

# PROVIDENT FUNDING

## Imaged File Delivery Guide

### [Introduction](#)

The Provident Funding Image Delivery System allows Correspondents to deliver single loan files to bulk loan documents for multiple loans through a secured electronic delivery. This document details the setup and delivery policy requirements.

Correspondents may choose to deliver imaged documents using one of the following electronic delivery methods:

- Proviscan
- Manual FTP/HTTPS ([www.uploads.provident.com](http://www.uploads.provident.com))
- Automated Secure File Transfer Client (MOVEit EZ)
- API (application programming interface)

### [Responsibility](#)

Provident Funding relies on the accuracy and completeness of imaged loan documents and data contained in the imaged file delivery. In the case of incorrect documents or information is provided, Correspondent is responsible for delivering the correct and accurate documents. Failure to do so may result in the repurchase of loan.

All images must adhere to the Provident Funding standards as outlined in this guide. If Correspondent is not able to comply with the requirements of the process, they may incur fees if documents are not received accurately.

### [Image Document Standards](#)

This section provides all applicable image document standards required to successfully deliver image documents. All submitted documents must meet the specific File Format Specification.

Supported File Types:

- PDF, TIF, or indexed Zip Format

All other file formats will be rejected and documents will not be considered received by Provident Funding.

### [Document Security](#)

There should be no security features or password protection attached to the file.

### [Large file Size](#)

Files with more than 500 pages, or files that exceed 100MB may cause image delivery issues. To reduce the file size, split the file into two parts and upload separately.

## File Format Specification

This section will describe the indexing standards required to successfully deliver indexed imaged documents to Provident Funding. Indexed files should be mapped to the specifications outlined below.

### ZIP File and Naming

For each individual loan file delivered to Provident Funding by way of ZIP, users are given two options in creating files to upload:

1. Mapping by filename
2. XML Data File

#### Mapping by Filename

This option allows the users to deliver multiple PDF per loan file according to the naming convention. Once all the documents have been renamed according to the document you will then compress it into a ZIP file prior to uploading.

1. Prepare one or more acceptable file (PDF or TIF) for one loan.
2. Rename each file according to naming convention:

**<some string>\_<PFDocTypeID>.pdf**

PFDocTypeID is a predetermined value that allows us to move the file into the proper folder. You can find the document indexing codes for the PFDocTypeID below.

For instance, if you have an "Income" document, you should name it: **YourChoiceOfText\_8.pdf**

3. Compress these files into a .zip file prior to uploading. All ZIP files will need to be named according to a naming convention:

**<PFLoanNum>\_<PFLenderID>\_<some string>.zip**

**Example: 2078592\_139881\_SMITH.zip**

#### Mapping by XML Data

This option allows the users to deliver multiple PDF files for one loan simultaneously without having to rename your original PDF file. For each indexed loan file an XML document will need to be generated.

1. Prepare one or more PDF files for one loan.
2. Create an XML file, Manifest.xml, using the format below. You have to specify (describe) all PDF files in this xml file.
3. The XML below is provided as an example of the document format and the mandatory documents required.

```
<LoanIndexInformation>
  <PFLoanNum>123453211</PFLoanNum>
  <BorrowerLastName>Smith</BorrowerLastName>
  <Documents>
    <DocumentIndexInformation>
      <DocFileName>AUCert.pdf</DocFileName>
      <PfDocType>6</PfDocType>
    </DocumentIndexInformation>
  </Documents>
</LoanIndexInformation>
```

```
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>Creditreport.pdf</DocFileName>
  <PfDocType>7</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>1008.pdf</DocFileName>
  <PfDocType>4</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>1003Final.pdf</DocFileName>
  <PfDocType>5</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>Income.pdf</DocFileName>
  <PfDocType>8</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>Title.pdf</DocFileName>
  <PfDocType>11</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>Hazard.pdf</DocFileName>
  <PfDocType>32</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>Disclosure.pdf</DocFileName>
  <PfDocType>12</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>LoanEstimate.pdf</DocFileName>
  <PfDocType>226</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>RateLock.pdf</DocFileName>
  <PfDocType>330</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
  <DocFileName>ClosingDisclosure.pdf</DocFileName>
  <PfDocType>24</PfDocType>
</DocumentIndexInformation>
<DocumentIndexInformation>
```

```

    <DocFileName>Note.pdf</DocFileName>
    <PfDocType>17</PfDocType>
  </DocumentIndexInformation>

  <DocumentIndexInformation>
    <DocFileName>DOT.pdf</DocFileName>
    <PfDocType>19</PfDocType>
  </DocumentIndexInformation>

  DocumentIndexInformation>
    <DocFileName>PaymentLetter.pdf</DocFileName>
    <PfDocType>65</PfDocType>
  </DocumentIndexInformation>

  <DocumentIndexInformation>
    <DocFileName>4506.pdf</DocFileName>
    <PfDocType>67</PfDocType>
  </DocumentIndexInformation>

  DocumentIndexInformation>
    <DocFileName>IRSW9.pdf</DocFileName>
    <PfDocType>149</PfDocType>
  </DocumentIndexInformation>

  DocumentIndexInformation>
    <DocFileName>OtherDocs.pdf</DocFileName>
    <PfDocType>26</PfDocType>
  </DocumentIndexInformation>

  DocumentIndexInformation>
    <DocFileName>Final1003.pdf</DocFileName>
    <PfDocType>57</PfDocType>
  </DocumentIndexInformation>

</Documents>
</LoanIndexInformation>

```

4. Compress all PDF files together with the XML data in a ZIP file. All zip files will need to be named according to a naming convention:

**<PFLoanNum>\_<PFLenderID>\_<some string>.zip**

**Example: 2078592\_139881\_SMITH.zip**

#### XML Mandatory Fields:

1. PFLoanNum – Provident Funding 10-digit loan number
2. BorrowerLastName – Last name of the primary borrower
3. DocFileName – Correspondents Internal PDF document name
4. PfDocType – Enter the document code for the document being provided (See Document Index Codes section)

## Document Indexing Code for PFDocTypeIDs

The following Document Codes apply to all indexed data file formats and delivery methods. Multiple documents with the same Document Code must be merged in the same file attachment for each PFDocType in the zip file.

PFDoc Type	Document Name
98	MI Approval
6	AU Certificate
7	Credit Report
4	1008
33	1003 – Original
8	Income
9	Assets
10	Purchase Agreement
11	Title Info / Prelim / Survey
2	Appraisal
10030	Appraisal: UCDP SSR
32	Hazard Insurance: Evidence Of
61	Flood Insurance: Evidence Of
13	Credit Package: Miscellaneous
81	Flood Cert
12	Disclosure
226	Originator GFE
330	Originator Rate Lock Confirmation
24	Hud-1 / Closing Disclosure
79	Warranty / Transfer / Quitclaim Deeds
21	POA
17	Note & Addendum(s) copy of
19	DOT / Mortgage & all applicable riders: Certified Copy of
65	Payment Letter to Borrower
22	NRTC (Right of Rescission)
67	Signed 4506
78	Signature Affidavit
149	IRS W-9
26	Misc. Title / Closing / Attorney Documents
57	Final 1003
58	Sub Agreement / Proof
100	Temp

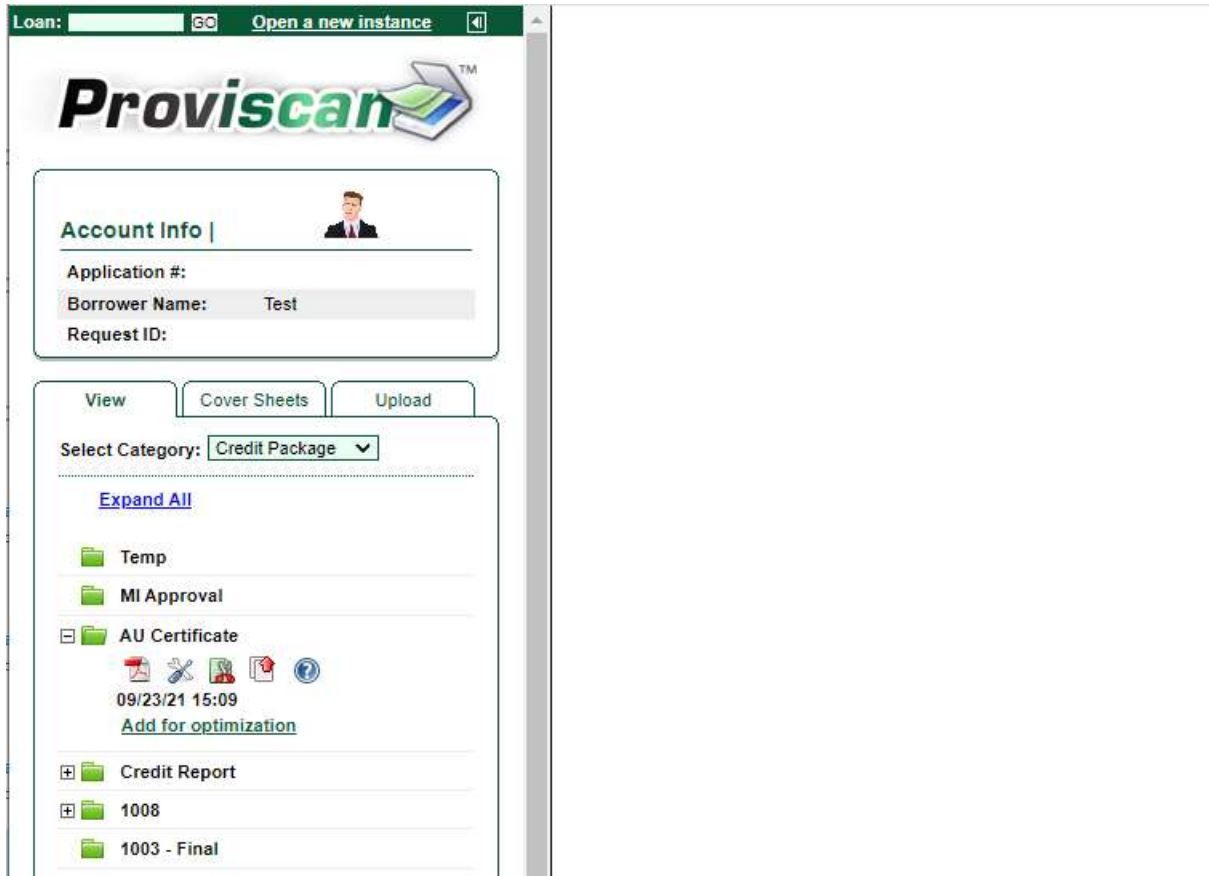
## Proviscan

Our state of the art technology allows you to submit the imaged documents for any particular loan in the pipeline with options of not having to use any naming convention or mapping process. Through this process you will only be able to submit documents on a per loan basis and not bulk data.

Using this tool you will have three options to upload your image file.

- 1) Single document upload
- 2) Multi document upload

- 3) Zip file upload (\*See File Format Specification)
- 4) Fax Cover sheet



#### Accessing Proviscan:

1. Access through your pipeline by selecting the Proviscan option in the “Command” drop down box to upload initial loan documents
2. Ability to view conditions submitted instantly
3. Ability to view all loan documents pertaining to the loan throughout the loan process

#### Uploading:

In the case you have the loan documents already on your computer you’ll have a quick an easy option to just upload the documents. Follow the steps below to do so.

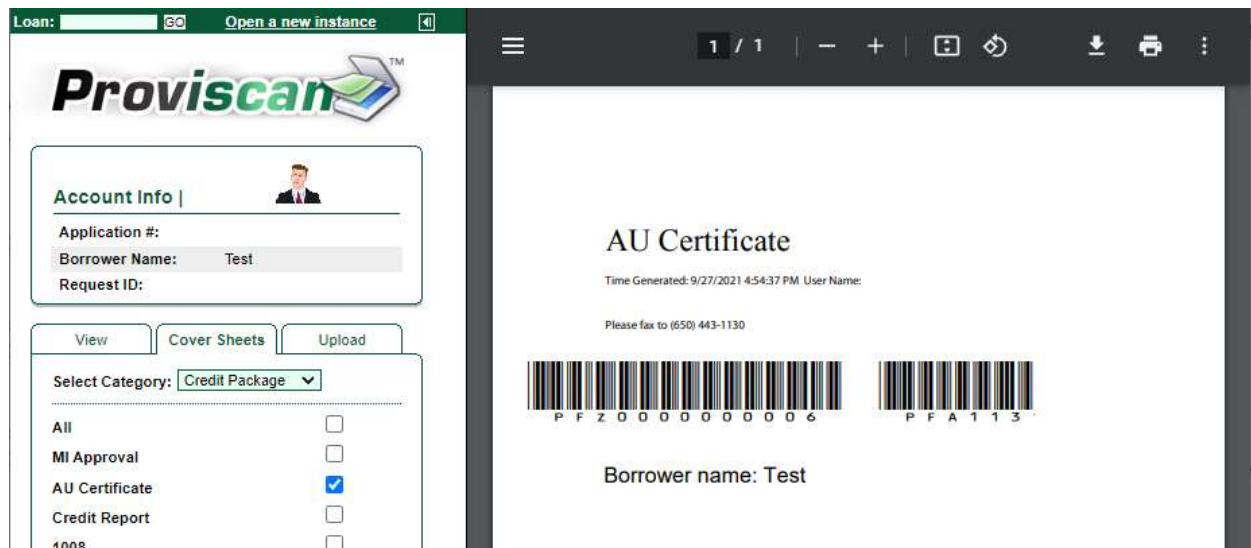
1. Select the upload tab to upload loan documents.
2. Select the Category the document belongs to.
3. Select the document that is being uploaded
4. Browse for the file on the computer
5. Click upload

\* Supported file types: PDF, TIF and JPEG

### Cover Sheet:

If you have loan documents that are not already on your computer but a physical copy, you can simply create a cover sheet with a designated bar code. By placing this sheet as the cover sheet and faxing the document to the designated fax number it will automatically upload into Proviscan.

1. Select Cover Sheet tab
2. Select the category of the document
3. Check the coversheet needed for the document you intend to upload
4. Click "Create Cover Sheet"
5. Print the cover sheets
6. Fax the documents using the provide fax number on the barcoded coversheet.



### Bulk Image Delivery System

In the following section we will give you an overview of Provident Funding's Bulk Delivery System. This system is designed for the lenders that have a high volume of loans that are looking for an efficient method to deliver images in bulk. The Bulk Image Delivery System has three options:

- **Manual** – Allows you to upload through Provident Funding's HTTP site or by way of a 3rd party FTP client.
- **Automated** – The capability to download a client that runs on your computer or network. This system allows you to drop images into a designated folder and have it picked up automatically.
- **File Transfer API** – If you would like to integrate the delivery system with your platform you will have the capability to do so. You are free to build for the web, desktop, or tablet.

The options are all accessed through a separate set of credentials to [uploads.provident.com](https://uploads.provident.com). Contact Provident's Client Approvals team to request access.

**BULK IMAGE DELIVERY SYSTEM**

Please, select one of the options below:

**Manual** This option offers several FTP & HTTPS methods for image delivery. It ranges from visiting a browser based site to a standard FTP; FTP/SSL; and SFTP accessed through a 3rd party application.

**Automated** Download MOVEit EZ Client a program that allows Correspondents to simply drag and drop the loan images into a designated folder and have it automatically picked up. This link will take you to a third party website for the purchase of this client. **See the Installation Instructions** for setting up this client.

**File Transfer API** The MOVEit API enables Correspondents to build and integrate the delivery system for their own platform. You're free to build for the web, the desktop, or tablet. This link will take you to a third party website for additional details and code.

**Overview**  
The Provident Funding Bulk Image Delivery system allows the lenders to simply upload multiple documents for multiple loan files all at once. Lenders can download a report of the loans below by selecting the individual file or selecting all and Export to CSV.

**Uploading files**  
Correspondents will have three convenient options to choose from to quickly transfer loan images to Provident Funding. These files are to be delivered in a specific format to properly indexed and assigned to the appropriate loan and loan documentation. See the **File Format Specification** for details.

Click here to see an example of a properly formatted ZIP File

[↗ DOWNLOAD FILE](#)

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No Images Received [Export to CSV](#)

All	Lender #	App Num	Req ID	Bid ID	Borrower	Loan \$	Exp Date	Data	Images
<input type="checkbox"/>	<a href="#">46246</a>	<a href="#">113</a>	<a href="#">↗</a>		<a href="#">TEST</a>	\$200,000	<a href="#">↗ FLOAT</a>	<a href="#">↗ UPLOAD</a>	<a href="#">↗ UPLOAD</a>

### Manual Transfer (HTTPS & FTP)

Provident Funding offers several FTP delivery methods for bulk loan images. This will allow you to send multiple documents for multiple files in the pipeline. We will work with you to establish an FTP login and password

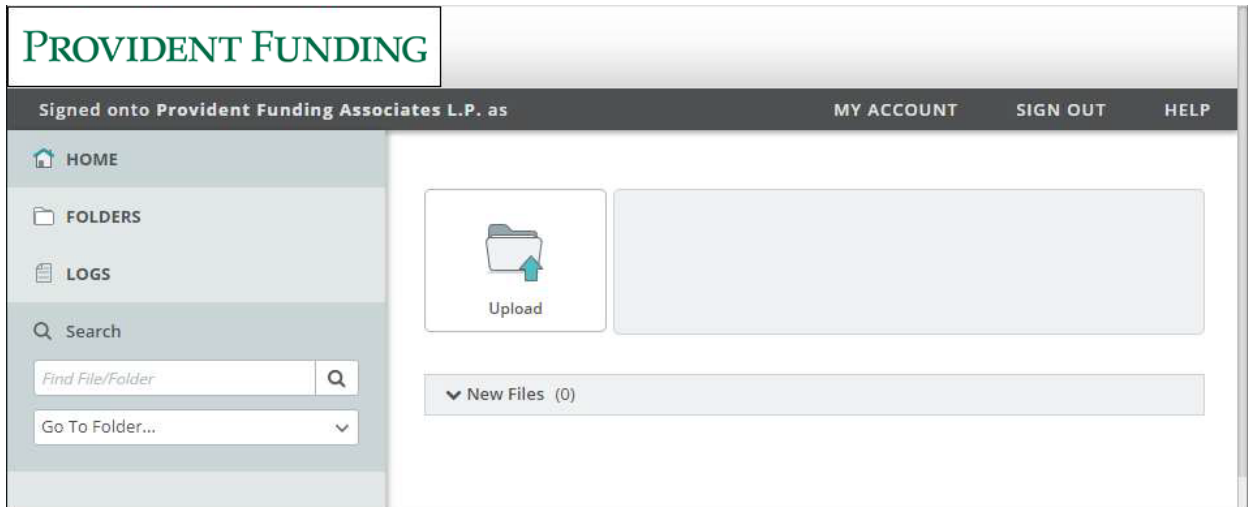
The manual transfer options are:

- Browser based (HTTPS)
- Standard FTP; FTP/SSL; and SFTP

### **Browser Based HTTPS**

This browser based website is a secure form in delivering bulk loan images without installing any software to your computer. To get started visit <https://uploads.provident.com> and “Sign On” using your provided username and password.





To start uploading loan images simply click “Upload” and then browse or drag and drop your files. Files should be uploaded to “/Home/lenders\_prod” and be in a specific file format to be indexed and sorted for the right loan file. See the File Format Specification for details.

Once you have selected all the files to upload you will want to click “Upload”. You will be able to see confirmation of your upload in the Logs page which is access through the left hand menu.

There are also a Secure File Transfers Clients you can download from <https://www.ipswitch.com/moveit/clients>

### Third Party FTP Application

If your company already uses a 3rd party FTP application (FileZilla, CuteFTP, Flash FXP, WinSCP, and etc..) this may be another option for you. This 3rd party application will need to be installed onto your computer prior to getting started.

Once the application has been installed you will need to access the “File” tab and find the option for “Site Manager”. This should allow you to add Provident Funding’s credentials to access and upload your files.

- Logon Type: Normal
- Host Name: uploads.provident.com
- Protocol: SFTP – SSH File Transfer Protocol (recommended)
- User: Input given username
- Password: input given password

At this point you will be able to search you’re the loan image using the desktop directory in the application and drag the file over to the appropriate folder.

### Automated Secure File Transfer Client (MOVEit EZ)

This is a secure transfer client that moves files on a scheduled, automated, firewall-friendly basis between your desktop and Provident Funding’s secure transfer server. The program is relatively small and can be downloaded from <https://www.ipswitch.com/moveit/clients>. All you will need to

do is setup a file folder that you will simply drag and drop your loan images\* and the transfer takes place on a scheduled basis (i.e every 5 minutes).

#### **Installing Program:**

1. Install the downloaded file
2. Review the license agreement and select "Next" if agree to agreement.
3. Input provided license key
4. You may select the folder in which this program will install or default to your Programs Files folder.
5. You may create your default folder that will allow you to click and drop your loan images into here. You can set this up after the install if you wish.
6. If selected "Yes" to creating a default folder you will proceed to choose a name and location
7. Enter the URL: <https://uploads.provident.com> and then select "Next"
8. Enter the provided Username and select "Next"
9. Enter the provided Password and select "Next"
10. Select if you wish this program to be ran as a service and performs transfers even when the PC is logged off. It is recommended if the program is installed on a shared network
11. If you selected "Yes" above you will be given as to run the program under your own login by selecting "Yes"
12. If "Yes" was selected in the previous step you will be prompted to create a new password for your own access.
13. Select "Install" to finalize the install process.
14. You have now successfully installed the Automated Secure file client!

#### **Getting Ready to Upload:**

1. Start by select the "Task" tab and then right click on the status "Upload. This will bring up additional options where you will want to select "Edit".
2. At this screen you will want to verify that the Folder selected is the one you wish to drag and drop to. If not you can browse for the appropriate folder or set a new one up. The images in this folder will automatically be transferred to Provident Funding.
3. Under the "Settings" tab you will be able to adjust how frequently you wish files in your designated upload folder are transferred. We recommend a scheduled check of every 5 minutes as being ideal.
4. That's it you're ready to go. All you need to do now is start dropping your loan images\* into your new upload folder and it will automatically be transferred. Notification of transfer taking place can be seen in your taskbar as shown below.

\* All loan images should be in a specific format. Files not delivered in the appropriate format will not be considered delivered or received. See the File Format Specification for details.

#### **API Interface**

The MOVEit Transfer 2021 APIs enables third-party developers to build applications on the image delivery platform. You're free to build for the Web, the desktop, or on tablets. The API is platform independent and can run equally well on Windows, Linux, Solaris and many other operating systems.

The full guides for the Java, REST and .NET API Guides can be found at <https://docs.ipswitch.com/en/moveit-transfer.html>.