Quick Reference Guide

Outbound Notifications

## for CoreLogic® Tax Call Center

CoreLogic

Outbound Notifications for CoreLogic Tax Call Center

Overview

The CoreLogic tax call center has the functionality to trigger outbound notifications based on data points that have been exposed to CoreLogic's Cisco telephony partners. The intent on utilizing this product feature is to provide transparency to borrowers to enhance the customer experience.

Product Details and Scope

a.) **Types of notifications:** Outbound notifications can be in the form of an SMS text message or an automated call-back. Consumers can only choose one method in which they'd like to receive outbound communications.

b.) **Where outbound notifications are offered:** There are two points in the process where a switch can be turned on or off to allow for consumers to enroll.

  a.) **Interactive Voice Response (IVR) Flow** – Consumers can opt into outbound notifications using their dial pad after options 2, 3, 4 and 5 within the IVR menu.

  b.) **Zeus Enrollment** – For calls routed to a representative, the current workflow tool (i.e., Zeus) has a panel where representatives can enroll consumers at the end of the call prior to the closing. Representatives are trained on how/when to offer outbound notifications.
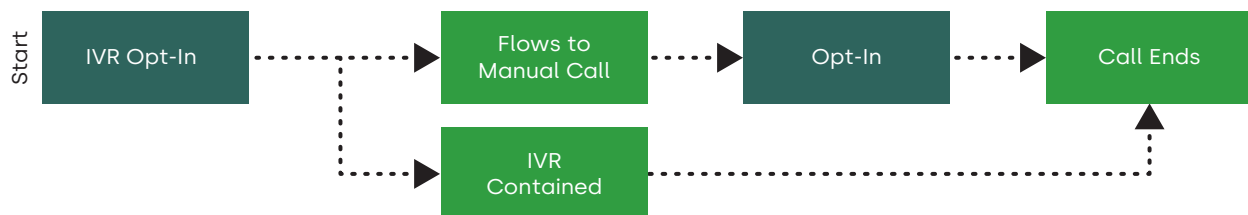
  c.) **Configuration Option - Clients have the ability to choose:**

    a. Interactive Voice Response (IVR) enrollment only

    b. Zeus Enrollment only

    c. IVR and Zeus Enrollment – Please note: In this situation, if a borrower enrolls through the IVR, their enrollment details are captured at that point in the process. If the call flows to a representative, the Zeus tool depicts the enrollment that was completed through the IVR for awareness.

  d.) **Enrollment Requirements** – This solution only applies to the sub-set of callers that successfully enroll in outbound notifications.

c.) **When are the outbound notification messages triggered?** Outbound notifications can be in the form of an SMS text message or an automated call-back.

d.) **Loan Status** – Only active loans are in scope for outbound notifications. In the event that a loan inactivates while it's in an outbound notification queue, the item is removed from the workflow entirely as it's no longer an active serviced account.

e.) **What messaging is being used:** CoreLogic has come up with a standardized set of messages to utilize at the different points in the process (see Visio) where outbound notifications are offered. Clients have the ability to customize certain outbound notifications that do not pertain to enrollment.

f.) **Compliance requirements:** In order to comply with the Telephone Consumer Protection Act (TCPA):

    a. **Opt-out** – Opt-out options are presented to the consumers along the process. The only exception is if the message is a final notification as there are no planned future notifications pertaining to that transaction.

    b. **Time of Day** – CoreLogic utilizes a time zone range (i.e. 11 AM to 5 PM Central Time) that complies with all time zones within the United Sates so there is no outbound notification triggered at a time that would be out of compliance.

    c. **Confirmation** – Upon enrollment, the borrower is asked to confirm enrollment. For instance, if the method is 'SMS text,' the borrower replies 'YES' to the text in order to confirm enrollment. Phone inquiries to not require a confirmation selection.

    d. **Non-solicitation** – There is no attempt to solicit any goods or service from these outbound notifications. The intent is to provide transparency around an event related to an inquiry that was received. E.g., If a caller initiated a research task, an event would include when the task is closed out in the inventory management system CoreLogic utilizes.

    e. **One-Way Notifications** – Other than the response to confirm enrollment, these are strictly 'one-way' communications in nature where there is no functionality to accept or review any response to the outbound notification from the consumer.

    f. **Rates and Voicemails** – Standard text rates apply, and voicemail messages will be left in the event a call goes to voicemail after enrollment.

g.) **Configuration / Setup:** Clients have the ability to establish configurations around their outbound notifications in the following ways:

    a. **Offering Points:**

        i. Option 1 – IVR Only

        ii. Option 2 – Zeus Only

        iii. Option 3 – IVR and Zeus

        iv. Option 4 – Not utilized

    b. **Task Defined Follow-Up Cadence:** CoreLogic clients utilize different 'task types' that can result from a call center inquiry. The number of tasks types offered, and the task names can differ by client. Since the outbound notification process has the functionality to differentiate 'pending notes' (i.e., follow-up notifications when an issue is still being worked), client can:

        i. Define the follow-up period by task.

        ii. For instance:

            1. **Task A** – 15-day Service Level Agreement – Client can configure a follow-up notice every 5 days (as an example)

            2. **Task B** – 5-day Service Level Agreement – Client can configure a follow-up notice every 1 day (as an example)

        iii. The intent with this functionality was not over-communicating in instances where there is an expected cycle time that is longer relative to another task type.

  iv. These tables can be updated within a 10-business day window once a configuration change is communicated.

  v. The configuration is needed prior to turning on outbound notifications for a client.

 c. **Task Follow-Up** – These outbound notifications pertain to tracking the status of a research task that results from a call center inquiry. These notices can only be triggered if the call center inquiry results in a task being initiated on behalf of the borrower.

h.) **Matching Logic:** There is a significant amount of logic employed for this product to work.

 a. **Opt-In Logic:**

 Via SMS
When the caller opts in via SMS, they receive a text message indicating they have asked to enroll in outbound notifications. This should happen within a minute or two of the opt-in request (regardless of IVR or agent generated opt-in)

They must respond "YES" (not case sensitive) to confirm their opt-in.

 Via automated phone call
When the caller opts in via telephone call, they receive a call indicating they have asked to enroll in outbound notifications. This will happen 30 minutes after the opt-in request (regardless of IVR or agent generated opt-in)

The caller does NOT need to do anything to confirm their opt-in. As long as the system is able to successfully call and get an answer (live or voicemail) it will automatically complete the enrollment process.

The caller can press 1 to confirm their enrollment, but it is not required.

If the caller chooses NOT to confirm their enrollment (presses option 2) they will not be opted in.

 b. **Task Follow-Up Logic:**

The logic for sending notifications is as follows:

 From 11am – 5pm central time, the docket table is queried every 30 minutes.

 a) That query checks for any "open" records

 b) For each open record in the docket, the following is checked

  i) Does R3 have a record that matches the loan number and was opened within 3 business days of the Zeus record being created?
  (If not, the docket record is updated with a status of "NOMATCH" and nothing is sent to the customer)

  ii) Is the loan showing as ACTIVE in R3?
  (If not, the docket record is updated with a status of "INACTIVE" and nothing is sent to the customer)

  iii) Has the task been completed?
  If it has (based on caseCoreWorkDt being populated in R3) then a notification is sent to the customer with the "TaskClosed" verbiage provided for that client as stored in the TAX_Notification_MsgVerbiage table

  The docket record is updated with status of "CLOSED"

> If it has not, the next logic is checked

iv) Is the difference between the current date and "lastupdated" date greater than or equal to the followup days for that client and task type?

(This is based on the TAX_Notification_TaskDetails table)

If it is, a notification to the customer is generated with the "InProgress" verbiage provided for that client as stored in the TAX_Notification_MsgVerbiage table

The docket record is updated with status of "INPROGRESS"

If it is not, nothing happens, and the docket record is not updated such that it can be retrieved until either the number of followup days are reached or the task is completed.

i.) **Scripts Offered:** There are two sections. The first contain the opt-in scripts utilized. The second is a set of recommendations for scripts at various points in the process. Please note: Option 'C' is a client provided script.

a. **IVR Opt-In**

Script Name	When is it triggered?
Offering of Outbound Notifications	If you would like to receive real-time updates about your requests via text message or automated phone call, press 1 now for more information.
Explanation of Outbound Notifications Upon Election	We offer outbound notifications to borrowers in the form of either SMS text messages or automated calls. These notifications are to provide transparency from when your inquiry is raised until a resolution is reached. Outbound notifications are only sent to borrowers on business days during normal business hours and you will have the option to opt-out at any time.

Please note: Once the borrower as 'opted-in' there are two pieces of information solicited.

a.) **Phone number** – The number that is being used to dial in on is the default option presented but the user has the functionality to update it.

b.) **Method** – As previously stated, SMS Text and Call-Back are the two methods offered.

b. **Script Selection** – Below is sample of the client's scripts utilized for the various points in the process that trigger scripts. Please note, these scripts can be client defined.

i. Follow-Up on Tasks

Script Name	When is it triggered?	Sample Script
These three situations apply to the current development work around 'task follow-up' and 'current bill' notifications.		
Task Pending (work-in-progress)	Triggered after X days has gone by and a task is still outstanding.	Based on your recent inquiry, please be advised we are diligently working to resolve your outstanding request and will contact you again within X days with an updated status or resolution. [Canned 'opt out' message.]
Task Closed	Triggered when the task is completed by the research team.	Your recent tax inquiry has been resolved and successfully closed. If you have any further questions, you may be able to view [client status] or contact the tax department with any additional questions.

j.) **End-to-End Flow:** The following flow depicts how the outbound notification enrollment and post-call notification function.

Note: The diagram depicts the 'Task-Follow-Up' section.

Framework Diagram
Task Follow-Up
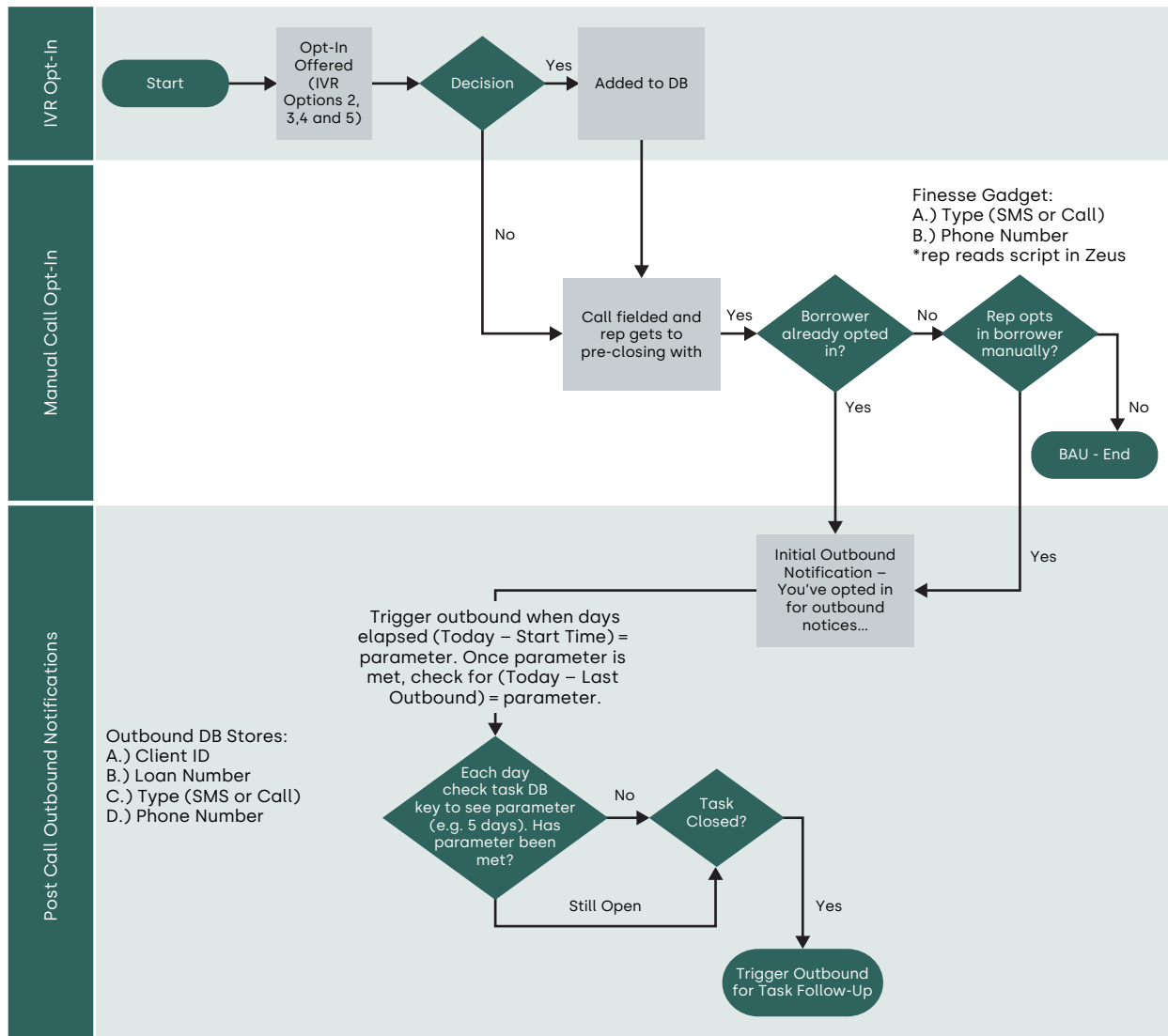
k.) **Reporting Suite:** In order to monitor the outbound notification queues, CoreLogic has reporting on the following from the back-end tables utilized in this process as well as other data sources.

Active Queue for Notifications:

a. Client

b. Type (SMS or Call-Back)

c. Counts

d. Date Opted In

e. Aging – Allows the team to review if there are aging items (>SLA) and we don't have a closure – these should be escalated with operations as there's a client-facing message upon closure

f. Task being tracked (task 'fingerprint')

g. SLA on tracked task

Error Report – No task found in Research Workflow (R3)

h. Shows if an item is logged on the outbound queue but there is no task in R3 after 3 business days

Inactive Items – Removed from the queue due to inactive loan / account

i. Reconciliation to ensure account is truly inactive (E.g. service release, paid in full)

Zeus Utilization

j. Depicts by rep and client the number of calls that outbound is elected for when a task is opened

Historical Reporting – By month, utilization rates for outbound notification

k. Client

l. Month-Year

m. Count

n. Type (SMS or Call)

o. % opted out (and count)

p. % confirmed (and count)

q. Messages triggered (e.g. pending 2x, pending 3x, closed)

Research Workflow (R3) to Outbound Queue Recon

a) Closed in R3 – did we see an outbound completed within 24 hours as intended

l.) **Zeus Enrollment CoreLogic Rep Experience:** The below screenshots depict how the CoreLogic rep utilizes fields within Zeus to enroll borrows into outbound notifications for task-follow up scenarios.

Screenshot showing how the rep is presented with a panel to solicit enrollment from the caller.

Screenshot where the rep validates and updates the inputs as needed.

The Zeus user is then presented with confirmation messages indicating that the caller successfully enrolled.

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