

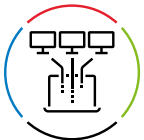
Compliance Solutions

Expere[®]

Achieve document compliance certainty,
enterprise-wide

Regulatory scrutiny is on the rise. Quality personnel are hard to find. Customers expect faster, seamless experiences across your bank — not just in each line of business. Step up to every challenge with the one compliance engine that dynamically generates precise compliance documents across asset classes. Expere[®] is a scalable solution that encourages growth across an entire organization by eliminating the need for separate systems. Streamline document generation with Expere for increased efficiency and warranted document compliance.

Expere includes a vast selection of content, all continuously monitored for consistent compliance — updates to any content automatically flow through to other applicable data and documents.



One solution — every asset class

Whether it's consumer, commercial, or mortgage lending, Expere ensures consistent, compliant documentation across all lines of business and channels. It's fully automated and backed by expert-maintained rules and content from Wolters Kluwer.



Efficient automation

Expere eliminates manual work like spreadsheets by integrating with major origination systems. It uses rules-based logic to generate compliant documents quickly, reduce errors, and support audit transparency.



Compliance warranted

With deep expertise and regulatory connection, Wolters Kluwer tracks and interprets legal and regulatory changes nationwide. Expere leverages this insight to keep your documentation up to date and compliant across all jurisdictions.



Expere helps financial institutions

- Meet stringent regulatory requirements
- Proactively manage change
- Ensure compliance consistency across all lines of business
- Deliver superior lender and borrower experiences

Expere: Your single solution for

- Deposit
- Commercial
- Consumer
- Home equity
- Mortgage
- Small business
- Residential services

Single-platform simplicity

Expere is the one platform you need for document generation across your lending, deposit, and servicing businesses. Its single interface creates a consistent user experience, whether you use it for lending documents, new account opening, or account servicing.



Lending

- Mortgage
- HELOC
- Consumer lending
- Commercial lending



Deposit

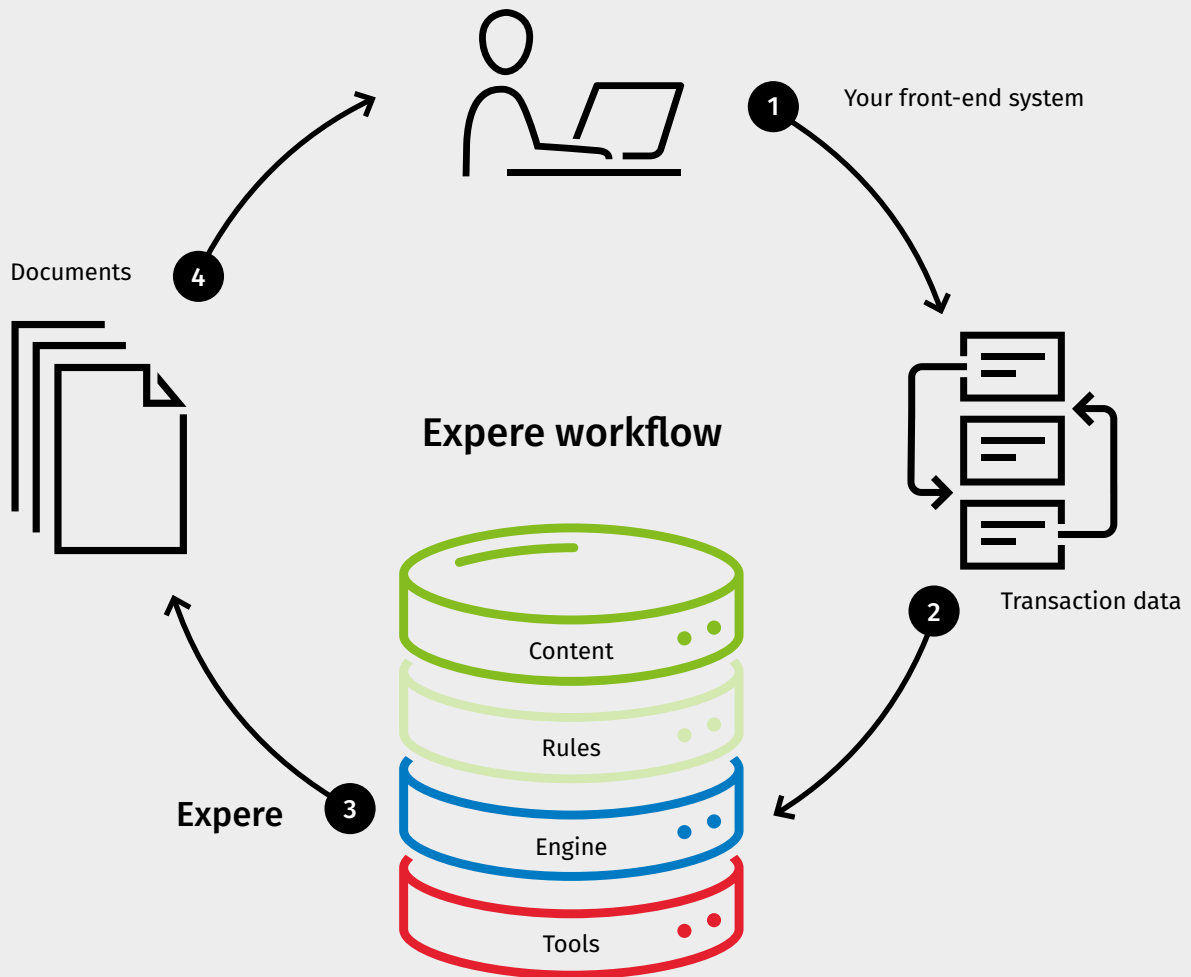
- Tax-advantaged Traditional, Roth, SIMPLE, and SEP IRAs
- Coverdell Education Savings Accounts (CESA)
- Health Savings Accounts (HSAs)



Servicing

- Loss mitigation
- Forbearance
- Mortgage default
- Consumer default

Expere offers the scalability and compliance support financial institutions need to grow safely and profitably





Generate the right documents and packages for the right asset class



Operate under your own rules

Expere offers the flexibility to custom-tailor documents for each transaction. Utilize its robust set of authoring tools to develop your own hierarchy of content management rules, make updates and add custom content. Or, turn to Wolters Kluwer Professional Services to manage some or all authoring for you.



Improve lender and borrower experiences

Consolidate custom documents with shared language into a single document. Expere reduces the number of riders, addendums, or irrelevant terms and conditions since forms can expand or contract to accommodate required content. Borrowers and lenders have fewer documents to manage overall, plus plain-language drafting styles make documents easier to read. Expere's dynamic content also adds efficiency to content-library management. Content that is common across multiple static forms can be changed and tested just one time.



Transform your compliance practices

With decades as the leading resource for consistent, accurate, and timely compliance, Wolters Kluwer provides unparalleled compliance solutions.



Now with foreign language translation and ADA modules

Financial institutions looking to boost customer experience and capture new markets can easily accommodate multiple languages accurately and efficiently. You can create Expere-based content that is screen reader accessible and compatible with WCAG 2.0.



Dynamic and static content created and maintained by Wolters Kluwer



Consistent application of warranted compliance rules



Single powerful document generation engine



Integration tools
Document viewer
Content management tools

Streamline document generation with Expere



Content

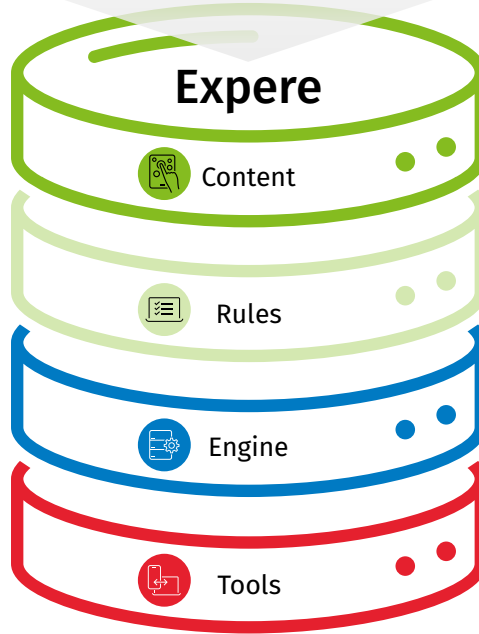
- Residential lending
- Assumptions
- Home equity lending
- Consumer direct lending
- Commercial lending (including SBA)
- Deposit accounts
- IRA accounts
- Health Savings Accounts
- Loss mitigation
- Mortgage default



Rules

- Document selection rules
- Document assembly rules
- Data elements
- Common schema
- Formatting
- Graphics

- Single content source created and maintained by Wolters Kluwer
- Warranted compliance content
- Dynamic and static content



Integration tools

- Data dictionary viewer
- EZ Config packages and packets
- EZ Config default data

Document viewer

Optional component that collects document specific supplemental data

Content management tools

- Content administration
- Requirements editor
- Impact analysis reports
- Repository merge application
- Content build and release tools

Additional services

(optional add-ons)

- Authoring tools
- Non-English language translation
- Professional Services support



For more information or to see an interactive demonstration of Expere, visit

wolterskluwer.com/en/solutions/expere →

About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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