

HMDA Wiz Setup

December 2013

About This Document

This document is intended to provide instructions on how to connect ComplianceOne to the HMDA Wiz website for HMDA compliance management and reporting.

This publication was written for ComplianceOne and HMDA Wiz.

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HMDA Wiz Setup Guide

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HMDA Wiz Setup

General HMDA Component Information

- ComplianceOne integrates with the HMDA Wiz reporting portal and is available to all ComplianceOne customers.

This connection offers ComplianceOne users the benefit of improved transaction workflow. Much of the HMDA reporting data can be collected as part of the lending workflow within ComplianceOne and transferred to HMDA Wiz, making the HMDA data collection process more efficient.

- In order to use the HMDA Wiz portal, customers must first be set up to connect ComplianceOne to the HMDA Wiz portal.
 - Customers must create at least one HMDA Wiz account with Risk and Compliance Services (previously known as PCi).
- A customer can set up one or more accounts (Institution IDs) on HMDA Wiz.
 - Typically, a large, complex, holding organization may have different accounts (Institution IDs) if they have more than one HMDA respondent ID specified with the Federal Financial Institutions Examination Council (FFIEC).
 - Within the HMDA Wiz account, the user can request up to 5 user IDs and password credentials.
- The HMDA Wiz portal allows the user to maintain all their HMDA reporting data on the portal.
 - Each user ID and password allows a customer to further control their data in an account sub-site that allows each user ID to store, view, and manage only its own data.
 - Within the sub-site, the user must create at least one LAR database that is typically the current reporting year. More databases can be created for upcoming and/or preceding years.

Security Note

LAR reporting databases are associated with the User ID and password of the sub-site. You cannot see databases for other user IDs belonging to the account (Institution ID) without logging in as that user.

- Your organization's HMDA officer can go to a centralized location to finalize all HMDA data. HMDA becomes part of the workflow for the loan officer. HMDA officers no longer need to enter each transaction to complete HMDA. The HMDA officer logs into the HMDA Wiz portal and completes all HMDA information for all transactions.

Available batch functionality, including report generation, is provided by Risk and Compliance Services. The following are included:

- Batch Rate Spread
- Batch Geo-Coding
- Batch LAR Edit Checks
- LAR Report (HMDA.dat) Preparation
- LAR Report (HMDA.dat) Submittal

Before you can send HMDA LAR records to your site, set up your user connection in ComplianceOne administration. On the Integrations - Partners node of Organization setup, select HMDA Wiz. Then enter username, password, and institution ID.

The details area displays the current year, along with the previous two and next two years. The list of databases on your HMDA Wiz site populates into those fields. Refer to the ComplianceOne administration section for detailed steps.

Getting Started

Setup to the HMDA Wiz interface is three-fold. You must complete all implementation setup prior to using the HMDA Wiz functionality.

First, users must be set up at Risk and Compliance Services to connect to the HMDA Wiz portal through ComplianceOne.

Then, users must set up ComplianceOne Administration.

Finally, users can access the HMDA reporting abilities within ComplianceOne Lending and Mortgage.

HMDA Wiz: HMDA Portal Setup

Subscribe to HMDA Portal

1. Visit <http://www.wizenterprise.com>.

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"Over 70% of HMDA submissions are made through Wolters Kluwer Financial Services products"
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New Mapping Functionality
 Creating current maps is straightforward with the mapping options available through the HMDA Wiz solution. With the most up-to-date peer and demographic data, you can feel confident that your lending analysis is comprehensive. With three levels of mapping functions, you can find the right fit for your institution. Read more about mapping with [HMDA Wiz](#).

HMDA Wiz
 Annual Subscription Plan
 Starting From
\$1295.00
 Based on HMDA Loan Volume
[Contact Us Now!](#)
 HMDA Wiz is an easy-to-use, web-based solution for HMDA compliance management, submission and reporting.
[Download Brochure](#)
[Frequently Asked Questions](#)

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2. Within the HMDA Wiz: HMDA Portal box, click **Contact Us Now!**

At the end of the process you are informed via an email (sent to the site contact) with the account credentials.

Select HMDA Portal Password

After your subscription is processed, Risk and Compliance Services will send you an e-mail with your username and a temporary password. This temporary password must be changed before configuring ComplianceOne to communicate to the HMDA Portal.

1. Visit <http://www.wizenterprise.com>.
2. In the upper right corner, select Sign in.
3. Type in the user name and temporary password provided by Risk and Compliance Services.
4. When prompted, select a new password. Make note of this password as this will be needed when configuring ComplianceOne.
5. Under Saved Items, select Data Files.
6. Make note of the "Title" of the data file listed. You will need this information when configuring ComplianceOne.
7. From the Welcome menu, select Sign Out to sign out of the website.

About IDs and Databases


You may have one or more institution IDs (accounts) set up on the HMDA Wiz portal. Within the HMDA Wiz account, you may request up to 5 user IDs and password credentials. Typically these accounts correspond to branches and not necessarily individuals.

The HMDA Wiz portal allows you to maintain all HMDA reporting data on the portal. However, each user ID and password allows you further control of your data in an account sub site, portioned so that each user ID stores, views, and manages only its own data. Within the sub site, users must create at least one LAR database - typically for the current reporting year - to start with. More databases can be created as needed for upcoming and preceding years.

Security Note

LAR reporting databases are associated with the User ID and password of the sub-site. You cannot see databases for other user IDs belonging to the account (Institution ID) without logging in as that user.

Online Help with the HMDA Portal

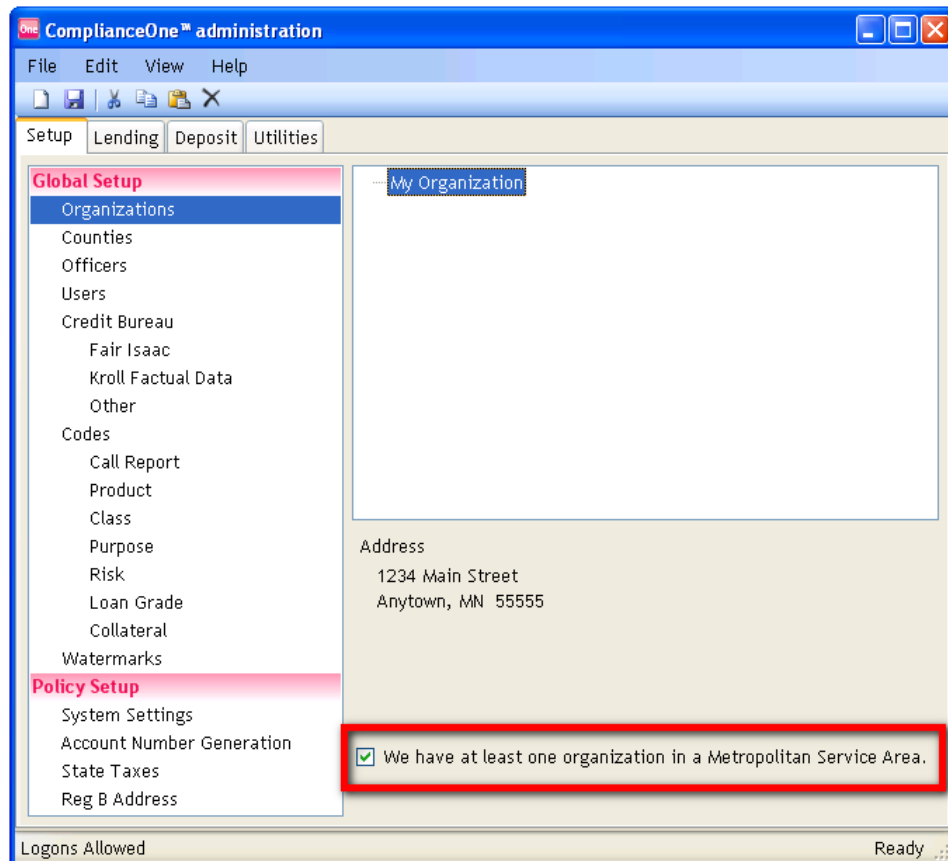
An extensive help system is available online to assist you with tasks associated with the HMDA portal. After you have signed in to the HMDA Portal, you can access the help system by clicking the help icon  in the upper right corner of any page.

Technical Support is also available to assist you with portal questions. Contact information can be found via the Contact Us link in the upper-right corner of any page.

ComplianceOne Administration

Once you have verified that the HMDA feature is activated, enter the Risk and Compliance Services-provided information into ComplianceOne Administration. Follow the steps below to configure ComplianceOne.

1. Log in to ComplianceOne Administration.
2. On the Setup tab, select Organizations.
3. Select the “We have at least one organization in a Metropolitan Service Area” checkbox as shown below. This box must be checked to activate HMDA reporting.



4. Double-click the desired organization in the right-side panel to edit an existing organization or select the New button in the toolbar to create a new organization.
5. Select Partners from the left-side navigator.
6. Under Integration Partners, select HMDA Wiz.
7. Select the applicable ComplianceOne functionality (line(s) of business) checkboxes: Lending, Mortgage, or Both.

8. Enter the User Name, Password, and Institution ID provided by Risk and Compliance Services in the fields provided. (The password you enter here is the one created earlier, as documented in the Select HMDA Portal Password section.)

Note

The HMDA Wiz URL is not configurable. The URL provided by Risk and Compliance Services (<https://www.wizenterprise.com/Pages/login.aspx>) can be added as a bookmark or favorite in your web browser for direct access through your web browser. The site can also be accessed from the menu option within ComplianceOne Lending or Mortgage.

9. Click the dropdown menu for the current year and select the database from the list.

Note

If you do not see the year and HMDA LAR Database Name columns or if you do not see a database for the current year, verify that the User Name and Password are correct.

Save Button

Select the applicable lines of business.

Enter the information provided by Risk and Compliance Services

Select the initial database created for you by Risk and Compliance Services from the dropdown list for the current year.

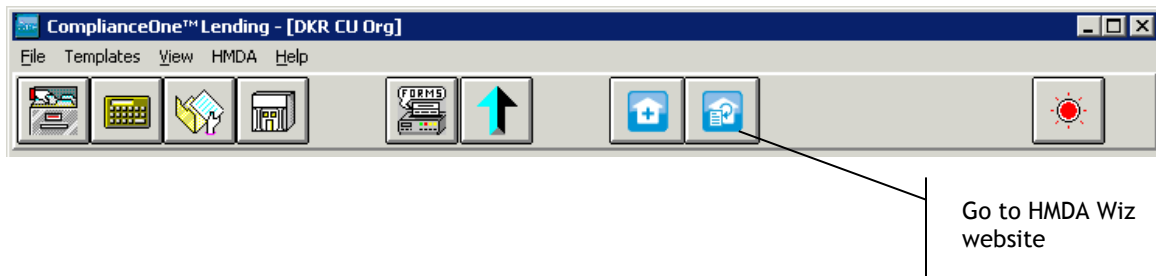
10. Click the Save button to save the details.
11. Click Finish when done to save and exit the organization.
12. Repeat these steps for each organization requiring access to this feature.

ComplianceOne Lending/Mortgage

Once you have set up the HMDA Wiz Portal and configured the ComplianceOne Administration settings, open Lending and/or Mortgage and verify that you can connect and log in to HMDA Wiz from the Go to HMDA Wiz website button.

Note

If you receive a message to 'Please specify the URL in admin,' verify the configuration settings in Administration. Until this is corrected, this button will not be accessible.



ComplianceOne Notes

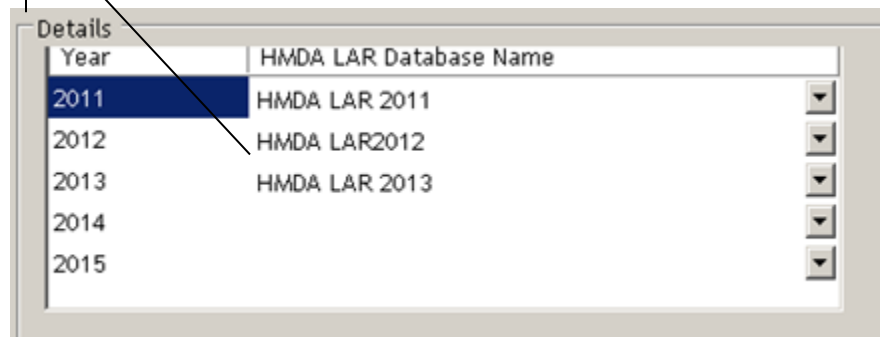
After databases have been created on the HMDA Portal, log in to Administration and verify the partners section for each organization is completed with the title of the applicable databases.

Loan File ID	Title	Data File Type	Census Year	Activity Year	Database Name
LNF00002	HMDA LAR 2009	HMZ4	2000	2009	Wiz_00493
LNF00002	HMDA LAR 2010	HMZ4	2000	2010	Wiz_01504
LNF00003	HMDA LAR 2011	HMZ4	2000	2011	Wiz_01981
LNF00004	HMDA LAR2012	HMZ4	2010	2012	Wiz_03201
LNF00005	HMDA LAR 2013	HMZ4	2010	2013	Wiz_05116

Data Files on Wizerprise.com

This title displays in ComplianceOne administration

Database name displays in a transaction.



ComplianceOne Administration

In ComplianceOne Lending and Mortgage, when the HMDA page is accessed, you should see the HMDA Wiz-assigned database name (Wiz_00493 in the example below).

If no database name is present at the transaction level, verify the configuration settings in Administration. Until this is corrected, no data will save to HMDA Wiz. Also note that the database name will not display until the Action Date field on the Origination/Disposition tab is completed.

ComplianceOne Lending/Mortgage

Additional Information for Working with HMDA Component

When HMDA Applies: Using HMDA within ComplianceOne

The HMDA page displays in a transaction only when the HMDA triggers have been met. The HMDA page has been designed to collect HMDA data for the transaction and then to save the data to HMDA Wiz.

Please note that a HMDA transaction can only be saved once to HMDA Wiz from ComplianceOne. If you need to edit HMDA data for a transaction after it has been saved to HMDA Wiz, this is performed directly at the HMDA Wiz website.

HMDA is applicable to a transaction when the “We have at least one organization in a Metropolitan Service Area” checkbox is checked (in Administration) and one of the following is true:

- Loan is New Credit and the Purchase Dwelling checkbox on the loan definition page 1 is checked and real estate collateral is considered a dwelling (unimproved property not selected).
- Loan is New Credit or Refinance and Renovation/Improvement of Dwelling checkbox is selected and real estate collateral is defined for the loan.
- Loan is Refinance and Old Loan Secured by Dwelling checkbox is checked on loan definition page and real estate collateral is considered a dwelling (unimproved property not selected).

Changing HMDA Determination

The **Change HMDA Determination** checkbox on the Compliance Determination Factors page is used to override the determination the program is making as to whether or not HMDA applies.

Note the HMDA yellow-highlighted text in the Compliance Summary. If for a particular transaction, HMDA is yellow, selecting **Change HMDA Determination** will turn it off, in other words, the system will no longer recognize HMDA as being applicable.

This ability to change the state of the HMDA determination is most useful for situations in which our system is not recognizing HMDA as applicable and you need to be able to collect HMDA data and possibly send it to HMDA Wiz. This override functionality does not currently change any document autoselection, but it will allow you to complete the HMDA page as necessary in order to save or submit data for the HMDA LAR.

ComplianceOne™ Lending - [Regulation Compliance Information]

Main Help

Compliance Determination Factors

Residential 1-4 family units ☐ **P1**

Residential 5+ family units ☐

Other (Commercial, etc.) ☐

Residential unit is on a 25+ acre tract ☐

There is a construction loan takeout commitment

From another creditor ☐

From this creditor ☐

Conversion for Permanent Financing ☐

A 1-4 Family Residence or Manufactured Home to be placed on property within 2 years using these proceeds ☐

Transfer of Title ☐

Secured by Primary Residence ☐

Purchase Residence ☐

Secured by Current Residence ☐

Bridge or Swing Loan ☐

Additional Money to Borrower (New Money) ☐

Term of the construction loan is 2 years or more, unless made to a bona fide builder. ☐

Term of the loan is less than 24 months ☐

Change HMDA Determination ☒

Compliance Summary

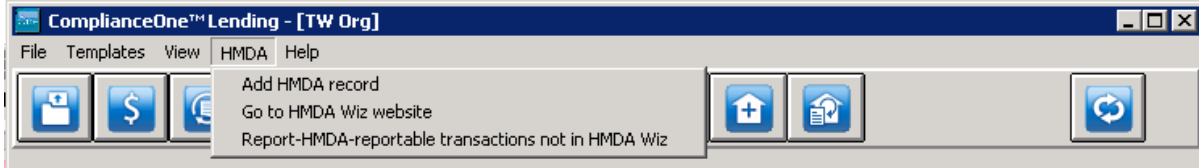
RESPA **HMDA** **Flood** **Rescission**

☐ Government Monitoring Information Required (press F1 for additional information) Rescission Date 12/06/2013

Johnson Tuesday, December 03, 2013

HMDA Menu Options

Three options available from the HMDA menu in the menu bar on the main Mortgage or Lending screens include **Add HMDA Record**, **Go to HMDA Wiz website** and **Report- HMDA-reportable transactions not in HMDA Wiz**. Two of these commands are also available on the toolbar.



ComplianceOne Menu Bar



ComplianceOne Toolbar

Go to HMDA Wiz website

Add HMDA Record

Recall HMDA Record

Add HMDA record allows you to add a HMDA record for a loan that was not entered in ComplianceOne, that is, a loan documented by other means or a purchased loan. When a transaction is in process, this menu option is disabled. When you select this menu option or click this button, a blank HMDA-LAR Record Information page displays. You can then enter the HMDA information for the loan and then save this information to HMDA Wiz. This command is also available as a button on the toolbar.

Recall HMDA Record. When you use the Add HMDA Record command, you have the ability to click at the top and save the record for recall later. Click Records and then Save to Database. Doing so will allow you to recall a HMDA record created through this command for recall and Save to HMDA Wiz at a later time.

ComplianceOne™ Lending - [Recall HMDA Record]

Main Help

Search By ... ☒ Loan Number ☐ Name ☐ Date Application Received

Recall Options ... ☒ Saved to HMDA Wiz ☐ Not Saved to HMDA Wiz ☐ All Records

Criteria to Match
Loan Number:

Loan Number	Applicant/Borrower	Co-Applicant/Co-Borrower	Date Application Rec.

Monday, April 08, 2013

Go to HMDA Wiz website allows you to view, edit, and submit LAR reports for HMDA records that already have been sent to HMDA Wiz. When you select this option, the HMDA Wiz website is opened in your default web browser allowing you log in to the HMDA Wiz website. This command is also available as a button on the toolbar.

Report- HMDA-reportable transactions not in HMDA Wiz allows you to search loans in ComplianceOne that are HMDA reportable but have not been saved to HMDA Wiz. This option is typically used by a HMDA Administrator to find HMDA transactions in ComplianceOne that have not yet been saved to HMDA Wiz.

These options are available when you work in ComplianceOne Mortgage and ComplianceOne Lending.

Workaround: HMDA NA Date on Application Date Field

In ComplianceOne, the Application Date field in the HMDA feature does not support the use of NA. (NA is used as the application date when the loan was purchased.) We are working to resolve this issue in a future release. In the meantime if you need to enter NA for application date, enter a

date on the ComplianceOne page, then edit your LAR record on the HMDA Wiz website and enter NA.

How to Contact Us

Support Web Site

Visit our Software Support web site for documentation, downloads, frequently asked questions, training, or support information: <http://support.wolterskluwerfs.com>

Internet

Also you can visit us on the Internet at www.wolterskluwerfs.com.

E-Mail

E-mail questions or issues to: ComplianceOneSupport@wolterskluwer.com

Phone

You can telephone our SupportLine technicians at 1-800-274-2711, ext. 1123660. Our support staff is available Monday through Friday, 7 A.M. to 7 P.M. CST. Voice mail operates continually, allowing you to leave us a message after hours and on weekends. To help us handle your question as quickly as possible, have these items available before you call:

- product name and version number
- customer number
- operating system and version number; service pack numbers, if installed

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