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**Digital Lending**

# Your trusted provider for lending compliance solutions

Commercial | Consumer | Mortgage

# Power your ongoing digital lending evolution

As compliance regulations change and cost pressures rise, lenders require solutions that help them save time, reduce risk, scale back error-prone manual tasks, and improve operational efficiencies. Increasingly, they're turning to digital lending solutions from Wolters Kluwer to help them weather market fluctuations and meet growing borrower demands.



Our deep expertise informs streamlined and compliant lending processes.



The breadth of our offerings enables you to choose the solutions you need, when you need them.



# Advance efficiency, compliance, and engagement

Wolters Kluwer offers a powerful suite of solutions for financial institutions at any stage of digital adoption. Recognized as the leader in compliance, Wolters Kluwer can position your organization for growth, resilience — and secondary-market success.



Commercial



Consumer



Mortgage



## One trusted provider across the lending life cycle

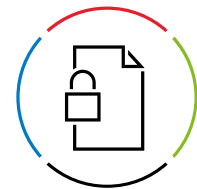
Turn to Wolters Kluwer for leading solutions that span from loan origination to the secondary market, adding value at every step. Benefit from deep domain expertise and advanced technology solutions, honed over decades to deliver digital lending confidence. And rely on Wolters Kluwer for exceptional professional services, training, and support, consistently dedicated to your success.










**Streamline processes**



**Mitigate compliance risk**



**Protect the value of your portfolio**

 <p><b>Initiate application and borrower due diligence</b></p>	 <p><b>Compile data for credit underwriting</b></p>	 <p><b>Generate compliant documents for signature</b></p>	 <p><b>Perform comprehensive search and filing</b></p>	 <p><b>Service and manage the asset</b></p>	 <p><b>Automate and analyze data</b></p>	 <p><b>Monetize eAssets</b></p>
<p>Simplify processes and deliver the digital convenience that borrowers demand.</p>	<p>Inform borrower due diligence and decisioning.</p>	<p>Drive efficiency and accuracy in documents, signature and eAsset creation.</p>	<p>Ensure results are clear, comprehensive, and accurate for the life of the lien.</p>	<p>Accurately monitor, minimize, and manage the complexity of risks across all 50 states.</p>	<p>Automate and streamline processes to meet regulatory expectations.</p>	<p>Establish, maintain and transfer security interests.</p>

# Commercial lending

Commercial lenders strive to provide high-quality high-touch experiences at every step, even as they work to optimize operational efficiency, speed to lending, compliant document due diligence, and secondary-market agility. Service excellence is paramount.

We streamline compliant commercial lending processes across every segment: small business lending, equipment leasing and finance, agriculture, commercial real estate, and more.

We apply specialized expertise to the intricacies of commercial lending with proven solutions to support complex due diligence and underwriting, detailed risk assessment, and comprehensive eAsset management.

## The commercial lending capabilities you require

	Agriculture	Ag real estate	Commercial real estate	Equipment leasing and finance	Multifamily	Small Business Lending (SBA)	Small Business Loans (non-SBA)
Compliance Analytics	✓	Fair Lending Wiz® HMDA Wiz	✓	✓	✓	✓	✓
Content	✓	✓	✓	Equipment finance only	✓	✓	✓
Document Generation	✓	✓	✓		✓	✓	✓
eAsset Management	✓	✓	✓	✓	✓	✓	✓
eSignature	✓	✓	✓	✓	✓	✓	✓
Financial Analysis and Credit Risk Management	✓	✓	✓	Equipment finance only			✓
Lien Management	✓		✓	✓	✓	✓	✓
SBA Lending Processing Solution			✓			✓	



Commercial lenders face growing challenges — managing credit risk, rising borrower defaults, and ongoing regulatory demands — while advancing digital transformation, adopting AI, and responding to liquidity pressures. Through it all, meeting client expectations remains central to success in commercial lending.

# Consumer lending

To gain a competitive edge, consumer lenders must continually improve their ability to manage regulations, navigate economic cycles, and meet borrowers' expectations for 24/7 access and rapid turn times.

Wolters Kluwer accelerates lending from inquiry to close to secondary market activity, helping lenders compete more effectively as they face growing borrower and market demands. Deep expertise informs our streamlined and compliant lending processes.

In 2024, lenders turned to us to process \$10.9 million billable auto originations. We also averaged \$1 million UCC solar and fixture filings annually. Discover how our digital lending solutions enabled them to cut costs, manage regulations and outperform their peers across solar, auto, HELOC, and credit card loans.

## The consumer lending capabilities you require

	Auto	HELOC	Personal loans	Solar
Compliance Analytics	✓			✓
Content	✓	✓	✓	
Document Generation	✓	✓	✓	
eAsset Management	✓	✓	✓	✓
eSignature	✓	✓	✓	✓
Lien Management	✓			✓



Default rates are predicted to rise through 2026 and beyond. Boost your due diligence and protect your assets' value with solutions from Wolters Kluwer.

## Solutions for every segment



Auto



HELOC



Personal loans



Solar

## Solutions for every segment



**Originations**



**Refinance**



**Servicing**



**Monetization**

# Mortgage lending

In Wolters Kluwer, you have a trusted partner in your ongoing digital evolution. With one of the industry's most extensive portfolios of mortgage offerings, we provide proven solutions to achieve compliance certainty and give your borrowers a faster, easier, and more transparent mortgage experience.

Deep expertise informs our streamlined and compliant mortgage lending processes – from origination to close, across full lifecycle loan management and your secondary market activities. Comprehensive, scalable digital-closing capabilities advance efficiency, compliance, and engagement.

At any stage of digital adoption, you will find ways to advance your digital lending strategies. Choose the solutions you need, when you need them, confident that Wolters Kluwer can help you accelerate transaction speed, increase transparency, facilitate compliance, and protect the value of your mortgage assets.

## The mortgage lending capabilities you require

	Originations	Refinance	Servicing	Monetization
Compliance Analytics	✓			
Content	✓	✓	✓	
Document Generation	✓	✓	✓	
eAsset Management	✓	✓	✓	✓
eSignature	✓	✓	✓	✓
Lien Management	✓	✓		



### Multi-award-winning technologies

Partner with an industry-recognized digital lending pioneer. Tap into a rich open ecosystem of digital mortgage lending capabilities built to help you adapt, scale and thrive in ever-changing regulatory and rate environments.

# Advance efficiency, compliance, and engagement with Wolters Kluwer

Partner with the leader in compliance and discover powerful, proven solutions aligned to your needs and stage of digital adoption. Discover how you can streamline your digital lending processes, weather market fluctuations and address growing borrower demands.

It's time to position your organization for growth, resilience — and secondary-market success.



**Ready to modernize  
your digital lending strategy?**

Explore how Wolters Kluwer can help  
you adapt to market shifts and rising  
borrower demands →



