Cost Split Markups

Compliance

Cost split markups are an important compliance tool in the Total Expert system. Using these markups, you can dictate the proportions of cost that must be assumed by each party when charges are incurred for printing shared marketing materials. This works by marking which areas of a template each party is responsible for and letting Total Expert calculate the respective shares.

To work correctly, a cost split markup must be set up on a template before it is used to place a print order. Then when an order is placed, Total Expert calculates the actual cost assigned to each party and notifies them of the payment due. The order is then only sent to the printer when all parties have submitted payment. Total Expert keeps a record of all parts of the transaction for reporting purposes.

Creating a Cost Split Markup

Creating a cost split markup is intuitive. You simply have to indicate which areas of a template should be paid for by each party.

1. Navigate to **Manage Marketing → Manage Templates**.
2. Locate the piece of content you want to create the markup for and select **Actions → Media Markups**.
3. Any existing markups for this piece are listed. To create a new one, click the **+Calculate New Cost Split** button in the upper-left corner of the page.

On this page, you will be drawing rectangles to represent each payer's share of the piece. These are referred to as the Loan Officer Share (red) and the Co-Marketer Share (blue).

- On the left side of the page is the Markup Settings section.
- On the right side is a preview of the piece of content.
  - Above the preview is a box with color-coded text indicating which share you will add to with the next rectangle.
  - When you first load the page, the Loan Officer is selected by default.


4. Enter a name in the **Markup Name** field in the Markup Settings section. This should be descriptive to help you locate the saved markup if multiple markups exist for a template.
5. Use the mouse pointer to drag a rectangle over a portion of the piece that should be paid for by the loan officer. This area is highlighted in red.
   a. Repeat until all loan officer responsibilities are highlighted. Overlapping areas of the same color are not counted twice.
6. Click the **Draw Co-Marketer Share** button in the Markup Settings section.

7. Drag rectangles over any portions of the piece that should be paid for by the co-marketing partner. These areas are highlighted in blue.
8. You can switch back to drawing red areas by clicking the **Draw Loan Officer Share** button. You can switch between the shares as many times as you want.

> **Tip**
> A new rectangle "covers" any previous color in its area, replacing it. For example, if a red rectangle is drawn overlapping an area already marked blue, the overlapped area is changed to red. To make a piece nearly all blue with a small red portion, cover the entire piece with blue, then add red rectangles to define the small area.
>
>
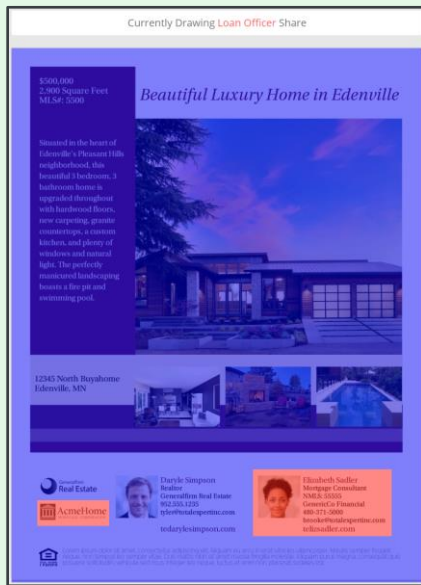
9. Click the **Calculate** button in the Markup Settings section.
10. The Loan Officer Share % and Co-Marketer Share % fields are automatically filled according to the relative areas covered in red and blue on the preview, respectively.
    a. Shares are calculated to the nearest whole percent.
    b. Any areas not covered with either red or blue are treated as a 50/50 split. So if 90% is covered red and the remaining 10% is uncovered, the loan officer share will be 95% and the co-marketer share will be 5%.
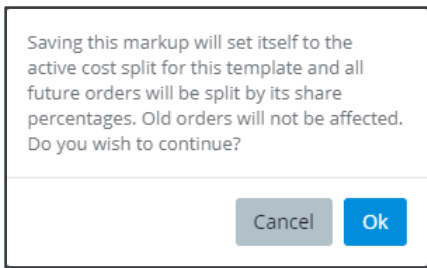   c. You can redraw the colored areas and recalculate the shares as many times as you want.

> **Tip**
> At any time, you can click the **Reset** button to start over. This clears all colored areas and the share % fields.

11. It is possible to type percentage values directly into the Loan Officer Share % and Co-Marketer Share % fields.
    a. If the numbers do not add up to 100%, you will not be able to save the cost split.
    b. You must clear any colored markup on the preview (click the **Reset** button) prior to manually entering values, or the cost split will not save.
12. Check the **Set this markup as the active markup for this template** checkbox.
13. Once the area breakdown and share values shown are acceptable, click the **Save Cost Split Markup** button.

14. Read the confirmation message and click the **Ok** button.

> Saving this markup will set itself to the active cost split for this template and all future orders will be split by its share percentages. Old orders will not be affected. Do you wish to continue?
>
> Cancel   **Ok**

15. When the success message appears, click **Back >** to return to the list of markups.

> ✓ Media Saved Successfully.   Back >

Managing Existing Markups

Editing an Existing Markup

1. Navigate to **Manage Marketing → Manage Templates**.
2. Locate the piece of content you want to edit a markup for and select **Actions → Media Markups**.
3. Any existing markups for this piece are listed. For the one you want to edit, select **Actions → Edit**.
4. Click **Redraw Markup** in the Markup Settings section.
   a. All existing colored markup is cleared.
5. Draw, calculate, and save shares as you would when creating a new markup.

Deleting a Markup

You cannot delete the active markup for a template. If you want to delete a markup, you must first create a new markup, setting it as the active markup. Then for the inactive markup, select **Actions → Delete**.

Active	Actions
✔	Actions ▾
	Actions ▾
	View
	Edit
	Delete