



# Customer Intelligence Settings

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## Introduction

Total Expert’s customer intelligence tool allows you to receive alerts based on your customers’ activity.

These alerts are visible in the individual contact records, so they can be used as sorting or filtering criteria in the contact list or focused views.

In addition, they can be used to trigger automated journey behavior to send communication to relevant contacts automatically and generate tasks in Total Expert for relevant users to follow up. These automatic actions represent a great opportunity to reach people quickly with timely and relevant communication.

## Settings

You can set up any or all of the alert types described below. Each type has completely independent settings, and so a given contact might not be monitored for all types.

- mortgage credit inquiry
- equity watch



A contact record will never be monitored (and so no alerts will be generated for that contact) if the owner of that record does not have permission either to use the Customer Intelligence Settings page or to see the type of alert the contact is being considered for.

## Mortgage Credit Inquiry Alerts

A mortgage credit inquiry alert is triggered when a monitored contact applies or requests pre-approval for a mortgage. This type of alert helps users understand when their contacts are in the market to buy a house and to act quickly to win their business.

A list of contacts your organization will monitor is determined by your configuration. Once per month, the list is compiled and sent to Equifax. Once per day, Equifax sends Total Expert a list of monitored contacts for whom they detected an inquiry on that day. Total Expert generates an alert on each relevant contact record and begins each contact on the configured journey to supply them with a firm offer of credit (FOC) either by physical mail or both physical mail and email. The journey can (optionally) generate a task for the relevant user to follow up with the contact.

### Note

Each month, Total Expert sends Equifax an updated list of contacts, which replaces the list from the previous month. If a contact qualifies to be monitored again in the next month, they will continue to be monitored.

### Configuring Mortgage Credit Inquiry Alert Settings

1. Navigate to **Customer Intelligence** → **Settings**.
2. Click the **Credit Inquiry Alerts** section to expand it.
3. Under **Contacts to Monitor**, select 1 of the following:
  - a. **All Contacts** – With this option, every contact record that belongs to any user in your organization who has permission to use mortgage credit inquiry alerts will be monitored, and an alert will be generated when any of them meets the criteria established with Equifax. If you select this option, skip to step 5.
  - b. **Subset of Contacts** – With this option, you must use the rule builder to create a set of filters. These filters are applied to the full list of contact records that would be considered if you selected All Contacts. Only contacts who match the filter rules you create here will be monitored and have alerts generated. If you select this option, continue with step 4 to create the filters.

### Note

Contact records that lack either a full name or a valid street address cannot be monitored for alerts.

4. If you selected **Subset of Contacts**, an additional area is displayed where you can create inclusion and exclusion rules to specify which contacts you want to monitor. You can build these rules the same way as when building a focused view or when filtering the contact list. See [Building Inclusion and Exclusion Rules](#) below for full instructions on these rules.

### Tip

Any contact that satisfies *all* of the inclusion rules is monitored (unless they are removed by an exclusion rule). Any contact that satisfies *any* of the exclusion rules is not monitored (even if they would be included by the inclusion rules).



5. Under Firm Offer of Credit Settings, enter the information that will be used to fill out placeholders in your FOC emails and print mailers:
  - a. **Offer Amount** – Enter a value (in dollars) representing the minimum amount you can offer based on the information from a credit alert. This is typically a fairly low value, such as .
  - b. **Contact Phone Number** – Enter a phone number the recipient of the FOC can call with questions about the FOC.
  - c. **Disclaimer Text** – Enter any legal text that must accompany an FOC.
  - d. **Return Address Name, Address Line 1, Address Line 2, City, State, Zip Code** – These collectively form a return address that is given on the envelope of mailed FOCs. Enter an address that can process returned mail.
  - e. **Logo** – Upload an image file (either .png or .jpeg format, 240x224 pixels) to apply branding to the FOC materials.
6. When everything is set up to your satisfaction, and you are ready to begin providing contacts to Equifax for monitoring, click the **Activate Alert** toggle switch in the upper-right corner of the Credit Inquiry Alerts section. The toggle switches to the On position, which is green.
7. In the Confirm Credit Inquiry Alert Activation box, click the **Activate Credity Inquiry** button to confirm that monitoring should begin.

For compliance reasons, Equifax requires that you set up your FOC communication before you begin monitoring contacts for credit inquiries. As part of your implementation, Total Expert will help set up these materials (email and print) and any journeys that send them to contacts identified by the inquiry alert. These journeys can send:

- print material only
- email and print material
- email with print material as a fallback in case the email fails
  - This type uses a condition to check whether the contact has an email address on file first; if not, it sends print material instead of an email
  - If an email is sent, the journey also includes a delay before checking whether the email was delivered successfully; if not, the print material is sent.

In any case, the journey can also be configured to include notifications to users responsible for communicating with contacts or any other relevant actions you require.

## Equity Watch Alerts

An equity watch alert is triggered when a monitored contact builds enough equity in their property to qualify for a home equity line of credit, cash-out refinance, or other options. You can set a standard loan-to-value (LTV) threshold to determine when a borrower has built enough equity to qualify, triggering an alert.

A list of contacts your organization will monitor is determined by your configuration. Once per week, an estimated LTV for each of these contacts is calculated based on their estimated current balance and current property value. (Total Expert receives updated property values from Black Knight once per month.) This result is compared to the configured value to determine which contacts qualify for the alert.

### *Configuring Equity Watch Alert Settings*

1. Navigate to **Customer Intelligence → Settings**.



2. Click the **Equity Watch Alerts** section to expand it.
3. Under Contacts to Monitor, select 1 of the following:
  - a. **All Contacts** – With this option, every contact record that belongs to any user in your organization who has permission to use equity watch alerts will be monitored, and an alert will be generated when any of them meets the threshold specified below. If you select this option, skip to step 5.
  - b. **Subset of Contacts** – With this option, you must use the rule builder to create a set of filters. These filters are applied to the full list of contact records that would be considered if you selected All Contacts. Only contacts who match the filter rules you create here will be monitored and have alerts generated. If you select this option, continue with step 4 to create the filters.

#### Note

Contact records that lack either a full name or a valid street address cannot be monitored for alerts.

4. If you selected Subset of Contacts, an additional area is displayed where you can create inclusion and exclusion rules to specify which contacts you want to monitor. You can build these rules the same way as when building a focused view or when filtering the contact list. See Building Inclusion and Exclusion Rules below for full instructions on these rules.

#### Tip

Any contact that satisfies *all* of the inclusion rules is monitored (unless they are removed by an exclusion rule). Any contact that satisfies *any* of the exclusion rules is not monitored (even if they would be included by the inclusion rules).

5. Under Loan-to-Value (LTV) Threshold, enter a value in the **Minimum LTV Percentage** field. This value determines when a given contact will be flagged with an equity watch alert. When the LTV for a monitored contact is calculated to be *less than or equal to* the value entered here, the alert will be generated (provided the timing rules described in step 6 are not violated).

#### Example

If you enter 80, this represents an LTV value of 80%. If a monitored contact's LTV drops to (or below) 80%, then the alert would be generated at the next weekly evaluation.

6. Under Timing, enter values that determine when alerts can be generated for a given contact:
  - a. **Months Between Alerts** – This value limits how often an equity watch alert can be generated on a single contact. If an equity watch alert has been generated before, another alert will not be generated for that contact until this number of months has passed.
  - b. **Months After Loan Closure** – This value limits how soon after the closing date of a loan that an equity alert can be generated for that borrower. If the LTV drops below the threshold specified in step 5 before this number of months have passed, the alert will not be generated.
7. When everything is set up to your satisfaction, and you are ready to begin monitoring contacts to generate equity watch alerts, click the **Activate Alert** toggle switch in the upper-right corner of the Equity Watch Alerts section. The toggle switches to the On position, which is green.
8. In the Confirm Equity Alert Activation box, click the **Activate Equity** button to confirm that monitoring should begin.



When an alert is triggered, you can use it to send automated communication to the borrower and/or create a notification in Total Expert for the user responsible for reaching out to that contact.

### Tip

When you toggle the monitoring on, Total Expert calculates the LTV for all the contacts who qualify to be monitored, which could result in a significant number of alerts generated the first week. Total Expert recommends handling this by either:

- Keeping journey automation turned off for the first cycle and reviewing results manually.
- Restricting the list of monitored contacts to include only those who closed in a limited timeframe and incrementally expanding the scope over several weeks until everyone is included.

## Rate Alerts

A rate alert is triggered when a monitored contact has a loan with a high enough interest rate (relative to market rates) that they could save money by refinancing. You can use either industry-provided reference rates or provide your own custom rates to determine which loans qualify.

### Warning

If you enter custom rates, ensure that you update them regularly and frequently to keep up with current trends. Otherwise rate alerts will not trigger as expected.

A list of contacts your organization will monitor is determined by your configuration. Once per day, loan rates for monitored contacts are compared against the reference rates (standard or custom, as selected). Rate alerts are then generated for any contacts where the difference between the loan rate and the reference exceeds your configured value.

### Configuring Rate Alert Settings

1. Navigate to **Customer Intelligence → Settings**.
2. Click the **Rate Alerts** section to expand it.
3. Under **Contacts to Monitor**, select 1 of the following:
  - a. **All Contacts** – With this option, every contact record that belongs to any user in your organization who has permission to use rate alerts will be monitored, and an alert will be generated when any of them meets the criteria specified below. If you select this option, skip to step 5.
  - b. **Subset of Contacts** – With this option, you must use the rule builder to create a set of filters. These filters are applied to the full list of contact records that would be considered if you selected All Contacts. Only contacts who match the filter rules you create here will be monitored and have alerts generated. If you select this option, continue with step 4 to create the filters.

### Note

Contact records that lack either a full name or a valid street address cannot be monitored for alerts.

4. If you selected **Subset of Contacts**, an additional area is displayed where you can create inclusion and exclusion rules to specify which contacts you want to monitor. You can build these rules the same way as

when building a focused view or when filtering the contact list. See Building Inclusion and Exclusion Rules below for full instructions on these rules.

### Tip

Any contact that satisfies *all* of the inclusion rules is monitored (unless they are removed by an exclusion rule). Any contact that satisfies *any* of the exclusion rules is not monitored (even if they would be included by the inclusion rules).

5. The options under Comparison Rate Source determine what reference rates are used to determine whether a rate alert is triggered for a monitored contact. For the **Rate Source** option, select either:
  - a. **Mortgage Market Rate Indices** – In this case, the references used are provided by Optimal Blue. Monitored contacts' loan rates are compared to these updated values daily. (You can click the **Mortgage Market Rate Indices** link above to go to the Optimal Blue website and see the data being used.)

### Note

If you select **Mortgage Market Rate Indices**, no other selections are necessary under Comparison Rate Source; skip to step 8.

- b. **Custom Rates** – In this case, you must provide your own reference values. It is important to keep these values updated to match market trends. If you select this option, continue with step 6 below.
6. Enter the current rates for **15-year Conforming Fixed Rate** and **30-year Conforming Fixed Rate** loans. These values are used to compare to any 15-year or 30-year loan types (not just conventional), respectively.
  - The range of accepted values is .005–15.
  - Values can be entered in increments of .001.
7. (optional) Under Fallback to Market Rates, check the **Fallback to Market Rates** box. Total Expert keeps track of the last time you updated your custom rates. In the event these values are not updated frequently, having this option switched on prevents your stale custom values from being used and automatically switches the Rate Source option back to Mortgage Market Rate Indices for you. (This means the Optimal Blue indices will be used until you enter new custom values.)

### Warning

If the Fallback to Market Rates box is unchecked, the rates you entered will remain in force until you manually change them or select Mortgage Market Rate Indices. You should only keep this switched unchecked if you are sure of being able to provide updated custom values regularly and frequently.

- a. If this is checked, you must enter a value in the **Days Since Last Rate Update to Fallback** field. This determines how long Total Expert waits before treating your custom values as stale and switching you back to Optimal Blue's indices.
8. Under Rate Benefit Threshold, enter a value (in percent) in the **Minimum Rate Benefit Percentage** field that represents how much a loan's rate must exceed the market value to qualify for a rate alert. For example, if you enter  and a contact has a loan at 5%, the market rate would have to drop to 4% or lower to trigger an alert for that loan.
  - The range of accepted values is .005–7.
  - Values can be entered in increments of .001.



9. Under Timing, enter values that determine when alerts can be generated for a given contact:
  - a. **Days Between Alerts** – This value limits how often a rate alert can be generated on a single contact. If an rate alert has been generated before, another alert will not be generated for that contact until this number of days has passed.
  - b. **Months After Loan Closure** – This value limits how soon after the closing date of a loan that a rate alert can be generated for that borrower. If the rate difference increases above the value specified in step 5 before this number of months have passed, the alert will not be generated.
10. When everything is set up to your satisfaction, and you are ready to begin monitoring contacts to generate rate alerts, click the **Activate Alert** toggle switch in the upper-right corner of the Rate Alerts section. The toggle switches to the On position, which is green.
11. In the Confirm Rate Alert Activation box, click the **Activate Rate** button to confirm that monitoring should begin.

#### Note

If you click the Cancel button in the confirmation box, the Activate Alert switch switches back to the Off position, and alerts are not activated.

When an alert is triggered, you can use it to send automated communication to the borrower and/or create a notification in Total Expert for the user responsible for reaching out to that contact.

## Building Inclusion and Exclusion Rules

The instructions in this section apply when building rules for any type of alerts. You can build completely separate rule sets for each alert type.

Remember that these rules determine which contact records will be monitored.

### Inclusion Rules

Inclusion rules determine which of the eligible contacts should be monitored. Any contact that satisfies *all* of the inclusion rules is monitored (unless they are removed by an exclusion rule).

#### *Adding a Rule*

Rules are defined by specifying a standard field in a contact's record and a value (or range of values) for that field. For each contact record, the value in that field is compared to the rule, and the contact is monitored if their value matches the rule. To add a new rule:

1. Click the **+Add Rule** button.
2. A slide-out panel appears on the right side of the page. In this panel, click the name of the field your rule should be based on.
  - a. If you know the name of the field, type any part of the name in the Search box at the top of the panel. The list is filtered to show only the field names matching the text you enter. (The Search box does not return results based on category headings, only names of individual fields.)
3. Depending on the data type of the field you selected, enter or select the values or range of values that the rule should use when comparing with each contact record.



- a. Date range – Select either **In the next**, **In the last**, or **In the range**. Then enter a number, and select either **Days**, **Weeks**, **Months**, or **Years**. (The resulting rule reads something like “In the last 6 months”.) You can enter the number by typing directly or by clicking the up/down buttons. Contact records whose date in this field falls in the specified range are included in the view.
  - b. Numeric value – Select either **Greater than or equal to ( $\geq$ )**, **Less than or equal to ( $\leq$ )**, or **In the range**. Then enter a value or values. You can enter the number by typing directly or by clicking the up/down buttons. Contact records whose value in this field falls in the specified range are included in the view.
  - c. Drop-down list – Select 1 or more options from the list. You can type in the box to filter the available options. Contact records whose value in this field matches any of the selected options are included in the view. (If you select more than 1 option, the record only has to match 1 of the selections.) Fields with this type typically draw from a list of options defined elsewhere in the platform, such as Loan Purpose.
  - d. Text entry – Enter any text. Contact records whose value in this field at least partially matches the text are included in the view. The comparison is not case sensitive. For example, if you enter  in the City field, the rule would include contacts in St. Paul, St. Louis, and Boston.
  - e. Radio buttons – Select 1 of the available options. Contact records whose value in this field matches the selection are included in the view.
  - f. Contact Survey Response – Select a survey question, select a Boolean comparison, and enter text to compare with (you will not see a list of possible options). Contact records whose response to the question matches the text are included in the view.
4. Click the **Save and Close** button.

The new rule is added to the Inclusion Rules section. The rule lists the field you selected and the comparison values you entered. At the right end of the row are Delete Rule and Edit Rule buttons.

You can add as many inclusion rules as you want, but only contacts matching *all* of the inclusion rules are monitored.

### *Editing a Rule*

To edit an existing rule:

1. Click the **Edit Rule** button (pencil icon) for any inclusion rule in the view.
2. A slide-out panel appears on the right side of the page. This panel includes a tile for each inclusion rule defined in the current alert section. Edit the parameters the same way you would when creating a new rule. You can edit multiple rules before saving.
3. Click the **Save and Close** button.

### *Deleting a Rule*

To delete an existing rule:

1. Click the **Delete Rule** button (trash can icon) for the rule you want to delete.
2. In the confirmation box, click the **OK** button.

The rule is removed from the Inclusion Rules section.





## Exclusion Rules

Exclusion rules determine which of the eligible contacts should *not* be monitored. Any contact that satisfies *any* of the exclusion rules is not monitored (even if they would be included by the inclusion rules).

Add, edit, and delete rules the same way you would with inclusion rules. The available fields and options are all the same.

### Note

If the field that an exclusion rule evaluates is blank for a particular contact record, that rule will not exclude that record (though it could still be excluded by a different rule).

Similarly, if an exclusion rule is checking any loan-related field, a contact will not be excluded if there is no loan tied to that record.

## Using Insights with Journey Conditions

When creating a journey to take advantage of a customer intelligence alert, use the Insight Value condition. This condition is available as a standalone component or as an inline condition in the settings of an Insight Created trigger.

### Note

The standalone condition component can only be used downstream of an Insight Created trigger. For either the standalone condition or an inline condition, the parent trigger must be configured to use an insight type with a structured payload (such as Customer Intelligence: Credit Inquiry Alert or Customer Intelligence: Equity Alert).

In the Insight Field drop-down list, select the specific part of the insight alert you want to test against. The list includes only the relevant options for the insight type selected in the parent trigger, so the exact options vary.