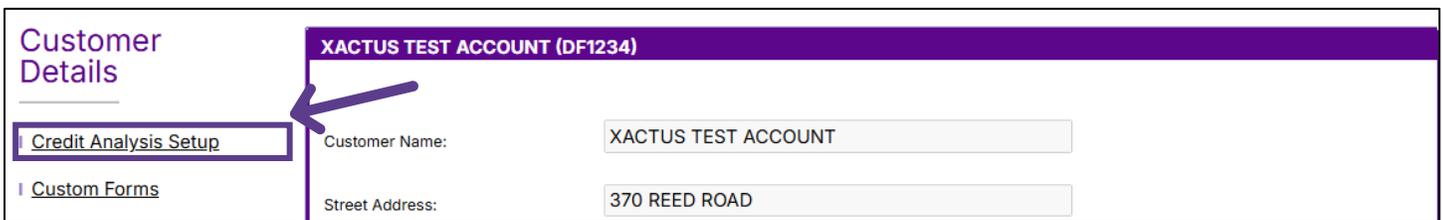


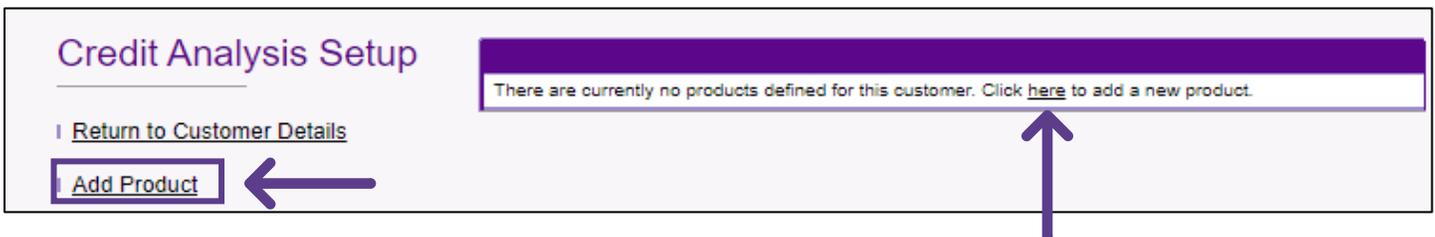
1. Start by logging into Xactus360 and clicking on the Administration tab from the home page.



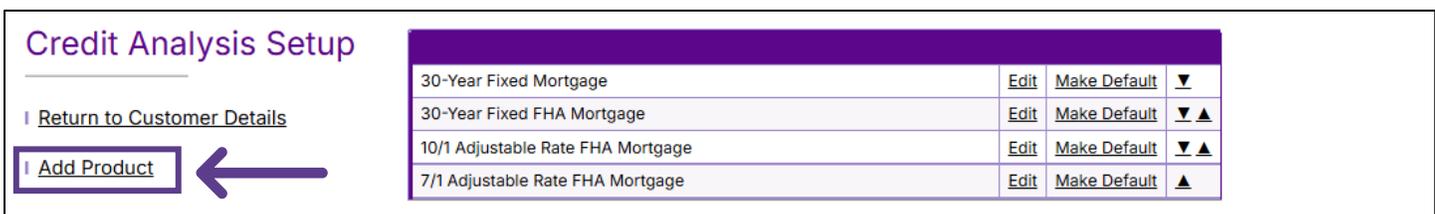
2. On the left-hand side, click Credit Analysis Setup.



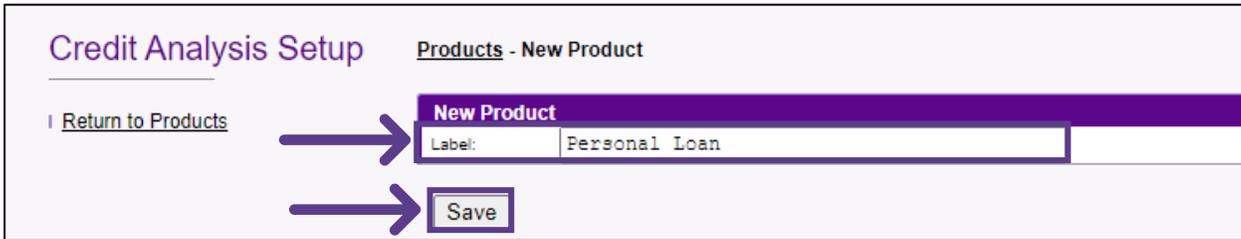
3. Please select Add Product or 'here' to begin.



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.



Credit Analysis Setup **Products - New Product**

[Return to Products](#)

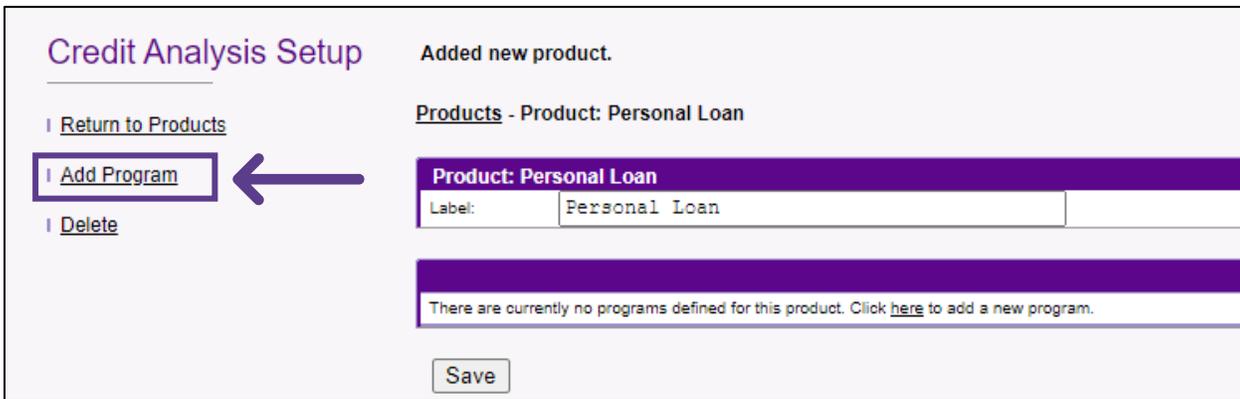
New Product

Label:	Personal Loan
--------	---------------

Save

Annotations: Arrows point from the 'Return to Products' link to the 'New Product' header, and from the 'New Product' header to the 'Label' field. Another arrow points from the 'Save' button.

6. Once saved, click Add Program.



Credit Analysis Setup **Added new product.**

Products - Product: Personal Loan

[Return to Products](#)

Add Program

[Delete](#)

Product: Personal Loan

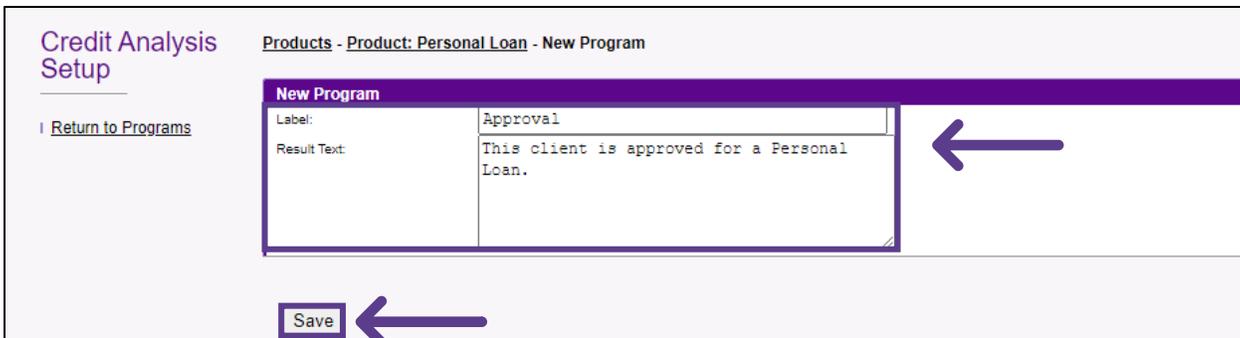
Label:	Personal Loan
--------	---------------

There are currently no programs defined for this product. Click [here](#) to add a new program.

Save

Annotation: An arrow points from the 'Add Program' button.

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



Credit Analysis Setup **Products - Product: Personal Loan - New Program**

[Return to Programs](#)

New Program

Label:	Approval
Result Text:	This client is approved for a Personal Loan.

Save

Annotations: Arrows point from the 'Label' and 'Result Text' fields to the 'Save' button.

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



Rules

Experian FICO Score

is at least 720

Save

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

Annotation: An arrow points from the 'Save' button.

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.

Rules

Experian FICO Score
is at least 720 [Delete](#)

Bankruptcies present on report
is false

[Save](#)

Evaluates to 'true' if any bankruptcy public record is present on the report.

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.

Credit Analysis Setup Changes have been saved.

[Return to Programs](#) [Delete](#)

Program : Approval

Label: Approval

Result Text: This client is approved for a Personal Loan.

11. If another program is needed, 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

[Save](#)

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

Credit Analysis Setup **Products - Product: Personal Loan - New Program**

[Return to Programs](#)

New Program

Label: Refer to Underwriter

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

[Save](#)

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



Rules

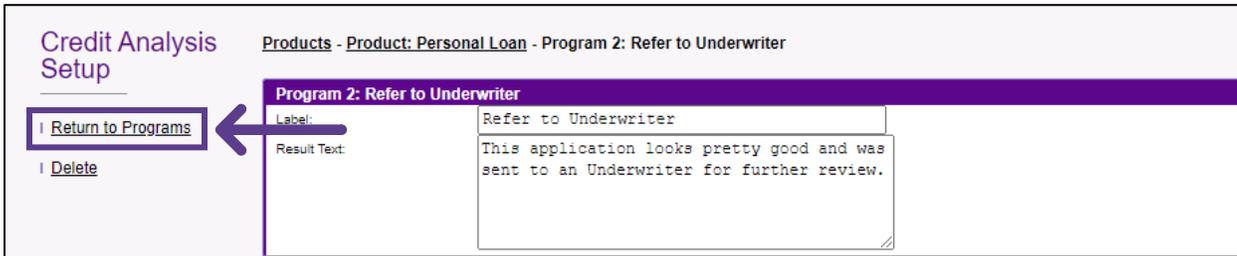
Experian FICO Score

is at least 680

Save

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

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

Return to Programs

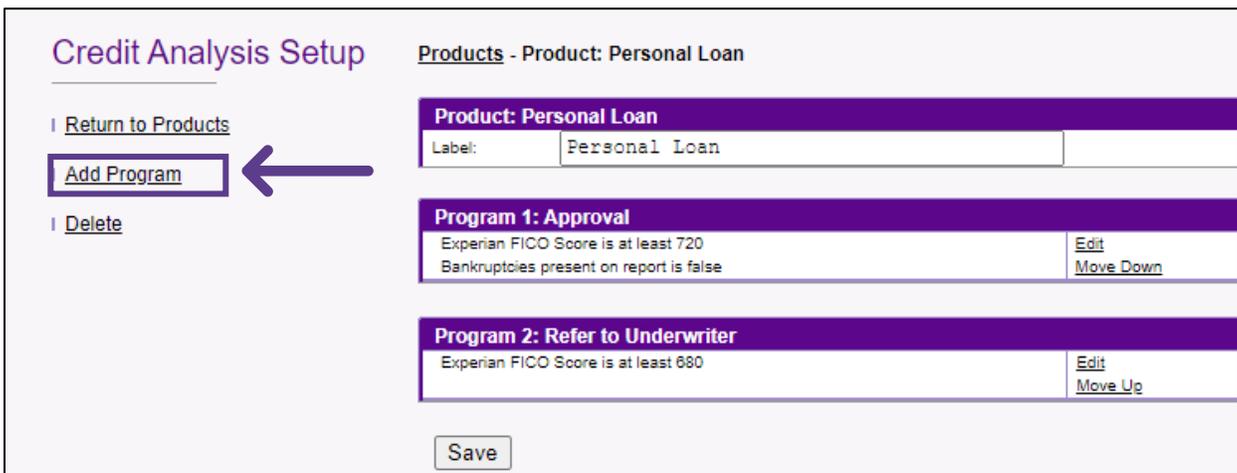
Delete

Program 2: Refer to Underwriter

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

Bankruptcies present on report is false

Edit

Move Down

Program 2: Refer to Underwriter

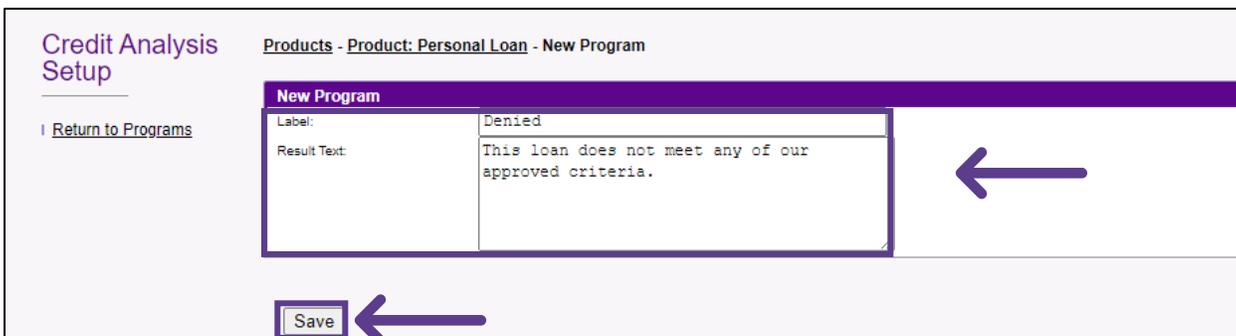
Experian FICO Score is at least 680

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

Return to Programs

New Program

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

Save

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.

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

Credit Analysis Setup

Products - Product: Personal Loan - Program 3: Denied

Return to Programs

Delete

Program 3: Denied

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

Save

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

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

Bankruptcies present on report is false

Edit

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