

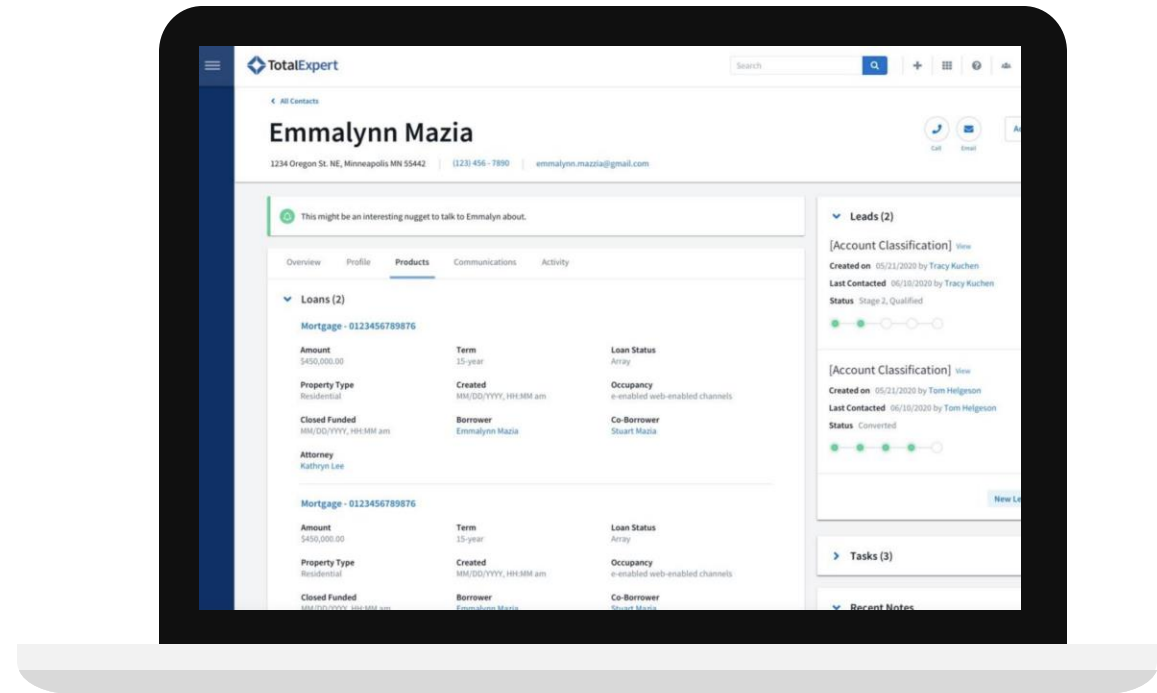
# 2023 Winter Release



# Transforming your tech stack into a deal flow engine

**Awaken your customer relationships with a dynamic, data-rich customer profile.**

- Capitalizing on data-driven deal flow.
- Streamlined workflows, heightening productivity.
- Everything is better, connected through integrations.



MARKETING ANNOUNCEMENT  
**FEB. 1**

**KEY DATES**  
CUSTOMER WEBINAR  
**FEB. 8**

GA RELEASE  
**FEB. 15**

# '23 Winter Release: Use Cases

## KEY DATES

MARKETING ANNOUNCEMENT  
**FEB. 1**

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GA RELEASE  
**FEB. 15**

## IMPROVE LEAD QUALITY, VOLUME, AND ROUTING

- ☐ Customer Intelligence: Rate Alert
- ☐ Journey Create Lead Action
- ☐ Verse.io (*Integration*)
- ☐ Bankrate (*Integration*)
- ☐ Own Up (*Integration*)

## IMPROVE APPLICATION CAPTURE

- ☐ Blend (*Integration*)
- ☐ Revvin (*Integration*)

## IMPROVE SALES PRODUCTIVITY

- ☐ Encompass (*Integration*)
- ☐ CRM Optimizations
- ☐ Outbound Data Connector
- ☐ Email Builder Enhancements
- ☐ Local Time Zone
- ☐ Polly (*Integration*)

## AUTOMATED POST-CLOSE ACTIVITIES (AND/OR RETENTION)

- ☐ Box and Bestow (*Integration*)
- ☐ FinLocker (*Integration*)

\* Some features and integrations may require specific permissions, add-on modules or upgraded packages.

# 2023 Winter Release Features

FEATURE	DESCRIPTION
Customer Intelligence: Rate Alert	Uncover refinance opportunities with Rate Alerts that will create an insight if a contact's current interest rate is higher than the available market rates by an established threshold.
Local Time Zone	Loan Officers can quickly determine what time zone their lead is in prior to calling.
Email Builder Enhancements	Enhancements to better support marketing teams in creating and maintaining their library of email content.
Journey Create Lead Action	A new action that allows Journeys to create leads via customer intelligence which triggers a Journey, creating a lead, and when a contact clicks a link in a campaign builder email about refinance.
Outbound Data Connector	Customers can push contact and loan data from Total Expert to a third-party service or other external services.
CRM Optimizations	Enhancements to better support configuration and efficiency for sales users.

# 2023 Winter Release Integrations

INTEGRATIONS	DESCRIPTION
<a href="#">Encompass</a>	Users can push Total Expert contacts to Encompass and map their Encompass data to Total Expert and save with the click of a button.
<a href="#">Blend</a>	New fields added with the latest blend API, allowing users to build Journeys around additional data points like “Veteran Status” and “First Time Home Buyer.
<a href="#">Verse.io</a>	Leads can now be sent to Verse which will then update the contact record and send it back to the appropriate loan officer.
<a href="#">Polly</a>	Polly helps users create MLS and non-MLS co-marketing flyers within Total Expert utilizing their product and pricing engine.
<a href="#">Own Up</a>	Leads generated by Own Up can now be seamlessly passed through to Total Expert.
<a href="#">FinLocker</a>	Users can include their FinLocker Invite details to receive feedback from contacts such as when they connect their credit monitoring, financial accounts, and more.
<a href="#">Bankrate</a>	Users can receive their leads generated by Bankrate directly to Total Expert.
<a href="#">Box and Bestow</a>	Users can initiate a closing gift for their clients! Box and Bestow will send feedback to the contact record of the gift sent and more using custom fields.
<a href="#">Revvin</a>	Users can send point of sale application invites directly from Total Expert – once accepted, the invite is accepted, Revvin will fetch the contact details.

LEAD QUALITY, VOLUME & ROUTING

# Customer Intelligence: Rate Alert

Sync contact data and receive real-time updates from Encompass to seamlessly trigger workflows and marketing automation.

The screenshot displays the 'Customer Intelligence' configuration page in the TotalExpert application. The interface includes a sidebar with navigation icons, a top search bar, and a main content area. The 'Contacts to Monitor' section has radio buttons for 'All Contacts' (selected) and 'Subset of Contacts'. Below this, it shows 'Contacts Watched for Rate' as 11,433 of 11,433. The 'Comparison Rate Source' section explains the logic for determining a 15- or 30-year fixed comparison rate based on Optimal Blue's Mortgage Market Rate Indices or custom rates. The 'Rate Source' has radio buttons for 'Mortgage Market Rate Indices' (selected) and 'Custom Rates'. The 'Rate Benefit Threshold' section describes when an alert generates if market rates are lower than a customer's current rate, with a 'Minimum Rate Benefit Percentage' input set to 1. The 'Timing' section explains the alert frequency, with 'Days Between Alerts' set to 90 and 'Months After Loan Closure' set to 6. A 'Save' button is located at the bottom right.

**TotalExpert**

Search all contacts

### Customer Intelligence

**Contacts to Monitor** Activate Alert

☒ All Contacts  
☐ Subset of Contacts

**Contacts Watched for Rate**  
**11,433 of 11,433**

**Comparison Rate Source**  
Determine whether a 15- or 30-year fixed comparison rate is based on Optimal Blue's [Mortgage Market Rate Indices](#) or custom rates.

**Rate Source \***

☒ Mortgage Market Rate Indices  
☐ Custom Rates

**Rate Benefit Threshold**  
Determine when alert generates if market rates are lower than customer's current rate. If current rate is 5% and threshold is 1% (common), rate alert triggers if market rate is 4% or lower.

**Minimum Rate Benefit Percentage \***

1

.005 to 7 in increments of .001

**Timing**  
Days between alerts ensures an alert isn't triggered every day a contact's current rate is higher than market rate and threshold. A setting of 90 generates an alert every 90 days (common).

**Days Between Alerts \***

90

**Months After Loan Closure \***

6

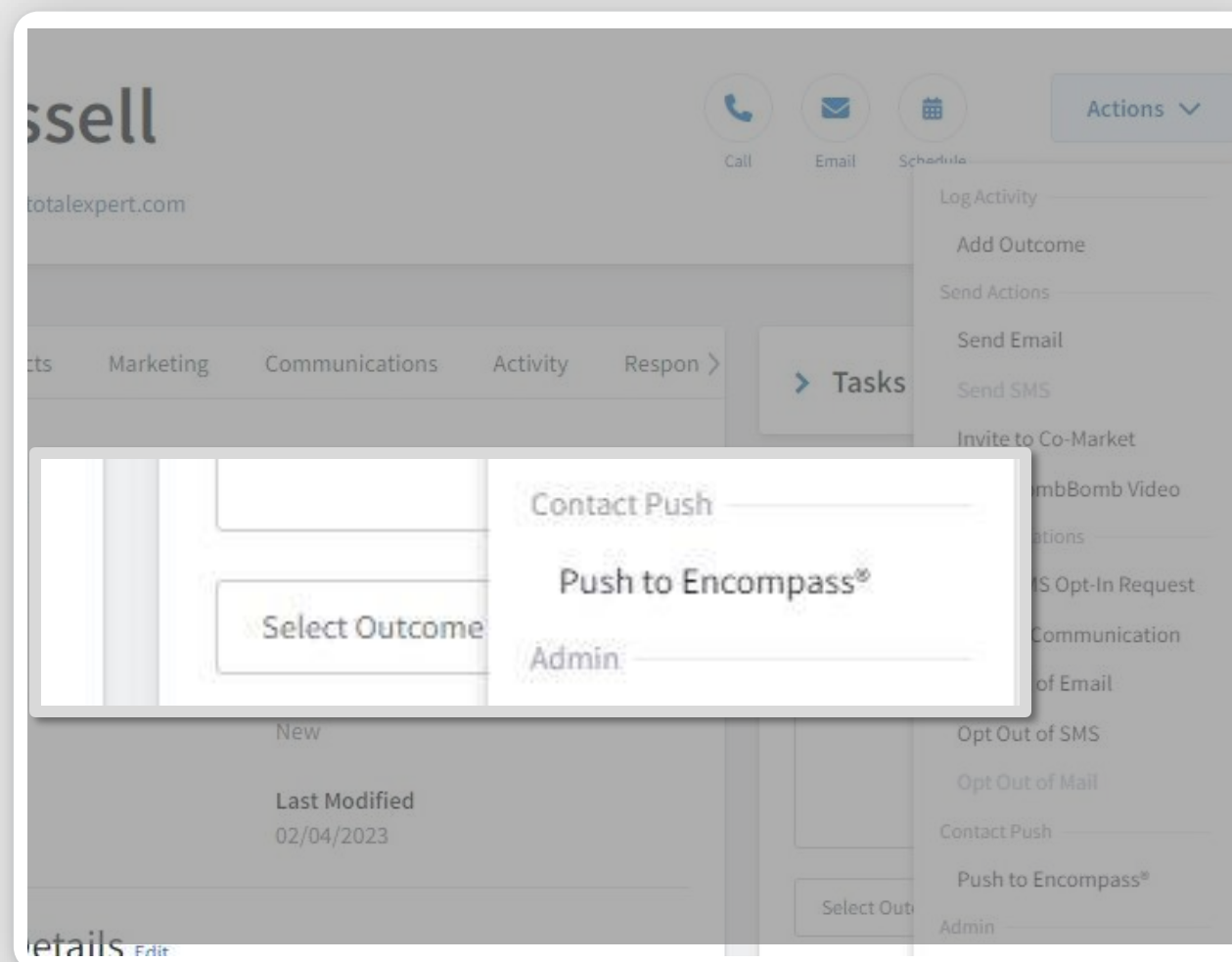
1-24

Save

## IMPROVE SALES PRODUCTIVITY

# Encompass Integration

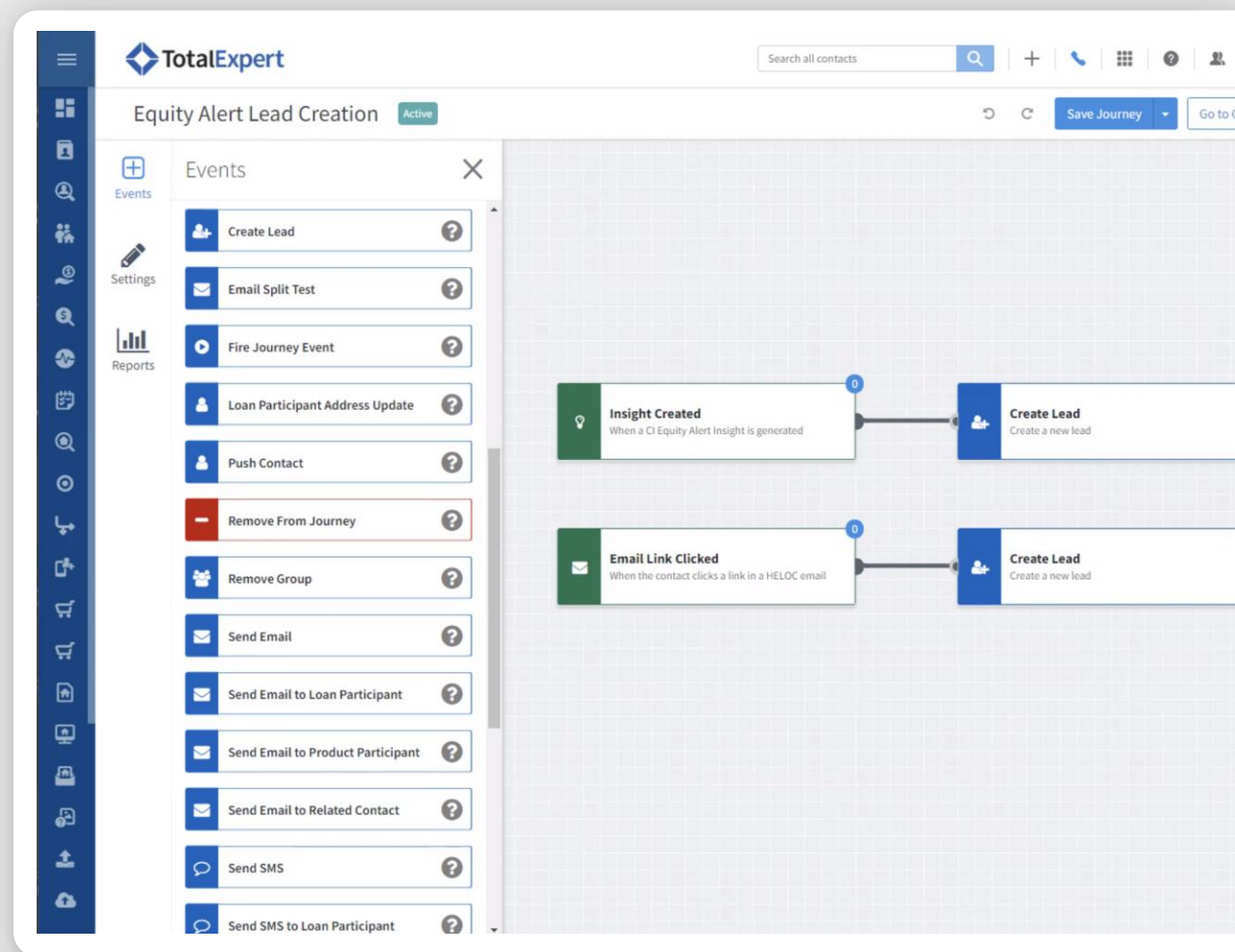
Sync contact data and receive real-time updates from Encompass to seamlessly trigger workflows and marketing automation.



## LEAD QUALITY, VOLUME & ROUTING

# Journey Create Lead Action

Automatically create a lead, with key data and values, when an action is taken by a consumer or an insight is generated.





## IMPROVE SALES PRODUCTIVITY

# Local Time Zone

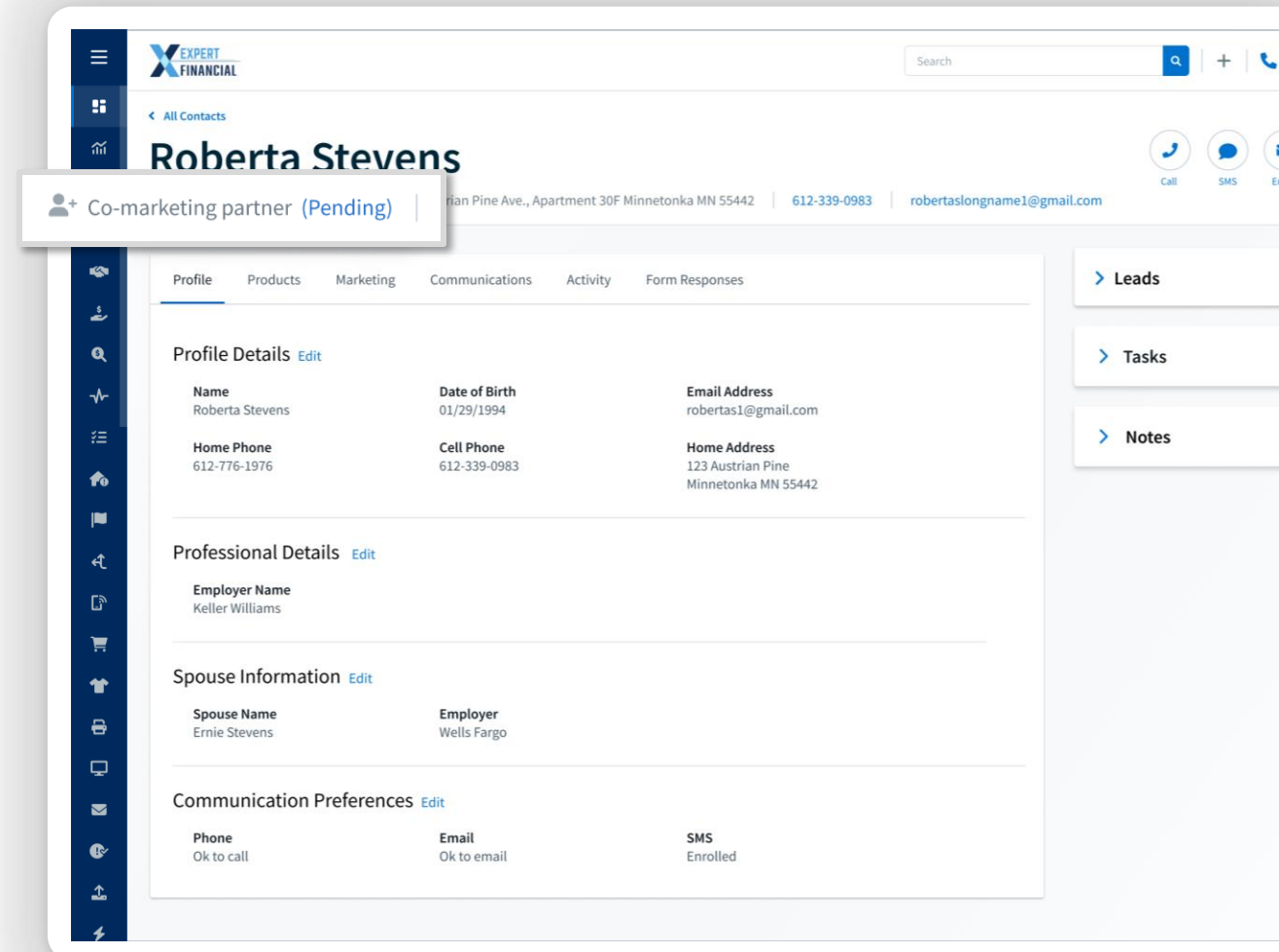
Quickly understand the best time to connect based on the contact's time zone.

Call Queue							
Standard		Custom					
UAcff_1006019 1006019	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
TZ51003531 1003531	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: ---	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: Mountain (MT)
TZ41004858 1004858	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: 80022	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: Central (CT)
TZ31002470 1002470	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: Mountain (MT)
TZ21005776 1005776	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
TZ11007187 1007187	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
OrgSched_1002555 1002555	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
CML2_1001655 1001655	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
CML1_1007804 1007804	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 0	SMS: 0	Local Time Zone: ---
Note_1004348 1004348	Loan Amount: \$250,000.00	Loan Purpose: Purchase	Property Location: MN	Veteran: No	Calls: 1	SMS: 0	Local Time Zone: ---

IMPROVE SALES PRODUCTIVITY

# CRM Optimizations

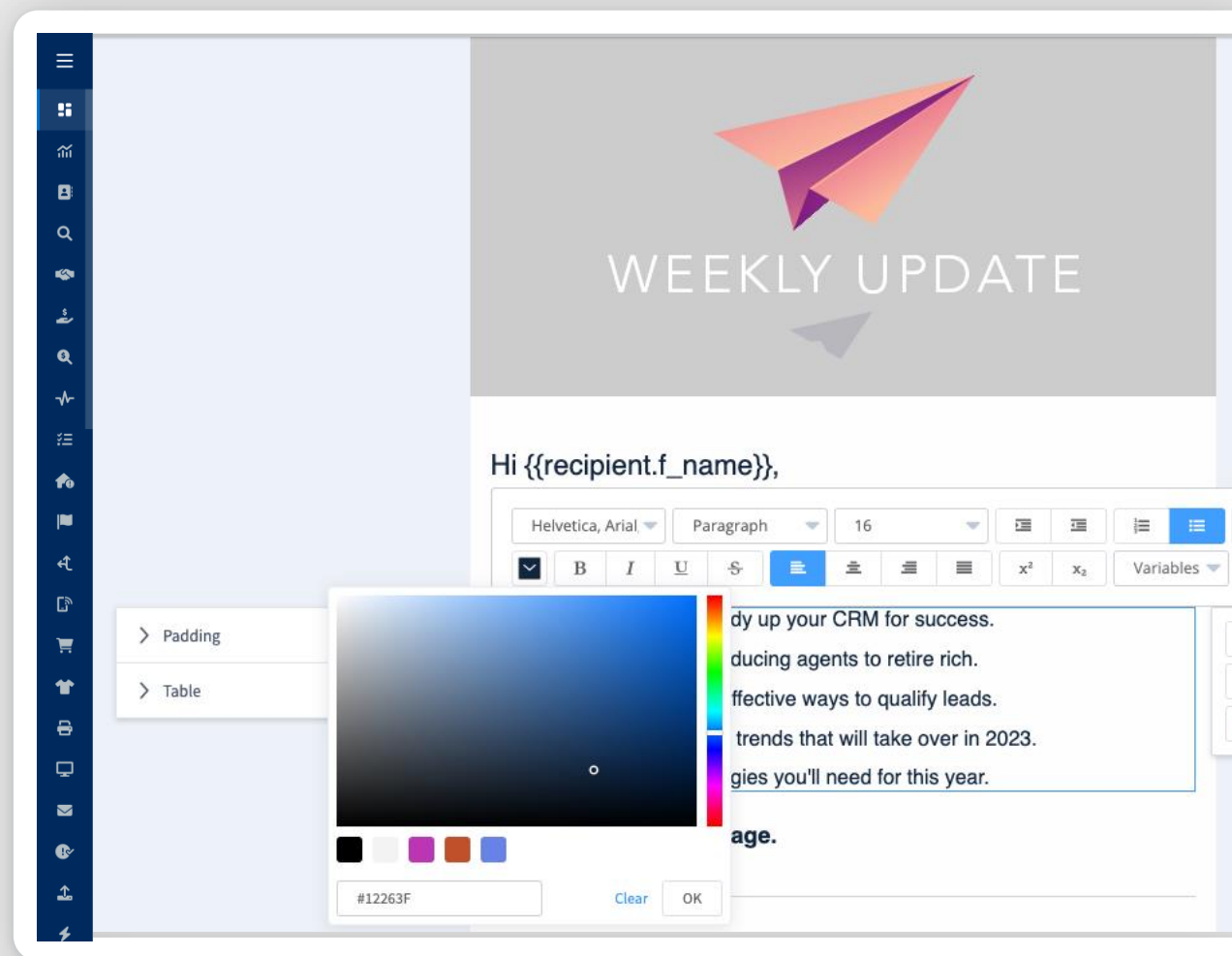
To boost sales productivity for users, we improved the contact details, Focused Views to incorporate Customer Intelligence, and task lists better assist sales efforts.



## IMPROVE SALES PRODUCTIVITY

# Email Builder Enhancements

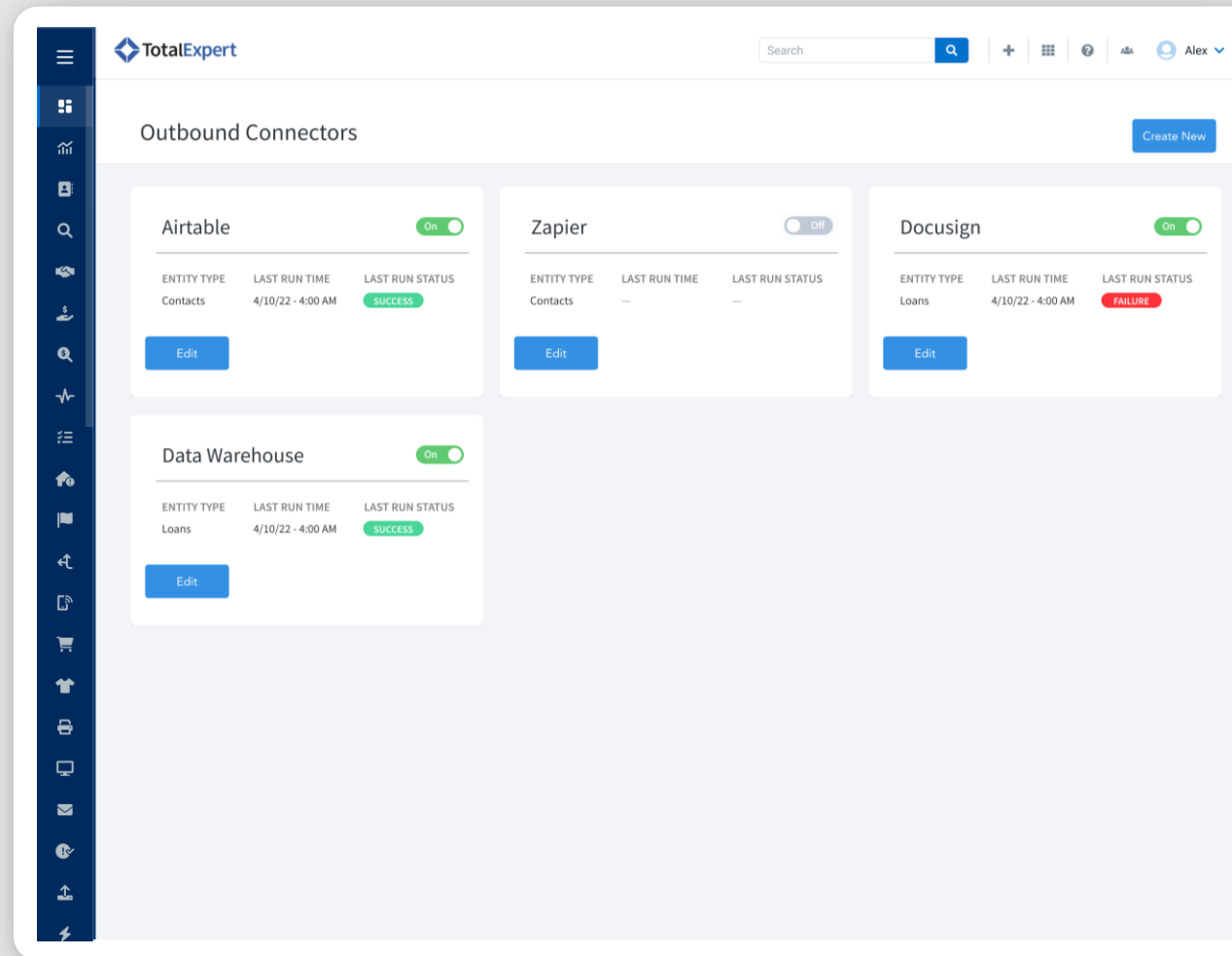
Better emails, faster. Enhancements to provide marketing teams with the tools they need to create and maintain their library of email content.



IMPROVE SALES PRODUCTIVITY

# Outbound Data Connector

Push data from the Total Expert platform to a variety of sources to keep data in sync and trigger external workflows.



IMPROVE LEAD VOLUME AND QUALITY

## New Integrations to Improve Lead Quality, Volume and Routing

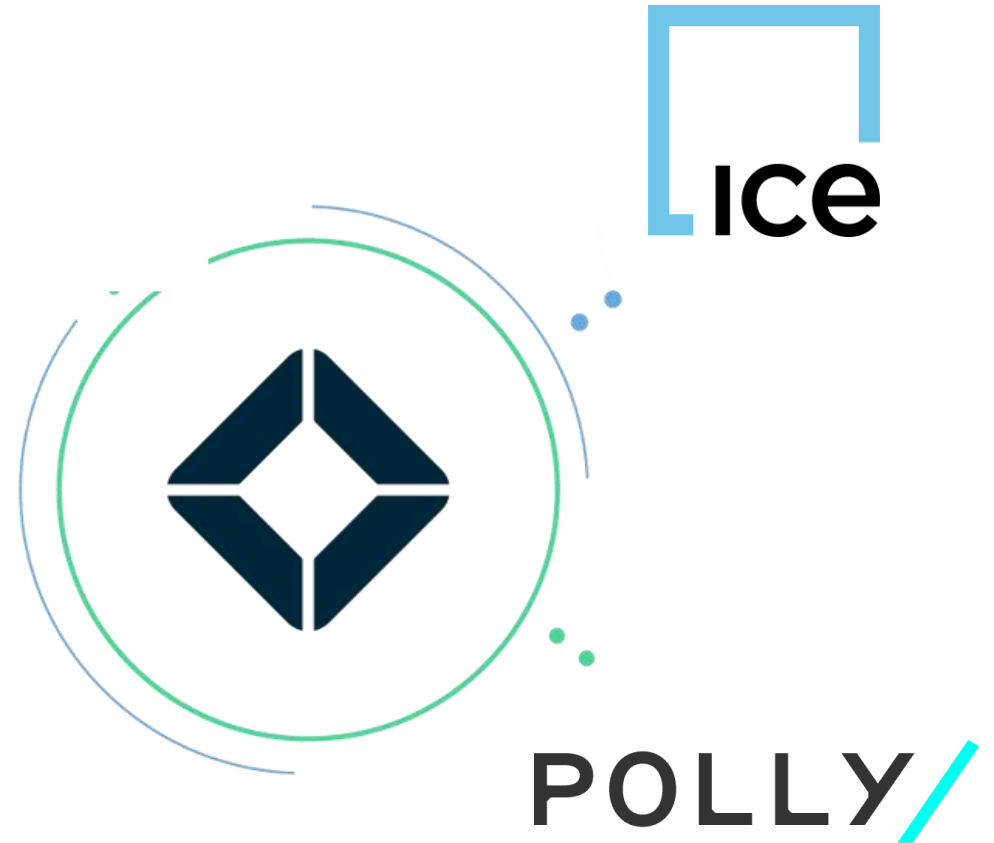
Expanding on Total Expert's portfolio of integrations to deliver lead data directly into Total Expert to generate more business.



## IMPROVE SALES PRODUCTIVITY

# New Integration to Boost Sales Productivity

Expanding on Total Expert's portfolio of integrations, to provide additional data, speed up time used to log data, and round out the time-to-value process.



## IMPROVE APPLICATION CAPTURE

# New Integrations to Drive Application Capture

A part of Total Expert's goal to continually hone its platform as a single source of truth for the customer, more integrations mean more ways to connect with the customer in meaningful ways.



## INCREASE RETENTION

# New Integration to Help Retention & Post-Close

Total Expert is designed to get you there and hold on to customers – as part of that, with the expansion of integrations, new integrations are focused on helping that post-close exercise, and making customers, customers for life.

**FINLOCKER**





**Thank you**