Product Release Winter 2023 – Release Notes

General Availability: February 15, 2023

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Featured Enhancements

Customer Intelligence Rate Alert*

Description:
Our new Rate Alert notifies users when a customer or prospect could benefit from a current interest rate.

How to Enable:
This feature will automatically enable for all Customer Intelligence users. For more information on how to access it, contact your Customer Success Manager. It's available only to Customer Intelligence customers.

** Included in the Customer Intelligence Package add-on.*

What it Does:
Rate Alert uncovers opportunities in your existing database by creating an insight into whether a contact's current interest rate is higher than the available market rates by an established threshold. Users can:

- Select which contacts to monitor
- Compare the borrower's current rate with market rates from Optimal Blue

- Set thresholds to define if a refi is advantageous to the contact

Why it Matters:
Total Expert combines your database with intent data including credit triggers, home equity, and life events, then marries it with proven best practices and intelligent automation to drive more funded loans. The Rate Alert helps you identify the perfect time to help customers who can benefit from a change in interest rates.

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Journey Create Lead Action*

Description:
The Create Lead Action feature in Journeys helps organizations engage leads quickly and efficiently. The feature automatically creates leads, sets the values, puts the required data into the lead record, and routes a lead appropriately.

How to Enable:
Users will need Lead Opportunities permission. Customers who have access to Workflow Engine will have immediate access to this enhancement.
To access this feature:

1. Open the Journey canvas
2. On the left side of the page, click Events
3. Click on the Actions dropdown
4. Click Show All
5. Scroll down until you see Create Lead
6. Click, drag, and drop the Create Lead Action onto the canvas

**Requires the Lead Management: Workflow Engine.*

What it Does:
Create Lead Action makes it faster and easier to create a new lead. Admins can specify the product category and workflow if desired. If no workflow is selected, the lead will have its owner set as the owner of the contact on the Journey.

Why it Matters:
The Journey Create Lead Action can be used dynamically at any point in a Journey. Some potential use cases include:

- Customer Intelligence
    - If an insight is generated, a journey could trigger and automatically create a lead with a source assigned, initiating automatic routing
- Marketing
    - If an email link is clicked (signaling interest in a specific product) the lead could be assigned and routed to the proper user/team for follow up
- Cross-Sell
    - If a banking customer signed up for a new product/service, a lead could be created/assigned to signal a possible fit for a related product/service

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CRM Enhancements

Description:
Enhancements have been made to the Contact Details, Task Lists, and Contact Lists to better support configuration and sales productivity for users.

How to Enable:
The task and contact list features have already been deployed to all Total Expert users. The deep linking and product panel configuration capabilities can be activated by contacting your Customer Success Team.

What it Does:
These enhancements to the core CRM will make tasks move seamlessly, reducing the user's workload. This includes:

- Contact Details:
  - The ability to deep link to a contact record from an external system using an External ID
  - Ability to adjust the products tab name on the contact details for an organization
- Tasks List: We added two new bulk capabilities to the task list:
  - The ability to change the due date on a group of tasks
    The ability to change the "assigned to" user on a group of tasks
- Contact List: We added two new actions and two new filters to the contact list page:
  - Add a task to a single contact
  - Add a task to a group of contacts
  - Filter by task name
  - Filter the user a task is currently assigned to

Why it Matters:
These small enhancements reduce user workloads and allow them to focus on their daily organization, boosting sales productivity.

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Content Enhancements

Description:
Enhancements to a few key content features based on the feedback on our community ideas portal.

How to Enable:
These features are automatically enabled for all users of the current MLS-integrated content features and admins/marketers using the content uploader.

What it Does:
These enhancements include:

- The ability to bring Coming Soon and Contingent MLS listings into content when they're provided by the specific MLS. These are now standard filtering options when searching for content.
- The max file size has increased to 25MB (from 5MB) for PowerPoint and Video file types.

Why it Matters:
With these enhancements, users will be able to upload higher-quality content to their organization libraries and create MLS-integrated content sooner in the co-marketing processes around new listings.

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Local Time Zone*

Description:
Loan officers can quickly determine what time zone their lead is calling from.

How to Enable:
This is only available to organizations utilizing our Advanced Lead Management features. Users can navigate to "Leads & Contacts-> Settings -> Lead Intake Logic" where they can see the list of existing Lead Sources and select Local Time Zone where appropriate.

**Available to all orgs that have access to Lead Management system.*

What it Does:
Users can modify the Lead Intake Logic to assign the best-fitting loan officer to a lead given their specific time zone.

Why it Matters:
Connecting to prospects at the time that's best for them increases productive conversations which can boost conversion.

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Email Builder Enhancements

Description:
Enhancements to better support marketing teams in creating, maintaining, and delivering email content.

How to Enable:
These enhancements will be automatically enabled for all users. For more information on how to access, contact your Customer Success Manager.

What it Does:
- Copy/Pasting from Styled Sources
    - Removes source styles when copying and pasting from external applications to avoid style conflicts and bugs. Prompts the user with an option when pasting to

automatically clean up content from Microsoft Word, Microsoft Excel, Google Docs, and HTML sources to ensure clean, compliant content that matches the look and feel of the email.

- Folder Filters in Template Gallery
    - Allows for quick location and filtering of email templates. The user will spend less time looking for emails that they have already created as well as quickly referencing the location of their favorites.
- Spell Check
    - Adds a native spell-check feature to text blocks within the builder. The feature will underline misspelled words. Creates higher quality content by helping a marketer avoid sending out an email with content that includes misspelled words.
- Recent/Favorite Colors
    - Adds a recently used color list to the color picker within the builder. Creates efficiency in building emails because a marketer can easily pick their commonly used brand colors versus constantly typing in HEX color codes.
- Additional Text Editing Options
    - Adding more text styling options like underlining, strikethrough, and indenting text. Creates efficiency in building emails because a marketer can quickly style text as desired versus having to apply this in the email code.

Why it Matters:
As a marketer, you need tools that ensure you're creating the best content you can. When you paste from a different styled doc, you want the pasted copy to match the look and feel of your email so you're not spending extra time editing. If you have a typo, it's called out so you can correct it. You can also maximize your building efficiency with a favorite colors tool that ensures you stay on brand.

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Outbound Data Connector

Description:

Push data from the Total Expert Platform to various sources in a variety of formats to keep data coordinated and trigger external workflows.

How to Enable:

To access the Outbound Data Connector, please work with your Total Expert Customer Success Manager. Once permissions have been granted, navigate to Outbound Data Connector on the left navigation panel. On the Outbound Data Connector page, you can change the status of a connector by clicking its Status toggle switch on or off. To create a new connector from the Outbound Data Connector page, click the Create New Connector button.

What it Does:

Users can now push data from within the Total Expert platform to a variety of sources. For example, the Outbound Data Connector can push contact information to third-party applications that auto-fill forms.

Why it Matters:

By automatically pushing data from Total Expert to external endpoints, you're able to interconnect your full tech stack, create more dynamic customer profiles, and get the most out of your technology investments.

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Featured Integrations

Encompass

Description:
Users can complete their data mapping for Encompass to Total Expert entirely within the KensieMae Tools. Users may also start a Loan File in Encompass from within Total Expert with a click of a button. Historical and User Syncing from Encompass to Total Expert is available as well.

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), and assistance with the data mapping exercise.

The next generation of the Encompass integration will be available in March 2023. At that time, you may reach out to your CSM to execute a Statement of Work. Once executed, resources will be assigned as they become available.

What it Does:
Sync contact data and receive real-time updates from Encompass to seamlessly trigger workflows and marketing automation.

Customers will be able to integrate their Encompass details directly into their Total Expert platform by configuring the Total Expert tool within KensieMae Tools.

The data that will be available includes any Contact or Loan field available in Total Expert's API, including custom fields, loan fields (type, status, program, etc.), and participants (borrower, co-borrower, etc.). There are preset defaults configured for users of the utility, but they may customize any that they wish.

Typical information would include a variety of fields that pertain to contact and loan details. In addition to the sync from Encompass to Total expert on contact and loan details.

Why it Matters:
Encompass is an integral part of the mortgage industry and connecting the details of what's being captured in the LOS with Total Expert will help organizations deliver a better customer experience.

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Verse

Description:
Leads can now be sent to [Verse] which will then update the contact record and send it back to the appropriate loan officer. Verse is a lead qualification software organization that provides mortgage lenders who acquire leads online with an opportunity to provide 24/7 coverage, qualify leads to ensure LO time is spent wisely, and even make live transfers.

How to Enable:
A mutual client of Verse and Total Expert can engage your CSM to create and execute a Statement of Work. Once completed, Verse will have access to your Total Expert instance and an implementation manager will be assigned.

What it Does:
The integration with Total Expert allows our customers to seamlessly send new contact information to Verse, which will assign the contact to a Verse concierge for assistance. Ultimately qualifying the lead and sending that data back to Total Expert so the user can nurture and focus on high-propensity leads.

Why it Matters:
Modern financial institutions need high-quality, qualified leads to unlock growth.

Blend*

Description:
The Blend integration allows Total Expert users to invite their contacts to apply for a loan in Blend.

How to Enable:
A Blend and Total Expert production instance must be available. Customers wanting to use the integration must request the Blend–Total Expert integration in writing and approve Blend providing API access for the customer beta and production environment to Total Expert. No action is required by customers already using Total Expert's Blend integration. The new fields will be available in your surveys and can be used to trigger Journeys.

**Available 2/28*

What it Does:
Allows organizations to push a contact to Blend from Total Expert where they see a form that allows them to update the contact's details and choose whether an application invitation should be emailed from Blend. Contact details are then pushed to Blend and simultaneously updated in Total Expert (if any changes were made). Once the contact creates an application in Blend, Total Expert fetches and stores the application data in Total Expert to be viewed by the user. If the contact does not exist in Total Expert already, Total Expert creates a new contact.

Why it Matters:
Helps organizations deliver a seamless customer experience connecting key systems that drive the loan origination process.

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Box and Bestow

Description:
The integration with Total Expert allows marketers and loan officers to manually initiate a gift to be sent by Box and Bestow and/or automated by utilizing Journeys. Box and Bestow is a gifting company that provides organizations with the ability to easily deliver seasonally curated gifts to their consumers as a thank-you for doing business with them.

How to Enable:
A mutual Box and Bestow and Total Expert client can engage their CSM to create and execute a Statement of Work. Once completed, Box and Bestow will have access to your Total Expert instance and an implementation manager will be assigned.

What it Does:
Customers can initiate a Box and Bestow gift directly within the Total Expert platform by allowing Box and Bestow access from their CSM. Once a gift is initiated, Box and Bestow will send feedback details back to the contact record. Box and Bestow will fetch user details from Total Expert to create users within their platform and create sender profiles.

Why it Matters:
The integration will help organizations that go the extra mile to appreciate and engage customers, all in a streamlined workflow.

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FinLocker

Description:
Total Expert customers can receive feedback from your contacts utilizing FinLocker and uncover key insights such as when they connect their credit monitoring, financial accounts, and tracking towards a financial goal like home ownership.

How to Enable:
If you're a mutual client of FinLocker and Total Expert, engage your CSM to create and execute a Statement of Work. Once completed, FinLocker will have access to your Total Expert instance and an implementation manager will be assigned.

What it Does:
Integrate FinLocker details directly in their Total Expert platform to help organizations better engage customers and prospects. Details that can be included on a contact record include but aren't limited to Budget Created, Financial Account Enrolled, and Property Enrolled.

Why it Matters:

Understanding where a customer is on their financial journey and sending tailored communications will help organizations build strong relationships with each customer and prospect.

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Bankrate

Description:
Users can receive their leads generated by Bankrate directly to Total Expert.

How to Enable:
If you're a mutual client of Bankrate and Total Expert, engage your CSM to create and execute a Statement of Work. Once completed, Bankrate will have access to your Total Expert instance and an implementation manager and/or solutions consultant will be assigned.

What it Does:
The integration with Bankrate is a simple lead passthrough from their platform to Total Expert utilizing our Leads API.

Bankrate is a lead aggregator for mortgage leads and mortgage lending organizations to contract with to purchase mortgage leads. Bankrate utilizes SEO and social media ads to drive traffic to its platform.

Why it Matters:
Modern financial institutions must connect lead sources to their customer system of record and act on those leads quickly and efficiently.

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Polly

Description:
An integration with Polly allows mutual customers to populate MLS and non-MLS co-marketing rate flyers with mortgage offers provided by the Polly product and pricing engine (PPE).

How to Enable:
If you're a mutual client of Polly and Total Expert, engage your CSM to create and execute a Statement of Work. Once completed, Polly will have access to post mortgage offers into your Total Expert instance and an implementation manager and/or solutions consultant will be assigned to complete the onboarding steps.

What it Does:
Utilizing this feature allows mutual customers of Total Expert and Polly to generate a Print Media Flyer with mortgage offers from Polly. Polly is a PPE in the mortgage industry. PPEs allow loan originators to receive accurate mortgage offers from their secondary investor partners by supplying loan scenario information like property value, loan amount, estimated credit, and more.

Why it Matters:

Getting the right offer to each borrower will help modern financial institutions grow their business.

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Revvin

Description:
The integration with Total Expert allows mutual customers to configure an application URL within Total Expert emails which will populate a Revvin mortgage application when the recipient clicks the application URL.

How to Enable:
If you're a mutual client of Revvin and Total Expert, engage your CSM to create and execute a Statement of Work. Once completed, Revvin will have access to your Total Expert instance and an implementation manager and/or solutions consultant will be assigned.

What it Does:
Using the root URL provided by Revvin and liquid logic in Total Expert, when an email is generated out of Total Expert, the recipient and owner emails will be provided back to Revvin.

When the email recipient clicks the link, Revvin will know who the application is intended for and will fetch the contact details from Total Expert's API to prepopulate the mortgage application.

Why it Matters:
Streamlining the mortgage application process will help lenders win more business.

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OwnUp

Description:
The integration with OwnUp allows our mutual clients to have their leads from OwnUp (including contact, property, and offer information) sent to Total Expert to utilize the Total Expert marketing automation and CRM platform.

How to Enable:
If you're a mutual client of OwnUp and Total Expert, engage your CSM to create and execute a Statement of Work. Once completed, OwnUp will have access to your Total Expert instance and an implementation manager and/or solutions consultant will be assigned.

What it Does:
When a potential consumer interacts with the OwnUp platform and expresses interest, they're connected with an OwnUp concierge. The concierge then works with them to select a mortgage lender they wish to interact with, enter their contact information, and send that information to your organization using Total Expert's Leads API.

Why it Matters:
Seamlessly adding lead sources to the Total Expert platform is important at a time when leads are scarce and financial institutions need to close each opportunity.

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