

# Fair Lending Wiz<sup>®</sup>

Simplify oversight. Strengthen trust.

## Your reality

Fair lending compliance is under intense scrutiny. Regulators expect institutions to detect and address risk proactively, while consumers demand transparency and fairness. Yet most teams face:



**Fragmented data** across multiple systems and loan types.



**Manual analysis** that slows response and increases error risk.



**Complex statistical requirements** for regression and matched-pair reviews.



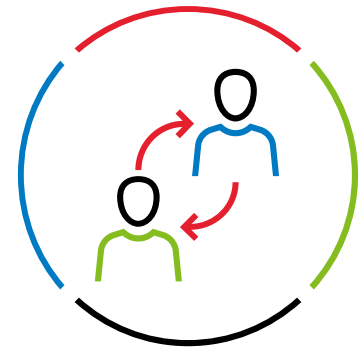
**Heightened reputational stakes** if disparities go unchecked.

The result? Compliance feels reactive, resource-heavy, and high-risk.

## The outcome you want

Imagine a compliance program that:

- Surfaces risk early before it becomes a finding
- Automates complex analytics so your team focuses on action, not data wrangling
- Produces examiner-ready reports that demonstrate proactive oversight
- Extends fair lending monitoring across **mortgage, auto, credit cards, and consumer loans** — not just HMDA data
- Builds confidence with regulators and strengthens trust with communities



## Results that matter

Institutions using Fair Lending Wiz<sup>®</sup> achieve:

- ✓ **Faster analysis cycles** with cloud-based workflows and real-time updates.
- ✓ **Cleaner inputs** through automated data preparation and validation.
- ✓ **Defensible findings** via industry-standard regression and matched-pair reviews.
- ✓ **Broader oversight** with proxy tools for non-HMDA products.
- ✓ **Reduced risk exposure** by identifying and remediating issues before exams.
- ✓ **Optional Data Integrity Services uplift:** AI-assisted validation and expert review improve accuracy and reduce turnaround time.

## How Fair Lending Wiz delivers

Fair Lending Wiz transforms compliance from a reactive obligation into a strategic advantage through a connected, cloud-based platform.

### The foundation



#### Data preparation and review

Start with clean, accurate data. Automated ingestion and validation reduce manual prep time and improve consistency across datasets.



#### Regression analysis (underwriting and pricing)

Detect statistically significant disparities in approvals or pricing after controlling for legitimate credit factors.



#### Comparative file review (matched pairs)

Rapidly locate similarly situated applicants with different outcomes to investigate potential disparate treatment.



#### Redlining analysis and mapping

Visualize lending patterns across geographies using HMDA mortgage data. Identify gaps in market penetration and outreach.



#### Proxy tools for non-HMDA data

Extend fair lending analysis to auto loans, credit cards, and personal loans for comprehensive oversight.



#### Custom reporting

Create clear, examiner-ready summaries of findings and remediation steps for executives, regulators, and internal stakeholders.

### Connected by design

#### • Integrated dashboards

Monitor Fair Lending KPIs/KRIs at a glance and drill into underlying data for deeper analysis.

#### • Programmatic scale

Bring more users into compliance activities via the cloud and integrate with other Wiz offerings for a holistic portfolio view.

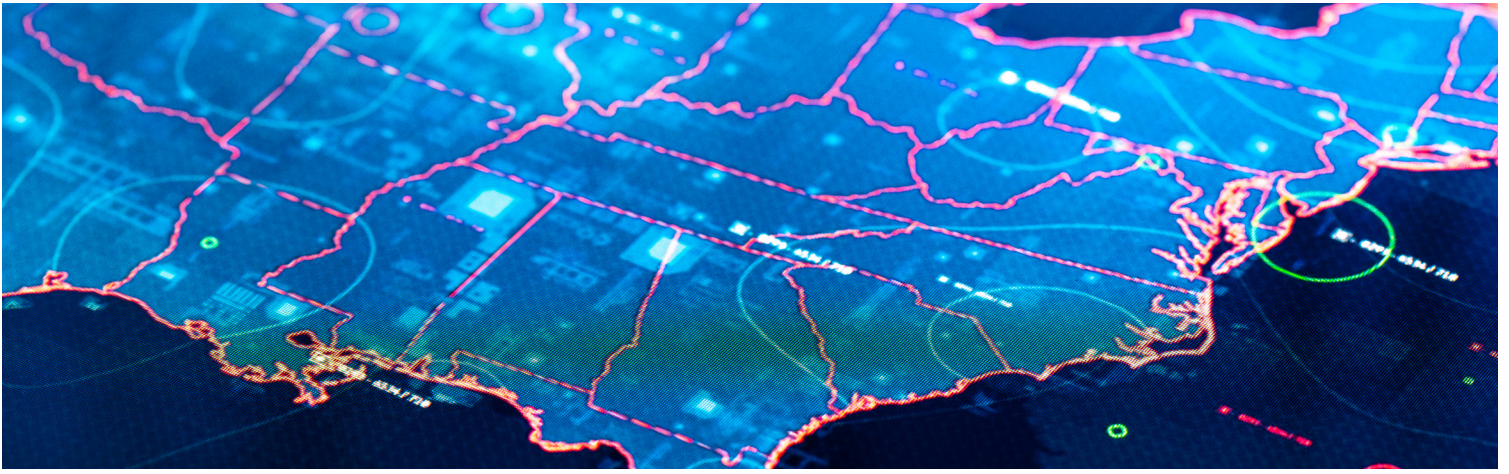
#### • Governance you can trust

Role-based workflows, approvals, and audit trails ensure consistent controls across modules.

## Three Fair Lending-specific use cases

- 1 Proactive risk detection**  
Use risk scorecards and regression analysis to identify focal areas in underwriting, pricing, and marketing — before they escalate into findings.
- 2 Defensible exam preparation**  
Generate examiner-ready reports and narratives backed by matched-pair reviews and statistical evidence, reducing surprises during audits.
- 3 Enterprise-wide oversight**  
Extend fair lending monitoring beyond mortgages with proxy tools for auto, credit card, and consumer loans — ensuring compliance across all lending products.





## Unlock the *Wiz Suite* advantage

Fair Lending *Wiz* is part of a powerful compliance ecosystem. The *Wiz Suite* unites CRA, HMDA, Fair Lending, Community Development, and Section 1071 on one platform — so you can eliminate silos and simplify compliance.

### Why *Wiz Suite*?



#### Shared data backbone

Import, validate, and enrich data once — use it everywhere.



#### Unified dashboards

View CRA performance, HMDA trends, fair lending risk, and community impact in one place.



#### Common controls

Role-based workflows and audit trails applied consistently across all modules.



#### Exam readiness by design

Every report and artifact ties back to the same validated dataset.

### Modules that work together

- **CRA *Wiz*:** Automate CRA reporting and geocoding
- **HMDA *Wiz*:** Collect, scrub, and submit HMDA data with confidence
- **Fair Lending *Wiz*:** Detect risk early with regression and matched-pair reviews
- **Small Biz *Wiz* (1071):** Prepare for new small business data requirements
- **Community Development *Wiz*:** Centralize and qualify community development activities

### Bottom line:

With *Wiz Suite*, compliance becomes connected, efficient, and strategic, helping you reduce risk, save time, and demonstrate impact.

## US Regulatory Consulting and data integrity (optional add-ons)



### US Regulatory Consulting

Strategic guidance to evaluate fair lending programs, identify gaps, and prepare for examinations. Includes policy reviews, risk assessments, and staff training.



### Data Integrity Services

AI-powered and expert-reviewed validation of loan data to reduce errors, improve accuracy, and enhance confidence in regression and matched-pair analyses.



## See Fair Lending *Wiz* in action.

To find out more, please visit [wolterskluwer.com](https://www.wolterskluwer.com) or contact us at 800-261-3111

[Explore Fair Lending \*Wiz\* →](#)

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