Today’s regulatory environment demands a new way of thinking about document compliance. Only Expere® can handle the depth and complexity of what’s now required of financial institutions.

With the Consumer Financial Protection Bureau (CFPB) and other federal banking regulators setting stricter guidelines for risk management, financial institutions are ramping up their compliance teams. They also are reexamining IT processes in an effort to keep pace with the onslaught of regulatory changes, including the newly integrated TILA/RESPA disclosures and APR calculations.

Financial institutions are looking for a holistic approach. They need a way to leverage the innovations in technology to give them the flexibility to address the changes in the regulatory environment – as well as in the financial market and competitive landscape – seamlessly and proactively.

Whether you are looking to centrally manage documents across the enterprise, support individual lines of business or simply manage TILA/RESPA disclosures, no other solution better manages document risk. More and more financial institutions are relying on the unprecedented level of compliance, technology and control offered by Expere.

Expere is a centralized document system that seamlessly serves multiple lines of business and channels, providing a complete set of tools for creating, managing, integrating, testing and deploying documents.

A comprehensive approach to compliance you can count on.

Expere applies comprehensive, automated compliance logic to transactions and builds consistency throughout your organization. With Expere, you have one system that can handle document generation for multiple lines of business: Mortgage, Home Equity, Consumer, Commercial, Deposit, IRA and HSA. By centralizing the management of compliance content — and having the tools and
processes to implement those changes quickly and effectively — you improve efficiencies across your entire enterprise.

In addition to monitoring, maintaining and updating the Expere system, Wolters Kluwer Financial Services experts draft, code and test documents, and quickly deploy releases. Which means you can be certain you have access to the right document for the right transaction — and it’s all up-to-date.

For more than 60 years, the banking industry has depended on us for accurate compliance content. Our compliance experts identify and track rules in all 51 U.S. jurisdictions and have developed close relationships with the CFPB and other federal regulators in an effort to stay ahead of pending legislation and industry trends. This year alone, Wolters Kluwer Financial Services will monitor more than 155,000 pieces of regulation and legislation for more than 15,000 financial institutions.

Flexible and seamless integration technology and expertise.

Wolters Kluwer Financial Services has built integrations with all of the top origination system and third-party providers, and invested significantly in continuous improvement of our integration processes and service options. Expere can be installed onsite or hosted via a third-party vendor or Wolters Kluwer Financial Services.

Financial institutions can trust our industry expertise, processes and tools to deliver a faster, more cost-effective integration. Expere’s patent-pending viewer and data collection capabilities map based on data elements, not document fields, reducing mapping efforts by up to 75 percent, and saving valuable time and resources. It also allows financial institutions to introduce new documents and apply updates and changes independently from vendor release schedules.

In addition, financial institutions can rely on our tenured, experienced integration specialists, who’ve created well-defined processes derived from a history of successful integrations — including testing and validation. With our team, you’ll get the industry-leading service, expertise and tools you need at every stage. At Wolters Kluwer Financial Services, we stand behind our solutions and integrations.

Wolters Kluwer Financial Services is a SOC 2, Type II certified provider. We establish and maintain the highest level of internal controls and security.