

Compliance Solutions

HMDA *Wiz*®

Automated HMDA management and reporting

Scan the QR code to learn more.



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

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software, and services for professionals in healthcare, tax and accounting, financial and corporate compliance, legal and regulatory, and corporate performance and ESG. 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 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

©2023 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

For more information, visit www.wolterskluwer.com. Follow us on [LinkedIn](#), [Twitter](#), [Facebook](#), and [YouTube](#).