

Fraud Detection

Xactus' fraud detection solutions help reduce risk so you can make more confident lending decisions



Enhance Profitability by Detecting Fraud

Reported mortgage fraud is on the rise as well as regulatory changes that are forcing dynamic process changes in the way we are used to managing risk. Increasing fraud losses now average nearly \$500,000 per occurrence ([FINCEN.gov](https://www.fincen.gov)). At Xactus, we've made an unrivaled commitment to protect your bottom line through our fraud detection solution suite.



Validate Information and Identify Applicant Risk

Xactus' Fraud Detection solution offers the most accurate consumer information across thousands of verified data sources. Build confidence in your risk decisioning with substantiated stated data provided by your borrower(s). Turn false positives and inefficient research into predictive, layered, and interactive investigations.



Identify and Capture Loan Deficiencies Throughout the Loan Process

Xactus' verification and identification tools incorporate control checks to highlight risks associated with people, collateral, and professionals. These process-driven controls create peace of mind that Xactus' data is accurate in identifying potential fraud or misrepresentation and can be easily layered into your process flow at any stage of the loan lifecycle. Get the information you need without unwanted data streams.

Implement digitized fraud and error detection techniques that align with application processing workflows using our intuitive user interface, Xactus360, or our LOS integration capabilities.

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Protect Your Reputation and Your Bottom Line

Our solution helps clients identify risks associated with a particular person's stated information, subject property integrity, and professional associations that may cause reputational harm. Reduce your exposure to fraud-related financial losses with more intelligent and comprehensive risk, error, and misrepresentation assessments.

Mortgage lenders use our digital, multi-dimensional mortgage fraud detection services to:

- Identify potential fraud/theft early
- Uncover income and employment fabrication
- Find undisclosed debt
- Validate owner occupancy
- Establish associated persons
- Assess flip risks
- Review property valuation examinations
- Analyze mortgage participant reviews

Learn more at xactus.com/fraud-detection