



Financial Services

Fair Lending Wiz[®]

Automation for
effective fair lending
compliance

Minimize fair lending risk through continuous review, analysis and reporting.

In today's regulatory environment with an increased focus on the consumer, financial institutions can't afford gaps in their fair lending compliance program—and the potential penalties and reputational damage that these gaps can bring.

Fair Lending Wiz[®] is a complete fair lending management solution that analyzes, verifies and documents an institution's compliance with all fair lending regulations. The solution delivers robust analysis that allows easy identification of potential risks in order for a lending institution to remedy unfair lending practices.

Wolters Kluwer Fair Lending solutions provide industry-leading technology and consulting services that allow organizations to manage, monitor and mitigate exposure to fair lending risk. *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.

- Easily identify potential risk and immediately take corrective action to remedy unfair lending practices.
- Demonstrate commitment to achieving full compliance with fair lending laws and regulations.
- Increase the accuracy of fair lending data, decrease the time spent processing data and streamline workflow processes.
- Proactively address problems in policy or procedures before they become damaging to the institution.

Fair Lending *Wiz* provides institutions with comprehensive analytical tools and automated assessment tasks to easily understand and remedy fair lending risk. With Fair Lending *Wiz*, spend time on improving policies, processes and procedures—not manual review.

Comparative file review allows users to quickly find similar applicants who were treated differently through instant identification of similar files and determination of purposeful or overt discrimination, disparate treatment, and unduly subjective standards.

Regression analysis provides an easy to use interface that evaluates thousands of files each minute to reveal potential discriminatory lending practices through an advanced statistical module.

Data preparation capabilities reduce cost and processing time, improve accuracy, and streamline workflow processes.

Customized reporting lets users create overviews of key findings for executives and regulators.

Additional **Fair Lending *Wiz* Compliance Dashboards** solution provides comprehensive, at-a-glance reporting of CRA and fair lending performance.

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

To find out more about Fair Lending *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®, AuthenticWeb™, Bankers Systems®, BizFilings®, Capital Changes, CASH Suite™, CT Corporation, CT Lien Solutions, ComplianceOne®, Corsearch, Expere®, GainsKeeper®, LegalVIEW®, OneSumX®, Passport®, TyMetrix® 360, Uniform Forms™, VMP® Mortgage Solutions and *Wiz*®.

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