

What is Expere® DDS Lending?

Expere DDS Lending is a compliance lending solution designed specifically for integration with leading core system lending platforms or popular lending work flow/underwriting systems. It includes Wolters Kluwer Financial Services' proven compliance engine that creates dynamic documents for a variety of lending transactions—including consumer, home equity, residential real estate, commercial, construction, and agricultural loans. The documents are tailored to support simple to complex transactions—involving any number of borrowers, cosigners, guarantors, collateral items, and signers for business entities.

Expere DDS Lending documents are backed by Wolters Kluwer Financial Services' industry-leading compliance warranty. Your warranty coverage includes not only the loan documents, but also transaction-based autoselection that determines which documents are required for each transaction. Autoselection helps eliminate guesswork that can result in exceptions and missing documentation.

How does Expere DDS Lending work?

The solution contains a comprehensive library of compliance rules that are developed and maintained by Wolters Kluwer Financial Services' legal monitoring staff. These rules are based on legislative and regulatory requirements, as well as your institution's specific business practices and lending policies. The library supports an indefinite combination of transaction scenarios for all 51 jurisdictions. When a transaction takes place, the compliance engine sorts through all of the loan information and dynamically assembles the appropriate loan documents for that specific transaction.

What are the benefits of dynamic documents?

Dynamic documents give users the flexibility to document more complex transactions using less paper. Only the information that pertains to that specific loan is included on the documents, so the documents are shorter and easier to understand.

Dynamic document assembly also makes the transaction easier for the loan officer because it helps reduce your institution's compliance risk and the amount of training needed for your staff.

- Less systems to manage
- More consistent work flow
- Reduced risk
- Faster speed to market
- Increased flexibility
- Improved accuracy

What makes Expere DDS Lending better than other solutions?

- Because Expere DDS Lending is designed specifically as an integrated solution, the end user's work experience is more seamless. This means there's less rekeying of data and the user is able to move more efficiently from origination and underwriting to closing and booking, without having to move in and out of several different programs.
- Seamless integration also provides your institution with a better return on investment because it eliminates the technical problems associated with using interfaces. With Expere DDS Lending integrated into your core system or popular lending work flow/underwriting system, there are fewer systems for IT to maintain, fewer solutions for employees to learn, and less overhead.
- The Expere DDS Lending compliance library makes product updates much easier to implement because all of the compliance rules are centralized in one compliance knowledge base. That helps you go to market with products much faster.
- Expere DDS Lending allows you a broader range of transaction options than other solutions. Documents can be tailored to support even the most complex repayment schedules and transactions—involving any number of charters, jurisdictions, departments, and lending policies.
- Wolters Kluwer Financial Services is the only dynamic solution provider that includes Warranted Validation Processing. Your integrated platform system is validated with each compliance update to help ensure that the system is functioning properly. This offers you added assurance that your lending platform is selecting and assembling documents that adhere to current legislative and regulatory law changes.
- Expere DDS Lending comes from a company that offers exceptional support—from timely compliance updates to personal and experienced software support. What's more, we back our support with written Service Level Agreements, so you can be confident you're receiving the best product and service support in the market today.

Who is Wolters Kluwer Financial Services?

Wolters Kluwer Financial Services is a business unit of Wolters Kluwer, a leading multinational publisher and information services company based in Amsterdam. Wolters Kluwer Financial Services provides comprehensive compliance, operational, and credit risk management solutions; capital changes; and corporate actions services to help financial organizations manage risk and increase their efficiency and productivity across their enterprise. We bring our best-in-class brands together under one umbrella to uniquely serve our customers and partners in banking, mortgage, securities, and insurance. Our leading brands include Bankers Systems, VMP[®] Mortgage Solutions, PCi, Expere[®], CCH[®] Wall Street, GainsKeeper[®], and CCH[®] INSURANCE SERVICES.

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