
Online Credit Bureau Access and FUEL

Configuring FUEL and the
Approval Matrix



INTRODUCTION

Purpose

This booklet provides instructions for all of the configuration steps necessary to set up CU*BASE for using the FUEL automated decision model. These steps are outlined in the separate booklet, “Online Credit Bureau Access: Introductory/Startup Guide.”

You MUST complete all of the getting started steps under “Stage 1” in the Introductory/Startup Guide before proceeding with any of the configurations in this book.

Audience

This booklet is intended for credit union leaders and project managers responsible for implementing FUEL decision modeling for your credit union.

Let CU*Answers Management Services “Just Turn it On” For You

Have CU*Answers Management Services drive the implementation of this feature from start to finish. We’ll even do the work to get your Board, your management team, and your staff on board and ready to take over once the switch has been flipped. <https://store.cuanswers.com/product/fuel-decision-model/>



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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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OVERVIEW

This booklet contains instructions for Stage 2 of the project to implement the FUEL Decision Model for your credit union. Refer to the “*Online Credit Bureau Access and FUEL Introductory/Startup Guide*” and make sure that you have worked through all of the steps in Stage 1 before proceeding with any actual configuration changes.

Once you have a plan and have made some decisions, use the following steps to get the configuration in place on CU*BASE:

<i>Step</i>	<i>Description</i>
1. Configure the model templates	Work with Lender*VP (Sync1 tools)
2. Configure the Approval Matrix and “active” retention period	Work with Lender*VP (Sync1 tools)
3. Configure the delivery channels that will access the model	Tool #462 Loan Delivery Channel Configuration See Page 4 for instructions
4. Configure the loan product	Tool #470 Loan Product Configuration See Page 7 for instructions
5. Activate FUEL and set the default credit report request type	For online credit unions, this step must be done by Lender*VP (self processors should still consult Lender*VP before changing the configuration)

About Completing the Preparation Worksheets

At the beginning of each configuration chapter in this booklet, you will see a related preparation worksheet. These worksheets should be used as you organize your implementation plan and make decisions about products and procedures for using automated decisions.

Completing these worksheets in advance will make it much easier to set up the configuration later in the process. They are also critical if you wish to have CU*Answers complete the configuration for you.

CONFIGURING LOAN DELIVERY CHANNELS

Delivery channels feed your loan factory. Channels include CU*BASE, Home Banking, Lender on the Road, Retailer Direct, Dealer Track, and any other relationships you may have established.

*CU*Answers is responsible for setting up the delivery channels; you just have to specify how they will behave. Some of these channels require customized programming, so if a particular channel is not listed in your configuration, contact a Client Service Representative to learn more.*

To receive full advantage from FUEL, you can configure which delivery channels will access the decision model automatically whenever a new loan application is submitted. (Remember that your filters will still have the final say in whether a model is run for a particular member.)

For example, when you first implement FUEL and are still learning how it will work for your member loans, you might run only CU*BASE loan apps through the model for your staff to examine. Later, once the model is working smoothly and your staff knows and trusts it, you would start running online banking and other external apps through the model as well.

DELIVERY CHANNELS CONFIGURATION PREPARATION WORKSHEET

Use this worksheet to determine which loan applications will be run through the decision model, according to where the app originates.

<i>Delivery Channel</i>	<i>Description</i>	<i>Pull a decision?</i>
CU*BASE Loan Processing	Applications created by your staff in CU*BASE	<input type="checkbox"/> Yes <input type="checkbox"/> No
Online Banking	Online loan applications submitted from online banking as well as apps from outside of online banking, if you have a link to the online loan application from your website	<input type="checkbox"/> Yes <input type="checkbox"/> No
Indirect Lending <i>(if applicable)</i>	Apps generated by your staff using a secure internet connection from a remote location, such as a boat show	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retailer Direct <i>(if applicable)</i>	Apps submitted through a custom-designed website used by a third-party indirect lender, such as a trusted partner auto dealership	<input type="checkbox"/> Yes <input type="checkbox"/> No

CONFIGURING DELIVERY CHANNEL SETTINGS

Loan Delivery Channel Configuration (Tool #462), Screen 1

The channels shown will vary depending on what has been set up for your credit union. For example, you may or may not have the "Dealer Track" channel, or you might have a custom Retailer Direct channel with a local indirect lending partner.

Contact us if you are interested in adding more delivery channels for your loan factory!

Delivery Channel / Description	Branch	Interviewer/Underwriter	UW Codes					Amort Flag	Default Insurance
			Model Approved	Model Failed	Requirements Failed	Incomplete Application			
AC AUTO CITY USED CARS	01	RD						Y	N
AD ADVANCED HOME AND DOOR SOLUTIONS	01	RD						Y	N
AH AL HANSON MOTORS	01	RD	MA	MD	MF			Y	N
AK AUTO X-CHANGE	01	RD	MA	MD	MF			Y	N
BA BADER BROTHERS	01	RD	MA	MD	MF	MF		Y	N
BC Blossom's Chiropractic	01	RD						Y	N
BH BROWN HOME IMPROVEMENT	01	RD	MA	MD	MF	MD		Y	N
BL BELL WASIK	01	RD	MA	MD	MF	MF		Y	N
BH BEATTIE MASTER POOL & SPA	01	RD	MA	MD	MF			Y	N
BT BIERLEIN-TROMBEY ELECTRIC	01	RD						Y	N
BU BUTTERFIELD'S USED CARS	01	RD	MA	MD	MF			Y	N
BV BAVARIAN MOTORS	01	RD	MA	MD	MF	MF		Y	N
BY Bay Auto Brokers	01	RD						Y	N
BZ BIG BOYS TOYS AUTO SALES	01	RD						Y	N
CF Cederberg Funeral Applications	01	RD	MA	MD	MF			Y	N
CU CU*BASE	01							Y	Y
DD DOLNEY RV CENTER	01	RD						Y	N
DP Dyna Sales and Services	01	RD						Y	N
DT Dealer Track	01	DT			DT		DT	Y	N
EM EMOJI AUTO COMPANY	01	RD						Y	N

Select the delivery channel, such as Online Banking, and click **Change** to proceed to the second screen.

Screen 2

Delivery channel code: **HB** CHANGE

Description: **Online Banking**

Branch: **01**

Interviewer/underwriter: **96** Online Banking

Underwriting Codes

Model approved: Requirements failed: **HB** HOME BANKING REQUEST

Model failed: **HB** HOME BANKING REQUEST Incomplete application: **SM** SUBMIT - MSD/MSR

Credit bureau interface: **S** SYNC1

Type of credit report to pull: Credit file only Credit file & custom decision

Amortize loans from this channel

Always approve loan from this channel

Allow default insurance

BE CAREFUL: If this flag is checked, ALL apps from this delivery channel will be automatically approved. Factors normally employed in the decision process are ignored when this flag is turned on. (This was designed for an indirect lender that had a guaranteed buy-back arrangement with the CU.)

Make sure that a code has been filled in to ALL of these fields for any channel that will use FUEL. Refer to CU*BASE GOLD Online Help for details about what should be entered into these fields.

Use the *Type of Credit Report to Pull* field to indicate the type of credit report should be pulled by this particular delivery channel:

(30) Credit File Only - Use this for channels where you do NOT want loan apps automatically run through the decision model. *For example, when you are first getting used to the model, you might want to use this type for home banking or other third-party channels until you and your staff get more comfortable with the model and trust the results for external channels.*

(31) Credit File + Decision - Use this for channels where you DO want loan apps automatically run through the decision model. *For example, when you first implement the model, you may want to use this type only for your CU*BASE internal channel for a while as you and your staff get more comfortable with the model and learn how it works with your incoming apps.*

IMPORTANT: Changing this setting to 31 will NOT activate FUEL for this delivery channel. It simply sets the standard for how this channel will behave when FUEL is activated. In the meantime, the system will continue to behave as if a code 30 had been entered.

*Code **(31) Credit File & Custom Decision** is to be used only by credit unions that have a custom decision model other than FUEL. Contact Lender*VP before using this code.*

Finally, make sure all fields in the Underwriting Codes section are filled in for any channels that will be pulling a decision. (Refer to CU*BASE GOLD Online Help. Click [i](#) while working on this screen.)

CONFIGURING LOAN PRODUCTS

When creating your loan products via **Tool #470 Loan Product Configuration**, if using the FUEL Decision Model your loan products can be consolidated, especially for indirect delivery channels. **It is not necessary to create unique products by model year and term.**

Using the FUEL Model, only one loan product is needed for each loan category to be sent to the decision model for review. The decision model will use a credit union specific rate table to evaluate collateral age and assign the appropriate rate.

For example, you could create a single “Indirect New Auto All Collateral Years” product tied to your New Vehicles loan category. Then if you have a specific, separate loan category for used vehicles, you could create a second product for all indirect loans tied to that category.

ACTIVATING FUEL

Once all of your configuration tasks have been completed, a Client Service Representative must “flip the switch” to activate FUEL for your configured delivery channels.

To authorize us to activate FUEL, you will need to work with Lender*VP.

*Even if you have asked CU*Answers to complete the configuration for you, your credit union is still responsible for verifying that all settings are correct and that you are ready to begin running loans through the decision model.*

The screen shown below is not accessible to online credit unions, but shows the configuration tool that is used to activate FUEL.

OPER Tool #5408 “Online Credit Bureau Config”

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Configure On-Line Credit Report Access

Allow on-line access i If this box is unchecked, the record will be deleted. Allow identity check i If this box is checked, clients will be billed.

Starting credit report #

Primary credit bureau

Link to archived credit reports

Pull credit report automatically upon loan request

Score type Vantage Other

Allow debt records to be filled in from reports

Zoot CU Interface

Activate 247 Lender filter/model

Alternate Interface

Information Retention in Months

Summary (default = 06)

Decision (default = 06)

Detail (default = 02)

For existing credit reports, # of days active before a new one should be pulled

Bureau Setup

CU*BASE operator edition

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