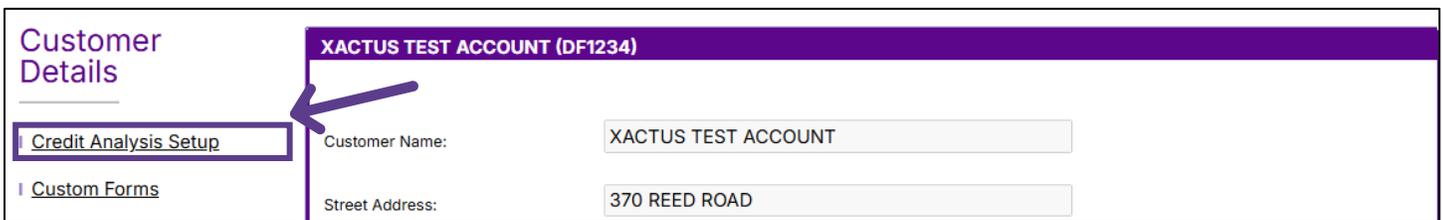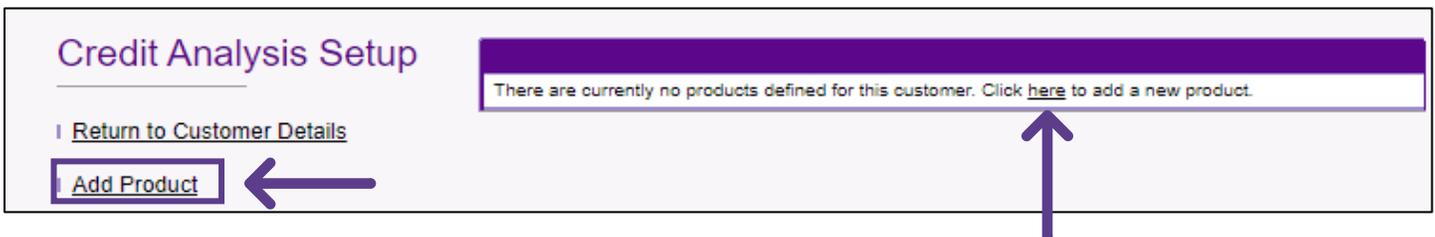1. Start by logging into Xactus360 and clicking on the Administration tab from the home page.
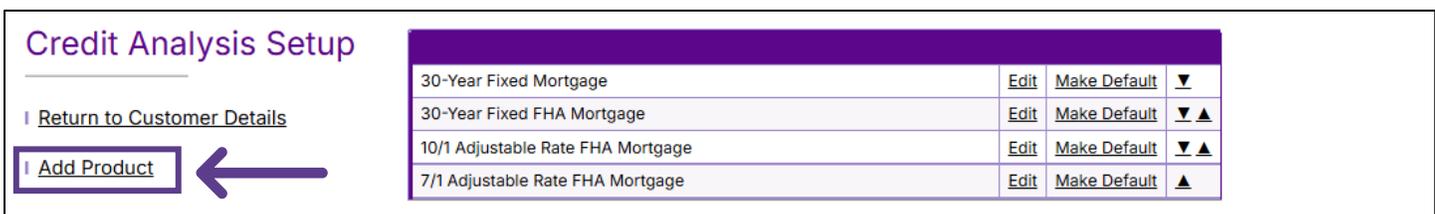


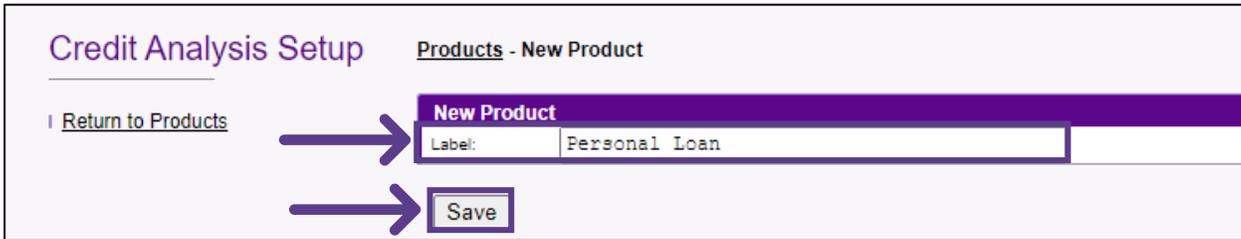2. On the left-hand side, click Credit Analysis Setup.



3. Please select Add Product or 'here' to begin.



4. If existing programs are present, they will appear as below. Click Add Product to add additional or new product.

5. Enter the Product Label, and then click Save.



6. Once saved, click Add Program.



7. Create the Label and Result text for your first response, then click Save.
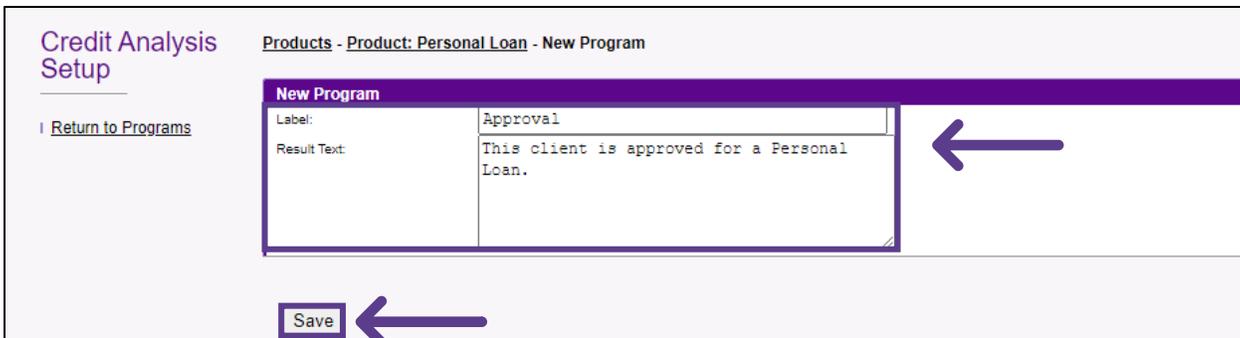


8. A section will dropdown to set Rules for the Program. Select a Rule from the menu and other needed criteria, then click Save.

9. Continue adding Rules/Criteria that need to be passed, then click Save. There is no limit to the number of Rules that can be added.



10. Once the first program is complete, additional programs can be set up. There is no limit to the number of Programs that must be added. Click Return to Programs on the left-hand side to view the programs or to add another.



11. If another program is needed, Click Add Program.



12. Create the Label and Result text for the second response, then click Save.

13. Select a Rule from the menu and other needed criteria, then click Save.
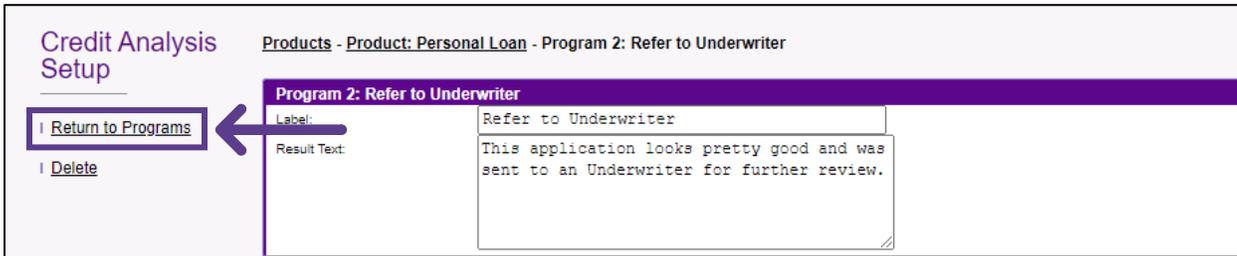
**Rules**

Experian FICO Score

is at least ▾ | 680

> The FICO score returned by Experian. On a joint report, uses the value from the borrower with the lower score.

Save

14. Once the second program is complete, click Return to Products to add a third program if needed.

**Credit Analysis Setup**

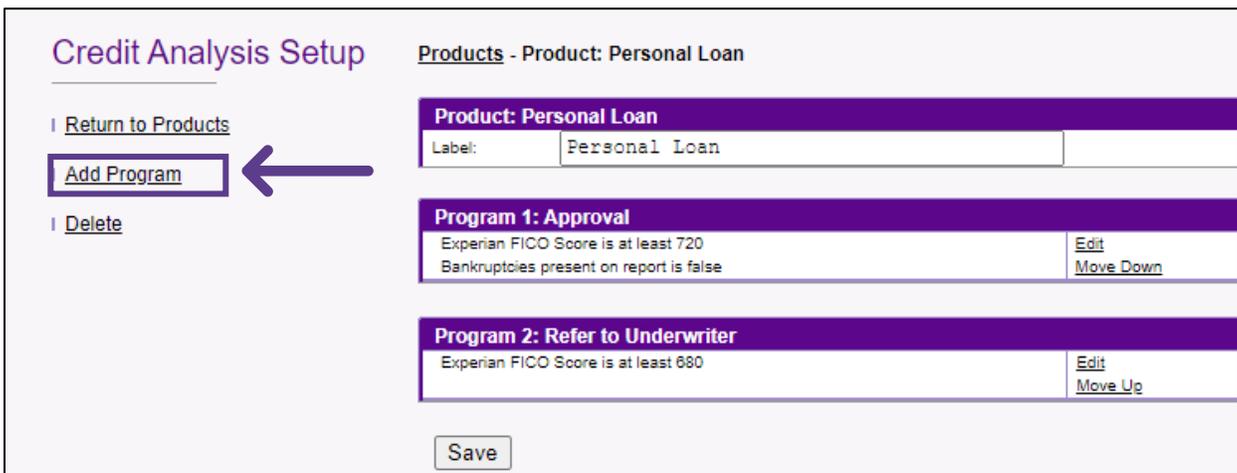Products - **Product: Personal Loan** - Program 2: Refer to Underwriter

**Program 2: Refer to Underwriter**

| Return to Programs

| Delete

Label: | Refer to Underwriter

Result Text: | This application looks pretty good and was sent to an Underwriter for further review.

15. Click Add Program.

**Credit Analysis Setup**

Products - **Product: Personal Loan**

| Return to Products

Add Program

| Delete

**Product: Personal Loan**

Label: | Personal Loan

**Program 1: Approval**

Experian FICO Score is at least 720     Edit
Bankruptcies present on report is false     Move Down

**Program 2: Refer to Underwriter**

Experian FICO Score is at least 680     Edit
    Move Up

Save

16. Create the Label and Result text. Typically, a program will be created and used when the application does not meet any of the guidelines required to get the loan. When finished, click Save.
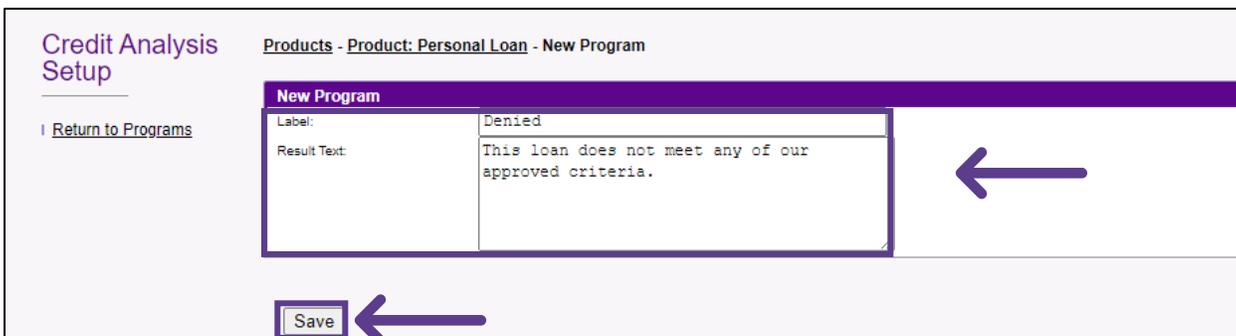
**Credit Analysis Setup**

Products - **Product: Personal Loan** - New Program

**New Program**

| Return to Programs

Label: | Denied

Result Text: | This loan does not meet any of our approved criteria.

Save

17. Select the Rule 'Always Match', then click Save.

**Rules**

| Always Match | ∨ |

| is true ∨ |

Attribute that causes rule to always match. Usually used as the sole attribute in the last rule to ensure that at least one rule matches.

Save

18. Finally, click Return to Programs to view the entire Product.

**Credit Analysis Setup**

Products - Product: Personal Loan - Program 3: Denied

**Program 3: Denied**

Return to Programs

Delete

| Label: | Denied |
| Result Text: | This loan does not meet any of our approved criteria. |

**Rules**

| Always Match | ∨ |

| is true ∨ | Delete |

| (Select new credit attribute...) | ∨ |

| is equal to ∨ | |

(Select a rule above to see a description here.)

Save

19. Programs may be moved up and down as needed.

**Products** - Product: Personal Loan

**Product: Personal Loan**

| Label: | Personal Loan | |

**Program 1: Approval**

| Experian FICO Score is at least 720 | Edit |
| Bankruptcies present on report is false | Move Down |

**Program 2: Refer to Underwriter**

| Experian FICO Score is at least 680 | Edit |
| | Move Up |
| | Move Down |

**Program 3: Denied**

| Always Match is true | Edit |
| | Move Up |

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP