

## Compliance Solutions

# Expere<sup>®</sup> for deposit and tax-advantaged accounts provided through integration with SHAZAM<sup>®</sup>

Reduce errors and accelerate document generation

Managing documents efficiently isn't always easy, but the right platform can help. Expere<sup>®</sup> partnered with SHAZAM<sup>®</sup> simplifies document creation and delivery for deposit and tax-advantaged accounts by providing centralized tools to manage, test, and deploy content. Built-in logic reduces compliance risk, supports quick updates, and helps ensure you always have the correct documents for each transaction, streamlining account setup, and servicing.

## Increased deposits, enhanced retention, improved efficiencies, and reduced costs



### Efficient automation

Expere replaces manual processes with automated, rules-based document generation, reducing errors and speeding up workflows. It ensures consistent compliance and provides transparency for audits — all backed by Wolters Kluwer's expert-maintained content library.



### Omnichannel experiences

Customers get a consistent experience whether they're online or in a branch. Expere reuses data throughout transactions, reducing the need for duplicate entry, shortening processing time, and minimizing paperwork for a smoother, more efficient experience.



### Compliance warranted

Expere's content is continuously updated by compliance experts to reflect the latest law and regulations. These updates automatically apply across related documents, giving you confidence in your compliance and reducing the need for manual intervention.



## Proven performance

With over 60 years as the leading resource for consistent, accurate, and timely compliance, Wolters Kluwer partners with SHAZAM to provide an unparalleled document preparation experience within the deposit origination workflow.



## Expere helps financial institutions

- Meet stringent regulatory requirements
- Proactively manage change
- Deliver compliance consistency
- Provide a superior customer experience

## Deposit and tax-advantaged compliance: Simpler at every step

SHAZAM and Expere work together to streamline compliance and documentation for deposit and tax-advantaged accounts. SHAZAM leverages transaction data to automatically select, generate, and package required documentation based on federal, state, and institutional compliance rules. Documents are stored digitally within SHAZAM for quick retrieval and paperless filing, ensuring efficiency and accuracy across all account types.

### Comprehensive compliance

Expere enhances this process by managing every aspect of compliance documentation — from automated document selection and packaging to content development, testing, and deployment. It supports a full array of account types, including Traditional, Roth, SIMPLE and SEP IRAs, Coverdell Education Savings Accounts (CESA), and Health Savings Accounts (HSA), while warranting compliance across all 51 US jurisdictions and at the federal level. Together, SHAZAM and Expere simplify account opening and administration, helping financial institutions grow their deposit business with confidence.



#### Deposit documentation

- Account agreements
- ACH agreements
- Applications and authorizations
- Account maintenance documents and notices
- Account disclosures
- Cash management
- Certificates of deposit
- Internet banking agreements
- Safe-deposit products

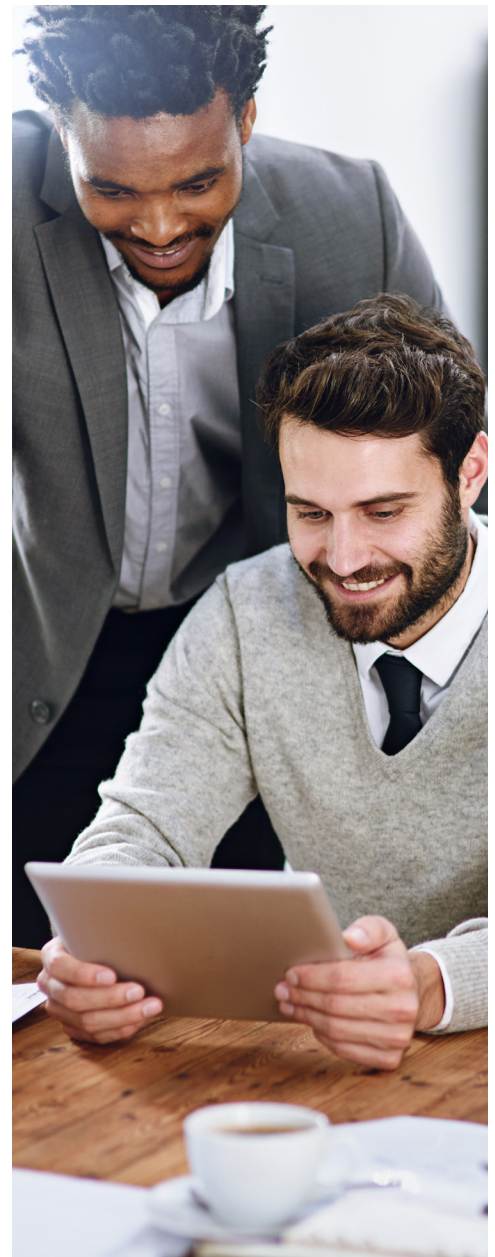


#### Tax-advantaged documentation and solutions

- Organizers
- Applications
- Contributions
- Rollovers
- Beneficiaries
- Transfers
- Recharacterizations
- Elections
- Calculations
- Distributions
- Withholdings

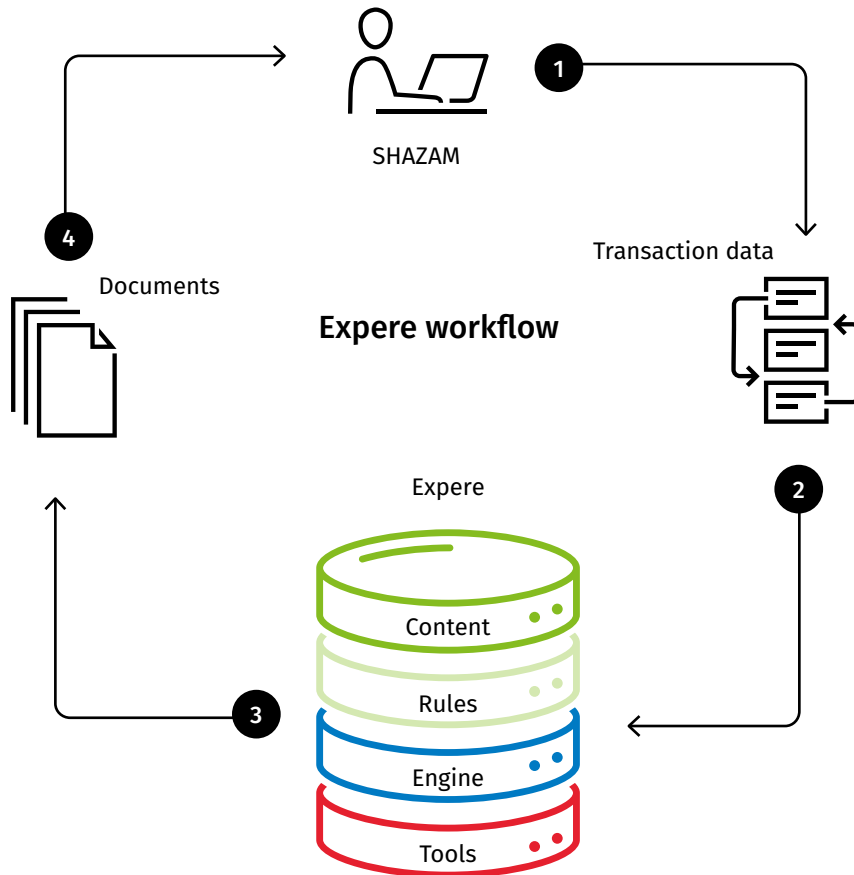
### Transform your compliance practices

Today's complex regulatory and competitive environment demands a new way of managing document generation and compliance. Expere offers the scalability and compliance support financial institutions need to grow safely and profitably.



### Spanish translation available

Many customers today have limited English proficiency — and regulators are taking notice. Expere offers Spanish language translation capabilities, so you can communicate more effectively.



**Generate the right documents  
at the right time for deposit and  
tax-advantaged accounts**



SHAZAM, Inc. believes financial institutions are the backbone of the communities they serve. They help banks and credit unions better compete by being a service-focused financial services and payments provider.

The company's independent, member-owned structure allows members to participate in the company's decision-making process. Since SHAZAM is not beholden to shareholders, they reinvest profits into the products and services that financial institution partners use every day so they can best serve their account holders.



**Wolters Kluwer**

*Authorized partner*

[Learn more about how SHAZAM  
works with 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.

Wolters Kluwer shares are listed on Euronext Amsterdam (WKL) and are included in the AEX, Euro Stoxx 50, and Euronext 100 indices. Wolters Kluwer has a sponsored Level 1 American Depositary Receipt (ADR) program. The ADRs are traded on the over-the-counter market in the US (WTKWY).

©2025 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

For more information, visit  
[www.wolterskluwer.com](https://www.wolterskluwer.com). Follow us on  
LinkedIn, Facebook, YouTube, and Instagram.