Allied IQQ Integration

Automated Quotes for Miscellaneous Coverage Options

INTRODUCTION

CU*Answers has built an integration with Allied's system to allow online quoting and selling of GAP and Mechanical Breakdown insurance coverage directly while creating a loan request in CU*BASE. The credit union must have an agreement with Allied in order to utilize their interface.

SSO (single sign-on) connectivity between the CU*BASE LOS (loan origination system) and Allied's online tool eliminates re-keying data which increases loan officer efficiency and improves the member experience.

To sign up for this integration visit
https://store.cuanswers.com/product/allied-iqq-integration/

CONTENTS

SETUP/ONBOARDING

Multiple steps are necessary, both in CU*BASE and in Allied's online tool to setup a credit union for integration with Allied's Protection Advisor system. Contact a member of the Lender*VP Team for help with the onboarding process.

The Integrations Team handles the setup of the vendor URL and SSO connectivity to the vendor website required for quoting and selling miscellaneous coverage codes.

CU LEVEL CONFIGURATION – CU*BASE

The following configurations need to be in place for the credit union.

Activate Integration Interface

In the Master CU Parameters Configuration (OPER #10>1) proceed to the Loan/Open Credit Processing section on page 3. Select "Allied" for *Activate interface for misc. coverage price quotes* to activate the Allied interface.

> *Note: This maintenance will be done by a CU*Answers team member at the time of the integration request.*

OPER #10 > #1 "Identify Master Parameters"

Activate the Allied interface here.

Misc. Coverage Code Configuration

Now you need to setup the GAP or Warranty coverage codes that will be used for the online interface. Flagging the *Coverage code* to get the fee amount

from the online interface and setting the fee amount to zero is what allows CU*BASE to communicate with the vendor via the SSO for the quote information. See next page.

Using Tool #465, you can either select an existing "Misc. Coverage" code or create a new one.

"Loan Insurance/Debt Protection Config" (Tool #465)

The *Type of insurance code* must be "Miscellaneous".

Screen 2

Check the box to Get fee amount from online interface here.

Fee amount must be zero.

The *Fee amount* must be zero because applicable fees will be returned with the Allied quote. It is up to the credit union whether the fee should be included in the loan amount or in the modified APR.

ADDING COVERAGE CODES TO LOAN PRODUCT

The next step is to assign the configured Allied coverage codes to the appropriate loan products. Select a product and use "Change" to proceed.

"Loan Product Configuration" (Tool #470)

Check the "General loan information" box.

Check the General
Loan Information
Box here.

Session 0 CU*BASE GOLD - Loan Product Configuration Options

Corp ID 01   Product #   120 NEW VEHICLE 63 MONTHS INDIRECT   CHANGE

☑ General loan information   ☐ Default loan forms
☐ Loan product defaults   ☐ Checklist
☐ Insurance/Debt protection product selection ☐ Procedures
☐ Online banking   ☐ Marketing tips
☐ Member sales information

ℹ Risk-based pricing and miscellaneous coverages are available via the General loan information option.

FR (5970)

General Loan Information Screen 1

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Product Configuration   CHANGE

			Display In
Product #   122   NEW VEHICLE 51 MONTHS INDIRECT
Loan category   14 🔍 NEW VEHICLES   Low   1.890   ☑ Loan processing
Corp ID   01   High   25.000   ☐ Loan quoter
Use application workflow style   000 🔍 (blank = standard)   ☑ External loan
Product code base rate   2.990   delivery channels
Loan fees to be included in modified APR   0.00
Default collections officer   XX 🔍   ☑ Miscellaneous coverage on loan
☐ Require Dealer/Indirect ID   ☐ Run loan deal filters

Amortization/External Loan Delivery Channel Defaults

Variant   0.000   Rate   0.000   - Or -   ☑ Use risk-based pricing

Frequency code   M 🔍   Purpose   01 🔍   Delinquency code 3 🔍   Variable rate code 000 🔍
# of payments   87   Security code 02 🔍   Collateral type   A 🔍   ECOA code   1 🔍

Recalculate
Rate History

FR (3272) 5/13/19

To add miscellaneous coverages at the product level, the *Miscellaneous coverage on loan* box shown above must be checked.

Enter until you get to the "Select Miscellaneous Coverage" screen.

Select Miscellaneous Coverage   CHANGE

Product #   122 NEW VEHICLE 51 MONTHS INDIRECT
Loan category   14 NEW VEHICLES   Low 1.890 High 25.000
Corp ID   01   Product code base rate 2.990

Code	Corp ID	Description	Fee Amount	Include in Loan Amt
GI	01	DEALER GAP	200.00	N
MB	01	MECHANICAL BREAKDOWN	1.00	Y

■ Delete

Add Coverage

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To add a new coverage code, select Add Coverage here.

If the code that you want to add is not already available, select *Add Coverage (F6)* to add a coverage code.

ALLIED INTEGRATION CONFIGURATION

This section describes the steps in Allied's web interface that are required for the integration.

Activate Allied Integration

The first step is for the Integrations Team to input the Allied CU identifier into the Allied online interface. The CU ID is provided by Allied and is required for Allied to identify incoming requests from the credit union.
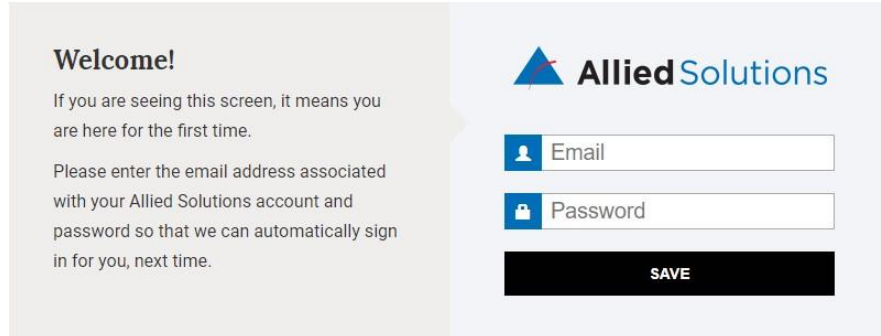
Configure Misc. Coverage Code Cross Reference

Allied's online tool must be configured with the corresponding insurance coverage codes to match the coverage codes configured in CU*BASE. This is the cross reference that ensures that the integration occurs. The Lender*VP team will work with your credit union to establish those codes prior to activating the integration with Allied.

User Level Configuration

In order for Allied to properly identify and grant authorization to their website, the individual loan officer's credentials are sent with each request that the CU*BASE LOS sends to Allied. Unless the user changes their password, Allied's online tool will ask a user for these credentials one time only. If the user changes their password or the credentials are invalid, the system will request the credentials again.

> ***Technical Note****: These credentials are immediately exchanged for encrypted keys utilizing a Allied web service. It is the encrypted key that is sent to Allied when utilizing the integration.*

THE ALLIED INTERFACE

There are two ways that the Allied online quoting interface is accessed from the CU*BASE LOS. (This is assuming that all settings have been configured as defined in this booklet.)

- **Automatically in the new loan application workflow** via **Tool #2** *Work/View Loan Application Status*.
  - ➢ When creating a new loan application, CU*BASE will automatically redirect a user to the Allied website if misc. coverage codes are configured for the loan product.

- **Manually when processing an existing loan application** via **Tool #53** *Process Member Applications*.
  - ➢ From the "Payment Processing and Miscellaneous Coverages" screen using the *Clear/Restart Online Quotes* (F16) button to start a new quote with the vendor.
  - ➢ From the Payment Processing and Miscellaneous Coverages" screen using the *Reopen Online Quote* (F17) button to review or edit an existing quote with the vendor.

Any method listed above will return the selected Allied coverages back to CU*BASE.

WORKING A NEW LOAN REQUEST

In this scenario, we are working a loan application via "Work/View Loan Application Status" (Tool #2).

"Work/View Loan Application Status" (Tool #2)

Select *New Application (F1)* to begin a new loan request

Select *New Application (F1)* to begin a new loan request.

After choosing an account base and a loan product with a configured coverage code, complete the appropriate fields on the "Loan Request" screen.

Based on the product code, the "Edit collateral" field will be checked which indicates to automatically proceed to the Collateral Information screen

Enter the appropriate collateral information.

The integration requires valid VIN and Mileage entries in order to process a quote with the vendor. The *Make, Model, Year, Identification #* (VIN), and *Mileage* will all be included in the submission to the vendor.

Once the collateral information is complete use *Save/Update* (F5) to return to the Loan Request screen.

Use Enter to initiate the SSO.

The window above indicates that the browser window is being launched.

Once in the Allied site, process the quote for the coverage amounts elected by the member. (See page 14 for details on navigating the vendor site). Once the quote is complete you will see the below success message, indicating coverage values have been returned to CU*BASE.

You will return to CU*BASE and can continue to work the loan application.

Use *Misc Coverages* (F10) to review the coverage options that were returned from the vendor.

WORK EXISTING LOAN REQUEST

In this scenario, we are working an existing loan request via "Process Member Applications" (Tool #53).

"Process Member Applications" > Enter Account Base (Tool #53)
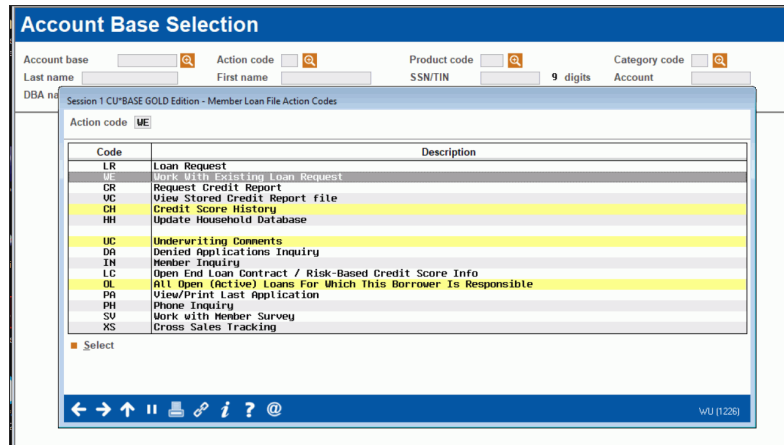
After selecting the *Action code* "Work with Existing Loan Request", you will proceed to the "Loan Request Recap" screen where you use *Edit Loan* (F2) to flow through the steps to edit a loan request (same as when working a new request).

Use Edit Loan to edit the existing loan request.
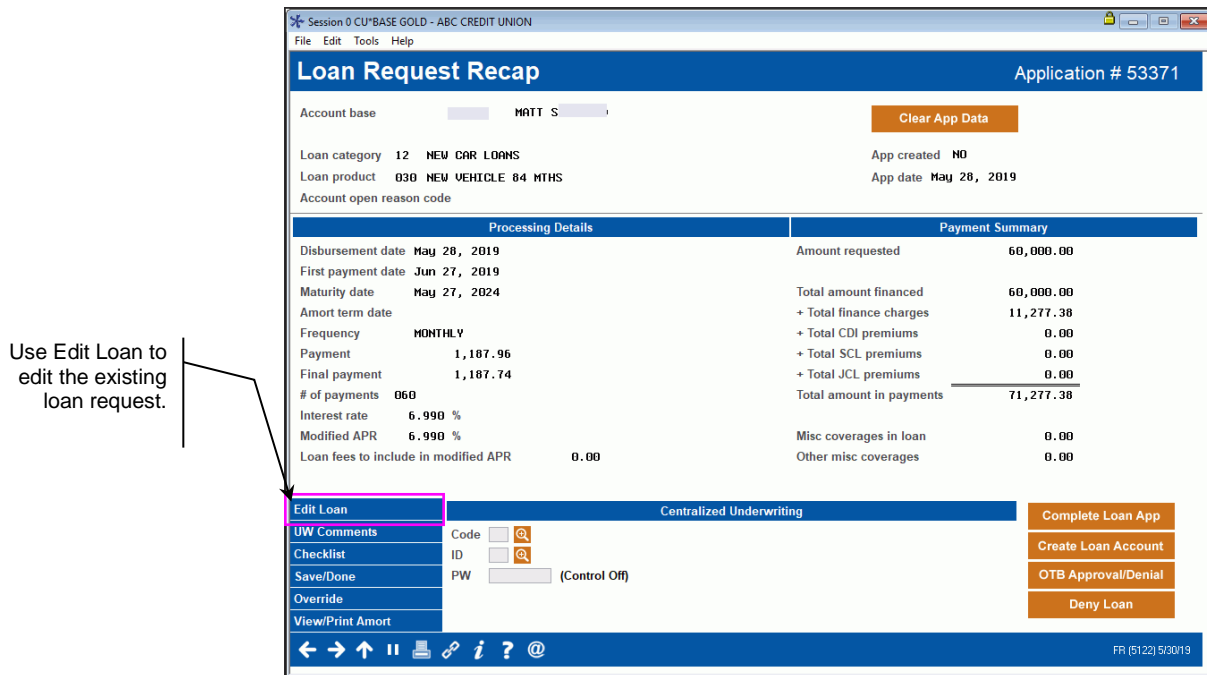
The difference when working an existing loan request is that you will not automatically launch to the Allied site. Instead, from the "Payment Protection and Miscellaneous Coverages" screen, you will select one of two buttons to work the online coverage quote.

Payment Protection and Miscellaneous Coverages — Miscellaneous Coverage Selection

Code	Description	Fee Amount	Include in Loan Amount	Include in Mod APR	Online Quote
GP	GAP INSURANCE	250.00	Y	N	Y
VS	VSC COVERAGE	1,029.00	Y	Y	Y

Use *Clear/Restart Online Quote (F16)* if either there is no quote on file with Allied or there is an existing quote and you would like to start over. The existing quote information will be deleted.

Use *Reopen Online Quote (F17)* if an existing quote is on file with Allied and you would like to make changes to the existing quote.

> Note: These buttons only appear if misc. coverage code(s) exist at the product level.

The below window will popup upon making the call to the vendor site:

Session 0 CU*BASE GOLD - Getting a Price Quote With Your Vendor

A browser window is being launched and you will be logged in to the vendor's site. Make your selection on this site as usual. Remember to print any forms or other documents you need for the member.

When done, return to this window and use Enter to proceed.

If you do not wish to start a quote at this time, use backup here and close your browser window.

In the browser, the waiting message will be presented until the Allied interface fully loads within the page.

Please wait, while we get you logged in to Allied Solutions…
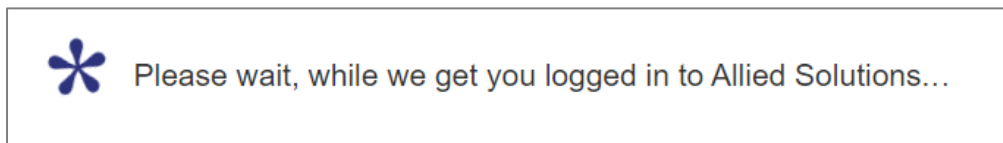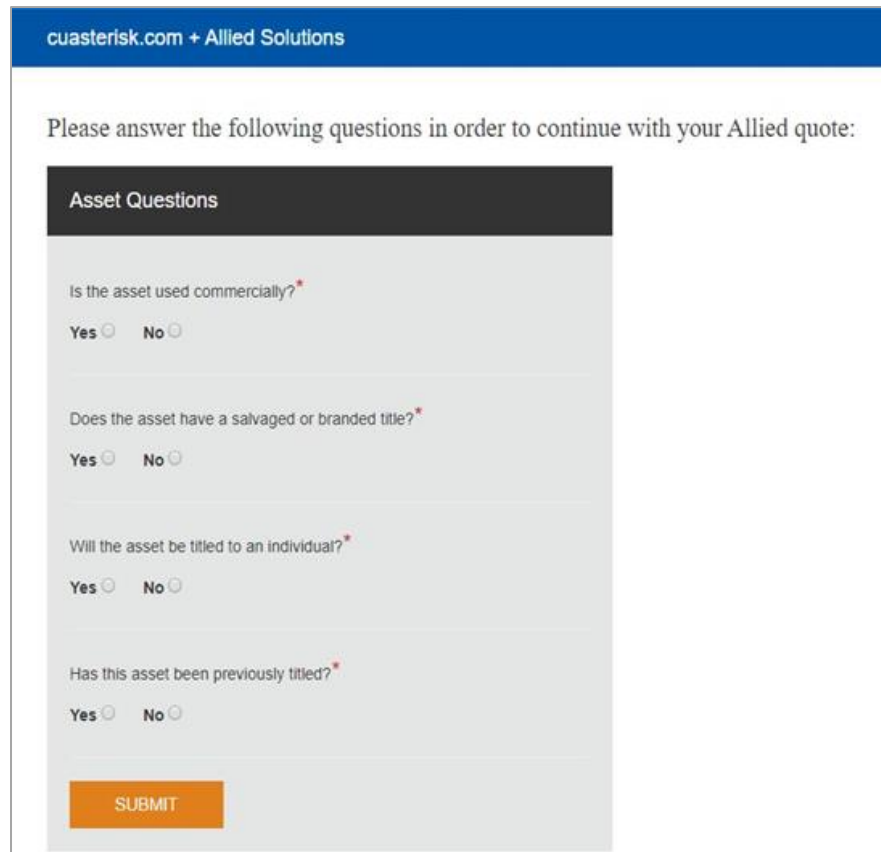
Note about Existing Quotes

With every quote that is returned from Allied, CU*BASE stores a unique transaction ID. If an existing quote is reopened, that unique transaction ID is sent back to Allied triggering the appropriate information to display. Any changes to the coverage will be sent back to the CU*BASE LOS under that same transaction ID.

> *Follow credit union procedure for handling duplicate or multiple pending records for a member.*

NAVIGATING THE ALLIED SITE

Once loaded, the user proceeds through the quoting process with Allied. The loan details, borrower information, and collateral will be sent to Allied through the SSO. Navigate the Allied website to complete any required fields and select the coverage option desired by the member.

Sample of 1st screen

Allied will prompt the users to answer four questions about the asset being quoted, for each launch. Depending on the products your credit union offers, the responses to these questions will dictate the coverage options available.

RETURNING COVERAGE TO CU*BASE

The coverage values will automatically populate in CU*BASE to the corresponding configured coverage code.

The quote process is now complete. Complete the loan request and move forward with the loan application process.

Note about Issuing Coverage

The Allied site is configured to allow the quote process to be completed but does not trigger a policy being issued at the time of a quote. Once the loan is approved and documents are signed follow your credit union's current procedure for issuing coverage with Allied. This may require you to edit the loan and *Reopen Online Quotes (F17)* to utilize the SSO to issue coverage. The quote can also be retrieved by logging into the Allied site and searching for the member.