

# Nortridge Loan System

How To Set Up Email and SMS Messaging

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Email and SMS messaging is a new feature in NLS version 4.9.1 and requires that you are using the latest version of NLS and that your database has been updated.

You will need to have the following information on hand before setting up this feature:

- Email SMTP server information: server address, port number being used, username, password, and whether it is to use a secured (SSL) connection or Windows authentication.
- SMS server information obtained from Solutions by Text.

Nortridge Software selected Solutions by Text (SBT) as the preferred text messaging service vendor. Accordingly, NLS comes pre-configured with an interface to SBT. Please contact SBT at [info@solutionsbytext.com](mailto:info@solutionsbytext.com) for details on text templates and pricing. If for any reason SBT does not meet the customer's needs, interfaces with other texting services can be engineered either by the customer or through the Nortridge Consulting Department.

## Step 1 - Setting Up the Email Server and Email Template

Open the Setup dialog by clicking on  **Setup** in the **Main** slider of the shortcut bar or select **View > Setup** menu.

Click **System > Communication** in the Setup dialog.

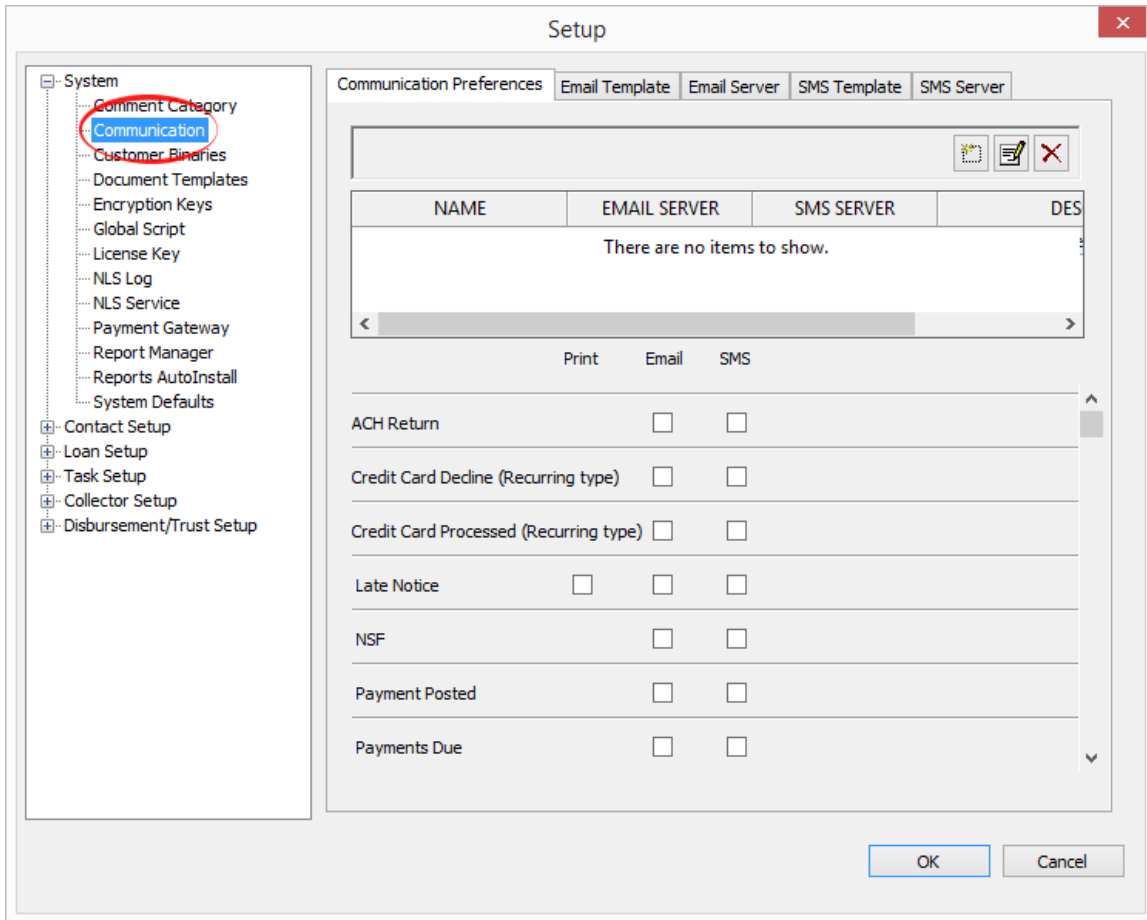


Fig. 1 - Communication preferences in the Setup dialog.

Click the **Email Server** tab then click  **Add**.

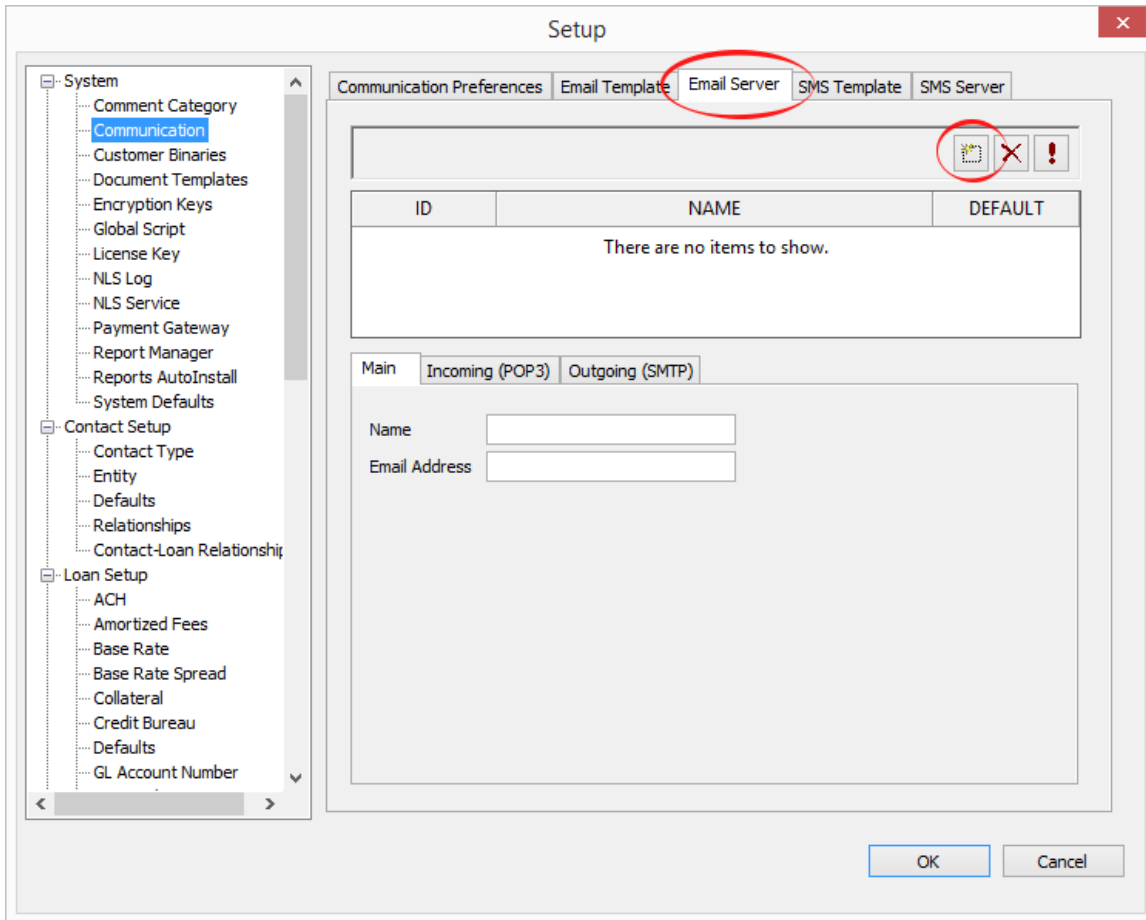


Fig. 2 - Email server tab in the Communication setup.

Enter a name to use for the email server and click **OK**.

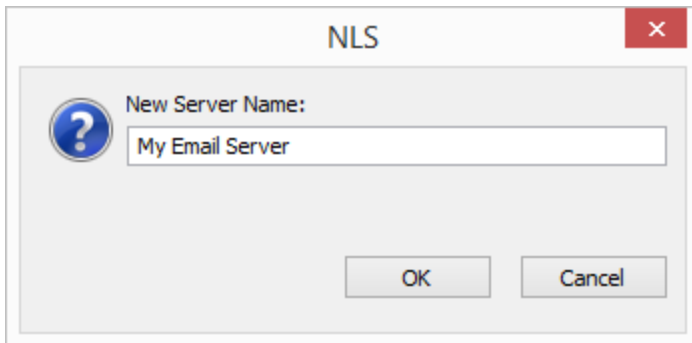


Fig. 3 - Add email server dialog.

Enter an email address from which to send all emails from this server. The email address entered here will be used in the from line in all emails sent from this server.

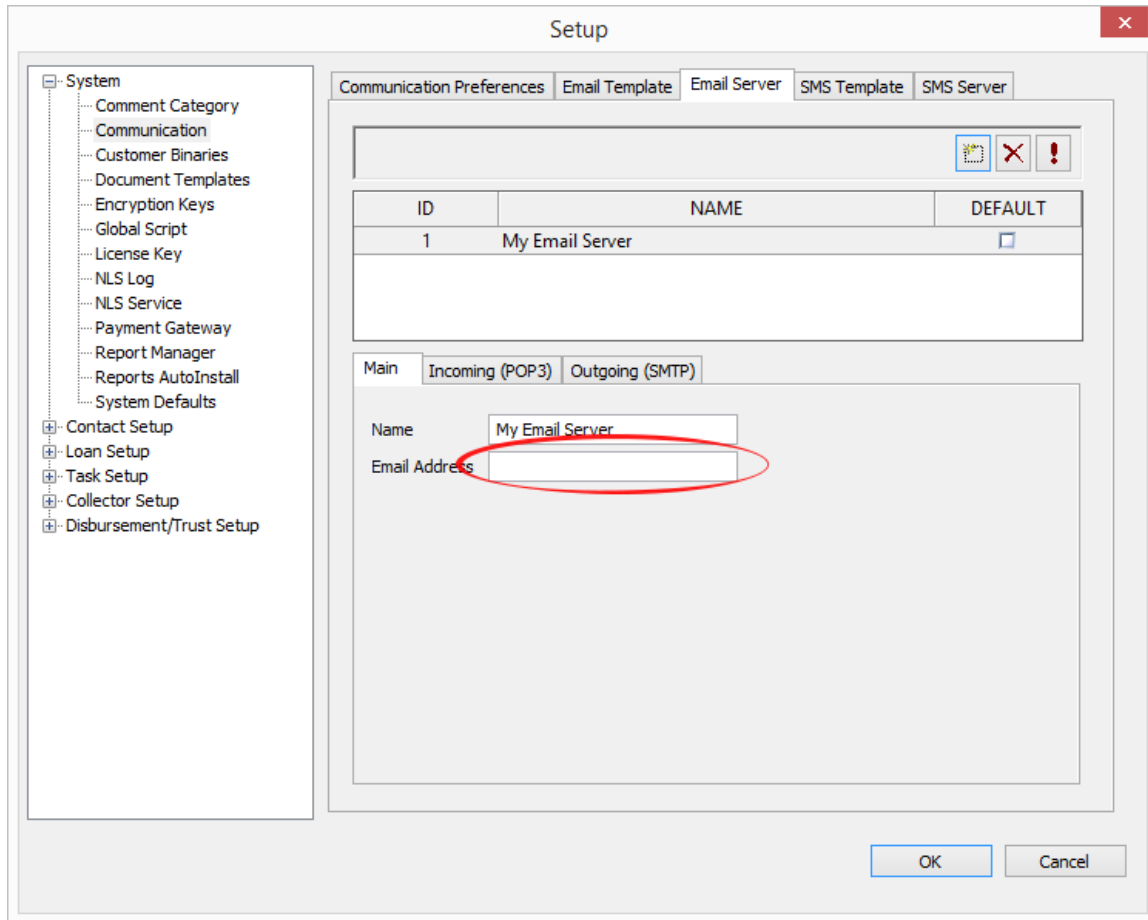


Fig. 4 - Email address field.

Click the **Outgoing (SMTP)** tab and enter the server address, port number, username, and password for the SMTP server. If you are using a secured connection to the SMTP server, select the **SSL Enabled** option.

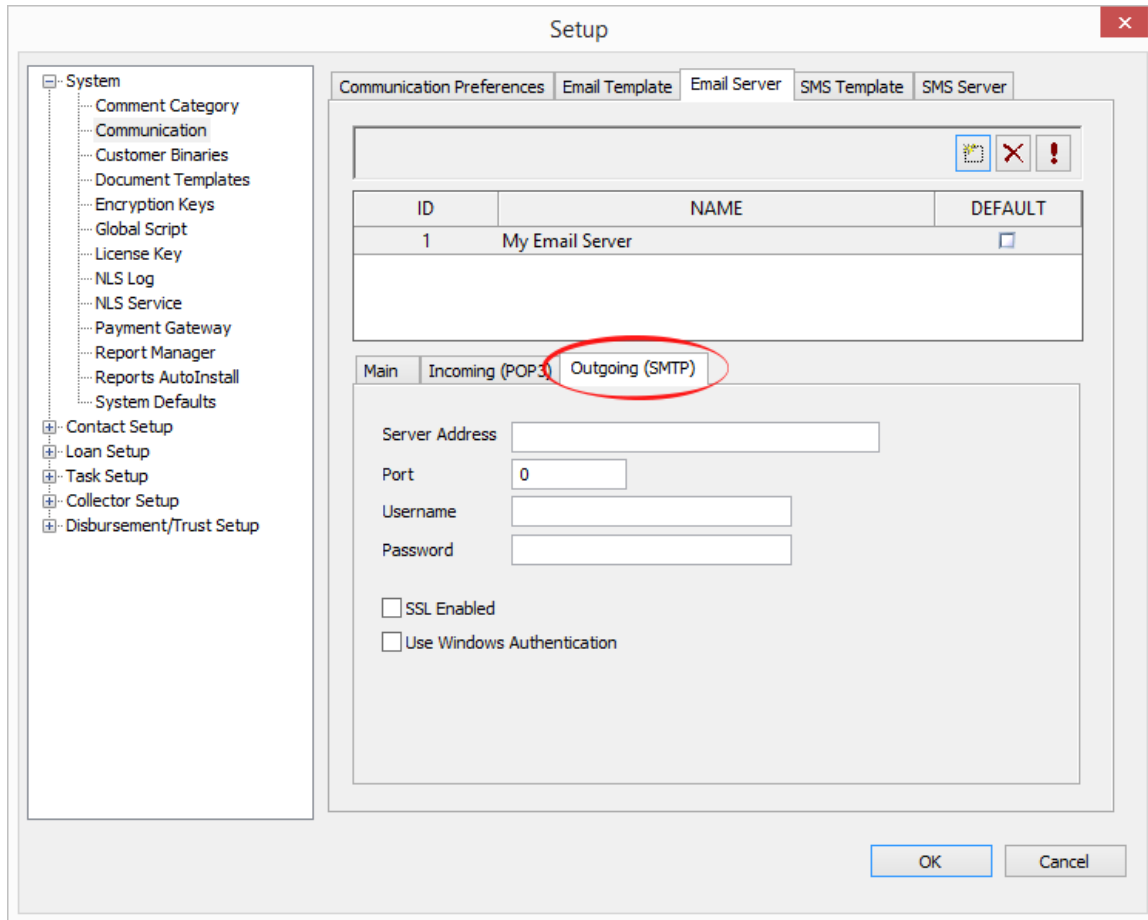


Fig. 5 - Outgoing (SMTP) tab for email server.

Click the **Email Template** tab then click  **Add**.

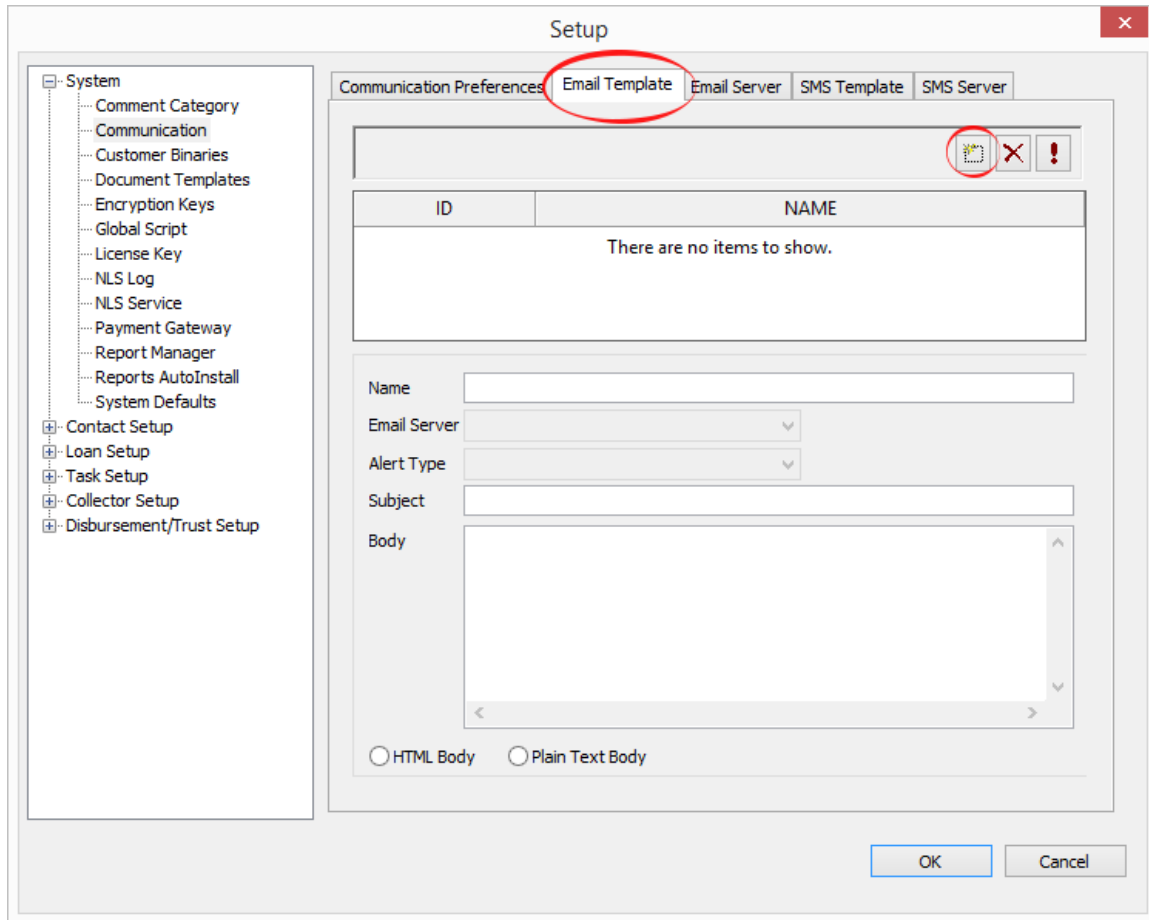


Fig. 6 - Email template tab.

Enter a name for the template and select an email server to use. If there is only one email server set up, it will be chosen by default. Select an alert type that will trigger NLS to send out the email and click **OK**.

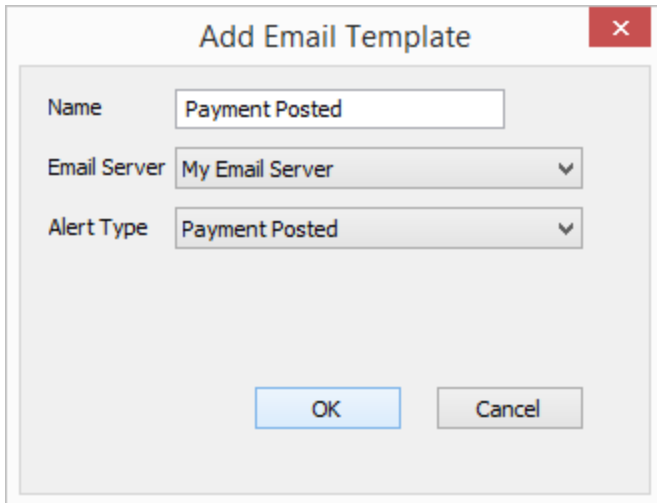


Fig. 7 - Add email template dialog.

Enter a subject and body for the email that will be sent out when the selected event occurs and click **HTML Body** or **Plain Text Body** button depending on how you want the email to be encoded.



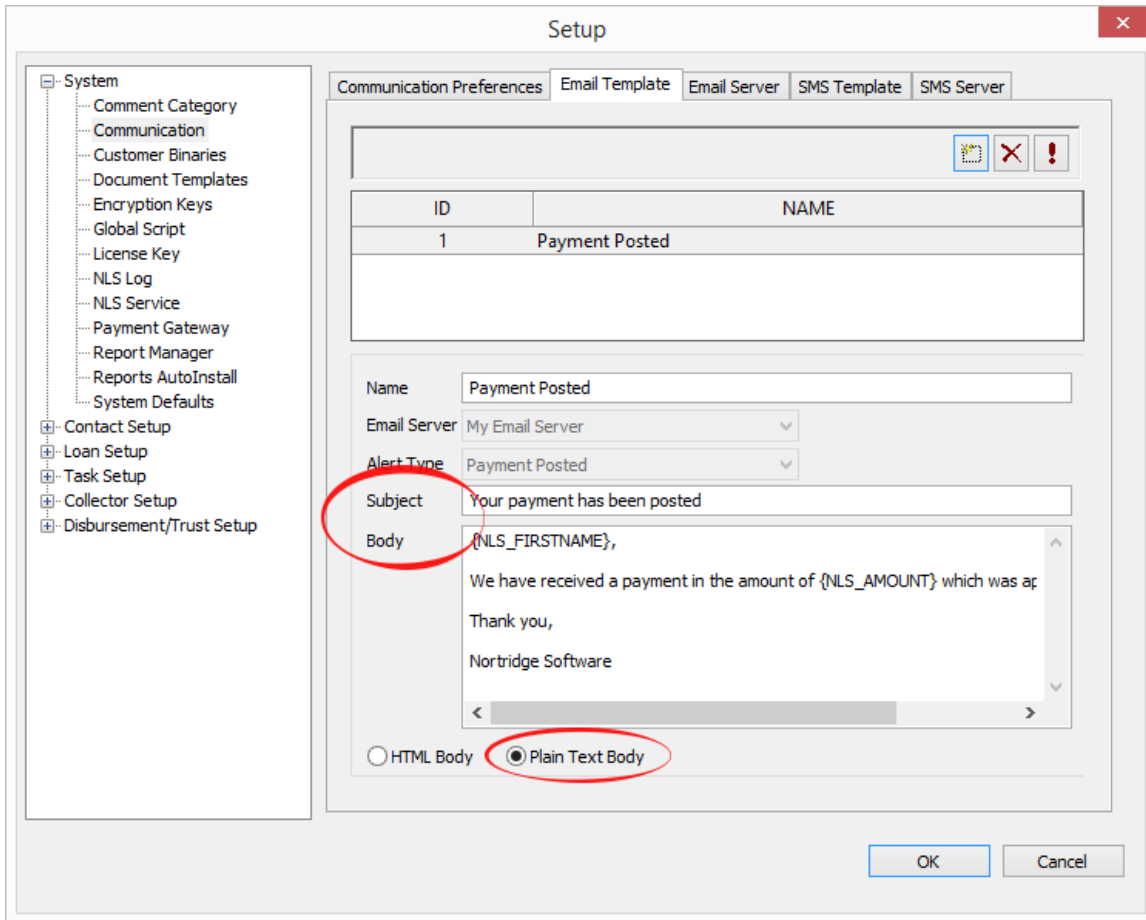


Fig. 8 - Configuring an email template.

## Step 2 - Setting Up the SMS Server and SMS Template

Before proceeding, make sure you have the API Key and Root Organization Code as provided by Solutions by Text.

Click the **SMS Server** tab and click  **Add**.

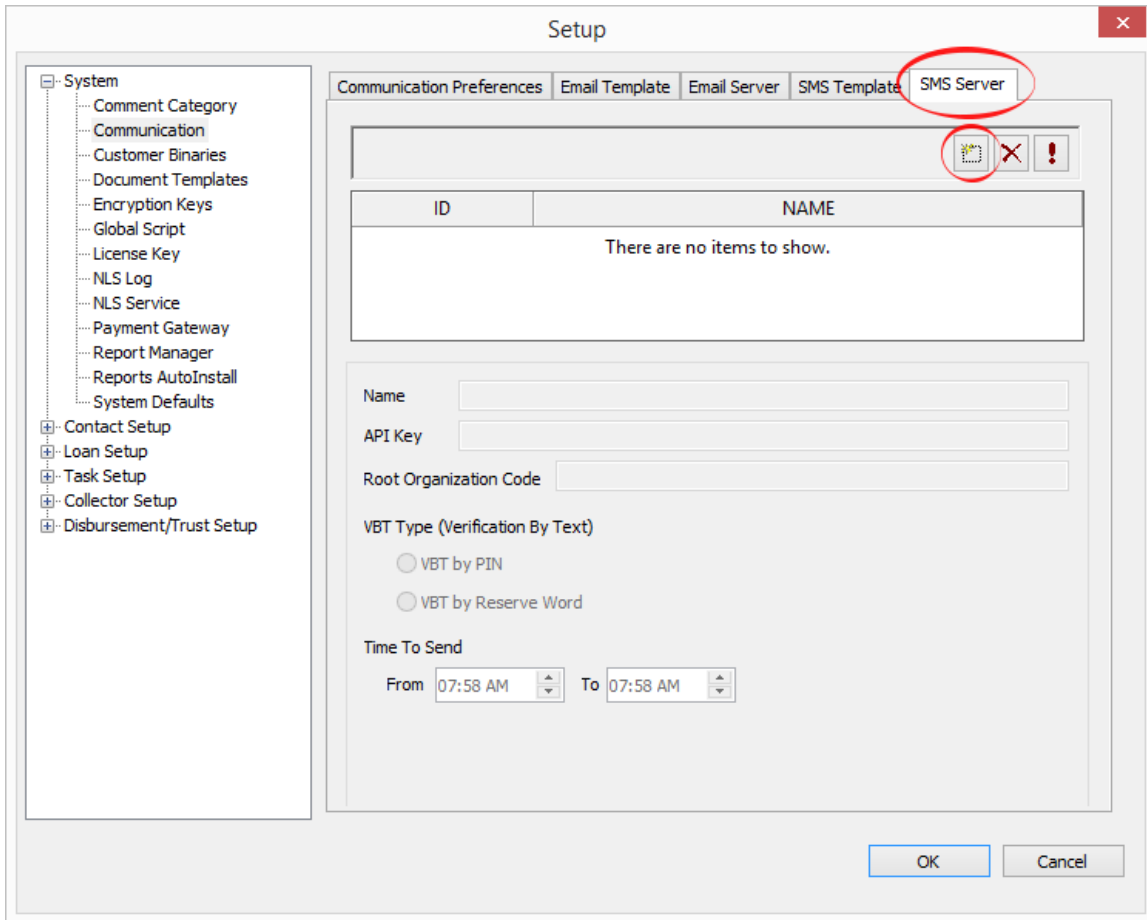


Fig. 9- SMS Server tab.

Enter a name to use for the SMS server and click **OK**.

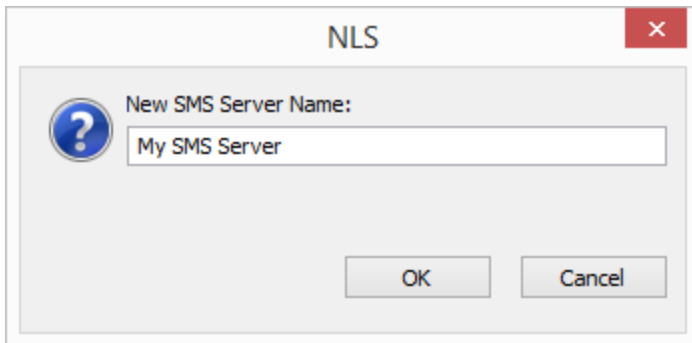


Fig. 10- Add new SMS server dialog.

Enter your API Key and Root Organization Code as provided by Solutions by Text.

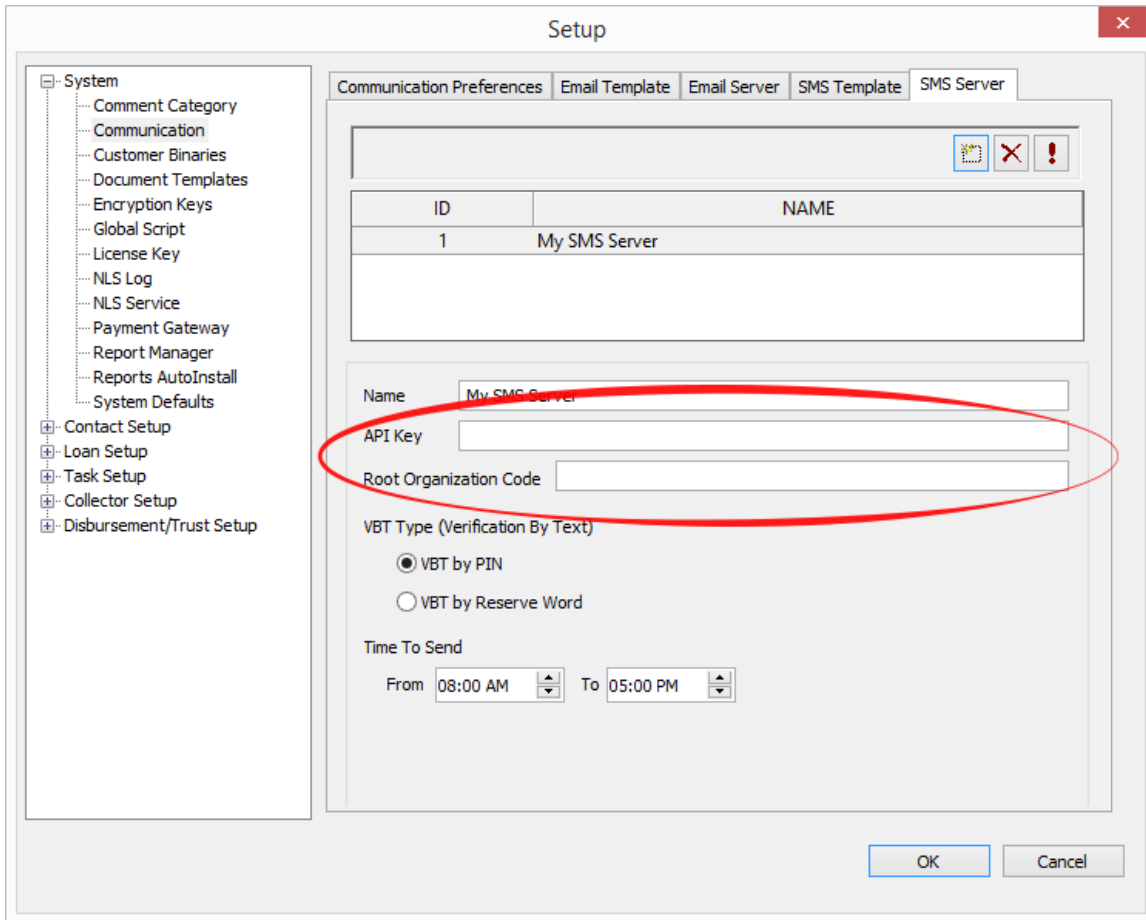


Fig. 11 - SMS server configuration.

Select the VBT type you will be using to verify a phone number.

The Time To Send setting specifies the window of time that a SMS text message is to be sent during the day. By default it is set to send between 8:00 AM and 5:00 PM and text messages generated outside of this window will be held until the specified time. The time is based on the time set on the server.

Click on the **SMS Template** tab and click  **Add**.

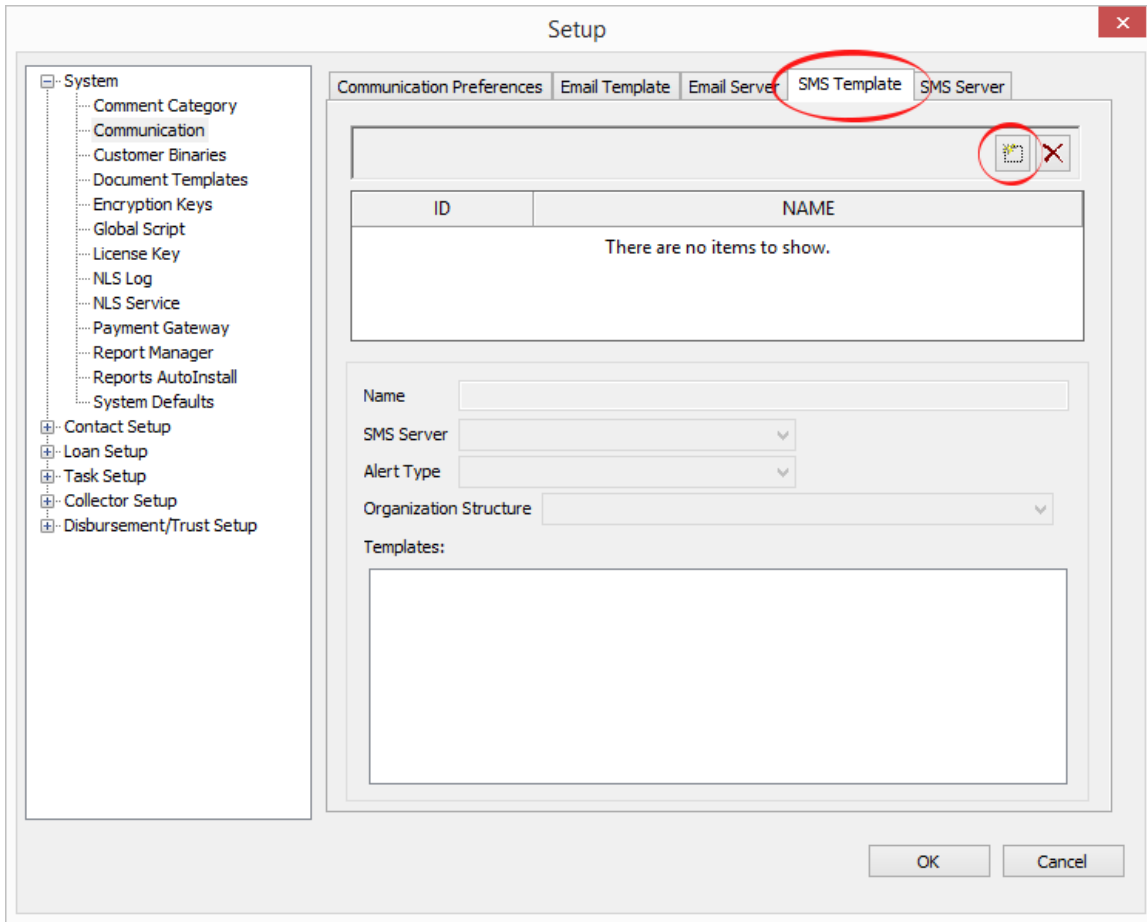


Fig. 12 - SMS template tab.

Enter a name for the template and select s SMS server to use. If there is only one SMS server set up, it will be chosen by default. Select an alert type that will trigger NLS to send out the SMS text message and click **OK**.

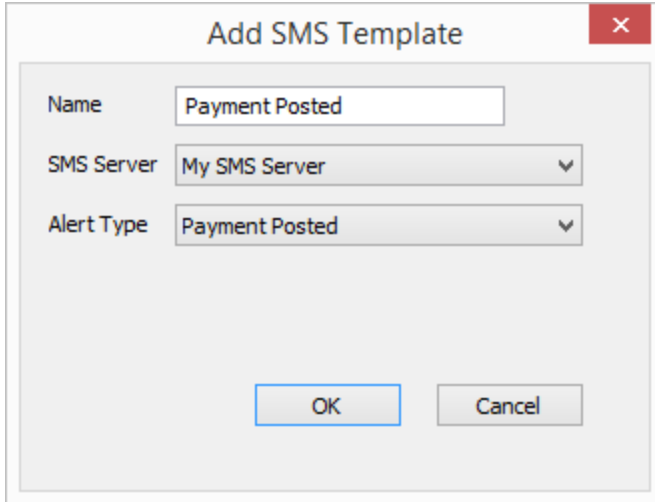


Fig. 13 - Add SMS template dialog.

Choose an organization structure and select the SMS template to use for the specified event.

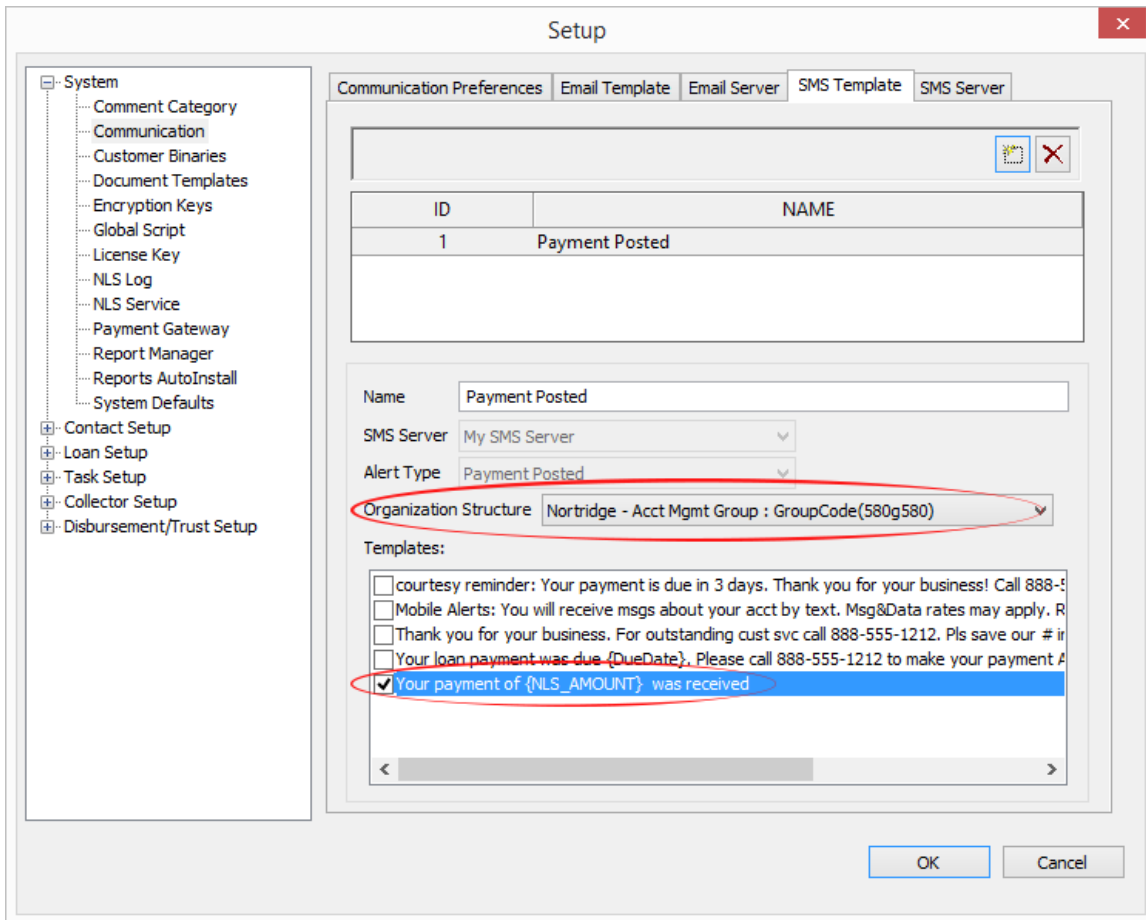


Fig. 14 - Selecting a SMS template.

### Step 3 - Communication Preferences

Click on the **Communication Preferences** tab and click  **Add**.

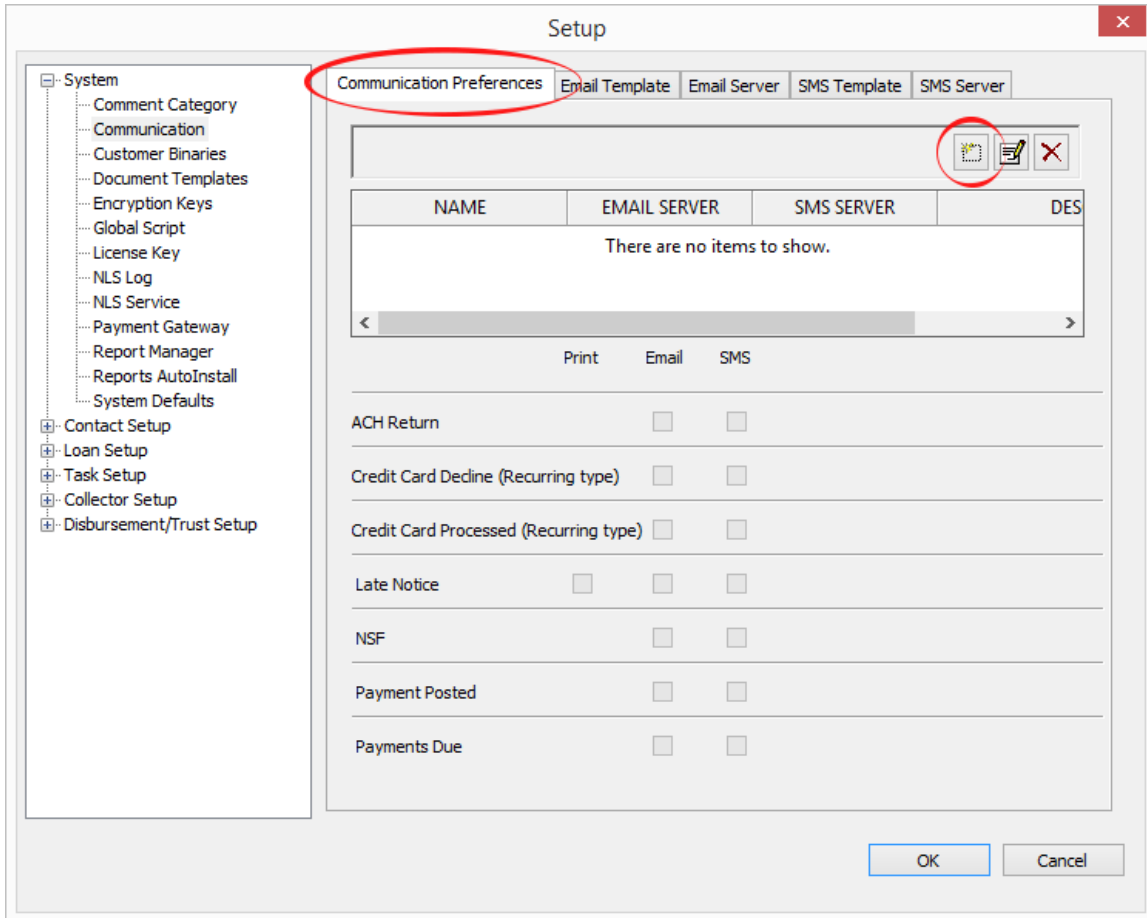
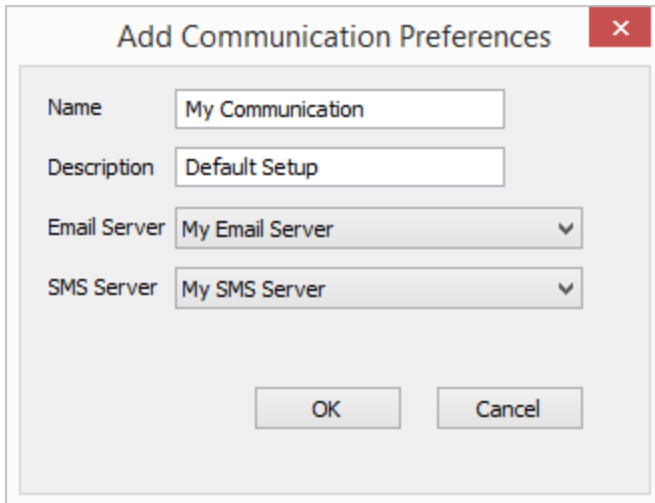


Fig. 15 - Communication preferences tab.

Enter a name and a description for this preference and select the email and SMS servers to use. Click **OK**.



The image shows a dialog box titled "Add Communication Preferences" with a red close button in the top right corner. The dialog contains four input fields: "Name" with the text "My Communication", "Description" with "Default Setup", "Email Server" with a dropdown menu showing "My Email Server", and "SMS Server" with a dropdown menu showing "My SMS Server". At the bottom of the dialog are two buttons: "OK" and "Cancel".

Fig. 16 - Add communication preferences dialog.

For each event, select whether to make email and/or SMS available as an option on a loan and choose the appropriate template to use. Only options selected here will be available in a loan's communication preferences discussed below.

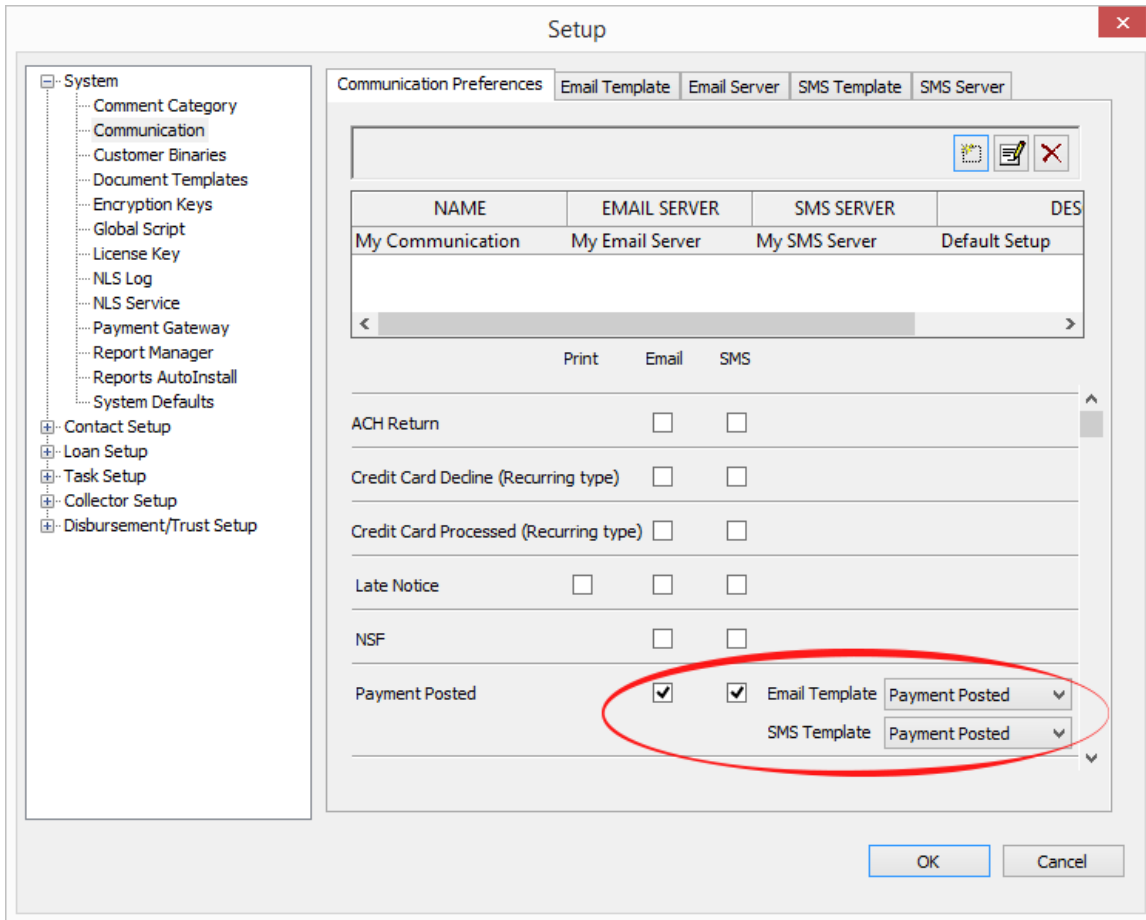


Fig. 17 - Configuring communication preferences.

## Step 4 - System Defaults

Click **System Defaults** and set the **Email/SMS Server** value to **NLS Client Application**.



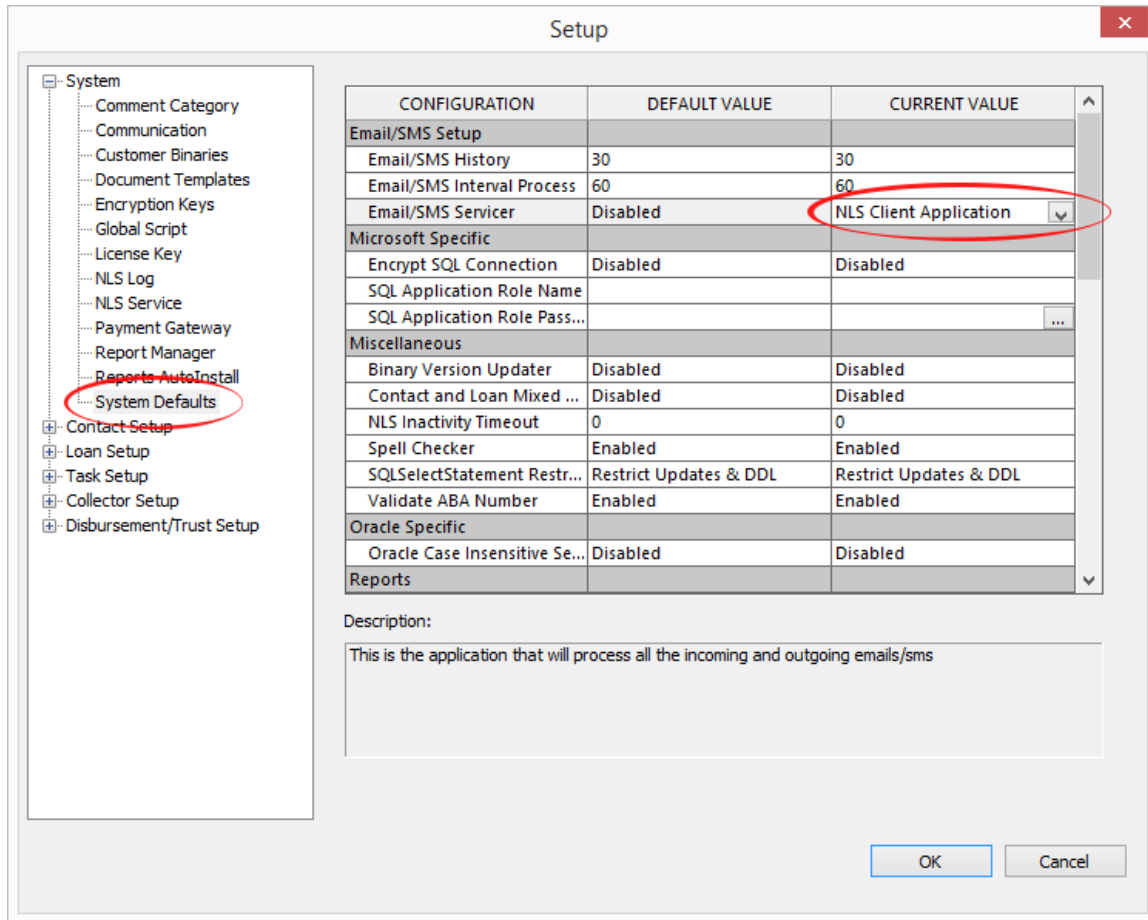


Fig. 18 - Email/SMS Setup under System Defaults.

You may also wish to set the following settings to better suit your needs:

**Email/SMS History** is set to 30 days by default. This is the number of days a sent message is kept in the database for historical reference.

**Email/SMS Interval Process** is set to 60 seconds by default. This is the number of seconds the email/SMS servicer waits between attempts at sending messages.

## Step 5 - Assigning a Communication Preference to a Loan Group

Communication preferences must be assigned to a loan group for the communication options to become available for loans belonging to the loan group.

Expand **Loan Setup** and click **Loan Group**. Click the **Servicing Options** tab.

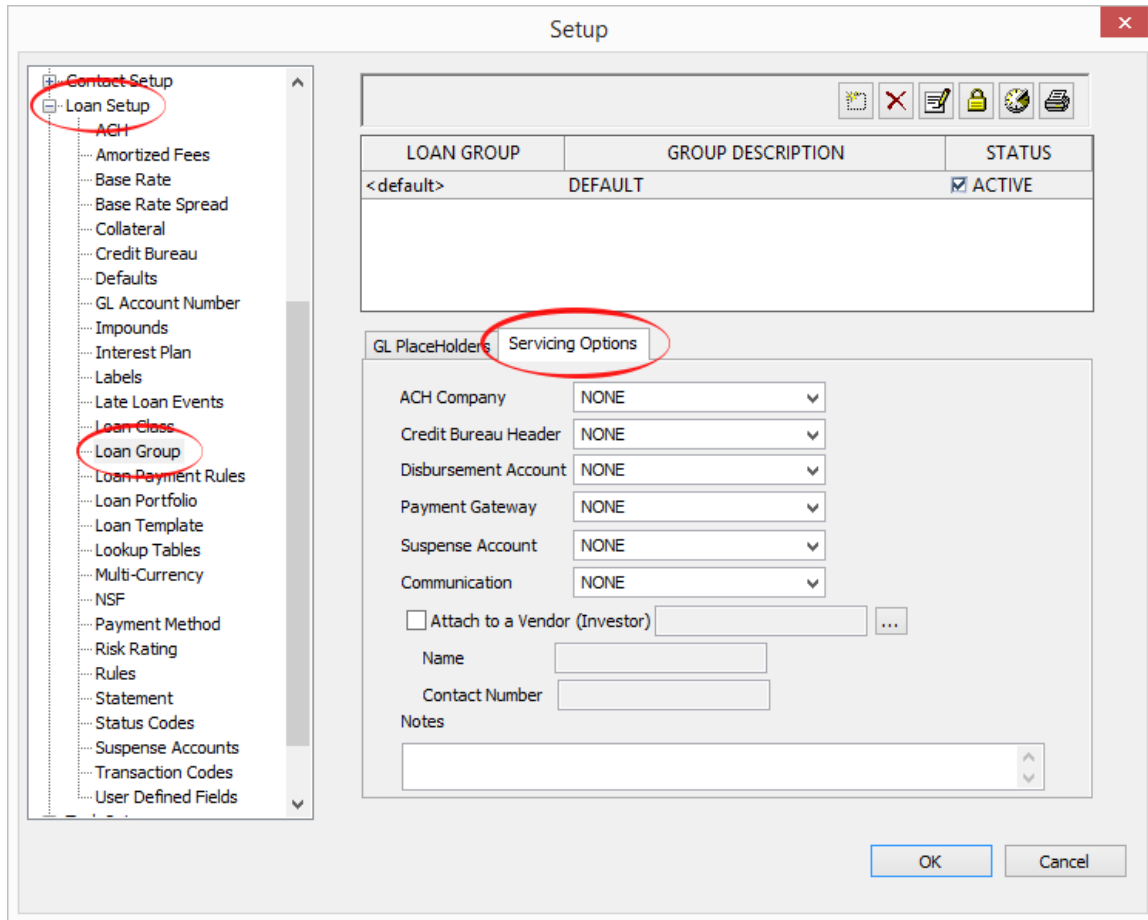


Fig. 19- Loan group servicing options tab.

Select a loan group and choose the communication preference to use for the selected loan group. All loans belonging to this loan group will now have the option of sending email/SMS messages as specified in the communication preference. Click **OK** to restart NLS.

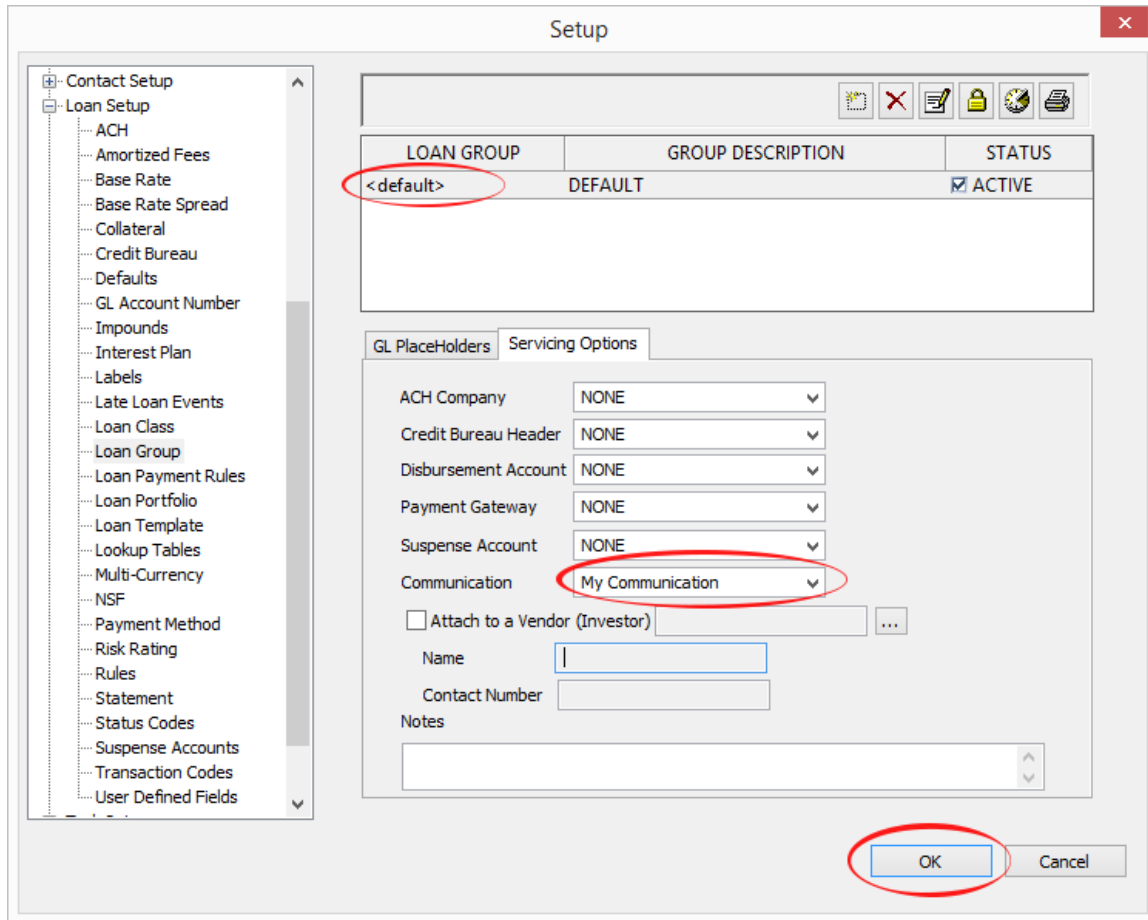


Fig. 20 - Assigning a communication preference to a loan group.

## Step 6 - Configuring Loans for Communication

Each loan must be configured with a valid email address and/or phone number before messages can be sent.

Query a loan and select **View > Communication Preferences**.

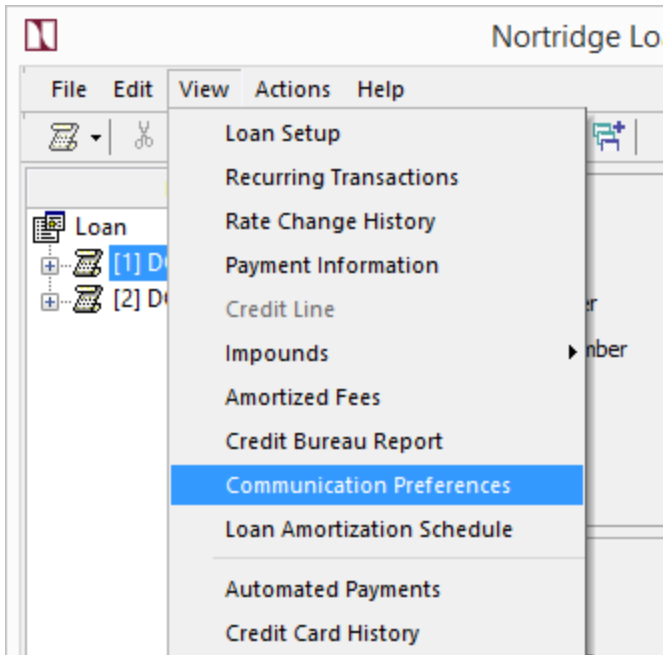


Fig. 21 - View menu for the selected loan.

Under the **Alerts** tab, select whether to send an email and/or SMS for the listed events.

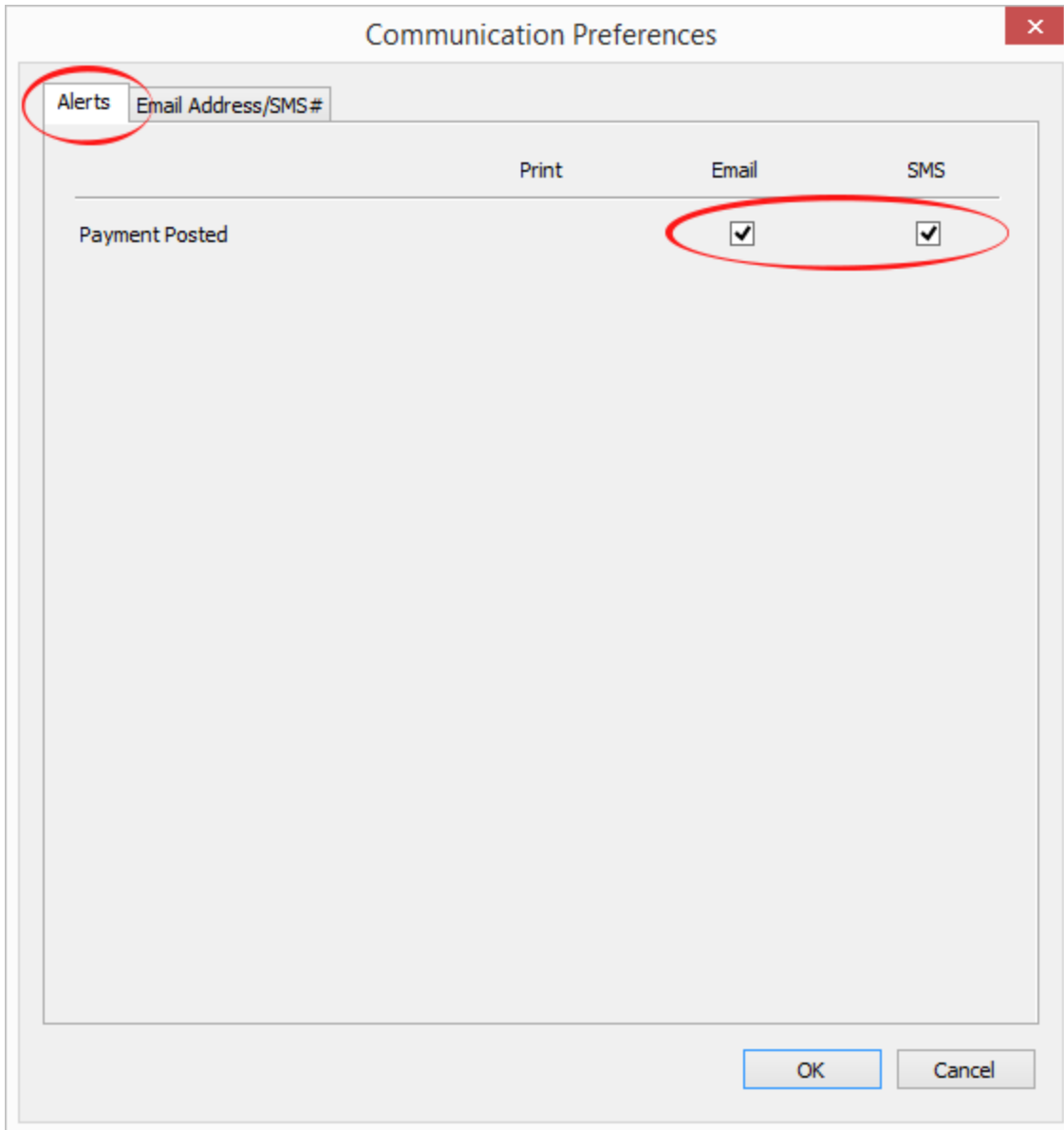



Fig. 22 - Both email and SMS will be sent when a payment is posted to this loan.

Click **Email Address/SMS #** tab. Click  **New(Insert)** for **Email Address** to add an email and for **SMS#** to add a phone number to where the messages will be sent for the specified events.

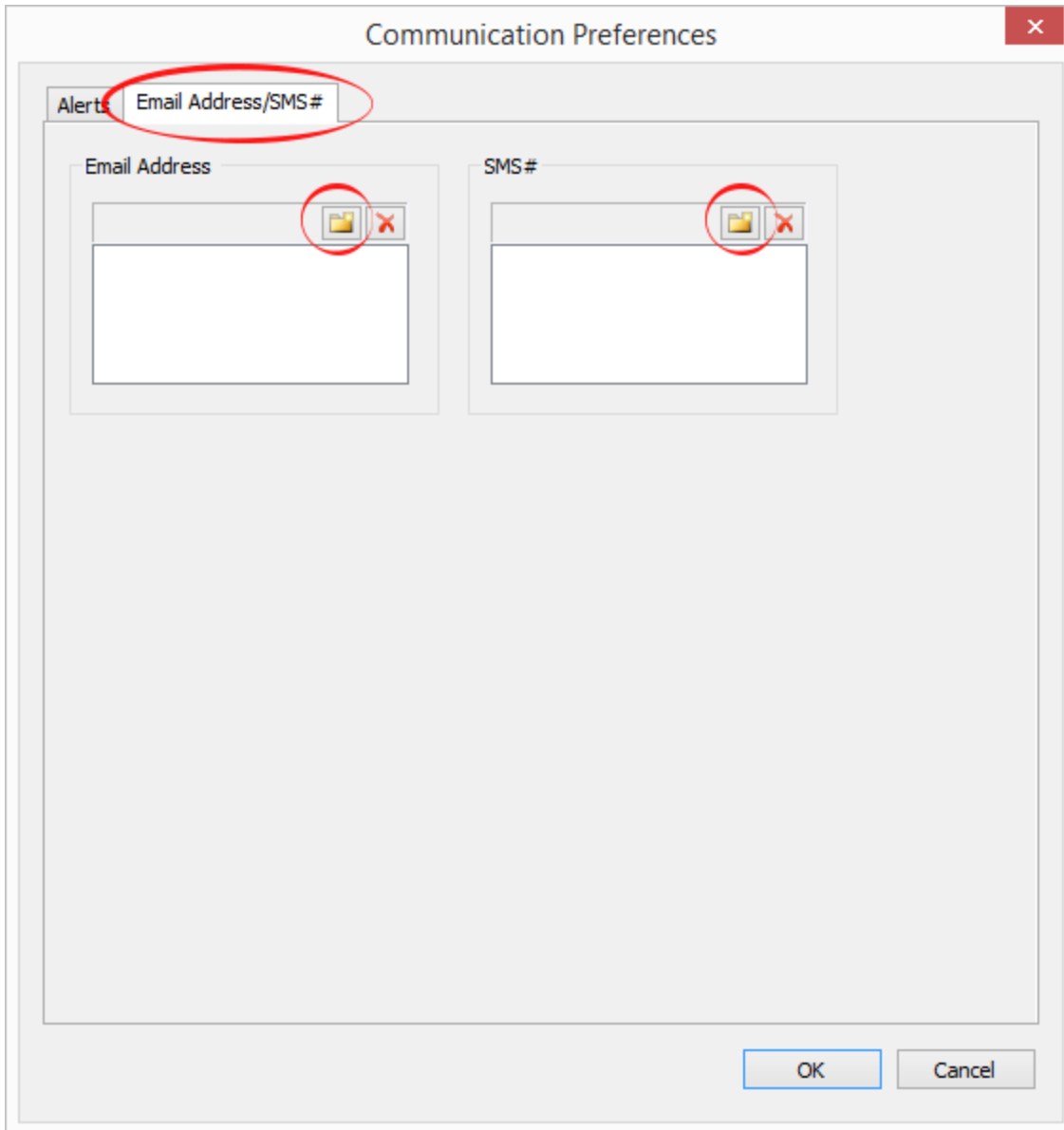


Fig. 23 - Email Address/SMS # tab.

For email, enter an email address or click  to select from a list of email addresses associated with the loan. Click **Submit** to add the email address.

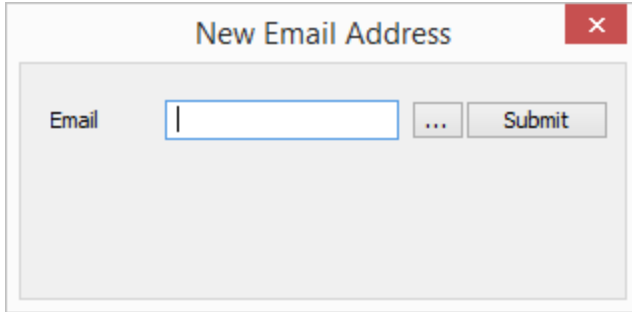


Fig. 24 - Add new email address dialog.

For SMS, enter a phone number including the area code or click  to select from a list of phone numbers associated with the loan. Click **Submit**.

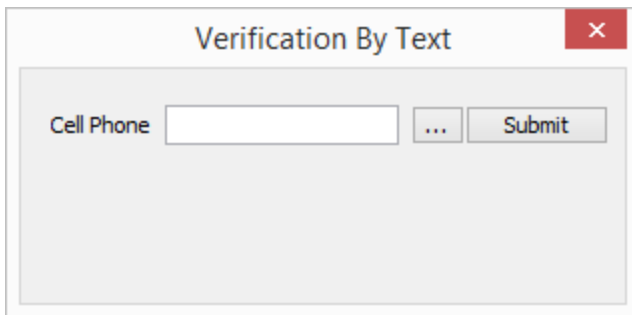


Fig. 25 - Add new SMS phone number dialog.

A SMS text message will be sent to the phone number and you will be prompted to enter the verification code for the phone number. Enter the verification code and click **Submit**. Once a valid verification code is entered, a second SMS text message will be sent to confirm the verification.

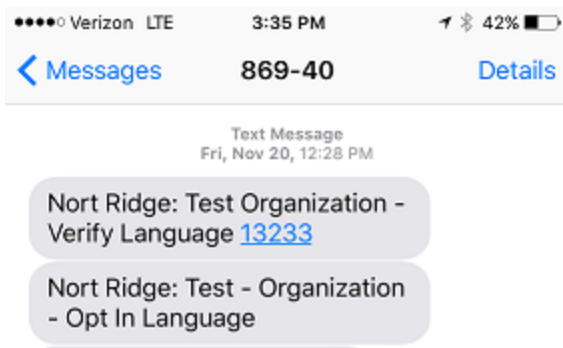


Fig. 26 - Verification and confirmation SMS on an iPhone. Wording of the message will vary depending on how it is set up with Solutions by Text.

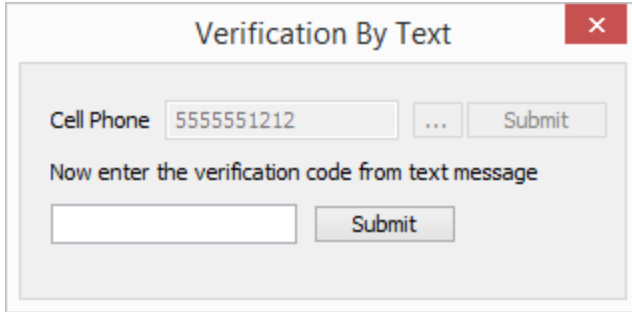


Fig. 27 - SMS verification dialog.

At this point, the loan is now configured to send an email and SMS whenever a payment is posted or any other events that has been configured for email and SMS.

Following are some examples of emails and SMS text messages:

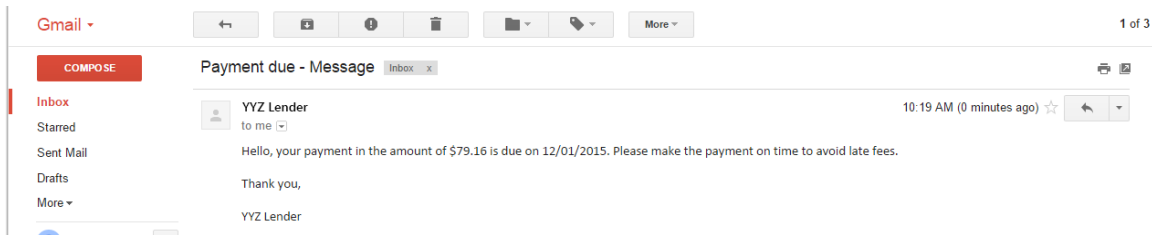


Fig. 28 - Payment due email.

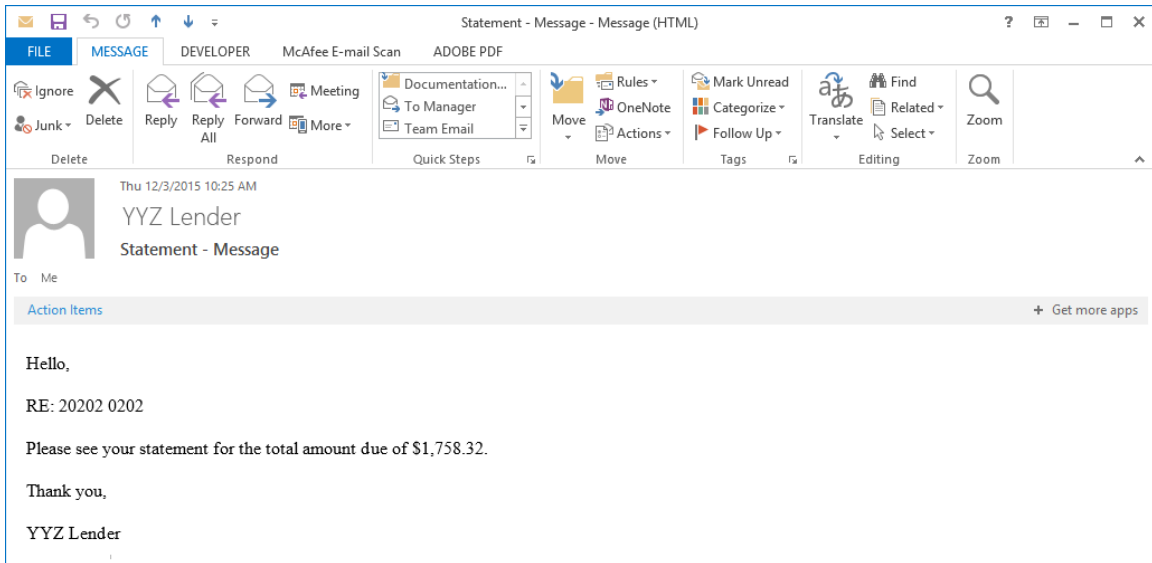


Fig. 29 - Statement ready to view email.



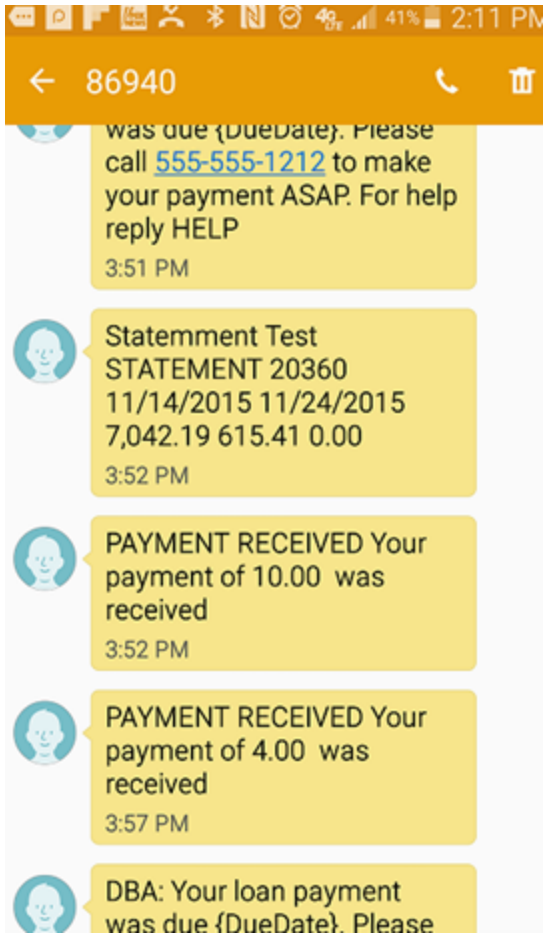


Fig. 30 - Various SMS text messages on Android.

