



Every once in a while, an epiphany hits an industry

And nothing will ever be the same

Now more than ever, financial institutions across the country are struggling to deliver exceptional products and services across multiple channels, to reduce inefficiencies, to minimize costs while decreasing delivery time, and to grow their top-line revenue while managing their risk effectively.

One of the major problems facing institutions, however, is how to address all of these key business initiatives with the disparate processes and systems that are already in place.

The answer is not merely a new solution, but a dramatic shift in how you view—and integrate—compliance, documentation, and data across your entire organization.

ComplianceOne™

Introducing ComplianceOne™

To help you manage your business objectives while confidently addressing your compliance obligations, we've introduced Wolters Kluwer Financial Services' ComplianceOne.

ComplianceOne is a single compliance solution designed to consolidate your workflow under one convenient umbrella. It integrates—and connects—all of the major areas of your organization into one solution, including lending, deposit, mortgage, IRA, and administration.

A powerful, trusted foundation

ComplianceOne reflects the work of some of the best minds in the industry in compliance research, tracking, and business translation.

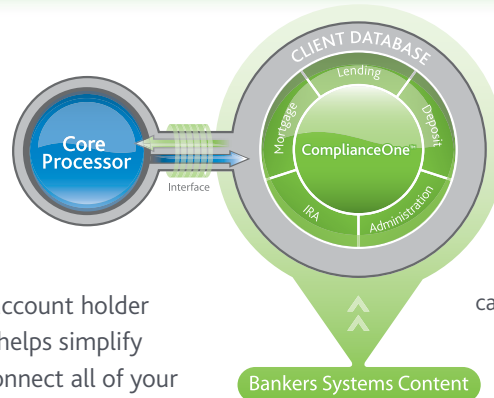
The entire solution is infused with the renowned *Bankers Systems compliance knowledge and content*, including a half-century of industry experience in lending and deposit alone. Our large in-house staff of compliance analysts constantly monitors federal and related state regulations to develop trusted documentation for all 51 jurisdictions. Moreover, we stay on top of industry developments, talk to financial professionals, and examine how you do business.

The result is a comprehensive compliance, risk, and documentation solution developed with best practices—and your business interests—in mind.



One convenient solution

ComplianceOne makes managing client data more convenient than ever. As a single, integrated solution, it provides a seamless transition between your documentation and your current account holder data. Better still, ComplianceOne helps simplify your process by allowing you to connect all of your lines of business and your client data to your core processor through a single, easy-to-manage interface.



Meet regulatory requirements and more

ComplianceOne also integrates the *Wiz*® family of products. So, by subscribing to a single solution, you can help ensure operationally aligned compliance with HMDA, CRA (*not applicable to credit unions*), anti-predatory lending, flood, title, AVM and other settlement services, USA PATRIOT Act, Mortgage Fraud, identity verification and authentication, customer/member due diligence, PEP, FinCEN, OFAC, Mortgage AML, and other regulations. ComplianceOne allows a loan or deposit to be generated while ensuring the transaction meets all regulatory compliance requirements.

Simplified installation and management

Since it is developed as one solution, ComplianceOne only requires one installation and one update when new versions are released. So, your entire staff (from IT personnel to front-desk staff) can benefit from cross-enterprise access to information with fewer updates, less maintenance and set up time, and less training.

The flexible configuration you deserve

ComplianceOne contains a wide array of options that can be activated or deactivated to help meet your needs and budget. You're in control. You decide how we can best fit your organization, while being backed by our industry-leading warranty. If your organization needs imaging, electronic signatures, credit bureau access, or other automated tools and services, simply activate those options during implementation. If not, leave them deactivated and implement them at your own pace. And, as always, we will work closely with you to help identify your specific business needs and focus on where automation can help improve your existing processes.

Industry-leading options

ComplianceOne delivers a wide variety of features and benefits:

Electronic signature—Improve your service levels by decreasing the number of signatures you are requesting. Plus, by using the e-signature capability, you can take comfort in knowing that all the signatures are captured in the correct places.

51 jurisdictions—Address compliance laws wherever you do business with trusted documentation for all 50 states and the District of Columbia.

Application processing—Streamline your application process with quick access to client information from a single database shared among deposit, lending, and your core system. Plus, benefit from “one-click” access to functionality such as credit bureau pull, flood reports, HOEPA and HMDA reports, and even identity verification—all from one system.

Imaging—Take advantage of the latest imaging technology that helps decrease your storage and office supply costs, while allowing you to quickly archive and retrieve images of your loan and deposit documents for easy look-up and a sound disaster recovery plan.

Dynamic documents—Dynamically build your documents during a transaction based on each individual's needs. So, you can spend less time processing and explaining lengthy documents—and more time interacting with clients.

Automated compliance reviews—Ensure compliance and risk management without interruption to business processes. This automated review only flags the transaction exceptions to more effectively operationalize your compliance processes while holding member-facing personnel accountable—without impacting overall productivity.

Training and support

Wolters Kluwer Financial Services helps you get up and running quickly with multiple training options throughout the implementation process—so your staff is ready to go when the software is.

We also provide dedicated technical support specialists to help you handle any problems that may arise in the future, and we offer compliance support for those hard-to-answer documentation questions and concerns.

Contact your Account Representative or call 1-800-552-9410 today.