

SDX Secure Document Exchange—For Secure, Confidential Electronic Communication Throughout Your Business

As a financial institution, you have access to more confidential information than most industries. And, as such, you're under more scrutiny by examiners and regulators. Failure to follow the requirements can result in fines and damage to your reputation, but even more than that, data breaches can do irreparable harm to your account owners—so, it's more important than ever to make sure all of your documentation messaging and communications are as secure as they can be.

According to apwg.org, financial services continue to be the most targeted industry sector at 92.4 percent of all attacks recorded in January 2008.

At a glance, these responsibilities seem to dictate more time-consuming monitoring and communication management for you. But, that's not the case with SDX Secure Document exchange. SDX can help you be secure in meeting your regulatory requirements **and** improve your processes, thereby allowing a more efficient and progressive work

environment in multiple line-of-business and administrative functions, such as:

- Mortgage closing packages
- e-Disclosures to the borrower
- Bulk loan reporting to investors
- Preliminary HUD-1 documents
- Loan assumption documentation post-closing
- Loan applications
- Opening of accounts
- Monthly statements
- Account update communications
- Sensitive internal correspondents (including HR messages)
- Messages/packages with expiration dates
- Any other confidential communications

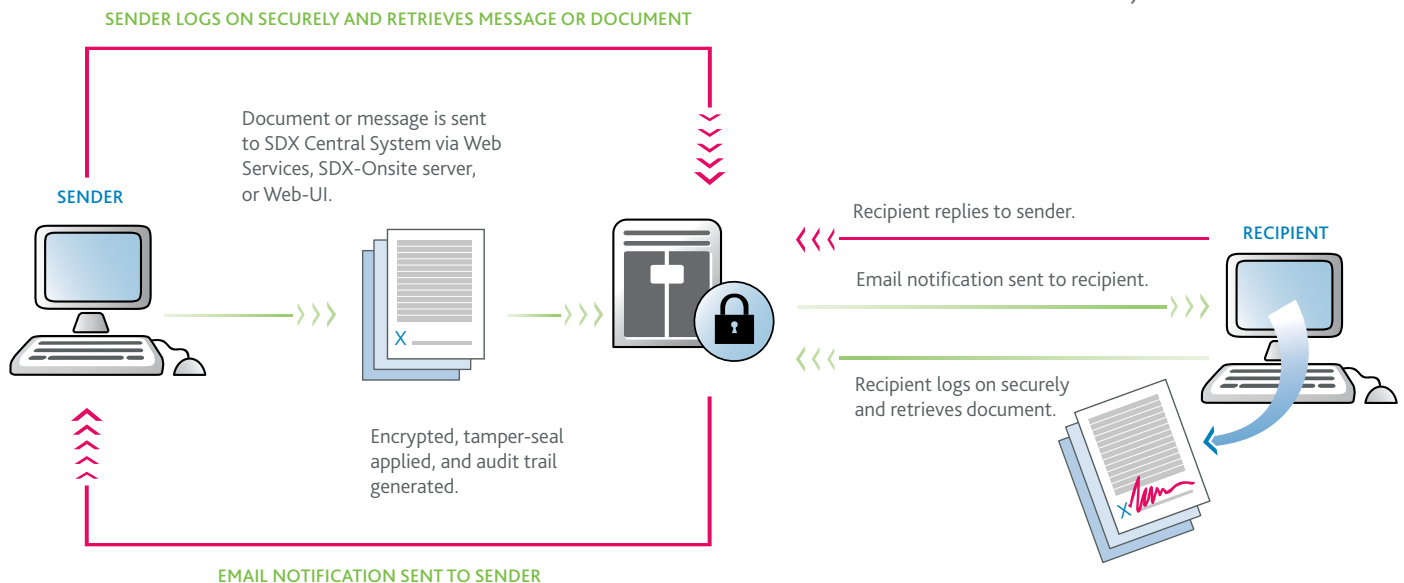
Over 200,000,000 records have been identified as being compromised since 2005. Of them 7,500,000 have been in 2008 alone. (privacyrights.org)

Two-Way Communication

SDX is a fully collaborative tool that allows information to move securely between senders and recipients in an easy-to-use, secure electronic environment. It is tamper proof and has reporting capabilities with complete real-time audit trail and tracking capabilities to help you prepare for regulatory exams and audits, plus research any questionable actions throughout the transactions.

As a sender, you log on to the SDX system to send your message (complete with any documents you attach in any format). SDX encrypts and tamper-seals the message/documents, and an audit trail is generated. Then, it's housed in the secure SDX Central System and an email alert is sent, letting the recipient know that a message is waiting to be picked up. The recipient then logs on to the SDX system to receive the message. When appropriate, the receiver responds, and the message takes the same steps back to the sender. Throughout this process, only sender and intended recipient(s) are able to open the message and its files.

See reverse side for more details.



The Security of SDX

As the adoption of online banking increases (according to the ICBA, 89 percent of banks have seen an increase in online banking in the last three years), it challenges you to do more business online. So, your due diligence concerns—along with extensive research into other electronic solutions—were paramount in the development of our SDX solution. Because of this focus, regulatory requirements, as well as security issues you may see with other electronic delivery solutions, are addressed and remedied in SDX.

According to the Independent Community Bankers of America (ICBA), 60 percent of IT decisions revolve around systems security and 53 percent around data security. SDX single handedly addresses both these needs.

Regulatory requirements

We recognize the concern many financial institutions are facing in meeting compliance requirements of emerging markets. Simplifying the complexity of managing your compliance risks is always at the forefront of our solutions, and SDX is no exception. Built on Wolters Kluwer Financial Services trusted compliance knowledge, content, and support, SDX helps you ensure compliance with the Sarbanes Oxley (SOX) Act, the Gramm-Leach-Bliley (GLB) Act, and the Real Estate Settlement Procedures Act (RESPA) 72-hour requirements.

Three Ts

Tracking—See the status of a message at any point in its life cycle with real-time and ad-hoc reporting options and status updates; such as, when a message was opened, read, signed, rejected, or other available actions are taken.

Traceability—Verify what happened with a particular past message. The digital vault records everything that happens and all actions that are taken for each message, so a full audit trail is already developed for you.

Tamper Proofing—Verify that your messages followed the right steps and that unauthorized parties did not make any changes—all messages and attachments are automatically encrypted with Public Key Infrastructure (PKI) standards and tamper sealed inside a digital vault within SDX.

Even Deeper Security

Another threat—besides outside hackers—are, unfortunately, internal staff members who have access to sensitive customer data. SDX provides security for your messages and documents at every step of the process, both in transit, and when at rest, because it's stored on the SDX Central System or backup tape.

One of the strengths of SDX is that the security can be further configured to meet your institution's requirements, so your unique security policies can be accommodated within the workflow.

Saving You Time and Money

Having the secure capability to electronically send confidential data inherently increases efficiency and decreases cost. In fact, SDX helps you save an actual 65 percent of traditional packaging and shipping of closing packages. And, SDX offers state-of-the-art authentication technology, including the use of challenge questions, which has quickly become the practice of choice among financial institutions.

Expedited delivery

SDX speeds interaction with your applicants, account owners, partners, and internal staff—and allows you to securely turn around legal documents, or any type of message, file, or document (complete with electronic signature capabilities) within minutes.

Workflow improvement

Automated document delivery drastically increases all types of transactions in the financial services market. For example,

sending initial mortgage disclosures directly to the borrower for electronic review and signature not only significantly reduces your costs, but also improves the borrower experience and your pull-through rate by moving the transaction toward closing more quickly.

Minimal staff training

The SDX Secure Document Exchange system is designed to navigate similar to the email system you are used to—but of course, with much more security and functionality—so minimal training cost and time is required to bring your staff up to speed.

Implementation Options

The SDX architecture is very easy to integrate, can be branded to your institution, and allows you to be up and running very quickly, with options that allow you the control and flexibility your institution prefers:

Web UI—uses an intuitive web mail-like interface; up and running almost immediately

SDX Onsite—adds automation to the sending of documents and messages; up and running quickly using a secure connection to the SDX Central System

Web Services—gives you complete control and seamless interaction; also very timely in implementation

With SDX Secure Document Exchange, you can meet your regulatory requirements, control and secure data for your clients and staff, gain account-owner trust, and more, all while turning your account transactions and confidential communications more quickly.

Visit www.WoltersKluwerFS.com/SDX to view a demo and/or download a security white paper.

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