



see  
the  
whole  
picture

Most pricing and eligibility engines consider only a fraction of the information needed to make an informed decision to lend. The majority of risk factors are often left for your internal production team or a third-party AU engine to evaluate. Our Process Integrity Engine, Insight, represents the next generation of decisioning by combining pricing and eligibility, automated underwriting, automated workflow, fraud detection, compliance checks, business rules management and risk calculation to give you a total evaluation of the loan. By collecting and processing multiple discrete pieces of information from multiple sources, it becomes easier to understand the true story behind any loan and make appropriate decisions that help mitigate risk for the lender.



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# insight

process integrity engine

Commerce Velocity's Process Integrity Engine incorporates pricing and eligibility, automated underwriting and automated workflow driven by underlying business rules. All of these functions work in conjunction to provide lenders a total risk profile for every loan.

Insight is infinitely configurable. Through simple business rules a user can create complex workflow scenarios that help streamline processes and ensure consistency throughout the organization. For example, a more difficult loan file can be automatically routed to a group of more experienced underwriters—with AVM and credit services automatically ordered—with an associated risk score obtained from proprietary risk models.

Our rules-based Process Integrity Engine is flexible enough to analyze and act on any type of risk mitigation data such as:

- Credit Data
- Asset
- AVM / Appraisal
- Compliance
- Flood
- Title
- Predatory lending / Fair lending regulations
- IRS Income Verification
- Identity Theft
- Broker / Seller Watchlists
- OFAC
- DU / LP

## features

- Accepts xml input from external systems for use in pricing, eligibility, risk mitigation and decisioning
- Automates best practice workflows, action triggers (such as fraud review) and consistent funding decisions throughout the entire organization
- Automation eliminates more mundane tasks from the process making all employees more productive
- Integration with multiple third party vendors through our service integration hub allows commitment-to lend decisions at the point-of sale and easy ordering of third party services throughout the workflow
- Full coordination of Insight with Secondary Marketing investor guidelines management ensures all funded loans are sellable in the Correspondent channel
- Update rates by uploading common-format spreadsheets
- Edit guidelines using simple English commands and operators or common format spreadsheets. This eliminates the need for complex coding and allows any business user to maintain the system with minimal training
- Accurate commitment-to-lend decisions combined with near-misses and best-fits allows for deal restructuring within lender guidelines – ensuring fundable and sellable closed loans in the Correspondent channel
- Support for Wholesale and Retail origination channels for conventional (conforming and non-conforming) and government loan programs