

# Your solution for customizing the "Credit Score For Decision Making" field in Encompass® by Ellie Mae®

## Quick Reference Guide

In Encompass, the representative FICO field is labeled **Credit Score for Decision Making** (Fig. 1). It is located on the **Borrower Summary - Origination** or **Borrower Summary - Processing** screen in the Credit Information section (the Encompass Field ID is VASUMM.X23).

Fig 1

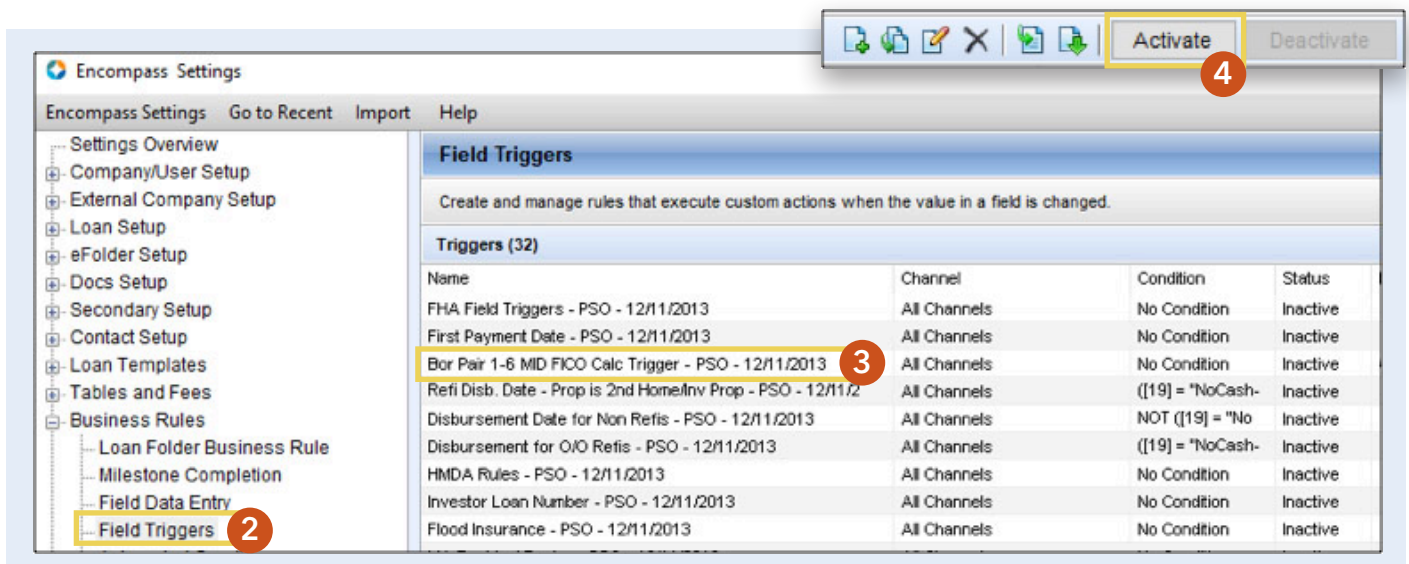
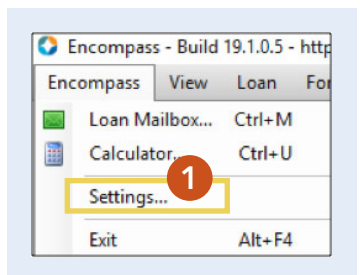
Credit Score for Decision Making

### Customize the "Credit Score for Decision Making" field in two ways:

- ▶ Activate the business rule shown below to calculate the representative FICO for up to 12 borrowers.
- ▶ This field can also be set to "View Only" to disallow editing by any user who is not assigned the Super Administrator persona.

### Activating Business Rule

- 1) Go to **Encompass > Settings**
- 2) Expand **Business Rules** and select **Field Triggers**
- 3) Highlight the Field Trigger named **Bor Pair 1-6 MID FICO Calc Trigger - PSO - 12/11/2013**
- 4) Click the **Activate** button in the upper right corner of the Field Triggers window



## Activating "View Only"

Got to **Encompass > Settings > Business Rules**, select **Persona Access to Fields**.

- 1) Add a new rule by clicking the **New** icon.
- 2) Name the rule (sample uses Rep Score - View Only).
- 3) Apply rule to **All Channels**.
- 4) Under condition, select the **No** radio button.
- 5) Add field **VASUMM.X23** to the field list by clicking the **Add** button and entering the field ID
- 6) Set **Assign Rights** to **View Only / Disabled** for the applicable persona or select **All Personas** at the bottom to **Set all personas to view only**
- 7) Click **Save**
- 8) Activate Rule via **Activate** button on the **Fields Access Rule** title bar.

The screenshot shows the 'Field Access Rules (6)' window. At the top right, a toolbar contains a 'New' icon (1), 'Edit', 'Delete', 'Duplicate', and 'Activate' buttons. The main area is titled 'Field Access Rule' and contains four sections:

- 1. Create a Rule Name:** A text box containing 'Rep Score - View Only' (2).
- 2. Select all Channels this rule applies to:** A list of checkboxes with 'No channel selected' (3) selected.
- 3. Select a condition for this rule:** The 'No - Always apply this rule' radio button is selected (4).
- 4. Define persona's field access for the condition:** A table with columns 'ID' and 'Description'. The first row contains 'VASUMM.X' and 'VA Loan Summ Credit Score' (5). To the right, an 'Assign Right' dropdown menu is open, showing options: 'Hide', 'View Only / Disabled' (6), 'Edit / Enabled', and 'Does Not Apply'.

On the right side, an 'Add Required Fields' dialog box is open, showing a list of 'Fields to Add' with 'Field ID' entries. The 'Add' button is highlighted (7). At the bottom left, the 'Activate' button is highlighted (8). At the bottom right, the 'Save' button is highlighted (7).

### FOR MORE INFORMATION

Our ActionCenter® is happy to help! 800 444.5664 | [mi.genworth.com](http://mi.genworth.com)  
For Encompass support, call 800 777.1718

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