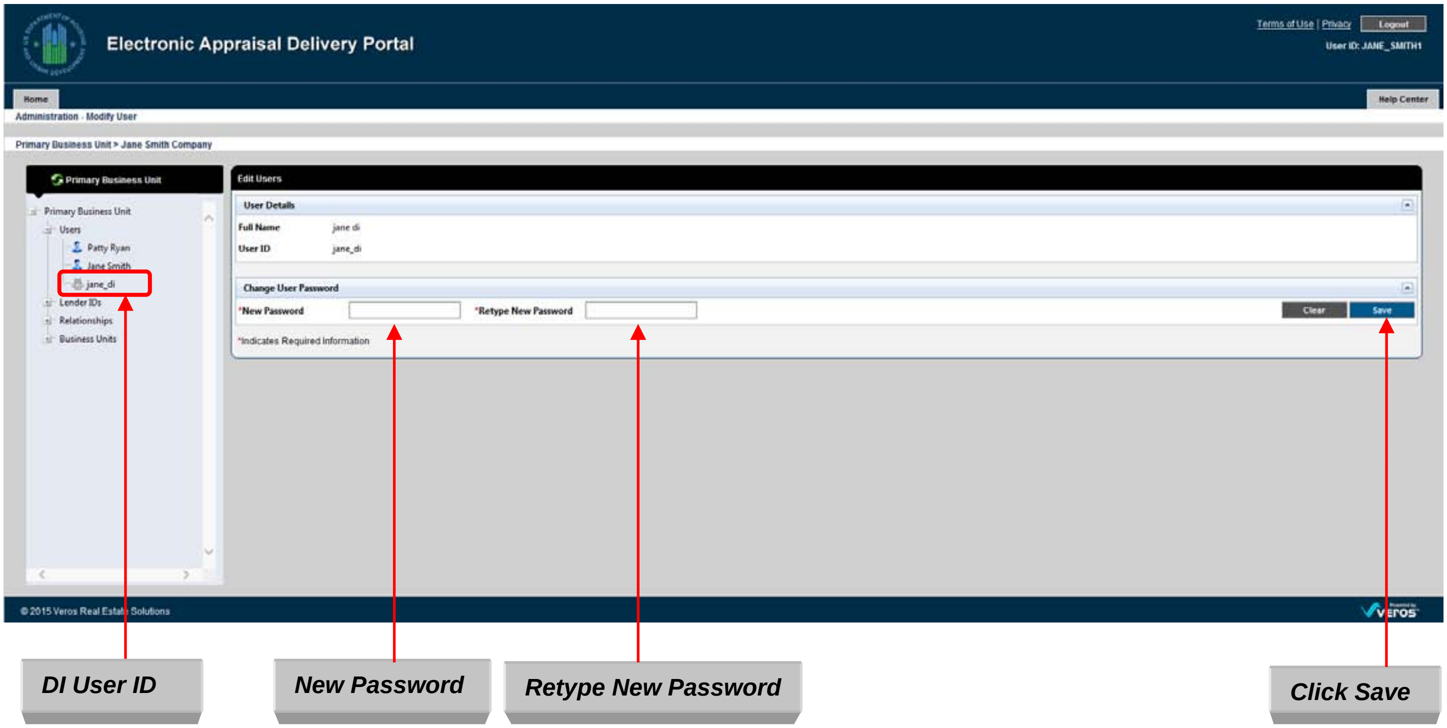


The DI User established within the Primary Business Unit, jane_di, will be able to submit to the Primary Business Unit and the subordinate business units, Lender East and Lender West.

6. Create DI Password:

To Create DI Password, follow these steps:

- Log into the EAD portal https://www.electronicappraisaldelivery.com/ with your existing Lender Admin credentials
- From the ***Account Administration*** t***ab***, select "***User and Business Unit Administration***"
- In the Left Navigation pane, locate "Users" and click on the "+" to display the list of users assigned to that business unit
- Click on your DI User ID (Grey Robot)
- Locate the ***Change User Password*** section. Enter a new password in the ***New Password*** field. Repeat the new password in the ***Retype New Password*** field. Click Save.



7. Contact your integration vendor for instructions on how to complete the configuration and testing of your EAD DI User ID, Business Unit(s), and Lender ID.

Appendix A: Password Strength Rules

When changing your password, consider the following rules to make your password as secure as possible.

NOTE: *Only your Lender Admin can change your password.*

Requirement	Value
Minimum Length	8
Maximum Length	
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Minimum Special Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name (case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes

Additional Assistance

For additional assistance, please contact the ***FHA Resource Center at (800) CALL-FHA (225-5342)*** or email answers@hud.gov.