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FOR MORE INFORMATION ABOUT MORF PLAYBOOK™  
CONTACT HEIDI WIELAND [heidi@morfmedia.com](mailto:heidi@morfmedia.com) | (805) 722-7413



## Morf Media Morf Playbook™

FROM EDUARDO CERVANTES, CEO OF MORF MEDIA INC.



At Morf Media, we are introducing a new way for you to transform sales, customers service and compliance training content into a fast, fun and mobile playbook for success. For the first time, Morf Playbook™ offers you the power to deliver one-to-one training to millions, anytime, anywhere. With its gamified interactive three minute mini courses and a virtual Coach,™ — Morf Playbook is a complete system for managers to level up training on a smartphone or tablet — while managing governance, regulatory and compliance on a sustained basis.

Morf Playbook is a complete system designed to simplify authoring, deployment, analytics and administration while boosting trainee engagement. How do we do that? Morf Playbook is designed with an innovative framework for training built on a gamification framework from one of the world's foremost leaders in human motivation and game theory, Yu-Kai Chou. We also utilize patented technologies to manage lessons and reporting. Finally we use adaptive *drip learning* techniques and brain science principles to “level up” training or provide additional sources of information and training for remediation when needed.

Morf Playbook is designed to help engage trainees to train, meet compliance goals and perform at their best.



## SCOPE — GLOBAL REGULATORY LANDSCAPE

Companies across industry are under relentless pressure to achieve strategic objectives and increase profitability in spite of accelerating demands from global and regional regulatory processes. Managing critical change to meet compliance is costly, time consuming and complex.

Highly regulated industries, such as financial services, oil and gas and the life sciences, among others, are facing significant changes, related to both their workforce and overall operations. More than 50 percent of the workforces across industry (Baby Boomers 1946–1964), are likely to retire in the next five to seven years, opening up concerns related to loss of valuable expertise. The nature of work is changing too. The workforce is increasingly distributed. More than one hundred million people work outside of an office in the US alone. Most of this workforce sells goods and services. Taking them out of production to train is expensive. Training the workforce to master specialized skills and work processes requires advanced

technologies and a simplified user experience. Lastly, with businesses becoming global, companies need to contend with changing government regulations that demand local resources to ensure smooth operations in remote environments.

In knowledge and skill intensive industries, these changes pose several challenges with respect to employee retention, engagement, training, and productivity. Addressing these changes requires a comprehensive, yet adaptable management system that accounts for people, processes and technology in a collaborative and productive work environment. A digital training platform offers companies an effective way to create a connected workplace that supports continual learning aligned with both an individual's goals and organizational goals.

Considering that companies today include geographically dispersed stakeholders, a learning platform that supports social collaboration, meaningful feedback and reward systems can help increase productivity. It can bring in better coordination among stakeholders within and outside the enterprise, resulting in faster and more effective decision making. Such a platform also allows new hires to engage with the wider organization, helping them gain the requisite operational knowledge in a relatively shorter duration of time. Our SVP e-Learning Ginger Bell, discusses the impact of the skills gap in the mortgage industry in her recent opinion editorial in a leading mortgage industry trade publication.



## Have a Game Plan for Training

Employ New Techniques To Attract Millennials Into The Mortgage Industry

By Ginger Bell SVPOF eLEARNING MORF MEDIA

Finding the right people to work for your company is a delicate balancing act. And once these new employees are in the door, the job becomes even more difficult, as training them for current and future success is a necessity.

Never has effective training been a bigger challenge than with the millennial generation. Raised on technology and gaming, this generation often can't be effectively trained using tried-and-true techniques from previous decades. But there are methods that can help reach millennials, and with some sound investment in training, your company will continue to climb.

Many great business leaders haven't backed down from change. Over the course of history, they have shown the type of leadership and commitment to making a change that our industry needs now, especially when it comes to attracting more millennial professionals to the mortgage industry.

This issue is top of mind for all involved in the mortgage banking industry, and with good reason. The mortgage industry is facing significant changes related to professional workforce and overall operations. More than 50 percent of the workforce — from the baby boomer generation — is likely to retire in the next five to seven years, opening up concerns related to loss of valuable expertise. According to the Bureau of Labor and Statistics, the average age for an employee in the United States in 2013 was over 42.

The risk of "lost knowledge" is real for many companies and industries today. Two major forces are in play: an aging population and the increasing complexity of knowledge, skills, rules and regulations that companies must capture and share with the incoming workforce.

The millennial population is bigger and more diverse than the boomers. There are 80 million millennials in the United States, and every day another 10,000 people turn 21.

By the year 2025, three out of every four workers globally will be millennials. A path must be created to train and mentor the next generation. The challenge, however, lies in creating training programs that are engaging and relevant to the methods in which millennials learn and excel.

### ACHANGING INDUSTRY

The nature of work is changing. Processes and communications must meet evolving regulatory mandates. Training the workforce to master specialized skills and work processes often requires technologies that are as mobile as today's workforce.

In many industries, including the mortgage industry, changes pose challenges with respect to attracting new staff, engaging employees and providing proper training.

Addressing training for new and existing employees requires a comprehensive yet adaptable system that accounts for people, processes and technology in a mobile, collaborative and productive work environment.

A variety of delivery methods are used to train and educate, and some are more impactful than others. The reality is that the industry needs better ways to create a more connected workplace that supports continual learning aligned with individual and organizational goals.



Learning investment is primarily driven by two motivating factors: Fear of loss and promise of gain. A shift in mindset is also needed, to move beyond looking at training as a cost that could result in a loss. Instead, focus on the promise of gain. Good training creates engaged, productive employees and is a sound investment in the future.

### **WHY TRAINING MATTERS**

No matter the size of your company, if you have ever uttered the words, “We believe in developing our people and their talent,” showing that commitment through engaging educational content is critical to the longevity of your organization. If you haven’t said that, you are essentially telling employees, business partners and customers that investing in high-quality training content is not important, and that your status quo is good enough.

What can you do to create engaging training content in an industry that many would consider to be dry or boring? The real test to measure engagement is: Would the learner engage with and consume content if they didn’t have to? The question then becomes: How do you make boring content interesting?

### **TRAIN ON THE GO**

Technology can combine with behavioral science and human-focused design to create next-generation learning and training. Unlike years ago, when manuals, videos and PowerPoint presentations were the only media available for training the workforce, workers today may bring their computer, smart phone or tablet — perhaps even a game console — with them to work.

Live workshops work well and can be engaging, but trainees can now learn while on the go. Technology can help those within the industry collaborate and gain meaningful feedback and rewards, all while waiting for a client or partner to call back.

Having such a platform can allow new hires to engage with the wider organization. It can help them gain compliance training in three-minute playbooks on a tablet — mini-lessons that reinforce requisite operational knowledge and that can be accessed anywhere, anytime. In addition, despite the belief of many, designing high-quality, engaging training doesn’t have to be expensive.

### **GAMIFICATION**

Consider adding gamification elements to your training. Gamification — the addition of game-like elements and thinking processes — can help create engagement and motivation among employees. It provides feedback and can be used to help set goals. Social aspects can also be tied into the learning experience with gamification.

In his book, *Actionable Gamification*, Yu-Kai Chou writes that there are eight core drivers to gamification:

1. Epic meaning and calling
2. Development and accomplishment
3. Empowerment of creativity and feedback
4. Ownership and possession
5. Social influence and relatedness
6. Scarcity and impatience
7. Unpredictability and curiosity
8. Loss and avoidance



The key is understanding how to incorporate these elements into your daily learning and training, especially for millennials. Be creative and think about how to connect creative thought to the learning experience. Making an investment in this thought process is not always appealing, but taking shortcuts won't cut it.

Many available tools and apps offer social and game-like levels of engagement. Users receive instant rewards, likes and information-sharing that is highly personalized. These tools offer interactivity and compelling ways to get information. Much can be learned from consumer applications, but enterprise applications and platforms have lagged in using many of their most-compelling features, which is why companies may benefit from creating their own engaging training programs.

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Supporting an effective learning and training culture needs to be part of every company's strategy. I believe every CEO needs to link compliance training goals to quarterly executive leadership and management goals. I believe we need to bring compliance training to the Boardroom to ensure products and solutions are created with best practices from the start. In fact, our chief compliance officer, Angela Bazigos was recently interviewed on this very topic in the Wall Street Journal. Read more here.

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## THE WALL STREET JOURNAL.

Interview appeared in the Wall Street Journal Risk and Compliance Section on July 24, 2015  
Reporter: Ben DiPietro

### Using Training to Bring Compliance to Boardrooms

Angela Bazigos, chief compliance officer at Morf Media Inc., which offers mobile compliance training to companies, talks about the importance of having board members trained about compliance, and the necessity of linking executive compensation with a company's compliance goals

#### WHAT ARE YOUR DUTIES AS CHIEF COMPLIANCE OFFICER?

Ms. Bazigos: I joined Morf Media as the chief compliance officer and I am being ratified as a board member. I have several duties. The first is to create a compliance culture within Morf Media, the second is to create compliance training for the life sciences industry. I am working with the executive staff to strategically implement compliance across the corporation.

#### HOW HAVE YOU GONE ABOUT CREATING THAT CULTURE?

Ms. Bazigos: We want to avoid silos. Compliance is very fragmented. Usually you see many companies for each compliance effort have a silo—a pharma company needs pharma compliance, it needs safety compliance,

financial compliance—but they are different groups and all operate independently. Companies should create a C-suite-level position to lead compliance, then create a committee that will run compliance across the organization.

We also model the methodology of compliance as a strategic advantage. We are implementing our methodology as an executive training program with technology and courseware that can help our clients implement this at their sites. We are partnering with software vendors that can implement company-wide risk management and compliance software that can produce executive- and board-level reports.

#### **WHAT ARE COMMON COMPLIANCE CHALLENGES YOU ENCOUNTER IN YOUR ROLE AT MORF?**

Ms. Bazigos: As in any small company, the demand for our products outpaces the availability of our resources. Consequently, we have implemented a partnering program, where our carefully and rigorously vetted partners can provide the expertise and resources... for our clients.

#### **HOW DOES TRAINING AID IN SPREADING COMPLIANCE?**

Ms. Bazigos: What we want to do is create training as a leading indicator of a company's compliance. We want to create training to take with you on your phone or tablet so you can do training away from the office. Training is delivered in three-minute chunks, and after every three minutes the user gets a set of questions to test how well they understood. If they are not doing well, Morf works with the user to figure out other ways to deliver that message until the user is able to pass the test and move on. We hear from companies that say they don't have money to do training but then they spend 10 times what they would have spent on training on correcting the mistakes that occurred because people were not trained.

#### **HOW IS TECHNOLOGY AND SOCIAL MEDIA CHANGING THE WAY YOU CONDUCT TRAINING?**

Ms. Bazigos: People's way of learning has stopped being one where you give them something for an hour or an hour and a half and expect them to pay attention. Attention spans have shrunk to three minutes, so if you deliver training in three-minute chunks it goes in at a time when the attention span is active.

#### **ARE BOARDS AND SENIOR EXECUTIVES MORE INTERESTED NOW IN COMPLIANCE TRAINING?**

Ms. Bazigos: At the beginning there was no awareness from the board, the penalties weren't particularly severe. Now the needle has almost swung to other side; compliance and things like audits and inspections are not more frequent but the penalties are a lot more onerous. Also, it used to be serious compliance violations would take three, four years to resolve. Now they take seven years to resolve and part of that is because of a lack of understanding of compliance by the company and by the board.

#### **WHY IS IT IMPORTANT TO TIE COMPLIANCE TO EXECUTIVE COMPENSATION?**

Ms. Bazigos: The CEO has to keep the board happy or else. Because compliance is not part of the goals and objectives, all these things happen



in the background, they are hidden. In my mind every executive and manager, right down to the director level, should have compliance goals that come down from the board and those goals need to be tied to the business goals. What we are bringing together is additional training and saying, OK, let's find a way to put compliance into the CEO's goals and objectives. It's very rare to see a 10-K filing with CEO goals. I would love to see a way to rate compliance readiness.

**WHAT DO YOU SEE AS SOME OF THE MAJOR COMPLIANCE CHALLENGES IN THE LIFE SCIENCES CURRENTLY?**

Ms. Bazigos: Morf Media recently conducted a survey to determine the latest challenges and we discovered they cover three major themes. First, compliance is publicized by management but not necessarily modeled or supported. Executive management and the board have no knowledge of either the value or the issues of compliance, other than 'it's needed for an inspection.' This results in an inconsistent message to the employees.

Second, today's training methods are often described as 'a lot of PowerPoint and not enough getting to the point.' Compliance training can now become a compelling interactive experience that can be played as a social activity, while offering individualized virtual coaching for remediation. Individual rote learning simply does not work. Third, the cost of training is high—whether it's the cost of the training itself or pulling people out of their productive job to attend training. [By offering] training on the go, finally we can remove the barrier caused by the competition between training and people's time and budget.

I trust you will contact me or any of our team to answer your questions about our platform, our growing library of certified courseware and for partner opportunities. I look forward to doing business with you to turn compliance training into playbooks for serious business.

Sincerely,

Eduardo Cervantes  
CEO and president of Morf Media Inc.



Ready to try  
Morf Playbook?

Sign up for the Pilot today!

MORFLEARNING.COM

- Effective interactive learning environments are scalable and based on engagement through mini-lesson series for optimum training performance
- Flexible web-based and mobile platform empowers your employees and partners to play, learn, engage and achieve compliance goals, anytime, anywhere
- Powerful and fully auditable data analytics help you to track training performance and progress toward full compatibility with compliance training metrics
- At-a-glance- behavior profiling through artificial intelligence enables you to coach your employees to be at the top of their game
- 16X Faster to deploy content than with traditional platforms
- Secure cloud storage with redundant back up systems
- Customizable with an open API and access to a large library of regulatory content
- Easy to use standardized content that is organized in a Learning Management System (LMS) format, compliant with Shareable Content Object Reference Model (SCORM).
- Award-winning game engine empowers your education managers to develop and deploy content with built in authoring tools

# Morf Playbook TECHNICAL DETAILS

The Morf Playbook application is a software-as-a-service (SaaS) server application hosted in the cloud.

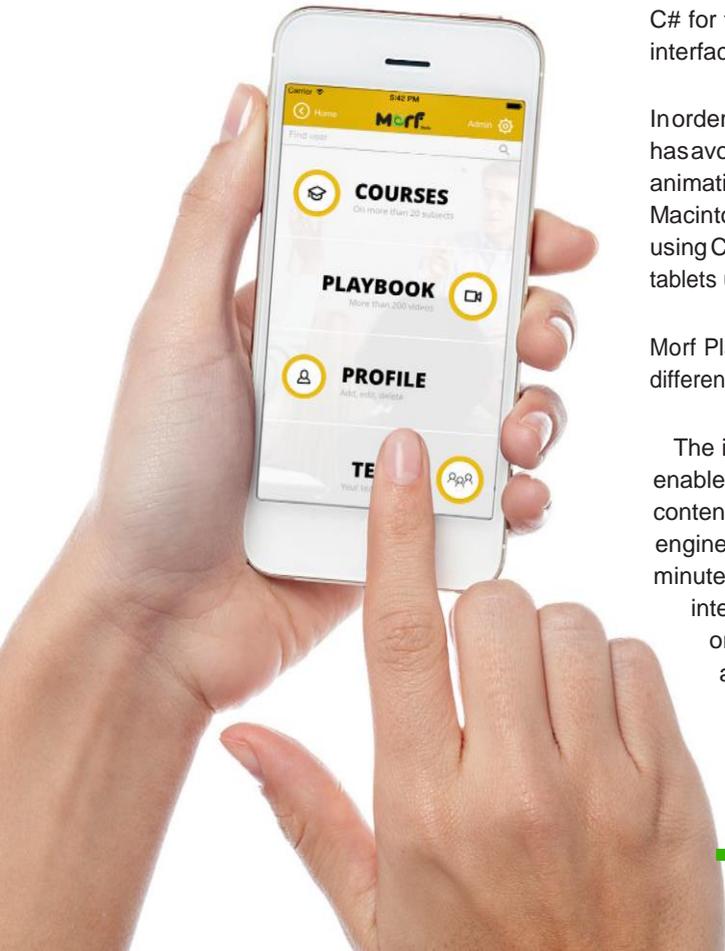
It is a multi-tier architecture with a web browser client, a web communications server, a web application server, and SQL database. For our smart phone product, the architecture incorporates an app built with cordova for ios and android.

The current implementation is based on MS entity framework, using C# for the application processes and primarily javascript for the web interfaces.

In order to support iPads as well as laptops and desktops Morf Playbook has avoided the use of Flash, and implements all graphics in HTML5 and animation, sound and video as MP4. The product has been tested on Macintosh using Safari and Chrome browsers, on Windows 7 and 8 using Chrome, Firefox and IE, on the iPad using Safari, and on Android tablets using Chrome.

Morf Playbook training architecture relies several unique attributes that differentiate it from the competition.

The implementation of a natural language processing engine that enables a sophisticated content on-boarding engine, which enables content creators to write content in MS Word files. The on-boarding engine automatically structures the content into short lessons and 3-5 minute simulations, which saves time and money, and provides a better interactive experience in response to arbitrary student input. This onboarding auto parser makes the phone product scalable as it enables the creation of mini lessons automatically.





Mr. Eduardo  
Cervantes  
**CEO AND  
PRESIDENT**

Eduardo has led three successful exits. He has managed large and small Cloud and Mobile companies in the US and Europe and provided excellent return to his venture investors. He started his career in M&A with Goldman Sachs and has led technology companies for 18 years.



Mr. Rudiger  
Diezmann  
**CHIEF  
TECHNOLOGY  
OFFICER**

Rudi, Chief Product Officer, is one of the top software technology experts in the Silicon Valley, having served as Director of Development for Apple Corporation, CTO at Success Factors, Development Director at Adobe Systems, VP of Engineering at CyberArts, and head of technology at several successful Silicon Valley start-ups.



Mr. Roy  
Hanif  
**CHIEF  
REVENUE  
OFFICER**

Roy, Chief Revenue Officer, is an entrepreneur who has launched numerous ventures in Silicon Valley and elsewhere. He has been a part of many successful enterprises, including such notable companies as Oracle Corp., Cisco Systems, PeopleSoft, NC International, Telenor M2M, and most recently, exiting OneDrum, which was acquired by Yammer.



Ms. Angela  
Bazigos  
**CHIEF  
COMPLIANCE  
OFFICER AND**

**HEAD OF LIFE SCIENCES**

Honored by Stanford Who's Who Registry for contributions to the Life Sciences Industry, Angela has more than 35 years of experience working with life sciences companies around the world. Most recently Bazigos was chief compliance officer (CCO) for Nexcyon Pharmaceuticals, Inc. Prior to that she was CCO for Prime Genomics, and held executive roles at Incyte Genomics, Roche and Counsyl among others.



Ms. Ginger  
Bell  
**SVP OF  
eLEARNING**

Ginger is a renowned education specialist in the mortgage banking industry with more than 25 years experience delivering mission critical training and compliance training. Ginger has been awarded the Presidential Award by both the California and the Oregon Association of Mortgage Professionals for her commitment to bringing quality education to the banking industry.



Ms. Heidi  
Wieland  
**VP OF  
MARKETING**

Heidi is an established tech marketing pro with start-up and blue chip experience with companies including Thomson Higher Education Publishing, Softbank, AOL (in partner marketing with HP and Apple), start ups 3Scale, Mesagraph (acquired by Twitter Europe) and DataPop (acquired by Criteo), Expertcity (GoToMyPC, GoToAssist, GoToMeeting, GoToWebinar and Citrix Online). She is a strategist who gets things done with metrics-driven brand, customer-focused, eco-system and analyst relations, PR, social and leadership marketing.



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