

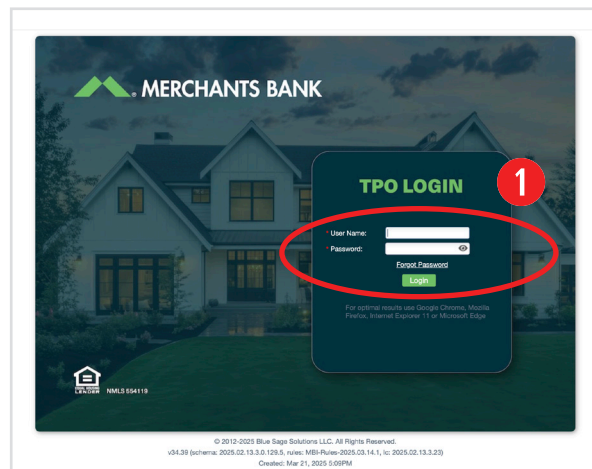
# JOB AID: USER MANAGEMENT

This user guide covers how to:

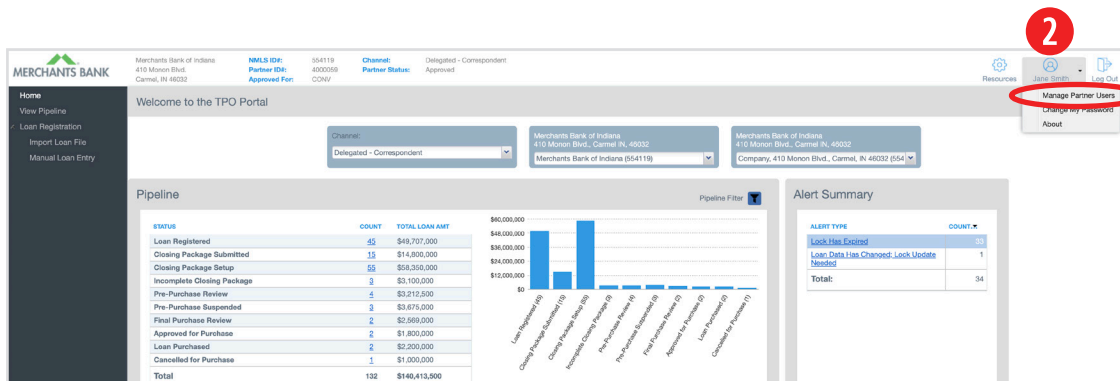
1. Create New Users (see Page 1);
2. Navigate Role Profiles (see Page 5);
3. Navigate Access Profiles (see Page 7);
4. Disable User Accounts (see Page 9);
5. Unlock Locked Accounts (see Page 11);
6. Reset a Password (see Page 13);
7. Understand Portal Roles (see Page 16).

## Create New Users

1. Navigate to the TPO Portal login page, <https://tportal.bankmerchants.com>, and enter your username and password.



2. Click on the **person icon** in the upper right corner of the screen, then select **Manage Partner Users** from the dropdown menu.



# USER MANAGEMENT: CREATE NEW USERS



## 3. Select **New User**.

USER ID	FIRST NAME	LAST NAME	E-MAIL	PHONE	ACCOUNT ENABLED	USER ROLE	DIVISION
jan smith	Jane	Smith	jan smith@email.com	(111) 111-1111	✓	Seller Admin	MBI
john smith	John	Smith	john smith@email.com	(222) 222-2222	✓	Seller Admin	MBI
janedoe	Jane	Doe	janedoe@email.com	(333) 333-3333	✓	Seller Processor	MBI
rroe	Richard	Roe	rroe@email.com	(444) 444-4444	✓	Seller Rep	MBI
jroe	Jennifer	Roe	jroe@email.com	(555) 555-5555	✓	Seller Lock D...	MBI
jbloggs	Johnie	Bloggs	jbloggs@email.com	(666) 666-6666	✓	Seller Admin	MBI
janiebloggs	Janie	Bloggs	janiebloggs@email.com	(777) 777-7777	✓	Seller Rep	MBI
jappleseed	Johnny	Appleseed	jappleseed@email.com	(888) 888-8888	✓	Seller Rep	MBI

## 4. Complete the following fields:

- User ID** – This username must be unique across all Merchants TPO Portal users, so we recommend using full first and last name.
- Email Address**
- First Name**
- Last Name**
- Phone Type**
- Phone Number** – Click on the **pencil icon** to enter this. Make sure to select the **Preferred check box** within this pop-up, then click **Save**.
- Portal Role** – Additional roles can be added to users later in the process. See Page 16 for explanation of roles.
- Division** – The user will only have the option to select the channel(s) that your company is approved for with Merchants. If the desired channel is missing, please contact your Client Manager.

**4**

**4f**



5. Select **Save** to create the new user record.

Partner User Maintenance

[Back to User List](#)

**User Set Up**

User ID: johndoe

E-Mail: jdoe@email.com

Salutation: [Dropdown]

First Name: John

Middle Name: [Text]

Last Name: Doe

NMLS ID: [Text]

Phone Type: Mobile  Preferred

Phone Number: (123) 456-7890  SMS

Portal Role: Seller Admin

System Access: Portal

Division: Delegated - Correspondent

Limited Loan Access

**Password Maintenance**

[Change Password](#)

Account Locked

Account Enabled  Registered

**Partner Association** | Role Profile | Access Profiles

**Associated Branches**

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	STATUS	PRIMARY	REMOVE
-----------	-------------	---------	---------	-------------	--------	---------	--------

**Add Partner Association**

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	DIVISION	ADD
-----------	-------------	---------	---------	-------------	----------	-----

Page 0 of 0 | No data to display

**5**

[Save](#) [Cancel](#)

6. After saving, you will receive a pop-up. Click **Yes**.

**Confirm Add**

Do you want to associate user to this branch?

**6**

[Yes](#) [No](#)

7. Select **OK**.

**Branch Association**

User is now associated to branch.

**7**

[OK](#)



8. See the next two sections on how to set up the **Role Profile** and **Access Profile** to ensure the user account is ready. Please provide the new user with their username and inform them they will receive an email to set up their password and activate their account.

**8**

From: [no-reply@bluesageusa.com](mailto:no-reply@bluesageusa.com) <[no-reply@bluesageusa.com](mailto:no-reply@bluesageusa.com)>  
Sent: Tuesday, March 24, 2026 2:51 PM  
To: John Doe <[jdoe@email.com](mailto:jdoe@email.com)>  
Subject: Welcome to the Merchants TPO Portal

**New User Activation (Step 1 of 2)**

---

Hi John,

An account has been created for you in the Merchants TPO Portal. Please click on the **Password Authentication** link to create a password for your account.

**Email Address:** [jdoe@email.com](mailto:jdoe@email.com)

Password Authentication

Merchants Bank, 410 Monon Blvd, Carmel IN 46032  
This email address is not monitored. Please do not reply directly to this email.

9. The user will receive a second email to confirm the account is now activated.

**9**

From: [no-reply@bluesageusa.com](mailto:no-reply@bluesageusa.com) <[no-reply@bluesageusa.com](mailto:no-reply@bluesageusa.com)>  
Sent: Tuesday, March 24, 2026 2:54 PM  
To: John Doe <[jdoe@email.com](mailto:jdoe@email.com)>  
Subject: New Account Activation Successful

**New User Activation (Step 2 of 2)**

---

Hi John,

Your account is now activated! Please click on below link(s) to log in to your account with your user name and password.

**User Name:** jdoe

[MBI TPO Portal](#)

Merchants Bank, 410 Monon Blvd, Carmel IN 46032  
This email address is not monitored. Please do not reply directly to this email.



## Role Profile Tab

1. Once you have saved a new user, click on **Role Profile**.

The screenshot shows the 'Partner User Maintenance' window with the 'Role Profile' tab selected. A red circle with the number '1' is positioned above the 'Role Profile' tab. The interface is divided into two main sections: 'User Set Up' and 'Partner Association'.

**User Set Up:**

- User ID: johndoe
- E-Mail: jdoe@email.com
- Salutation: [Dropdown]
- First Name: John
- Middle Name: [Text]
- Last Name: Doe
- NMLS ID: [Text]
- Phone Type: Mobile (Selected), Preferred (Checked)
- Phone Number: (123) 456-7890 (Selected), SMS (Checked)
- Portal Role: Seller Admin (Selected)
- System Access: Portal
- Division: Delegated - Correspondent (Selected)
- Limited Loan Access: [Unchecked]

**Password Maintenance:**

- Change Password: [Button]
- Account Locked: [Unchecked]
- Account Enabled: [Checked]
- Registered: [Checked]

**Partner Association:**

- Associated Branches: [Table with columns: BRANCH ID, BRANCH NAME, ADDRESS, NMLS ID, BRANCH TYPE, STATUS, PRIMARY, REMOVE]
- Add Partner Association: [Table with columns: BRANCH ID, BRANCH NAME, ADDRESS, NMLS ID, BRANCH TYPE, DIVISION, ADD]

Buttons: Save, Cancel

2. Add any additional roles the user needs by selecting **New Role**.

**NOTE:** The user will always have access to the "highest" role they have assigned to them.

The screenshot shows the 'Partner User Maintenance' window with the 'Role Profile' tab selected. A red circle with the number '2' is positioned above the 'New Role' button. The interface is divided into two main sections: 'User Set Up' and 'Partner Association'.

**User Set Up:**

- User ID: jdoe
- E-Mail: jdoe@email.com
- Salutation: [Dropdown]
- First Name: John
- Middle Name: [Text]
- Last Name: Doe
- NMLS ID: [Text]
- Phone Type: Mobile (Selected), Preferred (Checked)
- Phone Number: (123) 456-7890 (Selected), SMS (Checked)
- Portal Role: Seller Admin (Selected)
- System Access: Portal
- Division: Delegated - Correspondent (Selected)
- Limited Loan Access: [Unchecked]

**Password Maintenance:**

- Change Password: [Button]
- Password Last Changed: 8/19/2025
- Password Expires: [Dropdown]
- Account Locked: [Unchecked]
- Account Enabled: [Checked]
- Registered: [Checked]

**Partner Association:**

- Role Profile: [Tab]
- New Role: [Button]
- Table with columns: ROLE, VALID FROM, VALID THROUGH, ENABLED, PRIMARY, REMOVE
- Row: Seller Admin, [Empty], [Empty], [Green Checkmark], [Green Checkmark], [Remove Icon]

Buttons: Save, Cancel



3. Click on the **Role dropdown** to select a role, then click the **check box** to enable it. Select **Save**.

**Add New Role**

\* Role: Seller Lock Desk

Valid From:

Valid Through:

Enabled:

Primary:

Save Cancel

4. You can now see the new role that has been added.

Partner User Maintenance

Back to User List

User Set Up

\* User ID: jdoe

\* E-Mail: jdoe@email.com

Salutation:

\* First Name: John

Middle Name:

\* Last Name: Doe

NMLS Id:

\* Phone Type: Mobile  Preferred

\* Phone Number: (123) 456-7890  SMS

\* Portal Role: Seller Admin

System Access: Portal

\* Division: Delegated - Correspondent

Limited Loan Access

Password Maintenance

Change Password

Password Last Changed: 8/19/2025

Password Expires:

Account Locked

Account Enabled  Registered

Save Cancel

Partner Association **Role Profile** Access Profiles

New Role

ROLE	VALID FROM	VALID THROUGH	ENABLED	PRIMARY	REMOVE
Seller Admin			✓	✓	-
Seller Lock Desk			✓		✖



## Access Profile Tab

1. Once you have saved a new user, click on **Access Profiles**. This tab controls the user's channel access. Changes on this tab will only be applicable for companies that have delegated and non-delegated channel approvals.

Partner User Maintenance

[Back to User List](#)

**User Set Up**

- User ID: johndoe
- E-Mail: jdoe@email.com
- Salutation: [Dropdown]
- First Name: John
- Middle Name: [Text]
- Last Name: Doe
- NMLS ID: [Text]
- Phone Type: Mobile [Dropdown]  Preferred
- Phone Number: (123) 456-7890 [Text]  SMS
- Portal Role: Seller Admin [Dropdown]
- System Access: Portal
- Division: Delegated - Correspondent [Dropdown]
- Limited Loan Access

**Password Maintenance**

[Change Password](#)

Account Locked

Account Enabled  Registered

[Save](#) [Cancel](#)

**Partner Association** | Role Profile | **Access Profiles**

**Associated Branches**

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	STATUS	PRIMARY	REMOVE
-----------	-------------	---------	---------	-------------	--------	---------	--------

**Add Partner Association**

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	DIVISION	ADD
-----------	-------------	---------	---------	-------------	----------	-----

Page 0 of 0 No data to display

2. Select **New Access Profile** to add the channel that was not selected in the initial setup.

Partner User Maintenance

[Back to User List](#)

**User Set Up**

- User ID: johndoe
- E-Mail: jdoe@email.com
- Salutation: [Dropdown]
- First Name: John
- Middle Name: [Text]
- Last Name: Doe
- NMLS ID: [Text]
- Phone Type: Mobile [Dropdown]  Preferred
- Phone Number: (123) 456-7890 [Text]  SMS
- Portal Role: Seller Admin [Dropdown]
- System Access: Portal
- Division: Delegated - Correspondent [Dropdown]
- Limited Loan Access

**Password Maintenance**

[Change Password](#)

Password Last Changed: 8/19/2025

Password Expires: [Text]

Account Locked

Account Enabled  Registered

[Save](#) [Cancel](#)

**Partner Association** | Role Profile | **Access Profiles**

[New Access Profile](#)

ACCESS PROFILE	VALID FROM	VALID THROUGH	PRIMARY	REMOVE
Delegated - Correspondent			<input checked="" type="checkbox"/>	<a href="#">-</a>



3. Click on the **Access Profile dropdown** to select the channel, then click **Save** to add the additional channel.  
**NOTE:** The **Primary check box** will control the default channel pipeline displayed on the Portal Home Screen.

**Add New Access Profile**

\* Access Profile:  3

Valid From:

Valid Through:

Primary:

Save Cancel

4. You can now see the new channel that has been added.

Partner User Maintenance

Back to User List

User Set Up

\* User ID: johndoe

\* E-Mail: jdoe@email.com

Salutation:

\* First Name: John

Middle Name:

\* Last Name: Doe

NMLS Id:

\* Phone Type: Mobile  Preferred

\* Phone Number: (123) 456-7890  SMS

\* Portal Role: Seller Admin

System Access: Portal

\* Division: Delegated - Correspondent

Limited Loan Access

Password Maintenance

Change Password

Password Last Changed: 8/19/2025

Password Expires:

Account Locked

Account Enabled  Registered

Save Cancel

Partner Association Role Profile Access Profiles

New Access Profile

ACCESS PROFILE	VALID FROM	VALID THROUGH	PRIMARY	REMOVE
Delegated - Correspondent			✓	⊖
Non Delegated - Correspondent				⊖

# USER MANAGEMENT: DISABLING USER ACCOUNTS



## Disabling User Accounts

1. From the Portal Home Screen, click on the **person icon** in the upper right corner of the screen. Select **Manage Partner Users** from the dropdown menu.

The screenshot shows the Merchants Bank TPO Portal. In the top right corner, a user profile icon is visible. A dropdown menu is open, showing options: 'Manage Partner Users', 'Change My Password', and 'About'. A red circle with the number '1' is drawn around the 'Manage Partner Users' option.

2. Click on the **user** you want to disable.

The screenshot shows the 'Partner User Maintenance' page. A table lists users with columns for 'USER ID', 'FIRST NAME', 'LAST NAME', 'E-MAIL', 'PHONE', 'ACCOUNT ENABLED', 'USER ROLE', and 'DIVISION'. The user 'johndoe' is highlighted. A red circle with the number '2' is drawn around the 'ACCOUNT ENABLED' checkbox for this user, which is currently checked.

3. Uncheck the **Account Enabled** check box.

The screenshot shows the 'Partner User Maintenance' page with the 'User Set Up' form open for user 'johndoe'. The 'ACCOUNT ENABLED' checkbox is now unchecked. A red circle with the number '3' is drawn around this checkbox.

# USER MANAGEMENT: DISABLING USER ACCOUNTS



4. Once the Account Enabled box has been unchecked, click **Save** to disable the user.

Partner User Maintenance

Back to User List

User Set Up

- User ID: johndoe
- E-Mail: jdoe@email.com
- Salutation: [Dropdown]
- First Name: John
- Middle Name: [Text]
- Last Name: Doe
- NMLS ID: [Text]
- Phone Type: Mobile [Checked] Preferred [Checked]
- Phone Number: (123) 456-7890 [Text] SMS [Text]
- Portal Role: Seller Admin
- System Access: Portal
- Division: Delegated - Correspondent
- Limited Loan Access [Checked]

Password Maintenance

Change Password

Password Last Changed: 8/19/2025

Password Expires: [Text]

Account Enabled  Preferred

4

Save Cancel

Partner Association Role Profile Access Profiles

Associated Branches

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	STATUS	PRIMARY	REMOVE
1000011	ABC Mortgage, Inc.	123 Main Street Anytown, State 12345	1234	Company	Approved	<input checked="" type="checkbox"/>	

Add Partner Association

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	DIVISION	ADD
1000011	ABC Mortgage, Inc.	123 Main Street Anytown, State 12345	1234	Branch	MBI	
2000022	ABC Mortgage, Inc., Branch A	456 Main Street Anytown, State 12345	567890	Branch	MBI	
3000033	ABC Mortgage, Inc., Branch B	123 Any Street Anytown, State 67890	123456	Branch	MBI	
4000044	ABC Mortgage, Inc., Branch C	456 Any Street Anytown, State 67890	78900	Branch	MBI	

Page 1 of 1 Displaying 1 - 4 of 4

5. You will see they no longer have a green check mark next to their User ID, showing their account is not enabled.

Partner User Maintenance

Search for: [Text]

USER ID	FIRST NAME	LAST NAME	E-MAIL	PHONE	ACCOUNT ENABLED	USER ROLE	DIVISION
janesmith	Jane	Smith	janesmith@email.com	(111) 111-1111		Seller Admin	MBI
johnsmith	John	Smith	johnsmith@email.com	(222) 222-2222		Seller Admin	MBI
janedoe	Jane	Doe	janedoe@email.com	(333) 333-3333		Seller Processor	MBI
roef	Richard	Floe	roef@email.com	(444) 444-4444		Seller Rep	MBI
jroef	Jennifer	Floe	jroef@email.com	(555) 555-5555		Seller Lock D...	MBI
jbloggs	Johnie	Bloggs	jbloggs@email.com	(666) 666-6666		Seller Admin	MBI
janiebloggs	Janie	Bloggs	janiebloggs@email.com	(777) 777-7777		Seller Rep	MBI
johndoe	John	Doe	jdoe@email.com	(123) 456-7890		Seller Admin	MBI

5

Page 1 of 1 Displaying 1 - 8 of 8

# USER MANAGEMENT: UNLOCKING LOCKED ACCOUNTS



## Unlocking Locked Accounts

If a user locks their account by entering the wrong password too many times, you will have to unlock their account for them.

1. From the Portal Home Screen, click on the **person icon** in the upper right corner of the screen. Select **Manage Partner Users** from the dropdown menu.

The screenshot shows the Merchants Bank TPO Portal Home Screen. In the top right corner, there is a dropdown menu with the following options: Home, Resources, Manage Partner Users (highlighted with a red circle and the number 1), Change My Password, and About. The main content area displays a Pipeline summary table and a bar chart.

STATUS	COUNT	TOTAL LOAN AMT
Loan Registered	45	\$49,707,000
Closing Package Submitted	15	\$14,800,000
Closing Package Setup	95	\$58,350,000
Incomplete Closing Package	3	\$3,100,000
Pre-Purchase Review	1	\$3,212,500
Pre-Purchase Suspend	3	\$3,675,000
Final Purchase Review	2	\$2,669,000
Approved for Purchase	2	\$1,800,000
Loan Purchased	2	\$2,200,000
Cancelled for Purchase	1	\$1,000,000
Total	132	\$140,413,500

2. Click on the **user** that needs to be unlocked.

The screenshot shows the Partner User Maintenance screen. A table lists users with columns for USER ID, FIRST NAME, LAST NAME, E-MAIL, PHONE, ACCOUNT ENABLED, USER ROLE, and DIVISION. The first user entry is highlighted with a red circle and the number 2.

USER ID	FIRST NAME	LAST NAME	E-MAIL	PHONE	ACCOUNT ENABLED	USER ROLE	DIVISION
janesmith	Jane	Smith	janesmith@email.com	(111) 111-1111	✓	Seller Admin	MBI
johnsmith	John	Smith	johnsmith@email.com	(222) 222-2222	✓	Seller Admin	MBI
janedoe	Jane	Doe	janedoe@email.com	(333) 333-3333	✓	Seller Processor	MBI
roer	Richard	Roe	roer@email.com	(444) 444-4444	✓	Seller Rep	MBI
joe	Jennifer	Roe	joe@email.com	(555) 555-5555	✓	Seller Lock D...	MBI
jbloggs	Johnie	Bloggs	jbloggs@email.com	(666) 666-6666	✓	Seller Admin	MBI
janiebloggs	Janie	Bloggs	janiebloggs@email.com	(777) 777-7777	✓	Seller Rep	MBI
johnroe	John	Doe	johnroe@email.com	(123) 456-7890	✓	Seller Admin	MBI

3. Uncheck the **Account Locked** check box.

The screenshot shows the Partner User Maintenance screen for user 'johndoe'. The 'Account Locked' checkbox is checked. A red circle with the number 3 highlights this checkbox. The 'Change Password' section shows the password was last changed on 8/19/2025.

BRANCH ID	BRANCH NAME	ADDRESS	NMLS ID	BRANCH TYPE	STATUS	PRIMARY	REMOVE
1000011	ABC Mortgage, Inc.	123 Main Street Anytown, State 12345	1234	Company	Approved	<input checked="" type="checkbox"/>	



4. Once the Account Locked box has been unchecked, click **Save** to unlock the user.

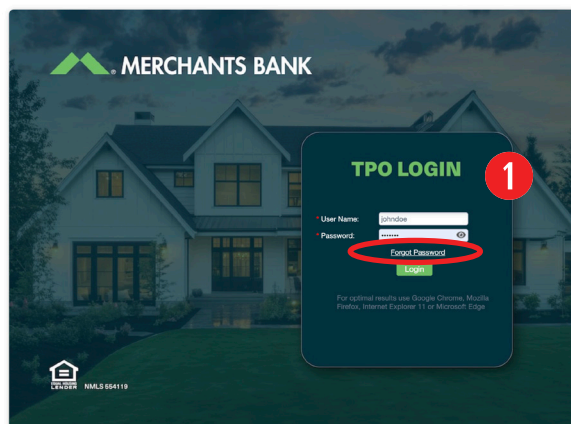
**NOTE:** It is recommended that you create a new password and securely provide it to them. To do this, reference Page 3.

The screenshot displays the 'Partner User Maintenance' interface. On the left, the 'User Set Up' section contains fields for User ID (johndoe), E-Mail (joe@email.com), Salutation, First Name (John), Middle Name, Last Name (Doe), NMLS ID, Phone Type (Mobile), Phone Number (123 456-7890), Portal Role (Seller Admin), System Access (Portal), and Division (Delegated - Correspondent). The 'Password Maintenance' section shows the 'Change Password' button, Password Last Changed (8/19/2025), and a red circle highlighting the 'Account Locked' checkbox, which is currently checked. Below this, the 'Account Created' checkbox is checked and 'Registered' is also checked. At the bottom left, a red circle with the number '4' is positioned above the 'Save' button. The right side of the interface shows the 'Partner Association' section with tabs for 'Role Profile' and 'Access Profiles'. It contains two tables: 'Associated Branches' and 'Add Partner Association'. The 'Associated Branches' table has one row with Branch ID 1000011, Branch Name ABC Mortgage, Inc., Address 123 Main Street Anytown, State 12345, NMLS ID 1234, Branch Type Company, Status Approved, and Primary checked. The 'Add Partner Association' table has four rows with Branch IDs 1000011, 2000022, 3000033, and 4000044, all with Branch Type Branch and Division MBI. A pagination bar at the bottom of the table indicates 'Page 1 of 1' and 'Displaying 1 - 4 of 4'.

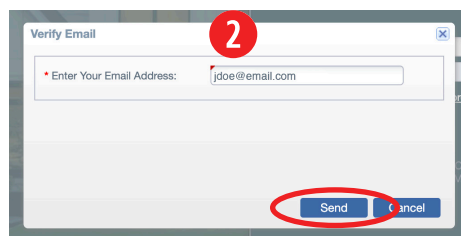


## Reset a Password

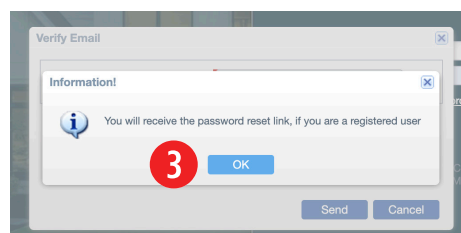
1. From the Portal Login Screen, select **Forgot Password**.



2. Enter the **email address** associated with the user account, then click **Send**.

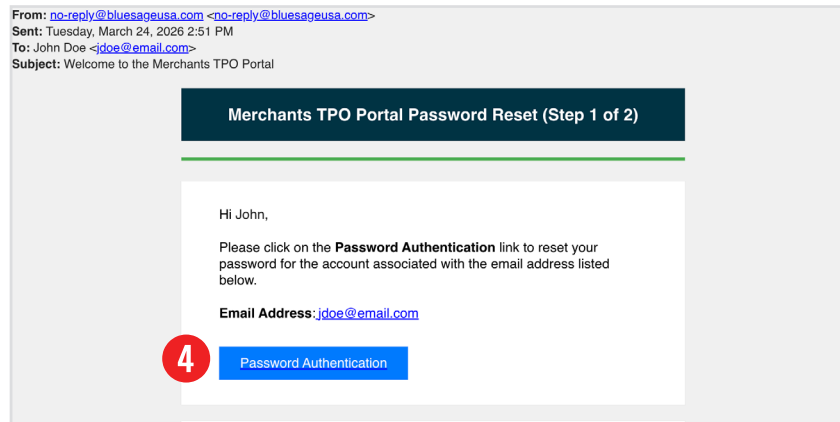


3. Select **OK**.

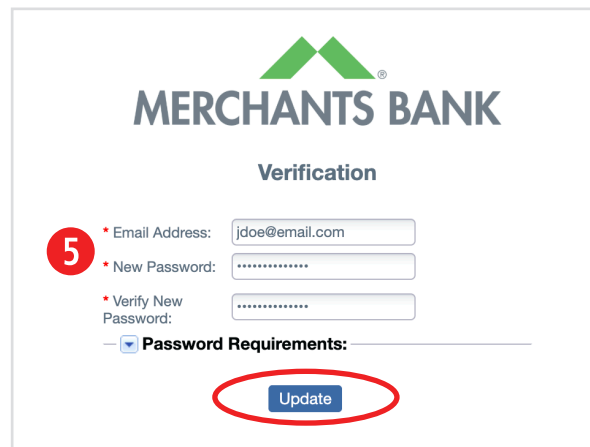




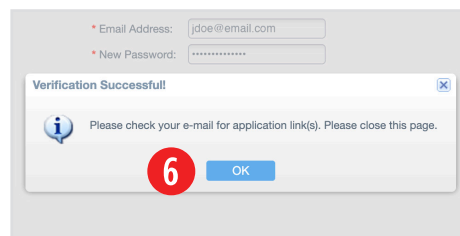
- If you have an active account, you will receive a TPO Portal Password Reset email. Once you do, select the **Password Authentication button** within the email.



- Complete the fields, then select **Update**.  
**NOTE:** Be sure to enter the email address tied to your user account.

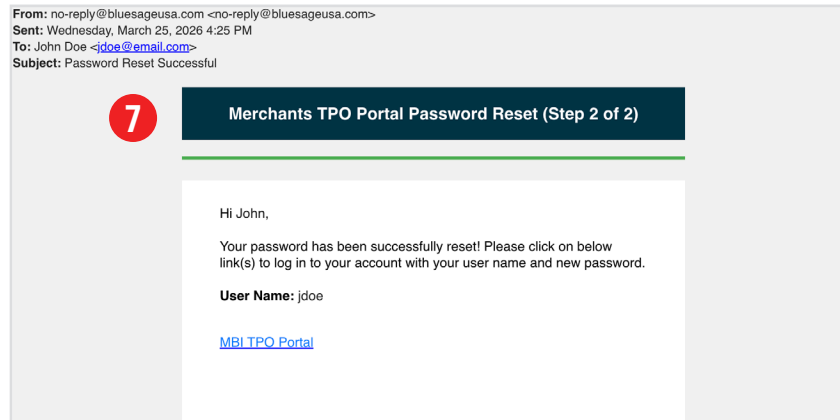


- Click **OK**.





7. The user will receive a second email with confirmation that the password was successfully reset.





## Portal Roles

The Portal Roles list below details the access given to each respective role that you can designate within a user's Role Profile tab (see Page 5 for instructions on this).

PORTAL ROLES									
PORTAL ACCESS TYPE	SELLER ADMIN	SELLER REP	SELLER PROCESSOR	SELLER LOCK DESK	SELLER VIEW ONLY	SELLER LOCK ONLY	SELLER PURCHASE ADVICE ONLY	SELLER USER MAINTENANCE ONLY	SELLER VIEW RATE SHEETS ONLY
Register Loan	✓	✓	✓	✓					
View Pipeline	✓	✓	✓	✓	✓	✓	✓	✓	
Upload/View Docs	✓	✓	✓	✓	✓				
Lock Loan	✓	✓		✓		✓			
View Pricing	✓	✓		✓	✓	✓			
Submit Loan	✓	✓	✓						
View Conditions	✓	✓	✓		✓				
Submit Conditions	✓	✓	✓						
View Purchase Advice	✓			✓	✓		✓		
User Maintenance	✓							✓	
View Rate Sheets	✓			✓					✓
Generate Pricing Scenario	✓	✓		✓	✓	✓			