Uniform Collateral Data Portal Reference Series for the Lender Admin: 3 - Managing Users

This reference is the third in a series of four references for the lender administrator, a Uniform Collateral Data Portal℠ (UCDP℠) user who has authority to set up and manage the business structure within the portal, including the access privileges of other users. This user is known as the lender admin. The focus of this reference is on managing users. The other references in this series include:

- Series 1: Lender Admin Registration
- Series 2: Managing Business Units
- Series 4: Managing Lender Agents

The topics covered in this reference include:

This document relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Managing Users Overview

In the UCDP, authorized lender admins are responsible for adding and maintaining users for their organization. The lender admins are the only individuals who must be directly authorized by the GSEs. Once authorized, the lender admin is responsible for managing the access rights for all other users in your organization.*

Keep in mind the functionality available to the different user roles as you add users and assign or update roles. As indicated in Reference Series 1: Lender Admin Registration, for each type of user role, the following functionality is available:

Functionality Available by User Role

Functionality	Lender Admin	Lender User	Lender Read-Only User
Set up business unit structure	√		
Add users and invite lender agents	√		
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	√	√	√

* Note: there is a separate process to create a Direct Integration User ID to submit appraisals from a third-party solution. For a list of third-party solutions that connect to UCDP via direct integration, please refer to Fannie Mae's vendor list and/or Freddie Mac's vendor list, as applicable. To learn more about creating a Direct Integration User ID, please contact your vendor.

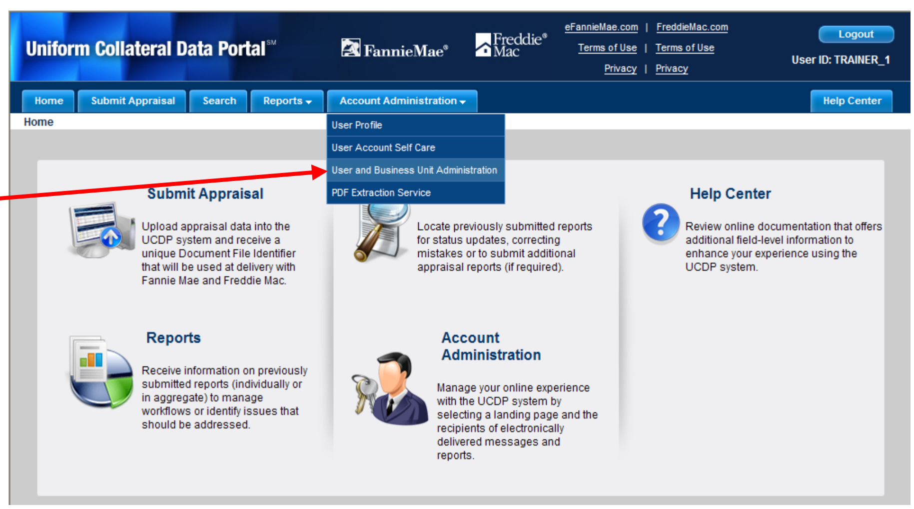
Managing Users Overview

(continued)

The functionality associated with managing users includes:

Functionality	Description
Adding Users	Enables you to create or invite a lender admin, lender user, or lender read-only user to the UCDP.
Transferring Users In and Out of Business Units	If your setup includes multiple business units, this functionality enables you to move 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 among lender admin, lender user, or lender read-only user.
Forcing Linkage to a GSE	Enables you to add Fannie Mae or Freddie Mac as a GSE to receive submitted appraisals if the linkage to both GSEs is not completed during the initial registration process. This functionality is inherited by all users, not just the user selected.
Changing Passwords	Enables you to change a user's password for security reasons or if a password is forgotten.
Suspending Users	Enables you to suspend a user's access to the UCDP.
Restoring or Permanently Deleting Users	Enables you to restore a user's access to the UCDP or permanently delete a user from UCDP.

Adding Users	This section explains how to add a user in the UCDP – including a lender admin, lender user, or lender read-only user. Refer to the Functionality Available by User Role chart for each user's available functionality. To add a user, you must complete the following: ▪ For lender admin users only, register the individual with the applicable GSE: – For Fannie Mae, refer to the UCDP page on eFannieMae.com for specific registration steps. – For Freddie Mac, complete and submit Freddie Mac's Uniform Collateral Data Portal Authorization Request Form. This form alerts Freddie Mac to add the lender admin to their system and send them a UCDP Welcome email from *no_reply@FreddieMac.com*. The email contains information and instructions needed to complete the UCDP registration process for Freddie Mac. ▪ For all users, add the user in the UCDP. This generates an email from *ucdp-noreply@veros.com* containing the added user's unique registration URL. To add a user in the UCDP, follow these steps:

<table>
<tr><th colspan="2">Adding Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>

After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
</table>

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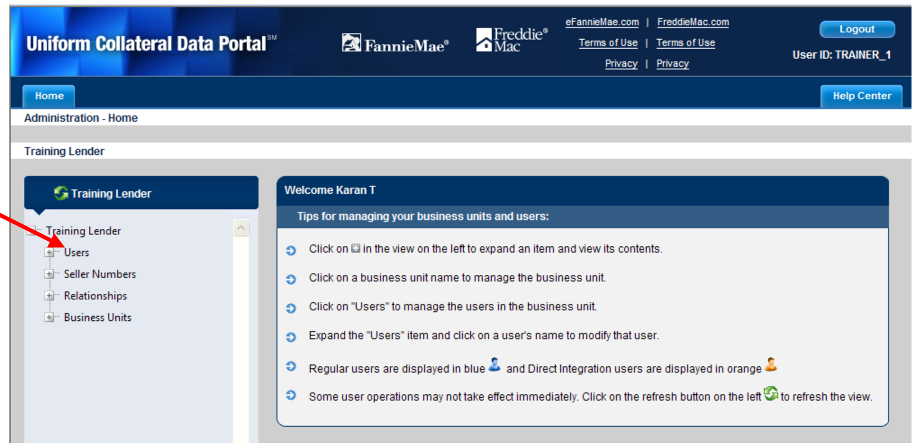
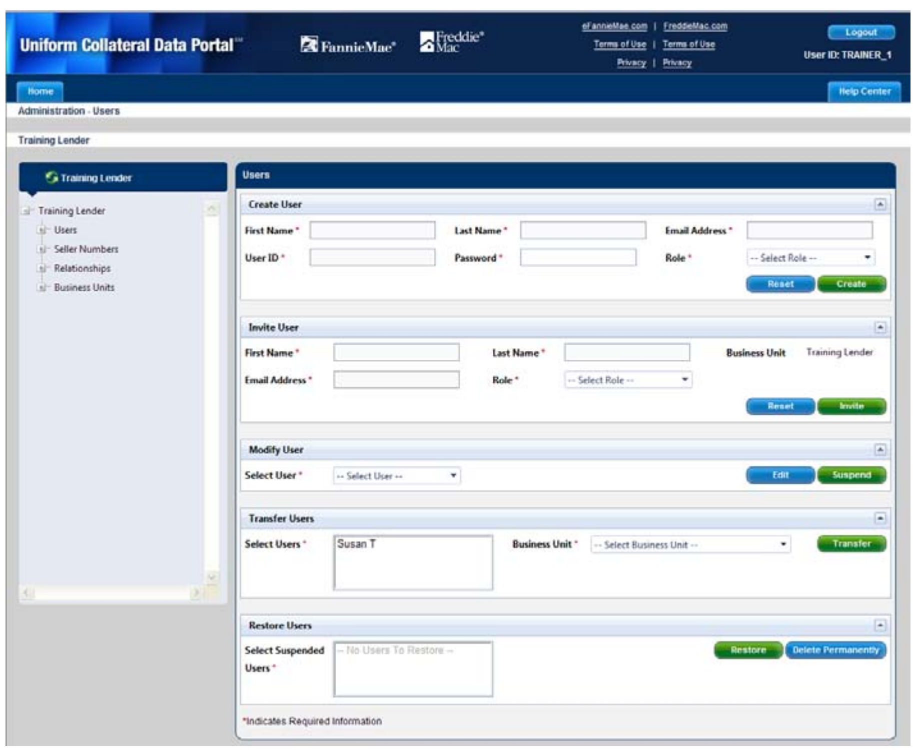
<table>
<tr><th colspan="2">Adding Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>2. From the Administration – Home page, click Users in the left navigation bar.

Click the ⊞ sign to display the list of users assigned to that business unit.</td><td>
</td></tr>
<tr><td></td><td>After you select Users from the left navigation bar, the Administration – Users page appears.

</td></tr>
</table>

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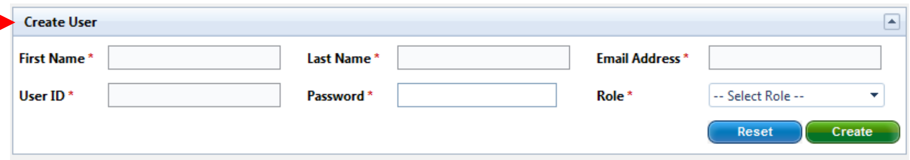
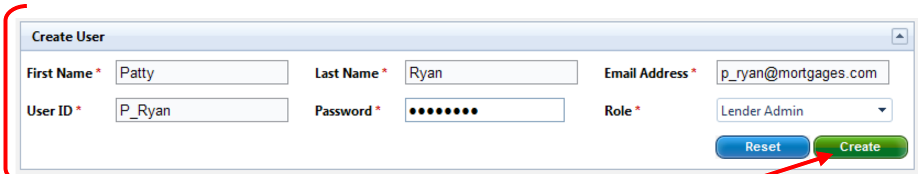
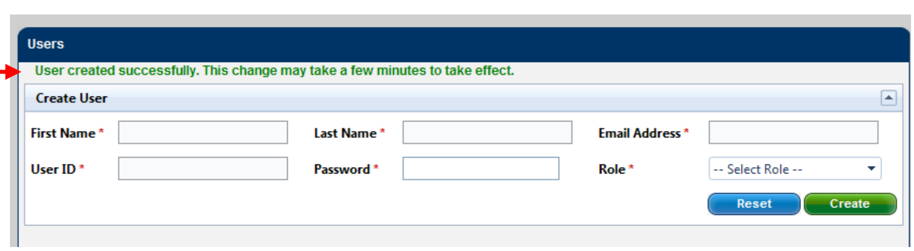
Adding Users	
Step	**Action / Result**
	The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users. The focus of this section is to add another user by creating or inviting a user. The major difference between the two is who creates the User ID and Password: **Create User** – With Create User, you enter the name and email address of the person you are creating, along with a User ID and Password you select. This allows you to control the naming convention of the User IDs. You must also provide the Password to the person you are adding. 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**. **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**.

Adding Users	
Step	**Action / Result**
Create User: 3. From the ***Administration – Users*** page, locate the Create User section and complete the required (*) fields: • First Name • Last Name • Email Address • User ID • Password (follow the [Password Criteria]) • Role (select lender admin, lender user or lender read-only user) Click **Create**. 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 and an email is sent to the user with a unique 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. 

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<table>
<tr><th colspan="2">Adding Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr>
<td>

Invite User:

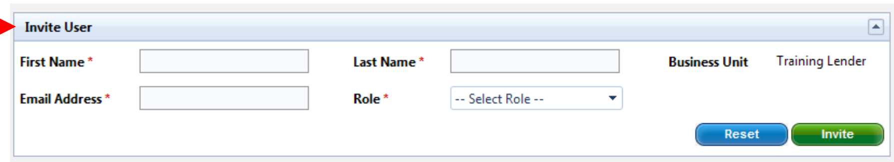
4. From the ***Administration – Users*** page, locate the Invite User section and complete the required fields:

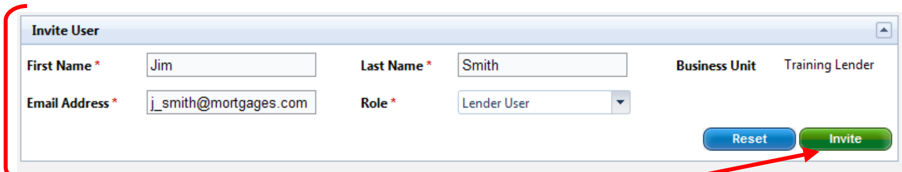
- First Name
- Last Name
- Email Address
- Role (select lender admin, lender user or lender read-only user)

Click **Invite**.

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

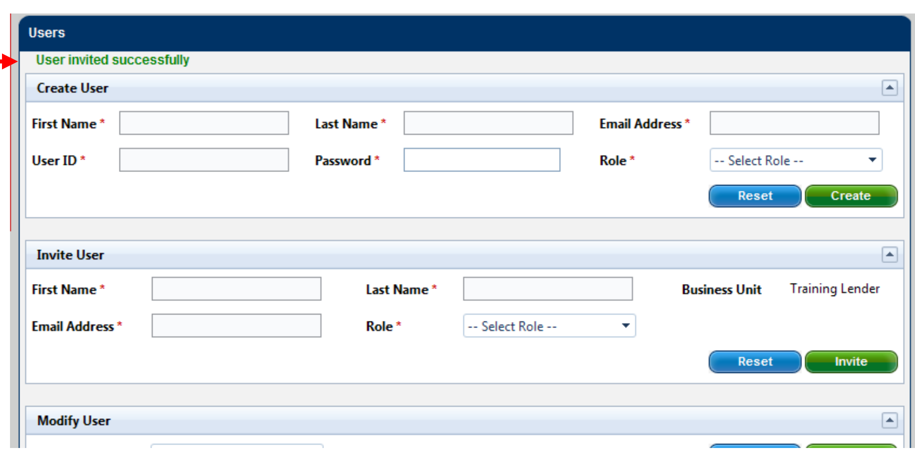
</td>
<td>





</td>
</tr>
<tr>
<td></td>
<td>

After you click **Invite**, a ***User invited successfully*** message appears at the top of the ***Administration – Users*** page and an email is sent to the user with a unique URL to begin the registration process.



</td>
</tr>
</table>

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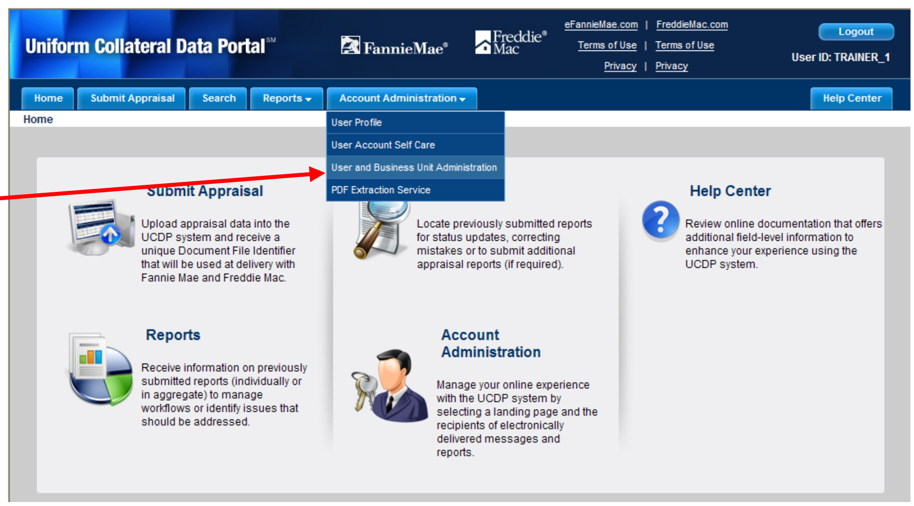
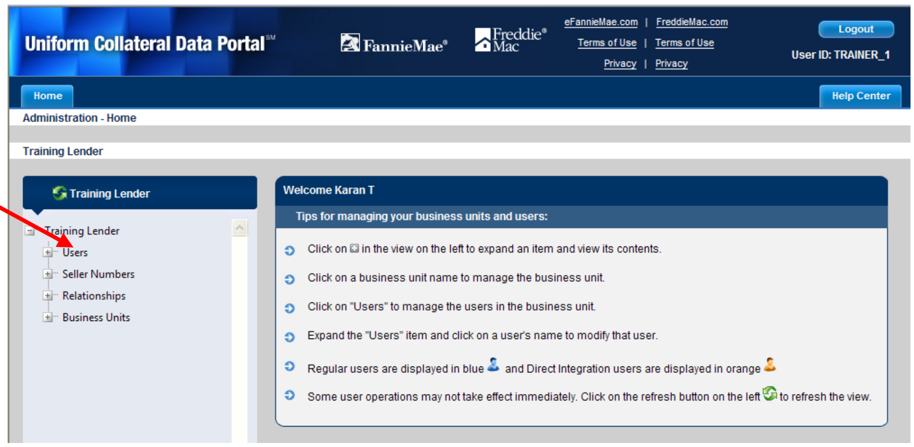
Transferring Users In and Out of Business Units	If your organization sets up multiple business units, this functionality allows you to transfer users from one unit to another. Transferring users in and out of different business units allows you to efficiently manage resources based on the setup of your organization. Users only have access to submit appraisal data files to the business unit to which they are assigned. However, 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:

<table>
<tr><th colspan="2">Transferring Users In and Out of Business Units</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>


After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
</table>

Transferring Users In and Out of Business Units	
Step	**Action / Result**
2. From the ***Administration – Home*** page, click **Users** in the left navigation bar. Click the ⊞ sign to display the list of users assigned to that business unit.	

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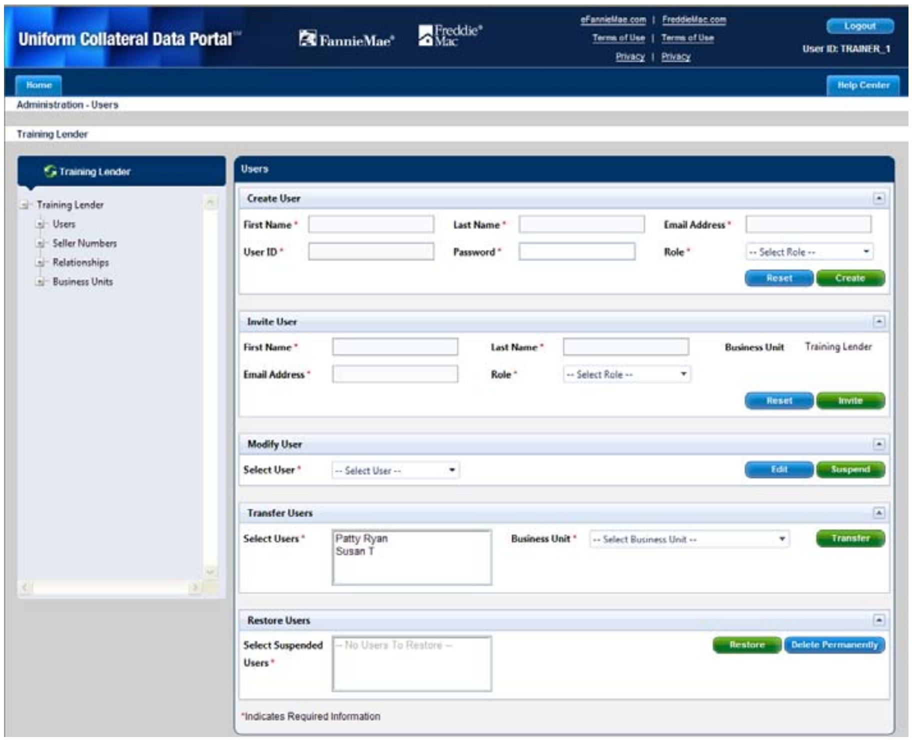
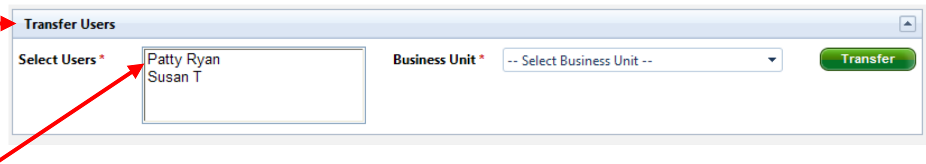
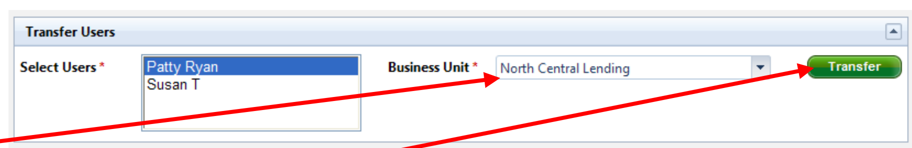
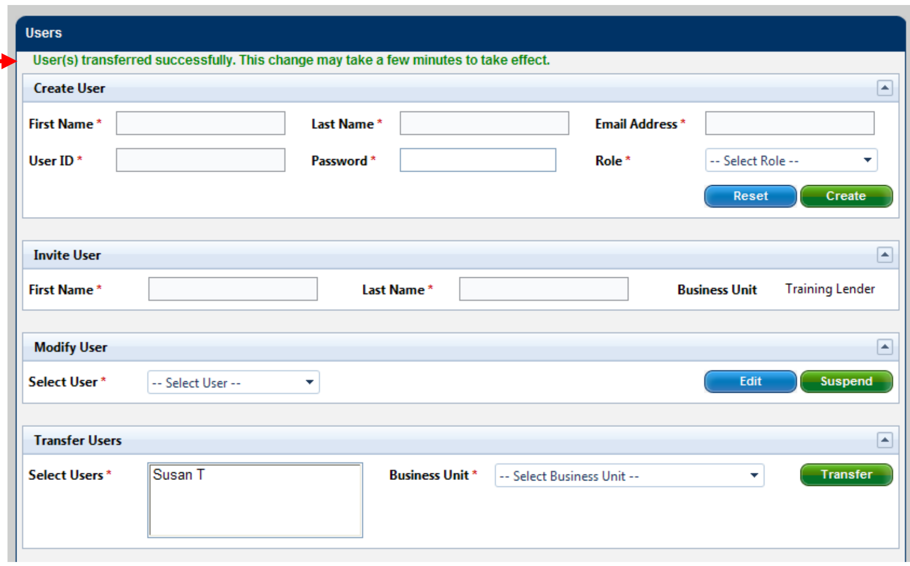
Transferring Users In and Out of Business Units	
Step	**Action / Result**
	After you select **Users** from the left navigation bar, the ***Administration – Users*** page appears.  The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users. The focus of this section is transferring a user from one business unit to another.

Transferring Users In and Out of Business Units	
Step	**Action / Result**
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**.	

<table>
<tr><th colspan="2">Transferring Users In and Out of Business Units</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>

After you click Transfer, a ***User(s) transferred successfully*** message appears. Transferred users receive an email notifying them of their transfer to another business unit.

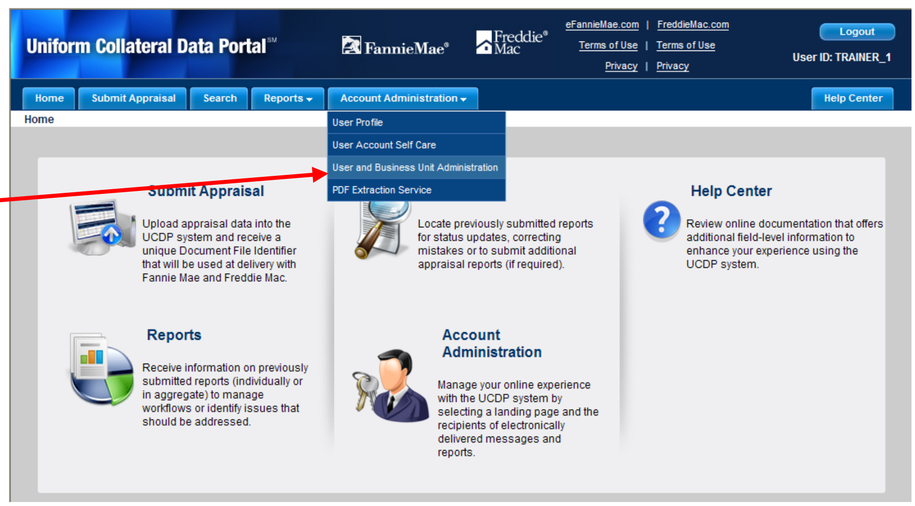


A transferred user may lose access to the appraisal data files they previously uploaded. Unless the user is a lender admin in the parent business unit, a user has access to the appraisal data files in his/her current business unit and child business units, as applicable. You cannot transfer submissions from one business unit to another.

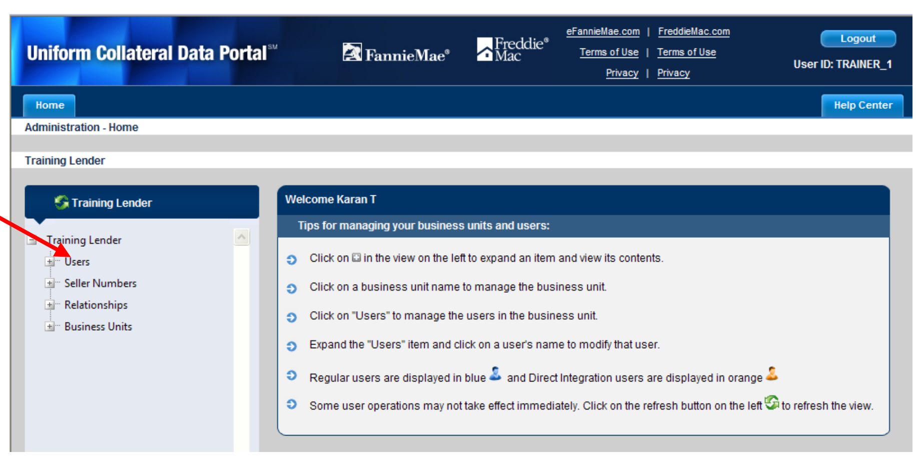
</td></tr>
</table>

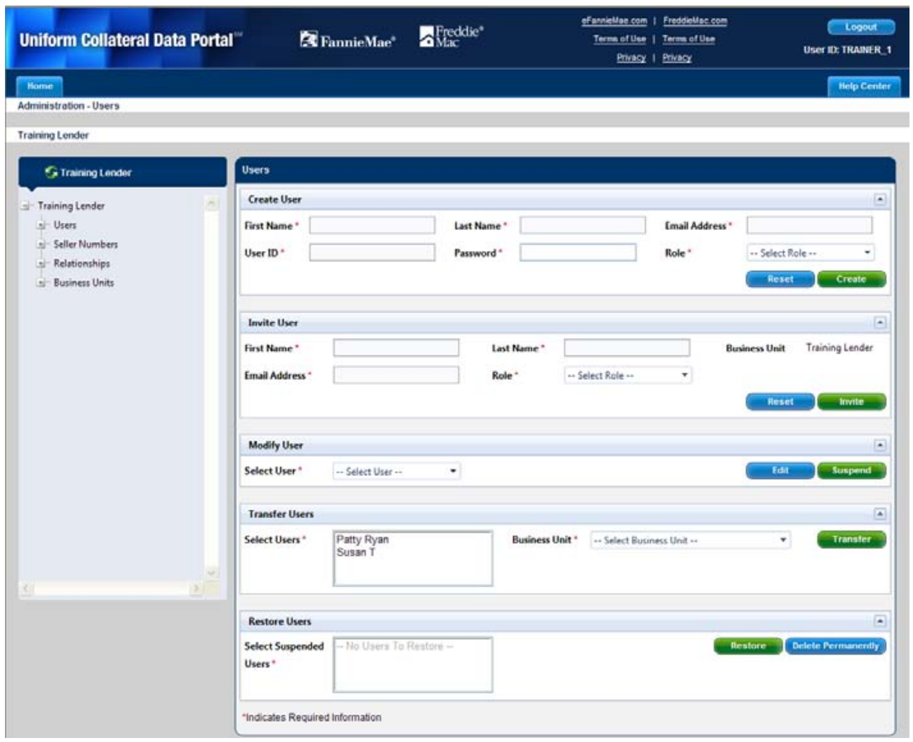
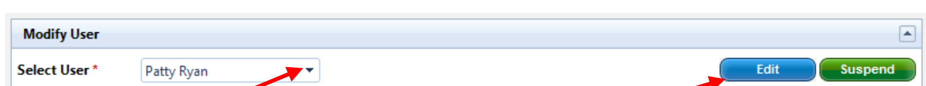
<table>
<tr><td>Changing a User's Role</td><td>Changing a user's role provides the user with greater or less functionality from that point forward for all appraisal data files that user can access. If changing the role of a lender user or lender read-only user to lender admin, the user must be authorized via Fannie Mae and/or Freddie Mac, as applicable. Refer to the Functionality Available by User Role chart for each user's available functionality.

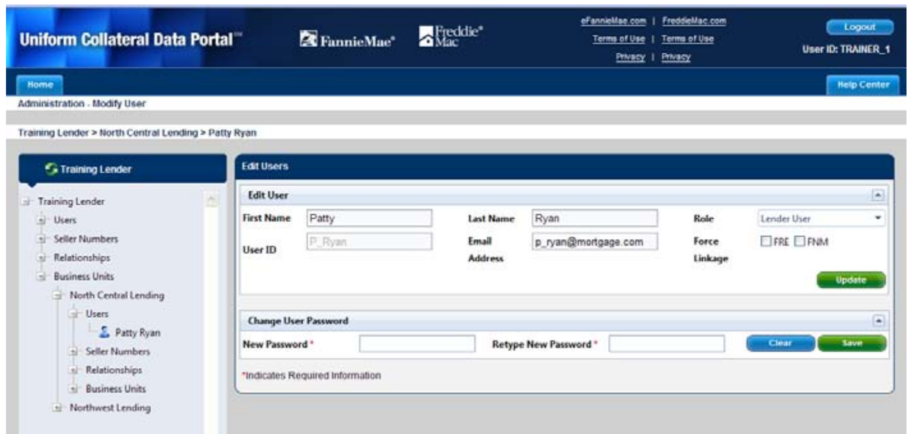
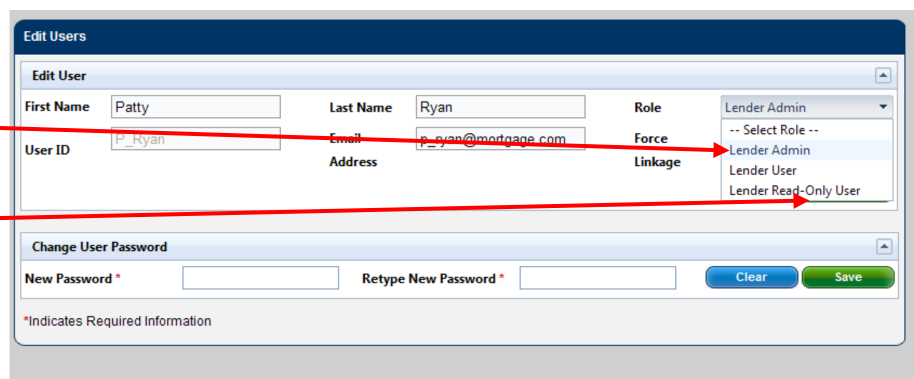
To change a user's role, follow these steps:</td></tr>
</table>

<table>
<tr><th colspan="2">Changing a User's Role</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>

After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
<tr><td>2. From the Administration – Home page, click Users in the left navigation bar.

Click the ⊞ sign to display the list of users assigned to that business unit.</td><td>
</td></tr>
</table>

Changing a User's Role	
Step	**Action / Result**
	After you select Users from the 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**.	

Changing a User's Role	
Step	**Action / Result**
	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**. **IMPORTANT:** If changing the role of a lender user to lender admin, the user must be authorized via Fannie Mae and/or Freddie Mac, as applicable. You should complete this prior to changing the user's role. After the role is changed in the UCDP and the new lender admin attempts to log in, they are asked to enter credential information they received from the applicable GSE(s).	

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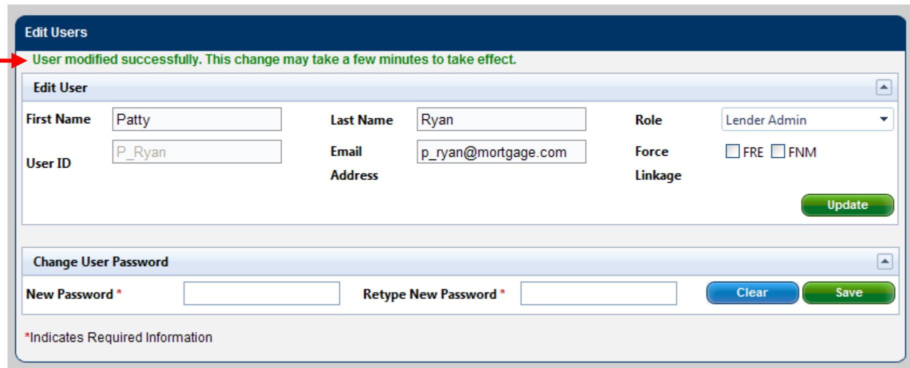
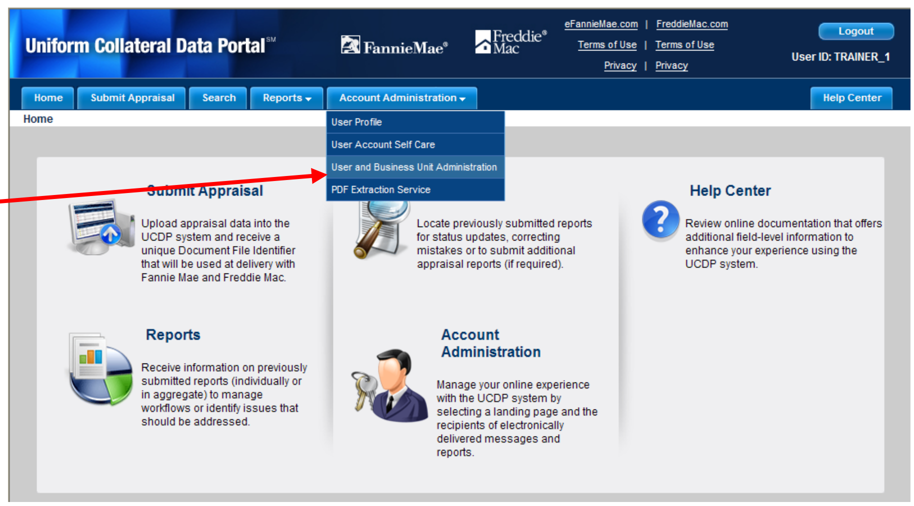
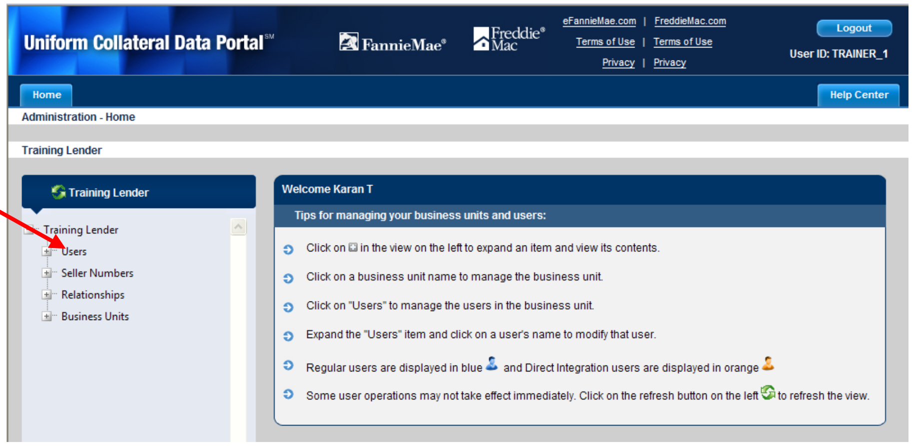
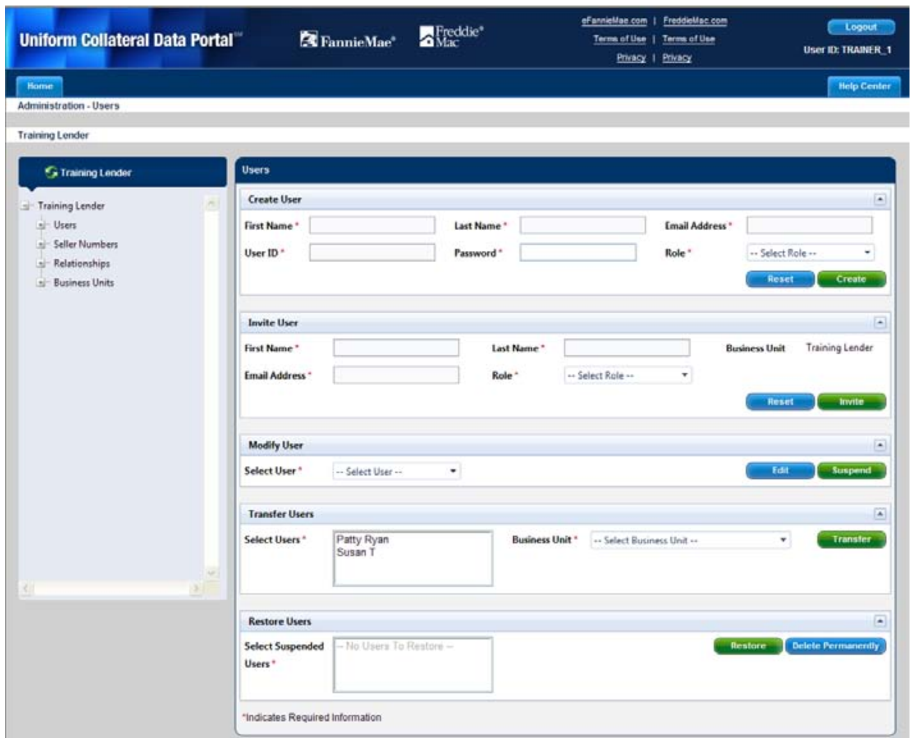
Changing a User's Role	
Step	**Action / Result**
	After you click **Update**, a ***User modified successfully*** message appears. The user receives an email notifying them of their changed user role. 

Forcing Linkage to a GSE	If your current setup only links to one GSE, this functionality allows you to create a linkage to the other GSE. Once a lender admin establishes a new link with a GSE for their organization, all of the other lender admins in that organization must establish their linkage to the new GSE. All other users inherit that new linkage. All lender admins are prompted to enter the applicable GSE's credential information during registration or, if already registered with one GSE, upon their next login. To force linkage with a GSE, follow these steps:

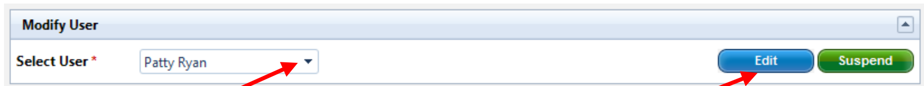
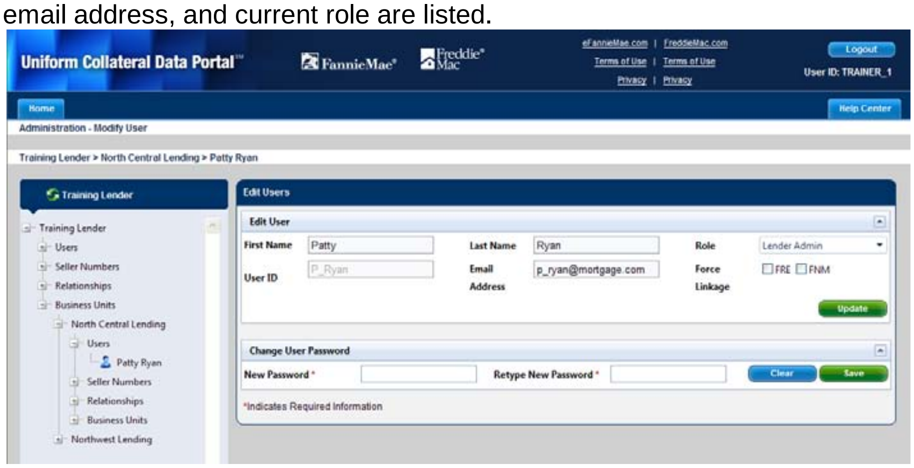
Forcing Linkage to a GSE	
Step	**Action / Result**
1. From the UCDP ***Home*** page, click the **Account Administration** tab and select **User and Business Unit Administration.**	 After you select **User and Business Unit Administration**, the ***Administration - Home*** page appears.

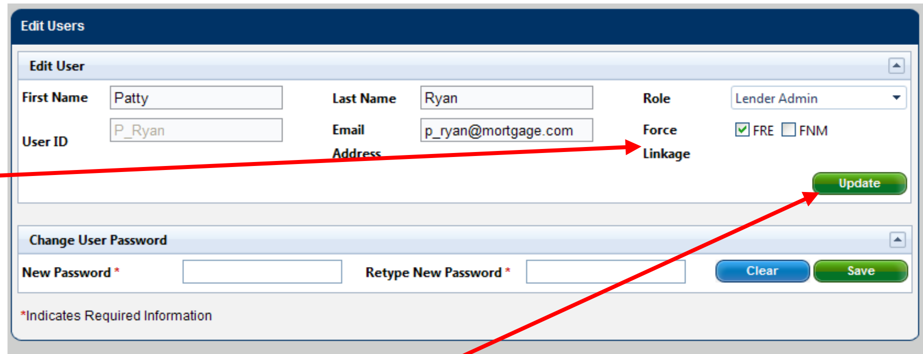
<table>
<tr><th colspan="2">Forcing Linkage to a GSE</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>2. From the Administration – Home page, click Users in the left navigation bar.</td><td>
</td></tr>
</table>

Forcing Linkage to a GSE	
Step	**Action / Result**
	After you select **Users** from the left navigation bar, the ***Administration – Users*** page appears.  The ***Administration – Users*** page allows you to manage users within your business unit(s). You can create, invite, modify, transfer, and restore users. The focus of this section is on forcing linkage to a GSE under Modify User.

<table>
<tr><th colspan="2">Forcing Linkage to a GSE</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>3. From the Administration – Users page, locate the Modify User section. In the Select User dropdown, select the lender admin user you wish to edit.

Only a lender admin can be selected for the Force Linkage option.

Click Edit.</td><td>
</td></tr>
<tr><td></td><td>After you click Edit, the Edit Users page appears. The user’s name, User ID, email address, and current role are listed.

</td></tr>
</table>

Forcing Linkage to a GSE	
Step	**Action / Result**
4. To force a linkage to either GSE, check the applicable box for the **Force Linkage** field (a box can be unchecked if mistakenly selected). If you need to verify your current linkage, check the ***Submit Appraisal*** page to see which GSE(s) can be selected to receive appraisal data files. You can also check to see if you have Seller Numbers available or assigned for the GSE. Click **Update**. Only a lender admin can complete the forced linkage to either GSE, but this impacts all users in that organization.	

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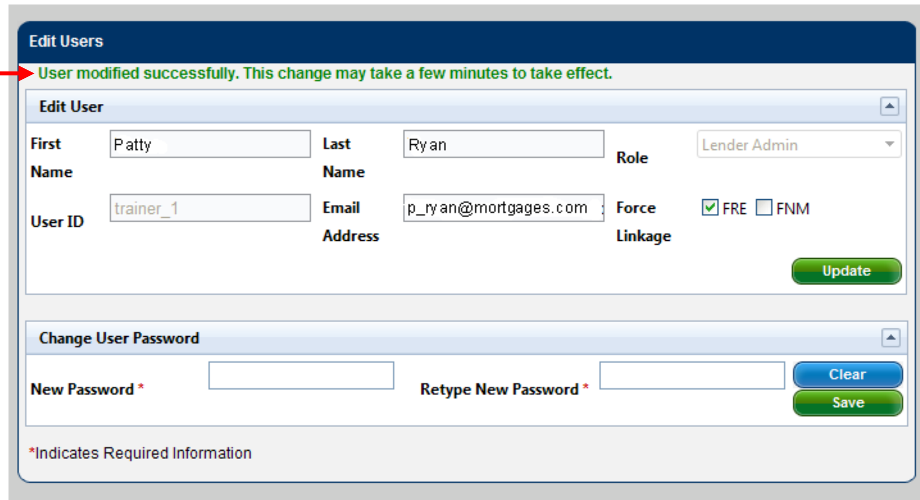
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>

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



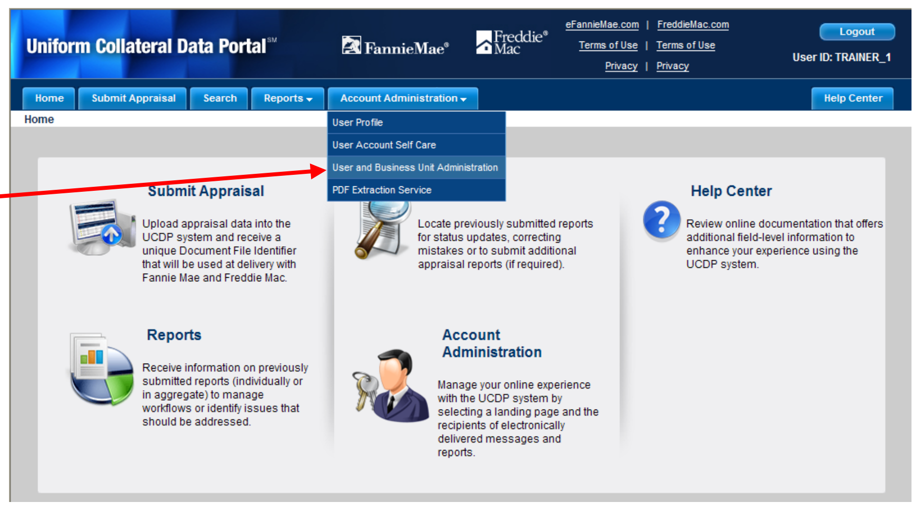
With the forced linkage completed, all lender admins are prompted to enter the applicable GSE's credential information during registration or, if already registered with one GSE, upon their next login.

</td></tr>
</table>

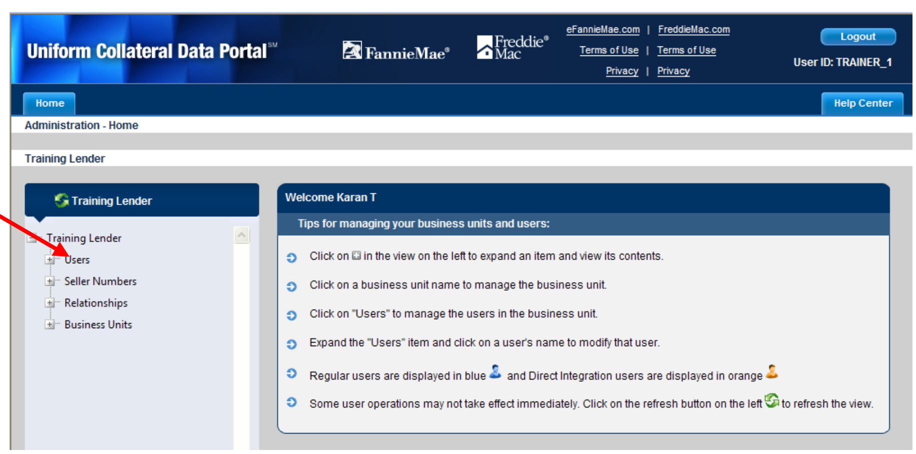
<table>
<tr><td>Changing Passwords</td><td>This functionality allows you to change a user’s password for security reasons and for forgotten passwords. Once you change a password, you must give it to the user to enable login. An email notification is sent telling the user their password has changed, but 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:</td></tr>
</table>

<table>
<tr><th colspan="2">Changing Passwords</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>



After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
<tr><td>2. From the Administration – Home page, click Users in the left navigation bar.</td><td>



</td></tr>
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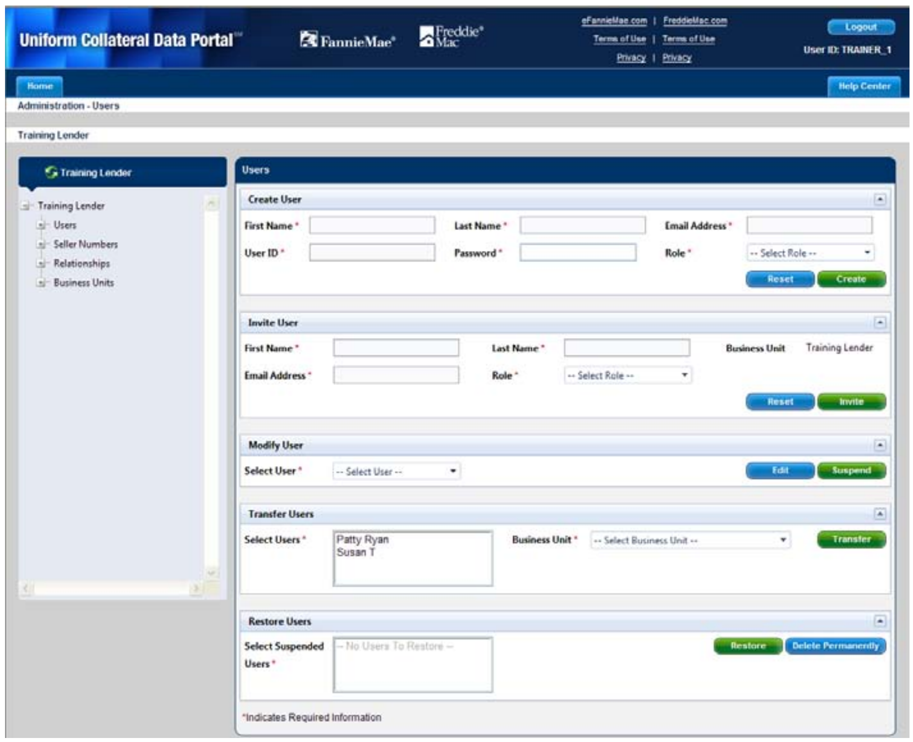
<table>
<tr><th colspan="2">Changing Passwords</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>

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



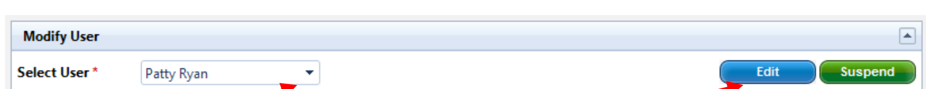
The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users. The focus of this section is changing a user's password under Modify User.

</td></tr>
<tr><td>

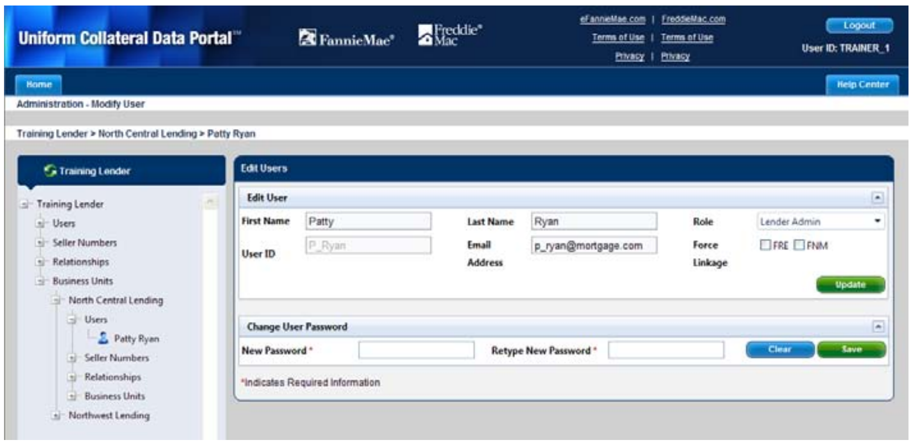
3. From the ***Administration – Users*** page, locate the Modify User section. In the **Select User** dropdown, select the user you wish to edit.

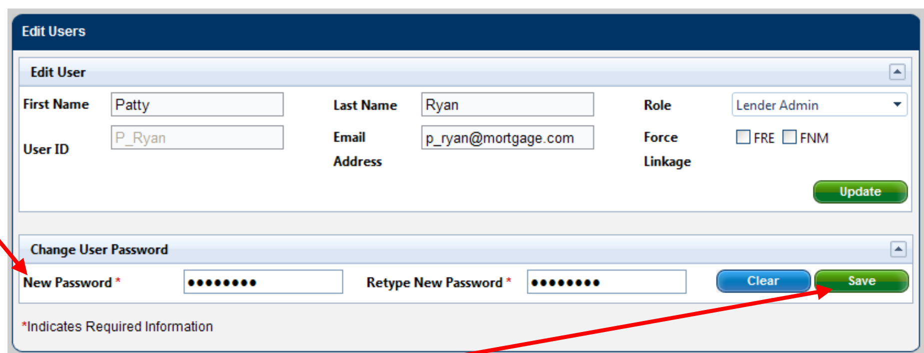
   Click **Edit**.

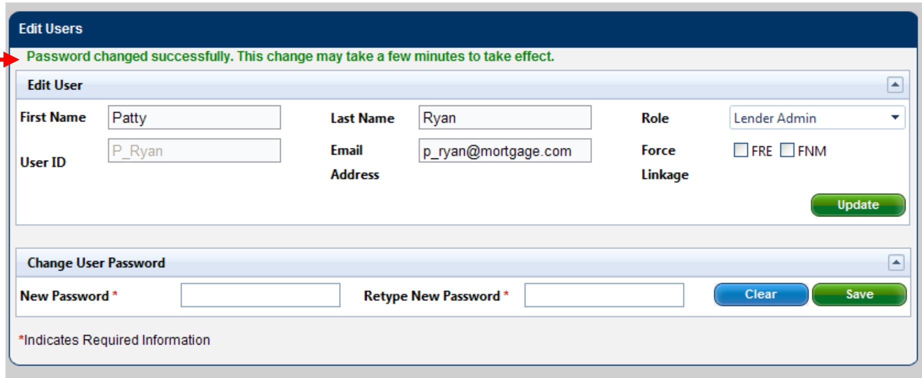
</td><td>



</td></tr>
</table>

<table>
<tr><th colspan="2">Changing Passwords</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>After you click Edit, the Edit Users page appears. The user's name, User ID, email address, and current role are listed.

</td></tr>
<tr><td>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. Repeat the new password in the Retype New Password field.

Click Save.</td><td>
</td></tr>
</table>

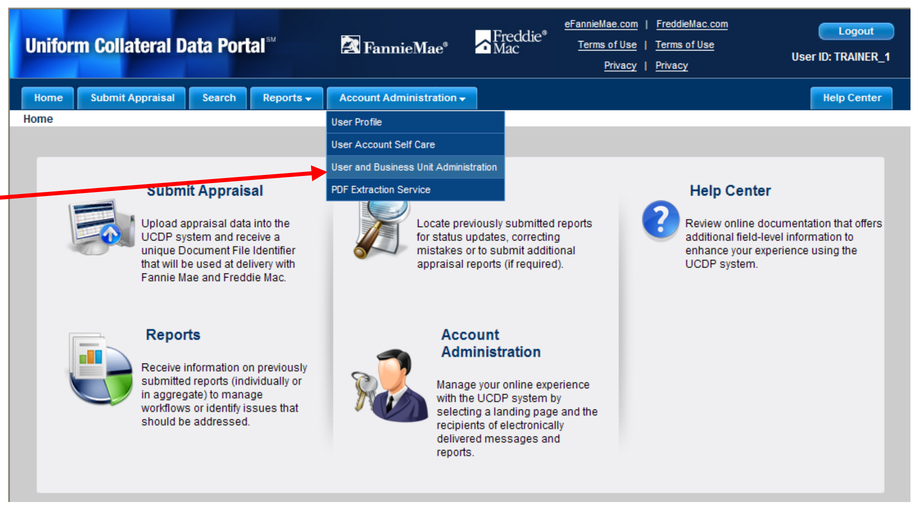
Changing Passwords	
Step	**Action / Result**
	After you click **Save**, a ***Password changed successfully*** message appears. 

<table>
<tr><td>Suspending Users</td><td>If necessary, you may suspend a user from the UCDP. Once suspended, the user can no longer access the UCDP. Suspended users receive an email notifying them of their suspension from UCDP. You may later restore or permanently delete a suspended user in the UCDP.

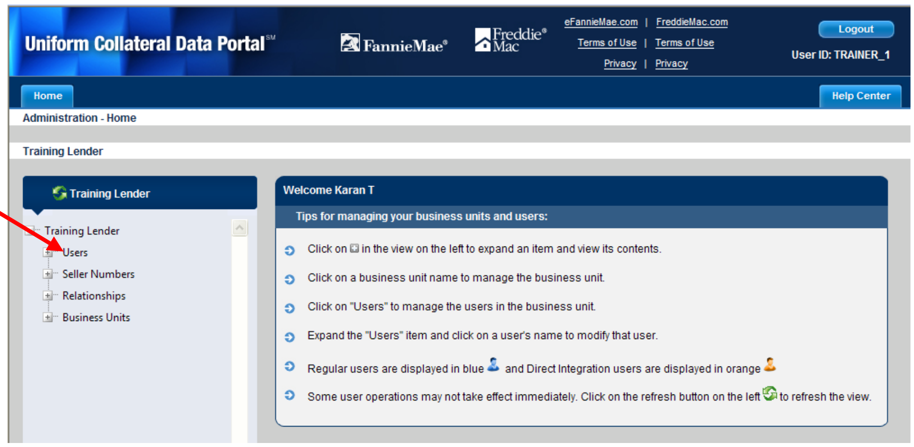
Appraisal data files associated with suspended users remain available in the UCDP in the business unit where they were submitted.

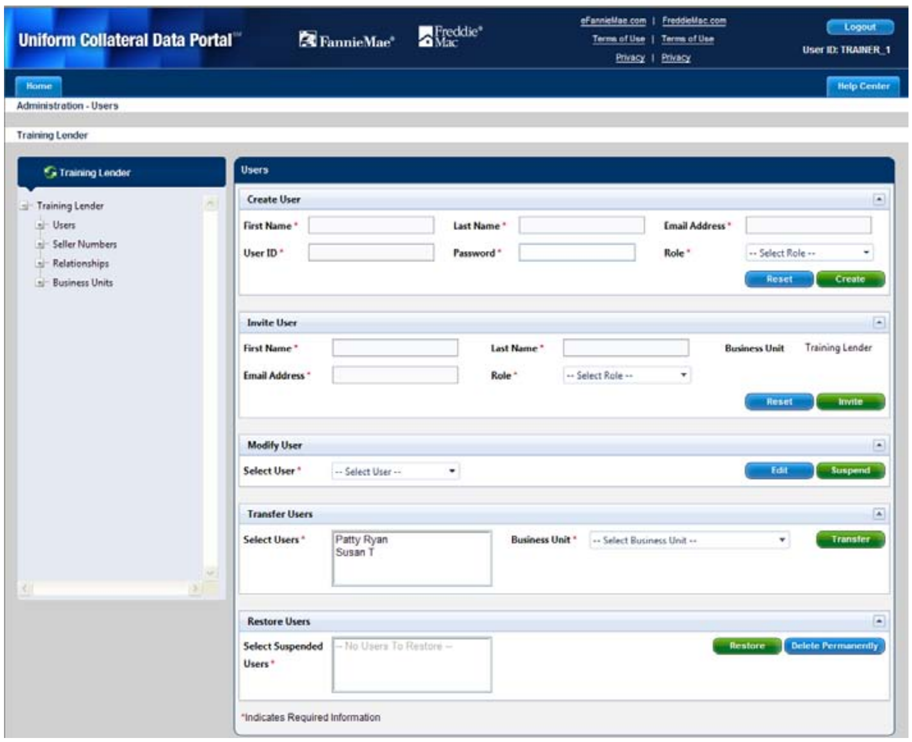
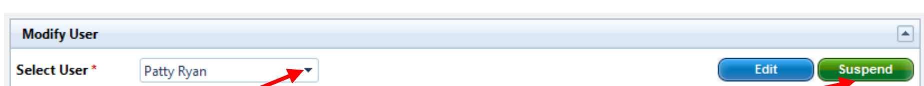
To suspend a user, perform the following steps:</td></tr>
</table>

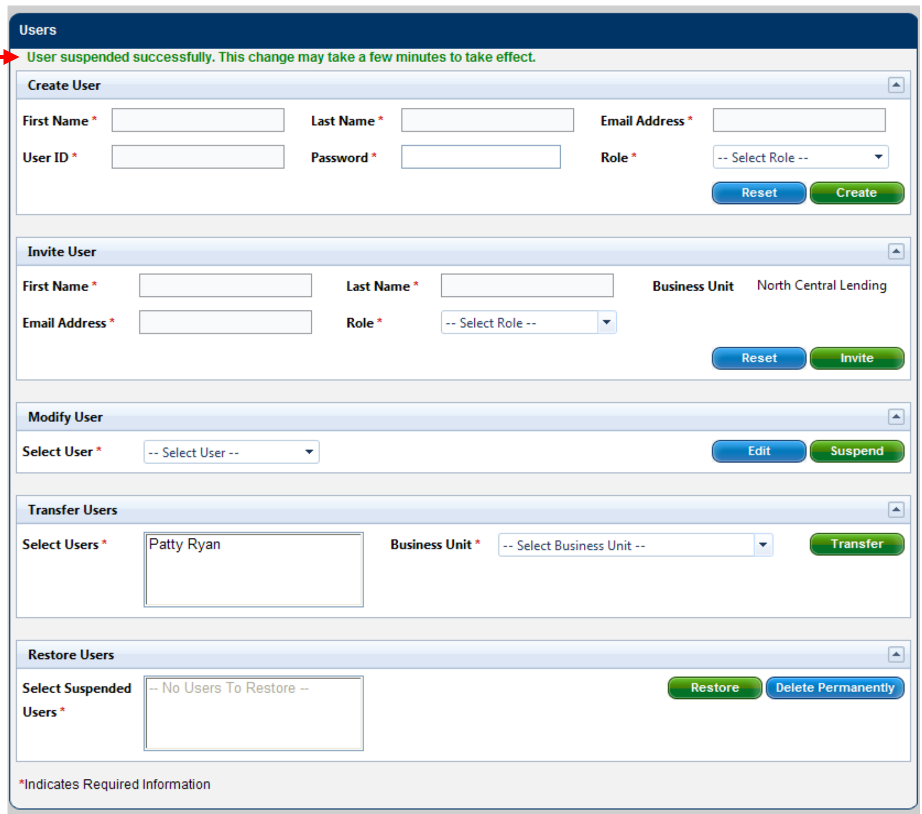
<table>
<tr><th colspan="2">Suspending Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>



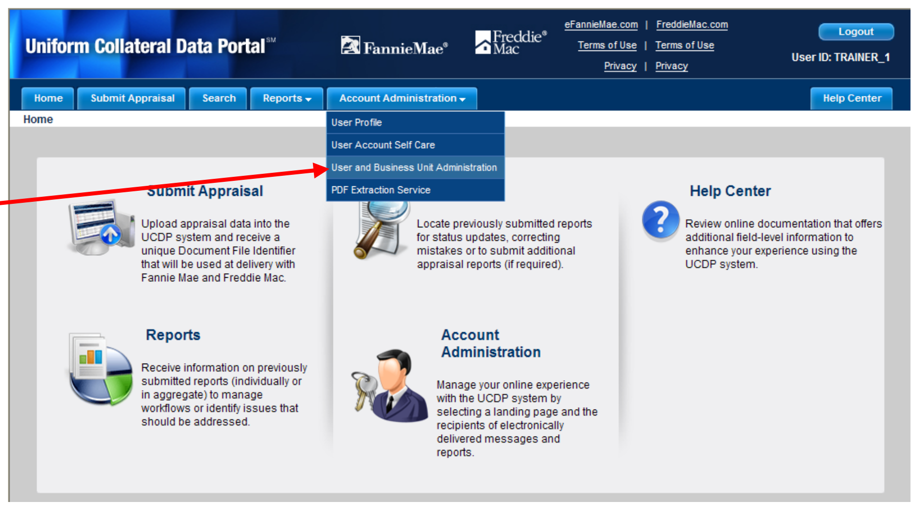
After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
</table>

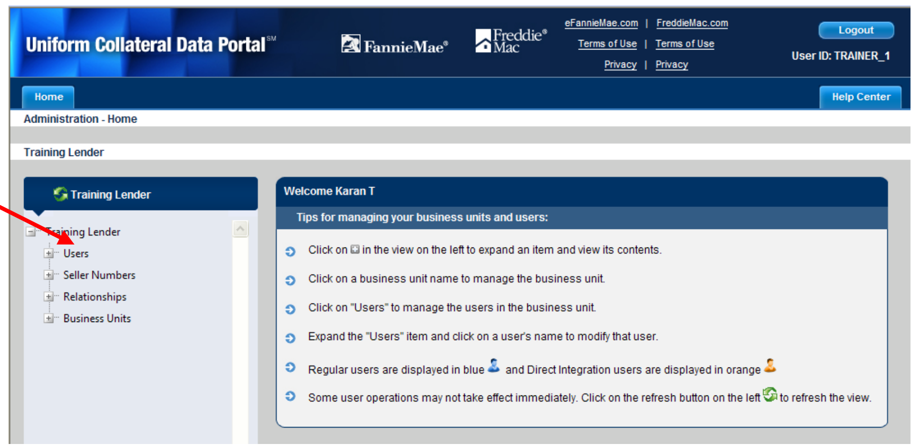
Suspending Users	
Step	**Action / Result**
2. From the ***Administration – Home*** page, click **Users** in the left navigation bar. Click the ⊞ to display the list of users assigned to that business unit.	

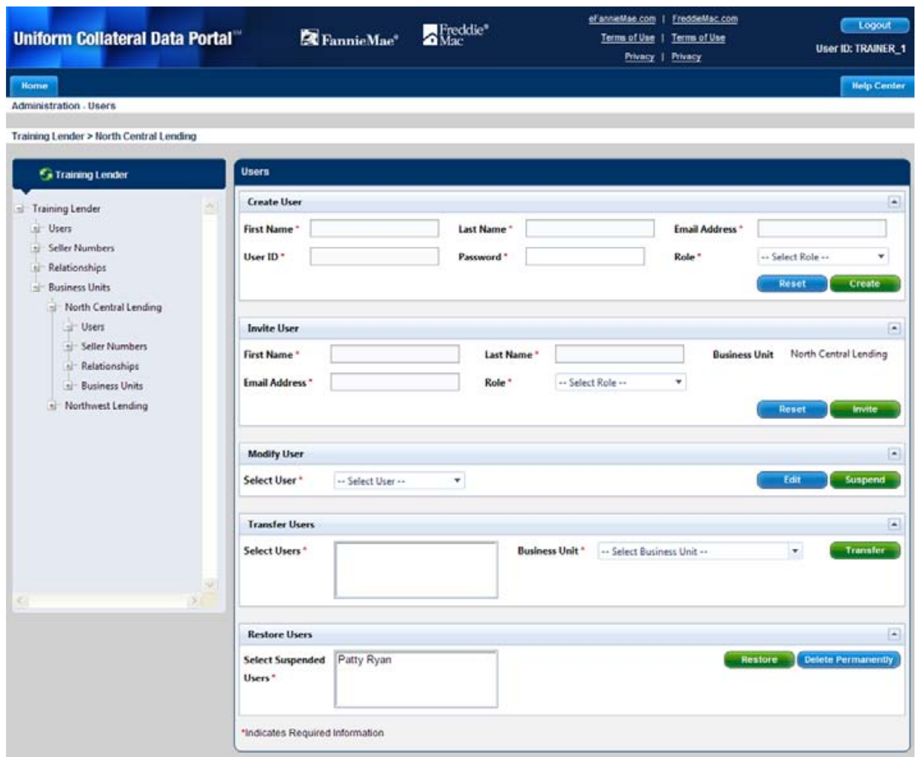
Suspending Users	
Step	**Action / Result**
	After you select **Users** from the left navigation bar, the ***Administration – Users*** page appears.  The ***Administration – Users*** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users. The focus of this section is suspending 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. Click **Suspend**.	

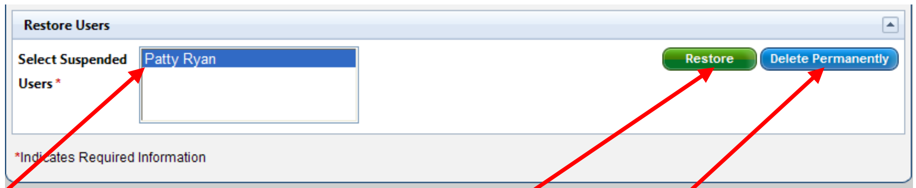
<table>
<tr><th colspan="2">Suspending Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>After you click Suspend, a User suspended successfully message appears and an email notification is sent to the suspended user. You can also see the suspended user listed in the Select Suspended Users field of the Restore Users section after the page is refreshed. A suspended user cannot access the UCDP, but you may later restore or permanently delete them in the UCDP.

</td></tr>
</table>

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 is sent to the user enabling them to log in to the system again. Permanently deleting a user removes the user completely from the UCDP. Once you permanently delete a user, an email notification is sent telling them they have been permanently removed from the UCDP. Appraisal data files for users permanently deleted from the UCDP remain available in the business unit where they were submitted. To restore or permanently delete a user, follow these steps:

Restoring or Permanently Deleting Users	
Step	**Action / Result**
1. From the UCDP ***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.

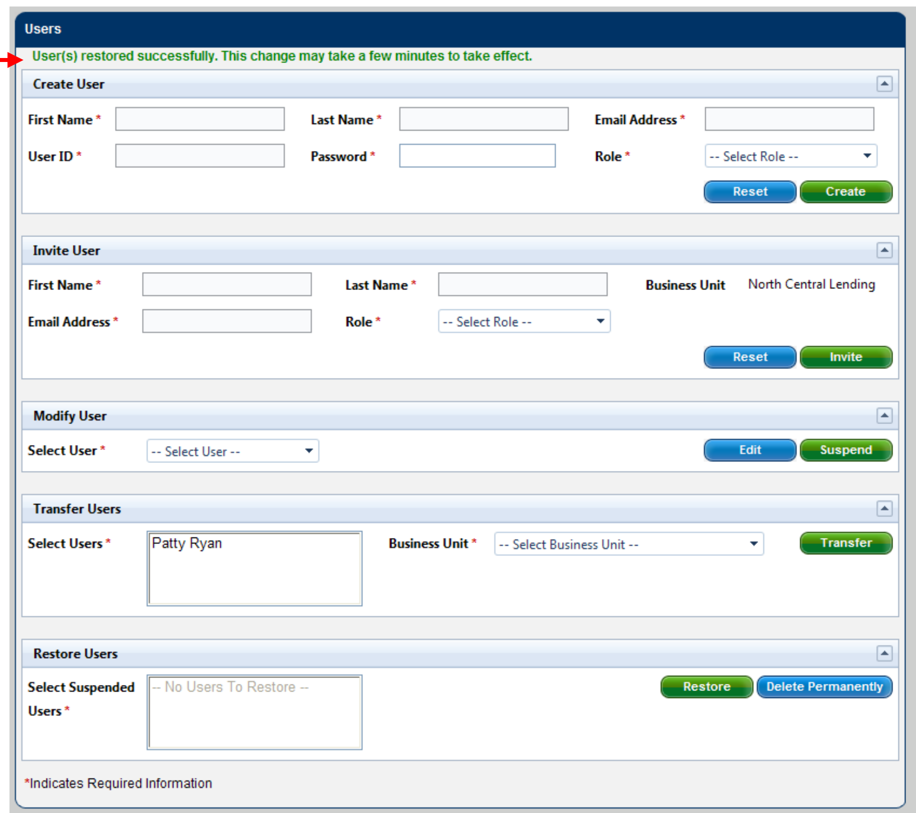
Restoring or Permanently Deleting Users	
Step	**Action / Result**
2. From the ***Administration – Home*** page, click **Users** in the left navigation bar. Click the to display the list of users assigned to that business unit.	

Restoring or Permanently Deleting Users	
Step	**Action / Result**
	After you select **Users** from the left navigation bar, the ***Administration – Users*** page appears.  This page 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.

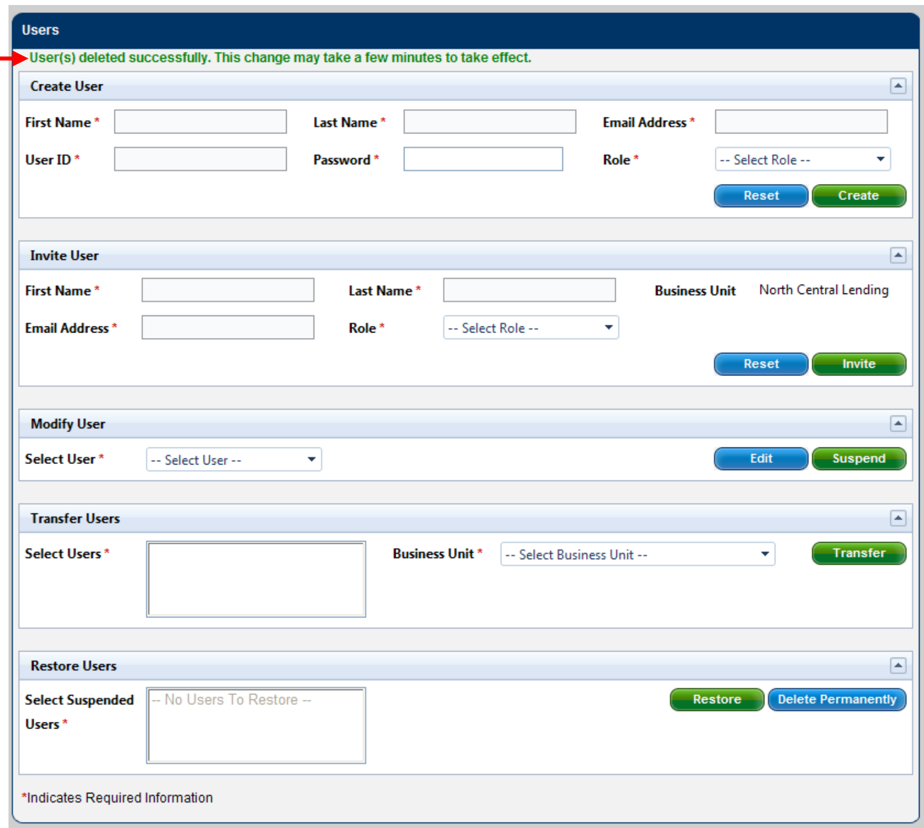
Restoring or Permanently Deleting Users	
Step	**Action / Result**
3. From the ***Administration – Users*** page, locate the Restore User section. From the Select Suspended Users list, highlight the user you wish to either restore or permanently delete. Hold down the 'Ctrl' key to highlight more than one user at a time. Click **Restore** if you want the user to have access to the UCDP again. OR Click **Delete Permanently** if you want to completely remove the user from the UCDP.	

This document relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

<table>
<tr><th colspan="2">Restoring or Permanently Deleting Users</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>After you click Restore, a User(s) restored successfully message appears. The user receives an email notifying them that they now have access to the UCDP.


</td></tr>
</table>

This document relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Restoring or Permanently Deleting Users	
Step	**Action / Result**
	After you click **Delete Permanently**, a ***User(s) deleted successfully*** message appears. The user receives an email notifying them that they were permanently deleted from the UCDP. 

Password Criteria	Refer to the following table for the specific characteristics of acceptable passwords.

Password Criteria	
Requirement	**Value**
Minimum length	8 alphanumeric characters
Maximum number of repeated characters	2
Minimum number of alphabet characters	1
Minimum number of numeric characters	1
Repeated history length. This means the last five passwords cannot be used. For example, if one of your previous five passwords was *123abc01*, you cannot change your new password to *123abc01* again until at least five password changes occur.	5
Reversed history length. This means the reverse order of the last five passwords cannot be used. For example, if your password is 123abc01, you cannot change your password to 10cba321 until at least five password changes occur.	5
Disallow User Name as password. For example, if your User Name is *Jonathan*, your password cannot be *jonathan1*.	Yes
Disallow User ID as password. For example, if your User ID is *ABCMortgage*, your password cannot be *abcmortgage22*.	Yes

Finding Additional Assistance	For additional assistance, refer to: ▪ Fannie Mae's UCDP web page *(https://www.efanniemae.com/sf/technology/commitloandel/ucdp/index.jsp)* ▪ Freddie Mac's UCDP web page *(http://www.freddiemac.com/sell/secmktg/uniform_collateral_data_portal.html)* ▪ The UCDP Support Center at 1-800-917-9291 ▪ UCDP Help Center (accessible after you log in to the UCDP)