Wiz® Suite

Compliance made simple. Growth made possible.

Your reality

Compliance teams face relentless pressure — **evolving rules, tight deadlines, complex data,** and heightened examiner scrutiny. Manual processes and disconnected tools make consistency hard, create last minute fire drills, and put audits at risk.

You need **clean, connected data, repeatable workflows,** and **proof you can trust** — without adding more complexity.

The outcome you want

Imagine a program where **data flows seamlessly,** compliance tasks are **guided and automated,** and **exam ready evidence** is always at hand.

Your team spends less time fixing files and more time **proactively managing risk, demonstrating community impact,** and **supporting growth**.

Results that matter

With *Wiz*® Suite, institutions:

- ✓ **Cut manual prep time** across HMDA, CRA, fair lending, Community Development, and 1071 workflows.

- ✓ **Reduce data errors —** our Data Integrity Services have improved submission quality by **up to 25 percent** (expert + AI assisted validation).

- ✓ **Enter exams confidently** with complete traceability from **source data to submission artifacts.**

- ✓ **Standardize governance** with role based workflows, approvals, and auditable change history.

Proof points

Trusted by leaders:
Used across major US banks and hundreds of community institutions.

Proven at scale:
Built for high volume reporting and multi line portfolios.

Regulatory confidence:
Artifacts and processes align to examiner expectations for CRA, HMDA, Fair Lending, and 1071.

How *Wiz* Suite delivers

Wiz Suite isn't just a collection of compliance products — it's a connected ecosystem built on a shared foundation. Every module works together to simplify processes, strengthen data integrity, and deliver exam-ready confidence.

The foundation

At the core of *Wiz* Suite is a **data backbone** that powers every compliance activity:

Data intake and validation
Import loan and activity data from LOS, core systems, or spreadsheets. Built-in edit checks, missing-field prompts, and role-based workflows make clean data the default — not the exception.

Enrichment and geocoding
Automate geocoding and enrich records with census and peer context for accurate analysis and reporting.

Analytics and dashboards
Compare performance, spot risk patterns, and forecast outcomes with interactive dashboards that provide institution-wide visibility.

Reporting and audit trail
Generate exam-ready tables, create LAR files, and maintain full traceability from source to submission.

Shared components across the suite

Every module benefits from common tools and controls:

- **Compliance-grade Geocoding Engine** for precise location data

- **Performance Context datasets** (census, peer lending, market demographics) for richer analysis

- **Role-based workflows and approvals** for consistent governance

- **Unified audit trail** for transparency and accountability

Why it matters

A single source of truth connects every module, creating consistency and confidence:

Shared geographies and context
HMDA and Small Biz records use the same geocoding and census data, so fair lending analysis and CRA views align perfectly.
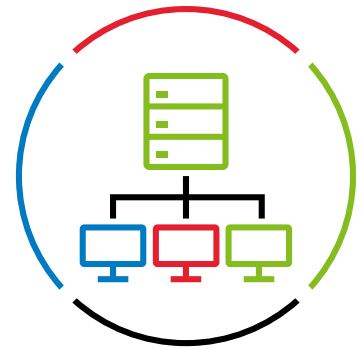
Common controls
Role-based permissions, workflows, and audit trails apply across the suite — one governance model, one compliance posture.

Exam readiness by design
Whether it's a HMDA submission, a CRA Performance Evaluation, or a fair lending review, every artifact traces back to the same validated dataset.

**One platform.
One source of truth.
Many specialized tools.**

Wolters Kluwer *Wiz* solutions

Compliance analytics					
Transaction compliance			**Enterprise compliance and analytics**		
***Wiz* Geocoding**	**Small Biz *Wiz***	**HMDA *Wiz***	**CRA *Wiz* HMDA *Wiz* Small Biz *Wiz***	**Fair Lending *Wiz***	**Community Development *Wiz***
Applicable lines of business					
• Mortgage • Commercial (Small business) • Consumer • Auto • Deposit • Other	• Commercial (Small business)	• Mortgage	• Mortgage • Commercial (Small business) • Consumer • Auto • Deposit • Other	• Mortgage • Commercial (Small business) • Consumer • Auto • Deposit • Other	• Lending • Investment • Services

The core solutions

Individually strong, better together

Solutions	Purpose	What it does
CRA *Wiz*	Prepare, analyze, and report CRA activity with speed and precision.	• Automates geocoding, community development activity capture, and CRA exam table creation • Tracks performance by **assessment area, business line, and institution** • Produces **Performance Evaluation** views that align to examiner expectations • Integrates with **Dashboards** to set goals and forecast performance
HMDA *Wiz*	Collect, scrub, and submit HMDA data without drama.	• End to end HMDA workflow: intake → edit checks → geocoding → LAR creation → submission • Built in **data integrity** reports to catch outliers and missing fields early • Instant **audit trail** tying every record back to its source
Fair Lending *Wiz*	Identify, quantify, and address fair lending risk.	• **Regression** and **outlier** analysis for underwriting and pricing • **Comparative File Review** workflows to verify outcomes • **Redlining indicators** using mapped demographics and peer activity • Executive ready **risk summaries** with visual evidence
Small Biz *Wiz* (Section 1071)	Prepare for and execute 1071 small business data collection and reporting.	• Guided **data capture** workflow, including applicant provided demographic data • **Edit checks** aligned to 1071 fields and firewall concepts • Generates submission ready files and an **audit trail** of collection steps
Community Development *Wiz*	Centralize and qualify community development activities.	• Capture **lending, investments, and services** with proper qualifiers and documentation • Organize activities by **project, partner, geography,** and CRA relevance • Produce **exam aligned** reports and narratives for streamlined reviews

Three real world use cases

"No surprises" HMDA submission ①

- **HMDA *Wiz*** automates intake, edit checks, and geocoding to produce a regulator ready LAR — on time and error free

- **Fair Lending *Wiz*** then uses that same validated dataset for regression and outlier analysis, confirming no pricing or underwriting disparities before submission

Outcome: Confident, consistent HMDA reporting and a defensible fair lending posture built on the exact data you submit.

CRA strategy with community development proof ②

- **Community Development *Wiz*** centralizes all activities — lending, investments, services — with qualifiers and documentation

- **CRA *Wiz*** aggregates these activities and lending data to produce exam aligned views that reflect actual community impact

Outcome: A proactive CRA narrative backed by organized evidence, making examiner conversations straightforward and credible.

Standing up 1071 without re-inventing the process ③

- **Small Biz *Wiz*** provides a guided workflow for capturing 1071 fields, including demographic data, with edit checks and firewall integrity

- **Fair Lending *Wiz*** monitors small business lending for potential disparities using the same validated records, extending your existing compliance framework

Outcome: A scalable 1071 program that avoids new silos, reduces errors, and supports ongoing fair lending monitoring.

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

US Regulatory Consulting

Compliance isn't static, rules evolve, expectations shift, and examiners dig deeper. Our consultants give your institution the confidence to stay ahead of change with expert guidance tailored to your unique challenges.

What we offer:

Strategy workshops
Build a roadmap for CRA, HMDA, fair lending, and Section 1071 compliance that aligns with your business objectives.

Exam preparation
Get ready for regulatory reviews with mock exams, gap analysis, and examiner-style documentation.

Program design
Strengthen your compliance framework with policies, procedures, and controls that meet today's standards and anticipate tomorrow's.

Staff training
Equip your team with practical skills and insights to manage compliance effectively and reduce risk exposure.

Our consultants combine deep regulatory knowledge with hands-on experience, ensuring your institution is prepared — not reactive — when scrutiny comes.

Data Integrity Services

Your compliance program is only as strong as the data behind it. Inaccurate or incomplete records can lead to costly errors, failed submissions, and reputational risk. Our Data Integrity Services provide a dual approach to safeguard your data.

What we deliver:

AI-assisted validation
Advanced algorithms scan for anomalies, missing fields, and inconsistencies across CRA, HMDA, fair lending, and 1071 datasets.

Expert review
Compliance specialists verify and correct flagged issues, ensuring your data meets regulatory standards.
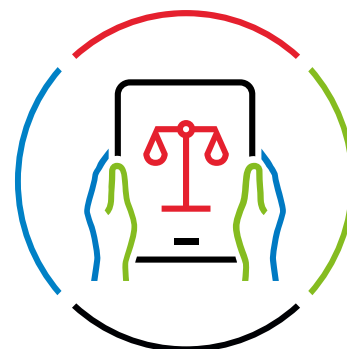
Process hardening
Practical recommendations to improve upstream data collection and reduce recurring errors.

Audit-ready confidence
Every record is validated, documented, and traceable — so you're prepared for any level of examiner scrutiny.

With these services, you don't just fix data — you build a foundation for long-term accuracy and efficiency.

The *Wiz* advantage

Better data. Smarter decisions.

- ✓ **Automate compliance:** Replace manual effort with guided workflows.

- ✓ **Stay ahead of risk:** Detect issues before they escalate.

- ✓ **Forecast performance:** Model outcomes and set achievable goals.

- ✓ **Audit ready always:** Keep clean records, clear logic, and complete traceability.

- ✓ **Future proof:** Scale confidently as products, channels, and rules evolve.

Get started

Talk to a compliance analytics expert to see the platform in action and craft a plan for your institution.

Why schedule a consultation?

- Cut hours of manual work with automation

- Reduce risk and stay audit ready

- Be ready for CRA, HMDA, fair lending, and Section 1071 — now and as they evolve

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

Explore *Wiz* Suite →

Request a demo →

Wiz®
by Wolters Kluwer