

Product Release Summer 2023 – Release Notes

Revision Date: August 16, 2023

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Platform Enhancements

Audience: All customers

Platform Optimizations

Why it matters:

Continuously improving and optimizing existing features, based on customer feedback and ideas, is a critical component to providing sales and marketing teams with the tools they need to succeed.

What it does:

To boost sales productivity, we added the ability to search for co-marketing partners, create memos on the contact details page, and save custom configured loan lists.

How to enable:

These enhancements and additions are components of existing Total Expert features and have been enabled within customer environments. Enhancement descriptions:

- **Co-marketing partners search**
 - Users can quickly search for specific co-marketing partners by name or email address. Learn more in this [knowledge article](#).
- **Contact memo**
 - Users can quickly note important pieces of information on the contact details page by creating a memo. These easy-access memos, designed to resemble a sticky note, can be quickly modified or replaced depending on the user's needs. Learn more in this [innovation showcase](#) episode.
- **Saved loan lists**
 - Users can create custom configurations of the loans page and designate a default list that is unique to each user. The capability enables users to easily locate loans in Total Expert and prioritize the loans most important to them. Learn more in this [innovation showcase](#) episode.

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Customer Intelligence

Audience: Customers using Customer Intelligence

Customer Intelligence: equity enrichment

Why it matters:

Equity alerts show lenders when a borrower reaches an equity threshold that they could put toward a home renovation loan, cash-out refinance, or HELOC. With equity enrichment, lenders now see a

contact's equity status throughout the life of their loan right within their contact list view. Users now can quickly identify equity opportunities by sorting and filtering the contact list based on equity values.

What it does:

Discover equity-related opportunities through the entire lifecycle of a loan by having the ability to sort, filter, and build campaigns based on a customer's current equity status. Equity enrichment provides lenders with additional data including property value, loan-to-value (LTV), LTV change, equity percentage, equity value, and remaining balance. See [equity enrichment in action](#).

How to enable:

Customers receiving equity alerts will now see equity enrichment data on the contact list and in contact details. For more information on accessing and enabling equity alerts, contact your Customer Success Manager.

Additional cost associated: Included in the Customer Intelligence premium package add-on.

Firm offer of credit (FOC) enhanced features

Why it matters:

When a credit inquiry alert is triggered, lenders are required to send a notification to the consumer that they are aware of the credit inquiry. These notifications can be delivered via email, direct mail, or both. However, mailed FOCs are often hard to track and lack the digital capabilities needed to engage these high-quality, timely leads.

What it does:

Total Expert leverages DirectMailers, a leading direct mail vendor, as our FOC provider for customers who utilize our Customer Intelligence platform. Users receiving credit inquiry alerts can:

- Automatically initiate an FOC utilizing pre-built templates directly within Total Expert leveraging Journeys
- Generate a beautiful FOC in postcard format with scalable branding designed to generate interest while meeting compliance requirements
- Track and understand when an FOC is sent, expected in home date, delivered and interacted with via the click-to-dial QR code
- View the recipients FOC preview directly within the contact record in Total Expert

Additionally, customers may engage with DirectMailers on custom FOC letters/postcards or other mailing campaigns that could then be triggered with Total Expert. These services would be at an additional cost determined by engaging with DirectMailers and the Total Expert professional services team. Learn more in this [FOC highlight video](#).

How to enable:

For more information on accessing and enabling credit inquiry alerts and the advanced FOC offering, contact your Customer Success Manager. It's available only to Customer Intelligence customers.

Dependency: Customer Intelligence required for this offering and DirectMailers relationship required for additional services.

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Advanced Lead Management

Audience: Advanced lead management (ALM) customers (formerly consumer direct)
See [ALM in action](#).

Voicemail dropping

Why it matters:

Loan officers prefer to communicate with leads quickly using clear and concise recorded messages that can be dropped into a call once sent to a lead's voicemail inbox.

What it does:

This feature allows ALM users to leave a standard, pre-recorded message when the recipient's voicemail picks up, which ensures the recipient gets a well-presented message while the user moves on to another call without having to wait through the recipient's full outgoing message or the user's own dropped message. To drop a recorded message, make a phone call using the Total Expert dialer. Then, when the recipient's voicemail picks up, select the message you want to drop from the voicemail drop list and click the drop message button. The dialer will then hang up allowing users to move onto their next call.

How to enable:

This feature will be available to existing ALM users with a provisioned number in the lead management system. If you are interested in ALM or have questions about voicemail dropping, contact your Customer Success Manager.

Claimable leads

Why it matters:

Lenders, especially those operating under consumer direct or retail hybrid models, need a space to gather the leads that have aged out or been orphaned. Often, these leads are not engaged and ultimately slip through the cracks resulting in lost business opportunity for lenders. The claimable leads feature provides lenders with a place to store those leads and allows loan officers to claim and work them.

What it does:

The claimable leads feature provides loan officers with a place to claim previously unengaged leads and properly work them. Leveraging the call queue, ALM users now have claimable leads as a section where those aged or orphaned leads live—based on organization defined parameters—and can be claimed by loan officers that are permissioned to use this capability. Once claimed, a lead is owned by that loan officer and will not go back into the queue. Loan officers are then able to trigger journeys off of that lead and work it as they see fit. Organizations will have oversight using inclusion and exclusion rules as to which leads make their way into the claimable leads queue.

How to enable:

This feature will be available to existing ALM users. If you are interested in this capability, contact your Customer Success Manager.

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Integrations

Audience: All customers

Optimal Blue: controlled availability*

Why it matters:

Optimal Blue is a product and pricing engine (PPE) that enables mortgage lenders to search for offers that best fit their borrower's needs. Total Expert's integration enables loan officers with property flyers that include property information as well as rate/pricing information specific to that property.

What it does:

Total Expert's enhanced integration enables lenders with an updated user interface providing flexibility in searching for loan products, display of all eligible loan products returned from the pricing engine, and providing clear messaging in the event an error is received or no eligible loan products are returned.

How to enable:

The enhanced Optimal Blue integration will require an update from the existing integration. This integration is currently in our controlled availability program focused on refinement with additional customer feedback. Please reach out to your Customer Success Manager if you are interested in learning more.

Additional cost associated: Implementation plus licensing costs.

Dependency: Controlled availability

[Encompass next generation \(general availability\)](#)

Why it matters:

Encompass is the leading loan origination system (LOS) within the mortgage industry. Connecting details of what's being captured in a lender's LOS with Total Expert enables organizations to deliver a better customer experience. This data includes important loan information like closing dates, rate and APR, payment, and more. Any data that is received from Encompass through the integration may be leveraged within Journeys and Total Expert powered communication channels.

What it does:

Customers who leverage the Encompass next generation utility will be able to:

- Receive real-time updates from Encompass which seamlessly triggers workflows and marketing and workflow automation
- Point-and-click mapping interface directly within the Encompass platform which allows you to map virtually any Encompass field to any Total Expert field, including custom fields

- Source attribution management removing the limitation of 'hard-coded' Total Expert loan and contact source values to be "Encompass."
- User sync functionality from Encompass to Total Expert with creation and update of loan officer users, including license information
- Ability for users to start a loan file in Encompass from within the Total Expert contact record
- Bulk data sync functionality at your fingertips
- Advanced Total Expert ownership control including assignees and related users
- Multiple connection support and data sync control enabling differentiated mapping and triggers, letting you determine what data to send to Total Expert and when.

Learn more about the [Encompass integration](#).

How to enable:

A mutual client of Encompass, Total Expert, and KensieMae who wants to use this integration will take the first step in working with your CSM to execute a statement of work to grant Kensie Mae/Encompass access to your Total Expert instance. An implementation manager will be assigned to complete the creation of API credentials, ODC template configuration (if push to Encompass is required). Otherwise, this integration provides customers with a no-code, self-service solution that puts the data controls in your hands.

The next generation of the Encompass integration is now available for mutual Encompass, Total Expert, and KensieMae customers. Please reach out to your Customer Success Manager to learn more.

Additional cost associated: Implementation plus licensing costs and third-party relationships with Encompass and Kensie Mae.

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Total Expert for Salesforce

Why it matters:

Total Expert for Salesforce provides existing Salesforce customers with all the tools Total Expert has to offer including a lending-specific content library of compliant print and social assets, co-marketing tools, marketing automation, real-time customer insights, and more. This seamless integration boosts loan officer efficiency and production—leading to higher loan volumes and increased Salesforce adoption rates.

What it does:

The Total Expert for Salesforce integration allows customers to send their contact, lead, loan, and account data from Salesforce to Total Expert, while also seeing engagement and insight data from Total Expert directly within Salesforce. Additionally, Salesforce users will have the opportunity to access their marketing content library directly within Salesforce through an inline frame (iframe) in the Total Expert interface.

With our 2023 Summer Platform Release, Total Expert has focused on enhancing the field mapping experience so that fields can be mapped multiple times providing users with more control of the data they have in Salesforce and where it goes in Total Expert. Also, there is now no limit on the number of custom fields supported in the Salesforce App.

[See the Total Expert Salesforce integration in action.](#)

How to enable:

The Total Expert for Salesforce Application is now available. The application is compatible with any Salesforce Cloud (Sales Cloud, Financial Services Cloud, etc.) but has only been tested on Sales Cloud and Financial Services Cloud. Our integration requires Enterprise and Lightning experience. Please contact your Customer Success Manager or visit the [Salesforce AppExchange](#) listing to learn more about this powerful application.

Additional cost associated: Monthly licensing cost for the application and third-party relationship with Salesforce.

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Floify

Why it matters:

Floify's secure mortgage point-of-sale portal provides a web-based access point for your borrowers to interact with their loan from application through clear-to-close. Borrowers can easily complete a loan application, upload supporting documentation, eSign disclosures, and monitor the status of their loan—in a single, easy-to-use location.

What it does:

The integration between Total Expert and Floify is a two-way integration that allows loan officers in Total Expert to create prospects in Floify and to retrieve updates from Floify as the application process progresses. Within Total Expert, users can start an application either manually from a contact record, or automatically by utilizing Journeys. Floify also enables sending updates back to the contact within Total Expert using surveys which can then be used with triggers and conditions in Journeys for marketing and workflow automation. Learn more about [Floify](#).

How to enable:

The Floify integration works for both existing and new Floify customers but does require a Floify relationship. Please contact your Customer Success Manager if you would like to learn more or enable this integration.

Additional cost associated: Implementation fee associated and third-party license with Floify required.

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Simple Nexus

Why it matters:

SimpleNexus is a digital mortgage platform for loan officers, borrowers, and real estate agents that is available on both desktop and mobile applications. It connects loan officers to their borrowers and real estate agents through easy-to-use communication tools that are consistent throughout the entire loan and purchase lifecycle.

What it does:

Total Expert's integration with SimpleNexus allows mutual customers to seamlessly invite their contacts in Total Expert to apply for financing, and as the application is completed, for those updates to be provided to Total Expert for timely communication. Users can also connect with their co-marketing partners between the two platforms. With the enhanced integration, users can now start an application for a contact in SimpleNexus directly in Total Expert when the time is right for that contact. Learn more about [SimpleNexus](#).

How to enable:

Mutual customers of Total Expert and SimpleNexus can leverage this enhanced integration. Engage with your Customer Success Manager if you are interested.

Additional cost associated: Implementation fee associated and third-party license with SimpleNexus required.

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Ingenius

Why it matters:

Ingenius' Growth Multiplier solution is a loan officer and real estate agent recruiting platform that aggregates data to present to mortgage professionals, specifically recruiters, allowing them to identify talent and grow their business.

What it does:

The updated Ingenius integration enables mutual customers to refresh the recruit and real estate agent details within Total Expert to maintain the most current data. Within Journeys in Total Expert this refresh can be automated to pull in the most up-to-date data for the loan officer or real estate agent. Learn more about [Ingenius](#).

How to enable:

The Total Expert is available for mutual Ingenius and Total Expert customers. Please contact your Customer Success Manager if you would like to learn more.

Additional cost associated: Third-party license with Ingenius required.

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