



CASE STUDY

Luminate Home Loans Retools Customer Experience with Total Expert



The Challenge

With 14 branches and 44 loan officers across the U.S., leaders at Luminate Home Loans knew they needed to provide their teams with a seamless digital platform that could unite their data, sales productivity, and marketing automation. Unfortunately, they weren't getting the support they needed from their existing CRM: Surefire by Top of Mind. The implementation process didn't account for Luminate's business goals, resulting in data being imported into the CRM incorrectly and missing Luminate's critical "go live" date for a product launch by a month. This forced Luminate's own team members to place other projects on hold so they could help finish the implementation. During this stressful period, they often waited weeks for the Surefire support team to respond.

Once they were up and running, Luminate discovered that one of the rules on their prospect workflow wasn't working—which meant that none of the prospect email deployments they tried to send out over an eight-month period ever made it to recipients. "The implementation team set up an incorrect data trigger to pull data from our LOS, resulting in the rule being written incorrectly. It was a major failure," sums up Lindsay Winterquist, Brand Architect Manager for Luminate Home Loans.

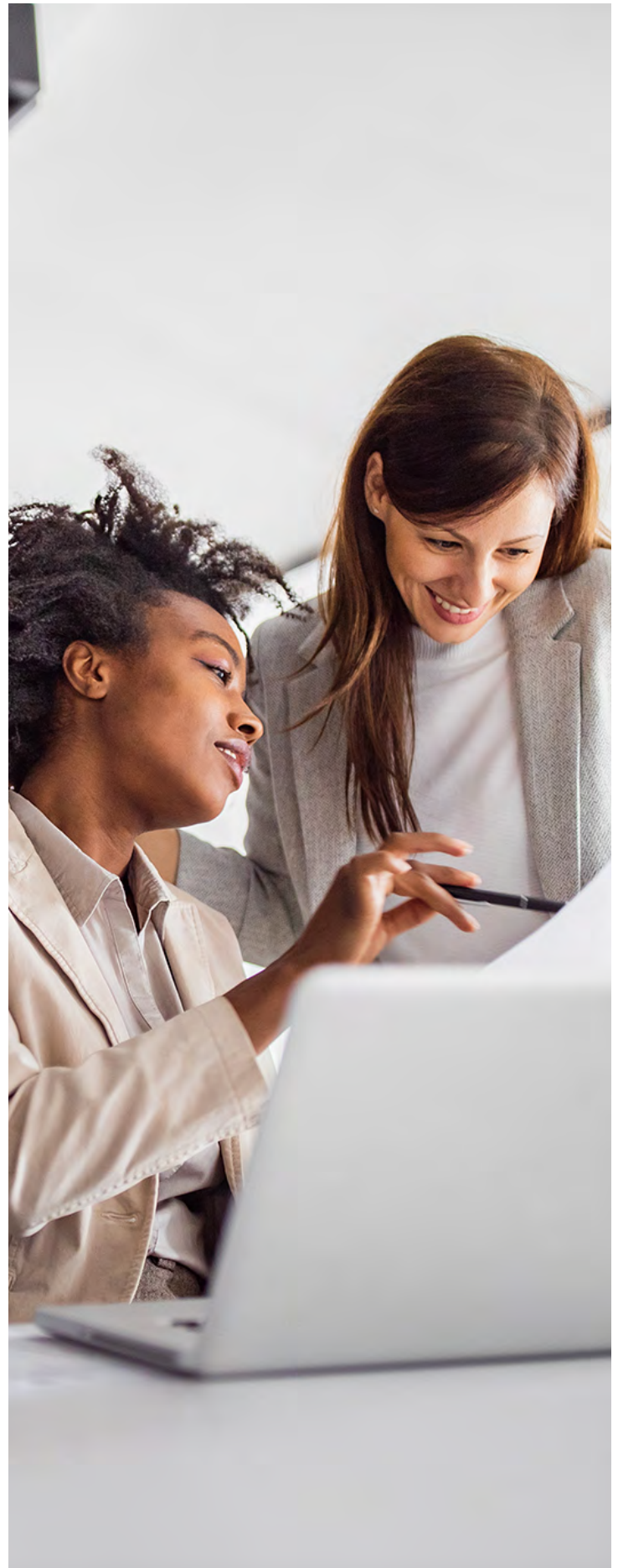
After acquiring a bank and expanding its focus, Luminate's leadership knew the time had come to find a new CRM and marketing automation platform that would deliver what was promised, give end users new and impactful ways to engage with customers, and help Luminate drive and convert more business.



The Total Expert Difference

That's why Luminate decided Total Expert was the right customer experience tool for them.

"What sold us on Total Expert were all the efficiencies and cross-sell opportunities we could generate because of its Journey logic and ability to integrate with leading technology partners like Optimal Blue, SimpleNexus, and Mortgage Cadence," Winterquist says. "Add to that how easy it is for loan officers use, the co-branding functionality for realtors, and the automated notifications when a co-brand partner lists a new single-property—it was an easy choice to make."



“Total Expert makes it finally easy for us to introduce mortgage customers to checking accounts and introduce retail customers to mortgages.”

Lindsay Winterquist

Brand Architect Manager, Luminare Home Loans

The Solution

With Total Expert, Luminare can deliver relevant, timely, educational content based on their customers’ financial needs and goals.

“We needed the kind of ‘if-this-then-that’ scenario that Total Expert does right out of the gate,” Winterquist explains. “Now, we can personalize and automate outreach to segmented audiences about the products and information most relevant to them in stronger ways because Total Expert ingests data from our core banking system. Total Expert makes it easy for us to introduce mortgage customers to checking accounts and introduce retail customers to mortgages.”

“Since Total Expert also streamlines the text message opt-in process,” Winterquist says. “We can engage with more clients via SMS—something we haven’t been able to do for a few years because we had trouble obtaining the proper opt-in approvals before Total Expert.”

In addition to its native integrations, Total Expert easily integrates with the rest of Luminare’s existing tech stack. “Total Expert’s open API gives us more possibilities—it’s so much faster and easier than having an implementation team build out new connectors for us one by one.”





The Results

Even though it's early in the implementation, Lindsay says Luminate already realizes benefits from its use of Total Expert.

In fact, Total Expert is making the whole process easier than Lindsay thought it would be.

"Total Expert has done a really good job of listening to our concerns and ensuring that the platform is set up to support our goals, Winterquist says. "It already feels like a true partnership thanks to the weekly calls and bite-sized training sessions. Plus, the resources our Total Expert implementation team provides are helping us become proficient platform users in a very short amount of time."



About Total Expert

Total Expert is the leading fintech software company that delivers purpose-built CRM and customer engagement for modern financial institutions. Total Expert unifies data, marketing, sales, and compliance solutions to provide a cohesive experience across the customer lifecycle. Total Expert turns customer insights into actions to increase loyalty and drive growth for banks, lenders, credit unions, and other financial services firms.