



Transferring Loans and Contacts

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Overview

Total Expert allows you to transfer ownership of contact and loan records to another user in your organization. This ensures that you can always be communicating with people through the most appropriate channels, even if a user leaves your organization.

The ability to transfer loans is controlled by permission. Users without this permission can still transfer contacts to another user, but only for contact records that they own and that do not have any associated loans.

Users with permission to change the owner of a loan can do so by changing the owner of a related contact (even if that contact is not the principal borrower on the loan). When you attempt to change ownership of any loan participant, you have the option of also transferring any loans they are associated with. If you do transfer the loans, you also transfer ownership of any other contacts who are participants on these loans.

You can also transfer a loan directly via the Loans page; this method automatically transfers any loan participants along with the loan.

Effects of Transfers

When a contact or loan is transferred to another user, TE’s standard deduplication process determines whether the new owner has a matching record. If a match is found, the most recently updated record is retained, rather than creating a duplicate.

The Recent Activity section of a contact’s details page includes a timestamped entry representing each time that record was transferred to a new owner.

When you transfer a contact (whether that record is associated with a loan or not):

- Every user except the old and new owners (users the contact was shared with or assigned to) loses all access to the contact.



- For any user who loses access to the contact, the contact is removed from that user's groups, journeys, and drip campaigns.
- The contact is added to a group defined by your organization (by default, this group is called *Transferred Contacts*). Users cannot modify this group.
 - During the transfer process, you can specify 1 additional group that the contacts in that transfer job should be added to.
 - If the new owner does not already have a group by this name, the group is created for them. They can then modify these groups. If you specify the same group again in a future transfer after the user has deleted it, the group is re-created.
 - Regardless of what, if anything, you specify, the contact will always be added to your organization's default group for transferred contacts.
 - Any groups the contact already belongs to are retained on the contact record (and created in the new owner's account, if necessary).
 - If the contact belongs to any organization-wide groups, it remains in those groups after the transfer.

Changing the Owner of a Contact

You can transfer as many contacts to a new owner at a time as you like. If you are transferring 100 or fewer, the system immediately initiates the process when you confirm the final step. If you are transferring more than 100, the system queues the job, which may require up to a few hours to complete. Either way, the user receiving the contacts is notified by email when the transfer is complete.

From the Contact List

When Contacts Are Not Loan Participants

The following instructions assume that none of the contacts selected are associated with a loan in TE. For the slightly different steps when any loan participants are selected, see *When at Least 1 Contact Is a Loan Participant* below.

1. Navigate to **Leads & Contacts → Contacts**.
2. Select the checkbox(es) for any contact(s) you want to change the owner for.
3. Select **Actions → Admin actions → Change owner**.

Note

If you are only changing 1 contact, you can select **Actions → Admin action → Change owner** in that contact's row on the contact list or by selecting **Actions → Change Owner** from the contact details page.

4. In the Change Owner box:
 - a. In the **Select a New Owner** drop-down box, select the name of the user you want to transfer the selected contacts to. You can type a partial name in the box to filter the list.
 - b. Click the **Next** button.
 - c. (optional) In the Add Optional Group step's **New Group Name** field, enter the name of a group you want to add these contacts to.
 - d. Click the **Next** button.



- e. You are asked whether you want to share the transferred contacts with yourself. Contacts not shared with you are removed from your account.
- f. Click the **Next** button.
- g. Review the information regarding the effects on the contact if you proceed.
- h. Click the **Confirm and Change Owner** button.

After a moment, a success message appears, then the contact list refreshes to reflect the changes.

When at Least 1 Contact Is a Loan Participant

The following instructions assume that at least 1 of the contacts selected is associated with a loan in TE.

1. Navigate to **Leads & Contacts → Contacts**.
2. Select the checkbox(es) for any contact(s) you want to change the owner for.
3. Select **Actions → Admin actions → Change owner**.

Note

If you are only changing 1 contact, you can select **Actions → Admin action → Change owner** in that contact's row on the contact list or by selecting **Actions → Change Owner** from the contact details page.

4. In the Change Owner box:
 - a. You are asked whether you want to transfer the associated loans. There is a statement that other contacts associated with these loans will also be transferred. This statement includes a linked number of contacts; click this link to see a pop-up box with a list of all the affected contacts. Select either **Yes** or **No**, depending on whether you want to transfer these loans.

Note

If you select Yes to transfer the loans, the behavior of other contact records associated with those loans depends on whether they are associated with other loans not being transferred:

- If a contact record is not associated with any other loans, it is simply transferred to the new owner.
- If a contact record is associated with a loan that is not being transferred, a copy of the contact record is made, with both the old and new owners having a copy of that record.

- b. (only if you selected No above) You are asked whether you want to share the transferred contacts with yourself. Contacts not shared with you will be archived in your account. They will be visible (with the Archived label) on the loan record and in the Archived Contacts list.
- c. Click the **Next** button.
- d. (optional) In the Add Optional Group step's **New Group Name** field, enter the name of a group you want to add these contacts to.
- e. Click the **Next** button.
- f. In the **Select a New Owner** drop-down box, select the name of the user you want to transfer the selected contacts to. You can type a partial name in the box to filter the list.
- g. Click the **Next** button.
- h. Review the information regarding the effects on the contact if you proceed.
- i. Click the **Confirm and Change Owner** button.



After a moment, a success message appears, then the contact list refreshes to reflect the changes.

From the Contact Record

1. Navigate to **Leads & Contacts → Contacts**.
2. Click the name of the contact you want to change the owner for. The contact details page appears.
3. Select **Actions → Change Owner**. The Change Owner box appears.
4. Complete the selections in the Change Owner box as described above. The same options are available as if you had opened this box from the contact list. See either *When Contacts Are Not Loan Participants* or *When at Least 1 Contact Is a Loan Participant* above, depending on whether the contact is a loan participant or not.

After a moment, a success message appears, then the page redirects to the refreshed contact list.

Changing the Owner of a Loan

You can transfer a loan to a new owner directly from the loans list.

1. Select **Loans** in the navigation menu.
2. Select the checkbox(es) for any loan(s) you want to change the owner for.
3. Select **Actions → Change owner**.

Note

If you are only transferring 1 loan, you can select **Actions → Change Owner** in that loan's row on the loan list.

4. In the Change Owner box:
 - a. In the **Select a New Owner** drop-down box, select the name of the user you want to transfer the selected loans to. You can type a partial name in the box to filter the list.
 - b. Click the **Next** button.
 - c. (optional) In the Add Optional Group step's **New Group Name** field, enter the name of a group you want to add contacts associated with the selected loans to.
 - d. Click the **Next** button.
 - e. Review the information regarding the effects on the contacts if you proceed.
 - f. Click the **Confirm and Change Owner** button.

After a moment, a success message appears, then the loan list refreshes to reflect the changes.