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Wiz®

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# HMDA Wiz®

Simplify reporting. Strengthen accuracy.

## Your reality

Expanded HMDA requirements mean more data, more complexity, and more scrutiny. Manual processes and fragmented tools increase the risk of errors, missed deadlines, and costly findings. Compliance teams need a way to manage large volumes of data without sacrificing accuracy – or efficiency.

## How HMDA Wiz® delivers

HMDA Wiz® transforms reporting from a regulatory burden into a strategic advantage through a secure, cloud-based platform.

### Core capabilities



#### Data import and validation

Bring in data from multiple formats, apply edit checks, and generate scrub summaries in minutes.



#### Compliance-grade geocoding

Assign precise census tract data for accurate analysis and reporting.



#### Rate-spread monitoring

Track loan pricing against benchmarks to identify potential fair lending risks early.



#### LOS integration

Automate front-end HMDA data management to minimize human error.



#### Interactive map module

Visualize lending patterns and demographic data to uncover gaps and strengthen CRA outreach.



#### Custom reporting

Build examiner-ready reports for regulators and leadership.

## The outcome you want

Imagine HMDA compliance that feels effortless:

- Data flows in cleanly and validates automatically
- Geocoding and rate-spread checks happen in real time
- Examiner-ready reports are generated in minutes
- Your team spends less time scrubbing data and more time focusing on strategy and fair lending oversight

## Results that matter

Institutions using HMDA Wiz achieve:

- ✓ **Faster workflows** with automated data import, validation, and submission.
- ✓ **Cleaner data** through compliance-grade geocoding and guided edit checks.
- ✓ **Reduced risk** with integrated rate-spread monitoring and LOS connectivity.
- ✓ **Actionable insights** via mapping and demographic overlays.
- ✓ **Optional Data Integrity Services uplift:** AI-assisted validation and expert review improve submission quality and audit confidence.

## Three HMDA-specific use cases

### 1 Error-free submissions

Automate data scrubbing and validation to produce regulator-ready LAR files — on time and without last-minute fixes.

### 2 Fair lending risk detection

Use integrated rate-spread monitoring and mapping tools to identify pricing disparities and geographic gaps.

### 3 Strategic market analysis

Overlay lending data with 100+ demographic variables to inform outreach and community engagement strategies.

## Go beyond HMDA — unlock the *Wiz Suite* advantage

HMDA *Wiz* is part of a powerful compliance ecosystem. The *Wiz Suite* unites CRA, HMDA, Fair Lending, Community Development, and Section 1071 on one platform — so you can eliminate silos and simplify compliance.

### Why *Wiz Suite*?



#### Shared data backbone:

Import, validate, and enrich data once — use it everywhere



#### Unified dashboards:

Monitor CRA performance, HMDA trends, fair lending risk, and community impact in one view.



#### Common controls:

Role-based workflows and audit trails applied consistently across all modules.



#### Exam readiness by design:

Every report and artifact ties back to the same validated dataset.

### Modules that work together

- **CRA *Wiz*:** Automate CRA reporting and geocoding
- **HMDA *Wiz*:** Collect, scrub, and submit HMDA data with confidence
- **Fair Lending *Wiz*:** Detect risk early with regression and matched-pair reviews
- **Small Biz *Wiz* (1071):** Prepare for new small business data requirements
- **Community Development *Wiz*:** Centralize and qualify community development activities

### Bottom line:

With *Wiz Suite*, compliance becomes connected, efficient, and strategic — helping you reduce risk, save time, and demonstrate impact.

## US Regulatory Consulting and data integrity (optional add-ons)



### US Regulatory Consulting

Strategic guidance to evaluate HMDA and fair lending programs, identify gaps, and prepare for examinations.



### Data Integrity Services

AI-powered and expert-reviewed validation to reduce errors and improve submission quality.



### See HMDA *Wiz* in action.

To find out more, please visit [wolterskluwer.com](http://wolterskluwer.com) or contact us at 800-261-3111

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