



LEND CONNECT 2020

SMALL DOLLAR, SHORT-TERM, CONSUMER LENDING CONFERENCE



EPIC Marketing Rules and your Portfolio



- What EPIC Marketing Rules are,
- How to configure your Rules,
- How to get them to work for you.



Feature

Custom communications sent upon 'trigger' action.

Benefit

- Communicate Offers,
- Payment Reminders,
- or informative messages.



Marketing Rules elements

1. Letter Templates
2. Marketing Rule
3. Population



Element 1: Templates

Email Templates

- Created by you
- Tip: re-use existing

SMS Templates

- Created by SMS provider

Element 2: EPIC Marketing Rules sampling

- **Pending Application** – *Request Signature by minute or day*
 - **Withdrawn App** due to X reason with letter Template
 - **DENIED** > now **Adverse Action** Trigger with matching letter
- **Special Promotions** Notification -- *share ONE-TIME communications*
 - **Happy Birthday:** *offer additional funds or just congrats*
- **Payment** Reminder by time or **Payment Type**
 - **Thank Borrower** for Successful Payment
- **Pending Collections** - Pre-Collections communication to set up that missed payment
 - When **NSF** is received – communicate additional fee, prompt Borrower to contact you now
 - **Collections** - settlement offers
 - **Past due payments** with no payment arrangement by 1, 2, 3 or 4 days
- Congratulations for getting your **Loan PAID OFF** - *Simple Thank you*
 - Customer who **Paid Off** Status but **Not Re-loaned** in X Days -- *Send offer after loan was paid off.*



Element 3: EPIC Populations

Defined as a “list of Borrowers in specific statuses”

Available for:

1. Collections Offers
2. Special Promotions Notifications

Populations	
+ Add population	
	Name
1	New Loan Welcome Letter (New Loan + R)
2	Collections HOT (returned, R, charged Off, R)
3	Collections PAID OFFs (Charged Off, Renewed, Returned, Settlement, R)
4	PENDING COLLECTIONS + R
5	GOOD STATUS (New, Renewed, R)
6	DENIED + R
7	PENDING APP, R, Pending RENEWAL, R
8	Collections CHARGED OFF + R ONLY (not counting Paid Off)
9	GOOD Statuses PAID OFF (Paid Off Loan, R, Renewed Loan Paid Off, R)
10	ALL BORROWERS



Good to Know

1. "Off characters" in Rule name (\$, %, *, @ etc.)
2. Letter Templates-building *pitfalls*
3. Recycle Templates and Re-Use Rules
4. Rule time tip: Always use **Enforce Time Zone**



EPIC Marketing Rule: Payment Type Variable

Payment Type due date reminder X number of days before due date + X Days After Broken Payment

ALL ACH
Collections ACH
ACH

Available Payment Types	Selected Payment Types
→	←
ACH	All ACH
Cash	All Non-ACH
Cashier Check	
Collection ACH	
Credit Card	
Debit Card	
Money Gram	
Money Order	
Personal Check	
Western Union	

All NON-ACH
Cash
Cashier Check
Credit Card
Money Gram
Money Order
Personal Check



Steps to Create a new Rule

1. Letter Template creation (Email/SMS)
2. Marketing Rule configuration
3. Configure the Rule's trigger Date & Time
4. Select Email and/or SMS Template
5. Test Templates and Rules using test Store



The screenshot shows the EPIC LOAN SYSTEMS Administrator's Panel. On the left is a navigation menu with the following items: Administration, Stores, Programs, Employees, Lead Providers, Lead Providers Holidays, Letter Templates (highlighted with a hand cursor), SMS Templates, Holidays, Customers, Departments, Static Pages Setup, Flag Assignments, Loan Info, Site Settings, and Check List. The main content area is titled 'Letter Templates' and includes a red circle around the 'Add template' button and a 'Store' dropdown menu set to 'All stores shared'. Below this, there are two sections of templates: 'Type: Collection Letter (3 Items)' and 'Type: Marketing Module Letter (32 Items)'. The Collection Letter section lists: 'Collect. Intent Assign Wages ** (shared template)', 'Collect. Offer 2 (shared template)', and 'Collect. short1 (shared template)'. The Marketing Module Letter section lists: 'Adverse Generic* (shared template)', 'Adverse mini (shared template)', 'Birthday Congrats (shared template)', 'CONGRATS 2 LOANS (shared template)', 'Get CASH Day2 * (shared template)', 'Loan Agrt BLNK ** (shared template)', and 'Loan Approved aka Loan Agreement link* (shared template)'.

New Rule Steps:
Letter Template creation



1. Store
2. Letter Type
3. Loan Type
4. Template Name
5. Email Subject
6. Logo & Text Body
7. Smart Tags

Edit Email Template

Store: All

Letter Type: Marketing Module Letter


Loan Type: All

Template Name: Birthday Congrats with 2020 Promo Rate (all)

English Spanish

Subject: Keep your toes in the sand

Format Normal Font Size



Dear @@client.FullName@@

We would like to offer you a new Loan (up to \$350) on your official Chill-Out Day. Call EPIC Loan Systems Client Services at 954-305-3742 to take advantage of your BDAY promo. We look forward to hearing from you, @@client.FirstName@@, if we can assist.

Keep your toes in the sand.

EPIC Loans Systems Software

Templates

Variables Images

- Current Date
- Client
- Marketing
- Current Loan
- Dynamic Tags
- SMS
- Sign Document URL
- Document Signature
- Document Non ACH
- Required Approval C
- Not Required Unche
- Not Required Checke
- Required to Uncheck
- Employee Signature



New Rule Steps: Letter Template creation

A screenshot of the 'Edit Email Template' window in the EPIC Loan Systems software. The window has a title bar 'Edit Email Template'. Below it, there are fields for 'Store:', 'Letter Type:', 'Loan Type:', and 'Template Name:'. To the right of these fields is a dropdown menu currently showing 'Marketing Module Letter'. Below the fields are two buttons: 'English' and 'Spanish'. Below the buttons is a 'Subject:' field. At the bottom left is a rich text editor toolbar with various icons for bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and others. The 'Format' dropdown is set to 'Normal'. The 'Font' dropdown is also visible. The dropdown menu for 'Letter Type' is open, showing a list of options: 'Marketing Module Letter', '-- Select --', 'New Loan Agreement Letter', 'Collection Letter', 'Adverse Action Letter', 'Other', and 'Marketing Module Letter' (highlighted by a mouse cursor). The background of the window is a light blue gradient.

Select a Letter Type

1. New Loan Agreement
2. Collections
3. Adverse Action Letter
4. Other (for your Agents)
5. Marketing Module



Rule Creation: State Selection

Navigation

- Administration
- Information Tables
- Marketing
 - Marketing Rules Management **1**
 - Population Management

Back to: [Administrator's Panel](#) > [Marketing](#)

State

- Default Settings **2**
- Armed Forces Amer
- Armed Forces Euro
- Alaska
- Alabama
- Armed Forces Pacifi
- Arkansas
- American Samoa
- Arizona
- California
- Commonwealth of t
- Colorado
- Connecticut
- Canal Zone
- District Of Columbia
- Delaware

State Settings

Default

Rules **3**

Add

Name	Message Type	Applies To	Start Date
Email - PMT Reminder by PAYMENT TYPE 5 Days prior	Operational	All Loans	01/12/2017
Email - 1 day after App received & NOT Originated	Marketing	Installment	05/01/2017
Email - 1 Day After Successful PMT	Marketing	All Loans	10/10/2018
Email - 2 Days After BROKEN PMT	Operational	All Loans	03/01/2018
Email - 3 Days AFTER Successful PMT	Marketing	All Loans	04/01/2018
Email - 5 Days after BROKEN PMT	Marketing	All Loans	04/01/2019
Email - After 2 SUCCESSFUL LOAN	Operational	All Loans	08/07/2019



Rule creation: Navigate to Marketing Rule Management

Click the **ADD** button

Navigation <<

- Administration +
- Information Tables +
- Marketing -
- Marketing Rules Management**
- Population Management

Back to: [Administrator's Panel](#) > [Marketing](#)

>> State Settings

Default

Rules

Add

Name	Message Type	Applies To	Start Date
Email - Payment Reminder by PAYMENT TYPE 5 Days before due date	Operational	All Loans	01/12/20
Email - 1 days after App received & NOT Originated	Marketing	Installment	05/01/20
Email - 1 Days After Successful Payment	Marketing	All Loans	10/10/20
Email - 2 Days After BROKEN Payment	Operational	All Loans	03/01/20
Email - 3 Days AFTER Successful Payment	Marketing	All Loans	04/01/20
Email - 5 Days AFTER BROKEN Payment	Marketing	All Loans	04/01/20
Email - After 2 SUCCESSFUL LOAN	Operational	All Loans	08/07/20



Rule creation: click the ADD button then select the Rule

Back to: [Administrator's Panel](#) > [Marketing](#)

>> State Settings

Default

Step 1

Rule:

After X number of loans

Approved application

Collection offers

Congratulations when customer reaches a certain level (X successful loans in the row)

Customer birthday

Customer Who Has Paid Off Loan Status but Has Not Re-loaned in X Number of Days

Duplicate application who has applied for a new loan and was approved

Installment date reminder X number of days before installment

Loan due date reminder X number of days before due date

Loan due date reminder X number of days before due date when renewal is allowed

Loan due date reminder X number of days before due date when renewal is not allowed

Loan origination

Loan paid off

Loan status

No e-sig after X days

Rule drop-down after clicking the ADD button



Step 1 - Email only - Customer BIRTHDAY (all positive current & paid off statuses)

Rule:

Rule Name:

Rule Applies To:
☒ All Loans
☐ PayDay Loans
☐ FlexPay Loans
☐ Installment Loans

Stores:

Available Stores

→

Cynthia FP Store1
Cynthia IL ST01 TRIBE
Cynthia IL ST02 State - MO
Cynthia PD Store1
Cynthia PD Store2
JFB FLEX 03
JFB Main Store1 ID2
JFB Payday Store
JFB VIP/Returning ID17
Morales: Store Demo1

Selected Stores

←

Cynthia IL ST01 TRIBE
JFB 2019 Store
JFB Main Store1 ID2
JFB VIP/Returning ID17
Trish IL - SALES STORE

Loan Statuses:

Available statuses

→

New Loan R
Pending Application
Pending Application R
Pending Collection

Selected statuses

←

Paid Off Loan
Paid Off Loan R

Birthday Rule configuration Step 1

1. Rule selection
2. Rule descriptive name
3. Applies to: Loan type
4. Stores the Rule will apply to
5. Loan Statuses Targeted

NEXT

Prev

Next

Cancel



Step 2 - Customer birthday

Date range: 01/01/2020 01/31/2025

Time: 11:00 am

☐ Enforce Time Zone

Please note that in case if time zone is not enforced then system will send notification on the pro

Message Type: ☒ Marketing Message ☐ Operational Message

Select Notification Type: ☒ Send E-mail ☐ Send Text Message

Select Existing Template:

Birthday Promo bilingual

Create Email Template

Select Existing SMS Template:

☒ Send sms/mail on weekends and holidays

Exclude Holidays:

<input type="checkbox"/> Holiday Name	
<input type="checkbox"/> Veterans Day	11/12/2018
<input type="checkbox"/> Thanksgiving Day	11/23/2017
<input type="checkbox"/> Thanksgiving Day	11/22/2018
<input type="checkbox"/> Christmas Day	12/25/2018
<input type="checkbox"/> New Year's day	01/01/2019
<input type="checkbox"/> Birthday of Martin Luther King, Jr.	01/21/2019

[Manage Holidays](#)

Birthday Rule configuration Step 2

1. Begin and End date range
2. Enforce Time Zone !
3. Marketing or Operational
4. Email, SMS or Both
5. Select Template (Email / SMS)
6. Holidays (includes or not)



Birthday Rule configuration Date & Time

1

Default

Step 2 - Customer birthday

Date range: 01/01/2020 01/31/2025

Time: 11:00 am

☐ Enforce Time Zone

Please note that in ca

Message Type: ☒ Marketing Message

Select Notification Type: ☒ Send E-mail

Select Existing Template: Birthday Promo bilin

Create Email Template

System will send notification on the provided time using EST time zone.

message

MS Template:

Today

January 2025						
S	M	T	W	T	F	S
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

1. Begin Date and End Date
2. Time to be sent
3. ENFORCE TIME ZONE



Step 2 - Customer birthday

Date range: 01/01/2020 01/31/2025

Time: 11:00 am

☐ Enforce Time Zone

Please note that in case if time zone is not enforced then system will send notification on the provided time using EST time

Message Type: ☒ Marketing Message ☐ Operational Message

Select Notification Type: ☒ Send E-mail ☐ Send Text Message

Select Existing Template:

Birthday Promo bilingual
PAST-DUE PMT Stopped
WithD Pending App.
Get CASH Day2 *
PMT Success
Changes to due date*
Loan Agrt BLNK **
2 Day Reminder*
Reminder PMT with DEB...
Reminder PMT IL Loan#...
PayOff 1 yr. - call us
Collections PAST-DUE, s...
TEST IL Tags '18
Test Marketing | Sign M...
PAID OFF, NEW OFFER
Birthday Promo bilingual

Select Existing SMS Template:

2

Exclude Holidays:

and holidays

11/12/2018
11/23/2017
11/22/2018

Birthday Rule configuration: Message TYPE + Template

1. Message Type: Marketing or Operational
 1. Drop-Down changes depending on choice
2. Select Notification Type: Email or SMS or Both
3. Select Existing Letter Template / SMS Template



Birthday Rule configuration: Weekend and Holidays

Exclude Holidays:

☒ Send sms/mail on weekends and holidays

<input type="checkbox"/> Holiday Name	
<input type="checkbox"/> New Year's Day 2020	01/01/2020
<input type="checkbox"/> Memorial Day 2020	05/25/2020
<input type="checkbox"/> Labor Day 2020	09/07/2020
<input type="checkbox"/> Veterans Day 2020	11/11/2020
<input type="checkbox"/> Thanksgiving Recovery Day 2020	
<input type="checkbox"/> Christmas Day 2020 (SATURDAY)	

[Manage Holidays](#)

3

1. Decide if this is to INCLUDE Weekend & Holidays
2. If you need to update your Portfolio Holidays

SMS Templates



SMS Templates

Navigation <<

Administration -

Stores

Programs

Employees

Lead Providers

Lead Providers Holidays

Letter Templates

SMS Templates

Holidays

Customers

Back to: [Administrator's Panel](#)

SMS Templates

Title	ID	Subject	Text
☐ Type: Marketing Module Letter (86 Items)			
Customer birthday	34768	PM Epic Account:	[Misc1]
Loan due date reminder X # of days before due date when no ext...	34769	Your 1st	pmt [Misc30] du
Payment due date today, no extensions remain	34770	Your next	pmt of [Misc34]
Payment due date tomorrow, no extensions remain	34771	Your 1st	pmt of [Misc30]
Payment due date the day after tomorrow, no extensions remain	34772	PM Epic Account:	[Misc5]
Payment due date 2 days after tomorrow, no extensions remain	34773	PM Epic Account:	[Misc6]
Payment due date 4 days after tomorrow, no extensions remain	34774	PM Epic Account:	[Misc7]
Payment due date (specified date), no extensions remain	34775	PM Epic Account:	[Misc8]



LEND
CONNECT 2020



SMS Variables



SMS Variables

Templates Variables	Template Variable Value
[Misc1]	Number of Installments
[Misc2]	Days In Collection
[Misc3]	Extensions
[Misc4]	Outstanding Finance Fee
[Misc5]	Outstanding Late Fee
[Misc6]	Outstanding Nsf Fee
[Misc7]	Outstanding Principal Amount
[Misc8]	APR
[Misc9]	Late Fee
[Misc10]	Nsf Fee
[Misc11]	Payment Amount
[Misc12]	Approved Amount
[Misc13]	Outstanding Total Amount



Marketing Rules, Letter Templates & Email

1. [Marketing Rules Defined & Explained](#)
2. [Marketing Rules Step by Step configuration](#)
3. [Letter Templates Creation & Modification](#)
4. [Smart Tags Master List ~ for Emails, Loan Agreements & Letter Templates](#)
- 4.5 - [Smart Tags Master List ~ screenshot](#)
5. [Configure Email SMTP](#)
6. [Marketing Rules " TRUE or FALSE "](#)

[Adverse Action Letter Marketing Rule](#)

[Email Error but SMTP password is good?](#)

[Email Error: Failed to Send Letter](#)

[Letter Templates: Enable SmartPhone touch calling](#)

[Spanish / Español Loan Agreements, Letter Templates & Static Pages](#)





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thank you!

Feel free to contact us at support@epicloansystems.com for any questions or comments regarding this presentations.



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Did you know
it's Lunch TIME?