

Electronic Documents for financial institutions



As technology changes, the way financial institutions manage documentation becomes critical. Now more than ever, banks need flexible compliance solutions to efficiently operate in today's complex regulatory environment and remain competitive.



Streamline documentation and improve compliance

Wolters Kluwer's Electronic Documents (E-Forms) help banks optimize documentation processes, ensure regulatory compliance, and reduce turnaround times



Wide range of documents

Offering Individual Retirement Account (IRA), Health Savings Account (HSA), mortgage, and deposit consumer/commercial lending documents for all 51 jurisdictions, designed to meet both immediate needs and long-term growth



Flexible integration options

E-Forms provide trusted compliance while allowing banks to choose their platform provider. Wolters Kluwer works directly or with an integrator to integrate E-Forms into internal system



Partnerships with leading providers

Collaborates with platform providers, system integrators, and core processors to bring compliance expertise to a broader user base



Why choose Wolters Kluwer's Electronic Documents?

- ✓ Multiple technology formats meet platform system requirements
- ✓ Proactive compliance monitoring and updates help manage risk
- ✓ Documents from one provider support changing business needs
- ✓ Technology tools allow efficient integration of E-Forms
- ✓ Document Transaction Guides help quickly and conveniently determine appropriate files and forms



Electronic Modules from Wolters Kluwer

We can deliver the compliance assistance your bank needs using the technology you want with our flexible E-Forms. Our large staff of compliance professionals carefully monitors compliance requirements at both federal and state levels. We quickly notify you of changes that affect the documents you've purchased, and provide ongoing updates to keep you in compliance.

Deposit

Available in single forms or by module (DEM)

The Deposit Electronic Module contains disclosures, signature cards, terms and conditions, certificates of deposit, and other ancillary documents for both consumer and commercial transactions. Additional worksheet-based disclosures are also available to meet your needs for a more customized solution.

IRA/HSA

Available in single forms or by module (IEM)

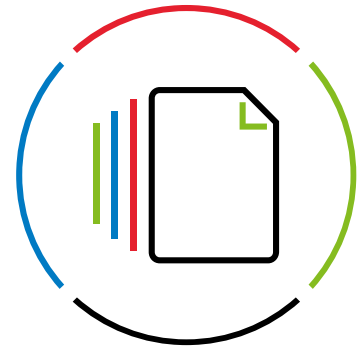
The Individual Retirement Account (IRA) Electronic Module contains the documents necessary to administer your IRA and HSA programs. Based on federal tax law, we offer documents for establishment, contributions, distributions, and more. We support traditional and Roth IRAs (including beneficiary IRAs for each), HSA, Coverdell Education Saving Accounts, Savings Incentive Match Plan for Employees of Small Employers (SIMPLE), and Simplified Employee Pension (SEP) plans.

Consumer lending

Available in single forms or by module (LEM)

The Lending Electronic Module contains disclosures, security agreements, state-specific notes, and other ancillary documents for a variety of loan types:

- ☒ Consumer direct lending (closed-end, open-end, real estate, and non-real estate)
- ☒ Commercial and agricultural lending (closed-end, open-end, real estate, and non-real estate)
- ☒ Residential real estate lending (conventional and portfolio)



**Explore our numerous
E-Forms to meet your digital
requirements.**

**We provide support even after
your purchase to assure that
your documents stay compliant.**

Home equity lending

Available in single forms or by module (HEM vs. IEM)

The Home Equity Electronic Module contains the necessary documents to help you facilitate your open-end home equity program. It contains a comprehensive set of disclosures, agreements, mortgages/deeds of trust, and other ancillary documents. The disclosures and agreements are worksheet-driven and tailored to your home equity line of credit products.

Commercial lending

Available in single forms or by module (COM)

The Commercial Lending E-Forms Module supports a wide variety of commercial and agricultural loan transactions to help you grow your lending portfolio:

- ✓ Operating line of credit (open-end)
- ✓ Current asset (working capital)
- ✓ AR/Inventory financing (secured)
- ✓ Real estate (construction) / Permanent Financing
- ✓ Equipment term loans
- ✓ Real estate (acquisition)
- ✓ Letters of credit

VMP® Mortgage Electronic Documents

VMP Mortgage E-Forms are mortgage forms to support originating and closing traditional mortgage loan products, as well as new, popular mortgage loan products to enable you to be competitive in today's market. These products include:

- ✓ Government (FHA & VA)
- ✓ Conventional
- ✓ Closed-end second mortgages



Compliance you can trust

Wolters Kluwer's software, expertise, and services have helped financial institutions manage compliance challenges. Whatever your electronic documentation needs are, Wolters Kluwer can help.

For more information, visit
www.wolterskluwer.com →

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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