



Fair Lending Solutions

Without a comprehensive fair lending monitoring program, your institution may be at risk for Fair Lending violations around redlining, pricing, underwriting, marketing, steering, and exception management. Moreover, you open your institution to the possibilities of civil penalties, fines and reputational damage. Minimizing your risk takes continuous review, analysis and reporting, but manual review is labor-intensive and prohibitively expensive.

Our fair lending solutions help banks answer three main questions:

1. What is my exposure to fair lending risk?
2. What can I do to mitigate that risk?
3. How do I manage a fair lending audit?

Spend your time correcting problems instead of looking for them

We offer industry-leading technology and consulting services to answer these questions. No matter the size of your institution, you can easily identify potential risk and immediately take corrective action to remedy unfair lending practices.

Available Products

Fair Lending Wiz[®], automatically analyzes, verifies and documents your institution's compliance with all fair lending regulations. This software also automatically performs a full range of risk assessment tasks so you can devote your resources to developing corrective action.

Fair Lending Dashboards provides a consolidated view of Fair Lending data and lets users quickly analyze performance against goals and benchmarks.

Cut cost and risk while maintaining total fair lending compliance

With Fair Lending Wiz, you will be able to

- Edit data for completeness and accuracy
- See a snapshot of all government Risk Factors (Pricing, Underwriting, Redlining, Steering, etc...)
- Highlight statistically significant disparities between Prohibited and Non-Prohibited basis applicants
- Isolate similarly situated applications. (i.e. By Product, Geography, Time Period, Channel, etc...)
- Run Comparative File Reviews on high risk categories
- Perform complex statistical regression with an easy to use interface
- Identify similar applications with different outcomes for matched pair analysis
- Document key factors for the different outcomes and categories
- Create reports of key findings for executive and regulator consumption

Fair Lending Expertise from a Trusted Source

Our highly-skilled team of regulatory professionals has substantial experience with all types of lending and will provide practical insights and best practices advice. Our experts will prepare you to manage fair lending challenges, enhance risk reduction measures, and evaluate the effectiveness and fairness of your programs.

Fair Lending Examination Assistance

- Preparation
- Mock Exam
- Post-exam Remediation Issues Tracking
- Action Planning

Fair Lending Program Development

- Fair Lending Compliance Process Assessment and Redesign

Fair Lending Program Effectiveness

- Fair Lending Risk Assessment
- Redlining Review
- Benchmark Overlap
- Focal Point Review

Fair Lending Training for Staff and Board Members

Powerful blend of technology, expertise and advisory services

In today's regulatory environment with the increased focus on the consumer, you can't afford gaps in your fair lending compliance program. With Wolters Kluwer Financial Services' unique blend of regulatory experience, industry knowledge, and state-of-the-art technologies, we are well-positioned to assist you with your fair lending compliance and risk management needs.

To learn how these solutions can be tailored to your specific situation, please visit WoltersKluwerFS.com.



When you have to be right

About Wolters Kluwer Financial Services - Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: FRSGlobal, FinArch, ARC Logics®, TeamMate®, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS®, AuthenticWeb™ and Uniform Forms™. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2012) €3.6 billion (\$4.6 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.