



Fraud Interface User Guide





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Overview

Point's Fraud service is an interface that allows users to track potential fraudulent loan activities. This interface is only intended for internal tracking purposes. All warnings and comments will be saved to the loan file.

Fraud agencies are not verifying that warnings have been cleared of any fraud allegations. The agencies simply return a list of warnings that the users can track.

Software Requirements

The table below shows the required Point version to use the Fraud service.

Table 1: Software Requirements for Fraud Service

Point Version Requirement	11.6 Service Pack 1 or higher
---------------------------	-------------------------------

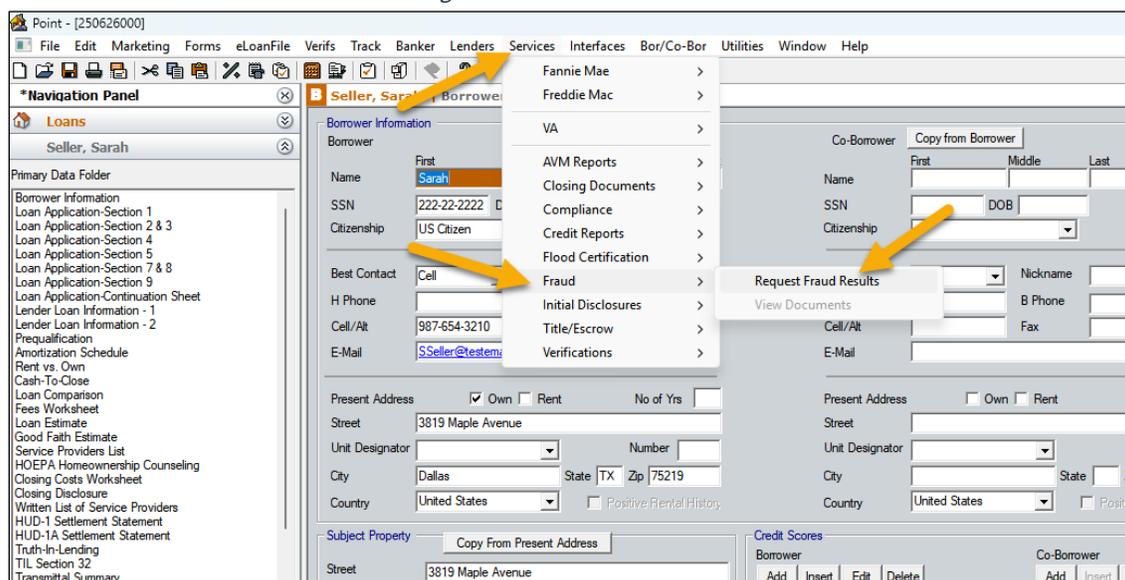
Location of the Fraud Service

The Fraud interface's location is in the **Services** tab. To submit a loan for fraud, click on the **Request Fraud Results**.

To open the interface:

1. Open the desired loan.
2. Select **Services > Fraud > Request Fraud Results**.

Figure 1: Fraud Service Location





4. Click the **Submit** button.
5. If needed, enter the **Account ID** and **Password** for the fraud agency.
6. Click **OK**.

Submitting a Rescore

A **Rescore** can adjust the **Fraud Summary Score**. A lower score, the lower the risk.

Note: A comment must be added to a warning before submitting a Rescore. If not, an error message will prevent the submission from completing.

To submit a Rescore:

1. Open the applicable warning.
2. Add an applicable comment to the **Comment** table. For more information, see [Comments Table](#).

Note: Only one comment is allowed per warning.

3. Repeat the steps above for the other desired warnings.
4. In the **Request Type** dropdown menu, select **Rescore**.

Figure 4: Rescore Request Type

The screenshot shows a 'Fraud Request' form. The 'Fraud Service Provider' dropdown is set to 'DataVerify DRIVE'. Below it is a 'Request Type' dropdown menu with 'Rescore' selected. Other options in the dropdown are 'New Order' and 'DRIVE'. There is also an 'Order Reference Number' input field.

5. Click the **Submit** button.

Warnings Screen

Once the loan is submitted, any warnings from the fraud agency will appear on the **Warnings** table with a document that contains a fraud summary score. To view more information, open the warning.

To open the response:

1. Select the entry from the **Warnings** table.



2. Click the **Edit** button to open the Edit Warnings dialog.
- OR
3. Double-click on the entry in the table to open the Edit Warnings dialog.

Figure 5: Open Response

Code	Description	Recommendation
9900	Loan evaluated as of the current date s...	Provide Application Date or Close Date for more a...
9809	Tax Transcript 4506 information could not be an...	Review Tax Transcript 4506 returns to determine i...
2344	The borrower has paid Alimony on the most rece...	Review the alimony paid from the transcript to mak...
1021	Social Security Number does not appear to be a...	Verify that the Social Security Number belongs to t...
1055	The Social Security Administration results indic...	Review Borrower Profile screen to determine if the...
5200	Insufficient Property Information/Property Data ...	Order additional AVM models and/or other propert...
9806	IRS 4506 Tax Transcripts indicates the borrowe...	Validate that IRS Tax Transcripts Schedule E inco...
1002	Unable to locate history for the specified borrow...	Verify that the Social Security Number belongs to t...

Edit Warning Dialog

Each warning contains information such as a description, scoring analysis, category, recommendations, severity, and whether the fraud warning is cleared. Fraud warnings for property, identity, and application are configurable on the account level through the fraud agencies.

Figure 6: Edit Warning Dialog

Additional information about the warning. The same information is available on the Warnings table.

Indicates a response from the fraud agency after the user submits a comment with 'cleared' findings.

Any Recommendations will appear in this table. Select an entry on the table and click the Edit button.

Use this section to add, edit, or delete a comment.

Use the buttons to navigate through the listed warnings.

Order ID: 10701312 Borrower Name: John Borrower Form Type: 1099 Year: 2022

Submitted	Comments	Findings	Submitted By



Recommendations Table

This table and dialog contain recommendations from the fraud agency for the warning.

Figure 7: Recommendation

Recommendation (1 of 1)

Status

Provide Application Date or Close Date for more accurate scoring analysis.

OK

Navigation arrows: Home, Previous, Next, End

Entry 1 of 1

Comments Table

The **Comments** table contains comments from the fraud agency as well as the comment added by the user. Users are allowed to add one comment per warning. Submit the comment to the fraud agency after adding the comment into the table.

Figure 8: Comments Table

Submitted	Comments	Findings	Submitted By

Buttons: Add, Edit, Delete

Note: Comments from the fraud agencies CANNOT be deleted.

Submitting a Comment

To submit a comment to a warning:

1. Open the desired warning.
2. Click **Add**.
3. Enter the applicable information.

Figure 9: Comments Dialog

Edit Comment (1 of 1)

Comment Code: 9900

Submitted by:

Submitted date:

Findings:

Comment:

New Comment:

Category: Other

OK Cancel

Navigation arrows: Home, Previous, Next, End

Entry 1 of 1



4. Select the appropriate **Finding** from the dropdown menu.

Figure 10: Select Findings

Edit Comment (1 of 1)

Comment Code: 9900 New Comment

Submitted by: John Doe Category:

Submitted date:

Findings: **Cleared** (dropdown menu open showing: Cleared, Open, Outstanding)

Comment:

Attached all applicable documents: Outstanding

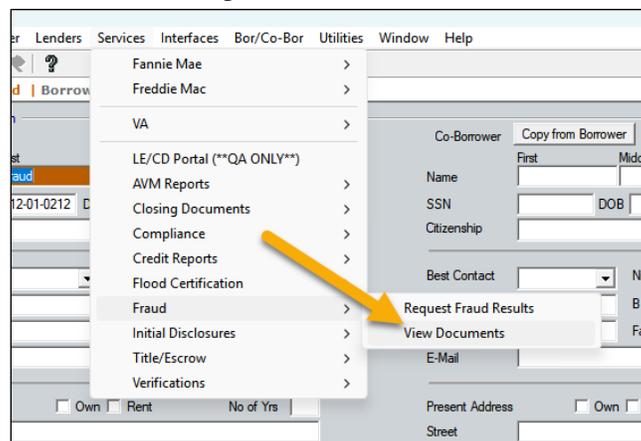
OK Cancel

5. Enter the **Comment**.
6. Click **Ok**.
7. In the **Request Type** dropdown, select **Rescore**.
8. Click **Submit**.

View Documents

Every *Fraud Summary Score* and *Adjusted Fraud Summary Scores* will appear on documents sent back from the fraud agency. Users can access the most recent Fraud Summary score by opening the **Services > Fraud > View Documents**.

Figure 11: View Documents





To see a specific document, double-click on the desired entry in the *Order Status* table or select the entry and click the *View Documents* button.

Figure 12: Fraud Summary Score

