CU Publisher
Reference Guide

CUPublisher

Loan Manager

Customize Member Online Loan Applications

INSIDE THIS GUIDE:

This guide describes the CU Publisher product Loan Manager! Loan Manager is an excellent customization tool to advertise loan products and offer applications to members directly in their authenticated **It's Me 247** sessions.

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Introduction

Loan Manager is a CU Publisher product designed to help you market specific loan products to your members through **It's Me 247** online banking. Members will be able to easily apply for designated loan products without having to leave their authenticated **It's Me 247** sessions.

Marketing loan products and offering the ability to apply directly in online banking provides both convenience and security.

The CU*Answers Internet Retailer Support Center team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Loan Manager Activation

When getting started with Loan Manager, it is recommended to follow the process outlined below:

1. Configure the product in **Tool #470 *Loan Product Configuration*** to be shown in online banking.
    a. Launch **Tool #470.**
    b. Select to *Change* a loan product.
    c. Check *Online banking* and use the forward arrow.
    d. To display in online banking, enter a number in the *Display sequence* field.
    e. Select *Application* in the Available online dropdown.
    f. Check the box to show the product to members via *Standard online banking*.
2. If using custom forms, configure the forms to be used in Form Generator.
3. Configure the storefronts (loan product offering landing pages).
    a. Configure the landing page options. See page 3.
    b. Configure product cards for the storefront. See page 4.
4. Configure the loan application modules. See page 9.
5. Publish product cards to show within OLB/mobile app?
    a. (Switch the product card to go live when published via the Go Live or Take Offline dropdown).
6. Link to the storefront in **It's Me 247.** See page 8.

Storefront Configuration

A storefront is a customizable module designed to market a category of loan products to members in online banking. Members will be able to apply for a loan product entirely within **It's Me 247**.

Loan Manager storefronts are a separate display from the loan rate board; however, a storefront can only link to CBX loan products if they are configured, via **Tool #470**, to display in the loan rate board.

Within Loan Manager, you have the option to configure up to 7 different storefronts. One of these storefronts is already pre-dedicated to credit cards products, and another is pre-dedicated to auto loan products. The other 5 storefronts can be configured as you see fit or left empty.

Storefronts consist of the main landing page options along with the configured product cards. To edit a storefront, select the gear icon next to it. To preview a storefront, select the eye icon next to it.

Configuring Landing Page Options

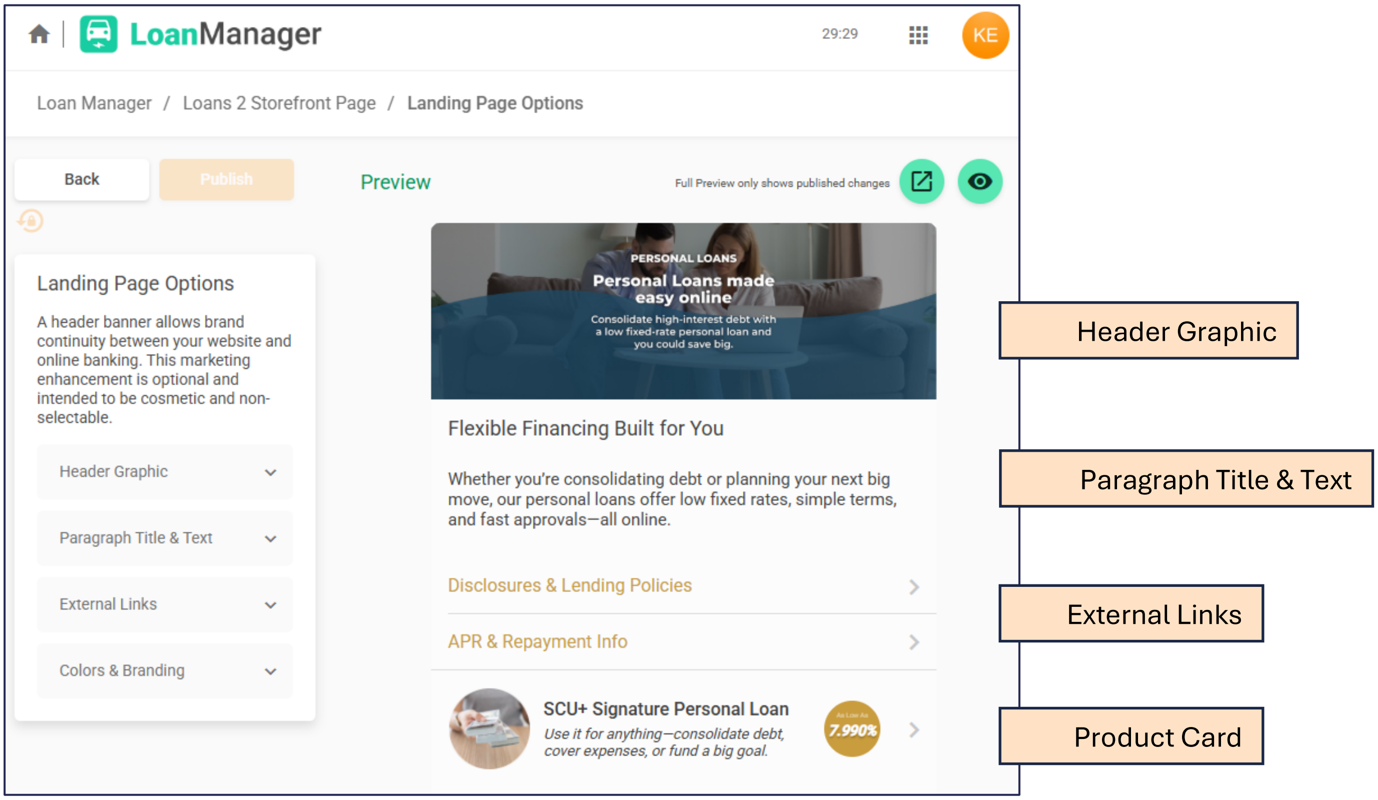
Select **Landing Page Options** to customize. Each storefront landing page can be customized to include a header graphic. All landing pages except the credit card storefront can include a customized heading and paragraph text along with links to external sites. The credit card storefront landing page can be configured to allow members to filter credit card products based on a credit score range. All colors and branding for storefronts are inherited from your CU Publisher customizations of **It's Me 247**.

All landing page customizations are optional. Select **Publish** to save any changes you've made.

When selecting a header graphic, you may select to upload an image file from your computer or to select an image saved in the Design Library, provided for you by CU*Answers.

The example below has been customized to include all available options, along with one product card.

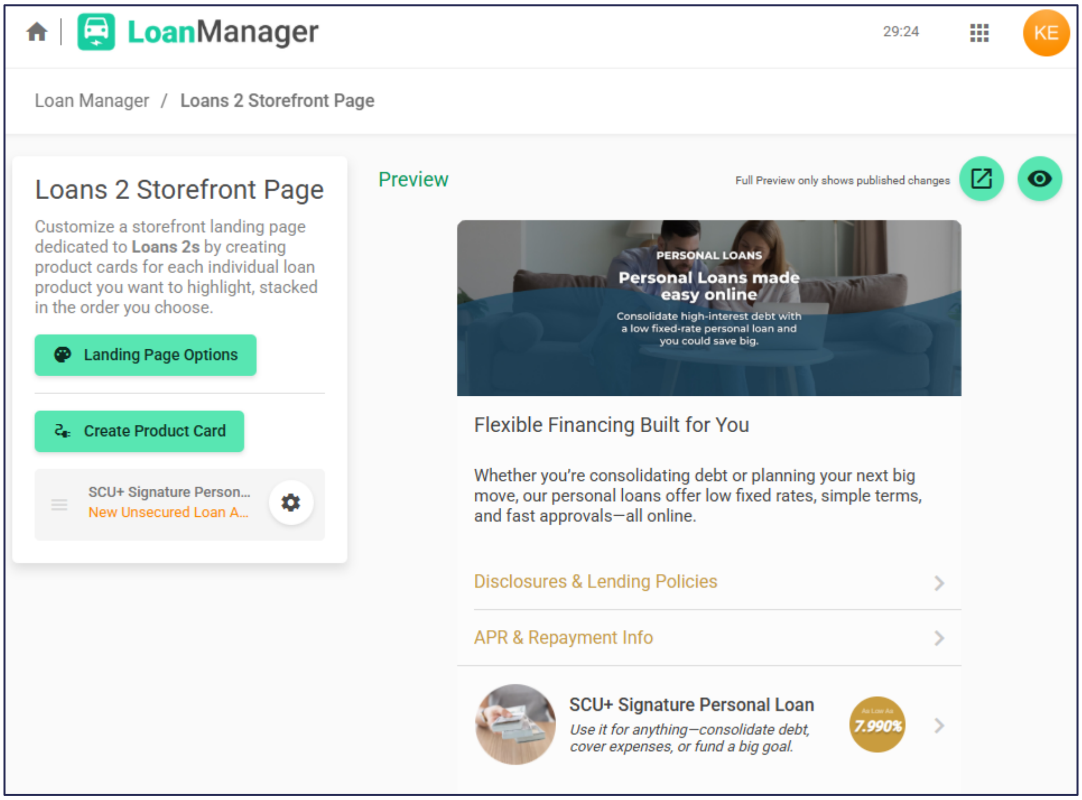
Loan Manger Storefront Landing Page Options



Configuring Product Cards

After configuring the storefront landing page options, you'll configure the product cards to be listed on the storefront page. A product card is the marketed listing of a loan product which members can select to apply for directly through online banking. Access the storefront and select **Create Product Card**.

Loans Storefront



All product cards have dropdown options to configure the application type, loan product image, and the live status. From the storefront page in Loan Manager, you'll be able to drag product cards around to change the order of appearance in online banking.

When you have finished configuring your product card, select the Go Live or Take Offline dropdown to choose whether to push the product card to online banking. Select **Publish** to save the changes. If set to go *Live when Published*, the product card will appear in the storefront in online banking.

Application Type

First, you'll select the application type linked to the product card. When a member selects a product card or to **Apply Now**, the configured application type will launch. Application types currently available for selection are the legacy loan app, new credit card app, new auto loan app, new unsecured loan app, a custom form, and a custom URL.

The custom form option is available only with Form Generator; visit the store to order Form Generator. If you select a Form Generator custom form, you will need to select a form you've already configured.

Unless Custom URL is selected as the application type (which is useful if your credit union uses a third-party LOS), the loan product must be configured in **Tool #470** to display in online banking. All storefront CBX loan products will also be displayed in the loan rate board. If you remove a loan product from the Loan Rate Board, you must also remove it from all storefronts.

When Custom URL is selected as the application type, enter the URL to the third-party application. Then fill in the Product Title, Product APR, and Product Description.

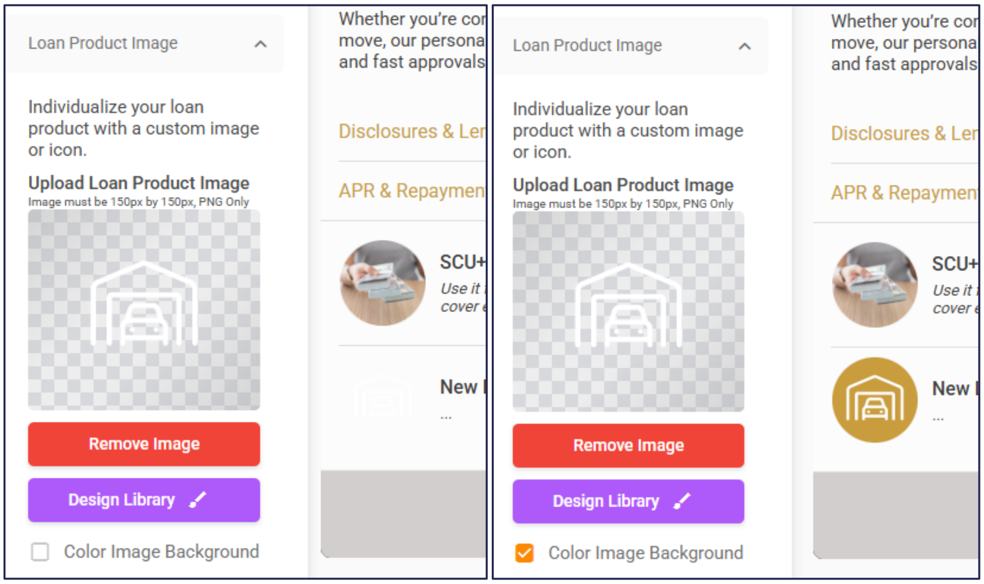
For all other application types, select a loan product from the dropdown. The Product Title, Product APR, and Product Description will auto-fill with the information saved in CBX after selecting the loan product. The title and description are editable; however, the APR is a locked field.

Loan Product/Credit Card Image

Select the Loan Product Image dropdown (or Credit Card Image dropdown if customizing the credit card storefront) and choose to upload a PNG image file from your computer or select an image stored in the Design Library, provided to you by CU*Answers.

For loan product images, if you've selected a PNG with a transparent background, you may choose to check the *Color Image Background* box to use your **It's Me 247** color to fill in the background.

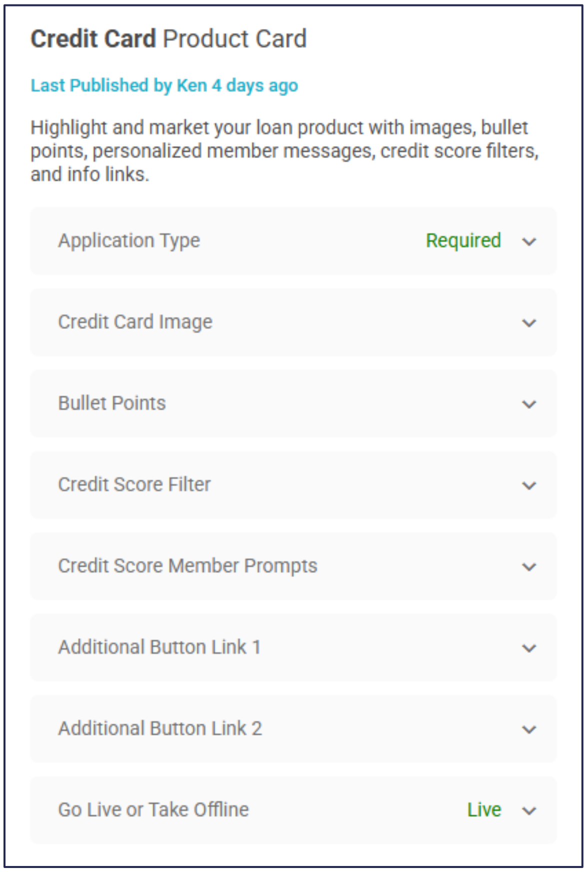
Before and After Checking *Color Image Background*



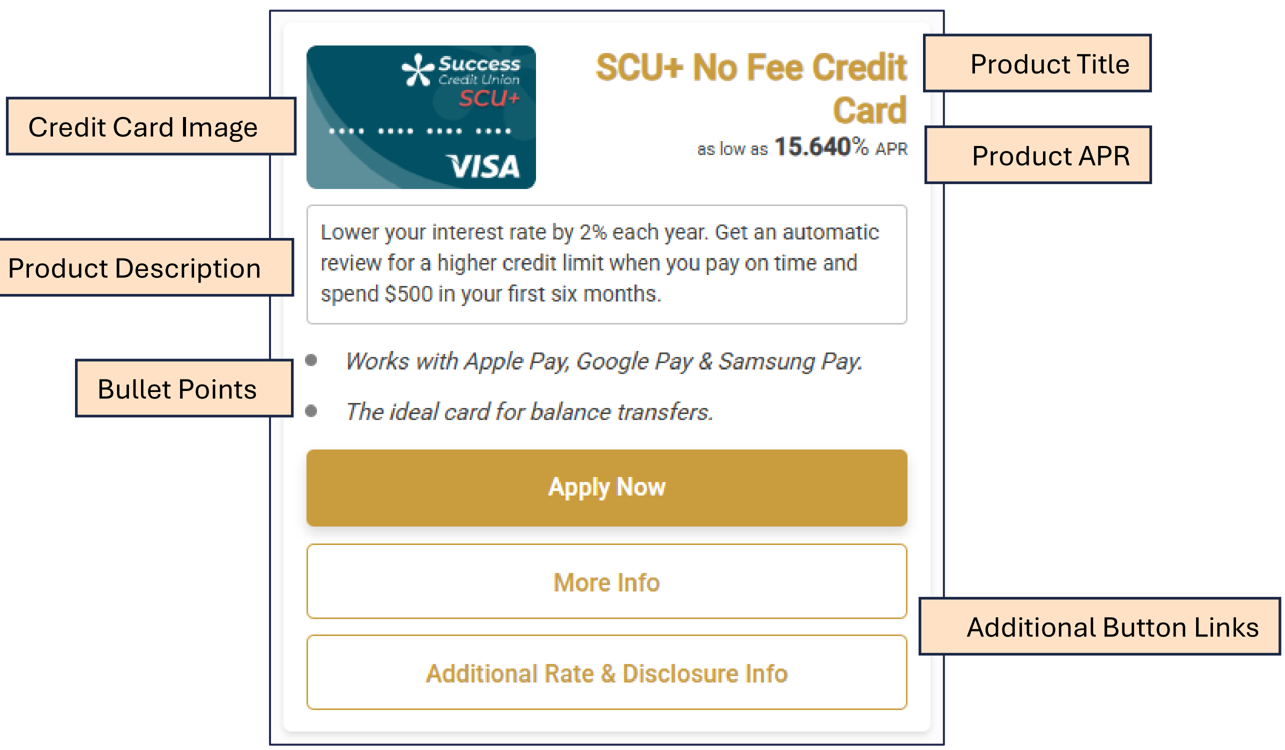
Additional Fields for Credit Card Storefront

Product cards within the credit card storefront also have dropdown options for bullet points, credit score filter, credit score member prompts, and two additional button links.

Credit Card Product Card Options



Configured Credit Card Product Card



Bullet Points

Within this dropdown, you are able to enter text to display up to three bullet points. Each bullet point is limited to a maximum of 200 characters.

Credit Score Filter

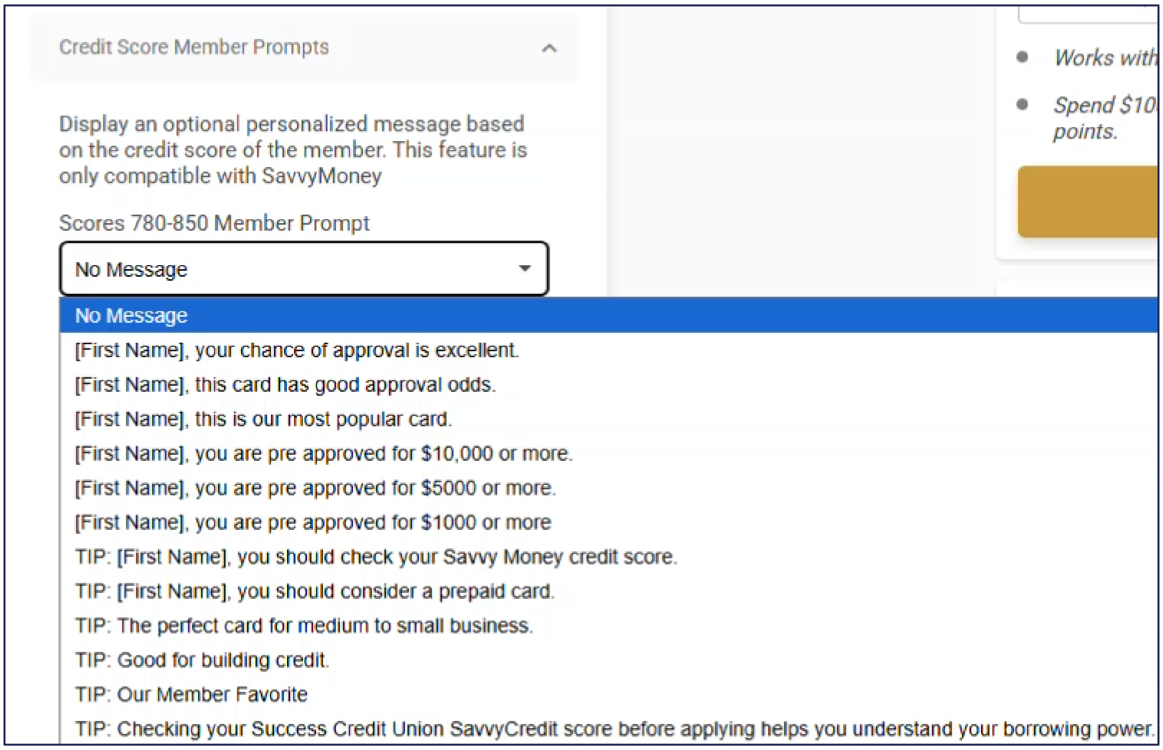
When viewing the credit card storefront, members have the option to filter the products displayed by credit score to view which cards are eligible for certain score ranges.

If you do not check any of the score ranges, the card will only show up when the credit score filter is set to All Cards. It is recommended that you select to display the card for all applicable ranges.

Credit Score Member Prompts

If your credit union is partnered with SavvyMoney, you'll be able to display one of the pre-configured messages to the member depending on their credit score.

Credit Score Member Prompt Options



Additional Button Links

With credit card product cards, you have the option to add up to two additional links. This option will be useful to link to the product information page on your website. To add a link to the individual product card in the storefront, select the additional button dropdown and input the button text label and button URL.

Deleting Product Cards

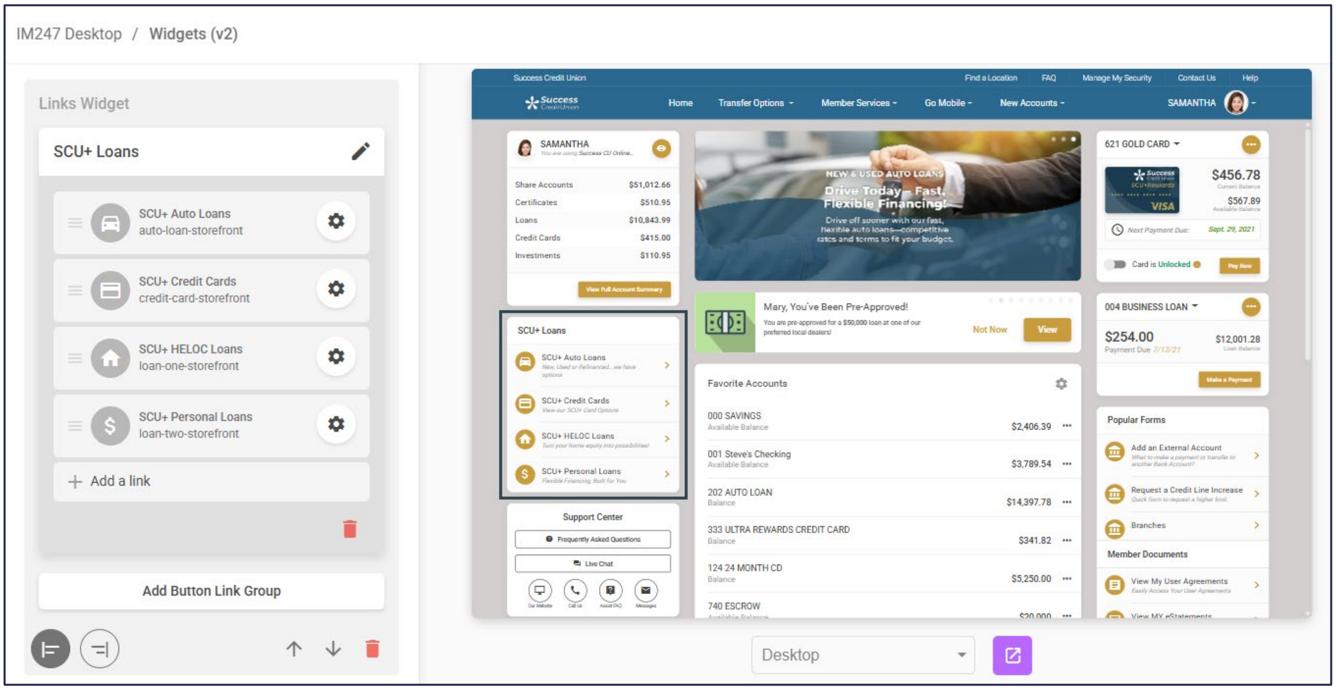
To delete a product card, select the gear icon for that product card in the storefront. Then, select the Go Live or Take Offline dropdown. Select **Delete Product Card** and type 'delete' in the popup to confirm.

Adding a Storefront to "It's Me 247"

In order to display the storefront in **It's Me 247** online banking, you will need to use IM247 desktop for desktop banking or IM247 mobile for mobile banking. Storefront modules can be linked within widgets, banner ads, or menus.

If you'd like the storefront to be linked in the mobile app but you don't subscribe to IM247 Mobile, you can contact the IRSC team to request they add the link to IM247 Mobile for you, for a small fee.

Example of a Storefront Widget in IM247 Desktop



Deleting a Storefront from "It's Me 247"

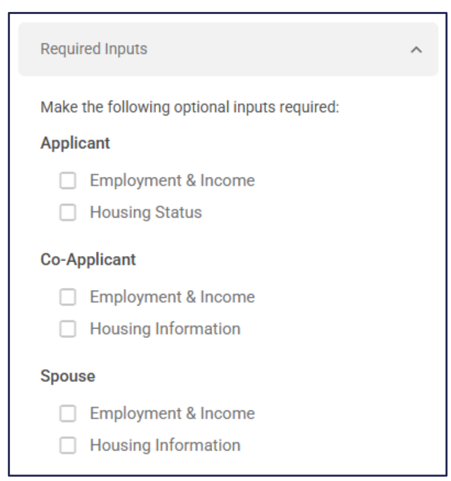
To remove a storefront from **It's Me 247** online banking, you will need to delete the module link from where it was added in IM247 Mobile/Desktop. Select the gear icon next to the storefront link and select the trashcan icon to delete it.

If you'd like to remove the storefront from the mobile app but you don't subscribe to IM247 Mobile, you can [contact the IRSC team] to request they remove the link(s) from IM247 Mobile for you, for a small fee.

Loan Application Modules Configuration

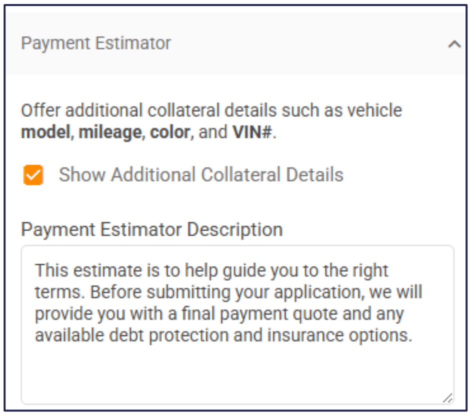
A loan application module is the customizable application workflow applied to all product cards of that application type. To configure the new loan application module, scroll down and select the type of application module to which you'd like to make changes: **Credit Card**, **Auto**, or **Unsecured**.

When editing a module, use the dropdown below the preview window to select the preview viewport option (Apple/Android mobile, tablet, or desktop). Select the browser popout icon to preview the application in a separate tab. (The full preview tab only shows published changes.)



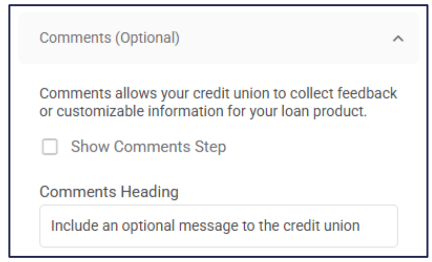
All the application modules have very similar options. The credit card and unsecured application modules include an option for comments. The auto and unsecured application modules include the payment estimator, with an option for additional collateral details for auto loans.

With all application modules, you'll be able to select if employment & income information and/or housing information is required for the applicant, co-applicant, and spouse.

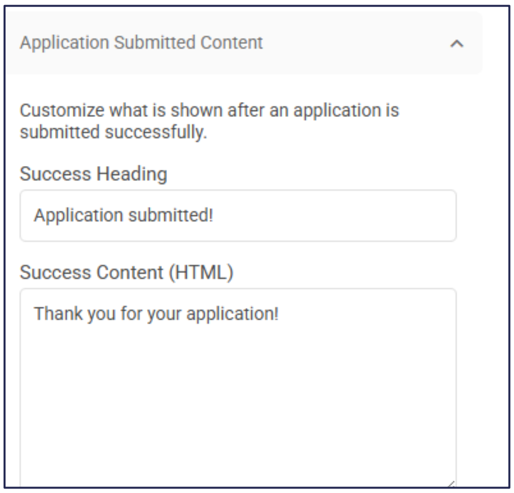


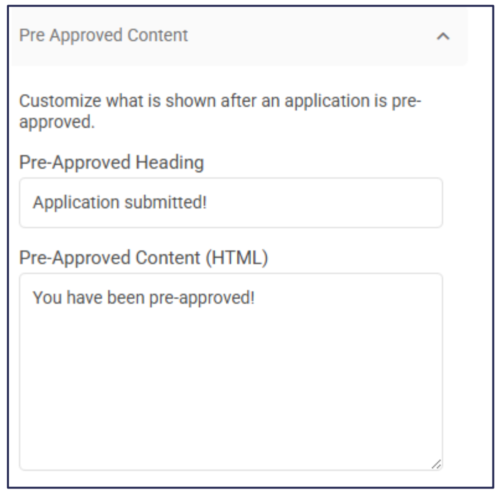
With the auto and unsecured application modules, you'll be able to configure the description text for the payment estimator step. For auto application modules, you'll also be able to select whether to show additional (optional) collateral detail fields.

For unsecured and credit card application modules, you'll be able to select whether to include an optional Comments step and be able to configure the text that appears above the input box.



You'll also be able to configure the text that appears when an application is successfully submitted as well as when an applicant is pre-approved.



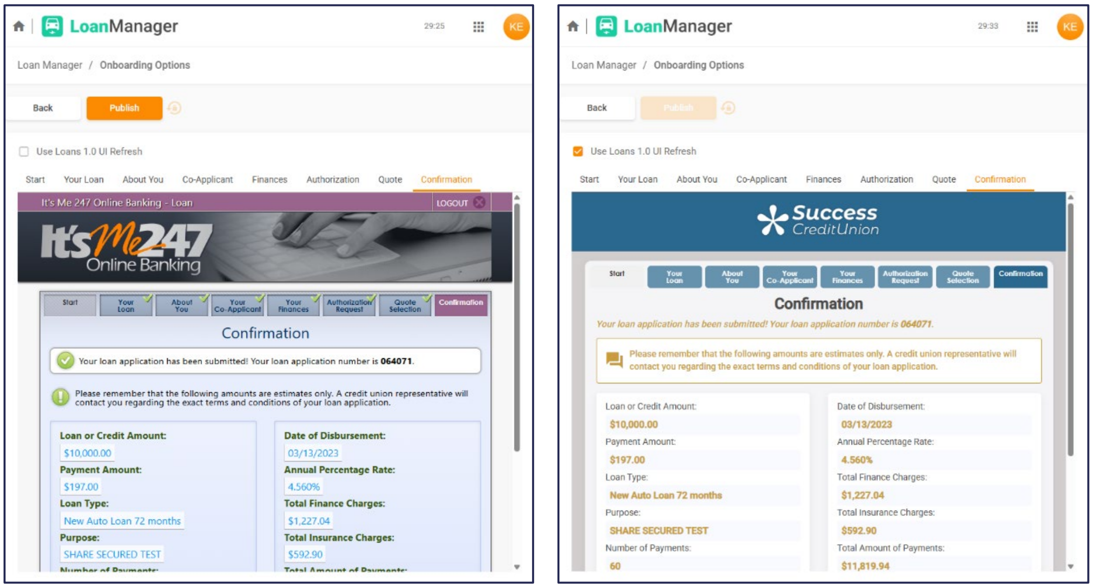


All other fields that appear on the application cannot be customized.

Legacy Loan App UI & Branding Update

The **Instant UI & Branding Update** option is a simple choice to update the UI of the legacy loan application to a more modern look and feel. Simply check *Use Loans 1.0 UI Refresh* and select **Publish**. To view the UIs, click through the tabs in the preview. Check and uncheck the box to see the difference.

Instant UI & Branding Update

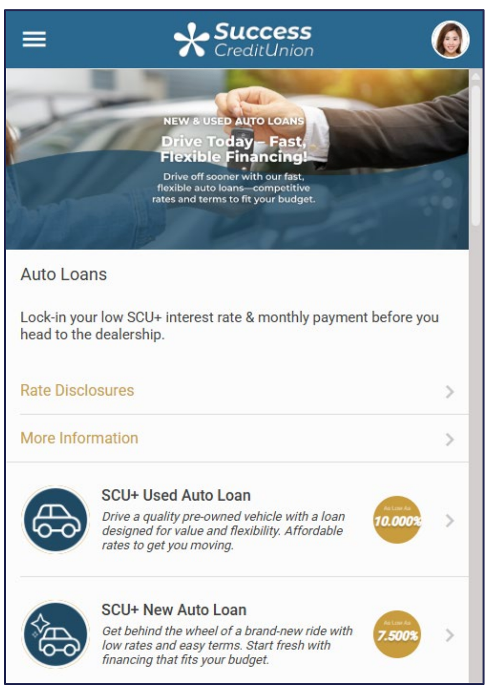


Member Experience

The member can access the storefront through online banking wherever the module was linked in IM247 desktop/mobile.

After selecting a storefront, the member will see the configured header graphic, credit score filter, paragraph title & text, external links, and product cards, as applicable.

Auto Loans Storefront



The member will select a loan product card (or the **Apply Now** button for the credit card storefront) to access the configured application type.

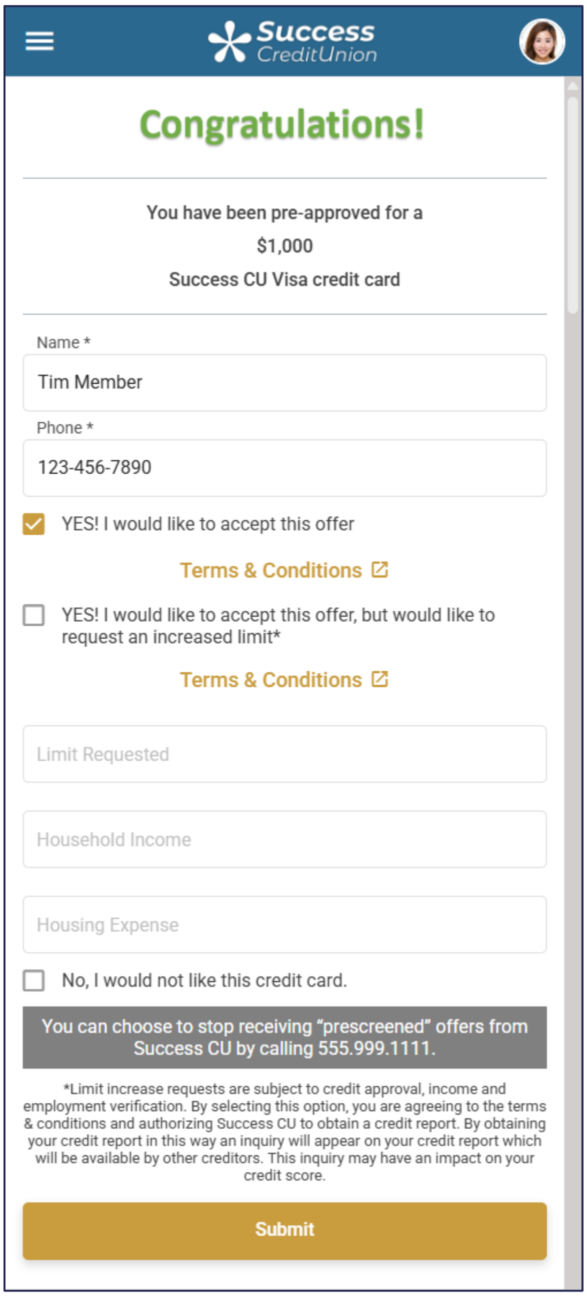
If the configured application type was a custom URL, the user will be sent over to the website. If the configured application type was the legacy application, the user will be sent over to the separate application window. The other application types are discussed below.

Custom Form Workflow

Requires Form Generator

If the configured application type was a custom form, the member will be directed to complete the designated form within their authenticated online banking session. The member experience will vary depending on the custom form chosen for the product card. Some forms may have multiple pages of inputs, whereas some may be a single page. Once submitted, the member will view the form's configured confirmation page.

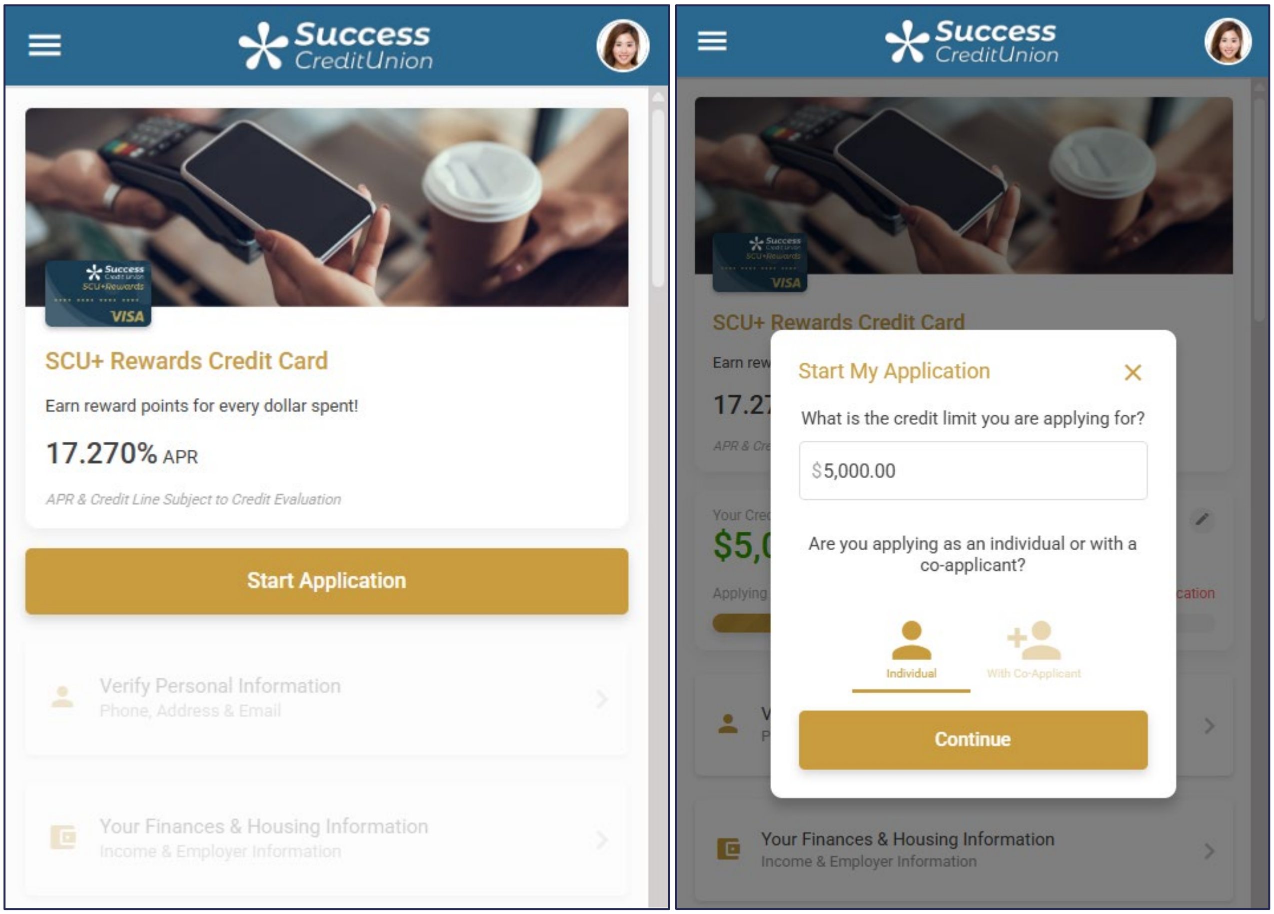
Example Custom Form Application



New Credit Card/Auto/Unsecured Application Type Workflows

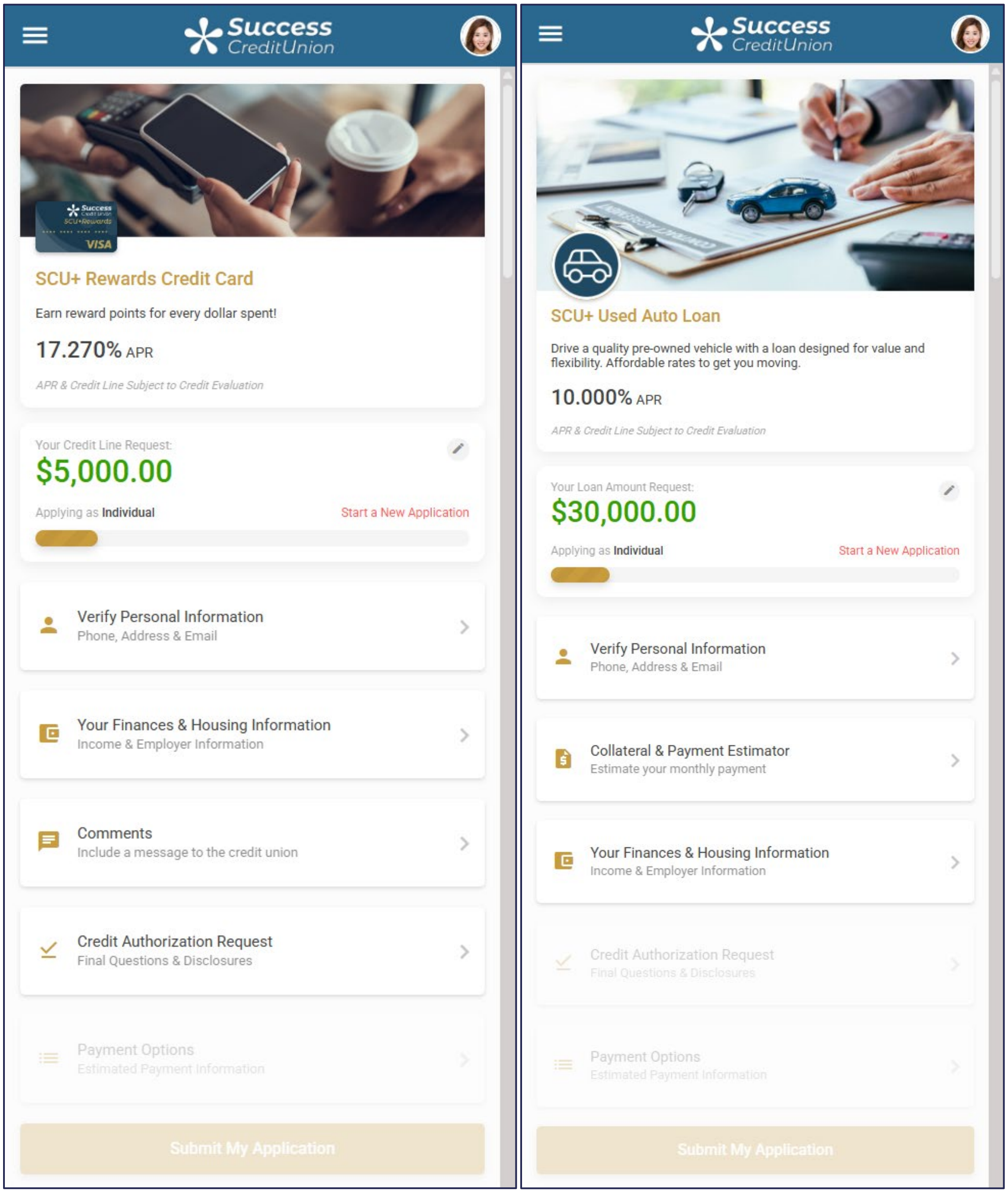
For product cards linked to the new credit card/auto/unsecured application types, the configured application workflow will appear directly within their authenticated online banking session. The member will select **Start Application**, input their desired loan amount, and select to apply with or without a co-applicant before continuing to fill in the application.

Start New Application Module



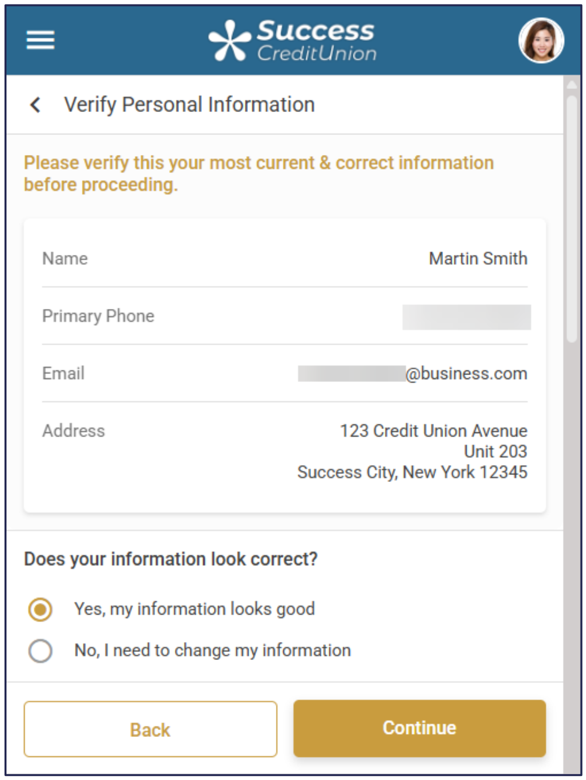
The member will move through the application module, filling in the required fields as set up by your credit union.

Credit Card and Auto Loan Application Workflows



First, the member will verify their personal information or select to change it.

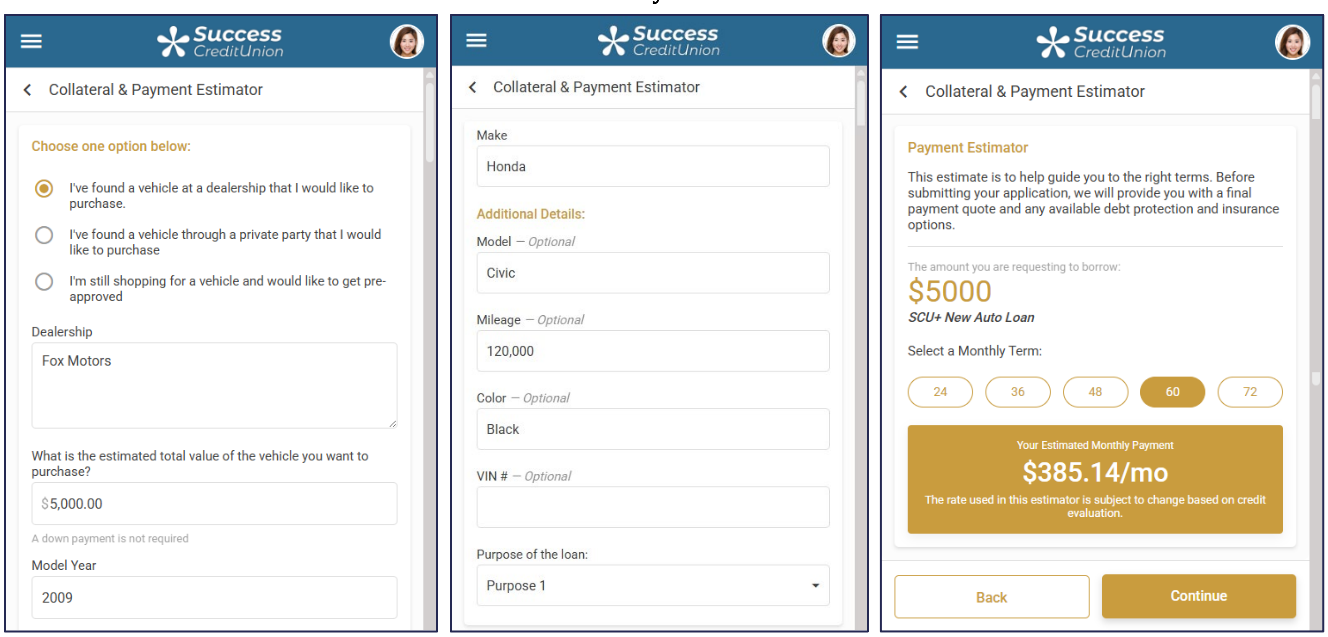
Verify Personal Information



If this is an auto or unsecured loan, the member will progress to the payment estimator. For unsecured loans, the member will only view the payment estimator (the third part of the screen shown below).

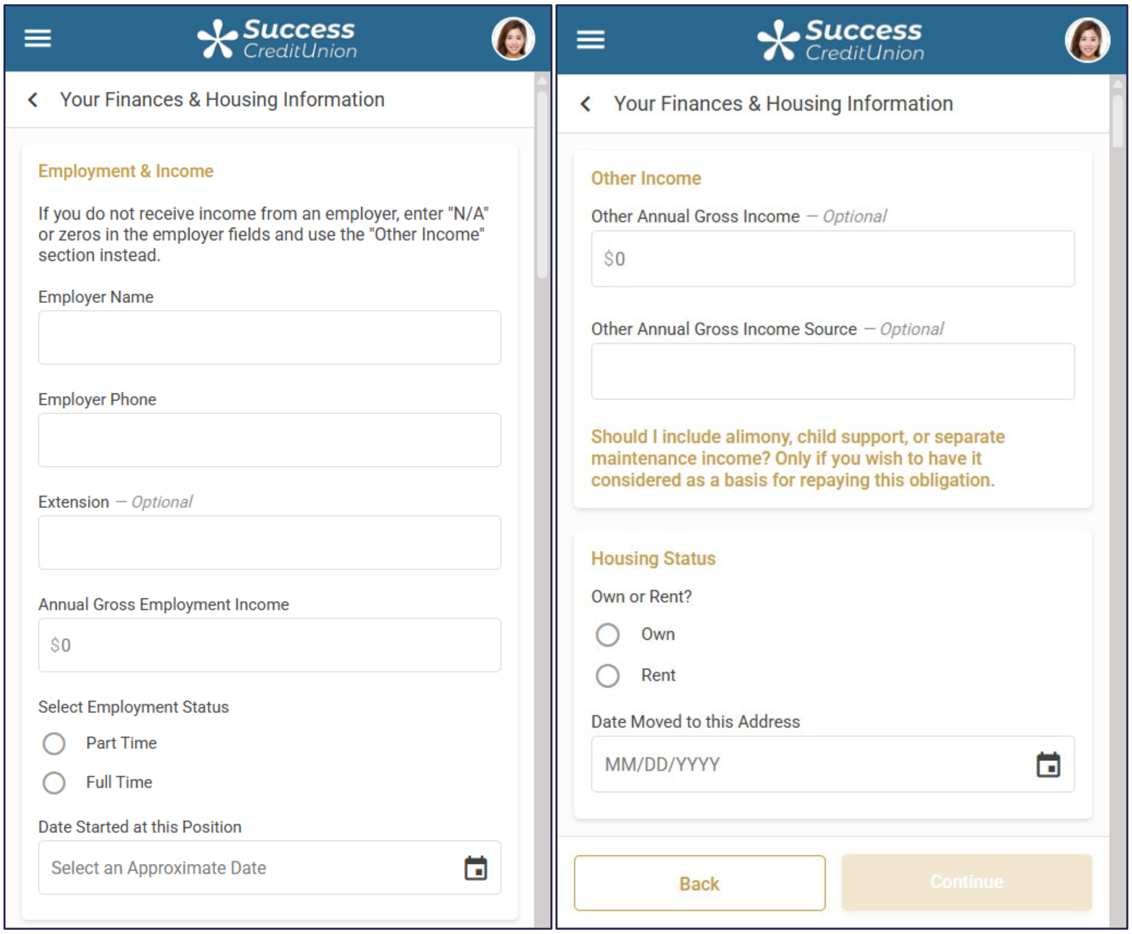
If the auto loan application module was configured to include additional collateral details, the member will see the optional Additional Details section.

Collateral & Payment Estimator



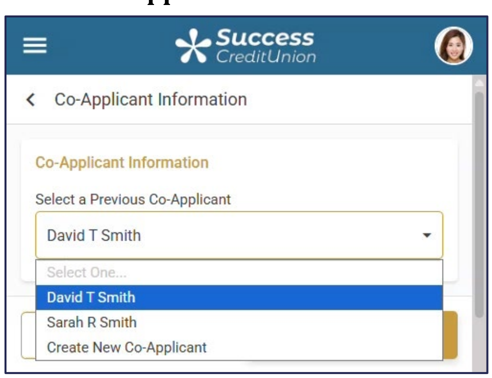
Then, the member will input their employment and housing information, if required by your credit union. If applying with a co-applicant or spouse, they will need to input their information as well, if required.

Finances & Housing Information



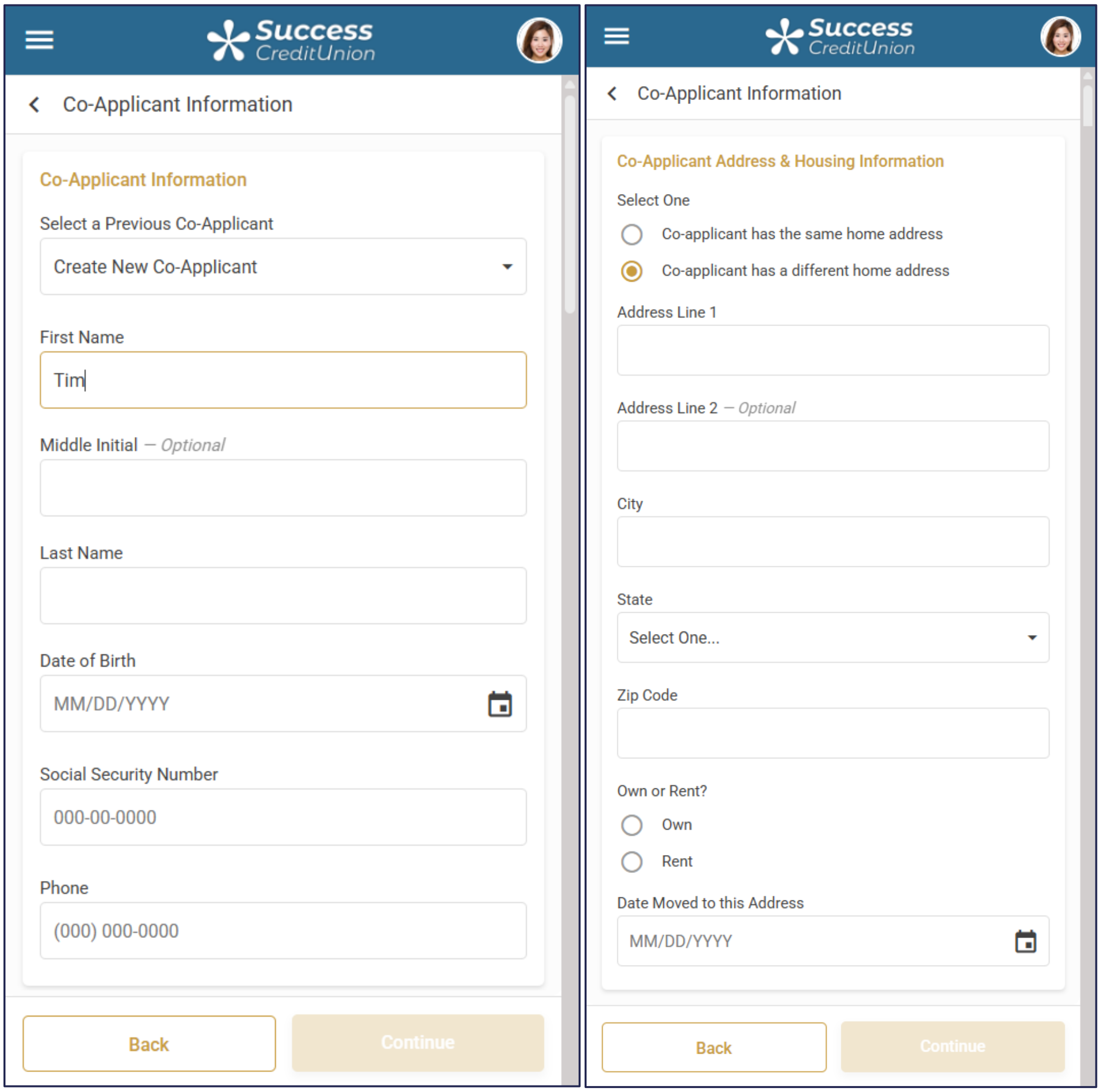
If the member is applying with a co-applicant, then the member will input the co-applicant's information, if desired or required. The system remembers personal and housing information about previous co-applicants, so the member can select a previous co-applicant or create a new co-applicant.

Co-Applicant Information



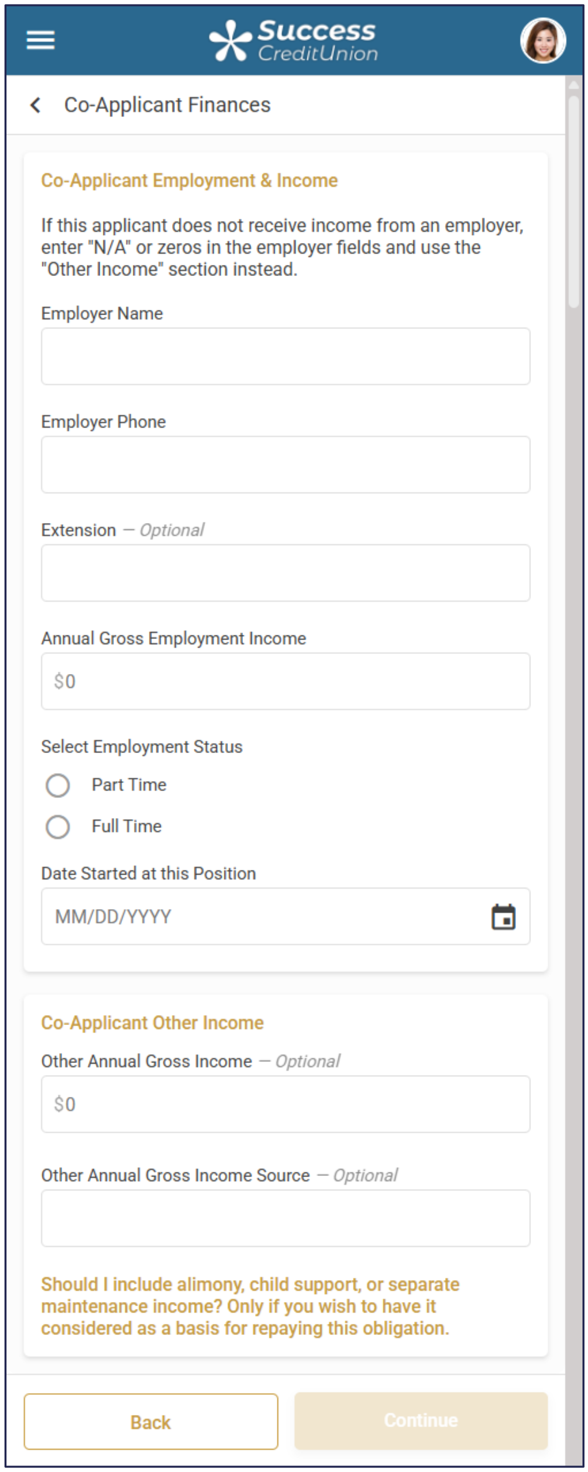
If the member creates a new co-applicant, the member will input the co-applicant personal information and housing information.

Create New Co-Applicant



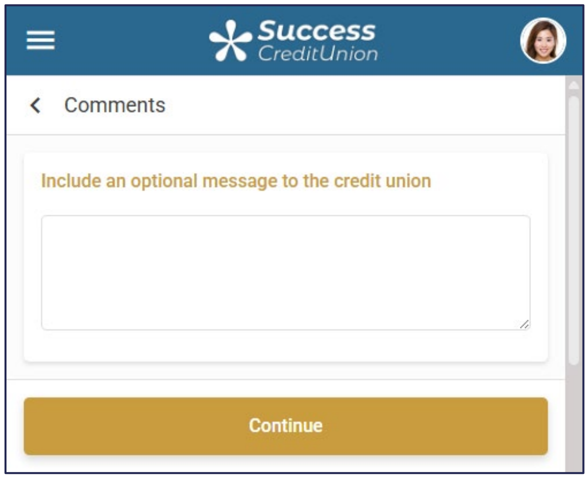
After selecting **Continue** when creating a new co-applicant or after selecting a previous co-applicant, the member will move forward to the employment and income screen. These fields may be required if configured in your loan application module.

Co-Applicant Employment & Income



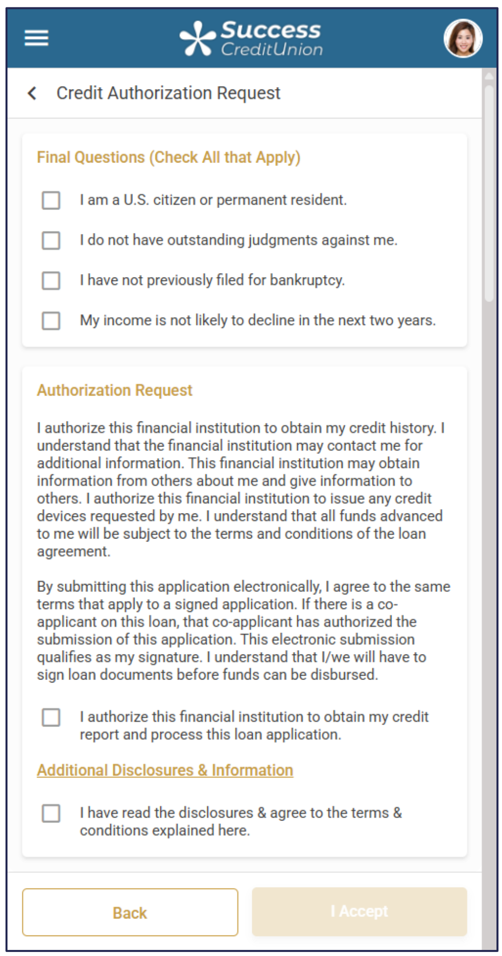
Then, for credit card and unsecured loans, if the comments step was configured in the loan application module, the member will proceed to the optional comments screen, where they can use the free form field to input text.

Comments



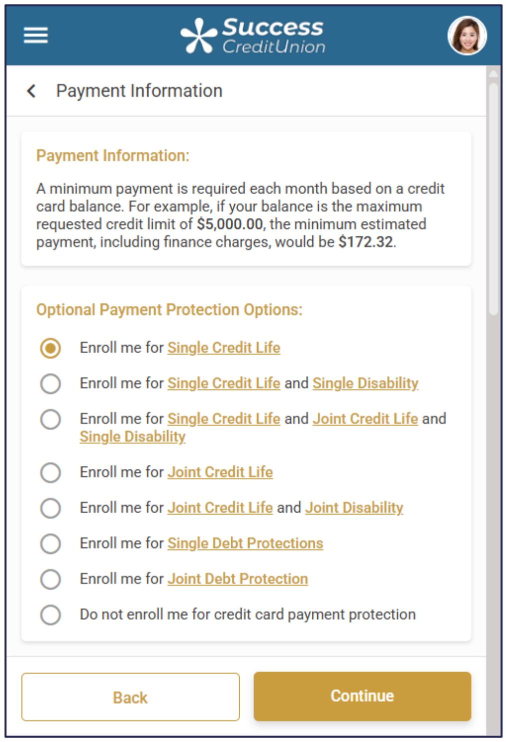
Next, the member will proceed to the credit authorization request.

Credit Authorization Request



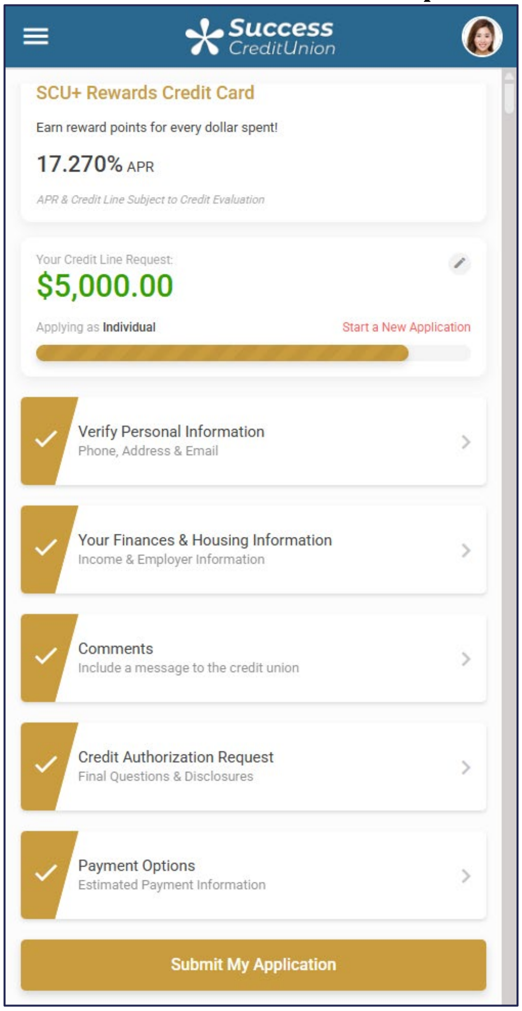
The member will reach the final screen, where they may select optional payment protection.

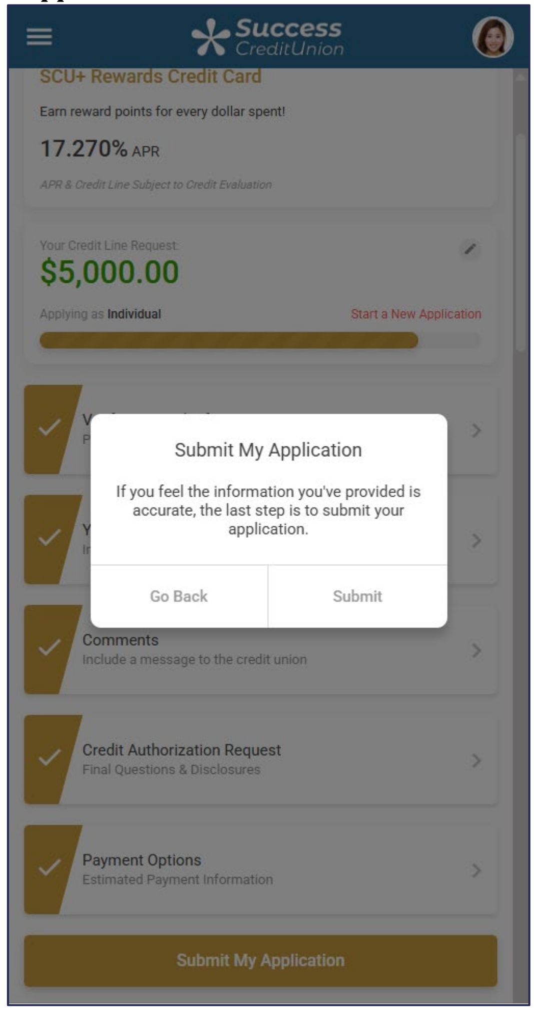
Payment Information



Once the member selects **Continue** from the last screen, they will verify they've completed all sections of the applications and submit their application.

Complete Loan Application





Submitted Loan Application