2024 in Review:

Navigating the New Financial Landscape

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 SHS—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

- financial institutions leveraging Customer Intelligence
- Automatically monitoring their database for new opportunities
- 229,950 Life Event insights delivered
- Enriching contact profiles as they got married, became parents, changed careers, and more

\$11 Billion

- in loan volume generated Deals attributed to Customer Intelligence alerts and insights
- <90 days to ROI
- Delivering value and impact

546,586 Rate Alerts delivered

- - Loan officers engaged more homeowners about refi options
- "I can tie 10% of my 2024 volume directly to Total Expert Customer Intelligence." ett Shaver, Senior L mergy 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, Birdeye, and DirectMailers.

10 marketplace partners

WEBINARS + EVENTS + MEETINGS

We Were Here, There, and Everywhere

Leading the Conversation

Total Expert hosted or joined seems of the s

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.

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 Fotal Expert has been recognized a 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 closings—outpacing our expectations and delivering impressive ROL

-Meg Dunn Chief Retail Officer, Lake Michigan Credit Union



Founder & CEO Joe Welu named a Tech Trendsetter by HousingWire



Chief Lending Officer Oan Catinella named a Thought Leader by Progress In Lending Association

New Financial Landscape

Manjit Kour, Sanjay Taneja, Ercan Özen, Kiran Sood, Simon Grima

New Financial Landscape:

The New Financial Landscape H. J. Blommestein, Karsten Biltoft, Organisation for Economic Co-operation and Development, 1995 On cover title page OECD documents 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 origines 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 The New Financial Landscape Otaviano Canuto, Catiana Garc??a-Kilroy, Anderson Caputo Silva, 2014 As financial system 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 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 **New Financial Landscape** Otaviano Canuto, 2012 Institutional Investors in the New Financial Landscape fintech 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 Corporate Governance, Financial Markets and Global Convergence Morten Balling, Elizabeth Hennessy, Richard assets 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 aglobal 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 asound corporate governance system 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 Money Reimagined Barrett Williams, ChatGPT, 2025-02-09 Unlock the Future of Finance with Money Reimagined In a world where technology evolves at lightning speed understanding the financial landscape is not just advantageous it s essential Money Reimagined is your gateway to the revolutionary changes reshaping how money works in today s digital age and beyond Dive into the fascinating evolution of financial systems beginning with traditional models and moving through to the most cutting edge developments in blockchain decentralized finance and cryptocurrencies Explore the transformative power of digital payment systems and discover how digital wallets are redefining transactions across the globe Blockchain technology no longer belongs to the exclusive dominion of tech enthusiasts This book breaks down its complexities explaining its mechanics and introducing you to the key players in this dynamic ecosystem Learn about the rise of Decentralized Finance DeFi and how it stands as a bold alternative to traditional banking systems promising both thrilling opportunities and heightened risks Cryptocurrencies are more than just Bitcoin they are digital gold for a new era Explore their history major players and the heated debates about their volatility and regulation Take a step into the future with insights into NFTs the tokenization of assets and Central Bank Digital Currencies CBDCs each reshaping the concept of ownership and governance Money Reimagined also tackles critical topics such as cybersecurity privacy concerns and ethical considerations in artificial intelligence Discover how fintech startups are revolutionizing financial services with groundbreaking innovations and understand the regulatory challenges they face Prepare yourself for the rapid technological changes in finance and the new job roles emerging in this sector This

eBook will equip you with the knowledge to navigate this unparalleled transformation ensuring you re ready to embrace and thrive in the upcoming financial paradigm shift Demystify the future unlock it with Money Reimagined *The Changing Financial Landscape* Goran Karanovic, Persefoni Polychronidou, Anastasios Karasavvoglou, 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

This book delves into New Financial Landscape. New Financial Landscape is a crucial topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into New Financial Landscape, encompassing both the fundamentals and more intricate discussions.

- 1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to New Financial Landscape
 - Chapter 2: Essential Elements of New Financial Landscape
 - Chapter 3: New Financial Landscape in Everyday Life
 - Chapter 4: New Financial Landscape in Specific Contexts
 - ∘ Chapter 5: Conclusion
- 2. In chapter 1, the author will provide an overview of New Financial Landscape. The first chapter will explore what New Financial Landscape is, why New Financial Landscape is vital, and how to effectively learn about New Financial Landscape.
- 3. In chapter 2, the author will delve into the foundational concepts of New Financial Landscape. The second chapter will elucidate the essential principles that need to be understood to grasp New Financial Landscape in its entirety.
- 4. In chapter 3, this book will examine the practical applications of New Financial Landscape in daily life. This chapter will showcase real-world examples of how New Financial Landscape can be effectively utilized in everyday scenarios.
- 5. In chapter 4, this book will scrutinize the relevance of New Financial Landscape in specific contexts. This chapter will explore how New Financial Landscape is applied in specialized fields, such as education, business, and technology.
- 6. In chapter 5, this book will draw a conclusion about New Financial Landscape. The final chapter will summarize the key points that have been discussed throughout the book.
 - The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of New Financial Landscape.

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New Financial Landscape Introduction

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