



The **Wiz** family of banking solutions

CRA Wiz®



Created ^{for} compliance experts by compliance experts

At PCI, we understand the significance and stresses of compliance management. We know how time-consuming data gathering and scrubbing can be, how essential timely and relevant data reporting is, and how important a good compliance rating can be to your organization. We know it, because we've lived it. Our developers are former bankers, regulators, industry consultants, IT professionals and GIS experts.

Because of our deep roots in the industry, we know it's important for you to:

- Streamline preparation for regulatory submissions and CRA examinations
- Feel confident about the integrity of your data
- Communicate results effectively and efficiently
- Uncover new lending opportunities
- Analyze and understand your market and performance

That's why we've created CRA Wiz®: a software solution designed to reduce the time and effort you put into CRA and HMDA compliance while improving the accuracy of your results.




"With CRA Wiz, PCI has combined the four essential elements necessary to analyze my bank's HMDA data: user friendliness, report production power, speed, and an excellent technical support team. It's obvious that this product was designed with the needs of the user in mind".



We know what you need, and we deliver

CRA Wiz is the software standard for Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA) compliance. This solution enables financial institutions of any size to collect, analyze, and report on CRA and HMDA data faster and more efficiently than other available solutions. This makes it easier for you to manage risk, fulfill regulatory obligations, and focus resources on securing more revenue-generating CRA lending business.

Ensure accuracy and data integrity



CRA Wiz adheres to the highest standards, using only the best, most accurate data available. Our data comes from leading providers such as GDT, Map Info, Sheshunoff, and Dunn & Bradstreet. All of our data goes through rigorous internal quality assurance testing, and in many cases, we re-geocode to achieve the highest accuracy possible. We track the most detailed regulatory requirements so you don't have to. We update our data regularly, and deliver it in a format that's right for you.

Work smarter, not harder

CRA Wiz is designed to reduce the time you spend preparing for your CRA and HMDA exams and submissions. The solution automates important data processes and time-intensive administrative tasks including data importing, geocoding, and reporting. With CRA Wiz, you can schedule the importing and geocoding of your data to occur regularly even when you are away from the office. You can define a variety of reports and maps, and automatically update and generate them on a regular schedule. These reports can be distributed electronically to keep other members of your institution well informed in a timely manner.

Uncover new revenue- generating opportunities

CRA lending offers a valuable market opportunity with significant revenue potential. CRA Wiz helps you to identify that potential by providing easy-to-read graphs and reports that place your institution's lending data in the context of your community's demographics. With just a few clicks, you can examine penetration rates and demographics in commercial, residential, and consumer lending.

Invest in success, today and for the future

CRA Wiz integrates seamlessly with your institution's current IT infrastructure. It allows you to import data in any format from mainframes, mini computers, or PCs without special programming or formatting. You can even choose the configuration that fits your organization's IT infrastructure best: a network solution for multi-user environments, including SQL Server and Microsoft Database Engine (MSDE), or a workstation version for single users. Multiple configurations and proven scalability mean CRA Wiz can adapt to meet increased work demands and corporate expansion.

Stay a step ahead of the competition

Do you know how your market share compares to your competitors? Where your competitors are originating loans? Who the market leader is in your market area? How your lending performance in low- and moderate-income census tracts compares to middle- and upper-income census tracts? Using regularly updated Competitor Performance Context Data, CRA Wiz enables you to compare your deposits and loan performance to your peers', identify lender groups, and examine market share and market segments for each of your assessment areas.



CRA Wiz

Just **what** you need to **get the job** done

Preparing annual data submissions can be a daunting task. It requires a significant commitment of time and resources to compile, edit, and report results for your entire lending portfolio. CRA Wiz takes the time and stress out of data collection, preparation, analysis, and reporting with several wizards that automate nearly all of your data-driven processes.

Data Collection and Preparation

Importing and Collection: CRA Wiz makes importing your data effortless. Collect and import data from any loan origination system or your own internal data sources. No special extract programming or formatting from the output system is needed. CRA Wiz makes it so simple that you can update year-to-date files with monthly data uploads in one step.

Editing: CRA Wiz uses data entry and cleansing screens specifically designed for CRA and HMDA processing. This function allows multiple users to work in a collaborative environment. Whether you are scrubbing the same data file or making global replacements on multiple fields, CRA Wiz makes editing easy.

Geocoding: CRA Wiz features the best geocoder in the business, powered by address matching data from industry leader, GDT Corporation. With CRA Wiz, you can strive for 100% accuracy while you streamline your processes and reduce time spent on geocoding. CRA Wiz offers four distinct geocoding approaches to meet your needs: batch geocoding, interactive geocoding, single record geocoding capabilities, and outsourcing your entire file or difficult addresses to our strategic partner, RATA.

Submission: Reduce the stress of submission season by using our up-to-date submission wizard designed to minimize errors. CRA Wiz can even generate submission reports showing you exactly what the government will receive.

Data Analysis and Reporting

Examination Preparation and Self-Assessment: CRA Wiz helps you prepare for examinations by generating a variety of both standard and custom reports, charts, and maps, as well as the most up-to-date FFIEC Core Tables and other Examiner Worksheets used in CRA examinations. No other solution delivers this functionality.

Performance Context Development: Whether you are evaluating peer data, loan penetration, or supply and demand, with CRA Wiz you have the best information available to optimally manage your CRA performance. PCi Corporation partners with the industry's best data suppliers to provide data packages that address the specific business needs of your institution: Mortgage Performance Context Data, Small Business Performance Context Data, and Competitor Performance Context Data.

Management and Executive Reporting: Use CRA Wiz report creation and electronic distribution to regularly apprise management of your institution's CRA performance and progress toward its goals.

Support

PCi Corporation provides the tools necessary to ensure that your implementation of CRA Wiz goes smoothly and that your day-to-day use of the product has a positive impact on your business. CRA Wiz includes on-line help that gives you access to the information you need, when you need it. Our experienced support staff is available via a toll-free number Monday through Friday. During the busy month of February, support is available around the clock. Product training is offered at convenient sites nationwide as well as by teleconference, interactive e-learning courses, and on-site customized training.



PCi Corporation is the leading provider of compliance risk management solutions that enable financial institutions to fully comply with the Community Reinvestment Act (CRA), the Home Mortgage Disclosure Act (HMDA), fair lending laws, and the National Flood Insurance Reform Act. More than 90 of the nation's top 100 banks, numerous community banks, and all federal regulatory agencies rely on the company's compliance products, data, and services.



30 Winter Street, 12th floor
Boston, MA 02108
TOLL-FREE: 800-261-3111
FAX: 617-535-3155

www.pciwiz.com