



Business Intelligence Solutions

Mortgage Company

Case Study: Lead Management

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Lead Management

BUSINESS CASE

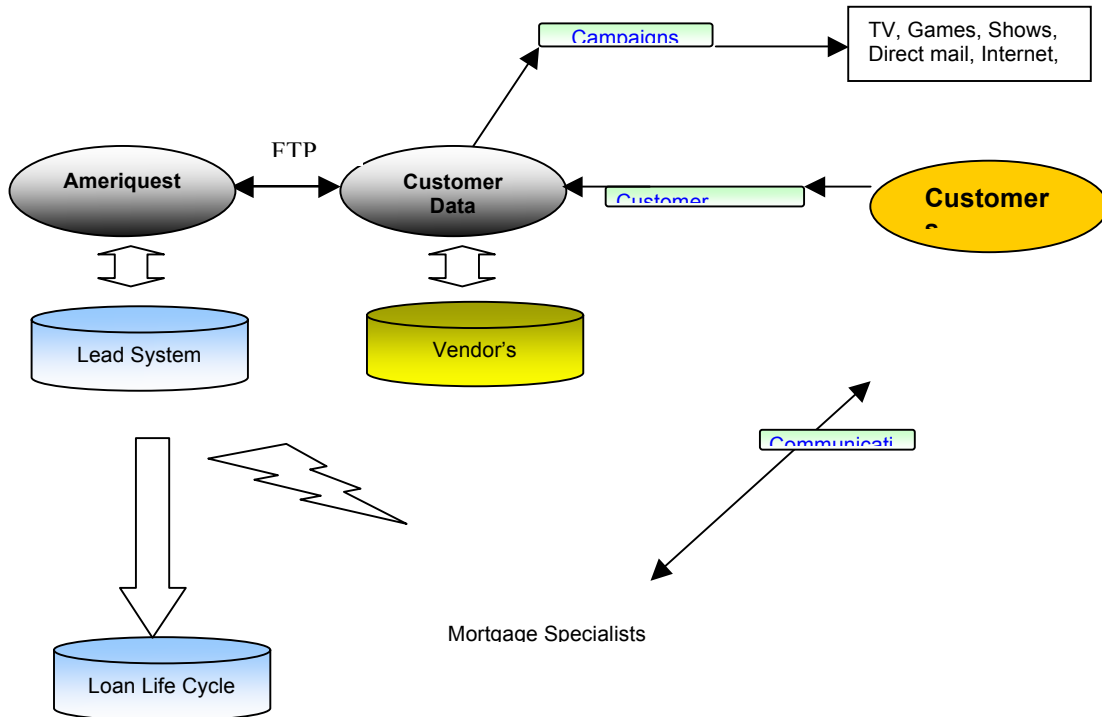
Amerquest Mortgage with more than 280 Branches, each handling more than 4000 calls a day, building and retaining customer experience is one of the key focal point to the business.

Customer data vendors manage the campaigns and customer communications. Business needs a reliable, cost efficient and quick data flow from data vendors to the branches. Managing leads from inception, distributing to Mortgage specialists and finally conversion to Loan is the requirement.

PROCESS INEFFICIENCIES

- **Reliability**
Current system built on discrete FTP and PERL scripts, which had become unreliable.
Business was losing several lead files, resulting in lost opportunities (in one typical month company loses estimated \$20million worth of opportunity). Process had little or no tracking of the dataflow from vendors, websites and internal systems. Lack of auditing had lead to no proof of quantifying lead opportunities and further conversions.
- **Fare and equitable distribution of leads to agents (mortgage specialists)**
Existing round robin fashion of lead distribution was throwing leads handled by agents out of order yielding Legal risks.
- **Adaptability**
Every Validation rule change required weeks of turn around time.
- **Agent call inefficiency**
Lack of call monitoring yielded into customer experience issues. Customer behaviors were not monitored, limiting system ability to optimize call efficiencies.
- **System Downtime**
Lead System was to be taken down for 15hours every fortnight to load massive amount of outbound lead campaigns.

BUSINESS PROCESS



THE SOLUTION: Lead Management

The problem was addressed by designing a traceable; highly reliable Informatica ETL based architecture.

This solution is adaptable, robust and has started to deliver tangible benefits in its initial release phase itself. Leads are being tracked from vendors to lifecycle systems.

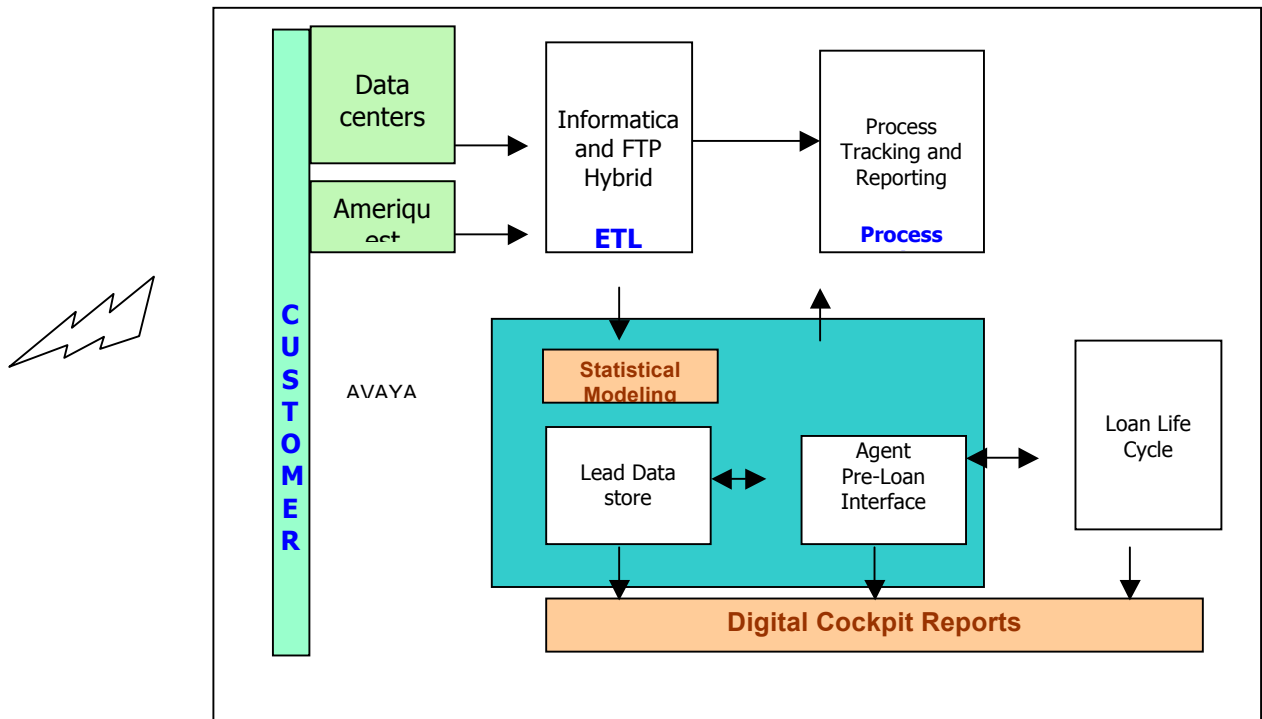
Solution was architected and implemented in smaller quantifiable releases, which avoids any impact on any other massive applications like ASAP. At the same time, all the Critical to Quality Issues were resolved behind the enterprise Systems.

1. Unnecessary FTP data file hops were eliminated
2. Major amount of Data extraction, Transformation and Loading handled by Clustered Informatica Servers
3. Addresses were standardized at the entry points of ETL, which resulted in clean data to be handled in downstream applications like ASAP , EMPOWER
4. Automated notification from data Loading process, eliminating need of personal presence and reduced load cycles.
5. Dynamic rules engine was designed using Oracle collection feature
6. To maintain process integrity, project introduced Oracle's Advanced Queuing and event based traceability

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7. Integration with Avaya Computer Telephony for handling inbound calls and predictive outbound calling
8. Intelligent Lead Scoring using statistical analysis model

SOLUTION ARCHITECTURE.



KEY BENEFITS

- Traceability
Increased monitoring, alerting any data loss, estimated benefit of \$20Million/month
- Reduced System Downtime
Reduced from 16Hrs/Fortnight to less than 4Hrs/week.
- Reduced maintenance costs
Estimated benefit of \$50K/month
- On-demand validation rules
Eliminating Cost of \$25K/Change
- Configurable lead distribution



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Fare and equitable lead balancing. Preventing Legal Suites worth several Millions

- Optimized call efficiencies
Efficient lead management by scoring and analytical feedback

PROJECT SIZE AND TIME FRAME

The project duration was about 8 months with a team of 6

Roles played by TEAM TOUCHPOINTS

Solution Architecture
Technical Leadership
Oracle Database design
Informatica ETL design and development

TECHNOLOGY ARCHITECTURE

Client	Application Server	Database	Tools
		Oracle 9i	ETL <ul style="list-style-type: none">• Informatica 7i• PL/SQL• Oracle AQ
Web Browser	Weblogic , J2EE		Reporting <ul style="list-style-type: none">• Java• Business Objects 6i
JTAPI Interface with WebBrowsers	Avaya Integration Server		CTI (Computer Telephony Integration)