

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.

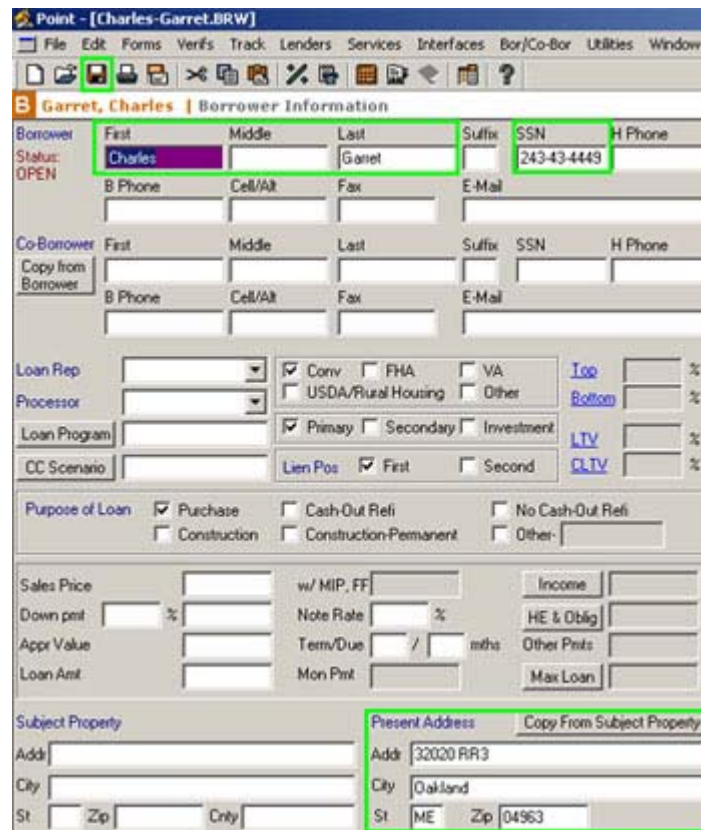


Figure 1: Borrower Loan File

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.

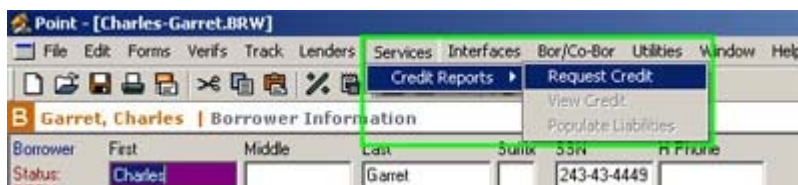


Figure 2: Launching the Point Embedded Interface

3. 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.

Figure 3: Credit Report Request

4. 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.

Figure 4: Logging in

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

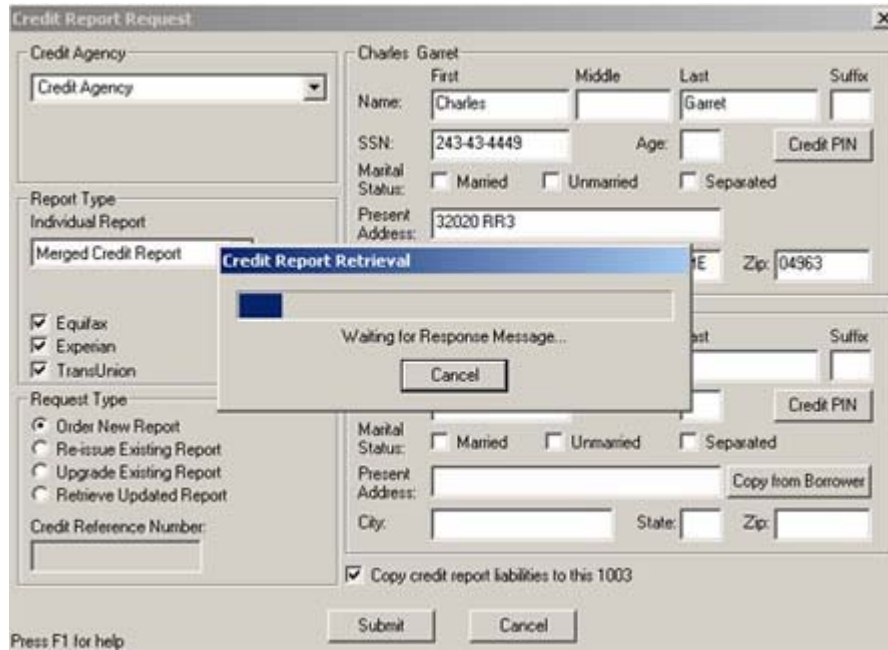


Figure 5: Ordering a credit report

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.

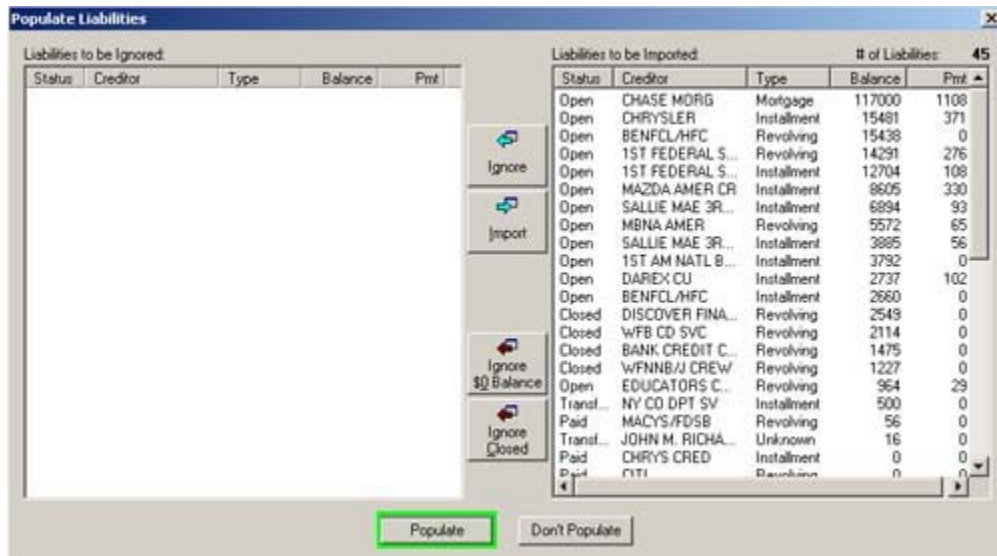


Figure 6: Importing Liabilities

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

MCL BETA		CREDIT REPORT	
FILE #	16027	FNMA #	
DATE COMPLETED	4/28/2005	RQD* BY	ROSS GELLER
PREPARED FOR	CENTRAL PERK - 111	DATE ORDERED	4/28/2005
	123 COFFEE SHOP LANE	REPOSITORIES	XP/TU/EF
	NEW YORK CITY, NY 10001	PRICE	\$32.58
		REF. #	Charles-Garret
		PRPD* BY	
		LOAN TYPE	
PROPERTY ADDRESS			
APPLICANT		CO-APPLICANT	
APPLICANT	GARRET, CHARLES	CO-APPLICANT	
SOC SEC #	243-43-4449	DOB	
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	32020 RT 3, OAKLAND, ME 04963*	LENGTH	
PREVIOUS ADDRESS		LENGTH	
EMPLOYMENT			
EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE		SINCE	
INCOME		INCOME	
VERIFIED BY		VERIFIED BY	
SCORE MODELS			
EQUIFAX/FACTA BEACON 5.0 - CHARLES GARRETT - 243434449			
SCORE: 509			
00039 - SERIOUS DELINQUENCY			

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.

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.

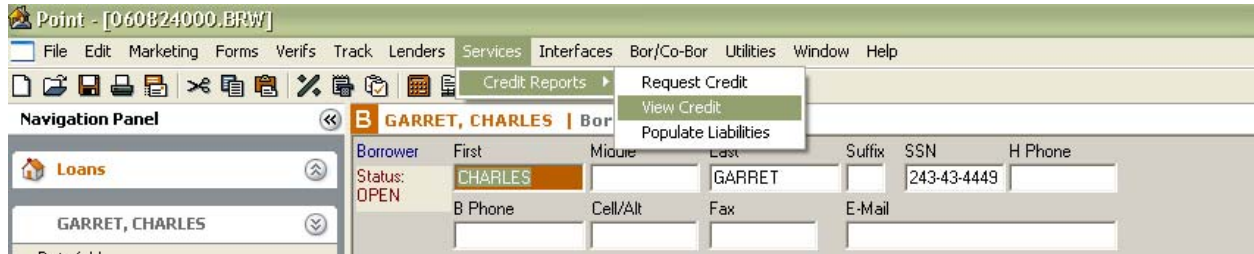


Figure 9: Viewing previously exported credit report

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.



Figure 10: Populating Liabilities

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

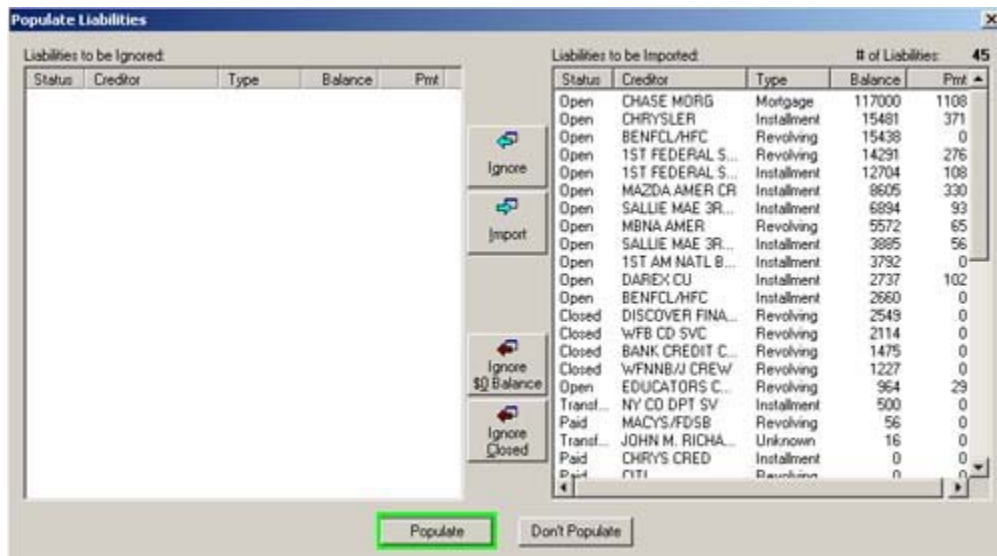


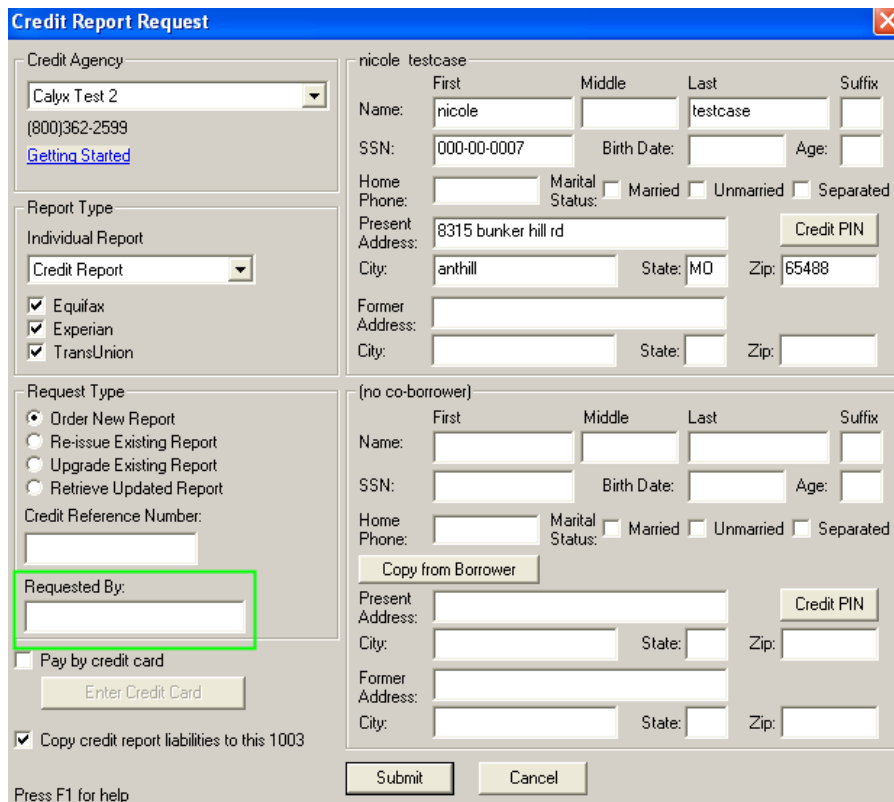
Figure 11: Populating Liabilities

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)



The screenshot shows a web form titled "Credit Report Request". The form is divided into several sections:

- Credit Agency:** A dropdown menu showing "Calyx Test 2" with the phone number "(800)362-2599" and a link "Getting Started".
- Report Type:** A dropdown menu showing "Credit Report" and three checked checkboxes: "Equifax", "Experian", and "TransUnion".
- Request Type:** Radio buttons for "Order New Report" (selected), "Re-issue Existing Report", "Upgrade Existing Report", and "Retrieve Updated Report". Below this is a "Credit Reference Number" field and a "Requested By:" field, which is highlighted with a green border.
- Payment:** A checkbox for "Pay by credit card" and a button "Enter Credit Card".
- Liabilities:** A checked checkbox for "Copy credit report liabilities to this 1003".
- User Information:** Two sections for "nicole testcase". Each section has fields for Name (First, Middle, Last, Suffix), SSN, Birth Date, Age, Home Phone, and Marital Status (Married, Unmarried, Separated). The first section also includes Present Address and Former Address fields.
- Buttons:** "Submit" and "Cancel" buttons at the bottom.

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)

The screenshot shows the 'Credit Report Request' window. On the left side, under 'Request Type', the 'Pay by credit card' option is checked and highlighted with a green box. Below it is the 'Enter Credit Card' button. The form also includes fields for 'Credit Agency' (Calyx Test 2), 'Report Type' (Credit Report), and 'Request Type' (Re-issue Existing Report). Personal information fields for 'nicole testcase' are filled out, including name, SSN, birth date, and address. A 'Submit' button is at the bottom right.

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)

The screenshot shows the 'Credit Card Payment' window. The 'Pay with my credit card' option is selected. The 'Cardholder Billing Information' section includes fields for Name (Test), Address (1162 Berkeley), City (Costa Mesa), State (CA), and Zip (92626). The 'Credit Card' section includes Type (VISA), Acct No. (4111111111111111), Exp. Date (Apr 2008), and Card Security Code (789). 'OK' and 'Cancel' buttons are at the bottom.

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

City

State Zip

Own Rent No Yrs

Addr

City

State Zip

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			CREDIT REPORT		
FILE #	26852	FNMA # 26852	DATE COMPLETED	8/23/2006	RQD' BY JANE X.
PREPARED FOR	XYZ & ASSOCIATES - 1234567		DATE ORDERED	8/23/2006	
	157 ALPHA BET WAY		REPOSITORIES	XP/TU/EF	PRPD' BY
	LETTERS, CA 92612		PRICE	\$15.15	LOAN TYPE
			REF. #	Test	
PROPERTY ADDRESS					
APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, MARISOL		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	2 CENTURY, FANTASY ISLAND, IL 60750			LENGTH	
PREVIOUS ADDRESS	123 TEST, ANTHILL, MO 65488 ←			LENGTH	

Figure 16: Credit Report