



Point Embedded Interface aka DirectConnect

How to order a credit report through the Point Embedded Interface

The Point Embedded interface allows you to send and receive borrower data within Calyx Point. If you have not setup your account to use the Point Embedded interface please contact your Credit Reporting Agency to do so.

1. Launch the Point program and open or create a loan file. The borrower file must have the borrower's full name, social security number, and present address filled out to work with the Point Embedded Interface. When finished editing the borrower's information, save the file.

Point - [tharles-Garre	EBRW]	Lenders	Services 1	Interfaces	Bor/Co-Bor	Utilities Window
		· • •	17. 1		• 111 •	?	
3 Garret	Charles	Borrowe	r Inform	ation			
Borrower	Fest	Middle	L	Last Ganet Fax		SSN	H Phone
Statur: OPEN	Charles					243-43-4	449
	B Phone	Cell/A	<u>x</u> F				
Co-Borrower	First	Middle				SSN	H Phone
Copy from							
Borrower	B Phone	Cell/A	a F	ax	E-Mail	10	1
Loan Progra CC Scenari Purpose of	n ⊳ Loan I⊽ Pur	chase	Prima Lien Pos	ny IT Seco IT First Out Refi	ndary Finv Fise	cond	IV 23
	☐ Cor	struction	Const	ruction-Perm	anent Г	Other-	
Sales Price	Г		w/ MIP	FF	- 7	Incom	
Down pmt	*		Note R	ate	x	HE & OS	big
Appr Value	L		Tem/D	ue /	mtha	Other Pn	de a
Loan Amit	Г		Mon Pr	nt 🚺		MaxLo	an
Subject Prop	erty			Present	Address	Copy Fro	m Subject Property
Adde		_		Addr 3	2020 RR3		
City [_		City C	akland		
9 27		Cohi			15 Zo	04963	-

Figure 1: Borrower Loan File

2. To use the Point Embedded Interface to order a credit report for this borrower, first select **Services** then select **Credit Reports** and then **Request Credit** at the top. Figure 2.

File E	dit Forms	Verifs Track	Lenders	Services	Interfaces	Bor/Co-Bor	Utilities	Window Help
DE	888	× 哈 8	1%	Credit	Reports 🔸	Request C	iredit	
B Garre	t, Charles	Borrowei	r Inforn	ation		View Gred Poculate L	t. Inblides	-
Borrower	First	Middle		Cant	Sui	x 53N	H FIR.	ne
Status:	Charles			Garret		243-43-4	449	







- The information required by the Point Embedded Interface will already be populated in the form. Verify that the consumer information was correctly populated before continuing. Select your Credit Reporting Agency, select what type of report and what bureau(s) you want, the type of action and click on the Submit button to open the login screen.
 - a. Report Type
 - I. Merge Credit Report Standard non-Fannie Mae merged report.
 - II. Fannie Mae Report Fannie Mae merged report (select this report type if the file will be reissued to Fannie Mae DO/DU).
 - b. Request Type
 - I. Order New Report The system will order a new report.
 - II. Re-issue Existing Report The system will retrieve an existing report.
 - III. Upgrade Existing Report The system will add a spouse/bureau(s) to an existing report.
 - IV. Retrieve Updated Report The system will retrieve an existing report.
 - V. Credit Reference The credit report number you want to retrieve.

Credit Agency	Charles (iarret			
Cred® Agency		First	Middle	Last	Suffix
	Name:	Charles		Garret	
	SSN:	243-43-4449	Age:		Credit PIN
Durant Tura	Marital Status:	□ Married □	Unmarried	☐ Separate	d
Individual Report	Present Address:	32020 RR3			
Merged Credit Report	City:	Oakland	State	ME Zip	04963
✓ Equitax	no co-bo	rrower)	10000000	2002	
🗸 Experian		First	Middle	Last	Suffix
✓ TransUnion	Name:	1	1	I	
Request Type	SSN:		Age:		Credit PIN
Order New Report Re-issue Existing Report	Marital Status:	☐ Married □	Unmanied	C Separate	d
C Deprese Existing Report	Present Address:			Сору	from Borrower
Credit Reference Number:	City:		State	Zip	
	Copy cr	edit report liabilities	to this 1003		

Figure 3: Credit Report Request

Your Credit Reporting Agency's login dialog box will be displayed. Enter in your Login in the User ID field and Password in the Password field and click on the OK button to order credit. Leave Branch ID and Account # blank.

Account #:	cml	Need Help? Credit Agency
Joer ID:	1053	
assword:		_
	Save Passwo	rd

Figure 4: Logging in





5. A **Credit Report Retrieval** dialog box is displayed showing you the status of the report being ordered.

Credit Agency	Charles (ianel			
Credit Agency	•	First	Middle	Last	Suffix
	Name:	Charles		Garret	
	SSN:	243-43-4449	Age:		Credit PIN
Benut Tune	Marital Status:	☐ Married ☐	Unmarried	F Separated	
ndividual Report	Present Address:	32020 RR3		_	
Merged Credit Report Credit Re	eport Retrieval			E Zip	4963
7 Equitax 7 Experian 7 TransUnion	Waiting for I	Response Message Cancel		pst	Suffe
Request Type					Credit PIN
Order New Report Re-issue Existing Report	Marital Status:	□ Married □	Unmanied	C Separated	
Upgrade Existing Report	Present			Copy to	m Borrower
Heneve Updated Hepott	Chr.	· · · · ·	Club	700	
	Cay.		5000	d shi	
Credit Reference Number					

Figure 5: Ordering a credit report

6. Once your report has been successfully ordered, a **Populate Liabilities** dialog box is displayed with the liabilities showing. Click on the **Populate** button to export the liabilities into Calyx Point.

armines (to be Ignored:					Liabilities	to be Imported:		# of Liabilit	ies 4
Status	Creditor	Туре	Balance	Pmt		Status	Creditor	Туре	Balance	Pmt -
						Open Open	CHASE MORG CHRYSLER	Mortgage Instalment	117000 15481	1108 371
					S	Open	BENFCL/HFC	Revolving	15438	0
					Income	Open	1ST FEDERAL S	Revolving	14291	276
					Ignore	Open	1ST FEDERAL S	Instalment	12704	108
						Open	MAZDA AMER CR	Installment	8605	330
					ф ²	Open	SALLIE MAE 3H	Installment	6894	93
					Import	Upen	MENA AMER	Hevolving	5572	60
						Open	SALLIE MAE ON	Instalment	3885	0
						Open	DAREX CU	Instalment	2737	102
						Open	BENECLAHEC	Instalment	2660	0
						Closed	DISCOVER FINA	Revolving	2549	0
						Closed	WFB CD SVC	Revolving	2114	0
					e	Closed	BANK CREDIT C	Revolving	1475	0
					Ignore	Closed	WFNNB/J CREW	Revolving	1227	0
					\$D Balance	Open	EDUCATORS C	Revolving	964	29
					-	Transf	NY CO DPT SV	Installment	500	0
					Innore	Paid	MACYS/FD/SB	Revolving	56	0
					Closed	Tranot	JUHN M. RICHA.	Unknown	16	0
						Paid	CHRYS CHED	Instalment	0	0
						4	1000			

Figure 6: Importing Liabilities

7. Once the liabilities are imported the **Credit Report** is displayed.

mç	Mortg	age C		Link Ing System	
	View Credit Report				-
	MCL BETA				
	FILE # PREPARED FOR	16027 CENTRAL F	FNMA # PERK- 111	DATE COMPLETED DATE ORDERED	4/28/20



MCL BETA			_		CREDIT	REPORT
FILE # PREPARED FOR	16027 CENTRAL PE	FNMA # RK- 111	DATE COMPLETED DATE ORDERED	4/28/2005 4/28/2005	RQD' BY	ROSS GELLER
	123 COFFEE	SHOP LANE	REPOSITORIES	XP/TU/EF	PRPD' BY	
	NEW TORK C	111, NT 10001	DEF #	\$32.98 Charles.Car	LOANTIPE	
ROPERTY ADDRESS			PLT I W	Cuanes-Ca	104	
NOT ENTE PRODUCOU	APPLICANT			CO-APPL	ICANT	
PPLICANT	GARRET, CHAP	RLES	CO-APPLICANT			
OC SEC #	243-43-4449	DOB	SOC SEC #		DOB	
MARITAL STATUS			DEPENDENTS			
URRENT ADDRESS	32020 RT 3, 0	AKLAND, ME 04963*			LENGTH	
PREVIOUS ADDRESS			Children (M		LENGTH	
Second to the second second		EMPL	OYMENT			
MPLOYER			EMPLOYER			
OSITION			POSITION			
SINCE			SINCE			
NCOME			INCOME			
/ERIFIED BY			VERIFIED BY			
		SCORE	MODELS			
CORE: 509	ACON 5.0 - CHAI	RLES GARRETT - 243	434449			
10035 - SERIOOS D	ELINGOENOT				0.0	1 0

Figure 7: Credit Report

How to retrieve an existing credit report

- 1. Follow steps 1 to 2 on **How to order a credit report through the Point Embedded Interface** section (page 1).
- 2. Select **Retrieve Updated Report** as the Request Type, enter in the **File #** in the **Credit Reference** field and click on the **Submit** button.

		and a second			
Liedt Agency	Charles I	Final	Milda.	122	C. 41.
Credit Agency	Name:	Charles	Mode	Garret	- Sunk
	SSN:	243-43-4449	Age		Credit PIN
Report Type	Status:	□ Married □	Unmanied	☐ Separated	
Individual Report	Address:	32020 RR3			
Merged Credit Report	City:	Dakland	State	x ME Zipx	04963
🗸 Equilax	(no co-bo	mower)	Molda	Last	C. dla
✓ Experian ✓ TransUnion	Name:				
Request Type	SSN:		Age		Credit PIN
C Order New Report C Re-issue Existing Report	Marital Status:	□ Married □	Unmarried	F Separated	
Upgrade Existing Report Retrieve Updated Report	Present Address:			Copy fr	rom Borrower
Dredit Reference Number:	City	1	State	ε Zip.	
	Copy cr	edit report liabilities !	to this 1003		

Figure 8: Retrieving an existing credit report

3. Follow steps 4 to 7 on How to order a credit report through the Point Embedded Interface section (page 2 - 3).





How to view a previously exported credit report

- 1. Launch the Point program and open up the desired loan file.
- 2. Select Services then Credit Reports and then View Credit at the top.

🆄 Point - [060824000.BR)	Ń]			2							
🔄 File Edit Marketing Form	s Verifs T	rack Lender	s Services	Interfaces I	Bor/Co-Bor	Utilities	Window H	elp			
	8 %	10 🖩	댧 Credit	Reports 🕨	Request C	iredit					
Navigation Panel		B GARR	ET, CHARL	.ES Bor	View Credi Populate L	it iabilities					
A		Borrower	First	Miaure	,	-92(Suffi	SSN		H Phone	
Loans	8	Status:	CHARLES			GARRET		243-	43-4449		
GARRET, CHARLES	3	UPEN	B Phone	Cell/A	lt F	Fax	E-Ma	il			
D. L. (11			100								

Figure 9: Viewing previously exported credit report

How to export liabilities after a credit report has been successfully retrieved

- 1. Launch the Point program and open up the desired loan file.
- 2. Select Services then Credit Reports and then Populate Liabilities at the top.

🖄 Point - [060824000.BRW]				
Tile Edit Marketing Forms Verifs	Track Lenders Services Ir	nterfaces Bor/Co-Bor Utilities W	indow Help	
Image: Second	🗟 🕅 🕅 🛱 Credit Re B GARRET, CHARLES	eports Request Credit View Credit Bor Populate Liabilities		
👌 Loans 🛞	Borrower First Status: CHARLES	Midule Last	Suffix	SSN H Phone 243-43-4449

Figure 10: Populating Liabilities

3. Click on the **Populate** button to export the liabilities into Calyx Point.

spilles	to be Ignored:				20	Liabilities	to be imported.		# of Liabilit	es 4
outest	Creditor	Туре	Balance	Pmt		Status	Creditor	Туре	B-alance	Pmt -
						Open	CHASE MORG	Mortgage	117000	1108
					1	Open	CHRYSLER	Installment	15481	371
					S	Open	BENFCL/HFC	Revolving	15438	0
					Income	Open	1ST FEDERAL S	Revolving	14291	276
					ignore	Open	1ST FEDERAL S	Installment	12704	108
						Open	MAZDA AMER CR	Installment	8605	330
					₽ 2	Open	SALLIE MAE 3H	Installment	6894	93
					Import	Open	MENA AMEH	Revolving	5572	65
						Upen	SALLIE MAE 3H	Instalment	3885	56
						Open	DAREY CU	Instalment	3732	100
						Open	DANER USE	Instalment	2030	102
						Closed	DISCOVER EINA	Bauching	2549	ő
						Closed	WER CD SVC	Beuching	2114	ň
					-	Churd	RANK CREDIT C	Revoluing	1475	ő
					Ignore	Cloued	WENNB/JI CREW	Revolving	1227	ŏ
					\$0 Balance	Open	EDUCATORS C	Revolving	964	29
					-	Transf	NY CO DPT SV	Installment	500	0
						Paid	MACYS/FD/SB	Revolving	56	0
					Ignore	Transf	JOHN M. RICHA	Unknown	16	0
					Proteo	Paid	CHRYS CRED	Instalment	0	0
						Prid	(ITI)	Raushing	0	1.3

Figure 11: Populating Liabilities





New Features in Calyx Point 5.3 and higher

Order a credit report for another user

You can specify whom you want to order a credit report for on the Credit Report Request screen. Your account must have customer special option USR_SEL and the ability to ORDER FOR ALL to be able to utilize this feature. Please contact your CRA to make sure your account is setup properly.

- 1. Follow steps 1 2 from page 1.
- 2. In the **Request By:** field, enter in the **Login** of the user you're ordering for. If the incorrect Login was entered the system will ignore the incorrect login and will default the user who ordered the credit to be the report owner.
- 3. Proceed as normal with the rest of the request. (Refer to page 2 for reference)

Credit Report Request							2
Credit Agency	nicole tes	tcase					
Calyx Test 2		First	_	Middle	Last		Suffix
(800)362-2599	Name:	nicole			testca	ise	
Getting Started	SSN:	000-00-0007		Birth Date:		Age	x 🔽
Report Type	Home Phone: Present	8315 bunker hill	Marit Statu Ird	tal 🔲 Married us:	Ur	nmarried 🗔 : Crea	Separated dit PIN
Credit Report	Address: City:	anthill		State:	мо	Zip: 6548	8
 ✓ Equifax ✓ Experian ✓ TransUnion 	Former Address: City:			State:		Zip:	
Request Type	' ⊢ (no co-bor	rower)					
Order New Report Re-issue Existing Report C Re-issue Fixiting Report	Name:	First		Middle	Last		Suffix
Opgrade Existing Report Retrieve Updated Report	SSN:			Birth Date:		Age	e 🔽
Credit Reference Number:	Home Phone:		Marit Stati	tal 🔲 Married us:	🗌 Ur	nmarried 🗔 🤅	Separated
Description in the second seco	Copy fr	rom Borrower					
	Present Address:			_		Cree	dit PIN
Pau bu credit card	City:			State:		Zip:	
Enter Credit Card	Former Address:						
Copy credit report liabilities to this 1003	City:			State:		Zip:	
Press F1 for help	Submit	Canc	el				

Figure 12: Requested By field





Submitting Credit Card payment

- 1. Follow steps 1 2 from page 1.
- 2. Checkmark the **Pay by credit card** option located in the lower left hand corner. The **Enter Credit Card** button should now be clickable. (Figure 13)

Credit Report Request					×
Credit Agency	nicole tes	tcase First	Middle	Laot	Cuffin
Calyx Test 2	Name:	nicole		testcase	
(800)362-2599			-		. –
Getting Started	SSN:	000-00-0007	Birth Date:		Age:
	Home Phone:	N C	Marital 🔲 Married	Unmarried	🗌 Separated
Report Type	Present	001E humber bille	J		Credit PIN
Individual Report	Address:	DSTS Durker min			CICOLETIN
Credit Report	City:	anthill	State:	MO Zip:	65488
🔽 Equifax	Former			_	
Experian	Address:				
I▼ TransUnion	Lity:		State:	∠ıp:	
Request Type	- (no co-bor	rower)			
Order New Report		First	Middle	Last	Suffix
Re-issue Existing Report	Name:				
C Betrieve Undated Benort	SSN:		Birth Date:		Age:
Credit Reference Number:	Home	K	Aarital —		
26624	Phone:	Ś	Status: Married	Unmarried	Separated
	Copy fr	om Borrower			
Requested By:	Present				Credit PIN
	Address:	 			
Pay by credit card	City:	I	State:	∠ıp:	
Enter Credit Card	Former				
	Citur		State	Zin	
Copy credit report liabilities to this 1003	249.	1	ortato.		
	Submit	Cancel			
Press F1 for help					

Figure 13: Pay by credit card in Credit Report Request screen

- 3. Click on the Enter Credit Card button. A Credit Card Payment screen will now appear. (Figure 14)
- 4. Select to pay with the borrower's credit card or with the user's own credit card. (Figure 14)
- 5. Fill out all information.
- 6. Click on the **OK** button. This will bring the user back to the Credit Report Request screen.
- 7. Proceed as normal with the rest of the request. (Refer to page 2 for reference)

Pay with Pay with	borrower's credit card		
Cardholde	Billing Information		
Name	Test		
Address	1162 Beikeley		
Chy	Costa Mesa	St CA	Zp 92625
Credit Car Type	d VISA	•	
Exp. Dah	Mo. Year Apr V 2008		
Card Sec	unity Code 783		

Figure 14: Credit Card Payment screen





Previous Address will now show up on Credit Report

1. Enter in a former address in the Calyx Point Loan Application Page 1. (Figure 15)

Former Addresses					
	🗆 Own 🔲 Rent	No Yrs			
Addr	123 TEST				
City	ANTHILL				
State	MO Zip 65488				
	🗌 Own 🔲 Rent	No Yrs			
Addr	□ Own □ Rent				
Addr City	Own Rent	No Yrs			

Figure 15: Former Address field

2. Proceed as normal with the rest of the request. (Refer to page 2 for reference). The credit report will now state the former address in the **Previous Address** field. (Figure 16)

MCL BETA					C	REDIT REPORT
FILE #	26852 FNM	A # 26852	DATE COMPLETED	8/23/2006	RQD' BY	JANE X.
PREPARED FOR	XYZ & ASSOCIATE	S - 1234567	DATE ORDERED	8/23/2006		
~	157 ALPHA BET W	/AY	REPOSITORIES	XP/TU/EF	PRPD' BY	
	LETTERS, CA 926	12	PRICE	\$15.15	LOAN TYPE	
			REF. #	Test		
PROPERTY ADDRESS						
APPLICANT			CO-APPLICANT			
APPLICANT	TESTCASE, MAR	ISOL	CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOE	3
MARITAL STATUS			DEPENDENTS			
CURRENT ADDRESS	2 CENTURY, FANT	ASY ISLAND, IL 60750	LENGTH			
PREVIOUS ADDRESS	123 TEST, ANTHIL	L, MO 65488 <		LENG	GTH	

Figure 16: Credit Report