Frost VisualGAP Integration

Automated Quotes for GAP and Mechanical Breakdown Insurance

INTRODUCTION

CU*Answers has built an integration with Frost VisualGAP 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 Frost in order to utilize their interface.

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

To sign up for this integration visit Frost VisualGAP Integration | CU*Answers Store.

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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 Frost's online tool to setup a credit union for integration with Frost's VisualGAP 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

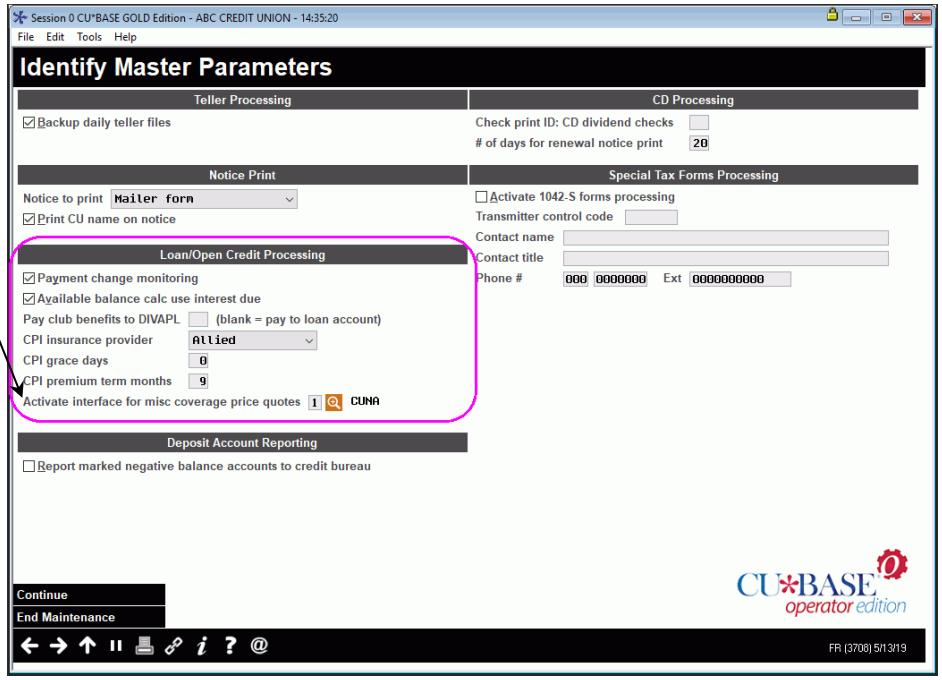
The following configurations need to be in place for the credit union.

Activate Integration Interface

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



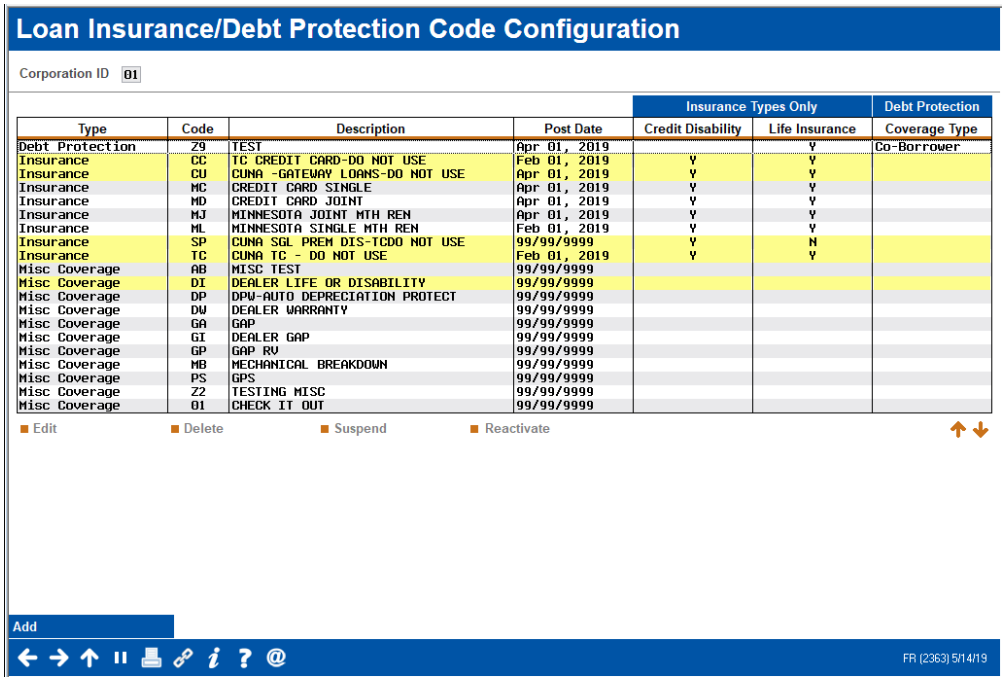
Activate the Frost interface here.

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.

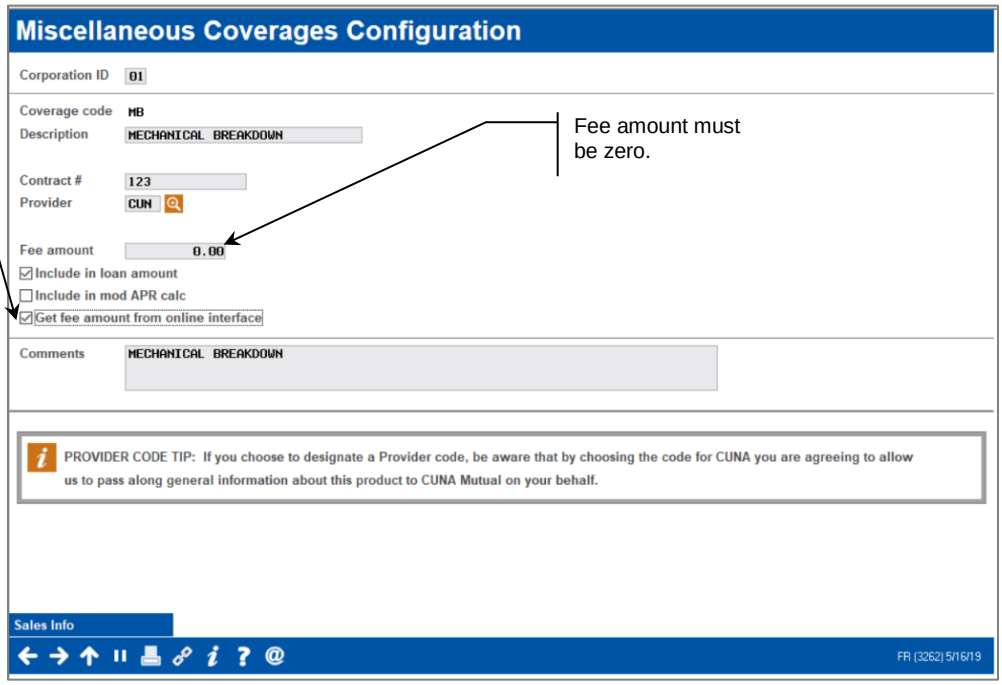
Using Tool #465, you can either select an existing “Misc. Coverage” code or create a new one.

“Loan Insurance/Debt Protection Config” (Tool #465)



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

Screen 2

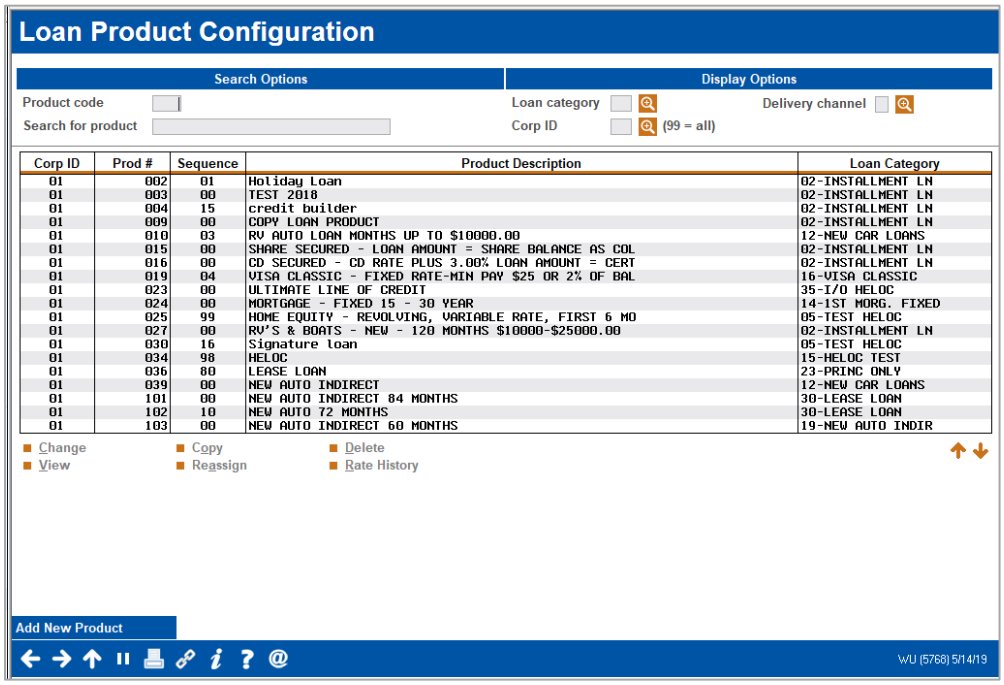


The *Fee amount* must be zero because applicable fees will be returned with the Frost quote. It is up to the credit union whether the fee should be included in the loan amount or in the modified APR.

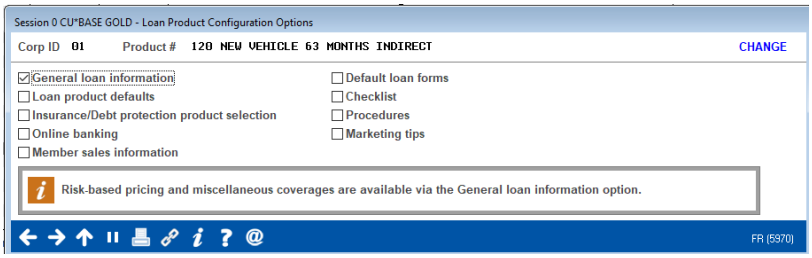
ADDING COVERAGE CODES TO LOAN PRODUCT

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

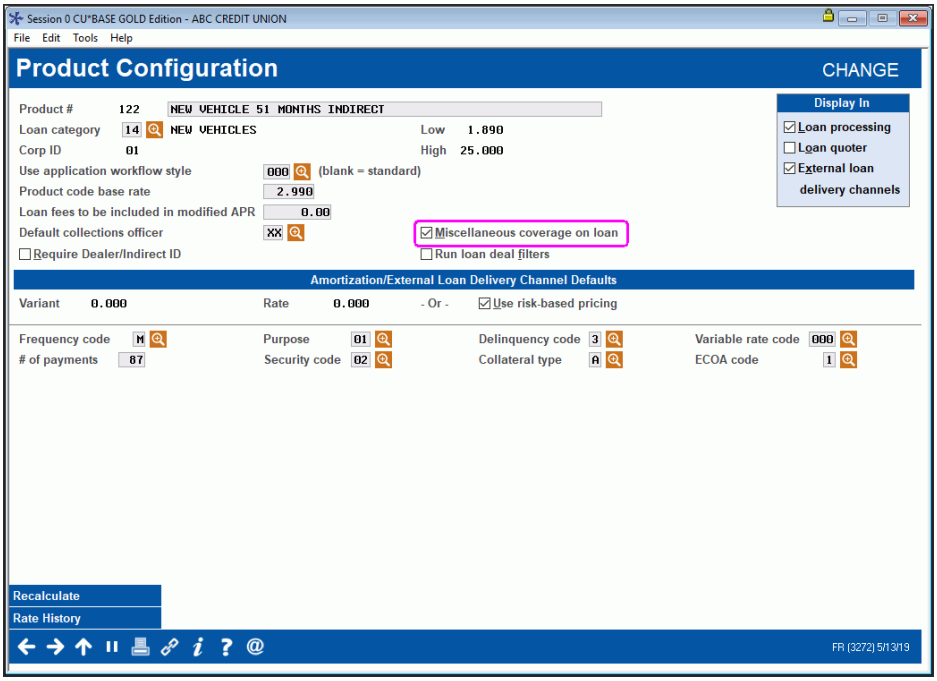
"Loan Product Configuration" (Tool #470)



Check the “General loan information” box.

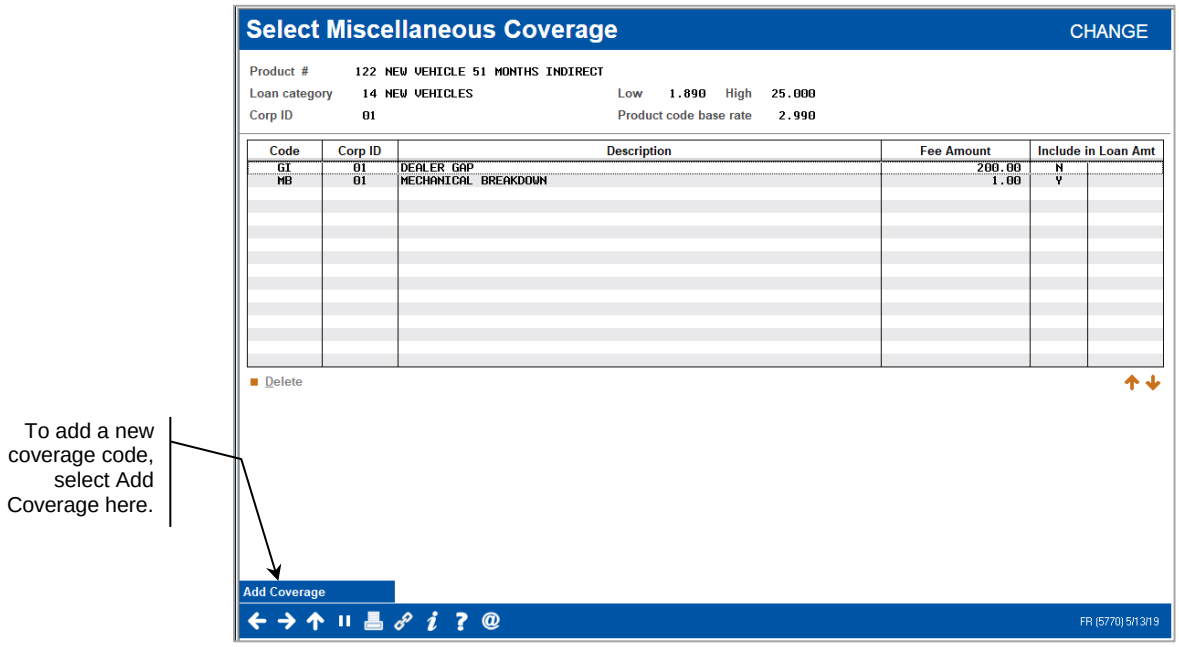


General Loan Information Screen 1



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.



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

FROST INTEGRATION CONFIGURATION

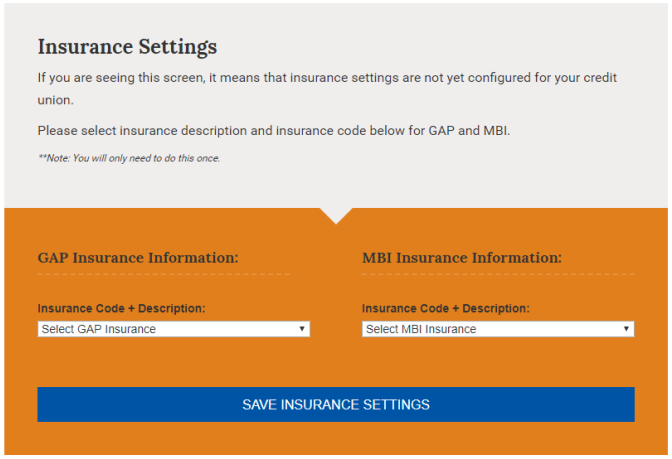
This section describes the steps in Frost's web interface that are required for the integration.

Activate Frost Integration

The first step is for the Integrations Team to input the Frost CU identifier into Frost's online tool. The CU ID is provided by Frost and is required for Frost to identify incoming requests from the credit union.

Configure Misc. Coverage Code Cross Reference

Frost'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. Only the codes configured for the integration will be presented as available options. Changes to misc. coverage codes will need to be coordinated with CU*Answers.

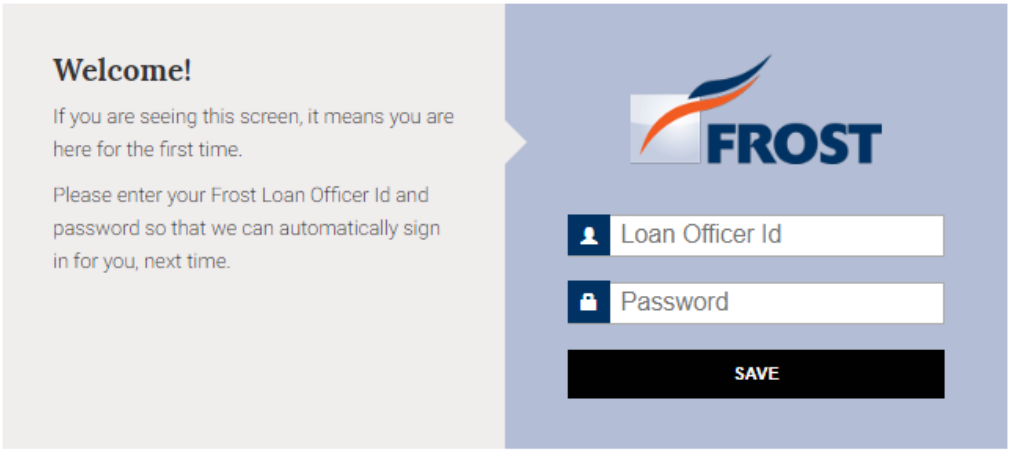


The options from this list are populated from the CU's available misc. coverage codes within CU*BASE.

User Level Configuration

In order for Frost 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 Frost. Unless the user changes their password, Frost'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 Frost web service. It is the encrypted key that is sent to Frost when utilizing the integration.*



THE FROST INTERFACE

There are two ways that the Frost 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 Frost 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

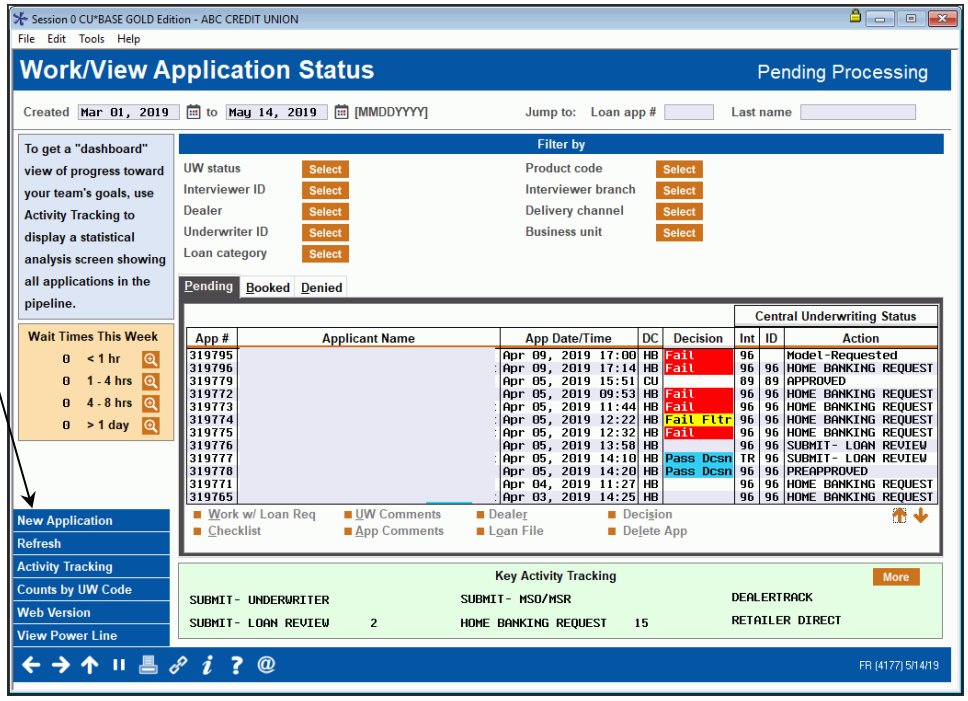
Any method listed above will return the selected Frost coverages back to CU*BASE.

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)

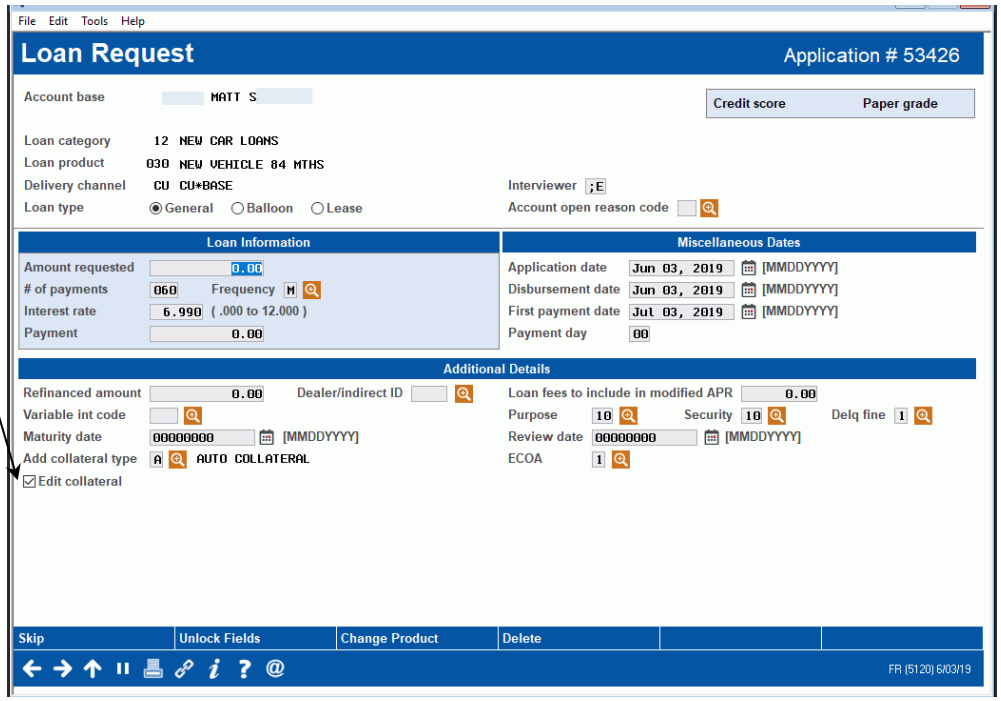
Select *New Application (F1)* to begin a new loan request



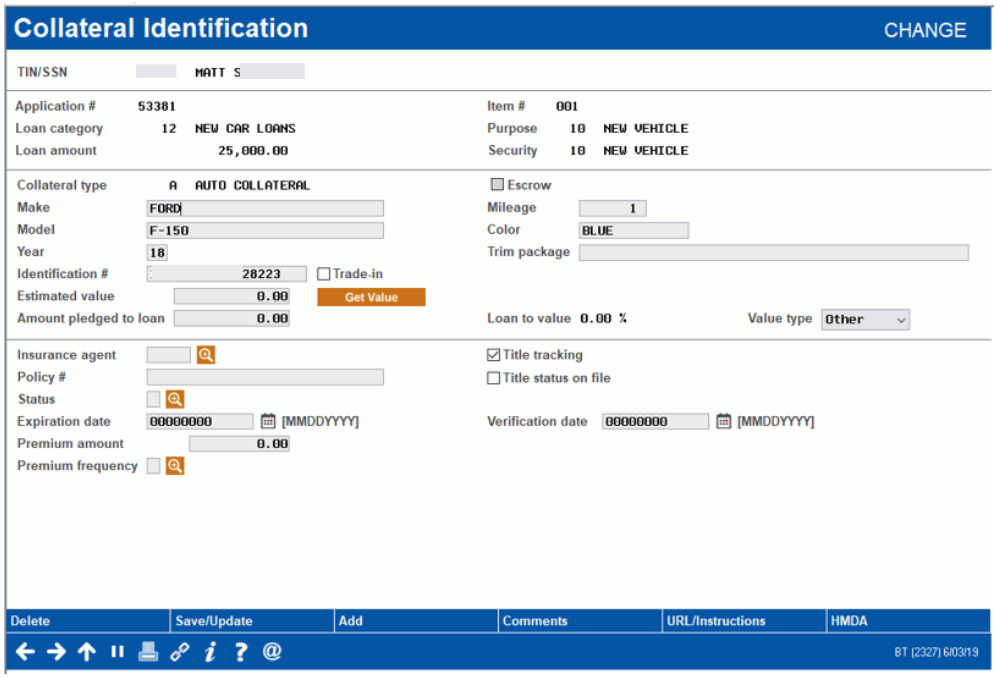
Select *New Application (F1)* to begin a new loan request.

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

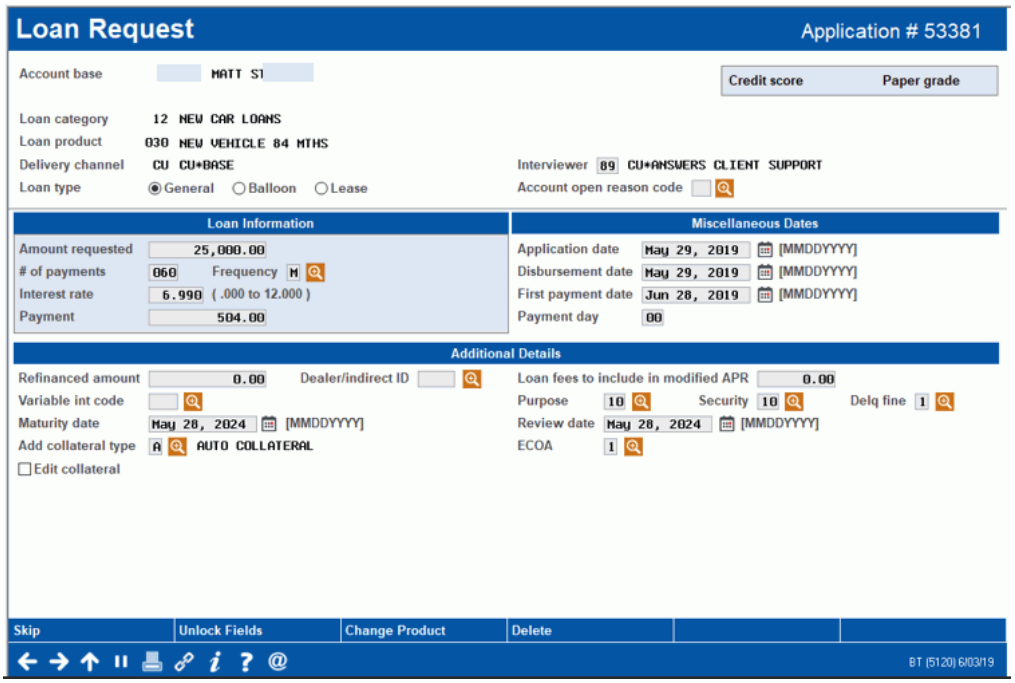


Enter the appropriate collateral information.

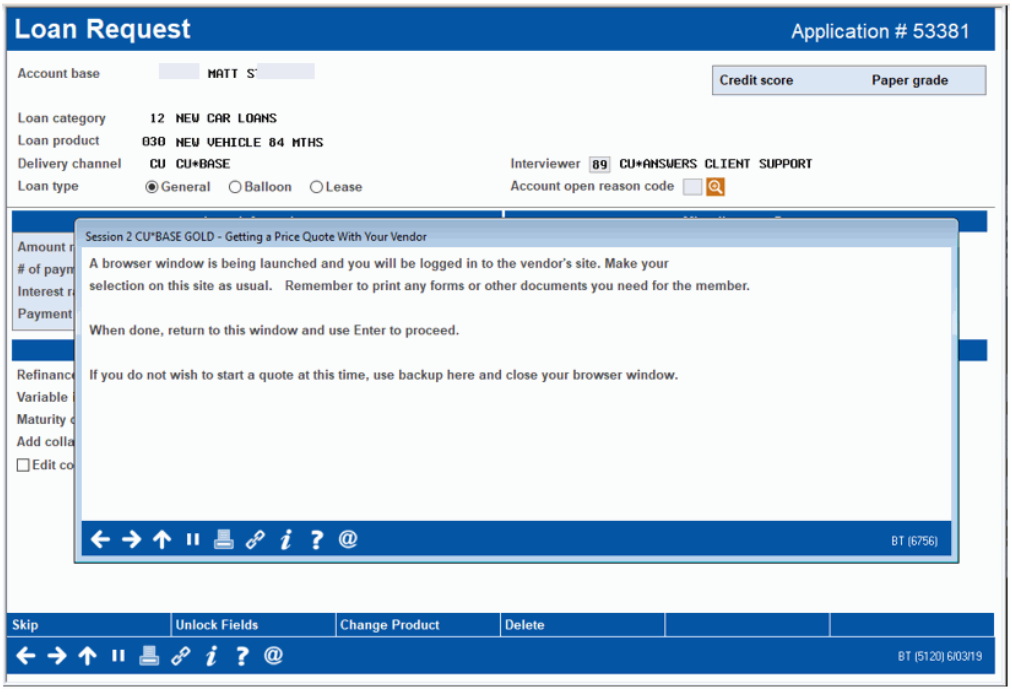


The integration requires valid VIN and Mileage entries in order to process a quote with the vendor. The *Make*, *Model*, *Year*, *Identification #* (VIN), and *Mileage* will all be included in the submission to the vendor.

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

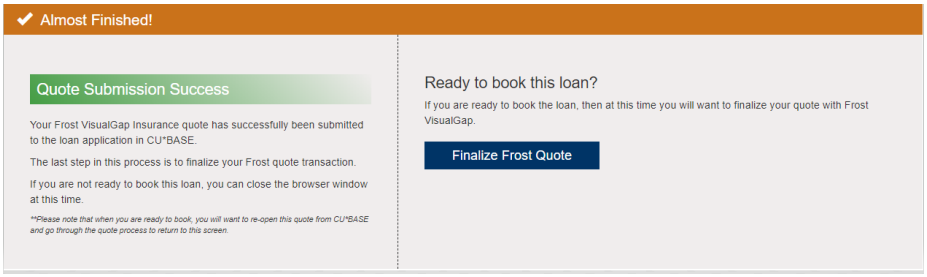


Use Enter to initiate the SSO.

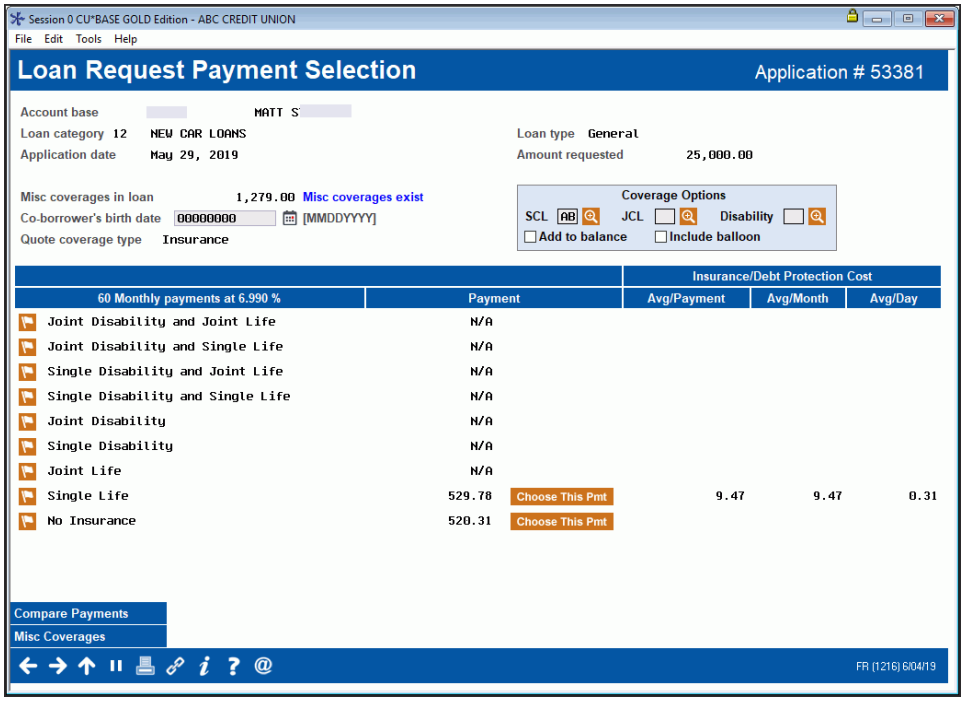


The window above indicates that the browser window is being launched.

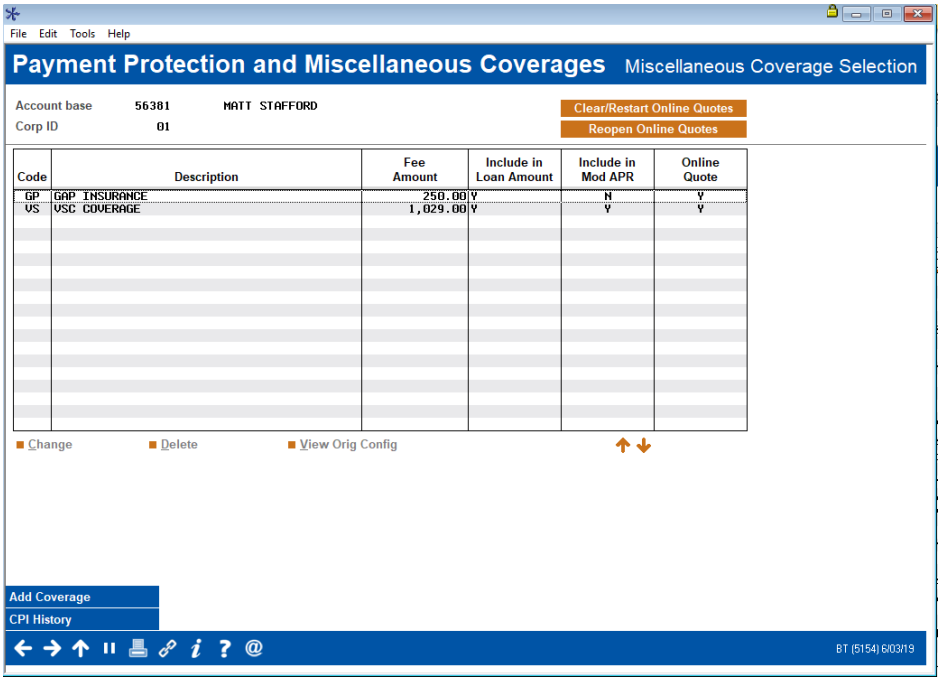
Once in the Frost site, process the quote for the coverage amounts elected by the member. (see page 15 for details on navigating the vendor site). Once the quote is complete you will see the below success message, indicating coverage values have been returned to CU*BASE.



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



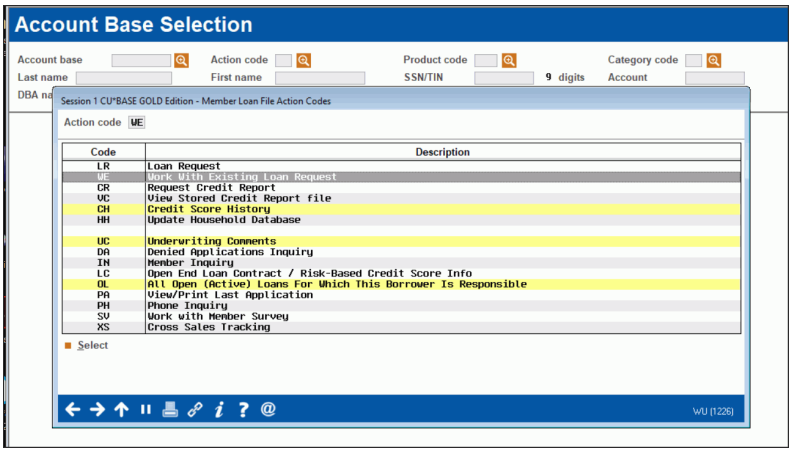
Use *Misc Coverages (F10)* to review the coverage options that were returned from the vendor.



WORK EXISTING LOAN REQUEST

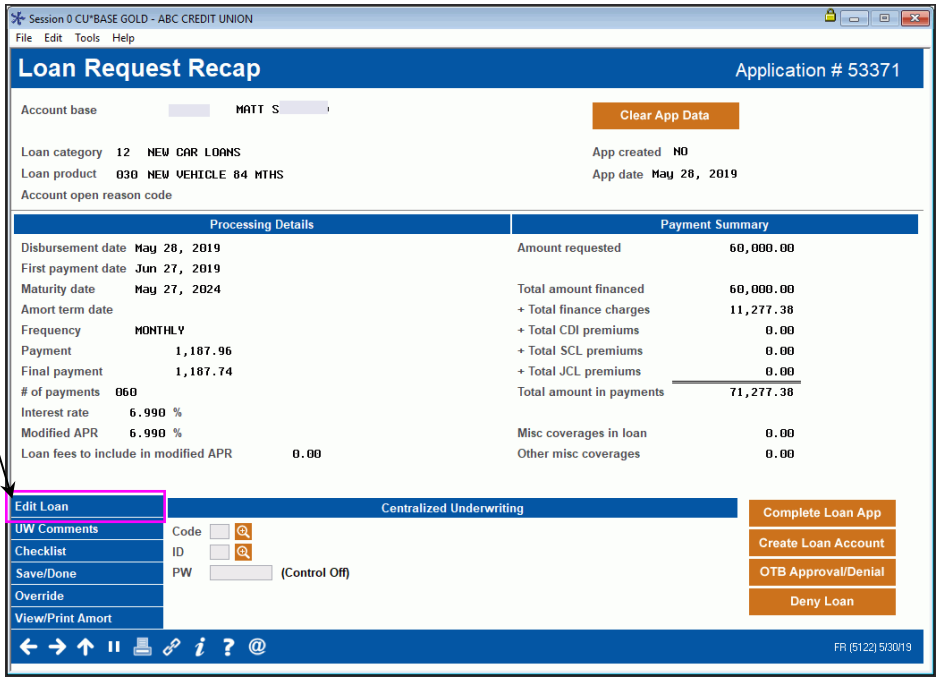
In this scenario, we are working an existing loan request via "Process Member Applications" (Tool #53).

Tool #53 "Process Member Applications" > Enter Account Base

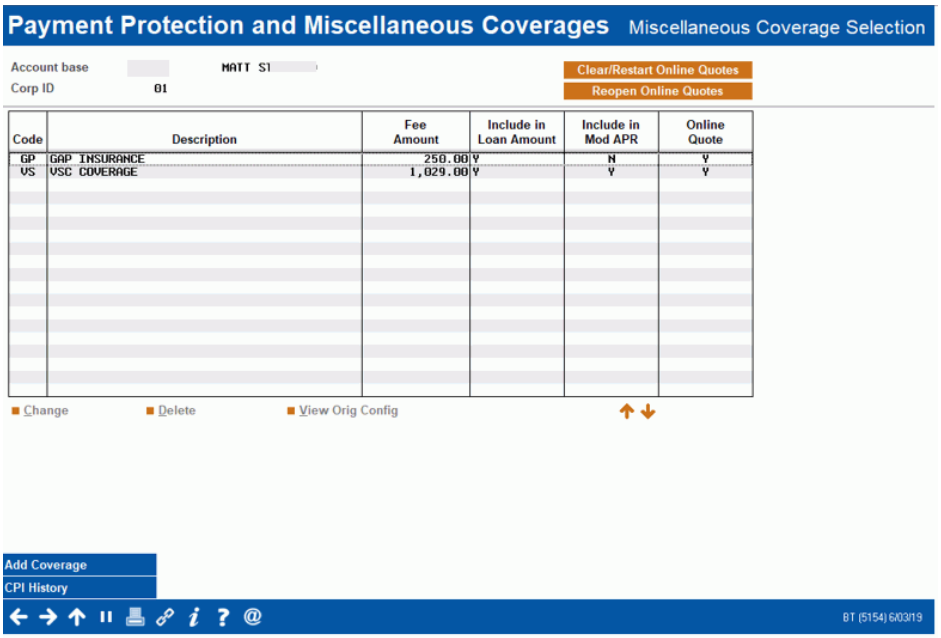


After selecting the *Action code* "Work with Existing Loan Request", you will proceed to the "Loan Request Recap" screen where you use *Edit Loan (F2)* to flow through the steps to edit a loan request (same as when working a new request).

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 Frost site. Instead, from the "Payment Protection and Miscellaneous Coverages" screen, you will select one of two buttons to work the online coverage quote.

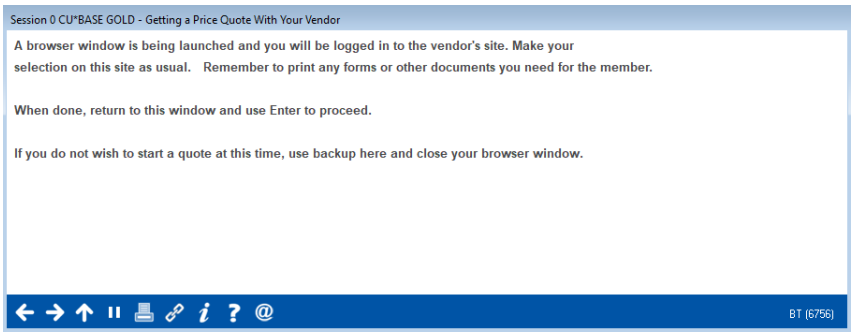


Use *Clear/Restart Online Quote (F16)* if either there is no quote on file with Frost or there is an existing quote and you would like to start over. The existing quote information will be deleted.

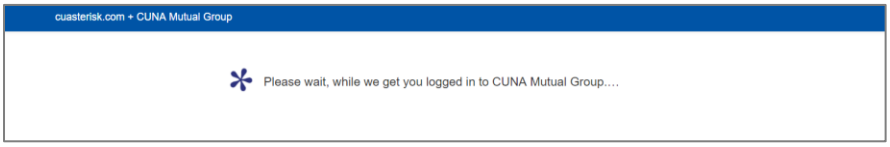
Use *Reopen Online Quote (F17)* if an existing quote is on file with Frost and you would like to make changes to the existing quote.

> *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:



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



Note about Existing Quotes

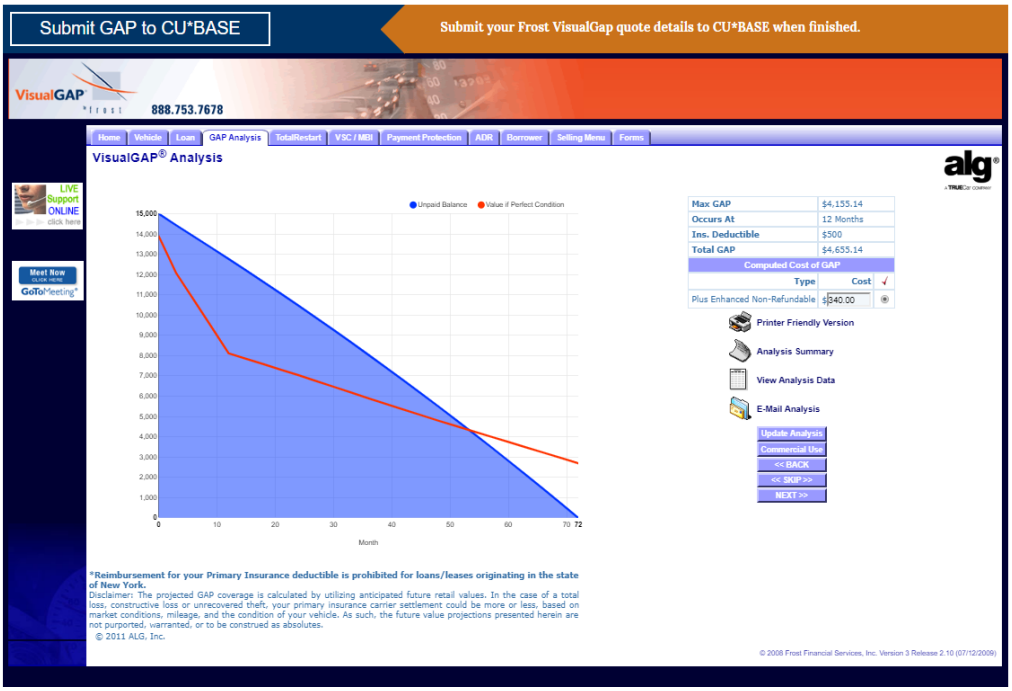
With every quote that is returned from Frost, CU*BASE stores a unique transaction ID. If an existing quote is reopened, that unique transaction ID is sent back to Frost triggering the appropriate information to display. Any changes to the coverage will be sent back to the CU*BASE LOS under that same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

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

NAVIGATING THE FROST SITE

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

Sample of 1st screen

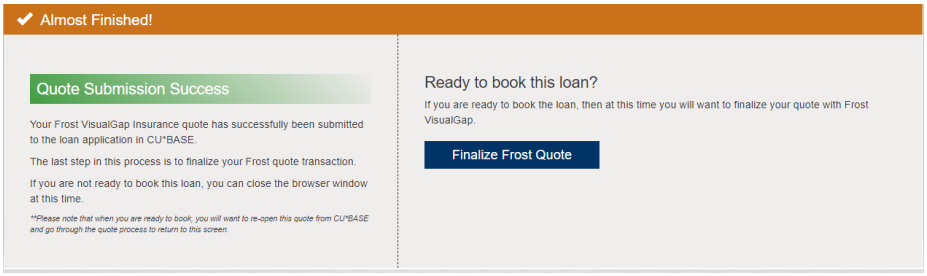


After verifying the vehicle information is correct, choose the appropriate coverage option.

The borrower information will be pulled from the CU*BASE loan application.

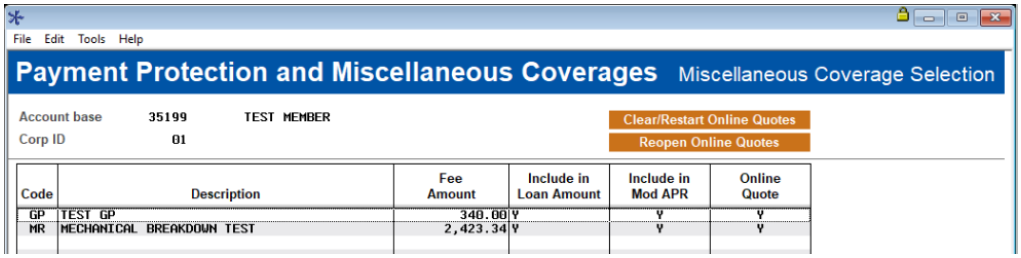
The final screen will allow for documents to be printed based on the coverage options selected. The final step is to submit the coverage values back to CU*BASE.

A confirmation message will display in the browser. At this time, the browser window can be closed.



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 Frost 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 Frost. 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 Frost site and searching for the member.

The process of issuing coverage may differ based on credit union specific product options. Consult Frost on any questions regarding issuing or canceling a particular coverage.