

---

# 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](#).

### CONTENTS

SETUP/ONBOARDING.....	2
CU LEVEL CONFIGURATION – CU*BASE	2
ADDING COVERAGE CODES TO LOAN PRODUCT	4
FROST INTEGRATION CONFIGURATION	6
THE FROST INTERFACE.....	9
WORKING A NEW LOAN REQUEST	9
WORK EXISTING LOAN REQUEST	13
NAVIGATING THE FROST SITE	15
RETURNING COVERAGE TO CU*BASE	16

**Revision date: August 8, 2019**

For an updated copy of this booklet, check out the Reference Materials page of our website:  
<https://www.cuanswers.com/resources/doc/cubase-reference/>  
CU\*BASE® is a registered trademark of CU\*Answers, Inc.

# 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.

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION - 14:35:20

File Edit Tools Help

### Identify Master Parameters

Teller Processing	CD Processing
<input checked="" type="checkbox"/> Backup daily teller files	Check print ID: CD dividend checks <input type="checkbox"/>
	# of days for renewal notice print <b>20</b>

Notice Print	Special Tax Forms Processing
Notice to print <b>Mailier form</b>	<input type="checkbox"/> Activate 1042-S forms processing
<input checked="" type="checkbox"/> Print CU name on notice	Transmitter control code <input type="text"/>
	Contact name <input type="text"/>
	Contact title <input type="text"/>
	Phone # <input type="text"/> Ext <input type="text"/>

Loan/Open Credit Processing
<input checked="" type="checkbox"/> Payment change monitoring
<input checked="" type="checkbox"/> Available balance calc use interest due
Pay club benefits to DIVAPL <input type="checkbox"/> (blank = pay to loan account)
CPI insurance provider <b>Allied</b>
CPI grace days <b>0</b>
CPI premium term months <b>9</b>
Activate interface for misc coverage price quotes <b>FROST</b>

Deposit Account Reporting
<input type="checkbox"/> Report marked negative balance accounts to credit bureau

Continue

End Maintenance

FR (3708) 5/13/13

### 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 01

Type	Code	Description	Post Date	Insurance Types Only		Debt Protection
				Credit Disability	Life Insurance	Coverage Type
Debt Protection	Z9	TEST	Apr 01, 2019			
Insurance	CC	TC CREDIT CARD-DO NOT USE	Feb 01, 2019	Y	Y	Co-Borrower
Insurance	CU	CUNA -GATEWAY LOANS-DO NOT USE	Apr 01, 2019	Y	Y	
Insurance	MC	CREDIT CARD SINGLE	Apr 01, 2019	Y	Y	
Insurance	MD	CREDIT CARD JOINT	Apr 01, 2019	Y	Y	
Insurance	MJ	MINNESOTA JOINT MTH REN	Apr 01, 2019	Y	Y	
Insurance	ML	MINNESOTA SINGLE MTH REN	Feb 01, 2019	Y	Y	
Insurance	SP	CUNA SGL PREM DIS-TCDO NOT USE	99/99/9999	Y	N	
Insurance	TC	CUNA TC - DO NOT USE	Feb 01, 2019	Y	Y	
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	DW	DEALER WARRANTY	99/99/9999			
Misc Coverage	GA	GAP	99/99/9999			
Misc Coverage	GI	DEALER GAP	99/99/9999			
Misc Coverage	GP	GAP RU	99/99/9999			
Misc Coverage	MB	MECHANICAL BREAKDOWN	99/99/9999			
Misc Coverage	PS	GPS	99/99/9999			
Misc Coverage	Z2	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

**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

Navigation icons: back, forward, up, down, print, search, help, etc.

FR (3262) 5/16/19

Fee amount must  
be zero.

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)

### Loan Product Configuration

**Search Options**

Product code   
Search for product

**Display Options**

Loan category ☐ ☒  
Corp ID ☐ (99 = all)

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

Navigation icons: back, forward, up, down, print, search, help, etc.

WU (5768) 5/14/19

Check the General  
Loan Information  
Box here.

Check the “General loan information” box.

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.

Navigation icons: back, forward, up, down, print, search, help, etc. FR (5970)

## 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 1.890 High 25.000

Corp ID 01

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 07 Security code 02 Collateral type R ECOA code 1

Recalculate  
Rate History

Navigation icons: back, forward, up, down, print, search, help, etc. 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.

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.

## 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.

### Insurance Settings

If you are seeing this screen, it means that insurance settings are not yet configured for your credit union.

Please select insurance description and insurance code below for GAP and MBI.

*\*\*Note: You will only need to do this once.*

GAP Insurance Information:	MBI Insurance Information:
Insurance Code + Description: Select GAP Insurance	Insurance Code + Description: Select MBI Insurance

SAVE INSURANCE SETTINGS

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

GAP Insurance Information:	MBI Insurance Information:
Insurance Code + Description: GA - GA TEST1 COVERAGE	Insurance Code + Description: MB - MECHANICAL BREAKDOWN COVERAGE

SAVE INSURANCE SETTINGS

## 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.


### Welcome!

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

Please enter your Frost Loan Officer Id and password so that we can automatically sign in for you, next time.







SAVE





# 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

The screenshot shows the Frost VisualGAP Interface for Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION. The main window is titled "Work/View Application Status" and is in "Pending Processing" mode. It features a sidebar on the left with navigation options: "New Application", "Refresh", "Activity Tracking", "Counts by UW Code", "Web Version", and "View Power Line". The main area displays a table of loan applications with columns for App #, Applicant Name, App Date/Time, DC, Decision, Int, ID, and Action. A "Filter by" section allows users to select various criteria like UW status, Product code, Interviewer branch, Dealer, Underwriter ID, Loan category, Business unit, and Delivery channel. A "Wait Times This Week" section shows a list of wait times: 0 < 1 hr, 0 1 - 4 hrs, 0 4 - 8 hrs, and 0 > 1 day. A "Key Activity Tracking" section at the bottom provides a summary of application counts: SUBMIT - UNDERWRITER (2), SUBMIT - MSD/MSR (15), and DEALERTRACK (RETAILER DIRECT).

App #	Applicant Name	App Date/Time	DC	Decision	Int	ID	Action
319795		Apr 09, 2019 17:00	HB	Fail	96	96	Model-Requested
319796		Apr 09, 2019 17:14	HB	Fail	96	96	HOME BANKING REQUEST
319779		Apr 05, 2019 15:51	CU	APPROVED	09	09	APPROVED
319772		Apr 05, 2019 09:53	HB	Fail	96	96	HOME BANKING REQUEST
319773		Apr 05, 2019 11:44	HB	Fail	96	96	HOME BANKING REQUEST
319774		Apr 05, 2019 12:22	HB	Fail Fltr	96	96	HOME BANKING REQUEST
319775		Apr 05, 2019 12:32	HB	Fail	96	96	HOME BANKING REQUEST
319776		Apr 05, 2019 13:58	HB	Fail	96	96	HOME BANKING REQUEST
319777		Apr 05, 2019 14:10	HB	Pass Dcan	TR	96	SUBMIT - LOAN REVIEW
319778		Apr 05, 2019 14:20	HB	Pass Dcan	96	96	PREAPPROVED
319771		Apr 04, 2019 11:27	HB	Fail	96	96	HOME BANKING REQUEST
319765		Apr 03, 2019 14:25	HB	Fail	96	96	HOME BANKING REQUEST

Key Activity Tracking

Activity	Count
SUBMIT - UNDERWRITER	2
SUBMIT - MSD/MSR	15
DEALERTRACK	
RETAILER DIRECT	

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	MATT S1	Credit score	Paper grade
Loan category	12 NEW CAR LOANS		
Loan product	030 NEW VEHICLE 84 MTHS		
Delivery channel	CU CU*BASE	Interviewer	89 CU*ANSWERS CLIENT SUPPORT
Loan type	<input checked="" type="radio"/> General <input type="radio"/> Balloon <input type="radio"/> Lease	Account open reason code	
<b>Loan Information</b> Amount requested: 25,000.00 # of payments: 060 Frequency: H Interest rate: 6.990 ( .000 to 12.000 ) Payment: 504.00		<b>Miscellaneous Dates</b> Application date: May 29, 2019 [MMDDYYYY] Disbursement date: May 29, 2019 [MMDDYYYY] First payment date: Jun 28, 2019 [MMDDYYYY] Payment day: 00	
<b>Additional Details</b> Refinanced amount: 0.00 Dealer/indirect ID: Variable int code: Maturity date: May 28, 2024 [MMDDYYYY] Add collateral type: <input checked="" type="checkbox"/> AUTO COLLATERAL <input type="checkbox"/> Edit collateral			
Loan fees to include in modified APR: 0.00 Purpose: 10 Security: 10 Delq fine: 1 Review date: May 28, 2024 [MMDDYYYY] ECOA: 1			
Skip   Unlock Fields   Change Product   Delete			
< > ↑ ↓ ⏏ ⌨ ? @ BT (5120) 6/03/19			

Use Enter to initiate the SSO.

Loan Request		Application # 53381	
Account base	MATT S	Credit score	Paper grade
Loan category	12 NEW CAR LOANS		
Loan product	030 NEW VEHICLE 84 MTHS		
Delivery channel	CU CU*BASE	Interviewer	89 CU*ANSWERS CLIENT SUPPORT
Loan type	<input checked="" type="radio"/> General <input type="radio"/> Balloon <input type="radio"/> Lease	Account open reason code	
<div>           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.         </div>			
Skip   Unlock Fields   Change Product   Delete			
< > ↑ ↓ ⏏ ⌨ ? @ BT (6756)			

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.

Almost Finished!

Quote Submission Success

Your Frost VisualGap Insurance quote has successfully been submitted to the loan application in CU\*BASE.

The last step in this process is to finalize your Frost quote transaction.

If you are not ready to book this loan, you can close the browser window at this time.

\*\*Please note that when you are ready to book, you will want to re-open this quote from CU\*BASE and go through the quote process to return to this screen.

Ready to book this loan?

If you are ready to book the loan, then at this time you will want to finalize your quote with Frost VisualGap.

Finalize Frost Quote

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

[MMDDYYYY]

Quote coverage type

Insurance

Coverage Options

SCL

☒

AB

JCL

☐

Disability

☐

☐ Add to balance

☐ Include balloon

60 Monthly payments at 6.990 %		Insurance/Debt Protection Cost		
	Payment	Avg/Payment	Avg/Month	Avg/Day
Joint Disability and Joint Life	N/A			
Joint Disability and Single Life	N/A			
Single Disability and Joint Life	N/A			
Single Disability and Single Life	N/A			
Joint Disability	N/A			
Single Disability	N/A			
Joint Life	N/A			
Single Life	529.78	Choose This Pmt	9.47	9.47
No Insurance	520.31	Choose This Pmt		0.31

Compare Payments

Misc Coverages

← → ↑ || 🖨 🔗 ⓘ ? @

FR (1216) 6/04/19

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

[illegible]

## 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

## Account Base Search

Account base

Action code

Product code

Category code

Last name

First name

SSN/TIN

9 digits

Account

DBA name

Session 1 CUPBASE GOLD Edition - Member Loan File Action Codes

Action code UE

Code	Description
LR	Loan Request
CR	Request Credit Report
VC	View Stored Credit Report file
CH	Credit Score History
HH	Update Household Database
UC	Underwriting Comments
DN	Denied Applications Inquiry
IN	Member Inquiry
LC	Open End Loan Contract / Risk-Based Credit Score Info
OL	All Open (Active) Loans For Which This Borrower Is Responsible
PR	View/Print Last Application
PH	Phone Inquiry
SU	Work with Member Survey
XS	Cross Sales Tracking

☐ Select

←
→
⏮
⏭
🔍
?
Ⓜ

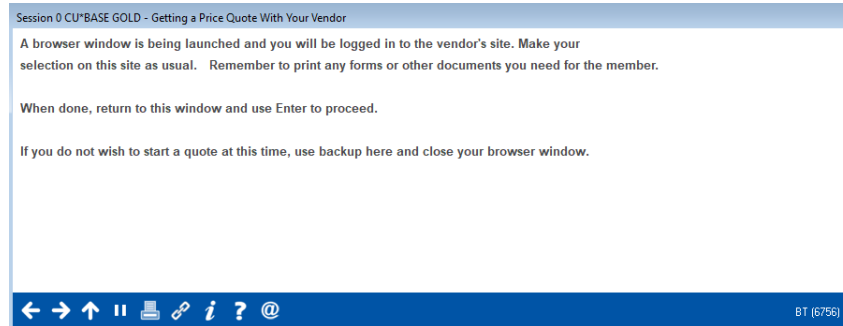
WU (12/28)

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).

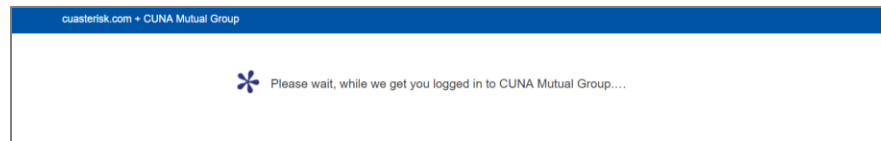


*Note: These buttons only appear if misc. coverage code(s) exist at the product level.*

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 1<sup>st</sup> 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.

The screenshot shows the "Almost Finished!" confirmation screen. It features a green banner with "Quote Submission Success" and a message: "Your Frost VisualGap Insurance quote has successfully been submitted to the loan application in CU\*BASE. The last step in this process is to finalize your Frost quote transaction. If you are not ready to book this loan, you can close the browser window at this time." Below this is a note: "Please note that when you are ready to book, you will want to re-open this quote from CU\*BASE and go through the quote process to return to this screen." On the right, there is a section titled "Ready to book this loan?" with the text: "If you are ready to book the loan, then at this time you will want to finalize your quote with Frost VisualGap." and a blue button labeled "Finalize Frost Quote".

## RETURNING COVERAGE TO CU\*BASE

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



File Edit Tools Help

## Payment Protection and Miscellaneous Coverages Miscellaneous Coverage Selection

Account base 35199 TEST MEMBER Clear/Restart Online Quotes  
 Corp ID 01 Reopen Online Quotes

Code	Description	Fee Amount	Include in Loan Amount	Include in Mod APR	Online Quote
GP TEST GP		348.00	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 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.*