

When you have to be right



Automated CRA management

## Efficiently manage data preparation, analysis and reporting and take full control of the CRA review process.

40 years after the Community Reinvestment Act was passed, CRA compliance remains a major undertaking for financial institutions. CRA *Wiz*<sup>®</sup> provides a fully automated compliance solution to help lenders manage risk and fulfill CRA and HMDA regulatory obligations by improving data quality, streamlining processes, and delivering in-depth analysis and reporting.

CRA Wiz applies a wide range of technologies to the CRA management process, from accurate geocoding to flexible reporting and intelligent analysis. It speeds the preparation of data for CRA reviews, scrubs and corrects data, and reports and tracks the results.

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

- Accurately prepare and submit CRA and HMDA data.
- Reduce risk by minimizing data errors and enhancing understanding of market areas.
- Identify historically underserved markets and uncover new lending opportunities.
- Decrease costs and increase efficiency by enabling staff to manage lending data with less time and effort.

CRA Wiz allows financial institutions to proactively control the CRA review and compliance process by using real-time information and customized reporting and analysis.

**Powerful analysis options** including Performance Context Data and Premium Mapping give insight into lending patterns to ensure CRA compliance.

Data preparation and submission tools

decrease the time spent processing data and streamline workflow processes.

**Compliance-grade geocoding** methods provide the most flexible and accurate outcome: batch geocoding; interactive geocoding with embedded mapping to match difficult or new addresses; single record geocoding; and outsourcing.

Browser-based data entry and editing provides real-time updating of CRA data.

**Custom reporting capabilities** plus more than a hundred pre-programmed reports help analyze, monitor and audit performance.

**Continually updated data sets and tables** allow access to the latest trends, benchmarks and regulatory requirements.

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

To find out more about CRA *Wiz* and other Wolters Kluwer solutions and services, please visit **WoltersKluwerFS.com** or contact us at 800-261-3111.

## About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments. The division's prominent brands include: AppOne<sup>®</sup>, AuthenticWeb<sup>™</sup>, Bankers Systems<sup>®</sup>, BizFilings<sup>®</sup>, Capital Changes, CASH Suite<sup>™</sup>, CT Corporation, CT Lien Solutions, ComplianceOne<sup>®</sup>, Corsearch, Expere<sup>®</sup>, GainsKeeper<sup>®</sup>, LegalVIEW<sup>®</sup>, OneSumX<sup>®</sup>, Passport<sup>®</sup>, TyMetrix<sup>®</sup> 360, Uniform Forms<sup>™</sup>, VMP<sup>®</sup> Mortgage Solutions and *Wiz<sup>®</sup>*.

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