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REAL ESTATE INVESTMENT AUTOMATION THROUGH COMPLEX INTEGRATIONS

Guidance designed and created a full investment workflow automation strategy for Connect Invest using Episerver CMS.

5 minute read

Who Should Read This?

This case study will be especially relevant for those interested in the following topics:

PROPERTY LISTING

FINANCIAL TECHNOLOGY

INVESTMENT AUTOMATION

VIRTUAL WALLET

EPISERVER

REAL ESTATE INVESTMENT

BRANDING

CROWDFUNDING

COMPLEX INTEGRATIONS

THE CHALLENGE

Connect Invest approached Guidance, the leading Episerver experts, with a complex project: to design and build a financial technology real estate investment platform from the ground up. Using the Episerver CMS (now Optimizely), Connect Invest was looking to create a brand new business in the burgeoning and unique FinTech space. The solution had to be easy to use, fully automated and entirely secure for the discerning real estate investor.

THE BRAND

Connect Invest is an online crowdfunding platform that enables investors to purchase secured loan payment dependent notes to fund real estate loans. Created by a group of real estate entrepreneurs in 2015, Connect Invest draws upon established relationships with third-party companies to originate loans by Ignite Funding, an affiliate of Connect Invest. As a licensed mortgage broker since 1995, Ignite Funding has initiated over one thousand real estate loans with an aggregate principal amount of over \$750M.

EPISERVER: THE TRUSTED CMS

Episerver CMS was selected for its content modeling capabilities and content module components that allow Connect Invest to create powerful resources for their investors without the technology debt associated with other platforms. Connect Invest's website is kept updated with ongoing security releases and regular deployments of multi-tenant services to ensure the product is always the latest on the market. Just as Connect Invest's clients are looking for safe and reliable investments, selecting Episerver CMS is a safe and best-in-class CMS that quickly and easily facilitates the creation of great user experiences.

Connect Invest bridges the gap for individual investors to access wealth-building opportunities at a fraction of the cost. By using the origination and underwriting process, funding short-term real estate loans have consistently delivered annual double-digit returns to their investors without losing the

original principal. Episerver backend allowed for complex financial integrations that helped to fully verify each investor's background and profile to avoid costly fraud or security issues. With the power of Episerver CMS, Connect Invest provides investors access to alternative investments outside of the stock market. Previously, investments of that nature were reserved for hedge funds and large institutions. Now, with the Episerver CMS, individuals of high net worth can access real estate investments through crowdfunding technology as alternative asset growth.

Episerver CMS was used to provide an automated process to experienced originators to offer a loan for a project that is collateralized by an underlying asset from the associated borrower. Investors can generate passive income with investments that start as low as one thousand dollars on real estate investments that are otherwise worth millions of dollars and for short durations (anywhere from six months to a few years). The Episerver CMS is

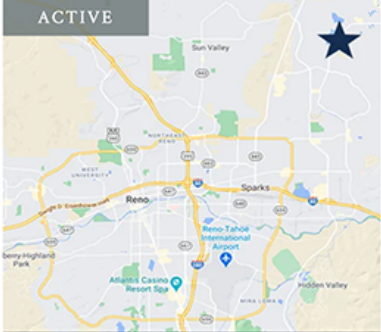

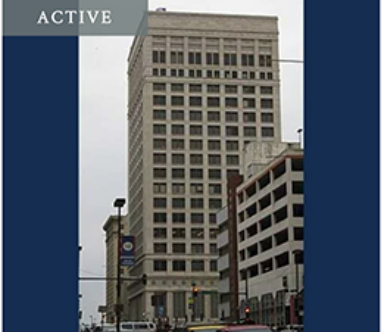
integrated into the investor's virtual wallet and, once vetted, the investor is free to invest in as many or as few real estate properties as desired. The CMS is integrated into the CRM to ensure fully trusted investors who meet the minimum criteria for real estate investments.

Guidance customized Episerver CMS to load property listings on the Product Landing Page and individual properties on the Product Description Pages. Given the flexibility of the CMS, such manipulations were simplified and content refresh was made entirely possible for the Connect Invest team. The unique content blocks were carefully built by the Guidance team to fulfill the Connect Invest unique financial technology requirements. Episerver CMS reads data from Microsoft Dynamics CRM, the loan is decorated by Episerver and is then made available for general purchase. Guidance remolded premade modules to fit unique advanced capabilities within the Episerver CMS through a combination of skilled integrations and custom codework.

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INVESTMENT LISTINGS

We actively work with our experienced and trusted loan originator to provide investors with diverse, income-generating real estate note investments. All our offerings have a low minimum of \$1,000.

ACTIVE	ACTIVE	ACTIVE																								
 <p>SPARKS GOLDEN HOLDINGS, LLC Residential • Acquisition • Sparks Loan Number: #1,000,0021</p> <table border="1"> <tr> <td>Loan Amount</td> <td>Investor Interest Rate</td> </tr> <tr> <td>\$15,000</td> <td>9%</td> </tr> <tr> <td>Min Investment Amount</td> <td>Maturity Date</td> </tr> <tr> <td>\$1,000</td> <td>4/28/2022</td> </tr> </table> <p>0% FUNDED \$0 of \$15,000</p> <p>VIEW DETAILS</p>	Loan Amount	Investor Interest Rate	\$15,000	9%	Min Investment Amount	Maturity Date	\$1,000	4/28/2022	 <p>GGD OAKDALE, LLC Commercial • Construction • Albuquerque Loan Number: #1,000,0018</p> <table border="1"> <tr> <td>Loan Amount</td> <td>Investor Interest Rate</td> </tr> <tr> <td>\$30,000</td> <td>9%</td> </tr> <tr> <td>Min Investment Amount</td> <td>Maturity Date</td> </tr> <tr> <td>\$1,000</td> <td>3/8/2023</td> </tr> </table> <p>0% FUNDED \$0 of \$30,000</p> <p>VIEW DETAILS</p>	Loan Amount	Investor Interest Rate	\$30,000	9%	Min Investment Amount	Maturity Date	\$1,000	3/8/2023	 <p>DELTA QUAD HOLDINGS, LLC Commercial • Construction • Kansas City Loan Number: #1,000,0017</p> <table border="1"> <tr> <td>Loan Amount</td> <td>Investor Interest Rate</td> </tr> <tr> <td>\$10,000</td> <td>9%</td> </tr> <tr> <td>Min Investment Amount</td> <td>Maturity Date</td> </tr> <tr> <td>\$1,000</td> <td>6/10/2022</td> </tr> </table> <p>100% FUNDED \$10,000 of \$10,000</p> <p>VIEW DETAILS</p>	Loan Amount	Investor Interest Rate	\$10,000	9%	Min Investment Amount	Maturity Date	\$1,000	6/10/2022
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INVESTING IN BRAND & DESIGN

Connect Invest needed Guidance for more than just the backend integrations and complex customizations. The online crowdfunding space in digital real estate investment is in its infancy and Connect Invest is one of the first of its kind. As such, Connect Invest looked to Guidance to provide full soup to nuts branding and website design. The project involved renaming, mood boards, branding, content creation and site design. Guidance performed surveys to understand investors and customer interviews around the desired demographic. The entire experience was built from the ground up through an in-depth exploration of the desired audience and key stakeholders.

A mood board created during the Creative discovery process. Exploratories in color, iconography, typography, photography, and interactive element stylings come together to provide a high-level first impression of the proposed visual language.



Guidance provided a **full service branding** experience through a company naming exercise that involved name testing, full vetting cycles for a new brand logo, full branding guide with photography, icons, style elements and fresh content for their new website. The Connect Invest creation process involved creating new icons and text treatments around a central brand aesthetic. The branding is meant to be clean, easy to understand and

associated with investment colors and styles. Furthermore, the brand had to stand out amongst the competitors in the online digital crowdfunding investment space.



The final logo suite includes alternate versions of the Connect Invest logo that are appropriate for use in many different settings, so the brand has finalized logo artwork that satisfies every need that could arise.

As part of the **website creation**, Guidance helped Connect Invest build out a solid portfolio of resources for their clients. Guidance led content workshops in order to develop accurate and helpful information for the website. The content had to feel approachable while remaining informative and trustworthy in a very new online investment market. Investors who use Connect Invest want thorough information about investment opportunities and they want to be educated about the new investment markets available to them. The Connect Invest client wants to track, trade and access their money and eventually initiate larger investments as their money grows in each transaction. Ultimately, Guidance helped Connect Invest fulfill their desire to provide high-yield, short-term, collateral-backed real estate investments accessible for sophisticated investors with low investment minimums on a 24/7 online solution.

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OPEN INVESTING
8 MORE DAYS

NAME OF PROJECT
Residential • Development • Las Vegas, Nevada
Loan Number: #55603982

Loan Amount	Investor Interest Rate	Min. Investment Amount
\$4,582,500	8.25%	\$1,000
Initial Maturity	Final Maturity	Loan to Value Ratio
09/18/2019	09/18/2020	90%
Broker Price Opinion	Estimated Closing Date	Borrower
\$9,165,000	09/17/2019	HARMONY HOMES NEVADA, LLC

Investment window open for **8 MORE DAYS**

50% FUNDED
\$4,000,500 of \$4,582,500

INVEST IN THIS PROPERTY

INVESTMENT CALCULATOR

Investment Amount: \$ Term: Return: **CALCULATE**

TRUSTWORTHY AUTOMATED WORKFLOWS

A large piece of the Connect Invest puzzle is investment automation: once an investor is identified and suitably deemed qualified, he or she needs the ability to invest on available real estate projects with ease. Guidance helped Connect Invest to design an automated onboarding workflow that included bank account linkage, digital document signing and KYC (Know Your Customer) verifications. More importantly, Guidance became experts in financial regulations so as to provide recommendations based on the available technology and requirements.

To set up an account, potential investors navigate to the account creation page. There, users first fill out the contact verification form. All communication from Connect Invest and from third-party partners is sent via email. During the account set up process, users fill out forms to verify and confirm their identity and to confirm that they are an accredited investor.

Users will also review and sign Connect Invest's acknowledgments and disclosures.

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Acknowledgements
Account Type
Banking
Verification

CONTACT INFORMATION

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT
The help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person opening an account.

Prior to opening an account, we generally must obtain your name, address, date of birth, taxpayer identification number or other identifying number (e.g. Social Security number or employer identification number) and other information that will allow us to identify you and better understand you and/or your business. We also may ask to see documentation verifying your identify, such as an unexpired driver's license or passport or, in the case of a business, a certified copy of articles of incorporation and/or a government-issued business license, authorized signers, account owners, and your officers, directors, beneficial owners, controlling shareholders and others.

Salutation (optional) ▼

*First Name

Middle Name (optional)

*Last Name

Suffix (optional) ▼

*Address PO Boxes are not allowed

Apt, Suite, Bldg (optional)

*City

FAQ

Why does Connect Invest need my address and phone number? ▼

Guidance helped Connect Invest integrate their Microsoft Dynamics CRM as the heart of the solution. All loans and loan details (amount available, amount invested, minimum amount, etc) are stored in the CRM with financial information securely appended. Similarly, user information is stored in the CRM as well as the user's wallet information and all the money stored therein. Episerver CMS initiates the investment requests into the system by reading the name and amount as read-only fields and the loan is then appended with information by Episerver CMS and made ready for purchase.

Dwolla is an online payment system and mobile payments network that connects the investor's bank accounts and helps to move their money with

programmable payment infrastructure for Connect Invest. Guidance helped Connect Invest integrate the unbranded ACH platform and branded it as an automated service offered through the investment platform. The solution verifies the potential investor's identity and scans police watch lists for suspected criminal behavior. Dwolla works with all US banks and credit unions and Connect Invest is able to maintain their own branding while leveraging the robust payments technology. The solution is highly accessible and scalable to grow with their increasing business needs.

IN THEIR OWN WORDS

"I am looking forward to watching this new venture grow into a major player in the Fintech world."

- Todd Pariott, CEO

In order to connect the bank accounts to Connect Invest, Guidance helped integrate Plaid's industry leading bank connection solution. The technology allows the user to become a verified investor and make an investment in a loan without ever having to manually place wire or transfers. Plaid verifies and links bank accounts and securely allows the investor to make investments without manual intervention. Plaid provides Dwolla with the token to place financial requests and ultimately move the funds.

EarlyIQ helps Connect Invest comply with the heightened accredited investor verification burden. Their solution takes investors through a simple 3 step, fully digital process that takes about 15-20 minutes for potential investors to complete. With the only Accredited Investor Verification tool on the

marketing, their service offers Positive Identity Authentication to reduce fraud. Importantly, all potential investor's personal information remains entirely secure with 256 bit encryption and extended validation and the private data is never shared with the issuer. Guidance helped Connect Invest integrate EarlyIQ to ensure accredited investor certification is fully automated and an efficient part of the application process.

DocuSign is probably one of the most recognized names in eSignature technology. It allows quick and easy document signing online and agreement verifications digitally through its platform. DocuSign eliminates manual tasks and increases convenience for Connect Invest investors by authorizing digital signatures. Investors must digitally sign all documentation before proceeding to real estate property investments and DocuSign allows administrators to reference document repositories for signatures and documents. Guidance helped Connect Invest ensure that DocuSign is seamlessly integrated into the investor verification workflow in order to reduce user friction and increase client retention.



Guidance integrated MS365 as the general ledger for Connect Invest. This integration was key as it serves as the absolute single source of truth for investments and for investors' wallets. As such, the integration had to sync in

real time and the CRM sits atop MS365 to provide the user interface for the ledger. With the general ledger, investors can allocate, or distribute, monetary amounts to one or more accounts or account and dimension combinations based on allocation rules. Investors can also settle transactions between their accounts and different real estate properties. At the end of a fiscal year, the ledger generates closing transactions and prepares accounts for several real estate investment entities into results for a single, consolidated organization.

Alloy, or Know Your Customer (KYC), is the centralized system for all Connect Invest's compliance needs. The solution helps to facilitate account opening and unify customer decisioning. The manual review process decreases investor conversion and can leave the company open to fraud. With compliance automation, Connect Invest can successfully select investors in seconds based on automatic decisioning powered by Alloy's advanced configuration and modeling engine. Guidance integrated Alloy to help Connect Invest keep investors with compliant profiles and avoid those flagged accounts. Alloy uses over 60 data sources to cover identity and documentation verification, credit data and risk.

RESULTS

From ideation through to implementation, Guidance designed and delivered an automated investment workflow capable of facilitating account creation to investments without requiring manual intervention.

The solution includes bank account linkage, digital document signing, Know Your Customer compliance and workflows to automate failure

cases. The workflow is powered by Episerver CMS along with a stack of financial technology integrations to complete the automated investment process.

RECOGNITION

AVA Digital Award

2021 Platinum Winner in Financial

SUMMARY

Connect Invest was created to help investors make high-yield, short-term, collateral-backed real estate investments online and accessible 24/7 with low investment minimums. Guidance helped Connect Invest build and design their innovative investment solution with a fully automated onboarding process.

Powered by **Episerver CMS**, the site is easy to use and entirely secure for its users. Guidance helped Connect Invest create bank account linkages, digital document signing, Know Your Customer compliance and workflows to automate failure cases. Powered by a stack of financial technology integrations to complete the automated investment process, Guidance created an entirely market-ready solution for Connect Invest.

SERVICES

User Experience

Full Creative

Automated Onboarding Workflow

Custom Integrations

Customer Accreditation Process

Project Management

TECHNOLOGY SOLUTIONS

Episerver CMS

Microsoft Dynamics 365 CRM

Dwolla ACH Payments

Paid Account Connections

DocuSign Digital Signature

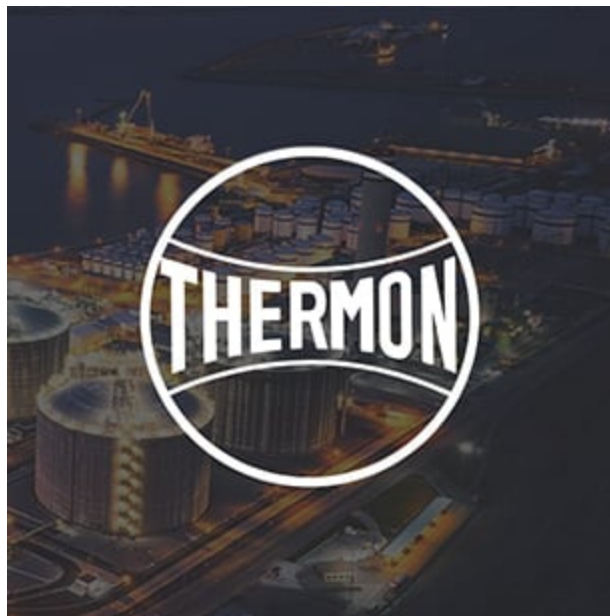
EarlyIQ Accreditation Verification

Alloy Anti-fraud

Find out how Guidance can create solutions for you!

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