

Financial Services

# Expere<sup>®</sup> Deposit and Tax-Advantaged Accounts

Today's complex regulatory environment demands a new way of managing document compliance. As the industry leader, only Expere 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.

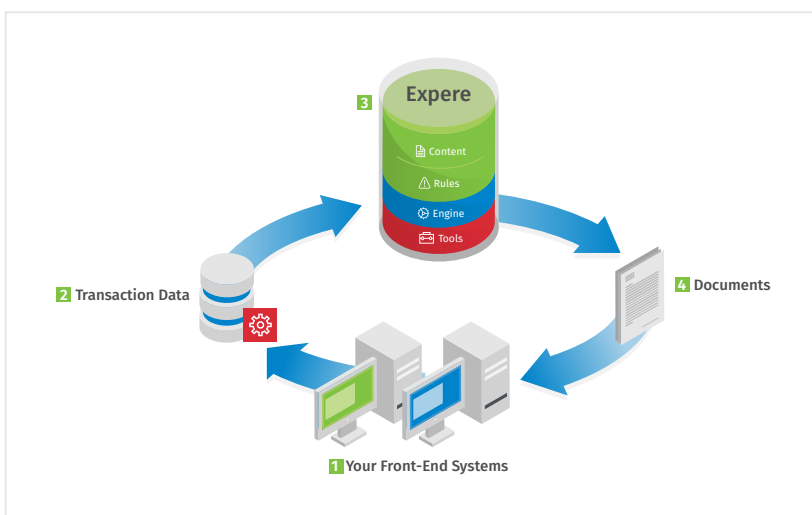
To date, over 2,000 financial institutions use Expere, including five out of the top 10 U.S. banks and 60 percent of the top 30 financial institutions.

**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 Deposit and Tax-Advantaged Account Solution that Grows with You**

Expere supports the Deposit and Tax-Advantaged account generation and servicing needs for your consumer and commercial customers. It's proprietary content has been used and reviewed in the market for over 60 years. The solution boosts omni channel delivery by giving consumers seamless access to financial products and services whether they are banking in-branch or online. Additionally, Expere's federal and state-level, transaction-specific documents allow data to be reused throughout the entire transaction, eliminating re-keying and reducing overall processing time.



Generating the right document and packages for deposit and tax-advantaged accounts.

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.

**Expere provides a full array of documents to help manage and grow your deposit account business, including:**

- Account Agreements
- ACH Agreements
- Applications and Authorizations
- Account Maintenance Documents and Notices
- Account Disclosures
- Cash Management
- Certificates of Deposit
- Internet Banking Agreement
- Safe-Deposit Products

**Expere provides the documents and solutions organizations need to open, administer, support and promote Traditional, Roth, SIMPLE and SEP IRAs along with Coverdell Education Savings Accounts (CESA) and Health Savings Accounts (HSA), including:**

- Organizers
- Applications
- Contributions
- Rollovers
- Beneficiaries
- Transfers
- Recharacterizations
- Elections
- Calculations
- Distributions
- Withholdings

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.

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