



Fair Lending Wiz®

Simplify oversight. Strengthen trust.

Your reality

Fair lending compliance is under intense scrutiny. Regulators expect institutions to detect and address risk proactively, while consumers demand transparency and fairness. Yet most teams face:



Fragmented data across multiple systems and loan types.



Manual analysis that slows response and increases error risk.



Complex statistical requirements for regression and matched-pair reviews.



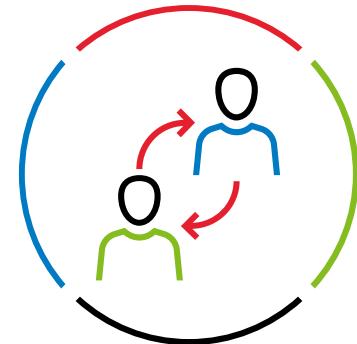
Heightened reputational stakes if disparities go unchecked.

The result? Compliance feels reactive, resource-heavy, and high-risk.

The outcome you want

Imagine a compliance program that:

- Surfaces risk early before it becomes a finding
- Automates complex analytics so your team focuses on action, not data wrangling
- Produces examiner-ready reports that demonstrate proactive oversight
- Extends fair lending monitoring across **mortgage, auto, credit cards, and consumer loans** — not just HMDA data
- Builds confidence with regulators and strengthens trust with communities



Results that matter

Institutions using Fair Lending Wiz® achieve:

- ✓ **Faster analysis cycles** with cloud-based workflows and real-time updates.
- ✓ **Cleaner inputs** through automated data preparation and validation.
- ✓ **Defensible findings** via industry-standard regression and matched-pair reviews.
- ✓ **Broader oversight** with proxy tools for non-HMDA products.
- ✓ **Reduced risk exposure** by identifying and remediating issues before exams.
- ✓ **Optional Data Integrity Services uplift:** AI-assisted validation and expert review improve accuracy and reduce turnaround time.

How Fair Lending Wiz delivers

Fair Lending Wiz transforms compliance from a reactive obligation into a strategic advantage through a connected, cloud-based platform.

The foundation



Data preparation and review

Start with clean, accurate data. Automated ingestion and validation reduce manual prep time and improve consistency across datasets.



Regression analysis (underwriting and pricing)

Detect statistically significant disparities in approvals or pricing after controlling for legitimate credit factors.



Comparative file review (matched pairs)

Rapidly locate similarly situated applicants with different outcomes to investigate potential disparate treatment.



Redlining analysis and mapping

Visualize lending patterns across geographies using HMDA mortgage data. Identify gaps in market penetration and outreach.



Proxy tools for non-HMDA data

Extend fair lending analysis to auto loans, credit cards, and personal loans for comprehensive oversight.



Custom reporting

Create clear, examiner-ready summaries of findings and remediation steps for executives, regulators, and internal stakeholders.

Connected by design

• Integrated dashboards

Monitor Fair Lending KPIs/KRIs at a glance and drill into underlying data for deeper analysis.

• Programmatic scale

Bring more users into compliance activities via the cloud and integrate with other Wiz offerings for a holistic portfolio view.

• Governance you can trust

Role-based workflows, approvals, and audit trails ensure consistent controls across modules.

Three Fair Lending-specific use cases

1

Proactive risk detection

Use risk scorecards and regression analysis to identify focal areas in underwriting, pricing, and marketing — before they escalate into findings.

2

Defensible exam preparation

Generate examiner-ready reports and narratives backed by matched-pair reviews and statistical evidence, reducing surprises during audits.

3

Enterprise-wide oversight

Extend fair lending monitoring beyond mortgages with proxy tools for auto, credit card, and consumer loans — ensuring compliance across all lending products.



Wiz®

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Unlock the *Wiz Suite* advantage

Fair Lending *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

View CRA performance, HMDA trends, fair lending risk, and community impact in one place.



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 fair lending programs, identify gaps, and prepare for examinations. Includes policy reviews, risk assessments, and staff training.



Data Integrity Services
AI-powered and expert-reviewed validation of loan data to reduce errors, improve accuracy, and enhance confidence in regression and matched-pair analyses.



See Fair Lending *Wiz* in action.

To find out more, please visit wolterskluwer.com or contact us at 800-261-3111

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