

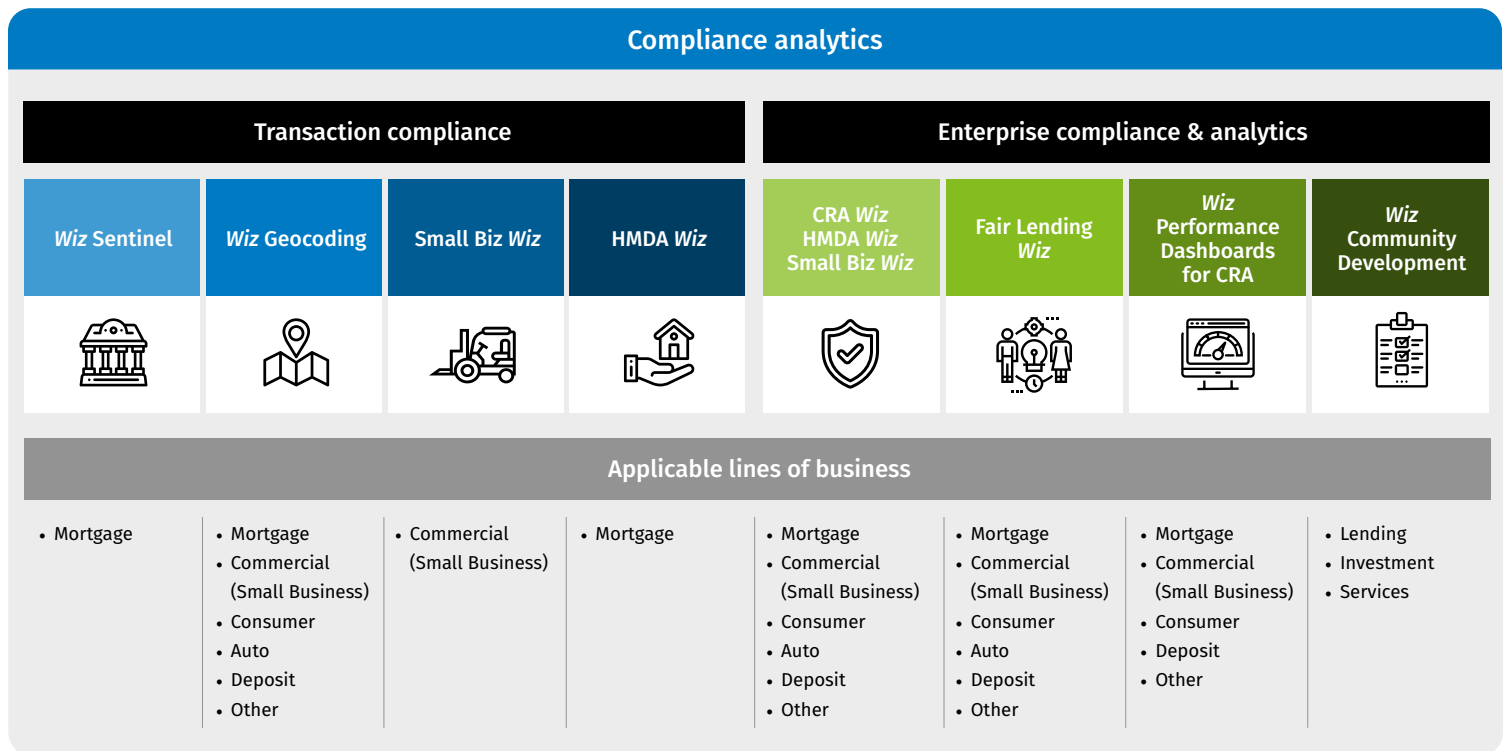
# Wiz<sup>®</sup> for CRA, HMDA, Fair Lending, Community Development, and Small Business Section 1071

Ensuring compliance. Enhancing value.


























Financial Institutions of all types and sizes, including the Top 10 in the US, have relied upon Wolters Kluwer for over 25 years to help comply with CRA, Fair Lending (FL), Community Development (CD), HMDA, and Anti Predatory Lending High-Cost /QM/TILA Regulations.

Through our *Wiz* Solutions, Wolters Kluwer provides comprehensive regulatory support for financial institutions—from developing time-saving procedures to enhancing the data collection and risk analysis processes.

## Wolters Kluwer *Wiz* Solutions



# The compliance ecosystem for CRA, HMDA, Fair Lending, Community Development, and Small Business data collection and reporting for Section 1071

Product	Regulation	Availability	Data management & enrichment	Reporting to the regulators	Analytics & 3rd party data sets	Mapping
<i>CRA Wiz</i>	Community Reinvestment Act (CRA)	Yes				
<i>Fair Lending Wiz</i>	Fair & Responsible Banking (ECOA/FHA Act)	Yes		NA		
<i>Fair Lending Wiz Lite</i>	Fair & Responsible Banking (ECOA/FHA Act)	Yes	NA	NA		NA
<i>HMDA Wiz</i>	Home Mortgage Disclosure Act (HMDA)	Yes				
<i>Small Biz Wiz</i>	Dodd Frank Act—Section 1071	Pending Final CFPB Section 1071				
<i>Wiz CD</i>	Community Development (CRA)	Pending Final CRA Rule				
<i>Wiz Dashboards</i>	CRA Performance Evaluation	Pending Final CRA rule		NA		NA
<i>Wiz Geocoding</i>	Compliance Geocoding	Yes				

## CRA Wiz (Supports CRA Reform)

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

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.

## Fair Lending Wiz Lite

Fair Lending *Wiz* Lite provides a graphical overview of underwriting, pricing, marketing, and redlining risks by geographical/applicant characteristics. The solution can also be enhanced by a one-time written report and an executive summary of disparities in a financial institution's lending performance compared to the demographics and their peers.

## HMDA Wiz

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

Small Biz *Wiz* is designed to meet the data collection requirements of Section 1071 of the Dodd-Frank 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.

## Wiz CD

Wiz CD provides a single platform within *Wiz* to capture, track, review, and qualify community development activities for lending, investments, and services and ensure compliance with the new CRA Rule.

## Wiz Dashboards

Wiz Dashboards allow CRA reporting institutions to set goals and perform self-assessments against CRA benchmarks. Performance can be measured and tracked at the bank level and for each line of business and assessment area for all activities under CRA. In addition, the Dashboards will provide predictive simulation components to forecast future performance.

## Wiz Geocoding

This compliance-grade geocoding solution helps financial institutions meet the compliance and line of business needs for CRA, HMDA, Fair Lending, Community Development, and Small Business geocoding needs.

## These products include, but are not limited to:



Required data collection support, regulatory data validation checks (edit checks), geocoding and reporting, including LAR file creation for submission to the regulators



The option to add user-defined fields to support data validation, scrubbing, and reporting submission requirements



Standard reports to review data integrity of the LAR, validate records, geocoding and submission requirements



Performance context data sets including, US Census, peer lending data and business demographics to complement compliance analysis



CRA exam tables for CRA



Mapping analytics to plot current or reported data and visualize with geographies and demographics



APIs for edit checks and geocoding for HMDA and Small Business data collection



To learn more about Wolters Kluwer's *Wiz* Solution, visit <https://www.wolterskluwer.com/en/solutions/wiz> or contact us at 800-261-3111

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## About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance, and legal sectors. Wolters Kluwer reported 2021 annual revenues of €4.8 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries, and employs 19,800 people worldwide.

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For more information about our solutions and organization, visit [WoltersKluwer.com](https://www.wolterskluwer.com).