

2024 in Review: Navigating the New Financial Landscape

2024 showed financial institutions across the country that the ongoing market unpredictability isn't just a temporary challenge. Even with the Fed making multiple rate cuts, inflation remained higher than expected, consumers reeled in spending, and housing inventory plateaued.

To take back control of their financial destiny, Total Expert customers embraced a data-driven mindset and leveraged the latest technology—like Customer Intelligence and Engage SMS—to help them identify high-quality opportunities, deliver timely, personalized communications at scale, and drive growth regardless of market fluctuations.



CUSTOMER INTELLIGENCE

Turning Data into Deeper Relationships

119
financial institutions leveraging
Customer Intelligence

Automatically monitoring their databases for new opportunities

\$11 Billion
in loan volume generated

Leads attributed to Customer Intelligence alerts and insights

546,586
Rate Alerts delivered

Loan officers engaged borrowers about refi options

229,950
Life Event Insights delivered

Enriching contact profiles with data on married, became parents, changed careers, and more

<90
days to ROI

Delivering value and impact out of the gate

"I can tie 10% of my 2024 volume directly to Total Expert Customer Intelligence."

—Matt Sawyer, Senior Loan Officer, Synergy One Lending

PLATFORM INNOVATIONS

Helping You Win Customers for Life

Engage SMS

Our new two-way, conversational messaging tool enables loan officers to communicate with customers in real time from their desktop or mobile device.

37K

Engage SMS helped drive over 37K new loan applications in the first 90 days.

Partner Ecosystem

Total Expert partnered with MAXA Designs to provide customers with a self-service design suite to create compliant, dynamic, data-rich marketing assets.

We expanded our curated technology marketplace to 10 partners, including InGenius, Capacity, Birdseye, and DirectMailers.

10 marketplace partners



WEBINARS + EVENTS + MEETINGS

We Were Here, There, and Everywhere

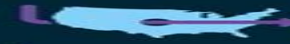
Leading the Conversation

35+

Total Expert hosted or joined 35+ webinars, podcasts, and interviews covering the biggest topics and trends of 2024, along with our customers, partners, and independent industry experts.

On the Road Again

The Total Expert team traveled from coast to coast this year, making in-person visits to 100+ customer offices all while attending the biggest industry events like Financial Brand Forum, ICE Experience, ACUMA, and TMC.



100+

Accelerate Customer Conference



320+
attendees

Accelerate 2024 in Minneapolis welcomed 320+ attendees—our biggest Accelerate turnout yet!

"Accelerate is one of the best user conferences I've attended. The energy at the event and the willingness to collaborate make it outstanding."

—Bucky Houser, Consumer Direct Lending Manager, Centennial Bank

Psst! Accelerate 2025 is headed to Denver

AWARDS + RECOGNITION

Don't Take Our Word for It

The #1 Mortgage CRM on G2

Total Expert has been recognized as the Mortgage CRM Leader on G2 for 13 consecutive quarters



Customers Love Us

Within the first five months of 2024, using Total Expert, we've already seen about **\$16 million** in funded volume and **\$17 million** in pending closing—outpacing our expectations and delivering impressive ROI."

—Meg Dunn, Chief Retail Officer, Lake Michigan Credit Union



Founder & CEO Joe Welu
named a Tech Trendsetter by HousingWire



Chief Lending Officer Dan Catinella
named a Thought Leader by Progress in Lending Association



New Financial Landscape

Min Liao, Tao Sun, Jinfan Zhang



New Financial Landscape:

The World's New Financial Landscape: Challenges for Economic Policy Horst Siebert, 2001-09-28 This book will be of particular relevance for readers interested in a thorough analysis of international capital flows their determinants and their macroeconomic implications It also provides information about the origins of international financial crisis and assess proposals to overcome and avoid financial crisis in the future The book is an outcome of a conference held at the Kiel Institute of World Economics The papers cover the track record of financial integration the changing structure of financial markets and the implications for macroeconomics and growth Particular emphasis is placed on the various financial crises of the 1990s and on proposals for a reform of the international financial system

The New Financial Landscape H. J. Blommestein, Karsten Biloft, Organisation for Economic Co-operation and Development, 1995 On cover title page OECD documents

Institutional Investors in the New Financial Landscape OECD, 1998-10-07 This publication gives a comprehensive overview of the major driving forces behind recent trends future prospects financial market implications as well as regulatory and supervisory challenges related to the rise in institutional assets

The changing financial landscape Wafik Grais, Zeynep Kantur, World Bank. Financial Sector Operations and Policy Dept, 2002

Financial Landscape Transformation Manjit Kour, Sanjay Taneja, Ercan Özen, Kiran Sood, Simon Grima, 2025-03-06 Financial Landscape Transformation collects chapters to present the current and probable future state of banking and money with the advent of fintech

Exploring the Financial Landscape in the Digital Age Thomas Andreas Maurer, 2024-08-13 The Proceedings of the International Conference on Financial Management and the Digital Economy ICFMDE 2023 offers an overview of research and insights into how financial management is evolving in the digital age The book covers a broad spectrum from examining cryptocurrency trends to exploring fintech advancements Topics also extend to digital transformation strategies practical applications of blockchain technology and the profound impact of digital innovations on financial markets Through rigorous research and analysis the proceedings offer valuable insights into the future trajectory of the global economy Written for scholars researchers and industry professionals in finance economics and digital innovation this collection provides valuable insights into the rapidly changing field of financial management Readers will gain deep perspectives on how digitalization is reshaping financial landscapes worldwide

Institutional Investors in the New Financial Landscape H. J. Blommestein, Norbert Funke, Organisation for Economic Co-operation and Development, 1998 On title page OECD proceedings

New Financial Landscape Otaviano Canuto, 2012

Big Data in Finance: Transforming the Financial Landscape Bahaaeddin Alareeni, 2025-03-27 This book offers a comprehensive exploration of how Big Data analytics is reshaping the financial world providing crucial insights for industry professionals scholars and enthusiasts alike This book delves into the expansive potential of Big Data in revolutionizing financial decision making risk management and operational efficiency It explores how advanced analytics machine learning and artificial intelligence are disrupting traditional financial

models empowering institutions with unparalleled insights and a competitive edge While highlighting technological advancements the book also addresses the challenges and ethical considerations inherent in data driven finance With contributions from leading experts and thought leaders this book serves as an indispensable resource for anyone eager to understand and harness the transformative power of Big Data in finance Embark on a journey through the dynamic convergence of finance and technology and discover how Big Data is shaping the future of the financial landscape one data point at a time

Central Banking at the Frontier Thammarak Moenjak, 2024-09-27 With a foreword by Sethaput Suthiwartnarueput Governor of the Bank of Thailand *Central Banking at the Frontier* Creating a Digital Financial Landscape comprehensively explores the current digital dynamic era providing insights into the debates that define the evolving financial landscape

Transforming the Financial Landscape With ICTs Singh, Dharmendra, Malik, Garima, Aggarwal, Shalini, 2024-05-14 In modern finance academic scholars face a pressing dilemma how to grapple with the sweeping influence of Information and Communication Technology ICT As ICT continues to transform financial practices transactions and data analysis scholars are confronted with the daunting challenge of comprehending and navigating this rapidly changing terrain Moreover the disruptive potential of ICT introduces a range of intricate issues including cybersecurity vulnerabilities ethical quandaries and privacy concerns In the absence of a comprehensive guide scholars find themselves adrift searching for direction amidst the tumultuous waves of the digital revolution *Transforming the Financial Landscape With ICTs* is a beacon of knowledge amid the turbulence of ICT driven financial transformation This meticulously curated book presents a vast array of research papers and case studies that delve deep into the multifaceted impact of ICT on the finance sector It not only illuminates the path forward but also underscores the positive potential of embracing ICT as a catalyst for progress championing efficiency transparency and inclusivity within finance

Strategic Investing in Uncertain Times: Thriving in the Modern Financial Landscape Pasquale De Marco, 2025-03-07 In a world of rapidly evolving financial markets *Strategic Investing in Uncertain Times* emerges as an essential guide for investors seeking to thrive in the modern era This comprehensive book provides a fresh perspective on portfolio construction risk management and investment strategies empowering readers to navigate the complexities of the global financial landscape and achieve lasting financial success Drawing upon decades of experience in the investment industry the author offers a unique insights into the interconnectedness of global markets emphasizing the importance of understanding how economic political and technological shifts can impact investment outcomes The book explores the role of alternative investments such as real estate commodities and private equity in diversifying portfolios and generating consistent returns even in uncertain times With a focus on practicality and real world application *Strategic Investing in Uncertain Times* provides actionable advice for investors of all levels It delves into the psychology of investing helping readers overcome cognitive biases and make sound decisions The book also emphasizes the importance of long term planning goal setting and disciplined execution in achieving

financial objectives Written in an engaging and accessible style this book is an indispensable resource for investors seeking to navigate the complexities of modern investing and achieve financial success It equips readers with the knowledge and strategies necessary to build robust portfolios manage risk effectively and make informed investment decisions even in the face of uncertainty Strategic Investing in Uncertain Times is a must read for anyone seeking to understand the evolving investment landscape and position themselves for success in the years ahead It provides a comprehensive roadmap for building a resilient portfolio maximizing returns and securing a brighter financial future If you like this book write a review

De Gruyter Handbook of Entrepreneurial Finance David Lingelbach,2022-05-09 As of early 2022 seven of the ten largest firms in the world by market capitalization had been funded through various types of entrepreneurial finance This handbook provides an up to date survey of what we know about this significant phenomenon in all its forms and where our knowledge about it needs to head from here The handbook embraces a wide range of established and emerging academic and practitioner voices across the globe to explore the theoretical and practical flux and tension in the field Until recently most studies have taken a supply side perspective focusing on the perspective of those who provide funding to new ventures This book takes a different demand side perspective beginning with the entrepreneur and gradually broadening our view to include close by and then more distant funding sources Following this approach it is organized into four parts detailing the individual level founders resources bricolage and bootstrapping effectuation and portfolio entrepreneurship the inner circle informal financing business groups incubators and accelerators the wider world formal debt microfinance venture capital corporate venture capital business angels government funding and family offices and emerging perspectives non Western perspectives gender indigenous perspectives post conflict and disaster zones and ethics The introduction considers the general state of the field while the conclusion takes on additional topics relevant to entrepreneurial finance such as decentralized finance big data behavioral economics financial innovation and COVID 19 as well as possible ways in which entrepreneurial finance can have a greater impact on other disciplines This handbook will be a core reference work for researchers practitioners and policy makers seeking an up to date academic survey of entrepreneurial finance It can also be used as a primary text in Ph D seminars in entrepreneurship entrepreneurial finance and finance Instructors in Master s level courses in entrepreneurial finance and venture capital will also find the book of benefit

How CBDCs Will Change the Financial Landscape StoryBuddiesPlay,2024-04-04 Central Bank Digital Currencies CBDCs A Comprehensive Guide to the Future of Money Demystify the world of Central Bank Digital Currencies CBDCs and explore their potential to revolutionize the financial landscape This comprehensive ebook dives deep into everything you need to know about CBDCs from their core functionalities to their far reaching implications Unveiling the Transformative Potential of CBDCs Enhanced Efficiency Discover how CBDCs can streamline payments reduce transaction costs and accelerate financial processes for individuals and businesses alike Financial Inclusion for All Explore how CBDCs can empower the unbanked population by providing

secure access to financial services Transparency and Security Understand how CBDCs leverage secure digital ledger technology to promote transparency and accountability in financial transactions Innovation Unleashed Dive into the exciting new applications of CBDCs such as programmable money smart contracts and more opening doors to a world of financial possibilities Beyond the Basics A Look at the Road Ahead Building a Robust Framework Learn about the crucial considerations for developing a secure and legally sound regulatory environment for CBDCs The Power of Collaboration Explore the significance of international cooperation between governments central banks and the private sector for successful CBDC implementation Addressing Key Challenges Gain insights into the potential hurdles associated with CBDCs such as ensuring user privacy achieving interoperability and mitigating financial risks A Call for Responsible Innovation This ebook equips you with the knowledge to navigate the ongoing conversation about CBDCs It emphasizes the importance of responsible development prioritizing user privacy security and financial inclusion as core principles Whether you re a seasoned finance professional a curious investor or simply someone interested in the future of money this ebook is your one stop resource for understanding Central Bank Digital Currencies

The Changing Financial Landscape Goran Karanovic,Persefoni Polychronidou,Anastasios Karasavoglou,2022-01-01 This book offers new insights and perspectives on the financial and banking sector in Europe with a special focus on Central and Southeastern European countries Through quantitative and qualitative analysis of primary sources and datasets the book examines both the financial development and performance of the real sector of the economy and the impact and involvement of the banking sector The contributions offer new insights into current financial innovations and discuss best practices in innovative financial solutions They also highlight new perspectives in finance and analyze characteristic problems in the real and banking sectors in various European countries The insights and financial solutions presented in this book will be of interest to scholars of finance and financial economics as well as practitioners in the financial industry and policy makers

Corporate Governance, Financial Markets and Global Convergence Morten Balling,Elizabeth Hennessy,Richard O'Brien,2013-11-11 for many years been heavily dependent on bank financing and this situation has not changed fundamentally In his paper on stock exchange governance in the European Union Guido Ferrarini discusses the relative merits of member and investor ownership and compares stock exchange regulation in a number of EU countries Faced with increasing competition amongst themselves and against other enterprises that offer transaction services such as proprietary trading systems it is essential for European stock exchanges to improve their efficiency and to generate volume Large investments in new information technology are necessary in order to preserve competitiveness in a global financial market The implementation of the ISD has accelerated cross border transaction activity of member firms and investors and strengthened the pressure for convergence of national stock exchange laws in the EU In their paper Francesco Giavazzi and Marco Battaglini look at the role played by banks in privatization processes Banks can be involved in such processes in several ways They may themselves be the objects of privatization since in many

countries a significant fraction of the banking industry is publicly owned This is the case in France Spain and Italy But banks can also be important buyers of the equity of industrial firms sold by the government if they are allowed to do so The authors characterize privatizations as a very good opportunity to set up the right environment for the development of new financial intermediaries and in general for a sound corporate governance system How FinTech is Changing the Financial

Landscape for Startups Ahmed Musa, 2024-12-25 FinTech innovations are making financial services faster more accessible and more transparent for startups This book explores how technologies like digital banking payment gateways and blockchain are reshaping the financial ecosystem Learn how startups can use FinTech solutions to streamline operations secure funding and manage cash flow With case studies and practical advice this book is a must read for entrepreneurs looking to stay ahead in a rapidly evolving financial landscape *The New Financial Landscape* Otaviano Canuto, Catiana Garc??a-Kilroy, Anderson Caputo Silva, 2014 As the year 2012 unfolds its main legacy will be its game changing impact on global financial markets Waning global growth along with central banks bold monetary easing policies in advanced economies AEs to try to reverse it are changing market dynamics in unexpected ways across both AEs and emerging market economies EMEs The combination of monetary stimulus fiscal austerity and hesitant structural economic policy reforms in AEs particularly in Europe is taking the global financial system into increasingly uncharted territory How the European Union will address the future of the euro zone including uncertainties over its banking sector as well as how the United States handles its Fiscal Cliff will weigh heavily on economic balances across all economies worldwide This seems to be a significant point of inflection on the speed of the rebalancing of economic relevance of AEs in favor of EMEs taking place over the last 12 years Under this scenario the ability of EMEs to handle their own fiscal financial and real economy weaknesses is critically tied to their ability to weather external shocks and take advantage of growing global savings while searching for yield and growth opportunities Financial Regulation Ester Faia, Andreas Hackethal, Michael Haliassos, Katja Langenbucher, 2015-08-14 An assessment of the current state and future prospects of financial regulation in Europe

China's Financial Interlinkages and Implications For Inter-Agency Coordination Min Liao, Tao Sun, Jinfan Zhang, 2016-09-07 China's financial system has become very large diversified and interconnected This changing financial landscape could potentially produce systemic risks arising primarily from growing financial interconnectedness The paper argues that to address the potential systemic risks Chinese authorities should further strengthen internal coordination notably by institutionalizing better information collection and sharing among regulators as well as enhancing coordinated and comprehensive analysis of systemic risk

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