


## Session 6 Questions and Answers

# V I R T U A L U | S | E | R | F | O | R | U | M

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Recordings can be viewed at <https://www.meridianlink.com/events/user-forum-2020>

### Session 6 - Application Portal: Advanced Configurations for Streamlined Applications

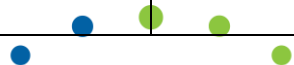
Not every consumer-facing digital channel user flow starts in the same spot. As such, not every user flow needs to follow the same application process. Learn how tailoring the application flow, prefilling specific details, or tagging the application with campaign-style tags may further improve specific application drives.

<b>Q. Are there plans to have the Custom Application Scenarios available for LoansPQ (LPQ) in the future?</b>	A. There are currently no plans to build this into LPQ.
<b>Q. Is there a way to put a promotion into the system using the custom URL?</b>	A. Yes. The KB resources mentioned are a great place to start. You can change the External Source to filter these applications through and potentially add a price adjustment to the product build. Make sure you test this configuration thoroughly.
<b>Q. Is this the same application portal that can be used with LendingQB (LQB)?</b>	A. LQB is currently available on Application Portal (AP).
<b>Q. One thing we'd like to do with AP is get the name, phone, and email higher in the funnel. Is there something available?</b>	A. Currently, this feature is unavailable.
<b>Q. Are checkout scenarios available?</b>	A. The Review and Submit screen of AP is the equivalent of our checkout page. You can add custom questions to the Review and Submit screen.
<b>Q. Is there a benefit to use the custom question tag versus labeling the external source in the link?</b>	A. You can pre-configure many custom questions to get more data than just the external source. You can create a custom question to pass through any bit of data.

<b>Q. URL tagging only works when you are pointing directly to the app and not to your website first. Is this correct?</b>	A. This is correct. Tagging is tied directly to APM, and it will only take place in AP. If you want something like your site, you can work with your internal website team.
<b>Q. Do you create these links in advance so anyone in branch can access them and send them to a member when they inquire?</b>	A. Yes, the links can be created ahead of time and sent to applicants as needed.
<b>Q. Is Tag Manager supported?</b>	A. AP supports Google Tag Manager.
<b>Q. Can't that source come in automatically if you already have Google Analytics integrated?</b>	A. Google Tag Manager (GTM) is supported on Application Portal. The source and external sources are not controlled by GTM but rather by LPQ.
<b>Q. Do I need a custom question to get the source information?</b>	A. No, you can use &referralsource= in your URL to define your external source.
<b>Q. Is there a way to limit checking the product to one selection? We are seeing apps instant approved with multiple checking products.</b>	A. You can either pre-select products or configure your XA products to only show one checking account as an option.
<b>Q. Will Scenarios be available for LPQ?</b>	A. Not currently.
<b>Q. Is there any documentation on using the DL function?</b>	A. The documentation is within the feature configuration itself within APM.
<b>Q. Is there an easy way to re-order how custom questions appear in AP?</b>	A. This is usually driven by the Display number in the custom question admin set up.
<b>Q. Does re-naming the question or editing the text in the classic site break the business rules? If yes, do we have to go through all the steps again to get it set up again?</b>	A. If the question text changes, AP will need to re-sync. If the question name is changed, you may need to re-build the Business Rule. This is something that would need to be tested before making the change in LIVE.
<b>Q. If a user abandons the app, does that break the tracking of the source at any point in the flow?</b>	A. If you have Google Tag Manager (GTM), tracking will continue until they exit the application. If the app was never completed in AP, the application would never be submitted to LPQ.
<b>Q. I am currently running 2.0 and do not have AP. Will it switch automatically, or do I have to ask for an upgrade?</b>	A. Please reach out to your PSM to discuss how to begin the migration to APM from Legacy consumer sites.
<b>Q. What about a scenario based on a specific FOM group or SEG, can you create a unique link for that?</b>	A. Not currently.
<b>Q. Do you have Best Practice settings for AP?</b>	A. There are a lot of training materials on the Knowledge Base that can help you familiarize yourself. You can also ask your SIC, PSM or the Support Team for tips and tricks!



<b>Q. We have the Google Analytics options filled in so doesn't that allow us to track where applications are coming from?</b>	A. Google Analytics is only supported via GTM for Application Portal. You can use the <code>referralsource=</code> to control the unique External source.
<b>Q. The Custom Application Scenario module does not appear in my APM - how do we get it?</b>	A. Please reach out to support and submit a request to add it.
<b>Q. Are you sunseting the V1 and V2 applications? If so, when?</b>	A. Currently, there is no timeframe yet.
<b>Q. If you utilize a URL that answers a custom question, Is the applicant able to change that answer within their application?</b>	A. No. The design is to have the answer pre-filled and not visible to the consumer. The design intends to save the applicant 'clicks.'
<b>Q. Does the Custom Application Scenario auto create the URL when you create a scenario?</b>	A. Yes.
<b>Q. Can we hide the new membership option and only offer secondary accounts via the URL?</b>	A. Yes, you can use the parameter <code>&amp;list=sa</code> in the URL.
<b>Q. How can we obtain a list of all the possible fields that can be included in a custom URL?</b>	A. We currently do not have a client-facing list that encompasses all the options.
<b>Q. Is AP different than the new consumer responsive site (V2)?</b>	A. Yes, they are different. V2 was an interface upgrade to the original V1 site. AP is an entirely different website.
<b>Q. We have a Debit Card product option that has multiple variations. Can you combine pre-selected product and custom questions to pre-select the account and debit card type?</b>	A. Not currently.
<b>Q. Does this URL automation only work for custom questions or can it also tie to other fields like Home Equity reason?</b>	A. Some fields can be automated using the URL. For example, Credit Card Name or Purpose Type. Currently, Home Equity reason is not an option for pre*fill.
<b>Q. On a Campaign for Personal Loans, the Credit Union (CU) offers a specific offer out of 10 different offers to a unique member. The member is pre-approved, but can the application select the app and pre-fill the offer code, term, amount, and rate?</b>	A. We recommend that you inquire with your PSM about CUnexUS for pre-approvals. This is an excellent partner integration for this scenario. With AP, only you can pre-fill Purpose, Term, and Amount. However, Rate and Offer Code cannot be pre-filled.
<b>Q. How do I request or create a QR code?</b>	A. Many websites offer this service, so we recommend doing a Google search.
<b>Q. Is there a limit of custom questions to ask or a recommended number?</b>	A. There is no limit that we have come across.
<b>Q. Do you need or want multiple portals to have different links and setups?</b>	A. Typically, you don't need different portals; however, every Financial Institution (FI) is different. Please reach out to your PSM to inquire.



<b>Q. Can the QR code be tracked by user?</b>	A. Not currently.
<b>Q. Is there a way to make uploading identification a required field?</b>	A. If the ID fields are shown (not hidden), they are required. We cannot require the upload of the DL image, only the fields in the application. You can modify the verbiage on the DL upload screen to indicate that they are required, and not providing will delay processing. At least then, you set the right expectation for consumers who do not choose to provide the information.
<b>Q. How would you know it came through Google VS someone who visits the website organically?</b>	A. We can track where it comes from based on the link that they click if you have added tags to it.
<b>Q. How is this different than using the &amp;referralsource= tag to import the external source information?</b>	A. Please reach out to your PSM for additional information.
<b>Q. How does cross-sell work on AP?</b>	A. When an application is Instant Approved, if there are any qualified cross-selling products, they will appear on the 'Congratulations' page.
<b>Q. Do you need to have the new LPQ with AP? We're currently on Classic.</b>	A. No, you can use classic for cross-selling. You just need to have instant approval enabled.
<b>Q. Is there a reason this is not an option on the Loan side? For example, 'Apply Now' on an Automobile website takes them to an auto loan product?</b>	A. You can customize the URL to drop you directly into a vehicle loan from an 'Apply Now' button if you refer specifically to Custom App Scenarios. These features are only supported for XA. Application Portal is available for both LPQ and XA.
<b>Q. Are there plans to create the ability to use Custom Questions as an advanced condition, and not just a field in the report?</b>	A. Custom Questions can be used as advanced conditioning in a myriad of capacities. Decisioning (product code level), price adjustments, automated actions, and task list templates are options.
<b>Q. Is there a function in AP where members can enter their member numbers and the application can search the core and data pre-fill the application not inside online banking?</b>	A. This is not available currently.
<b>Q. Can you customize the external source and CQ?</b>	A. Yes, you can add as many customizations to URLs as you would like.
<b>Q. Can we use Custom App Scenarios to make one of our products required and pre-selected?</b>	A. We can do one or the other, but not both.

