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Compliance Solutions
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Wiz SaaS Suite

Dataset and Module Descriptions

Compliance Solutions

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Version	Date	Author/reviewer	Explanation
1.0	08/10/2020	Andrew Sheeran	Initial Creation
1.1	07/13/2021	Andrew Sheeran	Updated template and refreshed modules to reflect latest changes
1.2	09/12/2022	Andrew Sheeran	Refreshed modules to reflect latest changes
1.3	02/28/2023	Andrew Sheeran	Added link to the insight into annual changes for Business Demographics
1.4	03/27/2023	Andrew Sheeran	Added Fair Lending Wiz Lite modules and Preliminary Peer Mortgage Data
1.5	09/01/2023	Andrew Sheeran	Added Fair Lending Wiz SaaS modules
1.6	11/17/2023	Andrew Sheeran	Added OData Links & Synchronized Map Items modules
1.7	06/24/2024	Andrew Sheeran	Refreshed modules to reflect latest changes

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1 Overview

To assist customers with understanding the various modules and data sets available in the Wiz SaaS Suite (CRA *Wiz* SaaS, HMDA *Wiz*, Small Biz *Wiz,* Fair Lending *Wiz* Lite, and Fair Lending *Wiz* SaaS) Wolters Kluwer has prepared the tables below.

2   Dataset Table

Dataset	Description	Source	Frequency/ Timeline	Notes
APOR	Weekly Treasury / APOR update. Used to calculate the rate spread for HMDA data. The FFIEC posts rates each week on Friday.	Bloomberg	Weekly - Every Friday	
Geocoding Data	This data allows users to geocode an address which returns the State, MSA, County, and Census Tract along with additional demographic data not required for submission.	Proprietary	Twice a year	
FFIEC Median Family Income	The FFIEC Median Family Income (MFI) data shows the estimated MFI that corresponds to the year when loan application data are collected. This is used to calculate the borrower's income level.	FFIEC	Annually - August	Source: https://www.ffiec.gov/Medianincome.htm
Business Demographic Data	This data provides demographic information on businesses in the United States and Puerto Rico. This data is produced by D&B (Dun and Bradstreet) and is processed by Wolters Kluwer to be distributed within *Wiz* at the Census Tract level.	D&B	Annually – Summer	Insight into Annual Changes can be found here
Peer Branch & Deposit Data	The data contains information on all credit unions, savings and loans, thrifts, and banks submitted branch and deposit information as reported to the federal government.	FIS	Annually – Spring	
Peer Small Business and Farm Data	This data represents the aggregate loan data from all institutions that are required to submit CRA data. Users can use this data to evaluate lending compared to peer institutions, identifying total market share and analyze aggregate lending in low, moderate, middle, and upper income census tracts.	FFIEC	Annually – Summer	
Peer Mortgage Data	The CFPB posts the Aggregate and Disclosure Data on Mortgage Lending (HMDA). This update allows users to incorporate aggregated institution and census tract data for analysis purposes.	CFPB	Annually **Preliminary:** April **Final:** June	Released twice a year to account for the preliminary data
US Census	The US Census data provides the demographic data for CRA *Wiz SaaS* and HMDA *Wiz*. This data includes population, housing, income, and employment data for comparisons with	US Census / American Community Survey	Every 5 years or when required	The Federal Financial Institutions Examination Council (FFIEC) policy regarding the

	lending data. The data is used in the reporting, mapping, geocoding, and data editing tools of the *Wiz* family of software.	(ACS) / FFIEC		implementation of the American Community Survey (ACS) specifies that the FFIEC will refresh the ACS dataset on a 5-year cycle, using the 5-year estimations.

3 Module Table

Module	Description	Required License
File management	File Management is used to view and manage the loan files that have been imported into the system. A variety of actions can be performed on loan files including batch edit checks, batch geocoding, and Synchronizing File to Map.	HMDA Wiz Basic
Import	The Import Wizard is used to import data files from an institution's loan origination system into the system. After the data has been imported it can be edited, geocoded, and analyzed. The Import Wizard divides the importing process into a few easy-to-understand steps that ensure the data file is brought into the system properly.	HMDA Wiz Basic
Edit	Edit allows for new records to be input and existing records to be modified or deleted. Additional operations included in the Edit module include geocoding an individual record, calculating rate spread, running edit checks, and exporting the data to a CSV file.	HMDA Wiz Basic
Submission	Submission allows users to create the submission file and optional submission reports for their own records for both HMDA and CRA. Each year, financial institutions subject to reporting requirements of the Community Reinvestment Act (CRA), and the Home Mortgage Disclosure Act (HMDA), are required to submit the appropriate lending activity data to their regulatory agency by March 1st. Both the CFPB and FFIEC publish guidelines, for HMDA and CRA respectively, to determine whether an institution is required to report, and what, how, when, and where the data is to be reported.	HMDA Wiz Basic for HMDA Submission

CRA Wiz SaaS for CRA Submission |
Submission packages	Submission Packages displays a list of submission files and reports that were previously created with Submission.	HMDA Wiz Basic
Create areas	Create Areas can be utilized to select any combination of metropolitan statistical areas (MSAs), states, counties, and census tracts to create assessment area(s). The Community Reinvestment Act (CRA) requires lending institutions to identify and submit the area where the institution conducts the majority of their lending activity. This assessment area (or areas) is used by regulatory agencies to "evaluate your institution's record of helping meet the credit needs of the community."	HMDA Wiz Basic
Map	The Map module provides institutions with a web-based map utility that allows users to view key performance context indicators and demographic information for desired geographies.	HMDA Wiz Premium
Reports	The Reports area contains up to 4 sub-areas where users can perform analysis using LAR data, Peer data, and\or Demographic Data. These sub-areas are CRA Tables, Peer reports, Demographic reports, and Standard Reports.	HMDA Wiz Basic
Standard reports	A variety of reports can be generated to perform analysis on loan files. These reports can be saved and exported for later use.	HMDA Wiz Basic (Note: Individual report types have different permissions. Example: Small Business Small Farm Reports require CRA Wiz SaaS license.)

CRA Tables	The CRA Examination Procedures requires a depository bank's regulating agency to prepare a written public evaluation of its lending activity. Specifically, the institutions requirements of meeting the credit needs of the communities it operates. The CRA Tables in CRA *Wiz* will provide examiners and your institution with the data that examiners will review during a CRA exam and the tables that are included in your public Performance Evaluation. The CRA Tables combine Demographic data, Peer Data and institutions lending data in one comprehensive view. Analysis can be conducted for up to five (5) years of an evaluation period and provides an overview of lending activity in Low, Moderate, Middle, and Upper income Geographies and Borrowers and breakdowns of business and farm loans by revenue size.	CRA Wiz SaaS
Peer reports	An institution's performance under regulatory assessment criteria is evaluated in the context of information about the institution, its community, and its competitors. Peer analysis is a critical step in creating performance context. Comparing the lending distributions to institutions similar in size and products to your institution will aid you in measuring your current lending activity against those competitors. Peer Reports allows for this type of performance analysis to be performed.	HMDA Wiz Premium
Demographic reports	Demographic data is a compilation of US Census data that contains information such as population, income, tract information, housing information as well as household and family breakdowns. Demographic information forms the basis for analyzing loan activity in your institution's assessment area. It can be very difficult to make a valid judgment of an institution's compliance with regulations without understanding the demographic profile of the people and census tracts in the assessment area(s). The system provides a series of Demographic Reports to assist in analyzing the performance context of an institution's assessment area(s).	HMDA Wiz Premium for Demographic Reports CRA Wiz SaaS or Small Biz Wiz for Business Demographic Reports
Custom reports	This module allows users to create Columnar Reports and Custom Tables. **Columnar reports** provide users the flexibility to view any variables and how they correlate with geography or other variables. Apart from filtering, the custom reports allow users to fully utilize any user-defined fields that exist in the file. **Custom Tables** expands the possibilities of filtering any data presented in the file and to create more complex reports. You can group data fields into a multi-level filtered table and add calculated data aggregations such as Sum, Average, Min or Max. Custom Tables also provide more detailed data breakdown at the row level including Totals aggregation, when compared to the Columnar report.	HMDA Wiz Premium
Generated reports	The generated reports area can be used to view a list of reports that have been generated within the last 7 days with the ability to filter by report type, sort by different criteria, and see details of the parameters used to generate the report. The reports can be opened from this interface and exported to different file types. Users can also delete reports if they are the ones that generated them.	HMDA Wiz Basic
Lender groups	The lender groups module can be used to create enhanced lender groups for analysis purposes. As part of enhanced lender criteria, you can configure a range of lending volume as a percentage of the target institution for the specified Assessment Area(s).	CRA Wiz SaaS

Column codes	The column codes module can be used to view standard field codes for the various file types. It can also be used to create your own codes for user defined fields. Code information is searchable by file type and can also be exported to .csv format.	HMDA Wiz Basic
Account management	The Account Management screen is used to manage user accounts. The implementation of STS accounts management provides improved, comprehensive permissions control.	HMDA Wiz Basic
Policy map	This area is only accessible by system administrators and is used to configure Map credentials to allow for the synchronization of files and saved assessments to the map.	HMDA Wiz Premium
Institution settings	This area can be used to configure various settings specific to their institution. **Exemptions** can be used to data points that are considered exempt from HMDA submission under SB 2155. **Self Identification** can be used to specify institution(s) to flag in peer analysis. **Disable quality edits / warnings** can be used to disable quality edits and/or warnings from showing up when edit checks are run. **Control groups** and **proxy settings** can also be configured by Fair Lending Wiz SaaS users.	HMDA Wiz Basic Fair Lending Wiz SaaS for Fair Lending Settings
Processes	The processes area can be used to view a list of processes that have been completed with the ability to filter by action type, sort by different criteria, and see additional details for what was processed. These processes include Import, Geocode, Edit check, Install, Transfer, Replace, Clear Geocode, Assign area(s), Create area, Synchronize File, Synchronize Area, Append to file, New OData Link, Sync OData Link, Export, Report Export, Batch Report Export, CSV Report Export, Regression & CFR, CFR, and Impute Proxy.	HMDA Wiz Basic
Support	The support area is where users can go to look up the contact information for support, access the Online help, and access the support portal. Users can also initiate a Live chat with our support team from this area.	HMDA Wiz Basic
Redlining scoping tool	The Redlining Scoping Tool takes an institution and identifies peer lenders by comparing the lending volume of the institution being reviewed to the volume of lending by all lenders in the areas selected. Lenders that have half the volume of the selected lender and twice the volume of the selected lender will be selected as peers for this report.	Fair Lending Wiz Lite Fair Lending Wiz SaaS
Regression and comparative file review	**Regression** analysis is an industry standard practice used to test for disparate impact by controlling for credit policy factors such as credit score, debt-to-income, or combined-loan-to-value criteria, that may impact the decision to approve or deny. Regression analysis is a statistically based procedure that is well suited to performing comparative file reviews. Regression analysis helps in assessing whether there is a statistically significant pattern of protected class borrowers paying overages more frequently, or in greater amounts, than non-protected class borrowers after controlling, in an automated and consistent manner, for the effects of differences in legitimate loan application characteristics. **Decisioning Comparative File Review** allows users to compare denied protected class applicants to similarly situated applicants who were originated. Using your underwriting factors, you will perform a test on whether an applicant was treated differently than another. The results allow users to identify potential disparate treatment risk in the portfolio.	Fair Lending Wiz SaaS

	Pricing Comparative File Review allows you to determine if there may be a potential risk of unfairly pricing a protected class of applicants versus a control group of applicants. Pricing refers to measures such as a loan's APR.	
Fair lending analytics	The Fair Lending Analytics section allows users to find situations where protected class applicants may have been treated differently – from a marketing, redlining, decisioning, pricing, or steering perspective – from control group applicants. This section includes the Risk Scorecard, Difference of Means, U1, U2, U3, U7, P4, and S3 reports.	Fair Lending Wiz Lite for Risk Scorecard Fair Lending Wiz SaaS for all
OData Links	Allows users to link data from our system to other applications. Users can create links to Data files, Demographic data, and\or Peer HMDA data.	HMDA Wiz Basic
Synchronized map items	Allows users to delete any Data files and\or Assessment areas that have been synchronized with the map module.	HMDA Wiz Premium
User defined edits	Allows users to create their own custom edits for all licensed file types. Users can also approve any of these edits.	HMDA Wiz Basic