

Compliance Solutions

Expere® for deposit and tax advantaged accounts

Reduce errors and accelerate document generation

Seamless document management is easier said than done. You need a platform that delivers compliant, accurate materials in an intuitive experience for customers. Discover the dynamic compliance content engine for deposit and tax-advantaged accounts.

Expere integrates into existing platforms with centralized tools for managing, testing, and deploying documents. Its automated logic minimizes compliance risk and gives you the flexibility to make changes fast. Streamline account generation and servicing for consumer and commercial customers — and ensure you always have the right documentation for a transaction.

The result: Increased deposits, enhanced retention, improved efficiencies, and reduced costs.

Efficient automation

Lose time-consuming manual processes. Reduce errors and accelerate document generation. Expere is a fully automated enterprise compliance content system powered by a vast knowledge base developed, maintained, and warranted by Wolters Kluwer. Rules-driven Expere ensures consistent application of compliance rules and allows you to work quickly without sacrificing accuracy or compliance. Plus, it provides the transparency required for efficient auditability.

Omnichannel experiences

With Expere, you can provide customers with seamless access to financial products and services both in-branch and online, maintaining consistency across channels. Dynamic content capabilities also facilitate content consolidation, allowing data to be reused throughout the entire transaction, eliminating re-keying, and reducing overall processing time. Clients receive fewer forms and friendlier customer experiences.

Compliance warranted

Tap into a vast selection of deposit and tax-advantaged content honed through decades of careful use and review. Our experts continually identify, review, track, and analyze new legislation, regulations, regulator information, and case law. Updates to content automatically flow through to other applicable data and documents for comprehensive, warranted compliance.



Proven performance

With over 60 years as the leading resource for consistent, accurate, and timely compliance, Wolters Kluwer provides unparalleled compliance solutions.

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

Expere® takes the stress out of compliance certainty. It manages all aspects of compliance documentation – from automated document selection, assembly, and packaging to content development, testing, integration, and deployment. Wolters Kluwer partners with account-opening solution providers to customize implementations and customer support around your evolving business needs.

Comprehensive compliance

Access a full array of documents to help grow your deposit account business. Open, administer, and support deposit accounts as well as Traditional, Roth, SIMPLE and SEP IRAs, Coverdell Education Savings Accounts (CESA), and Health Savings Accounts (HSA). Expere warrants compliance across all 51 U.S. jurisdictions and at a U.S. federal level.

Deposit documentation	Tax-advantaged documentation and solutions	
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Organizers Applications Contributions Rollovers Beneficiaries Transfers 	<ul style="list-style-type: none"> Recharacterizations Elections Calculations Distributions Withholdings

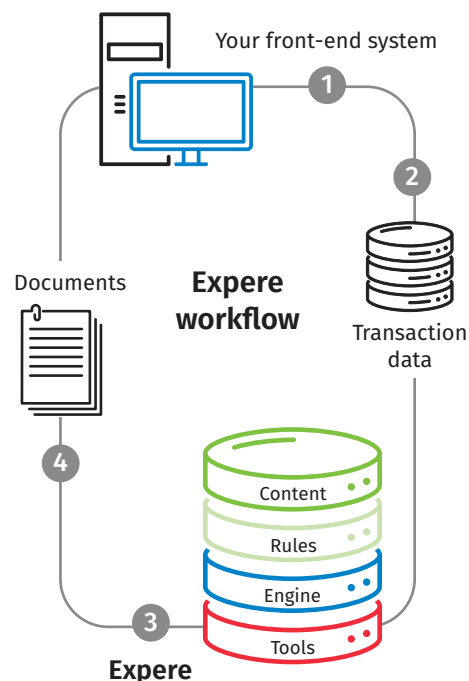
Transform your compliance practices

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.

Language translation available

Many customers today have limited English proficiency – and regulators are taking notice. Expere offers language translation capabilities, so you can communicate more effectively and address any regulatory language translation requirements.

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



About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk, and compliance; and legal and regulatory sectors. 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.

For more information or to see an interactive demonstration of Expere, visit www.wolterskluwer.com/en/solutions/expere