Lead Management Journey Playbook

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Purpose

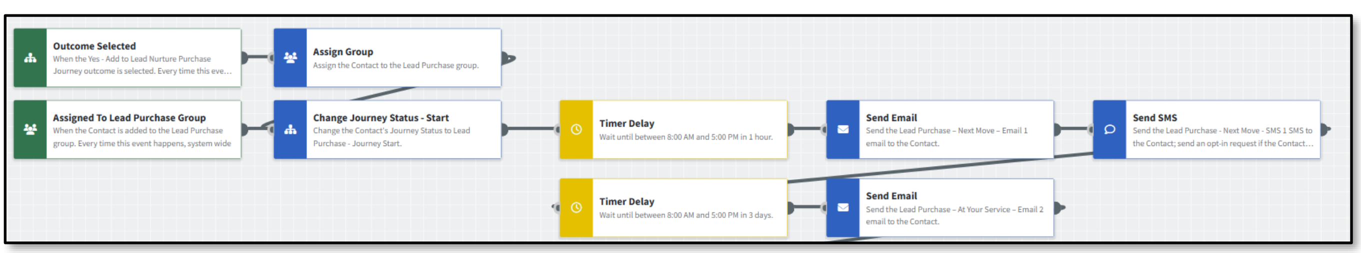
This document provides a framework for applying lead management journey components to an existing journey wireframe. It includes recommended journey events for onramps, offramps, relevant event parameters, and inline conditions. The examples shown are intended for journeys running in loan officers' accounts and not in a holding account.

Lead Nurture Journeys (Lead Purchase Nurture example)

To continue supporting your loan officers' established, recommended workflow of using TE functionality like Outcomes and lead capture apps to trigger journeys, it is suggested to utilize an operational workflow within a lead nurture journey to create a lead via an Outcome or specific contact source, then immediately off-ramp the contact from that pathway after the lead is created. Additionally, in order to to allow a journey to update lead stages, a journey pathway must begin only with lead or loan-related triggers. So, the lead created in the initial pathway is then used as a trigger for the appropriate nurture pathway within the same journey based on the lead source and loan purpose of the lead. The following example can generally be applied to other lead nurture journeys. Ensure that inline conditions and other event parameters correspond to each specific use case.

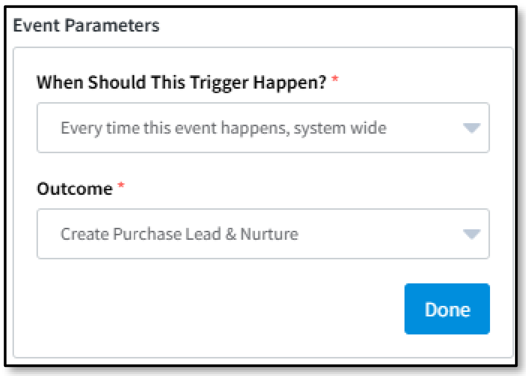
Onramps

Onramps Before

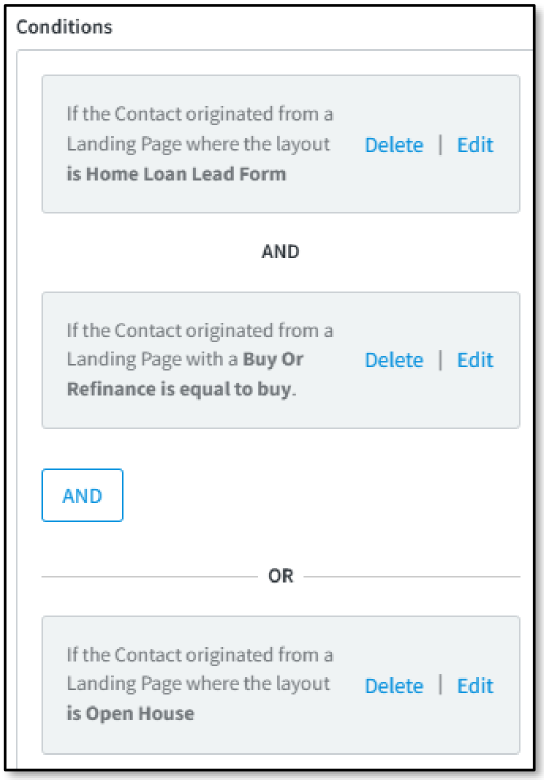


Steps to Create New Lead Creation Pathways

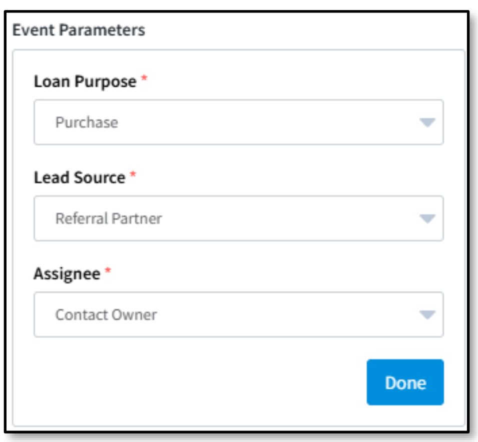
1. Add new trigger: *Outcome Selected*
    a. Confirm your preferred Occurrence Limit. Specific nurture-style journeys are typically recommended to trigger **once per contact**.
    b. Event Parameters:
        i. For **When Should This Trigger Happen?** select **Every time this event happens, system wide**
        ii. In the **Outcome** dropdown, choose the Outcome that, when selected by the loan officer, should trigger a lead to be created and that lead to be added to the appropriate nurture journey. Examples include **Create Purchase Lead and Nurture, Create Refi Lead and Nurture.**



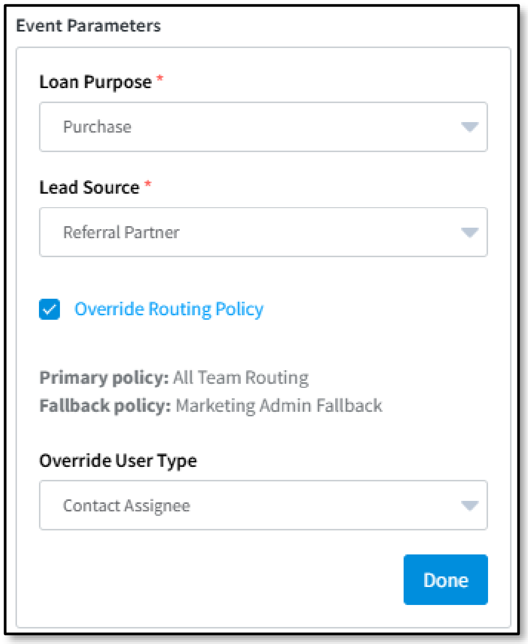
2. Add new trigger: *Contact Created* via Home Loan Lead Form Lead Capture App or Open House Lead Capture App.
    a. Our onboarding best practice recommends setting up a trigger to onboarding contacts to purchase nurture journey when they come into LOs' databases via Total Expert's native Home Loan Lead Form and/or Open House Lead Capture Apps.
    b. Confirm your preferred Occurrence Limit. Specific nurture-style journeys are typically recommended to trigger **once per contact**.
    c. Conditions:
        i. Add Rule: Landing Page Layout
            1. Comparison: IS
            2. Landing Page Layout: Home Loan Lead Form
        ii. AND Add Rule: Landing Page Form Value
            1. Lead Capture Field: Buy or Refinance
            2. Comparison: Is Equal To
            3. Value: buy
        iii. OR Add Rule: Landing Page Layout
            1. Comparison: IS
            2. Landing Page Layout: Open House



3. Add new action: *Create Lead*
    a. Add after exiting the Outcome Selected trigger.
    b. Event parameters:
        i. In the Loan Purpose field, select **Purchase**.
        ii. Select a relevant option in the Lead Source field.
        iii. If the lead source selected does not have a routing policy assigned, select the user type who the lead should be assigned to.



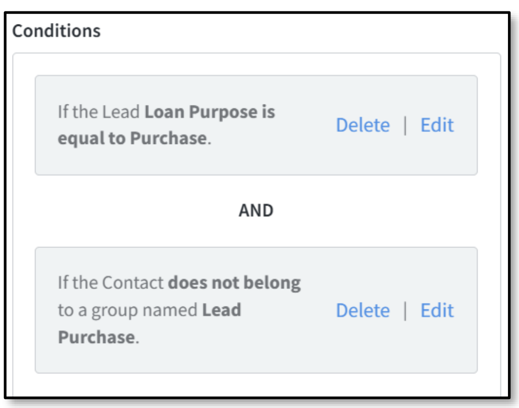
        iv. OR override routing policy if the lead source selected has a routing policy attached to it and select the user type who the lead should be assigned to.



4. Add new action: *Remove from Journey*
    a. Add after exiting the *Create Lead* action.

Steps to Update Nurture Onramps

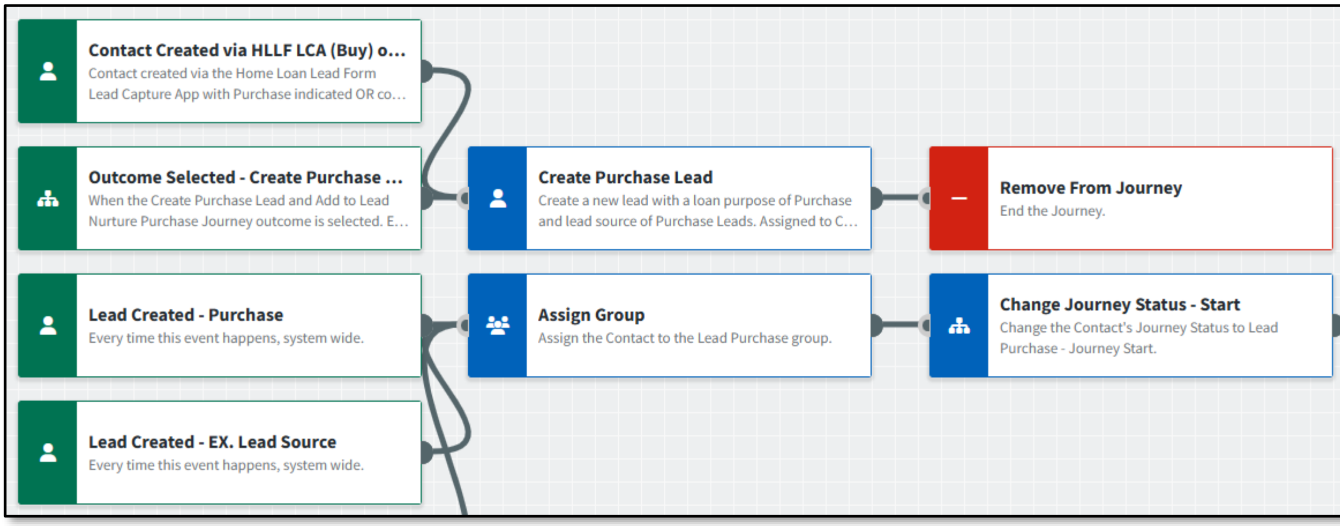
1. Remove "Assigned to Group" trigger.
2. Add new trigger: *Lead Created*
    a. Confirm your preferred Occurrence Limit. Specific nurture-style journeys are typically recommended to trigger **once per contact**.
    b. Inline conditions:
        i. Select **Lead Value** and set **Loan Purpose is equal to Purchase**.
        ii. Select **AND**.
        iii. Select **Contact Group** and set **Contact does not belong to a group named Lead Purchase**.



3. Add new trigger: *Lead Created with specific lead source (Optional)*
    a. Confirm your preferred Occurrence Limit. Specific nurture-style journeys are typically recommended to trigger **once per contact**.

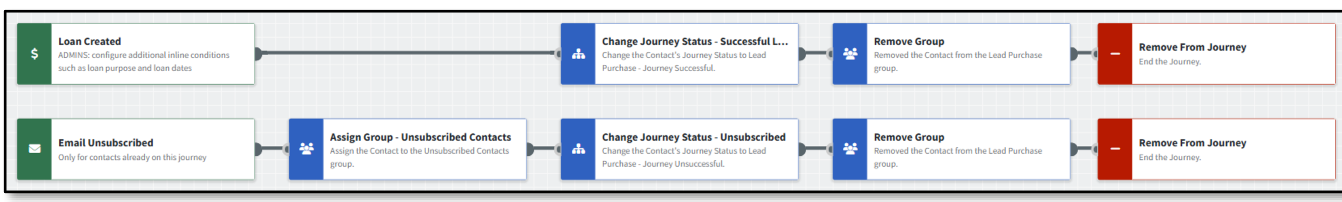
   b. Event Parameters: Every time this event happens, system wide
   c. Inline conditions:
      i. Select **Lead Source**.
      ii. Comparison **IS**.
      iii. Select one or multiple **Lead Sources** from the dropdown.

Onramps After



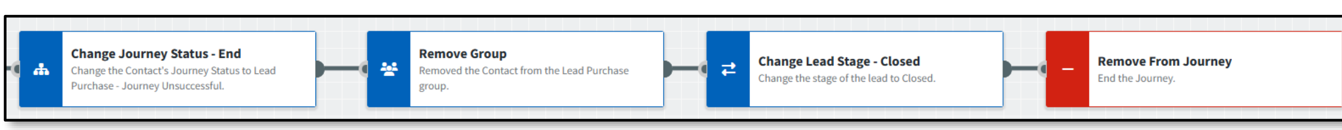
Offramps

Offramps Before



Steps to Update Offramps

1. Before the lead/contact is removed from the journey via the cold pathway with no engagement, you can choose to have the lead closed automatically, if that fits your organization's processes:
   a. Add Action: *Change Lead Stage* prior to the contact being removed from the journey.
      i. Event Parameters: *Lead Stage* is *Closed*

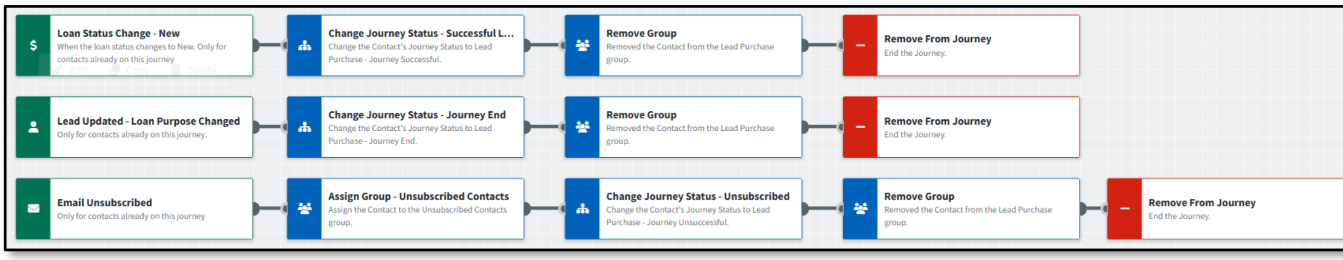


2. In the event that the loan officer interacts directly with the lead and updates the loan purpose associated with the lead, we recommend setting up an off-ramp that listens for the loan purpose field in the lead record to be updated to something other than the purpose for the journey.
   a. New Trigger: *Lead Updated*

    i. Inline Condition: Loan Purpose
    ii. Comparison: Is Not Equal To
    iii. Dropdown: Purchase
    iv. This trigger can be followed by Change Journey Status, Group Removal, and Remove from Journey, similar to other off-ramp pathways.
3. It is recommended to have data changes, like loans coming into the system or loan status changes, update the lead stage as opposed to having loan officers do it manually. That said, you may wish to build out off-ramp pathways using the *Lead Stage Changed* trigger, and remove leads when specific lead stages are manually updated by the loan officer. This set up will not be reflected in the *Offramps After* screenshot below.

Note
The Closed lead stage does not currently include separate Won or Lost designations.

Offramps After

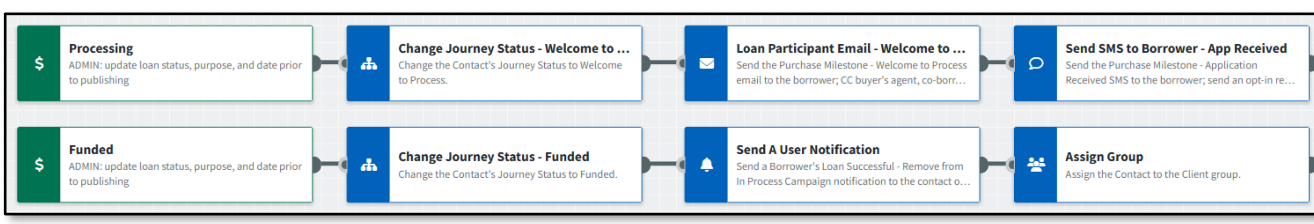


In Process Journeys

Loan data passing into Total Expert can match to active leads using loan purpose as the primary matching field. This makes it easy to insert the *Change Lead Stage* action immediately following *Loan Status Change* triggers, which typically drive in process pathways. The examples below demonstrate how to set up a journey to change lead stages to *In Process* and *Closed* using 2 loan statuses. You will likely want to replicate this configuration across all loan statuses. Your configuration may be different depending on how your data and processes are set up, including leveraging the *Application* stages and *Pre-Approved*.

Pathways

Pathways Before

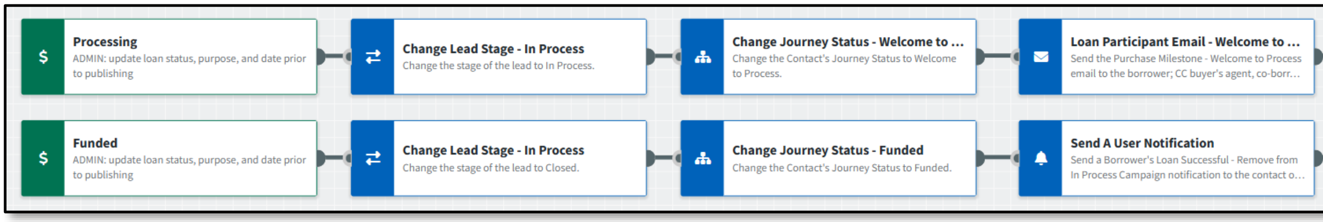


Steps to Update Pathways

1. Immediately following a Processing *Loan Status Change* trigger:
    a. Add action: *Change Lead Stage*

b. Event Parameters:
    i. Lead Stage: In Process
2. Immediately following a Funded or Adverse *Loan Status Change* trigger:
    a. Add action: *Change Lead Stage*
    b. Event Parameters:
        i. Lead Stage: Closed

Pathways After



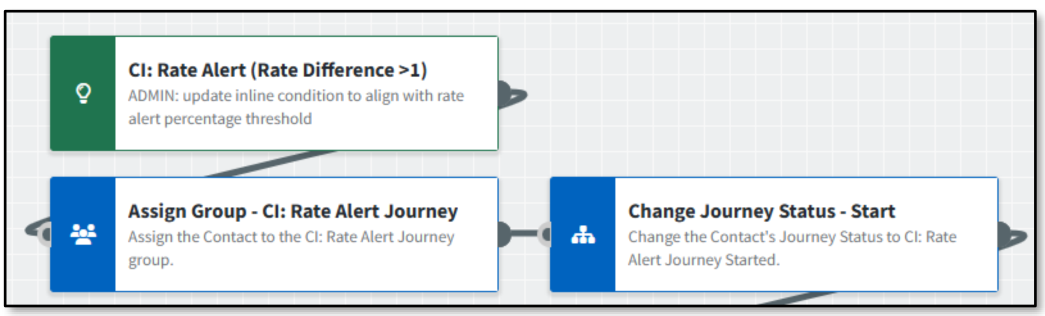
Customer Intelligence Journeys (CI: Rate Example)

In order to to allow a journey to update lead stages, a journey pathway must begin only with lead or loan-related triggers. Similar to the lead nurture journey, CI journeys are recommended to start with an insight trigger leading to a lead creation action. The newly created lead is then on-ramped to the nurture pathway of the journey via a *Lead Created* trigger with appropriate inline conditions and can now have the lead stage updated at the end of the journey, if desired.

The following example can generally be applied to other customer intelligence journeys. Always ensure that inline conditions and other event parameters correspond to each specific use case.

Onramps

Onramps Before

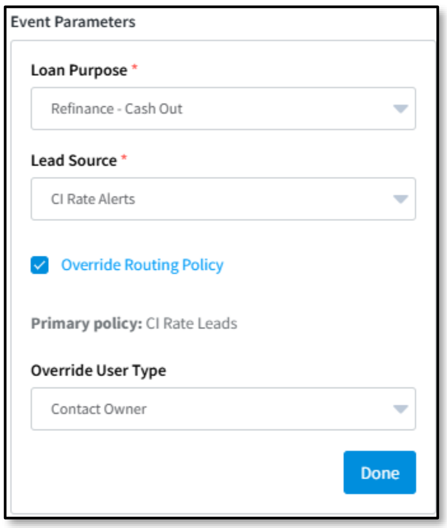


Steps to Update Onramps

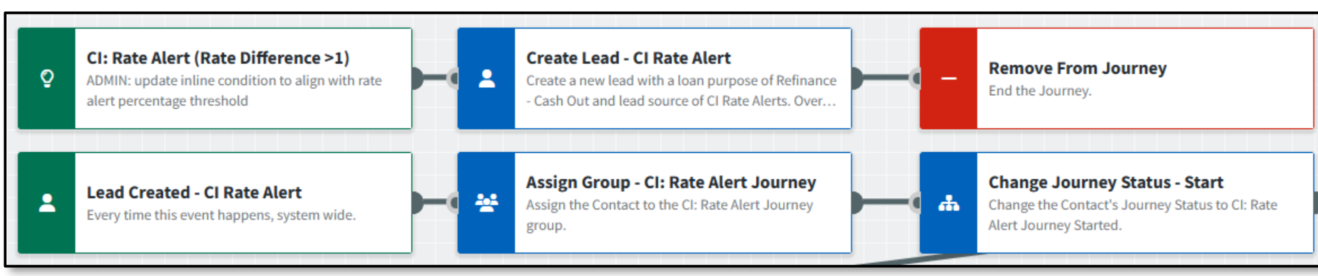
1. Disconnect the *Insight* Created trigger from the nurture pathway.
2. Then connect to the *Insight Created* trigger a *Create Lead* action:
    a. Event parameters:
        i. In the Loan Purpose field, select **Refinance - Cash Out** (or your preferred Loan Purpose)
        ii. Select a relevant option in the Lead Source field.
    b. Check the **Override Routing Policy** checkbox if both of the following are true:

i. This journey will run in loan officers' accounts and create leads from their own contacts triggering CI alerts.
   ii. The lead source you selected has a routing policy assigned to it. If the lead source does not have a routing policy, checking this box is not necessary.
c. In the Override User Type field, select **Contact Owner** if both of the following are true:
   i. This journey will run in loan officers' accounts and create leads from their own contacts triggering CI alerts.
   ii. You want those leads assigned directly to the loan officer.
d. Remove the contact from the journey at the end of this pathway. The *Lead Created* trigger in the nurture pathway will pick up the new lead.

Note
You also have the option to assign the leads to the contact assignee or the journey event user.



Onramps After



Offramps

Steps to Update Offramps

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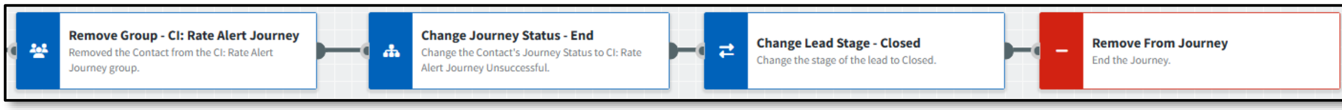

2. It is recommended to have data changes, like loans coming into the system or loan status changes, update the lead stage as opposed to having loan officers do it manually. That said, you may wish to build out off-ramp pathways using the *Lead Stage Changed* trigger, and remove leads when specific lead stages are manually updated by the loan officer.