Financial Services

Achieve document compliance certainty, with an enterprise-wide Expere® and Empower® integration
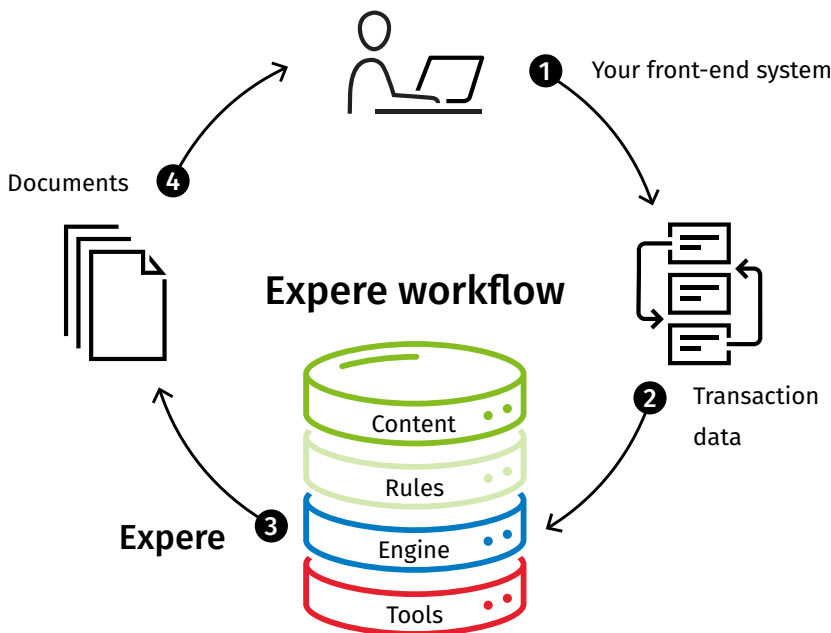
Regulatory scrutiny is on the rise. Quality personnel are hard to find. Customers expect faster, seamless experiences across your bank—not just in each line of business. Step up to every challenge with the seamless integration of Wolters Kluwer Expere and LoanSphere Empower by Dark Matter.

Dark Matter's Empower is a state-of-the-art enterprise loan origination system (LOS) that provides functionality for every facet of the origination process. It offers point-of-sale, processing, underwriting, closing, and post-closing capabilities for the consumer, retail, wholesale, and home equity channels.

Expere workflow

1. Your front-end system
2. Transaction data
3. Expere
4. Documents

Content / Rules / Engine / Tools

DARKMATTER TECHNOLOGIES

Meet regulatory requirements today and be primed for growth tomorrow with the seamless integration of Expere within Empower:

- Automatically updated and generated dynamic content
- Access to the latest compliance documentation
- Ability to easily add and edit documents
- Consistency across all lines of business
- Responsive support from a team of industry experts
- Improved lender and borrower experience

With the Expere integration, financial institutions can dynamically generate precise compliance documents across asset classes. Together, the platforms provide the scalability that encourages growth across an entire organization by eliminating siloed systems. The result? Streamlined document origination and generation for increased efficiency and warranted compliance.

Wolters Kluwer

wolterskluwer.com

What makes Expere the right choice?

Wolters Kluwer's Expere is a centralized document system that provides a complete set of tools for creating, managing, integrating, testing and deploying documents.

It 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

Across every asset class—consumer, commercial, and mortgage—your documents need to be compliant. Expere helps ensure documentation consistency and compliance across channels and lines of business. It is fully automated. It features standard content, plus rules that are maintained and warranted by Wolters Kluwer.

Efficient automation

Lose the spreadsheets and time-consuming manual processes. Reduce errors and accelerate document generation. Rules-driven Expere integrates seamlessly with all major LOS, AOS, and other origination systems. It ensures consistent application of compliance rules and allows you to dynamically generate content fast. Plus, it provides the transparency required for efficient auditability.

Compliance warranted

Wolters Kluwer is a trusted resource. We have close relationships with the CFPB, FRB, OCC, FDIC, NCUA, and other federal and state regulators and government-sponsored enterprises such as Fannie Mae and Freddie Mac. Our experts continually identify, review, track, and analyze new legislation, regulations, regulator information, and case law across all 51 US jurisdictions and help regulators evaluate how to implement new measures.

Generate the right documents and packages for the right asset class 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.

Operate under your own rules

Expere offers the flexibility to custom-tailor documents for each transaction. Use 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.

- Decades of cumulative experience monitoring the US regulatory landscape
- Used by 35 percent of the top 100 US banks
- 23 standard APIs supported
- 20 million+ document package requests in 2022

Together, Wolters Kluwer's Expere and Dark Matter's Empower provide an integrated solution that drives increased efficiencies and greater accuracy while reducing operational risk and enhancing profitability throughout the entire loan origination process.

For more information on how the integration of Expere into Empower can help you strengthen your lending process and accelerate your success, call 888.765.4939 or visit **www.wolterskluwer.com/en/solutions/compliance-solutions/partners/dark-matter-technologies**.

Wolters Kluwer