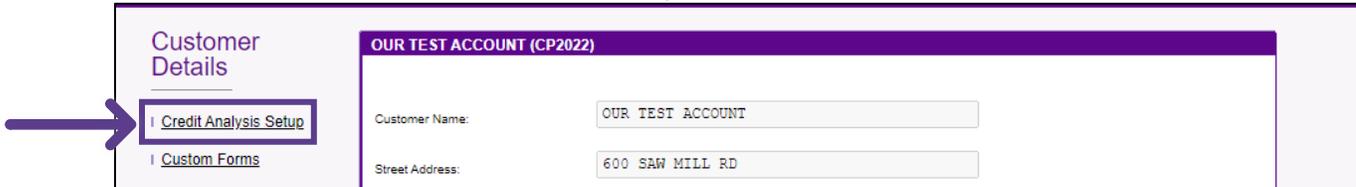


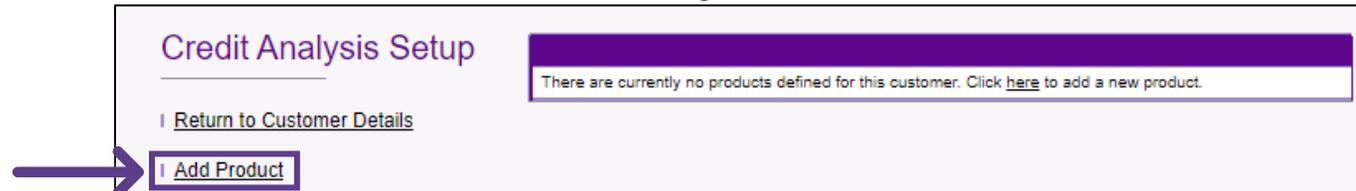
1. Start by logging into Xactus360 and click Administration.



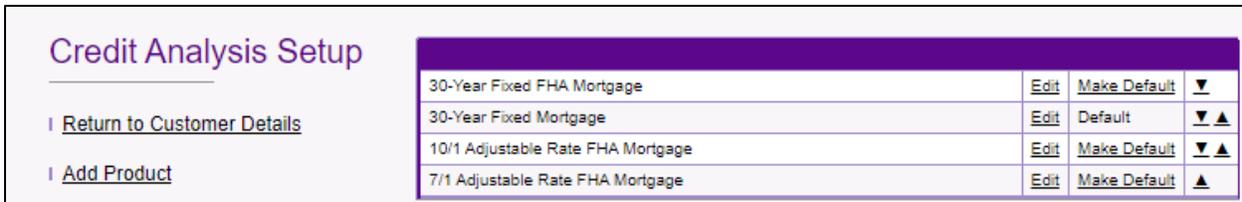
2. On the left-hand side, click Credit Analysis Setup.



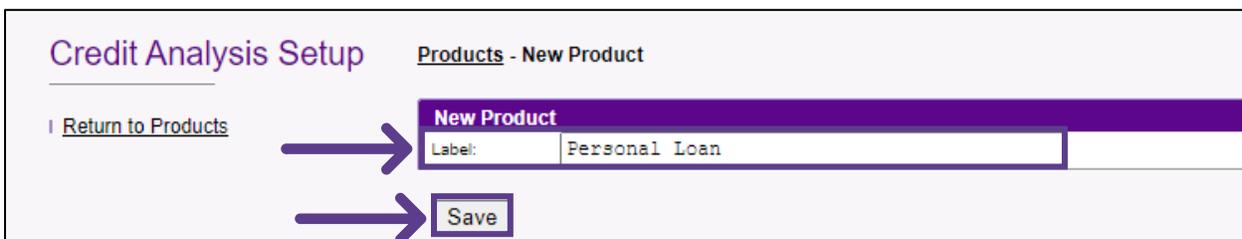
3. Please select Add Product or 'here' to begin.



4. If existing programs are present, they will appear as below:



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



6. Once saved, click Add Program.

Credit Analysis Setup Added new product.

[Return to Products](#)

Add Program

[Delete](#)

Products - Product: Personal Loan

Product: Personal Loan

Label: Personal Loan

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

Save

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

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.

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 setup. 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.

Products - Product: Personal Loan - Program : Approval

[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
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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

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 Products | **Add Program** | Delete

New Program

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

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.

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 (dropdown) | is true (dropdown) | Delete

(Select new credit attribute...) (dropdown) | is equal to (dropdown) | (input field)

(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.