



Financial Services

HMDA Wiz[®]

Automated HMDA
management and
reporting

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 a 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 always accurate.

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 fair 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 data through geocoding, editing, analysis, and all necessary tools to comply with HMDA reporting requirements.
- Import, collect and edit data, create data scrubbing detail and summaries, and submit reports.
- Analyze, monitor and audit HMDA performance in real time.
- Report community lending activity throughout the organization using preprogrammed and custom reporting. Proactively implement processes and controls and increase staff accuracy and efficiency.
- Integrate with loan origination systems with built-in functionality including real-time geocoding, edit checks, and rate spread calculations.

HMDA *Wiz* automates the compliance process from beginning to end to improve data quality and maximize efficiently.

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 monthly 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 HMDA data is accurate and compliant at all times.

Additional **HMDA *Wiz* Map module** provides users with a web-based map utility that is integrated directly into HMDA *Wiz*.

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 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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When you have to be right