# User Type Definitions

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## MASTER

A "Master" user can:

- Fully use and edit all features on the Manage Users page:

    o Add and remove users including setting access for the users.

    o Send password reset emails.

    o Force users to change their passwords on their next login.

    o Unlock users that are locked out of www.sageworksanalyst.com. To unlock a user, select expand to view all the user's information. Then, select the "Unlock Account" link.

- Fully use and edit all Global Settings:

    o Update all Institution Access Settings, including managing password login restrictions, IP restrictions, and Single Sign On settings.

    o Update all Core Integration Settings, including Integration setup, Integration change requests and Sageworks Connections, uploading extracts and files, and viewing Integration logs.

    o Update all Third-Party Connections, including configuring eSignature, FICO SBSS, Flood Determination, Franchise Data, and Geocode Information.

    o Create and update all Additional Financials, including Additional Fields, Additional Metrics, and Additional Templates.

    o Create and update all Loan Rate Sheet information.

- Fully use and edit settings for all products the institution subscribes to, including:

    o Run audit reports to see any changes other users have made.

    o Create and edit templates across any of the products the institution subscribes to.

    o Create and edit User Defined Fields.

    o Unlock Saved ALLL calculations after they have been locked by another user.

    o Make any adjustments that are need to the "Qualitative Risk Factor Defaults" page in Sageworks ALLL. These settings are purely for if the institution desires Scores for Pooled Loans Qualitative Factors (i.e., Significant Improvement, Significant Decline, etc.) to default to a set basis point adjustment. Regardless of this setting, the user can choose to override any default set here.

    o Restrict customers and view, edit, and un-restrict 'Restricted Customers' and their restricted data.

## SUPERVISOR

A "Supervisor" can do all things listed above for a Master user except they:

- Cannot use the manage users page. This includes being unable to add, remove, or edit users.

- Cannot access the Institution Access settings page. This includes being unable to manage password login restrictions, IP restrictions, and Single Sign On settings.

## USER

A "User" can fully edit all areas of the products the institution subscribes to, except they:

- Cannot add, remove, or edit users.

- Cannot run audit reports.

- Cannot create and edit templates across any most of the products the institution subscribes to. The main exceptions are subaccount templates and Credit Memo templates.

- Cannot lock or unlock Saved ALLL calculations.

- Cannot make changes to "Qualitative Factor System Default Settings" in Sageworks ALLL. However, they can override any defaults when using the Pooled Loans portion of the module.

- Cannot access or use most of the Global Settings. The main exception is that users are able to access the Core Integration settings.

## READ-ONLY

A "Read-Only" user can ONLY view data in the products the institution subscribes to. They cannot edit or delete any values, comments, or other inputs.

## CREDIT-ANALYSIS ONLY

A "Credit-Analysis Only" user:

- Can perform all items listed above for a "User" in Sageworks Credit Analysis and Sageworks Risk Rating.

- Can perform all items listed above for a "Read-Only" User for Sageworks Loan Administration.

- Cannot access any other Sageworks product.

## LIMITED CREDIT ANALYSIS

A "Limited Credit Analysis" user:

- Can perform all items listed above for a "User" in Sageworks Credit Analysis only.

- Cannot access any other Sageworks product.


## LIMITED RISK RATING

A "Limited Risk Rating" user:

- Can perform all items listed above for a "User" in Sageworks Risk Rating only.

- Cannot access any Sageworks product.


## LIMITED LOAN ADMINISTRATION

A "Limited Loan Administration" user:

- Can perform all items listed above for a "User" in Sageworks Loan Administration only.

- Can add and edit financial data in Sageworks Credit Analysis; however, they cannot run reports out of Sageworks Credit Analysis.

- Cannot access any other Sageworks product.


## LIMITED STRESS TESTING

A "Limited Stress Testing" user:

- Can perform all items listed above for a "User" in Sageworks Stress Testing only.

- Cannot access any other Sageworks product.


## LIMITED ALLL

A "Limited ALLL" user:

- Can perform all items listed above for a "User" in Sageworks ALLL only.

- Cannot access any other Sageworks product.

## ALLL CECL ONLY

An "ALLL CECL Only" user:

- Can perform all items listed above for a "Supervisor" in Sageworks ALLL CECL Calculations only.

- Cannot access any other Sageworks product, including Sageworks ALLL Incurred Loss Calculations.

## ALLL INDIVIDUAL LOANS-ONLY

An "ALLL Individual Loans-Only" user has read-only access to Sageworks ALLL only except they:

- Can edit "Individual" loans' comments, impairment method, and impairment analysis data (please note that they cannot re-classify loans to or from "Pooled" status).

## ALLL POOLED LOANS-ONLY

An "ALLL Pooled Loans-Only" user has read-only access to Sageworks ALLL only except they:

- Can edit "Pooled" loan pools' data including loss rates, qualitative adjustments, and comments (please note that they cannot re-classify loans to or from "Individual" status).

## ALLL READ ONLY

An "ALLL Read Only" user can ONLY view data in ALLL; they:

- Cannot edit or delete any values, comments, or other inputs.

- Cannot access any other Sageworks product.

## ACCOUNT ADMIN

An "Account Admin" user:

- Can fully use and edit all features on the Manage Users page:

    o Add and remove users including setting access for the users.

    o Send password reset emails.

    o Force users to change their passwords on their next login.

    o Unlock users that are locked out of www.sageworksanalyst.com. To unlock a user, select expand to view all the user's information. Then, select the "Unlock Account" link.

- Can fully use and edit some Global Settings:

    o Update all Institution Access Settings, including managing password login restrictions, IP restrictions, and

Single Sign On settings.

- o Update all Core Integration Settings, including Integration setup, Integration change requests and Sageworks Connections, uploading extracts and files, and viewing Integration logs.

- Cannot access or view any financial information stored in your Sageworks subscription.

## NON-USER

A "Non-User" does not have the authorization to log into the products to which you are subscribed.

*Note: This is a useful access level when an employee departs from your institution and you do not want them to have access to your subscription. This is also useful for employees that need to be referenced in Sageworks but should not have access, like some loan officers.*

## CUSTOM ACCESS LEVEL

"Master" or "Account Admin" users may create and assign custom access levels within Sageworks. Custom access levels allow user restrictions to be set at an individual product level. For products to which your institution subscribes, the below options are available:

- Credit Analysis, Risk Rating, Loan Pricing, Loan Administration, Stress Testing, Loan Application, Relationship Manager, and Loan Decisioning options include: None; Supervisor; User; Read-Only.

- ALLL options include: None; Supervisor; User; Read-Only; ALLL Individual Loans-Only; ALLL Pooled Loans-Only.

- Insights options include: None; Supervisor; User; Read-Only; Watch List Only.

    - o Watch List Only users are only able to select the "Watch List Analysis" tile within Insights and can only see their loans.

- Document Preparation & Loan Boarding options include: None; Supervisor; User; Read-Only; Loan Application Only; Closing Approved Only; Denial Only; Closing Approved / Denial Only.

    - o Loan Application Only users are only able to generate pre-approval documents.

    - o Closing Approved Only users are only able to generate closing documents.

    - o Denial Only users are only able to generate denial documents.

    - o Closing Approved / Denial Only users are able to generate both closing and denial documents.

- Core Integration options include: None; Supervisor.

- Custom access levels also have the ability for "Restricted Customer Access" to be turned on, which would allow users with that access level to view and edit "Restricted Customers" and their restricted data. "Master" users are the only other access level with access to "Restricted Customers."

# Additional Manage Users Settings

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## WORKFLOW ACCESS

A user's Workflow access level is separate from their typical product access level. Users with Data Sharing set to "No" would only be able to see workflows that they have either started or in which they have a step.

### Set-up and User

A Workflow "Set-up and User" can fully user and edit settings for the Workflow product, including:

- Edit Workflow templates.

- Edit Workflow defaults, including step names and owner roles.

- Manage employee notifications for email alerts sent regarding new steps to complete.

- Create, edit, and close individual workflows and steps.

### User

A Workflow "User" can work with customers and portfolio loans as well as with the steps assigned to them in an individual workflow; they:

- Cannot edit Workflow templates.

- Cannot edit Workflow defaults, including step names and owner roles.

- Cannot manage employee notifications for email alerts sent regarding new steps to complete.

- Cannot edit or close individual workflows and steps assigned to other employees at the institution.

### Read-Only

A "Read-Only" user can ONLY view data in Workflow. They cannot edit or delete any values, comments, or other inputs.

### Non-User

A "Non-User" does not have the authorization to access the Workflow product.

## DATA SHARING

Data sharing indicates if the user should have access to data entered by other users.

- If data sharing is selected, the user will have access to all the institution's customer and financial data, including customer and financial data that is manually entered by other users or automatically loaded via a core integration.

- If data sharing is turned off, the user will only have access to the customer and financial data that the user specifically entered. The user will not be able to access any customer or financial data created by another user at the institution or automatically loaded via a core integration. The user will also not be permitted to run Basic or Advanced Reports.

## REPORTING

Reporting indicates if the user should be able to edit Basic and Advanced Reports.

- If Reporting is selected, the user will be able to add or edit reports in Advanced Reporting and Basic Reporting.

- If Reporting is turned off, the user will not be able to edit Basic or Advanced Reports, but the user will still be able to run these reports.

## CREDIT REPORT ACCESS

Credit Report Access indicates whether the user is authorized to pull credit reports.

- If Credit Report Access is selected, the user will be able to pull reports that will count towards the credit report limit, regardless of which user initiates the pull.

- If Credit Report Access is turned off, the user will not be able to pull credit reports.

## GENERAL CONTACT

General Contact indicates whether Sageworks should contact this person for general account and product related inquires.

## ALLL & STRESS TESTING CONTACT

ALLL & Stress Testing Contact indicates whether Sageworks should contact this person for ALLL and Stress Testing specific inquiries.