



## SDK and legacy integration transition frequently asked questions (FAQs)

ICE will be transitioning from legacy Encompass® integrations in October 2025. This enables our clients, partners and ICE to continue to innovate and automate by eliminating legacy integrations and focusing on modern technology.

### What legacy integrations are being impacted on October 31, 2025?

- Encompass SDKs (software development kits)
- Legacy service ordering integrations including:
  - ICE Mortgage Technology Partner Network
  - PSDK
  - ePass
  - Total Quality Loan® (TQL®) Services

### Which integrations/resources are current? What should lenders and partners be using?

- Encompass Developer Connect™ APIs (application programming interfaces)
- Encompass Partner Connect™ APIs

### General information

#### What is happening with SDKs in October 2025?

ICE is transitioning clients and partners off SDK-based applications and plug-ins (lender, partner and ICE created) by October 31, 2025. Lenders and partners needing access to SDK post October 31, 2025, should request access by October 1 to avoid any disruption on November 1.

#### What are the key dates and action items for the SDK and legacy service ordering transitions?

SDK and legacy service ordering transition milestones	
<b>Now</b>	<ul style="list-style-type: none"> <li>• Identify where you may be using legacy service ordering integrations and SDK-based applications or plug-ins</li> <li>• Work with your organization, ICE and ICE partners to create a plan to transition from these legacy integrations by Oct. 31, 2025</li> </ul>
<b>March 10-12, 2025</b>	<ul style="list-style-type: none"> <li>• Sessions, trainings and office hours will be available during <a href="#">ICE Experience 2025</a></li> </ul>
<b>Before Oct. 1, 2025</b>	<p>To avoid service disruption, take the following actions:</p> <ul style="list-style-type: none"> <li>• Transition your service ordering to <a href="#">EPC enabled service providers</a></li> <li>• Transition your SDK-based applications to Encompass Developer Connect™ APIs or Encompass-native functionality</li> </ul> <p>If you expect to need access to SDK-based applications and plug-ins after Oct. 31, 2025, request SDK transitional access from your ICE Relationship Manager before Oct. 1.</p>
<b>Oct. 31, 2025</b>	<ul style="list-style-type: none"> <li>• Last day legacy integrations will function normally</li> </ul>
<b>Nov. 1, 2025</b>	<ul style="list-style-type: none"> <li>• Legacy service ordering integrations will no longer be available</li> <li>• SDK-based applications and plug-ins will not load properly without SDK transitional access</li> </ul>
<b>May 1, 2026</b>	<ul style="list-style-type: none"> <li>• Monthly usage fees will start to be incurred for continued use of the SDK-based applications and plug-ins</li> </ul>

**How do you request transitional SDK access?**

Contact your ICE Relationship Manager before October 1 to request transitional access if you will need SDK access beyond October 31, 2025.

**Does this transitional SDK access apply to service ordering?**

No, customers still need to transition service ordering to Encompass Partner Connect by October 2025. More information can be found [here](#).

**What are the benefits of transitioning off SDK?**

- Improved technology, speed, efficiency
- Reduced latency and reliance on work-around solutions designed for legacy systems
- Improved automation, innovation and user experience

**Why is there an SDK deadline?**

Setting a date helps clients and partners set a priority to transition off of legacy technology.

**Has ICE changed the SDK transition date?**

No - the date to transition off of the Encompass SDK is October 31, 2025. However, anyone needing access to the SDK after October 31, 2025 can continue to access the SDK at no charge from November 1, 2025 - April 30, 2026 (with a nominal monthly charge starting May 1, 2026). To continue to access the SDK, you'll need to request transitional access from your ICE Account Manager between now and October 1, 2025. A sunset date for transitional SDK access will be set in partnership with our clients and partners based on the industry successfully transitioning to an API-first infrastructure

**Which SDK is part of the October 2025 SDK transition?**

- Standalone SDK modules (transition to Developer Connect APIs)
- SDK loan plugins (Migrate to SSF framework and NG plugin framework)

Custom forms are not included in the SDK transition.

**Will companies using the Broker version of Encompass have access to plugins after October 31, 2025?**

Yes, if you are working with one or more of our partners who are providing new plugins that do not use the Encompass SDK but rely on Developer Connect APIs, contact your Client Success Team at [clientsuccess.questions@ice.com](mailto:clientsuccess.questions@ice.com).

Your partner will also need to request a key **from ICE Mortgage Technology via the MarketPlace** in order to access your instance of Encompass. If a partner requests you to generate a key for them via Developer Connect, please refer them to ICE to request appropriate API keys.

## SDK to API Transition – What’s included (and what’s not)?

### Standalone SDK Modules



- Distributed as DLLs
- Access will be cut off as of 10/31/2025
- SDK License will be required to launch (if exception granted)

### SDK Loan Plugins



- Distributed as DLLs
- Access will be cut off as of 10/31/2025
- SDK License will be required to launch (if exception granted)

### Custom Forms with Custom Code Bases



- 3<sup>rd</sup> Party DLL attached to custom input form
- Supported by Input Form Builder
- Significant client and partner usage
- Includes many customizations deployed and supported by ICE Custom Dev
- Excluded from SDK deprecation

### What will happen after October 31, 2025 if I don’t request access to the SDK?

If you don’t request transitional access to the SDK, applications and plug-ins that rely on the SDK will no longer load properly. To avoid disruption, please request transitional access to the SDK before October 1, 2025.

### Does this mean we have to fully transition to the web version of Encompass?

No, this is not a transition to the web. The web and desktop are different ways of accessing the same files. New features being released continue to be interoperable between desktop and web.

### Will APIs only support enhanced conditions?

Enhanced conditions will provide you with the best functionality and automation. However, APIs support both standard and enhanced conditions.

### SDK and API comparisons

#### Will there be 100% parity with SDKs and APIs?

APIs for the most common SDK functions and native Encompass functionality will eliminate the need for many legacy SDK use cases. Encompass APIs are interoperable across web and desktop, as both user interfaces sit on top of the same underlying Encompass loan file. Alternatives to SDK functionality are available with more coming. There may not be 100% parity, but we will provide the most common functions and alternatives.

#### What are the most popular SDKs and similar APIs?

SDK operation	Developer Connect API
Get audit records	Pull audit field data
Get external organization	Get external organization
Get first available organization	Get children of organization
Get organizations	Get all organizations
Get external user personas	Get an external user
Get loan identity	Loan metadata

## **ICE Partners**

### **Will this impact integrations with Freddie Mac and Fannie Mae?**

Our integrations with Freddie Mac and Fannie Mae will not be impacted. There is nothing you need to change with your current process, though we do recommend that you order Dual AUS (both LPA and DU) to find the best product fit and option for your borrower scenario. Dual AUS is available in the web version of Encompass and coming to desktop version in the 24.3 release.

### **What are partners with SDK-based solutions doing to prepare for the transition?**

Visit the [SDK Partner Plan resource page](#) for webinars and information about partner plans.

## **Custom development**

### **Are custom forms with custom code bases impacted by the SDK transition?**

Custom forms with custom code bases will continue to work in the desktop version of Encompass post transition, but if similar functionality is needed for your web users, you should plan to transition them to SSF framework for web users.

### **Do I need to rewrite all of my custom forms in Encompass (desktop version) due to SDK Transition?**

No, this is not required for the SDK Transition. Custom forms with code base assemblies are not part of the transition. When you start using the web version of Encompass, you will want to evaluate what custom forms will need to be converted, but that is not required prior to the transition date.

### **My Current Encompass Plugin Modifies the Encompass UI, what does this mean to me with the transition? I heard you can't change the UI with the new plugins.**

- For clients with transitional access - your plugins will continue to work as normal, including modifications to the Encompass UI.
- User interaction with the existing plugins on the UI generally will not be billable, with the exception of any calls out to the Encompass server to update the Encompass loan file or contacts. For an estimate of your plugin usage and billing, please contact your account manager.
- Due to popular demand, we will be making a modification to our Plugins 2.0 framework to support screen modification, including highlighting of fields, in an upcoming release.

### **As a lender, I have built my own SDK-based integrations. Will those integrations still work after the SDK transition?**

Standalone SDK modules and SDK loan plugins will be impacted, regardless of the author of the code (lender, partner or ICE). Custom forms with custom code bases are excluded from the transition, regardless of the author of the code.

### **Will custom SDK applications and plugins created by ICE automatically be converted to API-based apps and plugins?**

We have developed the top SDK functions and made them available as APIs for lenders and partners to use. Custom developed solutions will not automatically be modified. If a migration or modification is required, please work with your relationship manager to begin a statement of work (SOW).

### **What should lenders do about apps or plugins that are provided by partners?**

Partners are also preparing for the SDK transition and are working on their own plans and communications for updating clients. You should work with partners on the impacted partner provided solutions. Visit the [SDK Partner Plan resource page](#) for webinars and information about partner plans.

### **How do you know if your integration provided by ICE custom development is using the API or SDK?**

Provided it hasn't been renamed, if the executable file name begins with "EM", it's a solution using the API.

For example: CoreImageExtract.exe = SDK

EMCoreImageExtract = API

### **When I convert my plugin to a web plugin, how and when can I test in Encompass desktop?**

They can be authored/coded in the web version of Encompass now and available for testing in desktop in Q1.

### **Encompass desktop and web**

#### **Will we need to build new integrations to desktop and web versions of Encompass?**

No, using APIs for new integrations will enable backwards compatible functionality to be available in either web or desktop versions of Encompass.

#### **What are my alternatives to SDK-based plugins if we have not moved to the web version of Encompass?**

The new plugin / customization framework that comes with web will be backward compatible with the desktop version of Encompass, so that you can build your new plugins and have them work in both views. The customization guide for the framework, including the Secure Scripting Framework (SSF) is available in [Developer Connect](#) (see the [Encompass Web Customization Developer's Guide](#) for information).

### **Encompass Developer Connect APIs**

#### **Will there be an API that enables exclusive lock capabilities?**

If your goal is to enable an exclusive lock on a loan, we do have an API available today that will allow you to acquire an exclusive lock. We also often have customers ask how they can perform API updates concurrent with a user accessing the loan file. ICE is working on a migration plan to allow Encompass desktop to operate in a shared lock mode, in line with the strategy for our other products.

#### **Which popular operations do Encompass Developer Connect APIs support?**

- Create, Read, Update, Delete Loan
- Assign a loan officer and/or loan processor (including milestones and milestone-free roles)
- Import and export data in standard formats (ILAD, ULAD)
- Export data in standard format (UCD, ULDD)
- Create, Read, Update, Delete Loan Folders
- Create, Read, Update, Delete Borrower Contacts
- Create, Read, Update, Delete Business Contacts (except custom fields)
- Complex queries against loan pipeline
- Complex queries against contacts

#### **Are there any features on Developer Connect that I don't have access to as an Encompass SDK user?**

Encompass Developer Connect provides a new framework for development, customization and automation beyond what the Encompass SDK provided. Some key features available only to API developers include:

- **Webhooks:** Subscribe to webhook notifications to allow automated response to critical events and loan changes on the loan file.
- **Personalization:** API support for user configurable pipeline views to be used on Encompass desktop and web views.
- **Enhanced conditions:** Manage and create fully configurable conditions to streamline your underwriting process.

#### **If you have one API working, it's fast, but what about multiple?**

The advantage of working with APIs is that they run on a cloud platform, which is scaled for running many APIs in parallel. We are at over 500MM calls per week with Developer Connect, with tens of thousands of calls running concurrently at any moment.

### **Will I still be able to react to a user changing fields while operating in Encompass (the way I can with existing plugins and field change event)?**

Yes! When you use the new plugins, you will be able to subscribe to javascript events and can respond to those with javascript APIs, all within the user's session. You can learn more about the supported events in the [Encompass Customization Guide](#) on Developer Connect.

### **What is account linking?**

ICE products that have been onboarded to Developer Connect to allow user provisioning also support linking of multiple accounts for the same user to facilitate a streamlined user login experience within those applications (for example, linking Encompass and ICE Data and Document Automation (DDA) user accounts to allow a DDA user to be seamlessly logged in when accessing DDA features from Encompass).

### **Where can I find more information about schedulers?**

The Scheduler Service Best Practices Guide has useful information about schedulers and can be found at this [link](#) and is also posted to our [SDK resources page](#).

### **Where can I learn more about the audit data / Enhanced Field Change (EFC) functionality?**

The Enhanced Field Change webhook provides detailed information on all changes to standard and custom fields that a user, service or automation modifies on the loan file. For more details on what the webhook does, how you can manage access to it from your instance and how you can request access, please see the [EFC Webhook User and Setup Guide](#) on Developer Connect.

### **What things are available that might take the place of some of the things that I do with plugins (listening for milestone changes, field changes, etc.)?**

1. Reviewing what's available through native configuration should be one of the first parts of your planning process, including **Workflow Engine, Schedulers, Enhanced Conditions** and more. These are all compatible with all user interfaces on top of Encompass, and can be put together to create powerful automated solutions, including but not limited to Disclosure Automation, Automated Service Ordering and management, notifications and more.
2. Events are still available to be subscribed through the new plugins - more information is found in the [Encompass Customization Guide](#) on Developer Connect
3. Depending on your needs, **Webhooks** are also a great option for responding to changes and events that occur on the loan file, including notifications when the loan has changed, if specific fields have changed, milestone updates, condition updates, document receipt and more. More information on what's available through Webhook subscriptions can be found on [Developer Connect](#).

### **Can attachments still be sent via the API and associated to documents in the eFolder?**

In both the SDK and the API, it is required to upload the attachment file first and then associate the attachment to the document of your choosing. This is very similar through the API having first to create an attachment record and upload the file our storage and then assign the attachment to a document of your choosing. With API attachment conversion may occur server-side, saving time. Additionally in API many attachments can be uploaded and associated with many documents in a single loan in parallel. For large attachments (greater than 60MB), the API enables chunking so you can upload 20MB chunks of these files simultaneously. The chunking feature is hugely beneficial for customers whose loans contain large attachment sizes. For maximum performance when migrating your attachments functionality to API, start with the v3 attachment versions. More information is available on Developer Connect [API Reference for eFolder Attachments](#).

## **Concurrency limits**

### **Will transitioning from SDK to API impact API concurrency limits?**

SDK traffic that is transitioned to API will apply to your current concurrency limits. Concurrency limits can be adjusted based on your needs. Please contact your ICE account manager if you need to adjust concurrency limits.

### **Which applications use concurrency limits?**

Developer Connect API usage is applied against your API concurrency limit. Any API usage for Developer Connect API users will count towards a lender's concurrency limit. This is one reason why lenders should not provide their API keys and access to any other organization. API concurrency limits will not apply to Encompass Partner Connect integrations or use of TPO Connect, Encompass (desktop and web), DDA, Data Connect.

## **Shared lock (in limited availability)**

### **Will lenders be charged for multiple concurrent access to the loan file via shared lock?**

No. By enabling Encompass to operate in a shared lock mode, clients will have the opportunity to update loan files by service providers or their own services running outside of Encompass while the user is in the loan file. The multiple access is not subject to additional charge.

### **Will the shared lock in Encompass enable multi-user editing?**

No. This feature allows access to one user and access to one or more API updates concurrently. This feature does **not allow** two users to access the loan file concurrently at any time - not from Encompass Web, Encompass Desktop, nor both. The option to enable multiple users to edit the loan file concurrently is a future enhancement.

## **Additional questions**

### **Will the Encompass Plugins 2.0 support the same events that I can subscribe to in Encompass Plugins (i.e. user changing fields)?**

Yes – Common events like FocusIn, FocusOut, Change, and Click are all supported, so your plugin can detect a change in field by the user. [See the list of events that are supported for each type of control here.](#)

### **I've built a disclosures automation application leveraging the Encompass SDK. What are my options for handling disclosure automation?**

Encompass now supports disclosure automation through a number of different paths. Disclosure automation can be managed with native Encompass configuration leveraging schedulers and workflow rules. For lenders working with POS partners, documents can now be delivered to the partner's portal leveraging Partner Doc Delivery.

### **I want to populate a data warehouse as changes are made to the Encompass loan file. What are my options?**

For clients who want to set up a streamlined process to manage their data warehouse feed, Encompass Data Connect is the product option we offer. If a client wishes to manage their own feed to the data warehouse, subscribing to the Enhanced Field Change webhook will allow a partner or a client to capture detailed changes applied to a loan from any data source, be it user, API updates, business rule updates or other automation. A detailed set of changes, including the date/time of change, the user who initiated the change and before and after values of all standard and custom fields change are included in the payload and can be leveraged for automation without requiring a reach back into the Encompass platform to retrieve the most current data. This data can be used for automation, audit and other reporting use cases.

### **I have my own Identity Provider admins in multiple applications provisioning and deprovisioning users as employees come in and out of the organization.**

Encompass and DDA products support the SCIM (system for cross-domain identity management) standard for provisioning users, with more applications in flight to be added. This will allow your admins to centrally manage user access to ICE applications.

#### **How can we tell if we're using a custom form or SDK plugin?**

If you are launching from an Encompass form, it's probably using a custom form/custom code base. If it loads when users login and responds to changes as they work in the loan file, it's probably a plugin.

#### **We utilize AIP for reporting. What impact does the SDK transition have on this product?**

ICE is currently working on replacing the SDK components of the AIP solution so that it is not impacted by the transition. We are planning to do so in a manner that will be seamless to our clients and they should not see any disruption.

### **Getting started**

#### **How can I get started?**

- Identify which SDKs you are using
- Understand what you are trying to accomplish
- Determine if that functionality is available today in Encompass or requires a separate API integration
- Make a plan to transition the feature/functionality
- Learn best practices and tips in the [Encompass Journey Getting Started Guide](#) (Encompass SDK and plugin inventory)

### **Additional resources**

#### **Does ICE offer training on developer solutions like APIs and webhooks?**

Yes, DDM, business rules, webhook and API training can be found here:

<https://www.icemortgagetechnology.com/education/education-courses>

#### **What are my options if I need development assistance?**

Please work with your relationship manager to start a statement of work to engage the ICE Professional Services Organization.

#### **Where can I get additional information?**

- [SDK transition resource page](#)
- [SDK to API migration getting started guide](#)
- [Webinar series - Maximizing modern technology in Encompass: best practices for transitioning from legacy integrations](#)

### **Legacy service ordering FAQs**

#### **Does this mean I have to be fully moved over to the web version of Encompass?**

No, lenders can still operate in the desktop version of Encompass and do **NOT** have to transition to the web version of Encompass. Encompass Partner Connect (EPC) services and APIs are interoperable between the desktop version and the web version of Encompass.

#### **What is considered legacy service ordering?**



Legacy service ordering are orders that are placed through ICE Mortgage Technology Partner Network, TQL Services or ePass. This also includes services that you may order direct via SDK to a contracted ICE Mortgage Technology partner or a non-contracted third party.

**How do I find out if my service provider is available on EPC?**

We encourage you to engage with your service provider to learn more. All providers that are available on EPC can be found on the Marketplace [here](#).

**What are some benefits of leveraging partners that are on EPC?**

There are many benefits of the new integrations, including automated service ordering, a better user experience and enhanced configuration to support a more streamlined, automated workflow.

**I've seen transition dates from my partners. Will partners be setting their own transition dates of their legacy integration?**

Yes, partners set the transition date for their integration. You will see notices from partners of when their legacy integration will be transitioning. In most cases, partners will set a transition date well in advance of October 31, 2025.

**Will the transition date impact services that are invoked through Encompass Developer Connect?** No, services that are invoked through Encompass Developer Connect will not be impacted.

**If I'm using a partner that is on Developer Connect, can I take advantage of the features of Encompass Partner Connect?**

No, the partner must be leveraging Encompass Partner Connect for you, as a lender, to leverage the features of Encompass Partner Connect.

**Are the Freddie Mac and Fannie Mae services part of this transition?**

No, Freddie Mac and Fannie Mae services are not part of this transition currently. You will be able to continue to use services password management via Encompass to order services from Fannie Mae and Freddie Mac.

**Does this transition impact services that are ordered through Encompass Consumer Connect® or Encompass TPO Connect®?**

No, this transition does not impact services that are ordered through Consumer Connect or TPO Connect.