

## Financial Services

# Expere<sup>®</sup> Commercial and Small Business Lending

**Today's complex regulatory environment demands a new way of managing document compliance. As the industry leader, only Expere<sup>®</sup> offers the compliant content that financial institutions need to continue to grow safely and profitably.**

Expere is a fully automated, enterprise compliance content system powered by a vast knowledge base of compliance content and rules developed, maintained and warranted by Wolters Kluwer. It improves efficiencies and encourages growth across the entire enterprise by managing all aspects of compliance documentation – from automated document selection, assembly and packaging to content development, testing, integration and deployment.

To date, over 2,000 financial institutions use Expere, including five out of the top 10 U.S. banks and 60 percent of the top 30 financial institutions.

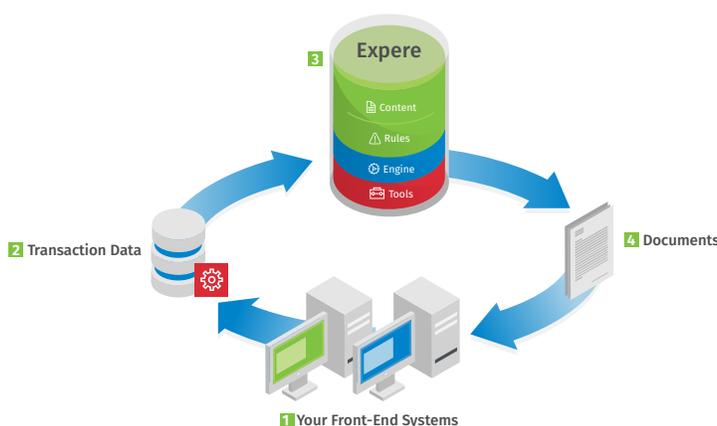
### Expere helps financial institutions:

- Meet stringent regulatory requirements
- Proactively manage change
- Deliver compliance consistency across all lines of business
- Generate a positive customer experience

### A Large Commercial and Small Business Lending Solution that Grows with You

Expere supports commercial/industrial loans and commercial real estate loans for large and small businesses. The solution can be scaled up or down to support more sophisticated lending documents for complex loans, yet is flexible enough to manage smaller business transactions. Expere's compliance content can be customized and edited by category, product or transaction using attorney-style language or plain language, based on preference.

With Expere's dynamic content, our clients are better able to manage their content libraries by consolidating custom content down to a unique set of forms versus hundreds of static forms, giving clients fewer documents to manage overall. Content is pulled in to populate all the other fields where the same content is required, allowing the reuse of language, content and legalese.



Generating the right document and packages for commercial and small business lending.

**Expere for Commercial and Small Business Lending supports the following:**

- Revolving Lines of Credit
  - Working Capital
    - Letters of Credit Reimbursement Line
      - Standby
      - Commercial
  - Carveouts
    - Equipment Loans
    - Acquisition Loans
    - Term Loans
- Lines of Credit (non-revolving)
  - Equipment
  - Acquisition Loans (Non-Real Estate Assets)
- Demand Loans
- Term Loans
- Time Loans
- Construction-Only Loans
- Construction and Permanent Loans
- SBA Loans (Closing Phase for 7(1) Loans and SBA Express)

Wolters Kluwer's support doesn't stop at purchase. From loan product creation and document package reviews to implementation services and customer support, we partner with our clients to meet their evolving business needs, encouraging safe and profitable growth.

For more information or to see an interactive demonstration of Expere, visit [WoltersKluwerFS.com/Expere](https://WoltersKluwerFS.com/Expere).

**About Wolters Kluwer Governance, Risk & Compliance**

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2017 annual revenues of €4.4 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

© 2018 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

CS-18-5031 295037855 Expere Commercial Sm Business Lending PS