



Banking Compliance

Mortgage and equity solutions overview

Various micro services calls available from Wolters Kluwer to support all aspects of a mortgage transaction, as well as all other lines of business.

Expere®

SaaS based dynamic content engine that houses all the language, document assembly rules and packaging rules to respond to over 23 standard API's with warranted, compliant content that can support: Mortgage, Home Equity, Assumption, Consumer, Commercial, SBA, Default Servicing, Loss Mitigation, Deposit and IRA. All monitored and updated at least monthly and fully warranted. 99.99% up-time.

- ADA - Expere base content enabled to be screen reader accessible, compatible with WCAG 2.0 as verified by the Adobe Acrobat DC accessibility checker. Supported in Expere base content to assist our customers who wish to provide screen reader accessible content to their customers who require an accommodation under the ADA.
- NEL - AI learning-based translation component offering Expere content translated to a non-English language to help lenders better serve consumers with limited English proficiency (LEP). It's estimated approximately 25.5 million people over the age of five in the U.S. are considered to have "limited English proficiency", the Expere Translation Component helps lenders interact with those consumers. Triggered by a data element requesting a non-English language document.
- E-Sign enabled content that can be used in any industry standard esign offering leveraging either x,y coordinate signature field markup or Acro form fields.
- E-note creation.
- Preferred partner to Black Knight, nCino, NetOxygen and used by over 2,500 institutions, and over 20 million calls in 2020.

Wiz Sentinel™

Wiz Sentinel is a web-based solution that analyzes loans, either in real-time at the point of origination or for post-closing audit, to determine potential violations of prohibited lending practices. It compares user-entered loan parameters with your loan program information, HUD fees, and federal, state and municipal compliance regulations. Analysis includes but is not limited to High Cost Testing (HOEPA), HPML Testing, TILA Testing, QM/ATR Testing, TRID Testing, Rate Spread Testing.

HMDA Wiz®

Complete and automated fair lending management solution. The software is designed to provide robust analysis that allows you to identify potential risk and immediately take corrective action to remedy unfair lending practices. It analyzes, verifies and documents your institution's compliance with all fair lending regulations.

eOriginal

Wolters Kluwer eOriginal technology supports end to end digital lending solutions including eClosings and eMortgages helping lenders improve data quality, increase operational efficiency, and create a superior experience for consumers.

eVault

- ESIGN Act, UETA, UCC 9-105, MISMO, GSE compliant vault technology to enable authoritative copy management.
- MERS eRegistry integration to enable eNote registration, eDelivery, transfers, and all update/change data transactions supported by MERS.
- eDelivery of supplemental documents via MERS eRegistry; Tested and compatible with other eRegistry-enabled vault providers.
- 95+ eNote form IDs supported in MISMO compliant SMARTDoc v1.02 format; Compatible with Expere eNote creation API.
- Open API to support fully integrated banking technology stack.
- Comprehensive reconciliation and MERS message reporting available in-app.

SmartSign

- ESIGN Act, UETA, UCC 9-105, MISMO, GSE compliant eSignature technology to present and enable execution of both SMARTDoc eNotes and PDF documents; ADA compliant UX/UI for bank employees and consumers.
- Collect signature via email invitation, in-person signing, and embedded in your own applications via API.
- Fully integrated to Expere for automated document tagging.
- REST API to support fully integrated banking technology stack.
- To include timers/TRID support & print/shipping fulfillment

ClosingCenter

- ESIGN Act, UETA, UCC 9-105, MISMO, GSE compliant eClose technology to present and enable execution of both SMARTDoc eNotes and PDF documents; ADA compliant UX/UI for bank employees and consumers.
- Free-to-use eClose & collaboration for title/settlement/notaries.
- Fully features Lender dashboard to control title/settlement permissions, automation, and workflow.
- Send documents to borrowers in advance of closing day for document preview. Collect signature via contactless email eClose & in-person hybrid eClose.
- In-app RON hub connected to multiple RON providers for fully remote online notarization
- Convert eClosings to paper closings without requiring document redraws (includes eNote eClosings).
- REST API to support fully integrated banking technology stack.

