

How to Send an Electronic Loan Application to Finance Factors

Safeguarding your client's confidential information and keeping it private is a responsibility that Finance Factors takes seriously. As such, we require the use of encryption software to transmit any confidential client information.

Sending an electronic loan file to Finance Factors is easy if you use Calyx Point, and it will move your file faster through our system if you choose this method over a physical hard copy file delivered to your Finance Factor's representative. Here are three ways to do this:

1. **Encrypted by Point** (easiest for you, but you will need Point Version 4.4 or higher)
 - a. Load Calyx Point
 - b. Open the loan file you want to send to Finance Factors
 - c. From the menu, select "**File**" >> "**email**"
 - d. Choose "**Point Data-file**"
 - e. Check "**Protect with Password**"
 - f. Then click the "**Send To**" button on the bottom of the dialog box
 - g. If you get asked for an email profile, choose your regular email program. When the email pops up, send it to the email address of your Finance Factors representative.
2. **Point file using a separate external encryption program**
 - a. Load Calyx Point
 - b. Open the loan file you want to send to Finance Factors
 - c. From the menu, select "**EXPORT**" >> "**Fannie Mae 3.2 DO/DU**" (local). Save the file on your Desktop. Example: Filename = "(your filename).fnm"
 - d. Encrypt your file using an external encryption program
 - e. Right click the "(your filename).fnm" file, select "**Send**" and enter your Finance Factors representative's email address
3. **If you do not have encryption software**, email your Finance Factors representative and he or she will send you an encrypted email via ZixMail. Just reply to the ZixMail and attach your Point file.

After transmitting your electronically encrypted loan file with Calyx Point, please send the password to your Finance Factors representative in a separate email. *Never send the password in the same email as your encrypted file.*

To ensure that messages and applications are received, you may call your Finance Factors representative for confirmation. Otherwise, sit back, relax and wait for us to confirm receipt of your file.