

THE POWER
TO HELP
CREDIT
UNIONS
COMPETE

Site Builder Set Up Guide

loanliner.com®

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Preface

Thank you for choosing loanliner.com® for your online lending needs. This guide will help you set up loan forms and the Integrated Web Calculator in loanliner.com. You and other authorized credit union staff will use the forms and calculator in Folder Manager. Your members will use them in Loan Request Presenter.

Depending on the level of service you have elected with loanliner.com, some of the features described in this guide may not be available to your credit union. For additional services, contact your Account Relationship Manager at 1-800-333-2644 or the Lending Software Support Center at 1-877-264-5363.

Because of specific requirements at your credit union, your loan forms may require additional information. You can easily customize them to suit your needs.

The purpose of this guide is to provide basic instructions for Site Builder. For detailed information and instructions, refer to loanliner.com's online Help. Click **Help** at the bottom of the left navigator to display instructions about the page you're using. Each online page offers instructions as well.

This guide is organized according to the sections in the left navigator. Please note, however, it is not necessarily the order that you should follow. In any case, you should start with the Welcome page where you will find the most current information.

Requirements

Before you begin, you should have the following available.

- Your Website and Email information
- List of user names and passwords (6 to 20 alphanumeric characters)
- Your lending policy guidelines
- Your payment protection option information
- Copies of current loan forms
- Your loan protection information
- Credit card disclosure information
- Account numbers for decision engine providers, if appropriate

To get a better sense of the information you will need, it is recommended you skim through this guide first.

You should be comfortable using a PC and Web browser, be able to enter text, open and close windows, and navigate the Website to configure Site Builder.

Note: If you are updating your loan form, it is advisable to remove the form from any applicable loan list or make a copy of the form while you make changes and then place the copy in the loan list once editing is completed.

Time Allocation

You may need up to 30 hours to navigate and configure Site Builder to set up your loan forms and Integrated Web Calculator. This depends on how many loan forms you create, the additional features you provide, and your PC skill level. Some loan forms can be created in as little as 30 minutes. In any case, you can stop at any time and return later to continue where you left off. (Be sure to make note of where you were.)

Site Builder General Instructions

Navigating Site Builder is easy. Just click the desired section heading in the left navigator. The section that you currently are in is indicated in orange. After completing all requested information on a page, click **Submit** or **Save**, which then saves your information. Clicking **Reset** or **Cancel** returns the page to the previous configuration.



IMPORTANT: If you do not click **Submit** or **Save** before clicking an item on the left navigator, the information is NOT saved.

First Time Setup

Although you can go to any section at any time, some sections must be completed before others because information that you enter in one section may be used in others.

For first time setup, the following should be completed in the order in which they are listed before proceeding to other sections.

- General Setup
- Protection Packages
- Loan Forms
- Home Equity Prequalification and Counseling (if applicable)

Sample Link Text for Your Website

After you create your loan forms, you probably will want to include instructions on your own Website that help your members use the forms when applying for a loan. We've prepared the following sample text that you can use. Add the instructions on the same page where you place the links to loanliner.com®. Be sure to edit as appropriate and delete the text in parentheses. Also see "[Section Help](#)" on page 24.

Application Process

Step 1:

- a. Complete the appropriate application and submit it online.
- b. To apply for membership with our credit union, [click here](#).
- c. For loan rates, [click here](#).
- d. To calculate your estimated monthly payment, [click here](#).

Note: You must be at least 18 years old and a credit union member to apply.

Step 2:

Your credit union will review the application and contact you via telephone, email, or mail. We'll let you know if your loan is approved, or whether any information is missing or needs to be verified.

Step 3: (Choose one of the following.)

- (If your credit union does not offer online decisioning:)

Within one business day of submitting your application, your credit union will contact you with their credit decision.

- (If your credit union has online decisioning:)

You will be approved or referred to a loan officer online after clicking **Submit** at the time of application.

Step 4:

If you are approved for:

- a. A Secured Loan (Include brief instructions that state what the member needs to do to close the loan via internet/mail/person/phone.)
- b. An Unsecured Loan (Include brief instructions that state what the member needs to do to close the loan via internet/mail/person/phone.)
- c. A Line of Credit (Include brief instructions that state what the member needs to do to close the loan via internet/mail/person/phone.)

Remember: This text is provided to you as samples only. It is your responsibility to ensure the text you provide to your members follows your lending policies and guidelines.

Document Conventions

Commands or actions that can be performed with the mouse such as clicking or selecting, or from the keyboard, are written in bold to guide you to the proper command or item. For example:

Click **Save** to save the configuration.

In the **Preferred credit union name** text box, enter the name of your credit union.

Names of keys on the keyboard appear in uppercase. For example:

Press TAB to advance through the form fields.

Acrobat (PDF) Convention

Acrobat® Reader version 6.0 or greater is required to view this document. If you are reading the complete guide on-line in Acrobat (PDF file format), numerous hypertext links exist:

- All text and page numbers in the Table of Contents.
- Cross-references to other sections which are indicated in blue text.

To use these links, move your pointer over the link until the arrow changes to a pointing hand. Click to go to the linked page.

Note: If you downloaded individual chapters or sections, the hypertext links work only within the chapter.

Chapter 1

General Setup

In this section, you set up general information about your credit union, its locations and distribution channels, indicate your credit union Website colors and logos, and set up the users for your credit union. Then use Link Builder to create links to place on your Website.



IMPORTANT: If you are setting up loanliner.com[®] for the first time, you must complete the General Setup before proceeding to the other sections.

General Credit Union (CU) Information

General Instructions

- Click **Save** to save the configuration.
- Click **Reset** to return the text boxes to the previous configuration.

Procedure

When you enter your credit union name, it will appear next to the logo. See [“Appearance”](#) on page 2.

To set up your credit union information:

1. Verify your **Contract Number**.
2. In the **Preferred credit union name** text box, enter the name of your credit union.
3. In the **Credit union member help email address** text box, enter an email address that your members can use to contact the credit union when they need help completing a loan form.
4. After reviewing and editing all the requested information click **Save**.

Appearance

In this section you can easily customize the appearance of loanliner.com[®] Web pages to match your Website by adding your logo, background image, theme, text colors. The logo and background images need to be stored on a secure server. Always type the full address including the https:// prefix. If you do not have a secure server, email your images, in a .gif or .jpg format, to loanliner.com@cunamutual.com. Include your credit union name and contract number.

In addition to the instructions here, refer to the instructions in Help.

General Instructions

- Click **Save** to save the configuration.
- Click **Reset** to return the text boxes to the previous configuration.
- Click **Preview** to see how the page will appear to the member.

Procedure

To set up the appearance of your Website:

1. In the **Logo URL** text box, type the address where the logo can be found.
Choose a logo that's at least 80 pixels in height and up to 760 pixels in width.

Note: If you entered your preferred credit union name on the General CU Info page, the name will appear next to your logo.

2. In the **Background Image URL** text box, type the address where the image can be found.
3. Choose the **Theme** to set the loan form colors.
4. Choose the **Background color** by clicking one of the colors from the pallet.
5. Choose the **Standard Text Color**.

Note: The Background Image URL will override the Background Color option.

6. Click **Preview** to view your Appearance settings.
7. Close the **Preview** window.
8. When finished, click **Save**.

Locations

Use this section to create, edit, or delete your credit union's physical locations. These are the locations where members may go to sign papers, send correspondence, or for other services. You will be providing the address and phone number of each location. The information you enter here will be used in other sections such as Authorized Users, Link Builder, Loan Forms, and GAP.

General Instructions

- If no location is listed, only the **New** button is available.
- Click **Set Primary** to select the primary location for your credit union. Its address will be displayed on the Mechanical Repair Coverage (MRC) and Guaranteed Asset Protection (GAP) forms.
- To set a location as the default, select it and then click **Set Default**. The default is used when a location has not been associated with a user and a Member Services Representative (MSR) identifier.
- The pages for creating a new location or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the location you wish to edit.
- **Cancel** returns the page to its previous configuration.
- To delete a location, select it and then click **Delete**.
- If a location is associated with a user, the location cannot be deleted.
- The default location cannot be deleted.
- The primary location cannot be deleted.

Procedures

The first new location will be set as the default and primary location. You can easily change this after you add other locations by following the General Instructions above.

To create a new location or to edit an existing one:

1. Click either **New** or **Edit**.
2. On the Location – New or – Edit page, fill in or edit the text boxes with the appropriate information. All text boxes must be filled in.
3. Use the drop-down list to select the **State**.
4. Click **Submit** to save the information.

Distribution Channels

Use this section to create, edit, or delete your credit union points of sales, called distribution channels. A distribution channel is how a product is delivered. Examples might be Internet, face-to-face, loan officer, and call center. The information you enter here is automatically used in other sections such as Authorized Users, Link Builder, Loan Forms, MRC, and GAP.

General Instructions

- If no distribution channel is listed, only the **New** button is available.
- To set a distribution channel as the default, select it and then click **Set Default**.
- The pages for creating a new distribution channel or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the distribution channel you wish to edit.
- **Cancel** returns the page to its previous configuration.
- To delete a distribution channel, select it and then click **Delete**.
- If a distribution channel is associated with a user, it cannot be deleted.
- The default distribution channel cannot be deleted.

Procedures

The first new distribution channel will be automatically set as the default. You can change this after you add other distribution channels by following the instructions below.

To create a new distribution channel or to edit an existing one:

1. Click either **New** or **Edit**.
2. On the Distribution Channel New or Edit page, enter the channel name or edit the existing one in the text box.
3. Click **Submit** to save the channel.

Authorized Users

New users who will have access to loanliner.com[®] are added through My Home page at cunamutual.com. There you enter basic user information on the New User Registration page and select an authorization level (role).

In Site Builder, Administrators complete the user's profile and select the reports and notices that they will receive. If a user will work with more than one channel, a separate profile for each channel must be created for that user. Only Site Administrators can access the Authorized Users page.

Prerequisites

Before setting up Authorized Users, you must set up the following.

- At least one location under General Setup. See "[Locations](#)" on page 3.
- At least one distribution channel under General Setup. See "[Distribution Channels](#)" on page 4.

To add a new user in My Home Page of cunamutual.com:

1. On the CUNA MUTUAL GROUP home page, click **New User Registration**.
2. Complete the required fields on the New User Registration page and click **Continue**.
3. Select your credit union from the list.
The User Name/ID page appears.
4. Enter the User Name/ID and click **Continue**.
A message, user id and a temporary password appears.
5. Click **Continue**.
6. Select the appropriate available online services (loanliner.com) from the list and click **Submit Registration**.
A Congratulations message and further instructions appears.
7. Click **Continue** to return to the Home tab.

Authorization Levels

This page contains a summary of the authorization levels available with loanliner.com[®]. Authorization levels determine the specific components of Site Builder and Folder Manager that credit union users can access and use. Authorization Levels are set-up during New User Registration on the CUNA MUTUAL GROUP home page.

To set up or modify a user's role:

1. Go to the CUNA MUTUAL GROUP home page.
2. Click **Edit My Services**.
3. Click **Modify Roles**.
4. Select one of the three roles available (**Processor**, **Reader**, **Site Administrator**). Refer to [Table–1.1](#).
5. Click **Continue**.

An information page is displayed that shows your modifications.

Table–1.1 Authorization Level Summary.

Role	Site Builder	Folder Manager
Site Administrator	<ul style="list-style-type: none"> • Set user preferences • Setup your site • Unable to assign and edit authorization levels 	<ul style="list-style-type: none"> • Full access
Processor	<ul style="list-style-type: none"> • No access 	<ul style="list-style-type: none"> • Full access
Reader	<ul style="list-style-type: none"> • No access 	Limited access to: <ul style="list-style-type: none"> • View contents of folders • Create loan forms

User Preferences

The User Preferences page is where you verify the user information, set whether or not they are authorized to issue GAP and MRC contracts, set their relevant distribution channel and location options, and enter their Member Services Representative (MSR) identifier. Then you select the reports and notices the user will receive and set the frequency the reports will be delivered. Users must be set up on the New User Registration page of your My Home Website at cunamutual.com before they can be edited in this section.

To edit a user's preferences:

1. Click user's name.
2. Click **User Preferences**.
3. Verify the user's information.
4. Click the desired **Authorized to issue GAP/MRC contracts?** option.
5. Use the drop-down lists to select their location and distribution channel.
6. Enter their MSR identifier.
7. Select the check boxes for the reports and notices that they should receive.
8. Where applicable, use the drop-down lists to choose the frequencies that they receive the report or notice.
9. Click **Submit** to save the settings.

Deleting a User

Users can be deleted from using CUNA Mutual applications by submitting a request to the Internet Technical Support Unit. You will be contacted by a CUNA Mutual Group representative to verify your request.

To remove employee access to CUNA Mutual applications:

1. Go to the CUNA MUTUAL GROUP home page and sign in.
2. Click the **My Services** tab.
3. Under **Credit Union Leadership**, click **Credit Union Security Administrator**.
4. Click **Deactivate User**.
5. Complete the online form and click **Continue**.

Link Builder

Link Builder is the tool that generates the links to be used on your Website. You can copy the link that Link Builder generates and paste it to your appropriate Website page. Then your members can access the links on your Website page.

The choices in the Link Type drop-down list will vary based on your credit union's services. The Link Types are:

- Blank Claim Form
- Home Equity Prequalification
- Individual Application
- Member Center
- Loan List
- Protection Package

Note: If you select a distribution channel or a location that does not have a pricing model assigned to it, the default pricing model will be used.

Prerequisites

Before using Link Builder, you will need to set up the following.

- At least one location under General Setup. See "[Locations](#)" on page 3.
- At least one distribution channel under General Setup. See "[Distribution Channels](#)" on page 4.
- Create a loan form under Loan Requests. See "[Loan Forms](#)" on page 20.
- At least one Protection Package.

General Instructions

- When you select the **Link Type**, the page displays the appropriate information for that link.
- The Link Description provides specific information about the Link Type you have chosen.
- Make any other selections required for the link type.
- When you preview the link, it is suggested that you print the page for future reference.
- Click **Preview** to see how the link will appear to the member.
- After previewing the link or to make changes, click **Return**.

Procedure

To generate a link to display on your Website:

1. On the **Link Type** drop-down list, choose the type you want to generate.
2. Use the drop-down list(s) to choose options when applicable.
3. Click **Continue**.
4. On the Link Builder Results page, select the HTML link in the **Hyperlink** text box and copy it. Be sure you do not copy any blank spaces at the end of the HTML link.
5. Using your web editor, paste the link to the location you want it displayed. The HTML cannot contain spaces or carriage returns.
6. On the Link Builder Results page in Site Builder, click **Return** to return to the Link Builder page.

Chapter 2

Folder Manager

In addition to using the standard views in Folder Manager, you can create custom views. You can create custom views so users will be able to display specific folders based on the criteria within the custom view. They can switch between Custom View and the Home View at any time. The default view in Folder Manager is called Home View.

Views

This section describes how you create Custom Views. The number of custom views is unlimited. However, it is recommended that the choices be kept to a minimum to avoid confusion.

General Instructions

- If no custom view has been created, only the **New** button is available.
- The pages for creating a new view or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the view you wish to edit.
- Click **Submit** to save your settings.
- Click **Cancel** to return the page to its previous configuration.
- To delete a view, select it and then click **Delete**.

Procedures

To create a custom view or to edit an existing one:

At least one option must be selected in each section.

1. Click either **New** or **Edit**.
2. Enter or edit the **View Name**.
3. Select or clear the **Folder Source to Display** and **Folder Status to Display** check boxes as needed.
4. Under **Folder Contents Summary**, review the status to be included in the view and do one of the following.
 - To accept the default statuses, click **Submit** to save your settings.
 - To edit the statuses, click **Edit Folder Contents**, edit as needed, and then click **Submit** to save and return to the View page.
5. Click **Submit** to save your settings.

To copy a custom view:

You can easily modify existing views to create a new one.

1. Click the view you want to copy and click **Copy**.
2. Give it a new name.
3. Edit the view as described above.
4. Click **Submit** when finished.

To delete a custom view:

1. Click the view you want to delete and click **Delete**.
2. When asked if you wish to continue, click **OK**.

Note: If you delete a custom view that is associated with a user, the Home View will be displayed the next time they log in.

Chapter 3

Calculator

The Integrated Web Calculator is a powerful tool that loan officers and credit union personnel use in Folder Manager to calculate loan amounts, terms, and amortization. Members use it in Presenter. The calculator also allows users to select protection packages including Debt Protection, Payment Protection, MRC, and GAP.

In this section, enter the default settings for the calculator and set up the protection packages that you will offer. Defaults are the more common items that are displayed when a user opens the calculator and makes it easier for users to use the calculator.

Note: When the Calculator is accessed through the member loan list, the default pricing for GAP and MRC will always be used.

Settings

The default settings that you enter here are displayed in the Loan Officer calculator. Some of the information also affects the member calculator.

General Instructions

- Click **Save** to save your settings.
- Click **Reset** to return the page to its previous configuration.

Procedure

To set the calculator defaults:

1. Use the drop-down lists to choose the desired default settings.
2. Fill in the text boxes with the appropriate information.
3. When applicable, select the desired check boxes or options.
4. Click **Save** when finished.

Protection Packages

You can set up various protection packages for each loan form so that members can protect their investments. Some of these services may not be available to your credit union. For more information, see the [Preface](#) in this guide.

Prerequisites

Before setting up the Protection Package, you need to do the following.

- Configure the calculator defaults under Calculator Settings.
- Only those products that your credit union has enabled through Order Fulfillment are displayed in the configuration pages. These products include Debt Protection, Payment Protection (CD/CL), MRC, and GAP.

General Instructions

- If no protection package is listed, only the **New** button is available.
- The pages for creating a new protection package or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the protection package you wish to edit.
- **Cancel** returns the page to its previous configuration.
- To delete a protection package, select it and then click **Delete**.
- If a protection package is referenced on a loan form, it cannot be deleted.

Procedures

To create a Protection Package or to edit an existing one:

1. Click either **New** or **Edit**.
2. Enter or edit the **Protection Package Name**.
3. Select or clear the **Tools** check boxes. The **Loan Calculator** must be selected in order to save the protection package.
4. Use the drop-down list to choose the **Associated Application**, if its check box is selected.
5. When applicable, select the desired **Products** check boxes and do one of the following.
 - If you select **Debt Protection**, use the drop-down list to choose the desired Solution Set.
To read about the various Solution Sets, click the **View Solution Set** link.
 - If you select **Payment Protection**, use the drop-down lists to choose the desired **CD** and **CL** Plans.

Note: You can only choose Debt Protection or Payment Protection, not both.

6. Click **Submit** to save your settings.

To copy a Protection Package:

You can easily modify existing packages to create a new one.

1. Click the protection package you want to copy and click **Copy**.
2. Give it a new name and edit the package as described above.
3. Click **Submit** when finished.

Chapter 4

Loan Requests

This is where your input from other sections come together. Here you review, create, and personalize your loan form according to your lending specifications. You also configure the confirmation notices and credit card disclosures.

Loan Requests is enabled by CMG's Order Fulfillment. For more information about this service, contact your Account Relationship Manager at 1-800-333-2644 or the Lending Software Support Center at 1-877-264-5363.

Prerequisites

Before setting up Loan Forms, you will need to do the following.

- Enable Loan Requests through Order Fulfillment.
- Set up at least one protection package. See ["Protection Packages"](#) on page 14.
- Set up decisioning, if it will be used. See ["Decision Settings"](#) on page 29.
- Enable Home Equity Prequalification. See ["Prequalification"](#) on page 51.
- Enable Counseling. See ["Counseling"](#) on page 55.

Note: Changing any of the configuration to Site Builder occurs in real time. That means if a member is using the Website you may adversely affect their loan request or its calculations. It is advisable to take the pages off line or make a copy of the loan form while you make changes and then replace the copy once editing is completed.

To take a loan form off line:

1. Under **Loan Requests** in the left navigator, click **Loan Lists**.
2. Click the loan list that the loan form is included in and then click **Edit**.
3. Locate the loan form that you want to take off line and deselect **Include**.
4. Click **Submit**.

Membership Requirements

Use the Membership Requirements to configure different rules for handling requests from members and non-members. These settings will display on the Getting Started section of the loan form and are applicable to all loan requests. The non-member message will display to applicants that do not pass your membership requirements. Use the Define Sections option within the Loan Form Settings to configure additional settings for the Getting Started page of the loan request.

General Instructions

- Click **Save** to save your configuration.
- Click **Preview** (when applicable) to see how the notice will appear to your member.
- Click **Reset** to return the page to its previous configuration.

Procedure

To select who can request a loan:

1. Select one of the choices.
2. If you select **Members and Non-Members with Restrictions**, do the following:
 - a. In the Membership Eligibility box, leave the default text or enter the appropriate text. To add an eligibility option, click **Add** and edit that text box as needed. To delete an eligibility option, click the red **X**.
 - b. In the Non-Member Message text box, leave the default text or edit as needed.
3. If you select **Members Only**, in the Non-Member Message text box, leave the default text or edit as needed.
4. Click **Save**.

Confirmation Notices

Confirmation notices are used with loan requests that are not processed by a decision engine. Create both email and Website notices that will be displayed on the Select Notices page in Loans Forms when you create a loan form in this section. Assign specific email and Website notices for each loan form.

Standard Confirmation Notices

If you did not elect the Decision Engine feature, only a confirmation member notice will be listed. A sample confirmation notice is provided.

General Instructions

- A sample confirmation notice is provided which can be edited for your credit union.
- The pages for creating a new confirmation notice or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- Click **Preview** to see how the notice will appear to your member.
- Click **Cancel** to return the page to its previous configuration.
- To delete a confirmation notice, select it and then click **Delete**.
- To set a confirmation notice as the default, select it and then click **Set Default**.

Procedures

To create a new confirmation notice or to edit an existing one:

1. Click either **New** or **Edit**.
2. Fill in the text boxes with the appropriate information.
3. Click **Submit**.

To copy a confirmation notice:

You can easily modify existing notices to create a new one.

1. Click the notice you want to copy and then click **Copy**.
2. Edit the notice and give it a new name.
3. Click **Submit** when finished.

CC Disclosures

Use this Credit Card Disclosures section to create tabular disclosures that display on your credit card loan forms. Create separate disclosures for each credit card you offer.

General Instructions

- If no credit card disclosure has been set up, only the **New** button is available.
- The pages for creating a new disclosure or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- **Preview** allows you to see how the CC Disclosure will appear to your members.
- **Cancel** returns the page to its previous configuration.

Procedure

To create a new disclosure or to edit an existing one:

1. Click **New** or **Edit**.
2. Complete all applicable information by entering information in the text boxes and using the drop-down list boxes.
3. If you would like us to review your disclosure and provide feedback, please be sure to select the **Request a review of your disclosure** check box.
4. Click **Submit**.

Loan Forms

A number of pages are associated with the loan forms. It is important to review and customize each page carefully. Having your existing loan forms available will be helpful in completing this section.

Web Chat

Web Chat is a service your members can use to chat in real time with a representative through the Internet, 24/7, to get answers to their lending questions.

When Web Chat is enabled, a Chat link appears on all of your credit union's loanliner.com[®] applications. If your member wishes to chat during the application process, they click the link and a separate window opens where they can post questions and get instant feedback.

This service is available to credit unions that have a contract with a Web Chat vendor and it is set up by CMG's Order Fulfillment staff. No further setup is needed on your part. For more information about this service, contact your Account Relationship Manager at 1-800-333-2644 or the Lending Software Support Center at 1-877-264-5363.

Prerequisites

If you set up Loan Forms, you will need to do the following.

- Enable Decisioning, if desired, under Decision Settings. See "[Decision Settings](#)" on page 29.
- Set up Protection Packages under Calculator. See "[Protection Packages](#)" on page 14.

General Instructions

- The pages for creating a new loan form or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- Select a loan form and click **Preview** to see how it will appear to your member.
- Use the **Previous** and **Next** arrows to move to the related pages.
- Click **Cancel** to return the page to its previous configuration.
- To delete a loan form, select it and then click **Delete**.

IMPORTANT: Avoid using the browser's **Back** button while setting up your loan forms in Site Builder. Always navigate using the **Previous** and **Next** buttons at the bottom of the pages.

Loan Protection

To set up Loan Protection:

If your credit union does not offer MEMBER'S CHOICE™ Loan Protection, skip to the next set of instructions.

1. If your credit union offers MEMBER'S CHOICE Loan Protection, click the **Loan Protection** link in the instructions at the top of the page.
2. On the Loan Protection page, choose an option by clicking it.
3. Click **Submit**, which then returns you to the Loan Forms page.

New or Existing Loan Forms

New loan forms can be created by copying an existing one or by using one of the standard templates.

To create a new loan form or edit an existing one:

1. Click **New** or **Edit**.
If you are editing an existing loan form, select it and then click **Edit**. Then skip to step 3.
2. On the New Loan Forms page, select a user defined loan form to copy, or a template, and click **Submit**.



IMPORTANT: Home Equity and Consumer Loan templates differ and should not be used interchangeably. Be sure you select the proper loan form template before proceeding.

3. Complete all the requested information by typing in text boxes, using the drop-down list boxes, and clicking the desired options.
4. Click **Next** at the bottom of the page to proceed to the next page. When finished, you will return to the first page.
5. When finished with the loan form, click **Submit**.

Prefill

Prefill is a service that fills in specific fields in your loan forms when an applicant enters the proper identification information.

When Prefill is enabled, an option is displayed on the loan's Settings page that allows you to enable or disable it for the selected loan form. See "[Settings](#)" on page 26. For more information about enabling Prefill, see "[Prefill](#)" on page 39.

Decisioning Options

To set up decisioning for loan forms:

If decisioning has been configured in the Decision Settings section, a Decisioning Options button is displayed at the bottom of the loan's Settings page. If you are entering the Decisioning Options page from the Settings page, start at step 2.

1. From the Loan Forms page, click **New** or **Edit**.
2. At the bottom of the loan's Settings page, click **Decisioning Options**.
3. Enable decisioning by clicking **Yes**.
4. Select a decision model by selecting one from the drop-down list.
5. Click the appropriate option to calculate the monthly payment.

Note: If the Annual interest rate is chosen, the loan form must also ask for the loan term.

6. Click the appropriate **Risk Based Pricing** option.
7. If you choose **Risk Assessment Table**, choose the appropriate table from the drop-down list. See "[Risk Assessment Tables](#)" on page 32.
8. Choose the decision filters by selecting the applicable check boxes and enter the minimum and maximum values as needed.
9. Click **Submit** to return to the Loan Forms page.

Select Notices

If you are entering the Select Notices page from the Decisioning Options page, start at step 3.

To select notices for loan forms:

1. From the Loan Forms page, select the desired loan form and click **New** or **Edit**.
2. At the bottom of the loan's Settings page, click **Select Notices**.
3. On the Notices page, use the drop-down lists to choose the desired notices.
4. Click **Submit** to return to the Loan Forms page.

Define Sections

Determine which sections are to be displayed to your members in their loan request. You can further customize the content details. We strongly urge you to review each section and customize it according to your credit union's lending policy.

If you are entering the Sections page from the Select Notices page, start at step 3.

Selecting Sections

To select sections of loan forms:

1. From the Loan Forms page, click **New** or **Edit**.
2. At the bottom of the loan's Settings page, click **Define Sections**.
3. On the Sections page and in the Include column, select or deselect the sections as needed.
4. Define the page breaks.
5. To customize the content of the sections, under the **Section Label** column, click the section name. To edit the contents of the section, see the next set of instructions.
6. Click **Submit** to return to the Loan Forms page.

Editing Section Details

You can edit and customize the Section details so that the loan form is more specific to your credit union's policies.

You will make choices of whether to require specific information, make it optional, or exclude it from the section. Fixed items, which are hidden from the member's view, allow your credit union to assign a fixed value to the database. Accept the existing Item Label or customize it. If you have Prefill enabled, you can choose whether or not certain fields will prefill and whether the applicant can see the data.

Note: Because the Item Label text should describe how the field is stored in the database, we recommend using labels that are similar to the originals.

Clicking **Next** takes you to the next section in the list on the Sections page. On the final Section Details page, click **Submit** to finish, which returns you to Sections.

If you are entering the Section Details page from the Sections page, start at step 3.

Section Help

You can use Section Help to provide additional information to your borrowers when they apply for a loan. Use the Label and Content text boxes to provide additional information that will assist borrowers in completing this loan. A clickable icon will display to the right of any fields included within the section. The text associated with the clickable link will display as defined in the Label. When clicked, the information provided in the Content will also display.

You can also embed a link to your own web pages in each section of the loan form. Both the Section Instructions and Section Help support this link syntax. The format for the link is: `[[link href="url"]]link[/link]]`. Replace the url with the address of the page that you want to display. Replace the second "link" of the string with your preferred text.

For example, you may enter in the Label box, "Help" and in the Content text box, you may enter, "For more information, `[[link href="http://www.samplehelppage.com"]]click[/link]]` here." In this example, the web page that provides the help is <http://www.samplehelppage.com> and the "link" between the `]]double brackets[[` (as shown here) is replaced with the word, "click."

When viewed in your application, the link on the page would be titled, "Help." When the borrower clicks the link, a message displays that says, "For more information, [click](#) here." Other sample text and formats are:

- To apply for membership with our credit union, [click here](#).
To apply for membership with our credit union, `[[link href="http://www.your-membership-page.com"]]click here[/link]]`."
- For loan rates, [click here](#).
For loan rates, `[[link href="http://www.your-rates-page.com"]]click here[/link]]`."

General Instructions

You can add and delete rows of Section Help, and change the order of the rows.

- Click **Add** to add more rows.
- Click the **"X"** to delete a row.
- Click the **up** or **down arrows** to change the order.

To include loan information on loan forms:

1. From the Loan Forms page, click **New** or **Edit**.
2. At the bottom of the loan's Settings page, click **Define Sections**.
3. On the Sections page, click the name of the section name in the **Section Label** column.
4. In the Label text box, enter the label .
5. In the Content text box, enter the content as shown above.

To edit section details for loan forms:

1. From the Loan Forms page, click **New** or **Edit**.
2. On the loan's Section page, click the name of the section name in the **Section Label** column.
3. On the Sections detail page, edit the text boxes as needed.
4. Continue to customize the content of the text boxes as needed.
5. Click the options to identify items according to your credit union's lending policy as **Required**, **Optional**, or **Excluded**.
6. If you have Prefill enabled, select or clear the check boxes to allow the fields to be prefilled and whether or not the applicant can see the data.
7. Use the drop-down arrows to choose the desired options.
8. Click **Submit** to return to the Sections page or click **Next** to advance to the next detailed content page.
9. When you are finished editing the loan form, click **Submit** to save your settings.

Settings

Once your loan forms have been set up, you can enable Prefill for each loan form.

Prerequisite

Before enabling Prefill, you will need to do the following.

- Enable Prefill, if it will be used. See [“Prefill”](#) on page 39.

General Instructions

The pages for creating a new loan list or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the item you wish to edit.

Procedures

To enable or disable Prefill:

1. Do one of the following.
 - Select or deselect **All Loan Forms**.
 - Select or deselect individual loan forms.
2. Click **Save**.

Loan Lists

A loan list represents a group of loan forms that can be published for a specific purpose. Use this page to manage your credit union's different loan lists. Once your loan lists have been created you can create a link to them by using Link Builder.

Prerequisites

Before setting up Loan Lists, you will need to do the following.

- Create your loan forms. See "[Loan Forms](#)" on page 20.

General Instructions

- The pages for creating a new loan list or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the item you wish to edit.
- Click **Submit** to save your configuration.
- Click **Cancel** to return the page to its previous configuration.

Procedure

To create a new loan list or edit an existing one:

1. On the Loan List page, Click **New** or **Edit**.
If you are editing an existing loan list, select it and then click **Edit**.
2. On the Loan List - New or Edit, do one of the following.
 - Select **All Loan Forms** to include all the listed forms in your Loan List.
 - Select the forms to be included in your Loan List.
3. Click **Submit**.

To copy a loan list:

You can easily modify existing loan lists to create a new ones.

1. Click the notice you want to copy and then click **Copy**.
2. Edit the loan list and give it a new name.
3. Click **Submit** when finished.

Chapter 5

Decision Settings

Decisioning enables you to provide your members with almost immediate loan approvals or referrals from a decisioning interface based on a credit score and other criteria. When a member submits a loan request that has decisioning enabled, loanliner.com® immediately accesses your decision engine and displays a “Please Wait” notice on your member’s screen. Moments later, when the decision is completed, loanliner.com delivers the result to your member via the appropriate notice.

If the request was approved, loanliner.com sends an approval notice to your member and changes the loan request’s status to Submitted (Approved). If the loan request was not approved, loanliner.com sends either a Referral or Denial notice to your member and changes the status to Submitted (Referred or Denied), for manual intervention. Your decision engine can include several decision products or models appropriate for the different types of loans you offer.

An optional feature, available to some decision engines, is to have a loan officer manually review the application and then update the decision, based upon the review. If the request is being manually reviewed, the loan status will be changed to Decision Pending (Under Review) until either the update is received or the maximum timeout parameter has been exceeded. Once the update is received, the loan status will be changed to Submitted (Approved), Submitted (Referred), or Submitted (Denied). If the maximum timeout parameter is exceeded, the loan status will be changed to Submitted (Referred).

Decisioning also allows you to set up a credit report request. This can occur as part of decisioning or it can be set up separately to request just a credit report for loan requests. You can also set up an alternate credit report request. Alternate credit report requests may be needed to accommodate your version of the Loan Origination System credit report.

The Risk Based Pricing and Cross-Sales features enhance the features offered by automated decisions in loanliner.com. In addition to offering immediate loan decisions, Risk Based Pricing will present the terms of the loan, such as approved loan amount, interest rate, and loan term. The Cross-Sales feature will present other credit union products to the applicant and provide them with the opportunity to express their interest in those products. Note that your decision engine must support Risk Based Pricing and Cross-Sales in order to take advantage of these features in loanliner.com.

Prerequisites

To use decisioning, you need to:

- Obtain an account and create decisioning models.
- Activate decisioning in loanliner.com.
- Activate Risk Based Pricing and Cross-Sales if desired.
- Complete the Risk Assessment Table if Risk Based Pricing is enabled and you want to maintain interest rates in Site Builder rather than in the decision engine.
- Create member notices specifically for decisioning.
- Create or edit loan forms and configure them for decisioning. In each form, enable decisioning, select member notices, configure and apply the specific filters you want to use with the loan form, and make certain fields required.
- Configure and apply the global decision filters you want to use.

You should complete Decision Settings in the following order.

- Decision Engines
- Risk Assessment Tables
- Decision Filters
- Decision Notices

Decision Engines

In this section you activate your online decisioning vendors from the list provided. After you set up decision engines, you can enable Risk Based Pricing and/or Cross-Sale here. If Loan Officer Review is available, you can enable it and set its timeout parameter. Your interest rates can be returned from the decision engine if it supports this feature.

The Decision Engine page also provides you with Decision Model information and Loan Origination System setup information.

General Instruction

If no decision engine exists, only the **New** button is available.

Prerequisites

If you wish to use the decision engine feature, you must first do the following.

- Set up an account with the decision engine provider
- Obtain an account number

Procedures

To set up a new decision engine:

1. Click **New**.
2. Select the decision engine of your choice.
3. Enter your account number in the text box.
4. Click **Submit**.

To edit a decision engine:

1. On the Decision Engines page, select the desired decision engine.
2. Click **Edit**.
3. If you want an alternate credit report for the decision engine, click **Yes**.
4. If Risk Based Pricing and Cross Sales options are available, click the desired options.
5. If Loan Officer Review is available, click **Yes** to enable it and then set the desired timeout period. The time out period is the maximum amount of time loanliner.com will wait for a decision update.
6. Click **Submit**.
7. If you are using more than one Decision Engine provider, repeat the steps above for each.

To delete a decision engine:

If a loan form is associated with the decision engine and you delete it, the decisioning in the loan form will default to None.

1. On the Settings page, select the program to be deleted.
2. Click **Delete**.
A warning message asks if you want to continue.
3. Click **OK**.
A new page lists the loan forms that are associated with the decisioning.
4. Click **OK** if you wish to delete it.

Loan Origination System Setup Information

The Loan Origination System (LOS) setup information is shown at the bottom of the page. Use this information to support your third party LOSs.

Risk Assessment Tables

You can have as many risk assessment tables as you need. This allows you to set up interest rates for the different types of loans that you offer. You can include a rate extension if the applicant selects any of the protection packages. Once enabled, you determine how many months of extension can be applied and to which protection packages the extension applies.

The Risk Assessment Levels table is where you enter offsets for the various risk levels and terms. The table is highly customizable and allows you to use your most up-to-date rates.

You must rename the Risk Level headers to match the risk level values returned by your decision engine. The term values must also match the values permitted in the Term in Months field defined in the Loan Information section of your loan forms. You will enter the offsets in each of the cells in the table. As you enter them, the effective rate is calculated and displayed in the Risk Assessment Offset Totals table.

General Instructions

- If no risk table exists, only the **New** button is available.
- The pages for creating a new risk table or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the table you wish to edit.
- To delete a table, select it and then click **Delete**.

Procedures

To set up a new risk assessment table:

1. On the Risk Assessment Tables page, click **New**.
2. Enter a unique name in the **Risk Assessment Table Name** text box.
3. Click **Yes** to the **Enable Rate Extension** option.
The months text field and product list check boxes are enabled.
4. Enter the maximum number of months in the text box.
5. Select the protection products for which the term extension applies.
6. In the **Base Annual Interest Rate** text box, enter your base rate.
7. Enter the risk level in each of the column headings to correspond with the risk level values that are returned from your decision engine.

Note: These values must precisely match the values returned by your decision engine. For example, if the decision engine returns 01, 02, etc. the column headings must be 01, 02, etc., including the leading zeros.

8. In each of the text boxes in the table, enter the offsets from your base rate. For example, you might enter in the first row,
 - 0.25 for Risk Level Offset 01,
 - 0.0 for 02
 - 0.125 for 03
 - and so on.
9. Click **Submit**.

To copy a Risk Assessment Table:

You can modify existing tables to create a new one.

1. On the Risk Assessment Tables page, select the risk table you want to copy and click **Copy**.
2. Give it a new name and edit the table as needed.
3. Click **Submit** when finished.

Decision Filters

Use decision filters to set criteria for loan requests that should be reviewed at your credit union and for those that should be sent to a decision engine for online processing. Your choices regarding these filters will affect ALL loan requests. Decisioning must be enabled. The following filters are available.

- Applicant Age
- Applicant Membership
- Applicant Residence
- Multiple Requests
- Prefill

Note: Decision filters will not be applied to resubmitted applications, inactive folders, or alternate credit report requests.

General Instruction

1. On the Decision Filters page, click the desired filter.
2. Click **Edit**.
3. Follow the appropriate procedures below.

Procedures

To activate or deactivate the Applicant Age Decision filter:

1. On the Edit Applicant Age Filter page, click **Yes** or **No**.
2. Click **Submit**.

To activate or deactivate the Applicant Membership filter:

1. On the Edit Applicant Membership Filter page, click **Yes** or **No**.
2. Click **Submit**.

Note: If membership is indicated on the application, or if it can be determined through Prefill, this filter will be applied.

To activate or deactivate the Applicant Residence Decision filter:

If this filter is activated, loan requests from states, provinces, US territories, or the Armed Forces in the Refer column will not be sent to a decision engine and will instead be assigned a refer status in Folder Manager. Localities listed in the Decision box will be sent to the decision engine.

1. On the Edit Applicant Residence Decision Filter page, click **Yes** or **No**.
2. If you are activating the filter, move the localities as needed to the Refer or Decision boxes by selecting the location and moving it to the other box by clicking the single **left** or **right arrow**.
You can select more than one location by holding down the CTRL key and clicking specific localities.
Click the **double arrows** to move all localities from one column to the other.
3. Click **Submit** when finished.

To activate or deactivate the Multiple Requests Decision filter:

This filter limits the number of decisioned loan requests a member can submit in a given time period. This filter does not apply to resubmitted loans or inactive folders.

1. On the Edit Multiple Requests Decision Filter page, click **Yes** or **No**.
2. If you are activating the filter, enter the number of requests allowed and the number of days in the text boxes.
3. Select the desired **Identify Applicants Using** check boxes.
4. Select the **Loan Purpose List** check box to filter the loan by its purpose.

Note: One or more applicant identification filters must be selected in order to select the **Loan Purpose List** filter.

5. Click **Submit**.

To activate or deactivate the Prefill filter:

1. On the Edit Prefill Decision Filter page, click **Yes** or **No**.
2. Click **Submit**.

Decision Notices

Decision notices inform members about the progress of their loan request. Approval, Confirmation, Denial, Offer Pending, Referral, and Please Wait sample notices, which can be edited, are provided. Create the method by which notices are sent –via either email, on the Website, or both. Follow the instructions on the Decision Notices page and click **View** to create new notices, copy, edit, delete existing notices, and set the default notice.

Configuring the Counteroffer, Up-Sale, and Cross-Sale are similar. The difference is the text that describes the purpose of the message.

If Risk Based Pricing is enabled, some notices offer options that you can include. On the page where you edit the notice, these options will appear in the gray text box below the editable Content text box. The text in the gray box cannot be edited but is added as you select the **Include when available** check boxes. When you select an option, its message is displayed in the gray box with a place holder number in brackets. When the notice is generated, the actual number replaces the bracket number. For example, if you select **Amount Applied For**, the message says, “You applied for [\$99,999].” Additionally, an **End Content** text box allows you to include more text at the end of the notice.

Note: Decision email notices to the member will not be applied to resubmitted applications or to alternate credit report requests.

Prerequisite

Risk based Pricing must be enabled before the Counteroffer, Offer Pending, Up-Sale, or Cross-Sale notices can be configured.

General Instructions

- If no decision notice exists, only the **New** button is available.
- The pages for creating a new decision notice or for editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the item you wish to edit.
- Click **Preview** to see how the notice will appear to your members.
- To delete a decision notice, select it and then click **Delete**.
- To set a decision notice as the default, select it and then click **Set Default**.

Procedures

To create a new decision notice or to edit an existing one:

1. On the Decisions Notices page, click the type of notice that you want to create or edit.
2. Click **View**.
3. On the notice page, click either **New** or **Edit**.
4. Fill in the text boxes with the appropriate information.
5. Select the desired check boxes if available.
6. Click **Submit** when finished.

To copy a decision notice:

You can modify existing notices to create a new one.

1. On the notice page, simply select the notice you want to copy, and then click **Copy**.
2. Enter a new name for the notice in the **Notice Name** text box.
3. Fill in the text boxes with the appropriate information.
4. Select the desired check boxes if available.
5. Click **Submit** when finished.

Chapter 6

Prefill

Prefill makes it easier for members and non members to apply for loans online with loanliner.com's® prefill capabilities.

Your members enter their account number and social security number to initiate the prefill. Data is returned from Credit Union Service Corporation (CUSC), an ATM data switch, to prefill the name, date of birth, address, email address, and evening phone. Where data is not available, the member can enter the information. Potential members receive information on how to apply for membership and can even link to a Membership Application on your web site.

Note:

- When configuring Membership Requirements and considering the Members Only option, keep the following in mind:
 - Applicants who choose Not a Member will not be allowed to apply.
 - Applicants where Prefill is attempted but unsuccessful will not be allowed to apply.
 - Primary applicants must be an existing member in order to apply.
- If these rules are not desirable to your credit union, then we encourage you to configure your Membership Requirements to allow non-members to apply with or without restrictions. See [“Membership Requirements”](#) on page 16.

Prefill is enabled by CMG's Order Fulfillment. For more information about this service, contact your Account Relationship Manager at 1-800-333-2644 or the Lending Software Support Center at 1-877-264-5363.

Settings

Once Prefill is enabled by CMG's Order Fulfillment, the Prefill option is displayed on your loan forms, which allows you to enable or disable prefilling your loan forms. If a loan form existed before Prefill was enabled by Order Fulfillment, Prefill is disabled by default after they turn on this service.

The Settings page shows all the loan forms that are available for Prefill. In this section you enable loan forms to be prefilled with the applicant's information.

In this section, you also create the instructions to members on how to enter their account number. If the applicant is not a member, you can provide instructions and a link to your membership page.

Prerequisite

Prefill must be enabled through Order Fulfillment.

General Instructions

- Click **Save** to save your settings.
- Click **Reset** to return the page to its previous configuration.
- Click **Preview** to see how the account number and membership form will appear to your member.

Procedures

You can enable Prefill on all your loan forms or select individual ones. If you choose to provide instructions on entering a member account number or how to apply for membership, a link will be created for the applicant.

Note: Enabling or disabling Prefill can be performed on the Prefill Settings page or on the individual Loan Form Settings pages. See [“New or Existing Loan Forms”](#) on page 21.

Loan Forms Available for Prefill

Use the check boxes to enable or disable Prefill. A check in the check box enables the loan form.

To enable or disable Prefill on loan forms:

1. On the Settings page, do one of the following.
 - Select or deselect **All Loan Forms**.
 - Select or deselect individual loan forms.
2. Click **Save**.

Account Number and Membership Instructions

You can provide instructions to your members for entering their account number or for applying for membership by using URL links, text (plain or HTML), or both.

To provide a link and/or instructions on entering an account number:

1. Under Account Number, select the check boxes as needed.
2. To provide a link to your account number information page, enter its URL in the **URL** text box.
3. To provide instructions, enter them in the **Text** text box.
4. Click **Save** or proceed to the next procedure.

To provide a link and/or instructions about membership:

1. Under Membership, select the check boxes as needed.
2. Enter a URL to your membership page in the **URL** text box.
3. To provide instructions about membership enter it in the **Text** text box.
4. Click **Save**.

Chapter 7

MRC

Give your members the protection they need and enhance your vehicle lending program with Mechanical Repair Coverage (MRC). MRC eliminates your members' financial burden, should an unexpected auto mechanical breakdown occur. In addition, the program provides protection on the auto used as loan collateral. With the Web based MRC product, users will be able to request and save quotes, as well as issue, save, and generate contracts.

Note: MRC quotes are available only in the United States.

Prerequisite

Before setting up MRC, set up the following.

- Distribution Channels under General Setup. See [“Distribution Channels”](#) on page 4.

Settings

In this section, you indicate whether or not the member number is required to be entered for a MSR to save a quote or issue a contract.

Procedure

1. By default, **Yes** is selected, requiring the MSR to enter the member number in order to save a quote or issue a contract. If you do not want this option, click **No**.
2. Click **Save** when finished.

Pricing

Set the coverage level and deductible options for each of your pricing models.

General Instructions

- To set a pricing model as your default, select it and click **Set Default**.
- To save a pricing model, click **Submit**.
- **Cancel** returns the page to its previous configuration.

Note: When the Calculator is accessed through the member loan list, the default MRC pricing will always be used.

Procedure

To edit a pricing model:

1. On the Pricing Models page, click the pricing model you want to modify and click **Edit**.
2. Select or clear the check boxes as needed for **Coverage Levels** and **Deductible Options**. At least one Coverage Level and one Deductible Option must be selected.
3. Click **Submit**.

Tax Profile

If your credit union has a physical presence (nexus) in a state, the state can impose a duty to collect sales taxes for that state. This is the same as “doing business in.” Members who have a mailing address in states where your credit union has nexus, may be subject to a sales tax on MRC products. In this section, you select the states where you have nexus.

General Instructions

- Only those states that consider MRC a taxable product are listed.
- **Save** saves the configuration.
- **Reset** returns the configuration to its previous settings.

Procedures

To set the states where your credit union has a physical presence:

1. In the **No Physical Presence** box, select the states that you have nexus. You may select several states at once by holding down the CTRL key on your keyboard while clicking the next state. You may deselect a state by clicking it again.
2. Click the **right arrow** button to move the selected state(s) to the **Physical Presence** box.

Note: Note: You may use the **double arrows** to move the entire contents from one box to the other.

3. To remove states from the **Physical Presence** box, select the state and click the **left arrow** button. This will move the state back to the No Physical Presence box.
4. When finished, click **Save**.

Distribution Channels

In this section, you will choose the pricing model and message for each distribution channel. You can edit the channel message and select the pricing model assigned to the distribution channel. The channel message will be displayed to members and MSRs, upon attempting to obtain a quote for a vehicle which is not eligible for MRC coverage.

Prerequisite

Before setting up Distribution Channels in MRC, set up the following.

Distribution Channels under General Setup. See [“Distribution Channels”](#) on page 44.

General Instructions

- Content in the text box on the **Edit** page is required.
- **Submit** saves the configuration.
- **Cancel** returns the configuration to its previous settings.

Procedures

To edit a distribution channel:

1. Click the distribution channel you wish to modify and click **Edit**.
2. On the Edit page, select a pricing model from the drop-down list.
3. Select the text in the text box and edit as necessary.
4. Click **Submit**.

Chapter 8

GAP

Provide your members with the benefits associated with Guaranteed Asset Protection (GAP) coverage. GAP will pay the difference between the automobile insurance company's settlement and the remaining loan amount in the event the vehicle is stolen and not recovered, or damaged beyond repair. In addition, the product supports Risk Management initiatives by providing enhanced collateral protection through decreasing deficiency losses and collection costs. With the web based GAP product, you will be able to request quick quotes, save quotes, issue, save, and generate waivers.

Note: GAP is available only in the United States and its territories.

Prerequisites

Before setting up GAP, set up the following.

- Locations under General Setup. See ["Locations"](#) on page 3.
- Distribution Channels under General Setup. See ["Distribution Channels"](#) on page 4.

Settings

This is where you enter a default contact name and a phone number for your credit union regarding GAP waivers.

General Instructions

- Click **Save** to save your settings.
- Click **Reset** to return to the page to its previous configuration.

Procedures

To set the defaults:

1. Fill in the text boxes with the appropriate contact information.
2. By default, **Yes** is selected, requiring the member number be entered, upon a MSR saving a quote or issuing a waiver. If you do not want this option, click **No**.
3. Click **Save** when finished.

Pricing

There are two different Pricing Model pages, based on the state in which your credit union is located. One is for fixed rate states and the other is for variable rate states. If you are in a state that has fixed rates, you will not be able to make any changes to the pricing model. You can however, view the page by clicking **Pricing** on the left navigator under **GAP**. Variable rate states allow the credit union to define the price paid by the member for GAP coverage.

The following instructions pertain to those states that allow variable pricing.

The first time you enter the Pricing Models page, a default pricing model, titled Credit Union, will exist. Use the **Edit** button to change this title and its profile to suit your needs. You can create, edit, and delete additional pricing models.

General Instructions

- To set a pricing model as your default, select it and click **Set Default**.
- The pages for creating a pricing model or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the distribution channel you wish to edit.
- To save a pricing model, click **Submit**.
- **Cancel** returns the page to its previous configuration and will display the main Pricing Models page.
- To delete a pricing model, select it and then click **Delete**.
- The default pricing model cannot be deleted.

Note: When the Calculator is accessed through a loan list, the default GAP pricing will always be used.

Procedures

You can define the prices by either entering the cost to the member or by entering the mark-up amount, which calculates and fills in the member cost. By choosing the member cost, the mark-up is calculated for you. You can also create and delete custom surcharges.

Note: If your credit union always offers GAP Plus, you will not be able to exclude it from the pricing model. If your credit union does not offer GAP Plus, you will not be able to include this surcharge in the pricing model.

To create a pricing model or to edit an existing one:

1. Click either **New** or **Edit**.
2. If creating a new pricing model, enter a **Pricing Model Name** in the text box. If editing an existing pricing model, modify the pricing model name as needed.
3. Select the method by which you wish to define the pricing.
4. Click the appropriate options to include or exclude any base rates or surcharges.
5. Click **Submit**.

Note: If you are adding a custom surcharge to an existing pricing model, click the pricing model and then click **Edit**.

To copy a pricing model:

You can easily modify an existing pricing model to create a new one.

1. Click the pricing model you want to copy and click **Copy**.
2. Edit the pricing model and give it a new name.
3. Click **Submit** when finished.

Custom Surcharges

You can create custom surcharges for those that are unique to your credit union or special promotions. For example, you might offer a special discount during the month of June. At the end of June, you simply delete the custom surcharge.

If you have not created a custom surcharge, none will be listed at the bottom of the Pricing Model page. You can create new ones or delete them.

To create a custom surcharge or to edit an existing one:

1. On the GAP Pricing page, click **New**.
2. On the Pricing Model page click **Add**.
3. Enter the surcharge name in the **Item** text box.
4. Enter the **Mark-Up** or **Member Cost**. If you are offering a discount, enter a negative number.
5. To add another custom surcharge, click **Add** and repeat steps 3 and 4.
6. Click **Submit** to save your configuration.

To delete a custom surcharge:

1. On the **GAP Pricing** page, select the check box next to the custom surcharge that you wish to delete. You may select more than one.
2. Click **Delete**.
3. Click **Submit** to save your configuration.

Locations

The first time you open the Locations page, the location name and pricing models will be shown but the Contact Name and Phone columns will be empty. You can enter and edit this information.

Prerequisites

Before setting up Locations in GAP, you will need to set up the following.

- Set up Locations under General Setup. See "[Locations](#)" on page 3.
- Complete the Pricing Model section of GAP if you wish to use a pricing model other than the default model.

General Instructions

- All information (except a contact extension) on the **Edit** page is required.
- **Submit** saves the configuration.
- **Cancel** returns the configuration to its previous settings.

Procedures

To edit a location:

1. Click the location you wish to edit.
2. Click **Edit**.
3. On the Edit page, select the pricing model from the drop-down list.
4. Enter the **Contact Name** and **Contact Phone** in the text boxes as needed.
5. Click **Submit**.

Distribution Channel

In this section, you will create the message for the distribution channel. You may either accept the default message, or enter a new message customized for your credit union. This message will display, upon the member or MSR attempting to request a quote on a vehicle which is not eligible for GAP coverage.

Prerequisite

Before setting up the Distribution Channel in GAP, set up the following.

- Distribution Channels under General Setup. See [“Distribution Channels”](#) on page 4.

General Instructions

- Content in the text box on the Edit page is required.
- **Submit** saves the configuration.
- **Cancel** returns the configuration to its previous settings.

Procedures

To edit a distribution channel:

1. Click the distribution channel you wish to edit.
2. Click **Edit**.
3. On the Edit page, select the text in the text box and edit as necessary.
4. Click **Submit** to save your changes.

Chapter 9

Prequalification

Prequalify your members for their home equity loans by using our comprehensive online prequalification module. You predetermine which home equity programs and options you offer to your members in Site Builder. When the member walks through the prequalification process prior to completing a loan request, their information is filtered to fit with one or more of your selected programs and options. The member is presented with the home equity loan request that is right for their needs. When the member gets to the loan request, the information they entered in the prequalification process is entered into their application.

Prerequisite

Before setting up Prequalification, set up the following.

- One or more Home Equity loans created in the Loan Forms section. See [“Loan Forms”](#) on page 20.

Settings

Here is where you set up your home equity lending guidelines.

Procedure

To set up home equity lending guidelines:

1. Move the state(s) where your home equity loan is offered to the States Offered box by selecting it in the States Not Offered box and use the **right arrow** to move it. You can move multiple states by holding the CTRL key while selecting the states. Release the CTRL key and click the **right** or **left arrow** to move them to the appropriate box. The **double arrows** move all the states in the box.
2. Select or clear the desired check boxes for the types of properties and occupancy.
3. Choose a default **Home Equity Application** to display to your members from the drop-down list.



IMPORTANT: This default application will be accessed by the member if they have not completed the prequalification process. Therefore, you must make sure that this default application will be appropriate for an open-end or a closed end home equity loan, according to your home equity lending guidelines.

4. When finished, click **Save**.

Programs

Set up and customize your loan programs here.

General Instructions

- When you are finished editing, click **Submit** to save the information and return to the previous page.
- Click **Cancel** to return to the previous page without saving any information.
- Click **Preview** to see how the Loan Program Description will appear to your members.
- When you are satisfied with the options and Loan Program Descriptions, click **Submit** to return to the Programs page.

Procedures

To edit a loan program:

From the Programs page, you can configure the loan program and enable or disable it. To edit the Loan Option and Program Description, see the next two procedures.

1. Click the program that you want to edit.
2. Click **Edit**.
3. Edit the text boxes as appropriate.
4. Click **Yes** or **No** to enable or disable the loan option.
5. Use the drop-down list to choose the **Associated Loan Form**.
6. Do one of the following:
 - Click **Submit** to return to the Programs page.
 - Follow the next procedures.

To edit a loan option:

From the Loan Option page, you can choose whether to include the option as well as define the option.

1. On the Program Description page, under Loan Option, click **Edit**.
2. Click **Yes** or **No** to choose whether to include the loan option.
3. Edit the text boxes as needed.
4. Click the desired options.
5. To add another Range of Balances for amortization, click **Add** and edit the text boxes as needed. Click **Submit** when done.

Note: To delete a Range of Balances, click the desired check box and click **Delete**.

6. When finished, click **Submit**.

To add or delete a Loan Program Description:

From the Programs page, you can edit the Loan Program Description. To change a bullet text, you can simply edit the text in the text box next to the bullet.

1. Under the Loan Program Descriptions, click **Edit**.
2. Enter text in the **Header** and **Footer** text boxes, as needed.
3. To create a new bullet point, click **Add**, enter the text in the text box.
4. To delete a bullet, select the check box and click **Delete**.
5. To see how the description will appear to your members, click **Preview**.
6. When finished, click **Submit**.

Chapter 10

Counseling

Help answer your members' questions about home equity loans online. You can provide information about closing costs, processing time and any other information you'd like to provide to your members. You can even use the counseling section for special marketing opportunities or to provide HTML links to other information on your credit union's home site. All information is customized by you in Site Builder and can be displayed to your member.

Each section provides an area where you can enter and edit headers and footers. Text in the headers and footers that are surrounded by carets <> are HTML tags and should be left as is. The tag, , indicates that the text will be bold type.

General Instructions

- Click **Add** to add an item to the list.
- To delete a item from the list, click its check box and click **Delete**.
- Click **Save** when finished.
- Click **Preview** to see how it will appear to your members.
- Click **Reset** to return the page back to its previous configuration.

Procedure

To add an item to the Itemized List:

1. Click **Add**.
2. Enter the information in the text boxes.
3. Click **Save**.

Costs

Enter the costs associated with your various home equity loan programs that you offer.

Procedure

To edit headers and footers, and enter home equity costs:

1. Select the text in the **Header** and **Footer** and edit as necessary.
2. Edit the information in the **Itemized List** as needed.
3. Click **Save**.

Processing Time

Clarify home equity loan processing time for your members by creating a list and text that is displayed during the counseling process.

Procedure

To edit headers and footers, and enter additional text:

1. Select the text in the **Header** and **Footer** and edit as necessary.
2. Edit the information in the **Itemized List** as needed.
3. Click **Save**.

What Else

You can clarify additional information for your members by creating a list and text that is displayed during the counseling process.

Procedure

To edit headers and footers, and enter additional text:

1. Select the text in the **Header** and **Footer** and edit as necessary.
2. Edit the information in the **Itemized List** as needed.
3. Click **Save**.

Chapter 11

Closing Requests

The Closing Requests section is where you choose the closing agents that will close your home equity loans. You can also choose the branch or branches your credit union uses to close loans.

Agent Closing

General Instructions

- If no closing agent is shown, only the **New** button is available.
- The pages for creating a new closing agent listing or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- To delete an agent, select it and then click **Delete**.

Procedure

To create a new closing agent listing or to edit an existing one:

1. Click either **New** or **Edit**.
2. Fill in the text boxes with the appropriate information.
You might include the company's name, their full mailing and physical addresses, phone numbers, email address, and a contact person's name, for example.
3. Click **Submit**.

Branch Closing

General Instructions

If no closing office location exists, only the **New** button is available.

To delete an office listing, select it and then click **Delete**.

Procedure

To create a new closing agent listing or to edit an existing one:

1. Click either **New** or **Edit**.
2. Fill in the text boxes with the appropriate information.
For example, you might include the branch's name, its full mailing and physical addresses, phone numbers, email address, a contact person's name, and the options you offer for your members to receive their closing documents.
3. Select one or more of the closing options you will offer to your members.
4. Click **Submit**.

Chapter 12

Member Updates

Status messages provide your members with the current status of their loan request when they inquire online.

Customize the example messages to fit your credit union's policies.

Status Messages

General Instructions

- The pages for creating a new message or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- To delete a message, select it and then click **Delete**.

Procedure

To create a new message or to edit an existing message:

1. Click either **New** or **Edit**.
2. Enter or edit the name in the **Name** text box.
3. Type the message in the **Content** text box.
4. Click **Submit**.

Chapter 13

Documents

In this section you define the document headers and credit union specific language to be included on the documents. In addition, you can create standard document sets and associate those document sets to loan forms.

Prerequisite

If you did not request access to LOANLINER® documents and have not signed a LOANLINER Documents Agreement, you will not have access to the setup windows described below and will not be able to use LOANLINER documents. To request access to documents, contact your field representative at

1-800-333-2644 or the Lending Software Support Center at 1-877-264-5363.

Document Headers

General Instructions

- If no document header exists, only the **New** button is available.
- The pages for creating a new document header or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first click the item you wish to edit.
- To delete a document header, select it and then click **Delete**.
- To set a document header that will be displayed as the default on the drop-down list when you create closing documents in Folder Manager, select it and then click **Set Default**.

Procedures

To create a new document header or to edit an existing one:

1. Click either **New** or **Edit**.
2. Fill in the text boxes with the appropriate information.
You might include your credit union's name, the mailing address, phone numbers, email address, and Website address, for example.
3. Click **Submit**.
4. Repeat for each additional header.

To choose the document logo:

1. On the Document Headers page, click **Update Logo Status**.
2. Select the appropriate logo option.
3. If you want us to contact someone at your credit union for camera ready art, provide that person's name.
4. Click **Submit**.

Document Language Sets

General Instructions

- If no document language set exists, only the **New** button is available.
- The pages for creating a new document language set or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the item you wish to edit.
- To delete a document language set, select it and then click **Delete**.

Procedures

To create a new document language set or to edit an existing one:

1. Click either **New** or **Edit**.
2. Enter or edit the **Document Language Set Name**.
3. Fill in the text boxes with the appropriate information.
4. Select check box as appropriate.
5. Click **Submit**.

To copy a new document language set:

You can modify existing document sets to create a new one.

1. Click the document set you want to copy and click **Copy**.
2. Edit the document language and give it a new name.
3. Click **Submit**.

Document Notice

This is where you edit the document notice that will be emailed to members when their documents are ready. You have the ability to modify any of the text included in this notice; however we suggest you only edit the text in the square brackets []. The other text has been reviewed by legal staff to ensure its compliance with the new E Sign compliance requirements. These consent requirements are related to the electronic delivery of documents, not just signing. If you modify other text within this notice you may not be in compliance with federal E Sign regulations. You will need to enter your credit union contact information and a description for the Member Key, which will be used by your members to obtain access to their documents.

Member Key

For authentication, members can only retrieve online documents by entering the correct Member Key, which is a password you define when you create the documents. Include a description of the type of Member Key you want to use. We suggest you include a description of the Member Key (such as "Social Security number," "Mother's maiden name," etc.) rather than including the key itself, since this notification is sent via email. You will input the member's specific Member Key when generating their loan documents.

Procedures

To edit the document notice text:

1. Select the text within the square brackets and edit as necessary. Be sure to enter the Member Key description.
2. Click **Save**.

Document Sets

General Instructions

- If no document language set exists, only the **New** button is available.
- The pages for creating a new document set or editing an existing one are essentially the same. The steps here apply to both processes. In the case of editing, first select the item you wish to edit.
- To delete a document language set, select it and then click **Delete**.

Procedure

To create a new document set or to edit an existing one:

1. Click either **New** or **Edit**.
2. Select the documents to move from the Available Documents box to the Selected Documents box. You may select several documents at once by holding down the CTRL key on your keyboard while clicking the next document. You may deselect a document by clicking it again.
3. Click the **right arrow** to move the selected documents to the Selected Documents box.
4. To remove documents from the Selected Documents box, select the document and click the **left arrow**. This will move the document back to the Available Documents box.
5. When finished, click **Submit**.

The **double right** and **double left arrows** are used to move the entire contents of one box to the other. The **up** and **down** arrows are used to move a selected document up or down in position.

To copy a document set:

1. Select the document set you want to copy and click **Copy**.
2. Edit the document set and give it a new name.
3. Click **Submit**.

Glossary

This glossary contains definitions of common terms and abbreviations used in this guide.

Term	Definition
Base Rates	The basic coverage for the vehicle type provided by the vendor. For example: Motor Vehicle base rate or Power Sport base rate.
CD/CL	Credit Disability/Credit Life
Channel	A distribution method or platform on which a product is delivered.
CMG	CUNA Mutual Group
CU	Credit Union
Custom Surcharges	Surcharges that the credit unions themselves can define and set up as part of the pricing model. Credit unions in states with fixed retail rates are not allowed to set up custom surcharges. Only those in states with variable rates can set up custom surcharges.
Debt Cancellation	A two-party contract between a borrower and a lender. The borrower agrees to pay the lender a fee for which the lender agrees to cancel or postpone all or a portion of the borrower's debt, should a specified event occur such as death, disability, or involuntary unemployment.
GAP	Guaranteed Asset Protection
Home View	The full folder list view which contains all folder sources, folder statuses and folder contents (the original folder view prior to the creation of custom views).
LOS	Loan Origination System
Location (GAP)	The various physical locations where GAP is sold for the CU (CU, branch, dealer, etc.).
MRC	Mechanical Repair Coverage
MSR	Member Services Representative

Term	Definition
Order Fulfillment	The CMG department that sets up new credit unions to use CMG products and adds or removes products from existing credit unions.
PDF	Portable Document Format. A document that can be viewed with Adobe Acrobat Reader. This guide and other related documents require Reader or Acrobat version 7.0 or greater.
Pricing Model	A model in which prices can be set for CU to CMG fees or for Member pricing.
Status	The product contains the following statuses: <ul style="list-style-type: none">• Submitted• Copied• Quoted• Issued• Quoted Ineligible• Document statuses
Surcharges	Additional options and fees that can be applied to the base rate of the GAP coverage. For example: Plus, Commercial, or Extended Coverage.
Vendor	Provider of coverage/waivers; this is a combination of the vendor and their product.
View	A list of folders to display based on certain selection criteria.

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