

January 2024

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 2023 Submission Guide

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1 Submission Overview

This chapter explains why institutions are required to submit their loan data to the government, what data is required, and what the Government does with the data after it is submitted.

If you are new to the submission process, please read the [HMDA DF and CRA Submission Overview](#) section.

If you have completed the submission process in previous years, please read the following sections for updated submission requirements:

[2023 HMDA DF Submission Format](#)

[2023 CRA Submission Format](#)

1.1 HMDA DF and CRA Submission Overview

[Submission Overview – CRA](#)

[Submission Overview – HMDA DF](#)

[Multi-Family Community Development Loans](#)

Note: The **Federal Financial Institutions Examination Council** (FFIEC) web site (<http://www.ffiec.gov>), offers a wealth of information regarding submission for both CRA and HMDA DF data. This guide is intended to be a roadmap for submission, providing an overview of the process with supporting detailed information where appropriate. For all regulations, definitions, and very specific detailed requirements, we recommend referencing the FFIEC web site directly. Much of the information contained in this guide is taken directly from FFIEC sources.

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. There are published FFIEC guidelines which determine whether an institution is required to report, and what, how, when, and where the data is to be reported. The following information provides background, context, and explanation of the submission process for both CRA and HMDA DF.

After CRA and HMDA data is collected each March, the information is released to the public to provide insight into each institution's lending activity - individually as well as collectively and comparatively. Referred to as **peer data**, the aggregate CRA and HMDA data published each year enables evaluation of an institution's performance by the community, the regulatory agencies, and by the institutions themselves. To ensure the consistency and quality of the data being submitted, the FFIEC sets forth guidelines on what data to submit, how, in which format, and publishes edit checks to ensure the validity and quality of the data being submitted.

1.2 Submission Overview – CRA

You can download and install the latest software from the **FFIEC's website**:

[CRA ENCRYPTION UTILITY](#)

The **Community Reinvestment Act** is intended to encourage depository institutions to meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. It was enacted by the Congress in 1977. The CRA requires that each insured

depository institution's record is evaluated regularly to confirm that the institution is meeting the credit needs of the community. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.

1.2.1 Who is Required to Submit CRA Data?

All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.226 billion as of December 31st of each of the prior two calendar years.

1.3 What Data is Submitted?

Each institution subject to CRA data reporting requirements must, at a minimum, submit in electronic format:

1. Transmittal sheet
2. Definition of assessment area(s)
3. Record of Community Development (CD) loans

The following records should be included in the CRA file if they are applicable:

1. Composite Small Business record(s)
2. Composite Small Farm record(s)
3. Record of Consortium/Third Party activity (optional)

1.4 Submission Overview – HMDA DF

The **Home Mortgage Disclosure Act** was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used in determining whether financial institutions are serving the housing needs of their communities; engaging public officials to distribute public-sector investments so as to attract private investment to areas where it is needed; and for identifying possible discriminatory lending patterns. This regulation applies to certain financial institutions including banks, savings associations, credit unions, and other mortgage lending institutions.

1.4.1 Who is Required to Submit Data?

There are specific guidelines to determine whether an institution is required to report under HMDA DF. Primary factors include an institution's asset size, its geographic location and whether it is in the business of residential mortgage lending. To confirm the specific reporting requirements for institutions subject to HMDA DF, please refer to the FFIEC's guidelines on who reports HMDA DF data at:

<https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/hmda-reporting-requirements/>

1.4.2 What Data is Submitted?

Institutions required to report under HMDA DF must collect and submit information about applications, originations, and purchases of mortgage loans for the purpose of home purchase, home improvement, and refinance transactions.

Each institution subject to HMDA DF data reporting requirements must submit in electronic format:

1. Transmittal sheet
2. Appropriate loan/application records. For each application reported, information is captured about the loan (type, purpose, amount, etc.), the property (location and type), the disposition or outcome of the application (originated, denied, etc.), and the applicant(s) ethnicity, race, sex, etc.

1.5 Multi-Family Community Development Loans

Depository institutions that are required to submit small business/small farm loans under the Community Redevelopment Act (CRA) may have loans that qualify for submission in both their HMDA DF LAR and in their CRA submission as Community Development loans.

For information on who is required to submit for CRA, please see: <http://www.ffiec.gov/cra/reporter.htm>.

CRA *Wiz* and Fair Lending *Wiz* allows users to include those loans that are both HMDA DF reportable and qualify as Community Development. You can include the loans in the **manual entry screen** as part of your total number and dollar amounts.

Note: For more information on manual entry and choosing a file, refer to the [Entering Consortium/Third Party Loan Data Manually](#) section.

2 2023 HMDA DF Submission Format

HMDA DF file submission will need to be in **.txt pipe delimited format**. Additional details as it relates to format, edits, and guidance from CFPB is outlined below for reference.

Beginning with the HMDA DF data collected in 2018, filers will submit their HMDA DF data to the Consumer Financial Protection Bureau (CFPB) using a web interface referred to as the [HMDA DF Platform](#).

HMDA DF filers will interact directly with the HMDA DF Platform to file their HMDA DF data. **The Data Entry Software currently provided by the FFIEC (DES) will no longer be available as a method of data entry or data submission.**

2.1 2023 HMDA DF Edits

An up-to-date list of **2023 HMDA DF edits** can be found in **Sections 5.2** and **5.3** in the following PDF:

<https://s3.amazonaws.com/cfpb-hmda-public/prod/help/2023-hmda-fig.pdf>

For any additional questions related to the submission platform or related to HMDA DF data, use the following emails listed in the **2023 HMDA DF Fig**:

- Technical questions about reporting HMDA DF data collected in or after 2018 should be directed to HMDADFhelp@cfpb.gov.
- Technical questions about reporting HMDA DF data collected in or before 2016 should be directed to HMDADFhelp@frb.gov

3 2023 - CRA Submission Format

No major changes or additions were released by the FFIEC for 2023 CRA Submission.

The 2023 CRA required data elements and submission format remain unchanged from previous years.

Information about the CRA submission file format, Edits, and submitting data via diskette, CD-ROM, email or via the Web, can be found at the following address on the FFIEC web site:

<http://www.ffiec.gov/cra/default.htm>

4 Introduction

Wolters Kluwer provides the **2023 Submission Guide** to help you prepare your institution's 2023 HMDA DF and CRA submission files.

Each chapter in the guide covers a different step in the submission process, from data collection through submission to your regulatory agency.

The Guide covers the following:

- Submission background and explanation
- Submission workflow checklist
- Procedures for using the CRA *Wiz* HMDA DF Submission Wizard
- Procedures for using the CRA *Wiz* CRA Submission Wizard
- Regulation C information

At the end of the Guide, you'll also find four appendices that contain a Q&A section that provides answers to frequently asked submission questions, a list of codes and required fields, edit codes, Regulation C data requirements, and important addresses.

For a complete listing of the chapters included in this Guide and their page numbers, refer to the **Table of Contents**.

5 Submission Workflow

This checklist provides the necessary steps to complete your HMDA DF and CRA submission. Use the list in conjunction with the other information contained in this **Submission Guide** to ensure that you complete all of the steps necessary for an accurate and valid submission.

PLEASE PRINT FOR REFERENCE

- ✓ Update your CRA *Wiz* and Fair Lending *Wiz* software to the following:
 - ✓ **HMDA Submission** – 7.7 Submission Update
 - ✓ **CRA Submission** – 7.7 Submission Update
- ✓ Install the latest version of the **Geocoding Data** (2023-Q3). If you do not have the latest version of the Geocoding Data, please contact the technical support team.
- ✓ Update calculated fields in File Management by right-clicking your file and choosing the **Update Calculated Fields** option.
- ✓ Run **edit checks** in File Management. Correct **validity** or **syntactical** edits and have a process in place to verify **quality** edits.
- ✓ Process your file using the **HMDA DF and CRA Submission Wizards**. For more information about using the Submission Wizards, refer to the [Creating a HMDA DF Submission File](#) and [Creating a CRA Submission File](#) section.
- ✓ **CRA SUBMISSION ONLY** - Verify that your assessment areas are up-to-date and accurate.
- ✓ **CRA SUBMISSION ONLY** - If you are submitting via email, encrypt your submission file using the **2023 version of the FFIEC encryption tool**. When you submit your CRA file via the Internet, it must be encrypted using the latest **FFIEC encryption utility**.

You can download and install the latest software from the **FFIEC's website**:

[CRA ENCRYPTION UTILITY](#)

For more information about using the encryption utility, refer to **Page 31** of the [Creating CRA Submission File](#) section of this Guide.

✓ Attach your encrypted file to an email and send the file(s) to the following address:

- CRA: crasub@frb.gov

Note: If you do not know how to attach a file to an email message, please contact your institution's **computer support staff**.

✓ **HMDA DF SUBMISSION ONLY** - After creating your **HMDA DF.txt file with pipe delimited format**, please follow the link to the CFPB HMDA DF submission portal to submit the **HMDA DF.txt** file for 2023 data submission: <https://ffiec.cfpb.gov/>

Note: Details about submission platform provided by CFPB are on the main page of the link, including FAQs (frequently asked questions). In addition, the CFPB has provided a video which gives quick overview of their HMDA DF platform: https://youtu.be/C_73Swgyc4g

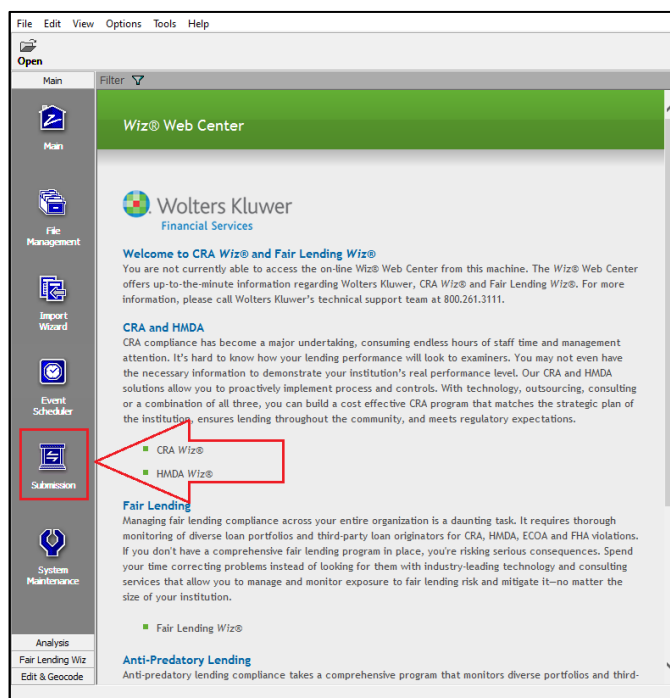
6 Creating HMDA DF Submission File

Refer to the following sections to prepare your HMDA DF data submission file:

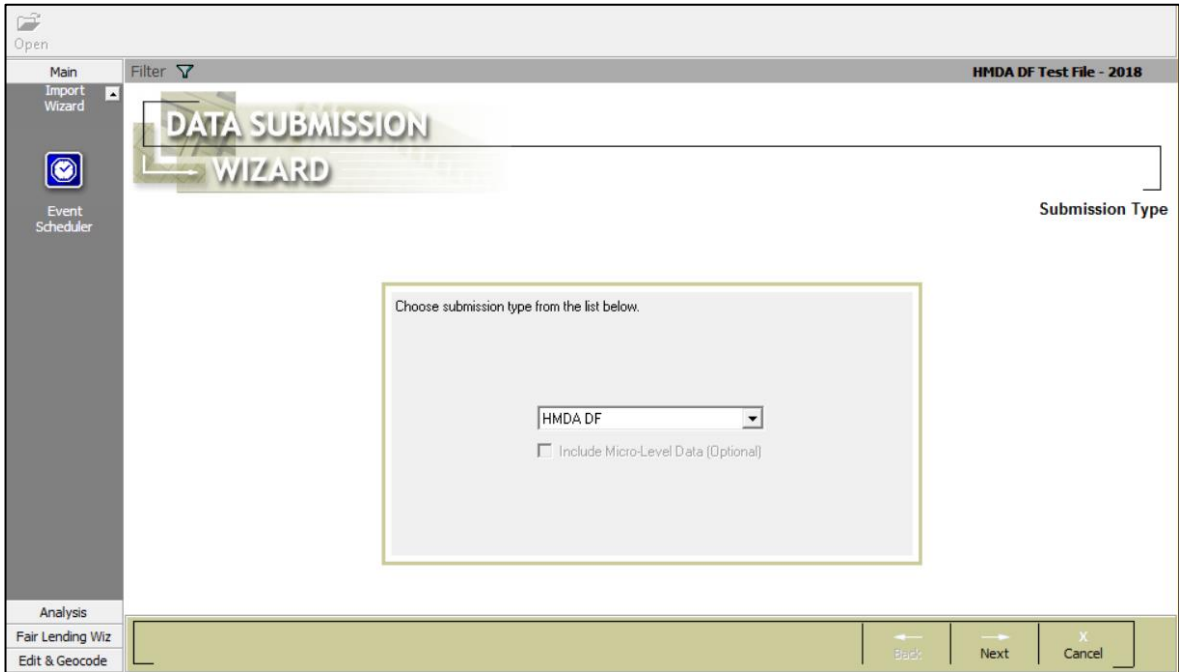
[Accessing HMDA DF Submission Wizard Procedures](#)

To access the HMDA DF Submission Wizard, follow these steps:

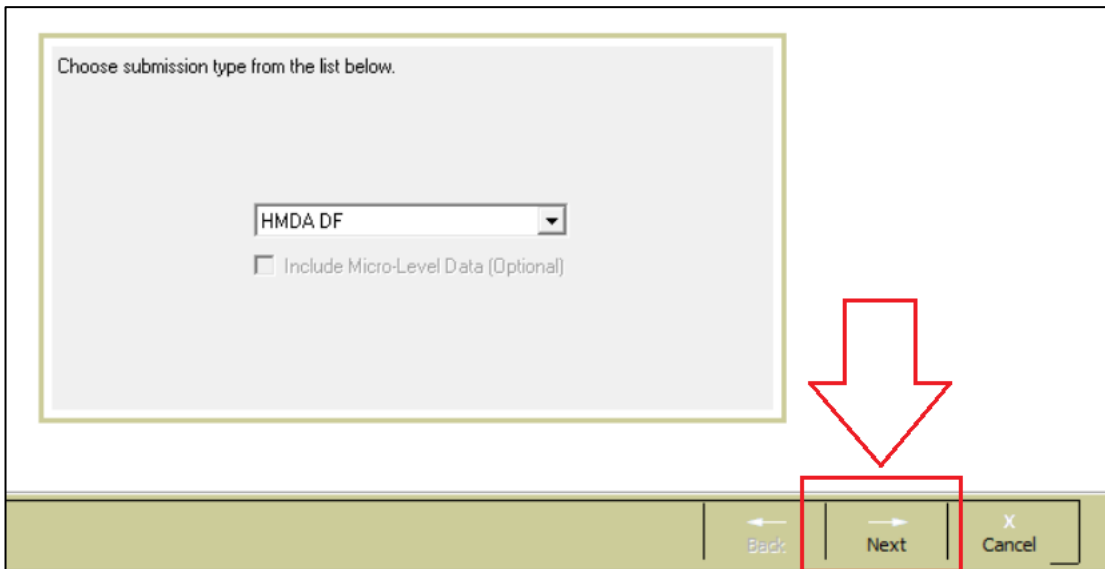
1. From the CRA *Wiz* main menu, click the **Submission** button:



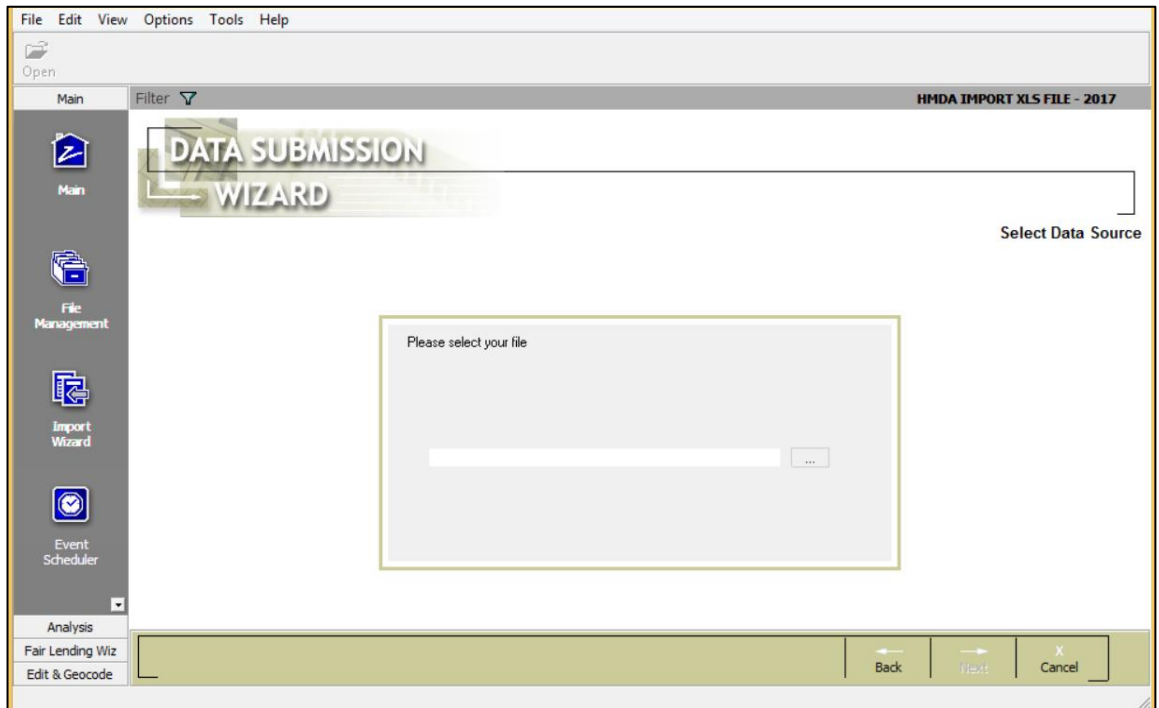
The software displays the **Data Submission** wizard:



2. Accept the default menu selection, **HMDA DF**, by clicking the **Next** button:



The software displays the **Select Data Source** screen:



6.1 Procedures

To prepare a HMDA DF file for regulatory submission, refer to the following sections:

[Selecting Your HMDA DF File](#)

[Providing Transmittal Information](#)

[Selecting Partial Exemptions](#)

[Setting Institution and Date Filters](#)

[Checking for Errors](#)

[Verifying Time and Date of your PC Clock](#)

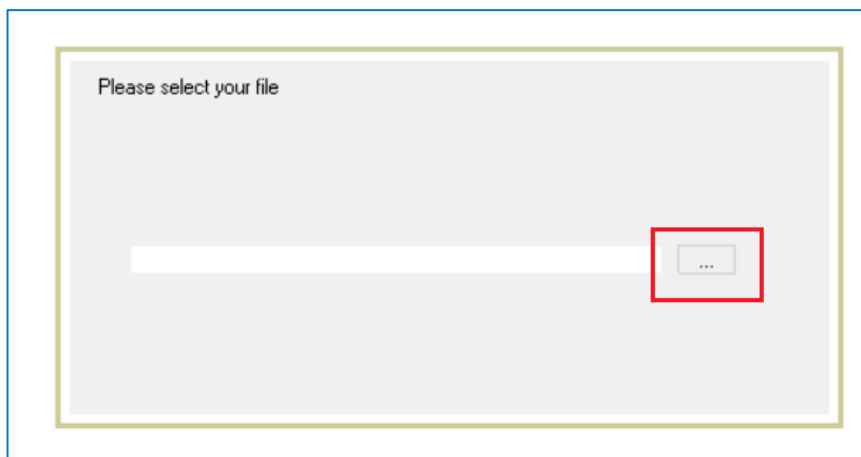
[Exporting HMDA DF Submission File](#)

6.1.1 Selecting Your HMDA DF File

Please make sure you update the file before going through the following submission process. For information on how to update a file, please refer to the **CRA Wiz Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.

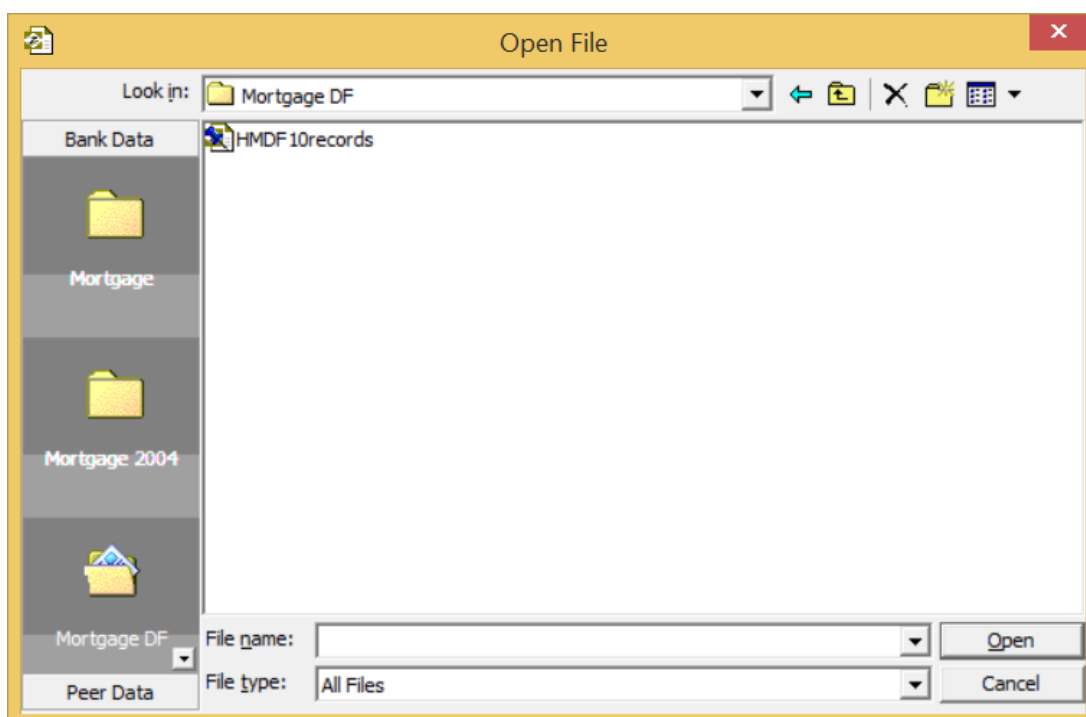
To select your HMDA DF file, follow these steps:

1. From the **Select Data Source** screen, click the ellipsis button to the right of the **Please Select Your File** field:



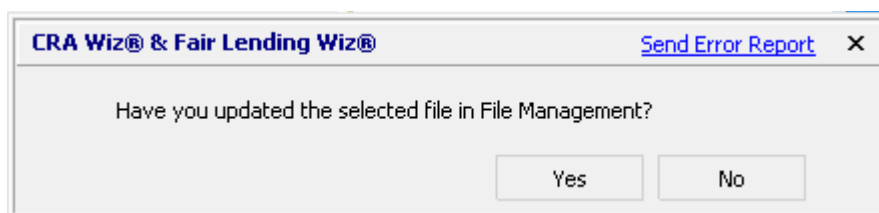
The software displays an **Open File** dialog box.

2. Select the file that contains the HMDA DF loans you want to include in your submission file:



3. Click the **Open** button.

The software displays a dialog box asking if you have updated your file:



4. Complete one of the following:
 - If you have updated your file, click the **Yes** button, then click the **Next** button. The software displays the [Transmittal Record screen](#).
 - If you have not updated your file, click the **No** button. The software displays a second dialog box which asks you to update your file. Click **OK**.

You will not be able to proceed with submission process until you have updated your file using the **File Management** screen. Update your file and then repeat the previous Submission Wizard steps.

Note: For more information about using **File Management** to update files, refer to the **CRA Wiz Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.

6.1.2 Providing Transmittal Information

To provide transmittal information, refer to the following sections:

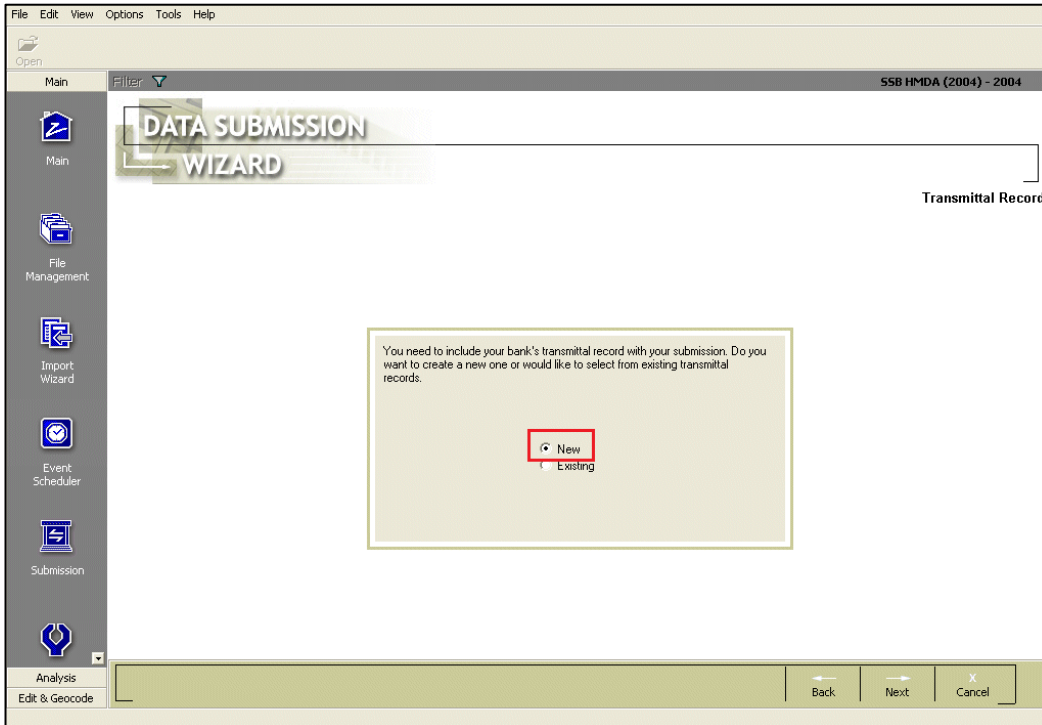
[Creating New Transmittal Sheet](#)

[Choosing Existing Transmittal Sheets](#)

Creating New Transmittal Sheet

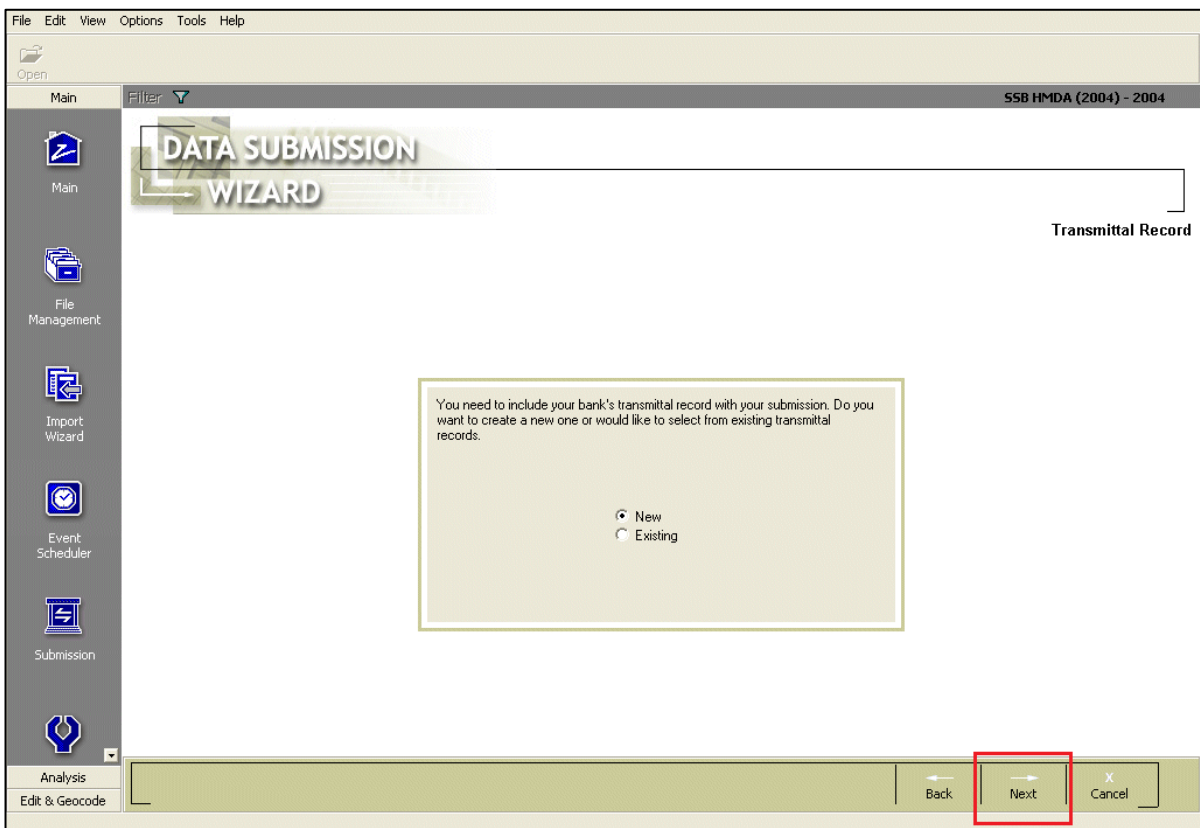
To create a new transmittal sheet, follow these steps:

1. From the **Transmittal Record** screen, click the **New** radio button.



Note: If you have an existing transmittal sheet that you would like to use, please proceed to the [Choosing Existing Transmittal Sheets](#) section.

2. Click the **Next** button:



The software displays the **Transmittal Record** screen:

The screenshot shows a software interface titled "DATA SUBMISSION WIZARD". The interface includes a sidebar with icons for "Man", "File Management", "Import Wizard", "Event Scheduler", "Submission", and "System Maintenance". The main area contains a form with the following fields:

- Financial Institution Name
- Activity Year (dropdown menu, currently set to 2020)
- Quarter (dropdown menu, currently set to 4)
- Contact Person's Name
- Contact Person's Phone
- Contact Person's Email
- Address
- City
- State Abbreviation (dropdown menu)
- Zip Code
- Number of Entries (input field, currently set to 10000)
- Agency Code (dropdown menu)
- Federal Tax ID
- Legal Entity Identifier

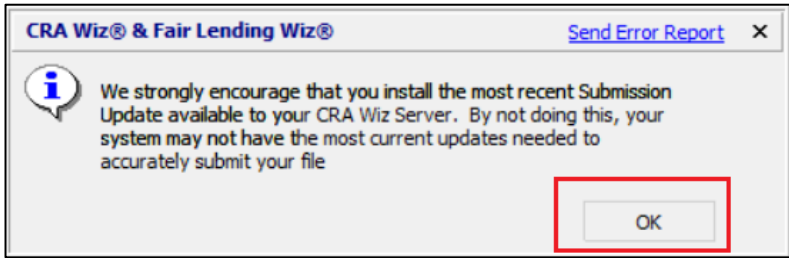
At the bottom right of the form, there are three buttons: "Back", "Next", and "Cancel".

3. Enter the following information using the provided text boxes and drop-down menus:

- Financial Institution Name
- Activity Year
- Quarter
Important! If your institution is subject to the quarterly filing rule, select the appropriate quarter. If you are submitting an annual file or are not subject to quarterly filing, select **Quarter 4**.
- Contact Person's Name
- Contact Person's Phone
- Contact Person's Email
- Address
- City
- State Abbreviation
- ZIP Code
- Number of entries
- Agency Code
- Federal Tax ID
- Legal Entity Identifier

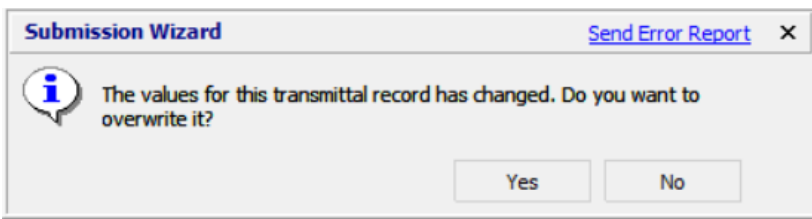
4. Click the **Next** button.

The software displays a dialog box confirming you have installed the most recent Submission update available on your CRA *Wiz* Server:



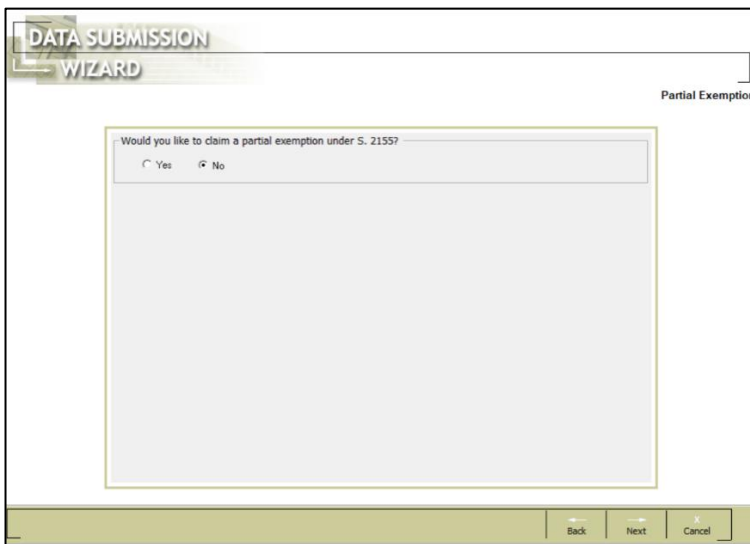
5. Click the **OK** button.

Note: If you modified any of your Transmittal information, the software also displays the following dialog box confirming your changes:



Click the **Yes** button.

The software displays the **Partial Exemption** screen:

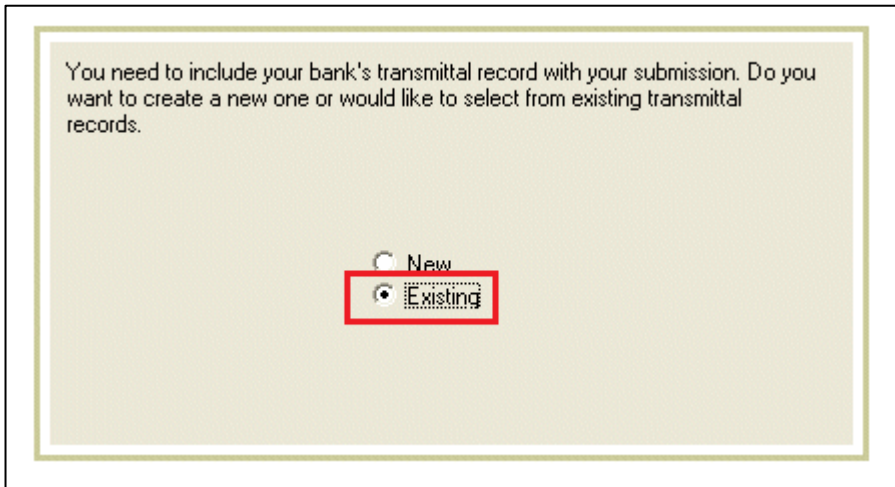


Proceed to the [Selecting Partial Exemptions](#) section.

Choosing Existing Transmittal Sheets

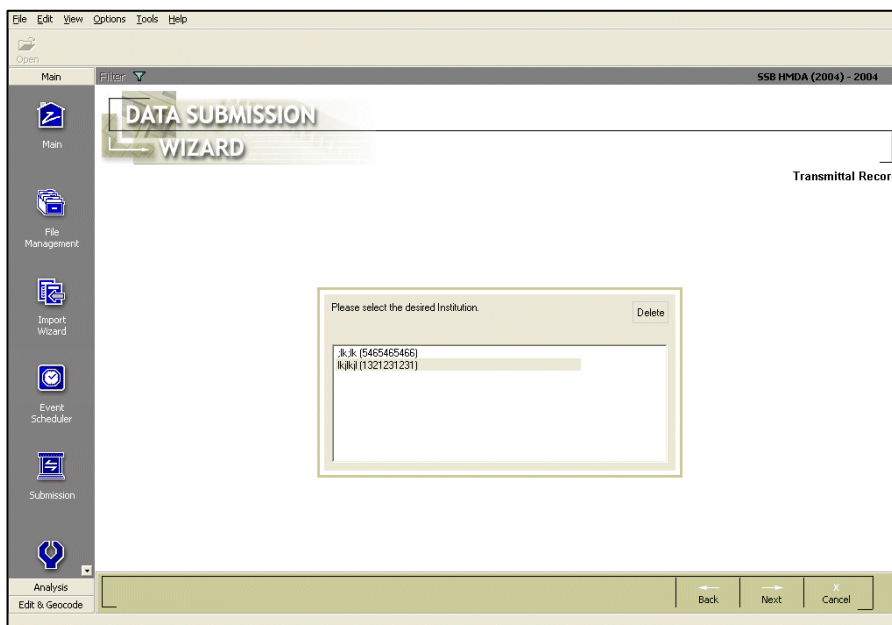
To choose from existing transmittal sheets, follow these steps:

1. From the **Transmittal Record** screen, click the **Existing** radio button:

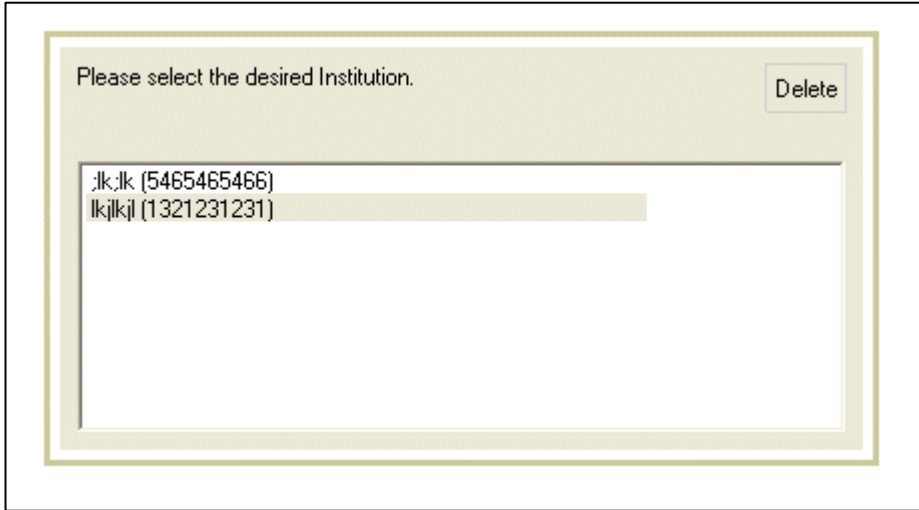


2. Click the **Next** button.

The software displays the **Transmittal Record** screen:



3. From the list box, select the institution whose transmittal information you want to use:



Tip

To delete an existing transmittal sheet, select the transmittal sheet, then click the **Delete** button.

4. Click the **Next** button.

The software displays the **Transmittal Record** screen:

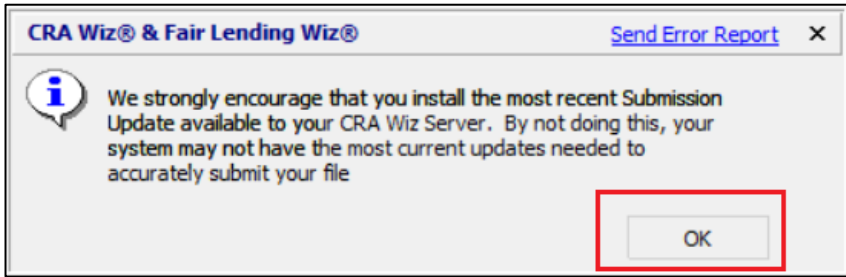
Financial Institution Name	SANTOSH1		
Activity Year	2019	Quarter	4
Contact Person's Name	SANTOSHK		
Contact Person's Phone	111	-	111 - 1111
Contact Person's Email	SANTOSH@WK.COM		
Address	NAGAR	City	PUNE
State Abbreviation	AK	Zip Code	22222 - Number of Entries 100000
Agency Code	1 Office of the Comptroller of the Currency (OCC)		
Federal Tax ID	33 - 3333333	Legal Entity Identifier	Q11111111111111111111

5. Verify all the information in this screen is correct.

Note: Even though you are required to upload your HMDA DF submission to the CFPB's submission portal that does not necessarily mean that your Agency Code should be set to the CFPB.

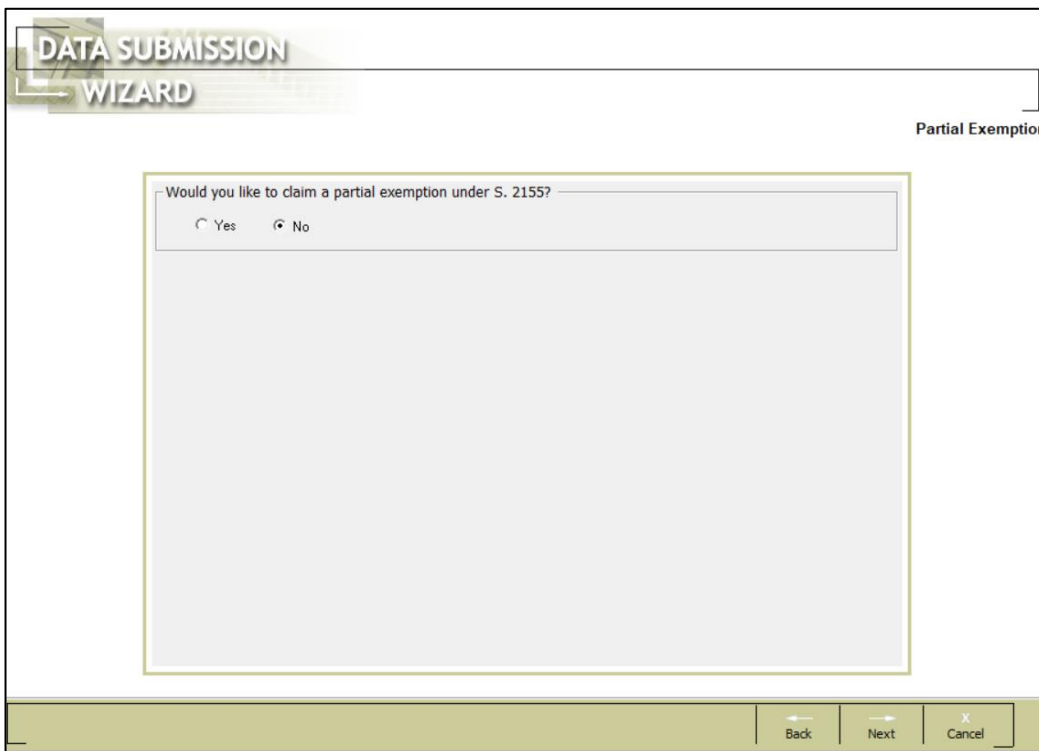
6. Click the **Next** button.

The software displays a dialog box confirming you have installed the most recent Submission update available on your CRA Wiz Server:



7. Click the **OK** button.

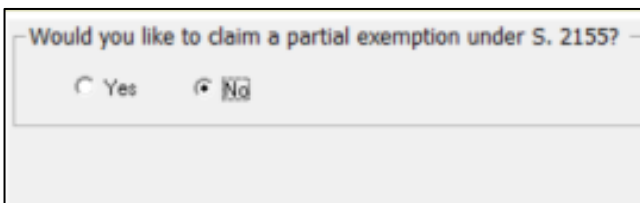
The software displays the **Partial Exemption** screen:



Proceed to the [Selecting Partial Exemptions](#) section.

6.1.3 Selecting Partial Exemptions

You use the **Select Partial Exemptions** screen to select whether your institution would like to take partial exemptions under S. 2155:



To select partial exemptions, follow these steps:
Do one of the following:

- Select the **Yes** option button and then select the type of loans you would like to exempt:
 - Closed End Loans
 - Open End Lines of Credit

Would you like to claim a partial exemption under S. 2155?

Yes No

Which records would you like to exempt?

Closed End Loans Open End Line of Credit

Which Data Points would you like to exempt?

<input type="checkbox"/> Application Channel	<input type="checkbox"/> Intro Rate Period	<input type="checkbox"/> Select All
<input type="checkbox"/> Automated Underwriting System	<input type="checkbox"/> Lender Credits	<input type="checkbox"/> Open End Line of Credit
<input type="checkbox"/> Business or Commercial Purpose	<input type="checkbox"/> Loan Term	<input type="checkbox"/> Prepayment Terms
<input type="checkbox"/> Costs & Fees	<input type="checkbox"/> Manufactured Home Secured Property Type	<input type="checkbox"/> Property & Address
<input type="checkbox"/> Credit Score	<input type="checkbox"/> Manufactured Home Land Property Interest	<input type="checkbox"/> Property Value
<input type="checkbox"/> Debt to Income	<input type="checkbox"/> Mortgage Loan Originator NMLSR Identifier	<input type="checkbox"/> Rate Spread
<input type="checkbox"/> Denial Reason **	<input type="checkbox"/> Multifamily Affordable Units	<input type="checkbox"/> Reverse Mortgage
<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Non-Amortizing Features	<input type="checkbox"/> ULI

** Denial reason cannot be exempted if your supervising agency is the OCC or FDIC

In the bottom pane, select the check box(es) of data point(s) you want to exempt:

Would you like to claim a partial exemption under S. 2155?

Yes No

Which records would you like to exempt?

Closed End Loans Open End Line of Credit

Which Data Points would you like to exempt?

<input type="checkbox"/> Application Channel	<input type="checkbox"/> Intro Rate Period	<input type="checkbox"/> Select All
<input type="checkbox"/> Automated Underwriting System	<input type="checkbox"/> Lender Credits	<input type="checkbox"/> Open End Line of Credit
<input type="checkbox"/> Business or Commercial Purpose	<input type="checkbox"/> Loan Term	<input type="checkbox"/> Prepayment Terms
<input type="checkbox"/> Costs & Fees	<input type="checkbox"/> Manufactured Home Secured Property Type	<input type="checkbox"/> Property & Address
<input type="checkbox"/> Credit Score	<input type="checkbox"/> Manufactured Home Land Property Interest	<input type="checkbox"/> Property Value
<input type="checkbox"/> Debt to Income	<input type="checkbox"/> Mortgage Loan Originator NMLSR Identifier	<input type="checkbox"/> Rate Spread
<input type="checkbox"/> Denial Reason **	<input type="checkbox"/> Multifamily Affordable Units	<input type="checkbox"/> Reverse Mortgage
<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Non-Amortizing Features	<input type="checkbox"/> ULI

** Denial reason cannot be exempted if your supervising agency is the OCC or FDIC

Note: Some data points reference multiple fields within the LAR. In those cases, a tool tip is provided if you hover over the data point, which lists the fields as you will see them in **Edit**.

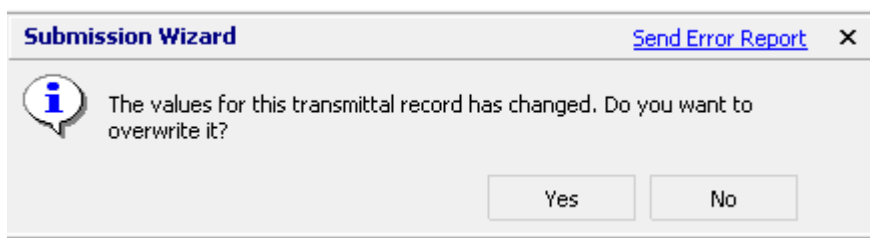
Note: When the submission file is created, data points that are checked on this screen will be created with the appropriate exempt value (**1111** or **Exempt**). Unchecked data points are handled normally. The software also creates a report of the selected partial exemption settings and is available in the same location as the final submission file, as selected in the last step of the Submission Wizard.

Note: If your institution is regulated by the FDIC or OCC, make sure to **uncheck Denial Reason**. They will need to be included in your submission.

--OR--

- Click the **No** option button.
2. Click the Next button.

Note: If you made any changes to this screen the software displays a confirmation dialog box:

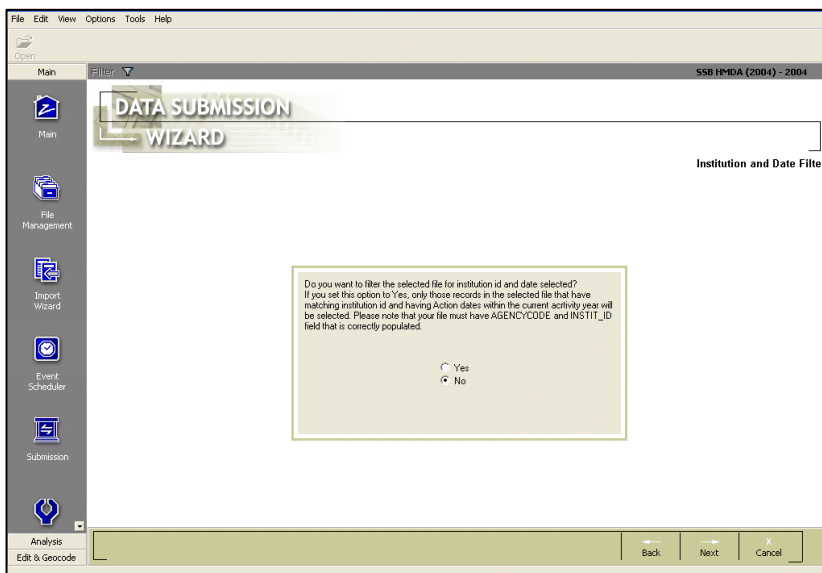


3. Click the **Yes** button to proceed.

The software displays the **Institutions and Date Filter** screen.

6.1.4 Setting Institution and Date Filters

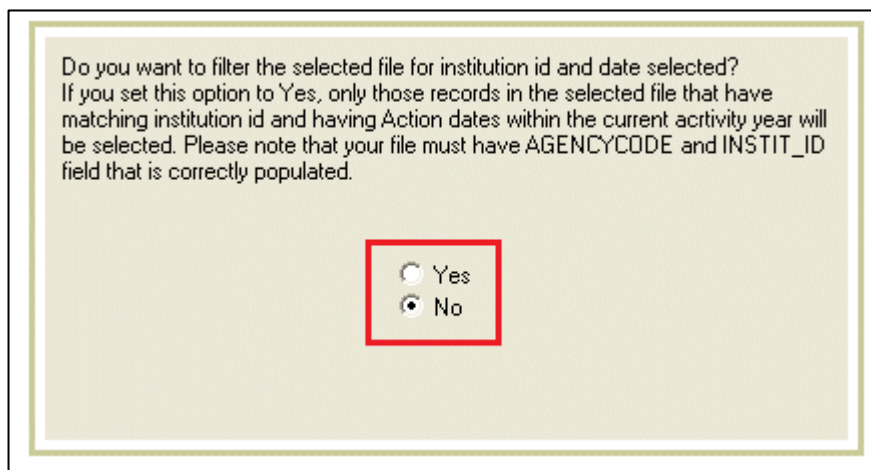
The **Institution and Date Filter** screen enables you to do the following:



- Filter a multi-year file for only the current submission year.
- Filter a multiple-institution file for only a specific lender.

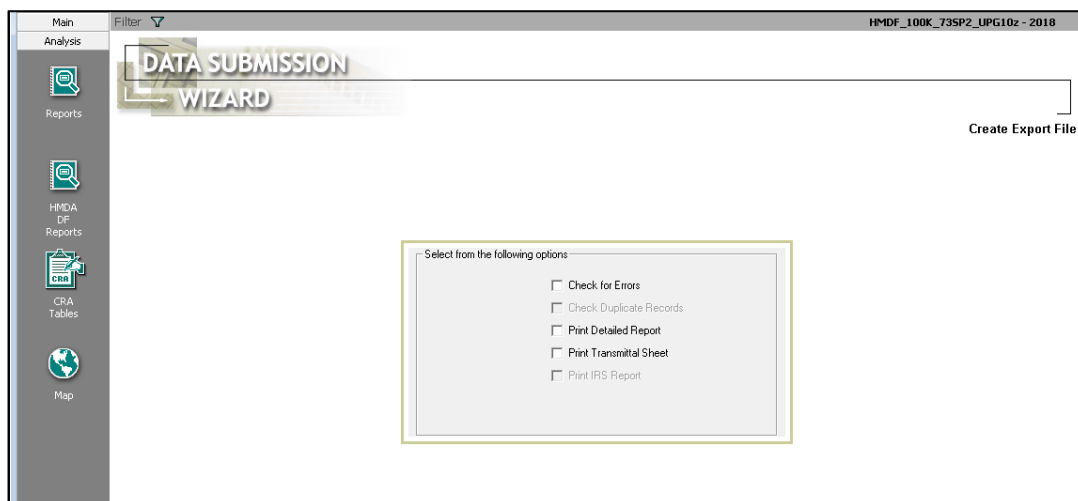
To set institution and date filters, do the following:

- If your HMDA DF file contains records only for a single institution and for a single year, click the **No** radio button. Then, click the **Next** button.
- If your HMDA DF file contains records for multiple institutions or multiple years, click the **Yes** radio button. Then, click the **Next** button. Only those records for the year and institution you specified on your transmittal sheet will be included in your submission file.



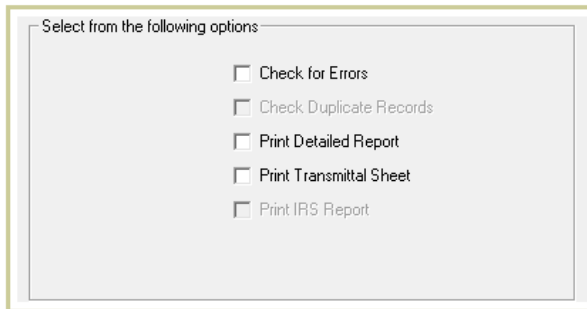
Note: To set institution and date filters your HMDA DF file must have fields named **INSTIT_ID** and **AGENCYCODE**. Each field must contain valid values.

The software displays the **Create Export File** screen:



6.1.5 Checking for Errors

1. From the **Create Export File** screen, select the following:



Select from the following options

- Check for Errors
- Check Duplicate Records
- Print Detailed Report
- Print Transmittal Sheet
- Print IRS Report

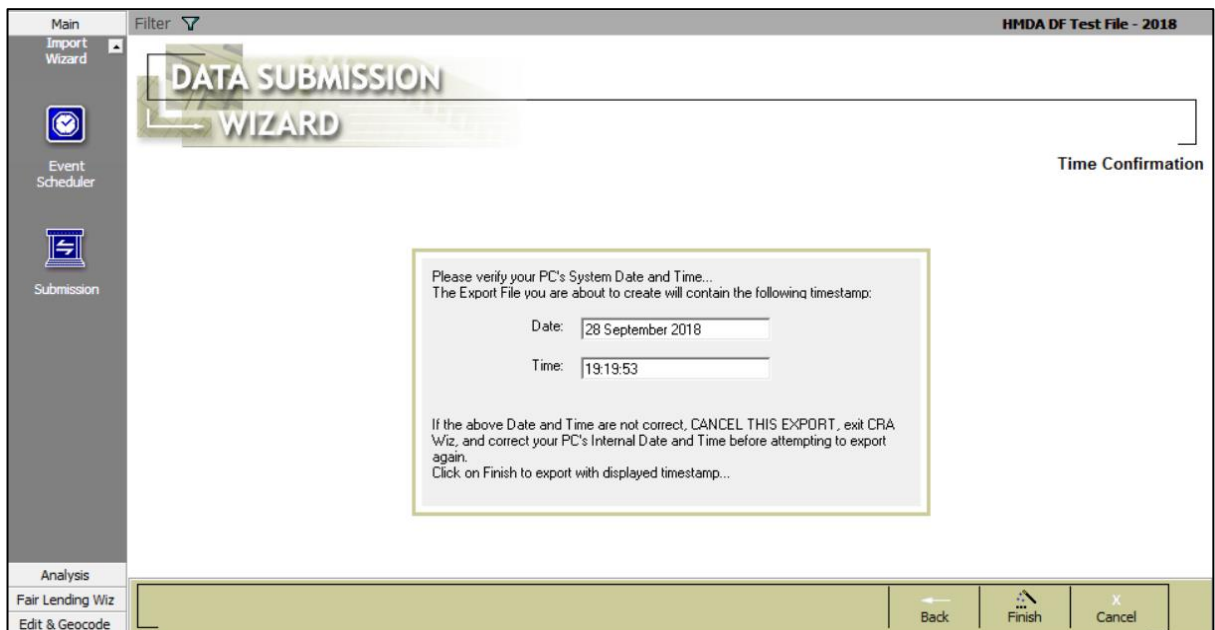
- Select the **Check for Errors** checkbox if you want the software to check for validity, quality, and syntactical errors. If validity or syntactical errors are detected, you should cancel the submission procedure and correct them before continuing. If you have elected to take partial exemptions, edits related to the data fields selected for partial exemption will be suppressed. The software creates a final report of remaining edits on each record and is available in the same location as the final submission file as selected in the next step.

Note: The software will let you submit a file with validity errors.

- Print Detailed Report - prints a detailed HMDA LAR report in the standard regulatory format.
- Print Transmittal Sheet - enables you to print a transmittal sheet for your submission file.

2. Click the **Next** button.

The software displays the **Time Confirmation** screen:



Main Import Wizard Filter ▾ HMDA DF Test File - 2018

DATA SUBMISSION WIZARD

Time Confirmation

Please verify your PC's System Date and Time...
The Export File you are about to create will contain the following timestamp:

Date: 28 September 2018
Time: 19:19:53

If the above Date and Time are not correct, CANCEL THIS EXPORT, exit CRA Wiz, and correct your PC's Internal Date and Time before attempting to export again.
Click on Finish to export with displayed timestamp...

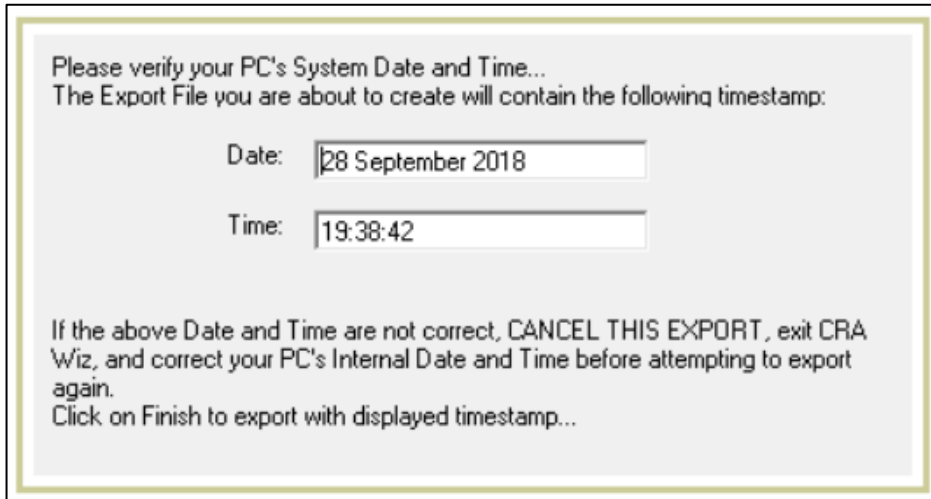
Analysis Fair Lending Wiz Edit & Geocode

Back Finish Cancel

6.1.6 Verifying the Time and Date of Your PC Clock

To verify the time and date of your PC clock, do the following:

From the **Time Confirmation** screen, confirm that the time and date are correct:

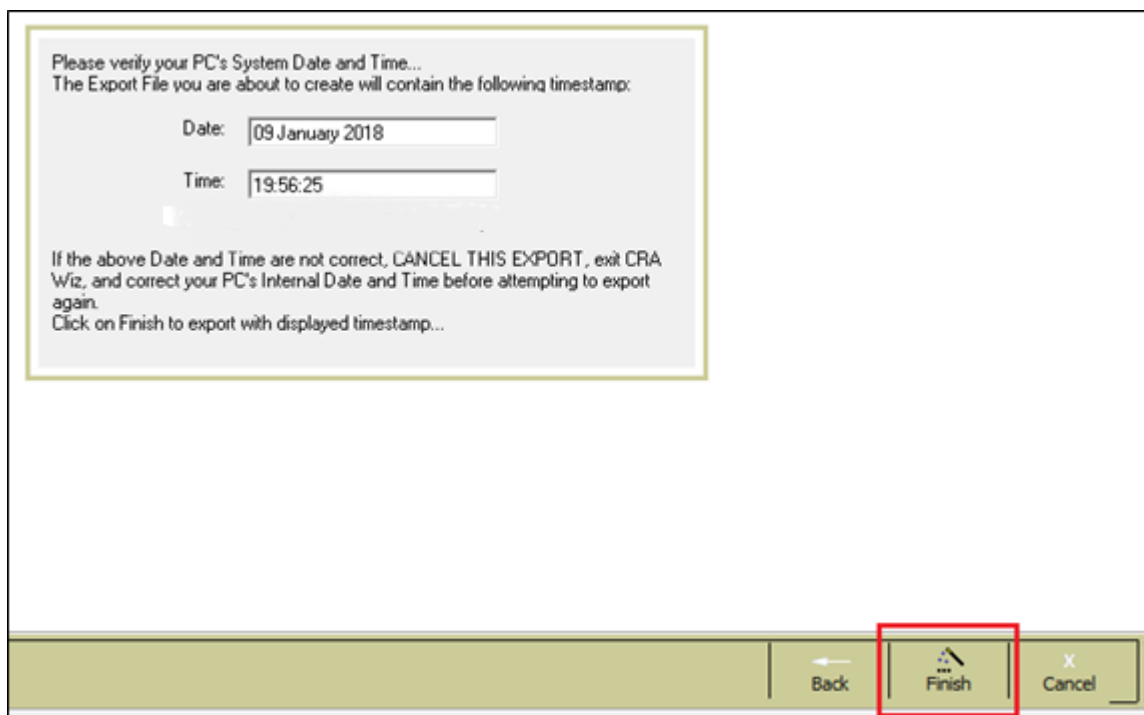


Note: If the time and/or date is incorrect, click the **Cancel** button. Then reset your computer's clock and start the **Submission Wizard** again.

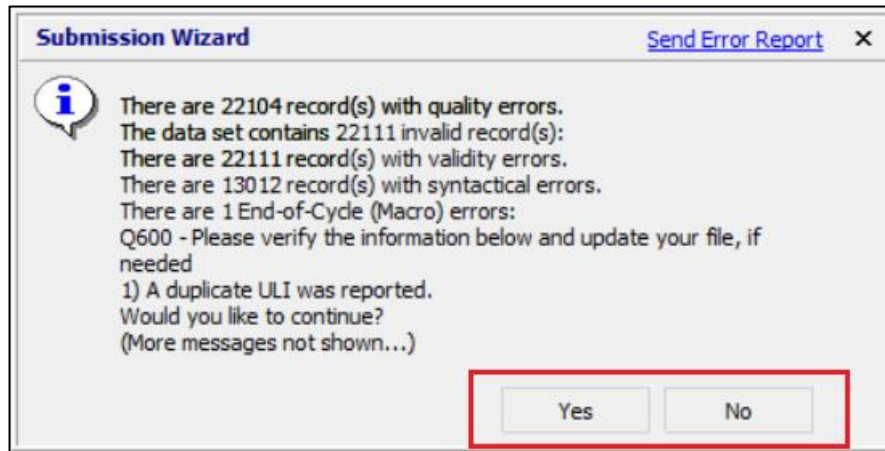
6.1.7 Exporting HMDA DF Submission File

To export your file for submission, follow these steps:

1. Click the **Finish** button:



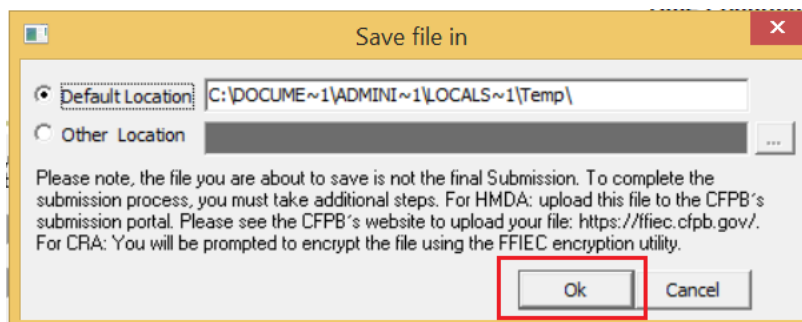
- If you selected the **Check for Errors** check box on the **HMDA DF Submission Wizard - Create Export File** screen, the software displays a message telling you the total number of validity and quality errors in the file:



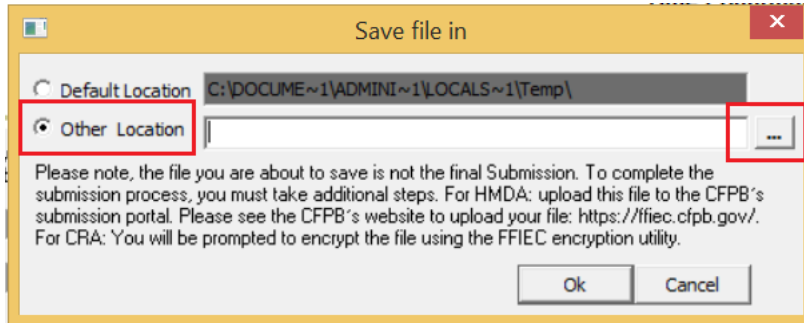
- ✓ If your file has validity errors, click the **No** button and correct them before continuing. You should verify that the number is correct. You can do this by comparing this number to the final **Summary Exception Report** you printed after you corrected all your errors. For additional information about printing reports, refer to the **CRA Wiz Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.
- ✓ If your file does not have errors and/or you want to continue with the export, click the **Yes** button. The software displays the **Save File In** dialog box. Proceed to **Step 2**.
- If you did **not** select the **Check for Errors** check box on the **HMDA DF Submission Wizard - Create Export File** screen, the software displays the **Save File In** dialog box. Proceed to **Step 2**.

2. Do one of the following:

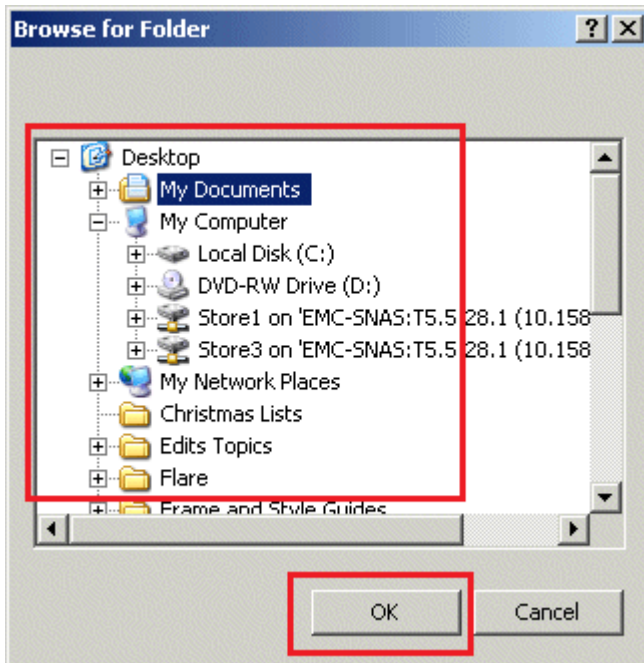
- To accept the default export location, click the **OK** button:



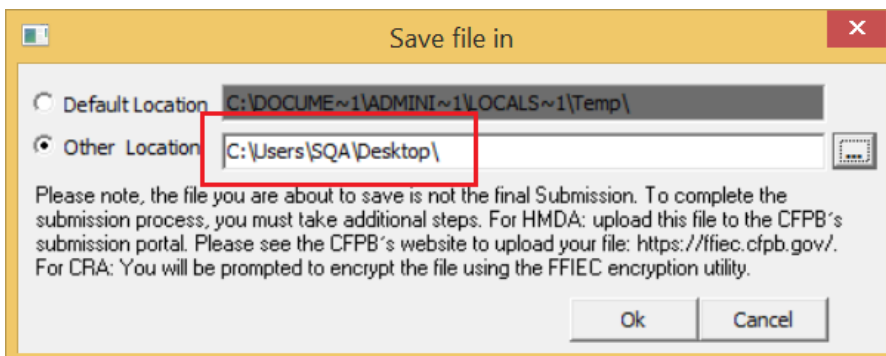
- To choose a location for the exported file, click the **Other Location** option button, then click the ellipses button located at the end of the Other Location field:



In the resultant **Browse for Folder** dialog box, select the file destination and then click the **OK** button:



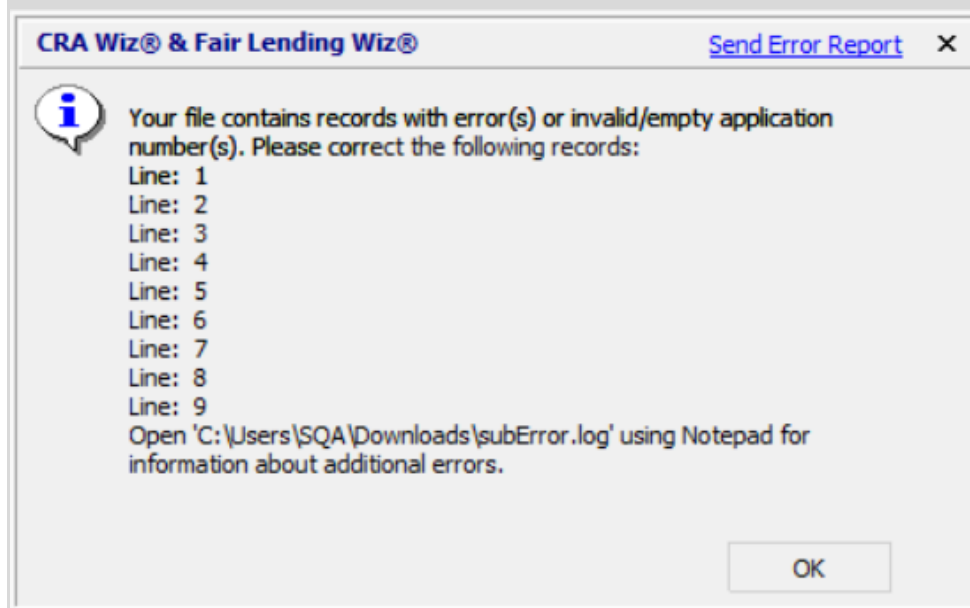
The software displays the file path in the **Other Location** field:



3. Click the **OK** button.

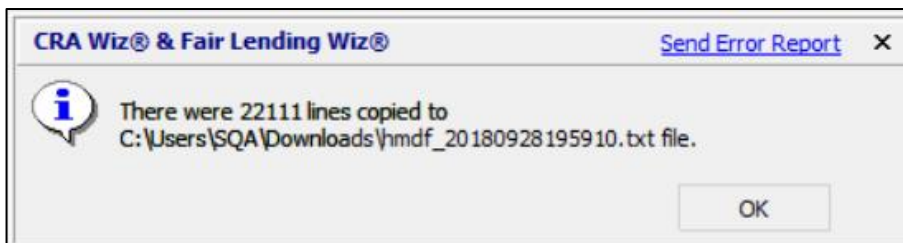
Important!

If there are errors in the file, the software displays an error dialog box listing the errors:



Click the **OK** button to continue.

The software displays a confirmation dialog box which indicates where the data file was saved:



4. Click the **OK** button.

Procedure is complete.

7 Creating CRA Submission File

Refer to the following sections to prepare your CRA data submission file using the **CRA Submission Wizard**. You use the wizard to create a CRA submission file that conforms to the Community Reinvestment Act's data reporting requirements.

[Accessing CRA Submission Wizard Procedures](#)

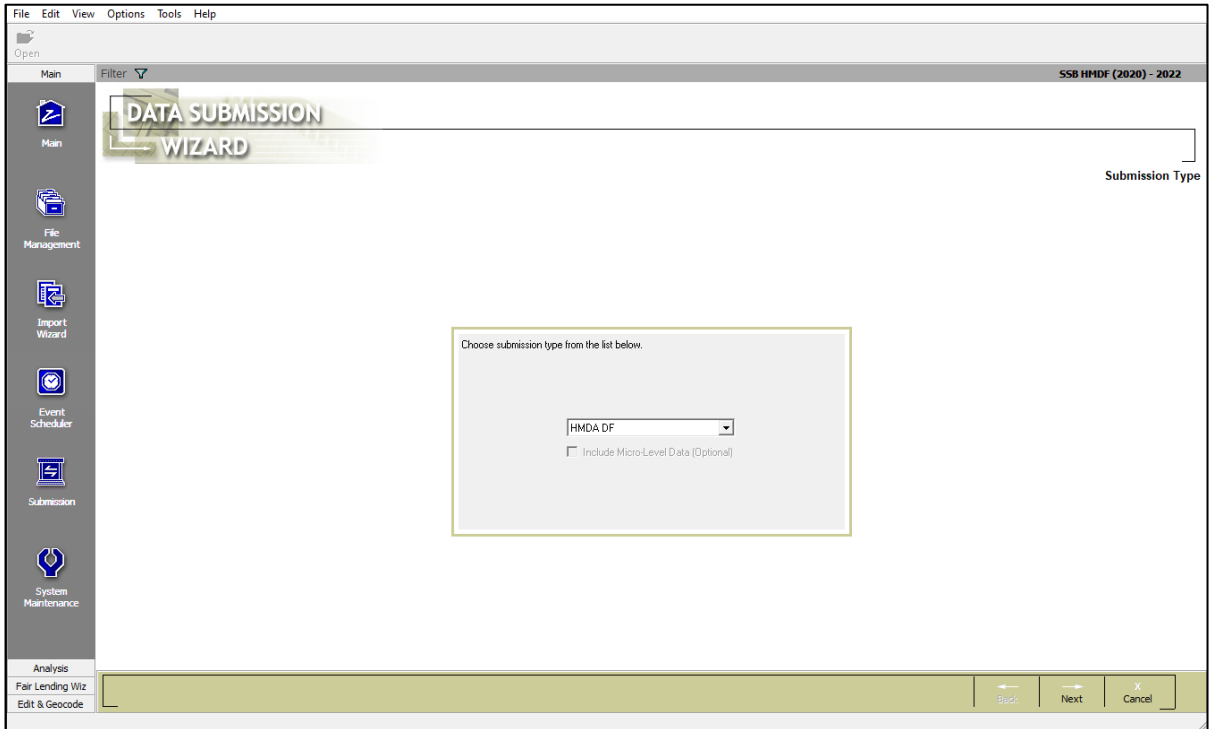
7.1 Accessing the CRA Submission Wizard

To access the **CRA Submission Wizard**, follow these steps:

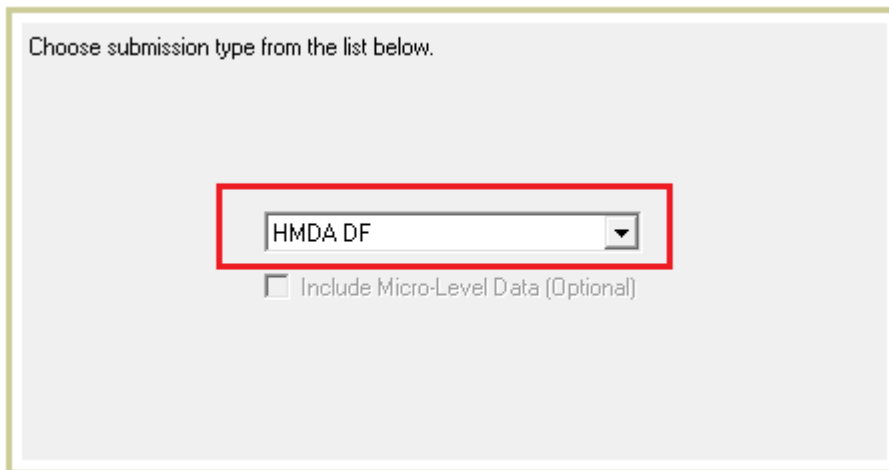
1. From the *CRA Wiz* main menu, click the **Submission** button:



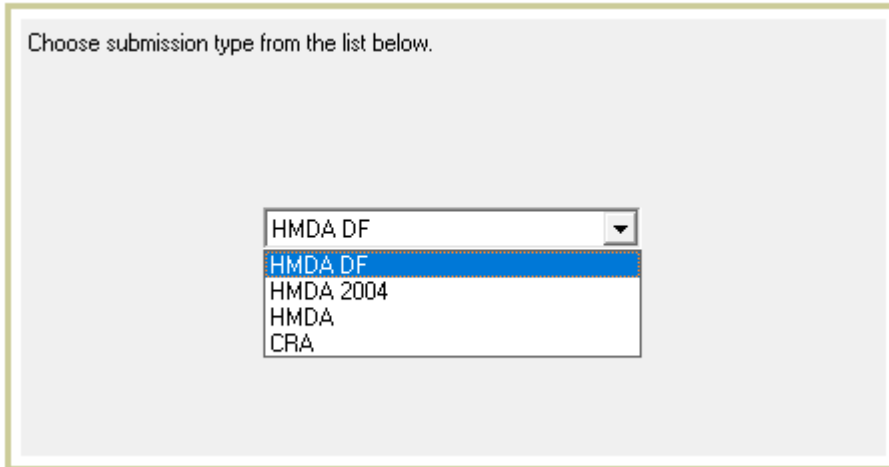
The software displays the **Data Submission** wizard:



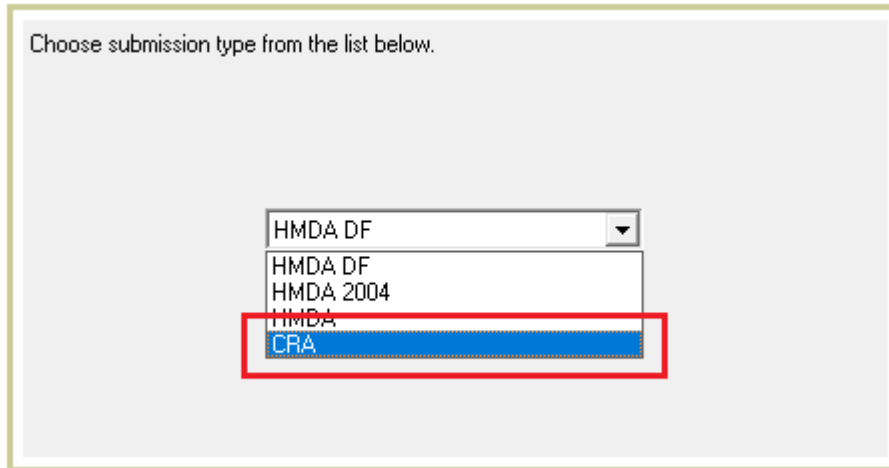
2. Click the drop-down menu:



3. The software displays a drop-down list:



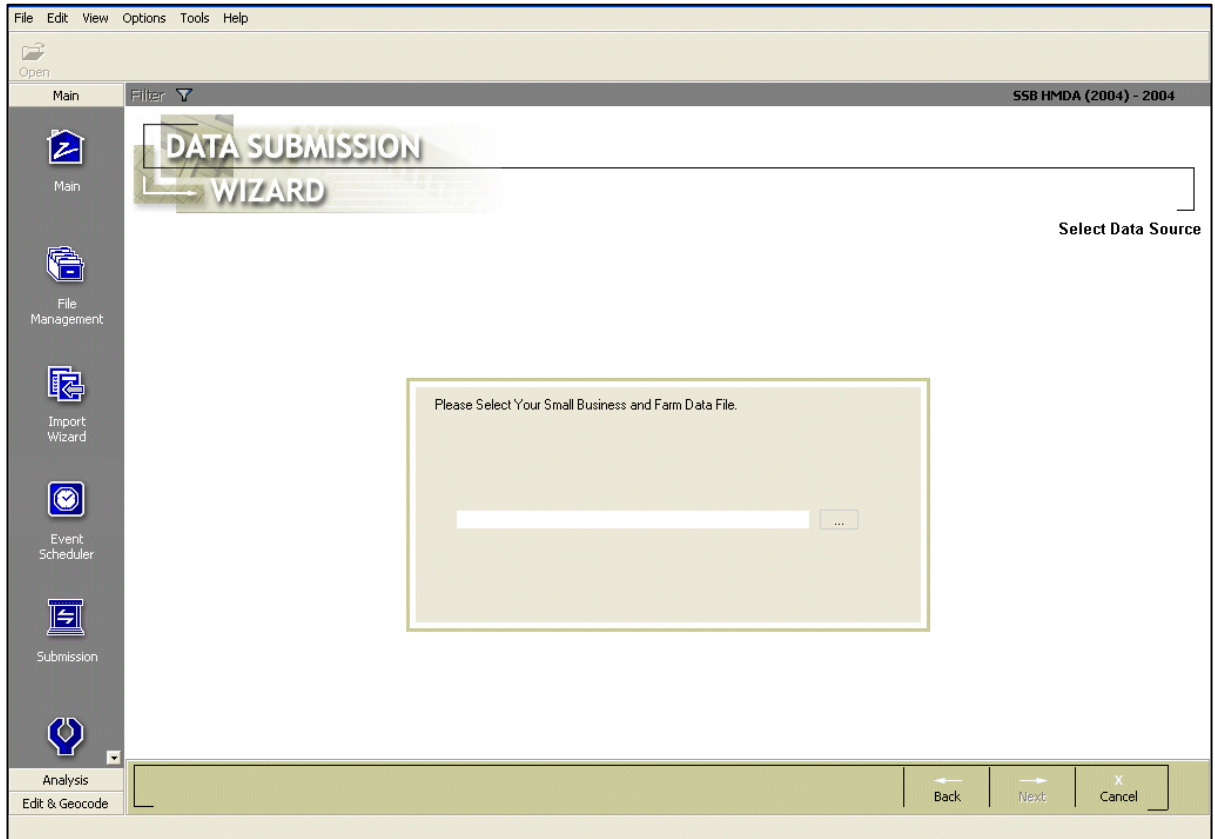
5. Select **CRA**:



Important Note: When you select CRA, the software enables the **Include Mirco-Level Data (Optional)** check box. Select this option if you want to include micro data in your CRA submission.

5. Click the **Next** button.

The software displays the **Select Data Source** screen:



7.2 Procedures

To create a CRA submission file, refer to the following sections:

[Selecting Small Business and Farm File](#)

[Selecting Assessment Area](#)

[Reporting Community Development Loans](#)

[Reporting Consortium/Third Party Loans](#)

[Selecting Multifamily Community Development Loans](#)

[Providing Transmittal Information](#)

[Using Institution and Date Filters](#)

[Selecting Printing and Error Checking Options](#)

[Verifying the Time and Date of Your PC Clock](#)

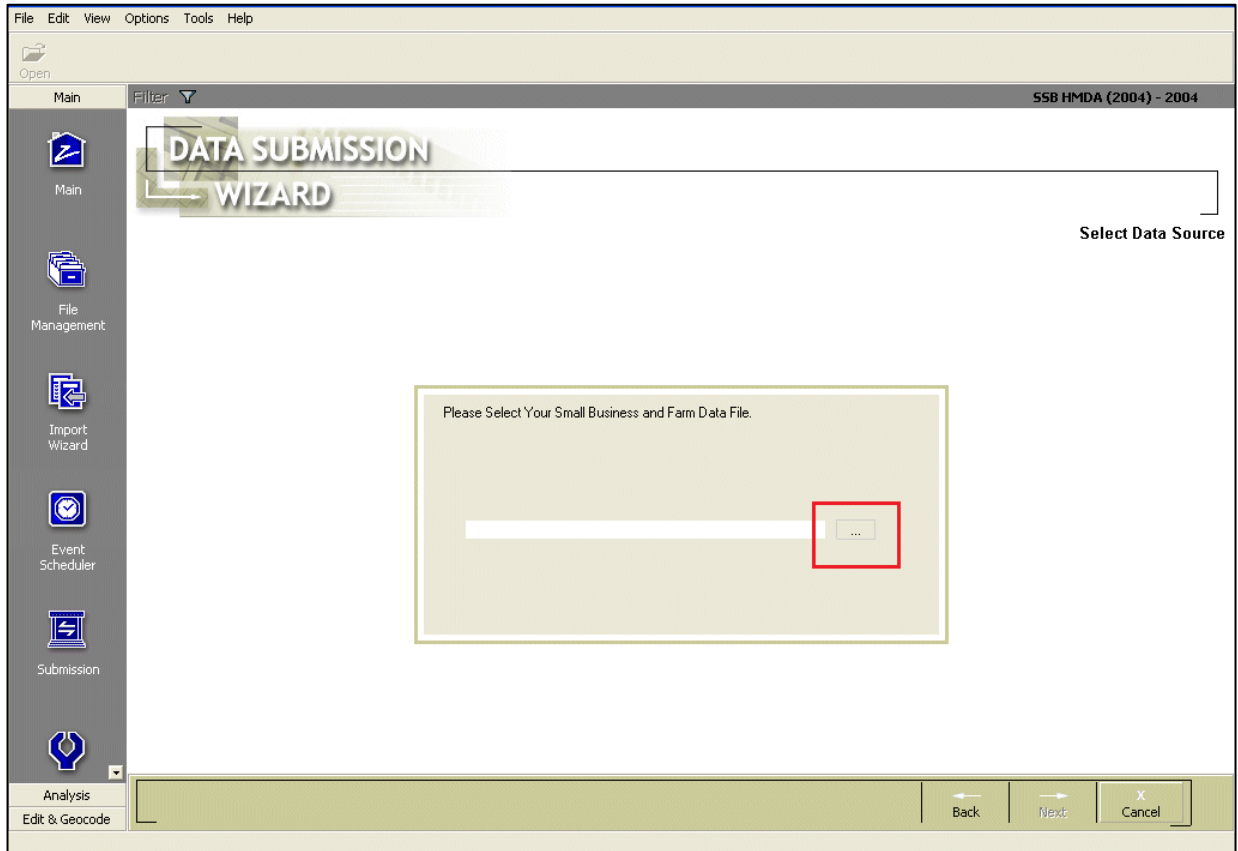
[Exporting CRA Submission File](#)

7.2.1 Selecting a Small Business and Farm File

Note: Update your file before following the submission process. For information on how to update a file, please refer to the **CRA *Wiz* Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.

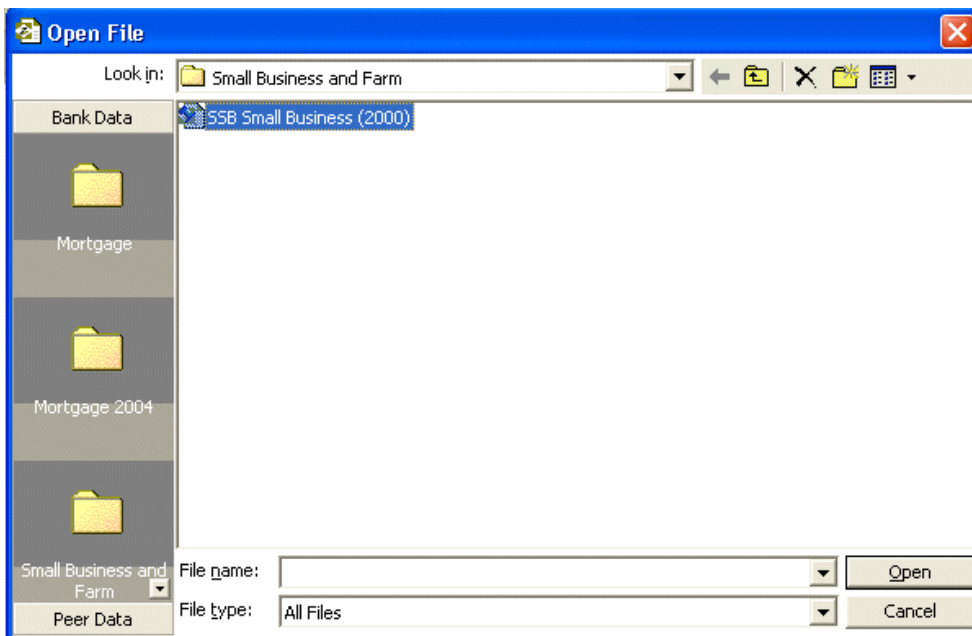
To select your **Small Business and Farm** file or your **Small Business Farm and Consumer** file, follow these steps:

1. From the **Select Data Source** screen, click the ellipsis button to the right of the **Please Select Your Small Business and Farm Data File** field:



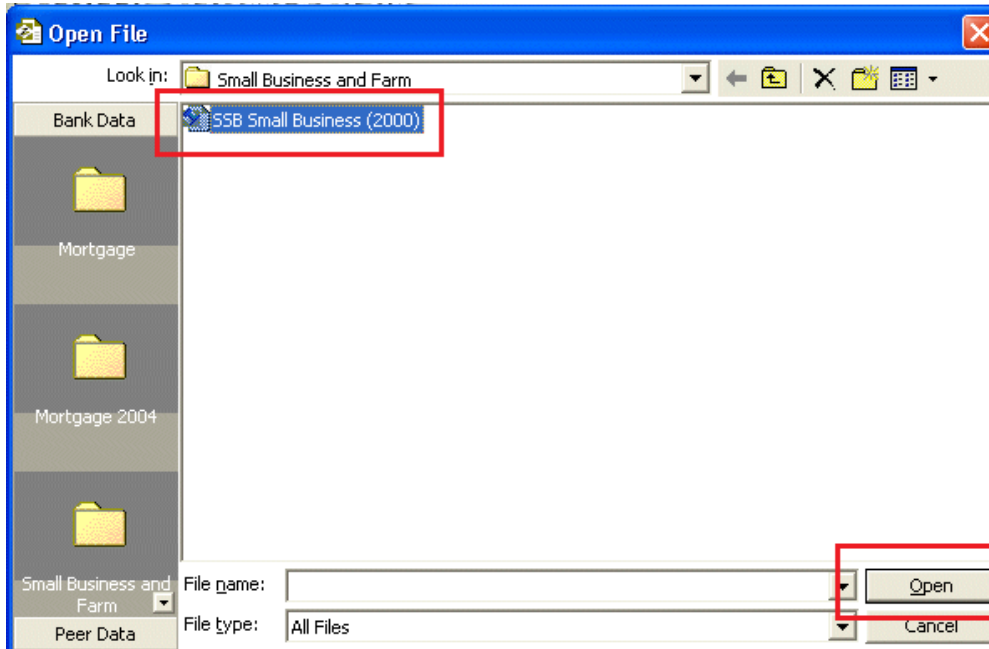
Note: For additional information on accessing this screen, refer to the [Accessing CRA Submission Wizard](#) section.

The software displays an **Open File** dialog box:



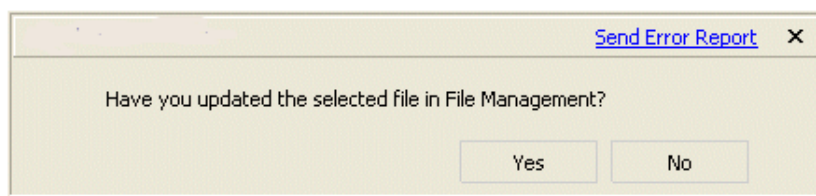
Note: If you want to select a Small Business Farm and Consumer File, navigate to the appropriate directory first.

2. Select the file that contains the CRA loans you want to include in your submission file:



3. Click the **Open** button.

The software displays a dialog box asking if you have updated your file:



4. Complete one of the following:

- If you have updated your file, click the **Yes** button, then click the **Next** button.

The software displays the **Select Assessment Area** screen.

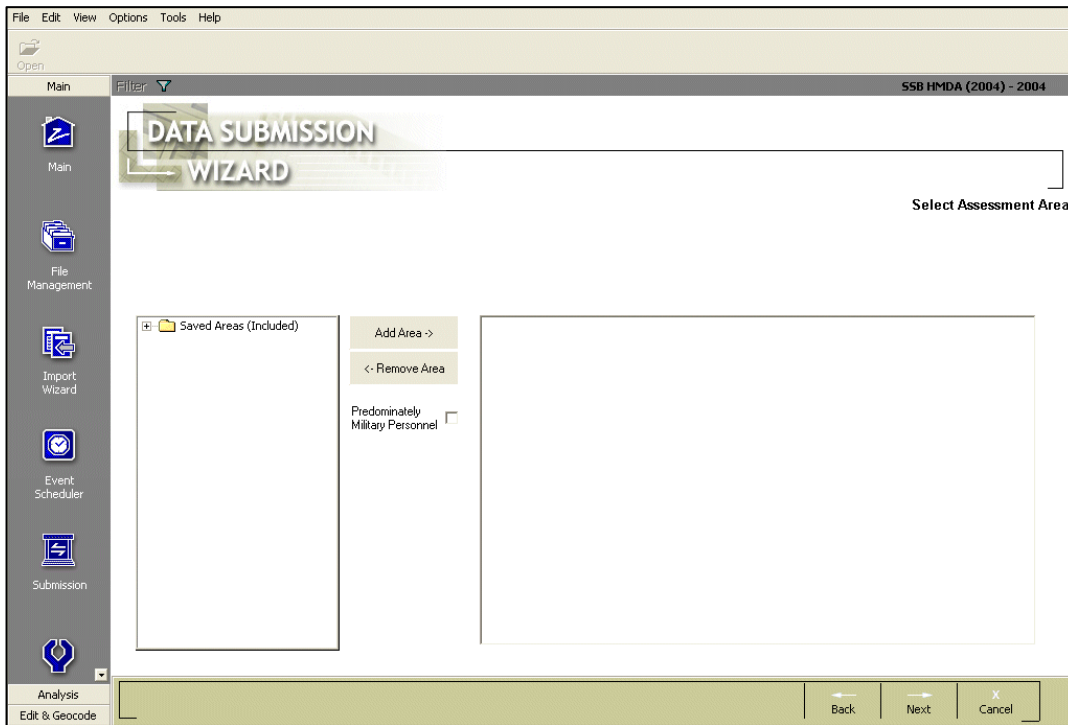
Note: If you have not created assessment areas, the software will display a warning dialog box.

- If you have not updated your file, click the **No** button. The software displays a second dialog box which asks you to update your file. Click **OK**.

You will not be able to proceed with the submission process until you have updated your file using the **File Management** screen. Update your file and then repeat the previous Submission Wizard steps.

Note: For more information about using **File Management** to update files, refer to the **CRA Wiz Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.

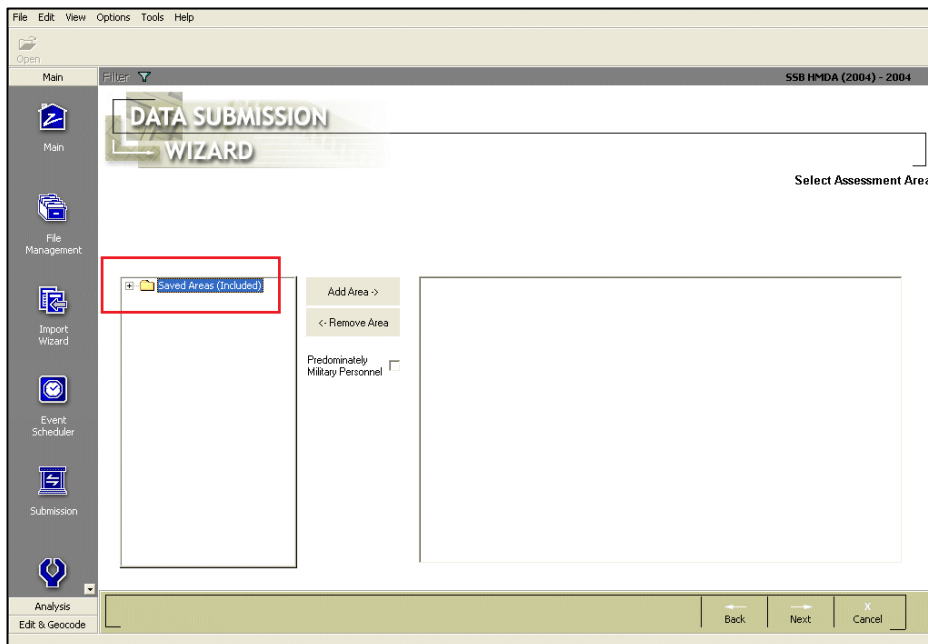
The software displays the **Select Assessment Area** screen:



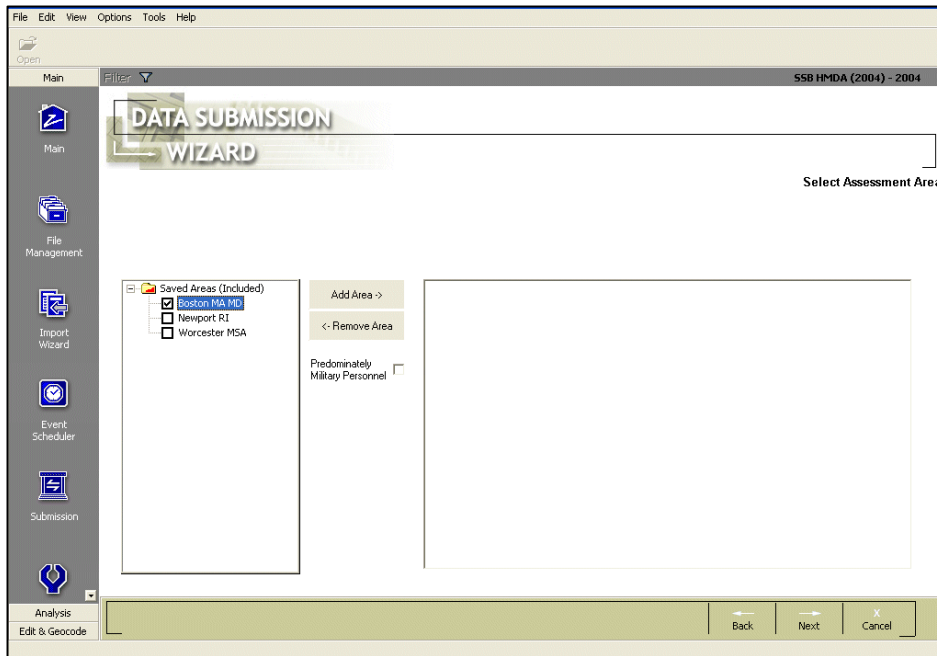
7.2.2 Selecting Your Assessment Area

To select an assessment area, follow these steps:

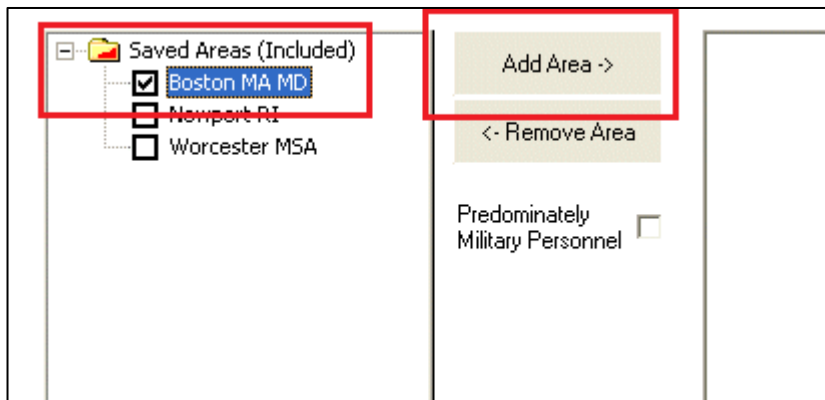
1. From the **Select Assessment Area** screen, double-click the **Saved Areas** folder:



The software displays the saved assessment areas:



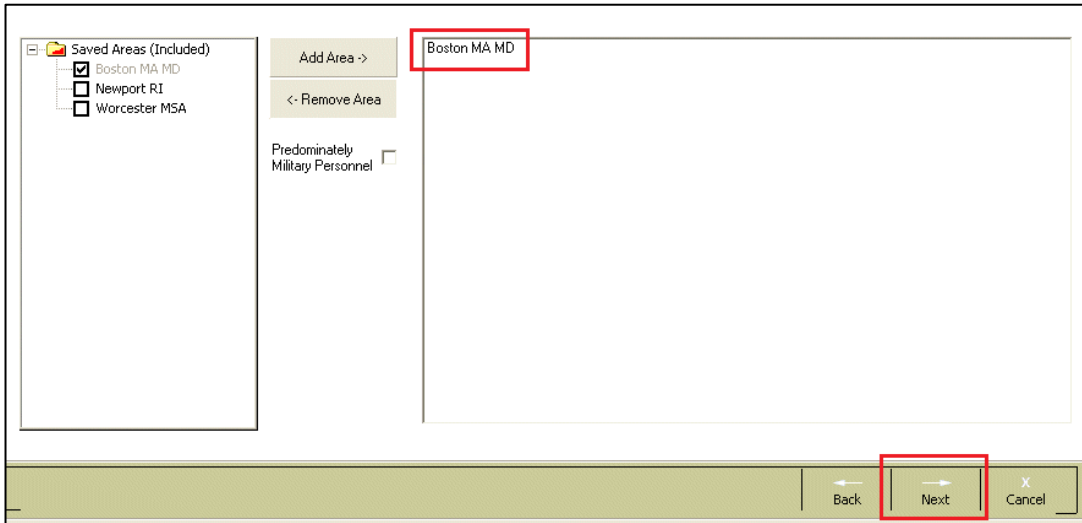
2. Select your assessment area(s) by clicking the check boxes for the available area(s):



3. After you have selected your assessment area(s), click the **Add Area** button.
Note: Do not use combined assessment areas for submission. When submitting multiple assessment areas, choose each required area in the **Select Assessment Area** screen.

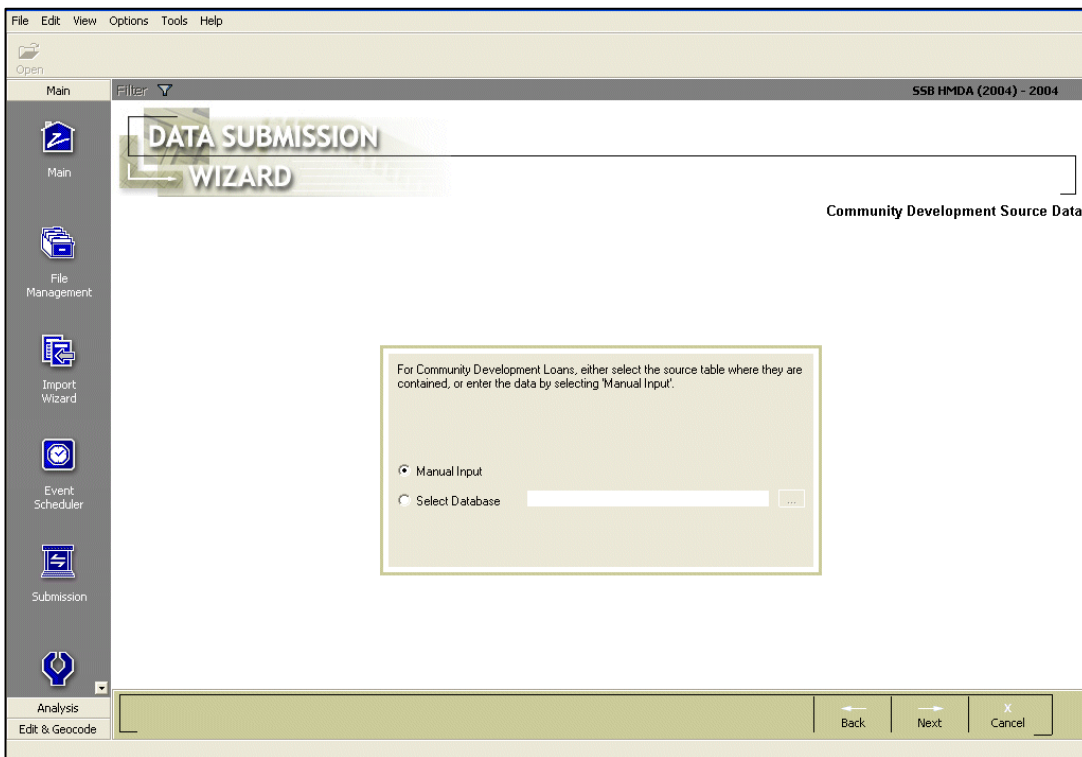
Note: If an assessment area(s) contains loans primarily to military personnel, select the **Predominately Military Personnel** checkbox.

The software displays the selected assessment areas in the right list box:



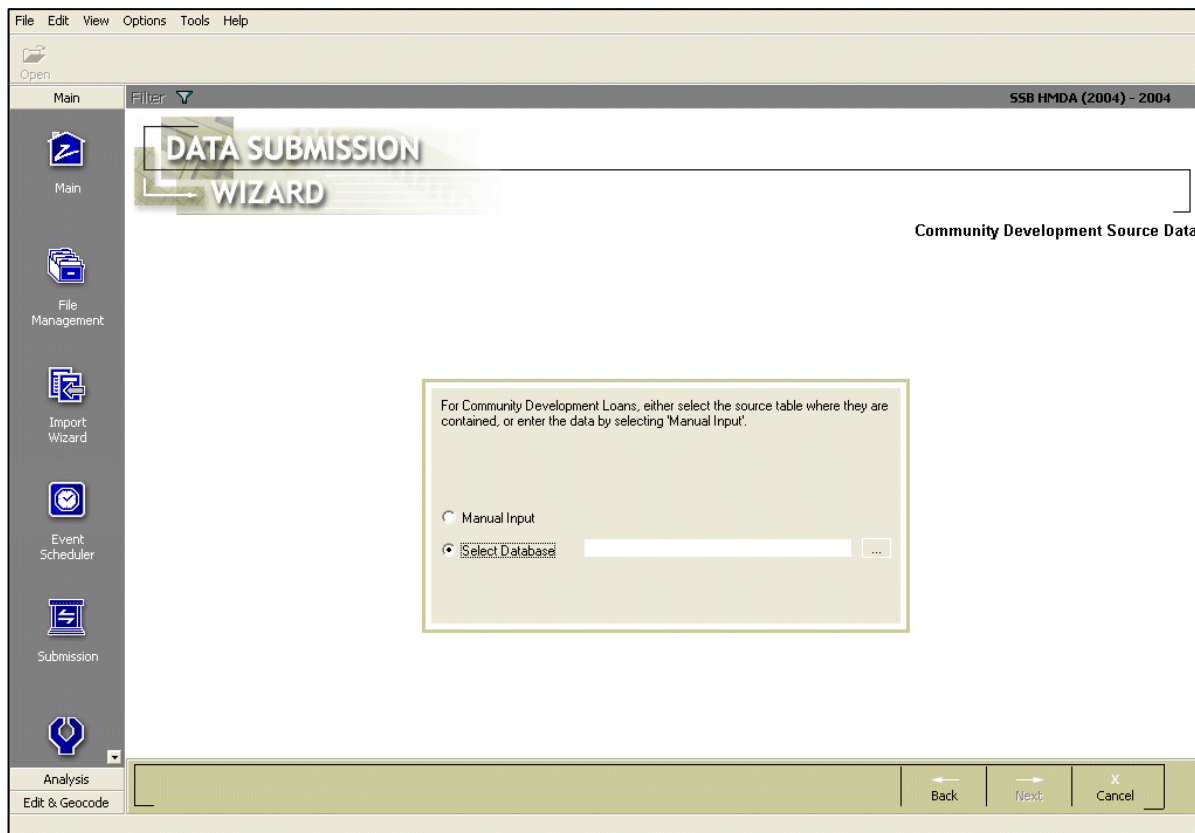
5. Click the **Next** button.

The software displays the **Community Development Source Data** screen:



7.2.3 Reporting Community Development Loans

Community Development Loans can be reported by entering data manually or selecting a file:



Note: In order for the submission file to be formatted correctly, you must follow one of these procedures even if your institution did not make any community development loans. If you did not make any community development loans, follow the procedure for entering data manually and enter zeros in all fields.

To report your institution's community development loans, use one of the following procedures:

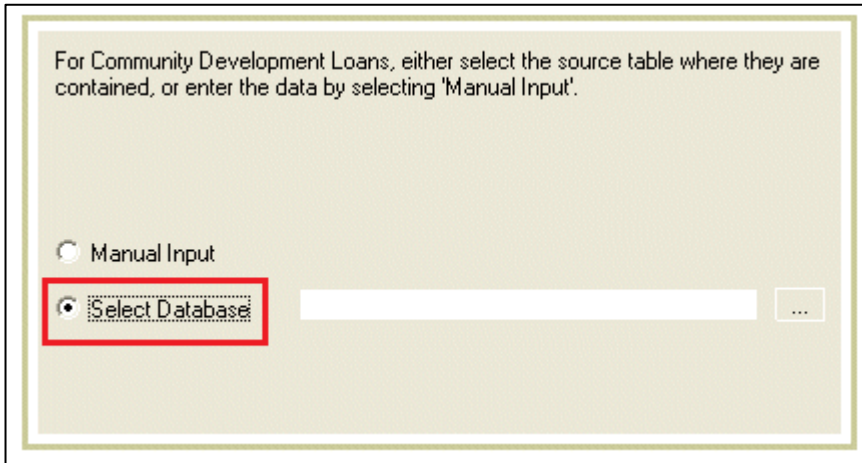
[Selecting Community Development Loan File](#)

[Entering Data Manually](#)

Selecting Community Development Loan File

To select a Community Development loan file, follow these steps:

1. From the **Community Development Source Data** screen, select the **Select Database** option:

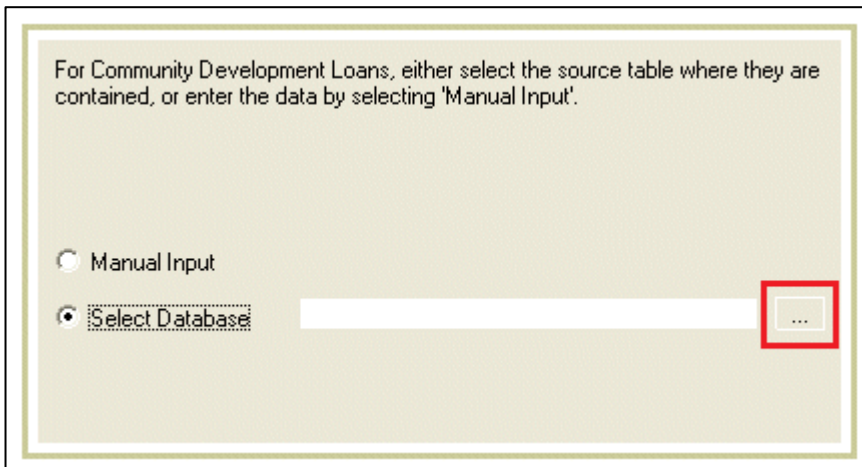


For Community Development Loans, either select the source table where they are contained, or enter the data by selecting 'Manual Input'.

Manual Input

Select Database ...

2. Click the ellipsis button to the right of the **Select Database** field:

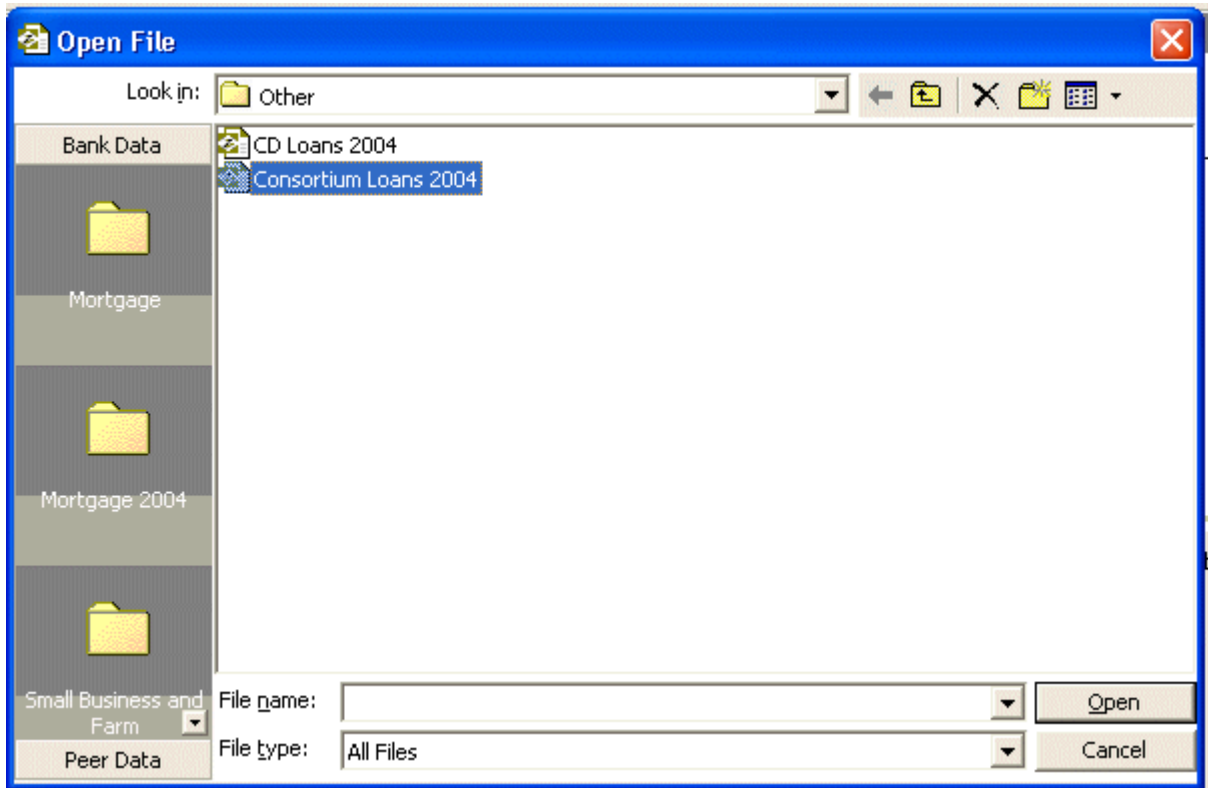


For Community Development Loans, either select the source table where they are contained, or enter the data by selecting 'Manual Input'.

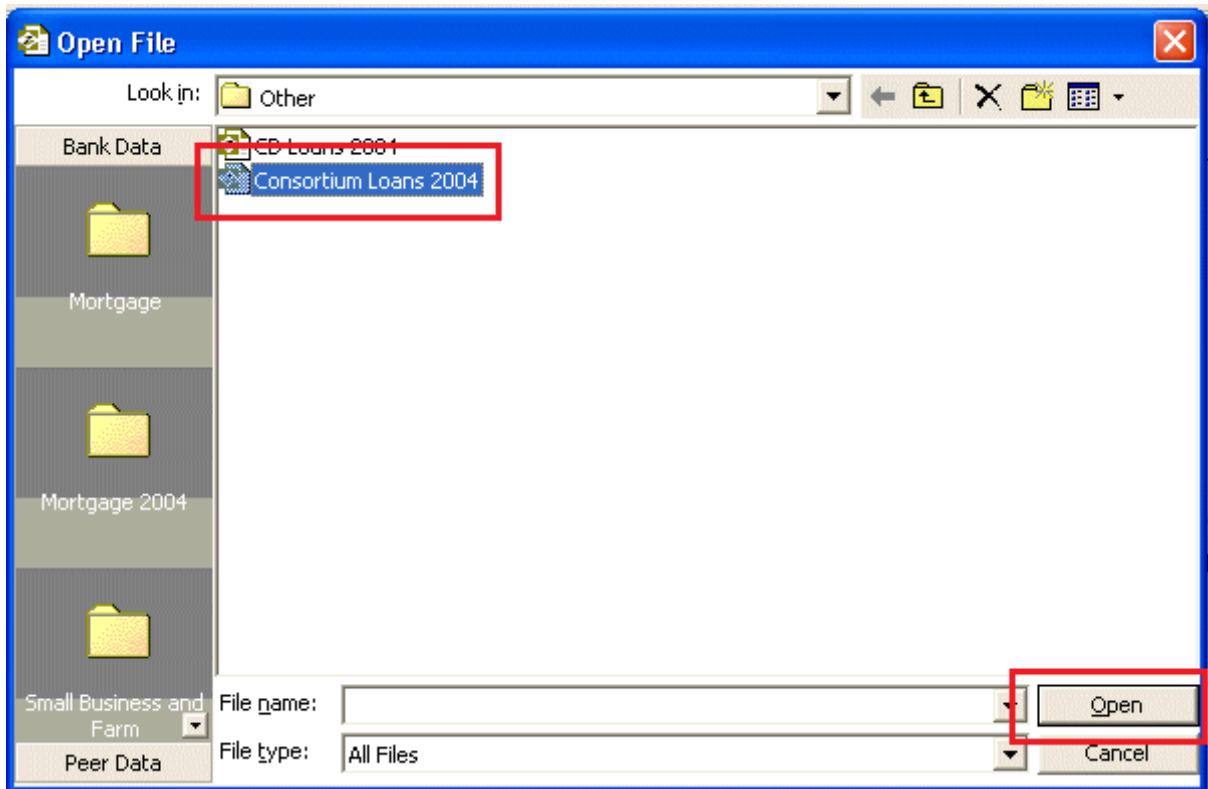
Manual Input

Select Database ...

The software displays the **Open File** dialog box:

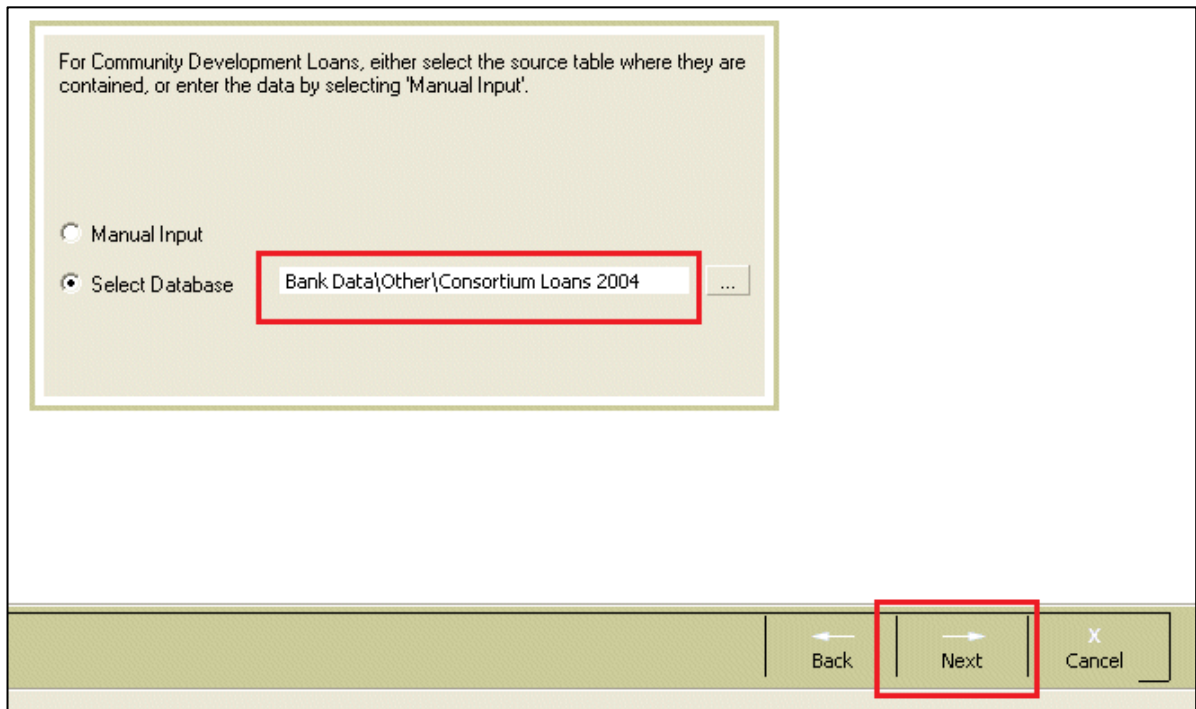


3. Select the file you want to include in the submission:



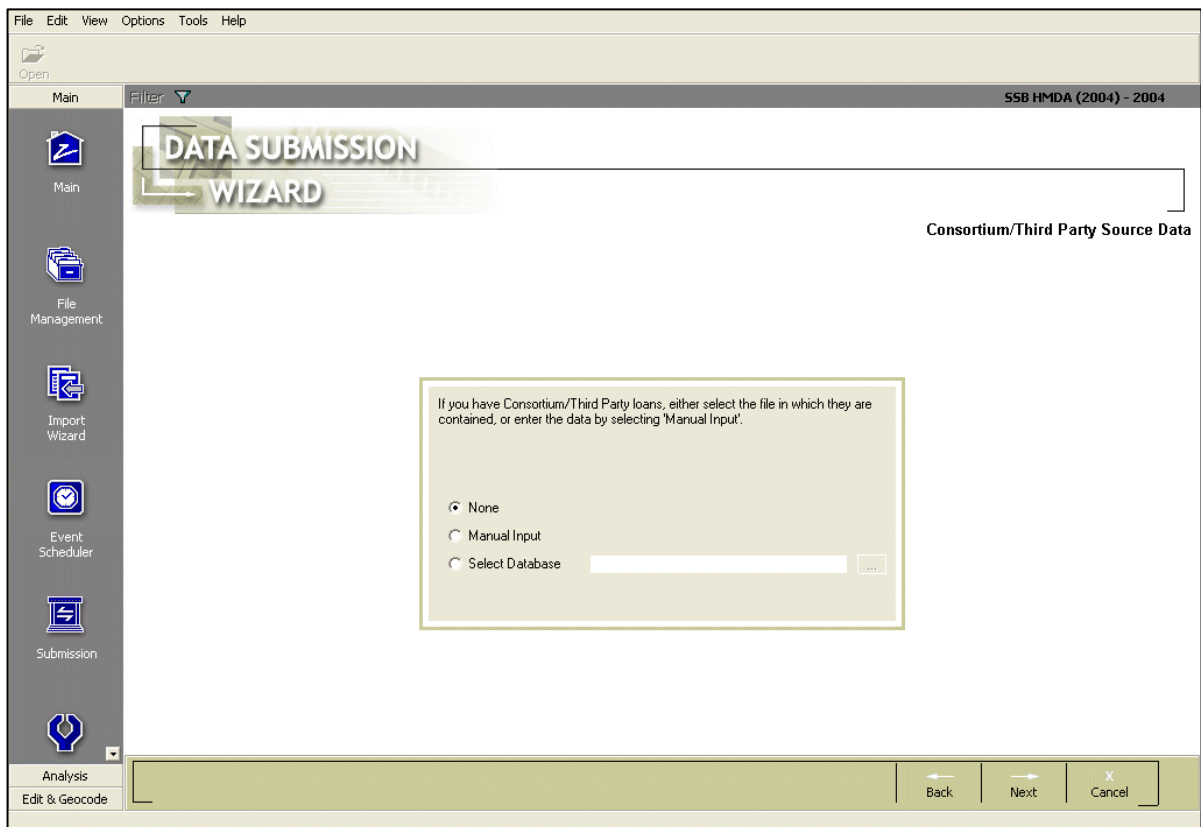
6. Click the **Open** button.

The software displays the file name in the **Select Database** field:



Note: Click the **Next** button.

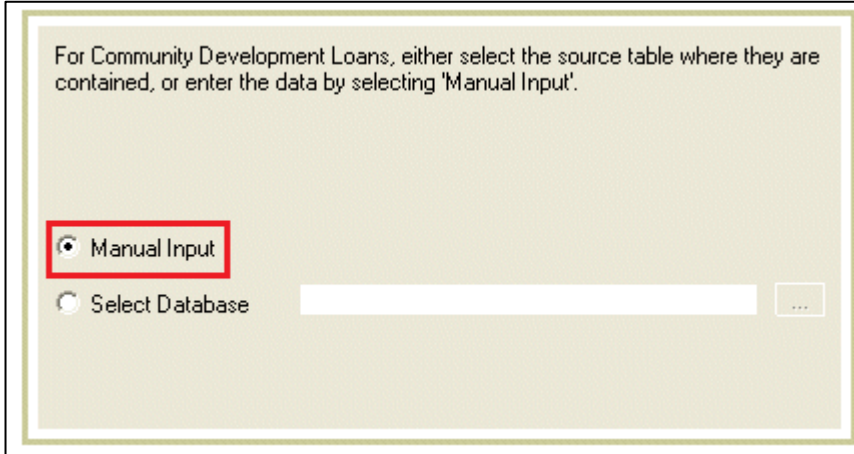
The software displays the **Consortium/Third Party Source Data** screen:



Entering Data Manually

To manually enter community development data, follow these steps:

1. From the **Community Development Source Data** screen, select the **Manual Input** option:



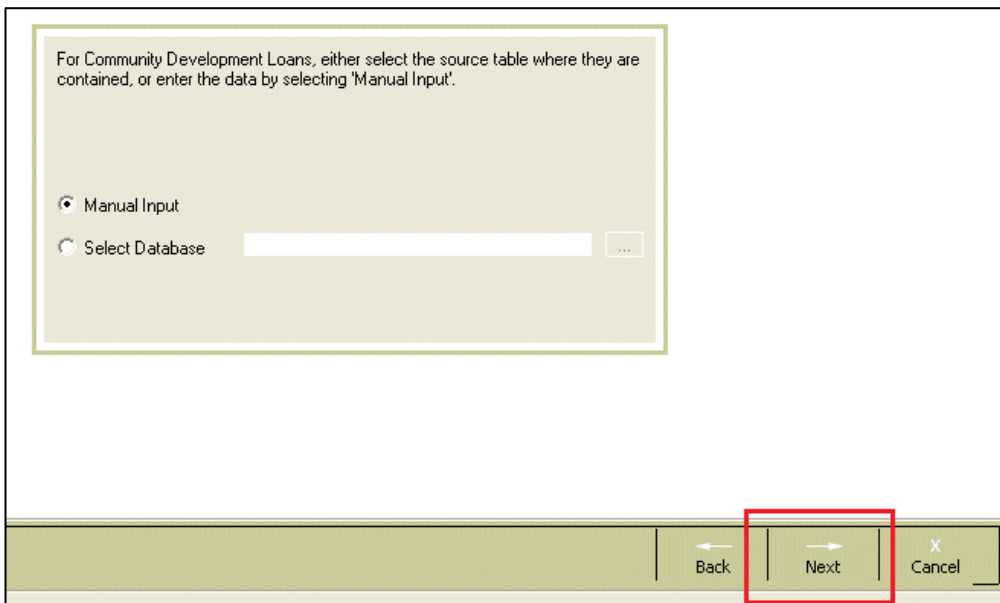
For Community Development Loans, either select the source table where they are contained, or enter the data by selecting 'Manual Input'.

Manual Input

Select Database ...

This screenshot shows a dialog box with a light beige background. At the top, there is a line of instructional text. Below it, there are two radio button options. The first option, 'Manual Input', is selected and is highlighted with a red rectangular box. The second option, 'Select Database', is unselected and is followed by a white text input field and a small grey button with three dots.

2. Click the **Next** button:



For Community Development Loans, either select the source table where they are contained, or enter the data by selecting 'Manual Input'.

Manual Input

Select Database ...

← Back | Next → | X Cancel

This screenshot shows the same dialog box as the previous one, but now the 'Next' button in the bottom navigation bar is highlighted with a red rectangular box. The navigation bar is a dark olive green bar at the bottom of the screen, containing three buttons: 'Back' with a left-pointing arrow, 'Next' with a right-pointing arrow, and 'Cancel' with an 'X' icon.

The software displays the **Community Development Manual Data Entry** screen:

File Edit View Options Tools Help

Open

Main Filter

SSB HMDA (2004) - 2004

DATA SUBMISSION WIZARD

Community Development Manual Data Entry

Enter the number and total dollar amount of all Community Development Loans. Total Number and Loan Amount must include affiliate loans. Please note that loan amount should be in thousands, e. g. \$25,000 should be reported as 25.

Community Development Loans		
	Originated	Purchased
Total Number	<input type="text" value="0"/>	<input type="text" value="0"/>
Total Loan Amount	<input type="text" value="0"/>	<input type="text" value="0"/>
Number Reported by Affiliates	<input type="text" value="0"/>	<input type="text" value="0"/>
Amount Reported by Affiliates	<input type="text" value="0"/>	<input type="text" value="0"/>

Back Next Cancel

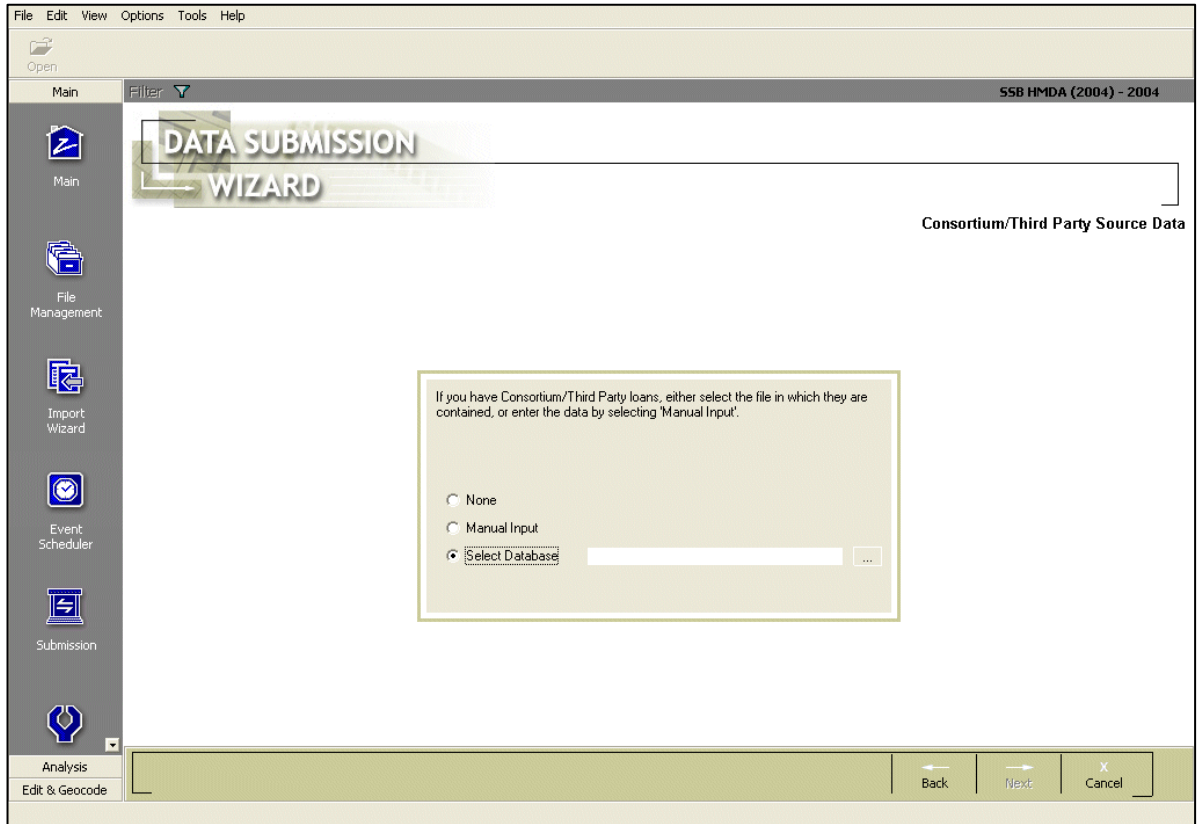
3. Type in the total number and dollar amount of community development loans originated or purchased by your institution and your affiliates. Loan amounts **must** be entered in thousands (000s).

Note: The Total Originated and Purchased includes the Affiliate Originated and Purchased. The top four numbers are an aggregate of all loans. The bottom four numbers are a subset of the total.

Note: If you or your affiliates made no community development loans, enter '0' (zero) in the appropriate spaces.

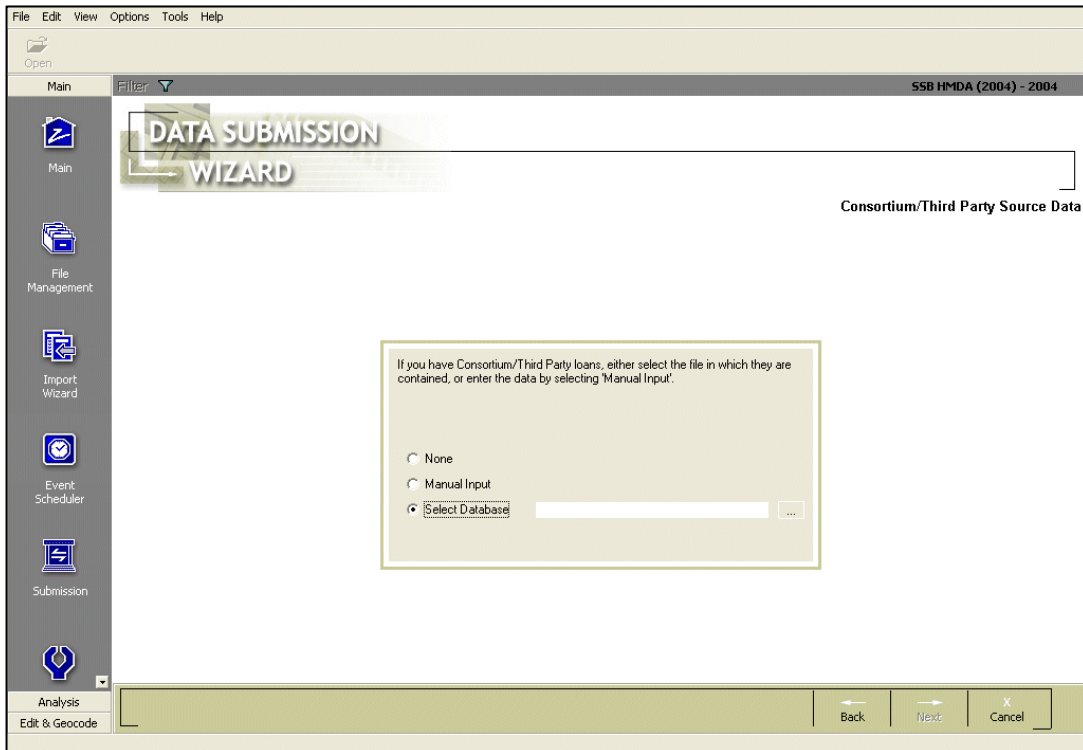
7. When you have finished entering data, click the **Next** button.

The software displays the **Consortium/Third Party Source Data** screen:



7.2.4 Reporting Consortium/Third Party Loans

Consortium/Third Party loans can be reported by entering data manually or selecting a file:



Note: You are not required to submit Consortium/Third Party loans. If you choose not to report them, skip this screen by clicking the **Next** button.

To report your institution's Consortium/Third Party loans, refer to the following sections:

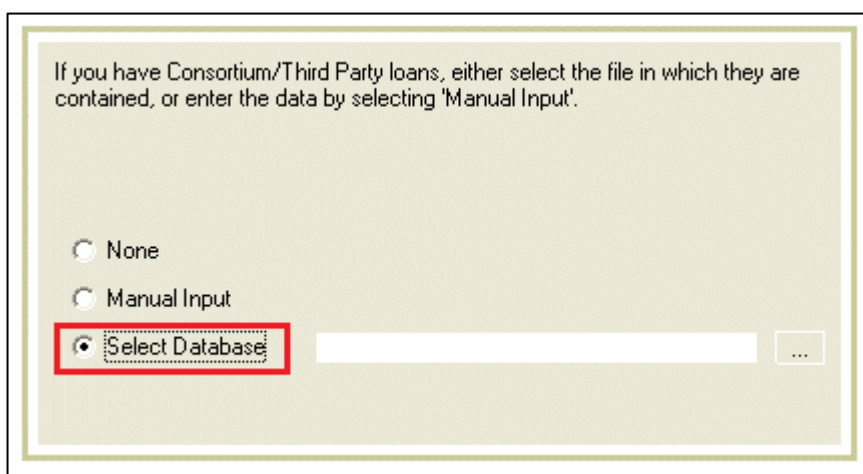
[Selecting Consortium/Third Party Loan File](#)

[Entering Consortium/Third Party Loan Data Manually](#)

Selecting Consortium/Third Party Loan File

To select a Consortium/Third Party loan file, follow these steps:

1. From the **Consortium/Third Party Source Data** screen, select the **Select Database** option:



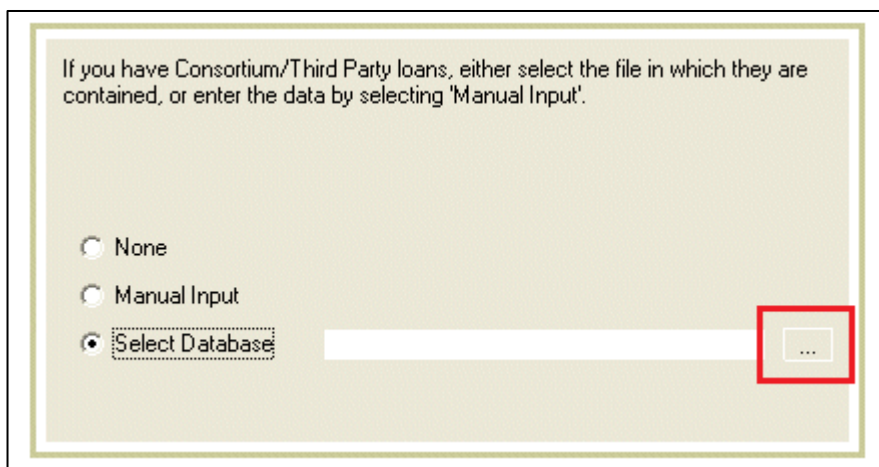
If you have Consortium/Third Party loans, either select the file in which they are contained, or enter the data by selecting 'Manual Input'.

None

Manual Input

Select Database ...

2. Click the ellipsis button to the right of the **Select Database** field:



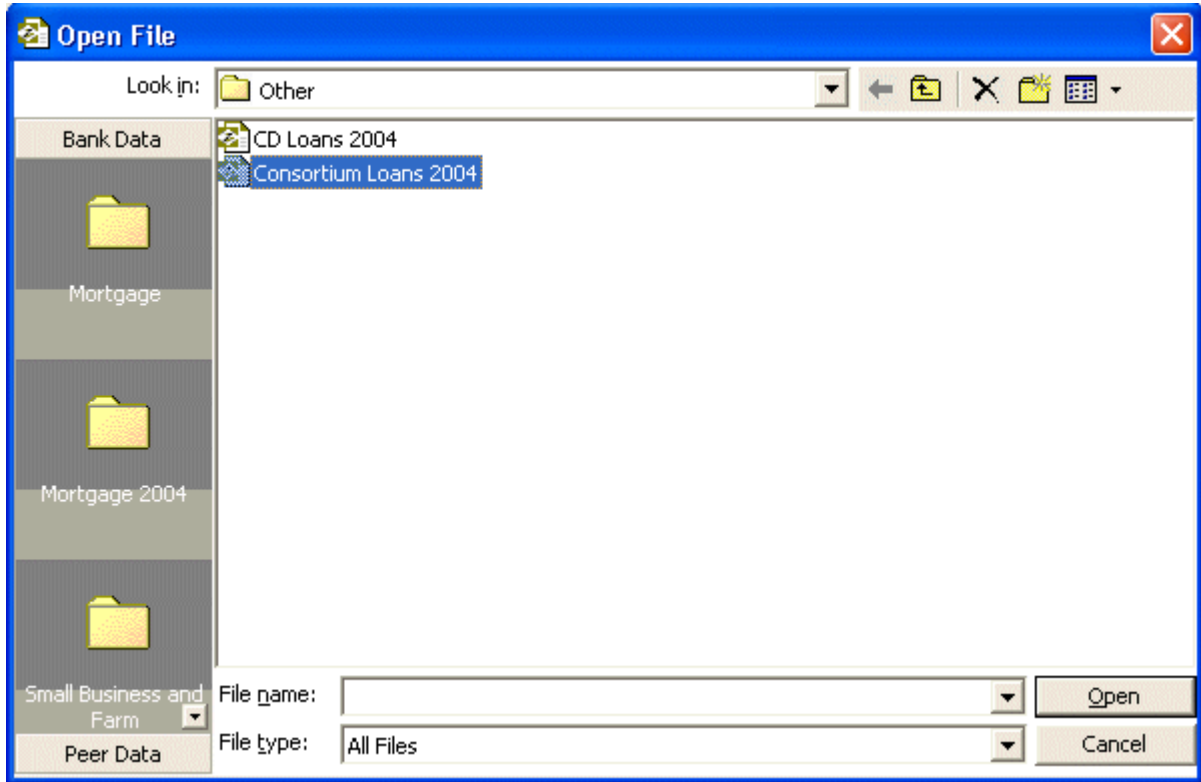
If you have Consortium/Third Party loans, either select the file in which they are contained, or enter the data by selecting 'Manual Input'.

None

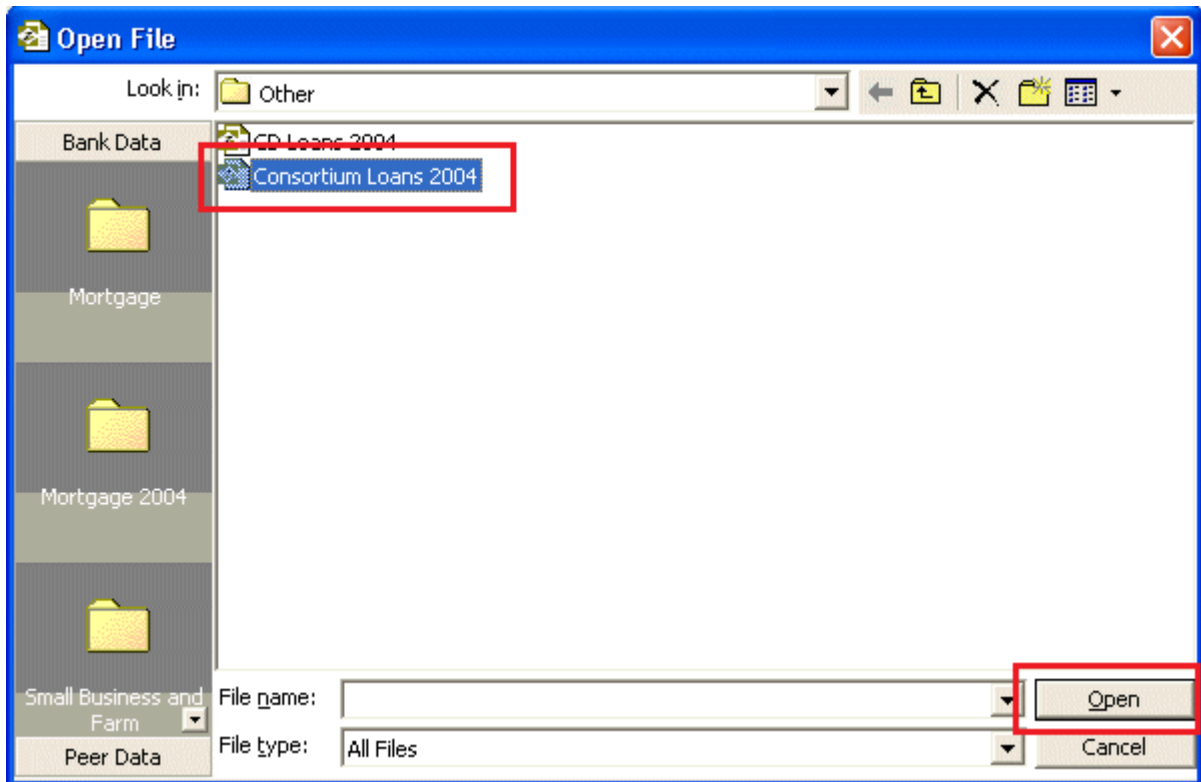
Manual Input

Select Database ...

The software displays the **Open File** dialog box:

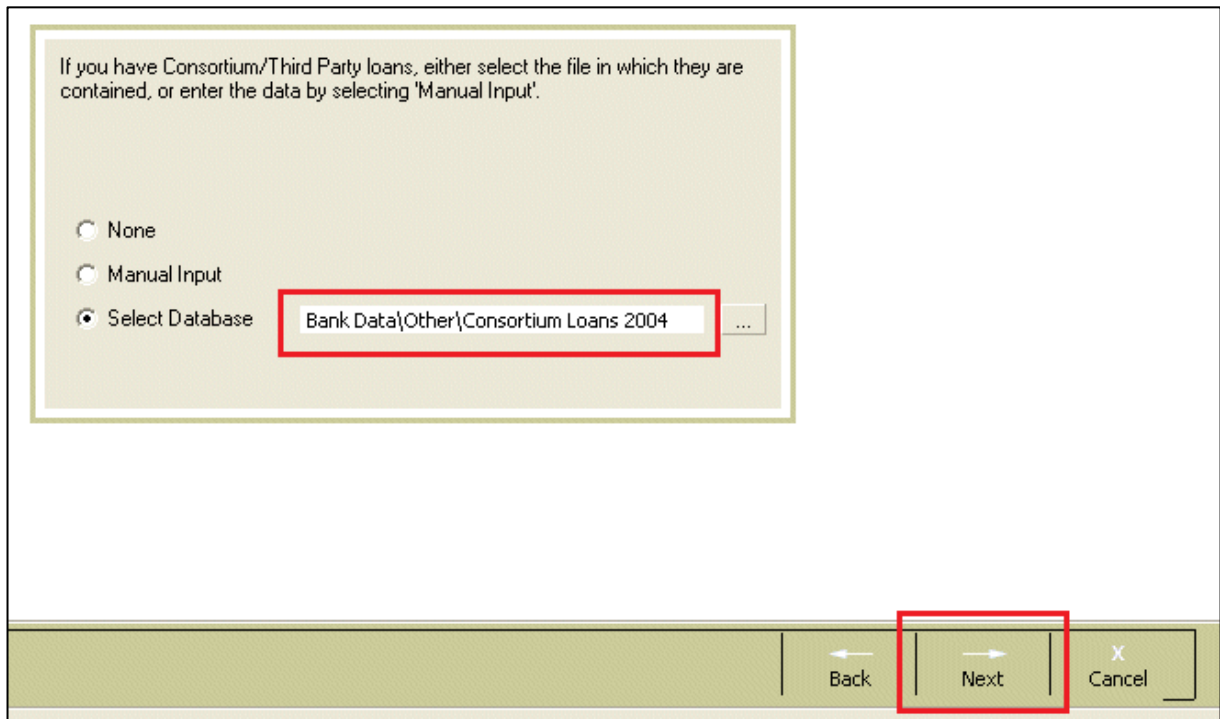


3. Select the file that you want to include in the submission:



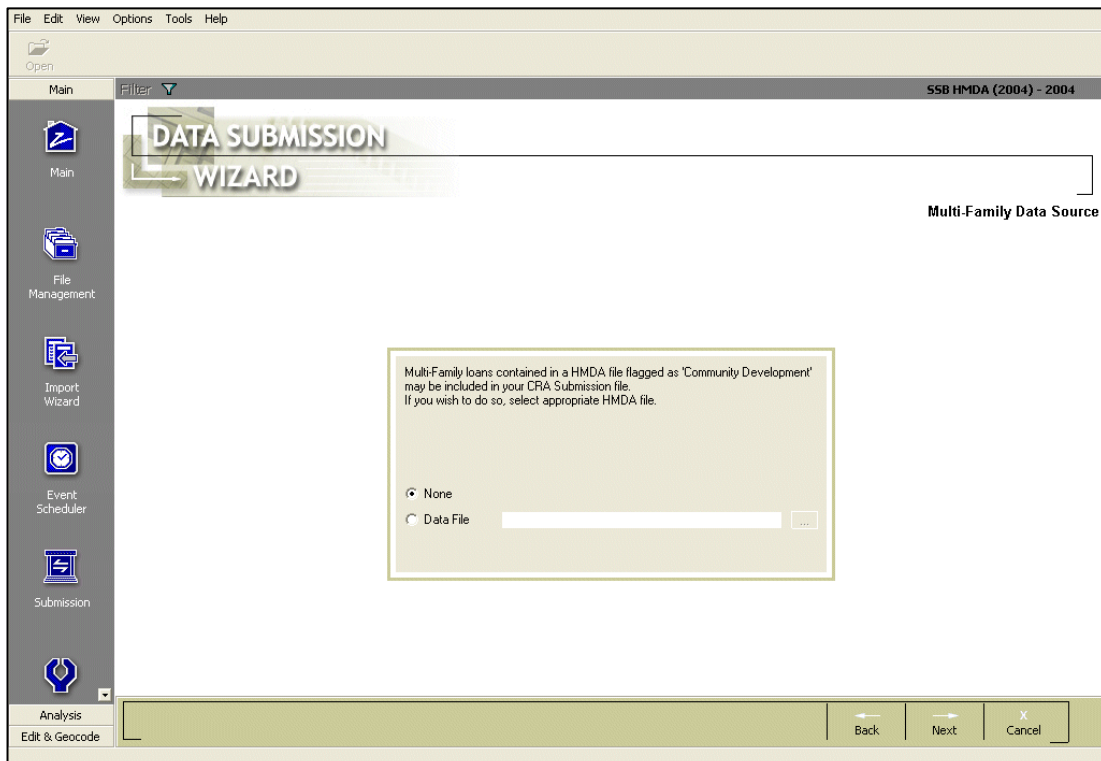
8. Click the **Open** button.

The software displays the file name in the **Select Database** field:



Note: Click the **Next** button.

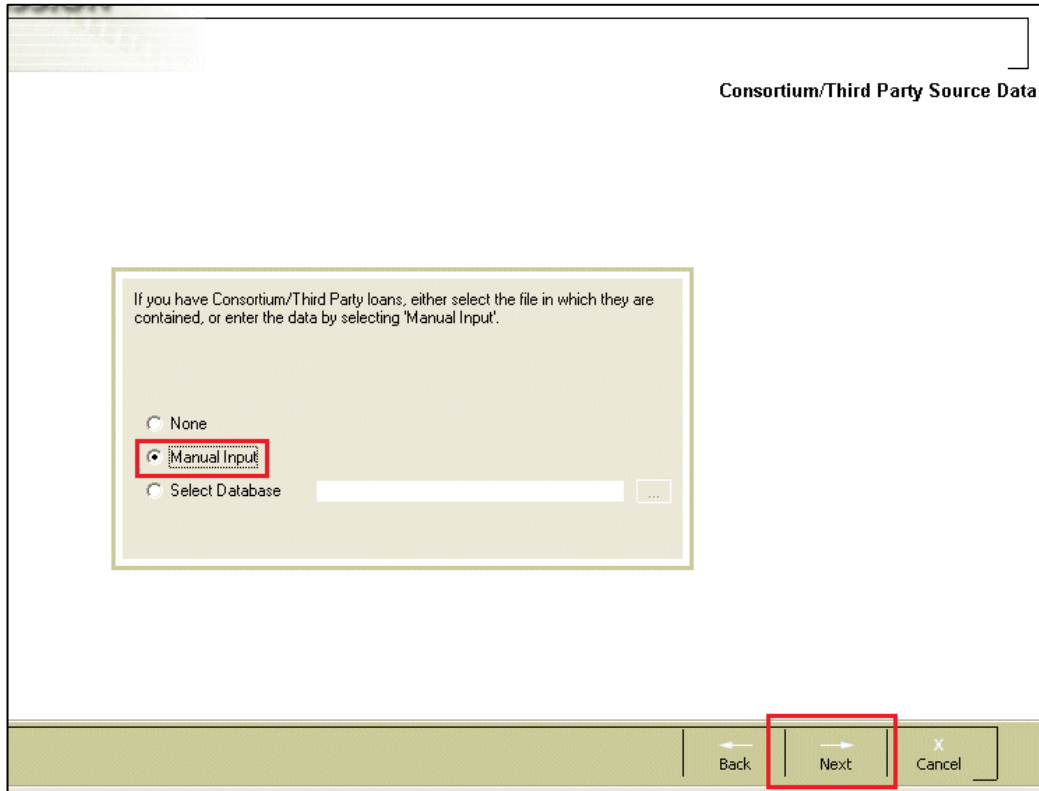
The software displays the **Multi-Family Data Source** screen:



Entering Consortium/Third Party Loan Data Manually

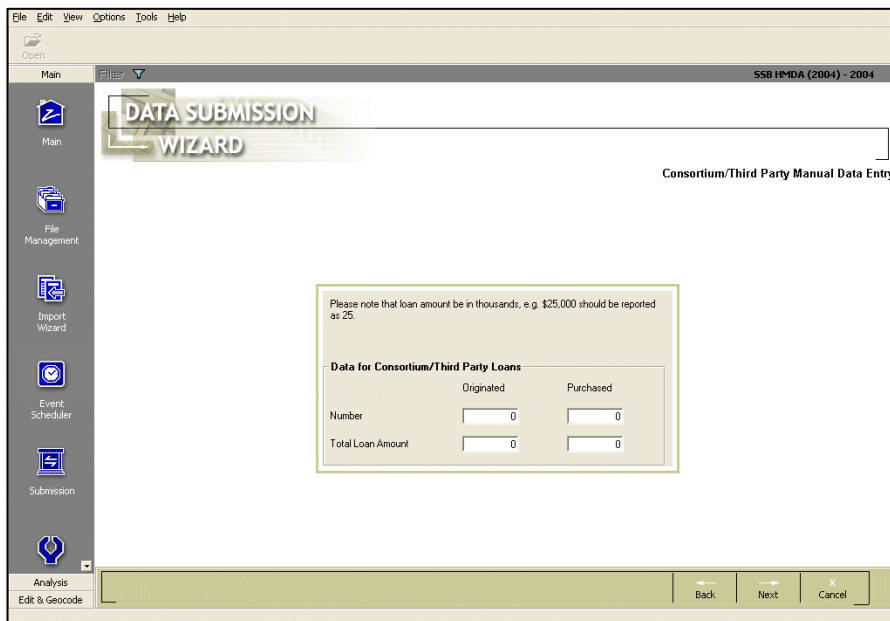
To enter consortium or third-party loans manually, follow these steps:

1. From the **Consortium/Third Party Source Data** screen, select the **Manual Input** option:



2. Click the **Next** button.

The software displays the **Consortium/Third Party Manual Data Entry** screen:



3. Type in the total number and dollar amount of consortium/third party loans originated and purchased:

Please note that loan amount be in thousands, e.g. \$25,000 should be reported as 25.

Data for Consortium/Third Party Loans

	Originated	Purchased
Number	<input type="text" value="0"/>	<input type="text" value="0"/>
Total Loan Amount	<input type="text" value="0"/>	<input type="text" value="0"/>

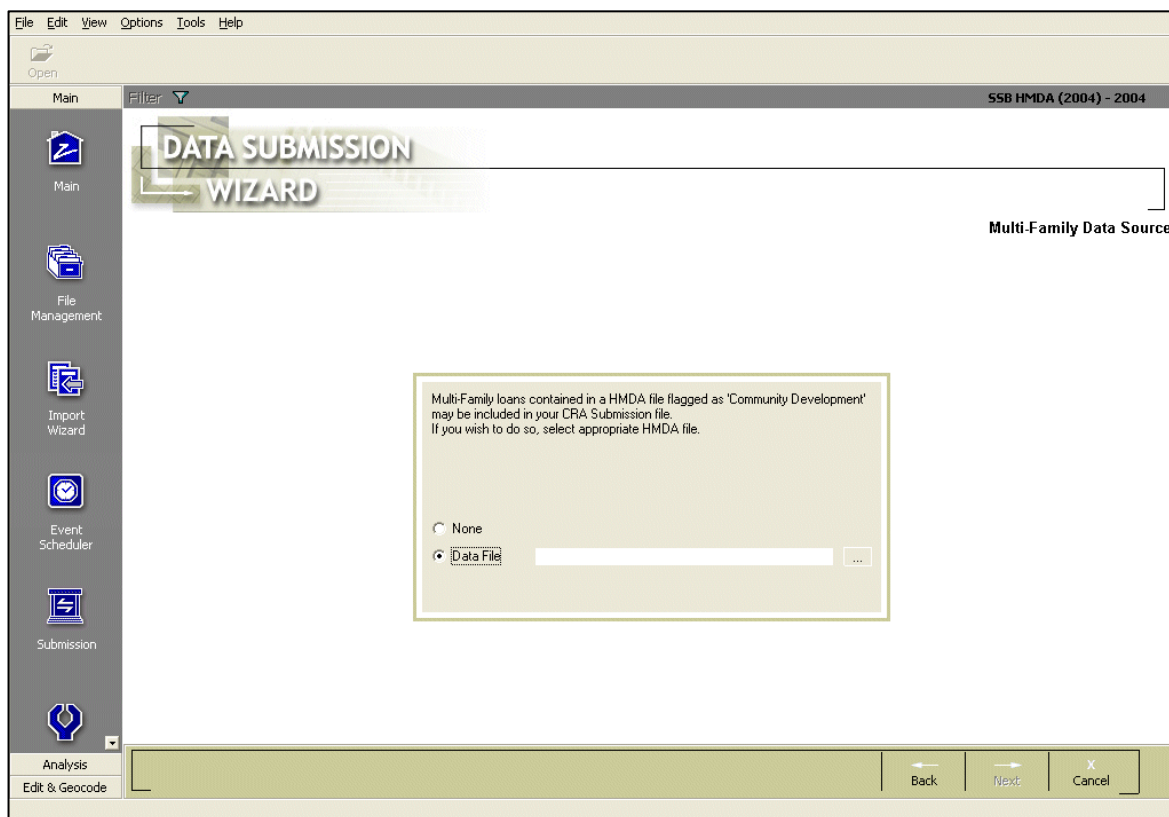
Note: Loan amounts should be entered in thousands.

4. Click the **Next** button.

The software displays the **Multi-Family Data Source** screen:

The screenshot shows the 'Multi-Family Data Source' screen within the 'DATA SUBMISSION WIZARD' application. The interface includes a menu bar (File, Edit, View, Options, Tools, Help), a toolbar with an 'Open' button, and a sidebar with navigation icons for Main, File Management, Import Wizard, Event Scheduler, Submission, and Analysis. The main area displays the title 'DATA SUBMISSION WIZARD' and the subtitle 'Multi-Family Data Source'. A central dialog box contains the following text: 'Multi-Family loans contained in a HMDA file flagged as 'Community Development' may be included in your CRA Submission file. If you wish to do so, select appropriate HMDA file.' Below this text are two radio button options: 'None' and 'Data File'. The 'Data File' option is selected, and there is an adjacent text input field with a browse button ('...'). At the bottom of the screen, there are three buttons: 'Back', 'Next', and 'Cancel'.

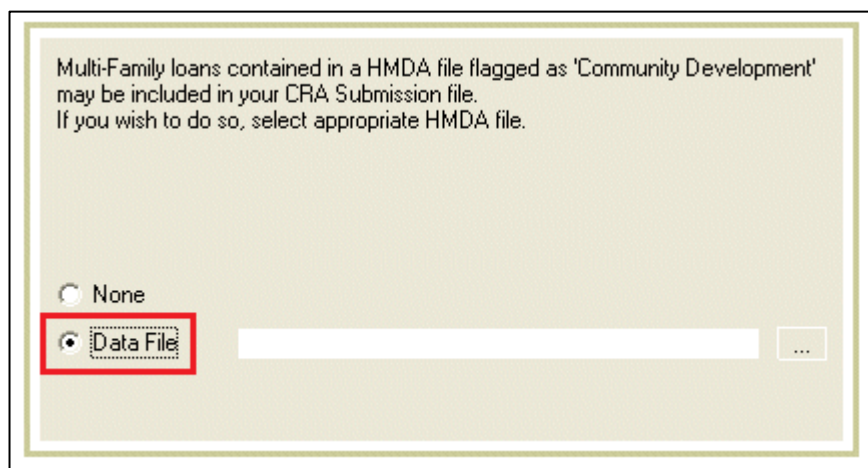
7.2.5 Selecting Multifamily Community Development Loans



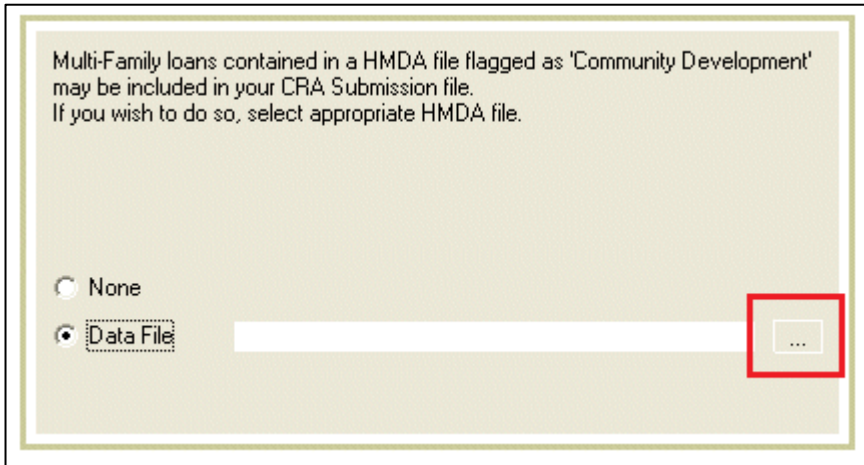
If you have a HMDA DF file that contains CRA-reportable community development loans, you can include the community development loans in the submission.

If you do not have a HMDA DF file that contains CRA-reportable community development loans, you may skip this screen by clicking the **Next** button.

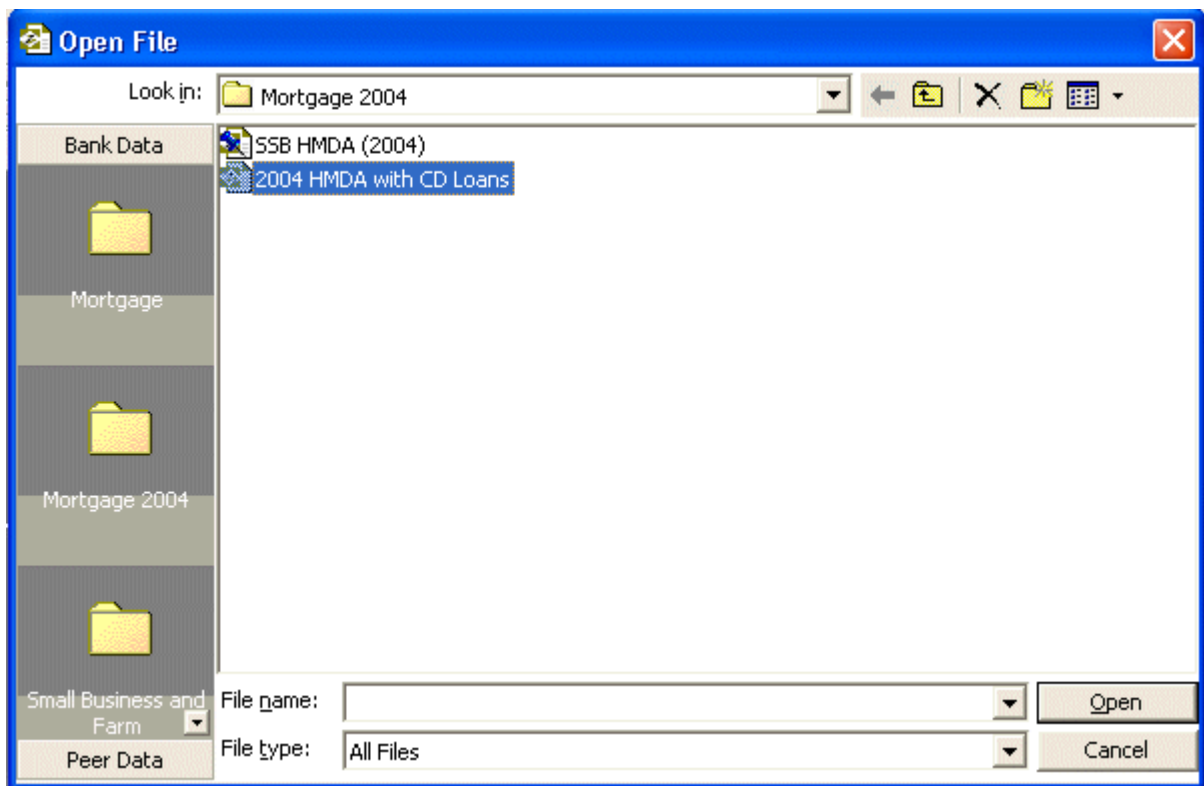
1. From the **Multi-Family Data Source** screen, select the **Data File** option:



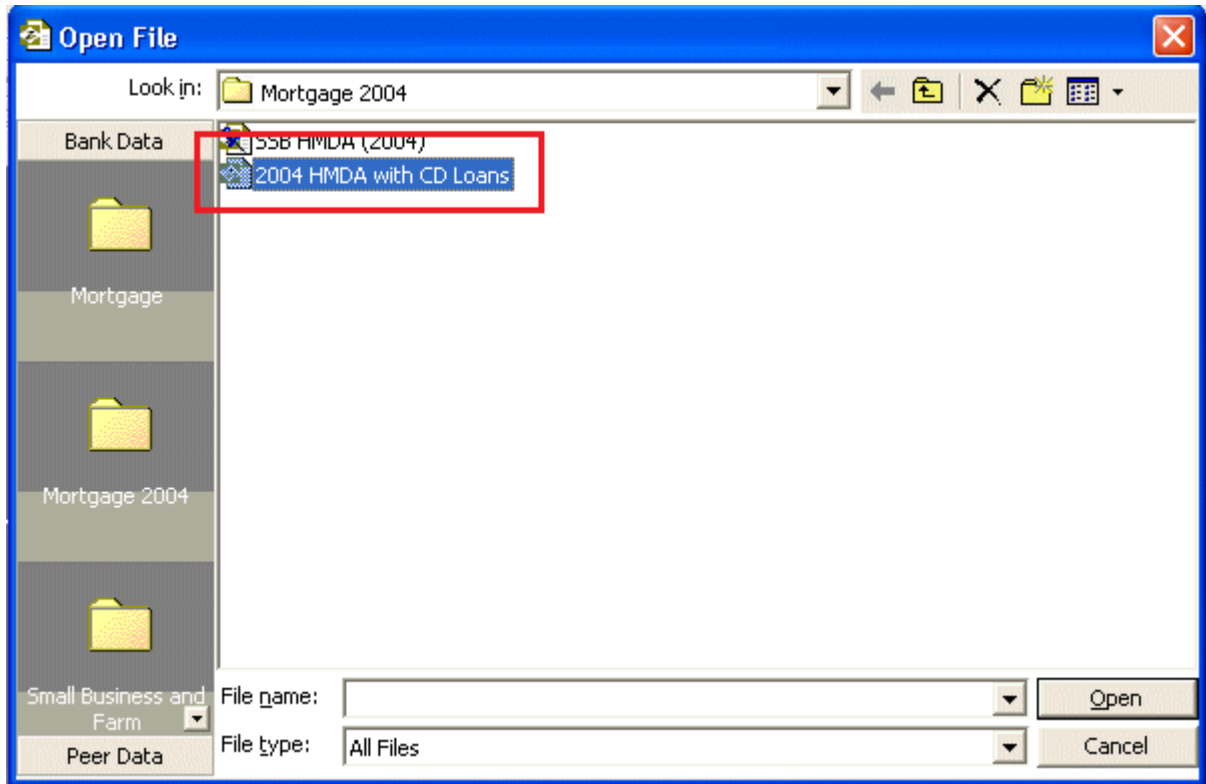
2. Click the ellipsis button to the right of the **Data File** field:



The software displays the **Open File** dialog box:

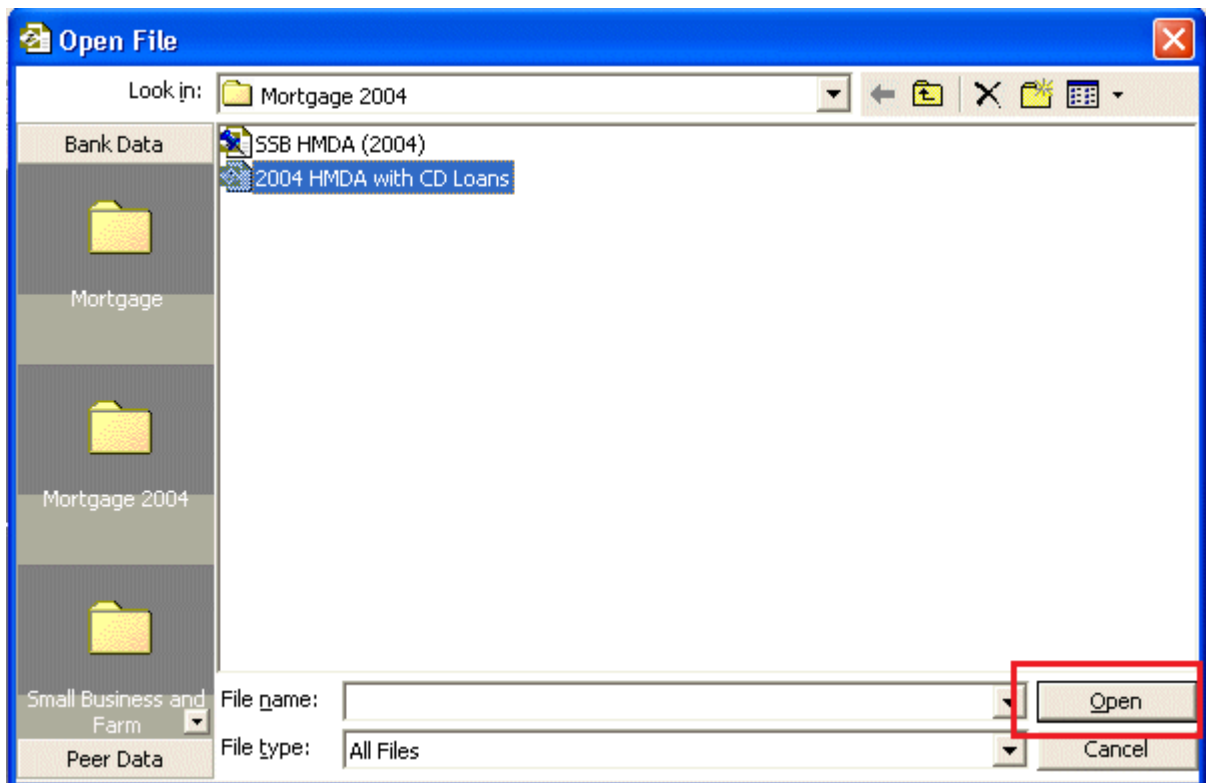


3. Select the file you want to include in the submission:

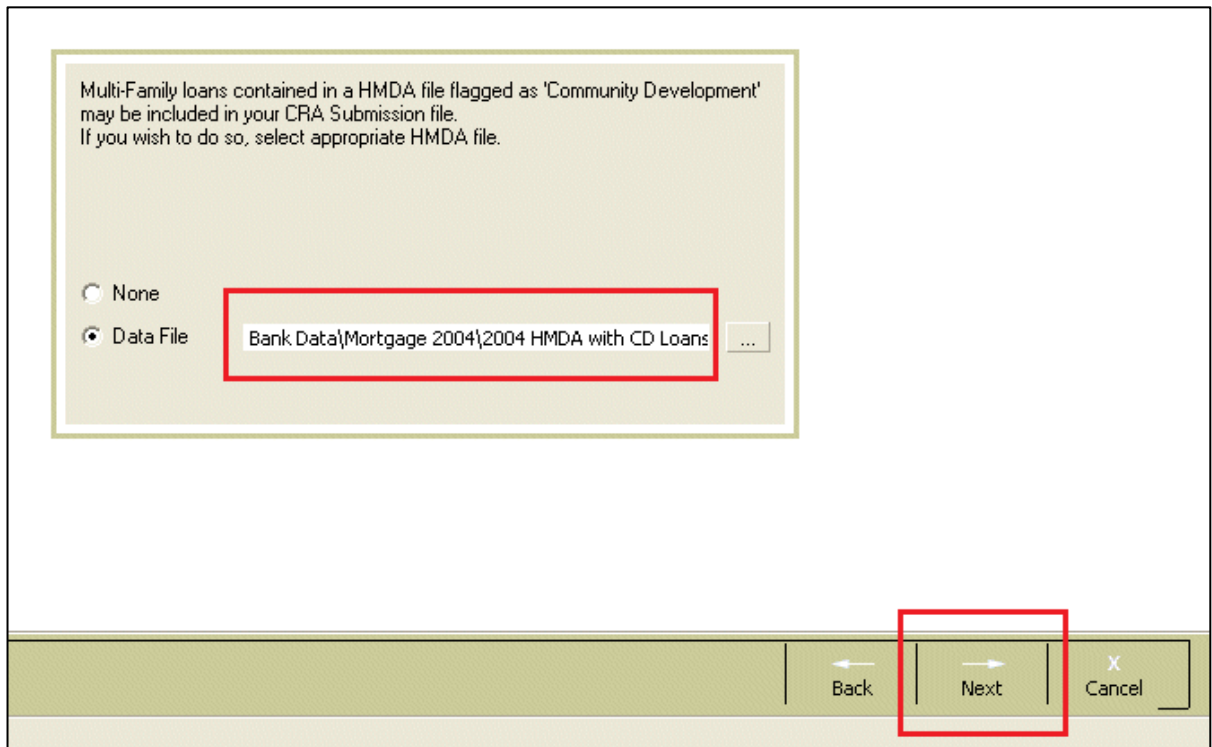


Note: Only the community development loans will be included in the submission file.

4. Click the **Open** button:

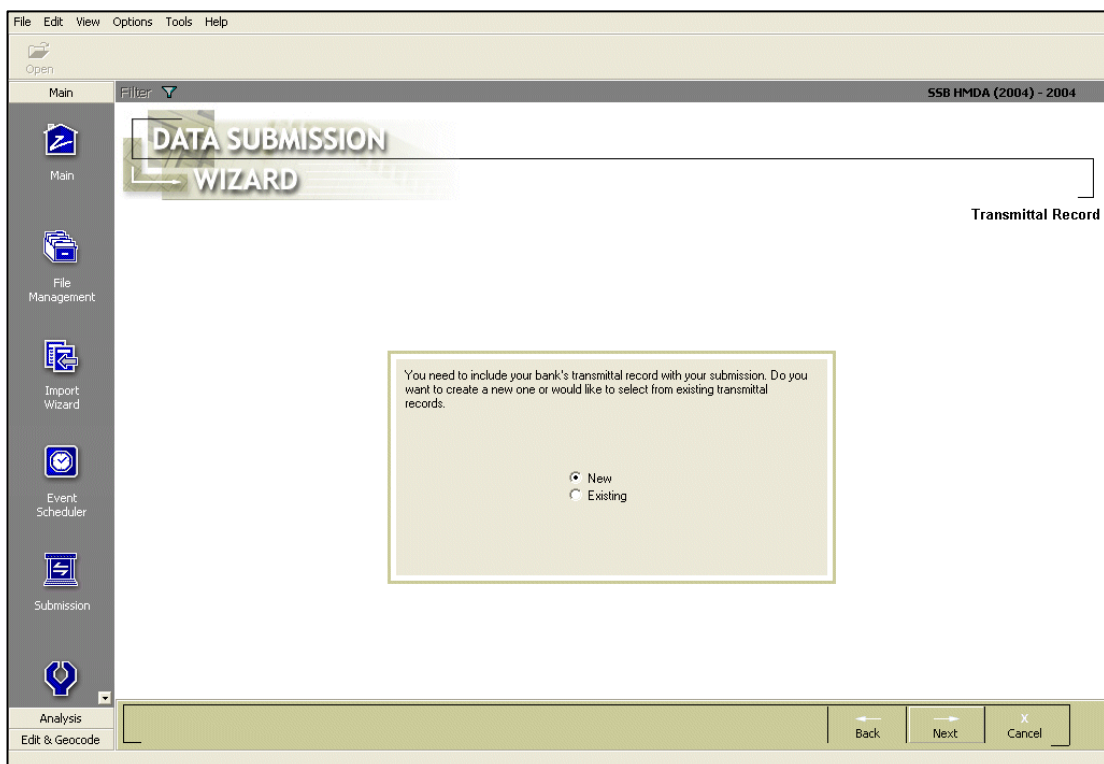


The software displays the file name in the **Data File** field:

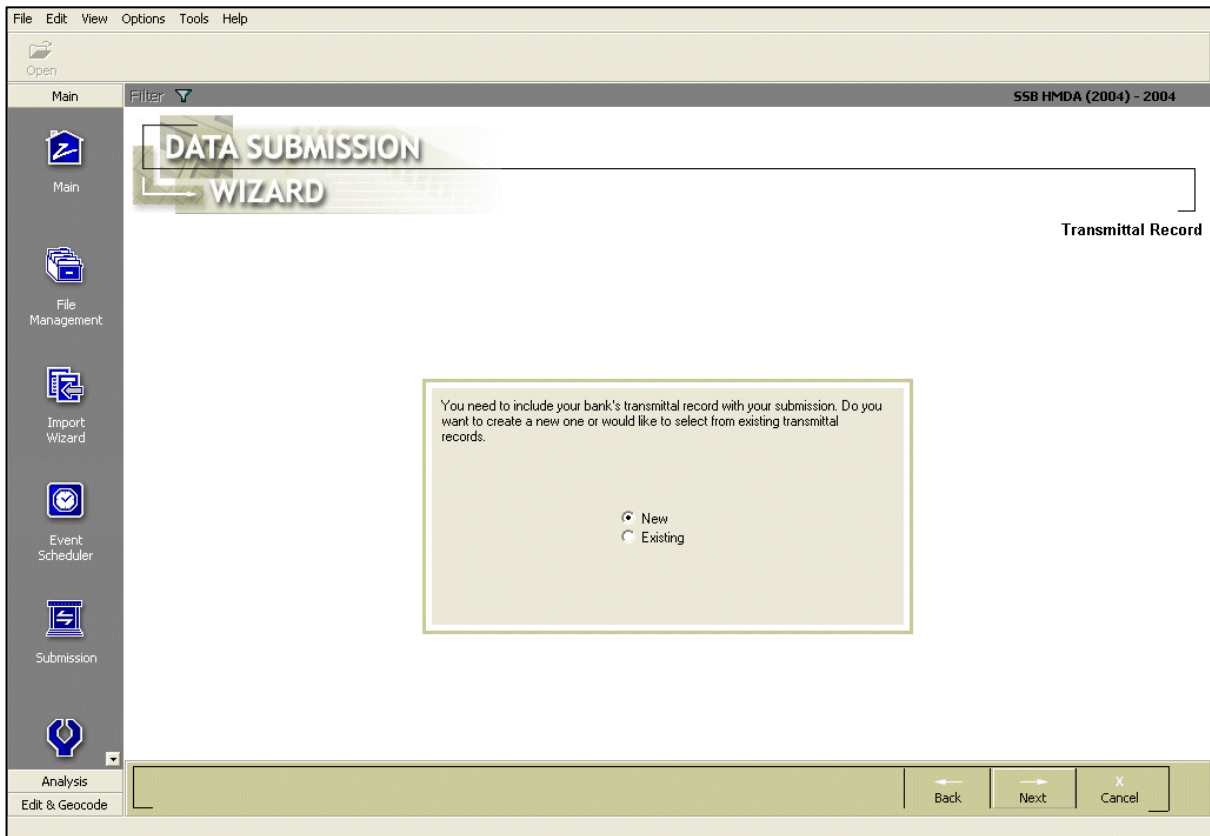


Note: Click the **Next** button.

The software displays the **Transmittal Record** screen:



7.2.6 Providing Transmittal Information



To provide transmittal information, refer to the following sections:

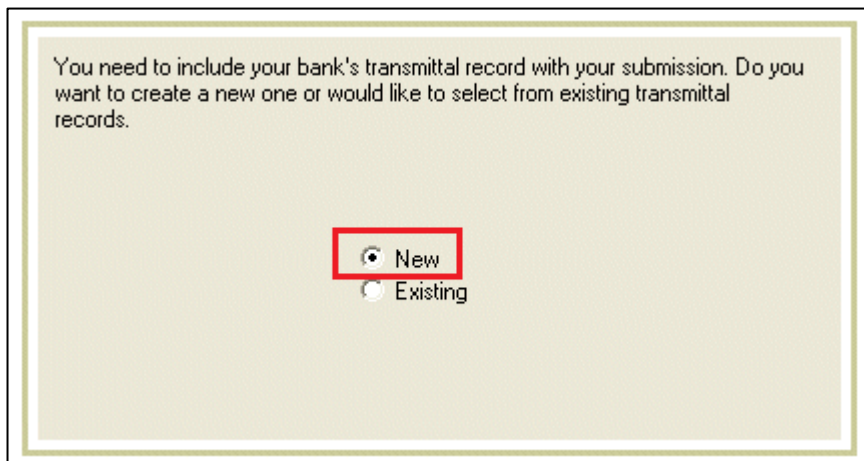
[Creating New Transmittal Sheet](#)

[Choosing Existing Transmittal Sheet](#)

Creating New Transmittal Sheet

To create a new transmittal sheet, follow these steps:

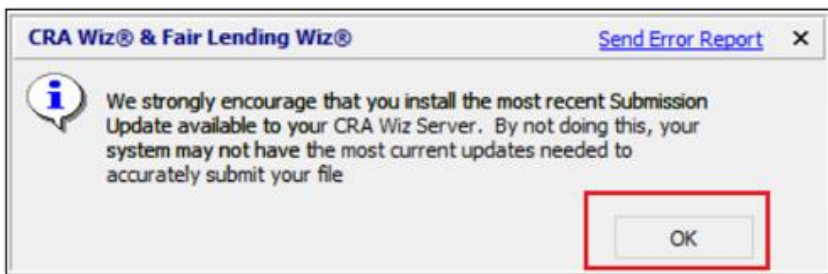
1. From the **Transmittal Record** screen, click the **New** option button:



Note: The Respondent ID field can hold up to ten digits. If your institution's ID is less than ten digits, pad the ID by entering leading zeros.

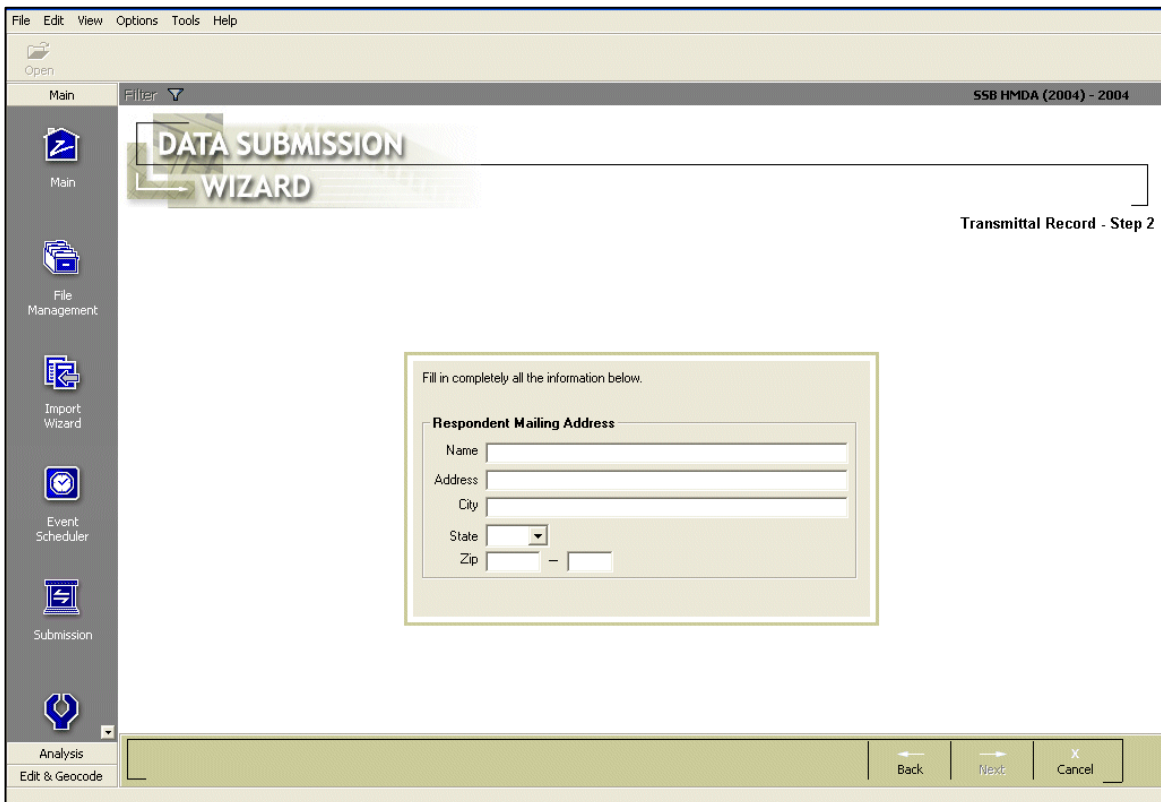
- From the **Activity Year** drop-down list box, select **2023**.
 - From the **Agency** drop-down list box, select your reporting agency.
 - In the **Tax ID** text box, type in your institution's tax identification number.
5. Click the **Next** button.

The software displays a dialog box advising to install the most recent Submission Update:



6. Click the **OK** button.

The software displays the **Transmittal - Step 2** screen:



5. Enter the following information:

Fill in completely all the information below.

Respondent Mailing Address

Name

Address

City

State ▾

Zip -

- In the **Name**, **Address**, and **City** text boxes, enter your mailing address.
- From the **State** drop-down list box, select your state.
- In the **ZIP** text box, enter your ZIP code.

6. Click the **Next** button.

The software displays the **Transmittal - Step 3** screen:

File Edit View Options Tools Help

Open

Main Filter ▾

SSB HMDA (2010) - 2010

DATA SUBMISSION WIZARD

Transmittal Record - Step 4

Fill in completely all the information below.

Contact Person Information

Name:

Phone: - - Fax: - -

Email:

Signing Officer

Name:

Analysis
Fair Lending Wiz
Edit & Geocode

Back Next X Cancel

7. Enter the following information:

Fill in completely all the information below.

Contact Person Information

Name:

Phone: - - Fax: - -

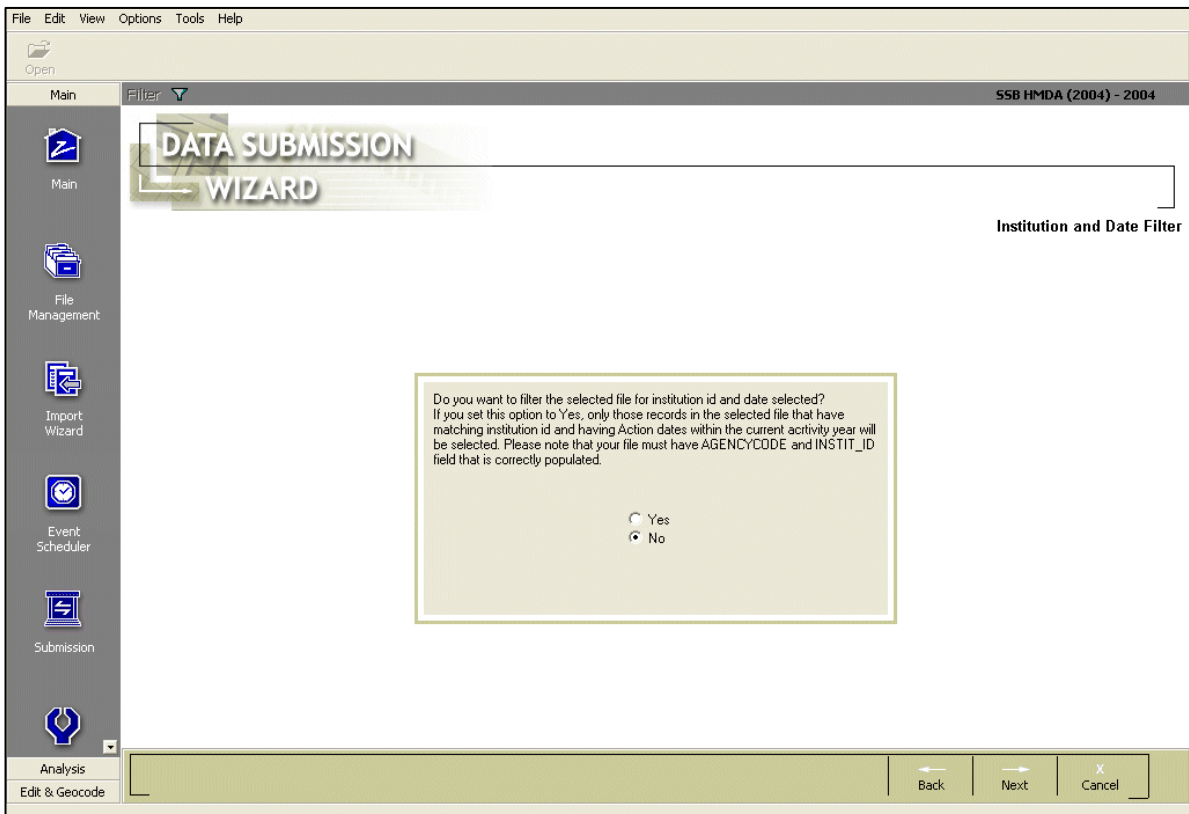
Email:

Signing Officer

Name:

- Under the **Contact Person Information** section, enter the **Name**, **Phone number**, and **Fax** number of the contact person at your institution.
 - Under the **Signing Officer** section, enter the name of your institution's signing officer.
8. Click the **Next** button.

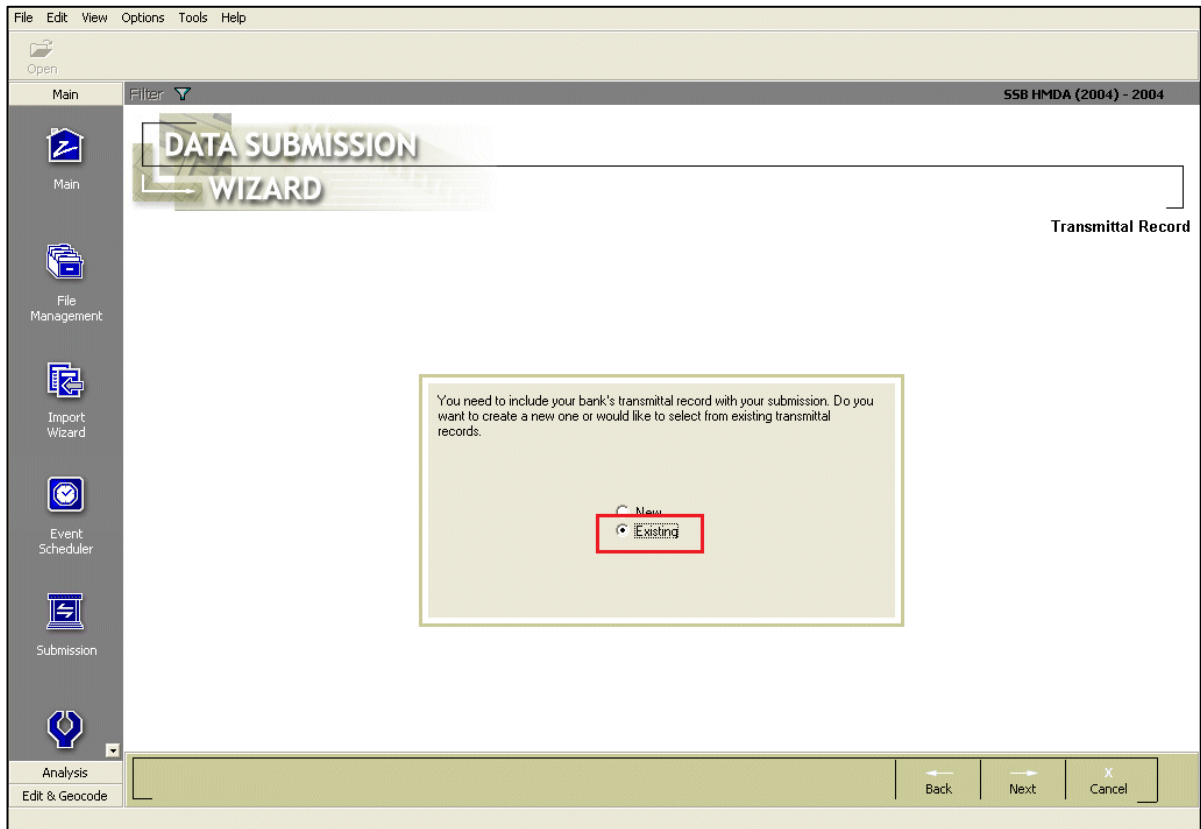
The software displays the **Institution and Date Filter** screen:



Choosing Existing Transmittal Sheets

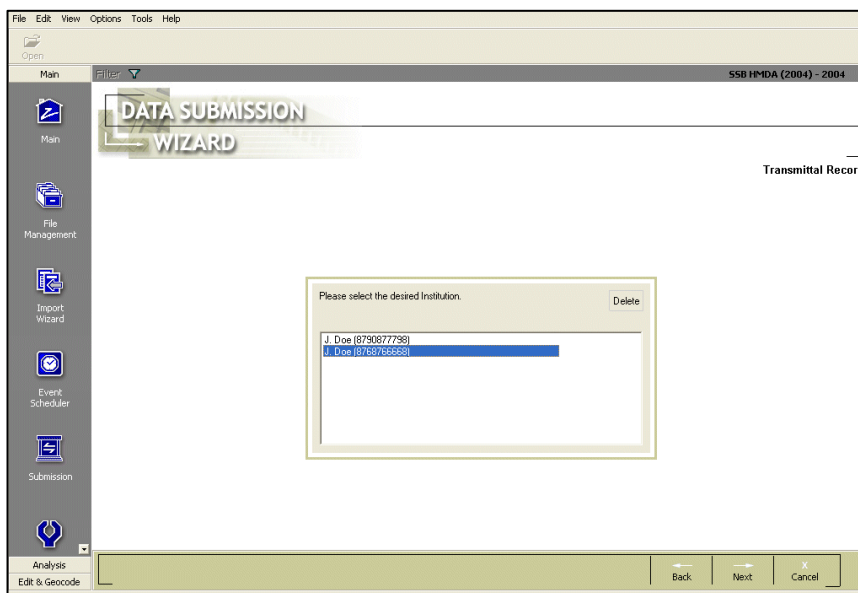
To choose from existing transmittal sheets, follow these steps:

1. From the **CRA Submission Wizard - Transmittal Record** screen, click the **Existing** option button:

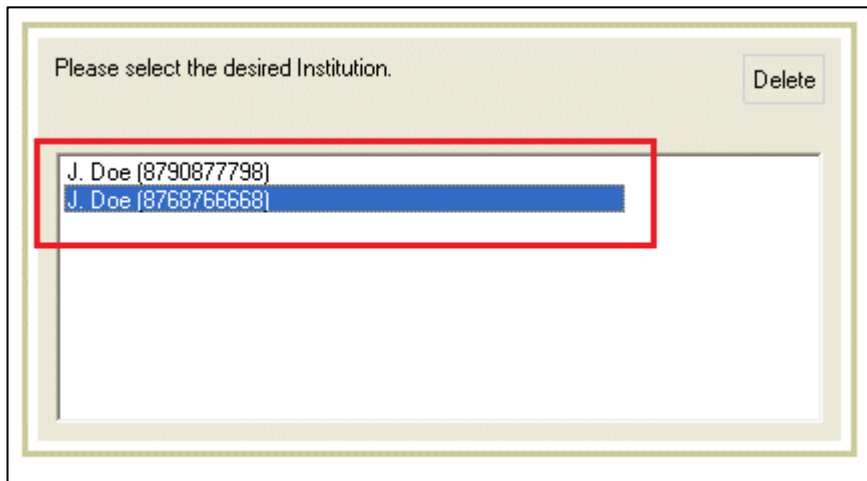


2. Click the **Next** button.

The software displays the **Transmittal Record Selection** screen:



- From the list box, select the institution whose transmittal information you want to use:

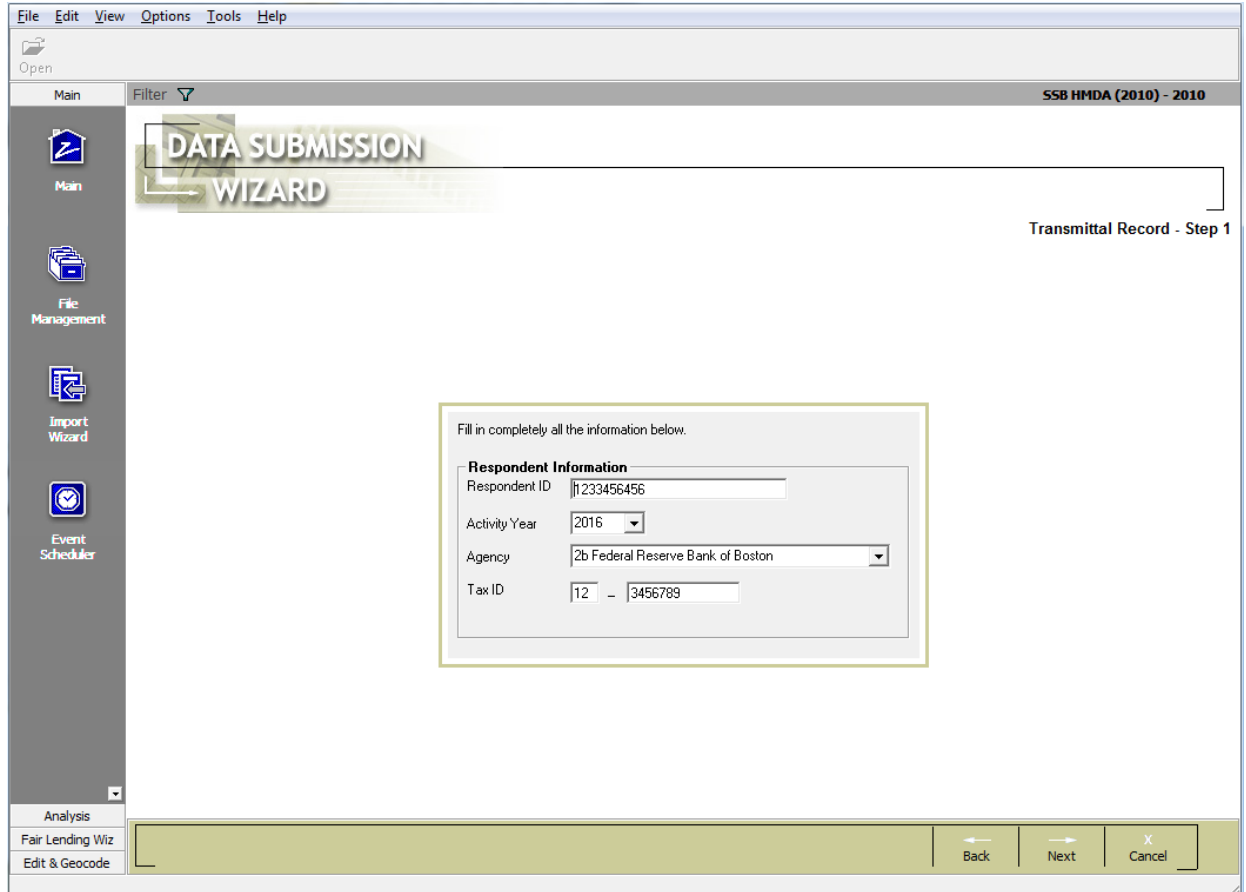


Tip

To delete an existing transmittal sheet, select the transmittal sheet, then click the **Delete** button.

- Click the **Next** button.

The software displays the **Transmittal Record - Step 1** screen:



5. Verify that the **Respondent ID**, **Activity Year**, **Agency Code**, and **Tax ID** information are correct:

Fill in completely all the information below.

Respondent Information

Respondent ID

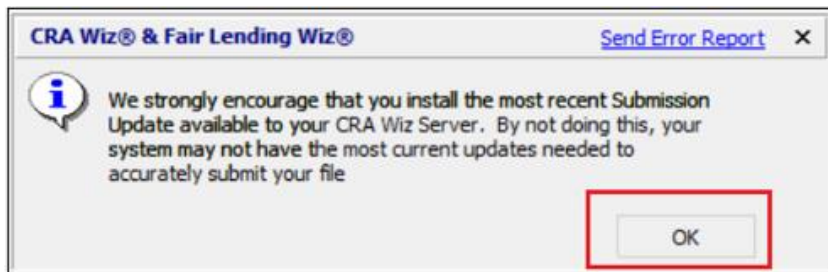
Activity Year

Agency

Tax ID -

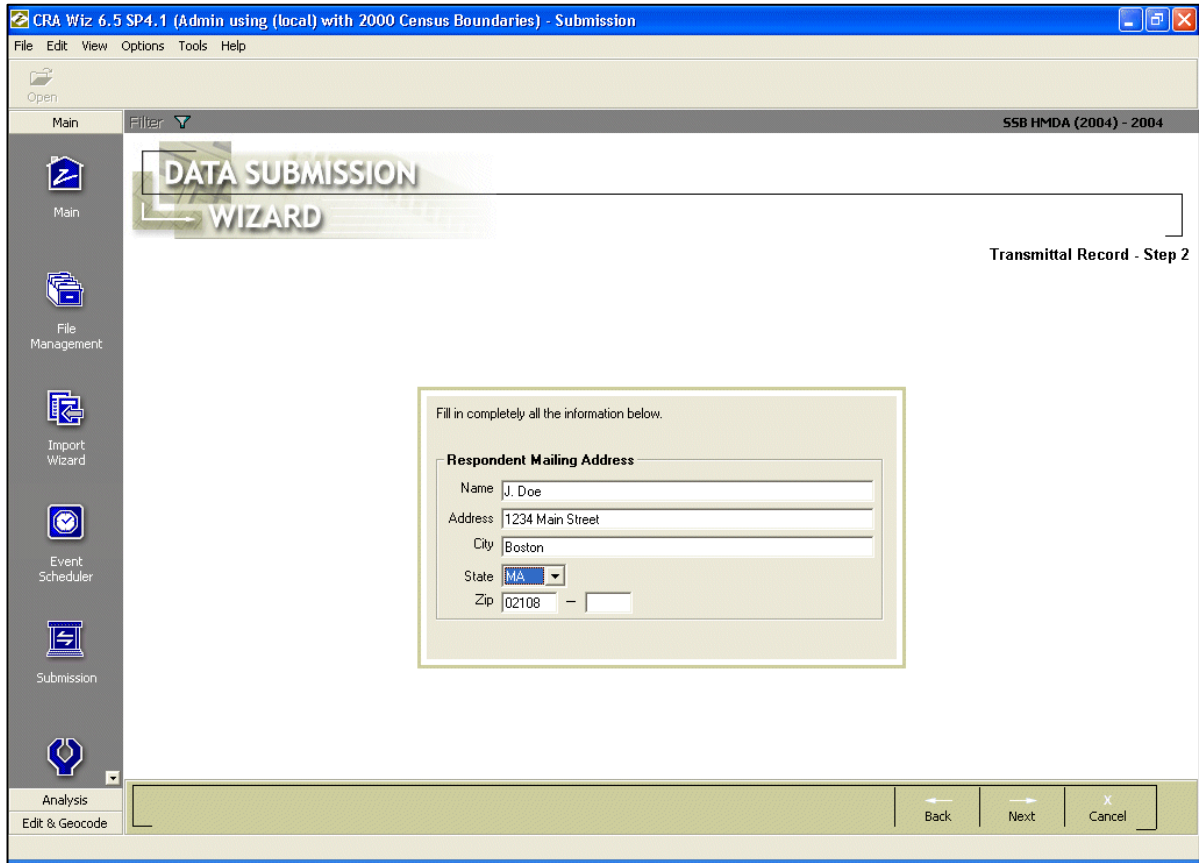
Note: If you are using a transmittal sheet you created in a previous year, make sure you choose **2023** from the **Activity Year** dropdown list box.

6. Click the **Next** button.
The software displays a dialog box advising to install the most recent Submission Update:

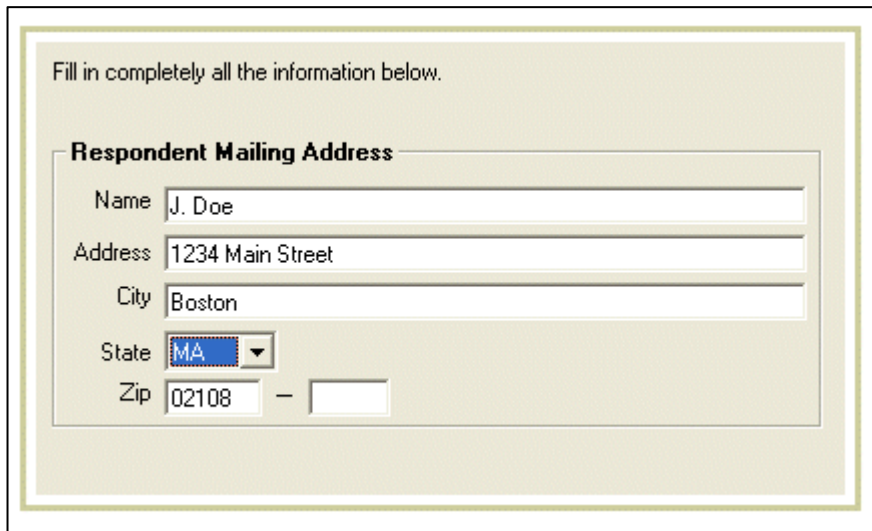


7. Click the **OK** button.

The software displays the **Transmittal Record - Step 2** screen:

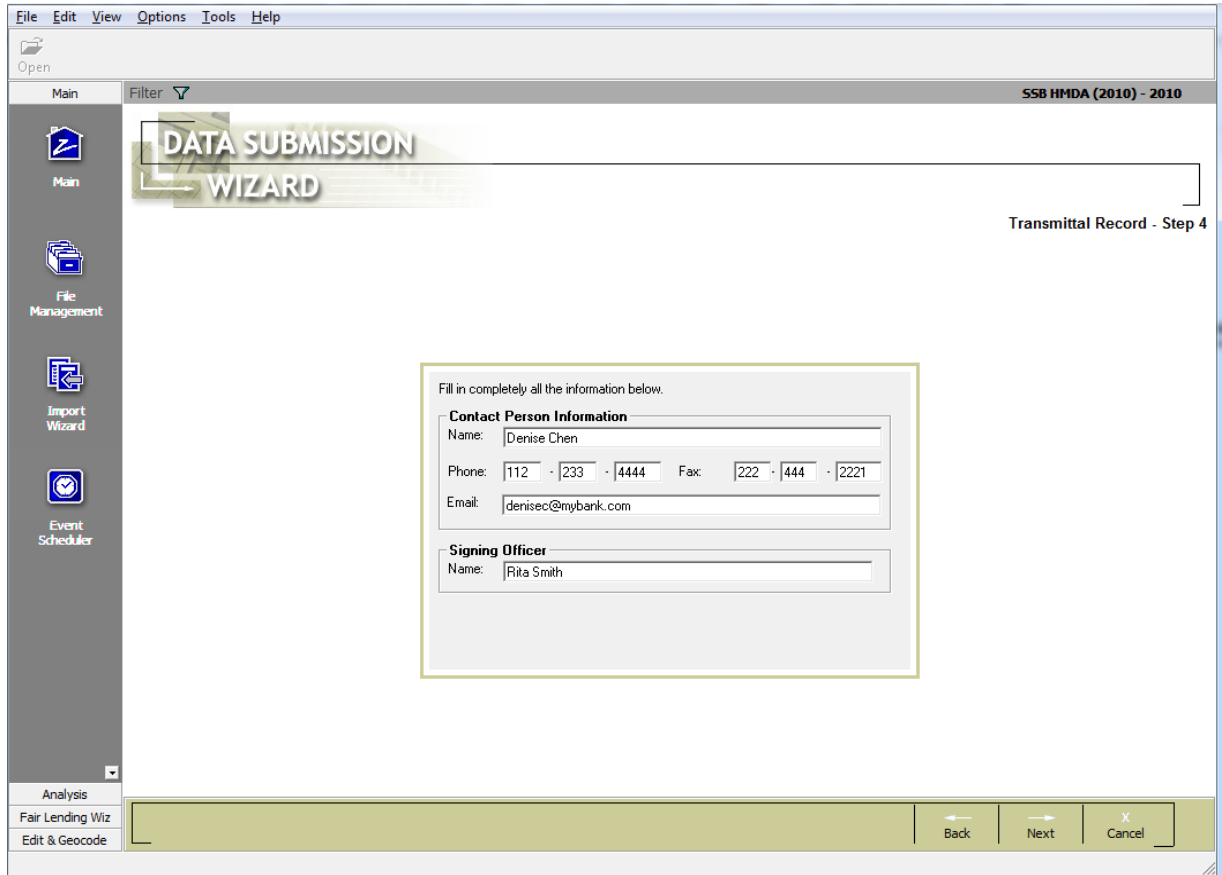


8. Verify that the **Name**, **Address**, **City**, **State**, and **ZIP** information are correct:



9. Click the **Next** button.

The software displays the **Transmittal Record - Step 3** screen:



10. Verify that the information in the **Contact Person Information**, and **Signing Officer** sections is correct:

Fill in completely all the information below.

Contact Person Information

Name: Denise Chen

Phone: 112 - 233 - 4444 Fax: 222 - 444 - 2221

Email: denisec@mybank.com

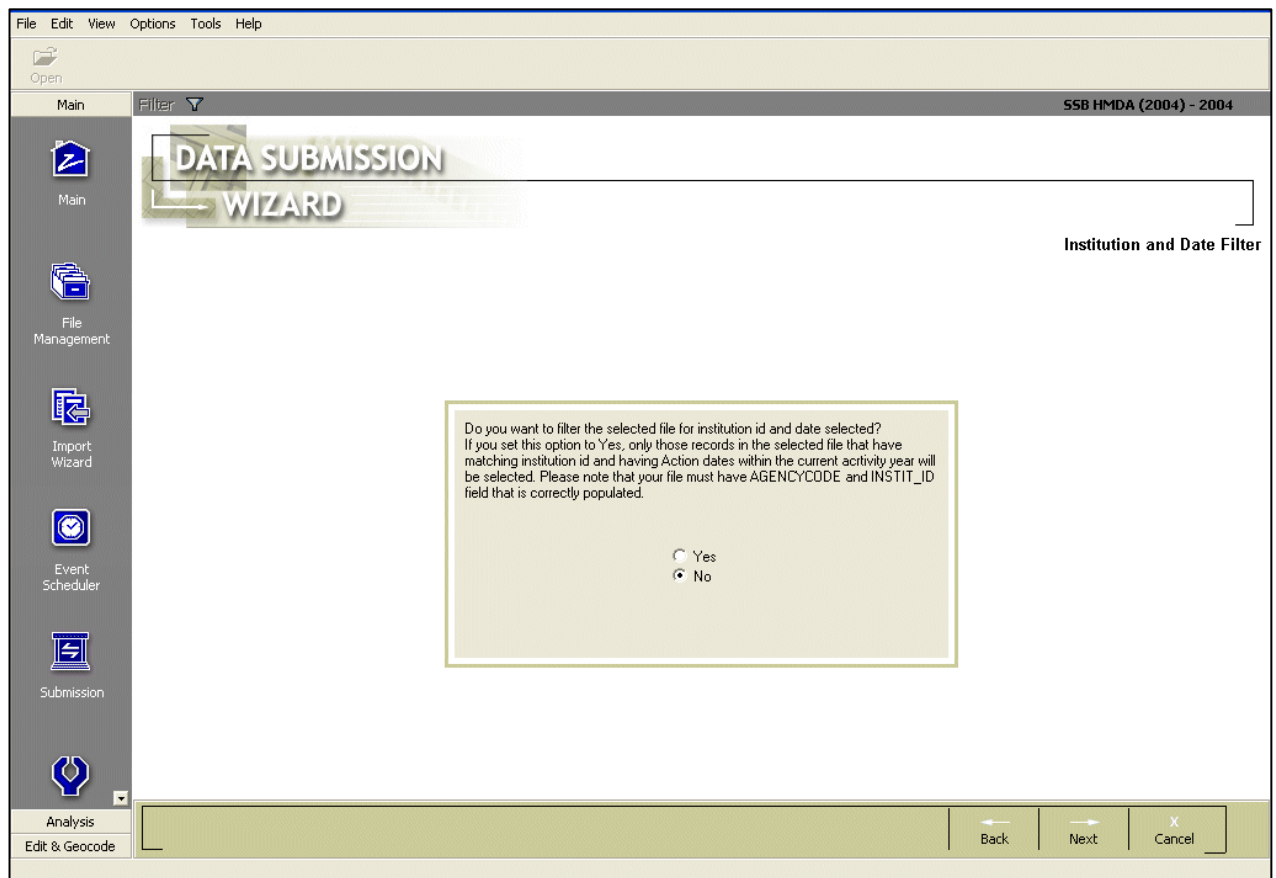
Signing Officer

Name: Rita Smith

11. Click the **Next** button.

Note: If you update any of the transmittal information the software displays a confirming dialog box. Click **Yes** or **No**.

The software displays the **Institution and Date Filter** screen:

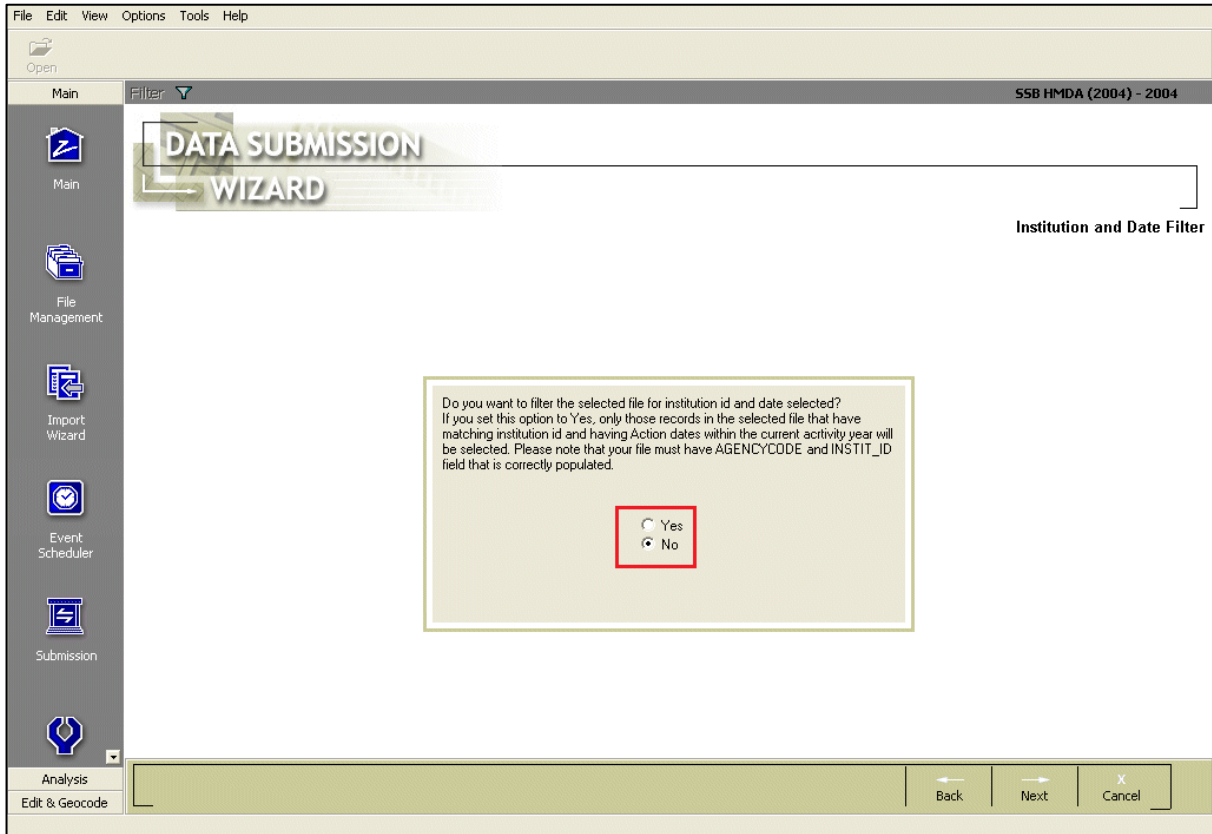


7.2.7 Using Institution and Date Filters

The **Institution and Date Filter** screen enables you to do the following:

- Filter a multi-year file for only the current submission year.
- Filter a multiple-institution file for only a specific lender.

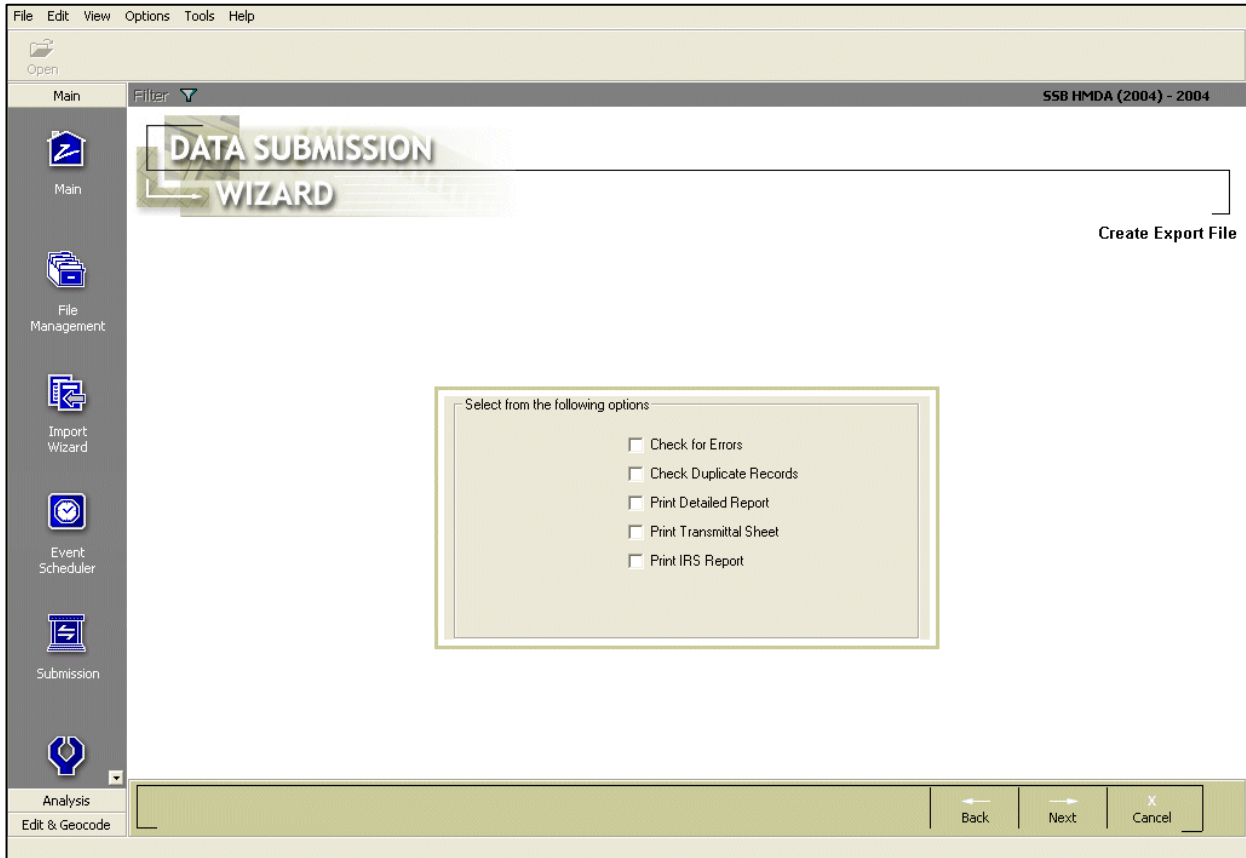
To set institution and date filters, do one of the following:



- If your CRA file contains records only for a single institution and for a single year, click the **No** option button, then click the **Next** button.
- If your CRA file contains records for multiple institutions or multiple years, click the **Yes** option button, then click the **Next** button.

Note: Only those records for the year and institution you specified on your transmittal sheet will be included in your submission file.

The software displays the **Create Export File** screen:

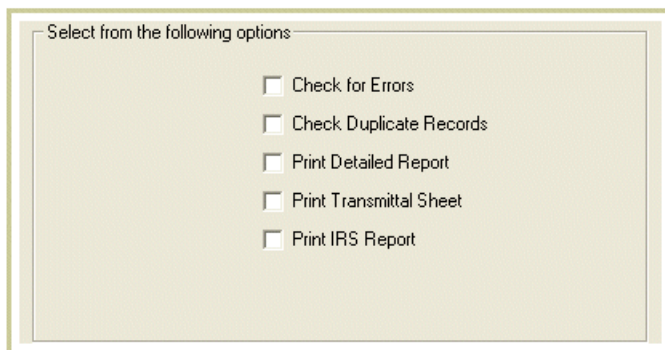


Note: To set institution and date filters your CRA file must have fields named **INSTIT_ID** and **AGENCYCODE**. Each field must contain valid values.

7.2.8 Selecting Printing and Error Checking Options

To select printing and error checking options, follow these steps:

1. From the **Create Export File** screen, select one or more of the following error checking and printing options:



- Check for errors - the software checks for validity, quality, and syntactical errors. If validity or syntactical errors are found, you should cancel the submission procedure and correct them before continuing.

Note: The software will let you submit a file with validity errors.

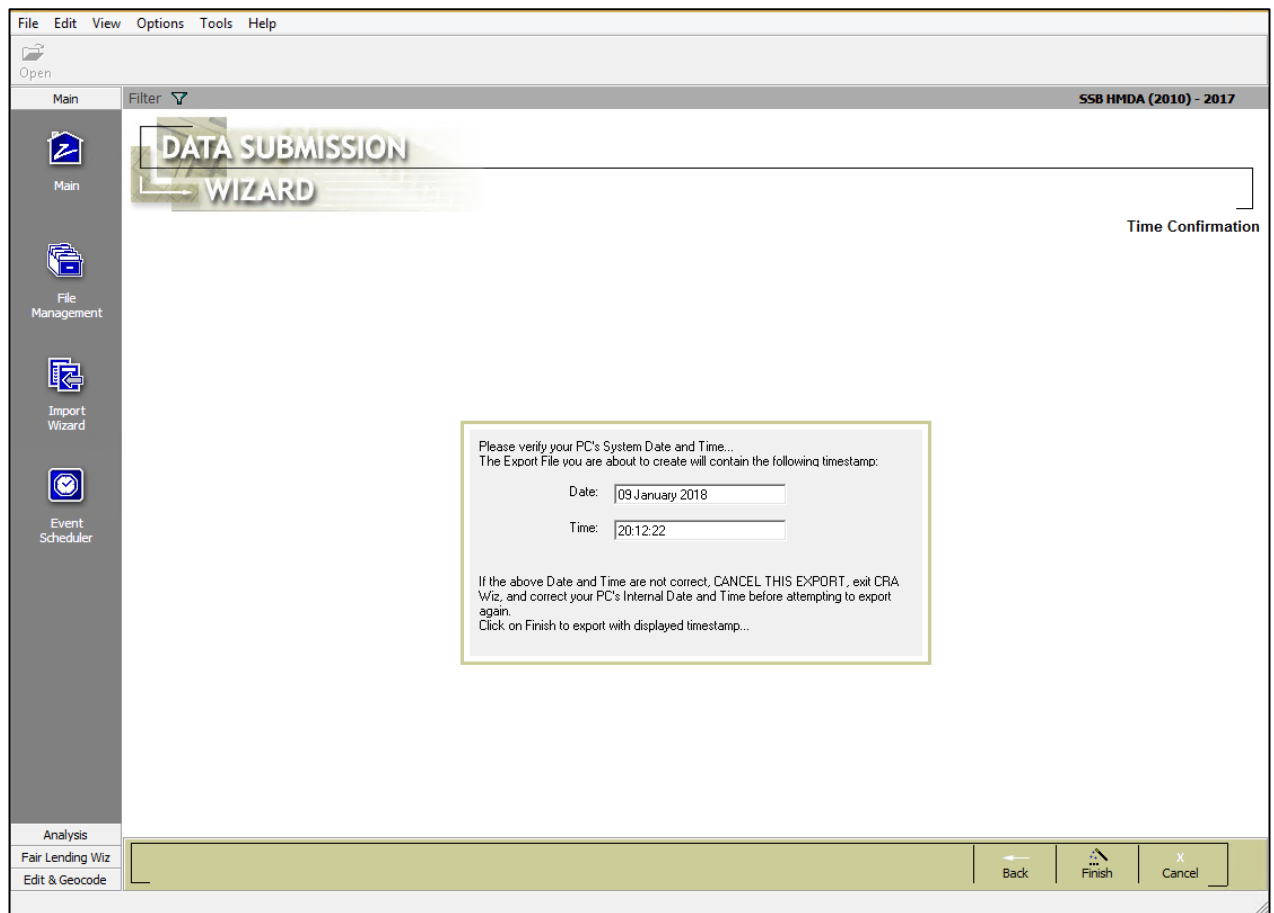
- Check Duplicate Records - the software checks your file for duplicate application numbers. If duplicates are found, the software displays a message listing the number of duplicate records. The software will not allow you to proceed until you have removed duplicate records. If no duplicate records are found, you receive a message telling you there are no duplicates.
- Print Detailed Report - prints a breakdown of your small business and small farm lending according to the size, action, and revenue breakdowns listed in the **CRA File Specifications** for aggregate small business and small farm lending.

Note: To print this report, you will need to have legal-size (8 1/2" by 14") paper in your printer.

- Print Transmittal Sheet - enables you to print a transmittal sheet for your submission file.
- IRS Report - enables you to print an **Institution Register Summary** report for your submission file.

2. Click the **Next** button.

The software displays the **Time Confirmation** screen:



7.2.9 Verifying the Time and Date of Your PC Clock

To verify the time and date of your PC clock, do the following:

From the **Time Confirmation** screen, confirm that the time and date are correct:

Please verify your PC's System Date and Time...
The Export File you are about to create will contain the following timestamp:

Date: 09 January 2018
Time: 20:12:22

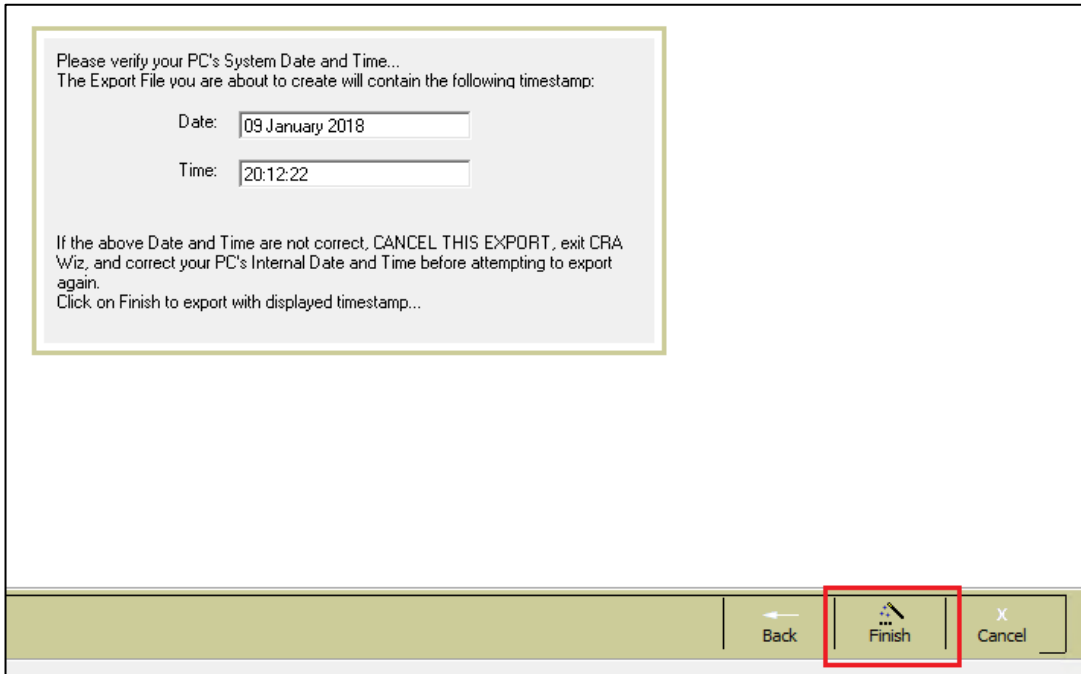
If the above Date and Time are not correct, CANCEL THIS EXPORT, exit CRA Wiz, and correct your PC's Internal Date and Time before attempting to export again.
Click on Finish to export with displayed timestamp...

Back Finish Cancel

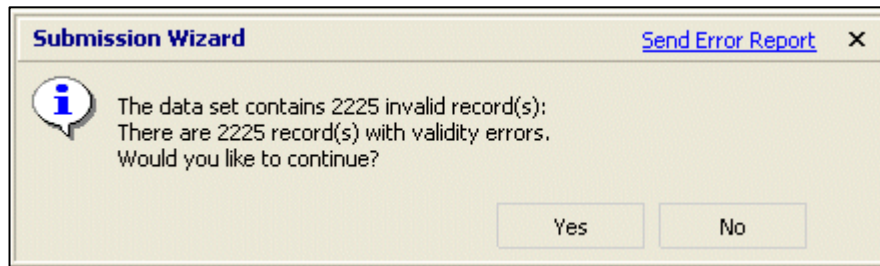
Note: If the time and/or date is incorrect, click the **Cancel** button. Then reset your computer's clock and start the **Submission Wizard** again. Exporting the CRA Submission File

7.2.10 To export the CRA submission file, follow these steps:

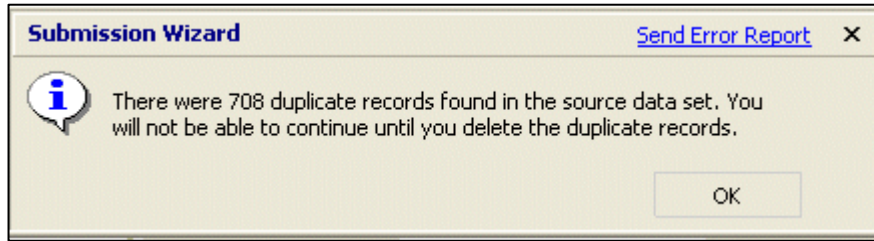
1. From the **Time Confirmation** screen, click the **Finish** button:



- If you selected the **Check for Errors** check box on the **CRA Submission Wizard - Create Export File** screen, the software displays a message telling you the total number of validity and quality errors in the file:

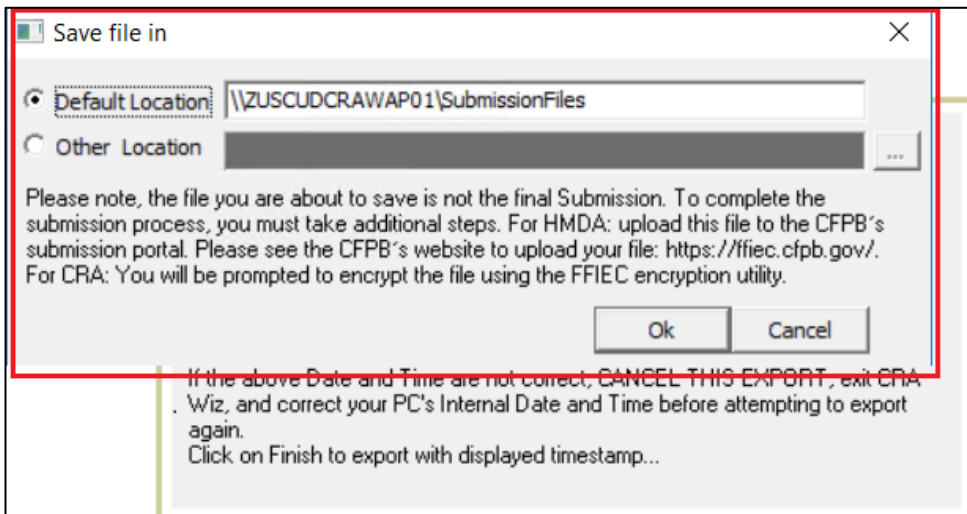


- ✓ If your file has validity errors, click the **No** button and correct them before continuing.
- ✓ If your file has quality errors, you should verify that the number is correct. You can do this by comparing this number to the **Summary Exception Report**. For additional information about printing reports, refer to the **CRA Wiz Training Manual**, which is available on the **Wiz Web Center** under the **Resources** section.
- If you selected the **Check for Duplicate Records** check box on the **Create Export File** screen, the software checks for duplicate records. If duplicates are found, the software displays a message indicating how many duplicate records were found. You must delete or correct duplicate records before continuing:



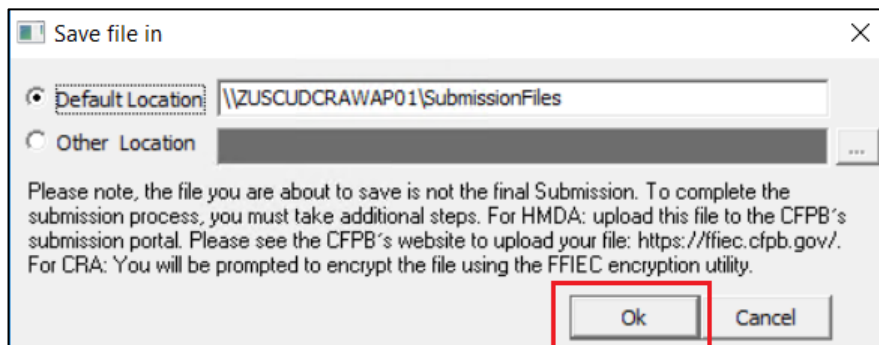
2. If no duplicate records are found, click the **OK** button.

The software displays the **Save cra.dat in** dialog box:

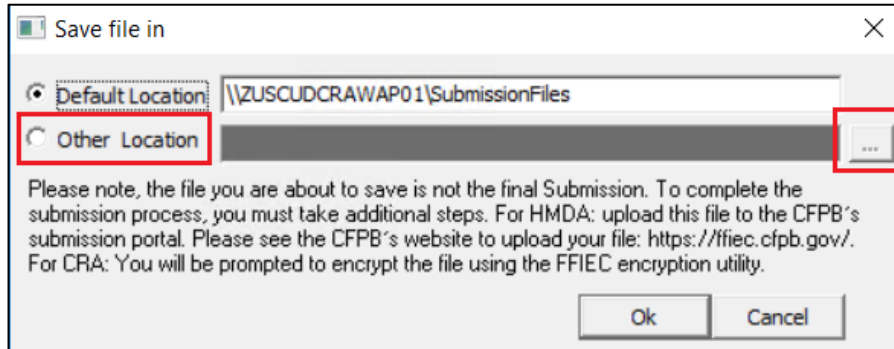


3. Do one of the following:

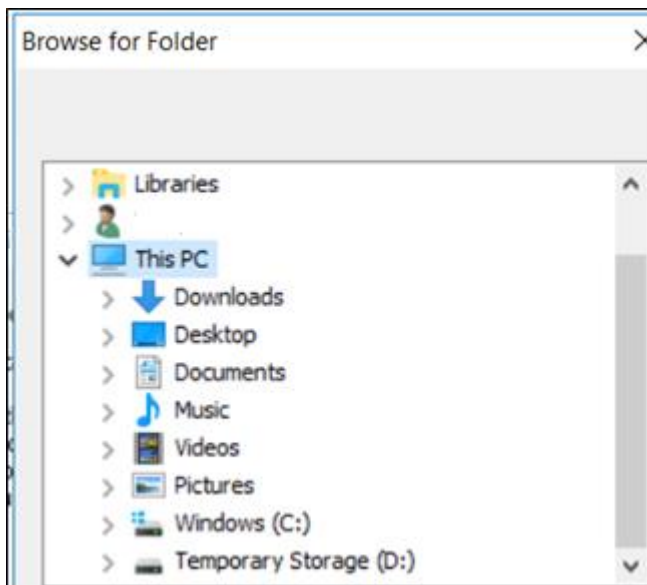
- To accept the default export location, click the **OK** button:



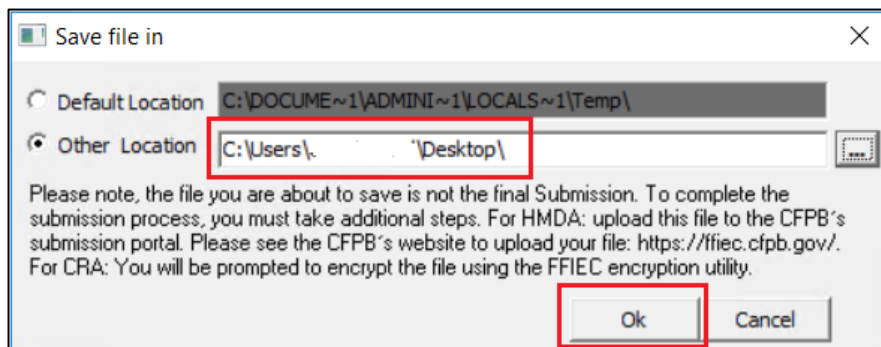
- To choose a location for the exported file, click the **Other Location** option button, then click the ellipses button located at the end of the Other Location field:



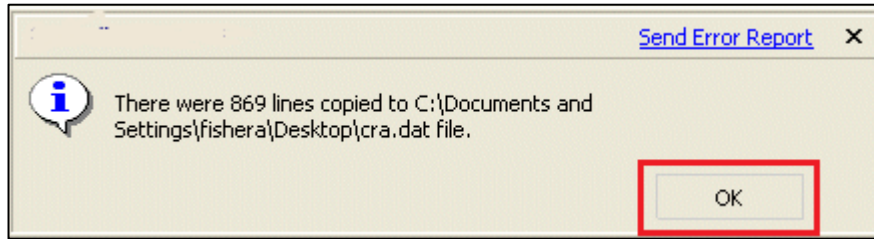
4. In the resultant **Browse for Folder** dialog box, select the file destination, and then click the **OK** button:



The software displays the file path in the Other Location field. Click the **OK** button:

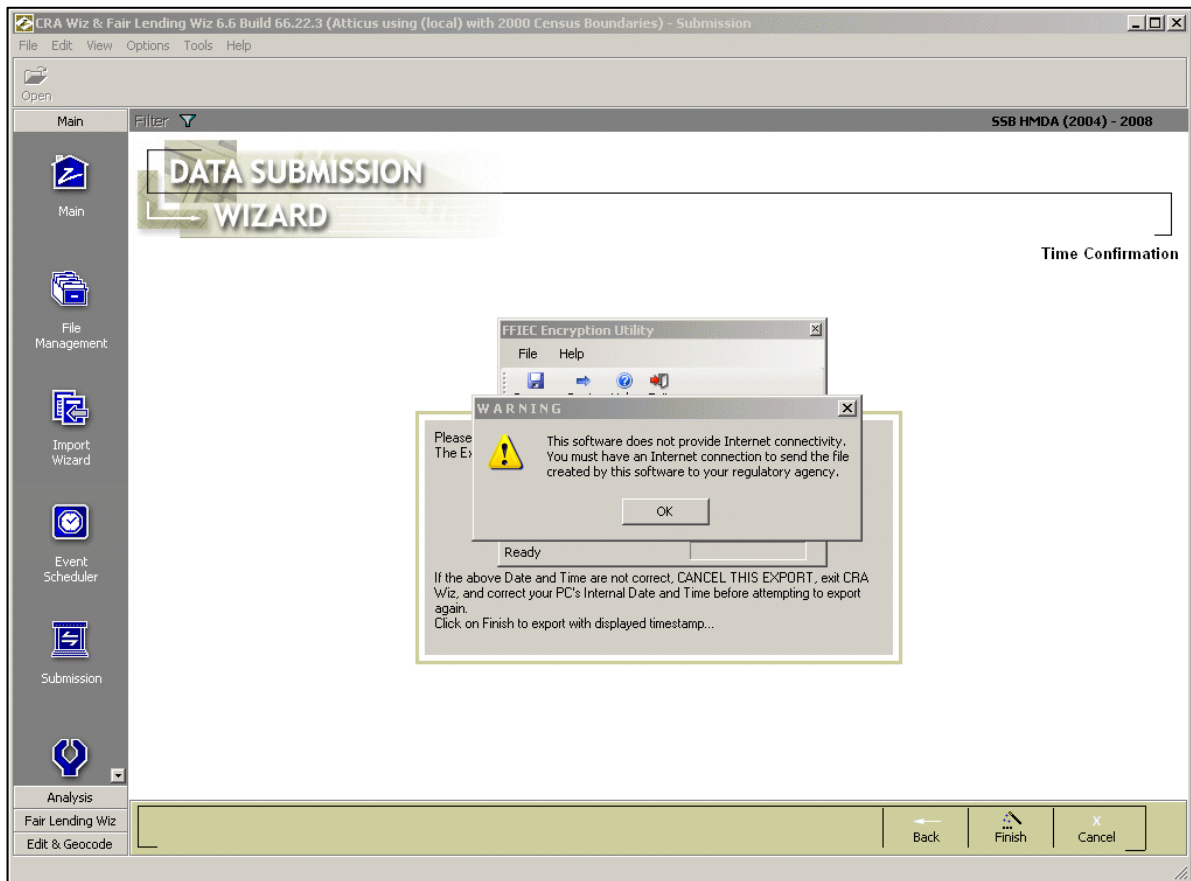


When the submission file has been created, the software displays a confirming dialog box:



5. Click the **OK** button.

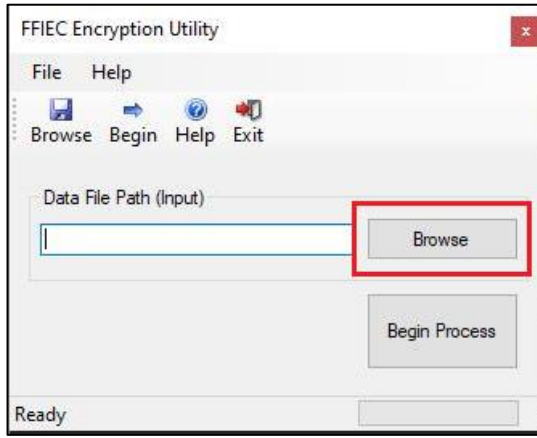
The software displays the **FFIEC Encryption Utility**:



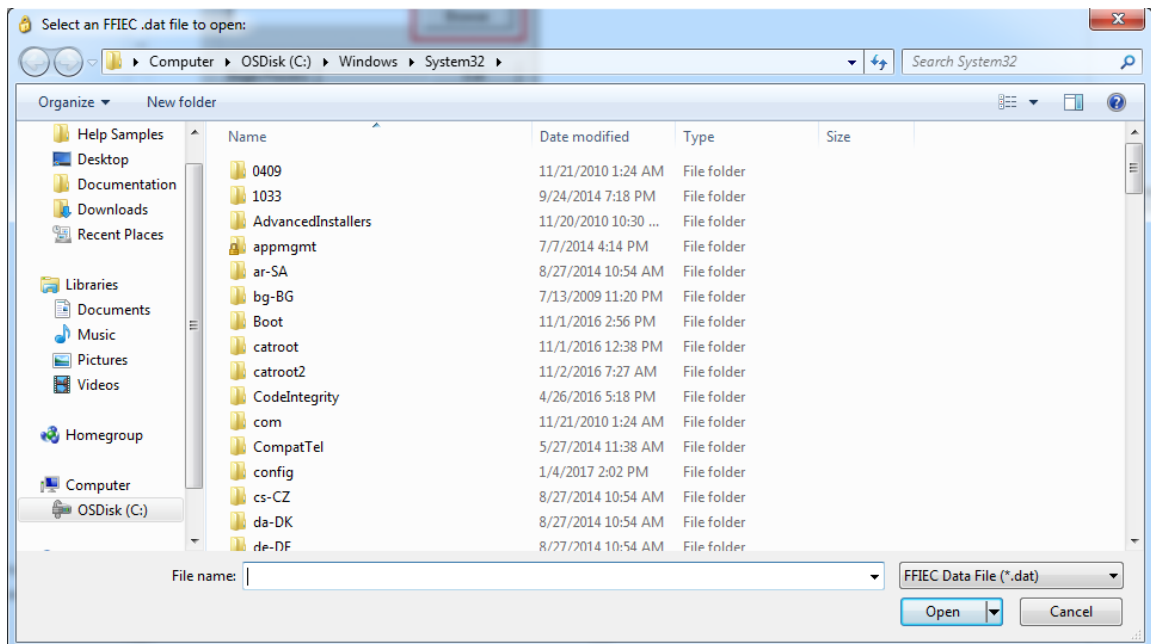
The following procedures describe how to use the Federal Reserve issued CRA Internet Submission Software. You use this software to encrypt your submission files for transmission via electronic mail (e-mail).

Note: When launched, the software displays a warning dialog box. Click the **OK** button on the dialog box.

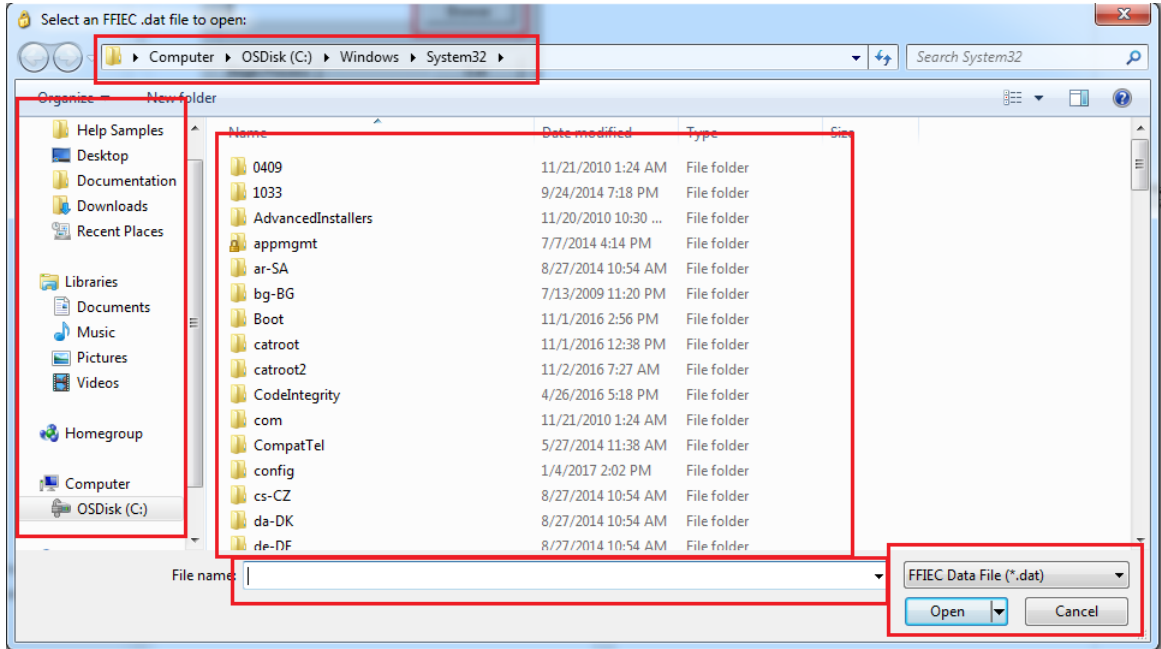
6. Click the **Browse** button:



The software displays the **Select an FFIEC .dat file to open** dialog box:



7. Use the dialog box controls to navigate to the location of your submission file (**CRA.dat** file):

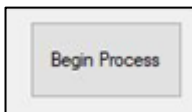


Note: The software requires that your submission file contains a transmittal sheet, community development records, and assessment area records. The software displays an error dialog box if any of this data is missing.

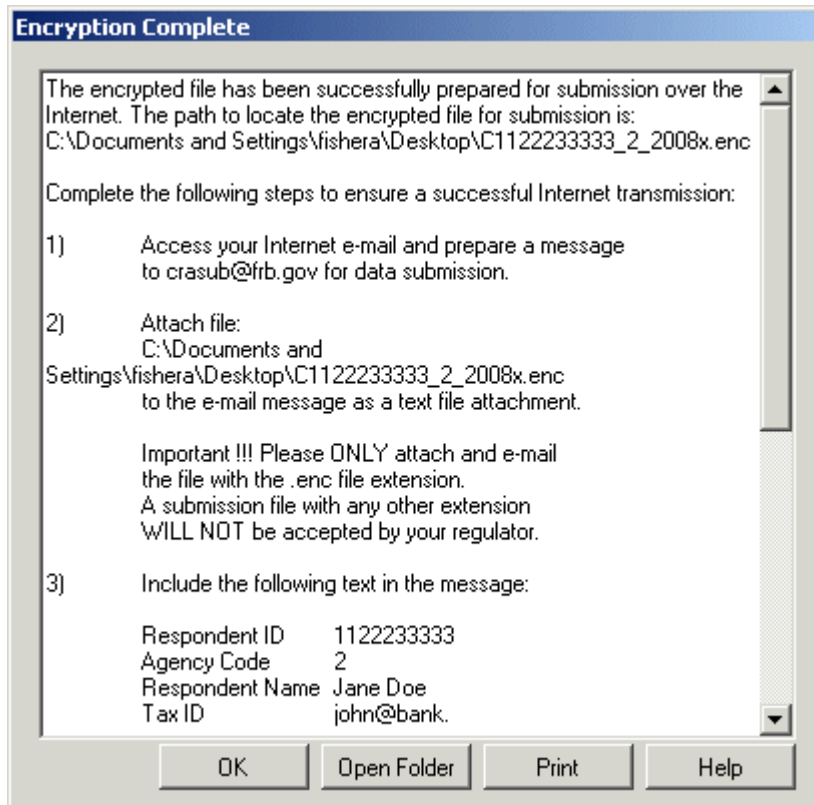
8. Click the **Open** button.

The software displays the submission file name in the **CRA input file name** text box:

9. Click the **Begin Process** button:



The software encrypts your file and displays the **Prepare for Internet Submission** dialog box:



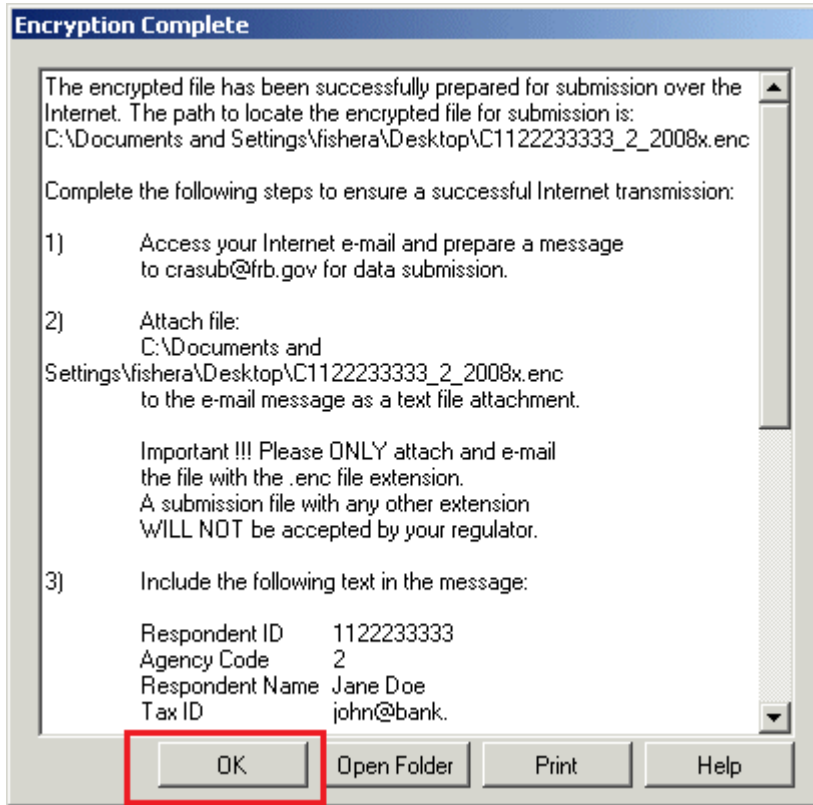
10. To transmit your encrypted file, follow the procedures in this dialog box.

Note: To print a copy of the instructions, click the **Printer Setup** button to select your printer, then click the **Print Message** button.

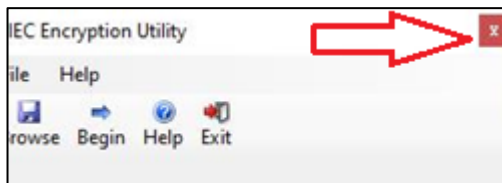
Note: Your encrypted file is exported to the location where you selected to save the CRA.dat file.

The **CRA Wiz and Fair Lending Wiz 7.x** folder may have a slightly different name on your system, depending on which CRA *Wiz* updates you have installed.

11. Click the **OK** button:



12. To close the submission software, click the **Exit** button located at the top right corner of the utility screen.



If you selected any of the print options in the **Create Export File** screen, the software generates and displays the report(s):

File Edit View Options Tools Help

Open

Main

File Management

Import Wizard

Event Schedule

Submit

System Maintenance

Analysis

Fair Lending

Edit & Geocode

Exit Report

Back

LAR Detailed - SBSF Submission

1 / 1

100%

Preview

Loan Register

Respondent: Jane Doe
Institution ID: 1122233333

Composite Loan Data: Small Business Loans

MSA	State	County	Census Tract/BNA	Number of Small Business Loans Orig. With Loan Amount <= \$100,000	Amount of Small Business Loans Orig. With Loan Amount <= \$100,000	Number of Small Business Loans Purch. With Loan Amount <= \$100,000	Amount of Small Business Loans Purch. With Loan Amount <= \$100,000	Number of Small Business Loans Orig. With Loan Amount > \$100,000 and <= \$250,000	Amount of Small Business Loans Orig. With Loan Amount > \$100,000 and <= \$250,000	Number of Small Business Loans Purch. With Loan Amount > \$100,000 and <= \$250,000	Amount of Small Business Loans Purch. With Loan Amount > \$100,000 and <= \$250,000	Number of Small Business Loans Orig. With Loan Amount > \$250,000	Amount of Small Business Loans Orig. With Loan Amount > \$250,000	Number of Small Business Loans Purch. With Loan Amount > \$250,000	Amount of Small Business Loans Purch. With Loan Amount > \$250,000	Number of Loans to Small Business
15540	50	007	0010.00	1	35.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0
15540	50	007	0026.02	0	0.000	0	0.000	1	188.000	0	0.000	0	0.000	0	0.000	0
15540	50	007	0030.00	1	11.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0
NA	50	001	9604.00	1	12.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0
NA	50	023	9552.00	1	100.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0
Total				4	158.000	0	0.000	1	188.000	0	0.000	0	0.000	0	0.000	0

13. When you are done reviewing and printing report(s), close the report window then click the **Cancel** button.

The software displays the **CRA Wiz Main** screen:

File Edit View Options Tools Help

Open

Main

File Management

Import Wizard

Event Scheduler

Analysis

Fair Lending Wiz

Edit & Geocode

SSB HMDA (2015) - 2014

Wiz® Web Center

Wolters Kluwer
Financial Services

Welcome to CRA Wiz® and Fair Lending Wiz®

You are not currently able to access the on-line Wiz® Web Center from this machine. The Wiz® Web Center offers up-to-the-minute information regarding Wolters Kluwer, CRA Wiz® and Fair Lending Wiz®. For more information, please call Wolters Kluwer's technical support team at 800.261.3111.

CRA and HMDA

CRA compliance has become a major undertaking, consuming endless hours of staff time and management attention. 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. Our 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.

- CRA Wiz®
- HMDA Wiz®

Fair Lending

Maximize fair lending compliance across your entire organization.

Welcome to CRA Wiz® & Fair Lending Wiz® Version 7.1

About CRA Wiz®

CRA Wiz® uses the most trusted data in the industry and streamlines CRA compliance from data collection through preparation of compliance review reports. Most importantly, it strengthens your position during a compliance review. Available Data Sets include:

- Peer Mortgage Data Peer Benchmarks for market share and penetration analysis
- Peer Small Business Lending Data Peer Benchmarks for small business lending
- Projected GeoDemographic Data general geodemographic trends
- Business GeoDemographic Data small business related geodemographic trends
- Branch / Deposit Data to analyze distribution of branches by neighborhood and size

About Fair Lending Wiz®

Fair Lending Wiz® provides full fair lending analytic capabilities; including the ability to factor credit worthiness and other critical decision factor data to contextualize exposed HMDA pricing information.

Choose the Comprehensive File Review Module to enable full checks.

8 Appendix 1: Frequently Asked Questions

This Appendix includes the questions and answers that may provide helpful information about your HMDA DF and CRA submissions. For more information, refer to the following sections:

[General Submission Questions](#)

[Encryption Utility](#)

[HMDA DF Submission](#)

[CRA Submission](#)

[Loan Purpose Changes](#)

[Temporary Financing](#)

[Reverse Mortgage](#)

[Community Development & Consortium/Third-Party Loans](#)

[Data Editing and Scrubbing](#)

8.1 General Submission Questions

Q What are the submission deadlines?

A The deadline for both HMDA DF and CRA submission is March 1st, 2023. In years when March 1st is not a business day, the deadline will be the first business day after March 1st.

Q Can I submit my CRA file by e-mail?

A Yes. You will need to use the **2023 version of the FFIEC encryption utility** for CRA submission to encrypt the file for more information, refer to the [Encryption Utility](#) section below.

Q Does the government require me to send a printed copy of my LAR?

A No, you do not need to include this with your submission file.

Q My file is missing some required fields the government requires for submission. Can I add them after I import the file?

A Yes. Please contact **Wolters Kluwer Financial Services Technical Support** at **(800) 261-3111** for assistance in adding fields to your file.

Q Does CRA *Wiz* contain functionality that will allow CRA submission via the Web?

A CRA *Wiz* does not contain this functionality.

8.2 Encryption Utility

Q: What is the Encryption Utility?

A: A tool that is provided and created by the FFIEC to encrypt CRA **.dat** files into **.ENC** files that can be emailed for submission. **Note:** This only applies to CRA data not HMDA data, and is required for submitting your CRA Data.

Important! .NET 4.8 is required to run the Encryption Utility. For more information, contact your Institution's computer/technology support.

Q: Why does Wolters Kluwer include it with CRA *Wiz* and Fair Lending *Wiz*?

A: As a courtesy for clients. We have included the Encryption Utility into our Submission updates so that users are automatically prompted with utility at the end of creating the **.dat** file process within the Submission Wizard.

Q: After going through the Submission Wizard, I am prompted to encrypt my CRA .dat file, however the ENC file is not being created, how can I resolve this?

A: Please try manually browsing out to the encryption utility located in the **CRA Des** folder (the default path is: **C:\Program Files (x86)\Wolters Kluwer Financial Services\CRA Wiz and Fair Lending Wiz\CRADes**). Then launch the **encryptionutility.exe** file and attempt encrypting the file.

If the software is still not creating the .ENC file, create a brand new folder on the desktop and save the .enc file in the new folder.

Important! The FFIEC Encryption Utility is developed and provided by the FFIEC. *CRA Wiz* and *Fair Lending Wiz* only launches the Utility so you can encrypt your Submission file. If none of the previous steps work, contact the FFIEC directly via their website (<https://www.ffiec.gov/contact/default.aspx>) using the following contact link:

<https://www.ffiec.gov/crafeedback/default.aspx>

8.3 HMDA DF Submission

Q How do I claim partial exemptions under S. 2155?

A S. 2155 will be supported through the Submission Wizard in *CRA Wiz* and *Fair Lending Wiz* where you will be able to select which loans, if any, and which data points to which exemption values will be applied during the creation of your submission package. *CRA Wiz* and *Fair Lending Wiz* will automatically use the exemption values for the selected loans and data points while allowing you to retain the original data for other analysis and reporting activities. See HMDA DF Submission Wizard Overview for details of the workflow to claim partial exemptions.

Q What is the date format for submission?

A You don't have to provide a date format. The **Submission Wizard** automatically uses the correct date format in the submission file.

8.4 CRA Submission

Q Do I have to submit community development loans?

A This depends on whether you made any community development loans:
If you have made community development loans, you are required to submit them.
If you do not have any community development loans to submit, input the data manually and enter a value of zero in all fields.

Q How do I submit my community development loans?

A The following list provides additional information about submitting community development loans:

- On the **Select Files for Submission** screen you can take the information from a file or input the data manually.
- If you use a file, it must be a file of type **Other** and must include the fields **applnumb**, **size**, **action**, and **affiliate**.

Note: You cannot include the loans in this file in your **Small Business and Small Farm** file, **Consumer** file, or **Small Business, Small Farm, and Consumer** file.

- You may include multifamily loans (**Property_Type = 3**) you submit in your HMDA DF file if they also meet the criteria for community development loans.

Note: If you need assistance, please contact **Wolters Kluwer Technical Support** at **(800) 261-3111**.

Note: This is the only case in which you can double-count loans (submitting them once as HMDA DF loans, and once as CRA community development loans).

To submit these loans, your HMDA DF file must include a **comdevelop** field, and for the records that contain community development loans, the field's value must be **Y**.

Note: The **Y** is case sensitive, so make sure you type an uppercase **Y**, not **y**.

There is an option in the **Export for Submission** screen in the software that allows you to choose a HMDA DF file that contains community development loans. For additional information, refer to [Creating a HMDA DF Submission File](#) and [Creating a CRA Submission File](#) for further details.

Q What if I don't have any community development loans to submit?

A Choose to input data manually and enter all zeroes.

Q Why doesn't the number of records (lines) in my export file match my loan total?

A HMDA DF file contains one record for each application in your LAR, plus one record for your transmittal sheet. In CRA reporting, you do not submit that application detail level (known as Micro Level Data) unless requested to do so by your regulator's office. Instead, you submit data aggregated to the census tract level. There are several different kinds of records in the CRA submission file, as described below:

- One transmittal sheet (**Record ID = 3**) containing information about your institution.
- One record for each census tract in which you had small business lending activity (**Record ID = 4**). Each line includes the number and total dollar amount of the loans you made in that census tract. This information is broken into ranges: number and total dollar amount of loans less than or equal to \$100,000; number and total dollar amount of loans greater than \$100,000 and less than or equal to \$250,000; number and total dollar amount of loans greater than \$250,000 and less than or equal to \$1 million. Each record also contains the number and dollar amount of loans made to businesses with gross annual revenues less than or equal to \$1 million. (Refer to the FFIEC's 2006 CRA File Specifications for additional information.)
- One record for each census tract in which you had small farm lending activity (**Record ID = 5**). Each line includes the number and total dollar amount of the loans you made in that census tract. This information is broken into ranges: number and total dollar amount of loans less than or equal to \$100,000; number and total dollar amount of loans greater than \$100,000 and less than or equal to \$250,000; number and total dollar amount of loans greater than \$250,000 and less than or equal to \$500,000. Each record also contains the number and dollar amount of loans made to farms with gross annual revenues less than or equal to \$1 million (Refer to the FFIEC's 2008 CRA File Specifications for additional information).
- One record (**Record ID = 6**) for all community development loans that includes the number and dollar amount of community development originations and purchases made by your institution and your affiliates.

- One record for Consortium/Third Party Loans, if any. (**Record ID = 7**).
- One record for each census tract in your assessment area. (**Record ID = 8**).

The software can create the following record types:

Note: Because these records are never submitted on March 1st, the **Submission Wizard** will not include them in your submission files. If you need to export these records to fill a request from an examiner, please call Wolters Kluwer Financial Services Technical Support at (800) 261-3111 for assistance.

- One record for each consumer loan originated or purchased (**Record ID = 9**).
- One record for each small business or small farm loan originated or purchased (**Record ID = 9**).

Q Can I review the information I submit?

A Yes. Use the **Print Detailed Report** option in the **Create Export File** window of the **Submission Wizard**.

- HMDA DF files print in the standard LAR format.
- CRA files print in the size and revenue category breakdowns as specified in the regulation.

Q Does the software filter out CRA loans greater than \$1 million?

A Yes. This is done to comply with the FFIEC specifications for CRA submission.

Q Does the software filter out consumer loans during CRA submission?

A Yes. If you are using a **Small Business, Small Farm, and Consumer** file, the software will not include consumer loans, as specified by the FFIEC.

Q My institution does not make small business loans (or is not required to submit them), but I do have to submit our assessment areas or community development loans. How do I create a submission file?

A You will have to create a shell (empty) small business file in order to access the CRA Submission Wizard. Use the **New File** contextual menu command in the **File Management** screen to create the shell file in the **Small Business and Farm** folder. When prompted, set the file to be **ungeocodable**. For additional information, refer to [Creating a CRA Submission File](#). For additional information about using the File Management screen, refer to the **CRA Wiz Basic Training Manual**.

8.5 Loan Purpose Changes

8.5.1 Refinancing --- Loan Purpose

Q If an obligation satisfies and replaces another obligation, is the purpose of the replaced obligation relevant to whether the new obligation is a reportable “refinancing” under Regulation C?

A No. The new definition of a reportable refinancing looks only to whether (1) an obligation satisfies and replaces another obligation and (2) each obligation is secured by a dwelling (See 203.2(k)(2)). Thus, for example, a satisfaction and replacement of a loan made for a business purpose is a reportable refinancing if both the new loan and the replaced loan are secured by a dwelling.

8.5.2 Refinancing --- Line of Credit

Q If a dwelling-secured line of credit satisfies and replaces another dwelling-secured obligation, is the line required to be reported as a “refinancing?”

- A** No. A dwelling-secured line of credit that satisfies and replaces another dwelling-secured obligation is not required to be reported as a “refinancing,” regardless of whether the line is for consumer or business purposes.

8.5.3 Refinancing --- Guaranty Secured by Dwelling

- Q** If an obligation secured by a dwelling is satisfied and replaced by an obligation in which a guaranty of the credit obligation is secured by a dwelling but the new credit obligation is not secured by a dwelling, is the transaction reportable under HMDA DF?
- A** No, a transaction is not reportable as a home purchase loan or refinancing unless the credit obligation, itself, is secured by a dwelling (See 203.2(h), 203.2(k)(2)). An obligation not secured by a dwelling is reportable as a home improvement loan only if classified by the lender as a home improvement loan (See 203.2(g)(2)).

8.5.4 Refinancing --- Satisfaction of Lien

- Q** Is the satisfaction of a lien (mortgage) relevant to determining whether an obligation is a reportable refinancing?
- A** No, the satisfaction of a lien is neither necessary nor sufficient to create a reportable refinancing. The credit obligation must be satisfied and replaced; it is not relevant whether the lien is satisfied and replaced (See 203.2(k)(2)).

8.5.5 Refinancing --- Cash Out for Home Improvement

- Q** How should a lender code a dwelling-secured loan when the borrower uses the funds both to pay off an existing dwelling-secured loan and to make improvements to a dwelling?
- A** A dwelling-secured loan that meets the definitions of both “home improvement loan” and “refinancing” should be coded as a “home improvement loan” (See comment 203.2(g)-5). The lender must code the loan as a “home improvement loan” even if the lender does not classify it in the lender’s own records as a “home improvement loan” (See 203.2(g)(1)).

8.5.6 MECAs

- Q** Should MECAs (Modification, Extension and Consolidation Agreements) be reported under HMDA DF as refinancings?
- A** No. The rule is unchanged: MECAs are not reportable as refinancings under Regulation C (See 67 Fed. Reg. 7221, 7227 (Feb. 15, 2002)). The applicable comment was inadvertently omitted when the Commentary was revised in 2002; the comment will be restored when the Commentary is next revised.

8.6 Temporary Financing

- Q** When is a loan “temporary financing” such that it is exempt from reporting?
- A** The regulation lists as examples of temporary financing construction loans and bridge loans. See 203.4(d)(3). Construction and bridge loans are illustrative, not exclusive, examples of temporary financing. The examples indicate that financing is temporary if it is designed to be replaced by permanent financing of a much longer term. A loan is not temporary financing merely because its term is short. For example, a lender may make a loan with a 1-year term to enable an investor to purchase a home, renovate it, and re-sell it before the term expires. Such a loan must be reported as a home purchase loan. See 203.2(h).

8.7 Reverse Mortgage

Q Does a lender have to report information on applications and loans involving reverse mortgages?

A Reverse mortgages are subject to the general rule that lenders must report applications or loans that meet the definition of a home purchase loan, home improvement loan, or refinancing (see 12 C.F.R. § 203.2(g)-(h), (k)).

Note, however, that reporting is optional if the reverse mortgage (in addition to qualifying as a home purchase loan, home improvement loan, or refinancing) is also a home equity line of credit (HELOC). See 12 C.F.R. § 203.4(c)(3). The official staff commentary to Regulation C states that a lender who opts to report a HELOC should report in the loan amount field only the portion of the line intended for home improvement or home purchase. See comment 4(a)(7)-3.

8.8 Community Development & Consortium/Third Party Loans

Q Can community development loans or consortium/third party loans be in the same file as my small business and farm loans?

A No. Community development loans or consortium/third party loans must be in separate files from small business and farm loans.

Q What should I do if I have community development loans or consortium/third party loans in the same file as my small business and farm loans?

A You must copy the community development and consortium/third party loans to a new file and then delete them from the original file.

To copy these loans to a new file, you must identify these loans as community development or consortium/third party loans. For example, if your **Type** field for these loans is equal to **09**, or if you have a user-defined field that flags those records, you can use the copy command in File Management to make a file that contains only those loans.

Note: For more information about how to copy a file, contact Wolters Kluwer Technical Support at **1-800-261-3111**.

8.9 Data Editing and Scrubbing

Q When I do a global replace to correct a validity error, why does the software still display the error code?

A When you use a global replace to correct errors, the software does not automatically check your records for errors. You must update the file in **File Management** to run the edit checks and resolve any errors.

Q Can I use more than one field to check for duplicate records?

A You can, but Wolters Kluwer Financial Services recommends you not use this process, because the CRA and HMDA DF regulations specify that each application should have a unique identifier.

9 Appendix 3: Additional Information

9.1 Web Sites

The following government agencies and banking trade organizations have web sites where you may find helpful information:

- CFPB HMDA DF Platform: <https://ffiec.cfpb.gov/>
Note: Site is accessible only to institutions that are subject to HMDA DF regulation.
- The Federal Financial Institutions Examination Council (FFIEC) publishes a variety of useful material on www.ffiec.gov/cra

9.2 Useful Publications to Download from the Web

All of the following documents are published by the FFIEC, unless otherwise noted:

- A Guide to HMDA DF Reporting: Getting It Right - [http://www.ffiec.gov/HMDA DF/guide.htm](http://www.ffiec.gov/HMDA%20DF/guide.htm)
- CFPB HMDA FAQ: <https://ffiec.cfpb.gov/documentation/2023/filing-faq/>
- File instructions guide for HMDA DF data collected in 2023 – <https://s3.amazonaws.com/cfpb-hmda-public/prod/help/2023-hmda-fig.pdf>
- 2023 HMDA DF Edits – <https://s3.amazonaws.com/cfpb-hmda-public/prod/help/2023-hmda-fig.pdf>
- A Guide to CRA Data Collection & Reporting - <http://www.ffiec.gov/cra/guide.htm>
- Interagency Questions and Answers Regarding Community Reinvestment - <http://www.ffiec.gov/cra/qnadoc.htm>
- CRA File Specifications - <http://www.ffiec.gov/cra/fileformats.htm>
- CRA Edits - <http://www.ffiec.gov/cra/edits.htm>

9.3 Phone Numbers, Online Help, and Email

- **HMDA DF Assistance** -
Email - [HMDA DFhelp@cfpb.gov](mailto:HMDA%20DFhelp@cfpb.gov)
Online Help: [https://HMDA DFhelp.consumerfinance.gov/](https://HMDA%20DFhelp.consumerfinance.gov/)
- **CRA Assistance Line** - 202-872-7584
Email - crahelp@frb.gov
Online Help: <https://www.ffiec.gov/contact/>