RiskExec

HMDA, CRA, Fair Lending, Fair Servicing,
& Redlining Compliance Analytics
and Reporting Solution

ASURITY

Proactively manage compliance risk using RiskExec's easy-to-use browser-based platform.

Submit data and track real time analytics on HMDA, CRA, Fair Lending, Redlining risks, lending performance goals, and more.

RISKEXEC'S EASY-TO-USE BROWSER-BASED SAAS PLATFORM

Spend more time on meaningful analysis and corrective action.

User-Friendly, Fair Lending, HMDA, and CRA Modules

Streamlined Submission for HMDA and CRA

Unlimited Licenses & Full U.S. Geography

Backed by Industry Leading Expertise

No Software to Install or Maintain

RiskExec eases the burden of managing regulatory compliance for banks, mortgage lenders, credit unions, and non-traditional lenders. Our platform supports multiple data types across various HMDA and CRA functions.

RiskExec quickly geocodes and runs government edit checks, as well as enhanced and custom edits. It also assembles the HMDA and CRA submission files. With clean data, run accurate analysis and reporting to determine your lending disposition, comparison to peers by market, and performance towards internally-defined goals.

RiskExec

HMDA AND CRA SOLUTIONS

HMDA submission platform and CRA solution built by compliance experts

Support and streamline cleanup for multiple data types and submission workflows for HMDA and CRA. Produce powerful, real-time, out-of-the-box analyses and reports.

Dynamic Importing

Import data types from multiple sources. Schedule imports on a daily, weekly, or monthly basis, or perform them ad hoc.

Compliance Grade Geocoding

Reduce time spent cleaning up issues. RiskExec's multi-layered geocoder pings multiple sources to ensure the highest geocoding hit rate. A manual pin-point geocoder is also available within our embedded mapping tool.

Data Auditing and Permissions

Lock down files and/or other functions in the software with permission settings. Administrative users can track changes made to files throughout the life of the loan.

Peer Analysis

Run market share analysis on public CRA, HMDA, and SOD deposit data. Create custom peer groups to compare your performance to other similar institutions, and identify gaps and opportunities.

Assessment Areas, REMAs, and Mapping

Create custom assessment areas or reasonably expected marketing areas (REMAs) down to the tract level. Understand where your customers are, identify gaps, and recognize opportunities for community outreach directly on the map by plotting out your lending, deposit accounts, branches, ATMs, and more.

HMDA/CRA Analytics and Exam Preparation

Generate clean submission files for HMDA and CRA. Prepare for regulatory examinations by analyzing trends and performance against internal goals; percentages inside vs. outside assessment areas; peer analysis of market share reports; performance tables; and more.

Goal Setting

Set target goal metrics and track performance of lending activity over a specified date range. Evaluate your performance in real-time across goal categories such as lending in LMI tracts, low income borrowers, or choose from a variety of additional targets to include.

Visit asurity.com for the most up-to-date information about RiskExec's HMDA and CRA solutions.

RiskExec

FAIR LENDING AND REDLINING ANALYTICS

Fair lending automation, regression, and match pair testing

RiskExec provides an easy-to-use, data agnostic, browser-based fair lending analysis and reporting tool.

Regression Analysis

Automated processes use various data points or custom dynamic variables to examine pricing and underwriting decisions to determine if areas of disparate impact exist.

Match Pair Testing

Automatically generate matched pairs to identify and quickly review, in side-by-side format, loan applications with similar credit qualifications. Identify areas for potential disparate treatment in loan approval and pricing.

Proxies

Fill consumer lending GMI data gaps including race, sex, and ethnicity from the CFPB's BISG as well as our own proprietary proxy, both available in RiskExec.

Proactive Risk Management

Manage fair lending and compliance risk for any data set as your business evolves. Understand patterns before critical decisions are made, such as acquisitions or marketing campaigns.

Automated Redlining Analysis

Review lending in your assessment areas and strategic markets to determine if there are any redlining risks that need to be addressed. Compare your performance in LMI, MMCTs, and more to your custom peer groups as well as the aggregate data, view on a map where you are performing well, and where corrective action might be required.

Visit asurity.com for the most up-to-date information about RiskExec's Fair Lending and Redlining solutions.

RiskExec

FAIR SERVICING ANALYTICS

Track your Fair Servicing practices and performance

RiskExec's first ever Fair Servicing module provides financial institutions the tools and statistical analyses needed to uncover potential risks posed by the handling of forbearances, terminations, and loan modifications.

Easily Identify Disparities

Find disparities among protected class groups for loan modifications, forbearance requests, loan modification fees, processing time, and foreclosures.

Regression & Match Pair Analysis

Identify outliers through regression analysis, and look for match pairs in your servicing portfolio.

Browser-Based Support

Easily implemented, browser-based SaaS application with real time updates — with no hardware or software to install.

Seamless Integration

Integrated within RiskExec alongside the Fair Lending Module.

Simplified Data Extraction

Simple data extract and setup with any data format, with data cleansing and analysis tools.

Interactive Geocoding

Interactive mapping and multi-layered geocoding capabilities in an intuitive user experience.

Streamlined Monitoring

Share a servicing file from almost any data format, streamline cleanup, and get analysis fast.

Proxies

Use the BISG and other proxies to provide government monitoring information.

Visit asurity.com for the most up-to-date information about RiskExec's Fair Lending and Redlining solutions.

FULL SUITE ADVANTAGES

DESIGN & SECURITY

Automatic Updates

Stay current with auto-updates of regulatory, geographic, peer, and other data.

Secure and Inspectable

Inspect our SOC-2 compliant facility on demand.

Friendly User Interface

Experience workflows and features designed for usability.

Designed by Experts

Feel confident knowing lender and regulator feedback is incorporated into the product design by leading subject matter experts with decades of experience.

COMPONENTS & FEATURES

Flexible Data Import

Customize data import processes to your specific needs using our dynamic importer or in collaboration with our engineers.

Enhanced Data Quality

Ensure unparalleled data quality through intuitive, multi-level data checks, including standard FFIEC edits, and additional enhanced checks.

Maps, Charts, and Reports

Gain unique visual perspectives on data with interactive maps, charts, and reports in seconds.

Rate Spread Calculator

Compare client loan pricing to prevailing rates with a single click.

Activity Log

Review and export a comprehensive trail of user-by-user actions.

Visit asurity.com for RiskExec's most up-to-date advantages.

SUPPORT & TERMS

Unrestricted Usage

Give your team simultaneous access to an unlimited number of seats.

Technical Support

Receive ongoing technical support and troubleshooting.

Backed by Expertise

Stay current with the latest regulatory updates while receiving guidance from subject matter experts.

Empowering Legal Support

Conduct fair lending analysis on any portfolio with powerful statistical and data analytics.

Fair Lending Risk Review

Engage our expert team to identify areas of disparate treatment, disparate impact, redlining, and/or steering.

ADDITIONAL ADVANTAGES

Understand and Explain Results

Create stronger models that can be understood and explained to executives and examiners clearly and accurately with intuitive analytical tools.

Statistical Models

Utilize intuitive statistical modeling tools such as Matched Pair Analysis, T-Test, Decisioning Regression, Pricing Regression, and Difference of Means.

Proactively Manage Risk

Manage fair lending risk for any data set as your business evolves and understand patterns before critical decisions occur, such as acquisitions or marketing campaigns.

Identify Focus Areas

Easily understand statistically significant results and identify protected class focus areas.

Fair Lending Risk Analysis for Any Portfolio

Analyze small business, servicing, auto, credit card, home equity, student loan, and payday lending with proxy technology.

Multiple Proxy Technologies

Use the standard BISG proxy methodology and additional proprietary proxy technologies, both of which are supported by RiskExec.

Business Intelligence Solution

Go beyond fair lending and compliance to unlock business insights by analyzing product data at high volume.

"RiskExec reports help show how we compare to other financial institutions in terms of HMDA and CRA Small Business lending activities and helps us set goals for future performance that will earn us favorable exam ratings."

Jon Davies
Compliance Executive, Regions Bank

Questions?

Contact the Asurity Client Support team at info@asurity.com or (202) 765-2150.

"After 8+ years of using the RiskExec software, the reliability and the technical support continue to be top-notch. Thank you for consistently providing outstanding service."

Cynthia Stephenson
Vice-President/Client Technology Solutions, Bank of New York Mellon

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