

LOAN SERVICING SOFT Security Features

This document will guide you through the process of setting up and understanding the security features in LOAN SERVICING SOFT.

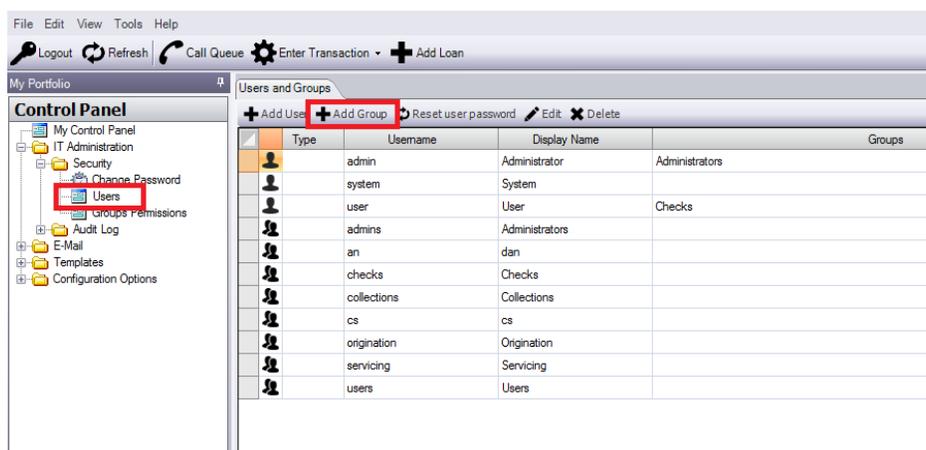
For additional information and/or questions please feel free to contact our support group at support@loanservicingsoft.com or 1-800-993-1839 x2.

User permissions are configured by creating user groups and setting permissions for the groups. Users can then be added to the system and assigned to a group. The Users will inherit the security settings assigned to that group.

User Groups

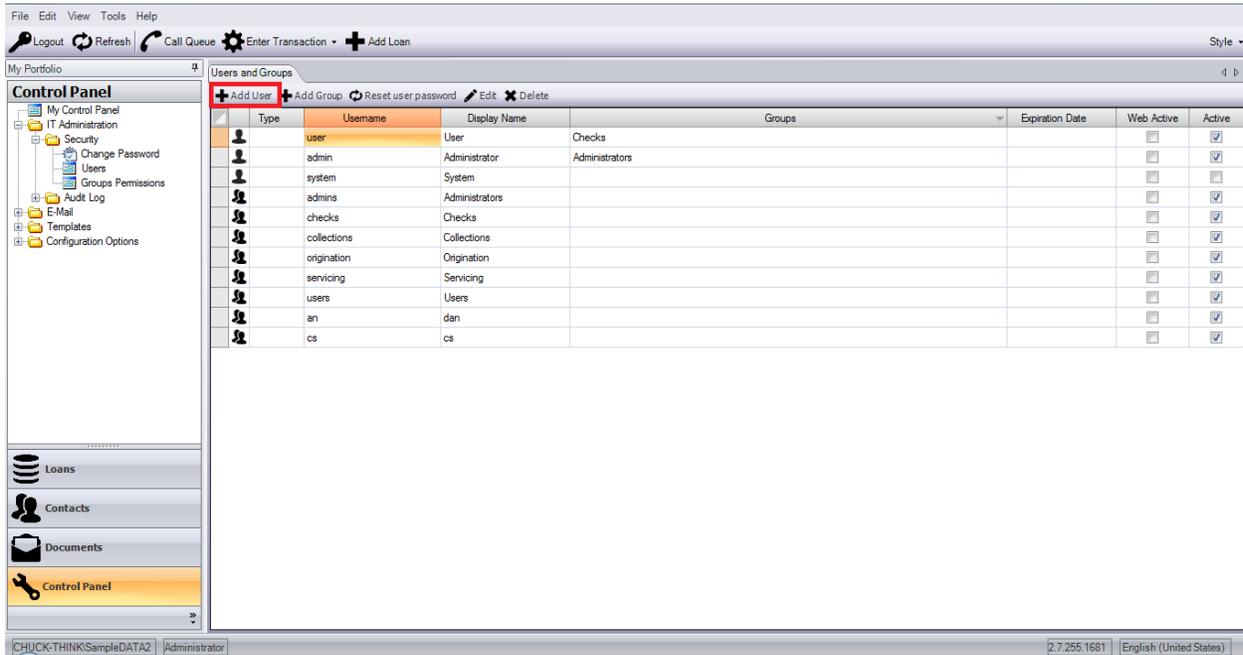
User Groups in LOAN SERVICING SOFT categorize each user in the system. Each User Group can have a different set of system permissions. Users can be a member of multiple groups, granting each group's permissions to the user. The default User Groups that come with LOAN SERVICING SOFT are Administrators, Checks, Collections, Origination, Servicing, and Users.

To add a new group, go to Control Panel → IT Administration → Security → Users and click the **Add Group** button. Give the group a unique Group Name, used internally by LOAN SERVICING SOFT, and a unique Display Name.

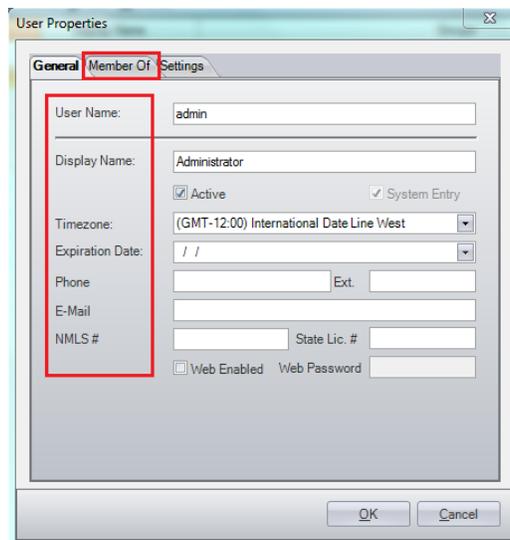


Users

To add a new User, click the **Add User** button.



In the new window, fill out the users information. Double clicking on a user brings up the User Properties Object Window.



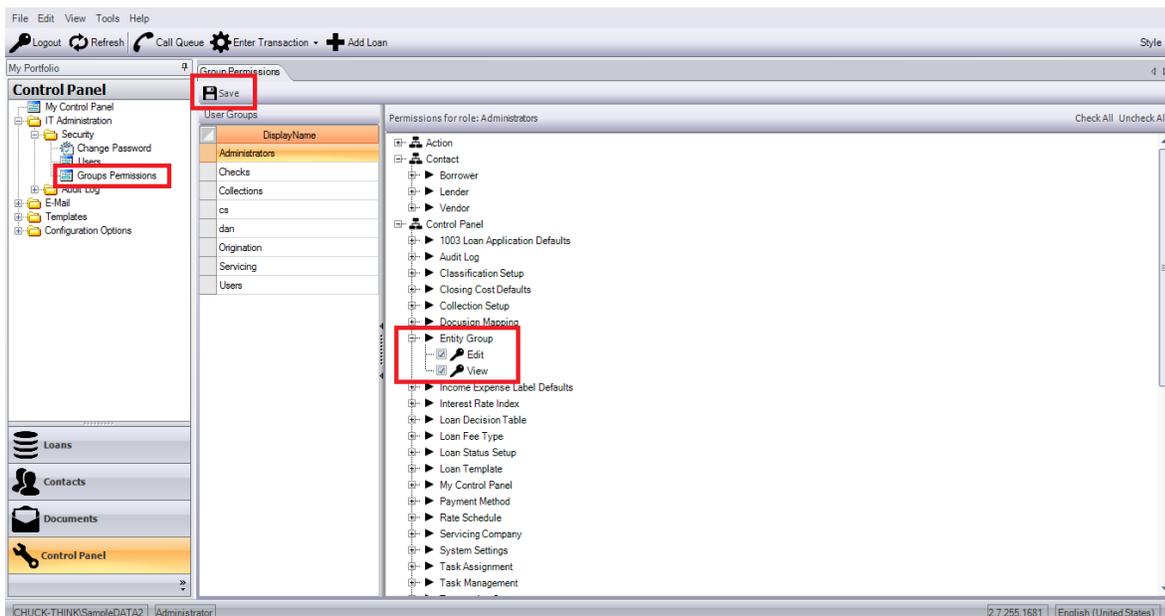
The following list clarifies some of the fields:

- User Name – This is the name the user enters when logging on.
- Display Name – The name as it is displayed within the system.
- Active – Whether or not this user account is useable.
- Expiration Date – The date this account will expire.
- E-Mail – The e-mail address that LOAN SERVICING SOFT will use for this user.
- Web Enabled – Whether or not the user will be active for LOAN SERVICING SOFT Web Portals.
- Password – The password the user will use to log in to LOAN SERVICING SOFT.

On the Member Of tab, click **Add** to add the new user to one or more User Groups.

Group Permissions

To edit a User Group's permissions, go to Control Panel → IT Administration → Security → Groups Permissions. Select a User Group from the left column and modify the permissions for all users in that group in the right column by checking or unchecking system processes. Once the groups permissions have been modified, click **Save** in the top left to apply the new group permissions.



Password Policy

An admin of LSS is able to specify how many characters a password should be, if the new password will expire in a number of days or in how many days the user can change his password. There are also complexity requirement rules that can be turned on. To access these settings:

1. Click the Control Panel tab
2. Open the configuration options folder
3. Select System Defaults and Settings
4. In the window that opens select System Settings
5. In the Settings window click the Security Settings tab. On this tab there will be a text box explaining what the Password Policy settings do.
6. Click Save when you are done configuring your password policy

The screenshot displays the LOAN SERVICING SOFT application interface. The top menu bar includes File, Edit, View, Tools, and Help. Below it is a toolbar with icons for Logout, Refresh, Call Queue, Enter Transaction, and Add Loan. The left sidebar features a 'Control Panel' tab (1) and a tree view of configuration options, including 'Configuration Options' (2), 'System Defaults and Settings' (3), and 'System Settings' (4). The main content area shows the 'System Defaults & Settings' window with a 'Save' button (6). The 'Settings' window is open, showing the 'Security Settings' tab (5) with the 'Password Policy' section. The 'Password Policy' section includes fields for Minimum Password Length (6 chars), Minimum Password Age (0 days), and Maximum Password Age (0 days), along with a checkbox for 'Password must meet complexity requirements'. A yellow text box provides detailed instructions for each setting.

Force User Password Change

On the user screen there is an option that an Admin can use to force a user to change their password the next time they log in.

To access this option:

1. Click the Control Panel Tab
2. Open the IT Administration folder
3. Open the Security folder
4. Click the Users tab
5. Select a user

The screenshot shows the LOAN SERVICING SOFT application window. The interface includes a menu bar (File, Edit, View, Tools, Help), a toolbar with icons for Logout, Refresh, Call Queue, Enter Transaction, and Add Loan, and a sidebar with a 'Control Panel' tab highlighted in red and labeled '1'. The sidebar also shows folders for 'IT Administration' (labeled '2'), 'Security' (labeled '3'), and 'Users' (labeled '4'). The main content area displays the 'Users and Groups' section with a table of users. The 'read only' user is highlighted in red and labeled '5'.

Type	Username	Display Name	Groups	Expiration Date	Web Active	Active
admin	Administrator	Administrators			<input type="checkbox"/>	<input checked="" type="checkbox"/>
read only	read only	Read-Only			<input type="checkbox"/>	<input checked="" type="checkbox"/>
system	System				<input type="checkbox"/>	<input type="checkbox"/>
user	User	Users			<input type="checkbox"/>	<input checked="" type="checkbox"/>
admins	Administrators				<input type="checkbox"/>	<input checked="" type="checkbox"/>
checks	Checks				<input type="checkbox"/>	<input checked="" type="checkbox"/>
collections	Collections				<input type="checkbox"/>	<input checked="" type="checkbox"/>
origination	Origination				<input type="checkbox"/>	<input checked="" type="checkbox"/>
Read-Only	Read-Only				<input type="checkbox"/>	<input checked="" type="checkbox"/>
servicing	Servicing				<input type="checkbox"/>	<input checked="" type="checkbox"/>
users	Users				<input type="checkbox"/>	<input checked="" type="checkbox"/>

At the bottom of the window, the status bar shows: NICOFFICE\SS test NICO Administrator 2.7.429.2091 English (United States)

6. A User Properties window will come up and you must select a checkbox that says user must change password at next login.
7. When you are done making changes click OK.

The screenshot shows the 'User Properties' dialog box with the following fields and options:

- User Name: read only
- Display Name: read only System Entry
- Active User must change password at next login 6
- Timezone: (GMT-08:00) Pacific Time (US & Canada)
- Expiration Date: / /
- Phone: [] Ext. []
- E-Mail: []
- NMLS #: [] State Lic. #: []
- Web Enabled Web Password: []

At the bottom, the 'OK' button is highlighted with a red box and the number 7, and the 'Cancel' button is also visible.