

# xactus360

Revolving Around You

Proprietary technology platform streamlines workflows and creates efficiencies

Xactus360 is an innovative, easy-to-use technology platform that was created by mortgage professionals for mortgage professionals. It combines best practices, a wealth of mortgage expertise, and customer input, to deliver an intuitive user experience unlike any other.

## Game-Changing Features that Improve Workflows & Create Greater Efficiencies

Xactus360's features are revolutionizing the way loans are processed. For example, our lender customers are especially excited about the platform's single login that allows them to gain fast and easy access to Mortgage Credit and Pre-Qualification reports.

## Become Empowered with Xactus360

-  Quickly unmerge and re-pull a single bureau to a tri-merge report
-  Streamline your workflow
-  Shorten turn times for supplements and score optimization requests
-  Gain real-time visibility into your invoices
-  Customize outputs to minimize change for your team
-  Set advanced user access controls
-  Work more efficiently
-  Improve automation with leading APIs

# Our Enhanced Platform Empowers You to:



## Streamline your workflow

- Compare a credit report to a previous version and obtain real-time views based on bureau, add/remove borrower, Date of Last Activity, Date Reported, and Months Reviewed
- Merge two individual credit reports pulled within 30 days of each other into one joint credit report
- Repull a bureau into an existing report



## Shorten turn times for supplements & score optimization requests

- When you order supplements, obtain a list of creditor-specific requirements that may be needed so you can properly communicate them to your borrower
- Any additional needs are logged to your request and not just emailed to an individual, so anyone accessing the file may check status and recent updates
- Score optimization tools display credit scores at the top of the screen, easing navigation between bureaus



## Gain real-time visibility into your invoices

- Receive real-time invoices that are easy to understand and even display pending charges
- Customize an account invoice to view multiple users, accounts, cost centers, etc.
- Easily access Total Cost for Borrower invoices that automatically pull all products associated with the SSN or Loan #



## Customize outputs to minimize change for your team

- Account-level customization ensures an accurate and consistent report, while also providing the flexibility for per-file view adjustments
- Numerous layout combinations available for reports



## Set advanced user access controls

- Lets you create your own groups of users within an account to assign view and access permissions
- Enables consumer-permissioned credit pulls for Pre-Qualification through QualifyMeNowX and Mortgage Credit through StartMyApplicationX
- Provides granular user level control
- Allows many “admin jr.” functions, taking the burden off senior members of your team
- Permits restrictions for rush requests, the frequency of report reordering, where a report may be ordered from, and much more



## Work more efficiently

- Allows 1-click access to sample files for training, testing and readiness purposes and automatically credits these files nightly
- Includes self-service features to unlock logins and reset passwords, ensuring clients are never delayed. Admins are notified of resets to ensure the highest security standards
- Users who move between accounts within your company will keep their same login and can be moved with up to 120 days of their files, with no change to the report ID



## Improve automation with leading APIs

- Increased automation for a better user experience
- Connections with numerous interfaces
- Key Xactus internal integrations

To learn more, contact your strategic account manager, visit [xactus.com/xactus360](https://xactus.com/xactus360) or email [sales@xactus.com](mailto:sales@xactus.com).