



Banking Compliance

CRA & HMDA Management

CRA and HMDA compliance has become a major undertaking, consuming endless hours of staff time and management attention. Assessment areas must be correctly defined. Data must be accurately geocoded. And when the examiners come, the data must be properly organized and reported. How well you do it can impact the outcome of your examination.

The problem is that it's hard to know how your lending performance will look to examiners. You may not even have the necessary information to demonstrate your institution's real performance level.

Worse yet, you may be held accountable for the accuracy and reliability of CRA and HMDA data, even though the responsibility for data quality and control rests on anyone who participates in the loan fulfillment process.

Concerned about meeting CRA lending goals?

You are not alone. Shrinking lending volumes increase the need to identify applicants and loans that qualify for CRA and/or other special loan program credit. Our solutions can be integrated with loan origination or secondary market systems to perform data cleansing and standardization, compliance-grade geocoding, demographic data retrieval, high cost loan assessment, and premium loan locator functions.

Wolter Kluwer's CRA and HMDA solutions allow you to proactively implement process and controls. With technology, outsourcing, consulting or a combination of all three, you can build a cost-effective CRA program that matches the strategic plan of the institution, ensures lending throughout the community and meets regulatory expectations.



A powerful blend of technology, expertise and advisory services

We offer compliance intelligence software that can be customized to meet your existing needs and budget.

Our dedicated experts work with you and your team to optimize your *Wiz*® investment and to provide complete regulatory support. From the development of timesaving procedures and in-depth training, to enhanced data collection processes and risk analysis through successful reporting and information sharing, we ensure that *Wiz* technology has a meaningful and positive impact.

CRA *Wiz*® uses the most trusted data in the industry and streamlines CRA and HMDA compliance from data collection through preparation of compliance review reports. Most importantly, it provides your institution peace of mind during a compliance review.

HMDA *Wiz*® automates data collection, verification and certification without increasing loan processing time or retraining your loan origination and processing staff. It eliminates the endless hours of time required for manual data clean-up.

Available Data Sets

Peer Mortgage Data Benchmarks for market share and penetration analysis

Peer Small Business Lending Data Benchmarks for market share and penetration analysis

Projected GeoDemographic Data for general geodemographic trends

Business GeoDemographic Data for small business related geodemographic trends

Branch / Deposit Data to analyze distribution of branches by neighborhood and size

Compliance officers charged with responsibility for the Community Reinvestment Act (CRA) must demonstrate to their community, their regulators, and their management and board of directors that they have successfully met CRA performance expectations.

Our clients engage our consultants and use our solutions to help them understand how to evaluate the results of their lending, investments, and service activities—and demonstrate that they have thoughtful processes in place for achieving performance.

Regulatory Services

- CRA Plan Development
- CRA Exam Preparation
- CRA Performance Assessment
- Compliance management System (CMS Review)
- Policy and Procedure Review or Creation
- Data Integrity Audit
- Executive/Board CRA Performance Management Training
- CRA/HMDA Regulatory Training
- CRA *Wiz* Best Practices Training

Outsourced Services

HMDA data scrubbing and submissions — send us your lending data, and we do everything else. Skilled professionals perform the tedious tasks of converting your data to the proper submission format; geocoding the property addresses; edit checking and correcting any errors; and then preparing and submitting the proper transmittals to your supervisory agency.

Residual Geocoding —outsource your residual geocoding for addresses that cannot be matched with your current geocoding database.

Custom Maps — create custom maps with your assessment area boundaries, loans and other thematic that explains market share and penetration.

Management Reports — develop custom reports that can be created and provided in various formats

CRA compliance needn't hold back or hinder your organization. With the right automation properly applied to key points in the lending life cycle, we can streamline the compliance process to deliver full management control. The result: CRA compliance excellence that reduces cost, speeds production, and manages risk.

To learn how our solutions can be tailored to your specific situation, please visit WoltersKluwerFS.com or call 1-800-261-3111.

About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2018 annual revenues of €4.3 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 18,600 people worldwide.

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