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Climb Credit Technical Integrations

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Climb's application integration

Our simple application integration can make the loan process up to 90% faster for your students! Check out some of the other benefits below.

Climb Application Integration:

This integration allows your students to move directly from your online application to a Climb application pre-populated with the student and program information that they enter on your website.

Benefits:

- Easier process for you—no need to manually match student names to application numbers or clarify discrepancies in information between our respective applications
- Simple process for your students—minimizes the information needed to be entered (in some cases, the only information the applicant needs to enter again is his or her SSN)
- Speed—An integrated application can be completed up to 90% faster and an approval offer is more likely to be accepted by the applicant
- Accuracy—Decrease manual errors
- Back-office efficiency—Climb's Application Integration ensures easy and accurate data reconciliation between your and Climb's back-offices

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Application integration: how it works

Our integration consists of two parts: an **application integration** to improve the user journey, on-boarding, and handoff from your school to Climb; and a **reporting infrastructure** to integrate data about Climb borrowers with your systems.

Application Integration:

1) Code: The Climb Application Integration is simply a single API on climbcredit.com that takes the applicant's details from your application and returns the URL for a Climb application with the applicant's details pre-populated. It's super simple!

- To speed up the integration, we can also provide a simple JavaScript function (< 10 lines of code) that you can embed in your client app wherever it makes sense to do so within your prospective students' journey.
- Climb can provide a sample standalone HTML page that has sample applications sent to our demo school if your team is interested in a test environment.

2) Process: The first step in a Climb integration a meeting between our product and technical teams to understand your user journey and determine the best place(s) to integrate your applications with Climb.

- In most cases, the integration is plug-and-play, and this meeting helps us understand how the Climb Integration can best help your students. We can determine and implement any tech changes required, and sketch out the implementation timeline.
- Once the integration on the school side is past this initial development stage, we'll provide links to our test environment where you can safely test the integration.

3) Example workflow:

As an example, you can choose to integrate with your school's application website or any applicable student portals. This often depends on whether students participate in longer-term courses where students and may apply for financing at different points of their studies.

In either case, when a student applies to the school, they also create a Climb application and simply enable a button that the student can click to take them to their Climb application.

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Data Feeds

Climb leverages secure, automated data feeds via FTP (File Transfer Protocol) to send you relevant information about your students. This typically includes aggregate reports on all applicants from your school, including all the information from Climb's school portal, as well as loan servicing account reports on all funded students and their current repayment status. Climb also offers tailored reports to showcase student trends based on the different Climb loan products, loan tenors, and advance rate tiers. These reports include status reports on students who are late on their payments.

Many of our partner schools use this feature to facilitate data reconciliation and integrate Climb borrowers and data into other internal systems.

Climb provides FTP transfers through Box.com's managed FTP service. Box FTP supports secure FTP transfer through FileZilla and other FTP clients. Climb can also provide file transfer services via the Box.com web interface or via Box.com's "Box Sync" software.

FTP instructions are clearly defined for schools who would like to pull this information systematically and regularly into their systems.

Lastly, we are dedicated to offering best in class integrations. If your platform has needs beyond our current offering, we are happy to work with you to build out solutions that fit your needs and have done so with other partner schools.

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Your guide to Climb data feeds

We use different data feeds to send you relevant data about your students, automatically, simply and securely.

- Your team will receive credentials for a Box account on Climb's system, which you'll need to tie to an email account.
- We recommend using a general service account, like data-feeds@clientdomain.edu, rather than an individual email.
- If you use a general service account, your team will need access to the email address to log into Box.

Files are accessible via three methods:
- By logging into Box.com in a web browser
- By installing and running Box Sync from Box.com
- FTP, using FileZilla or any other FTP client

When you connect to Box, one folder will be available with your school's ID number as its name. All data feed files will appear in it.

About Climb's file delivery:
New files will appear shortly after 5:30am (EST) on scheduled day(s).
Climb provides two versions of files, each delivered in CSV format.
- Files labeled "FULL" contain all history, every time they are generated. C

- Files labeled "DIFF" contain only rows which are new or have changed si

- File contents will be midnight-to-midnight (EST). For example, a weekly Application Report posted on the morning of Monday the 29th will include data for Sunday the 21st–Sunday the 28th.
- We can customize schedules and filenames for you; contact us to increase or decrease the frequency.

To access Box's FTP server, please use the following   information:
Server: ftp.box.com
Username: [email address, provided by you, which we'll invite to Box]
Password: [provided by you when responding to Box invite]
Port: 990 for implicit encrypted connection (FTPS), 21 for standard, unencrypted connection (FTP) or explicit encrypted connection (FTPES).
Recommended setup (FileZilla): Image at left
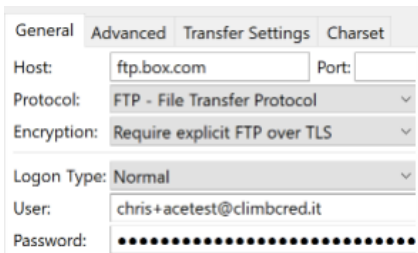
- ***Note: Climb strongly recommends using encryption and does not support configurations that do not. Data feeds contain confidential information. Please note that Box supports Passive FTP, but not Active.***

Appendix

Additional debugging notes for Box FTP:
Box supports FTP (port 21), FTPS implicit (port 990), and FTPES explicit (port 21) over passive FTP. Box does not support active FTP or SFTP.
Resuming an upload/download: The commands REST (restart) and APPE (append) are not supported. This means that we do not support resumable uploads/downloads on Box for FTP. Any failed upload or download needs to be retried.
530 Box: CAPTCHA is required. If you see this error, you have triggered Captcha on your account. To clear the Captcha, log in with your web browser and Box credentials (or External Password if using SSO login) to app.box.com.

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Connecting with Climb on Slack

We use the instant chat tool Slack for quick and easy communication with our partners. See how we can connect below!


Slack is an instant messaging tool that allows for quick and easy communication between teams.

We'll set up a Slack channel between Climb & your school which will allow you to ask questions, share documents and screenshots and quickly get answers from your Partner Success Manager or a Climb Operations representative.

How it works:

In Slack, we'll create a private channel for your school:
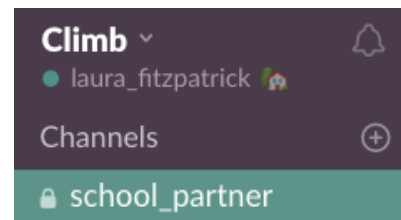
Once you have access to the channel, you can use the bottom chat bar to ask questions, share screenshots, or upload documents.
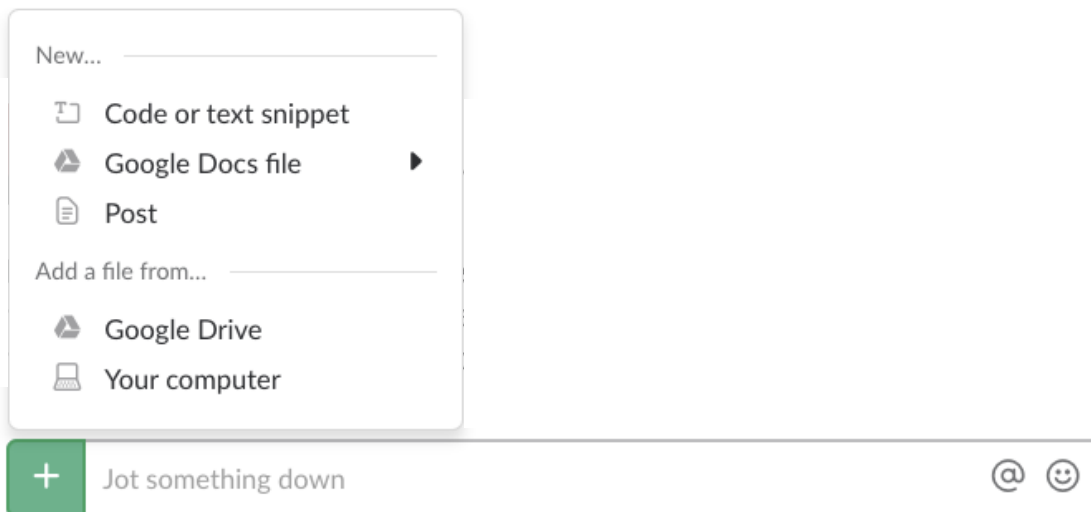
The channel is staffed Monday-Friday from 9AM-9PM EST. Outside of those times you can leave a message, and a Climb representative will assist you as soon as possible..