

Compliance Solutions

Expere[®] for deposit and tax-advantaged accounts

Reduce errors and accelerate document generation

Managing documents efficiently isn't always easy, but the right platform can help. Expere[®] simplifies document creation and delivery for deposit and tax-advantaged accounts by integrating with your existing systems and providing centralized tools to manage, test, and deploy content. Its 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 for both consumer and commercial customers.

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.



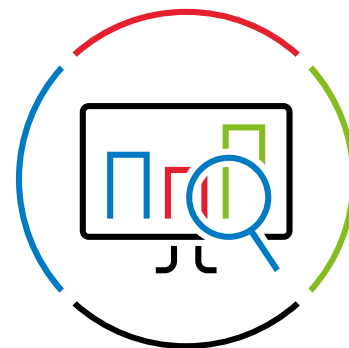
Omnichannel experiences

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 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 US jurisdictions and at a US federal level.



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

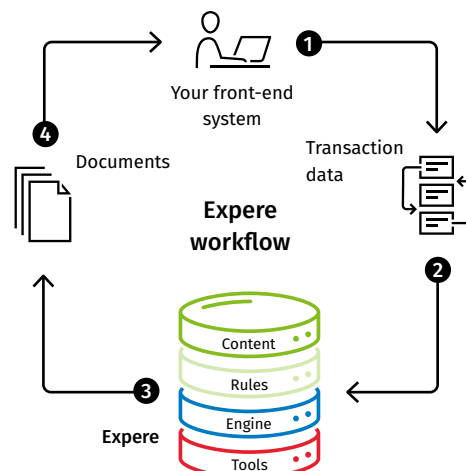
Transform your compliance practices

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.

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



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

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