

Banking Compliance

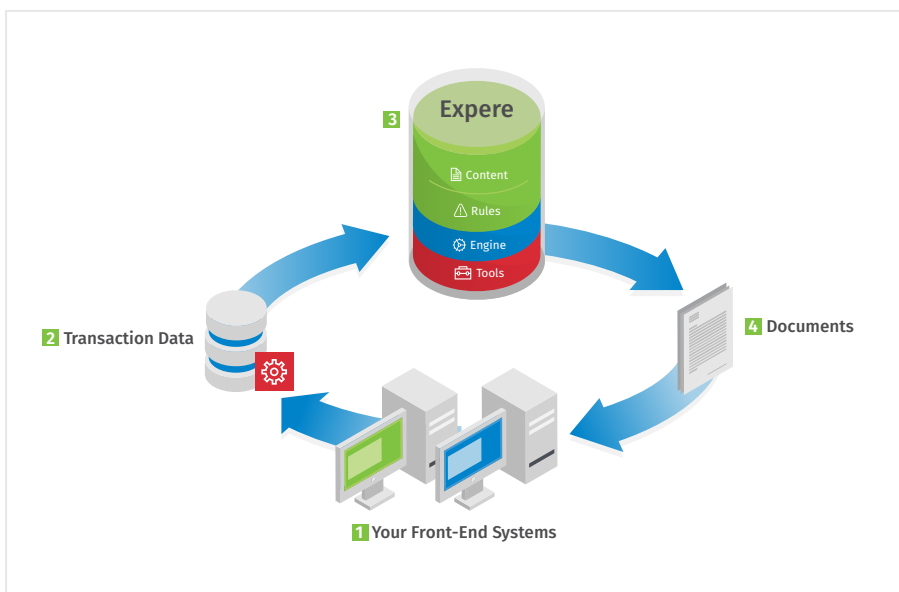
Expere[®] Delivers Compliant Content Across All Business Lines

Expere improves efficiencies and encourages growth across the entire enterprise by managing all aspects of compliance documentation – from automated document selection to document assembly and packaging.

With Expere, clients have one system that helps ensure documentation is consistent and compliant across all channels and lines of business, including Deposit, IRA/HSA, Commercial, Consumer, Home Equity, Mortgage, Small Business, Residential Servicing (including loss mitigation and default), and Assumption

Lending. Expere’s fully automated, enterprise-wide compliance content system features both standard content and rules that are maintained and warranted by Wolters Kluwer[®].

As a leader in the compliance industry, Expere’s dynamic content library is the culmination of 60 years of experience keeping a watchful eye on the U.S. regulatory landscape. Additionally, our compliance professionals continually identify and track rules in all 51 U.S. jurisdictions and have developed close relationships with the CFPB, FRB, OCC, FDIC, NCUA and other federal regulators, as well as government-sponsored enterprises (GSEs), such as Fannie Mae and Freddie Mac, in an effort to stay ahead of pending legislation and industry trends.



Generating the right document and packages for your transactions.

2,000+

Institutions use Expere

The De Facto Industry Standard

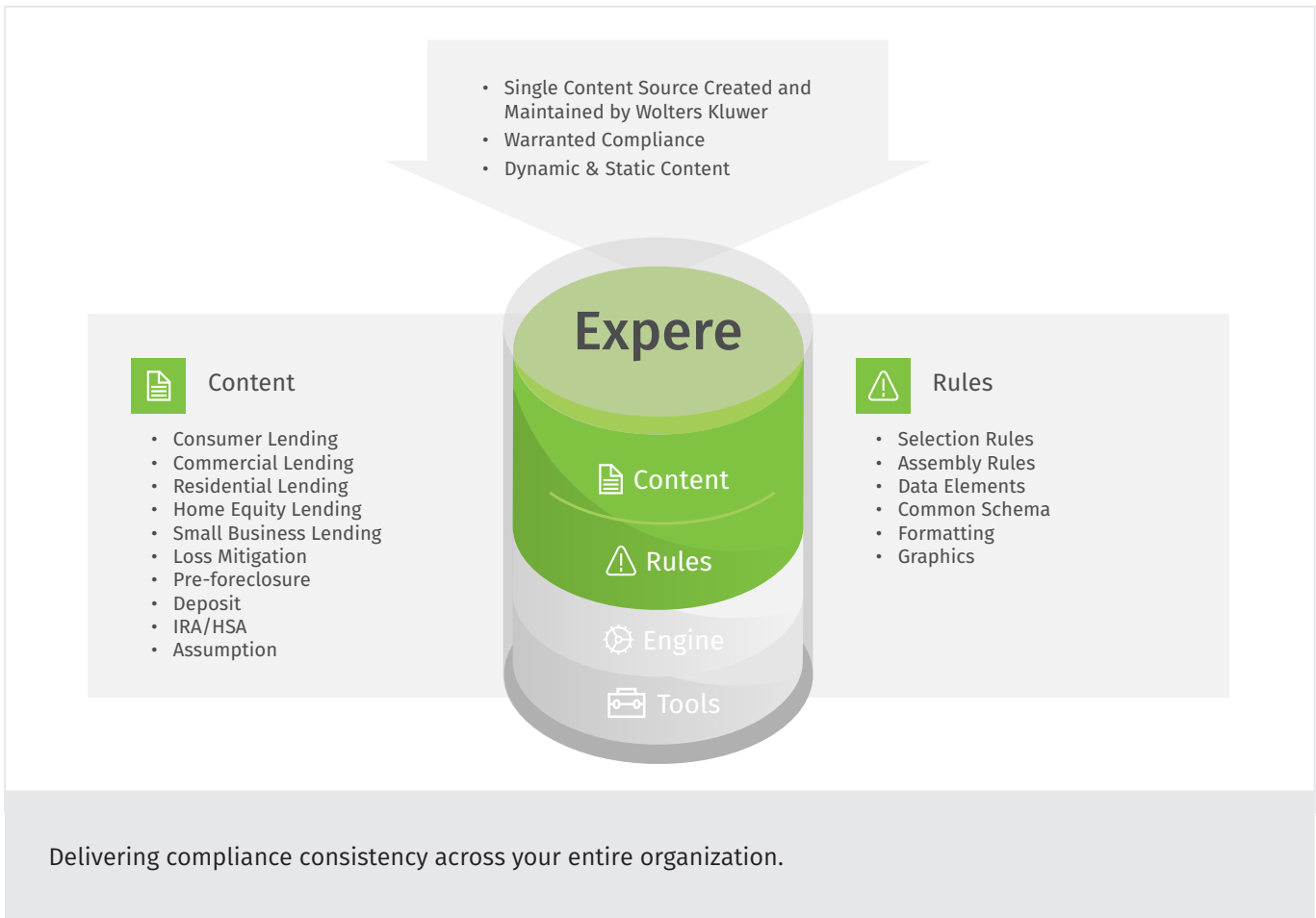
Wolters Kluwer is much more than just a document provider. Our in-house compliance

professionals help influence and shape the final results. In addition to identifying, reviewing, tracking and analyzing the new legislation, regulations, regulator information and case law that may impact our solutions, we are considered a trusted resource to regulators as they evaluate how to put new measures into practice. In 2017, Wolters Kluwer reviewed and conducted an in-depth analysis of 17,580 pieces of legislation and regulations to determine their impact on our customers.

To date, over 2,000 financial institutions use Expere, including five of the top 10 U.S. banks and 60 percent of the top 30 financial institutions. Expere content is also used in one out of every three mortgage loans originated in the U.S. each year.

Expere helps financial institutions:

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



What makes Expere the right choice?

Proactive Compliance Monitoring

When it comes to major regulatory changes, Wolters Kluwer is at the forefront of helping organizations implement the new rules. To illustrate, with the TILA-RESPA Integrated Disclosure Rule (TRID), Wolters Kluwer's team of over 80 compliance professionals proactively reviewed the regulation so our clients knew what to expect, and we were the first to release samples of the TRID documents for review and testing.

Strong Agency Relationships

Wolters Kluwer is consistently considered a "go-to" source for agency feedback. Our compliance professionals analyze the policy decisions and goals stated by these agencies, and proactively provide feedback on the implementation issues we think are worth considering as they move forward with finalizing the requirements that the industry will ultimately have to put into practice.

Breadth of Content Across Lines of Business

Expere is a scalable solution that encourages growth across an entire organization by eliminating the need to maintain several disparate systems with multiple vendors and allows administrators to manage just one system for all lines of business. As content changes are made, these changes are applied across all lines of business for shared content.

Improved Lender and Borrower Experience

With Expere's dynamic content, our clients are better able to manage their content libraries by consolidating custom documents with shared language into a single dynamic document with rules to support the generation of unique differences. This gives customers fewer documents to manage overall and the ability to change and test content that is common across multiple static forms just one time.

Expere's dynamic content also creates a better experience for borrowers because plain language drafting styles make the documents easier to read; they can be custom-tailored to each transaction, and the number of riders, addendums or irrelevant terms and conditions are reduced as the dynamic forms expand or contract to accommodate the required content.

Robust Authoring Tools

Expere has a robust set of authoring tools that enable our clients to develop their own hierarchy of content management rules that are critical to their functioning, as well as make updates and add their own custom content for greater flexibility. The authoring can be done by Wolters Kluwer as part of our Professional Services offering; clients may do the authoring themselves, or we offer a combination of the two.

Industry-Leading Compliance Warranty

Our longevity and stability within the financial services industry, combined with our compliance expertise, enable us to warrant our standard compliance content, including the document language, data mapping from the schema to the document, margins, style, document selection, and business rules.

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.

For more information or to see an interactive demonstration of Expere, visit WoltersKluwerFS.com/Expere.

About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to 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 (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 2018 annual revenues of €4.3 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 18,600 people worldwide.

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Expere Solution Primer