
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/>

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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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.

The screenshot shows the 'Identify Master Parameters' configuration screen in CU*BASE. The screen is divided into several sections:

- Teller Processing:** Backup daily teller files
- CD Processing:** Check print ID: CD dividend checks ; # of days for renewal notice print: 20
- Notice Print:** Notice to print: Mailer form; Print CU name on notice
- Special Tax Forms Processing:** Activate 1042-S forms processing; Transmitter control code: []
- Loan/Open Credit Processing:** Payment change monitoring; Available balance calc use interest due; Pay club benefits to DIVAPL: [] (blank = pay to loan account); CPI insurance provider: Allied; CPI grace days: 0; CPI premium term months: 9; Activate interface for misc coverage price quotes: Allied; Activate automated collateral valuation: NADA Kelly Blue Book None
- Deposit Account Reporting:** Report marked negative balance accounts to credit bureau

At the bottom of the screen, there are navigation buttons (back, forward, up, down, print, search, help, refresh) and the CU*BASE operator edition logo. The footer text reads 'FR (3708) 4/21/20'.

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)

Loan Insurance/Debt Protection Code Configuration						
Corporation ID <input type="text" value="01"/>						
Type	Code	Description	Post Date	Insurance Types Only		Debt Protection
				Credit Disability	Life Insurance	Coverage Type
Debt Protection	Z9	TEST	Apr 01, 2019		V	Co-Borrower
Insurance	CC	TC CREDIT CARD-DO NOT USE	Feb 01, 2019	V	V	
Insurance	CU	CUNA -GATEWAY LOANS-DO NOT USE	Apr 01, 2019	V	V	
Insurance	MC	CREDIT CARD SINGLE	Apr 01, 2019	V	V	
Insurance	MD	CREDIT CARD JOINT	Apr 01, 2019	V	V	
Insurance	MJ	MINNESOTA JOINT MTH REN	Apr 01, 2019	V	V	
Insurance	ML	MINNESOTA SINGLE MTH REN	Feb 01, 2019	V	V	
Insurance	SP	CUNA SGL PREM DIS-TCDO NOT USE	99/99/9999	V	N	
Insurance	TC	CUNA TC - DO NOT USE	Feb 01, 2019	V	V	
Misc Coverage	AB	MISC TEST	99/99/9999			
Misc Coverage	DI	DEALER LIFE OR DISABILITY	99/99/9999			
Misc Coverage	DP	DPW-AUTO DEPRECIATION PROTECT	99/99/9999			
Misc Coverage	DU	DEALER WARRANTY	99/99/9999			
Misc Coverage	GA	GAP	99/99/9999			
Misc Coverage	GI	DEALER GAP	99/99/9999			
Misc Coverage	GP	GAP RV	99/99/9999			
Misc Coverage	MB	MECHANICAL BREAKDOWN	99/99/9999			
Misc Coverage	PS	GPS	99/99/9999			
Misc Coverage	ZZ	TESTING MISC	99/99/9999			
Misc Coverage	01	CHECK IT OUT	99/99/9999			

Edit
 Delete
 Suspend
 Reactivate

Add

FR (2363) 5/14/19

The *Type of insurance code* must be “Miscellaneous”.

Type of insurance code

Insurance
 Debt protection
 Miscellaneous

FR (6835)

Screen 2

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

Miscellaneous Coverages Configuration

Corporation ID

Coverage code
 Description

Contract #
 Provider

Fee amount

Include in loan amount
 Include in mod APR calc
 Get fee amount from online interface

Comments

i PROVIDER CODE TIP: If you choose to designate a Provider code, be aware that by choosing the code for CUNA you are agreeing to allow us to pass along general information about this product to CUNA Mutual on your behalf.

Sales Info

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FR (3262) 5/16/19

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)

Loan Product Configuration

Search Options

Product code

Search for product

Display Options

Loan category

Corp ID

Delivery channel

Corp ID	Prod #	Sequence	Product Description	Loan Category
01	002	01	Holiday Loan	02-INSTALLMENT LN
01	003	00	TEST 2010	02-INSTALLMENT LN
01	004	15	credit builder	02-INSTALLMENT LN
01	009	00	COPY LOAN PRODUCT	02-INSTALLMENT LN
01	010	03	RV AUTO LOAN MONTHS UP TO \$10000.00	12-NEW CAR LOANS
01	015	00	SHARE SECURED - LOAN AMOUNT = SHARE BALANCE AS COL	02-INSTALLMENT LN
01	016	00	CD SECURED - CD RATE PLUS 3.00% LOAN AMOUNT = CERT	02-INSTALLMENT LN
01	019	04	VISA CLASSIC - FIXED RATE-MIN PAY \$25 OR 2% OF BAL	16-VISA CLASSIC
01	023	00	ULTIMATE LINE OF CREDIT	35-1/0 HELOC
01	024	00	MORTGAGE - FIXED 15 - 30 YEAR	14-1ST MORG. FIXED
01	025	99	HOME EQUITY - REVOLVING, VARIABLE RATE, FIRST 6 MO	05-TEST HELOC
01	027	00	RV'S & BOATS - NEW - 120 MONTHS \$10000-\$25000.00	02-INSTALLMENT LN
01	030	16	Signature loan	05-TEST HELOC
01	034	98	HELOC	15-HELOC TEST
01	036	00	LEASE LOAN	23-PRINC ONLY
01	039	00	NEW AUTO INDIRECT	12-NEW CAR LOANS
01	101	00	NEW AUTO INDIRECT 84 MONTHS	30-LEASE LOAN
01	102	10	NEW AUTO 72 MONTHS	30-LEASE LOAN
01	103	00	NEW AUTO INDIRECT 60 MONTHS	19-NEW AUTO INDIR

Change Copy Delete
 View Reassign Rate History

Add New Product

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WU (5768) 5/14/19

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 (6370)

General Loan Information Screen 1

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Product Configuration CHANGE

Product # 122 NEW VEHICLE 51 MONTHS INDIRECT

Loan category 14 NEW VEHICLES Low 1.090
Corp ID 01 High 25.000

Use application workflow style 000 (blank = standard)
Product code base rate 2.990
Loan fees to be included in modified APR 0.00
Default collections officer XX
 Miscellaneous coverage on loan
 Run loan deal filters

Require Dealer/Indirect ID

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 R ECOA code I

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								
← → ↑ 🗑️ 🔗 ⓘ ? @							FR (5770) 5/13/19	

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.

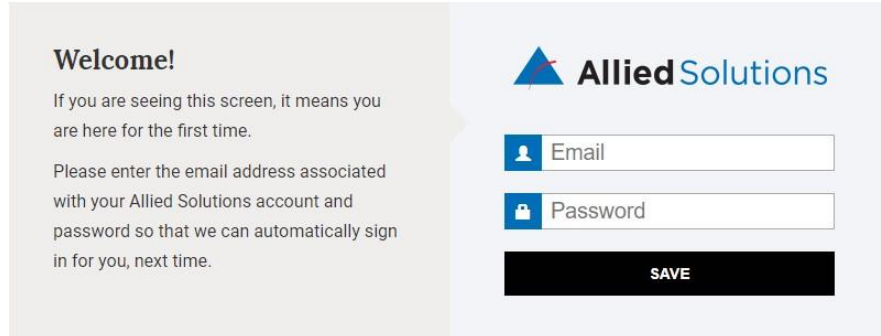
Configure Misc. Coverage Code Cross Reference

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 image shows a login interface for Allied Solutions. On the left, a light gray box contains a 'Welcome!' message and instructions for first-time users. On the right, a white box features the Allied Solutions logo, an email input field, a password input field, and a black 'SAVE' button.


Welcome!

If you are seeing this screen, it means you are here for the first time.

Please enter the email address associated with your Allied Solutions account and password so that we can automatically sign in for you, next time.

 **Allied Solutions**

 Email

 Password

SAVE

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

The screenshot displays the 'Work/View Application Status' interface. At the top, it shows the session information: 'Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION'. The main title is 'Work/View Application Status' with a sub-status of 'Pending Processing'. Below this, there are filters for 'Created' (Mar 01, 2019 to May 14, 2019) and 'Jump to: Loan app #' and 'Last name'. A 'Filter by' section includes dropdowns for UW status, Interviewer ID, Dealer, Underwriter ID, Loan category, Product code, Interviewer branch, Delivery channel, and Business unit. A 'Wait Times This Week' section shows categories like '< 1 hr', '1 - 4 hrs', '4 - 8 hrs', and '> 1 day'. A 'New Application' button is highlighted with an arrow from the text 'Select New Application (F1) to begin a new loan request'. The main table shows a list of applications with columns for App #, Applicant Name, App Date/Time, DC, Decision, Int ID, and Action. Below the table is a 'Key Activity Tracking' section with a table showing counts for SUBMIT - UNDERWRITER, SUBMIT - MSD/MSR, DEALERTRACK, SUBMIT - LOAN REVIEW, HOME BANKING REQUEST, and RETAILER DIRECT. The bottom status bar shows 'FR (4177) 514119'.

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.

Loan Request Application # 53381

Account base: Credit score:

Loan category: 12 NEW CAR LOANS
 Loan product: 030 NEW VEHICLE 84 MTHS
 Delivery channel: CU CU*BASE
 Loan type: General Balloon Lease
 Interviewer: 09 CU*ANSWERS CLIENT SUPPORT
 Account open reason code:

Loan Information	Miscellaneous Dates
Amount requested: <input type="text" value="25,000.00"/>	Application date: <input type="text" value="May 29, 2019"/> [MMDDYYYY]
# of payments: <input type="text" value="060"/> Frequency: <input type="text" value="M"/> <input checked="" type="radio"/>	Disbursement date: <input type="text" value="May 29, 2019"/> [MMDDYYYY]
Interest rate: <input type="text" value="6.990"/> (.000 to 12.000)	First payment date: <input type="text" value="Jun 28, 2019"/> [MMDDYYYY]
Payment: <input type="text" value="504.00"/>	Payment day: <input type="text" value="00"/>

Additional Details

Refinanced amount: Dealer/indirect ID:

Variable int code:

Maturity date: [MMDDYYYY]

Add collateral type: AUTO COLLATERAL Edit collateral

Loan fees to include in modified APR:
 Purpose: Security: Delq fine:
 Review date: [MMDDYYYY]
 ECOA:

Skip | Unlock Fields | Change Product | Delete

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Use Enter to initiate the SSO.

Loan Request Application # 53381

Account base: Credit score:

Loan category: 12 NEW CAR LOANS
 Loan product: 030 NEW VEHICLE 84 MTHS
 Delivery channel: CU CU*BASE
 Loan type: General Balloon Lease
 Interviewer: 09 CU*ANSWERS CLIENT SUPPORT
 Account open reason code:

Session 2 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.

Amount r
of paym
Interest r
Payment

Refinanc
Variable
Maturity
Add colla
 Edit co

Skip | Unlock Fields | Change Product | Delete

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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.

✓ Success!

Your CUNA Mutual Group Insurance quote has successfully been submitted to the loan application.
 You can now close this window and return to CU*BASE.

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

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Loan Request Payment Selection

Application # 53381

Account base: MATT S

Loan category 12: NEW CAR LOANS

Application date: May 29, 2019

Loan type: General

Amount requested: 25,000.00

Misc coverages in loan: 1,279.00 Misc coverages exist

Co-borrower's birth date: 00000000 [MDDYY] [MMDDYYYY]

Quote coverage type: Insurance

Coverage Options:
 SCL JCL Disability
 Add to balance Include balloon

	60 Monthly payments at 6.990 %	Payment	Insurance/Debt Protection Cost		
			Avg/Payment	Avg/Month	Avg/Day
<input type="checkbox"/> Joint Disability and Joint Life		N/A			
<input type="checkbox"/> Joint Disability and Single Life		N/A			
<input type="checkbox"/> Single Disability and Joint Life		N/A			
<input type="checkbox"/> Single Disability and Single Life		N/A			
<input type="checkbox"/> Joint Disability		N/A			
<input type="checkbox"/> Single Disability		N/A			
<input type="checkbox"/> Joint Life		N/A			
<input type="checkbox"/> Single Life		529.78 <input type="button" value="Choose This Pmt"/>	9.47	9.47	0.31
<input type="checkbox"/> No Insurance		520.31 <input type="button" value="Choose This Pmt"/>			

Compare Payments
Misc Coverages

FR (1216) 6/04/19

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

Payment Protection and Miscellaneous Coverages

Miscellaneous Coverage Selection

Account base: 56381 MATT STAFFORD

Corp ID: 01

Code	Description	Fee Amount	Include in Loan Amount	Include in Mod APR	Online Quote
GP	GAP INSURANCE	250.00	V	N	V
US	USC COVERAGE	1,029.00	V	V	V

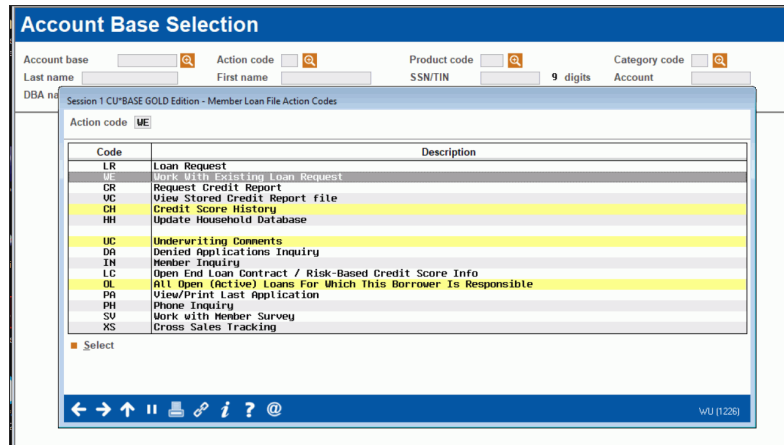
Add Coverage
CPI History

BT (5154) 6/03/19

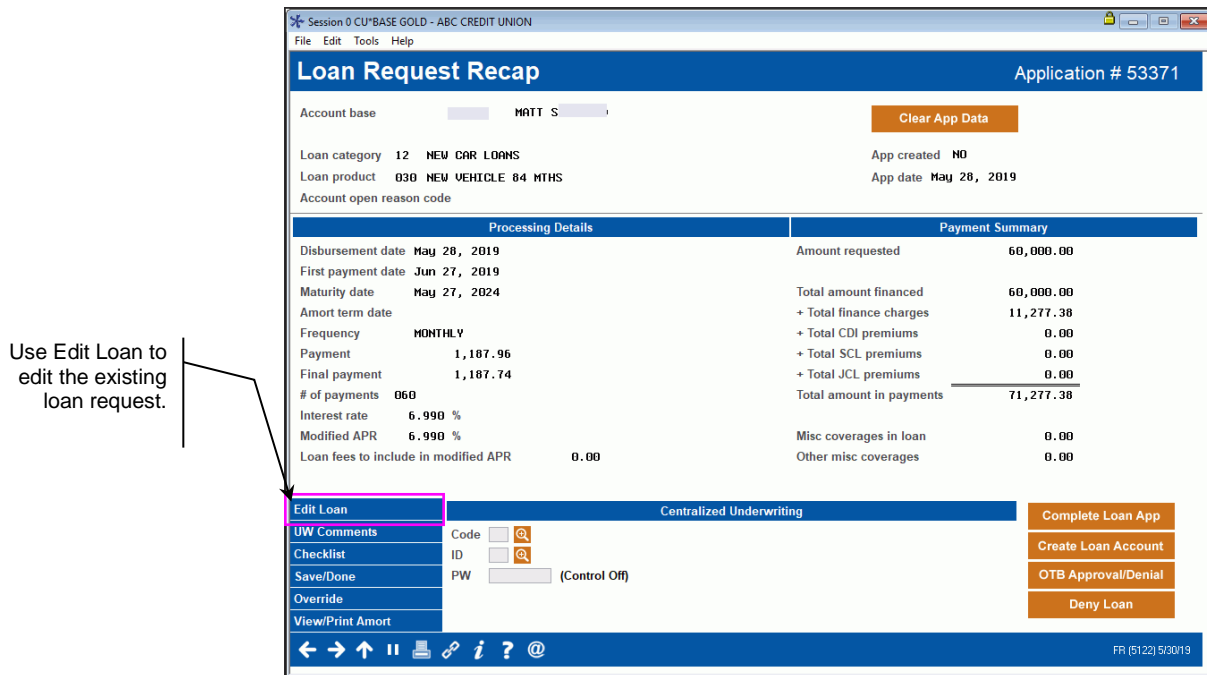
WORK EXISTING LOAN REQUEST

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).



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

Account base
Corp ID

[Clear/Restart Online Quotes](#)
[Reopen Online Quotes](#)

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

Change Delete View Orig Config ↑ ↓

Add Coverage

CPI History

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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

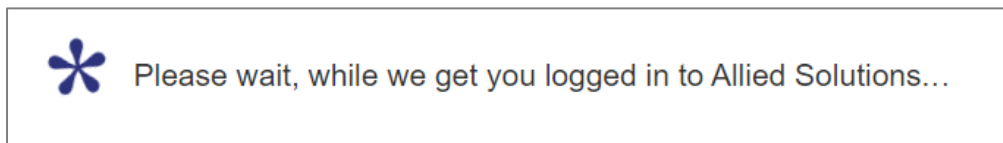
A browser window is being launched and you will be logged in to the vendor's site. Make your selection on this site as usual. Remember to print any forms or other documents you need for the member.

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.

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



Note about Existing Quotes

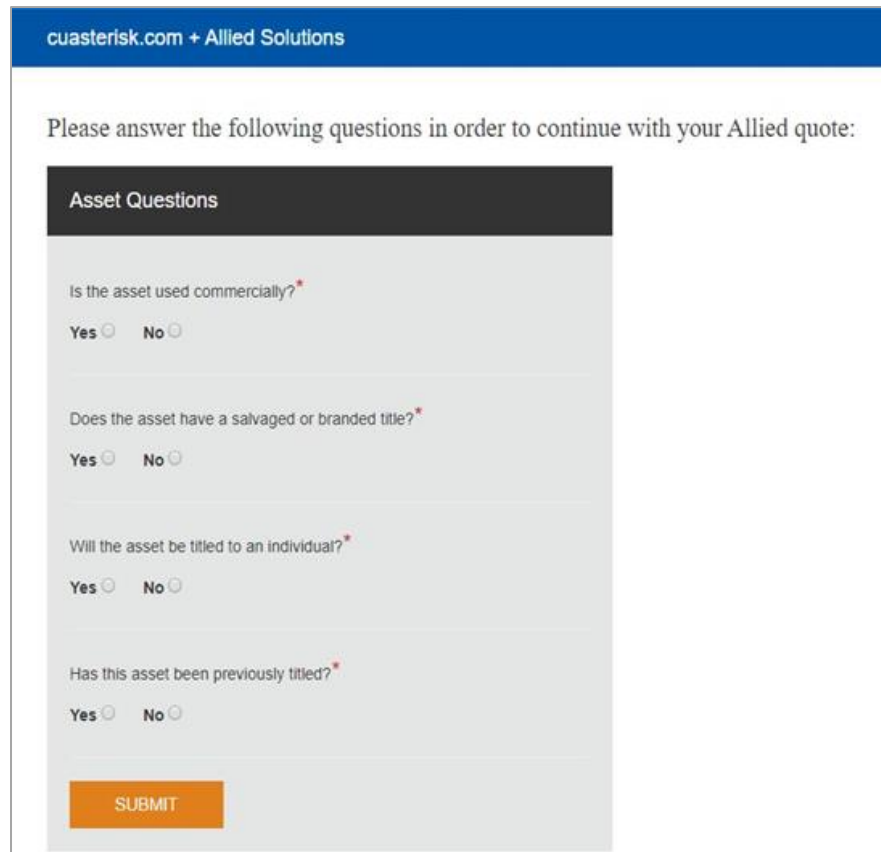
With every quote that is returned from Allied, CU*BASE stores a unique transaction ID. If an existing quote is reopened, that unique transaction ID is sent back to Allied triggering the appropriate information to display. Any changes to the coverage will be sent back to the CU*BASE LOS under that same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



The screenshot shows a web browser window with the URL "cuasterisk.com + Allied Solutions" in the address bar. The main content area contains the text "Please answer the following questions in order to continue with your Allied quote:". Below this is a form titled "Asset Questions" with four questions, each with "Yes" and "No" radio button options:

- Is the asset used commercially? *
Yes No
- Does the asset have a salvaged or branded title? *
Yes No
- Will the asset be titled to an individual? *
Yes No
- Has this asset been previously titled? *
Yes No

At the bottom of the form is an orange "SUBMIT" button.

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 screenshot shows a window titled 'Payment Protection and Miscellaneous Coverages' with a sub-header 'Miscellaneous Coverage Selection'. It displays account information: 'Account base 35199 TEST MEMBER' and 'Corp ID 01'. There are two buttons: 'Clear/Restart Online Quotes' and 'Reopen Online Quotes'. Below this is a table with the following data:

Code	Description	Fee Amount	Include in Loan Amount	Include in Mod APR	Online Quote
GP	TEST GP	340.00	Y	Y	Y
MR	MECHANICAL BREAKDOWN TEST	2,423.34	Y	Y	Y

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.