

Electronic documents for financial institutions



As technology changes, the way financial institutions manage documentation becomes critical. Now more than ever, banks need flexible compliance solutions to efficiently operate in today's complex regulatory environment and remain competitive.

With Wolters Kluwer's Electronic Documents (E-Forms), banks can streamline their documentation processes, help ensure compliance with all regulatory requirements, maximize internal resources, and reduce turnaround times.

We offer a wide variety of Individual Retirement Account (IRA) and Health Savings Account (HSA), and mortgage documents. We also offer deposit consumer and commercial lending documents for all 51 jurisdictions. All our E-Forms are designed to meet your immediate needs and future growth goals.

Our E-Forms embed our trusted compliance while giving you the freedom to choose your platform provider. We'll work directly with you, or assist an outside integrator, to incorporate our E-Forms into your internal automation system and complete the implementation. We also partner with leading platform providers, system integrators, and core processors to bring our compliance expertise to their users.

Electronic Modules from Wolters Kluwer

We can deliver the compliance assistance your bank needs using the technology you want with our flexible E-Forms. Our large staff of compliance professionals carefully

monitors compliance requirements at both federal and state levels. We quickly notify you of changes that affect the documents you've purchased, and provide ongoing updates to keep you in compliance.

Deposit

Available in single forms or by module (DEM)

The Deposit Electronic Module contains disclosures, signature cards, terms and conditions, certificates of deposit, and other ancillary documents for both consumer and commercial transactions. Additional worksheet-based disclosures are also available to meet your needs for a more customized solution.

IRA/HSA

Available in single forms or by module (IEM)

The Individual Retirement Account (IRA) Electronic Module contains the documents necessary to administer your IRA and HSA programs. Based on federal tax law, we offer documents for establishment, contributions, distributions, and more. We support traditional and Roth IRAs (including beneficiary IRAs for each), HSA, Coverdell Education Saving Accounts, Savings Incentive Match Plan for Employees of Small Employers (SIMPLE), and

Why choose Wolters Kluwer's Electronic Documents?

- ✓ Multiple technology formats meet platform system requirements.
- ✓ Proactive compliance monitoring and updates help manage risk.
- ✓ Documents from one provider support changing business needs.
- ✓ Technology tools allow efficient integration of E-Forms.
- ✓ Document Transaction Guides help quickly and conveniently determine appropriate files and forms.

Simplified Employee Pension (SEP) plans.

Consumer lending

Available in single forms or by module (LEM)

The Lending Electronic Module contains disclosures, security agreements, state-specific notes, and other ancillary documents for a variety of loan types:

- Consumer direct lending (closed-end, open-end, real estate, and non-real estate)
- Commercial and agricultural lending (closed-end, open-end, real estate, and non-real estate)
- Residential real estate lending (conventional and portfolio)

Home equity lending

Available in single forms or by module (HEM vs. IEM)

The Home Equity Electronic Module contains the necessary documents to help you facilitate your open-end home equity program. It contains a comprehensive set of disclosures, agreements, mortgages/deeds of trust, and other ancillary documents. The disclosures and agreements are worksheet-driven and tailored to your home equity line of credit products.

Commercial lending

Available in single forms or by module (COM)

The Commercial Lending E-Forms Module supports a wide variety of commercial and agricultural loan transactions to help you grow your lending portfolio:

- Operating line of credit (open-end)
- Current asset (working capital)
- AR/Inventory financing (secured)
- Real estate (construction) / Permanent Financing
- Equipment term loans
- Real estate (acquisition)
- Letters of credit

VMP® Mortgage Electronic Documents

VMP Mortgage E-Forms are mortgage forms to support originating and closing traditional mortgage loan products, as well as new, popular mortgage loan products to enable you to be competitive in today's market. These products include:

- Government (FHA & VA)
- Conventional
- Closed-end second mortgages



Compliance you can trust

We've worked with thousands of regulatory changes and solutions for nearly 60 years. Visit [wolterskluwer.com](https://www.wolterskluwer.com) for a list of terms and exclusions.

Wolters Kluwer's software, expertise, and services have helped financial institutions manage compliance challenges. Whatever your electronic documentation needs are, Wolters Kluwer can help.

About Wolters Kluwer Financial & Corporate Compliance

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

Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

©2024 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

For more information, visit

www.wolterskluwer.com. Follow us on LinkedIn, Twitter, Facebook, and YouTube.