



Setup and Implementation

SettlementOne Credit Service

Date August 2018

File SettlementOne Credit Service Setup and Implementation

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SettlementOne Credit Service

Setup and Implementation

Wolters Kluwer has partnered with SettlementOne to offer mutual customers access to SettlementOne services via an integration with ComplianceOne. After configuration, the SettlementOne Credit Service Interface allows users to connect and submit minimal information about an applicant from ComplianceOne to the SettlementOne Credit Service and receive a comprehensive credit report provided in a PDF format that supports subsequent workflow tasks. Users can select from single, dual, or tri-merge credit reports, along with establishing joint credit pulls for multiple borrowers. After the user has finished pulling credit, all transaction and credit report critical data can be returned to ComplianceOne.

Achieving a successful implementation of the SettlementOne Credit Service with ComplianceOne requires completion of the following tasks:

1. Establish an account with SettlementOne for use of their SettlementOne Credit Service with the Wolters Kluwer ComplianceOne solution(s). This is a contract event between your Financial Institution and SettlementOne.

As a result of this contract event, the following information is provided to you from SettlementOne for accessing their Credit Service:

- A Financial Institution Identifier
- A Financial Institution System User Name
- A Financial Institution Initial System User Password
- Accessible Credit Bureaus – i.e. Equifax, Experian, Trans Union
- SettlementOne Credit Service Customer Test environment URL
- SettlementOne Credit Service Production environment URL

2. Obtain a license for the use of the SettlementOne Credit Service Interface for ComplianceOne with Wolters Kluwer. This is a contract event between your Financial Institution and Wolters Kluwer.

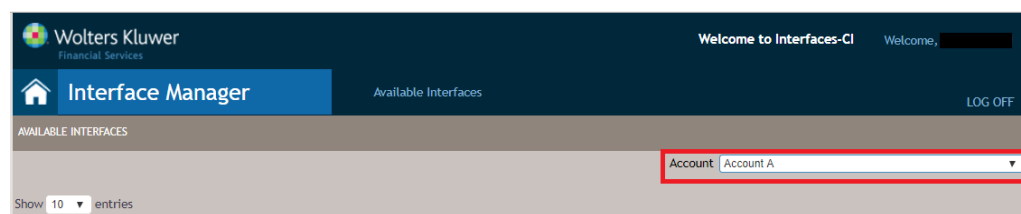
Upon completion of this contract event, your designated ComplianceOne System Administrator will receive an email confirming entitlement to the SettlementOne Credit Service Interface for your designated ComplianceOne Account in both the ComplianceOne Customer Test and ComplianceOne Production SaaS environments.

3. ComplianceOne System Administrator configures Interface Manager in the ComplianceOne Customer Test SaaS environment with information provided by SettlementOne following these steps:

- a. Log into Interface Manager in the **Customer Test** environment using the following URL:
<https://interfacemanagertest.wolterskluwerfs.com/InterfaceManager/>

Note

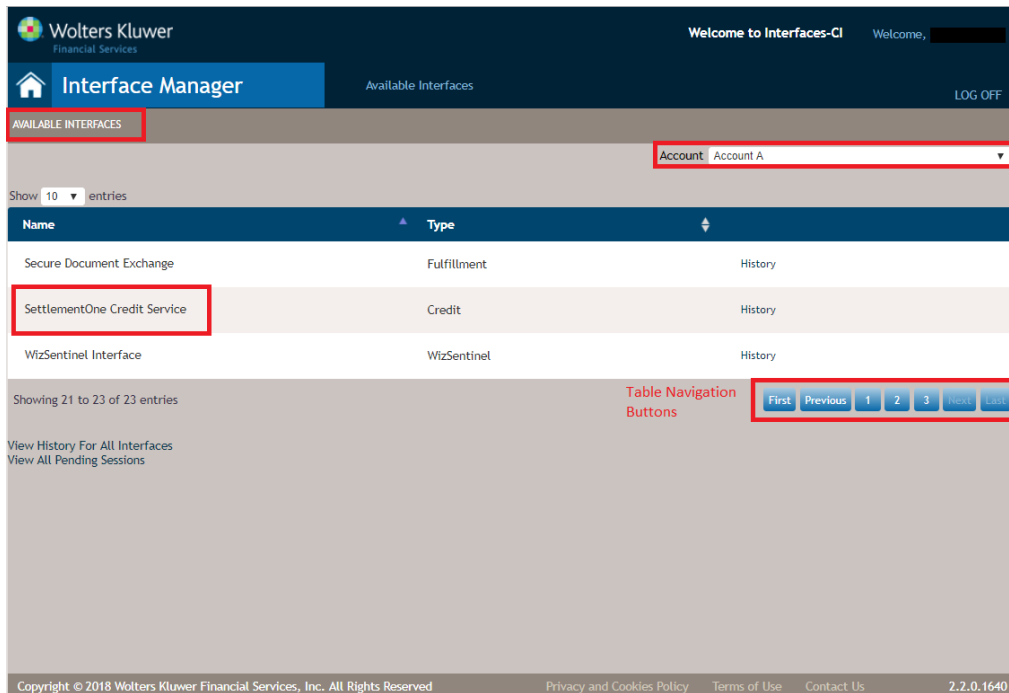
You will see the Available Interfaces page with a list of all Interfaces that are available to be configured for an Account. You can switch to different Accounts by using the Account drop-down list available in the upper right corner of the screen.



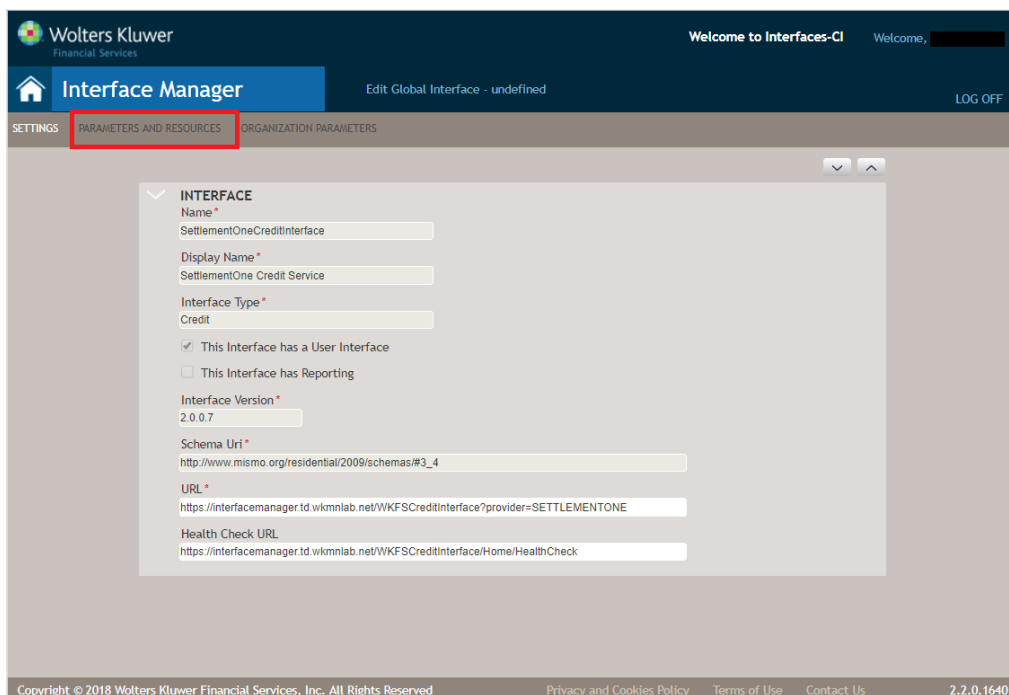
- b. Select your licensed Account from the Account drop-down list.
- c. Using the table navigation buttons (bottom right of table), locate and select **SettlementOne Credit Service** from the list of available interfaces.

Note

- Available licensed interfaces are listed in alphabetical order.
- Selection of this available interface will take you to the Settings page for the SettlementOne Credit Service Interface. You will not make any changes or additions to the Settings page.



- d. From the Settings page for the SettlementOne Credit Service Interface, select **Parameters and Resources**.
- The Parameters and Resources page displays resources and parameters that apply to an interface.
 - The name of the parameter is always defined by the interface; the value is set by the user.
 - Resources are configuration files that are used by the interface. The files are either XSL (stylesheets) or XML.



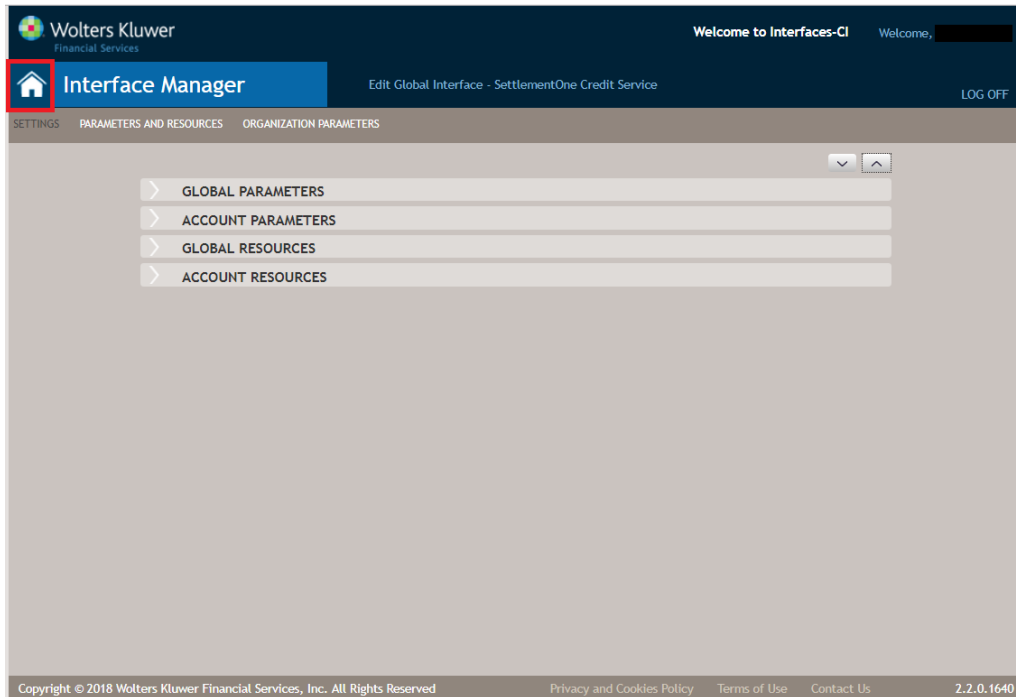
Note

SettlementOne Credit Service does not use the Global Parameters, Global Resources, or Account Resources functionality.

- e. Configure the values for the named items under the **Account Parameters** page as noted in the table below. Account Parameters are values that are applied to an interface across the entire account.

<i>Name</i>	<i>Value</i>
CreditUrl	Enter the URL for the SettlementOne Credit Service Test environment provided by SettlementOne [reference Task #1] Example: https://demo.mortgagecreditlink.com/inetapi/request_products.aspx
MortgageEnabled	Select True to enable the Mortgage Credit Report Option button to be available in the SettlementOne Credit Service Interface. Note: Because SettlementOne Credit Service does not distinguish between a “mortgage” or “consumer” credit request, configure the Mortgage and Consumer items with the same values.
MortgageUserName	Enter the System to System User Name provided by SettlementOne [reference Task #1]
MortgagePassword	Enter the initial System to System User Password provided by SettlementOne and/or the new System User Password created by the System Administrator [reference Task #1]
MortgageEquifaxEnabled	Select True or False based upon agreed services with SettlementOne. If set to true, the Equifax option is defaulted to “checked” under the Mortgage Credit Report option in the SettlementOne Credit Service Interface.
MortgageExperianEnabled	Select True or False based upon agreed services with SettlementOne. If set to true, the Experian option is defaulted to “checked” under the Mortgage Credit Report option in the SettlementOne Credit Service Interface.
MortgageTransUnionEnabled	Select True or False based upon agreed services with SettlementOne. If set to true, the TransUnion option is defaulted to “checked” under the Mortgage Credit Report option in the SettlementOne Credit Service Interface.
ConsumerEnabled	Enter the same information provided for Mortgage for these values.
ConsumerUserName	
ConsumerPassword	
ConsumerExperianEnabled	
ConsumerEquifaxEnabled	
ConsumerTransUnionEnabled	
InstitutionID	Enter the Institution ID provided by SettlementOne [reference Task #1]. The Institution ID is sent in the credit service request and is used by the SettlementOne Credit Service to validate contracted customer services.

- f. Select the **Home** button from the Header area of Interface Manager to save and exit configuration of the SettlementOne Credit Service Interface within Interface Manager.



- g. Repeat steps a-f for all applicable licensed Accounts in the Customer Test environment.
4. ComplianceOne System Administrator repeats task #3 (steps a-g) to configure Interface Manager in the ComplianceOne Production SaaS environment with information provided by SettlementOne with the following noted variants:
 - a. Step a: Log into Interface Manager in the Production environment using the following URL:
<https://interfacemanager.wolterskluwerfs.com/InterfaceManager/>
 - b. Step e: The value of the CreditUrl parameters should be different than the value provided for the SettlementOne Credit Service Test environment. All other values should be the same.
 - c. Repeat steps a-b for all applicable licensed Accounts in the Production environment.
5. Validate successful setup and implementation of the SettlementOne Credit Service with ComplianceOne by performing a credit service request from within ComplianceOne with a test transaction in both the Customer Test and Production environments by a permissioned User. Any of the following Parties can be used for these test purposes.

SSN	First	Middle	Last	Suffix	Birthdate	Address	City	State	Zip	Credit Score
000-00-0001	Marisol	L	Testcase		5/27/1980	220 Locust Ave	Anthill	MO	65488	~720
000-00-0012	Samuel	T	Testcase	JR	12/27/1967	42 Jacobson Ave #21	Anthill	MO	65488	~700
000-00-0002	David	C	Testcase		1/30/1972	504 N Grandview ST #2	Anthill	MO	65488	~660
000-00-0003	Janet	X	Testcase		1/22/1947	19 Forest DR	Anthill	MO	65488	~640
000-00-0004	Joseph	M	Testcase		8/18/1978	13743 Bluewater Circle	Anthill	MO	65488	~620
000-00-0005	Maria	A	Testcase		7/10/1969	5524 Eastbourne DR	Anthill	MO	65488	~550
000-00-0006	Carlos	E	Testcase		11/15/1958	9614 Oriole Lane	Anthill	MO	65488	~500
000-00-0007	Nicole	S	Testcase		1/9/1954	8315 Bunker Hill RD	Anthill	MO	65488	~500
000-00-0008	Sarah	D	Testcase		11/14/1977	171 Glenwood DR	Anthill	MO	65488	<500
000-00-0009	Luis	T	Testcase		5/7/1950	50002 Banner CT	Anthill	MO	65488	<500

Note

- No constraints exist relative to who can be used for "joint credit pulls" or Credit Bureaus accessed.
- The SettlementOne Credit Service may cap the number of orders for the same test customer to 2 per day. If more are submitted, they simply return an existing order created earlier in the day instead of creating a new file.

Your ComplianceOne solution is now configured for use of the SettlementOne Credit Service in the Customer Test and Production environments.

Note

A ComplianceOne user must have permissions for Interface Manager in order to select “Credit” from the available interfaced Services menu in ComplianceOne. For more information, refer to Roles section of Help in Security Administration.
