



## Customer Success Story

### First Horizon Home Loans

#### Using Web Services to Cross-Sell Financial Services

Using Dorado's Retail ChannelMaster® for Web-based mortgage origination, First Horizon loan officers are able to take loan applications online, creating convenience for customers, and efficiency for themselves. In addition, the solution provides enterprise-class scalability and reliability, giving First Horizon a centralized Web-based system to manage leads, pipelines, security, privacy, and content, while ensuring storefronts adhere to corporate policies.

First Horizon has had such great success with their ChannelMaster-based loan officer Web sites, they have chosen ChannelMaster and the Dorado .MOR™ Web Services platform to integrate with another critical piece of their business: Wealth Management.

"To help us execute our All Things Financial strategy, we wanted to provide our loan officers and Wealth Management Teams with a Web services-based software application for introducing our customers to retail financial services during the mortgage origination process " said Tim Kirchner, executive vice president, national marketing for First Horizon. "Dorado's Web services platform was an obvious choice for providing the necessary integrations between the Wealth Management application and our mortgage servicing database."

Based on Dorado ChannelMaster, the First Horizon Wealth Management application enables First Horizon customers to request a complimentary financial plan via the Web. If the customer is a pre-existing First Horizon mortgage customer, he or she simply inputs his loan number into the system, and the financial plan request form is automatically pre-populated with all relevant mortgage information. New customers are invited, at the conclusion of the loan application process, to request the plan via the Web. The form then appears in the pipeline of the appropriate Wealth Management Team member who can create a personalized financial plan for the borrower.

Since deployment of this solution, 15% of First Horizon's new mortgage customers have accepted invitations for consultations with a First Horizon financial planner. The software has also increased the efficiency and productivity of First Horizon's wealth management teams.

#### Dorado .MOR Simplifies Integration

Using .MOR, the integration process is remarkably simple. First Horizon was able to create their own integration between the ChannelMaster Wealth Management application and their servicing database in a fraction of the time it would have taken using custom integration methods. Dorado provided First Horizon with a CD of MISMO 2.1-compliant executable Java scripts that they

**"The ability to leverage the mortgage loan application process to obtain a financial plan offers incredible value and real convenience for our customers. As a First Horizon financial planner, I am able to fulfill the customer's desire for a financial plan much faster and with less stress for the customer. Prior to implementing the Dorado solution, customers had to re-submit their financial information or request the mortgage application be shared with me. Also, from a lead generation perspective, I now receive the information immediately, instead of waiting for paper-based sharing, so my leads are 'hot.' With the Dorado solution, our mortgage business has become a much more productive lead source for financial planning and wealth management."**

**- Lynn McIntire  
Certified Financial Planner  
First Horizon Home Loans**



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installed on their existing application server, and in a few hours they had created their own .MOR adapter.

By creating a .MOR adapter for their database, First Horizon exposed their customer servicing data as a Web service, which can now be accessed enterprise-wide as a network resource, or via the Internet. Dorado's Wealth Management application securely accesses the database via the Internet across multiple firewalls.

Based on the simple object access protocol (SOAP), the .MOR Server supports a loosely coupled integration architecture. This type of architecture enables extremely flexible, rapid integrations that can be altered to accommodate multiple types of systems and technologies. With the .MOR Server, First Horizon has a platform for further expansion as their business needs grow.

"We believe that Dorado's .MOR Web Services platform has saved us significant time and money in creating an integrated mortgage/Wealth Management solution," added Kirchner. "Web services solve many of the technology problems plaguing mortgage banks, particularly in the area of integration and ROI."

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