

Collect, verify, analyze, and submit HMDA data quickly and efficiently.

Increased Home Mortgage Disclosure Act reporting requirements mean more data, more chances for error and more regulatory scrutiny. Cost-effective and accurate HMDA management is critical to your financial institution's bottom line.

HMDA Wiz® is an easy-to-use web-based solution for HMDA compliance management. HMDA Wiz automates the collection, verification and certification of HMDA data without increasing loan processing time or the need to retrain staff. The solution is easy to use, quick to implement and accurate.

Wolters Kluwer provides powerful technology, outsourcing and consulting to help you and your institution build a cost-effective CRA and HMDA program that achieves strategic goals, ensures fair lending throughout the community, and meets regulatory expectations. Wiz services and solutions can be combined into a fully-customized compliance program, helping you grow as you expand your lending footprint into new states and regions while minimizing costs.

- Accurately prepare data through geocoding, editing, analysis, and all necessary tools to comply with HMDA reporting requirements.
- Import, collect and edit data, create data scrubbing details and summaries, and submit reports.
- Analyze, monitor and audit HMDA performance in real time.
- Report community lending activity throughout the organization using pre-programmed and customized reporting.
- Proactively implement processes and controls to increase staff accuracy and efficiency.
- Integrate with loan origination systems with built-in functionality, including real-time geocoding, edit checks, and rate spread calculations.



Automated HMDA management and reporting

HMDA Wiz automates the compliance process from start to end to improve data quality and maximize efficiency.

Filter functionality allows users to slice and dice a chosen data file. Using an easy-to-use menu, the user can define very simple or very complex criteria for selecting records.

Editing is now even better, so that when a user is validating data, HMDA Wiz provides the user easy-to-understand visual cues for determining which data points need more attention and validation.

Compliance-grade geocoder standardizes and geocodes address data.

Import and Export Wizard lets users perform powerful data manipulation in an easy step-by-step format.

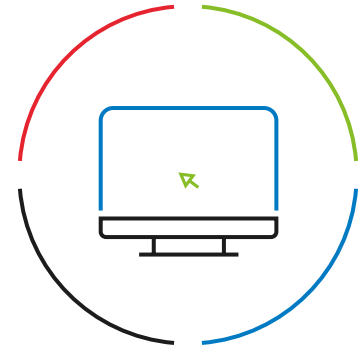
HMDA pricing component helps monitor rates against relevant treasury rates from within the compliance system easily, and provides weekly treasury rate updates.

Automated **front-end HMDA management** integrates directly with LOS, reducing the risk of non-compliance.

Regular updates as regulatory, geocoding and rate spread changes occur, ensure that HMDA data is accurate and compliant at all times.

Additionally, the **HMDA Wiz Map Module** allows users to perform spatial analysis of their lending area. Users can customize their analysis by selecting from over 100 demographic variables including income, housing, economic, lending as well as race and ethnicity data. The map can also be utilized to plot the financial institution's geocoded lending data.

Our consultants understand how regulations impact the way financial institutions do business, and can help evaluate your HMDA program, identify gaps, and recommend enhancements needed to achieve and demonstrate compliance.



To find out more about HMDA Wiz and other Wolters Kluwer solutions and services, please visit [WoltersKluwer.com](https://www.wolterskluwer.com) or contact us at 800-261-3111.

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 (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk and compliance; and legal and regulatory sectors. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with specialized technology and services. Wolters Kluwer reported 2021 annual revenues of €4.8 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 19,800 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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