



Canadian Mortgage Technology

Filogix Expert Release Notes

Release “EB 19.2”

Release Date: May 11, 2019

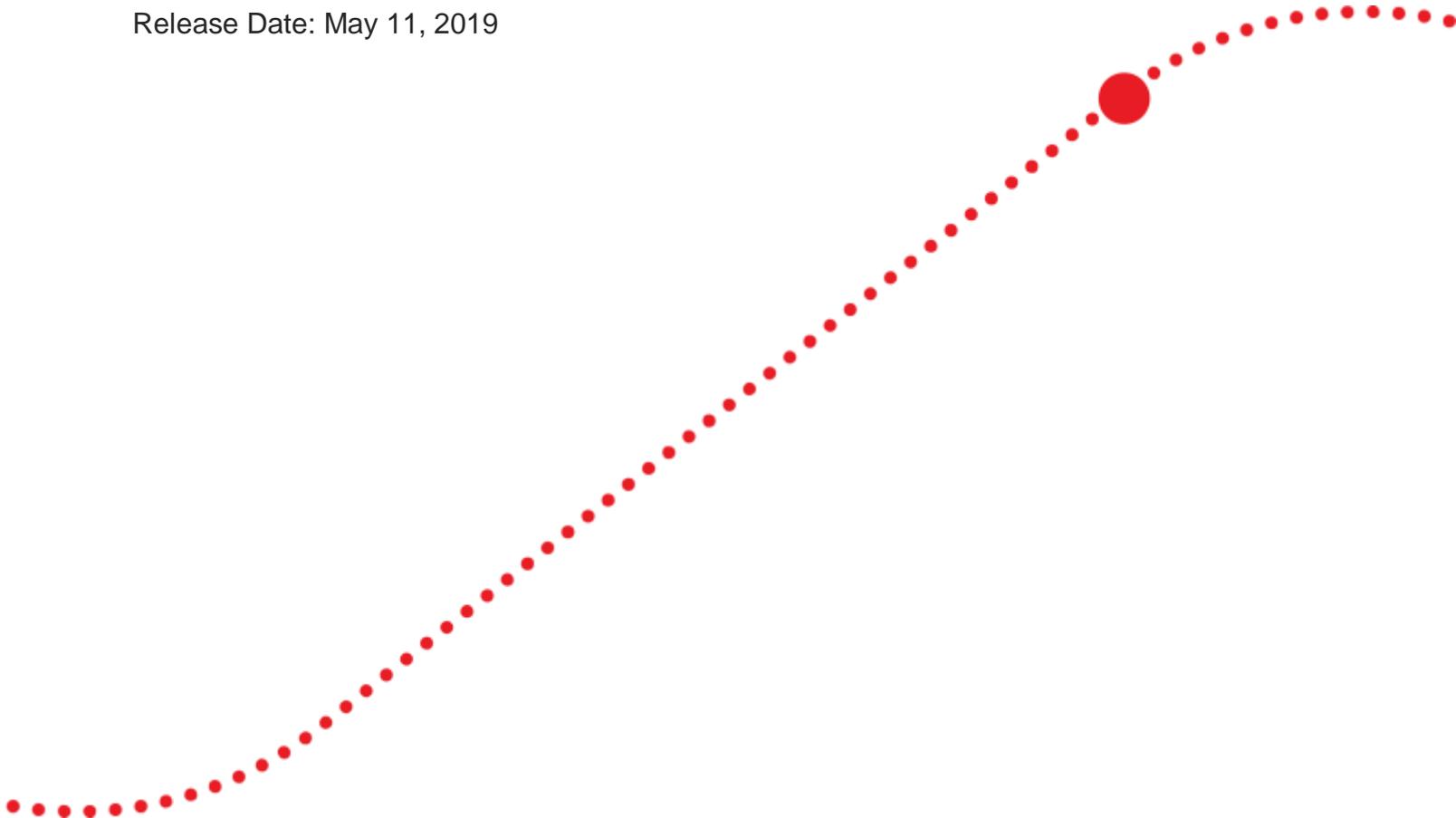


Table of Contents

Overview	3
Credit Service Referrals	4
Maintenance Items	7
Equifax Score Reject Description Verbiage Change.....	7
Fix translation of bi-weekly payment frequency on Expert commitment	7
Fix Borrower names with Apostrophes in the Credit Score section	7

Overview

The May 2019 Expert release includes a new feature that allows you to submit email referrals to credit service provider Refresh Financial. This release also includes various enhancements and maintenance fixes.

Special Note: Everyone using Filogix Expert MUST clear your browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and by accessing the provider's support sites using the links below:

Internet Explorer:

<https://support.microsoft.com/en-ca/help/260897/how-to-delete-the-contents-of-the-temporary-internet-files-folder>

Firefox :

<https://support.mozilla.org/en-US/kb/how-clear-firefox-cache>

Chrome :

https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1

Credit Service Referrals

Users within enabled firms are now able to refer their clients to credit services providers. In this release, the ability to refer to Refresh Financial has been implemented. Only those firms that have been enabled for this provider will see the workflow outlined below.



This functionality can be accessed via the existing Credit Bureau or Services screen. If your firm has been enabled to use this new referral functionality in Expert, and you have at least one borrower that meets the provider's criteria, you are now able provide your clients with a personalized email advising them of the service.

Applicant Qualification Thresholds

Refresh Financial – Applicant's credit score must be < 550

Overview of Referral Process – Credit Bureau Screen

1. Once you have successfully pulled a credit bureau and one of the borrowers meets the credit score threshold of an enabled provider, that provider's logo will appear below the bureau history section.

Refresh Financial:

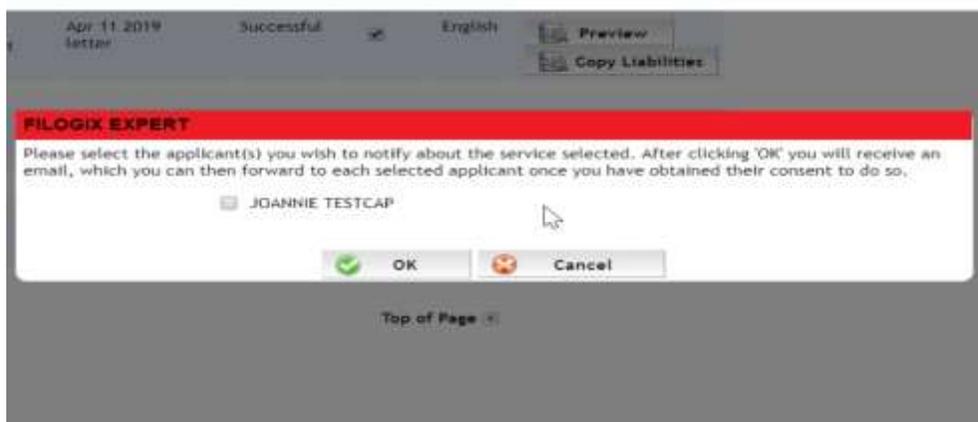
The screenshot shows the Filogix Expert interface. At the top, it displays user information: User: Derek Matthews, Broker (Owner), Expert Profile Number: 1338, Last Signed On: April 17, 2019 10:28 AM EST, Last Failed Sign on attempt: April 11, 2019 12:21 PM EST, and Session Time Remaining: 28 : 53. A navigation menu on the left includes options like 'Quick Search', 'My Workspaces', 'Task List', 'Create New Application', and 'Review Applications'. The main content area shows a table with columns: Workspaces, Name, Agents, Tools, Options, and Help. A red callout bubble points to the 'Name' column, containing the text 'Must be < 550'. Below the table, there is a table with columns: Application Information, Date, Status, and Language. The 'Application Information' table shows three entries for 'JAMARIE TESTCAP' with dates in April 2019 and status 'Successful'. Below this table, the Refresh Financial logo is displayed with the text 'Credit Builder Program'. A 'Top of Page' link is visible at the bottom right of the main content area.

2. You can learn more about the provider's offerings and company profile by rolling your mouse over the logo.

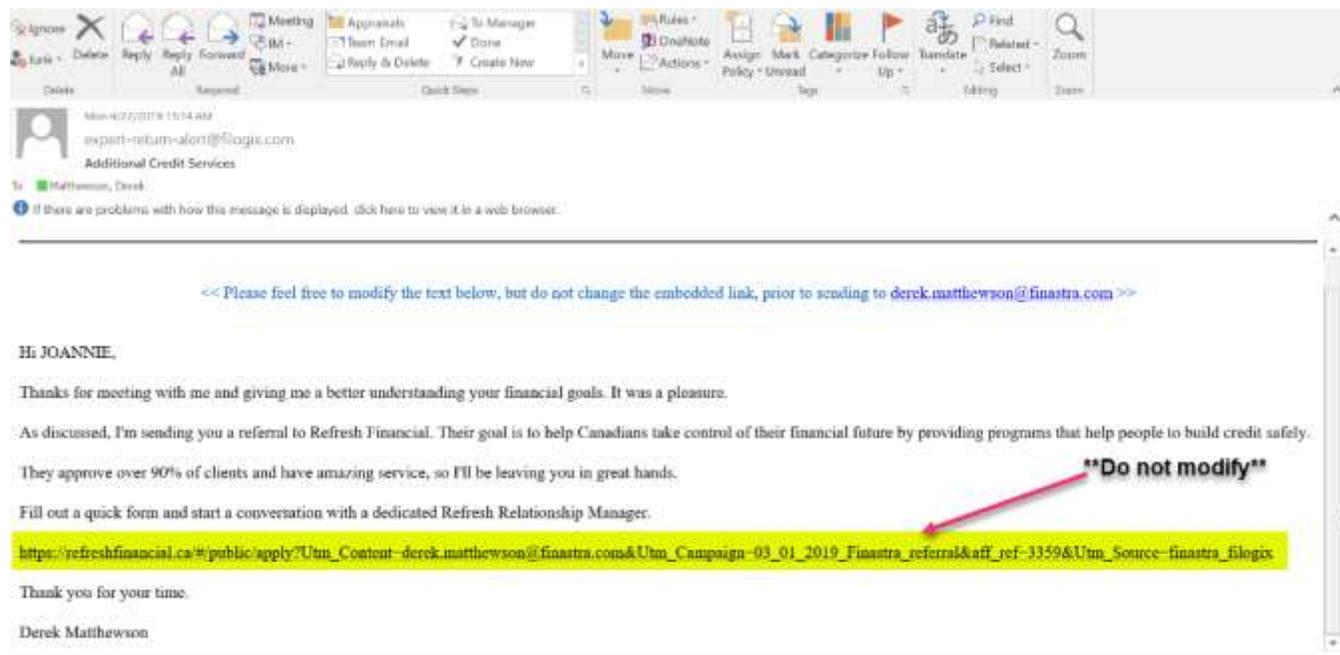
Refresh Financial:

The screenshot shows a tooltip for the Refresh Financial logo. The tooltip is titled 'Who is Refresh Financial?' and contains the following text: 'Refresh's goal is to help Canadians take control of their finances by building credit safely. We choose to focus on credit because it is a key part of financial freedom. We help people from any credit background build a better financial reputation. Click the button to send me a Refresh email to forward to a prospect.' The tooltip is positioned over the Refresh Financial logo, which is labeled 'Credit Builder Program'. A 'Top of Page' link is visible in the top right corner of the page.

- If you are interested in making a referral, you can click on the provider's logo, which will result in a popup appearing, listing the deal's applicants that are qualified for the service selected. If you have not yet entered an email for any of these applicants, a message will be displayed prompting you to do so prior to proceeding. You can then select the applicants you wish to refer to the provider and click OK.



- You will then receive an email for each applicant selected which you can then forward to the borrower, after receiving their consent to do so, after making any wording updates to the email. Your applicant's email address is included at the top so you can easily forward the email, just ensure you remove this line prior to forwarding. You'll notice there is a hyperlink included in the email – this is a url that the borrower can click on to reach the credit provider's website and also includes information to allow the provider to identify the deal's agent to ensure proper referral tracking.



Overview of Referral Process – Services Screen

You can also access the same referral process using the existing Services page in Expert. This Credit Services section, along with the provider name, will only appear under the same criteria as the logo in the previous example – your Firm must have the provider activated and at least one borrower on your deal must meet the provider's criteria.

The screenshot displays the Filogix Expert web application interface. At the top, the user is identified as Derek Mathewson, Broker (Owner), with an Expert Profile Number of 3259. The interface includes a navigation menu on the left with options like 'Quick Search', 'My Workspace', and 'Test List'. The main content area shows deal information for QA-71354, including a table with financial metrics and a 'Credit Services' section with a 'Submit Referral' button.

Workspace	Home	Reports	Tools	Options	Help
Deal	1st Mtg	2nd Mtg	Credit Scores		
GDS 0.000 %	0.000 %	0.000 %	JOANNE TESTCAP 521		
TDS 0.000 %	0.000 %	0.000 %			
LTV					
Net Worth \$ 0.00					

Once the Submit Referral button is clicked, the same process is activated as described above.

Maintenance Items

Equifax Score Reject Description Verbiage Change

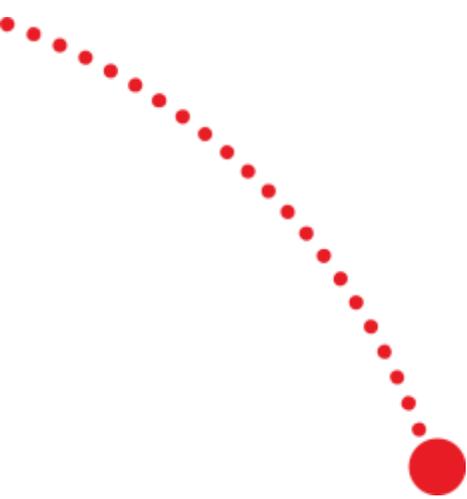
References to 'Beacon' has been updated to 'FICO' for the Equifax score rejection messages.

Fix translation of bi-weekly payment frequency on Expert commitment

The French translation of bi-weekly payment frequency on the Expert commitment has been updated from "Bimensuel non accéléré" to "Aux deux semaines non accéléré".

Fix Borrower names with Apostrophes in the Credit Score section

Borrower names that contain apostrophes now appear correctly in the Credit Score section in Expert.



About Filogix

Filogix has served as the hub of the Canadian mortgage industry for more than a decade. We are the industry leading connectivity provider, providing trusted mortgage lending products that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before.

