

Community Development Wiz®

Driving the impact of community development



Choose a tracking solution that's just right for your financial institution

For now and into the future

Complying with the Community Reinvestment Act (CRA) is more important today than it has ever been. Why? Simply put, a financial institution's CRA Rating is a public disclosure indicating how it is (or is not) meeting the needs of low- and moderate-income geographies, persons, and the needs of small businesses and small farms. Failure to comply can not only negatively impact a financial institution's reputation, but also prevent its ability to expand into new markets.

Larger financial institutions, or those with assets greater than \$2 billion, must be extra diligent in capturing their community development loans, investments, and services to their regulator, as well as the greater communities they serve.

For financial institutions both large and small, tracking community activities has long been a cumbersome activity, consuming endless hours of staff time and management attention.

Utilizing nearly 30 years of expertise to deliver premier compliance solutions, Wolters Kluwer's Community Development Wiz® streamlines the compliance processes necessary to consolidate all community development loans, investments, and services into one centralized repository. This repository will seamlessly communicate with CRA Wiz to provide the user a holistic view of its CRA-related performance, year-over-year from examination-to-examination. The system will improve traceability of activities, enable comprehensive analytics and reporting, and prepare financial institutions to comply with the CRA and for future regulatory changes.

Wolters Kluwer's CRA solutions allow financial institutions to build a cost-effective CRA management program that promotes strategic plan alignment, ensures fair and responsible lending, investments, and services throughout the community, and meets current regulatory expectations of corporate social responsibility with room to grow in the future.



Make more time for what matters

Get more done in less time by streamlining examination preparation, allowing you and your staff to focus on maximizing the impact of your community development activities instead of documenting them.



Create a more modern experience

Manage all appropriate documentation for community development credit in one centralized repository that can be leveraged examination to examination.



Manage complexity with comprehensive tools

Reduce disparate systems, manual processes, and the risk for errors as you document, review, and qualify your financial institution's community development activities.



Enable staff engagement and collaboration

Improve staff satisfaction with modern technology that's available whenever and wherever they need it.



Expand your financial institution's potential

Accelerate economic growth in the communities your financial institution serves.

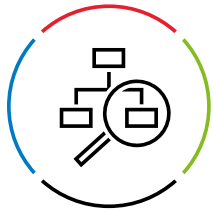


Achieve compliance certainty

Ensure compliance with existing CRA regulations, while providing the foundation for future changes to the Community Reinvestment Act.

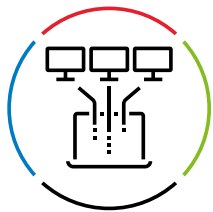
Built to support compliance with existing CRA regulations, while providing the foundation for any future CRA changes

Community Development *Wiz* delivers robust functionality and systematic processes on one SaaS platform to capture, track, review, document, and qualify community development activities for lending, investments, and services in accordance with CRA rules.



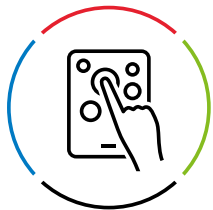
Robust functionality

- Workflow manages the collection and qualification of data from end-to-end
- Queue functionality provides users with specific tasks and streamlined processes
- Document repository allows users to manage community development CRA credit documentation in one centralized location
- Assign activities by Assessment Area and distribute to multiple areas per activity
- Easy-to-use interface and straightforward workflow reduces the complexity associated with managing community development data



Systematic processes

- Provides the tools to efficiently qualify loans, investments, and services across the four categories of community development, helping to improve consistency and reduce risk
- Captures and reports community development loans, investments, and service activities at a transaction level; assigns them by Assessment Area with the ability to describe their impact on low- or moderate-income neighborhoods, individuals, small businesses, and farms
- Supports examinations, board and senior management reporting, and community presentations with thorough data collection and editing to strengthen messaging on performance



One SaaS platform

- Built in the *Wiz* platform, this solution supports integration with other relevant components for managing Home Mortgage Disclosure Act (HMDA) data, Small Business Data Collection (1071), and other applicable regulations such as the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA)
- Provides a centralized location of all CRA data — HMDA, Small Business, Small Farm, Community Development Lending, Investments, Services, Branch Locations, and others — streamlining examinations, evaluations, and goal-setting



Queue management

Managing various lines of business' (LOB) tasks responsible for qualifications.



Qualification/analysis

Qualify loans, investments, and services; assign purpose and apply impact and responsiveness factors.



Documentation

Upload or link documentation required to track, manage, or qualify Community Development (CD), Environmental, Social, and Governance (ESG), and Corporate Social Responsibility (CSR) activities.



Regulatory workflow

Manage data collection and qualification through a linear, intuitive, and seamless user experience across the entire process.

Prequalify using machine learning analytics to enhance qualification.



Regulatory reporting

Reporting of activities for regulatory filing and internal/external reporting.

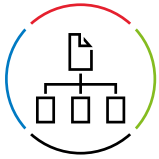
Current rule

Future rule

Wiz for CRA, HMDA, Fair Lending, Community Development, and Small Business Section 1071

Ensuring compliance. Enhancing value.

Through Wolters Kluwer's *Wiz* Solutions, we provide comprehensive regulatory support for financial institutions — from developing time-saving procedures to enhancing the data collection and risk analysis processes. Our solutions include:



CRA *Wiz* SaaS

Armed with fully customizable automation technologies and accurate geocoding, flexible reporting, and intelligent analysis capabilities, *CRA Wiz* streamlines the preparation for regulatory submissions and CRA examinations. This solution enables financial institutions to collect, scrub, correct, and report data for CRA reviews efficiently and effortlessly.



Fair Lending *Wiz* SaaS

Fair Lending *Wiz* provides financial institutions with analytical tools to identify, review, and understand fair lending risks from a compliance lens via risk reports, regression analysis, outlier analysis, and comparative file review.



HMDA *Wiz* SaaS

HMDA *Wiz* automates the collection, reporting, and analysis of HMDA data, allowing financial institutions to timely submit their data to regulators. The easy-to-use, quick-to-implement, and always-accurate solution enables institutions to ensure compliance while optimizing cost.



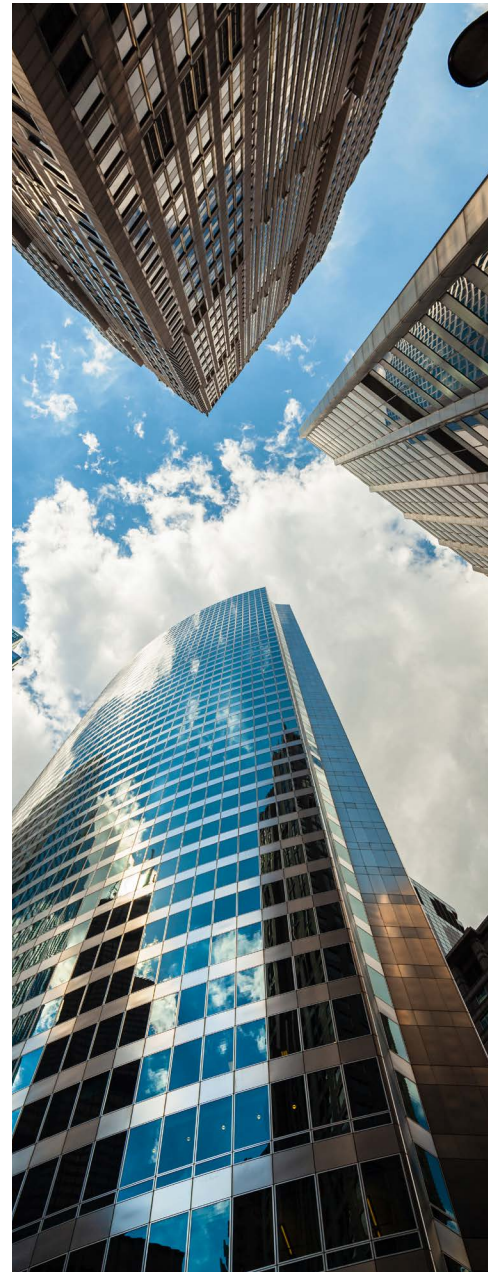
Small Biz *Wiz* SaaS

Small Biz *Wiz* is designed to meet the data collection requirements of Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Built on the trusted platform of *CRA Wiz* and *HMDA Wiz*, the system is easy-to-use and easy to add to a financial institution's data collection processes. Small Biz *Wiz* will save time and manual efforts in collecting, reporting, and analysis.



Advisory Services

Wolters Kluwer offers consulting services including data preparation and file scrubs, submission support, staff training, regulatory interpretation, operational planning, Compliance Management System (CMS) oversight, and fair lending risk reviews, utilizing industry-proven strategies to ensure compliance with complex regulatory requirements.



Stay in touch

To schedule a demo and/or learn more about Community Development *Wiz* and other solutions and services, please visit [wolterskluwer.com](https://www.wolterskluwer.com) or contact us at [800-261-3111](tel:800-261-3111).

About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software solutions and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2023 annual revenues of €5.6 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,400 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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