# **Consumer Lending Solutions**

# Your catalyst into the secondary market

Consumer lenders know that the secondary market expects more than digital loan storage, and the biggest players pose the most stringent requirements. Now you can meet the safe harbor criteria for transferrable digital assets with access to the broadest network of secondary market funding for unsecured loans. Wolters Kluwer eOriginal's vaulting solution ensures the integrity of your digital assets so you can sell them faster—and realize their highest value.

## Powerful, proven, purpose-built

Experience the efficiency and performance of Wolters Kluwer eOriginal® eAsset® Management, the solution that sets the standard for intelligent document management.

### Increase the value of your loans

Ensure your loans are ready for discerning secondary market investors.

### Maintain a clear chain of custody

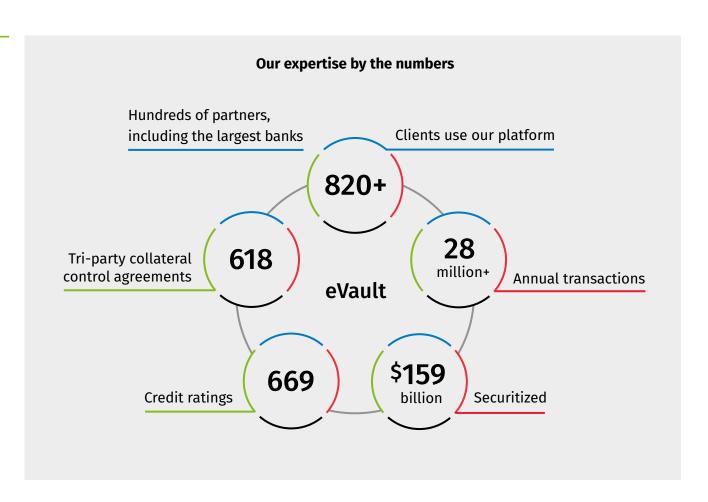
Protect the value of your consumer lending assets and reduce risk exposure.

### **Ensure compliance**

Meet and exceed UCC Article 9-105, UETA, ESIGN, and all applicable digital lending laws.

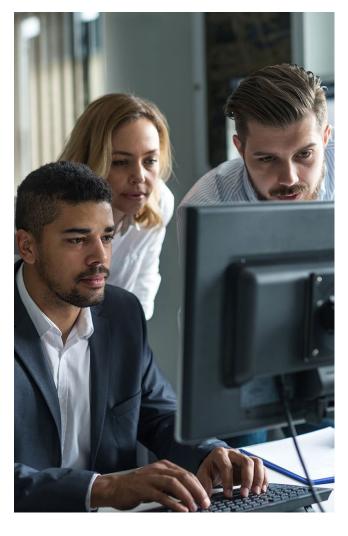
#### Accelerate outcomes

With 20+ years in the digital lending space, the Wolters Kluwer eOriginal team streamlines compliant document management from origination to secondary market sale.





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# Achieve end-to-end efficiency in digital consumer lending

Wolters Kluwer eOriginal's eVault solution helps digitize your entire process by creating, storing and managing a single authoritative copy of every consumer loan. This SaaS solution integrates easily with your existing loan origination solutions for a more frictionless digital asset management process.

### Welcome to the ecosystem

With more than 800 clients on our platform, streamlined vault-to-vault transfers help minimize costs, mitigate risk, and accelerate secondary market transactions.

### Capitalize on existing apps

APIs facilitate seamless integration with your existing third-party applications, from electronic signature to secondary market sales.

### Gain a trusted partner

Our experts bring a deep understanding of the intricacies of secondary market transactions and their requirements to stand up vaults faster, help you execute more quickly, and ensure compliance.

#### **Customize control**

Define who can access each part of a digital loan and what they can do with that access. Manage and customize to fit specific needs.

# Reduce risk and improve marketability

Wolters Kluwer eOriginal eAsset Management is accepted by issuers, legal counsel and rating agencies that support secondary market transactions. It meets current safe harbor and securitization criteria for a transferrable digital asset for unsecured loans and the strict UCC-9-105 requirements for electronic chattel.

### Gain Digital Asset Certainty™

Our solution captures an evidentiary ownership trail throughout the lending ecosystem, ensuring all actions against the document are digitally recorded. It preserves an immutable digital record and a transparent, auditable digital chain of custody and legal standing.

### Keep abreast of regulatory change

Wolters Kluwer eOriginal experts ensure that your document management practices adhere to and exceed all applicable digital lending laws—from signature to sale—to enable faster, more frictionless secondary market transactions.

Schedule a meeting  $\longrightarrow$ 

