

Regulatory scrutiny is on the rise. Quality personnel are hard to find. Customers expect faster, seamless experiences across your bank—not just in each line of business. Step up to every challenge with the one compliance engine that dynamically generates precise compliance documents across asset classes. Expere is a scalable solution that encourages growth across an entire organization by eliminating the need for separate systems. Streamline document generation with Expere for increased efficiency and warranted document compliance.

Expere includes a vast selection of content, all continuously monitored for consistent compliance—updates to any content automatically flow through to other applicable data and documents.

One solution—every asset class

Across every asset class—consumer, commercial, and mortgage—your documents need to be compliant. Expere helps ensure documentation consistency and compliance across channels and lines of business. It is fully automated. It features standard content, plus rules that are maintained and warranted by Wolters Kluwer.

Efficient automation

Lose the spreadsheets and time-consuming manual processes. Reduce errors and accelerate document generation. Rules-driven Expere integrates seamlessly with all major LOS, AOS, and other origination systems. It ensures consistent application of compliance rules and allows you to dynamically generate content fast. Plus, it provides the transparency required for efficient audits.

Compliance warranted

Wolters Kluwer is a trusted resource. We have close relationships with the CFPB, FRB, OCC, FDIC, NCUA, and other federal and state regulators and government-sponsored enterprises such as Fannie Mae and Freddie Mac. Our experts continually identify, review, track, and analyze new legislation, regulations, regulator information, and case law across all 51 U.S. jurisdictions and help regulators evaluate how to implement new measures.



Expere helps financial institutions

- Meet stringent regulatory requirements
- Proactively manage change
- Ensure compliance consistency across all lines of business
- Deliver superior lender and borrower experiences

Expere: Your single solution for

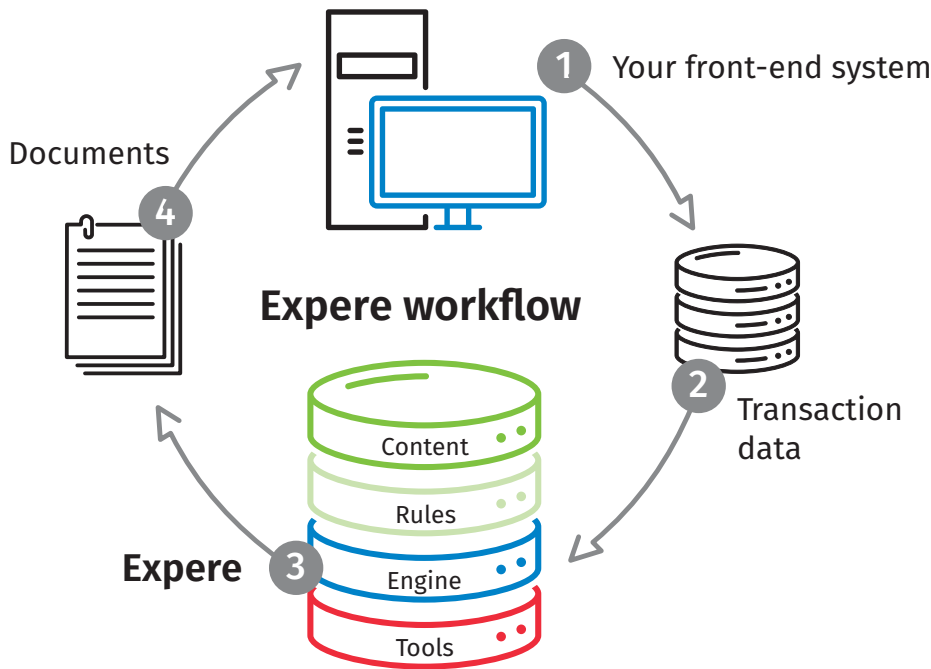
- Deposit
- Commercial
- Consumer
- Home equity
- Mortgage
- Small business
- Residential services

Single-platform simplicity

Expere® is the one platform you need for document generation across your lending, deposit, and servicing businesses. Its single interface creates a consistent user experience, whether you use it for lending documents, new account opening, or account servicing.

Lending	Deposit	Servicing
Mortgage HELOC Consumer lending Commercial lending	Tax-advantaged Traditional, Roth, SIMPLE, and SEP IRAs Coverdell Education Savings Accounts (CESA) Health Savings Accounts (HSAs)	Loss mitigation Forbearance Mortgage default Consumer default

Expere offers the scalability and compliance support financial institutions need to grow safely and profitably



Generate the right documents and packages for the right asset class

Operate under your own rules

Expere offers the flexibility to custom-tailor documents for each transaction. Utilize its robust set of authoring tools to develop your own hierarchy of content management rules, make updates and add custom content. Or, turn to Wolters Kluwer Professional Services to manage some or all authoring for you.

Improve lender and borrower experiences

Consolidate custom documents with shared language into a single document. Expere reduces the number of riders, addendums, or irrelevant terms and conditions since forms can expand or contract to accommodate required content. Borrowers and lenders have fewer documents to manage overall, plus plain-language drafting styles make documents easier to read. Expere's dynamic content also adds efficiency to content-library management. Content that is common across multiple static forms can be changed and tested just one time.

Transform your compliance practices

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

- Decades of cumulative experience monitoring the U.S. regulatory landscape
- Used by 35% of the top 100 U.S. banks
- 23 standard APIs supported
- 20 million+ document package requests in 2022



Single powerful document generation engine



Dynamic and static content created and maintained by Wolters Kluwer



Consistent application of warranted compliance rules

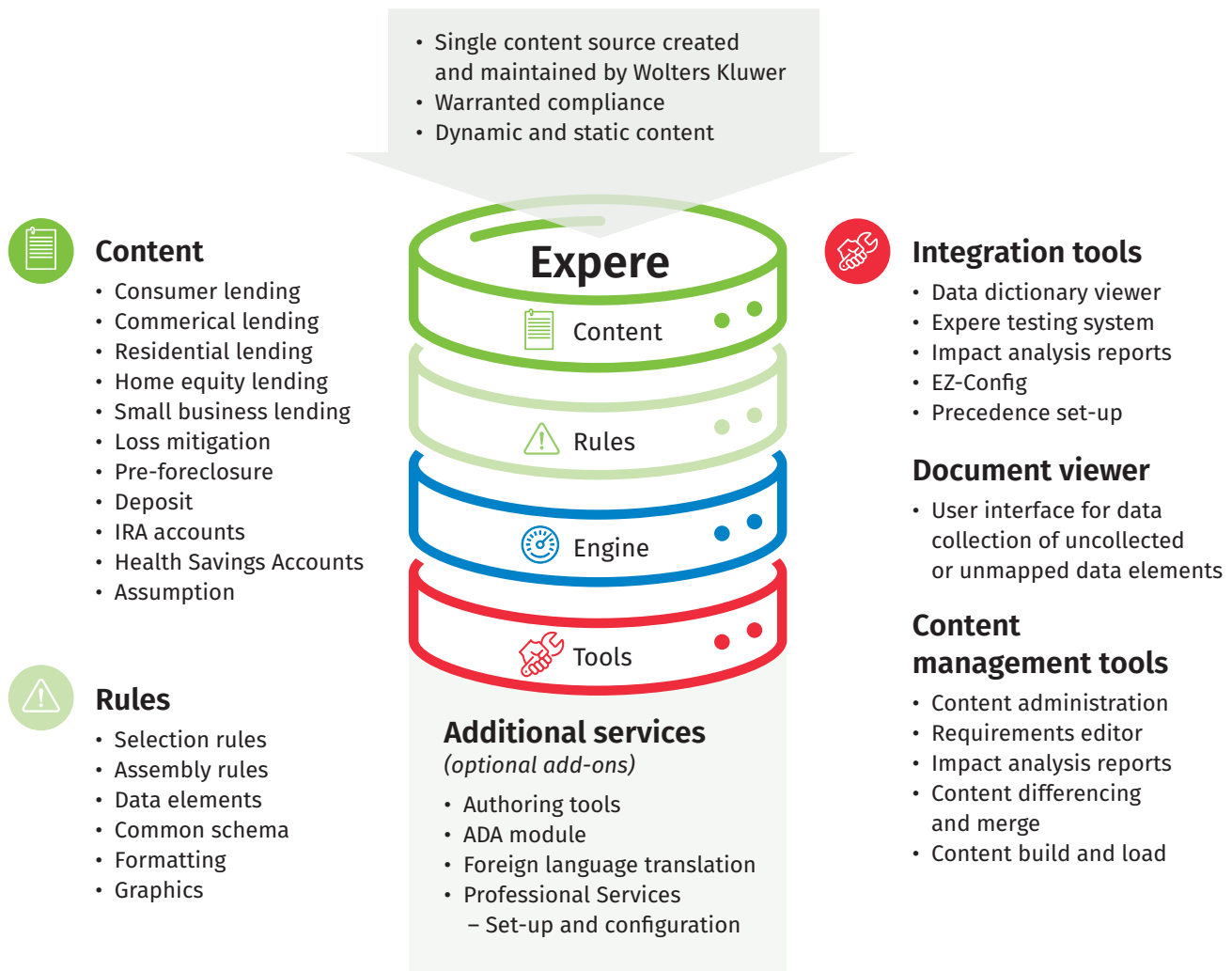


**Integration tools
Document viewer
Content management tools**

Now with foreign language translation and ADA modules

Financial institutions looking to boost customer experience and capture new markets can easily accommodate multiple languages accurately and efficiently. You can create Expere-based content that is screen reader accessible and compatible with WCAG 2.0.

Streamline document generation with Expere®



About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance 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.

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