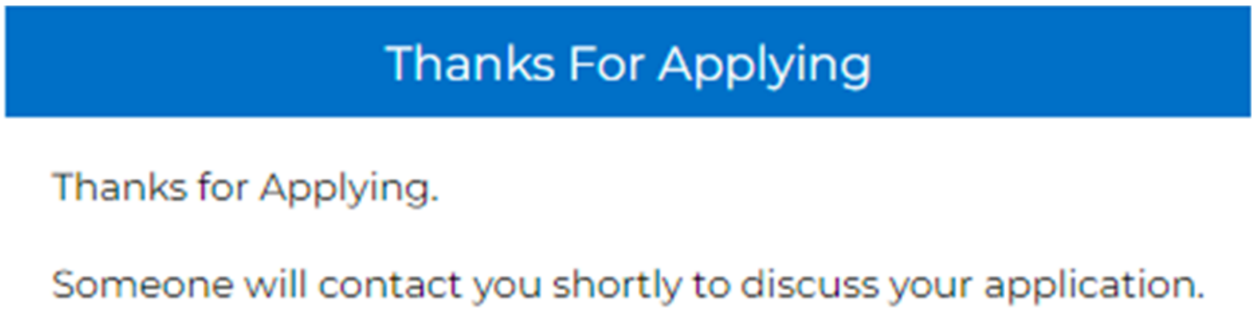
Saving funding data for referred applicants

Delayed Funding is a feature available from the Gro Admin Portal that allows FI employees with the Application Support user role to collect funding information from a referred applicant. When enabled, applicants can still enter funding information using ACH transfers only, even if they don't pass KYC or other validation checks. After providing funding information, the applicant is presented with the following message:



Thanks For Applying

Thanks for Applying.

Someone will contact you shortly to discuss your application.

Prerequisites

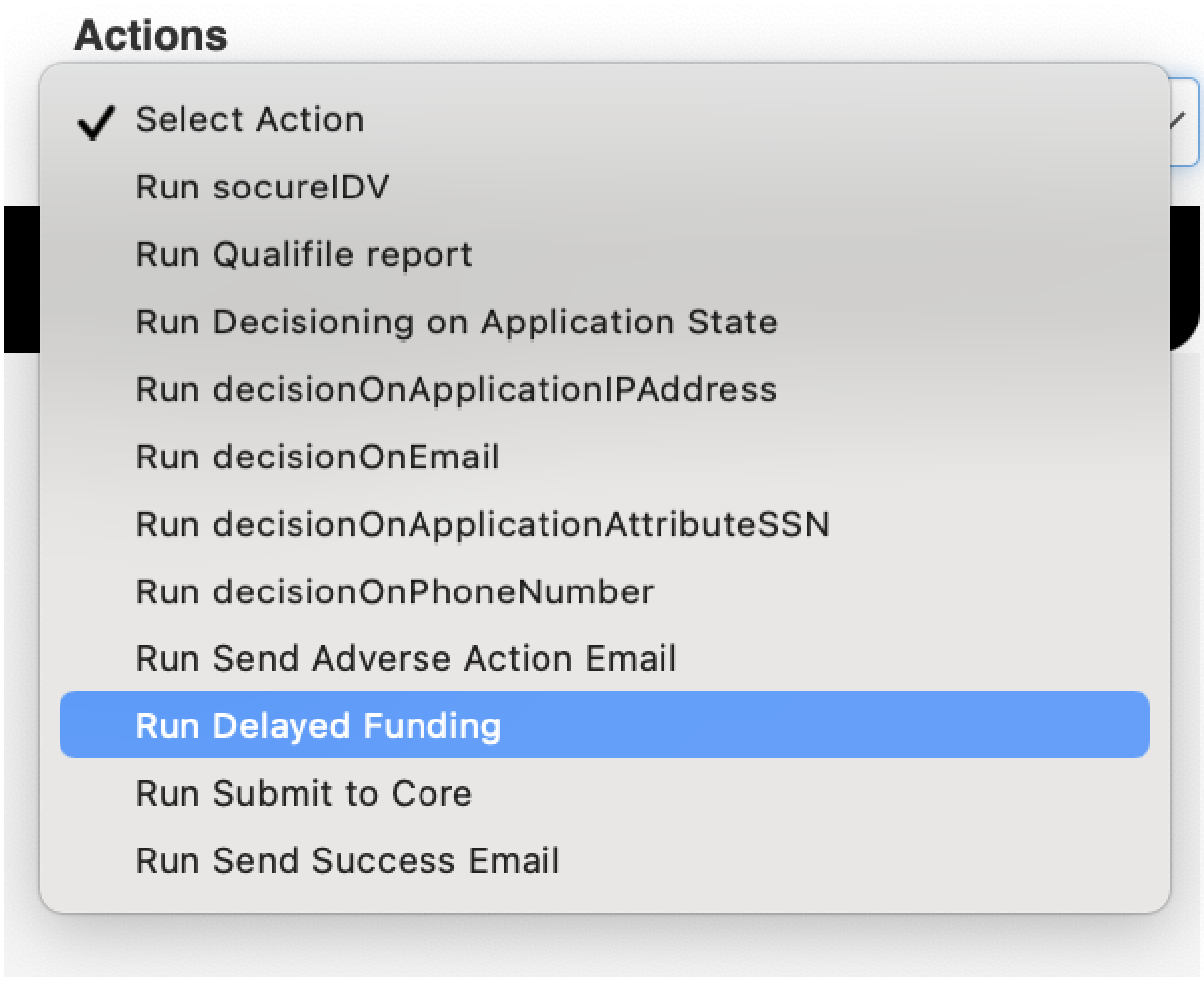
In order to successfully run delayed funding, there are a few prerequisites:

- The app must have been referred via KBA, challenge questions, OLB, or cores submission.
- The user must have provided their ACH funding information on the Funding page.
- Unless the FI has no core, they must trigger core submission before delayed funding. Otherwise, delayed funding will fail due to no account number.

Processing delayed funding

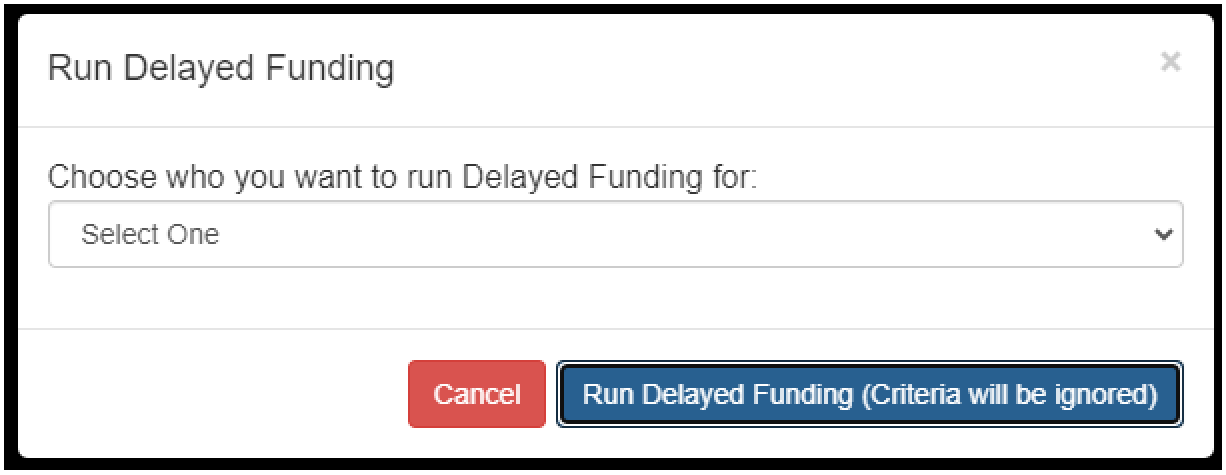
After verifying the referred application, complete the following steps from the Application Details page:

1. Select **Run Delayed Funding** from the **Actions** dropdown, as shown in the image below.


Actions
✓ Select Action
Run socureIDV
Run Qualifile report
Run Decisioning on Application State
Run decisionOnApplicationIPAddress
Run decisionOnEmail
Run decisionOnApplicationAttributeSSN
Run decisionOnPhoneNumber
Run Send Adverse Action Email
Run Delayed Funding
Run Submit to Core
Run Send Success Email

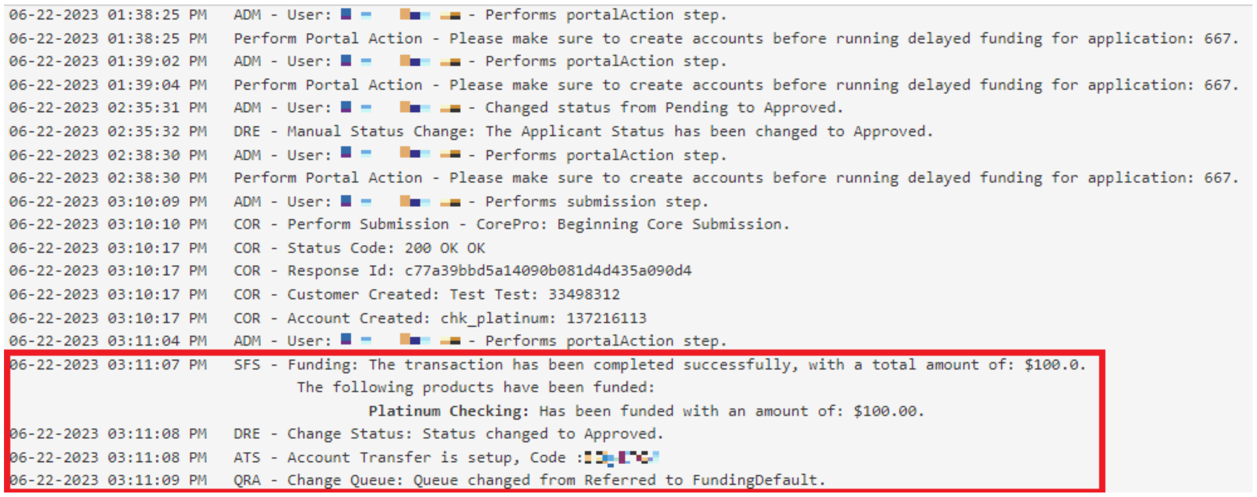
2. Select the applicant to run Delayed Funding for, then select **Run Delayed Funding (Criteria will be ignored)**.

> **Note:** If there isn't a joint application, this will show as **Run**.


Run Delayed Funding
×
Choose who you want to run Delayed Funding for:
Select One
Cancel
Run Delayed Funding (Criteria will be ignored)

- If the applicant provided funding account information in their application, the account will be funded using that information.
- If the applicant didn't provide funding account information in their application, an error message will say, "Perform Portal Action - Couldn't run delayed funding, ACH information is missing for application: [application number]."

3. To verify if Delayed Funding was successful, check internal comments at the bottom of the application.



```
06-22-2023 01:38:25 PM   ADM - User: [redacted] - Performs portalAction step.
06-22-2023 01:38:25 PM   Perform Portal Action - Please make sure to create accounts before running delayed funding for application: 667.
06-22-2023 01:39:02 PM   ADM - User: [redacted] - Performs portalAction step.
06-22-2023 01:39:04 PM   Perform Portal Action - Please make sure to create accounts before running delayed funding for application: 667.
06-22-2023 02:35:31 PM   ADM - User: [redacted] - Changed status from Pending to Approved.
06-22-2023 02:35:32 PM   DRE - Manual Status Change: The Applicant Status has been changed to Approved.
06-22-2023 02:38:30 PM   ADM - User: [redacted] - Performs portalAction step.
06-22-2023 02:38:30 PM   Perform Portal Action - Please make sure to create accounts before running delayed funding for application: 667.
06-22-2023 03:10:09 PM   ADM - User: [redacted] - Performs submission step.
06-22-2023 03:10:10 PM   COR - Perform Submission - CorePro: Beginning Core Submission.
06-22-2023 03:10:17 PM   COR - Status Code: 200 OK OK
06-22-2023 03:10:17 PM   COR - Response Id: c77a39bbd5a14090b081d4d435a090d4
06-22-2023 03:10:17 PM   COR - Customer Created: Test Test: 33498312
06-22-2023 03:10:17 PM   COR - Account Created: chk_platinum: 137216113
06-22-2023 03:11:04 PM   ADM - User: [redacted] - Performs portalAction step.
06-22-2023 03:11:07 PM   SFS - Funding: The transaction has been completed successfully, with a total amount of: $100.0.
                           The following products have been funded:
                                 Platinum Checking: Has been funded with an amount of: $100.00.
06-22-2023 03:11:08 PM   DRE - Change Status: Status changed to Approved.
06-22-2023 03:11:08 PM   ATS - Account Transfer is setup, Code :[redacted]
06-22-2023 03:11:09 PM   QRA - Change Queue: Queue changed from Referred to FundingDefault.
```

Configuration

To enable Delayed Funding, add the following configuration to the `server.workflow.service.funding.delayedFunding` Type ID:

```
{
    "enabled": true,
    "fundingOptions": [
        "ACH"
    ]
}
```

> **Note:** The configuration above is included in the Gro Admin Portal by default, however the `enabled` property will be set to `false` by default.

Add the following configuration to the `server.workflow.service.custom.portalAction` Type ID:

```
{
    "portalActions": [
        {
            "workflowStep": "delayedFunding",
            "criteria": {
                "products": [
                    "all"
                ],
                "applicationAttribute": {}
            }
        }
    ]
}
```

Add the following configuration to the `server.workflow.service.custom.portalActionSettings` Type ID:

```
{
    "delayedFunding": {
        "settings": {},
        "className": "delayedFundingStep"
    }
}
```

Referring applicants using decision criteria

The Q2 Gro application software can refer an applicant based on custom values that can include some unstructured variables and any of the default attributes included below.

For primary applicants

- city
- state
- postal
- country
- workCity
- workState
- workPostal
- idType
- birthDate
- idState
- occupancyDuration

For joint applicants

- birthDateApp2
- idTypeApp2
- workCityApp2
- workStateApp2
- workPostalApp2
- occupancyDurationApp2

Establishing decision criteria

You can configure additional attributes to use as decision criteria. You can include any information using unstructured variables, but must ensure that the Applicant property key and applicant attribute exactly match.

> **Note:** You can't use JSON objects in unstructured variables used for this purpose.

To establish decision criteria, you must make several configuration changes in the `server.workflow.service.custom.decisioningWorkflow` Type ID. In the example shown below, `decisionOnStateAttr` is used as the default for your decision criteria or `"className"` variable. However, you can choose any custom name for this variable. Copy the following configuration into the `decisioningWorkflow` section of your configuration to make desired changes.

```
"decisioningWorkflow": [
    {
      "workflowStep": "decisionOnStateAttr|decisionOnApplicantAttr",
      "criteria": {
        "authenticated": true,
        "existingCustomer": true,
        "products": [
          "all"
        ]
      }
    },
```

Within the configuration, the "`workflowStep`" variable in the `server.workflow.service.custom.decisioningWorkflowSettings` Type ID sets accepted decision criteria, with any non-allowed decision criteria resulting in an automatic referral.

> **Caution:** "`workflowStep`" and "`className`" variables must be exact matching values. For example, if your "`workflowStep`" variable is `decisionOnApplicationStates`, your "`className`" variable must also be `decisionOnApplicationStates`. See below for more information.

```
{
  "decisionOnStateAttr": {
    "className": "decisionOnApplicationState",
    "settings": {
      "decisionStepName": "internalCommentsDesOnAppStepName",
      "continueCriteria": {
        "state": ["MI", "NY"]
      }
    },
    "productTypes": [
      "all"
    ]
  }
}
```

In the below example, the configuration allows the ZIP code `40476` and `30303` as acceptable values and refers applications containing any other ZIP code. For a ZIP code that is serviced, add the ZIP code to the `continueCriteria` property as shown below. You can also set a certain ZIP code to be automatically referred by using the `stopCriteria` property instead of the `continueCriteria`.

Note: `stopCriteria` and `continueCriteria` cannot be used in the same rule.

```
{
     "decisionOnApplicationZipCodes": {
          "className": "decisionOnApplicationState",
               "settings": {
                   "decisionStepName": "internalCommentsDecisionZipCodeStepName",
                          "continueCriteria": {
                              "postal": ["30303", "40476"]
                           }
                     },
                   "productTypes": ["all"]
       }
}
```

After adding ZIP code decisioning into the configuration, update the `server.custom.messages.en` and `client.custom.messages.en` configurations, as follows.

Caution: Configuration below applies to elements of the user interface. By making configuration changes, you are directly modifying what is displayed.

You can make changes to the internal comments section of the application user interface by applying configuration changes explained in the below examples.

Add the following message key and value to the `server.custom.messages.en` Type ID.

`"internalCommentsDecisionZipCodeStepName": "Application Zip Code",`

Add the following message key and value to the `client.custom.messages.en` Type ID. The example configuration below would result in naming the new dropdown in the **Actions** menu to "Decision on Application Zip Code".

`"decisionOnApplicationZipCodes": "Decision on Application Zip Code",`

Preventing fraudulent applicant data

There are verification steps in the application decisioning process to help prevent potentially fraudulent email address information in the application process.

You can enable this feature by updating your configuration, as shown in the following process:

> **Note:** Both configurations in the example below must be included to enable fraudulent applicant verification.

1. To verify that the applicant's email address doesn't contain more than three periods, add the following configuration to the `server.workflow.service.custom.decisioningWorkflow` Type ID:

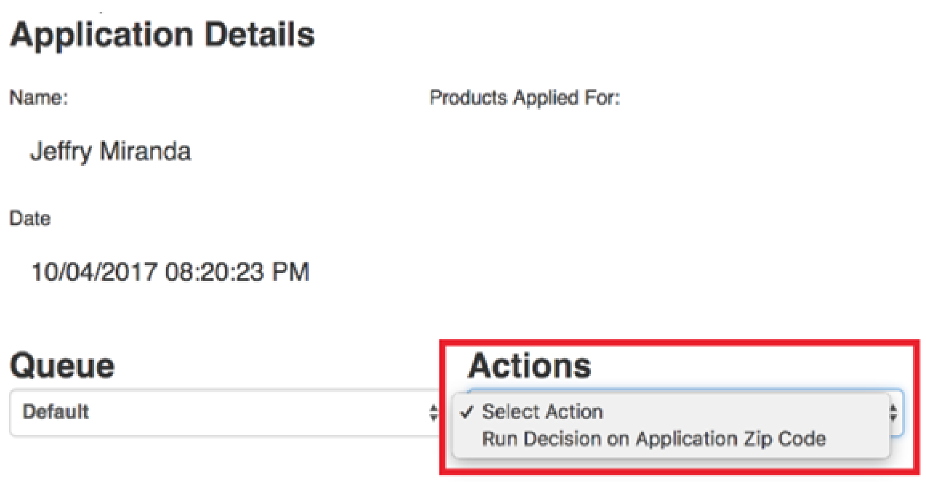
```
{
    "stopStrategy": "immediate",
    "defaultDecision": "continue",
    "decisioningWorkflow": [
        {
            "workflowStep": "advancedDecisionOnApplicationAttribute",
            "criteria": {
                "authenticated": false,
                "products": [
                    "all"
                ]
            }
        }
    ]
}
```

2. To verify that the applicant's email address isn't blacklisted, add the following configuration to the `server.workflow.service.custom.decisioningWorkflowSettings` Type ID:

```
{
    "advancedDecisionOnApplicationAttribute": {
          "className": "advancedDecisionOnApplicationAttribute",
               "settings": {
                   "decisionStepName": "internalCommentsDesOnAppStepName",
                       "matchAll": false,
                           "operations": [
        {
            "operator": "contains|partial",
                "property": "email",
                    "value": "acme.com,zzz.com"
                           },
            {
                "operator": "function",
                    "property": "email",
                        "value": "propertyValue.split('@')[0].split('').countBy
{it}.get('.')>=3"
                            }
                        ]
                    }
                }
            }
```

Testing the application changes

After the above changes have been made, test the application. You can test an application by opening an application in the Gro Admin Portal, and selecting **Run Decision on Application Zip Code** in the **Actions** dropdown menu.



Application Details

Name: Jeffry Miranda

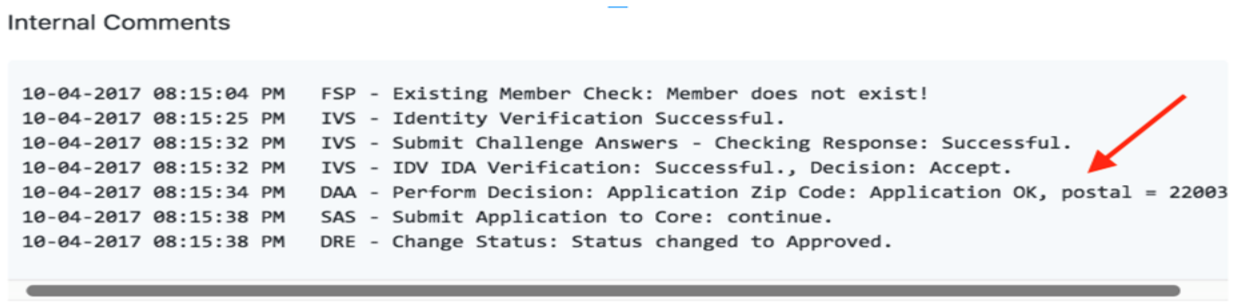
Products Applied For:

Date 10/04/2017 08:20:23 PM

Queue: Default

Actions: ✓ Select Action / Run Decision on Application Zip Code

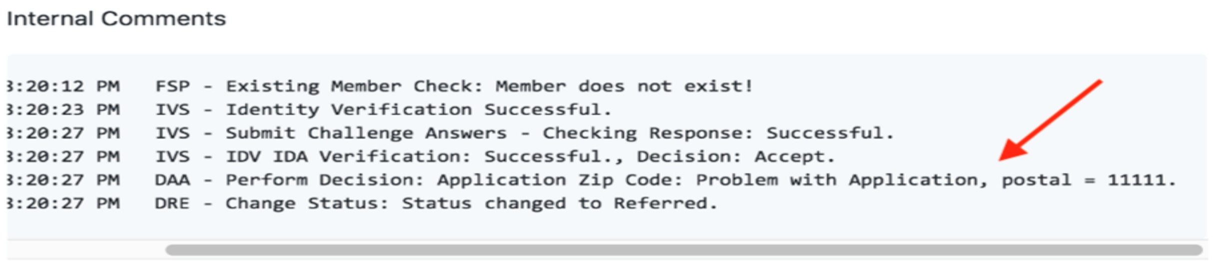
If ZIP code decisioning has been properly configured with a ZIP that passes validation, the internal comments should look like this:



Internal Comments

```
10-04-2017 08:15:04 PM   FSP - Existing Member Check: Member does not exist!
10-04-2017 08:15:25 PM   IVS - Identity Verification Successful.
10-04-2017 08:15:32 PM   IVS - Submit Challenge Answers - Checking Response: Successful.
10-04-2017 08:15:32 PM   IVS - IDV IDA Verification: Successful., Decision: Accept.
10-04-2017 08:15:34 PM   DAA - Perform Decision: Application Zip Code: Application OK, postal = 22003
10-04-2017 08:15:38 PM   SAS - Submit Application to Core: continue.
10-04-2017 08:15:38 PM   DRE - Change Status: Status changed to Approved.
```

If ZIP code decisioning has been properly configured with a ZIP that fails validation, the internal comments should look like this:


Internal Comments

```
3:20:12 PM   FSP - Existing Member Check: Member does not exist!
3:20:23 PM   IVS - Identity Verification Successful.
3:20:27 PM   IVS - Submit Challenge Answers - Checking Response: Successful.
3:20:27 PM   IVS - IDV IDA Verification: Successful., Decision: Accept.
3:20:27 PM   DAA - Perform Decision: Application Zip Code: Problem with Application, postal = 11111.
3:20:27 PM   DRE - Change Status: Status changed to Referred.
```

State address verification

To verify the state provided with an address, edit the `server.workflow.service.custom.decisioningWorkflow` Type ID as follows.

```
{
      "workflowStep": "decisionOnApplicationStates",
      "unauthenticated": true,
      "authenticated": true
}
```

In the following example, the state is used in the decisioning criteria to allow TX and CA in the state dropdown within the `server.workflow.service.custom.decisioningWorkflowSettings`, but refers the user using `stopCriteria`.

```
{
"decisionOnApplicationStates": {
        "className": "decisionOnApplicationAttribute",
        "settings": {
        "decisionStepName": "internalCommentsDecisionStateStepName",
         "stopCriteria": {
               "state": ["TX","CA"]
              }
      },
        "productTypes": ["all"]
     }
}
```

Add the following message key and message to `server.custom.messages.en`.

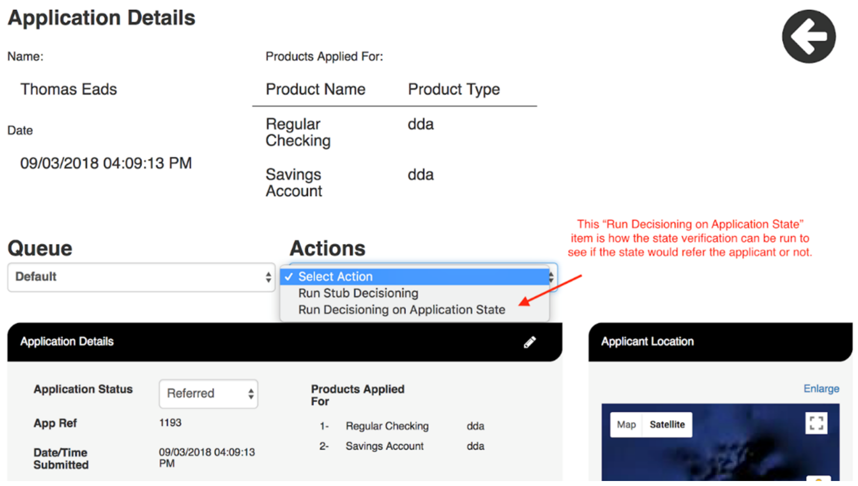
```
"internalCommentsDecisionStateStepName": "Application State
Verification",
```

Add the following message key and message to `client.custom.messages.en`.

```
"decisionOnApplicationStates": "Decisioning on Application State",
```

Testing the application changes

Test the application by opening an application and selecting **Run Decisioning on Application State** in the **Actions** dropdown.



Application Details

Name: Thomas Eads

Date: 09/03/2018 04:09:13 PM

Products Applied For:

Product Name	Product Type
Regular Checking	dda
Savings Account	dda

Queue: Default

Actions: ✓ Select Action / Run Stub Decisioning / Run Decisioning on Application State

This "Run Decisioning on Application State" item is how the state verification can be run to see if the state would refer the applicant or not.

Application Details

Application Status: Referred

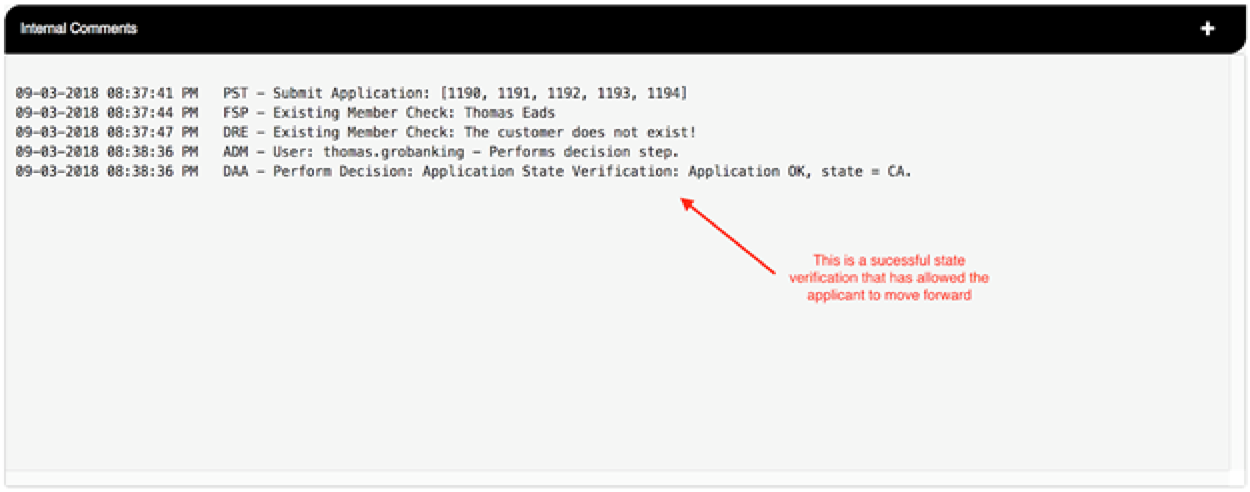
App Ref: 1193

Date/Time Submitted: 09/03/2018 04:09:13 PM

Products Applied For

1-	Regular Checking	dda
2-	Savings Account	dda

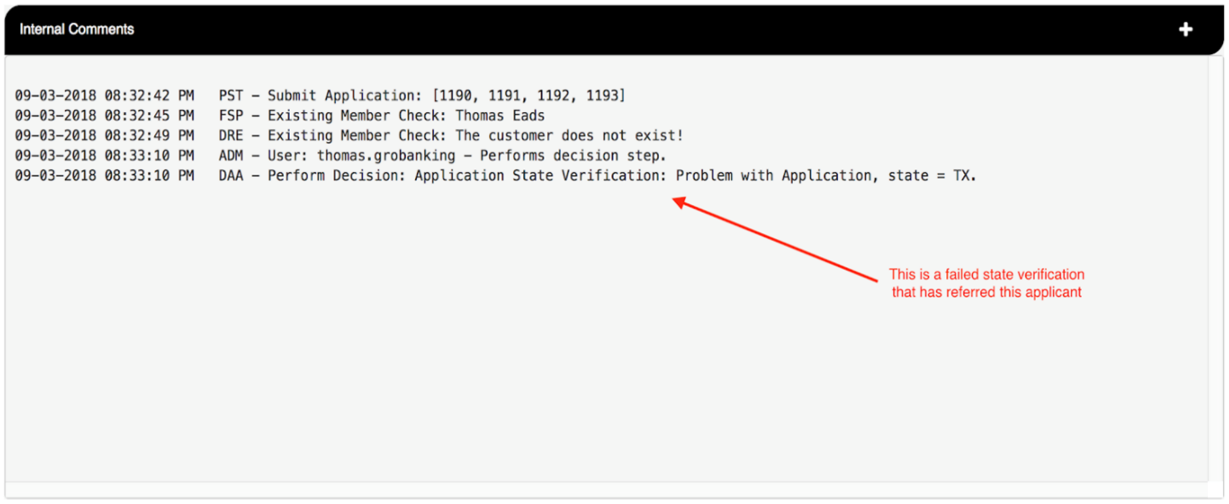
If decisioning by state has been properly configured with a state that passes validation, the internal comments will look like this:



```
09-03-2018 08:37:41 PM   PST - Submit Application: [1190, 1191, 1192, 1193, 1194]
09-03-2018 08:37:44 PM   FSP - Existing Member Check: Thomas Eads
09-03-2018 08:37:47 PM   DRE - Existing Member Check: The customer does not exist!
09-03-2018 08:38:36 PM   ADM - User: thomas.grobanking - Performs decision step.
09-03-2018 08:38:36 PM   DAA - Perform Decision: Application State Verification: Application OK, state = CA.
```

This is a sucessful state verification that has allowed the applicant to move forward

If decisioning by state has been properly configured with a state that fails validation, the internal comments should look like this:



```
09-03-2018 08:32:42 PM   PST - Submit Application: [1190, 1191, 1192, 1193]
09-03-2018 08:32:45 PM   FSP - Existing Member Check: Thomas Eads
09-03-2018 08:32:49 PM   DRE - Existing Member Check: The customer does not exist!
09-03-2018 08:33:10 PM   ADM - User: thomas.grobanking - Performs decision step.
09-03-2018 08:33:10 PM   DAA - Perform Decision: Application State Verification: Problem with Application, state = TX.
```

This is a failed state verification that has referred this applicant