
TruStage Protection Advisor Integration

Automated Quotes for GAP and Mechanical Breakdown Insurance

INTRODUCTION

CU*Answers has built an integration with TruStage Protection Advisor 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 TruStage in order to utilize their interface.

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

To sign up for this integration visit [TruStage Protection Advisor Integration | CU*Answers Store](#).

CONTENTS

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

Revision date: May 14, 2024

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 TruStage's online tool to setup a credit union for integration with TruStage 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 Tool #5427) proceed to the Loan/Open Credit Processing section on page 3. Select “CUNAPA” for *Activate interface for misc. coverage price quotes* to activate the TruStage interface. (TruStage was formerly known as CUNA Mutual Group.)

*Note: This maintenance will be done by a CU*Answers team member at the time of the integration request.*

OPER Tool #5427 “Identify Master Parameters”

Activate the CUNA 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)

Loan Insurance/Debt Protection Code Configuration						
Corporation ID 01				Insurance Types Only		Debt Protection
Type	Code	Description	Post Date	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	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 RV	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

← → ↑ || ⏏ 🔗 ⓘ ? @

FR (3262) 5/16/19

The *Fee amount* must be zero because applicable fees will be returned with the TruStage 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 TruStage 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

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
☐ View

☐ Copy
☐ Reassign

☐ Delete
☐ Rate History

Add New Product

← → ↑ || ⏏ 🔗 ⓘ ? @

WU (5768) 5/14/19

Check the General
Loan Information
Box here.

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.

Configure Misc. Coverage Code Cross Reference

TruStage'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. If a user attempts to request a quote for a coverage code that does not have this cross reference configured, they will be prompted to set up the insurance codes in TruStage as shown below.

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:

Insurance Code + Description:

Select GAP Insurance ▼

MBI Insurance Information:

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:

Insurance Code + Description:

GA - GA TEST1 COVERAGE ▼

MBI Insurance Information:

Insurance Code + Description:

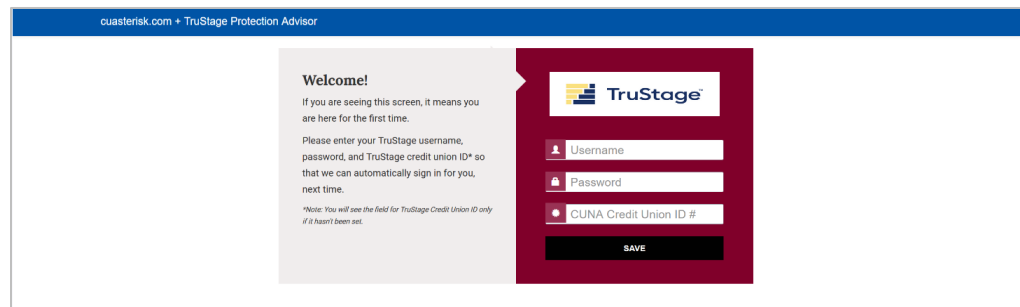
MB - MECHANICAL BREAKDOWN COVERAGE ▼

SAVE INSURANCE SETTINGS

User Level Configuration

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



The screenshot displays the TruStage Protection Advisor interface. At the top, a blue header bar contains the text "cuasterisk.com + TruStage Protection Advisor". The main content area is divided into two sections. On the left, a light gray box contains a "Welcome!" message, stating that the user is seeing this screen for the first time and providing instructions on how to enter their TruStage username, password, and credit union ID* for automatic sign-in. A small note at the bottom of this box states: "Note: You will see the field for TruStage Credit Union ID only if it hasn't been set." On the right, a dark red box contains the TruStage logo and a login form with three input fields: "Username", "Password", and "CUNA Credit Union ID #". A "SAVE" button is located at the bottom of the form.

THE TRUSTAGE INTERFACE

There are two ways that the TruStage 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 TruStage 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 TruStage 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

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		99	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		96	96	SUBMIT - LOAN REVIEW
319777		Apr 05, 2019 14:10	HB	Pass Dcsn	TR	96	SUBMIT - LOAN REVIEW
319778		Apr 05, 2019 14:20	HB	Pass Dcsn	96	96	PREAPPROVED
319771		Apr 04, 2019 11:27	HB		96	96	HOME BANKING REQUEST
319765		Apr 03, 2019 14:25	HB		96	96	HOME BANKING 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.

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	
Loan Information Amount requested: 25,000.00 # of payments: 060 Frequency: M Interest rate: 6.990 (.000 to 12.000) Payment: 504.00		Miscellaneous Dates Application date: May 29, 2019 [MMDDYYYY] Disbursement date: May 29, 2019 [MMDDYYYY] First payment date: Jun 28, 2019 [MMDDYYYY] Payment day: 00	
Additional Details 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 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	
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.			
Skip Unlock Fields Change Product Delete			
< > ↑ ↓ ⏏ ⌨ ? @ BT (6756)			

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

Once in the TruStage 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.

<p>✓ Success!</p> <p>Your CUNA Mutual Group Insurance quote has successfully been submitted to the loan application.</p> <p>You can now close this window and return to CU*BASE.</p>
--

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

Session 0 C:\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 ☒ JCL ☐ Disability ☐

☐ Add to balance ☐ Include balloon

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

Compare Payments
Misc Coverages

← → ↑ ↓ [print icon] [link icon] [info icon] [help icon] [search icon]

FR 1(216) 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 Selection

Account base: [Search] Action code: [Search] Product code: [Search] Category code: [Search]

Last name: [Search] First name: [Search] SSN/TIN: [Search] 9 digits Account: [Search]

DBA no: [Search]

Session 1 CU*BASE GOLD Edition - Member Loan File Action Codes

Action code: UE

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

Select

Navigation: [Back] [Forward] [Home] [Print] [Help] [Info] [Search] [Exit]

WU (1228)

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.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Loan Request Recap Application # 53371

Account base: MATT S

Clear App Data

Loan category: 12 NEW CAR LOANS

App created: NO

Loan product: 030 NEW VEHICLE 84 MTHS

App date: May 28, 2019

Account open reason code

Processing Details		Payment Summary	
Disbursement date	May 28, 2019	Amount requested	60,000.00
First payment date	Jun 27, 2019	Total amount financed	60,000.00
Maturity date	May 27, 2024	+ Total finance charges	11,277.38
Amort term date		+ Total CDI premiums	0.00
Frequency	MONTHLY	+ Total SCL premiums	0.00
Payment	1,187.96	+ Total JCL premiums	0.00
Final payment	1,187.74	Total amount in payments	71,277.38
# of payments	060	Misc coverages in loan	0.00
Interest rate	6.990 %	Other misc coverages	0.00
Modified APR	6.990 %		
Loan fees to include in modified APR	0.00		

Navigation: [Back] [Forward] [Home] [Print] [Help] [Info] [Search] [Exit]

FR (5122) 5/30/19

Centralized Underwriting

Complete Loan App

Create Loan Account

OTB Approval/Denial

Deny Loan

Edit Loan

UW Comments

Checklist

Save/Done

Override

View/Print Amort

Code: [Search]

ID: [Search]

PW: [Search] (Control Off)

The difference when working an existing loan request is that you will not automatically launch to the TruStage site. Instead, from the “Payment Protection and Miscellaneous Coverages” screen, you will select one of two buttons to work the online coverage quote.

Note about Existing Quotes

With every quote that is returned from TruStage, CU*BASE stores a unique transaction ID. If an existing quote is reopened, that unique transaction ID is sent back to TruStage 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 TRUSTAGE SITE

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

Sample of 1st screen

The screenshot displays the TruStage Protection Advisor Expert interface. At the top, there is a blue bar with a 'Submit to CU*BASE' button and an orange bar with the instruction 'Submit your TruStage Protection Advisor quote details to CU*BASE when finished.' The main header includes the TruStage logo, 'My Services', 'Contact us', and a dropdown for 'CU Answers Contract Number'. Below this is a 'CU Answers' section with a 'Protection Quotes' dropdown set to 'S. PHILIP' and buttons for 'View Protection Quote' and 'Start Now Quote'. The 'Protection Advisor Expert' section has tabs for 'Loan', 'Vehicle', 'Coverage', and 'Issue'. The 'Loan Information' form includes fields for 'First Name*' (PHILIP), 'MI', 'Last Name*', 'Member ID', 'ZIP*' (00000), 'City*', 'State*' (MICHIGAN), and 'Amount To Member*' (\$10,000.00). There are also checkboxes for 'Skip loan calculations' and 'Loan Class' (Closed end). The 'Calculation Type' dropdown is set to 'Installment Loan - Regular Payment', with 'Number Of Monthly Payments*' set to 60 and 'Payment Per Year*' set to 12 Monthly. Buttons for 'Save' and 'Save & Continue' are visible.

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.

A green banner with a checkmark icon and the text 'Success!'. Below it, a grey box contains the message: '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.'

RETURNING COVERAGE TO CU*BASE

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

Code	Description	Fee Amount	Include in Loan Amount	Include in Mod APR	Online Quote
GP	TEST GP	340.00	Y	Y	Y
HR	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 TruStage 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 TruStage. 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 TruStage site and searching for the member.