# Journey Component List

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## Introduction

The following is a full list of all the components available to add to a workflow in a journey. For full information on creating and managing journeys, see *Journey Manual*.

When you create or edit a journey, the Events tab of the panel to the left of the canvas shows all the components available for you to use. You can add a component to the journey by dragging it from the list onto the canvas.

There are 4 sections in the panel, each of which can be expanded or collapsed by clicking its title. Expanding a section collapses whichever other section was already expanded. Each section is for a different type of components (Triggers, Actions, Conditions, and Events), and includes all of the available components of that type listed in alphabetical order. These sections show only the first 5 components by default; to see the full list of components of a given type, expand the section and click the **Show All** button below the initial list.

**Note**
The items you see in the platform (and as a result, which items appear as the first 5 alphabetically in each section) are controlled by the permissions assigned to your role.

### Event User Settings

Several of the components listed below include a setting in a section called **Event User Settings**. This allows you to select the type of user who appears to be responsible for the action occurring. In the case of email or SMS actions,




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this determines which TE user the communication appears to be coming from. By default, all components refer to the person running the journey.

The options for this setting are described in the following table.

| Option | User Responsible for the Action Occurring |
|---|---|
| Journey Event User | The user running the current journey.<br>• Default option—this is used unless you select a different option. |
| Contact Owner | The user who owns the contact record on the current journey. |
| Contact Assignee | The user to whom the contact record on the current journey is assigned. |
| Contact Shared With User | The user with whom the contact record on the current journey has been shared. |
| Specific User | The exact user you select in the secondary drop-down list that appears below (requires you to select an active user from your organization before this setting can be saved). |
| User Relationship Type | The user type selected in the secondary drop-down list that appears (requires you to select an option from your organization's configured list before this setting can be saved).<br>• The options you can select are configured by navigating to **Organization Admin → Configuration Settings**, then clicking the **Update** button in the Relationship Role Settings tile.<br>• Contact your TE Customer Success Manager for assistance with setting up this option. |
| Lead Assignee | The user to whom the lead record in context is assigned. Only available for Send Email, Send Scheduled Email, and Send SMS actions when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated). |

**Note**
The Journey Event User is almost always the same as the Contact Owner. However, depending on how the journey was triggered, it could also be the same as either the Contact Assignee or the Contact Shared With User.

## Occurrence Limits

Every component has an **Occurrence Limit** section in its parameters. The value set here determines how many times the same contact can pass through the step. The limit may apply on either a per-contact, per-loan, or per-product basis.

- By default, loan-related triggers are limited per loan and product-related triggers are limited per product, but either type can be switched to limit per contact.
    - Only components downstream of a loan-related trigger can be changed to limit per loan.
    - Only components downstream of a product-related trigger can be changed to limit per product.
- Other components (including other triggers) can only be limited per contact.
- Triggers default to a value of 1. Other components default to the maximum value (9,999).


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**Note**
This is an occurrence limit, not a *re*currence limit. A value of 1 here means that the component will fire once for a given contact, loan, or product, but not a second time.

If a contact hits a component more times than the specified limit, they will stop and not proceed any further along the journey. If the component is a trigger, a contact who has reached the limit will not be added to the journey again.

**Tip**
The smallest limit should be set as far upstream as possible to create a single bottleneck point. Downstream components then do not need to be limited.

## Date Checking

Whenever a journey component needs to determine how to proceed based on dates provided in the parameters, the behavior depends on the type of component. These behaviors are described below.

**Note**
The system is actively monitored to minimize backups; however, during times of peak activity, you may notice delays in the processing of journey steps compared to the ideal expectations described below.

### *Triggers*

Date-based triggers are evaluated once per day against all relevant contact, loan, or product data for the user the journey is running on behalf of. This daily check runs at 8am UTC (3am EST/4am EDT).

### *Actions*

When a contact on a journey arrives at an action, that action always runs immediately.

### *Conditions*

When a contact on a journey arrives at a condition, that condition is evaluated as soon as traffic conditions allow, typically within 2 minutes.

### *Events*

When a contact on a journey arrives at an event involving a delay, the current time and the delay settings are used to determine the day and time when the contact should be released from the delay. A process checks for anyone tagged to be released from a delay and releases anyone due to be released, typically within 2 minutes of the tagged time.

## Value Entry

When entering numeric values, such as when using a loan amount as a condition, do *not* enter any non-numeric characters, such as commas or dollar signs. If any characters other than 0–9 are present, the system will interpret the entry as a text string, leading to unexpected results. For example, enter `1000000`, not `1,000,000` or `$1000000`.


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# Triggers

A trigger is used to do either of the following:

- Add a contact to a journey because of a change in the Total Expert system related to that contact. When a change that matches the trigger condition occurs, the contact is automatically added to the journey and proceeds to the next step.
- Add a contact to a secondary workflow in a journey. As with the first case, when a change matching the trigger condition occurs, the new workflow is automatically triggered and proceeds to the next step. In this case, triggers only look for matching changes that affect contacts already on another part of the same journey.

Most trigger components listed below can be used in either fashion. When setting up the Event Parameters for the trigger, under When Should This Trigger Happen?, select either **Every time this event happens, system wide** or **Only for contacts already on this journey**, respectively.

**Note**

Any trigger component can be defined to include built-in, or *inline*, conditions. These conditions would prevent any contacts that do not match from being added to the journey, even if the base definition of the trigger applies. Inline conditions are not required.

Visbility of inline conditions is controlled by permission. Contact your customer success manager for more information about permissions and user roles.

| Assigned To Group |
| --- |
| Description: Adds a contact to the journey when that contact is added to the specified contact group. This can be done via the contact's detail page, by automatic addition to a smart group, from an import, or from an API request. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Contact Group** (required): Begin typing the name of a contact group and select 1 from the list. (If the desired group does not already exist, click **Create New** and fill out the form. Then add it to this field.) |

| Co-Marketing Partner Invitation Accepted |
| --- |
| Description: Adds a contact to the journey when that contact accepts a co-marketing invitation from the user running the journey and the partnership is established in the platform. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |



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| Contact Assigned |
| --- |
| Description: Adds a contact to the journey when that contact is assigned to a Total Expert user who has the journey activated. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Contact Created |
| --- |
| Description: Adds new contacts to the journey when they are created in the UI, by an external source, by an import, or by an API request. |
| Event Parameters:<br>• none |

| Contact Shared |
| --- |
| Description: Adds a contact to the journey when that contact is shared with a Total Expert user who has the journey activated. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Contact SMS Opt In |
| --- |
| Description: Adds a contact to the journey when that contact explicitly opts in to receiving SMS messages (replies “Yes” to an opt in request) from any phone number owned by the Total Expert user running the journey. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |





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| Contact SMS Opt Out |
| --- |
| Description: Adds a contact to the journey for a Total Expert user running the journey if that contact is considered to have opted out at a user level.<br>Adds a contact to a journey for *all* Total Expert users in an organization running the journey if that contact explicitly replies “Stop” to an opt in request or any subsequent SMS message sent by any user in that organization. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Contact Updated |
| --- |
| Description: Adds an existing contact to the journey when the contact record is modified by a manual change in the UI, an external source, an import, an API request, or a journey action.<br>*Note: This may trigger frequently or unexpectedly due to multiple or externally generated updates to the record. If you expect records to be updated often, consider using an occurrence limit on this trigger.* |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Email Link Clicked |
| --- |
| Description: Adds a contact to the journey when that contact clicks a link in an email that matches what is specified in the parameters. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **URL** (optional): Enter a full or partial URL. If this is left blank, the trigger will fire if the contact clicks *any* link in an email. |

| Email Opened |
| --- |
| Description: Adds a contact to the journey when that contact opens an email. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |





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| Email Unsubscribed |
| --- |
| Description: Adds a contact to the journey when that contact clicks an unsubscribe link in an email that has been sent from Total Expert by either a journey or a campaign built in the campaign builder. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Insight Created |
| --- |
| Description: Adds a contact to the journey when an insight of the specified type is created for that contact. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Insight Type** (required): Select the type of insight (for example, listing insight or SalesBoomerang watch) that should trigger the journey from the drop-down list. The available options depend on your configurations for integrations and customer intelligence. |

| Journey Event Fired |
| --- |
| Description: Adds a contact to the journey when a Fire Journey Event action with the corresponding event occurs. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Event Name** (required): Enter a name used in a Fire Journey Event action. This name must match the name in the action exactly. |

| Journey Status Change |
| --- |
| Description: Adds a contact to the journey when the journey status for the contact changes (via a journey action or manually) to the selected value. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Lead Status** (required): Begin typing the name of a journey status and select 1 from the list. (If the desired status does not already exist, click **Create New** and fill out the form. Then add it to this field.) |





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| Lead Created |
| --- |
| Description: Adds a contact to the journey when an associated lead is created in the UI, by an import, or by an API request. |
| Event Parameters:<br>• none<br>**Note**<br>This component works with current Lead Management leads. |

| Lead Stage Changed |
| --- |
| Description: Adds a contact to the journey when an associated lead changes status (via a journey action or manually) to 1 of the selected values. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Lead Stage** (required): Select 1 or more lead stages from the list.<br>**Note**<br>This component works with current Lead Management leads. |

| Lead Updated |
| --- |
| Description: Adds a contact to the journey when an associated lead is modified in the UI, by an import, or by an API request. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>**Note**<br>This component works with current Lead Management leads. |

| Loan Created |
| --- |
| Description: Adds a contact to the journey when an associated loan is created in the UI, by an import, or by an API request. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |


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| Loan Status Change |
| --- |
| Description: Adds a contact to the journey when an associated loan changes status (via a journey action or manually) to 1 of the selected values. The loan that caused this trigger to fire will be used for the rest of the journey. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Loan Status** (required): Begin typing the name of a loan status and select 1 or more from the list. |

| Loan Updated |
| --- |
| Description: Adds a contact to the journey when an associated loan is modified in the UI, by an import, or by an API request.<br>*Note: This may trigger frequently or unexpectedly due to LOS push settings.* |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

| Manually Add Contact |
| --- |
| Description: Adds a contact to the journey only when you select it from the contact list or the Journeys section of the contact's detail page. (This is not triggered when a contact is created manually in the Total Expert UI—only when a contact is manually added to the journey.) |
| Event Parameters:<br>• none |

| ODC Response Received |
| --- |
| Description: Adds a contact to the journey when the system detects a response from the connector specified in the parameters. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Outbound Data Connector** (required): Select the name of 1 of your organization's active connectors. |





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| On Contact Date |
| --- |
| Description: Adds a contact to the journey on the date specified (such as birthday or creation date), as it applies to the contact.<br>The check for this trigger runs once per day at **approximately 3am EST/4am EDT**. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Contact Date** (required): Select a date associated with a contact record from the drop-down list.<br>• **Shift** (optional): Check this box to have the trigger activate on a date shifted from the selected date.<br>  ○ If Shift is selected, you must enter a number of days and select whether the trigger should occur the specified amount of time **Before** or **After** the selected date.<br>• **Yearly Recurring** (optional): Check this box to have the trigger begin the journey each year on the specified date. You must also set the Occurrence Limit for the trigger to an appropriate value. |

| On Loan Date |
| --- |
| Description: Adds a contact to the journey when their date matches the date specified (such as application date or approval date).<br>The check for this trigger runs once per day at **approximately 3am EST/4am EDT**. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Loan Date** (required): Select a date associated with a loan record from the drop-down list.<br>• **Shift** (optional): Check this box to have the trigger activate on a date shifted from the selected date.<br>  ○ If Shift is selected, you must enter a number of days and select whether the trigger should occur the specified amount of time **Before** or **After** the selected date.<br>• **Yearly Recurring** (optional): Check this box to have the trigger begin the journey each year on the specified date. You must also set the Occurrence Limit for the trigger to an appropriate value. |





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On Product Date

Description: Adds a contact to a journey when a specified date associated with their product occurs.

The check for this trigger runs once per day at **approximately 3am EST/4am EDT**.

Event Parameters:

- **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).
- **Product Category** (required): Begin typing the name of a product category and select 1 from the list.
- **Participant** (required): This field appears when a Product Category has been selected. Begin typing the name of a contact and select 1 from the list.
- **Product Date** (required): This field appears when a Product Category has been selected. Select a date associated with the product, such as Open Date.
- **Shift** (optional): This field appears when a Product Category has been selected. Check this box to have the trigger activate on a date shifted from the selected date.
    - If Shift is selected, you must enter a number of days and select whether the trigger should occur the specified amount of time **Before** or **After** the selected date.
- **Yearly Recurring** (optional): This field appears when a Product Category has been selected. Check this box to have the trigger begin the journey each year on the specified date. You must also set the Occurrence Limit for the trigger to an appropriate value.

Outcome Selected

Description: Adds a contact to a journey when the outcome specified in the parameters is applied to that contact in a Focused View or Call Queue list. Note that the same outcome could be used with multiple lists, and it would fire this trigger regardless of which list it was used on.

Event Parameters:

- **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).
- **Outcome** (required): Select any previously defined outcome from the drop-down list.

Product Created

Description: Adds a contact to a journey when their product is created via the EAPI or the data importer.

Event Parameters:

- **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).
- **Product Category** (required): Begin typing the name of a product category and select 1 from the list.
- **Participant** (required): This field appears when a Product Category has been selected. Begin typing the name of a contact and select 1 from the list.


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| Product Status Change |
| --- |
| Description: Adds a contact to a journey when a the status associated with their product changes to a specified value. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Product Category** (required): Begin typing the name of a product category and select 1 from the list.<br>• **Participant** (required): This field appears when a Product Category has been selected. Begin typing the name of a contact and select 1 from the list.<br>• **Product Status** (required): This field appears when a Product Category has been selected. Begin typing the name of a status and select 1 from the list. |

| Product Updated |
| --- |
| Description: Adds a contact to a journey when their product is updated via the EAPI or the data importer. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Product Category** (required): Begin typing the name of a product category and select 1 from the list.<br>• **Participant** (required): This field appears when a Product Category has been selected. Begin typing the name of a contact and select 1 from the list. |

| Removed From Group |
| --- |
| Description: Adds a contact to the journey when it is removed from the specified contact group. This can be done via the contact's detail page, by automatic removal from a smart group, from an import, or from an API request. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey).<br>• **Contact Group** (required): Begin typing the name of a contact group and select 1 from the list. (If the desired group does not already exist, click **Create New** and fill out the form. Then add it to this field.) |


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| Survey Response Received |
| --- |
| Description: Adds a contact to the journey when a LeadPops integration shows the contact has responded to a survey. |
| Event Parameters:<br>• **When Should This Trigger Happen?** (required): Select either **Every time this event happens, system wide** (to look for matching events across the system) or **Only for contacts already on this journey** (to look for matching events only in the current journey). |

# Actions

An action is an executable step in a journey. It directs the system to perform a specified operation relating to the contact on the journey. When the action has been completed, the contact moves on to the next component of the workflow.

**Note**
An action in a journey could also trigger a separate journey or another workflow on the same journey.

| Add Note |
| --- |
| Description: Adds a General Note or Contacted Note to the contact's record. |
| Event Parameters:<br>• **Note Type** (required): Select a note type from the drop-down list.<br>• **Choose A Template** (required): Begin typing the name of a note template and select 1 from the list. (If the desired note does not already exist, click **Create New** and fill out the form. Then add it to this field.) |

| Add To Another Journey |
| --- |
| Description: Adds the current contact to the specified journey. You can only select a journey that is currently active. |
| Event Parameters:<br>• **Select A Journey** (required): Select the name of an active journey.<br>• **Select a Trigger to Start Journey** (required): Select the name of the trigger from the selected journey where the contact should begin that journey. |

| Assign a Drip Campaign |
| --- |
| Description: Adds the current contact to the specified drip campaign. |
| Event Parameters:<br>• **Drip Campaign** (required): Begin typing the name of a saved drip campaign and select 1 from the list. |


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| Assign Contact |
| --- |
| Description: Assigns the current contact to the specified member of your team or co-marketer. |
| Event Parameters:<br>• **Select A Team Member** (required): Begin typing the name of a user on 1 of your teams and select 1 from the list. |

| Assign Group |
| --- |
| Description: Adds the current contact to the group specified. If no group with the exact name specified is available for the user running the journey, a new group will be created first. |
| Event Parameters:<br>• **Contact Group** (required): Begin typing the name of a contact group and select 1 from the list. (If the desired group does not already exist, click **Create New** and use the Groups page to create a new group. Then add the new group to this field.) |

| Assign Task |
| --- |
| Description: Assigns a task as defined to either:<br>• a user with a specified relationship to the current contact<br>• a specified member of your team |
| Event Parameters:<br>• **User Type** (optional): Select a category of user related to the current contact from the drop-down list.<br>• **Or Choose A Team Member** (optional): Begin typing the name of a specific user on 1 of your teams and select 1 from the list.<br>  ○ You must select something for 1 of the above options, but not both.<br>• **Time Limit** (required): Enter a value to combine with the Time Increment selection below.<br>• **Time Increment** (required): Select a time unit from the drop-down list; this combines with the value entered above.<br>  ○ The combined amount of time sets the due date for the task, beginning when the task is created. For example, if the task is created at 9:00am Monday with a Time Limit of 24 and a Time Increment of Hours, then the task will be due at 9:00am Tuesday.<br>• **Choose A Template** (required): Begin typing the name of a task template and select 1 from the list. (If the desired task does not already exist, click Create New and fill out the form. Then add it to this field.) |

| Change Journey Status |
| --- |
| Description: Changes the journey status to the specified value for the current contact. |
| Event Parameters:<br>• **Lead Status** (required): Begin typing the name of a journey status and select 1 from the list. (If the desired status does not already exist, click **Create New** and fill out the form. Then add it to this field.) |




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**Change Lead Stage**

Changes the lead stage of the lead in context to the specified value. Available for lead-based journeys where a lead trigger (Lead Created, Lead Stage Changed, or Lead Updated) starts the journey.

**Event Parameters:**

• ****Lead Stage**** (required): Begin typing the name of a lead stage and select 1 from the list. Options are dynamic and reflect all configured lead stages in your organization.

**Note**

This component works with current Lead Management leads.

~~Create Lead~~

~~Description: Creates a lead using the information from the current contact.~~

~~If a workflow is selected in the parameters, the lead is assigned according to that workflow. A workflow includes a category, so anything selected in the Product Category field is ignored (the workflow category takes precedence).~~

~~If no workflow is selected, the lead is assigned to the current contact's owner, and the selection in the Product Category field is applied to the new lead.~~

~~Event Parameters:~~

- ~~**Workflow** (optional): Select a workflow that should be used to define how the new lead is assigned.~~
- ~~**Product Category** (optional): Select a category that should be applied to the new lead (only takes effect if the Workflow field is blank).~~

**Note**

This former component worked with Advanced Lead Management (ALM) leads and should no longer be used.



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### Create Lead

Description: Creates a lead using the information from the current contact.

The new lead record is assigned according to the selections in the parameters.

Event Parameters:

- **Loan Purpose** (required): Select a purpose for the loan that would be associated with the new lead.
- **Lead Source** (required): Select a lead source to associate with the lead. The routing policy (and fallback policy) associated with the selected source are used to assign the new lead record, unless the Override Routing Policy option is selected.
    - This component currently requires you to select a lead source with an associated routing policy. If the selected lead source does not have a policy, this component is skipped (no lead record is created) and the journey continues.
- **Override Routing Policy** (optional): With this option selected, the new lead record is assigned according to the Override User Type field.
- **Override User Type** (required if Override Routing Policy is selected; otherwise this is not shown): Select either **Contact Assignee**, **Contact Owner**, or **Journey Event User** to determine how the new lead record should be assigned if the routing policy is being overridden.

**Note**
This component works with current Lead Management leads.

### Email Split Test

Description: Randomly sends 1 of several selected email messages to any given contact on the journey to determine which option generates the best response.

Event Parameters:

- **Control Email** (required): Select a saved email message whose results will form the baseline for the test.
- **Variant Emails (1-4)** (required): Select 1 or more additional email messages whose results should be compared to the control's.
- **Goal** (required): Select either **Opens** or **Clicks**, depending on what constitutes success for this stage.
- **Confidence Level** (required): Enter a number (0–100) representing how confident the algorithm must be that a particular option is the best option. A higher number represents higher confidence.
- **Winner Selection** (optional): Select either **Auto** or **Manual**, depending on whether you want the test to declare a "winner" automatically or prompt you for a selection when the test is complete.
- **Email me when test is complete** (optional): Check this box to receive an email when the specified confidence level has been reached for the test.

### Fire Journey Event

Description: Specifies an event name that activates a corresponding Journey Event Fired trigger.

Event Parameters:

- **Event Name** (required): Enter a name used in a Journey Event Fired trigger. This name must match the name in the trigger exactly.

### Generate AI SMS Conversation


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Description: Generates an AI-powered SMS conversation with the contact using a specified AI agent. The AI agent engages the contact in a natural conversation based on the selected use case.
Event Parameters: Agent (required): Select the AI agent to use for the conversation. Available agents include: Rate Alert, Credit Inquiry, New Lead - Purchase, New Lead - Refi, New Lead - HELOC, Periodic Mortgage Review, Aged Pre-Approval, and In Process Loan Updates.

Event Parameters:

- **Event Name** (required): Enter a name used in a Journey Event Fired trigger. This name must match the name in the trigger exactly.

### Loan Participant Address Update

Description: Changes the address fields in the current contact's record to match those in their most recent loan's record. Best used immediately after a Change Journey Status action to ensure the intended loan is the most recently updated.

Event Parameters:

- **Participants** (required): Select a loan participant (such as Borrower, Co-Borrower, or a custom participant) from the list.

### Push Contact

Description: Pushes the current contact's information to the specified integrated service.

Event Parameters:

- **Push Service** (required): Begin typing the name of an integrated service and select 1 from the list.

### Push Loan

Description: Pushes the current contact's loan information to the specified integrated service. If a loan is in context from the trigger, that loan is used. Otherwise, the most recent loan is used.

Event Parameters:

- **Push Service** (required): Begin typing the name of an integrated service and select 1 from the list.

### Remove From Journey

Description: Removes all active instances of the current contact from the journey. This should be used at logical endpoints so the contact is always removed from the journey at the conclusion of the workflow and not left "on" the journey with no remaining steps to execute.

Event Parameters:

- **Reason** (optional): Enter a text description that describes why the contact is being removed from the journey. This is reported in the Journey Ended event in the activity stream.





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| Remove Group |
| --- |
| Description: Removes the current contact from the group specified.<br>While this can be used to remove a contact from a smart group, if the contact record is later updated and still matches the smart group rules, that contact will be added back to the smart group at that time. |
| Event Parameters:<br>• **Contact Group** (required): Begin typing the name of a contact group and select 1 from the list. (If the desired group does not already exist, click **Create New** and use the Groups page to create a new group. Then add the new group to this field.) |

| Send Email |
| --- |
| Description: Sends an email to the current contact immediately.<br>If the specified template is modified, any contacts that arrive at this component after the modification will receive the updated version of the template. |
| Event Parameters:<br>• **Email** (required): Click **Select email** and select a message from the gallery.<br>• **BCC Recipient** (optional): Select a person who should receive a blind copy of the email. Currently the only option is **Sender** (that is, the person running the journey).<br>• **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list. (If the desired profile does not already exist, click **Create New** and fill out the form. Then add it to this field.) |

| **Send Email from Lead Assignee** |
| --- |
| Sends an email to the current contact, with the email appearing to come from the user assigned to the lead in context rather than the contact owner or journey event user. This is useful when the lead is under a holding account or a manager's account but is assigned to a different user. This component is only available when the journey is triggered by a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated). If the specified template is modified, any contacts that arrive at this component after the modification will receive the updated version. |
| **Event Parameters:**<br>• ****Email**** (required): Click **Select email** and select a message from the gallery.<br>• ****BCC Recipient**** (optional): Select a person who should receive a blind copy. Currently the only option is **Sender** (the lead assignee).<br>• ****Sending Profile**** (optional): Begin typing the name of a sending profile and select 1 from the list. |


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**Note**

This component works with current Lead Management leads. It is only selectable when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated).

**Send Email to Lead Participant**

Description: Sends an email to lead participants (Referral Partners or other related contacts) involved with the lead. Settings mimic 'Send Email to Loan Participant' with options for recipient selection, CC, and BCC.

Event Parameters: Email Template (required): Select the email template to send Primary Recipient (required): Select from Referral Partner or Lead CC Recipient (optional): Select from Referral Partner or Lead BCC Recipient (optional): BCC only available for the sender Sender Profile (optional): Specify the sender profile if needed

**Event Parameters:**

• ****Email**** (required): Click **Select email** and select a message from the gallery.

• ****BCC Recipient**** (optional): Select a person who should receive a blind copy. Currently the only option is **Sender** (the lead assignee).

• ****Sending Profile**** (optional): Begin typing the name of a sending profile and select 1 from the list.

**Note**

This component works with current Lead Management leads. It is only selectable when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated).

Send Email to Loan Participant

Description: Sends an email to a person connected to the *most recent* loan associated with the current contact.

Event Parameters:

- **Email** (required): Click **Select email** and select a message from the gallery.
- **Email Primary Recipient** (required): Select a loan participant who will receive the email from the drop-down menu. Only 1 primary recipient is allowed.
- **Email CC Recipients** (optional): Select the role(s) of anyone who should receive a copy of the email. Options are the same as for the primary recipient, but you can select more than 1 CC recipient.
- **BCC Recipient** (optional): Select a person who should receive a blind copy of the email. Currently the only option is **Sender** (that is, the person running the journey).
- **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list. (If the desired profile does not already exist, click **Create New** and fill out the form. Then add it to this field.)


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| Send Email to Product Participant |
| --- |
| Description: Sends an email to a person connected to the current product, based on their role on the product. |
| *Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*<br>Event Parameters:<br>• **Email** (required): Click **Select email** and select a message from the gallery.<br>• **Product Primary Recipient** (required): Select a product participant who will receive the email from the drop-down menu. Only 1 primary recipient is allowed.<br>• **Email CC Recipients** (optional): Select the role(s) of anyone who should receive a copy of the email. Options are the same as for the primary recipient, but you can select more than 1 CC recipient.<br>• **BCC Recipient** (optional): Select a person who should receive a blind copy of the email. Currently the only option is **Sender** (that is, the person running the journey).<br>• **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list. (If the desired profile does not already exist, click **Create New** and fill out the form. Then add it to this field.) |

| Send Scheduled Email |
| --- |
| Description: Sends an email to the current contact at a specific date and time in the future.<br>If the specified template is modified, any contacts that arrive at this component after the modification will receive the updated version of the template. |
| Event Parameters:<br>• **Email** (required): Click **Select email** and select a message from the gallery.<br>• **BCC Recipient** (optional): Select a person who should receive a blind copy of the email. Currently the only option is **Sender** (that is, the person running the journey).<br>• **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list. (If the desired profile does not already exist, click **Create New** and fill out the form. Then add it to this field.)<br>• **Date** (required): Click the field and select the date when you want the email to be sent.<br>• **Time** (required): Click the field and select the time when you want the email to be sent on the selected date. |

| **Send Scheduled Email from Lead Assignee** |
| --- |
| Description: Sends a scheduled email to the current contact, with the email appearing to come from the user assigned to the lead in context rather than the contact owner or journey event user. This is useful when the lead is under a holding account or a manager's account but is assigned to a different user. This component is only available when the journey is triggered by a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated). If the specified template is modified, any contacts that arrive at this component after the modification will receive the updated version. |
| Event Parameters:<br>• ****Email**** (required): Click **Select email** and select a message from the gallery. |







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• **BCC Recipient** (optional): Select a person who should receive a blind copy. Currently the only option is **Sender** (the lead assignee).

• **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list.

• **Date** (required): Click the field and select the date when you want the email to be sent.

• **Time** (required): Click the field and select the time when you want the email to be sent on the selected date.

**Note**

This component works with current Lead Management leads. It is only selectable when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated).

Send SMS

Description: Sends a text message to the current contact. If this occurs during your organization's SMS send window, the message is sent immediately; otherwise it is queued and sent when the next window opens.

For example, if your window uses the default start and end times (8am and 5pm Pacific Time), then if this action attempts to send a message at 5:01pm PT, it is held until 8am PT the following morning.

The user running the journey must have sufficient funds in their account to cover the cost of the message; otherwise, the message will fail to send. If a message fails for any reason, a note will be placed in the contact's Recent Activity indicating that sending the message failed; the contact moves to the next step on the journey.

Event Parameters:

- **Choose A Template** (required): Begin typing the name of an SMS template and select 1 from the list. (If the desired message does not already exist, click **Create New** and fill out the form. Then add it to this field.)
- **Send Opt-In Request if Not Opted-In** (optional): Toggle this to **YES** to send an opt-in request to the contact if they have not previously opted in. If the contact previously opted out, opts out from this opt-in message, or takes no action during the response window, the SMS is not sent. Toggle this to **NO** to skip sending the opt-in request to the contact if they have not previously opted in, which means the SMS is not sent.

**Send SMS from Lead Assignee**

Sends a text message to the current contact, with the message appearing to come from the user assigned to the lead in context rather than the contact owner or journey event user. This is useful when the lead is under a holding account or a manager's account but is assigned to a different user. This component is only available when the journey is triggered by a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated). If this occurs during your organization's SMS send window, the message is sent immediately; otherwise it is


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queued and sent when the next window opens. The user running the journey must have sufficient funds in their account to cover the cost of the message; otherwise, the message will fail to send.

**Event Parameters:**

• ****Choose A Template**** (required): Begin typing the name of an SMS template and select 1 from the list.

• ****Send Opt-In Request if Not Opted-In**** (optional): Toggle this to YES to send an opt-in request to the contact if they have not previously opted in. Toggle to NO to skip the opt-in request, which means the SMS is not sent if the contact has not opted in.

**Note**

This component works with current Lead Management leads. It is only selectable when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated).

**Send SMS to Lead Participant**

Description: Sends an SMS message to lead participants (Referral Partners or other related contacts) involved with the lead. Settings mimic 'Send SMS to Loan Participant' with template and recipient selection.

Event Parameters: SMS Template (required): Select the SMS template to send SMS Recipient (required): Select Referral Partner as the recipient Send Opt-In Request (optional): Option to send opt-in request if recipient is not opted in Note: Future versions may support additional role types

**Event Parameters:**

• ****Email**** (required): Click **Select email** and select a message from the gallery.

• ****BCC Recipient**** (optional): Select a person who should receive a blind copy. Currently the only option is **Sender** (the lead assignee).

• ****Sending Profile**** (optional): Begin typing the name of a sending profile and select 1 from the list.

**Note**

This component works with current Lead Management leads. It is only selectable when the journey uses a lead-based trigger (Lead Created, Lead Stage Changed, or Lead Updated).


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Send SMS to Loan Participant

Description: Sends a text message to the loan participant specified in the parameters. If this occurs during your organization's SMS send window, the message is sent immediately; otherwise it is queued and sent when the next window opens.

For example, if your window uses the default start and end times (8am and 5pm Pacific Time), then if this action attempts to send a message at 5:01pm PT, it is held until 8am PT the following morning.

The user running the journey must have sufficient funds in their account to cover the cost of the message; otherwise, the message will fail to send. If a message fails for any reason, a note will be placed in the contact's Recent Activity indicating that sending the message failed ; the contact moves to the next step on the journey.

*Note: This action attempts to use context to determine which of the current contact's loans to use. If this fails, however, the contact's most recent loan is used.*

Event Parameters:

- **Choose A Template** (required): Begin typing the name of an SMS template and select 1 from the list. (If the desired message does not already exist, click **Create New** and fill out the form. Then add it to this field.)
- **Send Opt-In Request if Not Opted-In** (optional): Toggle this to **YES** to send an opt-in request to the contact if they have not previously opted in. If the contact previously opted out, opts out from this opt-in message, or takes no action during the response window, the SMS is not sent. Toggle this to **NO** to skip sending the opt-in request to the contact if they have not previously opted in, which means the SMS is not sent.
- **SMS Recipient** (required): Select a loan participant from the drop-down menu. The SMS will be sent to the contact filling that participant role for the current contact's most recent loan. This component can only send an SMS to 1 person; to message multiple participants, you must use multiple components of this type.


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## Send SMS to Product Participant

Description: Sends a text message to the product participant specified in the parameters. If this occurs during your organization's SMS send window, the message is sent immediately; otherwise it is queued and sent when the next window opens.

For example, if your window uses the default start and end times (8am and 5pm Pacific Time), then if this action attempts to send a message at 5:01pm PT, it is held until 8am PT the following morning.

The user running the journey must have sufficient funds in their account to cover the cost of the message; otherwise, the message will fail to send. If a message fails for any reason, a note will be placed in the contact's Recent Activity indicating that sending the message failed; the contact moves to the next step on the journey.

*Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*

Event Parameters:

- **Choose A Template** (required): Begin typing the name of an SMS template and select 1 from the list. (If the desired message does not already exist, click **Create New** and fill out the form. Then add it to this field.)
- **Product Primary Recipient** (required): Select a product role from the drop-down menu. The SMS will be sent to the contact filling that role for the current product. This component can only send an SMS to 1 person; to message multiple participants, you must use multiple components of this type.
- **Send Opt-In Request if Not Opted-In** (optional): Toggle this to **YES** to send an opt-in request to the contact if they have not previously opted in. If the contact previously opted out, opts out from this opt-in message, or takes no action during the response window, the SMS is not sent. Toggle this to **NO** to skip sending the opt-in request to the contact if they have not previously opted in, which means the SMS is not sent.

## Send User Notification

Description: Sends an email to either:

- a user with a specified relationship to the current contact
- a specified member of your team or co-marketer

Event Parameters:

- **User Type** (optional): Select a category of user related to the current contact from the drop-down list.
- **Or Choose A Team Member** (optional): Begin typing the name of a specific user on 1 of your teams and select 1 from the list.
    - You must select something for 1 of the above options, but not both.
- **Choose A Template** (required): Begin typing the name of a notification template and select 1 from the list. (If the desired notification does not already exist, click **Create New** and fill out the form. Then add it to this field.)
- **Sending Profile** (optional): Begin typing the name of a sending profile and select 1 from the list. (If the desired profile does not already exist, click **Create New** and fill out the form. Then add it to this field.)




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| Set Journey Co-Marketer |
| --- |
| Description: Defines a Total Expert user whose information will be referenced in content or emails that are sent by the journey and specify co-marketer information. If a “shared with” option is selected and the current contact has been shared with more than 1 user, this component selects the oldest co-marketing connection.<br>*Note: This applies only to materials generated by components directly downstream of this component. If a contact is routed to a separate path on the same journey, materials on that path would not have a co-marketing partner set (unless an instance of this component has also been added to that path).* |
| Event Parameters:<br>• **User Type** (optional): Select a category of user related to the current contact from the drop-down list.<br>• **Or Choose A Team Member** (optional): Begin typing the name of a specific user on 1 of your teams and select 1 from the list.<br>  ○ You must select something for 1 of the above options, but not both. |

| Share Contact |
| --- |
| Description: Shares the current contact with the specified member of your team or co-marketer. |
| Event Parameters:<br>• **Select A Team Member** (required): Begin typing the name of a user on 1 of your teams and select 1 from the list. |

| Silence Communication |
| --- |
| Description: Prevents further communication to the current contact. |
| Event Parameters:<br>• none |

| Unsilence Communication |
| --- |
| Description: Restores the ability to send communication to the current contact. |
| Event Parameters:<br>• none |


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| Grant Consent |
| --- |
| Description: Updates a contacts consent to allow for AI, Calls or SMS based on configurations |
| Org setting “journeys.change_consent_action” must be on/enabled for this operator to be available in the journey canvas<br><br>Event Parameters:<br>• **Consent types**: SMS, AI, Calls |

| Revoke Consent |
| --- |
| Description: Updates a contacts consent to remove the ability for AI, Calls or SMS based on configurations |
| Org setting “journeys.change_consent_action” must be on/enabled for this operator to be available in the journey canvas<br><br>Event Parameters:<br>• **Consent types**: SMS, AI, Calls |

# Conditions

A condition is a fork in the workflow where multiple paths are possible, defined by a conditional rule. Depending on the value or status the rule determines, the journey will continue on only 1 of the possible paths.

| Consent Verification |
| --- |
| Description: Checks whether or not consent data is stored for the current contact.<br>Consent is used to determine whether the AI Sales Assistant (AISA) is allowed to call the contact, so the No path from this condition should not include any AISA activity.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• none |


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Contact Date

Description: Checks whether or not a date (such as birthday or creation date) associated with the current contact matches the comparison information specified in the parameters.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Contact Date** (required): Select a date associated with a contact record from the drop-down list.
- **Anniversary** (optional): Check this box if you want the conditional range below to apply to any anniversary of the Contact Date selected above; that is, it will check the day and month of the date only. Uncheck the box to test against the exact date only; that is, it will check the day, month, and year.
- **Date Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected date range.
- **Select Unit of Time** (optional): Select a time unit from the drop-down list. This is used with the Enter Number of Units and Date Direction fields below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Enter Number of Units** (optional): Enter a number in the field. This is used with the time unit selected above and the Date Direction selected below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Date Direction** (optional): Select either **In The Past** or **In The Future** from the drop-down list. This is used with the amount and unit of time selected above. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.

For example, suppose you specify a Contact Date whose value is April 9, 2025 and the comparison *Is Less Than 7 Days In The Future*. If you checked the Anniversary box, this condition evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in any year. If the Anniversary box is unchecked, the condition only evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in the year 2025.

Contact Group

Description: Checks whether or not the current contact is in the specified group.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Contact Group** (required): Begin typing the name of a contact group and select 1 from the list. (If the desired group does not already exist, click **Create New** and use the Groups page to create a new group. Then add the new group to this field.)


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| Contact Has Product |
| --- |
| Description: Checks whether or not the current contact has the specified product and, optionally, whether that product matches further comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Product Category** (required): Begin typing the name of a product category and select 1 from the list.<br>• **Product Type** (optional): Begin typing the name of a product type and select 1 from the list.<br>• **Product Field** (optional): Begin typing the name of a product field and select 1 from the list.<br>• **Comparison** (required when visible): This field appears when a Product Field has been selected. Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (required when visible): This field appears when a Product Field has been selected. Enter a value that the selected field should be compared to. |

| Contact Is Assigned |
| --- |
| Description: Checks whether or not the current contact has been assigned to any other Total Expert user.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• none |

| Contact Is Co-Marketing Partner |
| --- |
| Description: Checks whether or not the current contact is connected with the user running the journey as a co-marketing partner.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• none |

| Contact Is Shared |
| --- |
| Description: Checks whether or not the current contact has been shared with any other Total Expert user.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• none |





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| Contact Is Silenced |
| --- |
| Description: Checks whether or not the current contact has silenced communication from the Total Expert user specified by the Event User Settings.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• none |

| Contact Journey Status |
| --- |
| Description: Checks whether or not the current contact's journey status is 1 of the selected options.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Lead Status** (required): Begin typing the name of a journey status and select 1 or more from the list. (If the desired status does not already exist, click **Create New** and fill out the form. Then add it to this field.) |

| Contact Source |
| --- |
| Description: Checks whether or not the current contact is associated with the specified source.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Contact Source** (optional): Begin typing the name of a source and select 1 from the list. (If the desired group does not already exist, click **Create New** and use the Lead Sources page to create a new source. Then add the new group to this field.)<br>• **Value** (optional): Enter a source name or partial name that can be used with the Comparison selection.<br>  ○ You must select something for 1 of the above options, but not both.<br>• **Comparison** (optional): Select an expression from the drop-down list to form a comparison with the selected Value. |





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| Contact Survey Response Value |
| --- |
| Description: Checks whether or not a specified survey response matches the comparison information specified in the parameters. If the contact on the journey has answered more than 1 survey with the matching information, this condition considers only the most recent response.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Survey Source** (required): Select a source category from the drop-down list. You must select a source before you can select a specific survey.<br>• **Survey** (required): Select a specific survey from the drop-down list (which populates based on your selected source above). You must select a survey before you can select a specific survey question.<br>• **Question** (required): Select a specific survey question from the drop-down list (which populates based on your selected survey above). You must select a survey question before you can specify a comparison and value.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| Contact Type |
| --- |
| Description: Checks whether or not the current contact is of the specified type.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Contact Type** (required): Begin typing the name of a contact type and select 1 or more from the list. |

| Contact Value |
| --- |
| Description: Checks whether or not the current contact matches the comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Contact Field** (required): Select a field associated with with a contact record from the drop-down list.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |





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| Current Date |
| --- |
| Description: Checks whether or not the comparison information specified in the parameters matches the current date.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Today's Date Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected date.<br>• **Date** (required): Select a date from the date selector. |

| Customer Intelligence Enrichment Value |
| --- |
| Description: Checks whether or not the contact on the journey has customer intelligence enrichment data that matches the comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Enrichment Source** (required): Select a source from the drop-down list, such as **Equity**. You must select a source before you can select a specific attribute.<br>• **Enrichment Attribute** (required): Select an attribute from the drop-down list, such as **Estimated Equity Dollars**. You must select an attribute before you can select a comparison and value.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected source and attribute.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| Insight Value |
| --- |
| Description: Checks whether or not the comparison information specified in the parameters matches information in an insight associated with the current contact.<br>*Note: This component must be used downstream from an Insight Created trigger. Also, the Insight Type selected on that trigger must have a structured payload for this component to compare with. If these conditions are not met, the Event Parameters section for this component displays an error message, and the component cannot be configured.*<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Insight Field** (required): Select a field associated with the insight type selected in the upstream Insight Created trigger from the drop-down list.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |


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| Journey Event Fired |
| --- |
| Description: Checks whether or not the contact has fired the specified event in a Fire Journey Event action a specified number of times.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Event Name** (required): Enter the name of a corresponding Fire Journey Event action. This name must match the name in the action exactly.<br>• **Value** (required): Enter the minimum number of times the specified event must have been fired before this condition will follow the Yes path. If `0` is entered, the condition will always follow the Yes path. |

| Landing Page Form Value |
| --- |
| Description: Checks whether or not the comparison information specified in the parameters matches information that the current contact provided when they filled out a landing page.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Lead Capture Field** (required): Select a field associated with a contact survey from the drop-down list.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| Landing Page Layout |
| --- |
| Description: Checks whether or not the layout of the landing page that the current contact signed up from matches the specified layout.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Landing Page Layout** (required): Begin typing the name of a landing page layout and select 1 from the list. |

| Landing Page Theme |
| --- |
| Description: Checks whether or not the theme of the landing page that the current contact signed up from matches the specified theme.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Landing Page Theme** (required): Begin typing the name of a landing page theme and select 1 from the list. |





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Lead Value

Description: Checks whether or not a lead associated with the current contact matches the comparison information specified in the parameters.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Lead Field** (required): Select a field associated with with a lead record from the drop-down list.
- **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.
- **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.

**Note**
This component works with current Lead Management leads.

Loan Date

Description: Checks whether or not a date (such as application date or approval date) from the loan that is associated with the current contact matches the comparison information specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.
- **Loan Date** (required): Select a date associated with a loan record from the drop-down list.
- **Anniversary** (optional): Check this box if you want the conditional range below to apply to any anniversary of the Loan Date selected above; that is, it will check the day and month of the date only. Uncheck the box to test against the exact date only; that is, it will check the day, month, and year.
- **Date Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected date range.
- **Select Unit of Time** (optional): Select a time unit from the drop-down list. This is used with the Enter Number of Units and Date Direction fields below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Enter Number of Units** (optional): Enter a number in the field. This is used with the time unit selected above and the Date Direction selected below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Date Direction** (optional): Select either **In The Past** or **In The Future** from the drop-down list. This is used with the amount and unit of time selected above. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.

For example, suppose you specify a Contact Date whose value is April 9, 2025 and the comparison *Is Less Than 7 Days In The Future*. If you checked the Anniversary box, this condition evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in any year. If the Anniversary box is unchecked, the condition only evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in the year 2025.


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| Loan Lien Position |
| --- |
| Description: Checks whether or not the lien position of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Lien Position** (required): Select either **First** or **Second** from the drop-down list. |

| Loan Program |
| --- |
| Description: Checks whether or not the program of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.<br>• **Loan Program** (required): Begin typing the name of a loan program and select 1 or more from the list. |

| Loan Purpose |
| --- |
| Description: Checks whether or not the purpose of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.<br>• **Loan Purpose** (required): Begin typing the name of a loan purpose and select 1 or more from the list. |





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| Loan Status |
| --- |
| Description: Checks whether or not the status of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.<br>• **Loan Status** (required): Begin typing the name of a loan status and select 1 or more from the list. |

| Loan Subordinate Financing Type |
| --- |
| Description: Checks whether or not the subordinate financing type of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Loan Subordinate Financing Type** (required): Begin typing the name of a loan subordinate financing type and select 1 or more from the list. |

| Loan Type |
| --- |
| Description: Checks whether or not the type of the loan associated with the current contact matches the value specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.<br>• **Loan Type** (required): Begin typing the name of a loan type and select 1 or more from the list. |





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Loan Value

Description: Checks whether or not information from the loan associated with the current contact matches the comparison information specified in the parameters. The *most recent* loan is evaluated unless this condition follows downstream from a loan-related trigger, in which case the loan from that trigger is used.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Product Category** (required): Select an account classification from the list. If the contact on the journey has an account of the selected type and the remaining comparison is true, the journey follows the "Yes" path. If not, the journey follows the "No" path.
- **Loan Field** (required): Select a field associated with with a loan record from the drop-down list.
- **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.
- **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
  Remember when entering numeric values to use only digits 0–9 with no other characters (such as commas or dollar signs). See Value Entry above.

Most Recent Loan

Description: Checks whether or not the loan in context is the most recent loan associated with the contact record. If optional parameters are configured, only loans that match those parameters are compared. To determine which loan is "most recent", this condition *only* considers the dates that loan records were *created*.

Takes 1 of 2 paths depending on the result.

Event Parameters:

- **Lien Position** (optional): Select either **First** or **Second** from the drop-down list.
- **Loan Purpose** (optional): Select 1 or more options from the drop-down list.
- **Loan Status** (optional): Select 1 or more options from the drop-down list.
- **Loan Type** (optional): Select 1 or more options from the drop-down list.
- **Loan Field** (optional): Select an option from the drop-down list, which reflects the list of fields on a loan record. This is used in conjunction with the Comparison and Value fields below.
- **Comparison** (required if something is selected for Loan Field; otherwise this is ignored): Select an expression from the drop-down list to form a comparison with the selected Loan Field.
- **Value** (this is ignored if nothing is selected for Loan Field): Enter a value that the selected Loan Field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.




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| ODC Response Body |
| --- |
| Description: Checks whether or not the body of an ODC response for the contact on the journey includes a specified text string.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Comparison** (required): Select either **Contains** or **Does Not Contain** from the drop-down list.<br>• **Value** (required): Enter a text string that the system should check for in the body of the ODC response. |

| ODC Response Status Code |
| --- |
| Description: Checks whether or not the status code of an ODC response for the contact on the journey matches the comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected Value.<br>• **Value**: Enter a value that the system should check for in the status code of the ODC response. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |


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Product Date

Description: Checks whether or not a date (such as open date) from the current product matches the comparison information specified in the parameters.

Takes 1 of 2 paths depending on the result.

*Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*

Event Parameters:

- **Product Date** (required): Select a date associated with a product from the drop-down list.
- **Anniversary** (optional): Check this box if you want the conditional range below to apply to any anniversary of the Product Date selected above; that is, it will check the day and month of the date only. Uncheck the box to test against the exact date only; that is, it will check the day, month, and year.
- **Date Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected date range.
- **Select Unit of Time** (optional): Select a time unit from the drop-down list. This is used with the Enter Number of Units and Date Direction fields below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Enter Number of Units** (optional): Enter a number in the field. This is used with the time unit selected above and the Date Direction selected below. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.
- **Date Direction** (optional): Select either **In The Past** or **In The Future** from the drop-down list. This is used with the amount and unit of time selected above. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`.

For example, suppose you specify a Contact Date whose value is April 9, 2025 and the comparison *Is Less Than 7 Days In The Future*. If you checked the Anniversary box, this condition evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in any year. If the Anniversary box is unchecked, the condition only evaluates to Yes if the contact on the journey reaches this step between April 2 and April 9 in the year 2025.

Product Status

Description: Checks whether or not the status of the current product matches the value specified in the parameters.

Takes 1 of 2 paths depending on the result.

*Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*

Event Parameters:

- **Product Status** (required): Begin typing the name of a product status and select 1 from the list.


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| Product Type |
| --- |
| Description: Checks whether or not the type of the current product matches the value specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| *Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*<br>Event Parameters:<br>• **Product Type** (required): Begin typing the name of a product type and select 1 from the list. |

| Product Value |
| --- |
| Description: Checks whether or not information from the current product matches the comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| *Before you can select any parameters, this component must be connected downstream of at least 1 product-related trigger. In addition, all such triggers upstream must have the same product type specified.*<br>Event Parameters:<br>• **Product Field** (required): Select a field associated with with a product record from the drop-down list.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| Received Email |
| --- |
| Description: Checks whether or not the current contact has received the specified email before.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Email** (required): Click the **Select email** button and select a message from the gallery. |


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| Related Loan Participant Value |
| --- |
| Description: Checks whether or not information from a specified loan participant matches the comparison information specified in the parameters. The loan participant will be determined by the *most recent* loan associated with the current contact.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Related Contact** (required): Select the role of the loan participant whose attribute you want to check. Only 1 related contact is allowed.<br>• **Contact Field** (required): Select a field associated with the selected contact.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| Related User Value |
| --- |
| Description: Checks whether or not information from a specified user matches the comparison information specified in the parameters.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **User Type** (optional): Select the role of a Total Expert user who relates to the current contact, such as the contact owner or the user the contact is assigned to.<br>• **Or Choose A Team Member** (optional): Begin typing the name of a user who is a member of 1 of your teams and select 1 from the list.<br>  ○ You must select something for 1 of the above options, but not both.<br>• **User Field** (required): Select a field associated with the person identified by the user type or team member above.<br>• **Comparison** (required): Select an expression from the drop-down list to form a comparison with the selected field.<br>• **Value** (optional): Enter a value that the selected field should be compared to. This is not needed for certain comparisons, such as `Contains Anything`, but it is required for others, such as `Is Equal To`. |

| User Teams |
| --- |
| Description: Checks whether or not the user that has the journey active is included in a specific team. |
| Event Parameters:<br>• **Teams:** Select the team(s) that you want to be included in the journey. Only the users for the teams that are selected will continue downstream of this condition. |




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# Events

An event is a delay built into the journey between any combination of triggers, actions, conditions, or other events. The journey will continue on to the next step when the specified condition is met.

| Date Delay |
| --- |
| Description: Specifies the explicit date and time when the journey should continue. |
| Event Parameters:<br>• **Date** (required): Select the date on which the next step in the journey should occur.<br>• **Time** (required): Select the time (on the selected date) at which the next step in the journey should occur. |

**Note**

If a contact on a journey arrives at a Date Delay event less than 24 hours after the specified date and time, the contact is allowed to pass the event and will continue on the journey.
If a contact on a journey arrives at a Date Delay event more than 24 hours after the specified date and time, the contact is stopped and does not progress along the journey.

| Day of Week Delay |
| --- |
| Description: Specifies the explicit day of the week and time window when the journey should continue. |
| Event Parameters:<br>• **Day of Week** (required): Select the day on which the next step in the journey should occur.<br>• **Processing Window** (optional): Select a Start Time and an End Time to define a time period when it should be considered valid to process the following component on the selected day. Available times for each are in 15-minute increments from 6am to 11pm.<br>  ○ For example, if the following component sends an email, and you only want that email to be sent during business hours on Monday, you could set the Start Time to 9am and the End Time to 5pm. In that case, if a contact on the journey reached this event over the weekend in the time zone of the user running the journey, the email would not be sent until 9am on Monday morning.<br>  ○ Note that a certain amount of processing time is required for the following step. If a contact on the journey reached this event at 4:59pm, the email would be queued to send immediately, but might not be sent until a few minutes after 5pm. |
| **Exclude Days of Week** |
| Description: Specifies one or more days of the week when downstream actions should not be executed. If an action would normally occur on an excluded day, it will be deferred to the next non-excluded day.<br>Event Parameters: Days to Exclude (required): Select one or more days of the week (Monday through Sunday) when actions should be skipped. Process on Following Day (optional): Check this box to automatically process the action on the next available non-excluded day. If unchecked, the action is simply skipped. |


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Event Parameters:

- **Event Name** (required): Enter a name used in a Journey Event Fired trigger. This name must match the name in the trigger exactly.

| Email Status |
| --- |
| Description: Checks whether or not an email sent in the journey has experienced a specified event (such as *Delivered* or *Opened*) yet.<br>Takes 1 of 2 paths depending on the result. |
| Event Parameters:<br>• **Email Event** (required): Select an email event from the drop-down list. The options are:<br>  ○ Bounced – The email could not be delivered due to an invalid address, and the address is marked opted out of future email.<br>  ○ Clicked – The recipient clicked on a link in the email.<br>  ○ Complained – The recipient flagged the email as spam.<br>  ○ Delivered – The email was successfully delivered to the recipient's inbox.<br>  ○ Dropped – The email could not be delivered, but the recipient can be tried again in the future.<br>  ○ Opened – The recipient opened the email in their inbox.<br>  ○ Suppressed – Deprecated option; do not use.<br>  ○ Unsubscribed – The recipient requested to be unsubscribed from future email. |

| Manual Stop Event |
| --- |
| Description: Pauses the journey until the Total Expert user running it manually causes it to continue by clicking the Trigger Now button in the Journeys panel (in the Marketing tab) on the contact's details page. This is best used after an Assign Task action, so the person who completed the task can resume the journey when the task is complete. |
| Event Parameters:<br>• none |

| Split Test |
| --- |
| Description: Randomly splits any contacts on the journey among the multiple paths stemming from this component. Users of the journey can then compare the results of each path to determine which is most effective. |
| Event Parameters:<br>• none |


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| Task Outcome |
| --- |
| Description: This event should *only* be used immediately after an Assign Task action. It is meant to be used as 1 of a set of possible outcomes of a single task. That is, there should always be at least 2 Task Outcome events used together. Each would then lead into a separate part of the journey workflow.<br>After the task is created and assigned, the journey pauses for the current contact until the task's assignee selects the appropriate outcome for the task (from either the Tasks page or the Tasks section of the details page for the contact on the journey). The task's assignee sees a drop-down list of outcomes to select among; there is 1 item in the list for each Task Outcome event, and the text used is taken from the **Name** field for each event.<br>Once the task's assignee selects an outcome, the current contact is immediately passed through the corresponding Task Outcome event to the following steps in the journey. |
| Event Parameters:<br>• none |

| Timer Delay |
| --- |
| Description: Specifies an amount of time that should elapse before the journey should continue.<br>If this component is modified and the journey republished, any contact that was already waiting at this component will continue as if the component had not been modified; they will experience the delay that was in place when they arrived here. Any contacts that arrive after the modification will use the modified value. |
| Event Parameters:<br>• **Time Limit** (required): Enter a numerical value. This combines with the Time Increment field selection below.<br>• **Time Increment** (required): Select a time unit from the drop-down list. This combines with the Time Limit value entered above.<br>• **Processing Window** (optional): Select a Start Time and an End Time to define a time period when it should be considered valid to process the following component on any given day. Available times for each are in 15-minute increments from 6am to 11pm.<br>  ○ For example, if the following component sends an email, and you only want that email to be sent during business hours, you could set the Start Time to 9am and the End Time to 5pm. In that case, if the Timer Delay were to expire at 7pm in the time zone of the user running the journey, the email would not be sent until 9am the following morning.<br>  ○ Note that a certain amount of processing time is required for the following step. If the Timer Delay expires at 4:59pm, the email would be queued to send immediately, but might not be sent until a few minutes after 5pm. |





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