Job Aid: UWB Multi-Threaded Decisions

The purpose of this document is to provide step by step instructions for utilizing the multi-threaded decisioning feature within the Underwriting Workbench.

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The purpose of the Multi-Threaded Decisioning feature is to provide a solution where underwriting of files will become more efficient as more than one underwriter can be evaluating different aspects of the file at the same time.

Multi-Threaded Approver Roles

Lead Approver – Responsible for the whole transaction. The first assigned approver on a transaction automatically becomes the lead approver. Only Transaction Admins and Lead Approvers can change the Lead Approver.

Risk Approver – Responsible for providing an approval decision on the risk(s) assigned to them. They will have access to all details of the transaction, however their approval is only applicable to the assigned risk(s).

File Approver - Responsible for providing an approval decision on the File/Order(s) assigned to them. They will have access to all details of the transaction, however their approval is only applicable to the assigned File/Orders(s) on a transaction.

Note: Alerts and email notifications are based on user preferences.

Lead Approver

The first Approver associated with a transaction is made the Lead Approver by default, when the Transaction was created:

   a.   by the Approver themselves or;

   b.   when a user with Submitter rights only, first assigns the Transaction for approval to the Underwriter/Approver
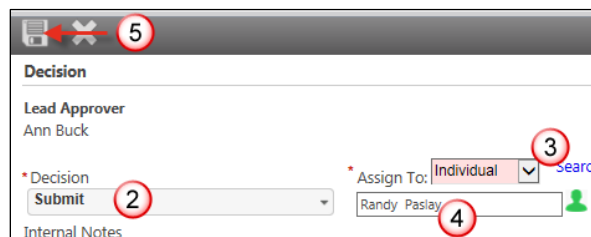
Change Lead Approver

The Lead Approver and/or My Transaction Admins have the ability to assign another Approver on the Transaction as the Lead Approver

1.   Access the Transaction and navigate to the **Decision** page

2.   Click the **Decision** dropdown and select **Submit**
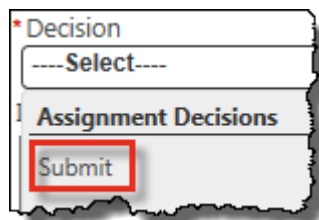
3.   Click the **Assign To** dropdown and select **Individual**

4.   Add the **Approver** you are assigning the Transaction to
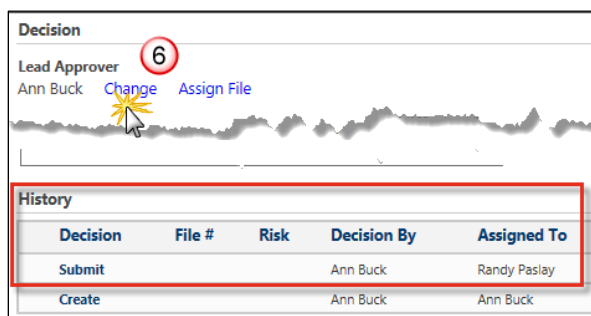
5.   Click **Save**
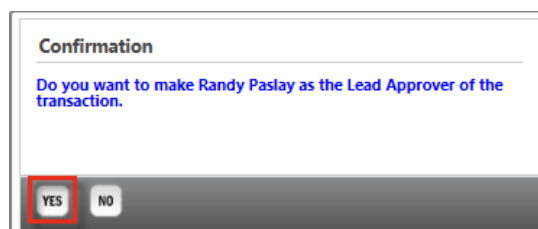
6.   The individual displays in the **History** grid; click **Change**
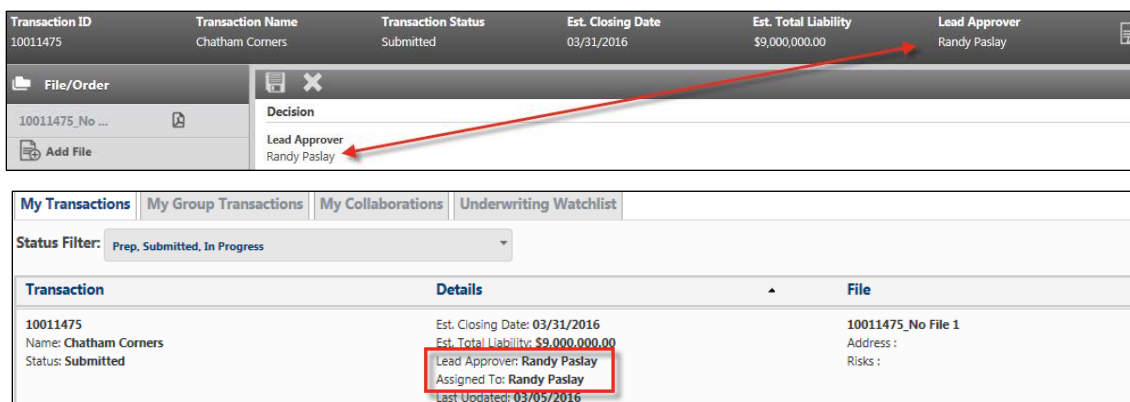
7. A pop up displays, click **Yes** to appoint the **Assigned To** approver as the **Lead Approver**
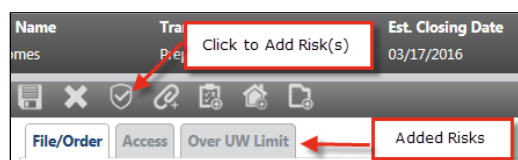
8. **Assigned to** becomes **Lead Approver**

Risks

Risk(s) needing approval must be added through the Add Risk option in the UWB

Request Risk Approval – Individual

Risk(s) needing approval must be added through the **Add Risk** option in the UWB

1. Navigate to the Transaction's **Decision** page

   a. When the Submitter of the Transaction is the Approver assigning risks, the Approver will need to **Submit** the Transaction to **Self,** in order to activate the **Assign Risk** link

2. Click **Assign Risk**

Decision

Lead Approver
Ann Buck   Assign Risk   Assign File

3. **Assign Risk** window displays; click the **Risk** dropdown menu

4. Select the applicable risk(s) and click **Apply**

5. If the Transaction has multiple files with risks attached, click the **File#** dropdown, select the applicable file to the Risk(s) and click **Apply**. If there is only one file, the file number will default

6. Enter the requested Approver name into the **Assign To** field

7. **Copy**, **Add** and\or **Delete** rows as needed. See examples below

8. Click **Save**

Examples:

9. **Pending Decisions** section displays on the **Decision** page

Pending Decisions							
Decision	**File #**	**Risk**	**Requested By**	**Assigned To**	**Requested Date**	**Approvals Needed**	**Actions**
Risk Submitted	10011477_No File 1	Access	Ann Buck	Karen Saez	03/06/2016	1	✏️ 🗑️
Risk Submitted	10011477_No File 1	Over UW Limit	Ann Buck	Randy Paslay	03/06/2016	1	✏️ 🗑️

History							
Decision	**File #**	**Risk**	**Decision By**	**Assigned To**	**Decision Date** ▼	**Approval Date**	**Notes**
Risk Submitted	10011477_No File 1	Access	Ann Buck	Karen Saez	03/06/2016		
Risk Submitted	10011477_No File 1	Over UW Limit	Ann Buck	Randy Paslay	03/06/2016		
Submit			Ann Buck	Ann Buck	03/05/2016		
Create			Ann Buck	Ann Buck	03/05/2016		

10. On the Home page, **Decision Status: Approvals Requested**

10011477	Est. Closing Date: 03/17/2016	10011477_No File 1
Name: Harmony Homes	Est. Total Liability: $9,000,000.00	Address :
Status: In Progress	Lead Approver: Ann Buck	Risks : Access, Over UW Limit
Decision Status: **Approvals Requested**	Assigned To: Ann Buck	
	Last Updated: 03/05/2016	

Request Risk Approval – Group

Risk(s) needing approval must be added through the **Add Risk** option in the UWB

1. Navigate to the Transaction's **Decision** page

    a. When the Submitter of the Transaction is the Approver assigning risks, in order to activate the **Assign Risk** link, the Approver will need to **Submit** the Transaction to **Self**

2. Click **Assign Risk**

3. **Assign Risks** window displays. If there is one risk on the Transaction, the risk will default; if multiple risks click, the **Risk** dropdown menu

4. Select the applicable risk(s) and click **Apply**

5. If the Transaction has multiple files with risks attached, click the **File#** dropdown, select the applicable file to the Risk(s) and click **Apply**. If there is only one file containing the risk(s), the file number will default

6. Click in the **Assign To** field; select **Group**

7. Enter a Group name into the **Assign To** field; auto suggest feature is enabled

8. Click in the **Approvals #** field and select the applicable number of approvals needed for the risk

9. **Copy**, **Add** and\or **Delete** rows as needed

10. Click **Save**

11. **Pending Decisions** section displays on the **Decision** page

12. On the Home page, **Decision Status: Pending Risk Approvals** displays

Enter a Risk Decision

1. Navigate to the Transaction and review Risk(s)

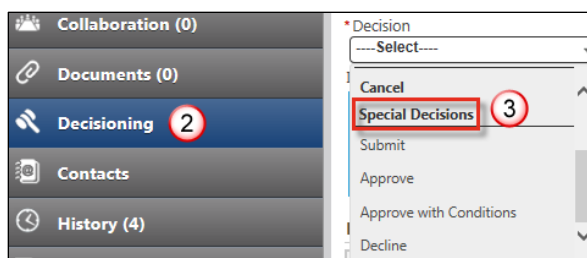   a. Both the **File/Order** and **Risk(s)** tab(s) you are being asked to approve are highlighted

2. Click the **Decision** button

   a. When the Risk approval is assigned to a Group, select **Submit** from the **Decision** dropdown under **Assignment Decisions** and select **Self** in the **Assign To** dropdown

3. From the **Decision** dropdown menu scroll to **Special Decision** and select your decision

4. Leave notes as applicable and click **Save**

5. Risk is removed from **Pending Status** and displays in the **History** section

Decision	File #	Risk	Decision By	Assigned To	Decision Date	▼	Approval Date	Notes
Risk Approved	2216	Bankruptcy	Ann Buck	Praveen C. Keerthi	03/06/2016		Ann approved the Bankruptcy risk.	
Risk Submitted	2216	Bankruptcy	Praveen C. Keerthi	Ann Buck	03/04/2016			
Submit				erthi	03/04/2016			
Create			Praveen C. Keerthi	Praveen C. Keerthi	03/04/2016			

Praveen assigned the Bankruptcy risk to Ann.
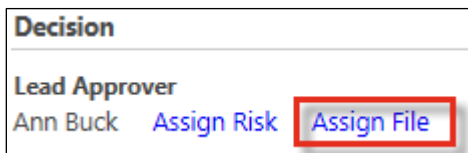
File

Request File Approval – Individual

1. Navigate to the Transaction's **Decision** page

   Note: When the Submitter of the Transaction is the Approver assigning Files, the Approver will need to **Submit** the Transaction to **Self**, in order to activate the **Assign File** link

2. Click **Assign File**

3. **Assign Files** window displays; click the **File #** field

4. Select the applicable file(s) from the dropdown menu and click **Apply**

5. Enter the requested Approver name into the **Assign To** field

6. **Add** and\or **Delete** rows as needed

7. Click **Save**

8. **Pending Decisions** section displays on the **Decision** page

9. On the Home page, **Decision Status: Approvals Requested** displays

Request File Approval – Group

1. Navigate to the Transaction's **Decision** page

   Note: When the submitter of the Transaction is the Approver assigning risks the Approver will need to **Submit** the Transaction to **Self**, in order to activate the **Assign Risk** link
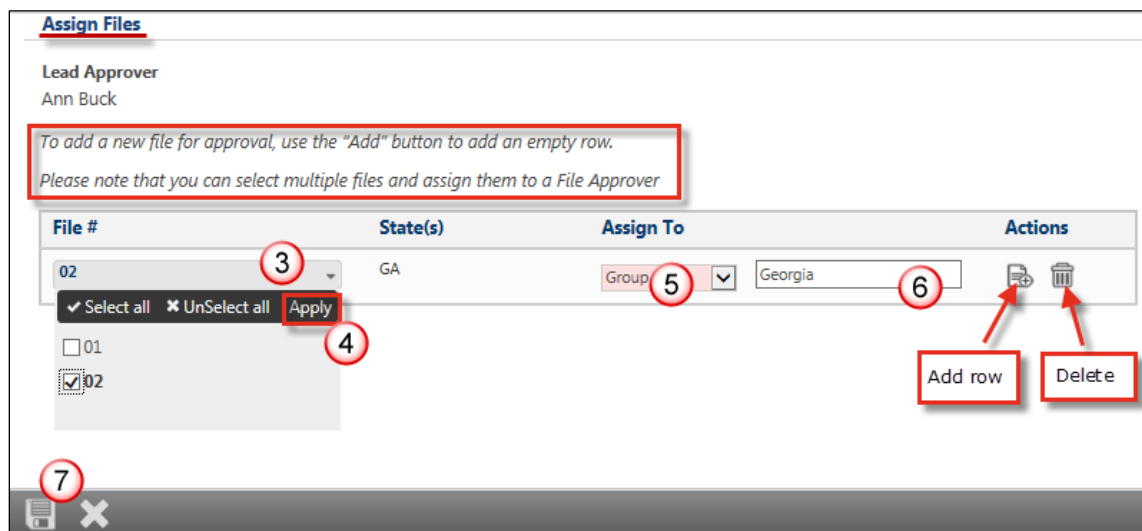
2. Click **Assign File**

3. New window displays. If there is one file on the Transaction, the file will default; if more than one, click the **Files #** dropdown menu

4. Select the applicable file(s) and click **Apply**

5. Click in the **Assign To** field; select **Group**

6. Enter a **Group** name into the **Assign To** field

7. **Add** and\or **Delete** rows as needed

8. Click **Save**

9. **Pending Decisions** section displays on the **Decision** page

10. On the Home page, **Decision Status: Pending Risk Approvals** displays

Enter a File Decision

1. Navigate to the Transaction and review the **File/Order**(s)

   Note: The **File/Order** number(s) you are being asked to approve are highlighted

File/Order

1221212

015244
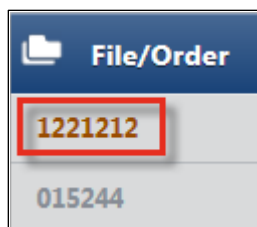
2. Click the **Decision** button

    Note: When the **File** approval is assigned to a Group, select **Submit** from the Decision dropdown under **Assignment Decisions** and select **Self** from the **Assign To** dropdown

3. From the **Decision** dropdown menu scroll to <u>**Special Decision**</u> and select your decision
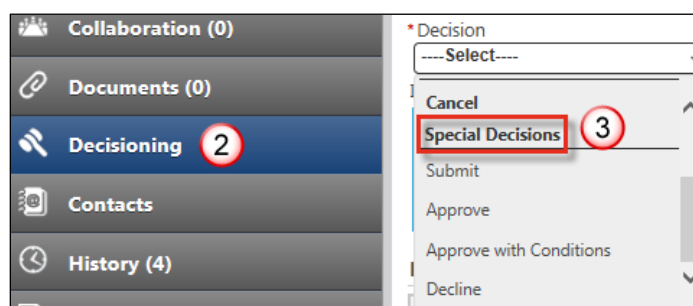
4. Leave notes as applicable and click **Save**

5. File is removed from **Pending Status** and displays in the **History** section

Decision	File #	Risk	Decision By	Assigned To	Decision Date
File Approved	1221212		Ann Buck	Praveen C. Keerthi	Ann approved the File
File Submitted	1221212		Praveen C. Keerthi	Ann Buck	03/04/2016
Submit			...thi	Praveen C. Keerthi	03/04/2016
Create			...thi	Praveen C. Keerthi	03/04/2016

File is assigned to Ann