



Wiz®

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Wolters Kluwer Fair Lending Wiz® + FairPlay Fairness Optimization

Two best-in-class solutions. One fair lending advantage.

Your reality

Fair lending expectations are rising fast. Regulators now expect institutions not only to detect potential disparities, but also to search for less discriminatory alternatives (LDAs) and demonstrate that they have evaluated and implemented fairer options when possible. At the same time, business leaders want to pursue growth and inclusion without increasing risk.

But compliance teams face real challenges:



Fragmented analytics where tools can detect disparities but stop short of providing solutions.



Manual reviews that slow exam preparation and increase error exposure.



Limited oversight of internal and third-party models.



Missed opportunities where safe, qualified applicants are declined.

The result? Compliance programs feel reactive, resource intensive, and disconnected from growth objectives.

The outcome you want

Imagine a fair lending program that:

- Surfaces risks early and identifies documented, defensible alternatives
- Automatically generates audit-ready LDA reports aligned to Consumer Financial Protection Bureau (CFPB) and Supervisory Letter (SR) 11-7 expectations
- Recovers safe approvals that perform within your risk tolerance
- Connects with your existing workflows
- Presents regulators with evidence that is proactive, transparent, and complete

That's what **Wolters Kluwer Fair Lending Wiz® + FairPlay Fairness Optimization** delivers

How the partnership delivers

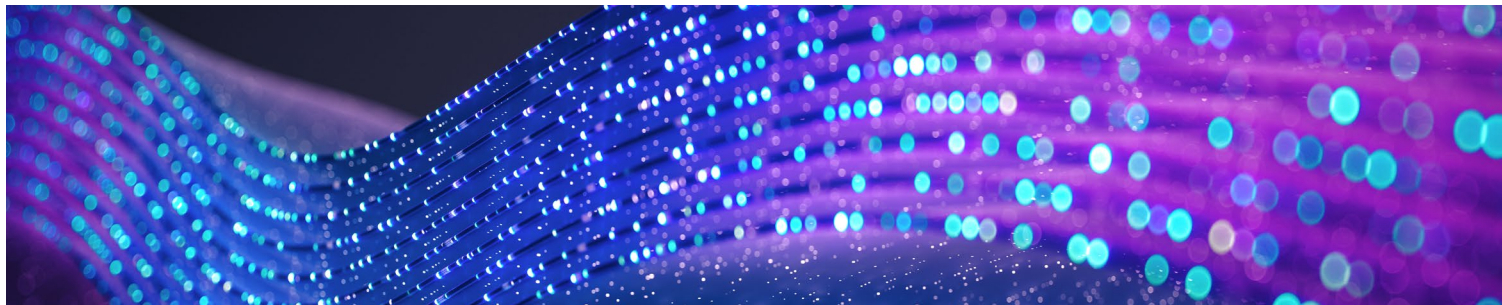
Fair Lending Wiz provides the analytics foundation, and fairness optimization adds the action layer — working together to help you move from identifying risk to driving inclusive growth.



Results that matter

Institutions using Fair Lending Wiz® and Fairness Optimization achieve:

- ✓ **Full fair lending lifecycle coverage** from detection → diagnosis → LDA search → documentation.
- ✓ **Stronger exam outcomes** and reduced Matter Requiring Attention (MRA) or Matter Requiring Immediate Attention (MRIA) risk thanks to consistent, defensible evidence packages.
- ✓ **Growth without additional risk**, including typical lifts:
 - Up to **10 percent more approvals**
 - Up to **13 percent higher take rates**
 - Up to **20 percent more inclusion**
 - **No increase in default rates**
- ✓ **Faster review cycles** through automated LDA search, Second Look analysis, and centralized governance.



Supporting the full fair lending lifecycle



Detection

Spot disparities across lending decisions to identify where fairness issues exist.

Fair Lending Wiz



Diagnosis

Analyze drivers and context behind disparities to understand root causes.



Action

Re-underwrite declines to find qualified borrowers your primary model missed.

Fairness Optimizer
Second Look



Action

Simulate alternative thresholds and model settings to identify less discriminatory, equally predictive options.

Fairness Optimizer
LDA Search



Action

Detect and de-bias variables that act as proxies for protected classes.

Proxy Detection



Validation and documentation

Generate automated SR 11-7-aligned validation and regulator-ready fairness reports.

Model Validation

← This partnership connects compliance and growth through scalable, repeatable workflows. →

Three partnership-driven use cases

1

Regulator-ready fair lending reviews

Move beyond disparity detection to deliver exam-ready LDA evidence, Second Look results, and policy recommendations.

2

Responsible growth strategy

Recover safe, qualified applicants and improve take rates without changing your core model or increasing risk.

3

Vendor and internal model governance

Monitor third-party scores and internal models for drift, fairness gaps, and LDA opportunities.

Coordinated by design



Coordinated dashboards

Fair lending key performance indicators (KPIs), disparity trends, LDA search results, and Second Look performance — delivered through complementary solutions.



Programmatic scale

Bring compliance, risk, credit, and data science together within a coordinated, repeatable workflow.



Governance you can trust

Role-based approvals, version control, consistent documentation, and transparent audit trails.



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Unlock the *Wiz* Suite advantage

Fair Lending *Wiz* and Fairness Optimization work together within the broader *Wiz* Suite ecosystem, giving institutions a coordinated compliance backbone.



Shared data pipeline across CRA, HMDA, 1071, Fair Lending, and Community Development



Unified dashboards for enterprise compliance and performance monitoring



Common controls and audit trails across modules

This supports a coordinated ecosystem where compliance becomes more strategic and scalable.

US Regulatory Consulting and Data Integrity (optional add-ons)



US Regulatory Consulting

Expert guidance on program assessments, policy reviews, exam readiness, risk tiers, and ongoing monitoring cadence.



Data Integrity Services

AI-assisted validation and expert review improve data accuracy and reduce regression/matched pair rework.



Ready to strengthen fair lending?

Request a conversation or demo to explore how Fair Lending *Wiz* and Fairness Optimization can strengthen compliance and unlock responsible growth.

[Request a demo →](#)

fairplay

FairPlay™ AI is a technology company focused on helping organizations detect, measure, and reduce bias in automated decision-making systems. Its platform analyzes data, models, and agents used in credit, insurance, employment, and marketing to identify and correct blind spots. Rather than replacing existing models, FairPlay AI works alongside them, providing clear metrics, diagnostics, and explainability tools that surface where unfair outcomes may occur and why.

Beyond detection, FairPlay AI turns fairness insights into business opportunity. The platform helps teams identify and document less discriminatory alternatives, implement second look programs, and expand access — without increasing risk or sacrificing performance. By translating complex fairness concepts into practical, actionable intelligence, FairPlay AI enables data science, risk, legal, and compliance teams to responsibly deploy AI while maintaining performance, transparency, and trust.

 **Wolters Kluwer**

Authorized partner

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software 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.



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