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Keste Case Study:

Caliber Home Loans

Caliber Home Loans (Caliber) is a Texas based private national mortgage lender. They have rapidly become an industry leader due to their capability to provide affordable and innovative (non-traditional) home financing.

Industry

Residential Lending

Challenge

The mortgage lending industry is highly competitive and customer-centric, with potential customers both calling companies directly as well as being sourced through external brokers such as LendingTree. Caliber prides itself on responsiveness so when the existing internal user experience began to notably affect external users, they took action. Specifically, Caliber wanted a new lead management system that would support both Customer Contact Specialists (CSS) and Loan Officers working on new leads as well as manage the existing pipeline, in addition to adding on several functionalities that didn't exist in the current Customer Relationship Management (CRM) system. These functionalities included a lead conversion process (filter), a qualification process, and a way to ensure all leads were covered. The new user-friendly front-end system would also need to provide a unified platform with seamless integration with the existing backend system known as H2O.

Products Leveraged

- Salesforce CRM
- Service Cloud
- Informatica
- Aspect CTI
- Lightning Platform

Results

Based on forecasted company revenue and third party benchmarks Keste estimated the following annual benefits as a result of implementing the new system:



Increase lead captures



Higher lead conversion



Increased loan officer productivity

Solution

Keste created a custom Salesforce CRM solution that both successfully streamlined the lead process and provided a cohesive user interface with adaptable functionalities. Incoming leads are now filtered through a lead conversion process using standardized customer matching rules that identify and create inquiries.

CSS agents, the first point of contact, have a single user screen that immediately presents a call guide, borrowing information, and property address information for incoming calls. Thanks to a seamless backend integration between Salesforce and the H2O system, agents are able to search for existing customer information using the Salesforce global search functionality.

Loan Officers also have a single user screen which contains an embedded CTI (communications) toolbar through which they can receive calls via CSS agents and work through inquiries. Loan Officers can now instantly view complete borrower details and loan information, accessing multiple list views to oversee and manage their pipeline as well as having the ability to sort according to various functions.

Other new features include:

- A neglected leads functionality that ensures all leads are being covered and worked. This is done by creating a general pool of untouched accounts from which any loan officer can claim and work a lead up to a configurable limit (5 during weekdays and 15 on Saturday). There are two ways to become a neglected lead: via a (new) automated qualification process identifying leads with no credit pulled or no lock on the inquiry, or after no action being taken after a specified period of time once assigned to a Loan Officer.
- The protect functionality gives Loan Officers a way to protect up to 15 inquiries from falling into the neglected pool for any reason including loan delays, vacations, or borrower request. Loan officers also have the ability to unprotect the accounts.
- State licensing information for each Loan Officer ensures that neglected leads are automatically sorted into pools according to licensing credentials.
- Bulk assignment allows Sales Managers to quickly transfer bulk leads as necessary, for example in the case of moves or new hires.

All features, such as time constraints, are configurable by Sales Managers.

Results

The new CRM system provided several direct and indirect performance improvements. These include:

- The new user interface provides a single screen with multiple list views for Loan Officers to oversee and manage their pipelines, reducing response time and therefore improving customer experience
- A seamless telephony integration solution ensures the smooth and rapid transfer of calls from CCS agents to Loan Officers, ensuring that potential borrowers get attention and therefore a better experience
- Not only are untouched accounts automatically reassigned via the neglected leads functionality, Sales Managers save time by using a list view to select and assign bulk inquiries
- The ability to protect or unprotect inquiries reduces pressure on accounts that require an above-average waiting period
- Onboarding time for new CSS agents and Loan Officers is reduced due to the new, user-friendly interface with expanded one-click functionality

