

Lender*VP

Lender*VP

Business Process

Lender*Hub

Lender*Hub makes indirect lending applications available in GOLD. It receives applications for loans from external sources and sends them to the iSeries in an agreed format. A program on the iSeries takes this information and inserts into the necessary records for CU*BASE. Lender*Hub is a group of parts all working together to import indirect applications into the core. Some parts are supported and evolved by the Web Services Team, some by Lender*VP Team, and others by the Programming Team.

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 **CU*ANSWERS**
Management Services



Existing Adapters - New Client

Adding a new client to Lender*Hub depends on the adapter being used. The process for each are outlined below.

Retailer Direct

There are 3 pieces to retailer direct. The Retailer Direct adapter consists of the file structure that makes up the front end website for the retailer, the database that stores applications and the middleware connector that translates the application data for the iSeries and CU*BASE.

1. Create a file structure for the credit union if necessary
2. Add sub sections to the new file structure for each retailer
3. Update all necessary values in the configuration file for each retailer (about 25 – 75 variables)
4. Create and configure database for each retailer
5. Create database account for the credit union
6. Create an account for the credit union and retailer on the Retailer Direct portion of Lender*Hub
7. Web Services coordinates with the Lender*VP Team to test application submission and decisioning for each retailer
8. Continued communication with the credit union to ensure functionality and training clarity

Prime Alliance

The Lender*VP Team creates the child sites needed to submit applications and configures the partner export to communicate with Lender*Hub.

Lender*Hub

Take Advantage

Lender*Hub is your connection to a new world of lending possibilities. The ILM makes your organization available to thousands of loan applicants while integrating with CU*BASE core processing, creating an ideal combination of control and flexibility.

Additional External Vendors

1. Create account for the credit union in Lender*Hub for both DEV and PROD
2. Provide the credentials and submission URLs for DEV and PROD to the vendor
3. Coordinate testing with the vendor, Web Services coordinates with the Lender*VP Team testing using the DEV account to ensure proper system communication
4. Vendor notification of successful testing and to begin using the PROD URL provided
5. Continued communication with the credit union to ensure functionality and training clarity

Adding a New Adapter to Lender*Hub

1. Solicit examples and specifications including application submission to us, as well as decision submission back to them. The specifications and examples can be created by us, or the vendor
 - a. Vendor specified adapters are created by the Web Services team to accommodate an existing application format the vendor uses.
 - b. CU*Answers specified adapters utilize the same format that Lender*Hub uses to store the application. This eliminates the need for one level of translation but is more time investment to communicate specifics to the vendor.
2. Create a map of fields that Lender*Hub uses to translate the application
3. Create account for the pilot credit union in Lender*Hub for both DEV and PROD
4. Provide the credentials and submission URLs for DEV and PROD to the vendor
5. Coordinate testing with the vendor, Web Services coordinates with the Lender*VP Team testing using the DEV account to ensure proper system communication
6. Vendor notification of successful testing and to begin using the PROD URL provided
7. Continued communication with the pilot credit union to ensure functionality and training clarity

Lender*Hub Currently Supported Fields

Below is a list of fields that the iSeries side of the system accepts in the communication from Lender*Hub.

Application Information

App Source
Dealer ID
Credit Type
Member Type
Collateral Type
Collateral Year
Collateral Status
Product Type
Opt-Out

Other Phone
County
Date Moved to Current Address
Own/Rent Flag
Landlord
Landlord Phone
Previous Address Line 1
Previous Address Line 2
Previous City
Previous State
Previous Zip Code
Previous Date Moved
Marital Status
Drivers License Number
Drivers License State
Employer's Name
Employer's Phone
Employer's Extension
Previous Phone
Previous Own/Rent Flag
Previous Landlord
Previous Landlord's Phone
Reported Income
Reported Other Income
Other income description
Reported Income Period

Suffix
Middle Initial
Address Line 1
Address Line 2
City
State
Zip
Birthdate
Sex
Home Area Code
Home Phone Number
Foreign Citizen Flag
Email Address
Other Phone
County
Date Moved to Current Address
Own/Rent Flag
Landlord
Landlord Phone
Previous Address Line 1
Previous Address Line 2
Previous City
Previous State
Previous Zip Code
Previous Date Moved
Marital Status
Drivers License Number
Drivers License State
Employer's Name
Employer's Phone
Employer's Extension
Previous Phone

Previous Own/Rent Flag
Previous Landlord
Previous Landlord's Phone
Reported Income
Reported Other Income
Other income description
Reported Income Period
Co-Applicants Relationship

Primary Borrower

SSN or TAX ID
Last Name
First Name
Middle Initial
Suffix
Address Line 1
Address Line 2
City
State
Zip
Birthdate
Sex
Home Area Code
Home Phone Number
Foreign Citizen Flag
Email Address

Co-applicant

SSN or TAX ID
Last Name
First Name

Collateral/Vehicle

Collateral Description 1
Collateral Description 2
Collateral Year
Collateral ID
Collateral Value
Collateral Value Pledged
Collateral Definition
Collateral Type
Loan Product
Term
Payment Freq
Cash Selling Price
Invoice Amount
Estimated Amount Financed
Requested APR
Estimated Payment

Who We Are

Lender*VP delivers to your credit union a team of experienced lending professionals that will work with you to drive the success of your loan department. The Lender*VP team has years of on-the-street credit union lending experience, combined with an intimate knowledge of CU*BASE tools. We can make sure you know what products you need, get them off the ground quickly, and drive them to success.

Discover More

Visit us online at: lendervp.com to learn more about our offered products and services, call **800-327-3478** and ask to speak with a Lender*VP team member!

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Lender*VP
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