Wolters Kluwer

CRA *Wiz*®
Training Manual
Data Prep

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Welcome to CRA *Wiz* Basic Training

Congratulations on selecting CRA *Wiz*! All of us at Wolters Kluwer would like to welcome you as a new user, and we are looking forward to working with you to help you achieve all of your data scrubbing, geocoding, reporting, and analysis goals.

Compliance faces constant regulatory scrutiny, intense examinations, and exacting reporting demands. It can be difficult to keep pace with data collection, analysis, reporting and submission requirements - not to mention instituting training and frequent changes to policies and procedures. CRA *Wiz* positions your institution to meet these demands and exceed your business goals.

CRA *Wiz* is the premier compliance solution, designed to offer unique advantages to reduce your CRA and HMDA regulatory burden. Wolters Kluwer recognizes that clients also need dedicated support to help reach and often exceed their business goals. The following support is available to all our valued customers:

Account Management: Your Account Manager is your primary point of contact and champion. He or she will be working closely with you to ensure that all of us at Wolters Kluwer do everything within our power to help you succeed.

Implementation: Our teams of implementation specialists ensure that the installation and configuration of *CRA Wiz* is successful, and that you can import, process and analyze your data files.

Documentation: In addition to release notes and installation instructions, CRA *Wiz* comes with direct access to the CRA *Wiz* Web Center that provides a definitive set of user documentation for your reference. Context sensitive on-line help is also available. To access, just select the F1 key from any screen in CRA *Wiz*.

Technical Support: Wolters Kluwer Technical Support is committed to providing dependable and timely resolutions of all customers' inquiries regarding Wiz software products. Wolters Kluwer technical support is available for free to clients via telephone, Internet, or email throughout the United States. Every client inquiry is professionally tracked from the time contact is initiated until a jointly agreed resolution is reached. Based on the priority of a case, Wolters Kluwer technical support escalates client issues through our organization to ensure mission critical problems receive a quick resolution.

In addition to promptly responding to client-initiated requests, Wolters Kluwer technical support proactively reports vital information about the availability of new product releases and current release patches to our installed client base.

Key Technical Support Information:
Hours of Operation: Monday - Friday, 8:00 am - 8:00 pm Eastern, excluding major holidays. Complimentary 24/7 HMDA & CRA submission support is available during the month of February.

Contact Methods:
Technical Support- 1-800-261-3111 ex 1
CRAWizSupport@wolterskluwer.com

Chapter 1 - Navigation

In order to maximize the potential of CRA *Wiz*, it is important to understand how to navigate within the software. At a high level the product functionality within CRA *Wiz* can be separated into two sections:

- ✓ Data Preparation
- ✓ Data Analysis

This chapter describes how to navigate within CRA *Wiz* and identify key product functionality and its location.

Accessing CRA *Wiz*

To launch the CRA *Wiz* program, follow these steps:

1. Select CRA *Wiz* from the Windows Start Menu.

2. Enter the following information:

   - SQL Server Machine Name
   - CRA *Wiz* User Name
   - CRA *Wiz* Password

SQL Server Machine Name - by default, CRA *Wiz* will display (local) in this field indicating that the CRA *Wiz* database is running on this machine. If your institution uses a dedicated SQL Server in a client/server environment, the user will want to place the name of the SQL server machine in this field.

CRA Wiz **User Name** - by default, CRA *Wiz* will display Admin as the default user. If the CRA *Wiz* administrator has created a username for you, then you will replace Admin with your user name.

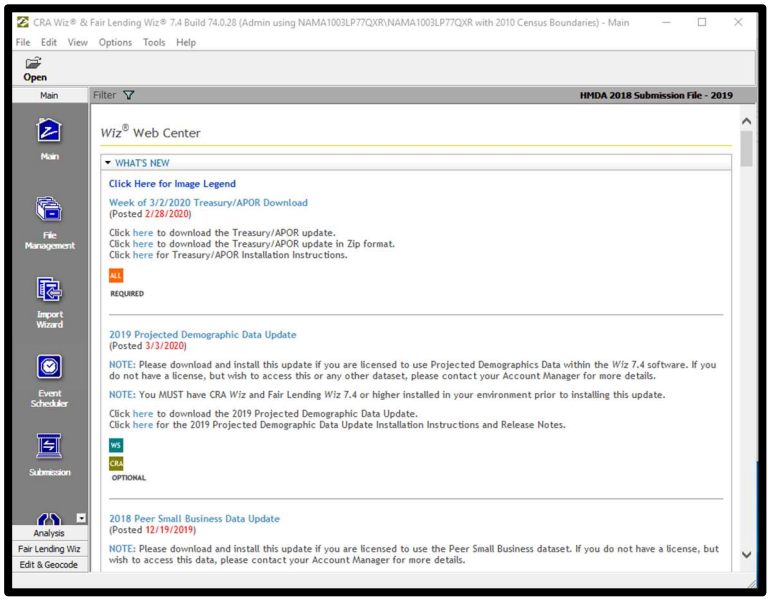
CRA Wiz **Password** - the first time that the user logs into CRA *Wiz*, the password field will be blank and the user will be prompted to create a password. If the Remember Password option is selected, then each time the user logs into CRA *Wiz*, the user name and password will be populated by default.

Note: If the user installed CRA *Wiz* with the self-install program CD's, then the default password for the Admin account will be CRA *Wiz* and there will be no prompt to reset the password.

Working with the CRA *Wiz* Web Center

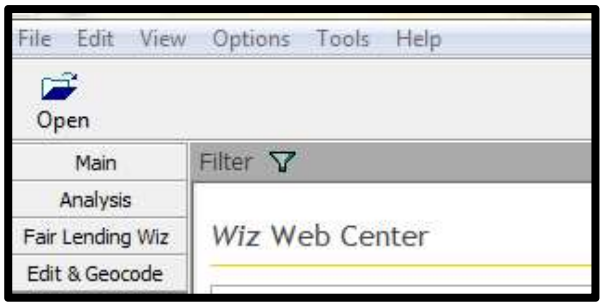
Overview: The CRA *Wiz* Web Center is a dynamic Web page that provides links to software updates, important industry information, treasury rate down-loads, and documentation links.

Note: Wolters Kluwer will periodically use the Web Center to post important information from sources such as Microsoft. While this information may not be compliance related, it may be vital to your institution.



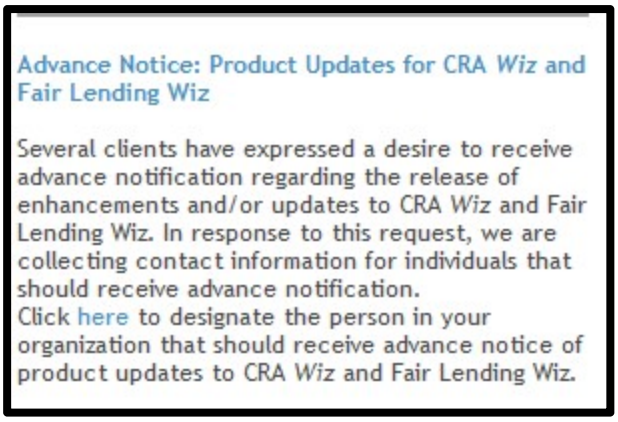
The software categorizes the product functionality into four tabs:

Main
Analysis
Fair Lending Wiz
Edit & Geocode



Note: The third tab, Fair Lending *Wiz*, is a separate license from CRA *Wiz* and information is not included in this manual. For more information on accessing Fair Lending *Wiz*, contact your Account Manager.

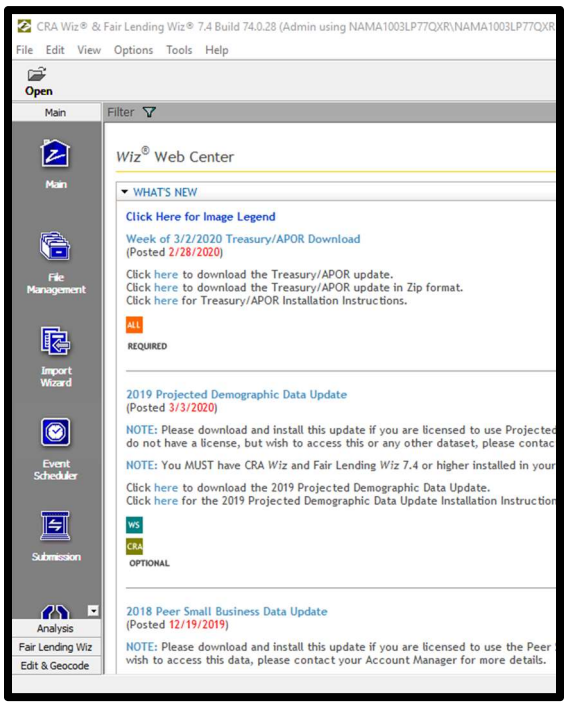
***Best Practice*:** Register your email address to receive advance notice of updates found under the Announcements tab on the Wiz Web Center.



The CRA *Wiz* Main Tab

The Main tab in CRA *Wiz* contains the following product functionality:

Main - this icon gives users access to the CRA *Wiz* Web Center for industry information and software updates.



Import Wizard - this icon gives users access to the import wizard that is used to import data files (mortgage, small business, consumer, other, etc.) into CRA *Wiz*.

File Management - this icon gives users access to the files that have been imported into CRA *Wiz*. In this area, users can copy, delete, transfer, install, and rename files in addition to other file management features.

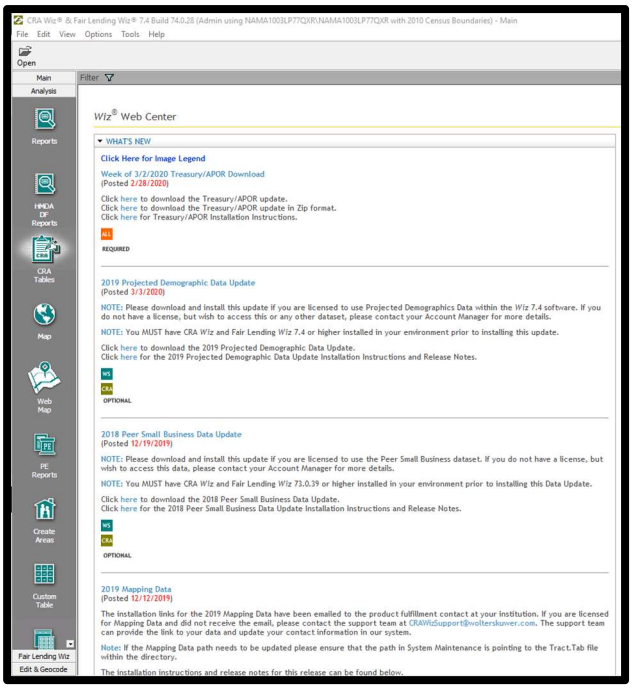
Event Scheduler - this icon gives users access to the event scheduler allowing them to set up an automated schedule for importing data, geocoding data, generating reports and exporting data.

Submission - this icon gives users access to the submission wizard providing them with the ability to submit HMDA or CRA data to Regulatory Agencies.

System Maintenance - this icon gives users a view of where the software has been installed as well as the licensing level for each user(s).

The CRA *Wiz* Analysis Tab

The Analysis tab contains the following product functionality:



Reports - this icon gives users access to standard reports contained in CRA *Wiz*. The reports displayed will vary depending on the type of data file set as active.

HMDA DF Reports - this icon gives users access to the CFPB Edits Summary, Loan Application Register, Edit Record & Detail Exception Report, and other standard HMDA reports.

CRA Tables - this icon gives users access to the CRA Tables. The CRA tables combine Demographic data, Peer Data, and institution's lending data in one comprehensive view.

Map - this icon gives users access to the mapping functionality within CRA *Wiz*, allowing users to map lending patterns, branches and assessment areas of their institution.

Web Map - this icon gives users access to the Web Map module. The module provides institutions with a web-based map utility that allows users to view key performance context indicators and demographic information for desired geographies.

PE Reports - this icon gives users access to the Performance Evaluation (PE) Reports wizard providing institutions with critical information needed to prepare a written evaluation of its record of meeting the credit needs of its community, including low- and moderate-income neighborhoods and borrowers, consistent with safe and sound operation of the bank (pre-DF purpose structure).

Create Areas - this icon gives users access to the assessment area functionality. Within this functionality, users can create, save, and view demographics of their institution's assessment area(s).

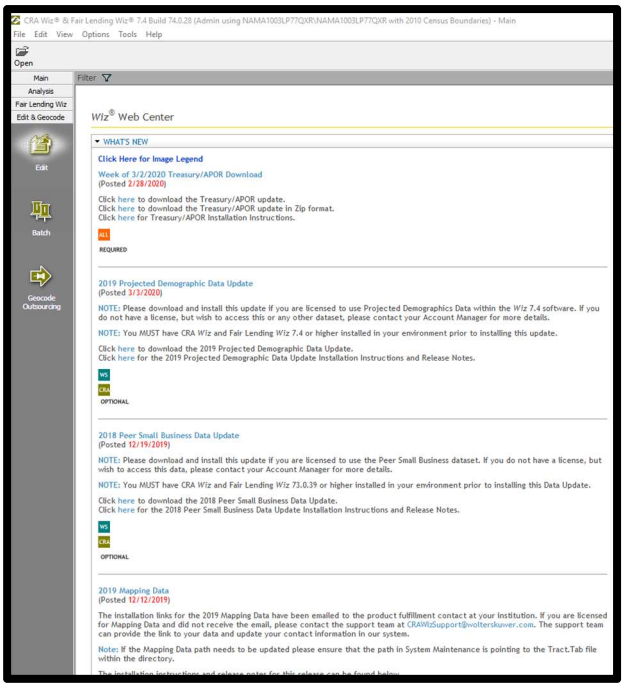
Custom Tables - this icon gives users the ability to create and save custom reports and conduct detailed analysis on a file.

Workbook Builder - this icon gives users the ability to take multiple custom tables created in CRA *Wiz* and transfer the reports to individual worksheets within Microsoft Excel for further analysis.

Custom Report Wizard - This wizard can be used to create a user specific report using Crystal Reports which can then be added to Standard Reports. For more information on the Custom Report Wizard, contact your Account Manager.

The CRA *Wiz* Edit & Geocode Tab

The Edit & Geocode tab contains the following product functionality:



Edit - this icon gives users the ability to edit data that has been imported or manually entered in CRA *Wiz*. The user will also have access to exception reports, filtering capabilities, and interactive geocoding.

Batch - this icon gives users access to the CRA *Wiz* geocoder. From this screen users will be able to apply geocode settings and geocode the file in a batch process.

Additional Navigation Tools

CRA *Wiz* provides additional navigational tools in conjunction with the icons located on the view bar. CRA *Wiz* provides six menu options that users can access to perform a variety of functions within the software. The menu options include:

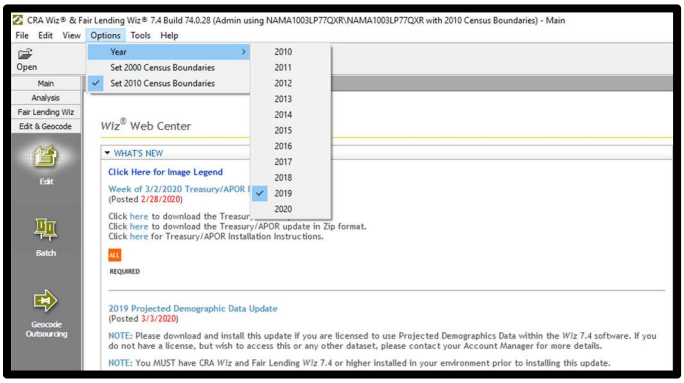
- File
- Edit
- View
- Options
- Tools
- Help

File: The File menu gives users the ability to open files, save files, and exit the program.

View: The View menu gives users the ability to access all screens and product functionality contained within CRA *Wiz*.

Options: Options menu gives users the ability to change the year CRA *Wiz* is using to match the activity year of the data file as well as the ability to switch between Census Boundaries (ex. 2000, 2010, etc.)

Note: It is important to have the system year match the activity year of your file. This will ensure correct calculations will be performed when running various reports.



Tools: Tools gives user access to the Geocode and Address function providing users with the ability to geocode or verify geocode values for a single address.

Help: The Help menu gives users access to online context-sensitive help as well as information about what version and build of CRA *Wiz* is being used.

Edit: The Edit menu is only available while a user is in the Edit module of CRA *Wiz*.

Chapter 2 - System Maintenance

This chapter provides information that will assist with maintaining the location of the software, license authorization, user access levels and the settings of CRA *Wiz*.

Introduction

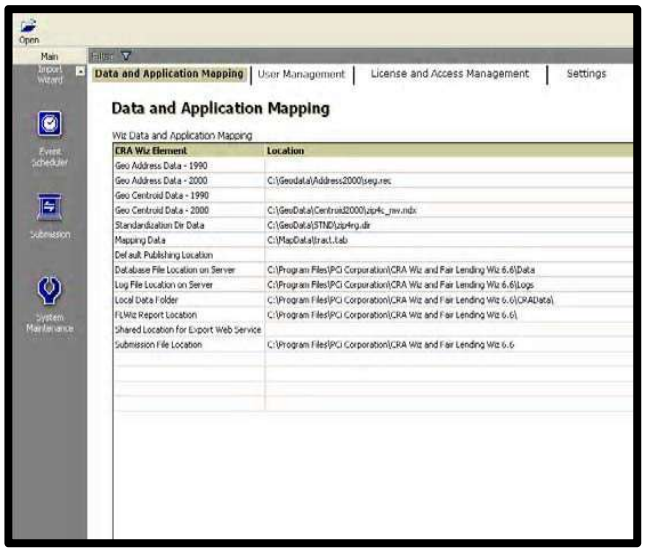
The System Maintenance area provides the administrator of CRA *Wiz* with various options that will help maintain the integrity of the software. It is typically used by IT or network administrators when configuring the server environment, setting up users and managing settings to provide access to outsourcing and/or web services.

The System Maintenance button can be found in the Main tab. To access System Maintenance, follow these steps:

From the Main tab, scroll down and Click **System Maintenance.**

Within System Maintenance there are four tabs. Each tab provides information based on the level of access a user has within CRA *Wiz*.

- **Data and Application Mapping** - shows the CRA *Wiz* element and the location.
- **User Management** - lists all users and their access level as well as the security mode.
- **License and Access Management** - shows the licenses available for each module as well as the access level of each user.
- **Settings** - provide settings for geocode outsourcing and web settings.

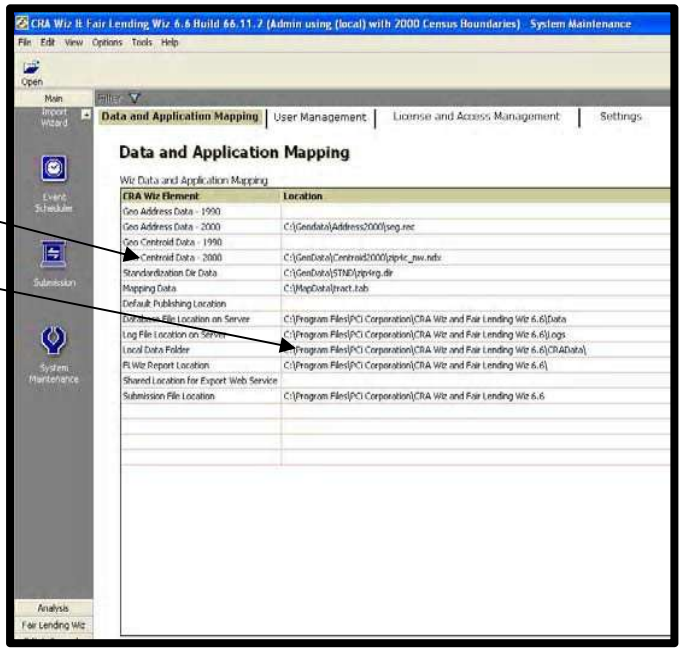


Data and Application Mapping

Use the **Data and Application Mapping** screen to view the CRA *Wiz* element and its location.

CRA Wiz element

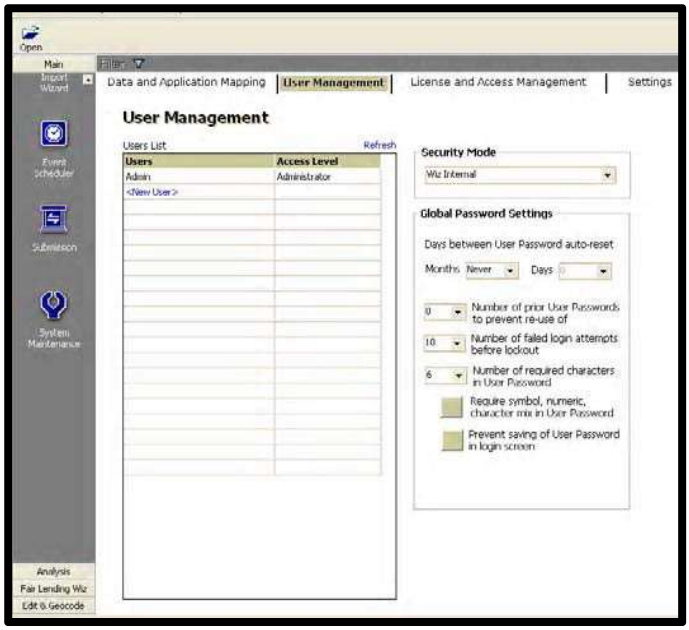
Location



User Management

User Management lists all users and their access level as well as the security mode.

- **Users List** - shows all users and their access level within the software.
- **Security Mode** - shows the security level within CRA *Wiz*.
- **Global Password Settings** - allows the system administrator to customize the frequency and level of changing passwords.

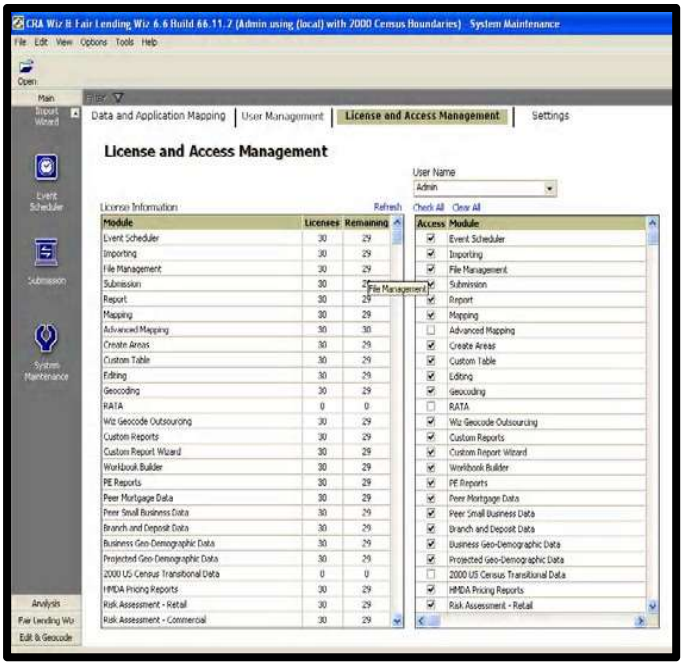


License and Access Management

License and Access Management shows the licenses available for each module as well as the access level of each user.

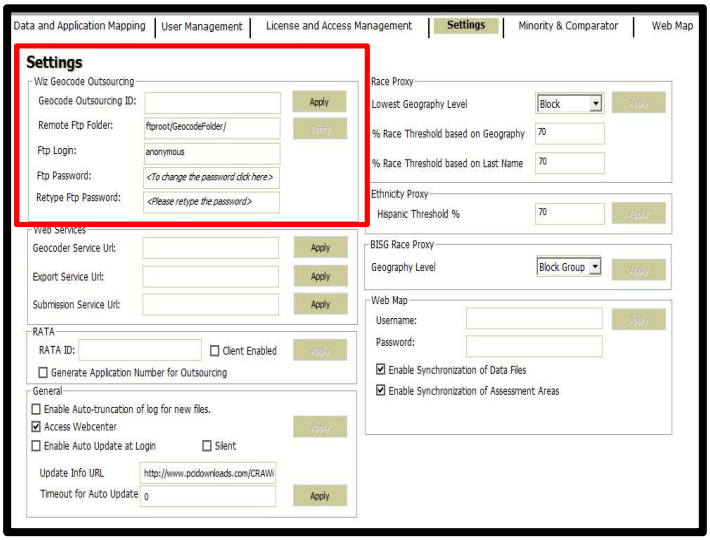
License Information - shows the module, total number of licenses and remaining licenses.

User Name - the user name listed will also drive the access level for each module.



Settings

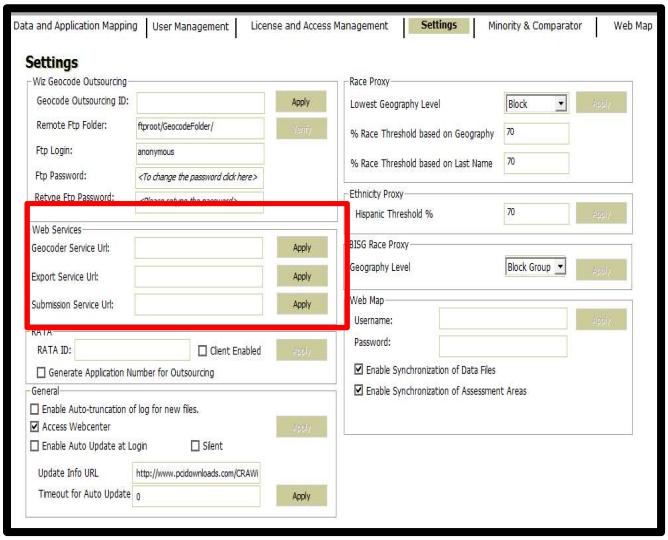
The Settings screen provides settings for geocode outsourcing and web settings. You can outsource your geocoding to Wolters Kluwer using credentials provided by WKFS. For more information on geocode outsourcing, contact your Account Manager.



- **Geocode Outsourcing ID** - Enter your Wolters Kluwer Financial Services provided Outsourced Geocoding identification number in this field, then click the **Apply** button.
- **Remote FTP Folder** - Enter the file path and/or name of the folder on Wolters Kluwer Financial Services' remote FTP (File Transfer Protocol) server onto which you will upload your exported file(s) for outsourced geocoding. Click the **Verify** button to confirm that your changes are applied to the remote server.
- **FTP Login** - Enter your FTP server account login name.
- **FTP Password** - Enter your FTP server account password.
- **Retype FTP Password** - Re-enter your FTP server account password.

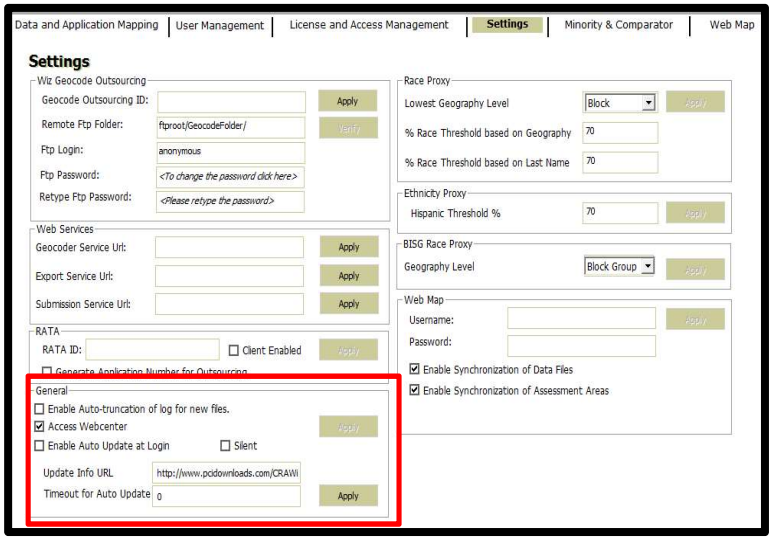
Web Services

- **Geocoder Service URL** - If you use the Geocoder Web Service, enter the provided URL of the service in this field. Click the **Apply** button.
- **Export Service URL** - If you use the Export Web Service, enter the provided URL of the service in this field. Click the **Apply** button.
- **Submission Service URL** - If you use the Submission Web Service, enter the provided URL of the service in this field. Click the **Apply** button.



General

- Allows you to enable the auto-truncation log for new files. The Access Webcenter checkbox allows you to enable or disable internet access to Wolters Kluwer's Webcenter.
- Allows you to enable or disable the Treasury/APOR weekly update to take place automatically

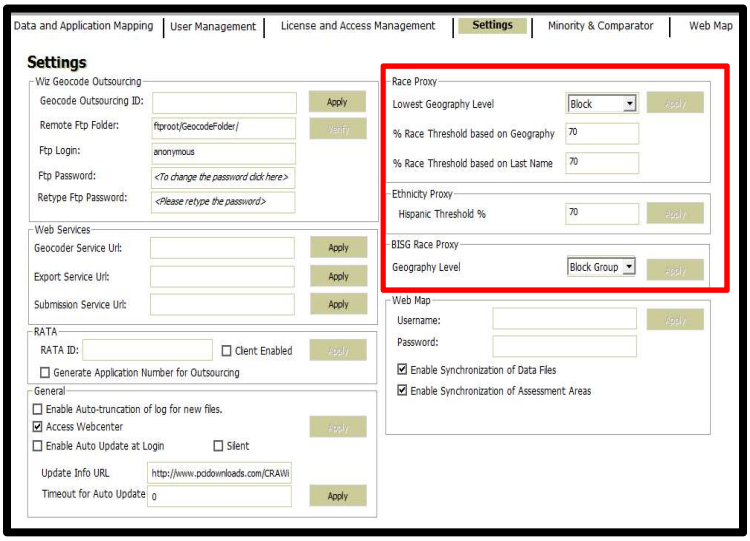


Race Proxy

Note: For more information about using race proxy, refer to the Using Race Proxy topics under CRA *Wiz* Help guide within CRA *Wiz*.

- Enter the desired **Threshold** percentage values (if you wish to change it from the default value of 70). **Note**: You do not need to enter the percent (%) sign in the provided text boxes. Click the **Apply** button.

- From the **Geography Level** drop-down menu, select the desired geography level to base the geography matches on (if you wish to change it from the default value of "Block"). Click the **Apply** button.



Ethnicity Proxy

- Enter the desired **Threshold** percentage value (if you want to change it from the default value of **70**). Click the **Apply** button.

Note: You do not need to enter the percent (%) sign in the provided text boxes.

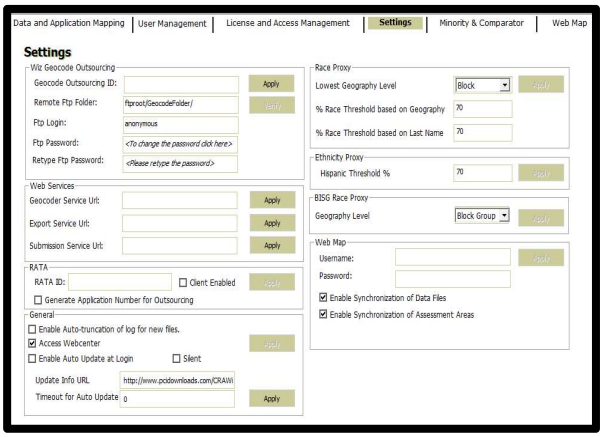
Note: If you are not sure what the appropriate threshold percentages should be set to, Wolters Kluwer suggests leaving the default values.

Geography Level = Block (default value)

- Threshold % Based on Geography = 70 (default value)
- Threshold % Based on Last Name = 70 (default value)
- …and the loan application contains the following information:

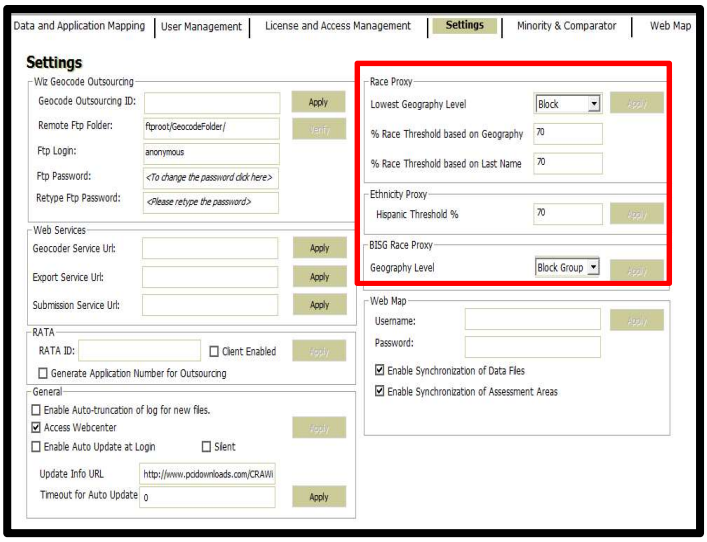
Applicant Last Name = "Stallworth" (the Surnames DB table recognizes this last name as 84.92% Black Origin)

Property Address FIPS Codes: State = 06 (CA), County = 073, Census Tract = 0201.06, Block Group = 2, Block = 2004 (the Geography DB table recognizes this geography as 74.11% White origin)



BISG Race Proxy

Note: For more information about using BISG race proxy, refer to the Using BISG Race Proxy topics under CRA *Wiz* Help guide within CRA *Wiz*.

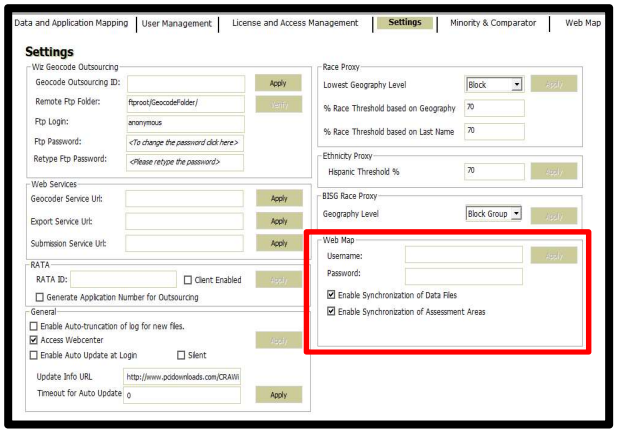


- From the **Geography Level** drop-down menu, select the desired geography level to base the geography matches on (if you wish to change it from the default value of "Block"). Click the **Apply** button.

Note: If you are not sure what the appropriate Threshold percentages should be set to, Wolters Kluwer Financial Services suggests leaving the default values.

Web Map

Username and Password text fields - If you are a licensed Web Map user and CRA *Wiz* Administrator, use these fields to enter the user name and password provided by Wolters Kluwer Support during Web Map implementation. Click the **Apply** button.



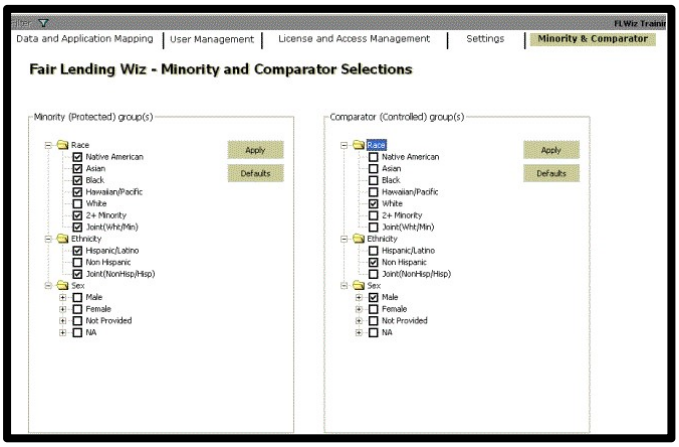
Note: For more information about Web Map licensing and implementation, contact your **Wolters Kluwer Account Executive** at **1-800-261-3111**.

Enable Synchronization of Data Files - Use this option if you want to enable synchronization of data files between CRA *Wiz* and Web Map. Click the **Apply** button.

Enable Synchronization of Assessment Areas - Use this option if you want to enable synchronization of saved assessment areas between CRA *Wiz* and Fair Lending *Wiz* and Web Map. Click the **Apply** button.

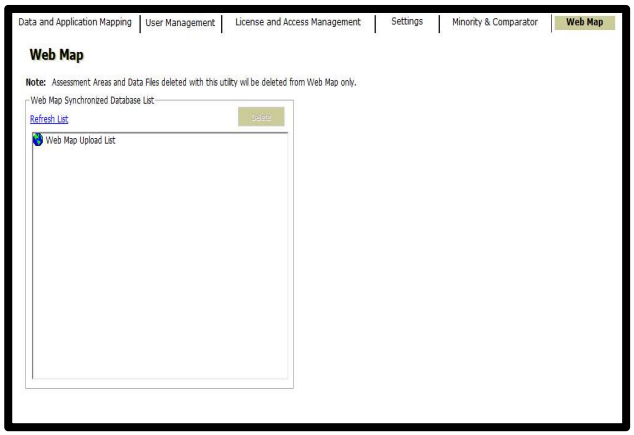
Minority and Comparator Selections for Fair Lending *Wiz*

The Minority and Comparator Selections screen allows Fair Lending *Wiz* users to select their desired minority and comparator group(s) based on Race, Ethnicity, and Sex. The statistical significance calculations of Minority group(s) vs. the Comparator group for Race, Ethnicity, and Sex will be based on these selections instead of the default groups.



Web Map

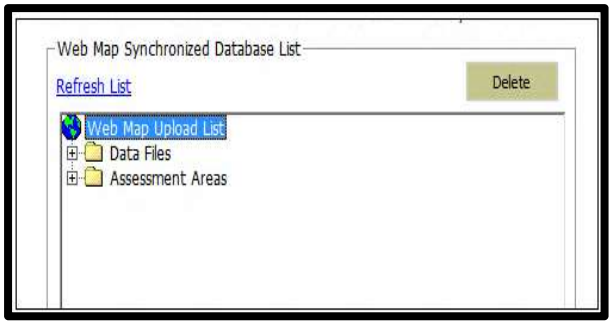
You use the **Web Map** pane in System Maintenance to manage the loan data files and saved assessment areas that you have synchronized with Web Map.



Important! The Web Map module is only accessible to institutions that have purchased a Premium add-on Map license to the standard CRA *Wiz* and Fair Lending *Wiz* Mapper. This module will be disabled if your institution has not purchased it. To purchase this module, please contact your Wolters Kluwer **Account Manager** at **1-800-261-3111**.

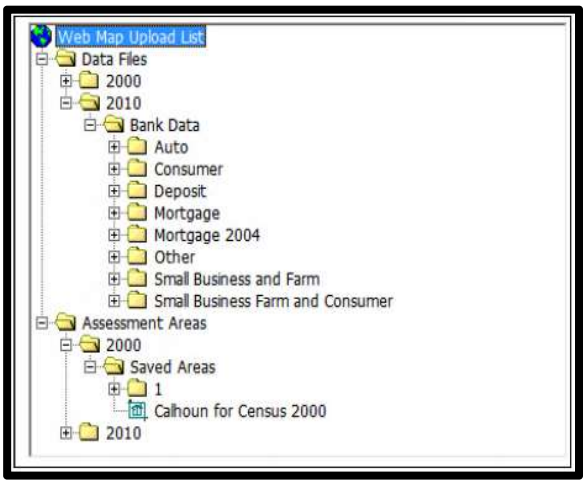
Important! You must have **Administrative** privileges to access these settings.

The **Web Map Upload List** tree view displays all the Data Files and Assessment Areas that are currently synchronized with Web Map:



1. Click the plus (+) sign located next to a folder to display the folder's contents.

2. Data (loan) Files are organized by Census Year (2000, 2010, etc.), and within each census year by the following categories:



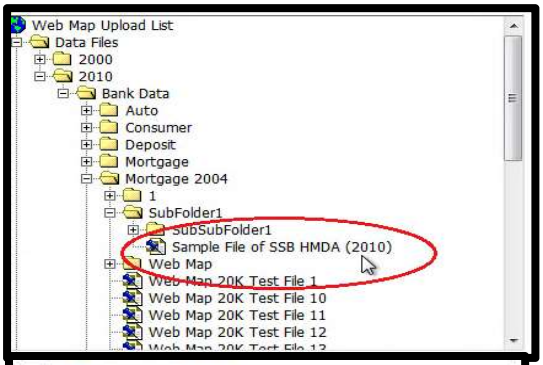
- Auto
- Consumer
- Deposit
- Mortgage
- Mortgage 2004
- Mortgage DF
- Other
- Small Business and Farm
- Small Business Farm and Consumer
- Assessment Areas are organized by Census Year (2000, 2010, etc.).

Deleting Data Files

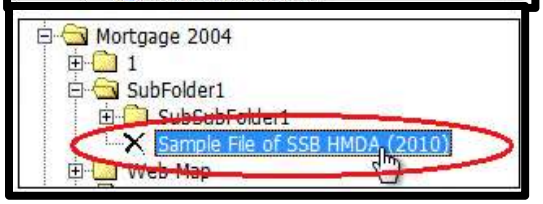
To delete a data file or assessment area from Web Map, follow these steps:

Important! Deleting the data file or assessment area from Web Map does **not** also delete data in CRA *Wiz* and Fair Lending *Wiz*.

1. Use the tree view to navigate to the data file or assessment area you want to delete.

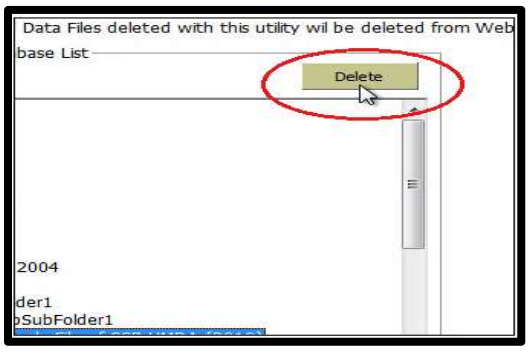


2. Click the file to select.

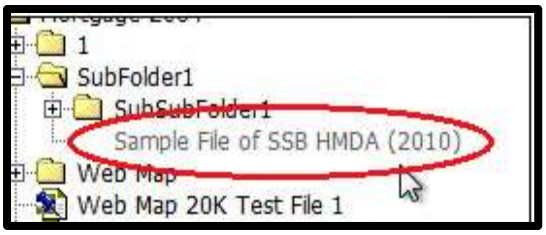


The software displays an X-mark next to the file.

3. Click the **Delete** button located in the top right corner of the tree view list box.



The software deletes the file and grays out the file name to indicate it has been deleted from Web Map:



Refreshing List

If you have recently added or deleted data files and/or saved assessment areas using the CRA *Wiz* and Fair Lending *Wiz* File Management or Create Areas modules, you may need to use the **Refresh List** link to update the list of files displayed in the Web Map Upload List.

To refresh the Web Map Upload list, do the following:

Click the **Refresh List** link located in the top left corner of the tree view list box.

The software refreshes the list.

Note: During the refresh, the software closes any folders or subfolder expanded in the tree view.

Chapter 3 - Typical Workflow in CRA *Wiz*

The scenarios presented are based on Wolters Kluwer's recommended workflow. This includes importing data into CRA *Wiz*, geocoding data, editing records, and analyzing the data.

Before working with the software, it is important for a user to determine and understand the institution's workflow. This will allow a user to recognize potential opportunities to optimize processes and workflows within CRA *Wiz*.

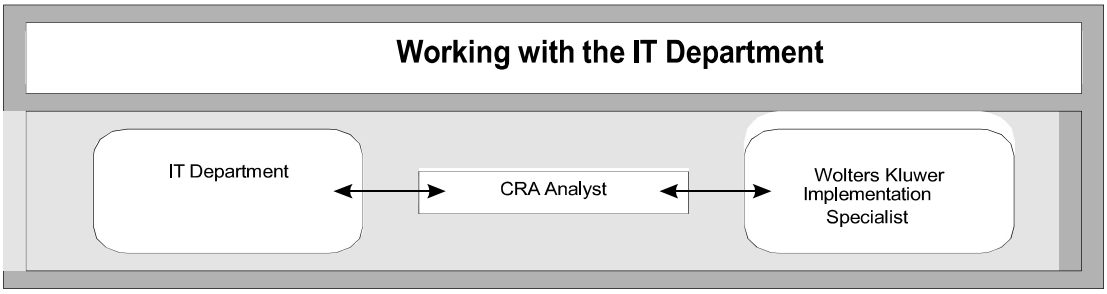
The chart displayed illustrates the Wolters Kluwer recommended workflow.

Note: The specific process followed will depend on an institution's compliance program.

Working with the IT Department

One of the most important tasks will be working with your institution's IT department to ensure that you receive source files -- the loan file generated from your institution's loan origination system that you import into CRA *Wiz* -- on a regular basis and that the format of the data is consistent.

Function Overview: You will work with your implementation project manager and your IT department to identify your data management needs and development plan for meeting those needs.



The following Wolters Kluwer recommendations are based on the most common goals and workflow of an institution:

- When the IT department generates the files containing mortgage loan records and small business loan records, the files should be saved in a **comma delimited** (a ***.txt** /***.csv**) file format.
- The IT department should use the same field order and file naming convention each time they generate a source file.
- The analyst and the IT department should agree on a regular delivery schedule for the comma delimited source files to be imported into CRA *Wiz*.
- The field names the IT department assigns to each field in the source files should match the corresponding field/columns in CRA *Wiz* for mortgage files and small business files.

The following tables list the required fields, field lengths, and field types for **HMDA DF** files that will be geocoded in CRA *Wiz*.

Field Name/Order	Description
RecordID	Record Identifier
LEI	Legal Entity Identifier (LEI)
ULI	Universal Loan Identifier (ULI)
ApplDate	Application Date
LoanType	Loan Type
Purpose	Loan Purpose
Preapproval	Preapproval
ConstructionMethod	Construction Method
OccupancyType	Occupancy Type
LoanAmountInDollars	Loan Amount
Action	Action Taken
ActionDate	Action Taken Date
Address	Street Address
CITY	City
State_Abrv	State
Zip	ZIP Code
County_5	County
Tract_11	Census Tract
Ethnicity_1	Ethnicity1 of Applicant or Borrower
Ethnicity_2	Ethnicity2 of Applicant or Borrower
Ethnicity_3	Ethnicity3 of Applicant/Borrower
Ethnicity_4	Ethnicity4 of Applicant or Borrower
Ethnicity_5	Ethnicity5 of Applicant or Borrower
EthnicityOther	Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14
Coa_Ethnicity_1	Ethnicity1 of Co-Applicant or Co-Borrower
Coa_Ethnicity_2	Ethnicity2 of Co-Applicant or Co-Borrower
Coa_Ethnicity_3	Ethnicity3 of Co-Applicant or Co-Borrower
Coa_Ethnicity_4	Ethnicity4 of Co-Applicant or Co-Borrower
Coa_Ethnicity_5	Ethnicity5 of Co-Applicant or Co-Borrower
Coa_EthnicityOther	Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14
Ethnicity_Determinant	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname
Coa_Ethnicity_Determinant	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname
Race_1	Race1 of Applicant/Borrower
Race_2	Race2 of Applicant/Borrower
Race_3	Race3 of Applicant/Borrower
Race_4	Race4 of Applicant/Borrower
Race_5	Race5 of Applicant/Borrower
Race1_Other	Free form text field for code 1

Race27_Other	Free form text field for code 27
Race44_Other	Free form text field for code 44
CoaRace_1	Race1 of CoApplicant/CoBorrower
CoaRace_2	Race2 of CoApplicant/CoBorrower
CoaRace_3	Race3 of CoApplicant/CoBorrower
CoaRace_4	Race4 of CoApplicant/CoBorrower
CoaRace_5	Race5 of CoApplicant/CoBorrower
CoaRace1_Other	Free form text field for code 1
CoaRace27_Other	Free form text field for code 27
CoaRace44_Other	Free form text field for code 44
Race_Determinant	Race of Applicant/Borrower collected based on visual observation or surname
CoaRace_Determinant	Race of CoApplicant/CoBorrower collected based on visual observation or surname
Sex	Applicant Sex
CoaSex	Co-Applicant Sex
Sex_Determinant	Sex of Applicant/Borrower collected based on visual observation or surname
CoaSex_Determinant	Sex of CoApplicant/CoBorrower collected based on visual observation or surname
Age	Borrower Age
Coa_Age	Co-Applicant Age
Income	Applicant Income
Purchaser	Type of Purchaser
Rate_Spread	Rate Spread
HOEPA_Status	HOEPA
Lien_Status	Lien Status
CreditScore	Credit Score of Applicant or Borrower
Coa_CreditScore	Credit Score of Co-Applicant or Co-Borrower
CreditModel	Applicant or Borrower, Name and Version of Credit Scoring Model
CreditModelOther	Applicant or Borrower, Name and Version of Credit Scoring Model: Free Form Text field for Code 8
Coa_CreditModel	Co-Applicant or Borrower, Name and Version of Credit Scoring Model
Coa_CreditModelOther	Free form text field for code 8
Denial1	Reason for Denial: 1
Denial2	Reason for Denial: 2
DENIAL3	Reason for Denial: 3
DENIAL4	Reason for Denial: 4
DenialOther	Free form text field for code 9
TotalLoanCosts	Total Loan costs
TotalPtsAndFees	Total Points and Fees
OrigFees	Origination charges

DiscountPts	Discount points
LenderCredts	Lender credits
InterestRate	Interest Rate
PPPTerm	Prepayment Penalty Term
DTIRatio	Debt-to-Income Ratio
CLTV	Combined Loan-to-value Ratio
Loan_Term_Months	Loan Term
IntroRatePeriod	Introductory Rate period
BalloonPMT	Balloon payment
IOPMT	Interest-only payment
NegAM	Negative amortization
NonAmortz	Other Non-Amortizing Features
PropertyValue	Property Value
MHSecPropType	Manufactured Home Secured property type
MHLandPropInt	Manufactured Home Land Property Interest
TotalUnits	Total Units
MFAHU	Multifamily Affordable Units
APPMethod	Submission of Application
PayableInst	Initially Payable to Your Institution
NMLSRID	Mortgage Loan Origination NMLSR Identifier
AUSystem1	Automated Underwriting System: 1
AUSystem2	Automated Underwriting System: 2
AUSystem3	Automated Underwriting System: 3
AUSystem4	Automated Underwriting System: 4
AUSystem5	Automated Underwriting System: 5
AUSystemOther	Automated Underwriting System: Conditional Free Form Text Field for Code 5
AUSResult1	Automated Underwriting System Result: 1
AUSResult2	Automated Underwriting System Result: 2
AUSResult3	Automated Underwriting System Result: 3
AUSResult4	Automated Underwriting System Result: 4
AUSResult5	Automated Underwriting System Result: 5
AUSResultOther	Automated Underwriting System Result: Conditional Free Form Text Field for Code 16
REVMTG	Reverse mortgage
OpenLOC	Open-End line of credit
BUSCML	Business or Commercial Purpose

The chart displayed represents the field (names) required for CRA Submission.

*Fields required for files to be geocoded in CRA *Wiz*.

Field Name/Order	Description
Applnumb	Loan application number
LoanType	CRA Loan Type
LoanAmount	Amount of the loan
Action	Action taken on the loan
ActionDate	Date on which action is taken (MM/DD/YYYY)
Revenues	Gross annual revenue reported on the loan application.
Income	Gross annual income reported on the loan application.
* Address	Address of the subject property
*City	City of the subject property
*State_abrv	Two letter postal abbreviation for the state in which the subject property is located
*Zip	Five digit ZIP code for the subject property
Zip4	Four digit ZIP code extension for the subject property
Revenue Category	Codes that indicate Gross Annual Revenues as <= $ 1 million, >$ 1million or Not Known. **Note:** If you provide Revenues, CRA *Wiz* will calculate the Revenue Category during importing. You cannot include both Revenues and Revenue Category in your source data

Scheduling Work

Once you have come to an agreement with your IT department on the best way for them to support your data management needs, you should develop a workflow schedule for all stakeholders at your institution that describes their data management and analysis responsibilities.

Tip: One benefit of documenting your workflow is being able to show your examiner a set methodology for managing and analyzing your data.

Mortgage and Small Business Loan Workflow example:

The following table outlines the workflow schedule an institution could follow for managing and analyzing the bank's mortgage and/ or small business loans in CRA *Wiz*. Based on the volume of mortgage and/or small business lending, your institution may decide to process records on a monthly basis or once per quarter.

Steps	Task	Responsibility	Requirements & Deadlines
1	Generate a comma delimited text file named : **Your Bank Mortgage MMYY.txt**	MIS Department	Generate file on Friday of first full business week of the month or 2nd/3rd business day of month
2	Save text file to proper data repository	MIS Department	Save to: (example) C:\Program Files\Wolters Kluwer\CRA Wiz\Training\Source (a pre-determined path for your institution) Email notification to: HMDA_Analyst@Your- Bank.com. Best Practice Assign the same location and name to the data file each time you import records. This will facilitate a prompt Import process.
3	Import data file into CRA *Wiz*	HMDA Analyst	Tuesday of second full business week of the month, or the 3rd/4th business day of the month.
4	Geocode CRA *Wiz* data file	HMDA Analyst	Wednesday of second full business week of the month, or the 5th business day of the month
5	Edit CRA Wiz data file.	HMDA Analyst	Thursday of third full business week of the month, or 11th - 14th business day(s) of the month.
6	Analyze data and create maps	HMDA Analyst	Friday of second full business week of the month, or the 9th-10th business day(s) of the month.
7	Distribute reports to management	HMDA Analyst	Monday of third full business week of the month, or the 15th business day of the month.

Best Practice: To help prepare for your submission and examination, Wolters Kluwer recommends that you import, geocode, and edit your records on a monthly basis. In addition, analyze your data on a quarterly basis. The schedule and process you follow will depend on the specific needs of your institution.

Chapter 4 - Importing

When you import records into CRA *Wiz*, you import records from the source file, a file generated from your institution's loan data repository or a file you manually created, into a new or existing CRA *Wiz* data file, commonly referred to as the target file.

You use the **Import Wizard** to import your data (**source file**) into the **target file** (the CRA *Wiz* data file). The source file is obtained from your institution's loan origination system. The source file must be imported into the software before you can geocode, edit, and analyze the data.

During the import process, you will create an **import format**. An import format maps the data in your source file into the CRA *Wiz* software. You use the source file's **record layout** as a guide when creating the import format (you should receive a record layout with the source file). A record layout describes the structure of the source file. You must create a new import format for each different source file you import into the CRA *Wiz* software. A user can import multiple source files into a single target file.

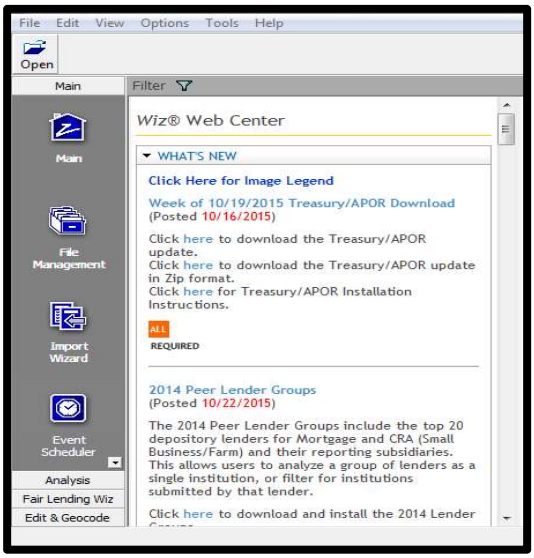
You must properly define your import formats to ensure accurate analysis of your loan data. When importing your loan data into the software, prepare your data so that it meets your regulatory analysis requirements. Quality data is crucial for exam preparation and will help you avoid having to resubmit your files.

Best Practices for Importing

- ✓ Make sure the action year matches the activity year of your file at the Thank You screen.
- ✓ If you are importing a file that is stored on a network drive, check with your network administrators to make sure you have full access to the files on that drive.
- ✓ Ensure that your source file has all the required fields for the data type that is being imported.
- ✓ Try to keep your source data consistent in structure (column names and order of fields) from month to month.
- ✓ Import your source data into CRA *Wiz* on a monthly/quarterly basis. This will help you maintain a clean YTD file and avoid importing all your records prior to submission.
- ✓ Avoid importing Excel files if possible. Excel often contains visual formatting options which can confuse viewers to believe the underlying data looks correct when it is not.
- ✓ Save Excel files as a .csv file and import as a comma delimited file.
- ✓ Identify the data that is being captured from your loan origination system and pay close attention specifically to data format and structure.
- ✓ Develop a standard process for IT to deliver the source file to the same location on a monthly basis.
- ✓ Do not use special characters in the source data, field names, and name of the source file (ex. @, #, $, %, ^, &, *)
- ✓ If importing an Excel file, the column headers cannot contain any spaces or special characters other than underscore (_). For example, branch id should not contain a space but may be entered as branch_id.
- ✓ If importing an Excel file, the file should not have any special formatting such as italics or bold.
- ✓ Save the import format that you have created for reuse on a month to month basis.
- ✓ If possible, have the field names in your source file match the field names in CRA *Wiz* and Fair Lending *Wiz* to allow for auto-mapping.
- ✓ If the file being imported is going to be geocoded in CRA *Wiz* and Fair Lending *Wiz*, the source file must contain address, city, state abrv, and zip.
- ✓ If CRA *Wiz* and Fair Lending *Wiz* will be calculating rate spread be sure that the source file being imported contains Rate Lock Date, APR, Rate Type, and Loan Term and Adjustable Term (if applicable) in years.

Importing HMDA DF Data

1. Click the **Import Wizard** button.



Select Type of Import Format screen. The import format is the template used to map the fields in a source file to the corresponding columns in CRA *Wiz*.

There are two options:

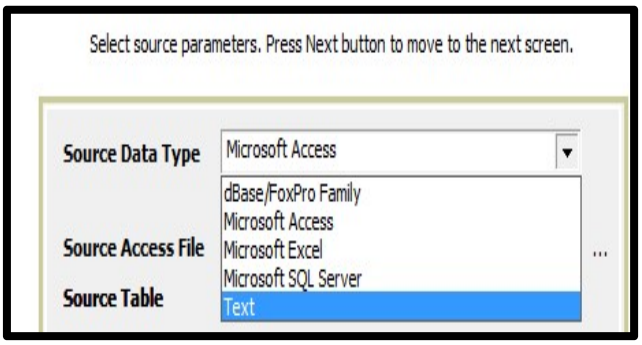
New Format – create a new import format.
Saved Format – use a previously saved Import format.

2. Select **New Format** and click the **Next** button to continue to the next screen

The **Source File Selection** screen includes the following:

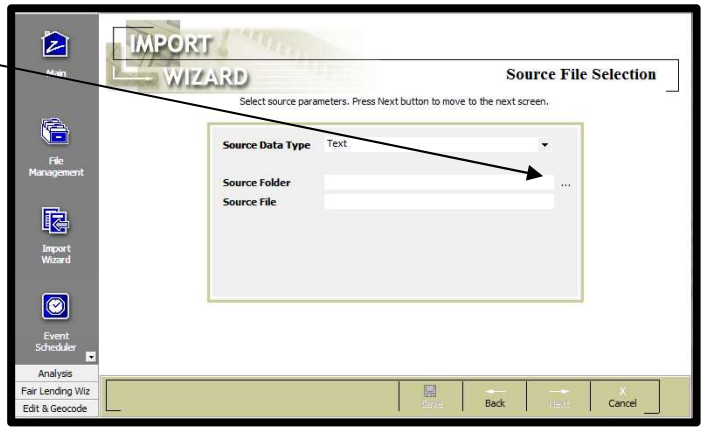
Source Data Type
Source Folder
Source File

Source Data Type: click the drop-down arrow and select the source file type. For more information on source file types and layouts, go to the online CRA *Wiz* Help guide within CRA *Wiz* under Help - Importing > Source File Types > Source File Types Overview.



3. Select Text.

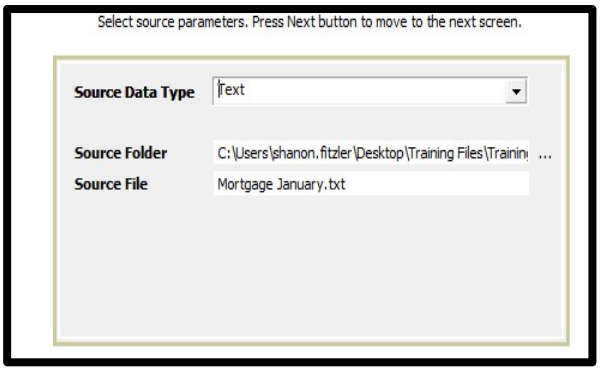
4. **Source Access File:** click on the ellipsis button; a directory box will appear. Navigate to the source file and select it.



Best Practice: Based on your institution's process and your workflow schedule, you should either receive notification that the source file was saved to a predetermined location or receive an email with the file attached.

For training purposes, the instructor will give you the location of the training source file.

Source File will show the source file name selected.



The **Source File Format Selection** screen includes the following:

Delimited Radio Button - The field values for source file records are separated by a special character (semicolon, vertical bar, comma, or tab).

Fixed Length Radio Button - All values for a specific field have the same length.

File Type - Default value is **ANSI** (required for text files).

Row Delimiter - The character used to separate individual records in the data file. Possible values are **Carriage Return** and **None**.

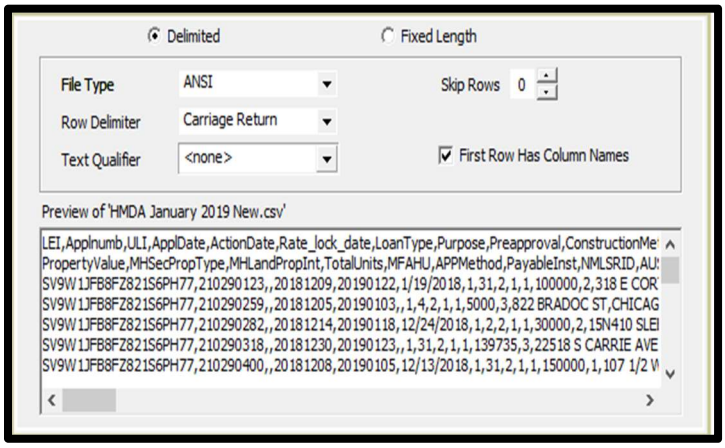
Text Qualifier - Text fields in the source file may be enclosed with special characters to differentiate them from other fields. Possible values are **Double Quote** (**“ ”**), **Single Quote** (**‘ ’**) and **None**.

Skip Rows - If the loan records are preceded by one or more rows of data **other than** the column heading information, enter the number of rows. For example, the source file includes two rows of descriptive information -- the file name and the date the file was generated -- two rows preceding the header row would be skipped.

First Row Has Column Names - Select this if the row preceding the loan record information in the source file includes the names of the source file fields. The column names automatically display as column headers on the **Text File Column Delimiter Selection** screen.

Record Preview - Displays the records in the source file.

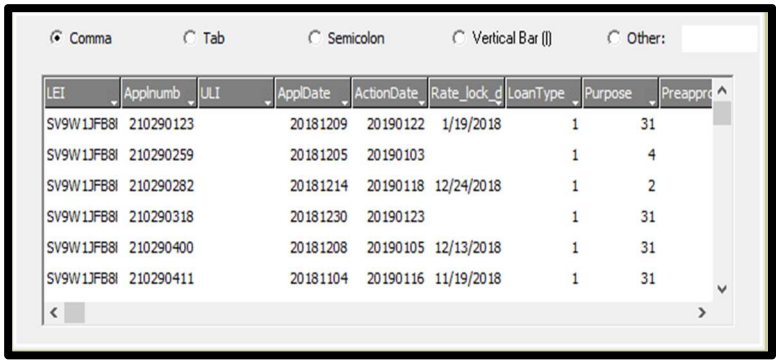
5. Select **Delimited** radio button; for **Row Delimiter** select **Carriage Return** from drop down list; check the box next to **First Row has Column Names** and click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.



The **Text File Column Delimiter Selection** screen allows you to select the type of file delimiter.

Comma
Tab
Semicolon
Vertical Bar (|)
Other

6. Select the comma radio button and click **Next** in the lower right-hand corner of the screen.



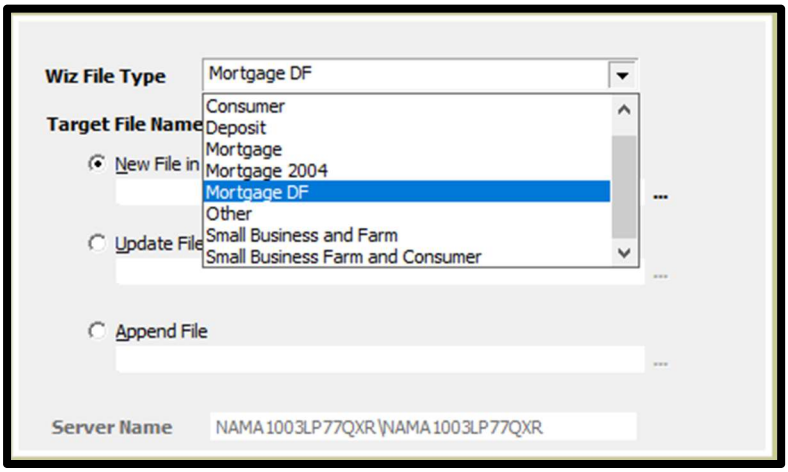
The **Target File Selection** screen includes the following:

- **Wiz File Type** drop-down list box lists the file types available for importing.

Target File Name offers three options:

- **New File** - import a new file into the software.
- **Update File** – update the information in an existing Wiz file by specific or all columns.
- **Append File** - append records to an existing Wiz file.

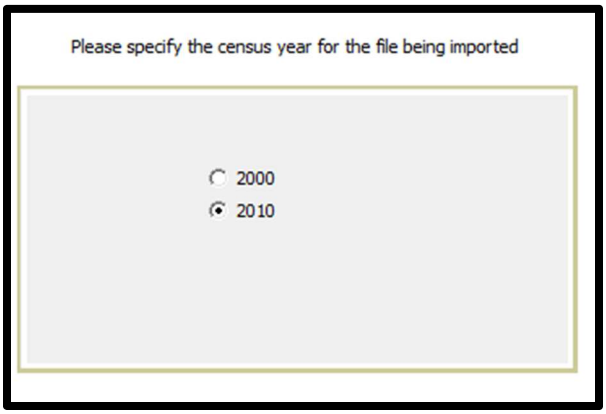
7. Click the **Wiz File Type** drop down and select **Mortgage DF**. In the **New File Name** enter **Mortgage YTD** and click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.



On the **Census Year Selection** screen, there are two options:

- Census 2000 - import a loan file using 2000 census tract boundaries for action dates from 2003 through 2011.
- Census 2010 - import a loan file using 2010 census tract boundaries for all action dates after 2011 and prior to next census period.

8. Select the census year that is linked with the year of data being imported and click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.



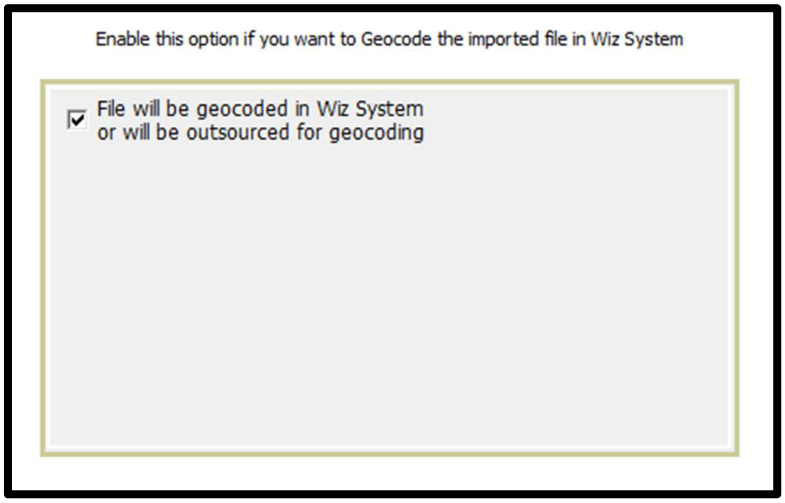
Use the **Geocode Settings** screen to select the geocoding option if using CRA *Wiz* to geocode the loan file.

9. Check the box next to **File will be Geocoded in Wiz System or will be outsourced for geocoding.**

   If you do not want CRA *Wiz* to geocode the file, do not select this check box.

   Note: If your institution does not use CRA *Wiz* to geocode, the following data must be supplied in your source data file:

   State
   MSA
   County
   Census Tract



10. Click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.

The **Define Map Source Columns to Wiz Format** screen contains the following columns:

Column 1: Import - displays a check mark next to the fields that have a match in the data source file and will be imported into the software.

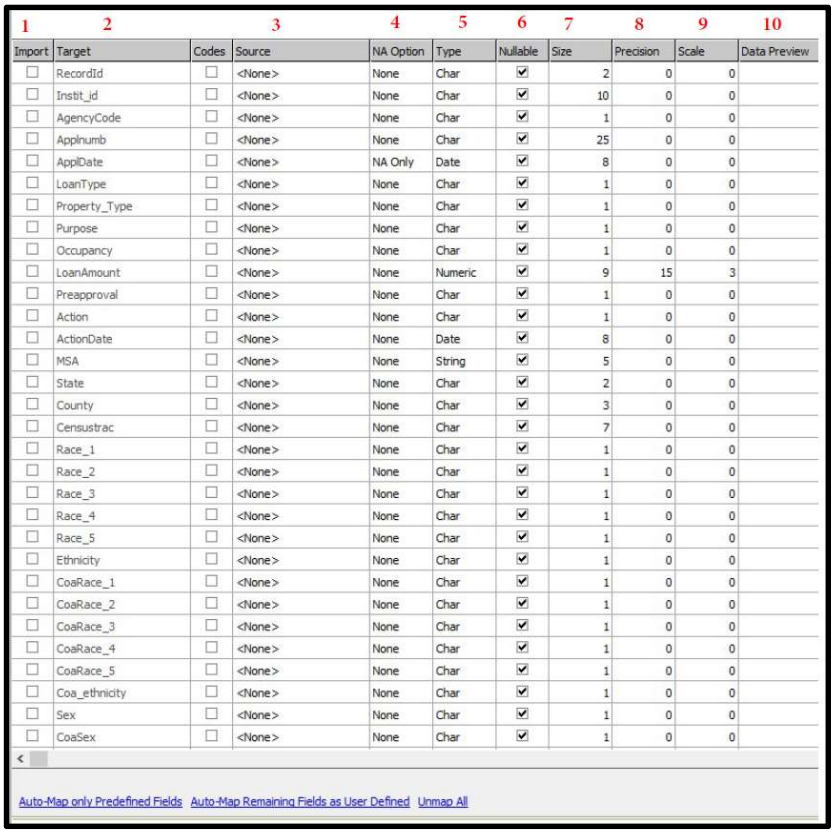
Note - If a field does not have a check mark, Wiz will not import the field.

Column 2: Target - displays the name of the fields that will appear in the Wiz file after importing.

Column 3: Codes - displays the government issued codes assigned to each of the required fields.

Column 4: Source - displays the name of the fields that are in the source file.

Column 5: Type - displays if the target field is character, numeric, integer, Boolean, string, memo, date and float.



1	2		3	4	5	6	7	8	9	10
Import	Target	Codes	Source	NA Option	Type	Nullable	Size	Precision	Scale	Data Preview
☐	RecordId	☐	<None>	None	Char	☑	2	0	0	
☐	Instit_id	☐	<None>	None	Char	☑	10	0	0	
☐	AgencyCode	☐	<None>	None	Char	☑	1	0	0	
☐	Applnumb	☐	<None>	None	Char	☑	25	0	0	
☐	ApplDate	☐	<None>	NA Only	Date	☑	8	0	0	
☐	LoanType	☐	<None>	None	Char	☑	1	0	0	
☐	Property_Type	☐	<None>	None	Char	☑	1	0	0	
☐	Purpose	☐	<None>	None	Char	☑	1	0	0	
☐	Occupancy	☐	<None>	None	Char	☑	1	0	0	
☐	LoanAmount	☐	<None>	None	Numeric	☑	9	15	3	
☐	Preapproval	☐	<None>	None	Char	☑	1	0	0	
☐	Action	☐	<None>	None	Char	☑	1	0	0	
☐	ActionDate	☐	<None>	None	Date	☑	8	0	0	
☐	MSA	☐	<None>	None	String	☑	5	0	0	
☐	State	☐	<None>	None	Char	☑	2	0	0	
☐	County	☐	<None>	None	Char	☑	3	0	0	
☐	Censustrac	☐	<None>	None	Char	☑	7	0	0	
☐	Race_1	☐	<None>	None	Char	☑	1	0	0	
☐	Race_2	☐	<None>	None	Char	☑	1	0	0	
☐	Race_3	☐	<None>	None	Char	☑	1	0	0	
☐	Race_4	☐	<None>	None	Char	☑	1	0	0	
☐	Race_5	☐	<None>	None	Char	☑	1	0	0	
☐	Ethnicity	☐	<None>	None	Char	☑	1	0	0	
☐	CoaRace_1	☐	<None>	None	Char	☑	1	0	0	
☐	CoaRace_2	☐	<None>	None	Char	☑	1	0	0	
☐	CoaRace_3	☐	<None>	None	Char	☑	1	0	0	
☐	CoaRace_4	☐	<None>	None	Char	☑	1	0	0	
☐	CoaRace_5	☐	<None>	None	Char	☑	1	0	0	
☐	Coa_ethnicity	☐	<None>	None	Char	☑	1	0	0	
☐	Sex	☐	<None>	None	Char	☑	1	0	0	
☐	CoaSex	☐	<None>	None	Char	☑	1	0	0	

Auto-Map only Predefined Fields Auto-Map Remaining Fields as User Defined Unmap All

Column 6: Nullable - displays a check mark next to the target field allowing the field to be blank.

Column 7: Size - displays the length of each target field.

Column 8: Precision - displays the total number of digits in the column (digits before the decimal point plus digits after the decimal point).

Column 9: Scale - displays the number of digits after the decimal point.

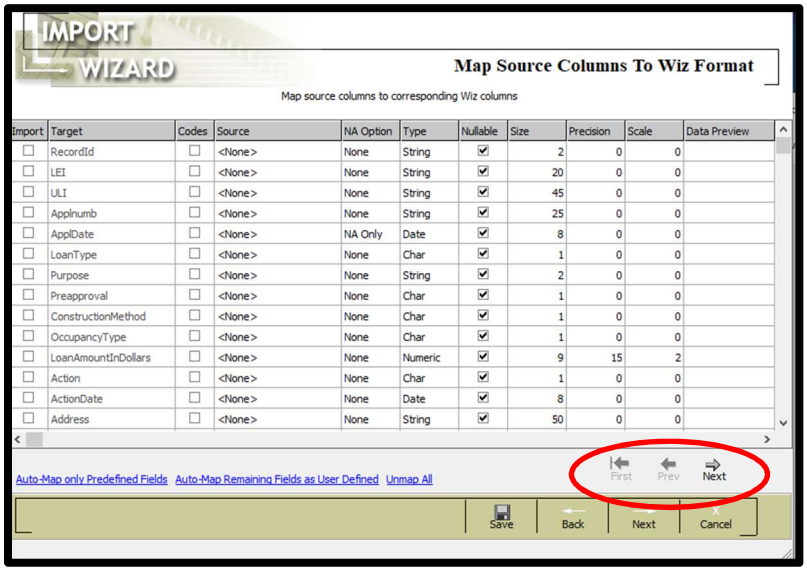
Column 10: Data Preview - displays a preview of the data as it will appear after Wiz imports the loan file.

The **Define Map Source Columns to Wiz Format** screen contains the following navigation buttons:

First - displays the first record in your loan file.

Prev - displays the previous record.

Next - displays the next record.



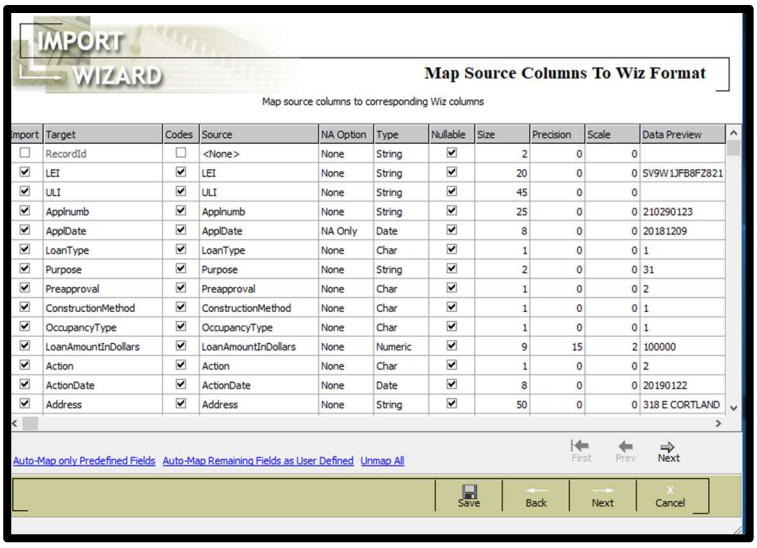
To auto-map the fields in your source file to the Target columns field:

11. Click the Auto-Map Remaining Source Columns link to have the system automatically map the fields in your source file to the Target column fields.

- The **Auto-Map only Predefined Fields** link automatically maps the fields in your **Source** column and lists the fields in the **Target** column only if the source field matches the CRA *Wiz* ***predefined*** field name. If the software could not match a field, the corresponding source field displays **<none>**. You will then have to manually map the source field.

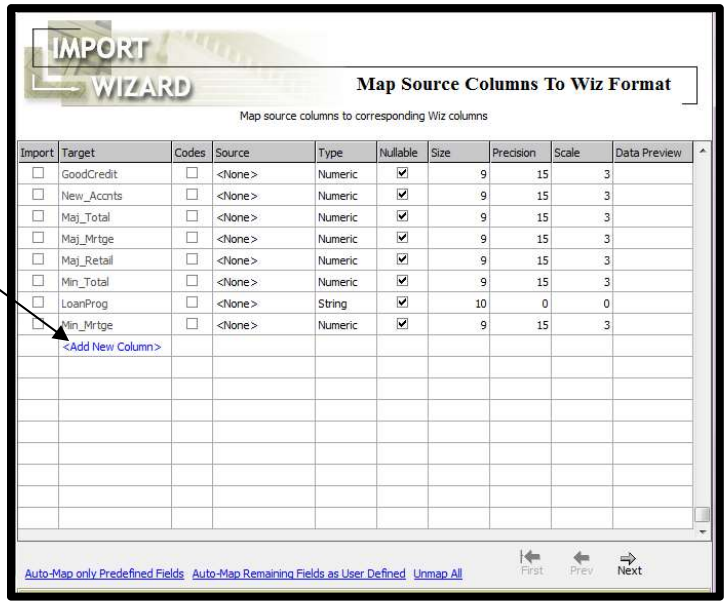
- The **Auto-Map Remaining Fields as User Defined** link automatically maps any remaining unmapped user defined fields in your file (target) to any user defined fields in the system (source) that have matching field names and a default data type of **Varchar 25** (variable character length of 25).

Note: The system will only map a source field when the field name matches the CRA *Wiz* field name. If the software could not match a field, the corresponding source field displays **<none>**. You will then have to manually map the source fields.

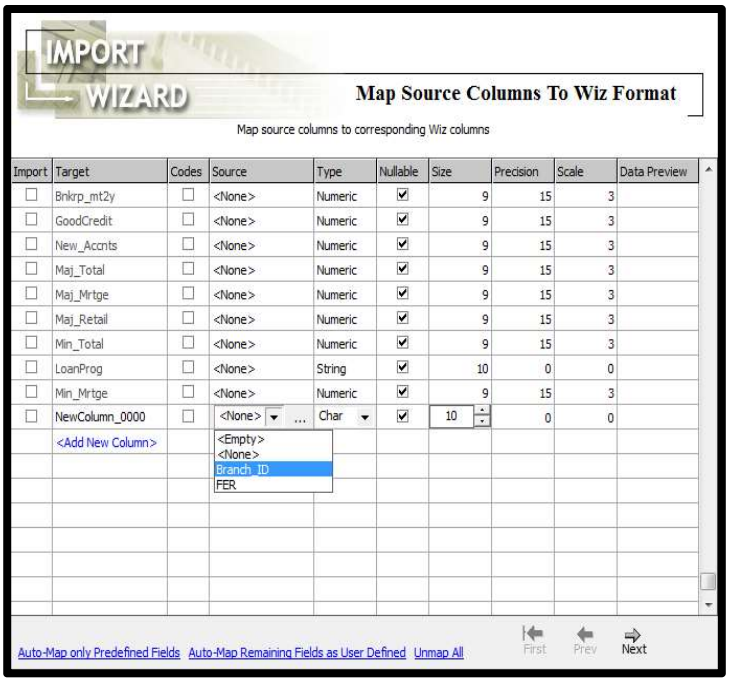


To manually match fields in the source file to the corresponding fields in the CRA *Wiz* target file, follow these steps:

12. Scroll to the bottom of the screen by using the scroll bar at the right side of the screen and click the **<Add New Column>** link.

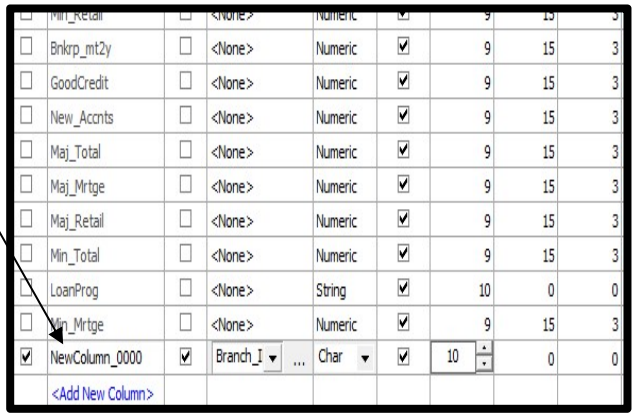


13. Under **Source,** click the drop-down box to select the field for Branch_ID.



14. Triple click **NewColumn_0000.** Enter **Branch_ID**

Notice the information that is now associated with the field. The data preview column will list the information for that field.

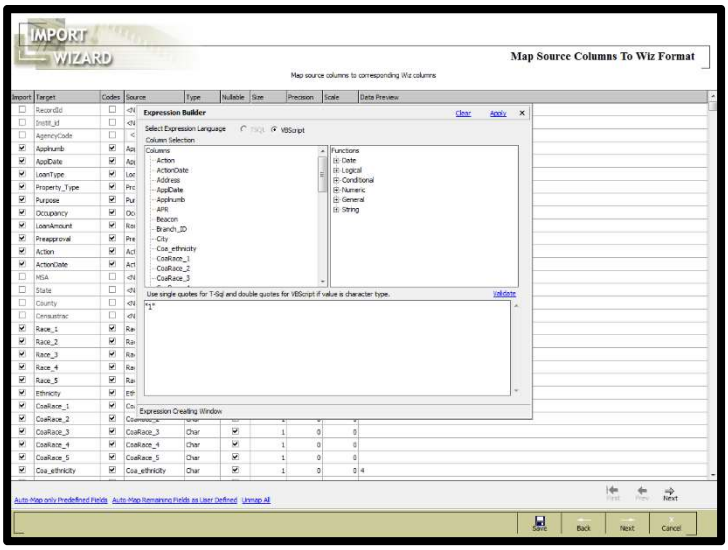


15. Under **Source**, click into the **Agency Code** cell and click the **ellipsis** button.

16. Enter the following expression (replace command): **"1"**

17. Click the **Apply** button.

You have hard-coded Agency Code. This code will be associated with each record.



Best Practice: Map as many user-defined fields that are accessible from the LOS (Loan Origination System) and/or core system for more robust analysis.

Creating a Replace Command

You can add a replace command that will change the value in a specific field from the source file while you are importing records into CRA *Wiz*. This is helpful to manipulate data into a format required for submission purposes.

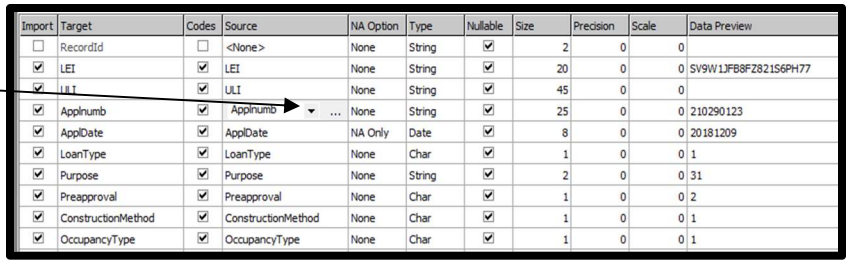
Training Exercise:
While importing January's records, we realize that application date and action date are displayed in the submission format of YYYYMMDD. CRA *Wiz* requires dates to be in MM/DD/YYYY format as it converts to the submission format during the submission process.

Example:

Field Name	Current Data	Changed Value
ApplDate	20181209	12/09/2018
ActionDate	20190122	01/22/2019

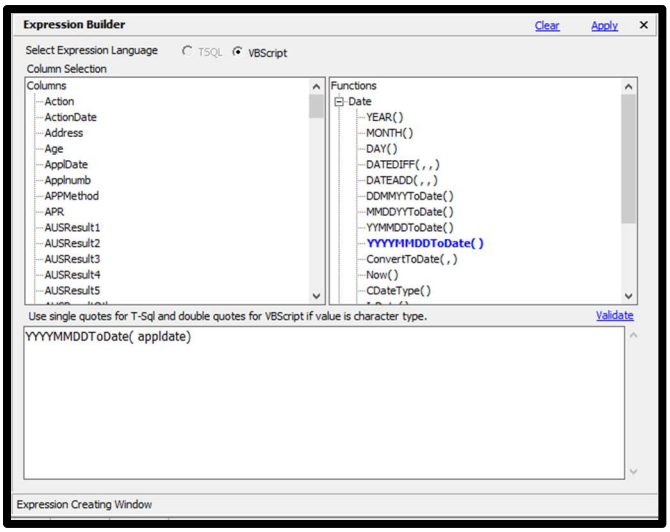
To add replace commands to the import format to have **ApplDate and ActionDate** automatically import in the MM/DD/YYYY format follow these steps:

1. Under **Source**, click the **ApplDate** cell and click the **ellipsis** button.



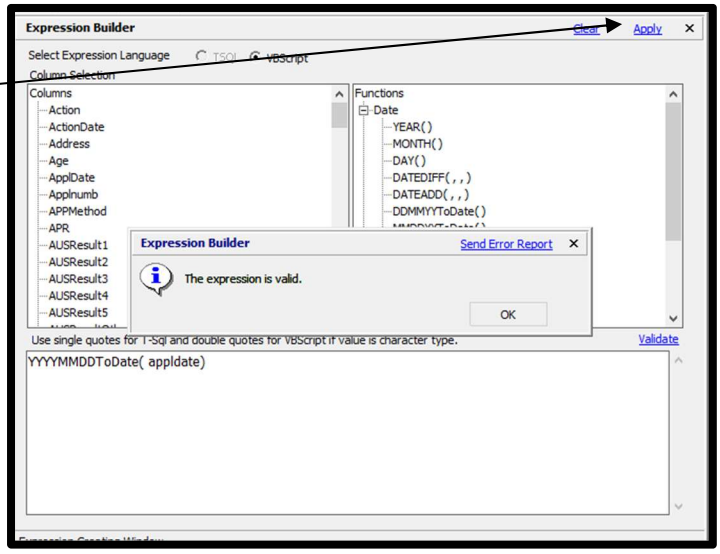
2. Enter the following expression (replace command):

YYYYMMDDToDate(appldate) and click the **Validate** button. The resulting dialog box will return a valid or invalid response. If valid, click OK. If invalid, review the expression and make the appropriate corrections.

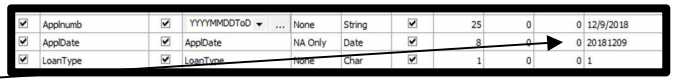


Note: By double clicking a function in **Column Selection** field, CRA *Wiz* will populate the expression window.

3. Click the **OK** button.
4. Click the **Apply** button

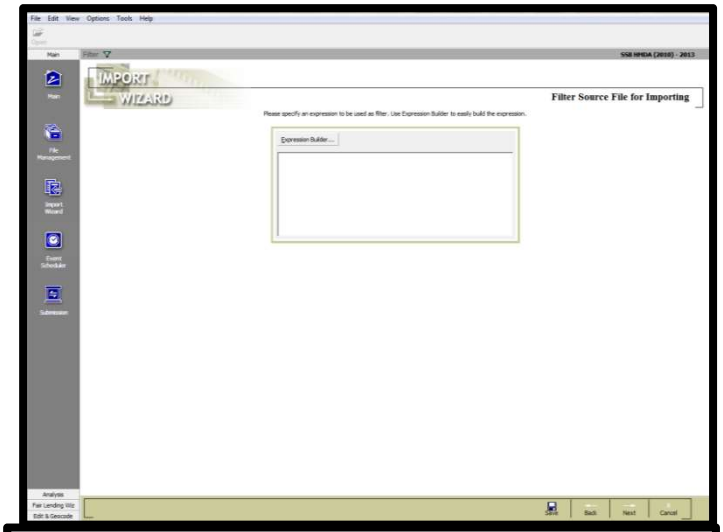


5. Verify that Application Date is now displayed in MM/DD/YYYY format.
6. Repeat the process for ActionDate.

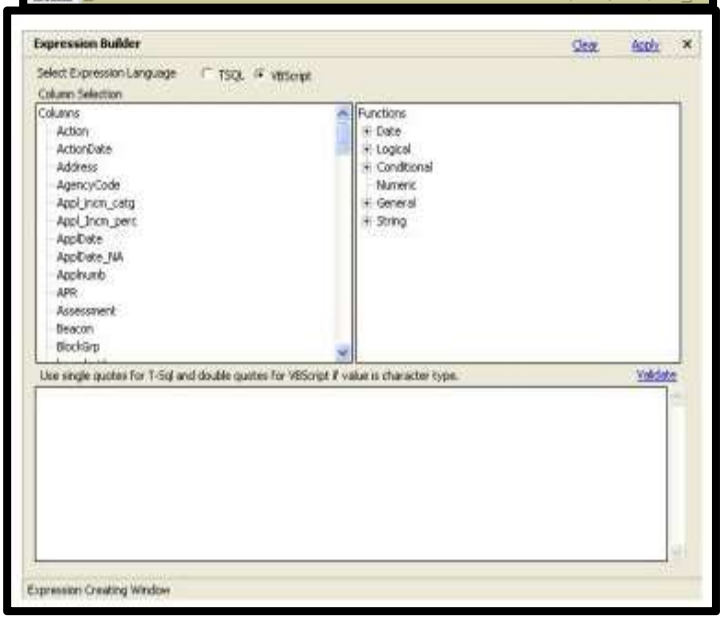


7. Click the **Next** button in the lower right hand side of the screen to continue to the next screen.

Expression Builder button - use this button to display the Expression Builder. You use the Expression Builder to create expressions to filter your source data.



Use the **Expression Builder** - to create the filter expression.



8. For training purposes, we will not be applying a filter. Click on the **Next** button in the lower right-hand corner of the screen to continue to the next screen.

The **Thank You** screen:

9. Enter the Following:

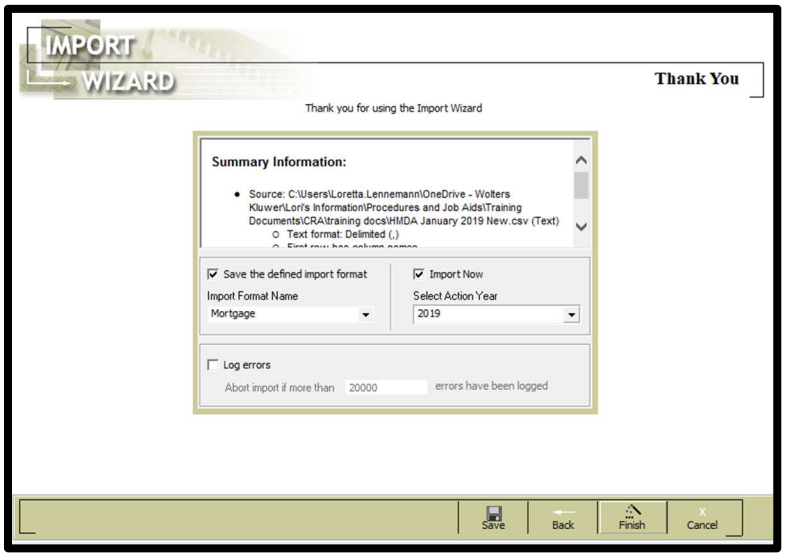
   Save the Defined Import Format – Check the box.

   Import Format Name- Name the format.

   Import Now – check the box.

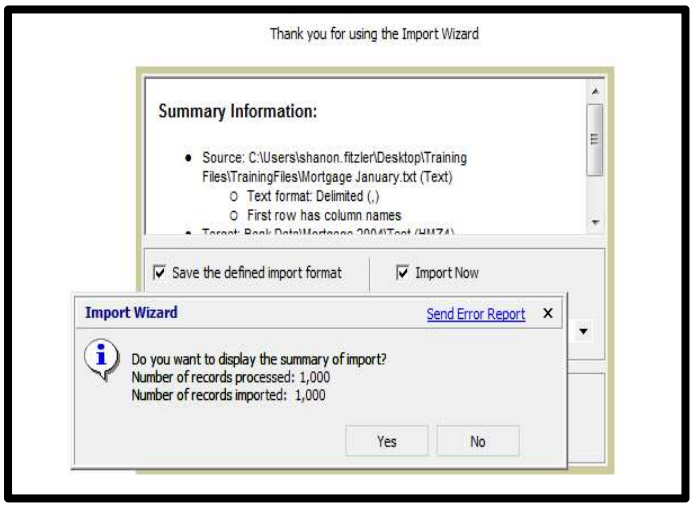
   Activity Year – Select the year that matches the action year in the file.

10. Click Finish.

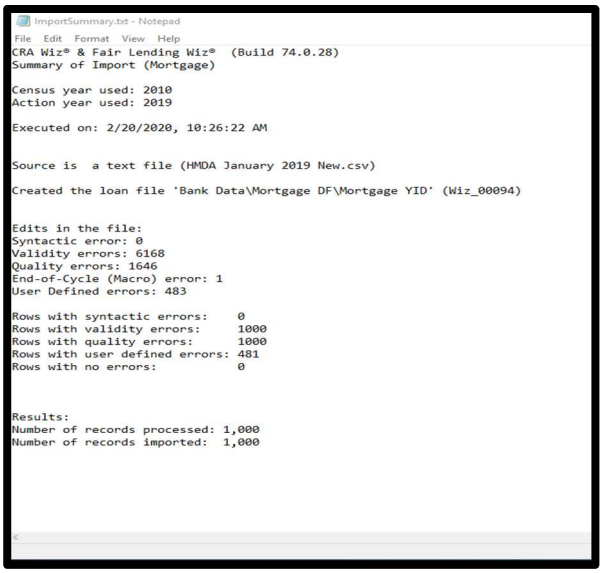


Note: The **Log Errors** function allows users to set a total number of errors the system will allow before aborting the import process. Once the system reaches that number, the import will no longer continue. Clients with very high record counts may consider using this feature. It may be easier to correct an error outside of CRA *Wiz* and directly in your loan origination system.

11. Click the **Yes** button to display the summary report.

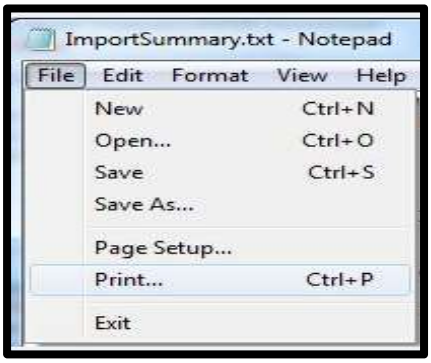


The **Import Summary** report displays the following:



- Date and time of import.
- Source file used.
- Target file created.
- Total number of errors (syntactical, validity, quality).
- Rows with errors.
- Number of records processed.

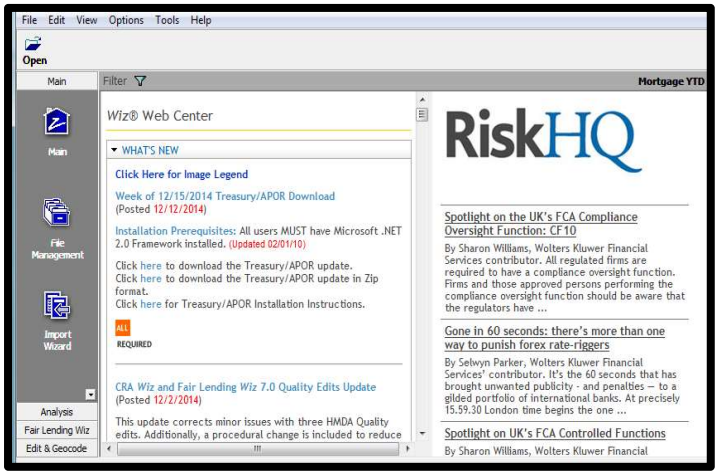
The **File** drop down menu displays the following:



- **Print**
- **Save**
- **Exit**

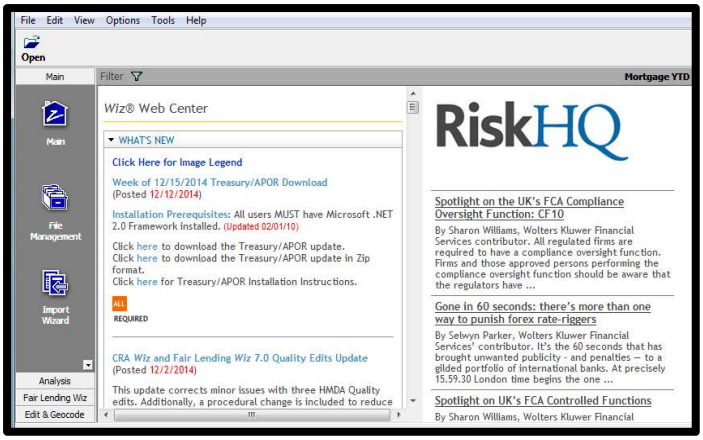
12. Select **Exit**.

The software closes the summary report and displays the CRA *Wiz* **Main** screen. The file just imported shows as the current file.

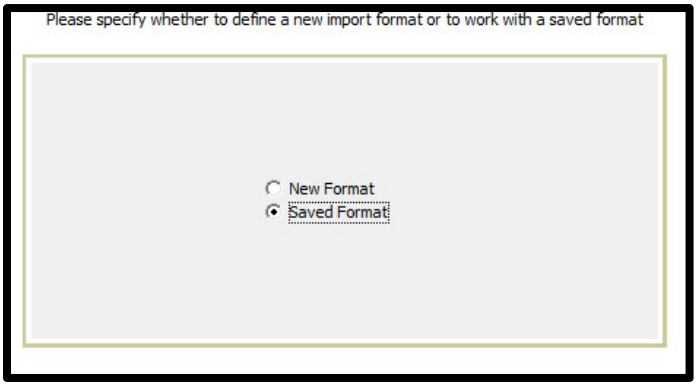


How to Modify Your Import Format

1. Click on the **Import Wizard** button



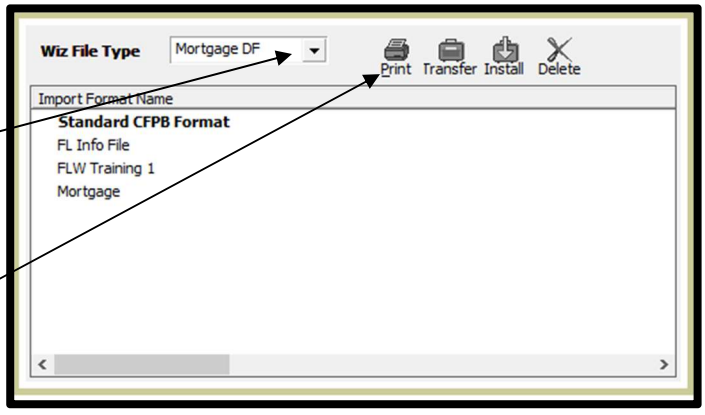
2. Select **Saved Format** and click the **Next** button to continue to the next screen.



The **Format** screen allows you to select a previously saved import format to import new records from your institution's source file into a previously created target file.

CRA *Wiz* provides several saved default formats that can be selected and used by the CRA *Wiz* user, depending on the selected file type. To access the different file types, click on the drop-down arrow next to Wiz File Type.

The **Print** button allows you to print the layout of your format.

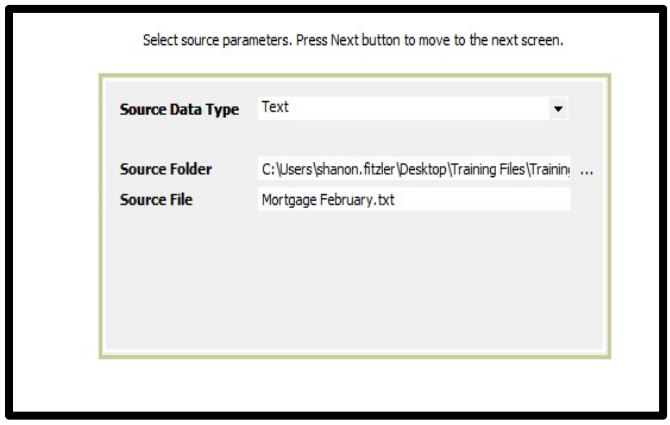


The **Transfer** button allows you to transfer your format out of CRA *Wiz* to a location on your network drive.

The **Install** button allows you to install a format that was saved on a network drive.

The **Delete** button will permanently remove a format from CRA *Wiz*.

3. Select **Mortgage DF** as the **Wiz File Type**. Single click the saved import format from the previous exercise and click on the **Next** button to continue to the next screen.



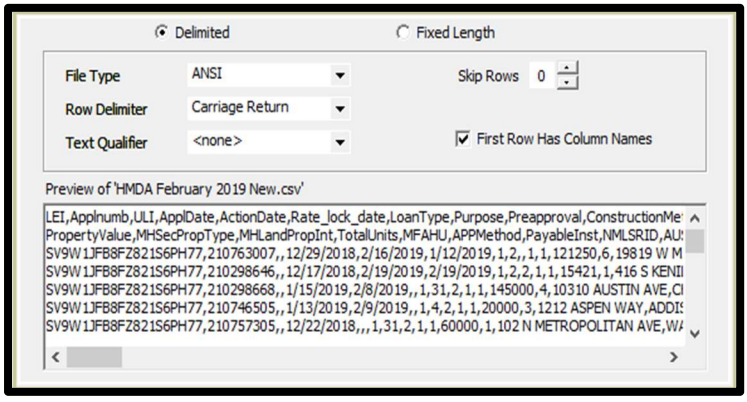
The **Source File Selection** screen includes the following:

Source Folder click on the ellipsis button. A directory box will appear. Navigate to the source file and select it.

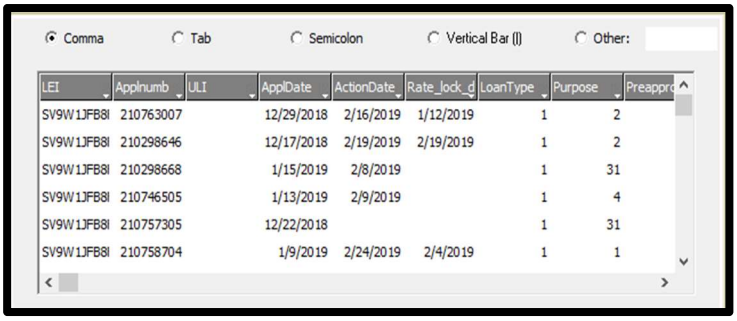
Source File will show the source file name selected.

4. Click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.

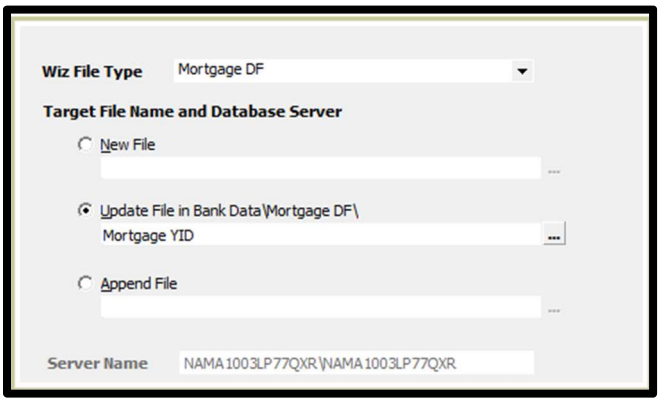
5. On the **Source File Format Selection** screen, click the Next button to continue to the next screen.



6. On the **Text File Column Delimiter Selection** screen, click the Next button to continue to the next screen.

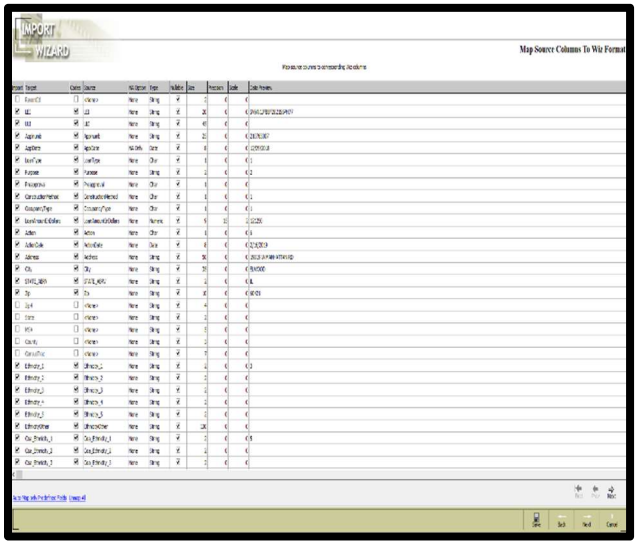


7. On the **Target File Selection** Screen, select **Update File in Bank Data\Mortgage DF** to activate and click on the ellipsis button to the right. An update box will appear. Select **Mortgage YTD** file and click the **Open** button.

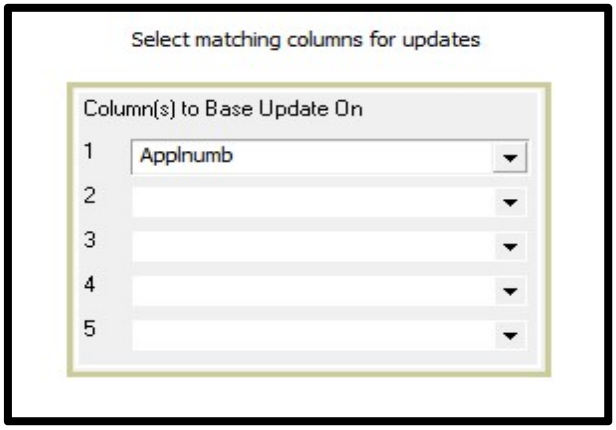


8. Click the **Next** button to continue to the next screen.

9. Look at the application and action dates. Notice the Data Preview is blank? This import file has the dates in the correct format for importing. Click the **Source** drop down and select **ApplDate** and **ActionDate** to clear the expression. The data is now in the correct format. On the **Map Source Columns to Wiz Format** screen, click on the **Next** button to continue to the next screen.



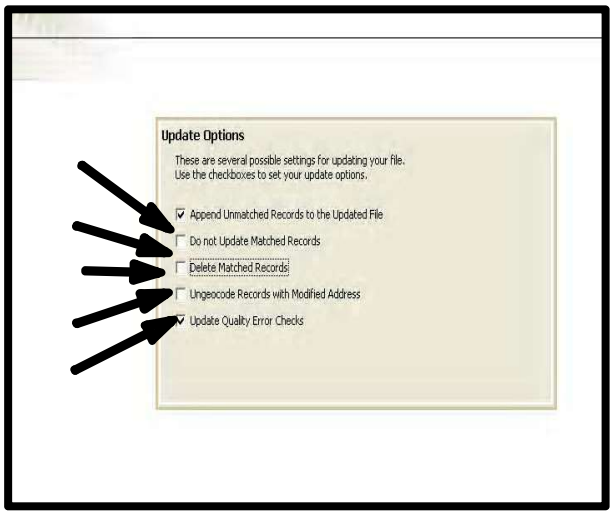
The **Matching Column Selection** screen displays only when you are updating a file. When you update a file, you import records from the source file into an existing CRA *Wiz* target file. You can select up to five match columns. These are the columns (fields) you use to match records in the source file and the target file. Every record in the target file that has a matching record in the source file can be updated with new information imported from the source file if the record has been changed in the source file. All records in the source file that do not match an existing record in the target file will be added (also known as **append**) to the target file. The most common match field is application number.



Note: The Update feature is beneficial for institutions renewing small business loans. If a renewal occurs in the same year as the original loan, assuming the application number is the same, an additional field, Action Date, can be included as a Match column.

Best Practice: Determine where you make edit changes: the LOS/core system or CRA *Wiz*.

The **File Update Option** screen displays only when you are updating a file. You use this screen to select the options you want to use to update the target file.



Append Unmatched Records to the Updated File appends all unmatched records to the existing Wiz file.

Do not Update Matched Records select this option if you do not want Wiz to update matching records in your existing file.

Delete Matched Records – deletes all matched records in the target file (ex. Records that were imported in error that were pre-qualifications).

Ungeocode Records with Modified Address – ungeocode all records in the existing Wiz file whose addresses differ from the source file.

Update Quality Error Checks updates all the quality error checks in your existing Wiz file.

Warning: The deleted records are permanently removed.

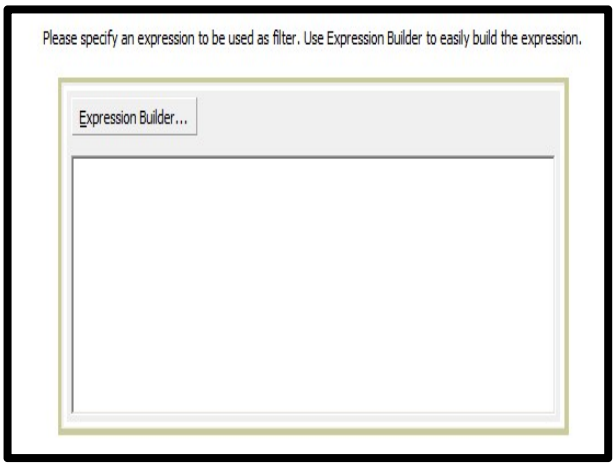
10. Check the following boxes: **Append Unmatched Records to the Updated File**, **Ungeocode Records with Modified Address** and **Update Quality Error Checks.**

11. Click the **Next** button to continue to the next screen.

No additional expression will be applied on the **Filter Source File for Importing** screen. Click the **Next** button to continue to the next screen.

Note: Expression Builder button – use this button to display the Expression Builder. You use the Expression Builder to create expressions to filter your source data.

12. Check the box for **Save the Defined Import Format**. You will need to resave the import format in order to capture the new changes made by clicking on the drop-down arrow and selecting the format name.

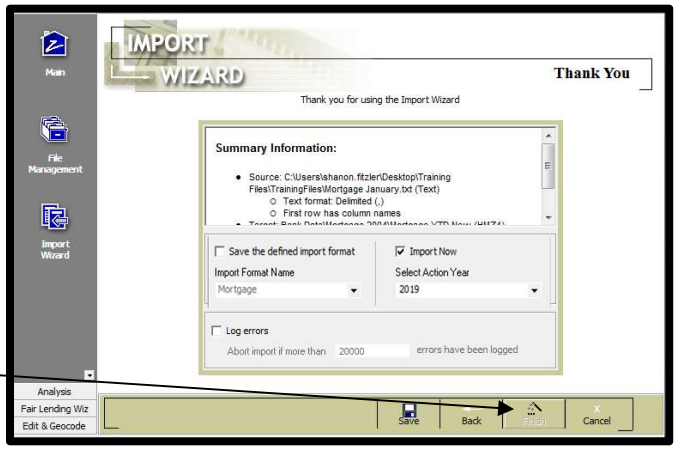


13. Check the box **Import Now.**

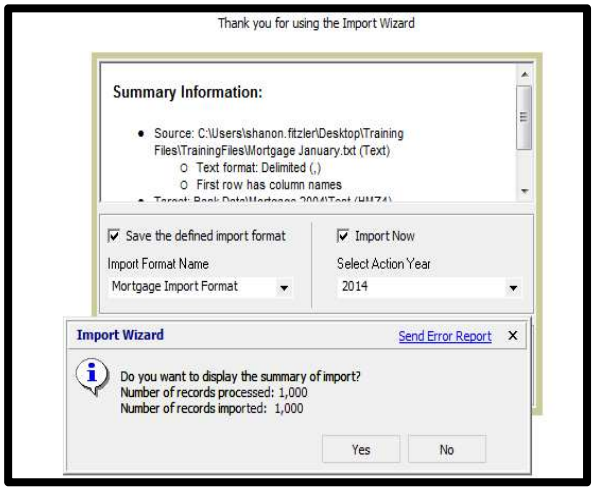
14. Make sure the correct activity year is selected. In the **Select Action Year** drop-down list box, select the action year that corresponds to the records in the loan file.

15. To import the file, click the **Finish** button.

16. Click the **Ok** button.



17. The system will display the number of records processed and imported. Click the **No** button.



Exercise: Now that you have completed building your import format and have imported January and February records, use the saved import format to import the March monthly file.

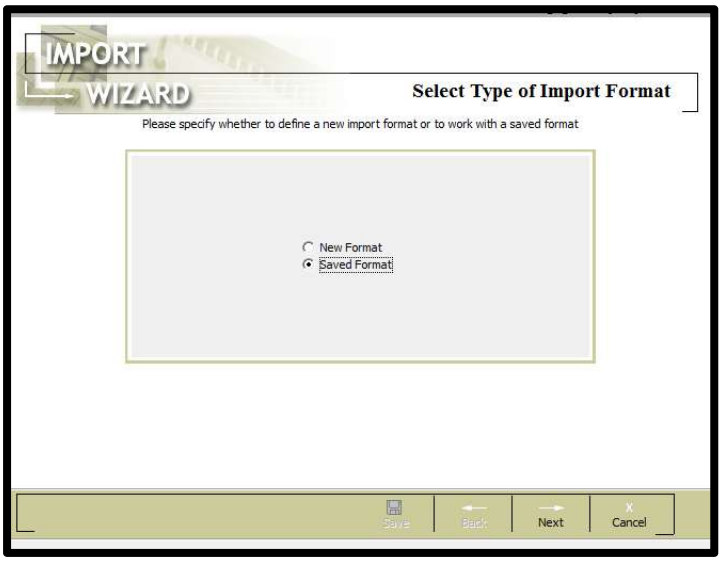
1. Under the **Main** tab, click on the **Import Wizard** button
2. Select **Saved Format** and click the **Next** button to continue to the next screen.
3. On the **Saved Format** screen single click on your saved import format and click on the **Next** button to continue to the next screen.
4. On the **Source File Selection** screen click the ellipsis button next to **Source Folder**. A directory box will appear. Navigate to the location of the source file, select it and click the **Open** button. Click the **Next** button in the lower right-hand corner of the screen to continue to the next screen.
5. On the **Source File Format Selection** screen, click the Next button to continue to the next screen.
6. On the **Text File Column Delimiter Selection** screen, click the Next button to continue to the next screen.
7. On the **Target File Selection** Screen, select New File in Bank Data/Mortgage DF and enter M**ortgage March**, then click the **Next** button to continue to the next screen.
8. On the **Census Year Selection** screen, click **Next**.
9. On the Geocode Settings, ensure the check box is selected and click **Next**.
10. On the **Map Source Columns to Wiz Format** screen, click the **Next** button to continue to the next screen.
11. On the **Filter Source File for Importing** screen, click the **Next** button to continue to the next screen.
12. On the **Thank You** screen, select **Import Now** and click the **Finish** button to complete the import process.

Best Practice: Decide on a schedule for importing. Do you import monthly or on a year-to-date basis? Waiting monthly could mean processing late in the month. Processing on a year-to-date bases could have you processing early in the month and playing 'catch-up', capturing end-of-month applications.

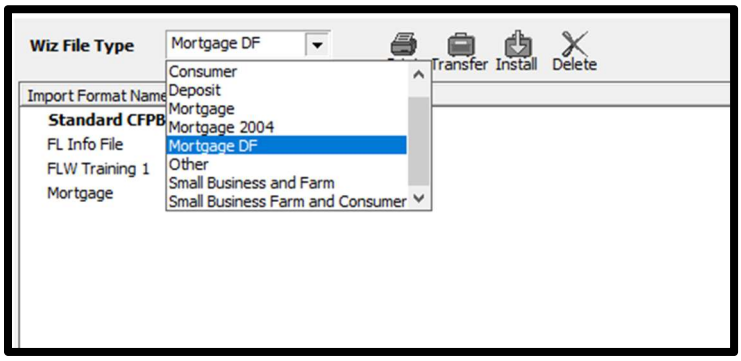
Transferring/Installing Saved Import Formats

To Transfer a saved format, follow these steps:

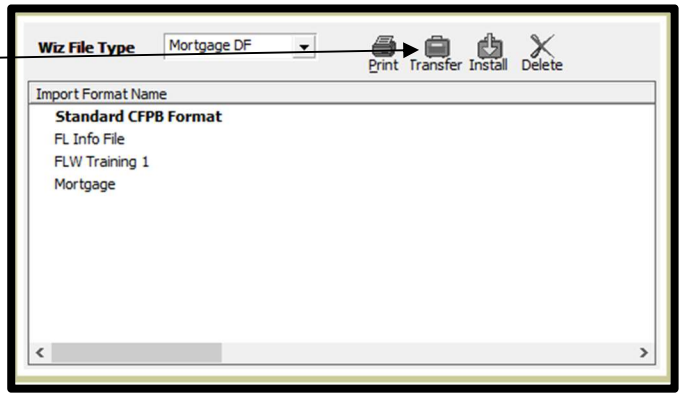
1. Select **Saved Format**



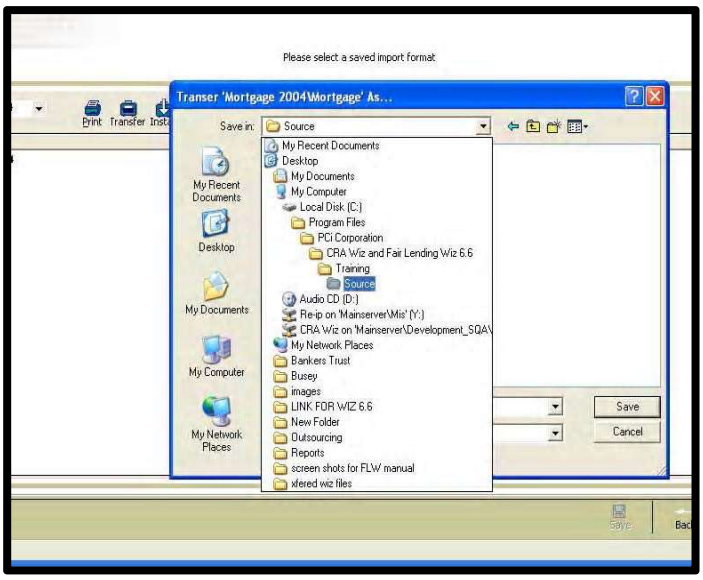
2. Within Import Wizard, click the drop-down button to select the file type of the saved format. For training purposes, select **Mortgage DF**.



3. Select the **Mortgage** format and click **Transfer**.



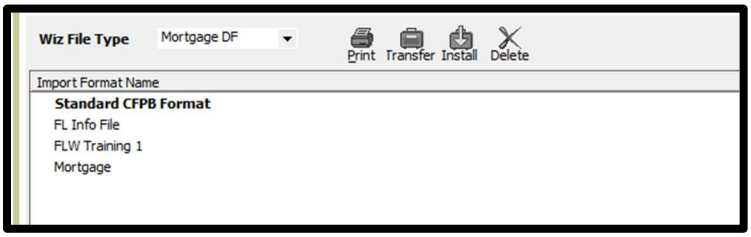
4. The software will allow you to navigate outside of CRA *Wiz*. Select a shared drive to save a copy of the import format.



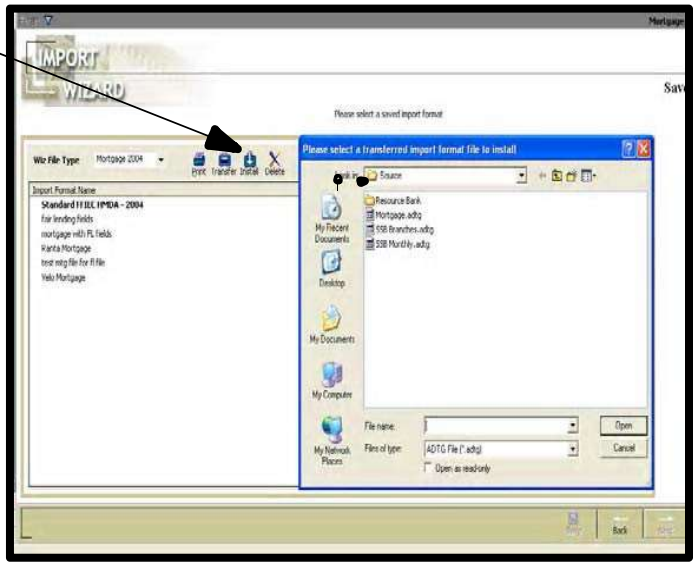
5. The system returns a message that the transfer was successful. Within the body of the message is the path where the format was saved. Click **OK**.

To install a saved format, follow these steps:

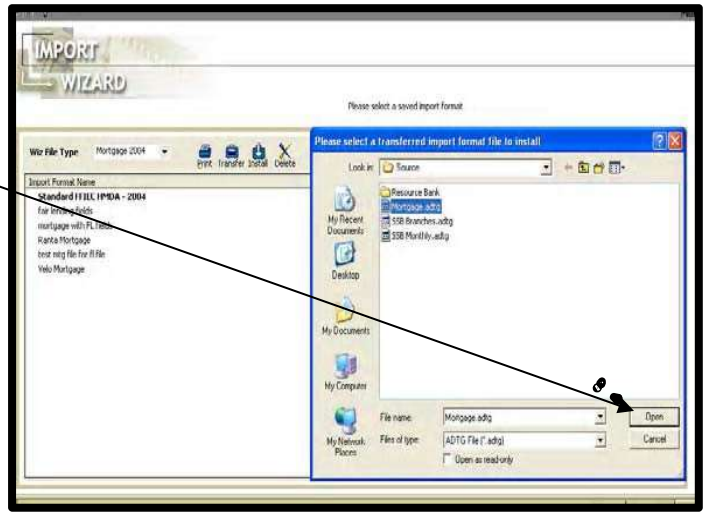
6. From the saved import screen, click the drop-down arrow next to **Wiz File Type** and select the file type that represents the import format. For training purposes, select **Mortgage DF**.



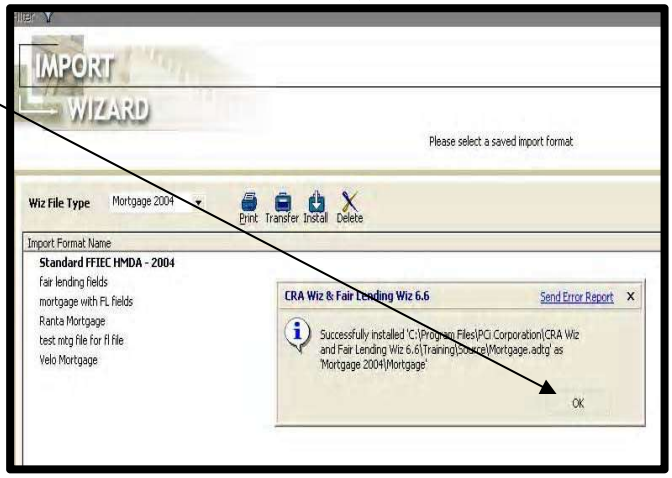
7. Click **Install.** The software will bring you into your Windows Explorer allowing you to navigate to the appropriate drive where the import format was saved.



8. Select the format that will be imported and click the **Open** button.



9. CRA Wiz returns a successful install message. Click **OK**.

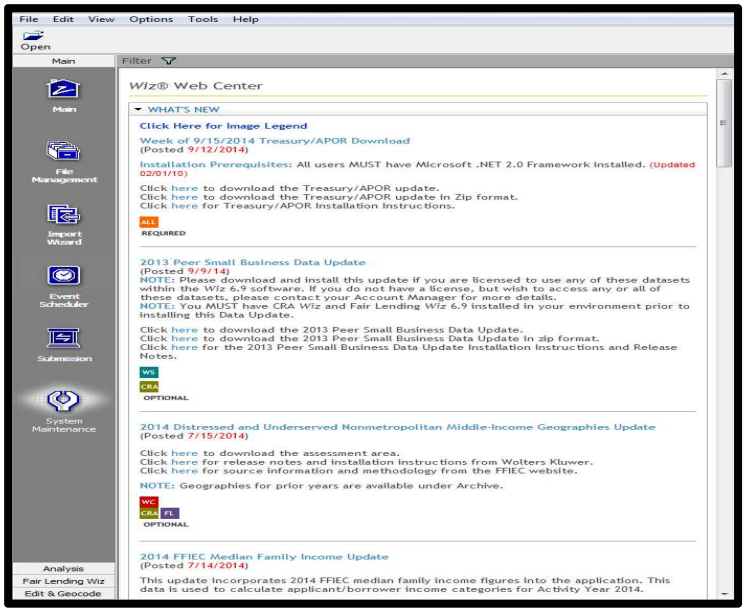


10. The format has been successfully installed in the appropriate file type and can be used for future imports of a HMDA file.

Importing Small Business Data

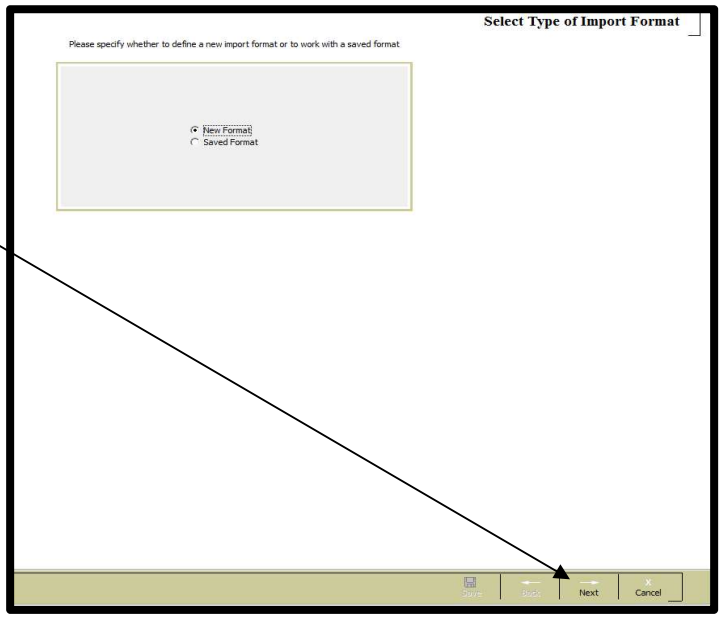
To import a Small Business File, follow these steps:

1. Click the **Import Wizard** button.



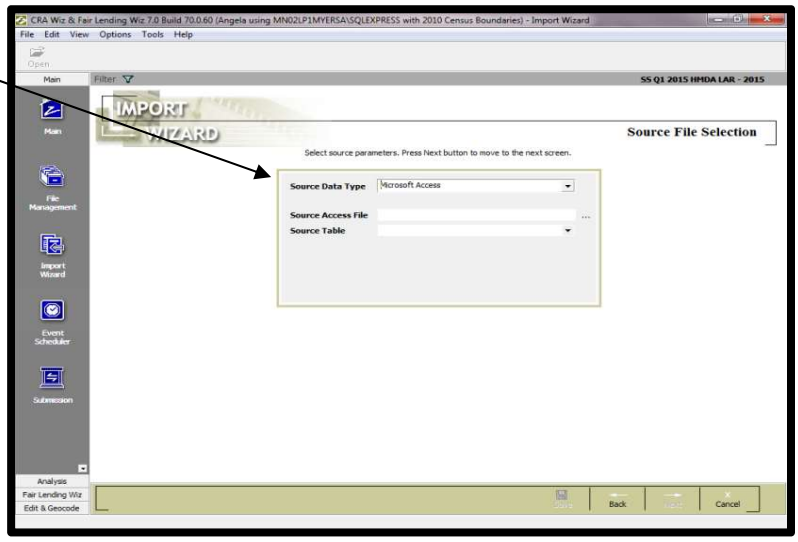
The software displays the **Select Type of Import Format** screen.

2. Accept the default of **New Format** and click the **Next** button.



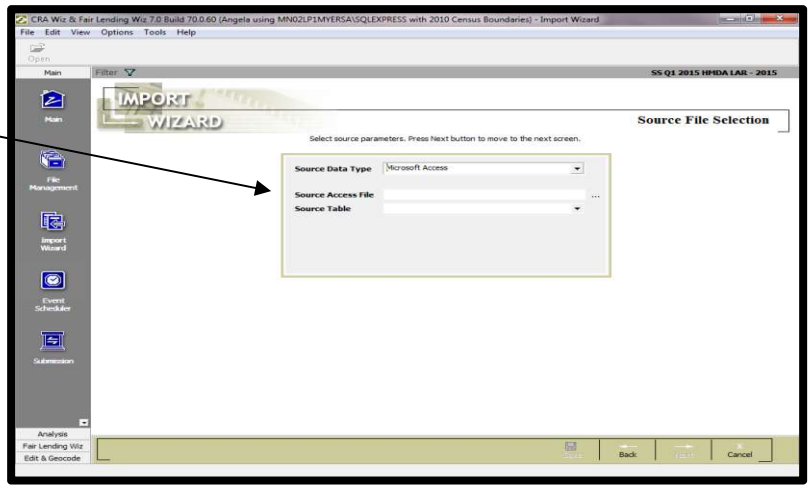
The software displays the **Source File Selection** screen.

3. Click the **Source Data Type** drop down and select **Text.**



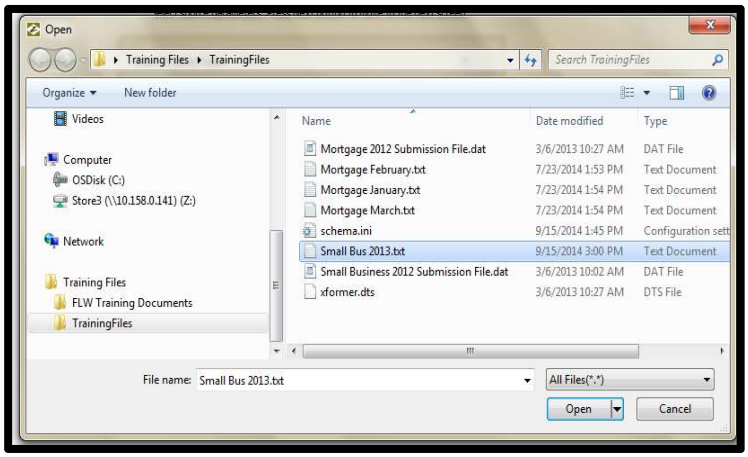
The software displays text in the Source Data Type field.

4. Click the **Ellipsis** button located next to the **Source Folder** field.



The software displays the **Look in:** dialog box.

5. Double Click the **Small Bus.txt** file.



The software does the following:

Populates the Source Folder field with path/location of the source file.

Populates the Source File field with the name of the Source File.

6. Click the **Next** button.

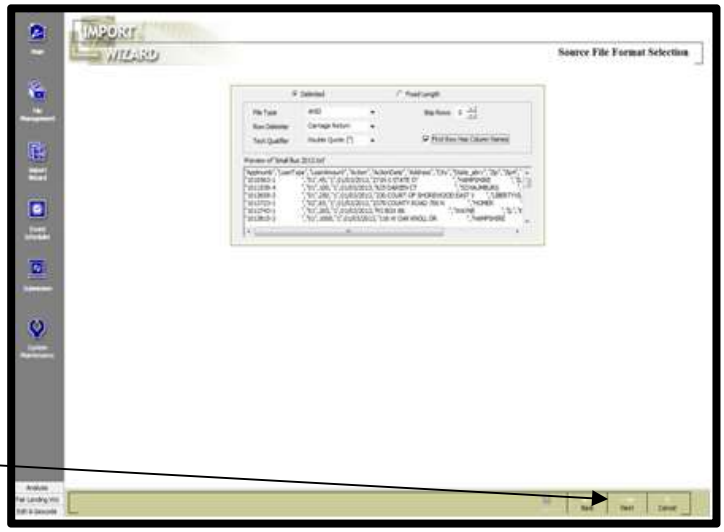
Note: Your institution's source file should be placed in a pre-determined location, such as a common drive, or sent via email.

7. Select the following:

Row Delimiter - Carriage Return

Text Qualifier - "Double Quote"

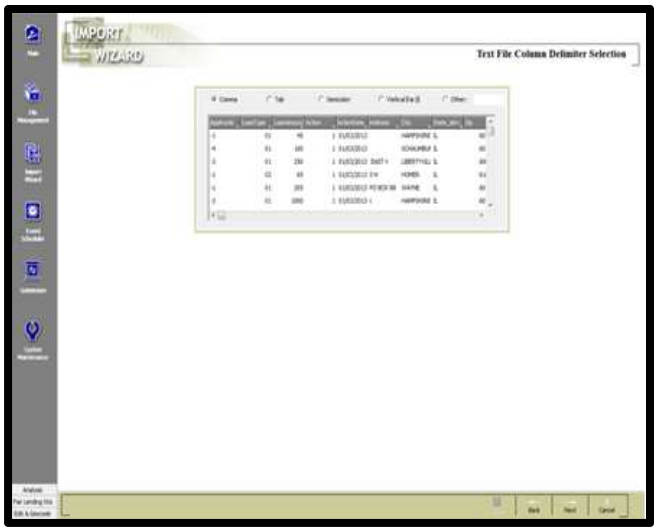
First Row Has Column Names - select box



Note: Your IT department should provide you with the information needed to format your file.

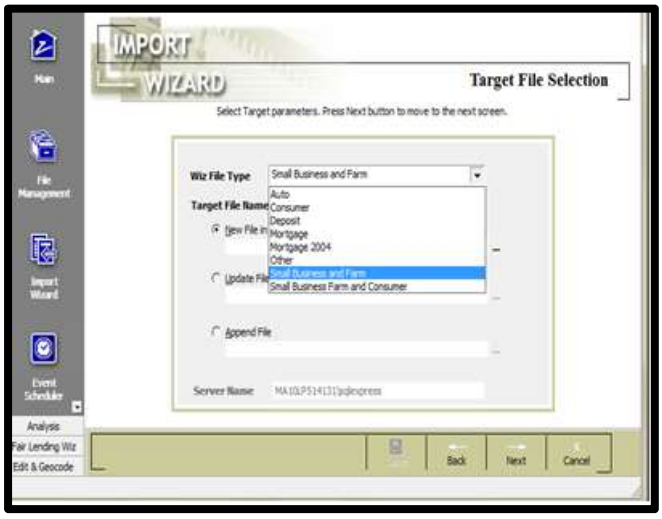
8. Click the **Next** button.

The software displays the **Text File Column Delimiter Selection** screen. This screen allows you to select the type of delimiter of your source file.



9. Select 'Comma' and click the **Next** button to continue to the next screen.

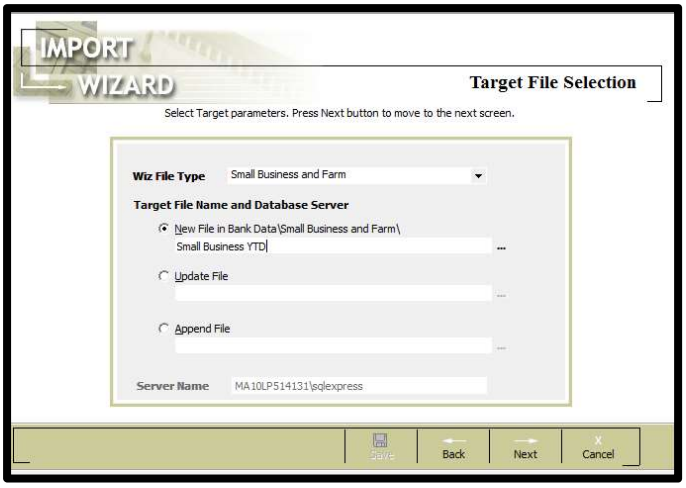
The software displays the **Target File Selection** screen.



10. Click the Wiz **File Type** drop down and select **Small Business and Farm**.

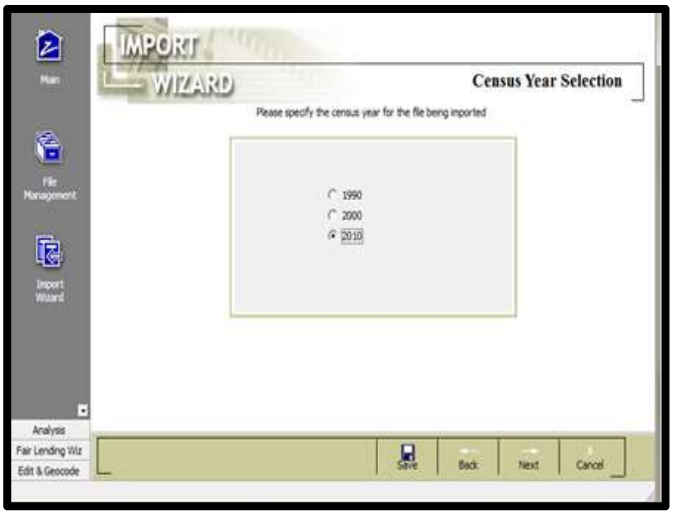
The software displays the Wiz file type as Small Business and Farm

11. Click in the **New File** field, type **Small Business YTD** and click the **Next** button.



The software displays the **Census Year Selection** screen.

12. Select 2010 radio button and click the **Next** button.

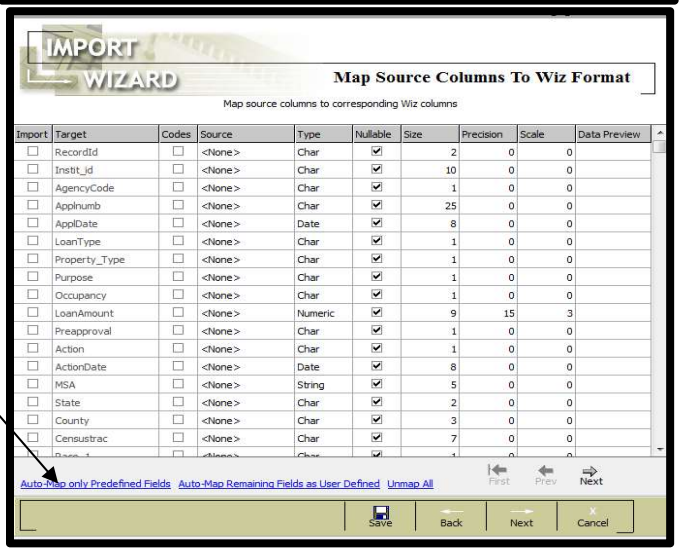


The software displays the **Geocode Settings** screen.

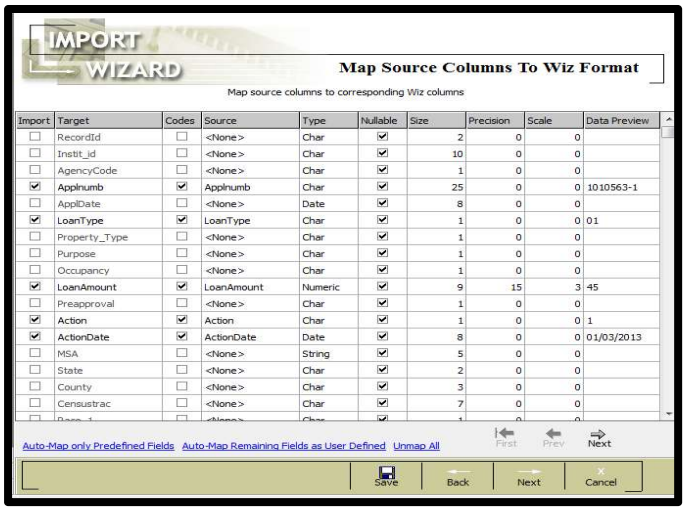
13. Select **File will be Geocoded in Wiz System** and click the **Next** button.

The software displays the **Map Source Columns to Wiz Format Selection screen**.

14. Click the [Auto-Map Remaining Source Columns](#) link.

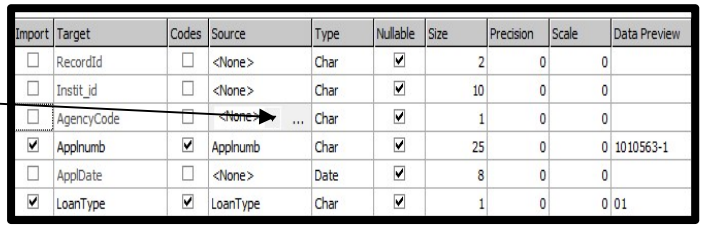


The software matches the Source Columns to the Wiz Target Columns if the source file column names match the CRA Wiz field names. The software will populate the Preview field when it finds a match.

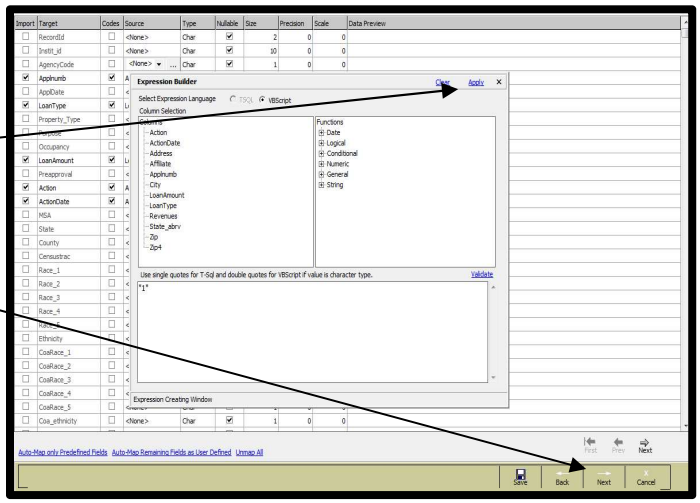


How to hard code a field:

15. Under **Source**, click the **AgencyCode** cell and click the **ellipsis** button.



16. Enter the following expression (replace command): **"1"**
17. Click the **Apply** button.
18. Click the **Next** button in the lower right hand corner of the screen to continue to the next screen.



The software displays the **Filter Source File for Importing** screen.

19. Click the **Next** button.

20. Enter the following:

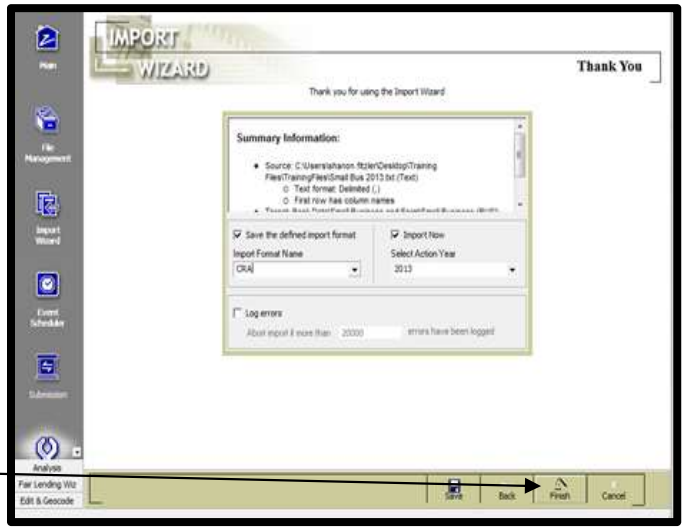
    Save the Defined Import Format – Check the box.

    Import Format Name- Name the format.

    Import Now – check the box.

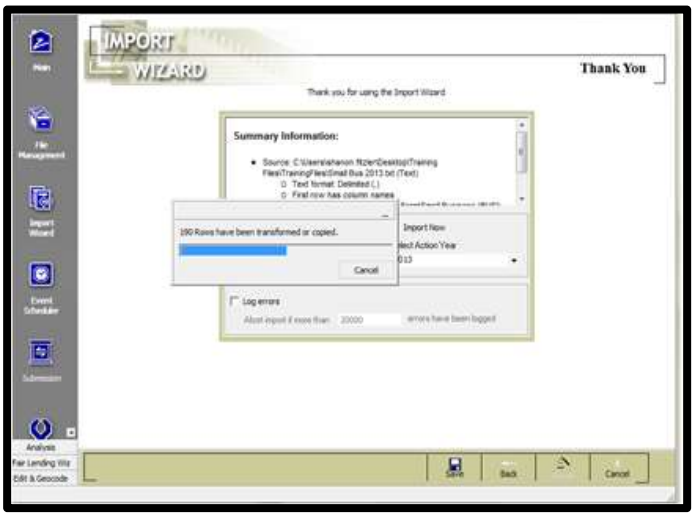
    Activity Year – Select the year that matches the action year in the file.

21. Click the **Finish** button.



The software does the following:

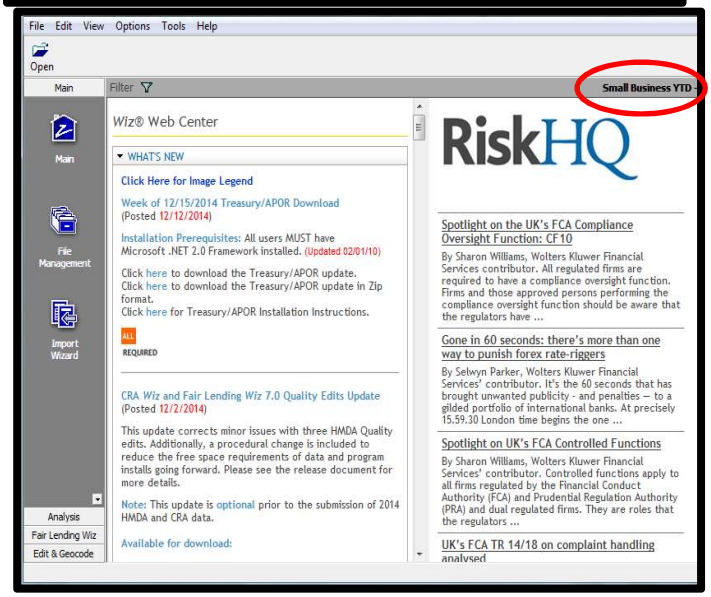
The software begins the process of importing the CRA file.



The software displays the Summary Import dialog box.

22. Click the **No** button.

The software displays the **Main** screen, and the Small Business YTD file is now the current file.



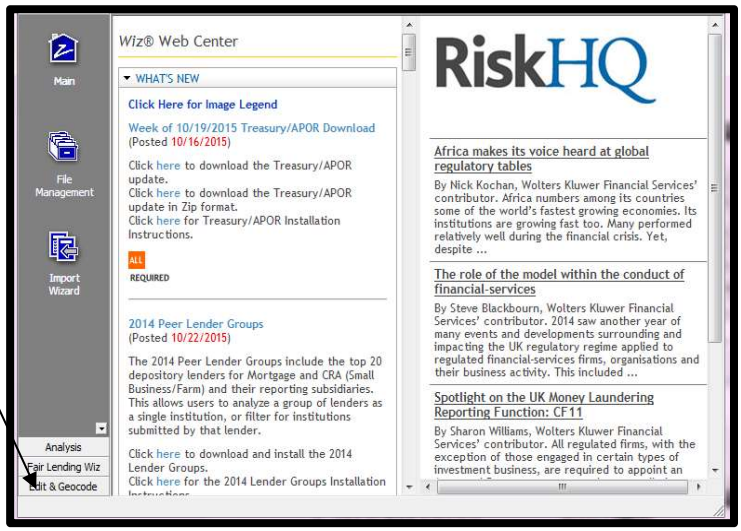
Chapter 5 - Geocoding Records

Geocoding is the process of appending numeric geographical data codes for MSA, state, county, and census tracts to records. Valid addresses (street, city, state, ZIP code) are required for accurate geocoding. Geocoding your records ensures the anonymity of the records and enables your institution to analyze data based on census tract boundaries. Properly geocoded records include geographical coordinates (latitude & longitude) required for creating maps within CRA *Wiz* showing activity or branch locations. There are three ways to geocode records in CRA *Wiz*: batch geocoding, single record geocoding, and interactive geocoding. Batch geocoding reviews all addresses in the application or file and geocodes all records in the file that have valid addresses. You use single record geocoding to obtain geocode information for an individual address. You use interactive geocoding to geocode individual records that do not geocode during batch geocoding.

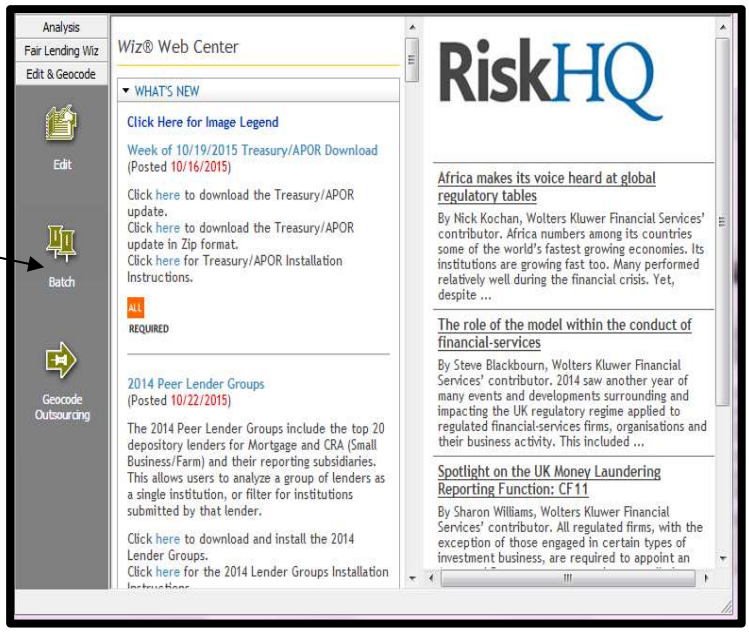
Accessing the Batch Geocoder

To batch geocode records, follow these steps:

1. Click the **Edit & Geocode** tab.



2. Click the **Batch** button from the Edit and Geocode tab.

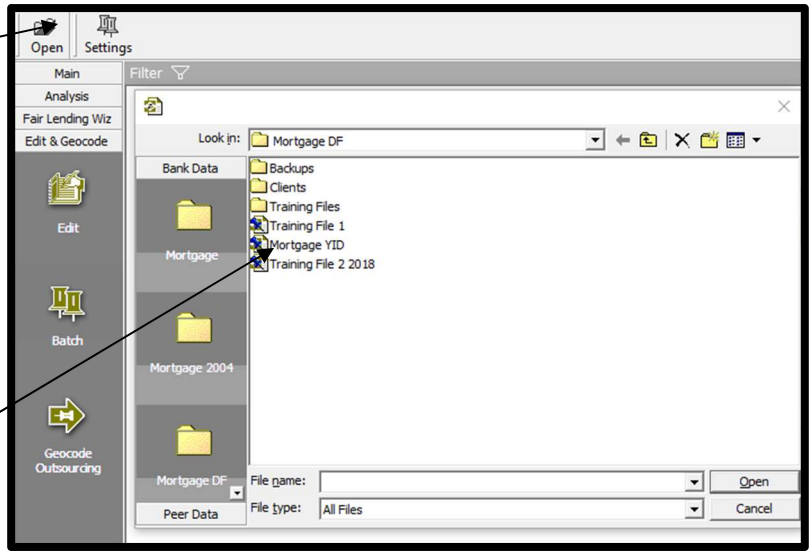


Setting the Current File for Geocoding

Exercise: Once CRA *Wiz* imports a file, that file becomes the current and active file in the program. However, we are going to Geocode the **Mortgage YTD** file. We will need to change the current file to our Mortgage file.

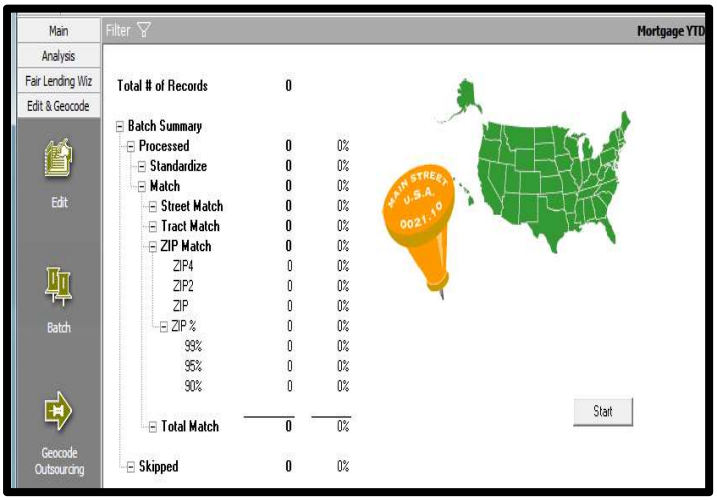
To change the current file, follow these steps:

1. On the **Batch Geocode** screen, click the **Open** button.



2. Double click on the **Mortgage YTD** file from within the Mortgage DF folder.

3. The software displays **Mortgage YTD** file as the active file.

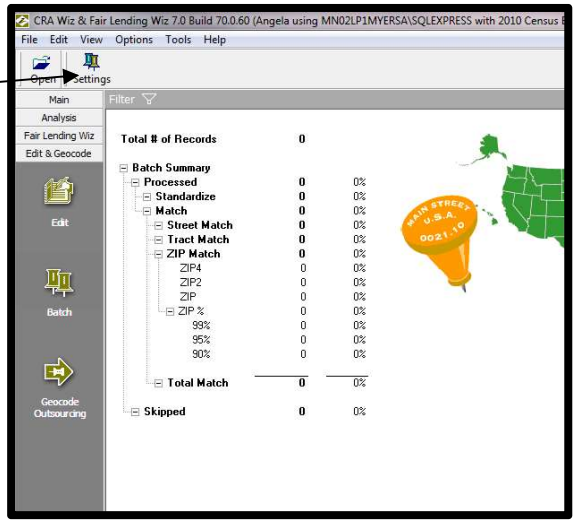


Understanding and Applying Geocode Settings

The options you select in the **Settings** pane determine the level at which CRA *Wiz* geocodes records from the street address down to ZIP Code matches.

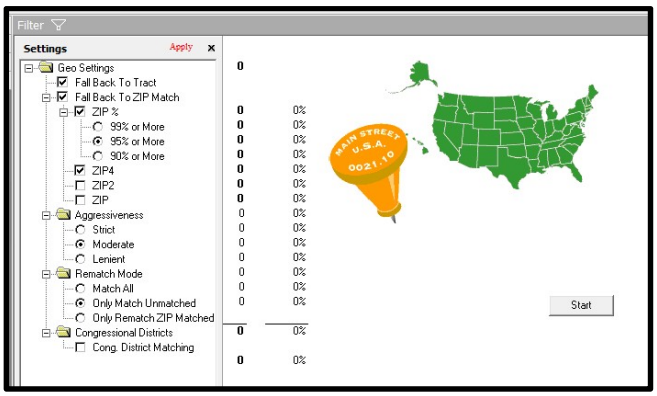
To access the geocode settings, follow these steps:

1. Click the **Settings** button.



Wolters Kluwer recommends the following settings to comply with Regulation grade Geocoding:

- ✓ Fall Back to Tract
- ✓ Fall Back to Zip Match
- ✓ ZIP%: 95% or More
- ✓ ZIP4
- ✓ Aggressiveness: Moderate
- ✓ Rematch Mode: Only Match Unmatched



Geocode Settings

Setting	Definition
Fall Back to Tract	This selection allows the geocoder to match the address to a census tract when the street falls entirely within a single census tract, if the geocoder cannot match the loan record's street address.
Fall Back to Zip Match	Zip match selections allow the geocoder to match a record to a zip code in the geocoder's address reference database, if the geocoder cannot match the street address to a census tract.
	This selection will allow the geocoder to match unmatched addresses to the Zip+4 codes
---- Zip 2	This selection will allow the geocoder to match unmatched addresses to the Zip+2 codes
---- Zip%	This selection will allow the geocoder to automatically centroid unmatched addresses to census tracts if the selected percentage of the Zip Code is within a single census tract.
---------99%	If 99% of the loan record's zip code falls within a single census tract, the geocoder will match the record to that census tract.
-------- 95%	If 95% of the loan record's zip code falls within a single census tract, the geocoder will match the record to that census tract.
-------- 90%	If 90% of the loan record's zip code falls within a single census tract, the geocoder will match the record to that census tract.
---- Zip	This selection will allow the geocoder to match unmatched addresses to the centroid (center) of the loan record's five-digit zip code.
Aggressiveness	Aggressiveness selections determine the geocoders matching requirements.
---- Strict	This selection instructs the geocoder to return a match only when the house number, side of the street, street type, street direction, and zip code match a record in the geocoder address reference database.
---- Moderate	This selection instructs the geocoder to return a match only when the house number and street direction or house number, side of the street, and street type match a record in the geocoder address reference database.
---- Lenient	This selection instructs the geocoder to return a match only when the house number and side of the street match a record in the geocoder address reference database.
Rematch Mode	Rematch mode selections will determine which records the geocoder attempts to match during the batch process.
---- Match All	This selection instructs the geocoder to geocode all records.
---- Only Match Unmatched	This selection instructs the geocoder to geocode only ungeocoded records.
---- Only Rematch Zip Matched	This selection instructs the geocoder to geocode only records that geocoded using a zip fallback.
Congressional Districts	
----Cong. District Matching	Select to match addresses to Congressional Districts as well as Census Tracts.

Batch Geocoding

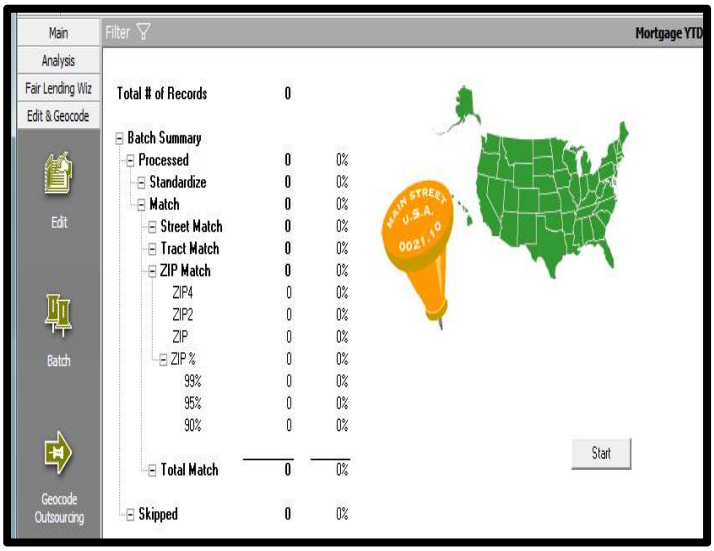
Batch geocoding is the process of geocoding multiple records simultaneously. The CRA Wiz batch geocoder matches all valid addresses in a file with corresponding geographical data.

You choose batch geocode settings and initiate batch geocoding on the Batch Geocode screen.

For our example, we will assume that geocoding records is a standard process. After confirming the Batch Geocoding settings, run the batch geocode process, and then determine how many records could not be matched.

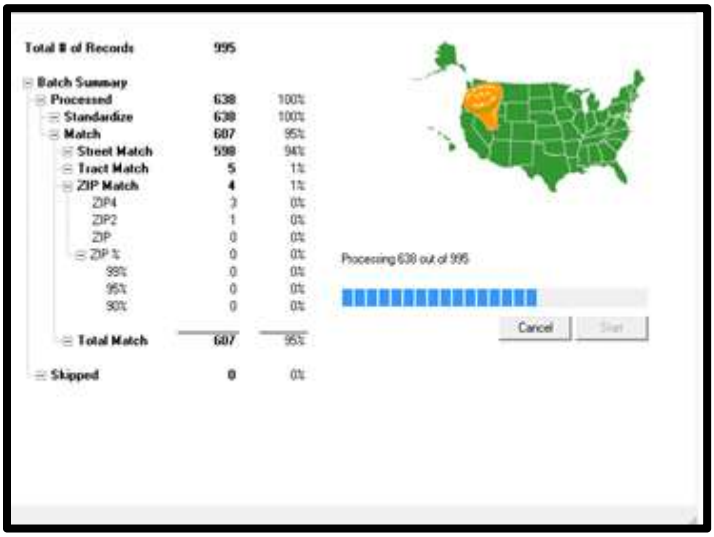
Best Practice: The number of matched records (also known as the hit rate) is largely dependent on the accuracy of your data. Ensuring that loan or application data is entered correctly into your institution's database will help increase the batch geocoder's hit rate and may also help avoid extensive data editing later.

To batch geocode records, follow these steps:



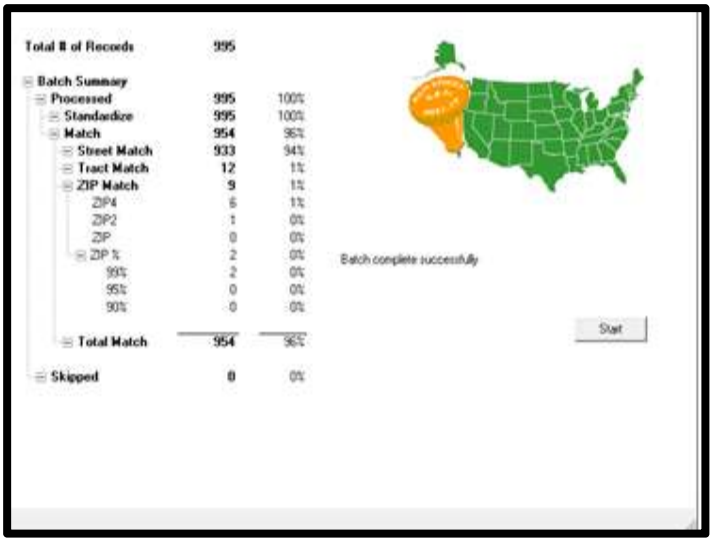
1. Click the **Start** button.

The software geocodes the loans file.

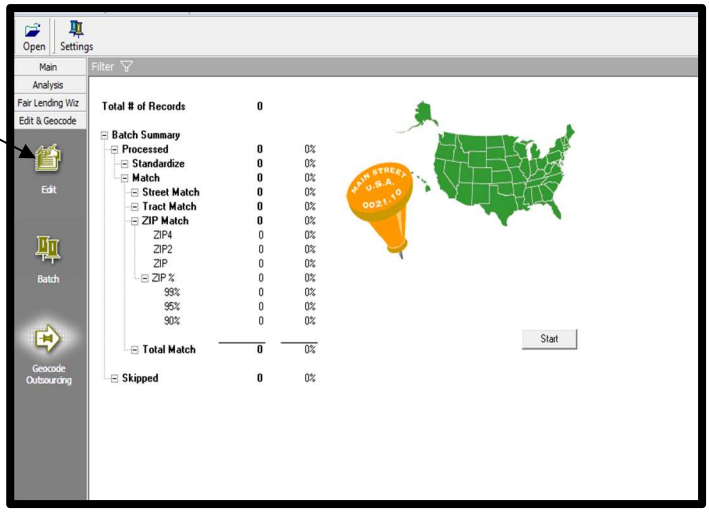


Reviewing the Batch Summary Report

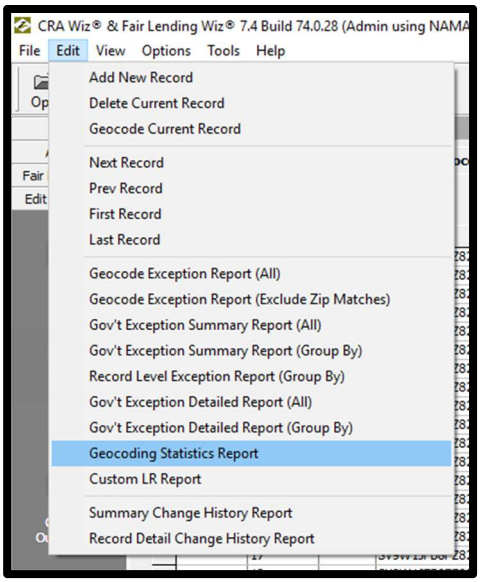
Overview When a file is geocoded in the batch mode within CRA *Wiz*, the software reports geocoding results in the Batch Summary report. You use the Batch Summary report to determine how many records batch geocoded.



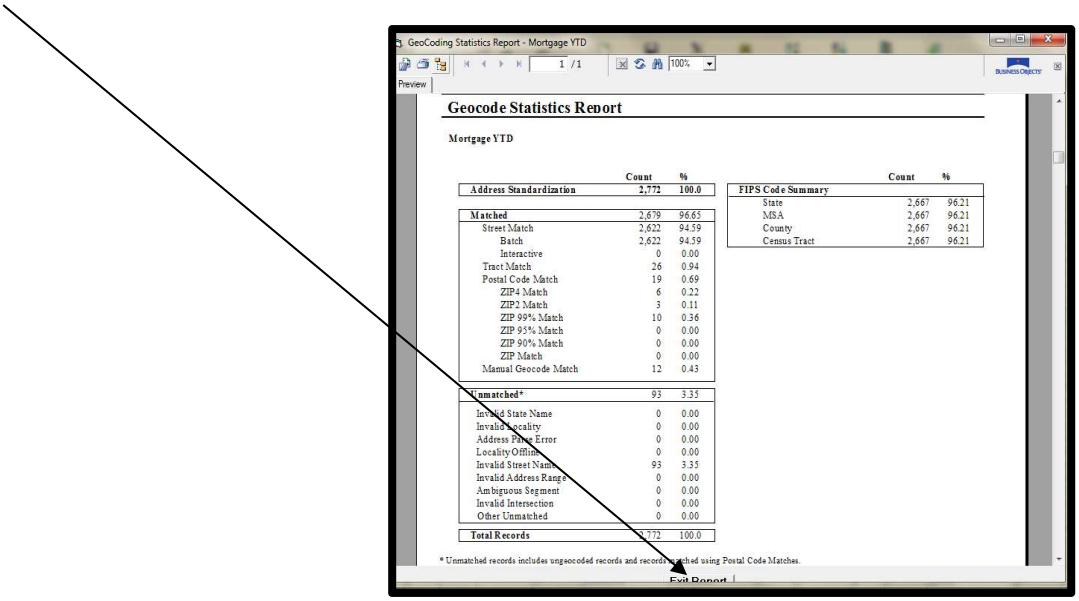
2. To access the Edit menu, you must access the Edit module.



3. Click the Edit menu from the tool bar and select the **Geocoding Statistics Report**.



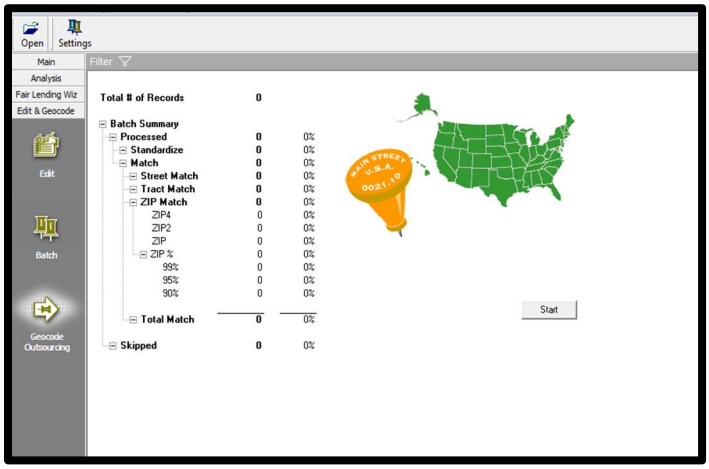
Once the statistics report generates, you have the option of printing the report. Click **Exit Report** to close.



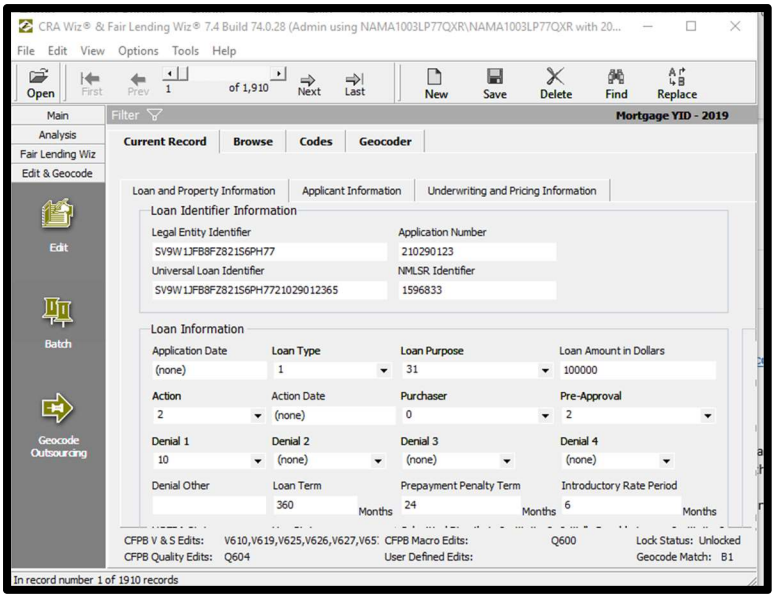
Reviewing the Geocode Exception Report

To review geocode exceptions, follow these steps:

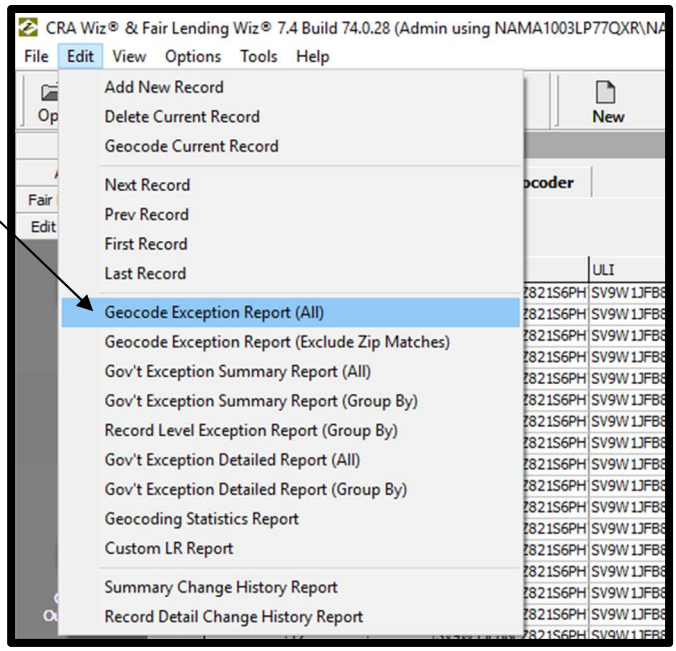
1. From the **Batch Geocode** screen, click the **Edit** button.



2. Click the **Edit** menu located on the top tool bar.

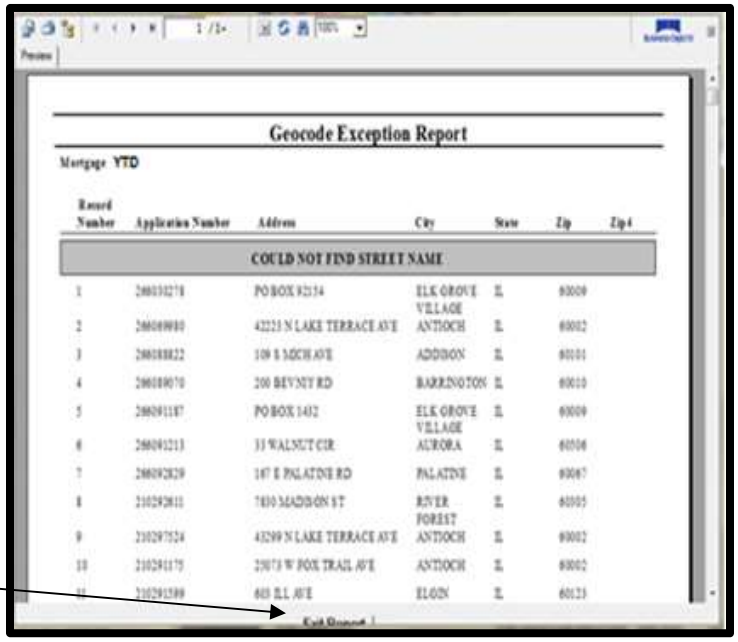


3. Select **Geocoder Exception Report (All)** from the **Edit** drop down list.



The following functions can be found in the tool bar:

- Export Report
- Print Report
- Toggle Group Tree
- Next Page
- Last Page
- Page 1 of x
- Stop Loading
- Refresh
- Find
- Exit Report



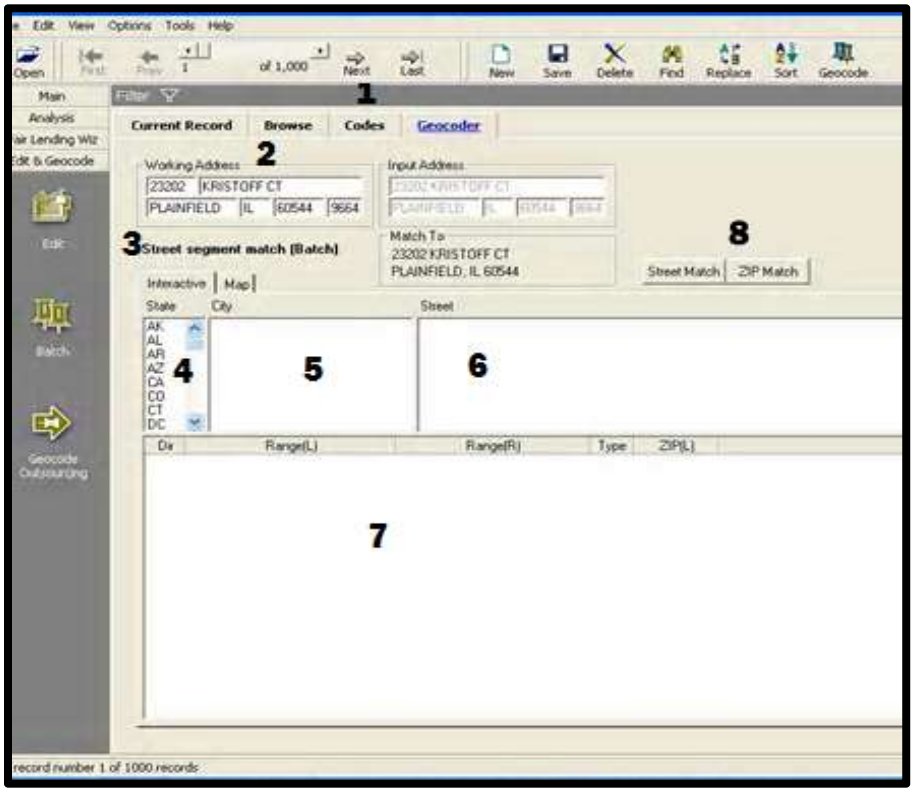
4. Use the scroll bar to review the error messages and account information.

5. When finished reviewing the Geocode Detail Exception Report (All), click the **Exit Report** button.

Understanding Interactive Geocoding

Based on the quality of address data in the file, there may be some records that do not geocode during batch geocoding. For example, records entered with a spelling error, P.O. Box, rural route as an address, no address, or properties located in a new development will not geocode. You can geocode these records interactively by matching the address information to a variety of criteria.

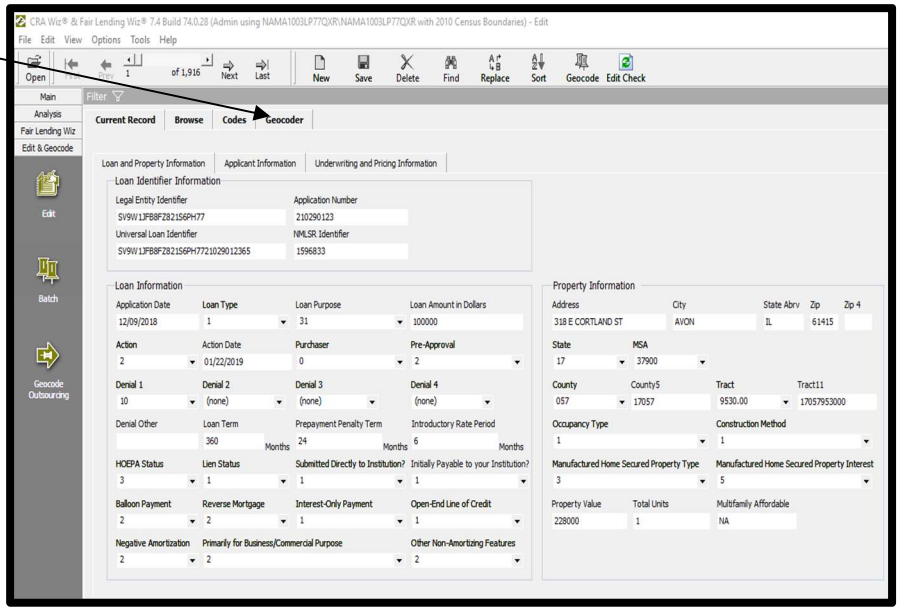
The interactive screen includes the following fields and buttons:



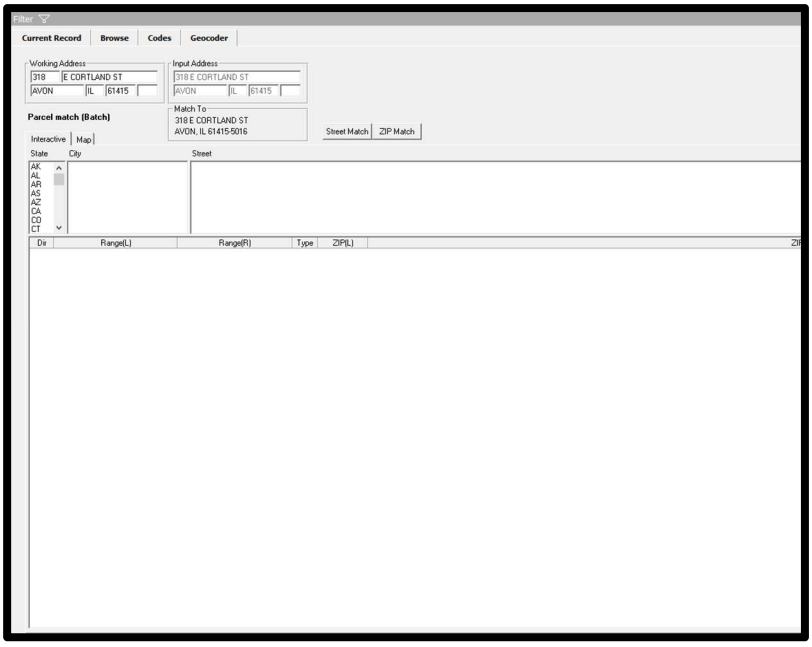
- **1-Next** button – click the Next button to display the next ungeocoded record.
- **2-Working Address** - update the address (number, street, city, state and ZIP code).
- **3-Current geocode status** -describes the current status of the record.
- **4-State** - automatically selected when you display a loan record.
- **5-City** - automatically displays when you display a loan record.
- **6-Street** - use this list to determine the correct spelling of an incorrectly spelled street.
- **7-Address ranges/Zip Codes** - all available address ranges for the street you select.
- **8-Street Match/Zip Match** button - the button you click depends on the address information you change in the Working Address field.

To access interactive geocoding functionality from the **Edit** screen, follow these steps:

1. Click the **Geocoder** Tab.



The software displays the **Interactive Geocoder** screen.



Working with the Interactive Geocoder

The test bank's standing process is to interactively geocode, to the street match level, all records that did not geocode during batch geocoding.

We noted on the **Geocode Exception** report that one record in particular (application number **210297155**) did not geocode. The street name entered for this loan record (CHGO) did not match any street name in the address database. Because most records in the LAR are located in Illinois, we can assume that CHGO is an abbreviation of Chicago.

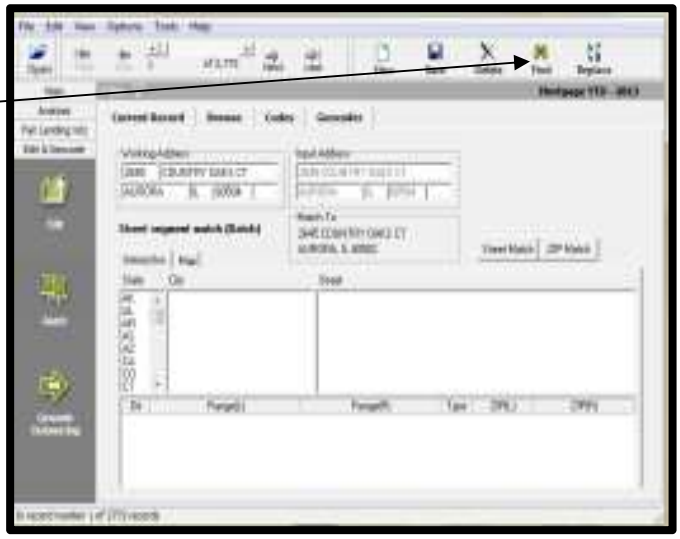
To update the address and geocode the record, use the following procedures:

Find the Record
Correct Spelling

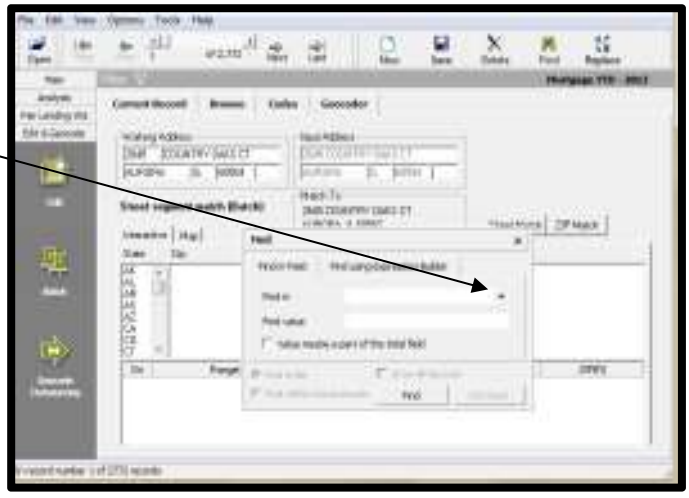
Find the Record

To find the record, follow these steps:

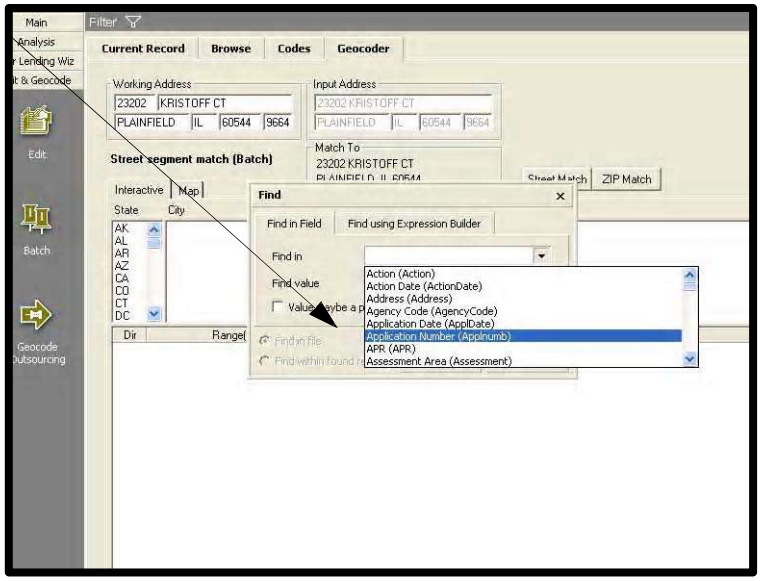
1. On the **Interactive** screen, click the **Find** button.



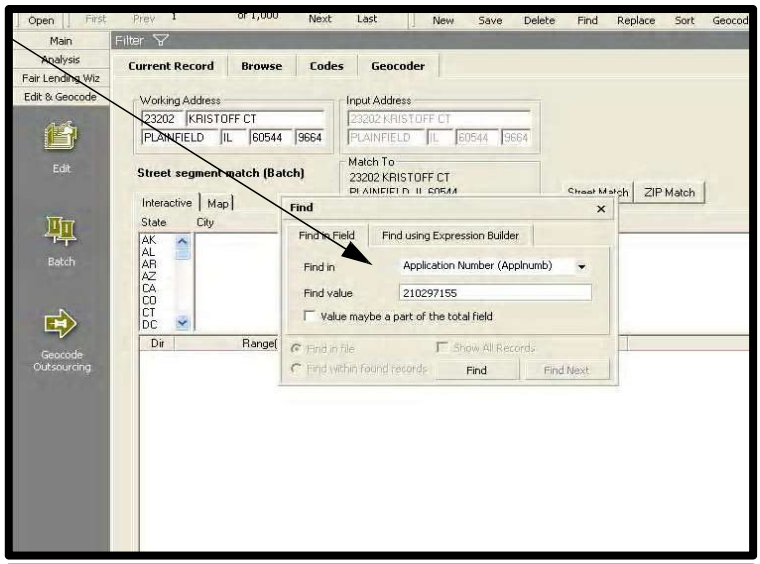
2. Click the **Find in** field drop down.



3. Select **Application Number (Applnumb).**



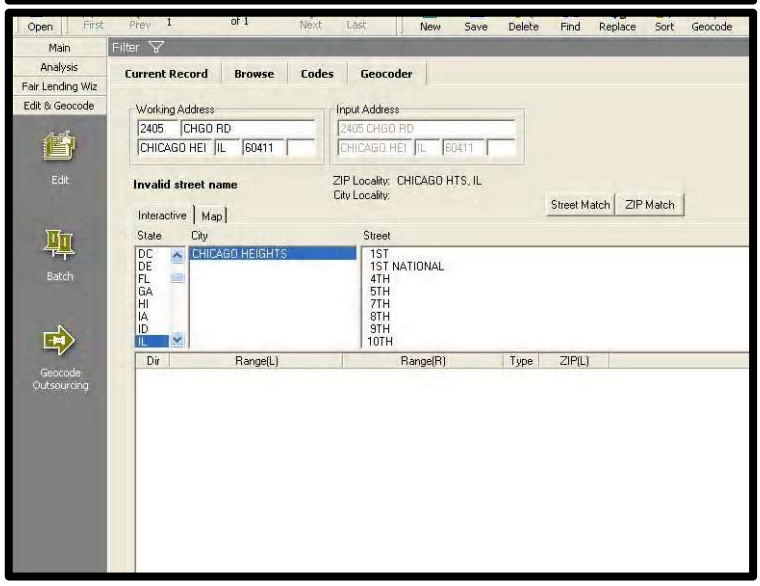
4. In the **Find value** field, enter **210297155** and click the **Find** button



The software begins to search for the record.

Note: The file is filtered to display only the record you are searching for. To turn off the filter, select "**Show All Records**" from the **Tools** menu.

The software displays application number **210297155.**

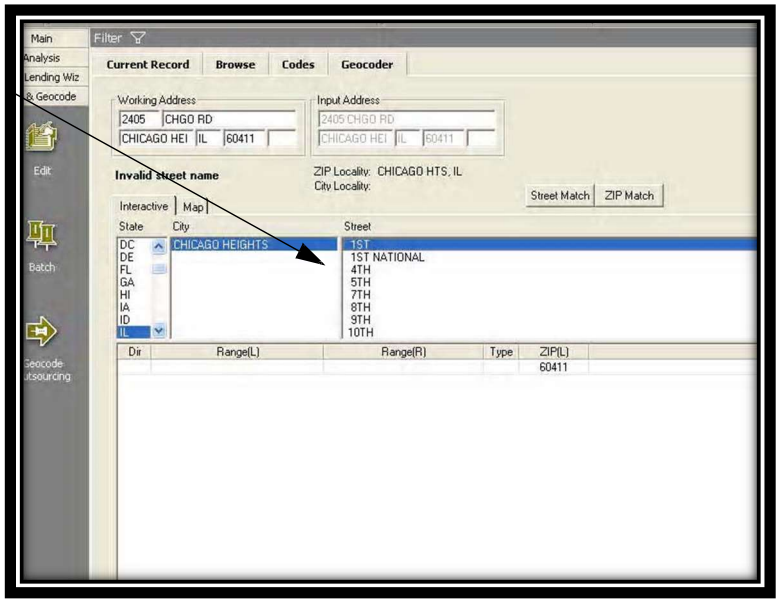


To interactively geocode this record, follow these steps:

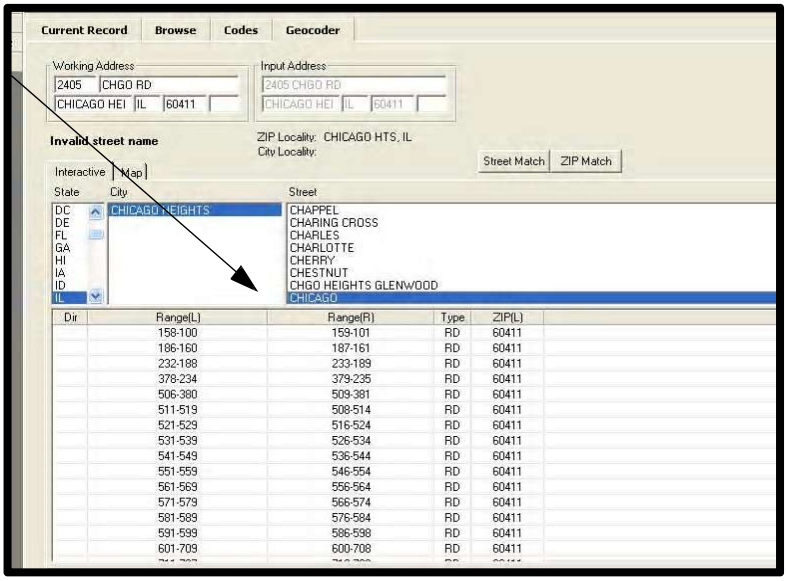
5. Click in the top of the **Street** list.

The software highlights the first row in blue.

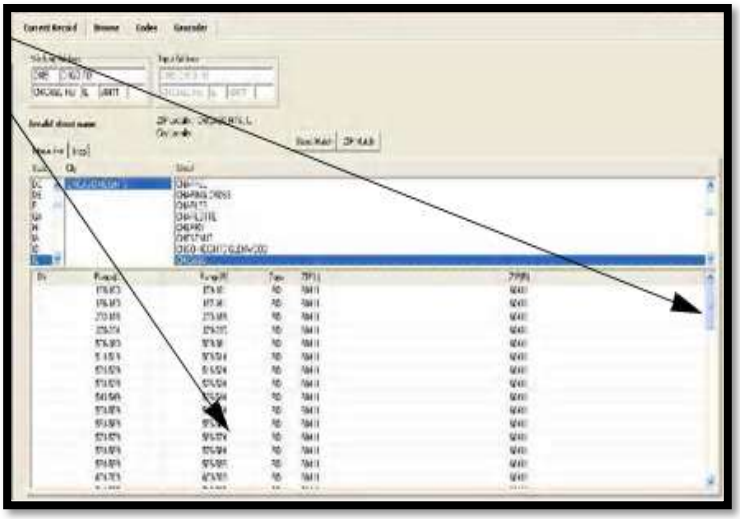
6. Type **C-H-I,** the first three letters of Chicago, the street to search for.



The software displays and high-lights **Chicago** in the **Street** field.

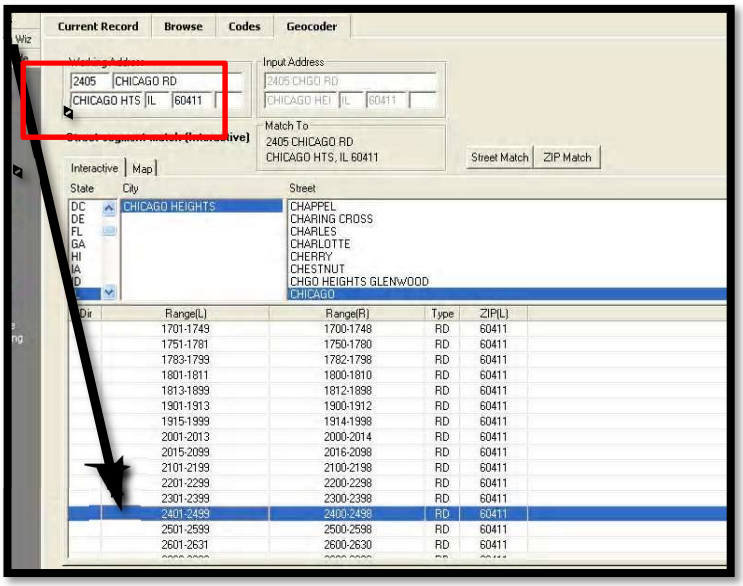


7. To confirm that the address number **2405** is valid, use the scroll bar to search for the address range in which the address **2405** falls.



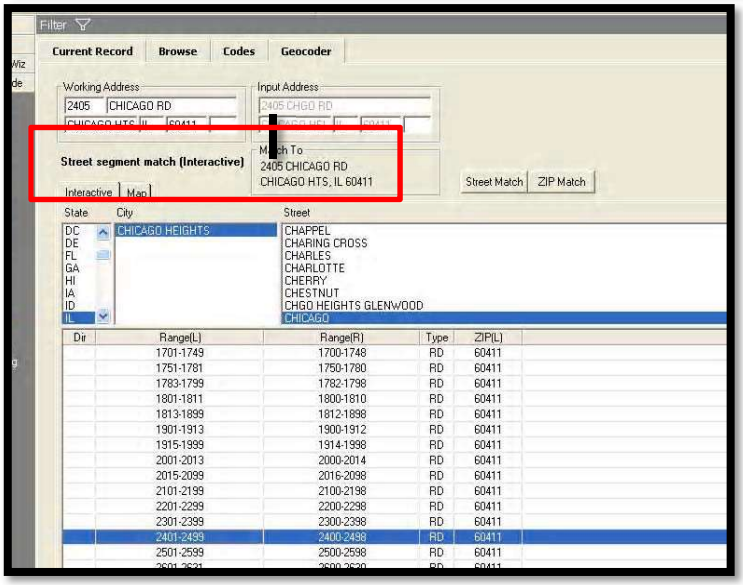
8. Double click the address range.

The software updates the spelling of **CHGO** to **CHICAGO** in the **Working Address** field.



The software geocodes the record and displays **Street Segment Match (Interactive)** as the new geocode status message.

The last step is to permanently change the record's address, which will be completed during the next exercise.



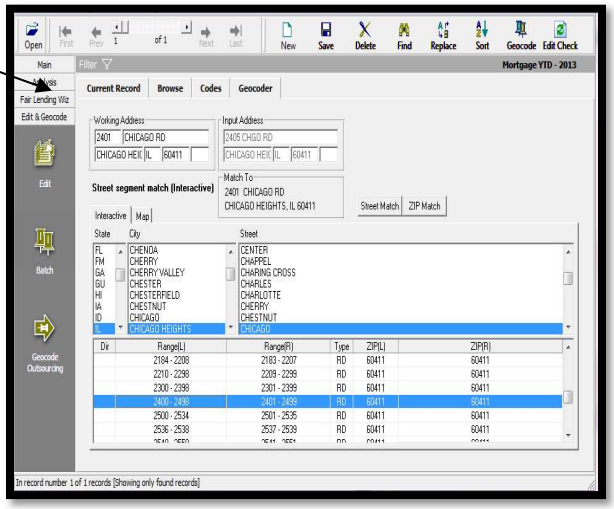
Geocoding Individual Loan Records

Overview: The Geocode button in the Edit screen can be used to geocode a single loan record without utilizing the Batch Geocode function. This functionality can be accessed by selecting the record that needs to be geocoded and clicking the Geocode button located on the toolbar. The Geocoder button will use the same settings that have been set for the batch process.

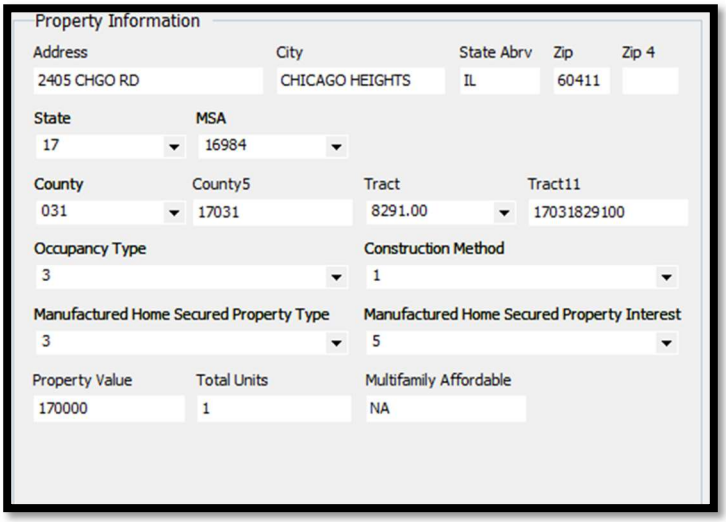
In the previous exercise we interactively geocoded application number 210297155. CRA *Wiz* automatically corrected the working address on the Geocoder tab, however the input address located on the Current Record tab is still incorrect. We will correct and permanently change the input address and then use the Geocode button to geocode the address.

To correct the input address and use the Geocode button, follow these steps:

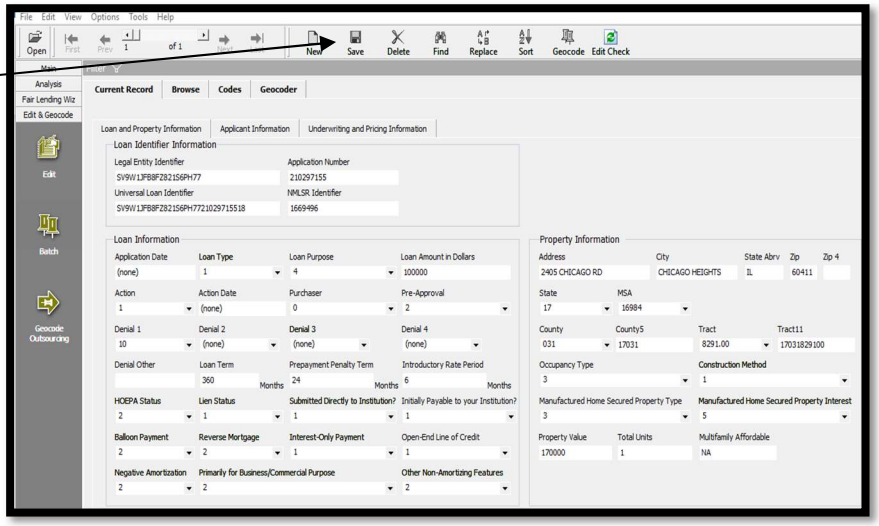
1. Click on the **Current Record** tab.



2. In the Loan and Property Information tab, click in the **Address** field holding the left mouse button down and highlight the word **CHGO** and type the word **CHICAGO.**



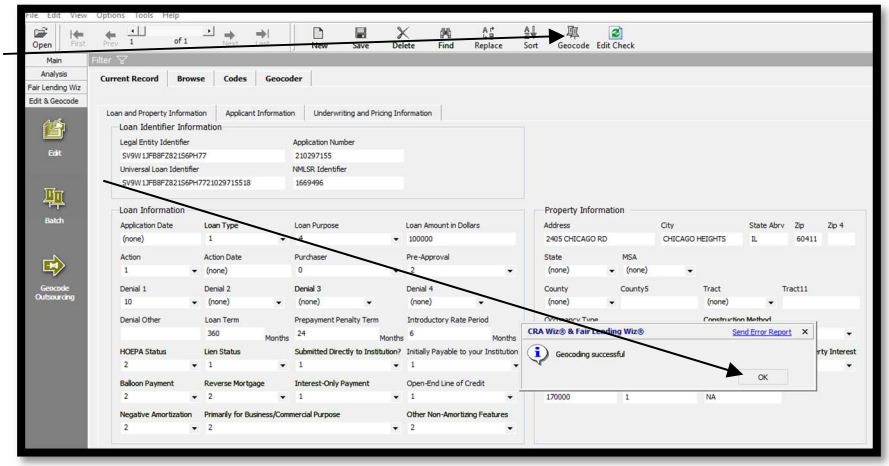
3. Click the **Save** button located on the toolbar.



Note: Once the record is saved, CRA *Wiz* clears the values that were in the MSA, State, County, and Census Tract field because a change was made to the address.

4. Click the Geocode button to geocode the address.

5. Click the **OK** button in the geo- code confirmation dialog box.

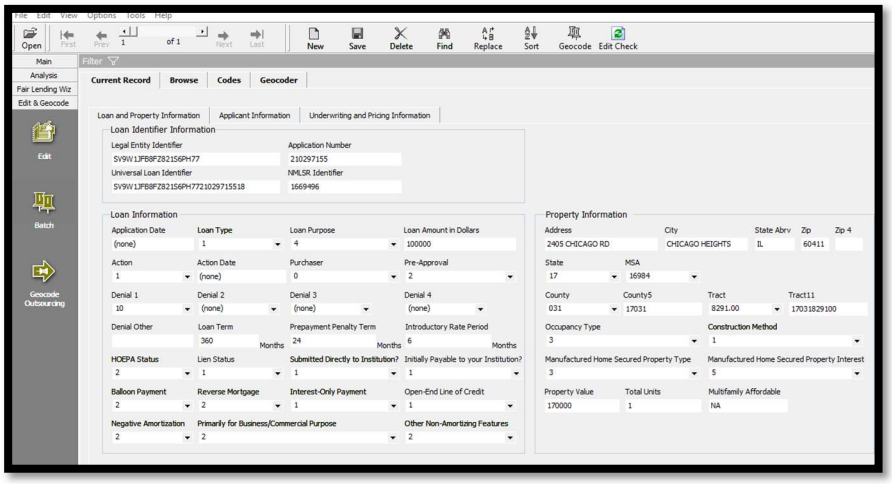


The record is now geocoded.

Working with the Geocode an Address Function

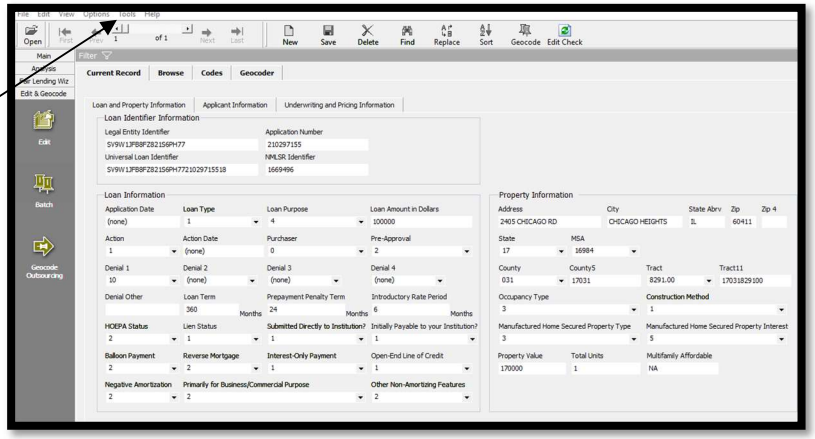
The Wolters Kluwer Single Record Geocoder function gives users the ability to geocode a single address

Exercise: You have recently been asked for the census tract of a particular address the marketing department is researching for the purpose of opening a new branch. The address is 230 W Monroe, Chicago, IL, 60606.



Exercise To geocode an address with the Wolters Kluwer Single Record Geocoder, follow these steps:

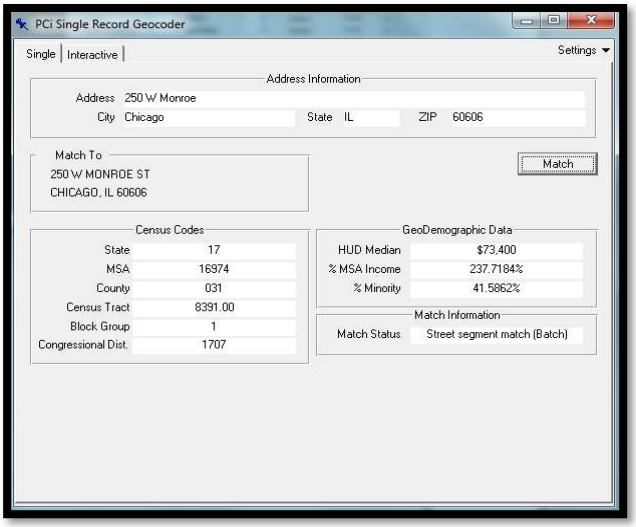
1. Click the **Tools** menu and select **Geocode an Address**.



2. Enter the following information:

   - Address: 230 W Monroe
   - City: Chicago
   - State: IL
   - Zip: 60606

3. Click the **Match** button.



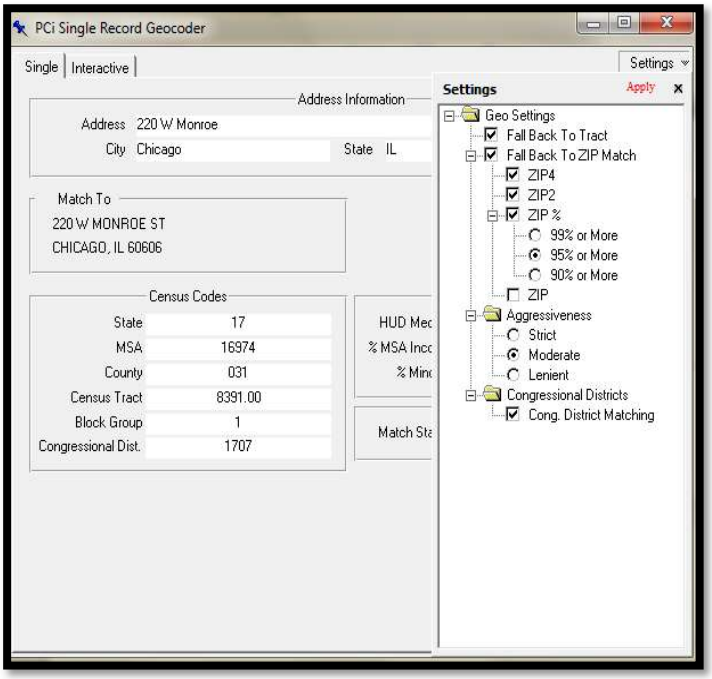
The system provides geocoding information for this address.

Note: Information obtained through this method is *not* retained in any file.

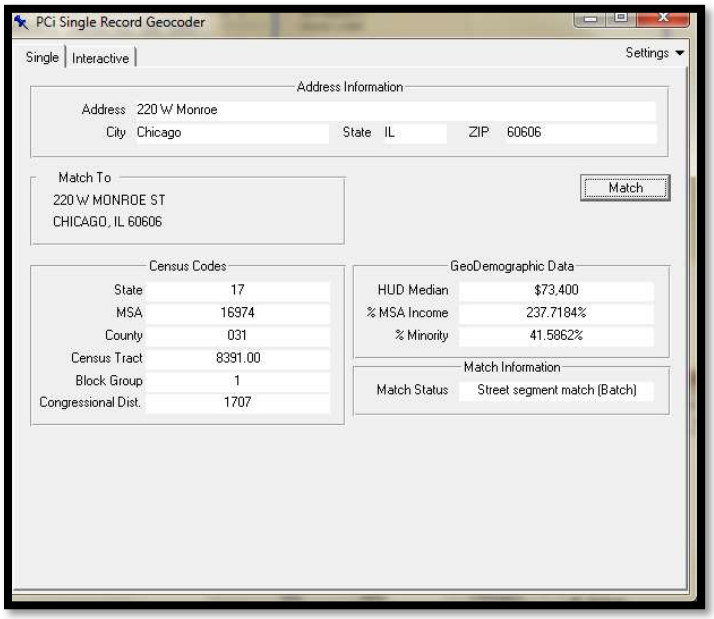
To review the current Geocode Settings, follow these steps:

4. Click the settings drop down.

The software displays the **Settings** window.



5. Click the **X** button to close the Single Record Geocoder.



Digitizing an Address

There will be times when the Geocoder is not able to geocode an address. Reasons may vary, but the most common reason is because the street is new and the new address is not in the address database. Also, some small rural communities are not yet included in the database.

How do you handle these addresses?

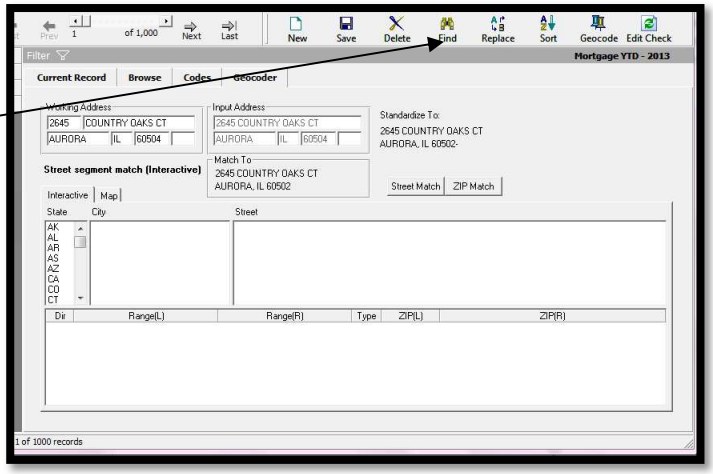
- If it is a real estate loan that has an appraisal, see if the appraisal has a map which shows the actual location of the property.
- Have someone at the local branch contact the customer and have them ask the customer specifically where the property is located (do this only if the loan was approved).
- Contact the post office in the community in which the property is located and ask them for assistance in locating the property on a map.
- Contact the county in which the property is located and ask them for assistance in locating the property on a map.

Whatever you do, you should have a standard process that you follow to geocode records that were not batch matched. Print out the map of the digitized address with your notes on the map. In this manner, you can explain your decisions when examiners ask questions.

Exercise We determined that CRA *Wiz* could not geocode an address on Bevniy Rd because the address is not found in the address database. We call the "loan officer" who took the application, to see if there is any additional information regarding the location of the property. The loan officer tells you that Bevniy Rd is new construction, and provides you with three streets bordering the area where the houses on Bevniy Rd are being built:

- North of Bluff CT 270-372 271-373
- South of Oak Hill Road 1200-792 1223-755
- West of Hickory Lane 200-398 201-399

You will use the information obtained from other sources to geocode the address with the digitize tool. To use the digitize tool to interactively geocode the record, follow these steps:



1. Click on the **Find** button in the tool bar.

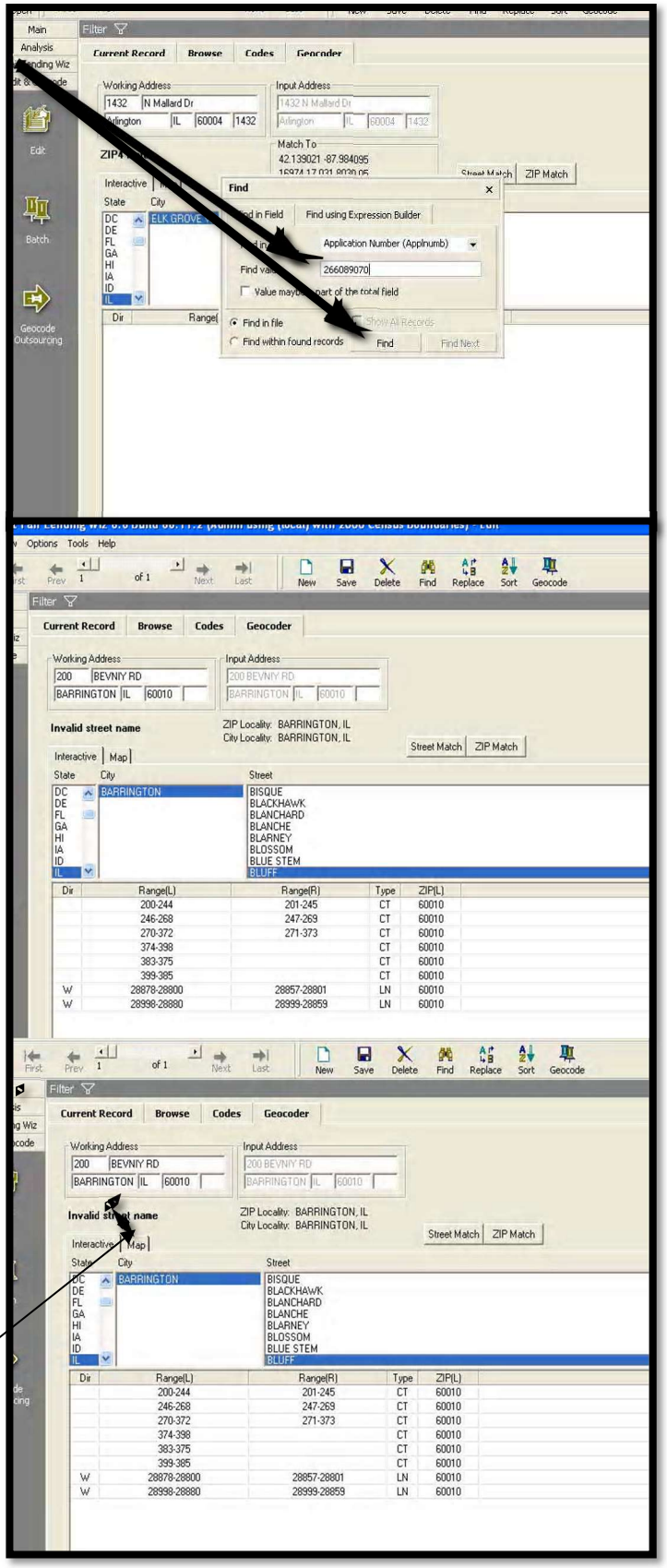
2. Type Application Number **266089070** in the Find In field and click the **Find** button.

The software finds the record and provides the information it knows to be true, such as state and city. When you click on a city/town all the streets found within that area will be listed.

3. Scroll down to locate **Bluff** (one of Bevniy's adjacent streets) from the street list.

4. Click on **Bluff**.

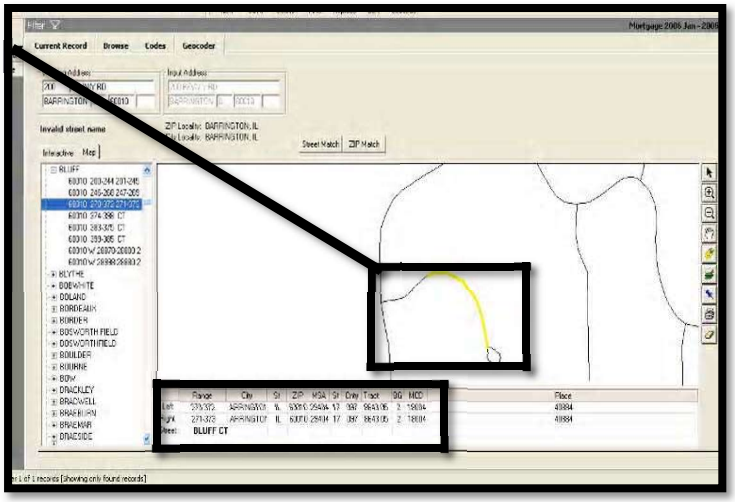
5. Click the **Map** tab.



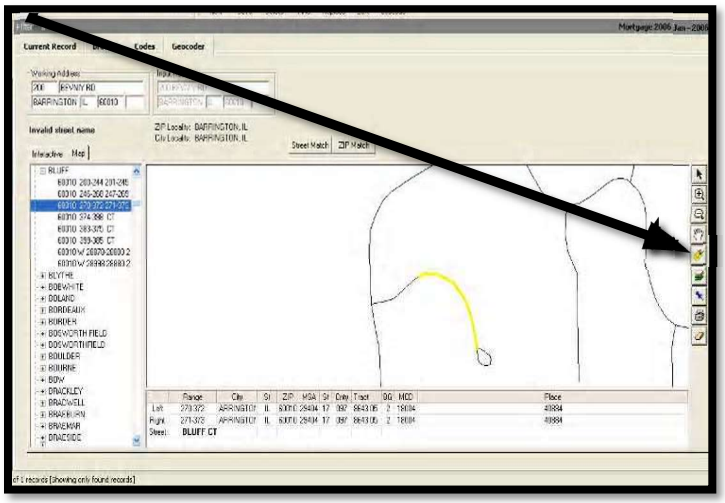
6. Double click on the street segment **Bluff 270-372 271-373**.

The software displays the street segment highlighted in yellow on the Map and census tract information in the grid below the map.

Note: The census tract of the Bluff street segment is: **8643.05**

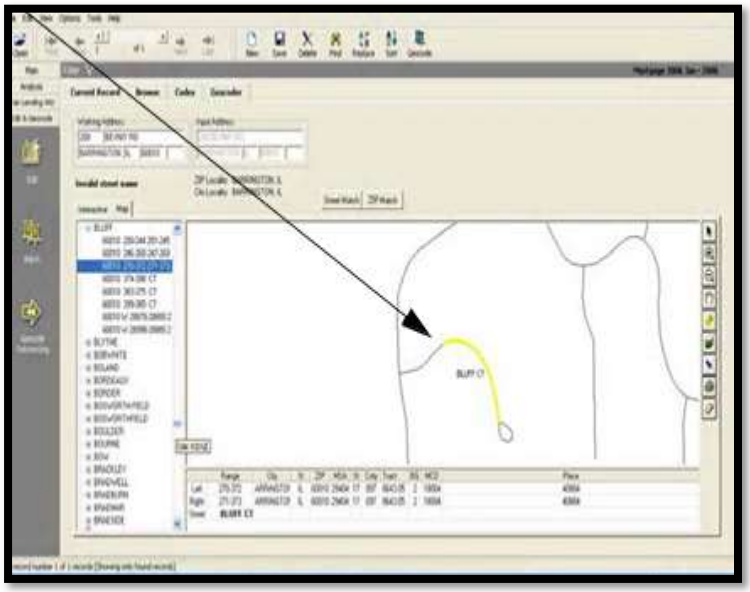


7. Click the **Label Street** tool.

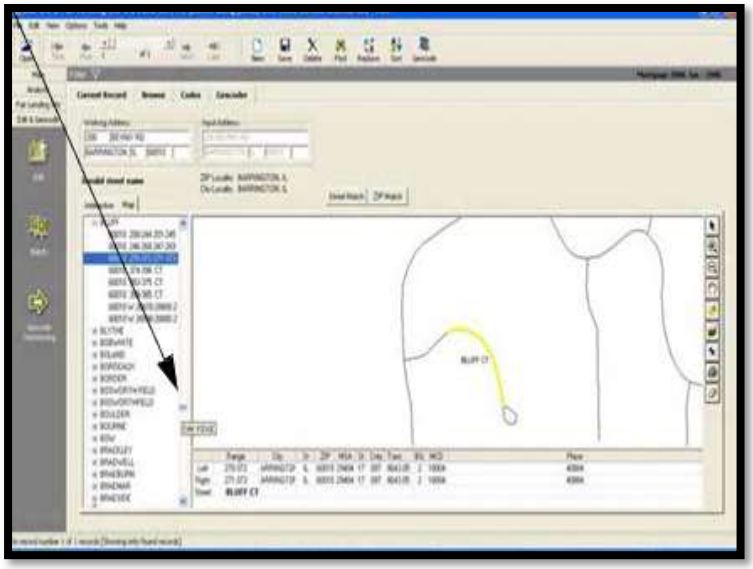


8. Click the **yellow street segment**.

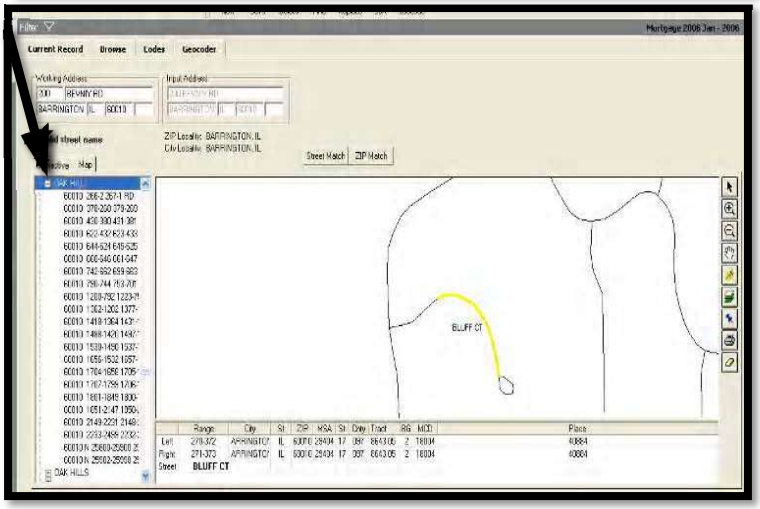
Bluff Court is now labeled on the map.



9. Use the **scroll bar** to locate **Oak Hill** from the street list.



10. Double click the **+ sign** next to Oak Hill.

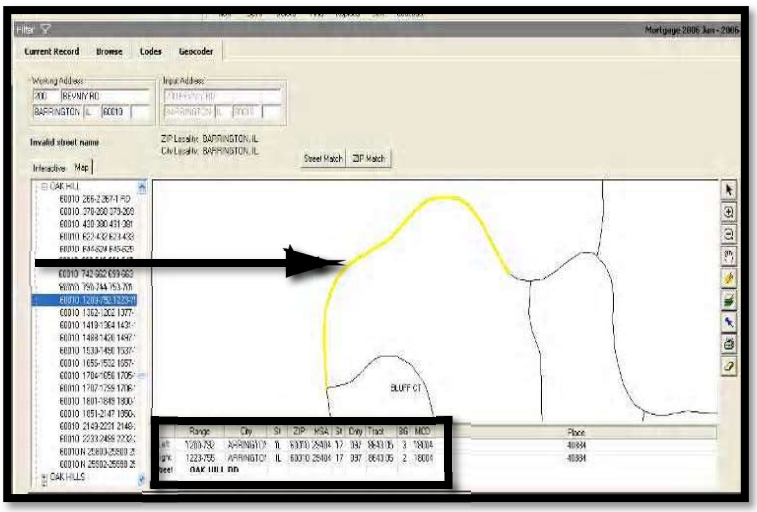


The software displays the street segments for Oak Hill

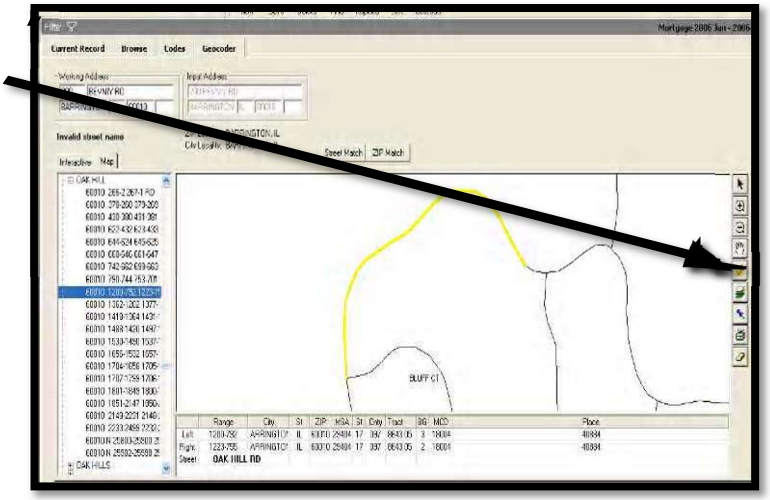
11. Double click the street segment Oak Hill 1200-792 1232-755

The software displays the street segment highlighted in yellow on the Map and census tract information in the grid below the map.

Note: The census tract of the Oak Hill street segment is: 8643.05

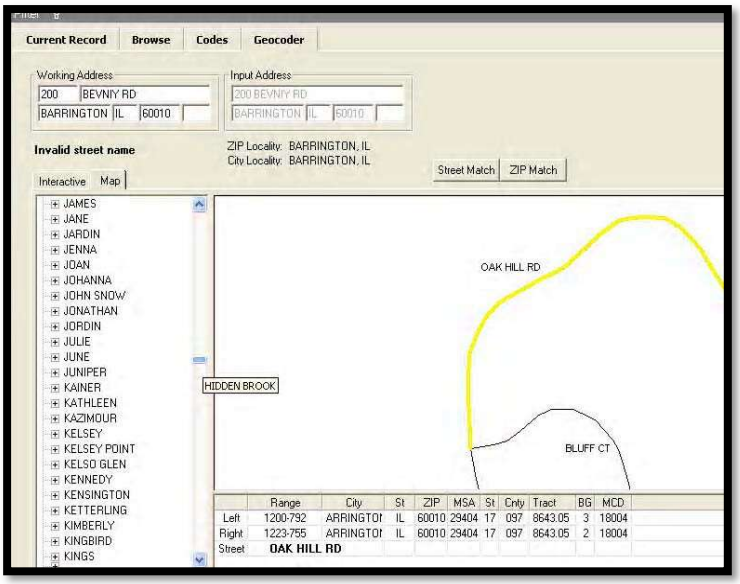


12. Click the **Street Label** tool.



13. Click the **Oak Hill** street segment.

Use the scroll bars to locate **Hickory** from the street list.



14. Double click the **+ sign** next to Hickory.

The software displays the street segments for Hickory Lane.

15. Double click the street segment Hickory 200-398 201-399**.**

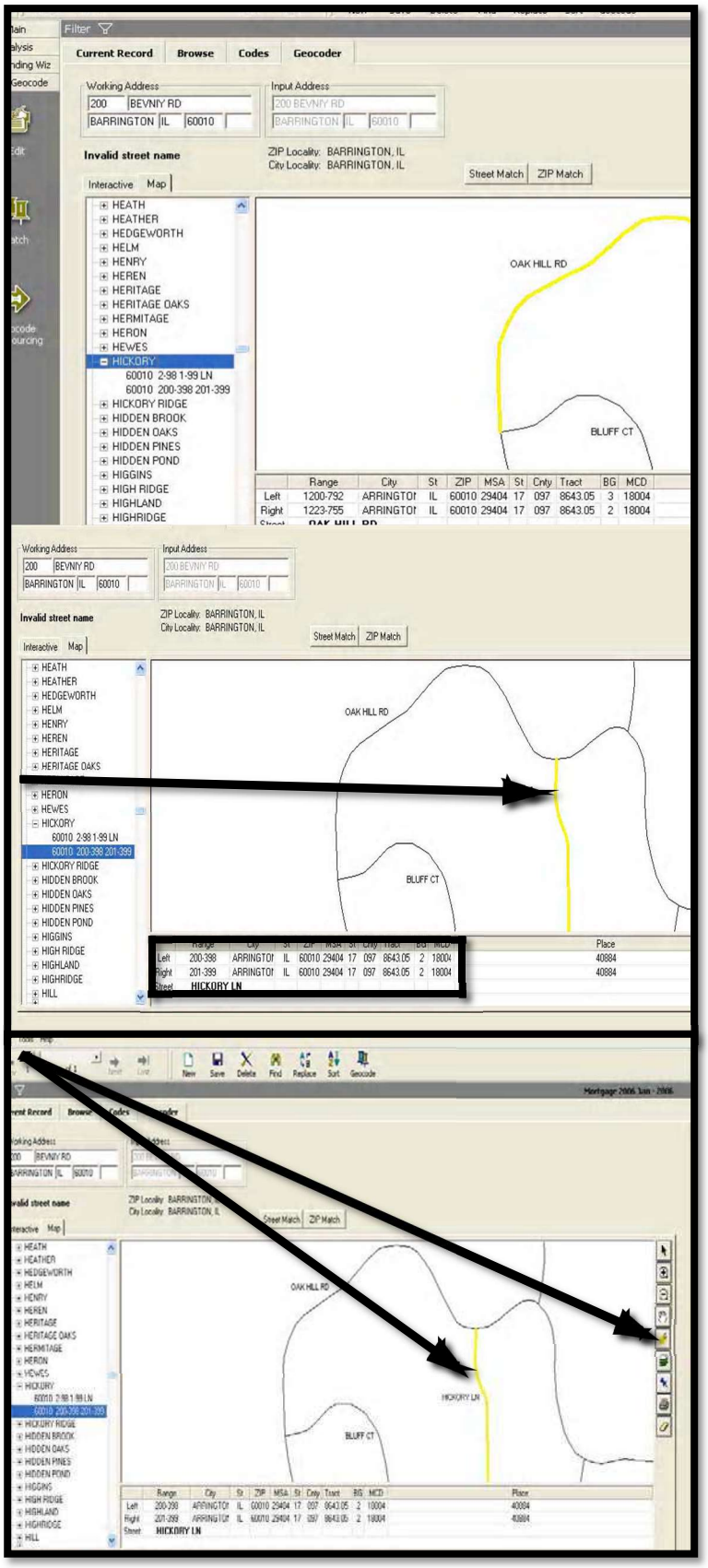
The software displays the street segment highlighted in yellow on the Map and census tract information in the grid below the map

Note: The census tract of the Hickory street segment is: 8643.05

16. Click the **Street Label** tool.

17. Click the **Hickory** street segment. The software labels the street segment **Hickory LN**.

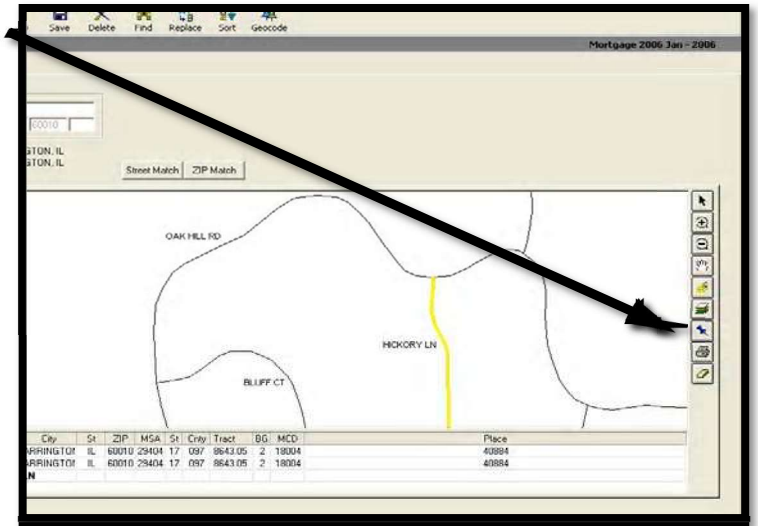
With all of the surrounding streets located and labeled on the map, you can now digitize the location of Bevniy Rd. You also know that all street segments surrounding Bevniy Rd fall within the same census tract **8643.05.**



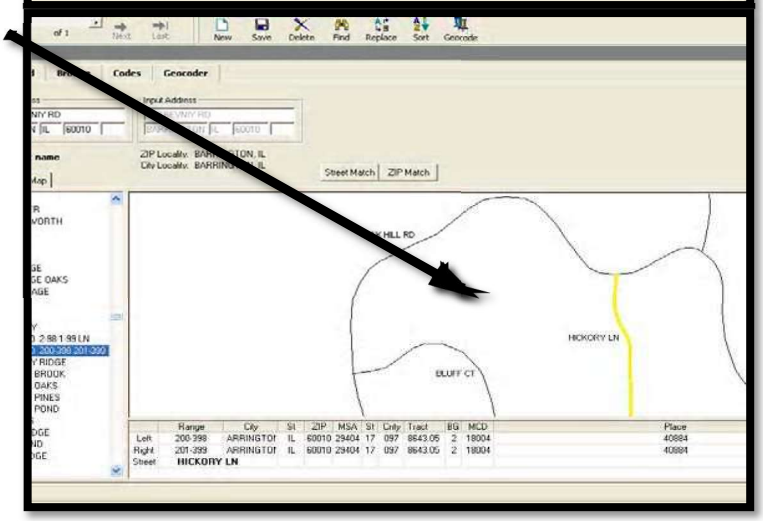
You will digitize the address directly in the center all of all of the surrounding streets.

To digitize the Bevniy address, follow these steps:

18. Click the **Digitize** tool (pushpin).



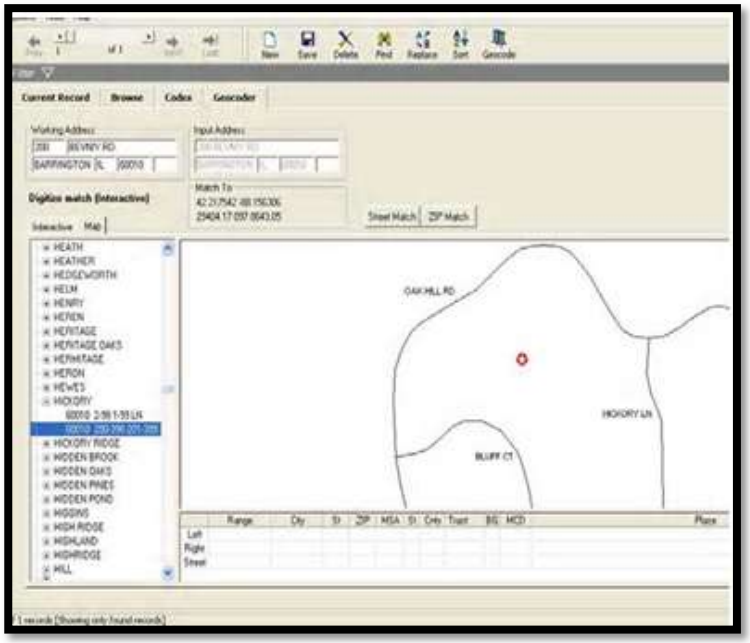
19. Click in the center of the surrounding three streets.



The software does the following:

Geocodes the Bevniy address to a Longitude and Latitude.

Changes the Geocode status message to: Digitize match (interactive).



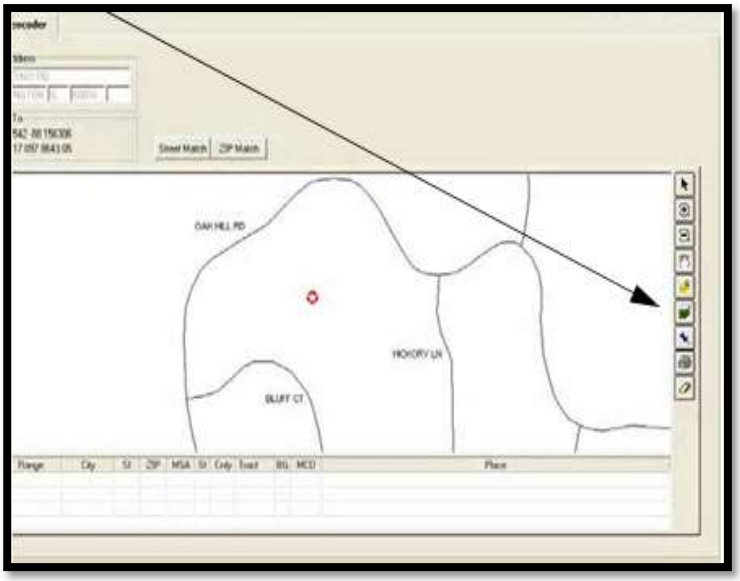
Note: An orange line on the map represents a census tract.

Adding a Tract Layer to a Map

To ensure that all surrounding street segments truly exist within the same census tract (8643.05), you can add a Tract layer to the Map.

To add a Tract layer to the map, follow these steps:

1. Click the **Layer Control** button.

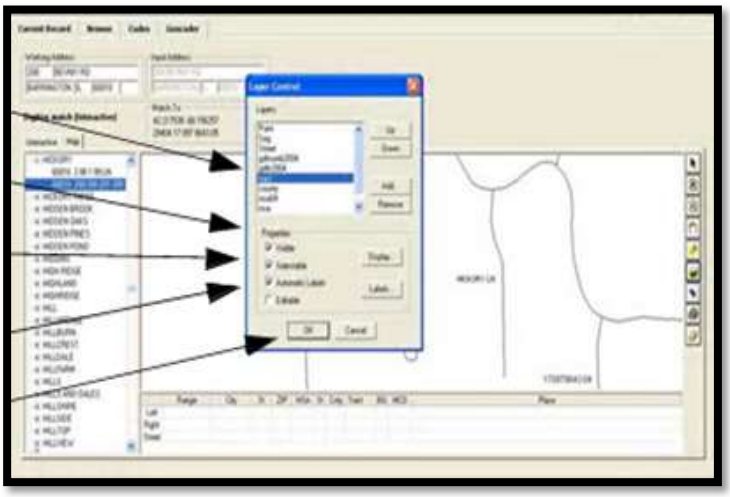


The software displays the available layers.

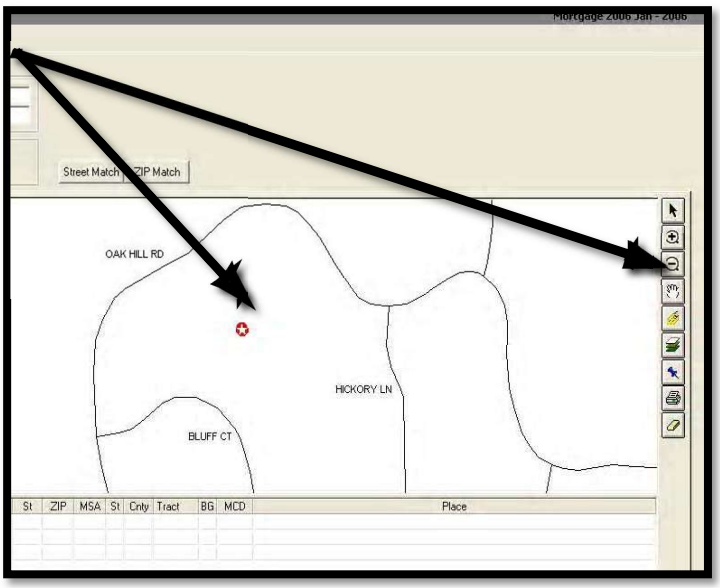
Select the following:

- tract
- Visible
- Selectable
- Automatic Labels

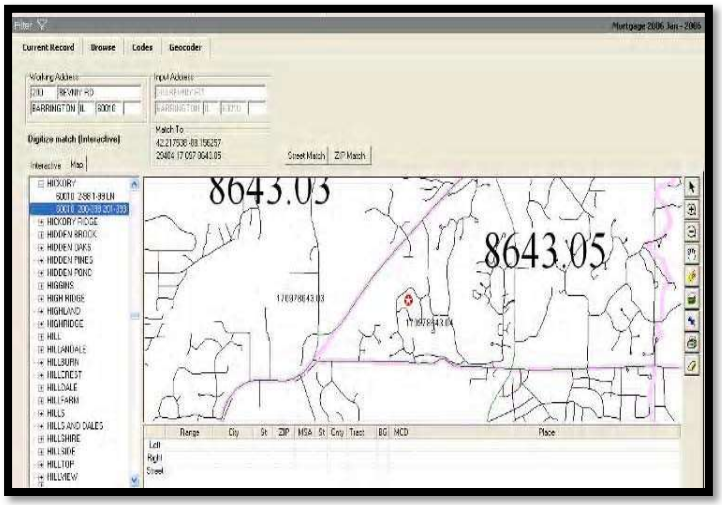
2. Click OK.



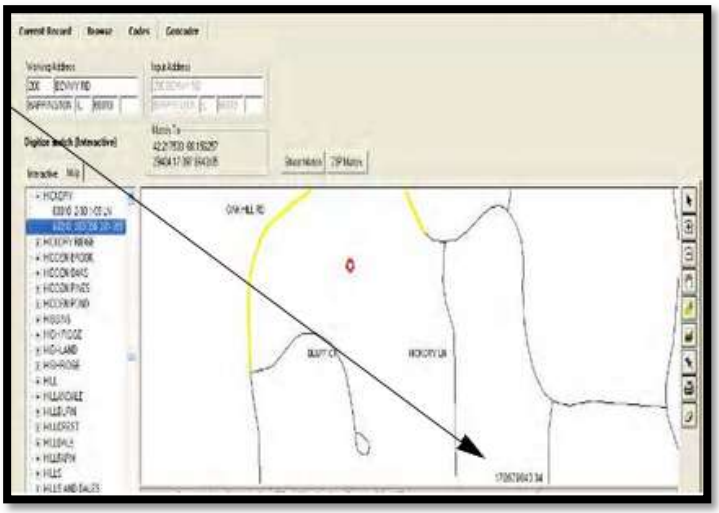
3. Click the on the **Zoom Out** button and click three times (or enough to zoom out) in the center of the map.



The software now displays the census tracts boundaries.



4. Click the **Zoom in** tool and click four times (or enough to zoom in) in the center of the map. The FIPS code is now included on the map.

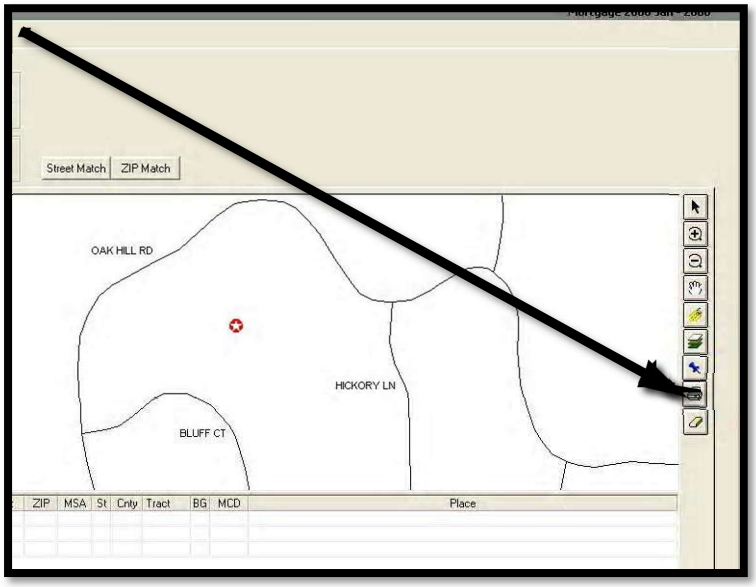


Printing a Digitized Map

Once you have digitized an address it is the recommendation of Wolters Kluwer to print the map and keep a copy of the map with the actual loan file. If the geocoding value is ever questioned, you will be able to use the map to explain the results.

To print the digitized map, follow these steps:

1. Click the **Print** button.



The software will print the map.

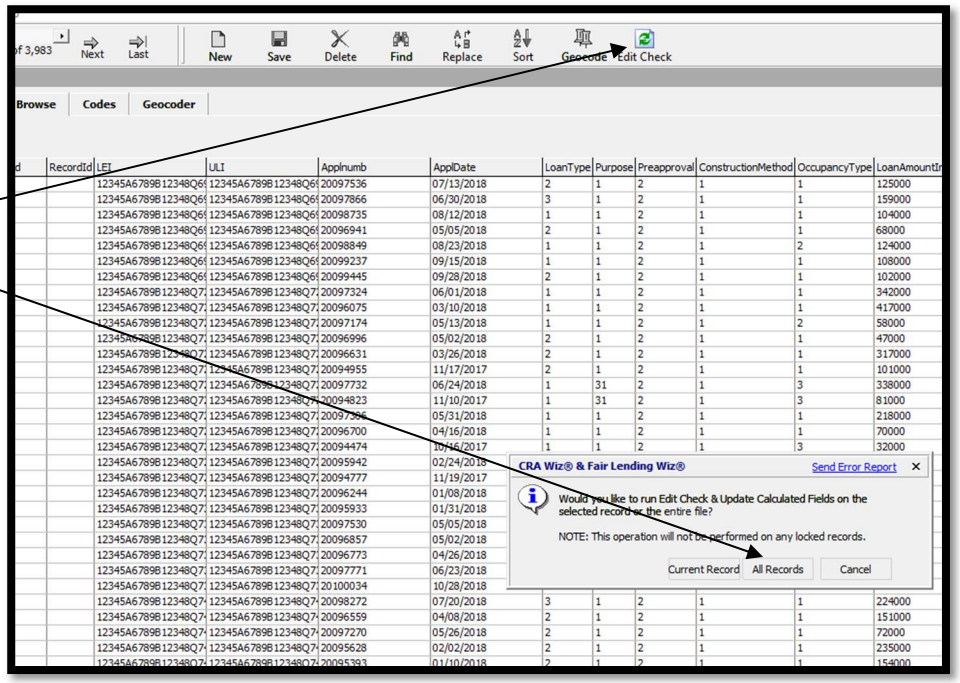
Updating Calculated Fields for Geocoding

Due to HMDA DF changes, the census tract and county codes now report in a different format. For CRA *Wiz* to update the information, you must Update Calculated Fields.

1. To update calculated fields
   a. Click Browse
   b. Click **Edit Check**
   c. Click **All Records**

The system will update calculated fields.

2. Click **OK** when finished



Note: Alternatively, in **File Management**, right click on the file name and select "Update Calculated Fields".

Chapter 6 - Editing Records

Editing is the process of finding and correcting errors within your data file. Editing your records will increase the accuracy of your results when analyzing data and/or preparing for government submission. You use the Edit screen to find and correct errors, and to gain a general overview of a data file. The CRA *Wiz* edit functions provide you with automated data validation by supplying the same predefined filters used by the FFIEC to check your data.

Understanding Editing Functionality

The Community Reinvestment Act ("CRA") and Home Mortgage Disclosure Act ("HMDA") require institutions meeting the selected criteria to submit loan data to the appropriate regulatory agencies by March 1st of the following calendar year.

Records require:

- Specific field types
- Specific data types and formatting for data in those fields

To ensure an accurate HMDA/CRA analysis and an error-free submission to the regulatory agencies, data must be checked for errors. If certain types of errors are found, they must be corrected prior to submission. The CRA *Wiz* Edit functions provide you with automated data validation by supplying the same predefined filters used by the FFIEC and the CFPB to check your data.

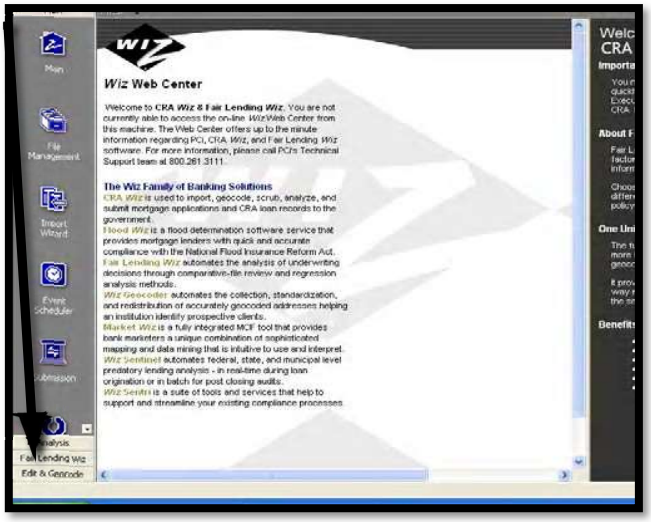
CRA *Wiz* supports four types of errors/edits:

Error Name	Example	Error Definition
Syntactical	Action year is 2018, activity year is 2019	Flags records with errors that will prevent uploading to FFIEC database. Often times an incorrect year or missing application number. The government requires institutions to correct all syntactical errors before submitting loan records.
Validity	Action code is missing or not in range 1-8	Flags data that is out of range of specified parameters, or field is blank. The government requires institutions to correct all validity errors before submitting loan records.
Quality	Applicant Income <=$9 thousand	Flags data that is an unexpected result, but that is not necessarily a validity error. You can submit loan records with quality errors. The government will notify you if any quality errors are found.
Custom	If you suspect a loan officer may be discriminating against minority applicants, you can create an error flag that will flag all denied loans in records that contain the suspected loan officer's ID code.	You can create your own error checks to flag records for data problems or as a tracking tool. Contact your Account Manager for more information.

Accessing the Edit Screen

To access the **Edit** screen, follow these steps:

1. Click the **Edit & Geocode** button.

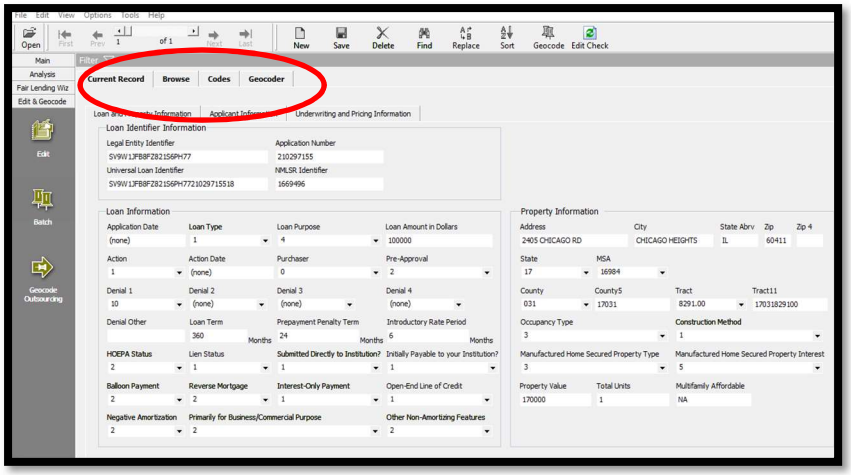


The software displays the **Edit & Geocode** view bar.

2. Click the **Edit** button.

The software displays the **Current Record** tab of the **Edit** screen.

Note: Only the required data fields are displayed in the Current Record tab. To view user-defined fields, use the Browse tab.



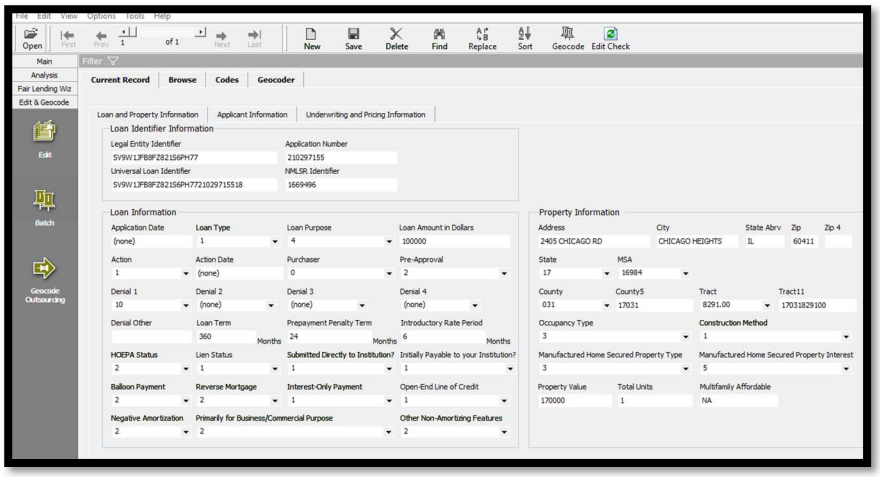
Note: To access the **Browse**, **Codes**, and **Geocoder** screens, click their corresponding tabs

Current Record Tab

The Current Record screen displays individual records in your loan file. The software displays record data in fields and drop-down menus which you can use to modify data.

Use the Current Record screen to view individual records.

- Loan and Property Information
- Loan Identifier Information
- Loan Information
- Property Information
- Applicant Information
- Underwriting and Pricing Information
- Edit Checks Display



Loan and Property Information

- Loan Identifier Information
  - Fields for LEI, ULI, Application Number, and NMLSR Identifier
- Loan Information
  - Fields for application date, loan type, loan purpose, loan amount, action, action date, purchaser, pre-approval, denial codes, loan term, prepayment penalty, introductory rate period, HOEPA status, lien status, application received, initially payable, and other loan features.
- Property Information
  - Fields for address, geocoding, occupancy, construction method, manufactured home property and land interest, property value, total units and multifamily affordable units.

Applicant Information - Fields for applicant and/or co-applicant race, sex, visually observed codes and age.

Underwriting and Pricing Information

- Underwriting Information
  - Fields for Income, DTI, Credit Score and Models, Automated Underwriting System and Results
- Pricing Information
  - Interest Rate, Origination Charges, Lender Credits, Total Points and Fees, Total Loan Costs, Discount Points, Rate Spread Calculator

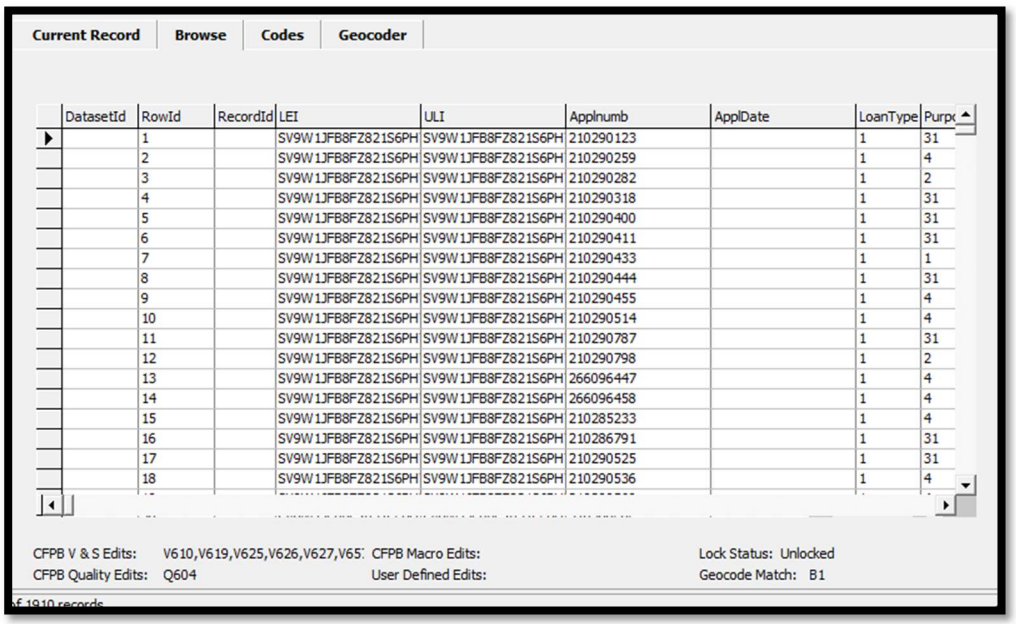
Edit Checks Display - Displays quality, validity, and geocoding errors in a record.

Browse Tab

The **Browse** screen is used to view records in a loan file in spreadsheet format. Records in the Browse screen can be modified by selecting data from either drop-down menus or by entering the information directly into a field.

Use the Browse screen to view records in a spreadsheet format.

- ✓ Columns
- ✓ Column Headings
- ✓ Selection Buttons
- ✓ Edit Checks Display Area



Columns - There is a column for each field in your loan file.

Column Headings - Right-click any column heading to display a contextual menu with commands for hiding and dis- playing columns, modifying codes, and locating a field.

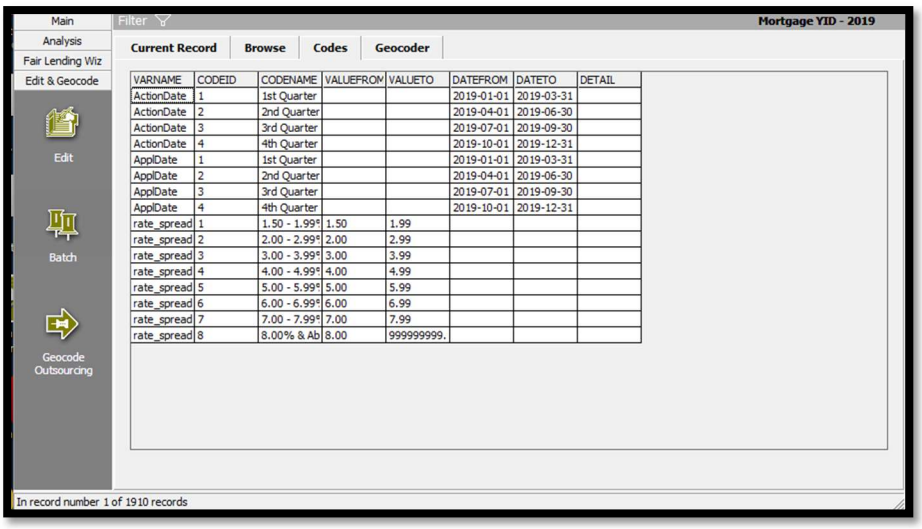
Selection Buttons - Use to select a record. The software highlights the record you select. The software also indicates the record with a small arrow that displays in the selection button. You can also click on any field to select a record.

Edit Checks Display Area - Displays quality, validity, and geocoding errors in a loan record.

Codes Tab

The codes tab displays user defined loan field codes in a spread sheet format. You can modify codes as needed. Code information includes the name of the field associated with the code, code name, values, dates, and detail. The codes tab includes the following elements:

Columns - Display user-defined field code variables. By default, CRA *Wiz* displays a custom code for action date and application date by quarter; however, users have the ability to edit these codes to fit their date preference. Contact Technical Support for more information.



Update Calculated Fields and Edit Checks

The CFPB (HMDA) and the FFIEC (CRA), issue a series of edit checks for HMDA and CRA files. Each edit must be reviewed and corrected prior to submission each year. Within the File Management module of CRA *Wiz*, there are two functions that will update the file:

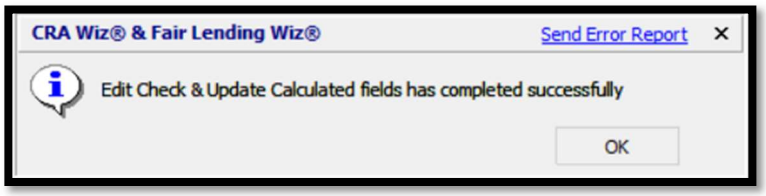
- ✓ **Run Edit Checks -** Runs all edit checks against the records within the file. This function updates the status of any edit checks that were previously identified in the file based on any new modifications and/or changes that may have made to the file

- ✓ **Update Calculated Fields -** There are critical fields contained in a file, depending on a file type, that track Race, Ethnicity, Gender, Age, the applicant's income level (Appl_incm_perc, Appl_incm_catg), the tract income level (PercMedian, Trct-incm_catg), the tract minority level (PercMinor, Mnrty_trct), reportable Rate Spreads (Rate_Spread), and Raw Rate Spreads (Raw_Rate_Spread), Revenues (Revcatg) (based on Revenues or an imported number), and Size Category based on the Loan Amount field (SizeCatg)

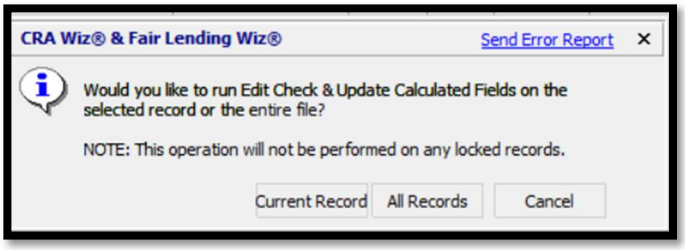
Ensure that the **Options > Year** is pointing to the same year as the Action Dates in the file so the correct edit checks will be applied to the current file.

There are three ways to run Edit Checks:

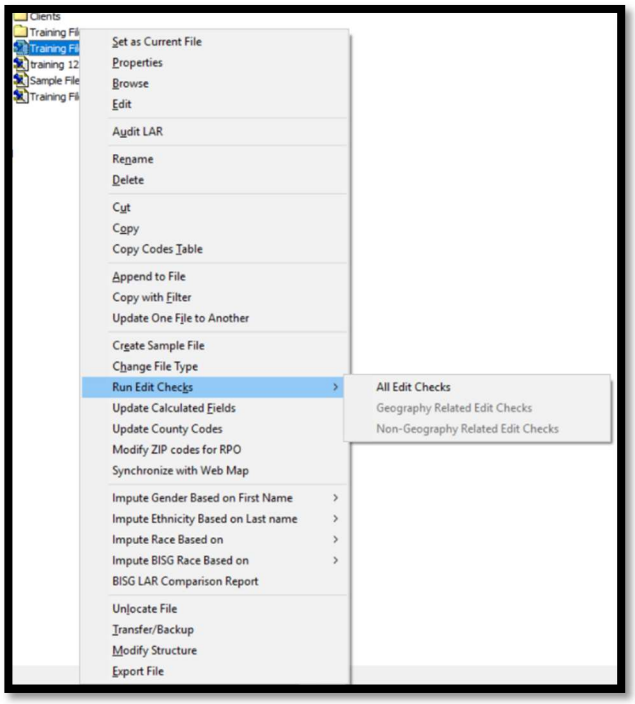
- **Option 1**: On the Edit Module Toolbar, click on the **Edit Check** button. The system will perform the Edit check on the current record



- **Option 2**: While in Browse view, click on the **Edit Check** button. The system will ask if you wish to run Edit Check and Update Calculated Fields on the selected records or entire file. The current record or entire file will have Edit Checks performed based on selection



- **Option 3**: Within **File Management**, right-click, and select **Run Edit Checks, then select All Edit Checks**



Generating Exception Reports

Exception reports provide a detailed list of all of the errors (exceptions or edits) in your loan file.

Exception reports are accessed from the **Edit drop-down menu** in the **Browse** screen of the **Edit** module.

- **Edit drop-down menu**- select an Exception report from the list.
- **All or Group By**- Government Exception Reports accessed in the Edit module provide the option to group the pages based on a column of your choice, such as Branch_id.
- The chosen Exception report is displayed on the screen.

After batch geocoding your institution's monthly loan file, you are ready to begin the process of scrubbing your data. Stay in the **Edit** module and run the **Government Exception Summary** report. This report lists the syntactical, validity, quality, or custom edits in the file and the number of records that have each of these edits. Use the report to identify patterns of error in the file, which you can then correct in the **Edit** module.

After reviewing the **Government Exception Summary** report to determine groups of loans that may be corrected at once, use the **Record Level Exception Report (Group By)** to track the performance of the branches and as an aid in determining which branches may need additional training. This report displays application number and error codes, with description, for each record that has a Validity, Quality, Syntactical, or Custom Edit. Because of the level of detail available in this report, you should use it as a basis for correcting errors in your loan file.

Note: You can generate exception reports at any time. However, if you have made any changes to the file, you should use the "Run Edit Checks" function in File management before generating an exception report. For more information on running edit checks, refer to page 185, the File Management chapter.

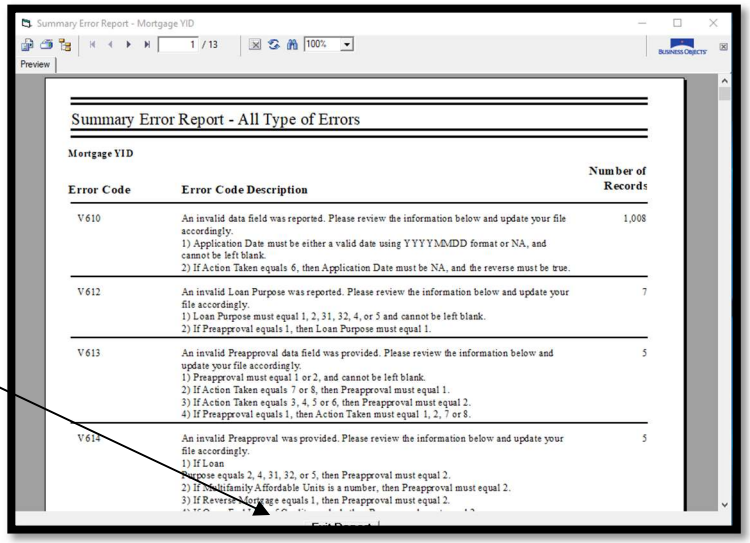
Summary Exception Report

To generate the **Government Exception Summary** report, follow these steps:

1. Click the **Browse** tab
2. Click the **Edit menu**
3. Select the **Gov't Exception Summary Report (All)**

Note: This report lists all edit types found in the active file and may consist of Syntactical, Validity, Quality and User-Defined edits. The report provides the error codes, error code description and the number of records. Transaction level exceptions can be found in the detailed reports or can be produced in HMDA DF Reports. Any record with a Validity or Syntactical error should be resolved.

4. To close the report, click the **Exit Report** button located at the bottom of the report pre- view window.



Note: Any exception report can be saved or printed (see upper left corner of report).

Record Level Exception Report

Two additional **Exception** reports are available in the **Edit** screen in CRA *Wiz*:

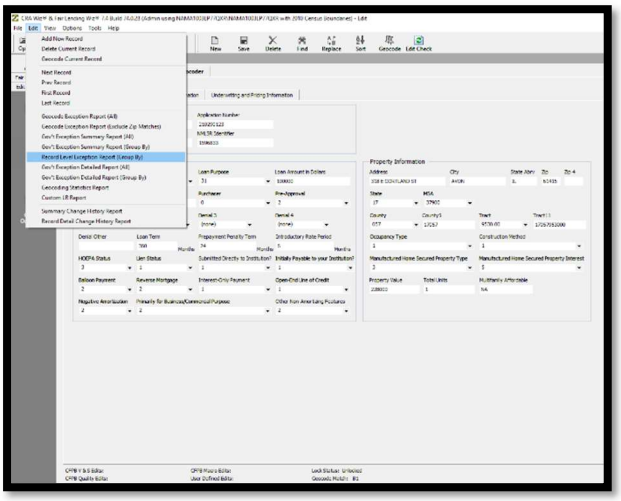
Record Level Exception Report - lists application number, error code and error code description for each loan with **Validity, Syntactical** or **Quality** errors.

Government Exception Detailed Report - provides a record-by- record "snapshot" of the loan file for those loans with **Validity, Syntactical** or **Quality** errors. The "snapshot" includes all required fields, corresponding data from the loan file and a listing of edits for the record displayed. The fields displayed are dependent on the type of file chosen.

Exercise To generate the **Record Level Exception** report, follow these steps:

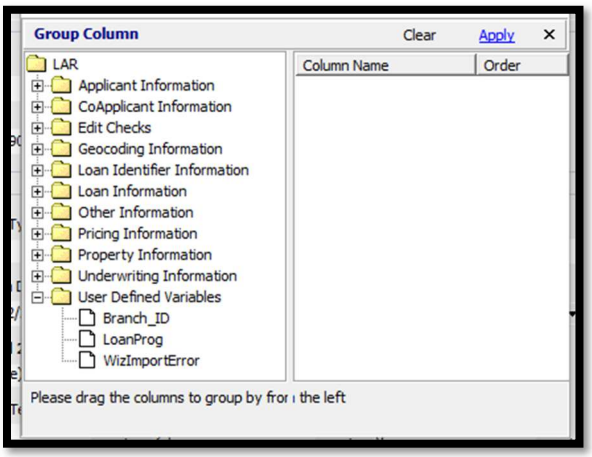
1. Click the **Edit** menu.

2. Select **Record Level Exception Report** (Group By).



The software displays the **Group Column** dialog box.

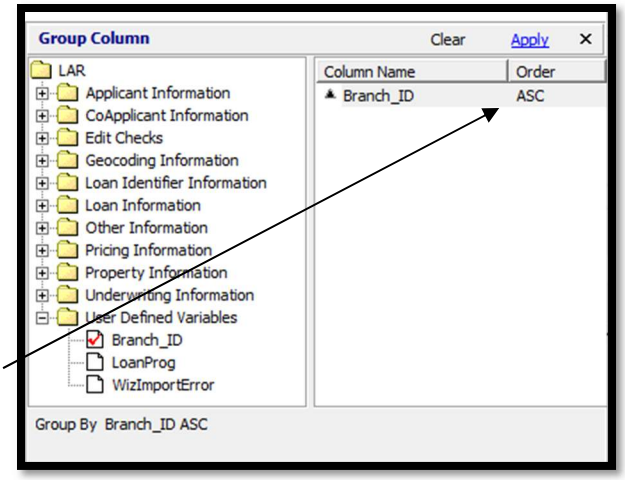
3. Double-click the **User Defined Variables** folder.



The software displays the user defined fields from the file.

Double-click **Branch_id** field.

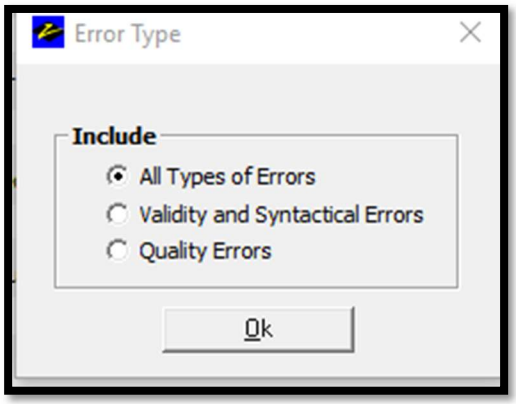
The **Branch_id** field appears under **Column Name.** Click **Apply.**



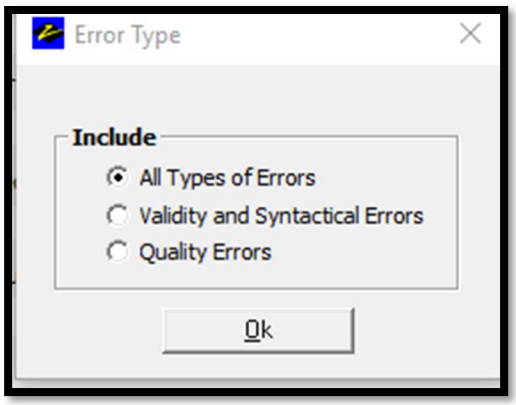
Note: If you double-click on your choice under the column name, you can change the order from ascending to descending.

The software displays the **Error Type** dialog box.

Note: This box allows users to choose the type of errors to display in the report.

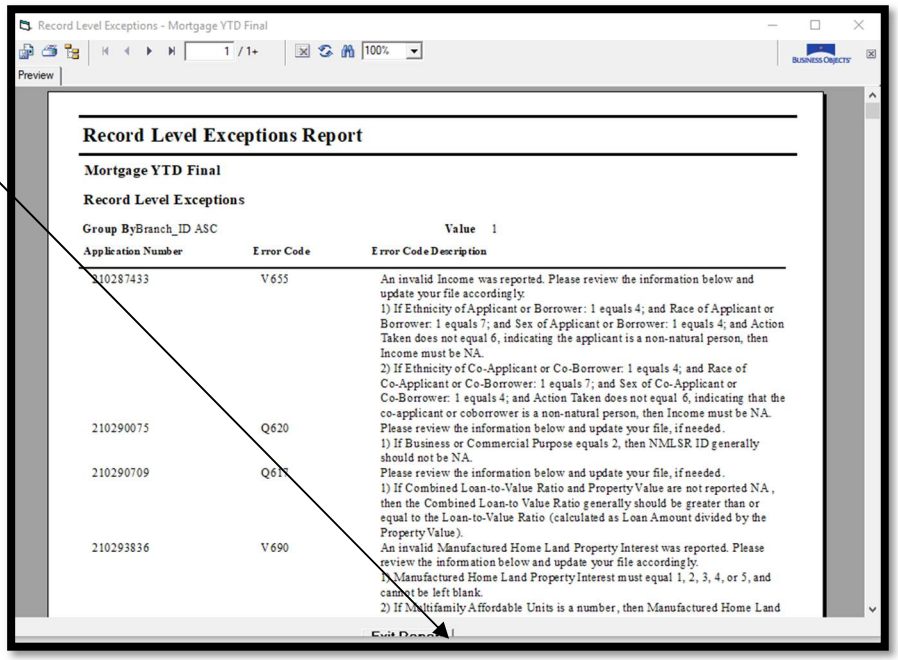


4. Accept the default **All Types of Errors** and click **OK**.



The software previews the report.

5. To close the report, click **Exit Report.**

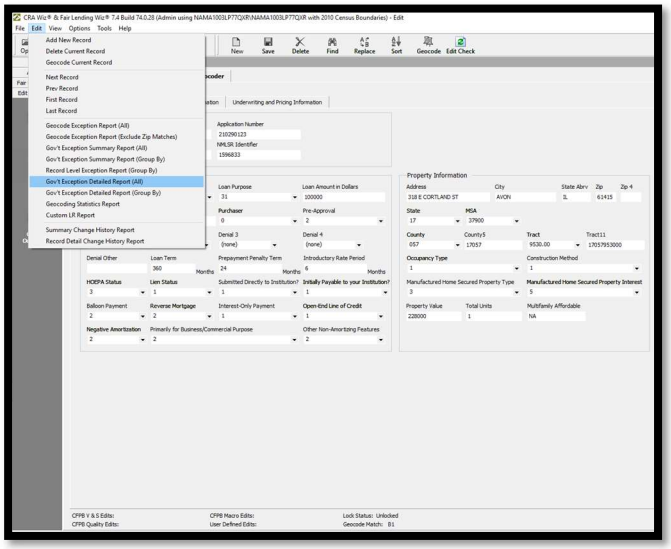


Government Exception Detailed Report

All report, follow these steps:

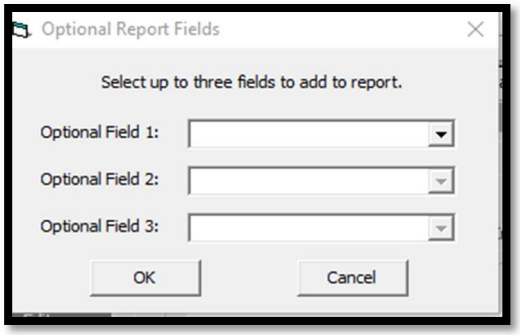
1. Click the **Edit** menu.

2. Select **Gov't Exception Detailed Report (All).**

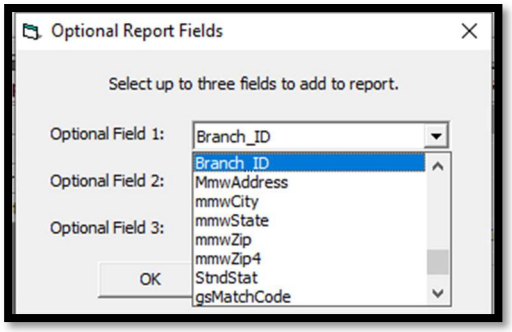


The software displays a dialogue box allowing you to select up to three additional fields to include on the exception report.

3. Click the drop down for **Optional Field 1**.

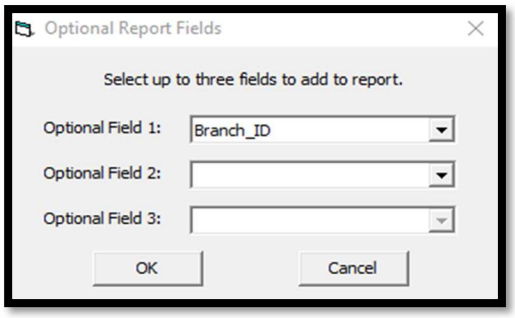


4. Using the scroll bar to the right, find **branch_id** and click to select.

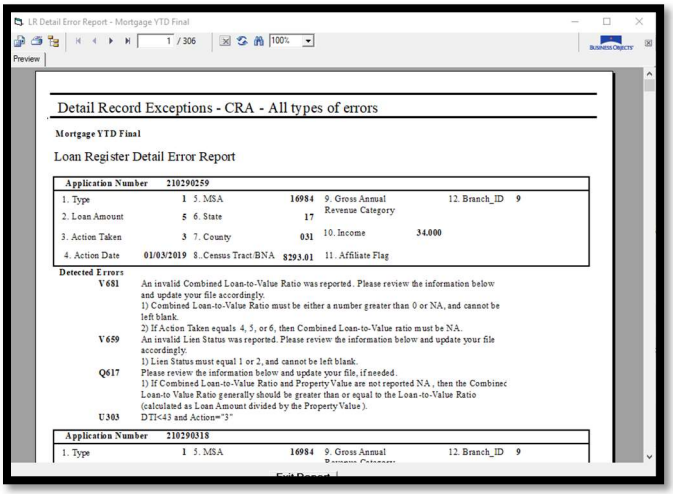


Note: If you are optimizing CRA *Wiz* by creating user defined edits, select fields included in the edits.

5. Click **OK.**



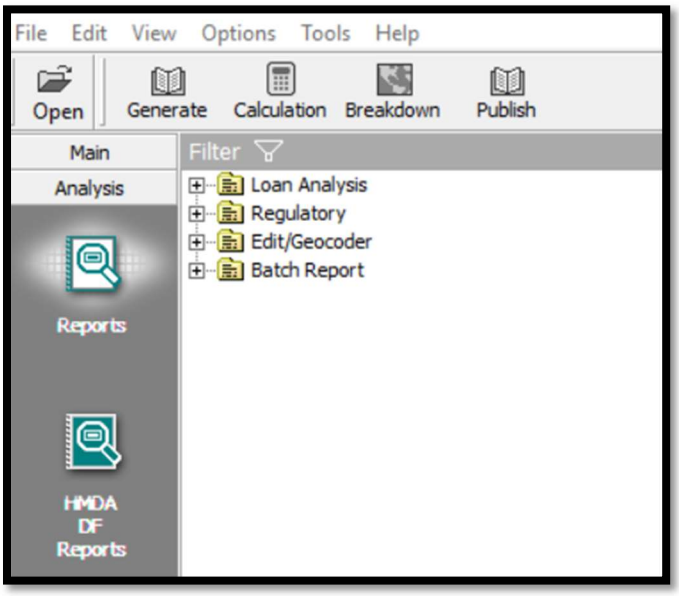
The displayed report lists each application that generated an error. The error code along with the description displays below the application information. The information provided on the report includes all the required fields as well as up to three additional fields you selected, (in this exercise, Branch ID was included.)



HMDA DF Reports

HMDA DF Reports are located in the Analysis section of CRA *Wiz*.

1. Click **Analysis** Tab



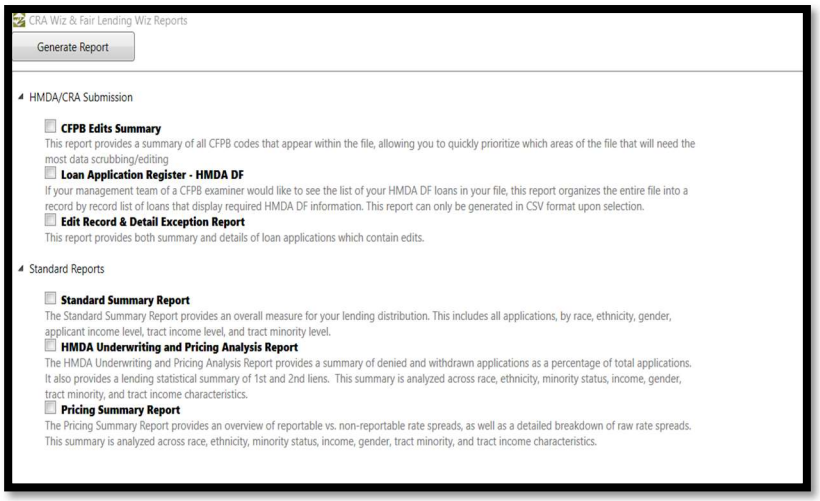
There are two sections within the HMDA DF Report writer:

- HMDA/CRA Submission
- Standard Reports

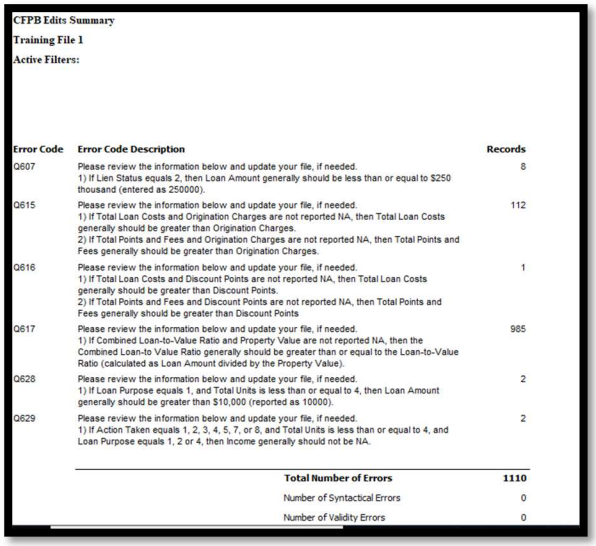
To generate a report:

1. Click on **CFPB Edits Summary** and/or Edit Record & **Detail Exception** Report
2. Click generate
3. Resolve any record with Syntactical or Validity edits

The **Standard Reports** are also found in the Fair Lending *Wiz* module under Fair Lending Reports



- **CFPB Edits Summary** will provide a total of syntactical, validity, and quality edits within the HMDA DF File
- The **Loan Application Register – HMDA DF** will provide the entire HMDA LAR in csv format
- The **Edit Record and Detail Exception Report** will provide transaction level edits with the applicable data field, the current data value and the relevant edit

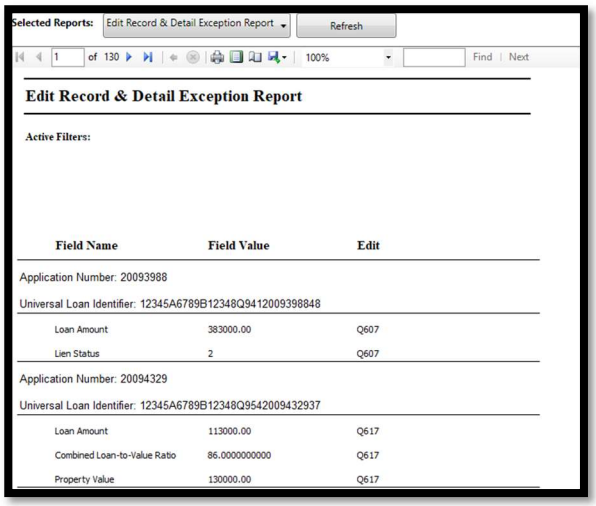


CFPB Edits Summary

Training File 1

Active Filters:

Error Code	Error Code Description	Records
Q607	Please review the information below and update your file, if needed. 1) If Lien Status equals 2, then Loan Amount generally should be less than or equal to $250 thousand (entered as 250000).	8
Q615	Please review the information below and update your file, if needed. 1) If Total Loan Costs and Origination Charges are not reported NA, then Total Loan Costs generally should be greater than Origination Charges. 2) If Total Points and Fees and Origination Charges are not reported NA, then Total Points and Fees generally should be greater than Origination Charges.	112
Q616	Please review the information below and update your file, if needed. 1) If Total Loan Costs and Discount Points are not reported NA, then Total Loan Costs generally should be greater than Discount Points. 2) If Total Points and Fees and Discount Points are not reported NA, then Total Points and Fees generally should be greater than Discount Points	1
Q617	Please review the information below and update your file, if needed. 1) If Combined Loan-to-Value Ratio and Property Value are not reported NA, then the Combined Loan-to Value Ratio generally should be greater than or equal to the Loan-to-Value Ratio (calculated as Loan Amount divided by the Property Value).	985
Q628	Please review the information below and update your file, if needed. 1) If Loan Purpose equals 1, and Total Units is less than or equal to 4, then Loan Amount generally should be greater than $10,000 (reported as 10000).	2
Q629	Please review the information below and update your file, if needed. 1) If Action Taken equals 1, 2, 3, 4, 5, 7, or 8, and Total Units is less than or equal to 4, and Loan Purpose equals 1, 2 or 4, then Income generally should not be NA.	2
	Total Number of Errors	**1110**
	Number of Syntactical Errors	0
	Number of Validity Errors	0



Selected Reports: Edit Record & Detail Exception Report — Refresh

1 of 130 — 100% — Find | Next

Edit Record & Detail Exception Report

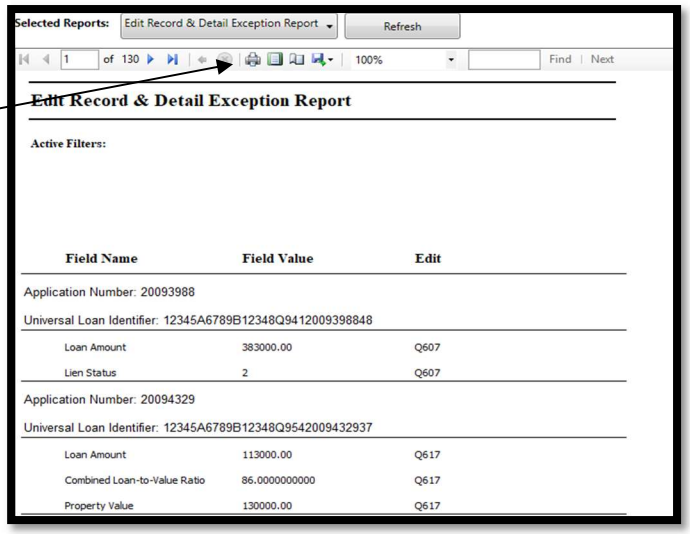
Active Filters:

Field Name	Field Value	Edit
Application Number: 20093988		
Universal Loan Identifier: 12345A6789B12348Q9412009398848		
Loan Amount	383000.00	Q607
Lien Status	2	Q607
Application Number: 20094329		
Universal Loan Identifier: 12345A6789B12348Q9542009432937		
Loan Amount	113000.00	Q617
Combined Loan-to-Value Ratio	86.0000000000	Q617
Property Value	130000.00	Q617

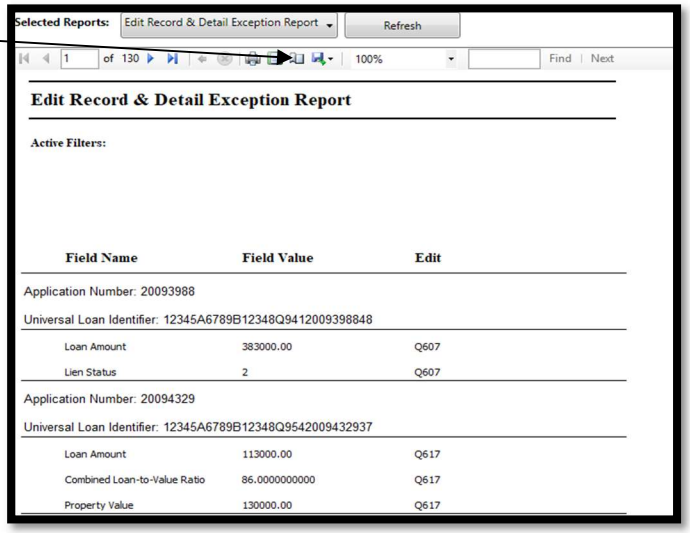
Printing/Exporting Exception Reports

Exercise A user can print an exception report or export the report to excel. To print an exception report, follow these steps:

1. Click the **Print** button. The software will provide you with printer options that are available to you within your department.



2. Select the Save button.

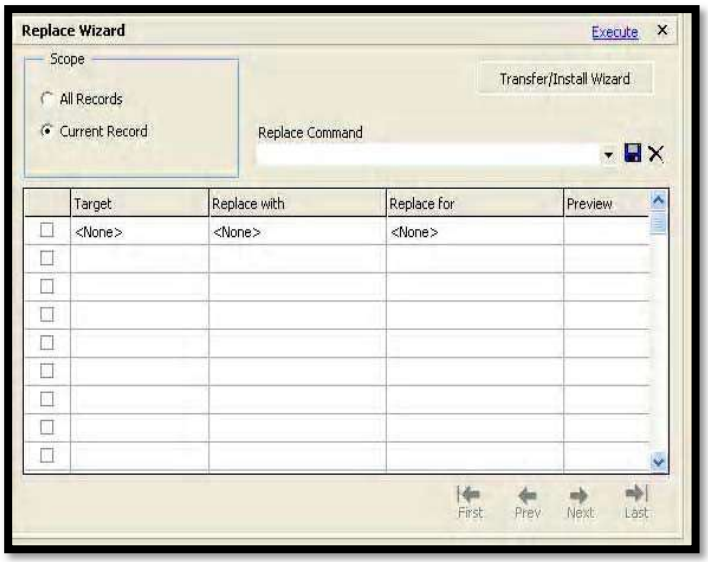


The software will provide you with Save Options allowing you to save the exception report to a drive you select and in Word, Excel or PDF. This feature will allow you to provide this report to non-CRA *Wiz* users.

Replacing Data

You can create replace commands (also called **expressions**) that find and replace data in your file based on rules and conditions you select.

You use the **Edit** screen **Replace Wizard** to build replace commands. You can also save a command for later use.



Scope - use the option buttons to select whether you want to replace data in the currently selected record, or in your entire file.

Transfer/Install Wizard - use to transfer a replace command for back up or for use by another CRA *Wiz* user. You also use the wizard to install a transferred replace command.

Replace Command - use this field to enter a name for the replace command and then save it.

Check box - select to start building your command.

Target - select the field in which you want to replace data.

Replace with - use to access the **Expression Builder**. Use the Expression Builder to build an expression that specifies the data you want to use.

Replace for - use to access the Expression Builder. Use the Expression Builder to build an expression that specifies the **condition** under which data should be replaced.

Preview - displays the data in the field you are replacing.

Navigation buttons - use to display records in the Preview.

Exercise: When purchased loans are incorporated into a bank's loan origination system (LOS), the application dates entered by the originating lender are retained. Regulation C of the Home Mortgage Disclosure Act dictates that an institution purchasing loans must display **NA** in the field for application date. You must create a replace command that will convert the application date from a date to **NA** for loans that have an Action code of 6 (purchased).

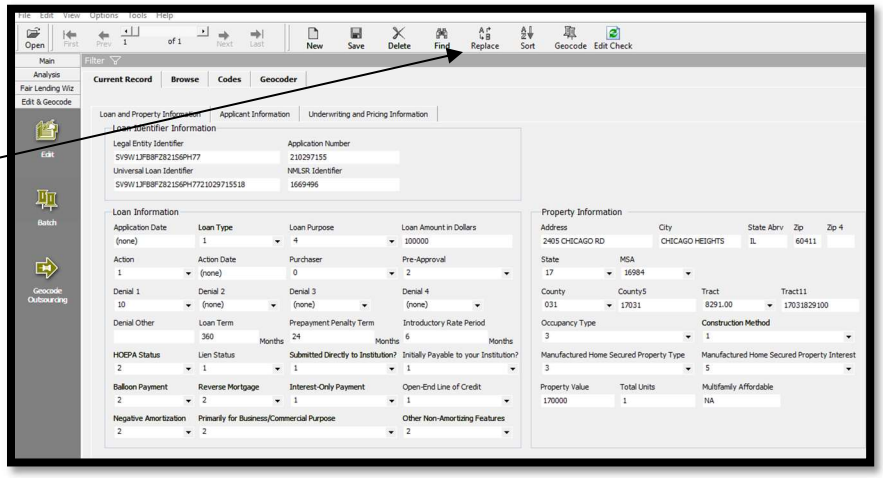
Example:

Field Name	Current Value	Replaced Value
Appldate	01/02/2015	NA

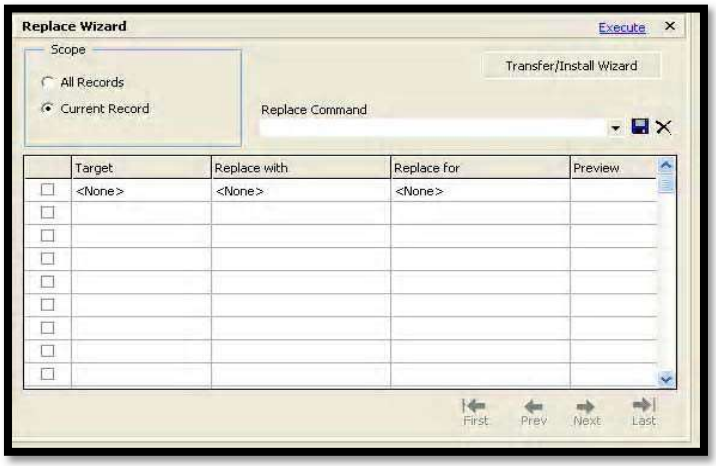
Accessing Replace Wizard

Exercise: To create a replace command, follow these steps:

1. In the **Edit** screen tool bar, click the **Replace** button.

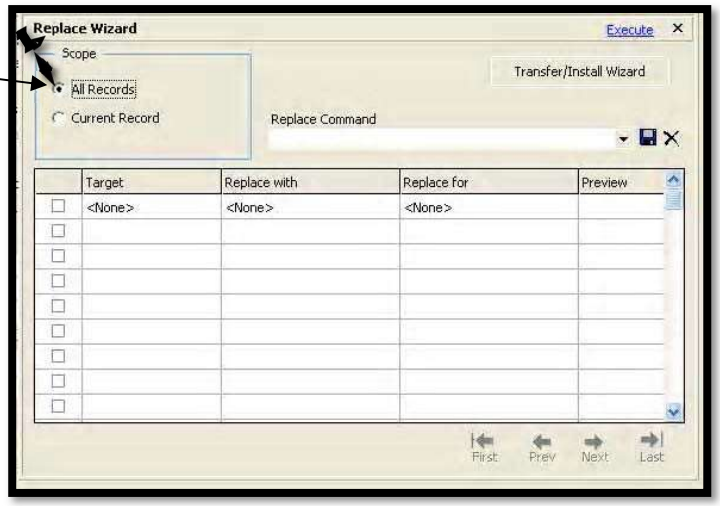


The software displays the **Replace Wizard**.



To select the **Scope**, follow these steps:

2. In the **Scope** pane, select the **All Records** option button.

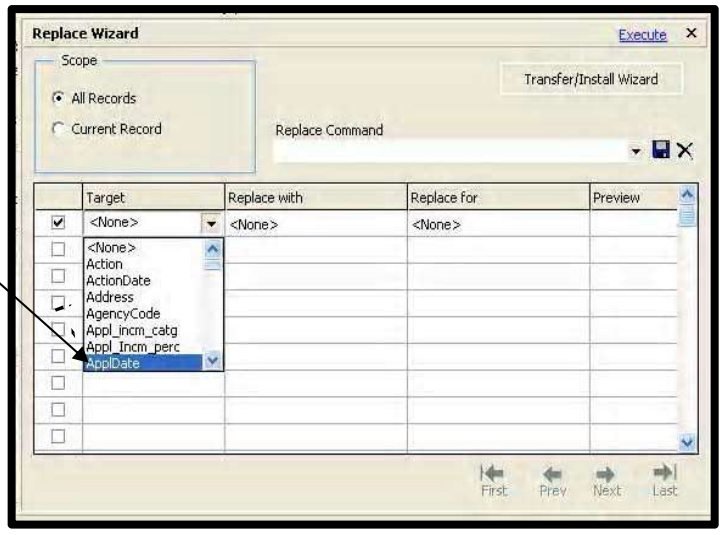


To select the target field, follow these steps:

3. Click the checkbox located next to the **Target** field.

The software enables the Target field.

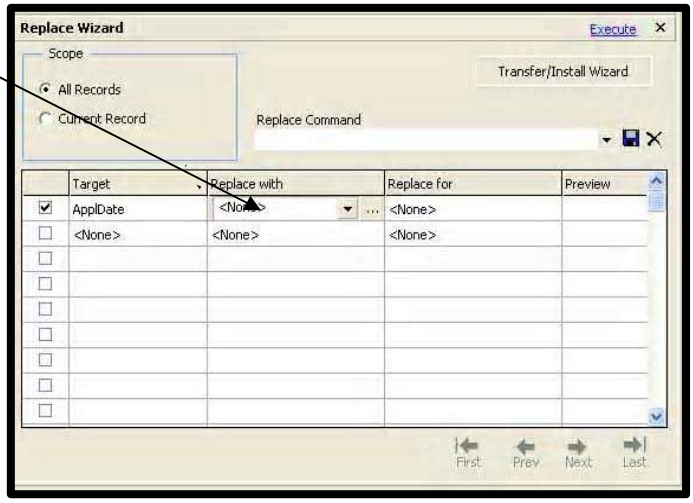
4. Click the **Target** drop-down arrow. Select **ApplDate**.



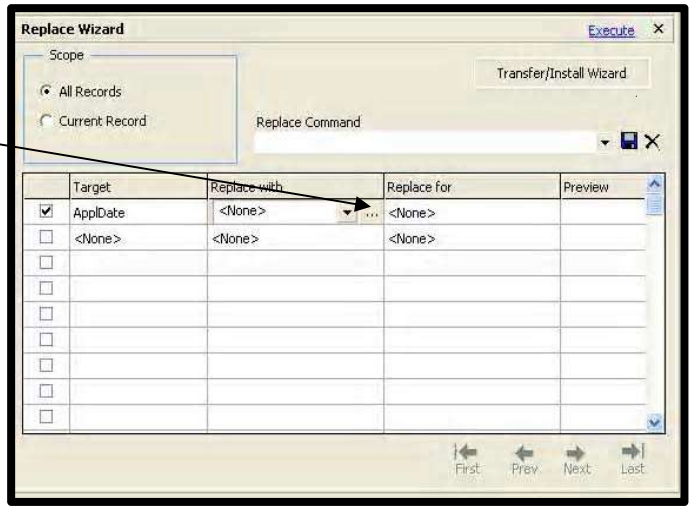
To select replacement data, follow these steps:

5. Select the **Replace with** field.

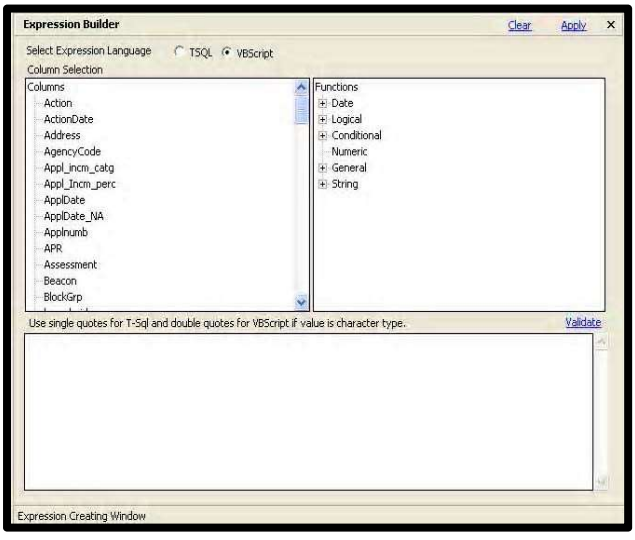
The software enables the **Replace with** field.



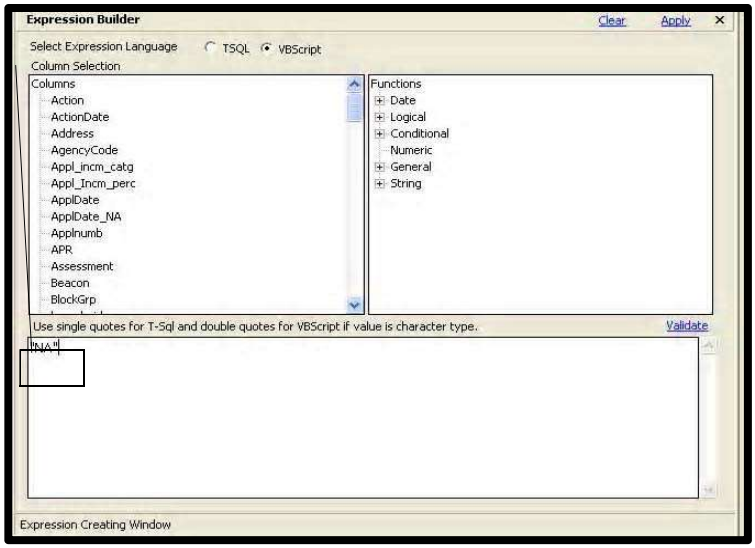
6. Click the **ellipsis** button.



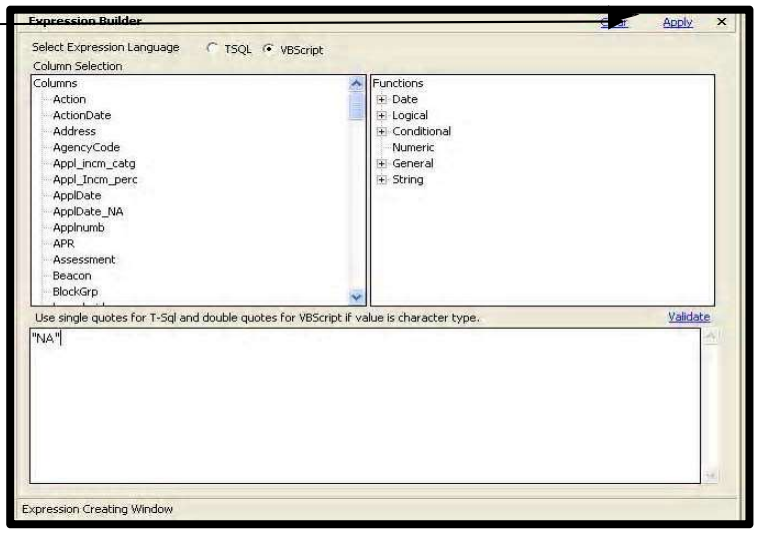
The software displays the Expression Builder.



7. In the **Expression Building Window,** type **"NA"** (include quotation marks - character fields always require quotation marks).



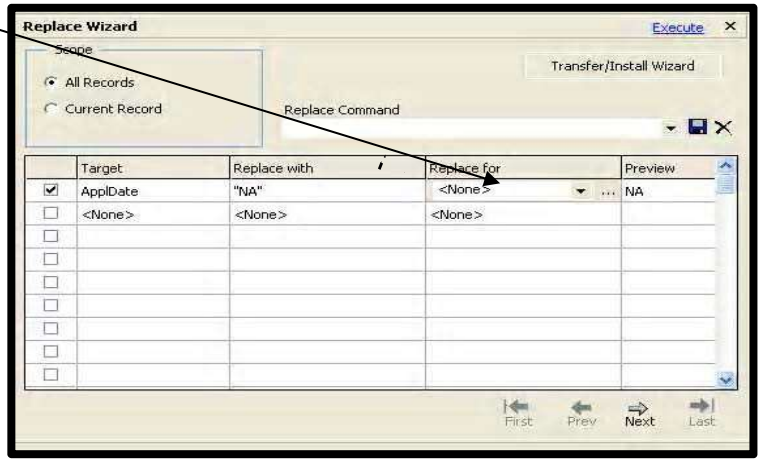
8. Click the Apply link.



The software closes the Expression Builder and displays the expression in the **Replace with** field.

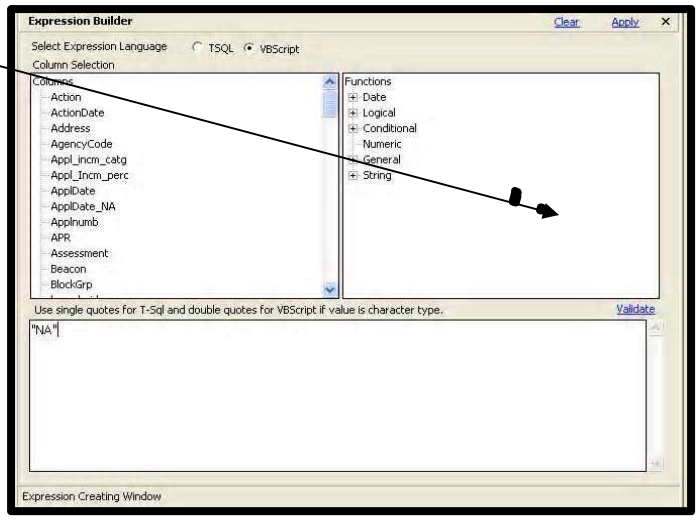
Note: The software displays a preview of your modified data in the **Preview** column.

9. Select the **Replace for** field.

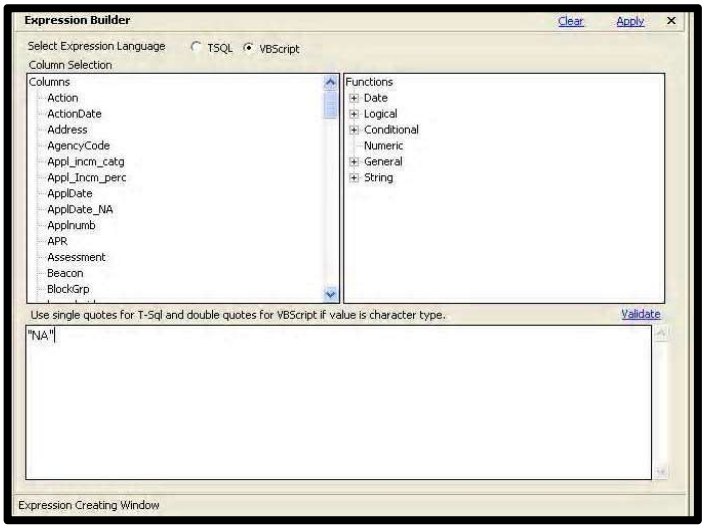


The software enables the **Replace for** field.

10. Click the **ellipsis** button.

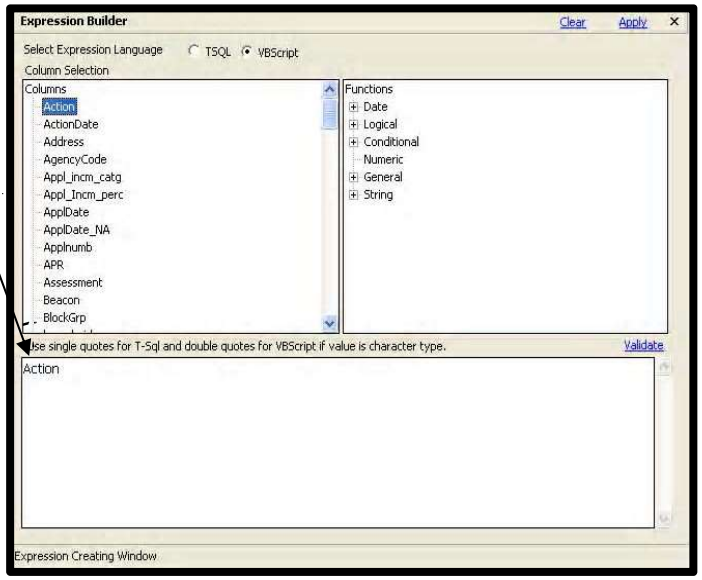


The software displays the Expression Builder.



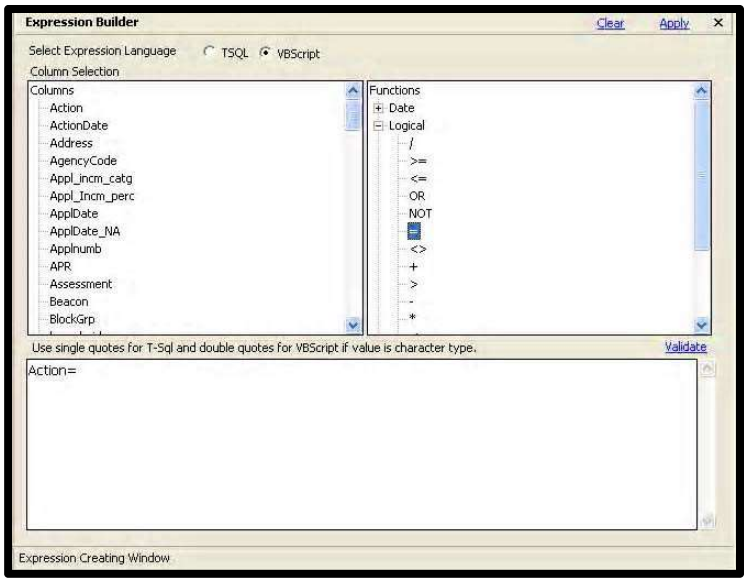
11. Using the **Column Selection** tree view, double-click the **Action** variable.

The software displays the variable in the **Expression Building** window.



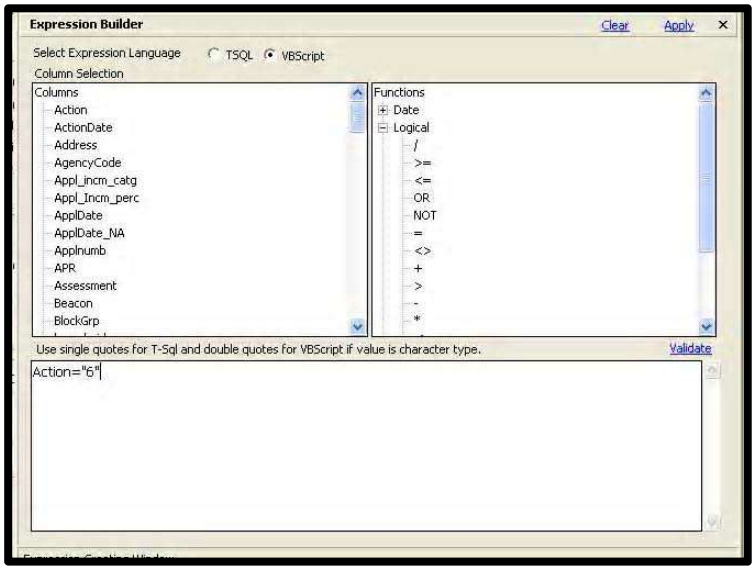
12. Using the **Functions** tree view double click the equals symbol (=), located in the **Logical** sub- category.

The software displays the equal's symbol in the window below.



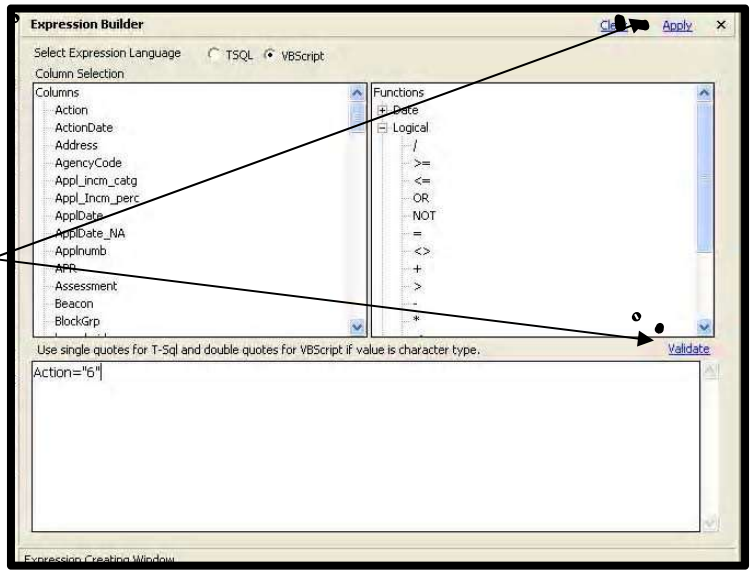
13. Immediately after the equals symbol, type **"6"** (include quotation marks). The number 6 represents the HMDA code for purchased loans.

The completed expression should be: **Action="6"**



14. Click the **Validate** link. The software will generate a dialog box indicating if the expression is valid or not.

15. Click the **Apply** link.

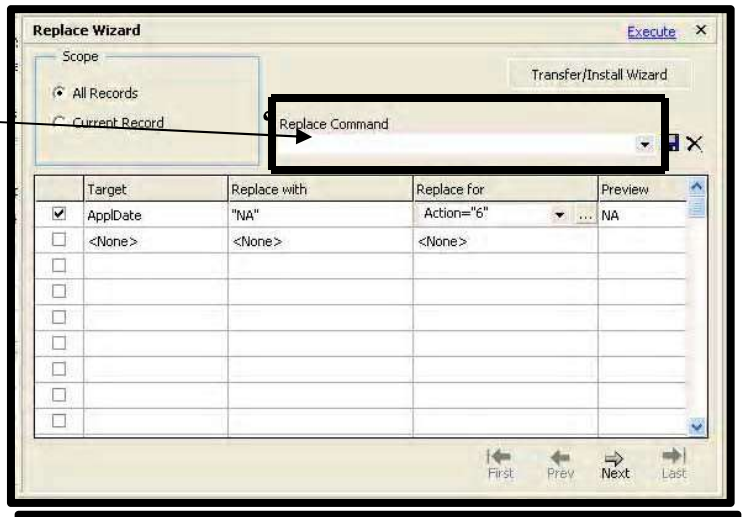


The software closes the Expression Builder and displays the expression in the Replace for field.

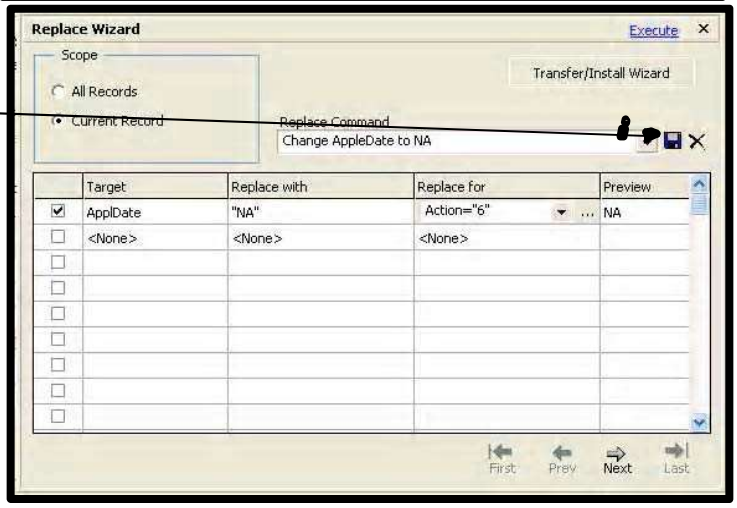
Note: The software displays a preview of your modified data in the **Preview** column.

To save the replace command, follow these steps:

16. Triple click in the **Replace Command** field. Enter **Change ApplDate to NA**.



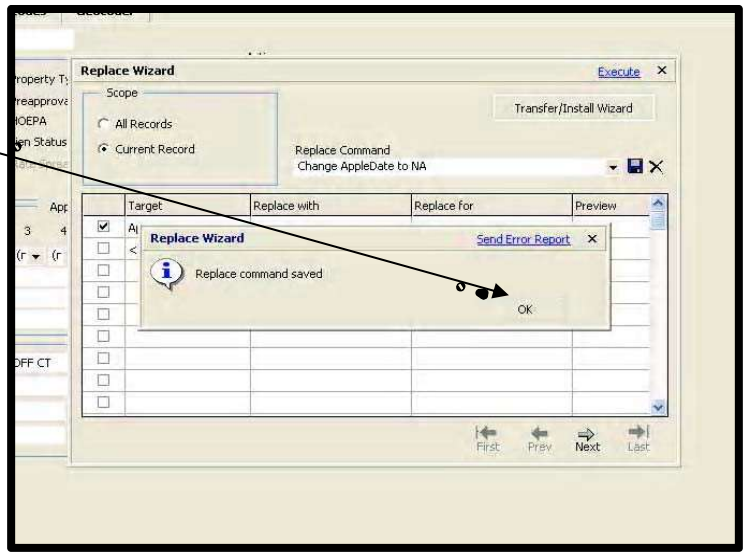
17. Click the **Save** button.



The software displays a confirming dialog box.

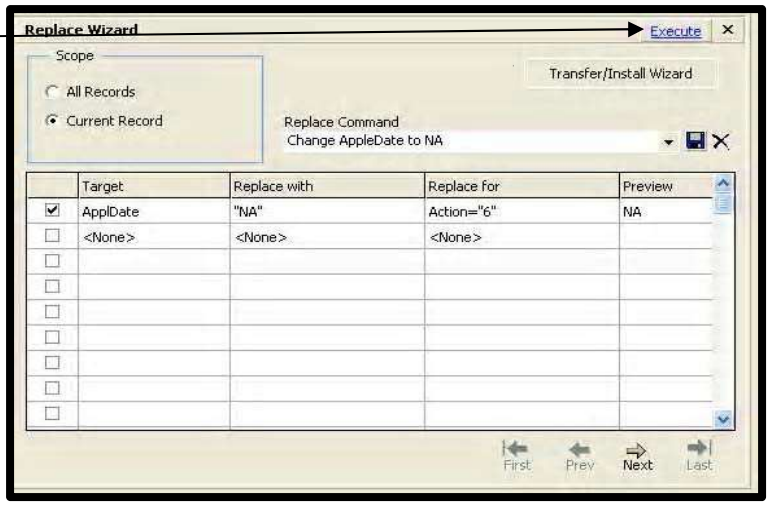
18. Click the **OK** button.

The software saves the replace command.



To run the replace command, complete the following steps:

19. Click the **Execute** link

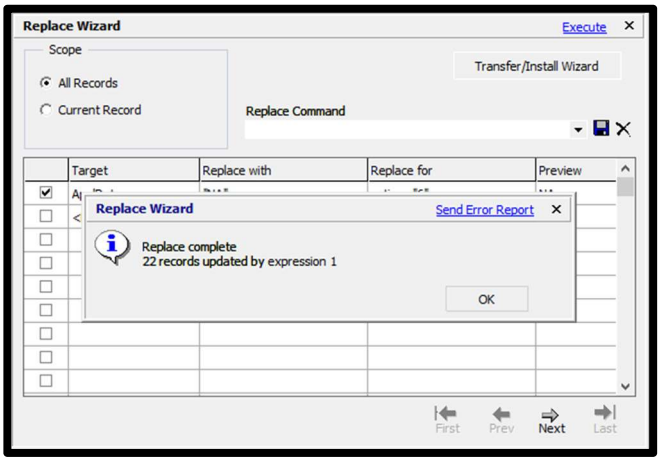


The software displays a confirming dialog box.

Note: In the **Summary Exception** report, there were 22 records with the **V610** edit. Those records have been corrected.

1. Click the **OK** button.

Note: If a replace command is typically run as part of the edit process, consider including the command in an import format. Rerun edit checks as needed.



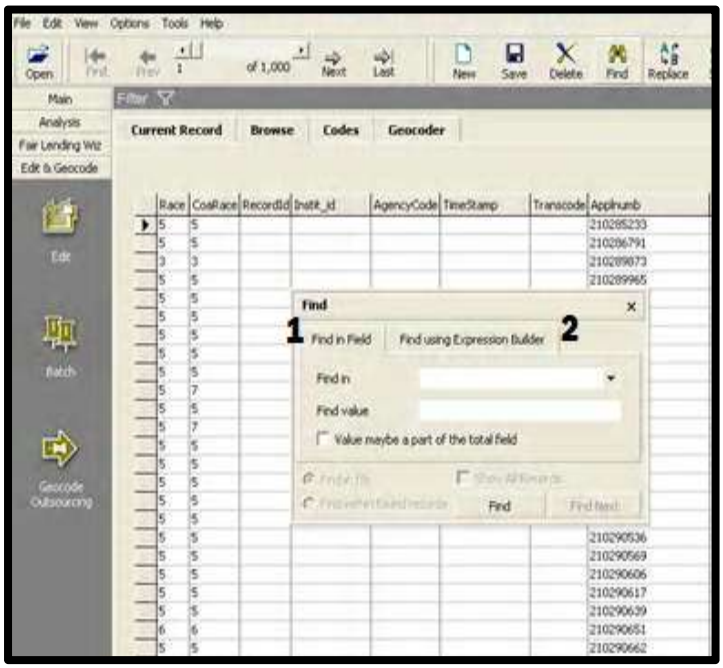
Finding Records

Use the **Find** function to locate records and/or data in a file using criteria you select. You can search for records and data by a specific field or by creating complex search strings using the **Expression Builder**.

You use the **Find** dialog box to locate records and/or data.

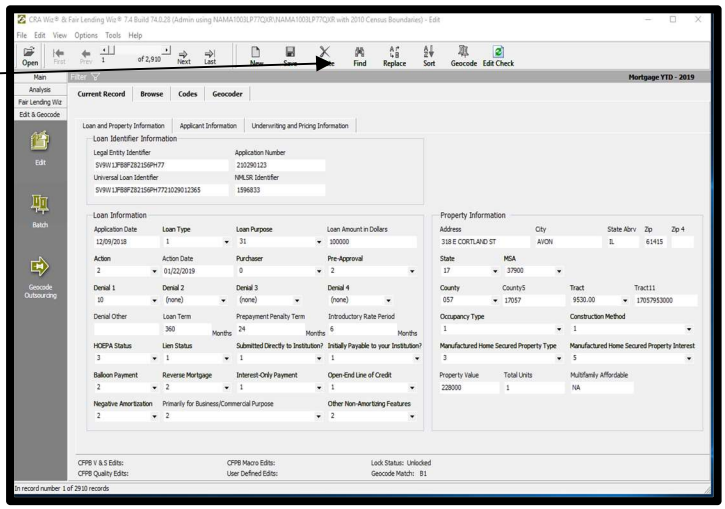
Find in Field tab - use to locate values in a field you select.

Find using Expression Builder tab - use to access the Expression Builder to create advanced search strings.

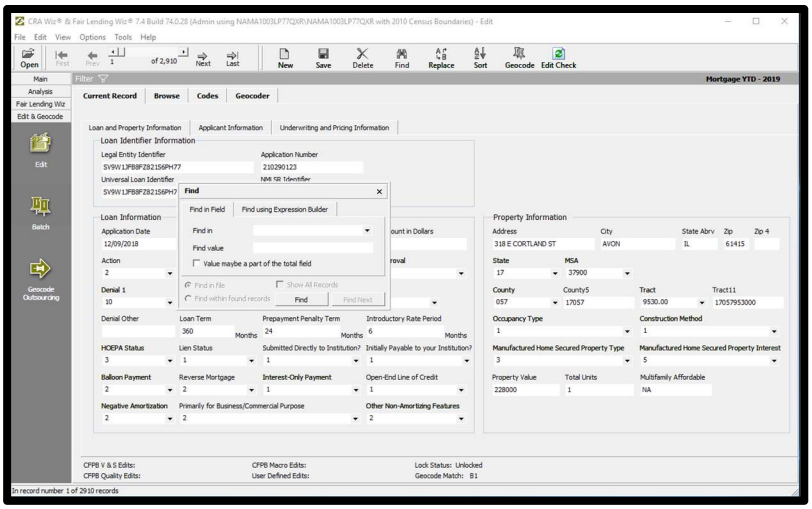


To find a specific record, follow these steps:

1. In the tool bar, click the **Find** button.

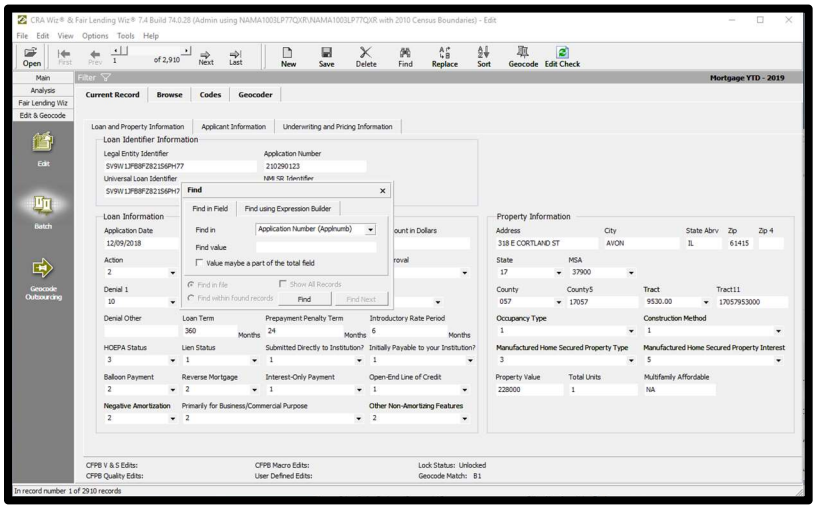


The software displays the **Find** dialog box.



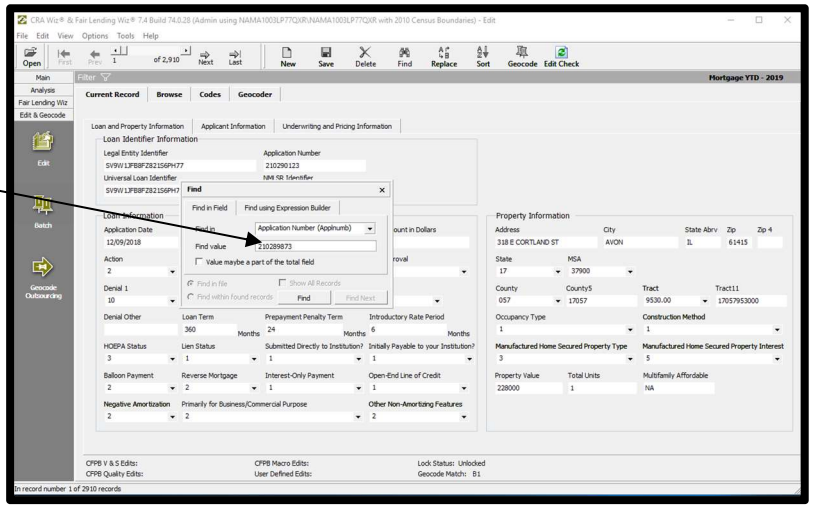
2. In the **Find in Field** tab, click the **Find in** drop down menu and select **Application Number (AppInumb)**

The software displays **Application Number (AppInumb)** in the Find in field.

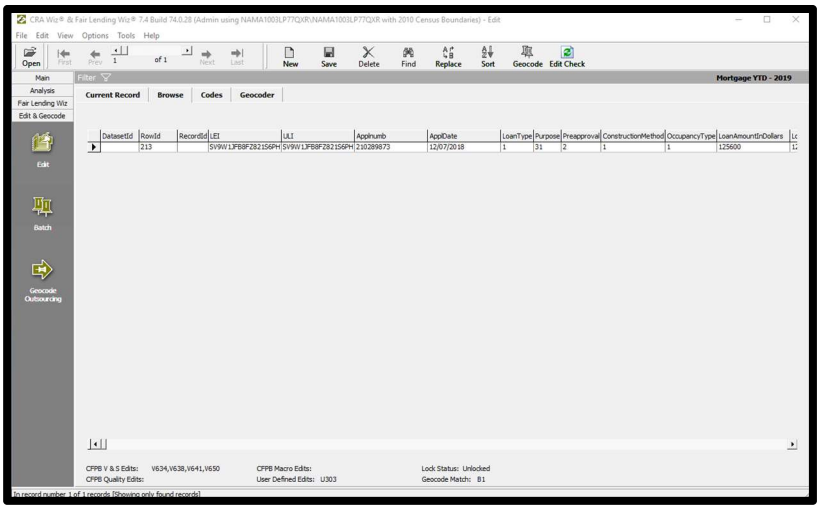


3. In the **Find value** field, enter application number **210289873**.

4. Click the **Find** button.



The software displays application number **210289873** on the **Browse** screen.

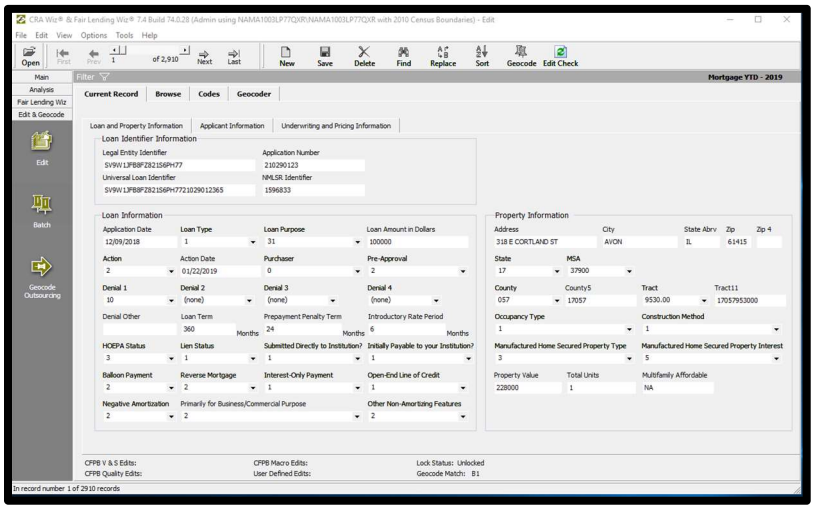


Modifying Data

You can modify data in your target file at the field level using both the **Current Record** and **Browse** screens.

Drop-down menus - use to modify data in fields that contain codes.

Data entry- to delete and enter new information directly into a field.



Using the Find command, we identified and displayed application number 210289873 on the Browse screen. This record contains a validity edit **(V638: Co-Applicant Race is the same).** You would pull the hard copy of the loan application and find that the co-applicant checked only one Race box, not two. You also notice that the co-applicant's age is inaccurate and that the visually observed code for race, ethnicity and sex are also inaccurate. You will correct all of these errors in the Current Record screen. As these errors are fixed, all Validity edit codes will disappear.

Before correcting the errors, confirm your view is on the **Current Record** tab**.** The **Current Record** view facilitates data entry by providing a form view of the HMDA required fields.

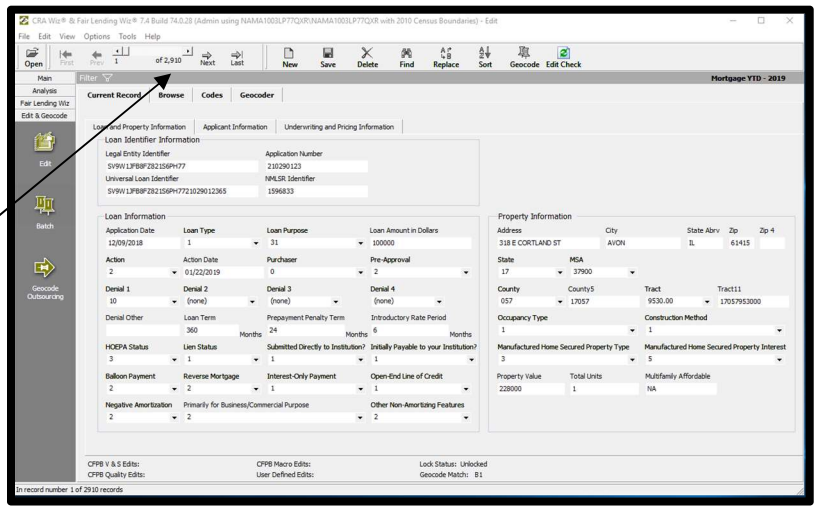
Note: User defined edits are not included on the Current Record tab. To change a user defined field, select the Browse tab.

Changing Tabs

To change to the **Current Record** view, follow these steps:

1. From the **Browse** screen in the **Edit &Geocode** module, click on the **Current Record** and then the **Applicant Information** tab.

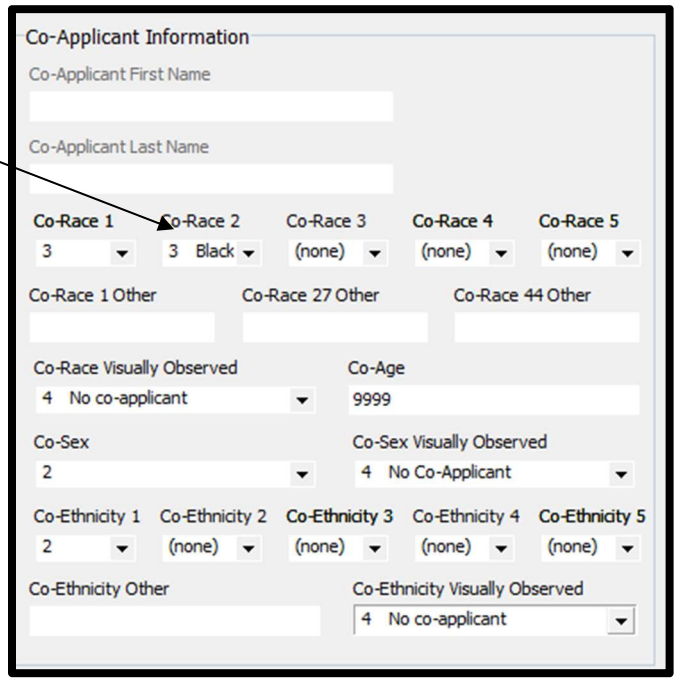
Note: Because you filtered using the Find feature, the software continues to display only one record in the Browse screen.



Correcting an Error

To correct errors, follow these steps:

1. With application number **210289873** displayed, click on the arrow in the **Co-Race 2** field.

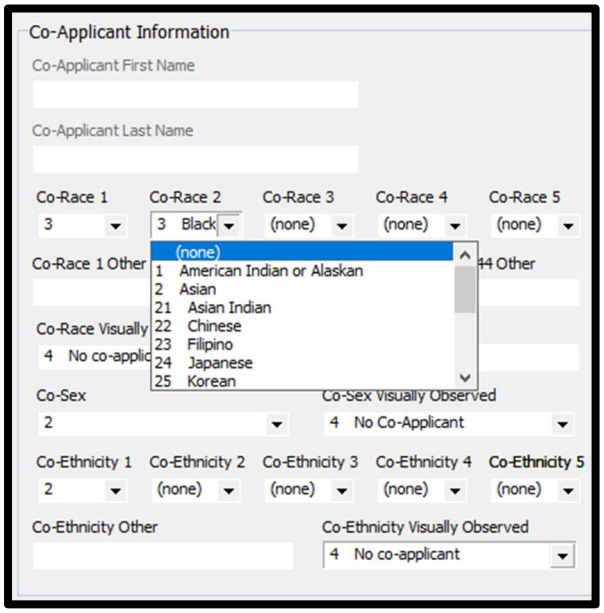


Note: The software displays the **FFIEC Validity Edits** for this record: **"V634", "V638", "V641", "V650".**

Tip: If you click on the error at the bottom of the screen, the code definition will display!

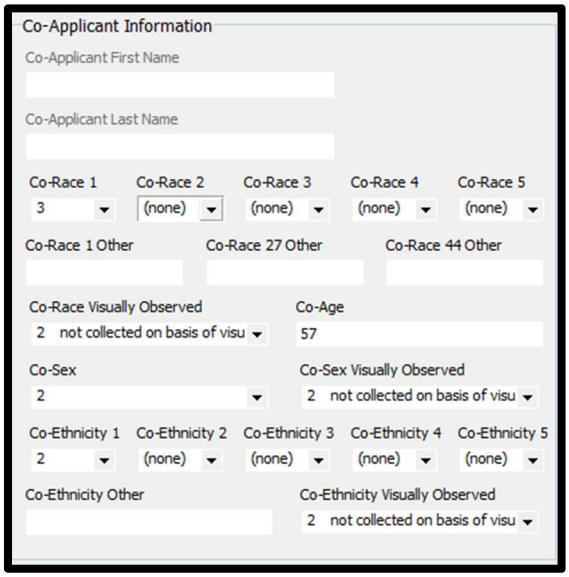
The software displays a list of choices for Co-Applicant Race.

2. From the list, choose **None**.



The software displays the empty field and removes the **Validity** edit (V638).

3. Due to reviewing the application, you noted that the **visual observation codes** should be **2** as the application was received by mail. Additionally, the co-applicant's age is **57**. Resolve those errors and **Save** the application. You will notice all **Validity** edit codes are cleared.



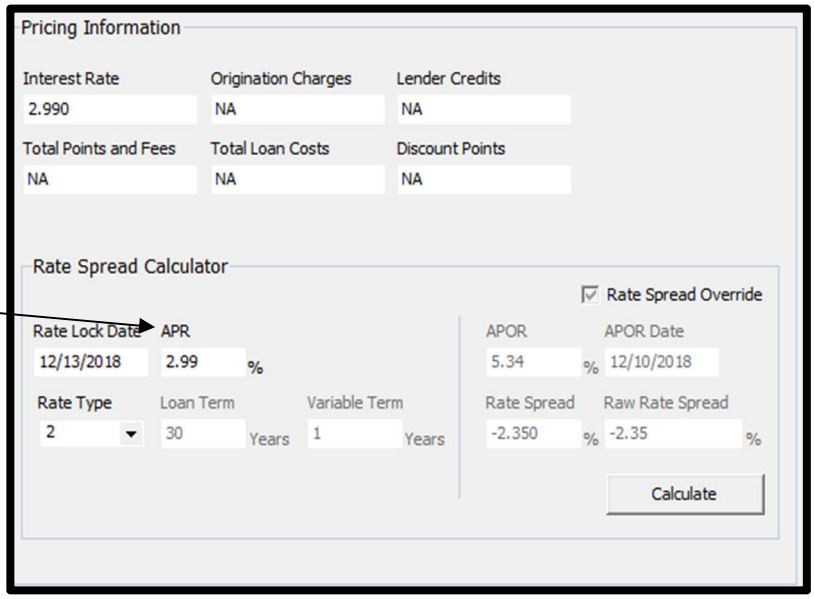
Calculating Rate Spread

Wolters Kluwer has included a Rate Spread Calculator within the Edit module. This provides users with the ability to calculate the Rate Spread on a single record based on new or modified data without having to reimport the file.

Exercise: The "Quality Control" department shares data errors, allowing errors to be corrected in CRA Wiz. Application Number 210290400 has an incorrect APR resulting in an incorrect Rate Spread. You will change the APR and recalculate the Rate Spread.

To calculate Rate Spread for a single record, follow these steps:

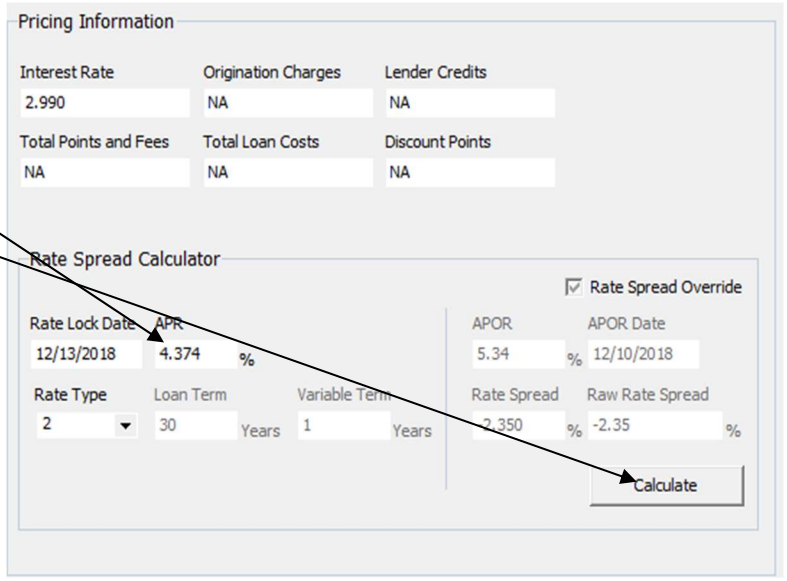
1. File application number **210290400.**
2. Click on **Underwriting and Pricing Information** tab
3. Set your curser in the **APR** field



Type **4.374** in the **APR** field.

4. Click **Calculate**

The software will display either the new value in the field.

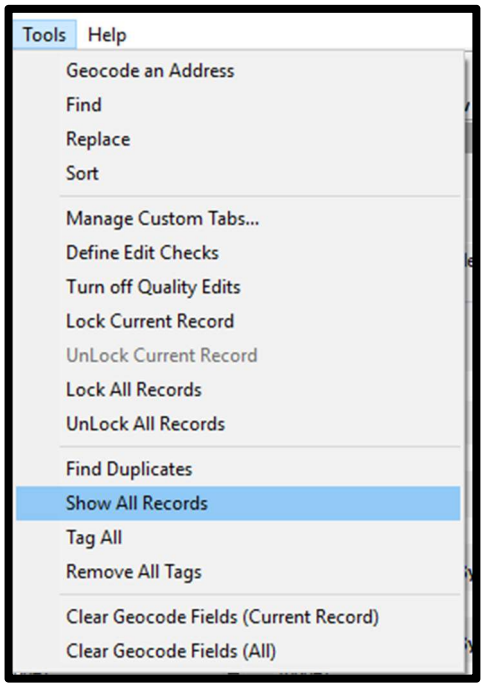


5. Click **Save** to save changes to **APR** and **Rate Spread**.

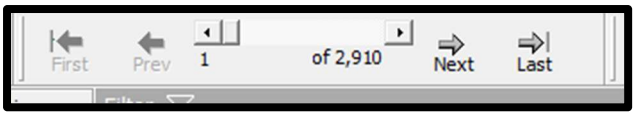
Tip: To confirm changes to APR, switch view from Current Record to Browse and scroll to APR field.

1. To remove the filter that was set by the **Find** function, click the **Tools** menu. The software displays a list of options.

2. Select **Show All Records**



The software displays the complete record set.



Sorting and Filtering

In CRA *Wiz*, it is possible to choose fields from various categories on which to sort a particular LAR:

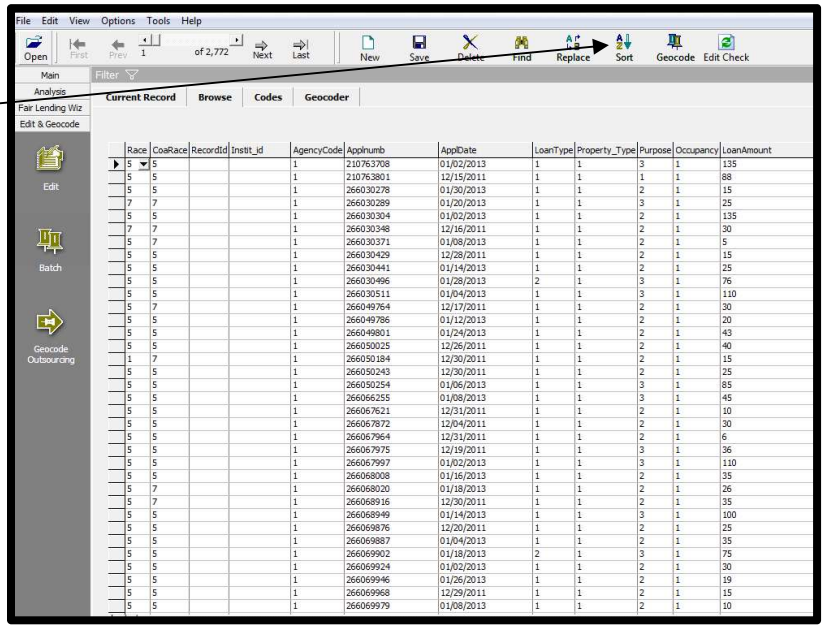
- Applicant or Co-Applicant Information (Race, Sex, Age, etc.)
- Edit Checks (Edit Check results)
- Geocoding Information
- Loan Identifier Information (Application number, LEI, ULI, NMLSRID, etc.)
- Loan Information (Action, Action Date, Application Date, Application Method, Loan Features, Denials Reasons, etc.)
- Other Information (Agency Code, Demographic Information, etc.)
- Product Information (Action, Action Date, Loan Amount, etc.)
- Pricing Information (APOR, APR, Fees and Charges, Rate Spread, etc.)
- Property Information (Property Address, Property Location, Construction Method, Total Units, etc.)
- Underwriting Information (AUS System, AUS Results, LTV, DTI, Credit Score and Models, Income)
- User Defined Variables (Branch ID, Loan Program or whatever else you have in your file)

Note: You may choose more than one desired field from the above list to sort your file.

Perhaps you need to track all closed loans with more than 5 units and multifamily affordable units. You would like to see the information sorted first by Total Units, then by number of multifamily units

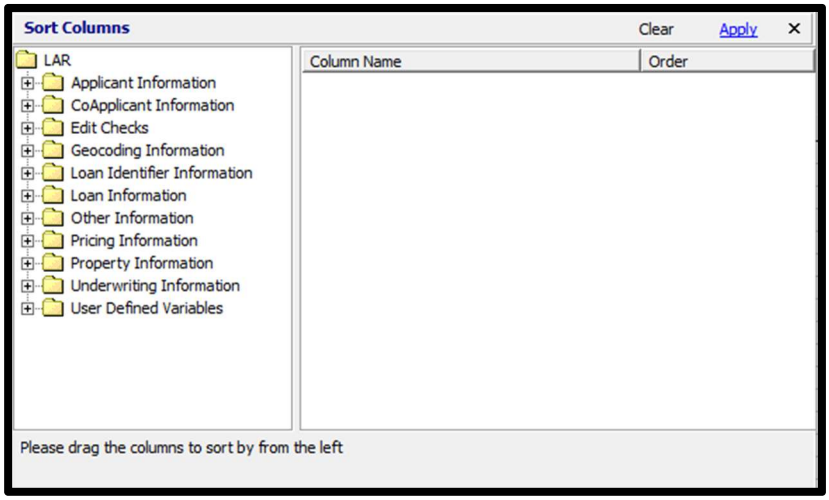
Exercise To perform this sort, follow these steps:

1. From the **Browse** screen, click the **Sort** button in the tool bar.

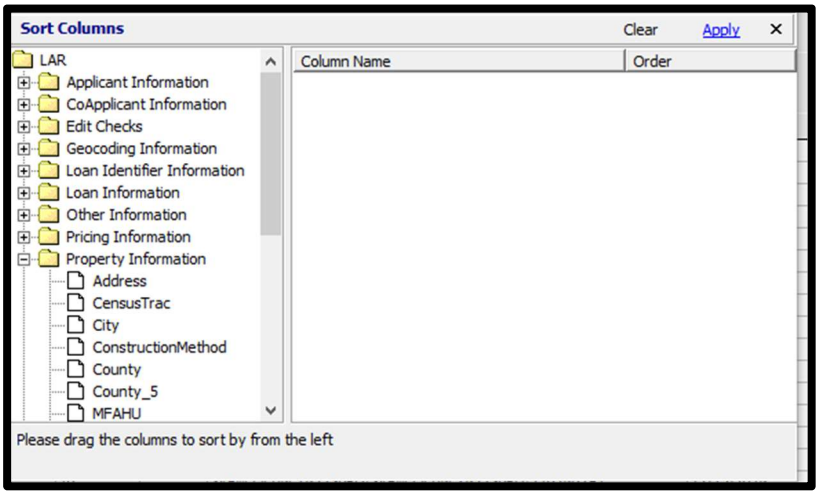


The software displays the **Sort Column dialog box.**

2. Double-click the **Property Information** folder.

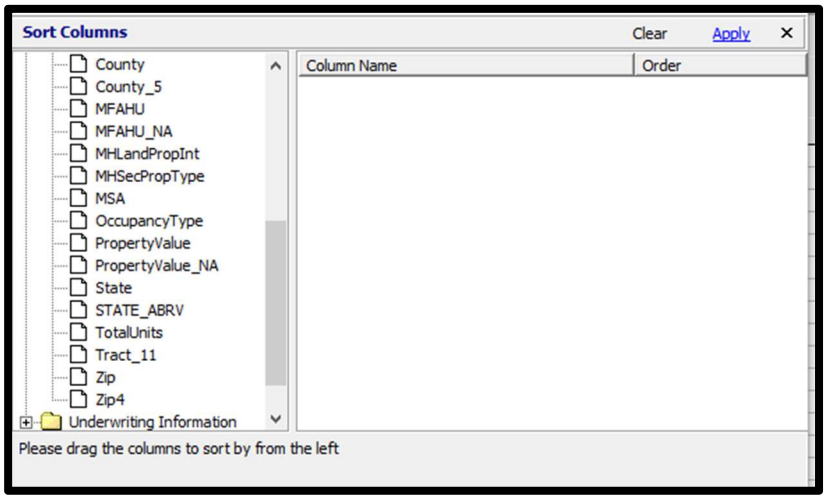


The software displays the contents of the **Property Information** folder.

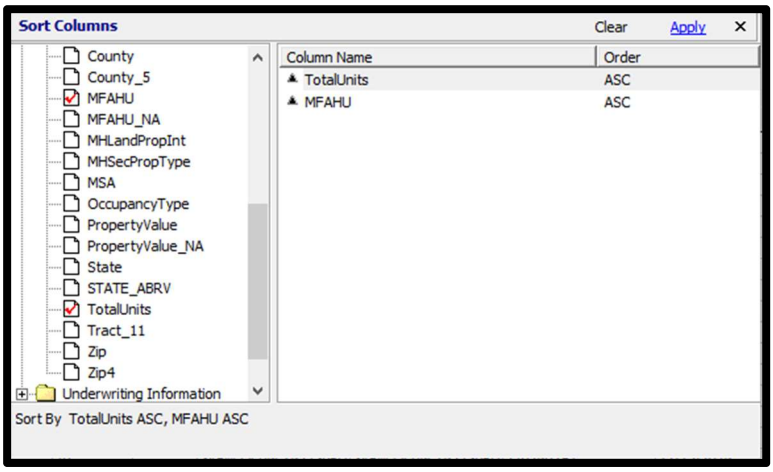


3. Double-click the **TotalUnits** field.

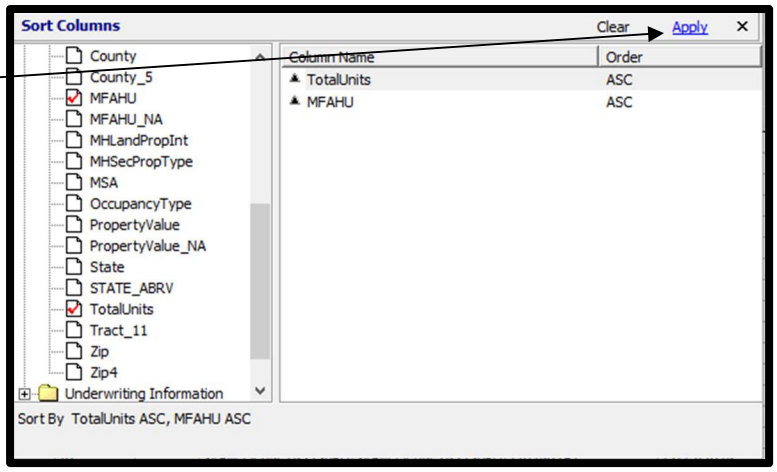
4. Double-click the **MFAHU** field.



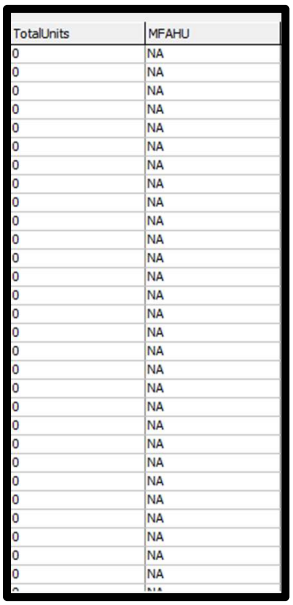
The software displays the fields under **Column Name**, with the sort order set to **Ascending**.



5. Click **Apply.**



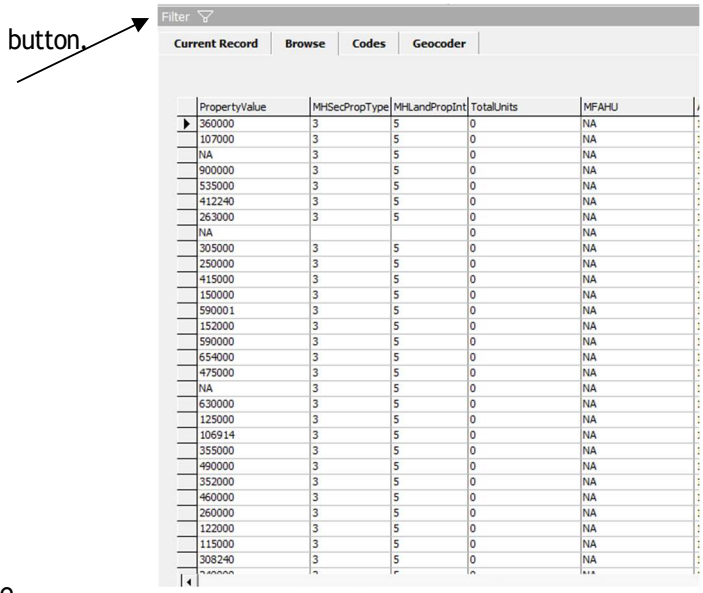
The software displays the file sorted by **TotalUnits**, then **MFAHU**.



TotalUnits	MFAHU
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA
0	NA

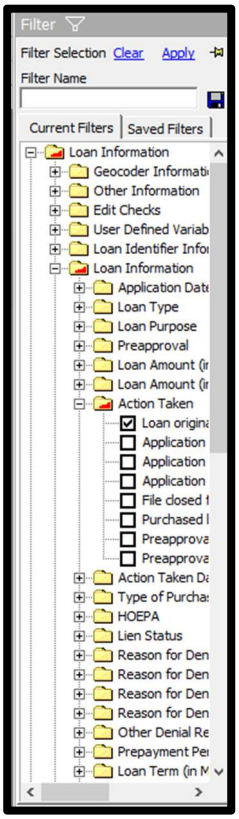
Exercise: With the file sorted by **TotalUnits** and **MFAHU,** you are ready to filter for originated loans that exceed 5 or more units. This can be accomplished by applying a filter to the sorted records. To filter the file, follow these steps:

1. In the **Browse** screen, click the **Filter** button.



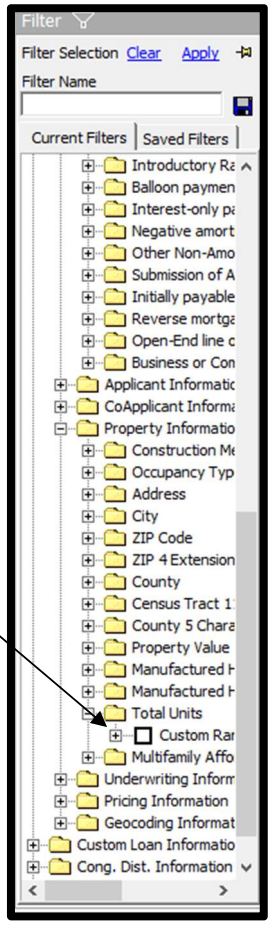
The software displays the **Filter Selection** pane.

2. Double-click the **Loan Information** folder, **Loan Information** subfolder, **Action Taken** folder and click the **Loan Originated** box.



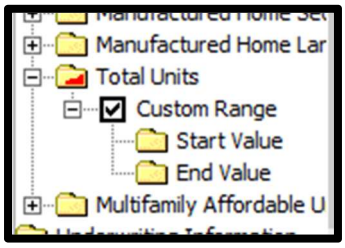
3. Scroll down and Double-click the **Property Information** folder and **Total Units** folder.

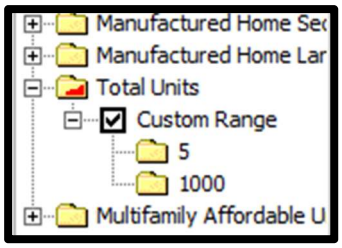
The software displays the contents of the **Property Information** folder and **Total Units** sub-folder.



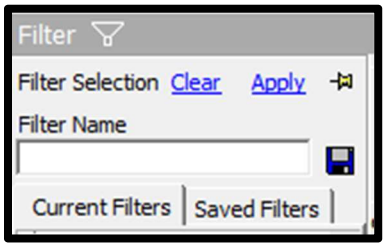
4. Click the **Plus** sign by Custom Range.

5. Check the **Custom Range** box, click on **Start Value and** enter **5.** Click on **End Value** and enter **1000.**





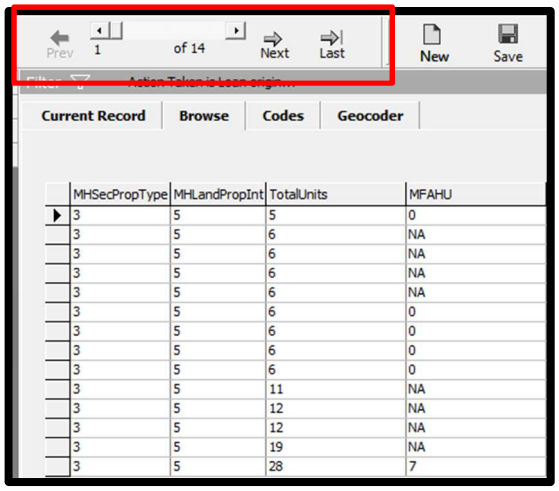
6. Click on **Apply**



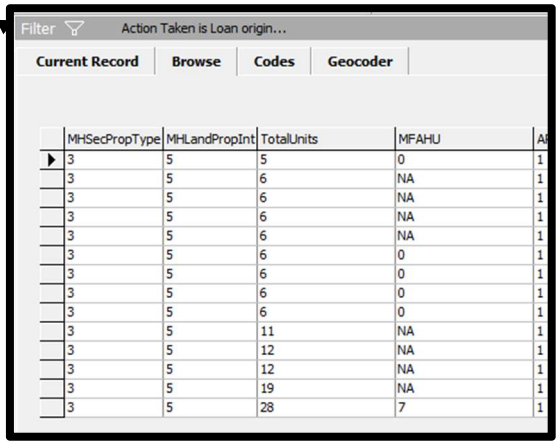
Note: If you do not click the Apply button, your filter will not become active.

The software displays a checkmark in the box, and a red mark on the folders named **Loan Information, Action Taken, Property Information** and **Total Units.**

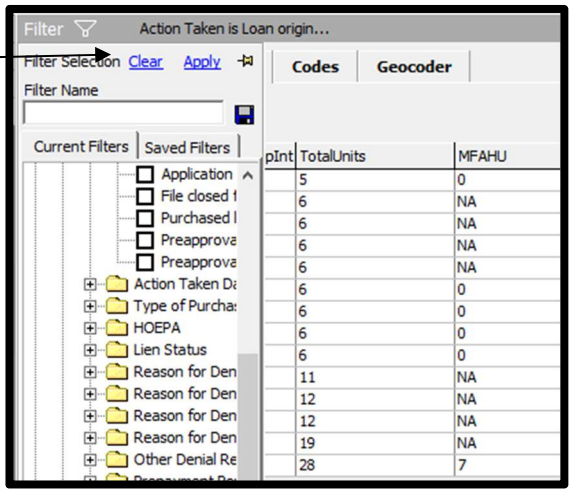
The software displays the Browse screen and the resulting record set.



7. To clear the filter and return all records to view, click the **Filter** button.

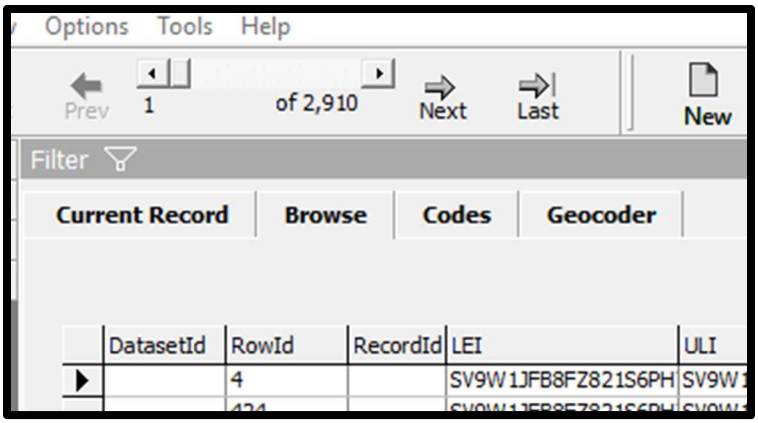


8. Click **Clear.**



The software clears the filter and displays the full record set.

Practice Through filtering, determine the number of originated records, if any, that that are in LMI tracts.



Duplicate Records

Many loan origination systems (LOS) prevent duplication of records in their systems. Often times, if a record is updated after booking, it may appear in a future download. If an institution imports separate data files each month, there is a potential for a loan to appear twice in the LAR as the "clean" data is added to the Year-to-Date file.

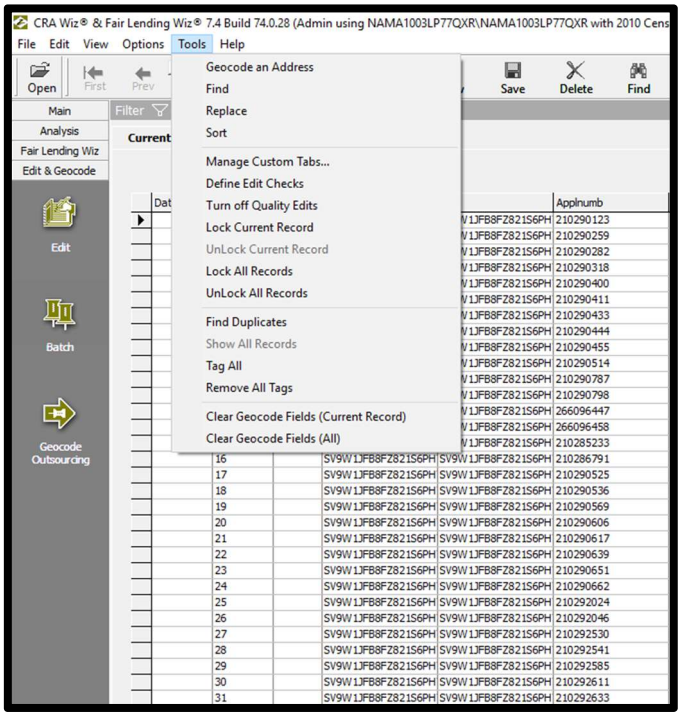
Small Business loans that are renewed in the same reporting year as the origination can be reported twice, with the added amount of the renewal serving as the loan amount. Most LOS's do not allow the modification of loan numbers, resulting in a duplicate record in the LR. The loan number can be modified in CRA *Wiz* to allow submission of renewals.

You use the **Find Duplicates** tool in CRA *Wiz* to view the duplicates and determine which should be deleted or modified.

Exercise: In our training scenario, you receive notice from the loan processing department that there may be duplicates in the January download. You have been asked to check the file in CRA *Wiz*.

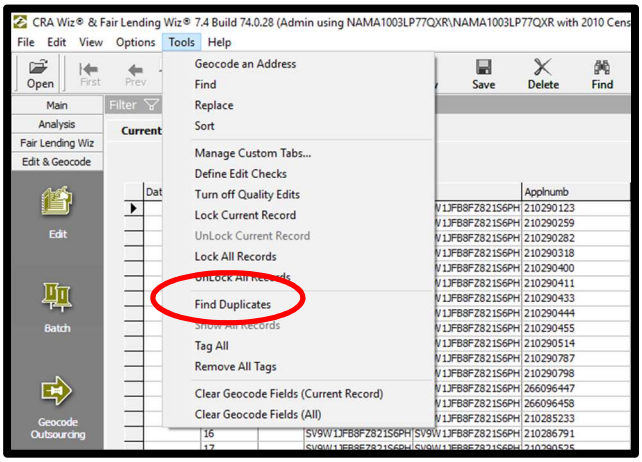
To search for duplicate records, follow these steps:

1. In the **Browse** screen, click on the **Tools** menu.



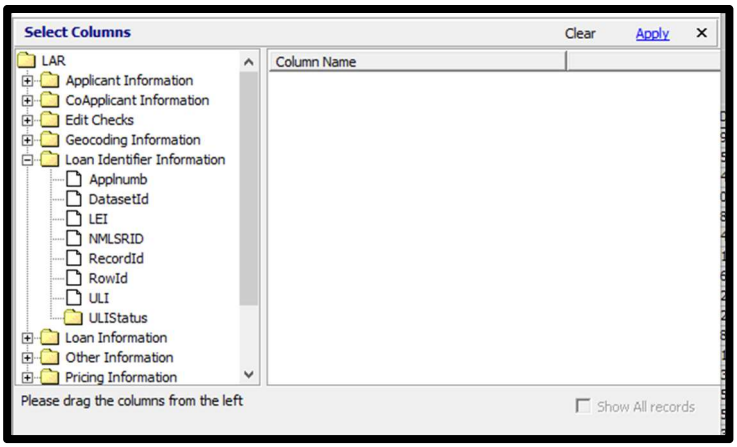
The software displays the contents of the **Tools** menu.

2. Select **Find Duplicates**.



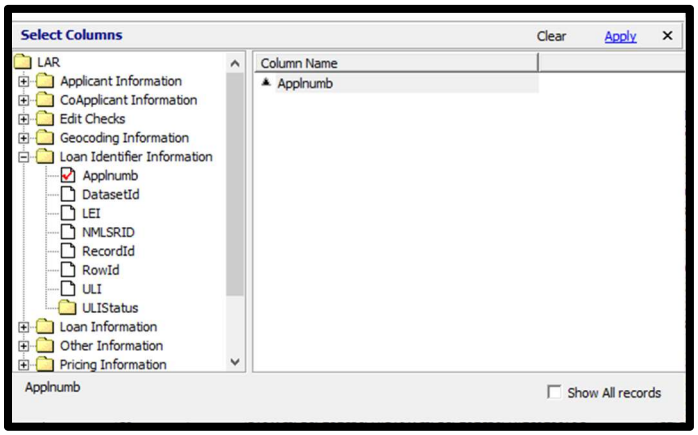
The software displays the **Select Column dialog box.**

3. Double-click the **Loan Identifier Information** folder.



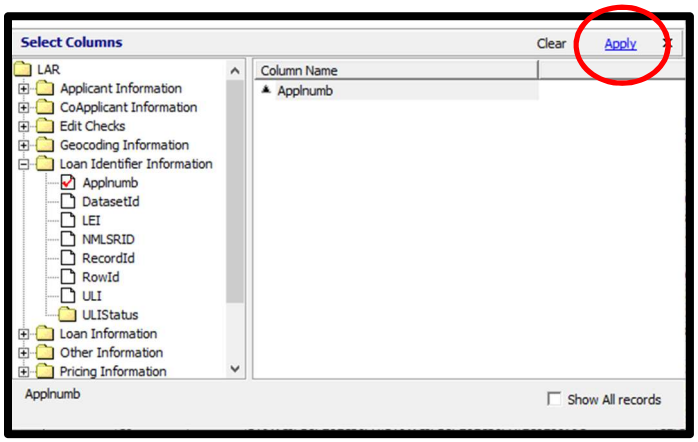
The software displays the contents of the **Loan Identifier Information** folder.

4. Double-click **AppInumb.**



The software displays the field under **Column Name.**

5. Click **Apply.**

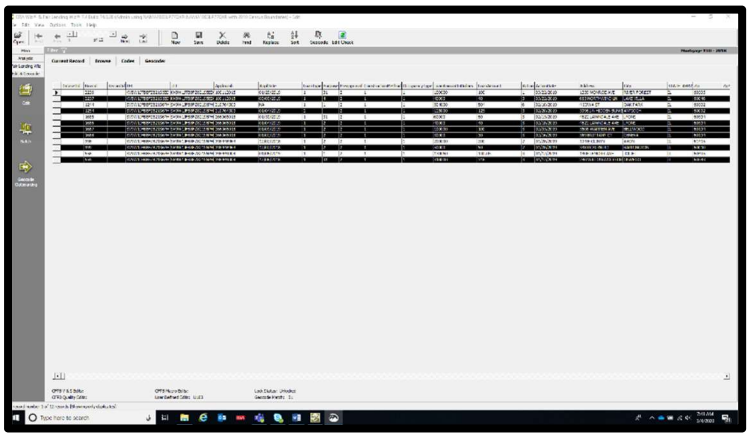


Find Duplicates: indicates number of duplicates found

Find Duplicate Records: informs users that this function applies a filter that must be cleared using the **Tools** menu.

6. To close both, click **OK** on the gray **Find Duplicates** box.

The software displays records that have duplicate entries.



Note: One duplicate of each record has been "tagged" by the software in preparation for deletion. Tagging is represented by the highlighting of the row.

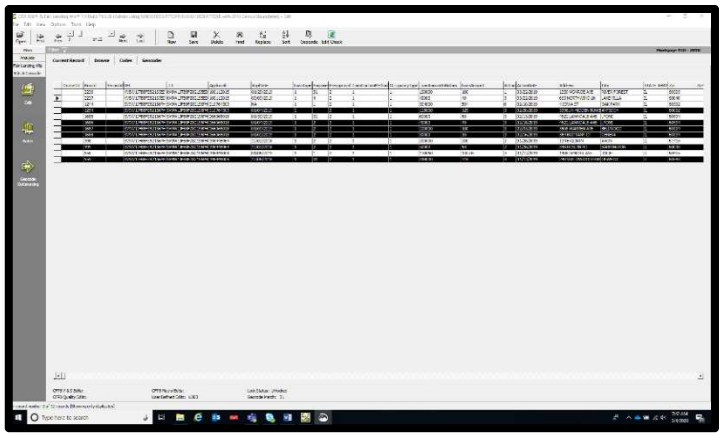
Delete Records

Deleting records is permanent and cannot be undone. Wolters Kluwer recommends that users have a full understanding of the records they wish to delete and, as a precaution, create a backup copy of the file before deleting records. For a hint on backing up a file, see chapter on **File Management; Copy.**

Scenario: While reviewing the duplicate records, one appears to be a true duplicate and one apparently a prequalification that was ultimately approved. You can delete the prequalification but will have to research the other duplicate before taking action.

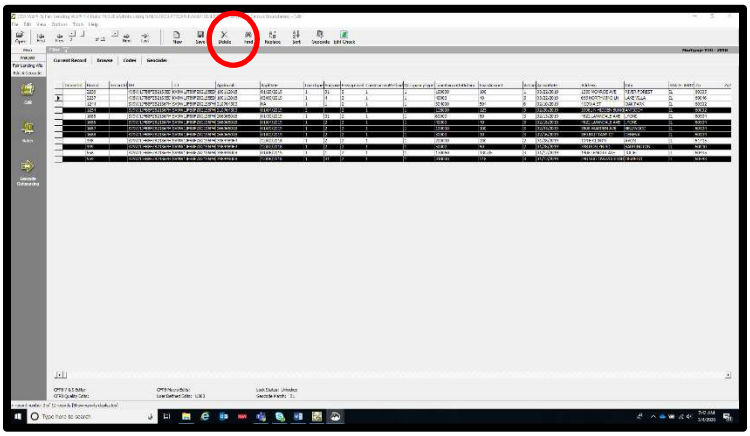
To “untag” one record and delete one record, follow these steps:

1. To untag record, click on the **gray rectangle** to the *left* of the record.

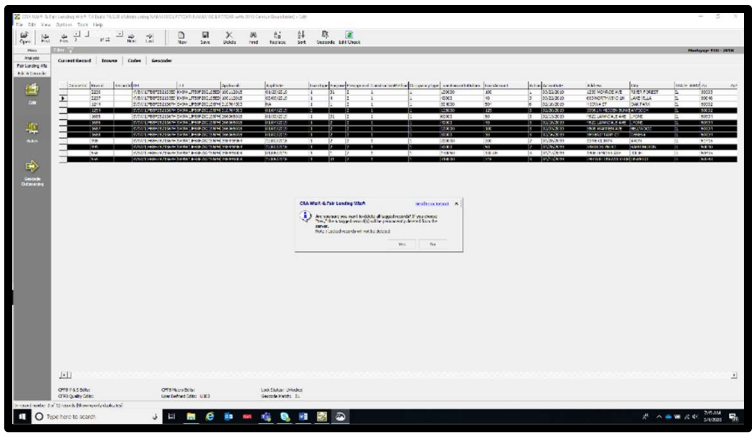


The software clears the highlight from the record.

2. In the tool bar, click the **Delete** button.

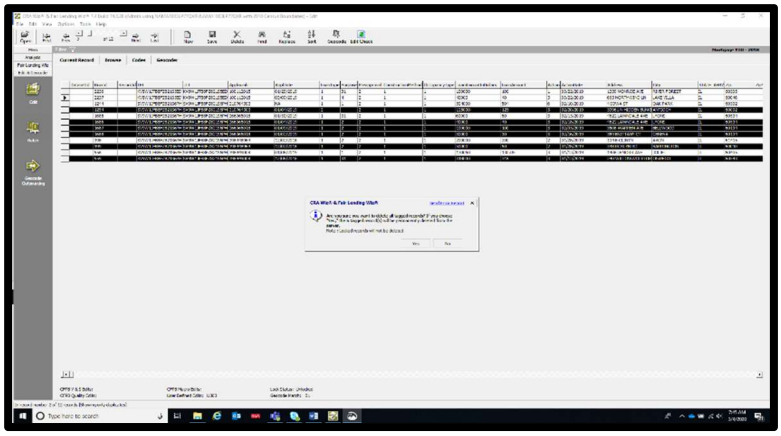


The software displays a confirming dialog box.

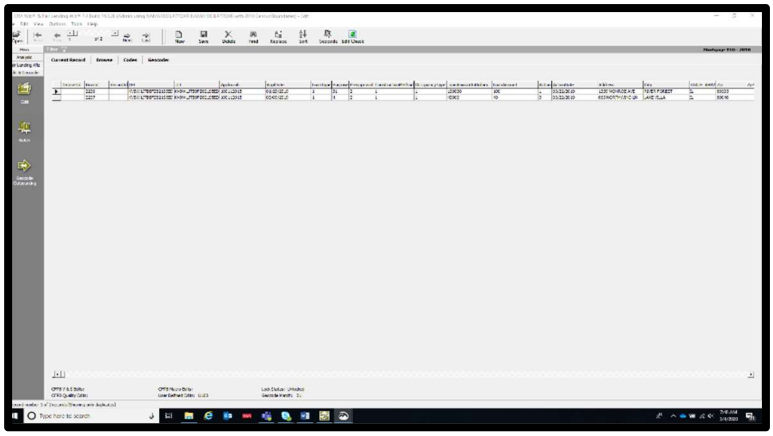


Note: Wolters Kluwer recommends that users verify the information displayed in the dialog box before proceeding.

3. Click the **Yes** button. The resulting action will ask you to save the data. Click **Yes.**



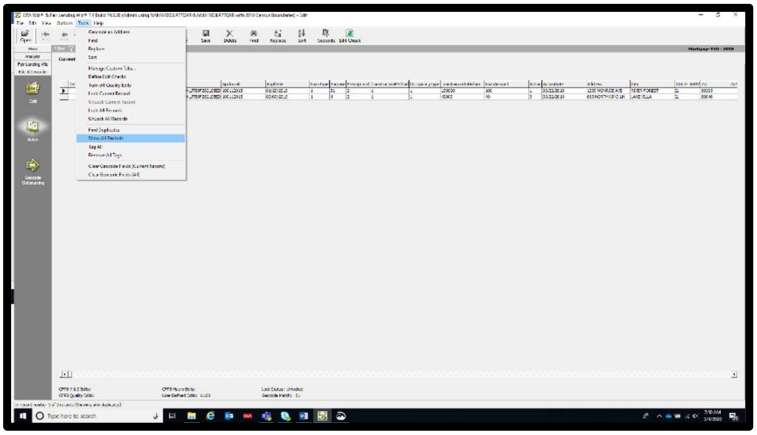
The software displays the remaining records.



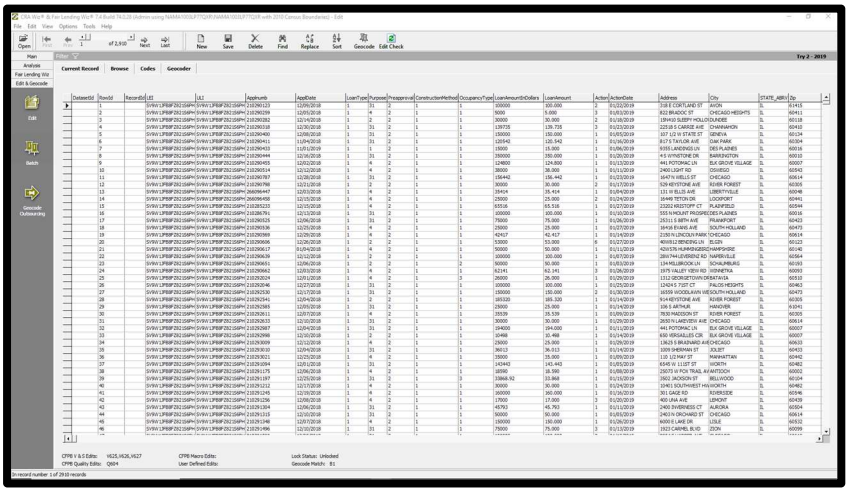
4. To return all records and confirm deletion, click the **Tools** menu.

The software displays the contents of the **Tools** menu.

5. Select **Show All Records.**



The software displays the **Browse** screen with the new record count.



Selecting Columns to View

Working in the **Browse** screen allows users to view all fields in a file, beyond the regulatory required fields. Wolters Kluwer recommends hiding or viewing columns in the **Browse** screen to make the editing process more efficient.

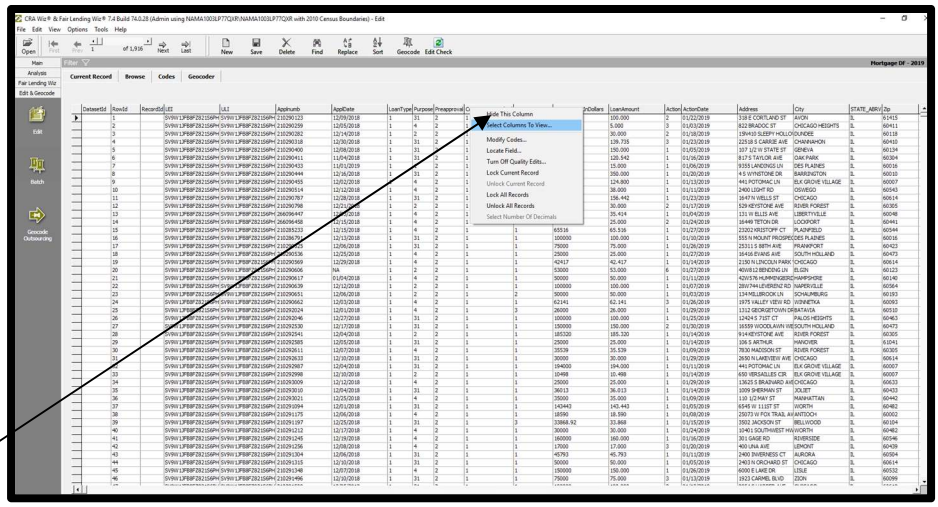
Bank Process: As you continue your data scrubbing, you can change your view from all fields to specific fields.

To select which columns you want to view, follow these steps:

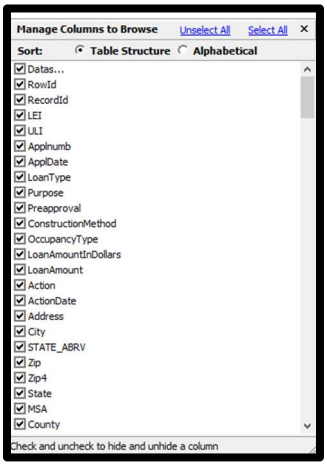
1. Right click in the **Browse** screen.

The software displays a contextual menu.

2. Select the **Select Columns to View** option.



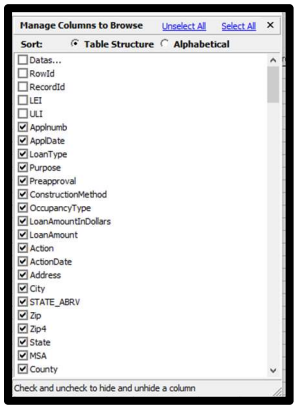
The software displays the **Manage Columns to Browse** dialog box.



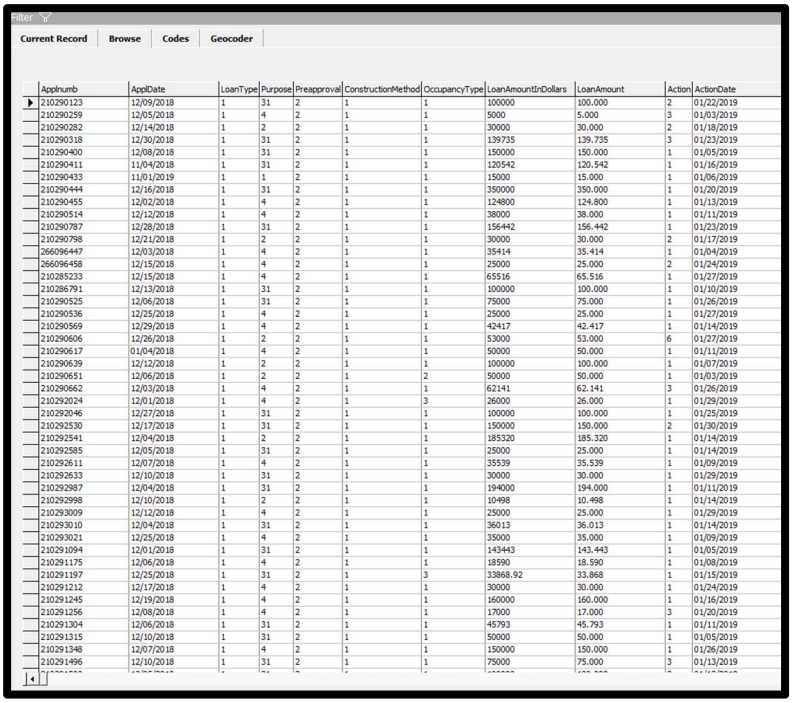
Note: To select all columns to view, click the **Select All** link. To unselect all columns, click the **Unselect All** link:

Note: By default, the system sorts columns by the table structure. You can sort selected columns alphabetically by clicking the **Alphabetical** option button.

3. Uncheck the first 5 columns and close the dialog box.



The software displays the **Browse** screen, starting with **ApplNumb.**



ApplNumb	ApplDate	LoanType	Purpose	Preapproval	ConstructionMethod	OccupancyType	LoanAmountInDollars	LoanAmount	Action	ActionDate
210290123	12/09/2018	1	31	2	1	1	100000	100.000	2	01/22/2019
210290259	12/05/2018	1	4	2	1	1	5000	5.000	3	01/03/2019
210290282	12/14/2018	1	2	2	1	1	30000	30.000	2	01/18/2019
210290318	12/30/2018	1	31	2	1	1	139735	139.735	3	01/23/2019
210290400	12/08/2018	1	31	2	1	1	150000	150.000	1	01/05/2019
210290411	11/04/2018	1	31	2	1	1	120542	120.542	1	01/16/2019
210290433	11/01/2019	1	1	2	1	1	15000	15.000	1	01/06/2019
210290444	12/16/2018	1	31	2	1	1	350000	350.000	1	01/20/2019
210290455	12/02/2018	1	4	2	1	1	124800	124.800	1	01/13/2019
210290514	12/12/2018	1	4	2	1	1	38000	38.000	1	01/11/2019
210290787	12/28/2018	1	31	2	1	1	156442	156.442	1	01/23/2019
210290798	12/21/2018	1	2	2	1	1	30000	30.000	2	01/17/2019
266096447	12/03/2018	1	4	2	1	1	35414	35.414	1	01/04/2019
266096458	12/15/2018	1	4	2	1	1	25000	25.000	2	01/24/2019
210285233	12/15/2018	1	4	2	1	1	65516	65.516	1	01/27/2019
210286791	12/13/2018	1	31	2	1	1	100000	100.000	1	01/10/2019
210290525	12/06/2018	1	31	2	1	1	75000	75.000	1	01/26/2019
210290536	12/25/2018	1	4	2	1	1	25000	25.000	1	01/27/2019
210290569	12/29/2018	1	4	2	1	1	42417	42.417	1	01/14/2019
210290606	12/26/2018	1	2	2	1	1	53000	53.000	6	01/27/2019
210290617	01/04/2018	1	4	2	1	1	50000	50.000	1	01/11/2019
210290639	12/12/2018	1	2	2	1	1	100000	100.000	1	01/07/2019
210290651	12/06/2018	1	2	2	1	2	50000	50.000	1	01/03/2019
210290662	12/03/2018	1	4	2	1	1	62141	62.141	3	01/26/2019
210292024	12/01/2018	1	4	2	1	3	26000	26.000	1	01/29/2019
210292046	12/27/2018	1	31	2	1	1	100000	100.000	1	01/25/2019
210292530	12/17/2018	1	31	2	1	1	150000	150.000	2	01/30/2019
210292541	12/04/2018	1	2	2	1	1	185320	185.320	1	01/14/2019
210292585	12/05/2018	1	31	2	1	1	25000	25.000	1	01/14/2019
210292611	12/07/2018	1	4	2	1	1	35539	35.539	1	01/09/2019
210292633	12/10/2018	1	31	2	1	1	30000	30.000	1	01/29/2019
210292987	12/04/2018	1	31	2	1	1	194000	194.000	1	01/11/2019
210292998	12/10/2018	1	2	2	1	1	10498	10.498	1	01/14/2019
210293009	12/12/2018	1	4	2	1	1	25000	25.000	1	01/29/2019
210293010	12/04/2018	1	31	2	1	1	36013	36.013	1	01/14/2019
210293021	12/25/2018	1	4	2	1	1	35000	35.000	1	01/09/2019
210291094	12/01/2018	1	31	2	1	1	143443	143.443	1	01/05/2019
210291175	12/06/2018	1	4	2	1	1	18590	18.590	1	01/08/2019
210291197	12/25/2018	1	31	2	1	3	33868.92	33.868	1	01/15/2019
210291212	12/17/2018	1	4	2	1	1	30000	30.000	1	01/24/2019
210291245	12/19/2018	1	4	2	1	1	160000	160.000	1	01/16/2019
210291256	12/08/2018	1	4	2	1	1	17000	17.000	3	01/20/2019
210291304	12/06/2018	1	31	2	1	1	45793	45.793	1	01/11/2019
210291315	12/10/2018	1	31	2	1	1	50000	50.000	1	01/05/2019
210291348	12/07/2018	1	4	2	1	1	150000	150.000	1	01/26/2019
210291496	12/10/2018	1	31	2	1	1	75000	75.000	3	01/13/2019

Add New Record

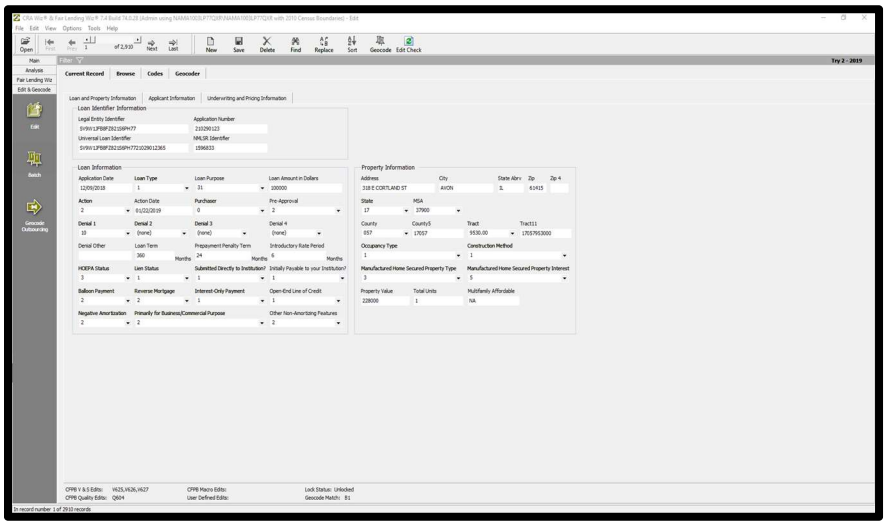
There may be times when you need to add a record to your LAR, or maybe you are building your loan file directly in CRA *Wiz*. You have the ability to add individual or multiple records

Exercise: As you continue your data scrubbing, you realize there is an additional application you need to have included in your LAR. Instead of getting a new extract, you decide to add the record into CRA *Wiz* manually.

Note: Keep in mind that if you manually add a record or records make sure it/they won't be duplicated the following month from your LOS. To learn how to create a 'shell', or empty file, see File Management, New File.

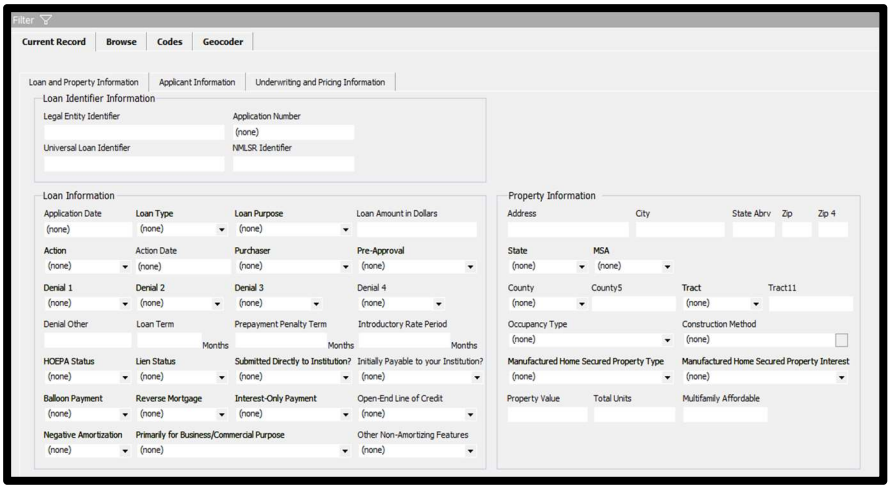
To add a record into a mortgage loan file, follow these steps:

1. From the **Current Record tab** click **New.**

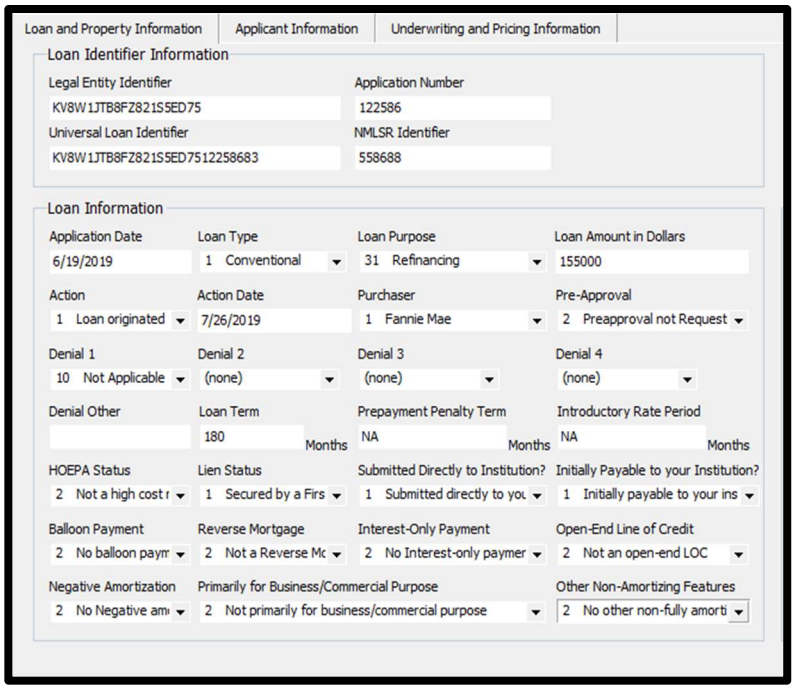


The software adds a record to the file. All the data fields for the new record will default to (none).

Note: Using the Current Record tab will allow you to add only required fields. If you need to add information into user-defined fields, enter using the Browse tab.



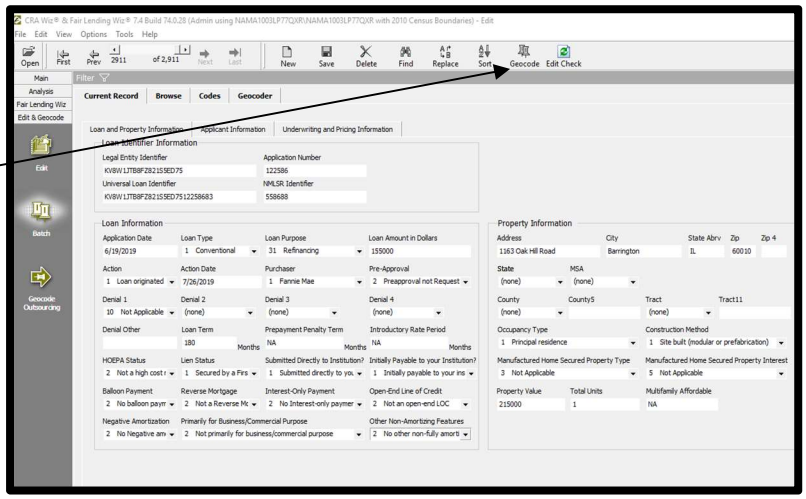
2. By clicking on the drop-down boxes, you can select all the information which applies to the application you are adding. Go through all the fields by making selections.



Note: Don't forget to include an application number, LEI and ULI. You will need to use CFPB's ULI Check Digit Tool to create the check digit.
https://ffiec.cfpb.gov/tools/check-digit

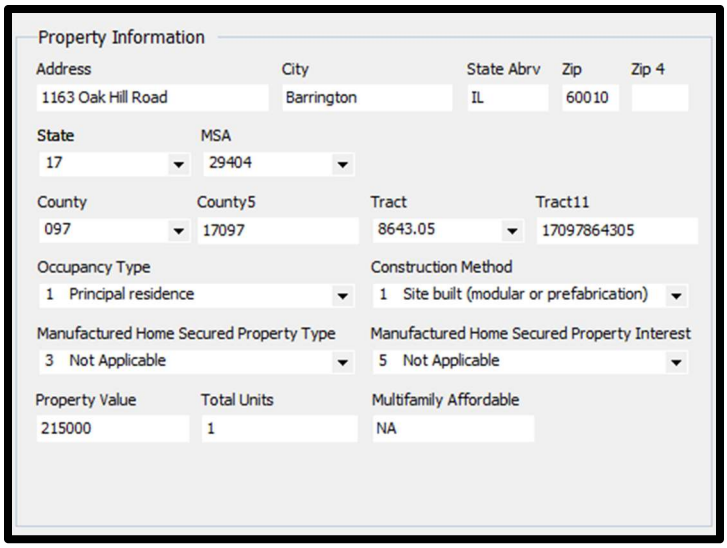
3. For the address, add in 1163 Oak Hill Road, Barrington, IL 60010.

4. Because you have added a new record after having batch geocoded the file, you must geocode the new record you added. To geocode this record, click the **Geocode** button.

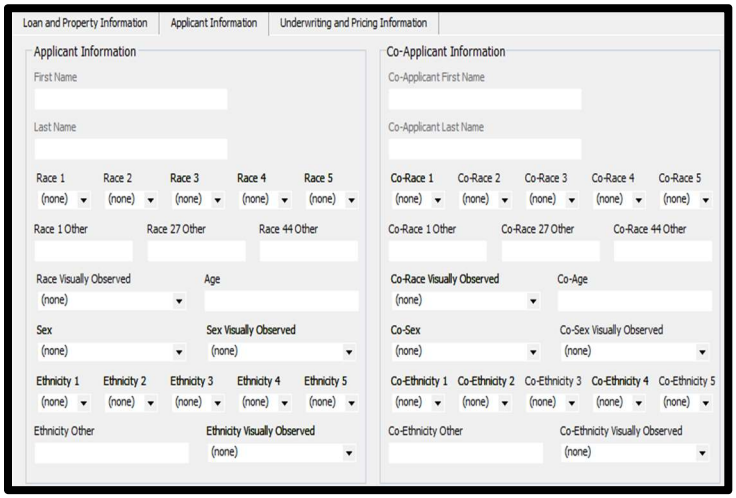


5. The software will provide you with a dialog box indicating whether the geocoding was successful or unsuccessful. The message states the record successfully geocoded. Click OK.

6. The software populates the fields for State, MSA, County and Tract. This record is now geocoded.



7. Continue adding data in the Application Information and Underwriting and Pricing Information tabs. The last step is to review any edits that may still be outstanding. Correct the edits and then save this record.



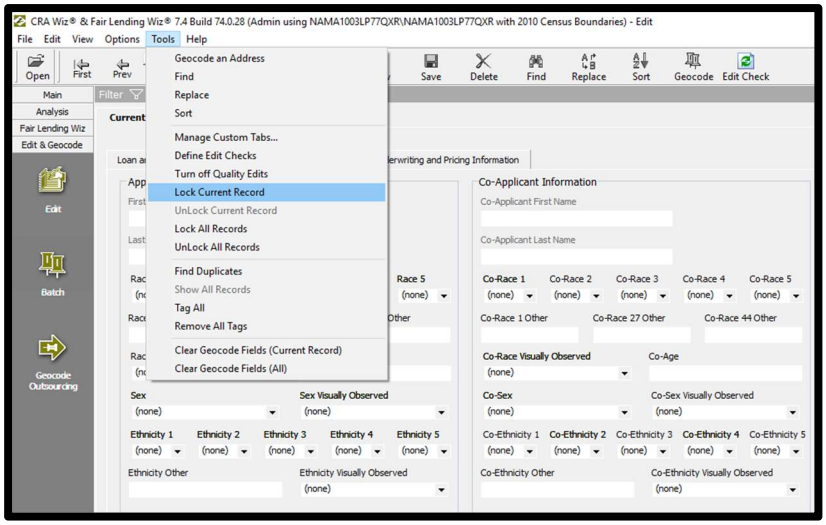
Locking/Unlocking Records

If your institution has multiple users, you may want to 'lock' all records once the edit process has been completed. Locking all records will prevent users from making changes to the loan file. You can also 'unlock' records if additional changes need to be made.

To lock records, follow these steps:

1. Click **Tools** to access the menu.

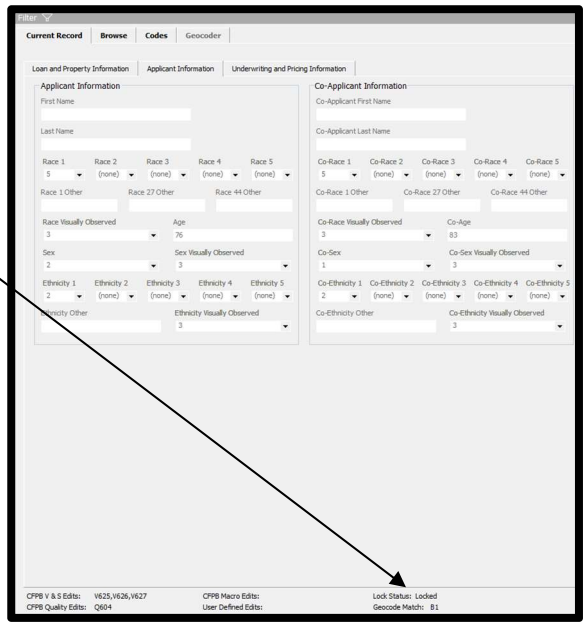
The software gives you the current lock status of the file.



2. Select **Lock All Records.**

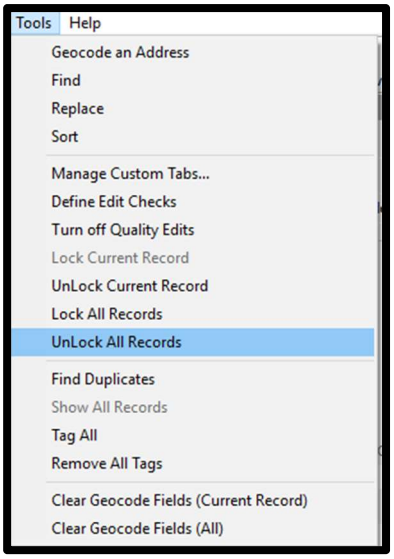
3. The software provides you with an option to accept locking records. Select **Yes.**

4. Notice that all fields are grayed out. Changes cannot be made to any fields. If you were in the browse tab, you are not able to bring down any drop-down boxes. Note the locked record status.



To unlock all records, follow these steps:

5. From the Tools menu, select **Unlock All Records.**



6. Select **Yes** to unlock all records.

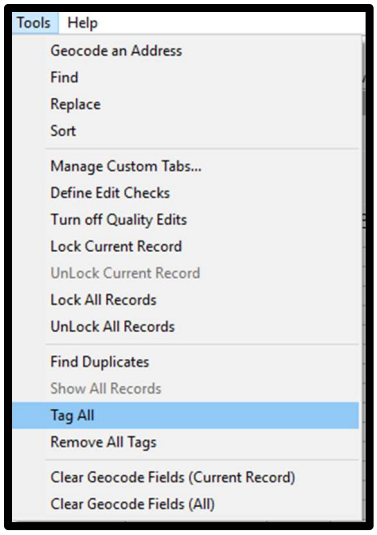
All records are now unlocked.

Tagging/Untagging Records

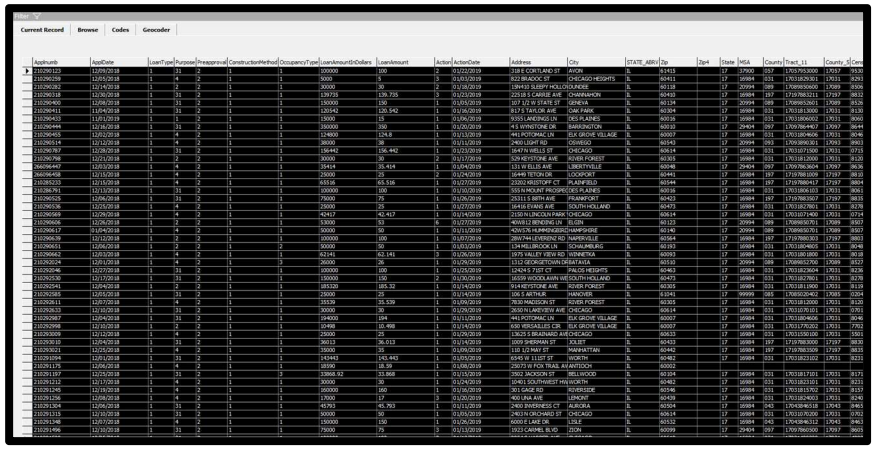
Tagging records allows you to select all records as a group rather than having to select individual records. This function could be used to delete a group of records that meet your filtered criteria.

To tag all records, follow these steps:

1. In Browse, click **Tools** to access the menu.
2. Select **Tag All.**

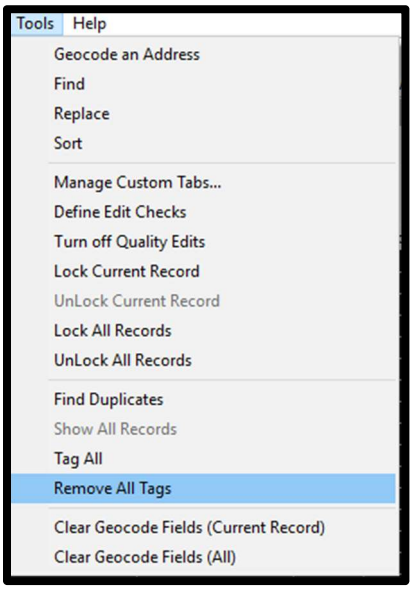


3. All records in the browse view will be tagged.

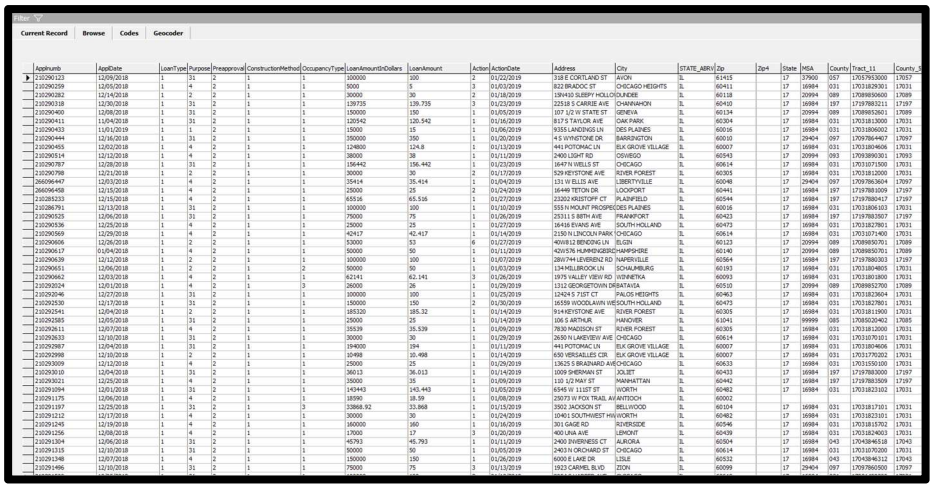


To untag records, follow these steps:

4. Select **Remove All Tags.**



5. All records have been untagged.



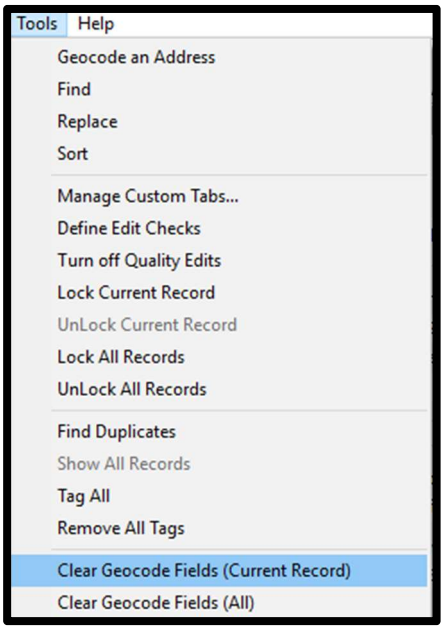
Note: CRA *Wiz* will delete tagged records if delete is selected. Make sure to untag records.

Clear Geocoding Fields

Records can be geocoded based on various methods, i.e. by tract or by zip code. If you have a record that was geocoded based on the zip code, and you have received an update to the address database from Wolters Kluwer, you will want to update the record to obtain a more accurate geocode, if possible. More accurate geocoding could be obtained if, for example, a new development has been recorded within the postal database.

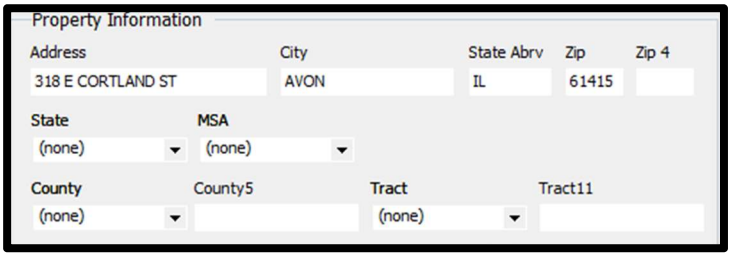
To clear all geocoding fields, follow these steps:

1. Click **Tools** to access the menu.



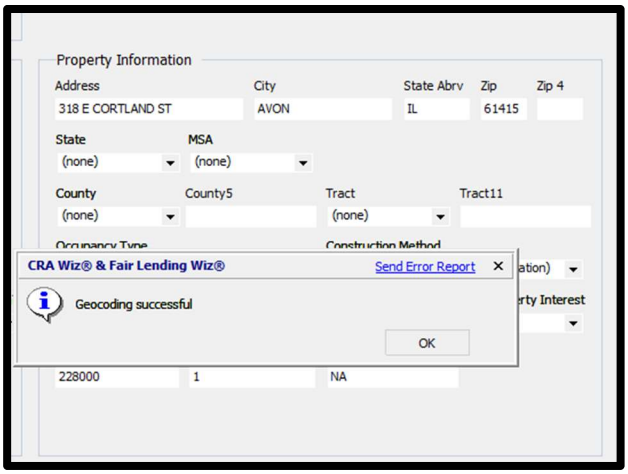
2. Select Clear Geocode Fields (Current Record)

3. Note that all geocode fields have been cleared and show (none).

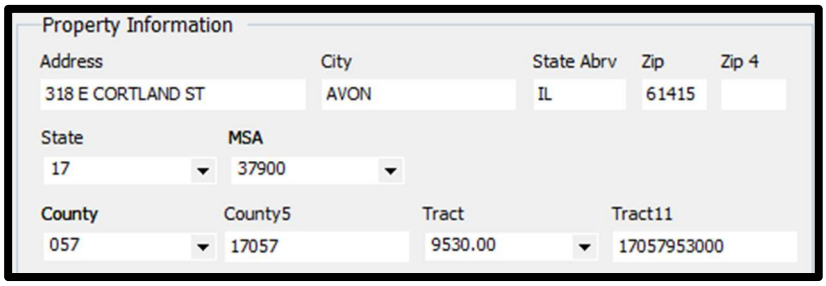


4. Click the **Geocode** button to re-geocode the record.

5. The record has been successfully geocoded. Click **OK**.



The record displays the new geocode information.



Print LAR/LR Reports (Regular and Custom)

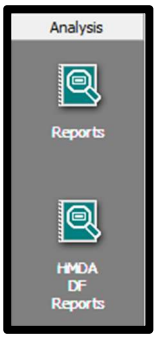
LAR/LR, or Loan Application Register/Loan Register, reports can be printed at any time once a file has been geocoded and edited. A Regular LAR/LR and/or a Custom LAR/LR can be printed for internal purposes. A Regular or Custom LAR MUST NOT be provided to the public. The public may obtain an institution's LAR from the CFPB.

Note: A LAR represents a mortgage Loan Application Register (application, because all mortgages are reported). A LR, or Loan Register, represents Small Business loans because all records are originated; hence no applications are recorded for Small Business.

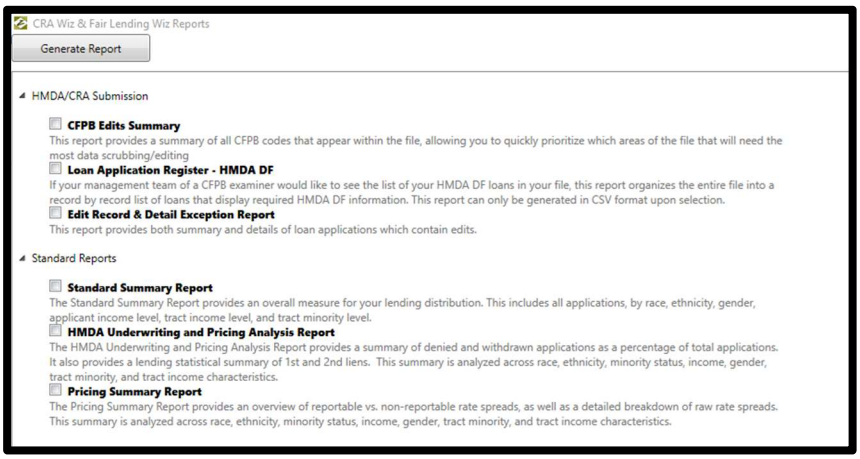
Print a LAR

To print a HMDA DF LAR, follow these steps:

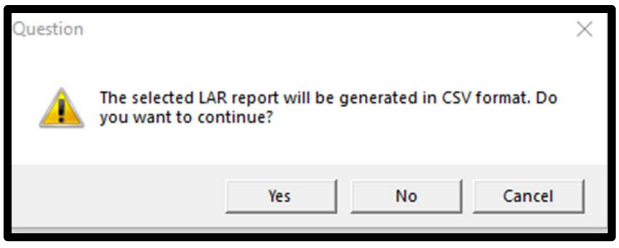
1. Click the **Analysis** tab.
2. Select **HMDA DF Reports**



3. Select **Loan Application Register - HMDA DF** selection box and click **Generate** Report

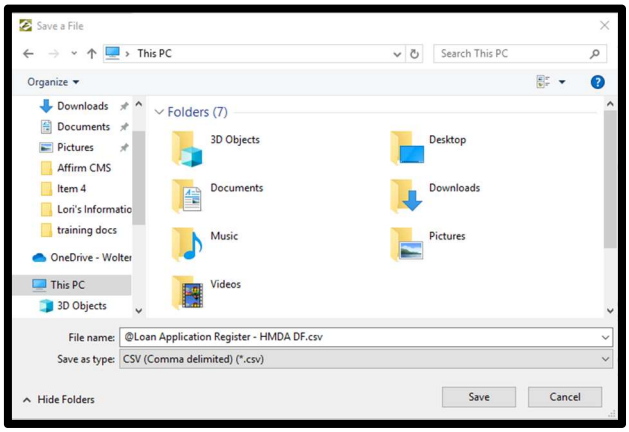


4. Click Yes in the dialog box

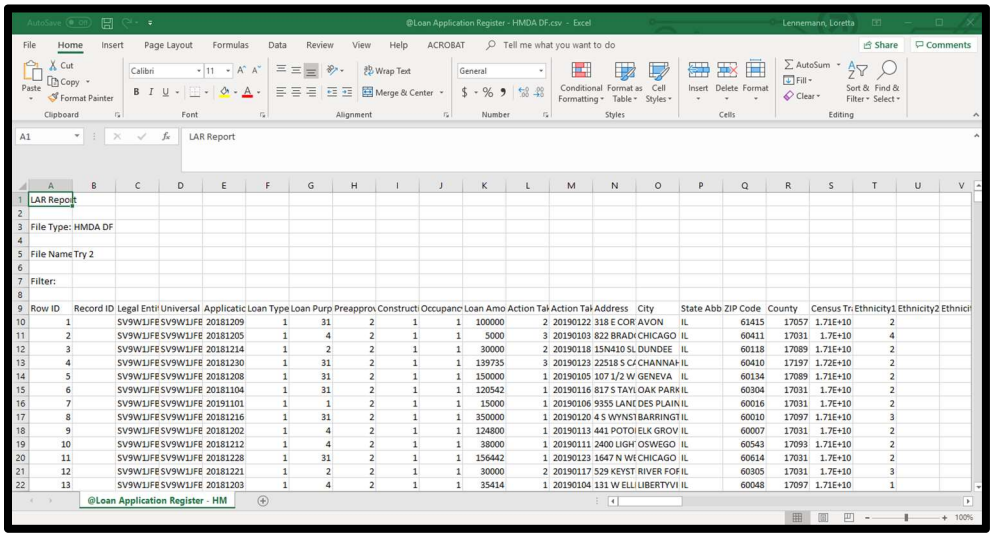


The software will open a file dialog box.

5. Select the location and update the file name as needed. Click **Save**.



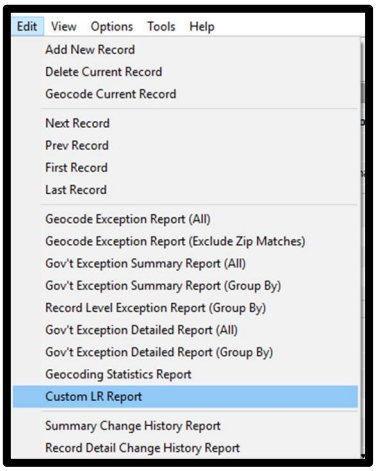
After saving, Excel will open with the LAR data.



Print a Custom LAR/LR

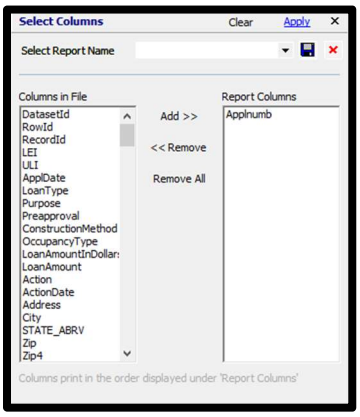
To print a Custom LAR/LR, follow these steps:

1. Click **Edit** to access the menu.

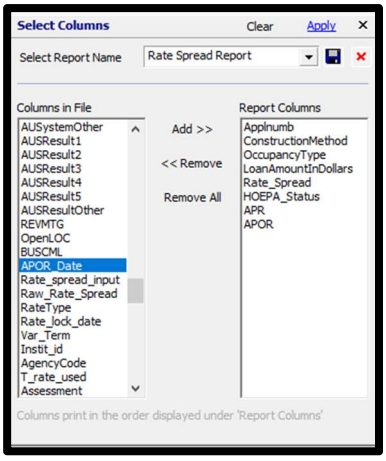


2. Select **Custom LR Report.**

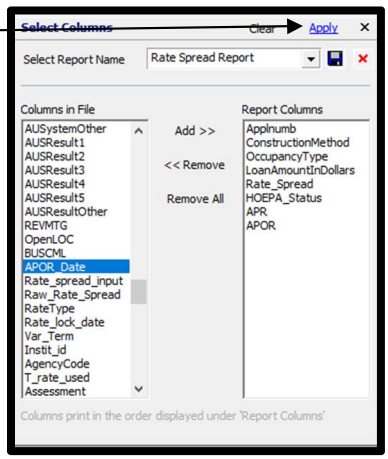
A window appears allowing you to select the fields, or columns, to include in the Custom LAR.



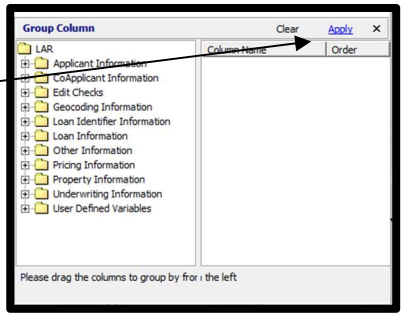
3. Either double click or single click and hit **Add** the following fields: **ConstructionMethod, OccupancyType, LoanAmountInDollars, Rate_Spread, HOEPA_Status, APOR,** and **APR**. Note that **AppInumb** is already included. You should always include the application number within your report. Name your report **Rate Spread Report**. Hit the save button.



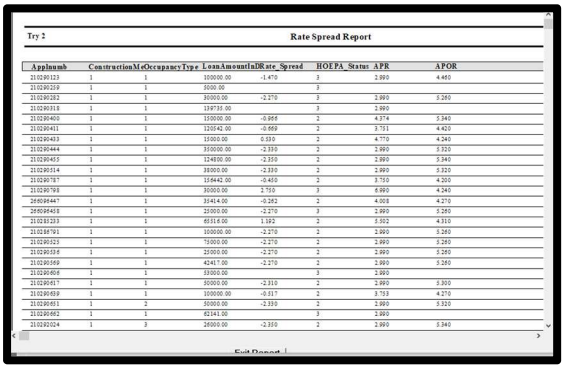
4. Click **Apply.**



5. The software allows a user to group information together, such as by type of tract. Click **Apply**



6. To print the report, click the print button. You can also export to excel. Click **Exit Report** to close the report.

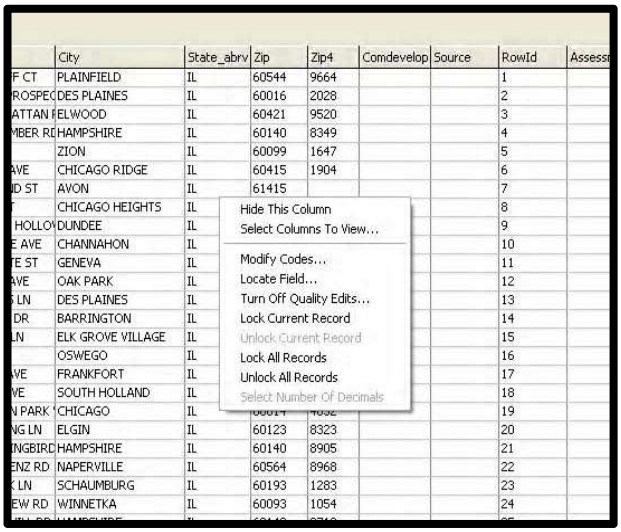


Locating a Field

To make finding a field within the LAR easier, use the **Locate Field** function.

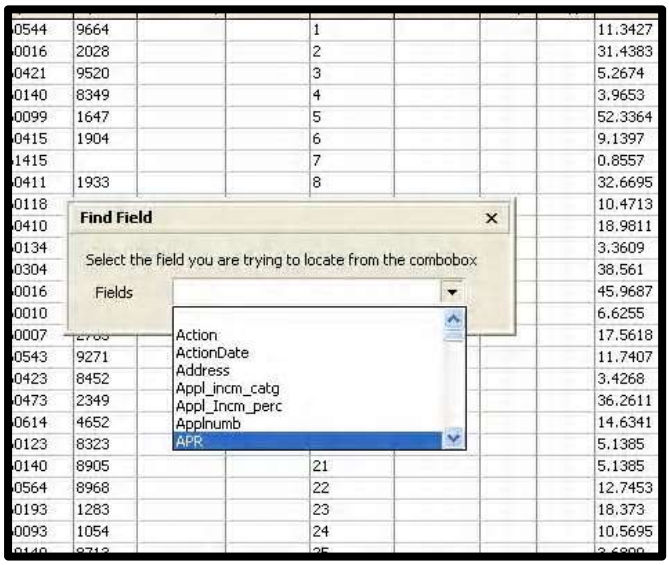
To locate a field, follow these steps:

1. Within the **Browse** screen, right click in the grid area.

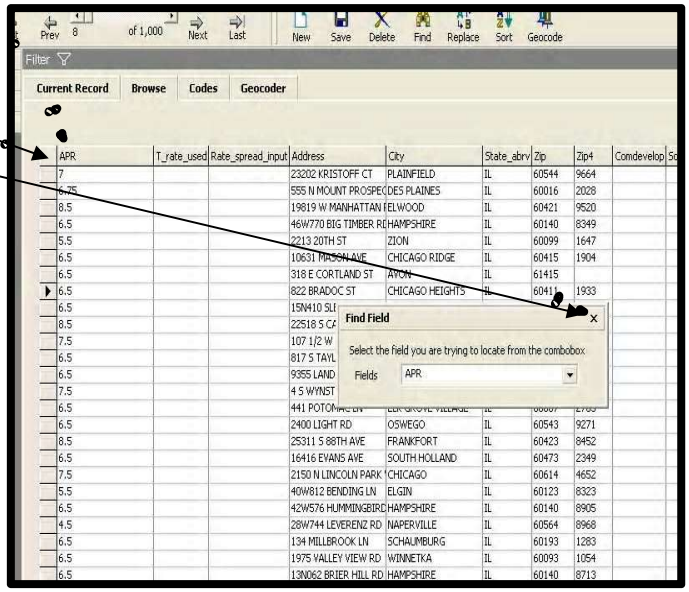


2. Select **Locate Field**

3. Click the drop-down button to select a field. Select **APR**.



4. The field selected appears as the first column shown on the screen. Click the X to close the window.



Best Practices for Editing

- ✓ Be sure to correct all Validity and Syntactical errors prior to submission or analysis.
- ✓ Validate all Quality edits.
- ✓ Use the Current Record tab to view individual applications.
- ✓ Use the Browse tab to view the entire target file in a spreadsheet format.
- ✓ Generate the exception reports in the Edit screen then Edit menu, or HMDA DF Reports menu.
- ✓ When creating a replace command, be sure to save the command prior to execution so that you can use the command again at a later date if needed.
- ✓ Be sure to delete all true duplicate records prior to submission and analysis.
- ✓ If you are using a replace command month after month to correct data in your target file, consider modifying the import format.

Chapter 7 - File Management

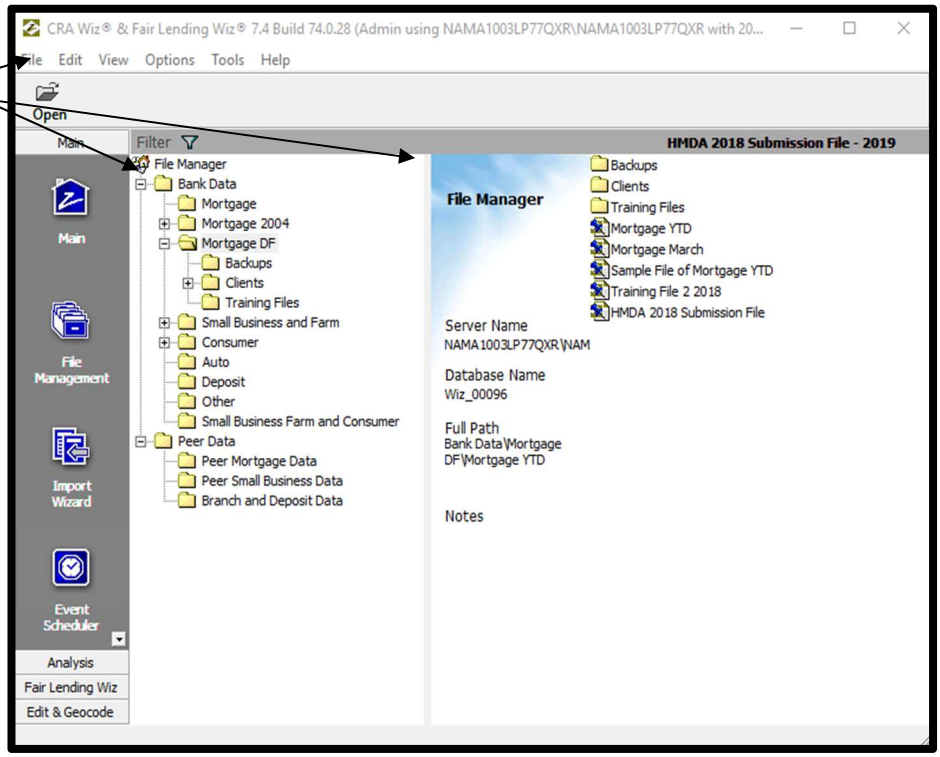
File Management is the module within CRA *Wiz* where you may perform necessary file related functions. Within File Management, you can back up your loan data file, copy a LAR, append one file to another, and export a file out of CRA *Wiz*. Performing Edit Checks and Update Calculated fields will help to ensure the integrity and quality of the data within your file. You may also set a file as the current file, rename a file, and modify the structure of the file.

Understanding File Management

Use the **LAR Manager** screen to manage your *Wiz* files.

The LAR Manager screen includes the following.

- File Manager
- Display Pane
- Tool Bar



File Manager
You use the File Manager tree view to select the folders you want to display in the display pane.

Display Pane
You use the Display Pane to display the contents of a folder you select in the tree view.

Tool Bar
You use the tool bar to change the CRA *Wiz* data file that is currently open.

Browsing a LAR

Browsing a LAR while in File Management may be used for viewing purposes only. You may not manipulate any data contained within your LAR while using the File Management Browse function.

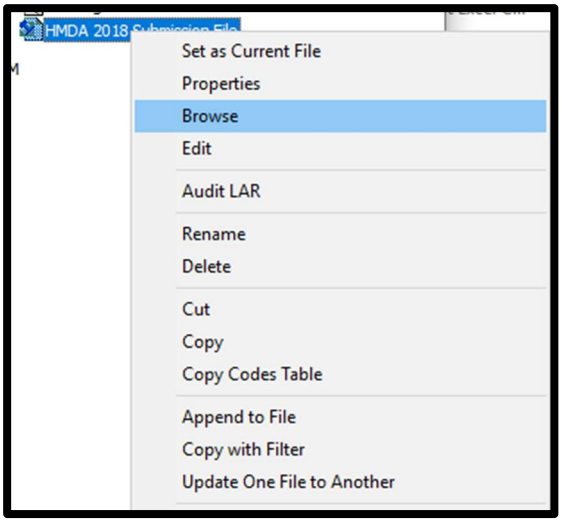
Note: All the exercises found within this section will be performed in File Management using the right click contextual menu.

To browse a LAR, follow these steps:

1. Click the **File Management** button.

The software displays the **File Management** screen.

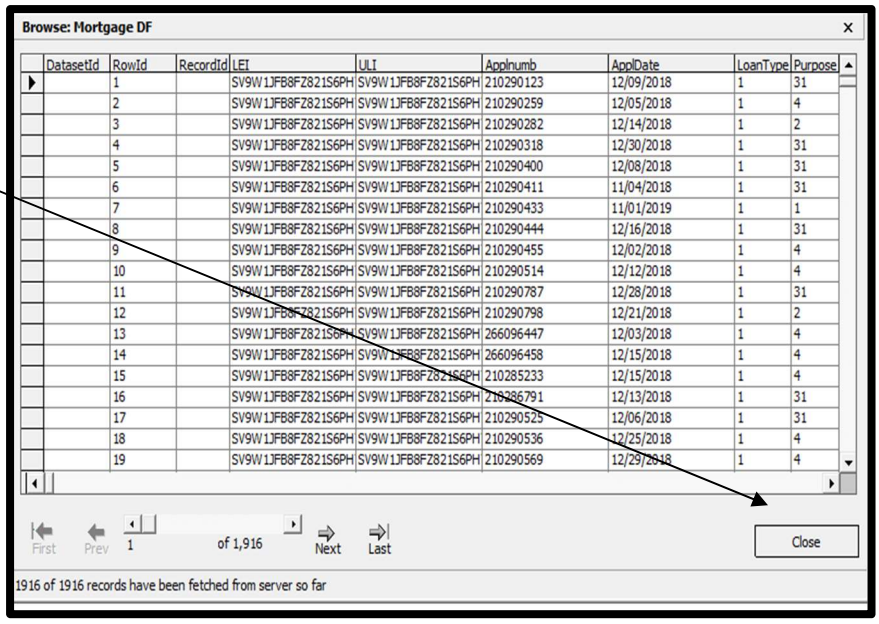
2. Select the file to browse. Right click on the file and select **Browse.**



The software displays the browse screen. By clicking the buttons found on the bottom of the screen, you can move from record to record.

Note: You cannot modify the LAR using this browse function. To modify the LAR, you must be in the Browse screen in the Edit & Geocode module.

3. Click the **Close** button when you are finished browsing the file.



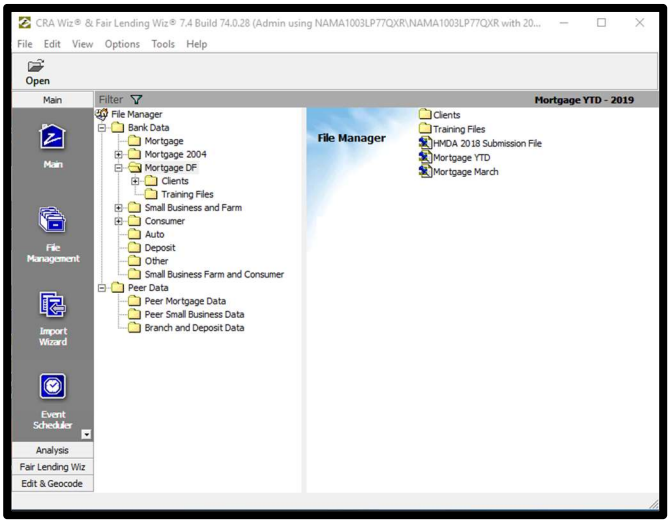
Transfer/Backup a File

The Transfer function is best utilized by clients having a need to provide a copy of a file to someone who has CRA *Wiz* but does not have access to the same network, such as an affiliate, an examiner, or Wolters Kluwer. A file can be transferred out of CRA *Wiz* and then placed as an attachment in an email. The other side of transferring a file is installing a file. You can find more information on installing a file later in this chapter.

To backup/transfer a file, follow these steps:

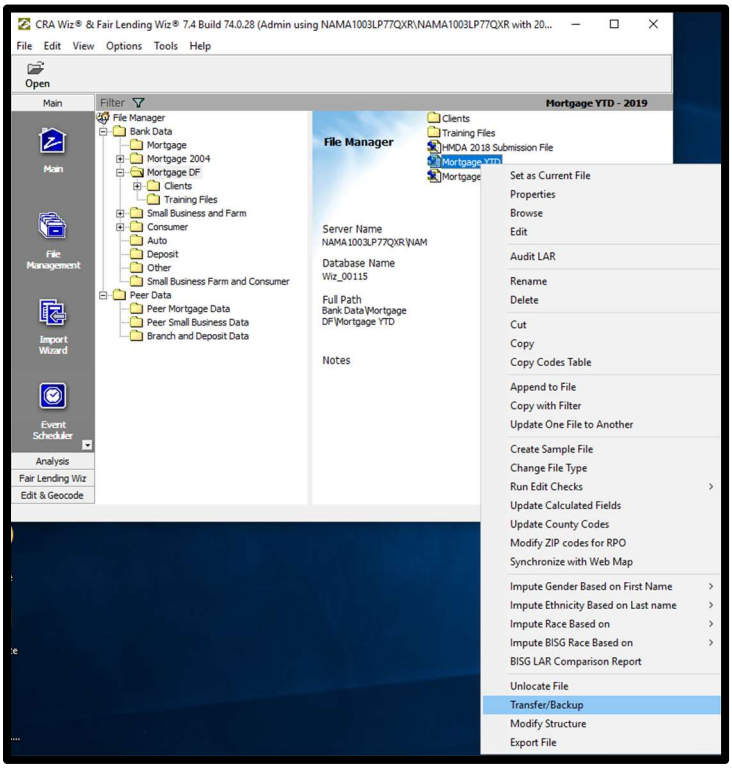
1. Right click on the **Mortgage YTD** file.

The software displays the contextual menu.



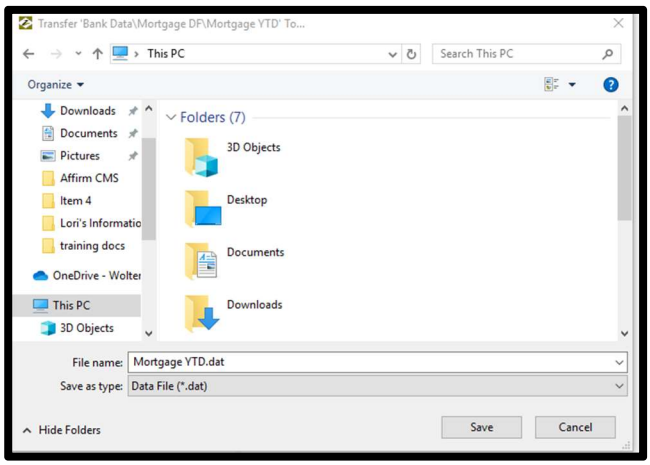
2. Select **Transfer/Backup** from the contextual menu.

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



Use the navigation tools to open the Desktop where you will save a copy of your backup.

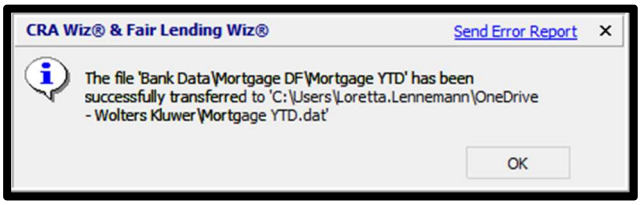
3. Click the **Save** button.



The software does the following:

- Creates a backup (transfer) copy of the file.
- Displays a dialog box confirming the transfer is complete.

4. Click the **OK** button.



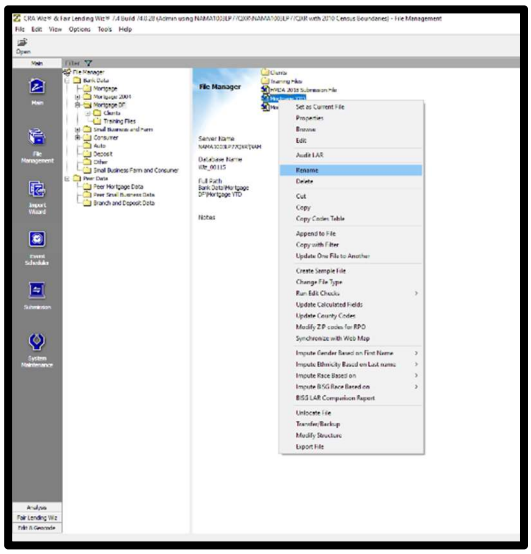
- Closes the dialog box.
- Saves a copy of the file in the selected location.

Note: Transfer/Back up allows you to create and save a copy of your file in a location other than CRA *Wiz*.

Rename a File

To rename and append a file, creating a year-to-date-file, follow these steps:

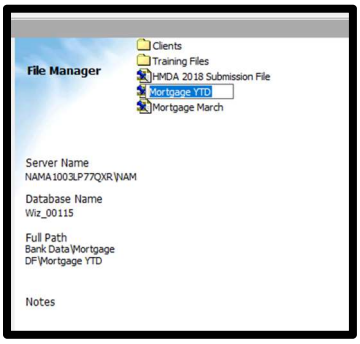
1. Select the **Mortgage YTD** file and right click on the file.



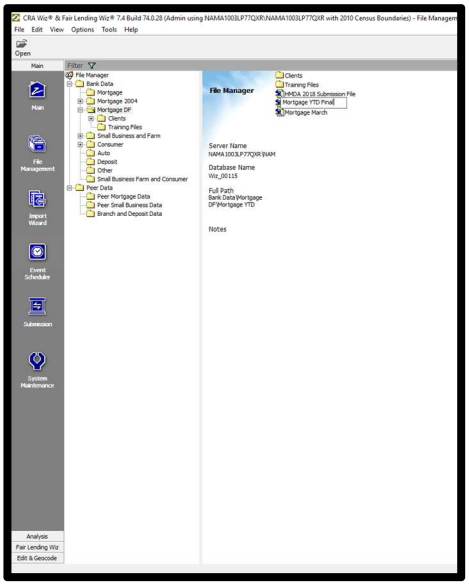
The software displays the contextual menu.

2. Select **Rename** from the contextual menu.

The software highlights the name of the file.



3. Rename the **Mortgage YTD** file to **Mortgage YTD Final.**



Copy/Paste a LAR

Wolters Kluwer recommends users make a copy of a file before any modifications are made to the file, such as before executing a replace command when in the edit module.

There are two different methods for copying files:

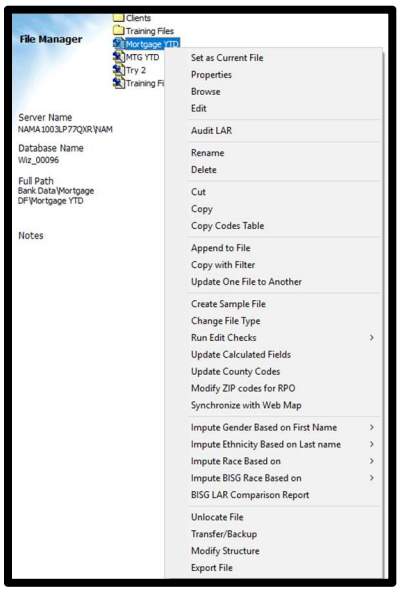
- **Copy** (including **Copy with Filter**) - copies the file within CRA *Wiz*.
- **Transfer/Backup** - creates a copy of the file in any location you choose. If the original file is damaged, you would delete the damaged file, and use the **Install/Restore** function to recreate and restore the file to its original condition.

To copy a file, follow these steps:

1. On the **Main** screen click the **File Management** button.

The software displays the File Management screen.

2. Right click on the Mortgage YTD file.
3. The contextual menu will appear. Select **Copy**.
4. Right click in the open area.
5. Select **Paste** from the contextual menu.

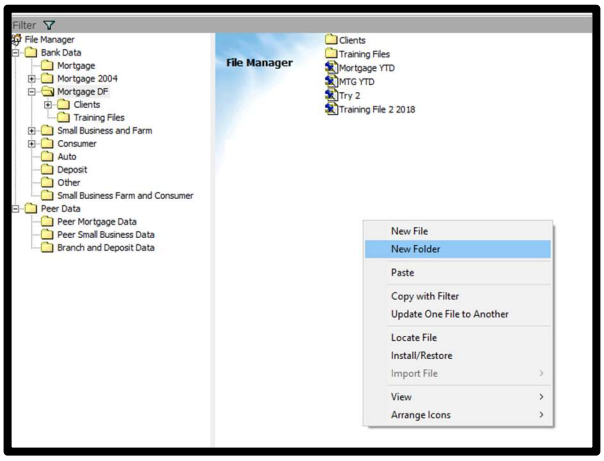


The software names the new file **Mortgage YTD Final (001)** and places the copy in the **Mortgage DF** folder.

Tip: By pasting the copy in the same location as the original, a numeric value is added to the file name. (001) represents the first copy. The software makes a duplicate of the file.

Create New Folder

1. Right click anywhere in the display pane.

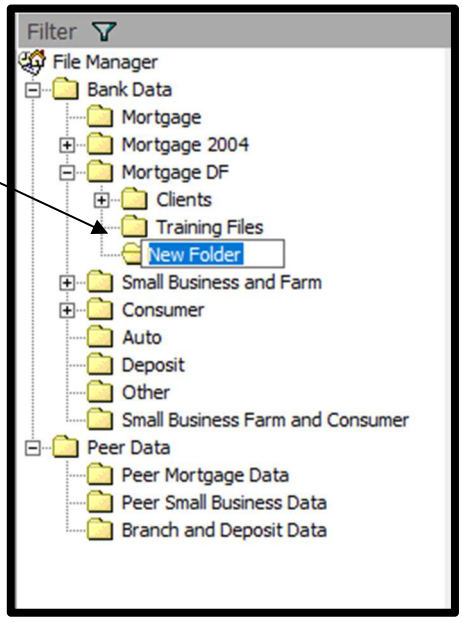


The software displays the contextual menu.

2. Select **New Folder** from the contextual menu.

The software creates a subfolder under the **Mortgage DF** file type.

3. Rename the New Folder **Back-ups**.

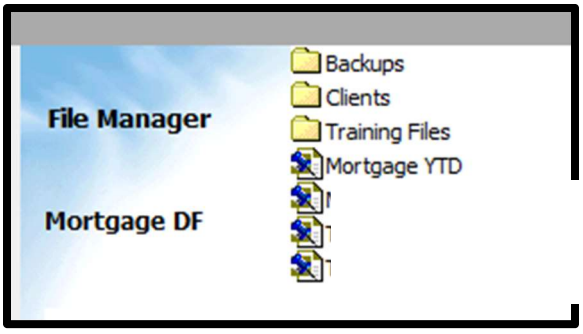


The New Folder is now called Backups.

Tip: Create folders for previous year files.

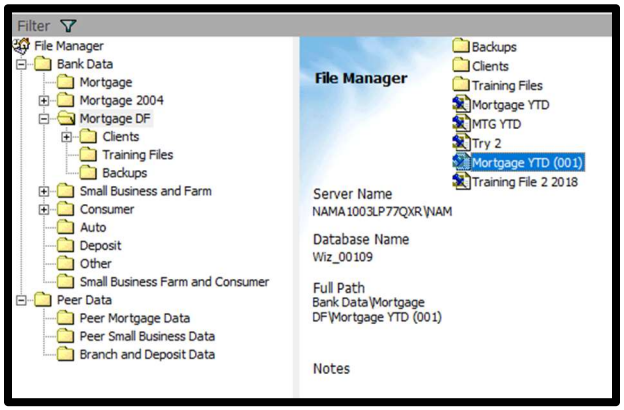
4. Click on the Mortgage DF folder.

The software displays the contents of the **Mortgage DF** folder.

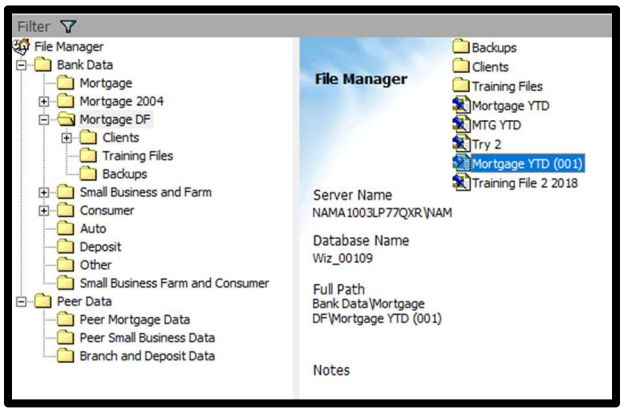


Relocate a File

1. Left click on the **Mortgage Final YTD (001)** file.

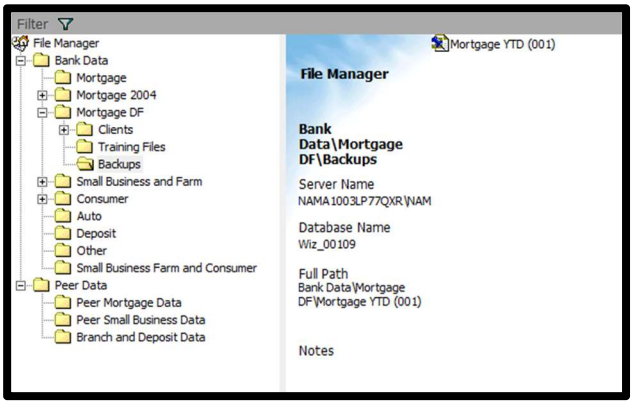


2. Hold the left mouse key down and drag **Mortgage YTD Final (001)** to the **Backups** folder. Release the file into the **Backups** folder.



The software does the following:

The **Mortgage YTD Final (001) file is now** in the **Backups** folder.



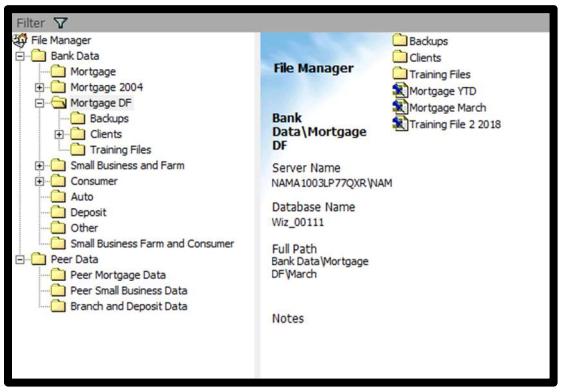
Append to File

Following along with the training exercises, upon completion of importing, geocoding, and editing the monthly training files, you will now create a Year-To-Date file. You can accomplish this in File Management using the **Rename** and **Append to File** functions.

Based on Wolters Kluwer's recommendations, you decide to create a year-to-date file using the file **Mortgage YTD** as the building block. Creating a year-to-date file will allow you to cumulatively analyze your performance for the entire year, but also, the **Append to File** function retains the original copy of the file within CRA *Wiz* if your institution performs an internal monthly trend analysis.

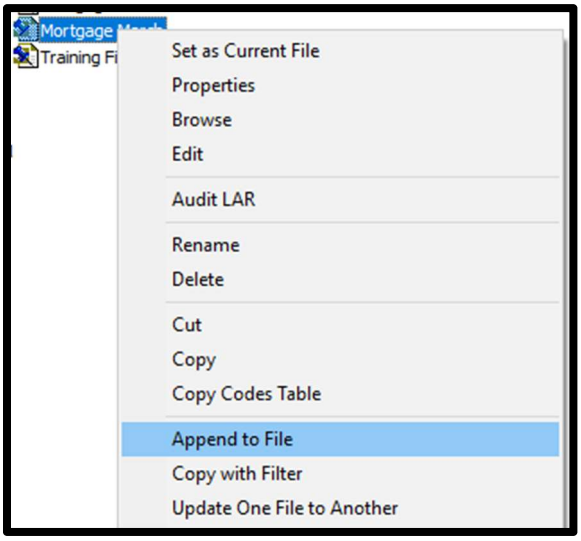
The append command provides a means to append a file or multiple files to the data structure of a target file, whereby the appended files inherit the data structure of the target file. The data structure of the target file determines the structure of the appended file or files.

1. Select **Mortgage March** (contains the information to append to the year-to-date file) and right click on the file.



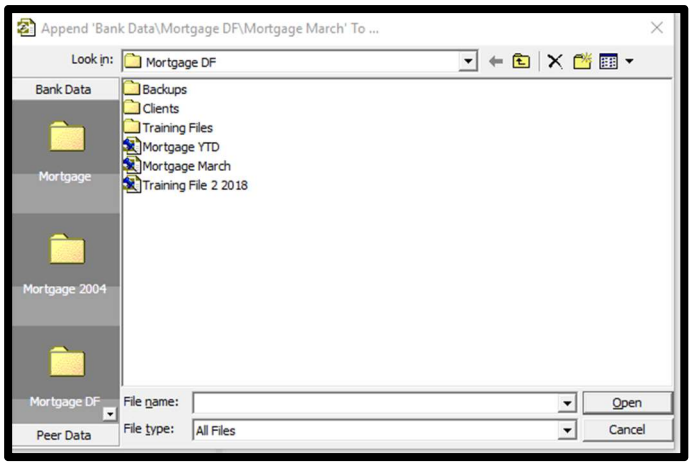
The software displays the contextual menu.

2. Select **Append to File** from the contextual menu.



The software launches the **Append** dialog box.

3. Select **Mortgage YTD Final** file (the file to append the information to) and click the **Open** button.



The software does the following:

Appends the file and displays a successful append dialog box.

4. Click the **OK** button.

Note: Remember, appending files copies data from one file and adds or appends data to the target file.

Create a Sample File

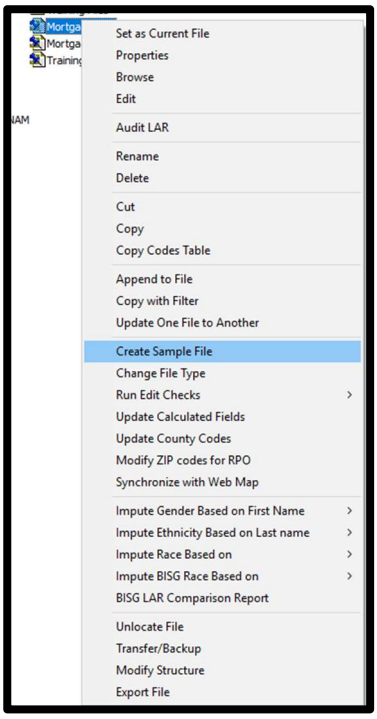
Within File Management you have the ability of creating a totally random, or nonjudgmental, sample of your file. Reasons for creating a sample file may include fulfilling a request by an examiner or your internal audit department may want to test your file for data integrity. By creating a sample, you are creating a random selection of records from your file.

The following exercise will use 'Standard Sampling'. Numerical Sampling uses an interval sampling, meaning that based on the Precision Level and Reliability Level selected, as well as the size of your file, records will be selected at certain intervals.

To create a sample file, follow these steps:

1. Right click on **Mortgage YTD Final** file.

The software displays the contextual menu.

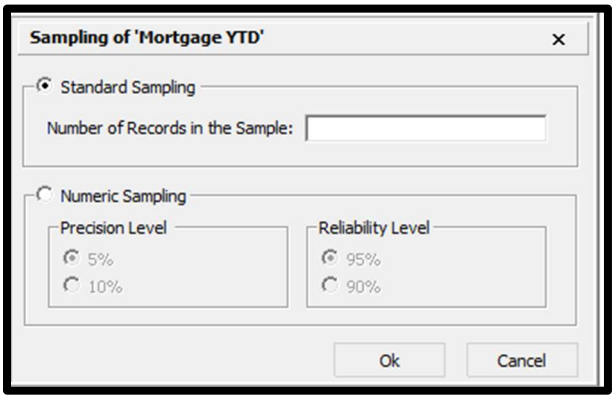


2. Select **Create Sample File** from the contextual menu.

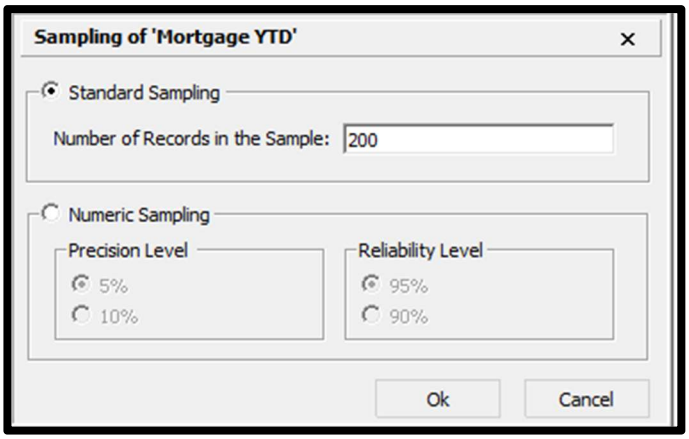
The software displays the **Create Sample File** dialog box.

3. Enter the number of records you would like to view as a sample.

Note: The number entered should be a percentage of the original file. For an original file size of 1000 records, enter 100 if you want to view a 10% sample size.

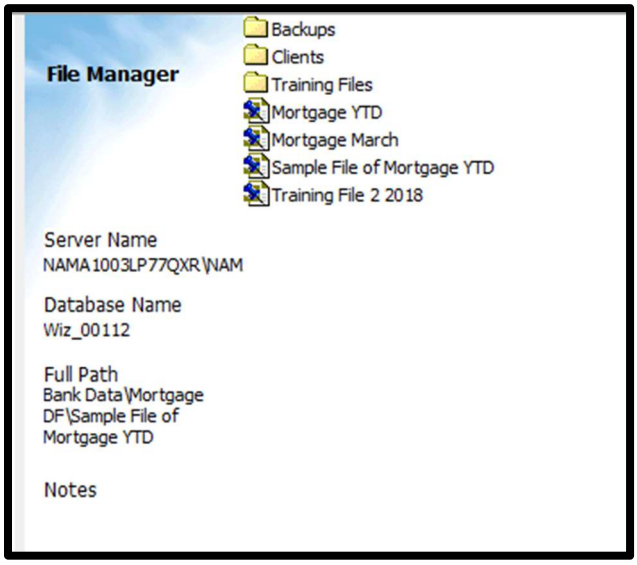


4. Enter **200** in the **Number of Records in the Sample** field and click the **OK** button.



The software does the following:

- Starts the process of creating a sample file.
- Labels the new file **Sample of Mortgage YTD Final**.



Note: To view the new sample file, follow the steps at the beginning of this chapter for Browsing a LAR.

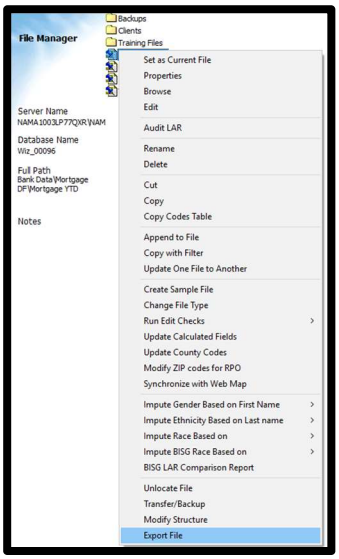
Export a File

There may be times when you wish to export from CRA *Wiz* to view or manipulate your data from within another type of file format or software application. A common application used for this is Excel.

Exercise: Now that you have created a sample file, you choose to export the file into an Excel format for auditing purposes.

To Export a file, follow these steps:

1. Select the file you wish to Export and right click on the file.

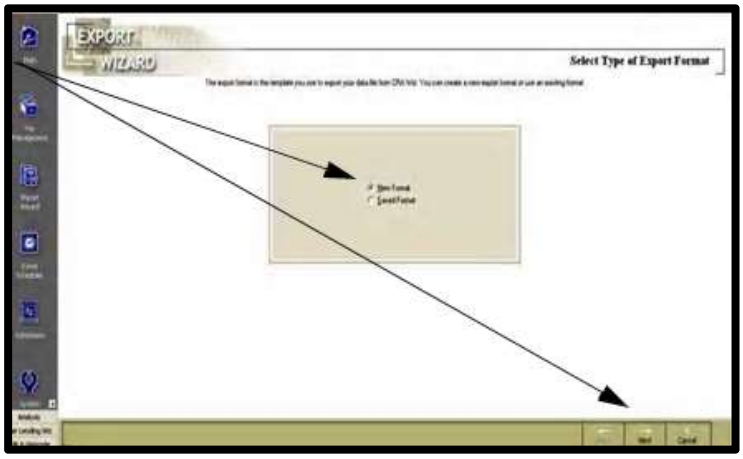


The software displays the contextual menu.

2. Select **Export File** from the contextual menu.

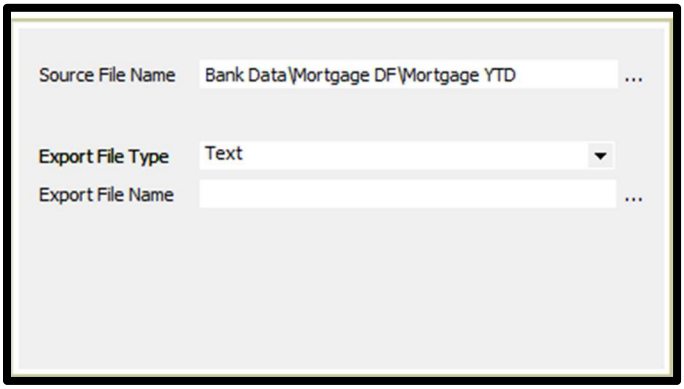
The software displays the **Export Wizard-Select Type of Export Format** screen.

3. Accept the default of **New Format** and click the **Next** button.



The software displays the **Select Source and Target Files** screen.

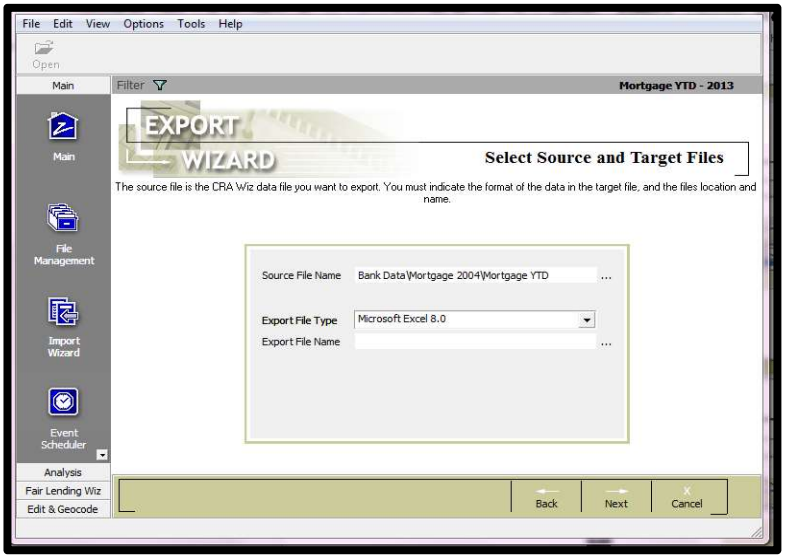
4. Click on the **Export File Type** drop down.



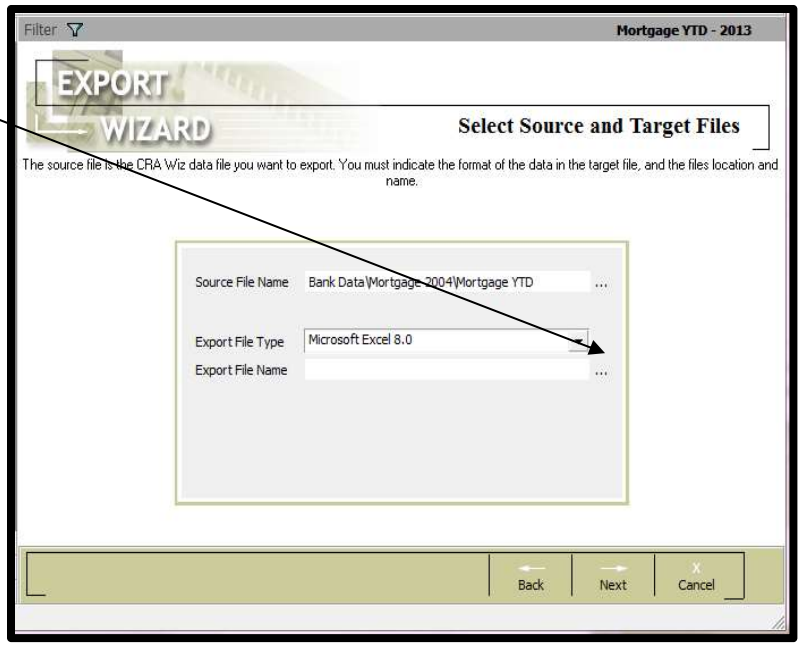
The software displays the file types available for exporting.

5. Select **Microsoft Excel 8.0.**

The software displays Microsoft Excel 8.0 in the **Export File Type** field.

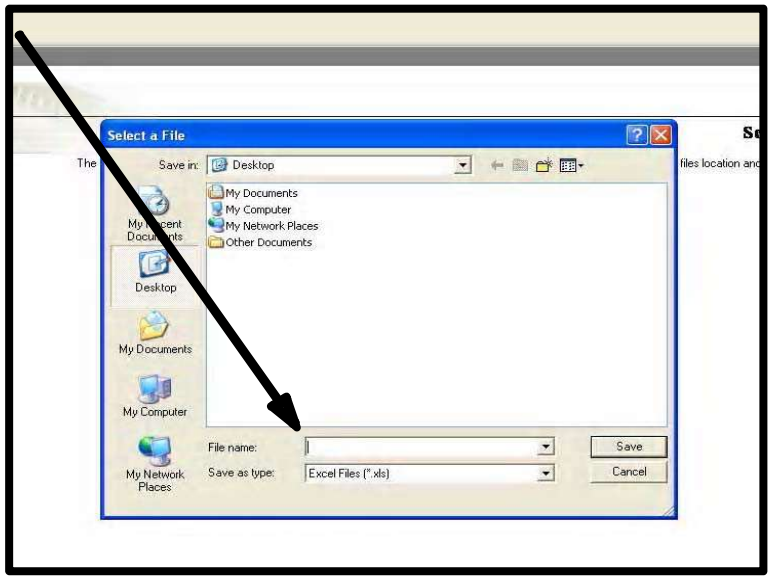


6. Click on the **Ellipsis** button located next to the **Export File Name** field.

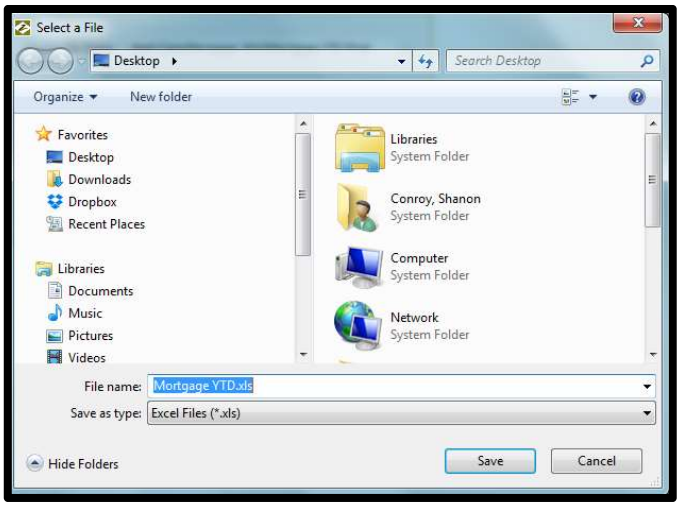


The software displays the **Select a File** dialog box.

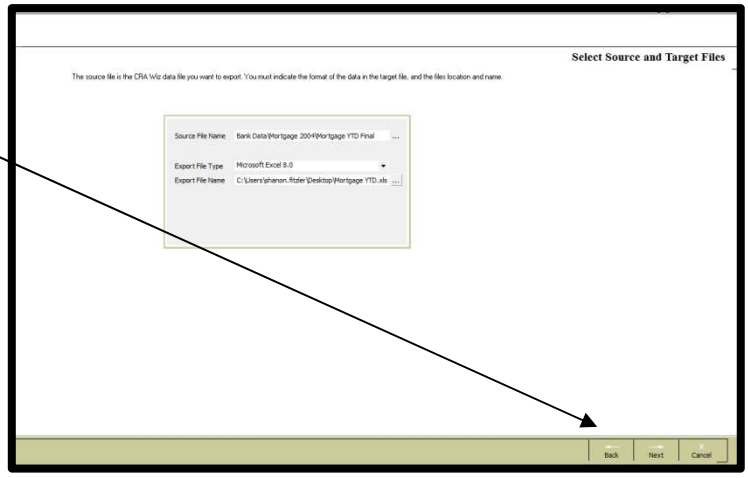
7. Click in the **File Name** field.



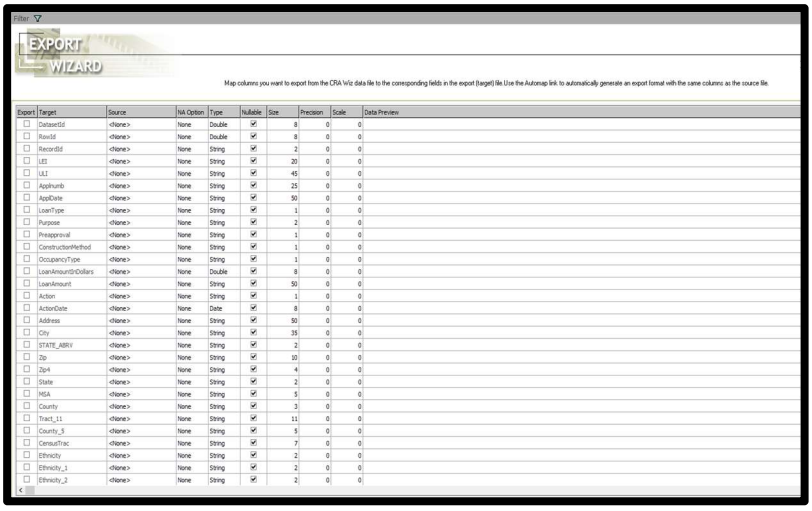
8. Navigate to the folder you want to save the export file to, name the export file and click the **Save** button.



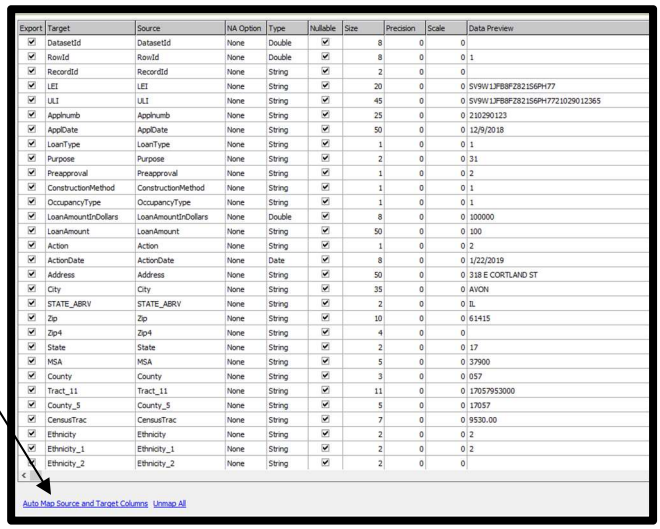
9. Click the **Next** button.



The software displays the **Map Source Columns to Wiz Format** screen.



10. Click the **Auto Map Source and Target Columns** link.

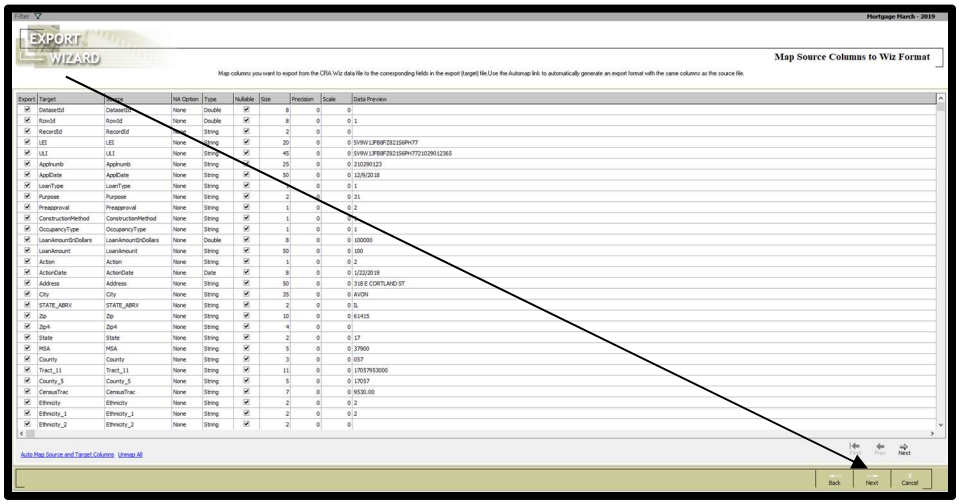


Note:

The **Auto-Map Remaining Source Columns** link automatically maps the fields in your **Source** column and lists the fields in the **Target** column

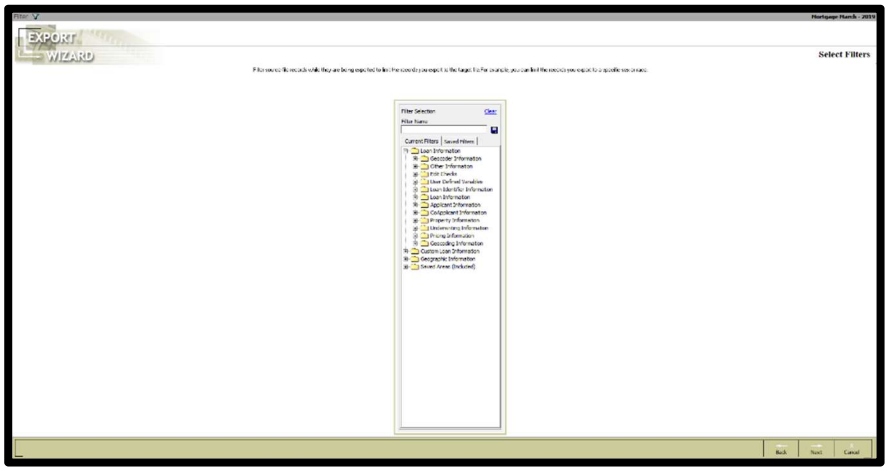
The **Unmap All** link automatically unmaps fields in the **Source** column

11. Click the **Next** button.

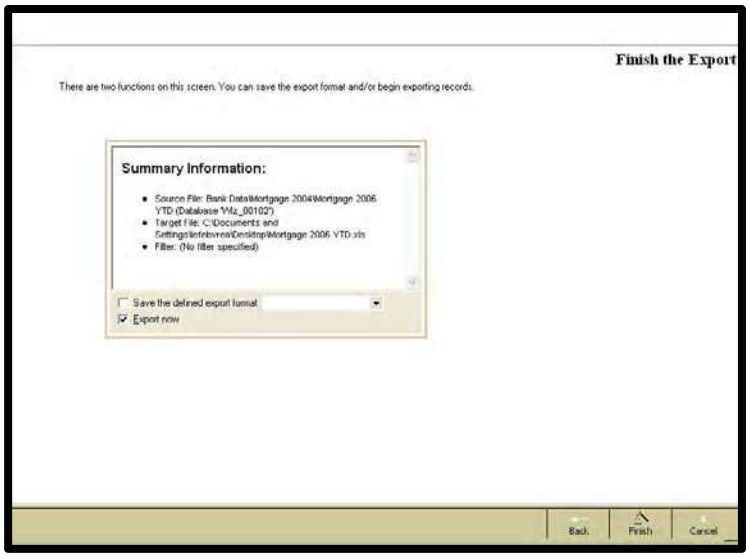


The software displays the **Select a Filter** screen. A user can set a filter to include specific data in the exported file.

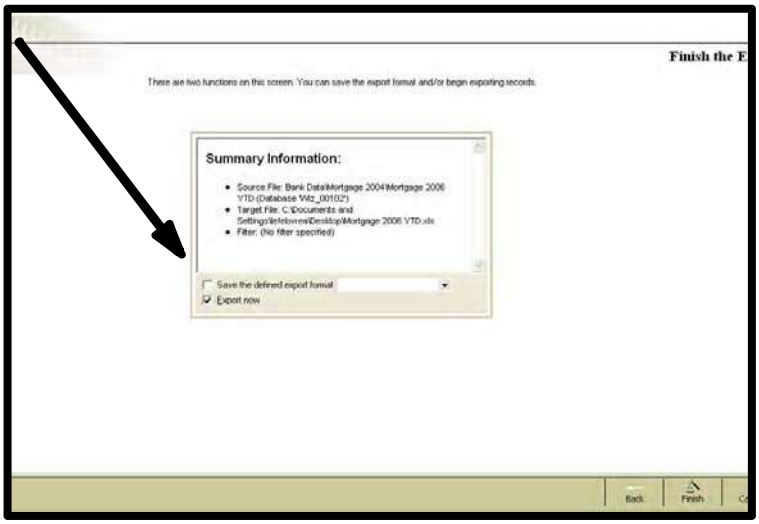
12. Click the **Next** button.



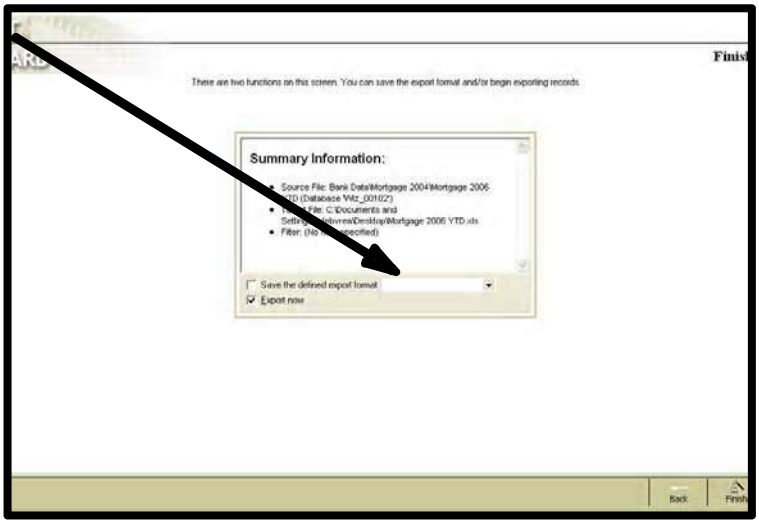
The software displays the **Finish the Export** screen.



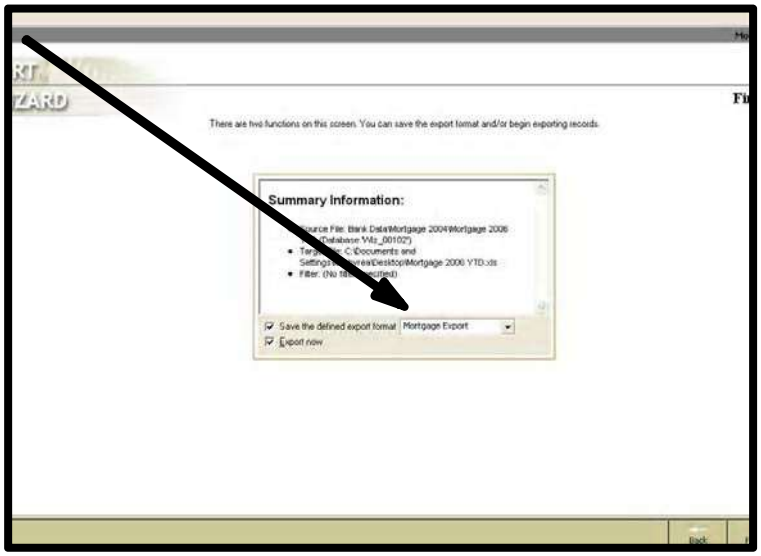
13. Select the **Save the defined export format** check box.



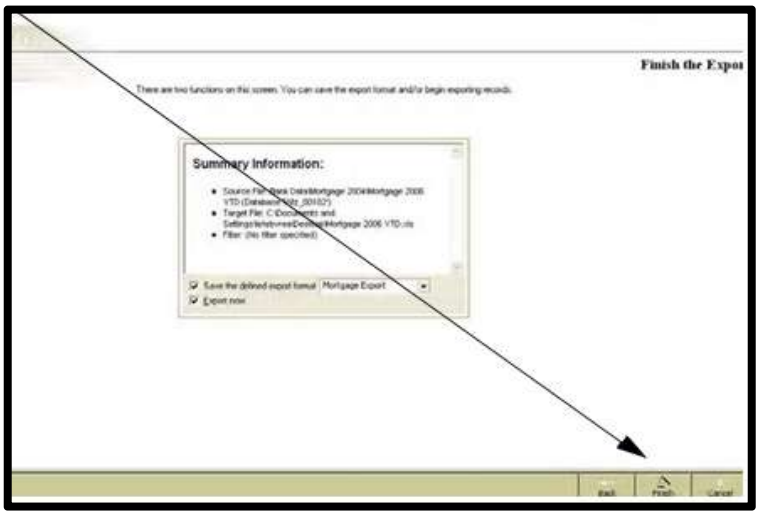
14. Triple-click in the **Save the defined export format** field.



15. Name the Export Format **Mortgage Export**.

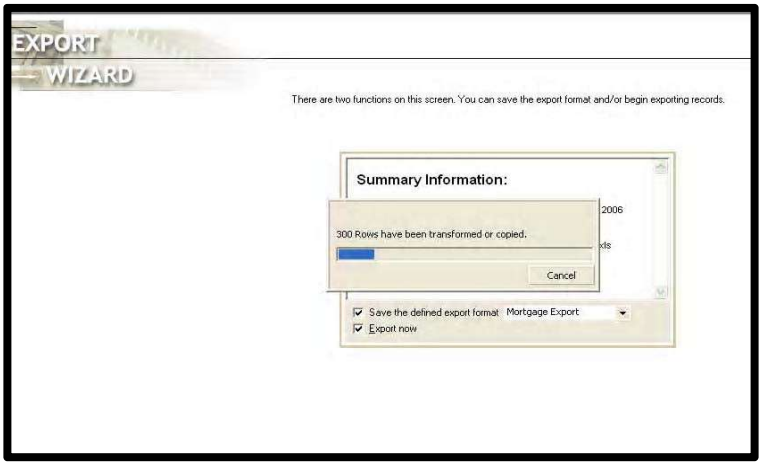


16. Click the **Finish** button.

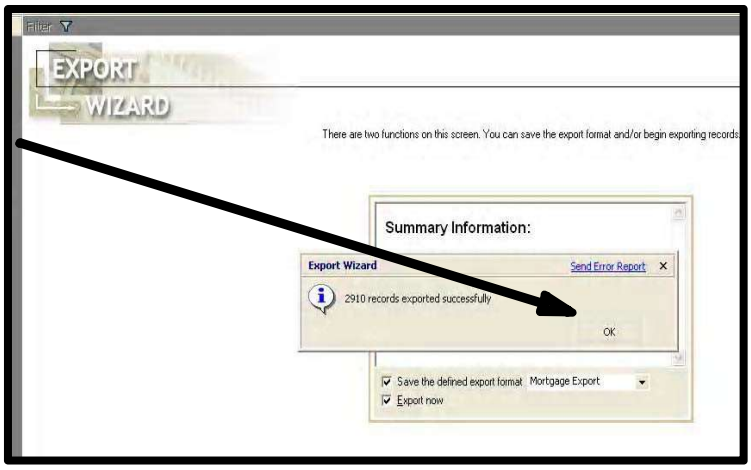


The software does the following:

- ✓ Prepares the Export.
- ✓ Displays a Successful Export dialog box.



17. Click the **OK** button.



To confirm your file was exported, navigate to the folder in which you saved the export file.

Update Calculated Fields and Run Edit Checks

The CFPB and the Government Agencies, acting on the authority of the FFIEC, issue a series of edit checks for HMDA and CRA files. The analyst must verify and correct these edits prior to submission each year. Within the File Management module of CRA *Wiz*, there are two functions that will update your file:

Prior to submission, preforming these two steps is critical.

- ✓ **Run Edit Checks -** reruns all edit checks against the records within the file. This function updates the status of any edit checks that were previously identified in the file based on any new modifications and/or changes that may have made to the file.

- ✓ **Update Calculated Fields -** there are critical fields contained in HMDA and Consumer files that track the applicant's income level (Appl_incm_perc, Appl_incm_catg), the tract income level (PercMedian, Trct-incm_catg), the tract minority level (PercMinor, Mnrty_trct), and Rate Spread (Rate_Spread). Within a Small Business and Farm file, the calculated fields are are Revcatg (based on Revenues or an imported number), and SizeCatg (based on the LoanAmount field).

There are two ways you can run Edit Checks:

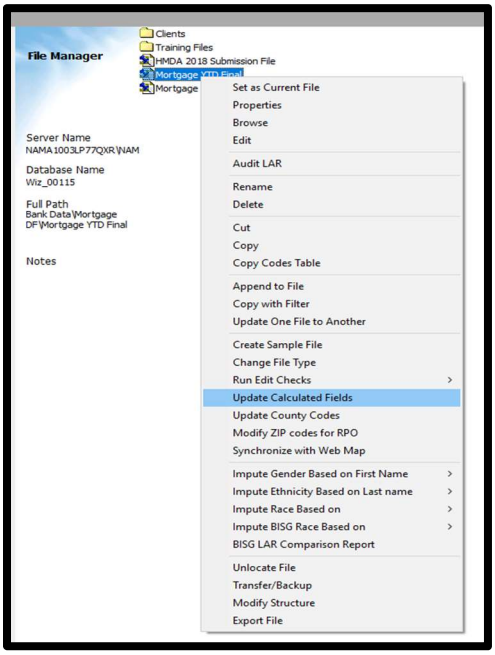
Option 1: In the Edit Module, click on the Edit Check button.

Option 2: Within File Management. To Update Calculated Fields and Run Edit Checks follow these steps:

1. Select the file to run edit checks against and right click.

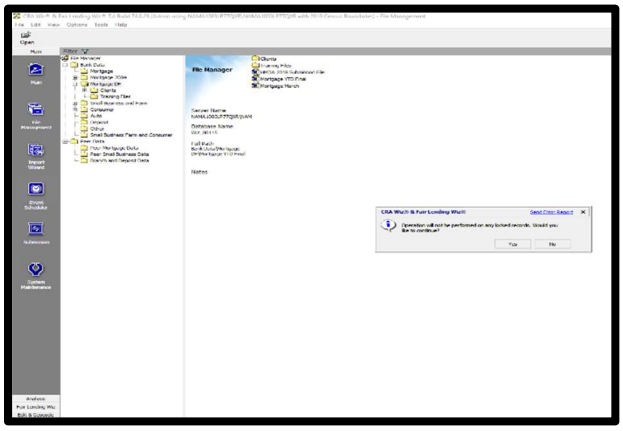
The software displays the contextual menu.

2. Select **Update Calculated Fields** from the contextual menu.

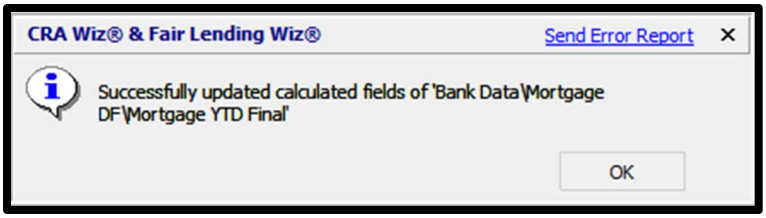


The software does the following:

A message box pops up providing the user with information as to how to proceed if fields are locked or not locked.



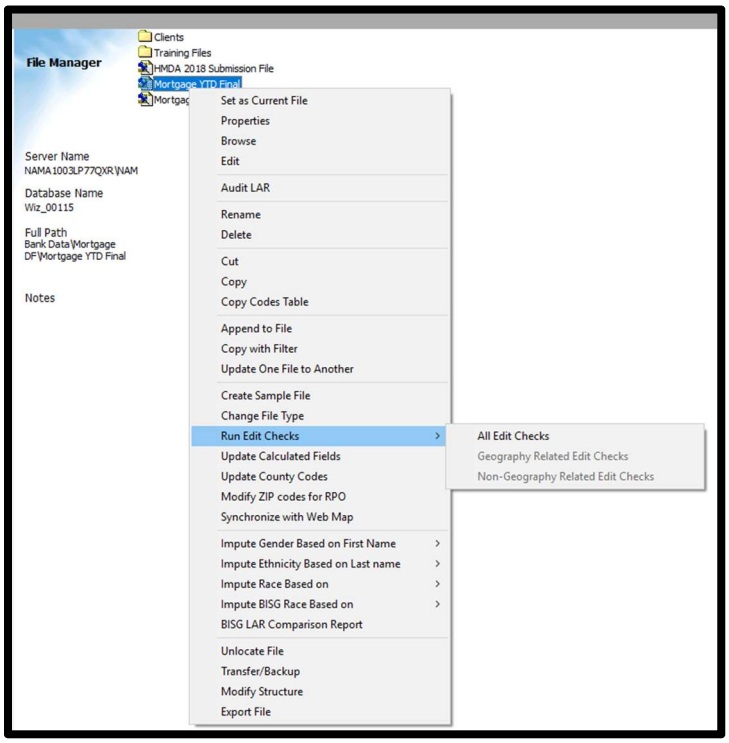
If the records are not locked, the software updates calculated fields within the file and displays a successful update calculated field's dialog box.



3. Click the **OK** button.

4. Right click on the file again.

The software displays the contextual menu.



5. Select **Run Edit Checks** from the contextual menu. The software displays a sub menu.

Option 1: **All Edit Checks** includes Geocoding related errors.

Option 2: Non-Geography Related Edit Checks will not include Geocoding errors. This option is available to clients opting to outsource residual geocoding errors. This allows clients to focus on non-geography related edits.

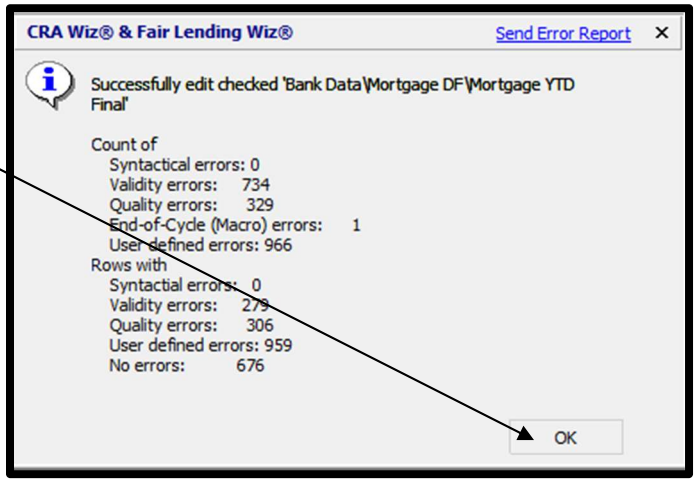
6. Select **All Edit Checks**.

7. Click Yes.

Note: Because running edit checks will change information within your file, the software provides you with the option of locking records. If the records are locked, functions that affect the data will not be performed. You must make sure the records are not locked before performing functions on your data.

CRA *Wiz* matches edit checks against the records within the file and displays a Successful Edit Check dialog box.

8. Click the **OK** button.



Install a File

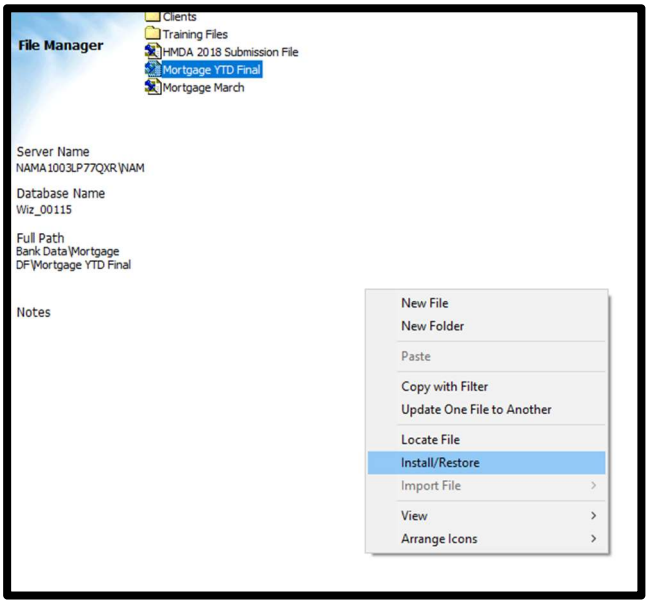
As we learned earlier in this chapter, the purpose of the **Transfer** function is to create an exact duplicate of a file in another location. The **Install** function installs the transferred file back on the local machine, or workstation. Since the **Transfer** function compresses the copy, it is popular with system administrators who monitor hard drive space.

To install a file, follow these steps:

1. Right-click anywhere in the dis- play pane.

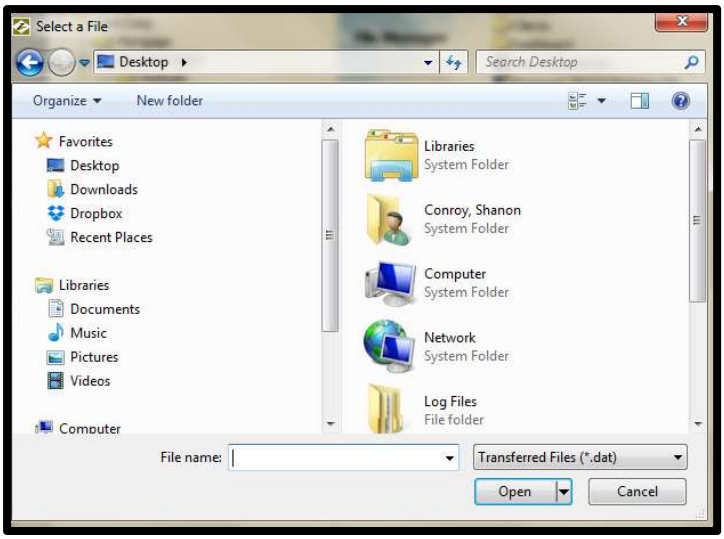
The software displays a contextual menu.

2. Select **Install/Restore** from the contextual menu.



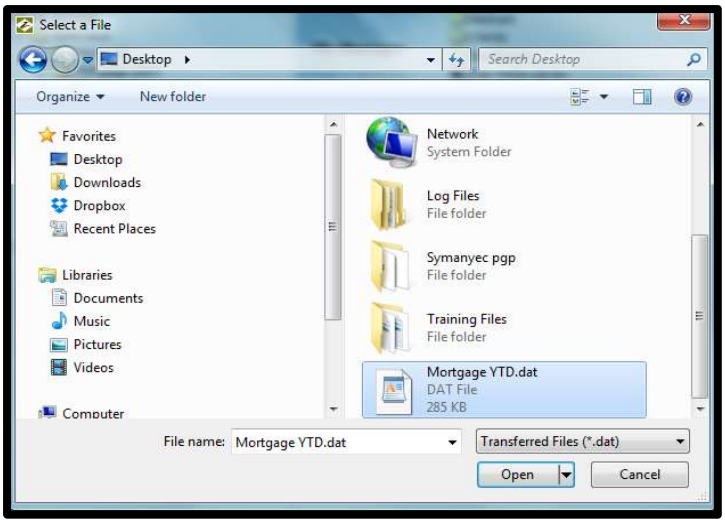
The software displays the **Look in:** dialog box.

3. Use the navigation tools to navigate to the location of the transferred file.



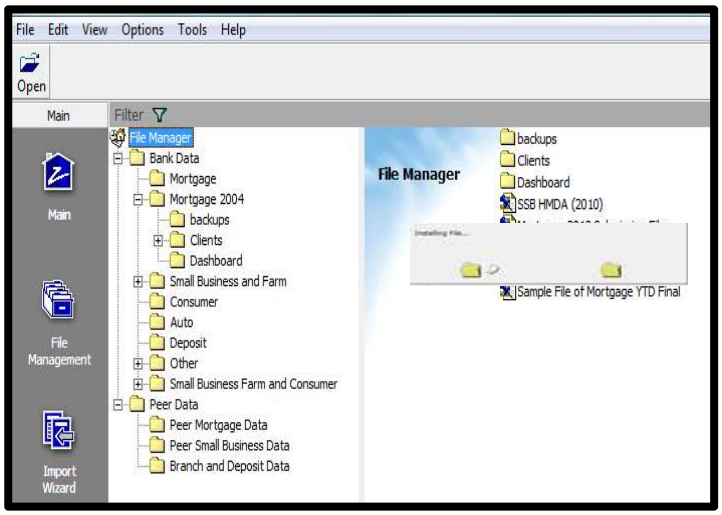
The software displays the .DAT files that can be installed.

4. Select **HMDA 2018 Submission File.dat** and click the **Open** button.



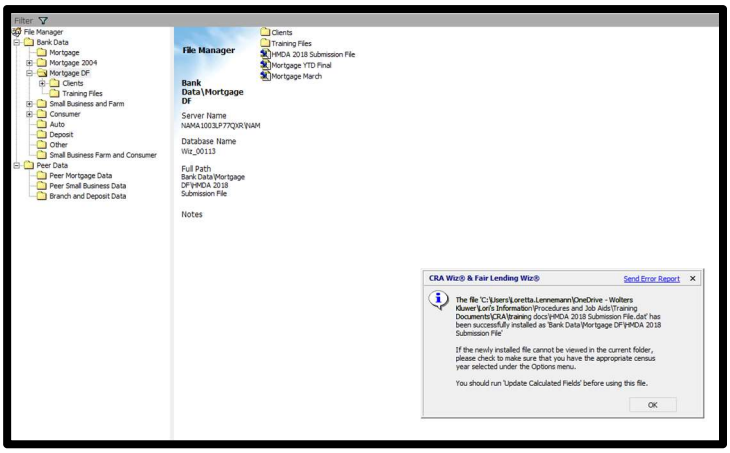
The software does the following:

- ✓ Begins the process of installing the file.

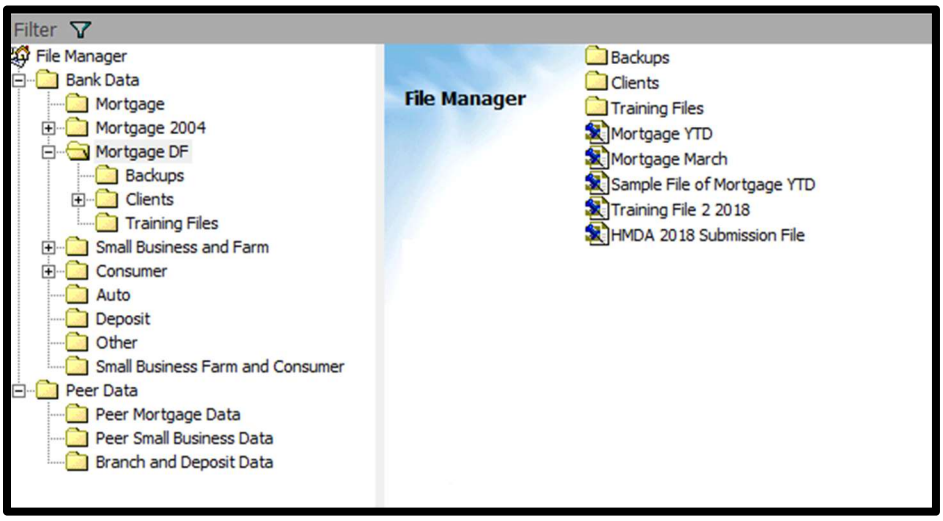


✓ Displays a successful file install dialog box.

5. Click the **OK** button.



The file is installed.



Set as Current File

The file that is set as the current will be the file that is selected for all current operations until the current file is changed.

By default, the current file is the last file that was imported. There are four ways to set a file as the **Current File**.

1. Within File Management, right-click on the file and select the option **Set as Current File** from the contextual menu.

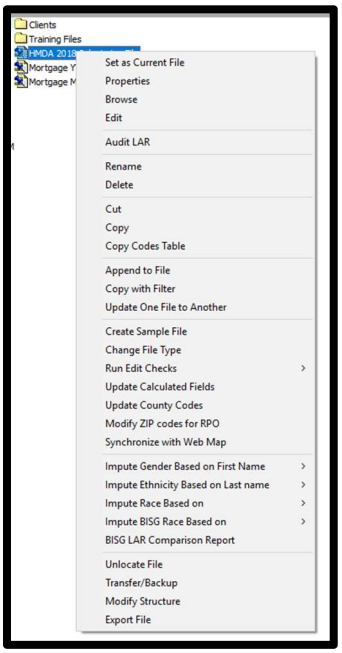
2. Right-click on the file and select the option **Edit** from the contextual menu. This will take you to the **Edit** module within CRA Wiz.

3. Click the **Open** button (or click the file drop down menu) located on the top tool bar and open the file you want to work with. This option is always available regardless of the module.

4. Double-click on the file you want to work with. This option by default, will take you to the **Analysis** module **Reports** module within CRA *Wiz*.

To set the file as the current file, follow these steps:

1. In **File Management**, right click on the **HMDA 2018 Submission File** to be set as the current file.



The software displays the contextual menu.

2. Select **Set as Current File** from the contextual menu.

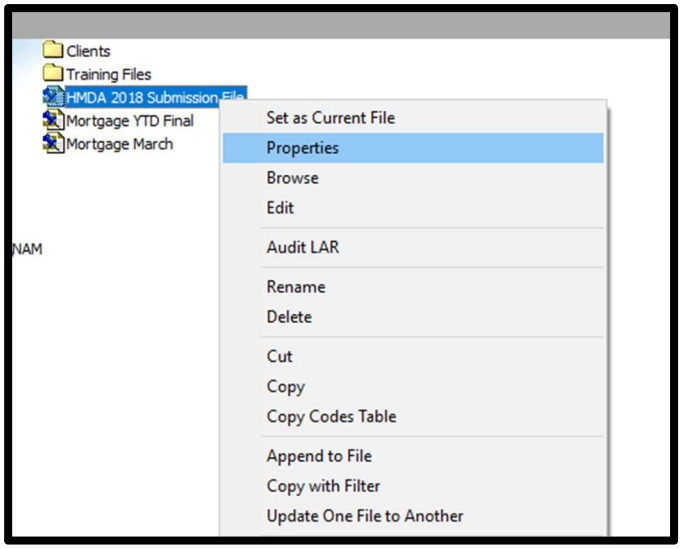
The software sets the file as the current and active file.

Properties

The Properties function provides information about a file such as the date of creation, the file type and total number of records, to name a few features. For example, you can use the Properties function to track the total number of records appended.

To access the Properties function, follow these steps:

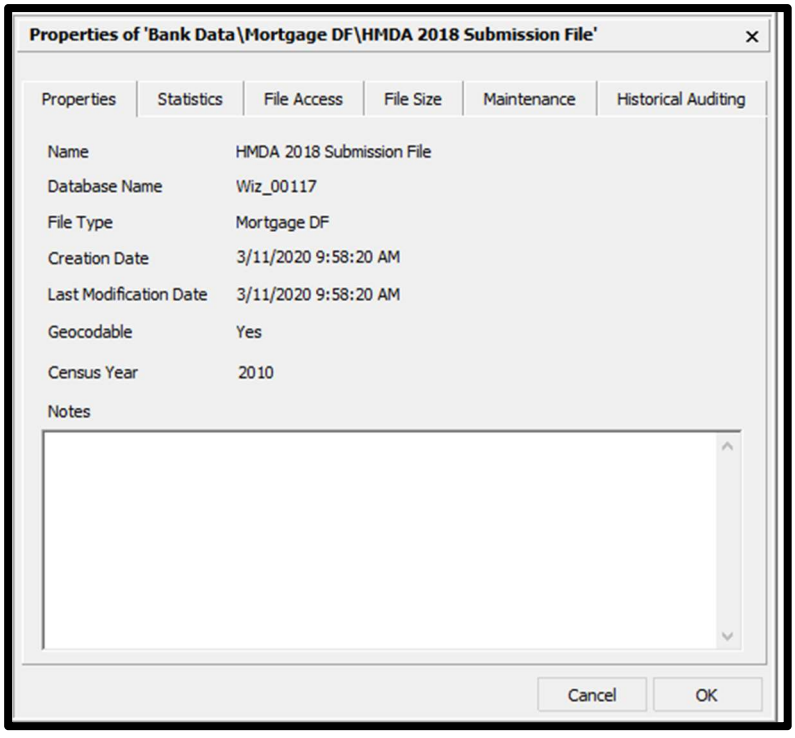
1. Select the **Mortgage DF** folder. Click on the **Mortgage YTD** file and select **Properties**.



Click through the various tabs and review the information.

The **Properties** tab displays the following file information:

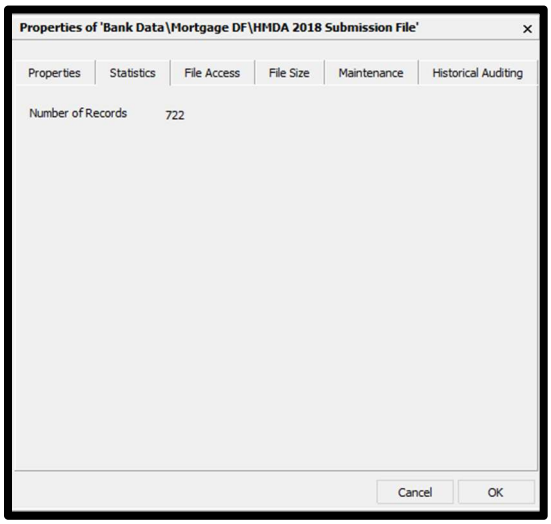
- **File Name** - display name of the selected file.
- **Database Name** -_SQL database name, in the format Wiz_XXXXX
- **File Type** - data type of the file such as consumer, mortgage, small business etc.
- **Creation Date** – date the file was created.
- **Last Modification Date** - last date file data was modified.
- **Geocodable** - whether or not the file contains the fields necessary for geocoding.
- **Census Year** - year of the file's Census data (2000, 2010, etc.)
- **Notes** – include specific information about the file



Statistics Tab

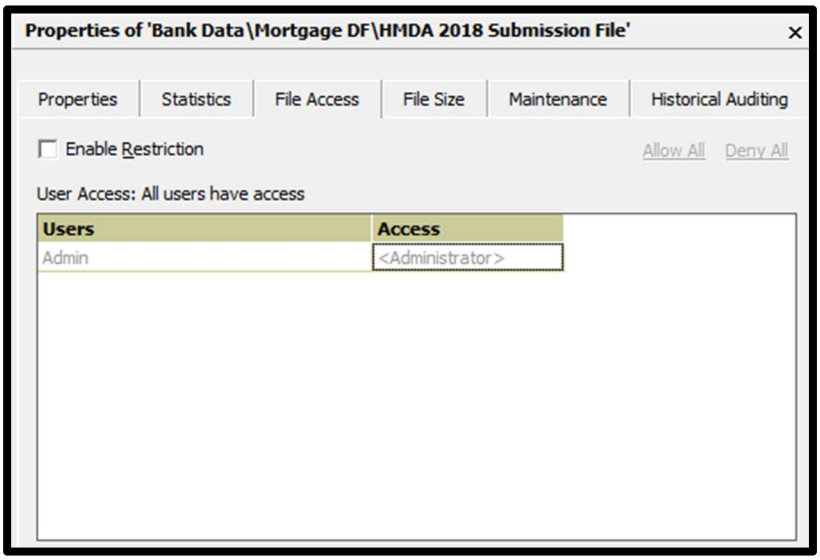
The **Statistics** tab displays the following information:

Number of records in the selected file.



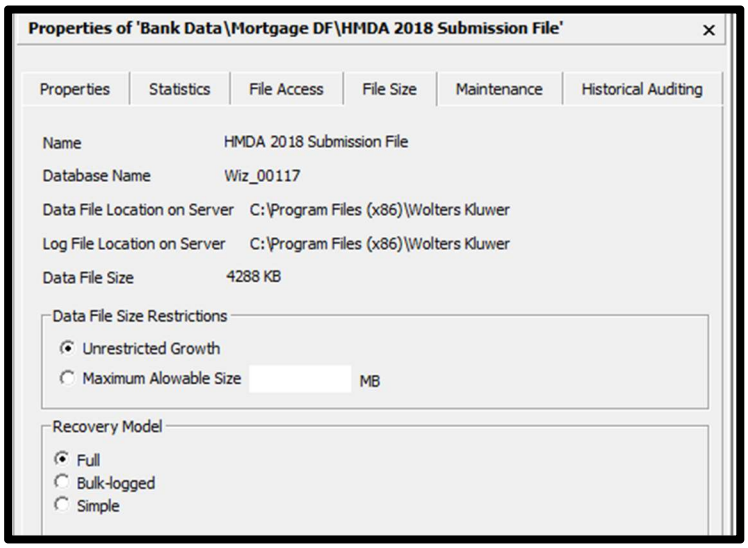
File Access Tab

The **File Access** tab to specify who has access to the selected file. You can grant access to individual users, all users, or no users.



File Size Tab

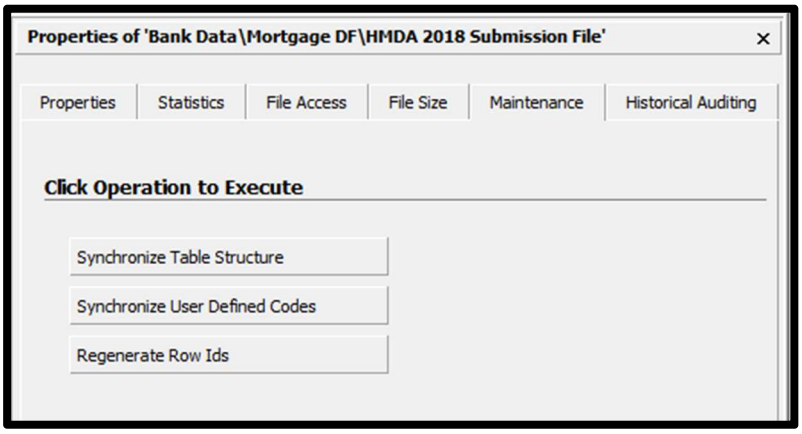
The **File Size** tab contains the following elements:



- **File Name**- display name of the selected file.
- **Database Name** - SQL database name in the format of Wiz_XXXXX.
- **Data File Location** – folder location of the selected data file.
- **Log File Location** – folder location of the log file. The log file records software usage.
- **Data File Size** - size, in bytes, of the selected data file.
- **Data File Size Restriction option buttons** - specify a maximum size for a data file or allow unlimited size.
- **Recovery Model** - truncate the log file for a selected data file. Prevents the log file from growing too large, saving hard drive space

Maintenance Tab

The **Maintenance** tab contains the following commands:



- **Synchronize Table Structure** - checks the table structure of a selected file and updates the table if the data file has an older structure.
- **Synchronize User Defined Codes** – checks for and removes duplicate user defined codes from the user defined codes table.
- **Regenerate Row IDs** - cleans up inconsistent row identifiers for system efficiency. Row identifiers are used by the software to keep track of updated data.

Modify File Structure

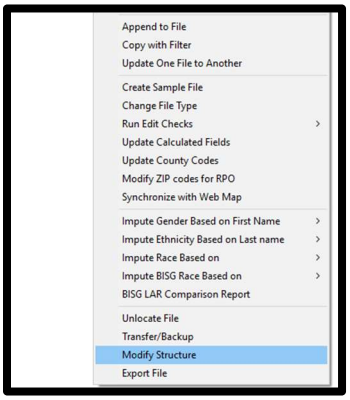
Some institutions may be able to capture only HMDA fields from their LOS (Loan Origination System) limiting their ability to include additional fields, such as fields that could be used for a fair lending analysis. Maybe an institution captures this additional information in an excel file along with an application number for each record. As long as the two files have a field to match on, such as Applnumb, this information can be used to update your LAR.

Before the file can be updated, you need to make sure there is an open field, or a "place-holder" for the information in the file that needs to be updated. The file structure must be able to accommodate this additional field(s). The following will bring you through the steps necessary to Modify the file structure. Once the file has been modified, you will be ready to update the file with additional information using the Update feature during importing.

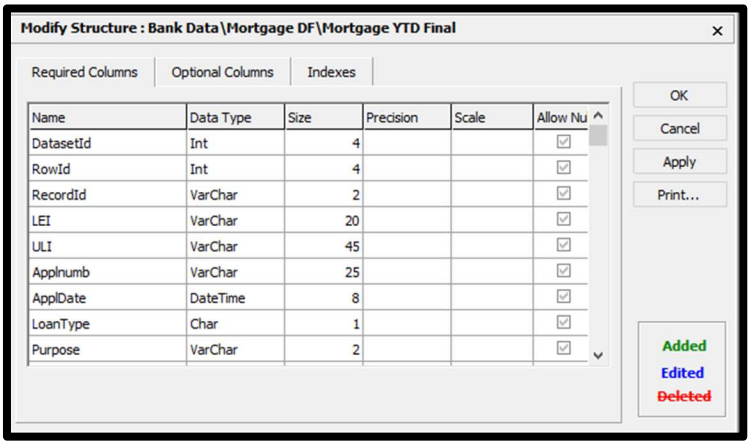
A user can also modify a file and add fields to document changes made to a record or to identify quality edits.

To modify a file structure, follow these steps:

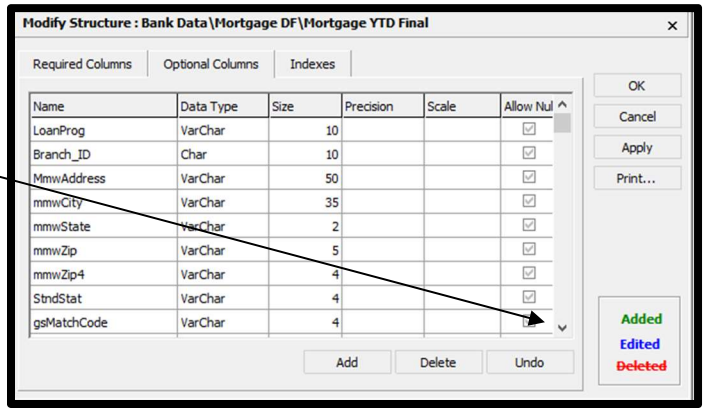
1. Right click on **Mortgage YTD** and select **Modify Structure.**



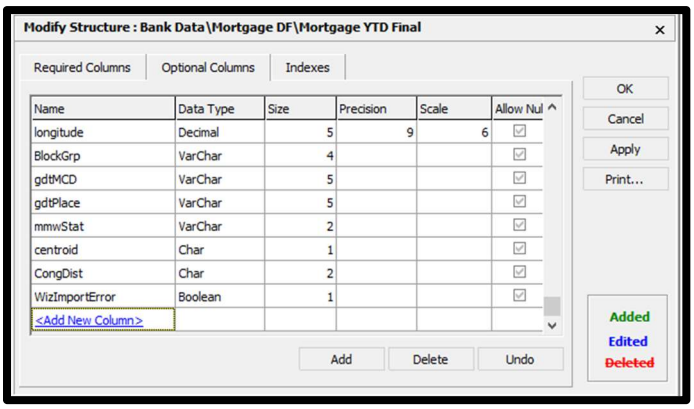
2. Select the **Optional Columns** tab.



3. Using the scroll bar to the right, scroll to the bottom of the screen.

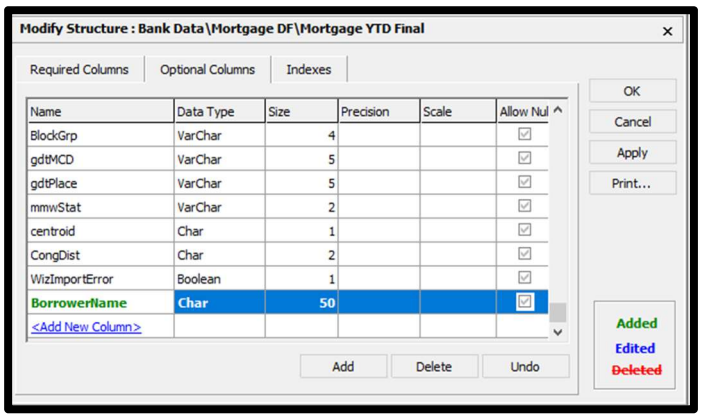


4. Click on **Add New Column**. A new column will be added to the structure. Rename Column00 to **BorrowerName**.



5. Change the Data Type to **Char**. The Size to 50.

6. Click the **Apply** button and then the **Ok** button.

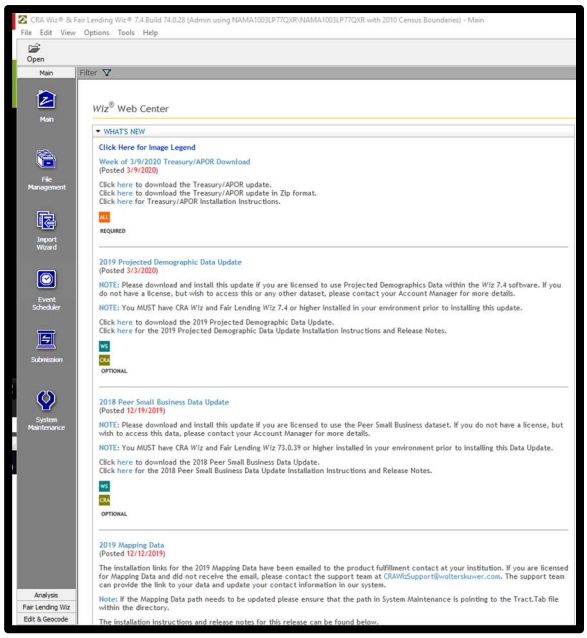


Your file can now accommodate information that will populate this new field when you import using the Update feature. Now that you have included an extra field by modifying the file structure, you can bring in that additional information through the import process. Instead of importing a new file, let's add information to a file that already exists within CRA *Wiz*.

Update One File to Another

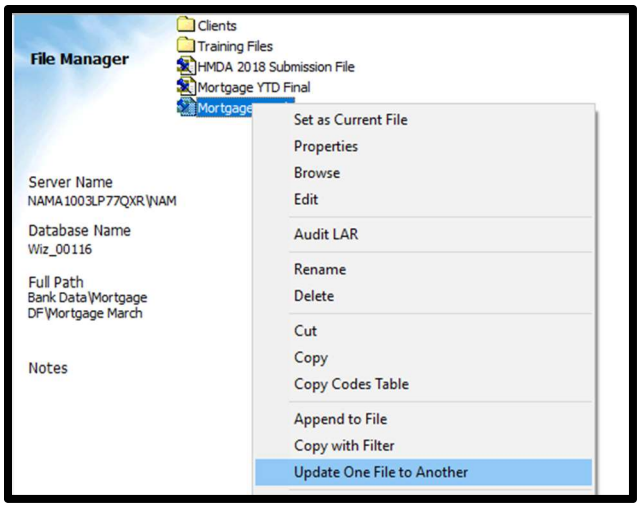
To update one file to another, follow these steps:

1. On the **Main** screen click the **File Management** button.



2. Right click **Mortgage March** file under the "Mortgage DF" folder.

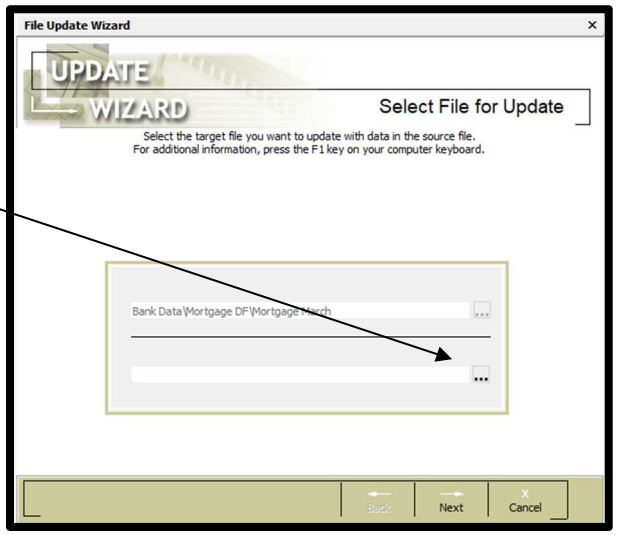
Tip: Select the file with the additional information. You will select your original file to be updated with this information.



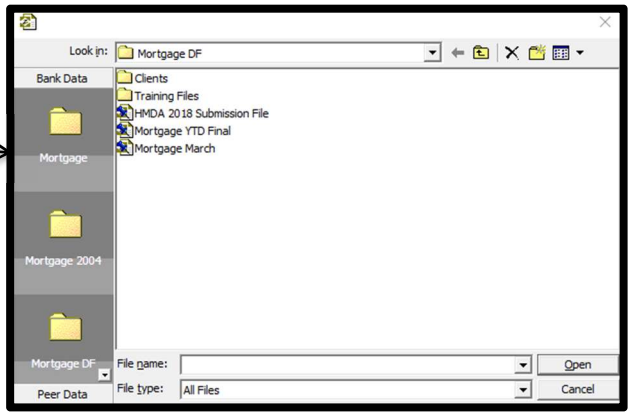
3. Select **Update One File to Another.**

The software activates the Update File Wizard.

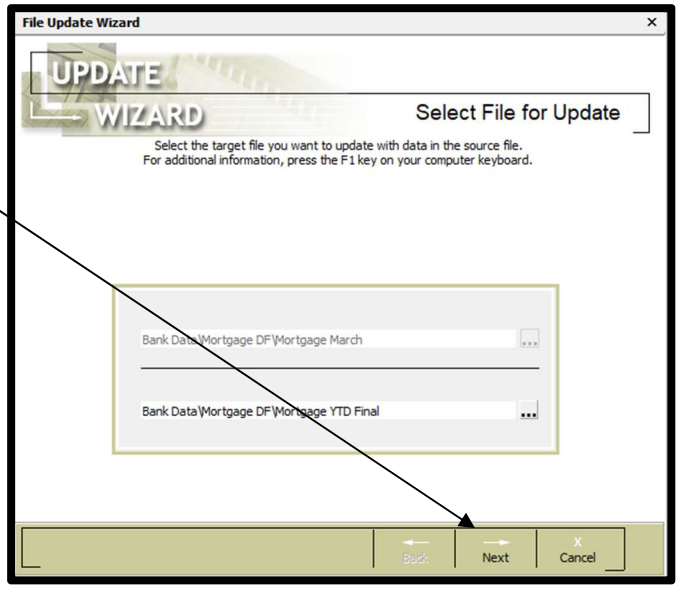
4. Select the Target File. Click on the ellipsis button to navigate to the file that has the required information.



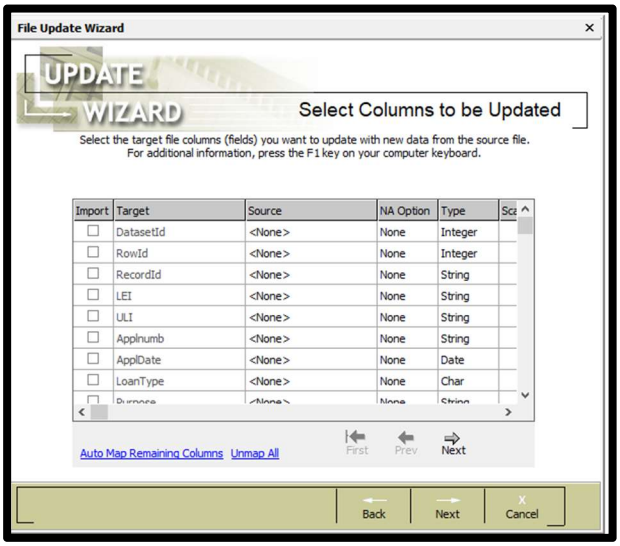
5. Select **Mortgage YTD Final** under "Mortgage DF" and hit Open.



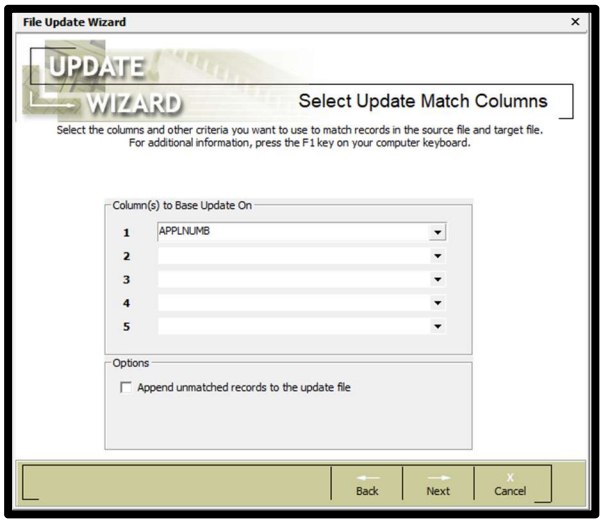
6. Both Source and Target fields have been populated. Click **Next.**



7. Select the columns to be updated. Select a few or all. For training purposes, click on the **Auto Map Remaining Columns** link. Click **Next.**

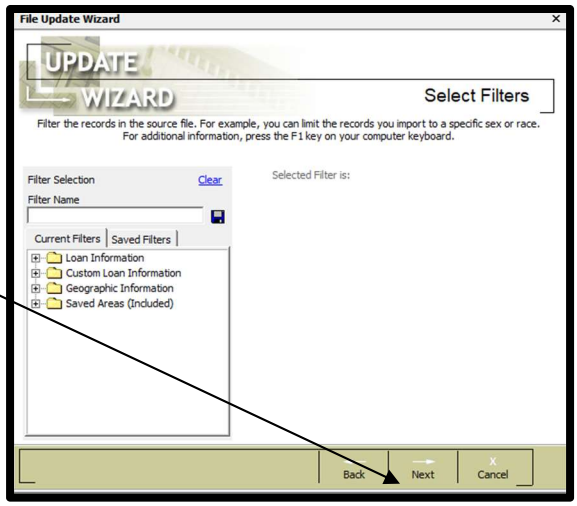


8. Select a field to base the match against most accurate field to select would be the ApplNumb field. Click the drop-down button under Column 1 **and** select **ApplNumb** and click **Next**.

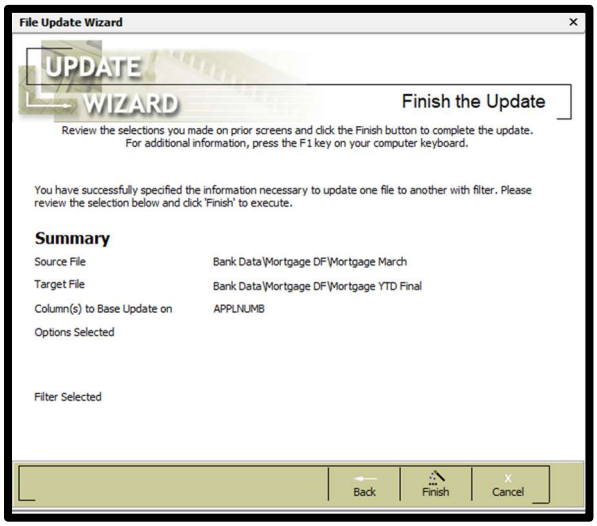


Note: For small business reporters reporting both an original small business loan and an increase in the same calendar year, consider including action date as an additional matching field.

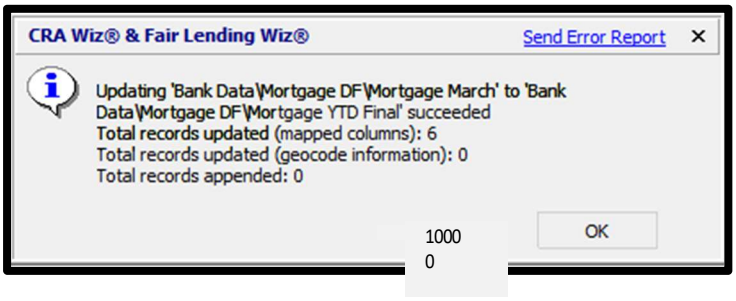
You have the ability to filter the information that gets imported. For training purposes, do not select any filters. Hit **Next**.



9. Review the information found on the summary screen for accuracy. Click **Finish** to complete the update.



10. Review the summary screen. Click **OK** to finish.



Synchronize with Web Map

Important! The Web Map module is only accessible to institutions that have purchased an add-on Map license to the standard CRA *Wiz* and Fair Lending *Wiz* license. This module will be disabled if your institution has not purchased it. To purchase this module, please contact your Wolters Kluwer Financial Services **Account Manager** at **1-800-261-3111**.

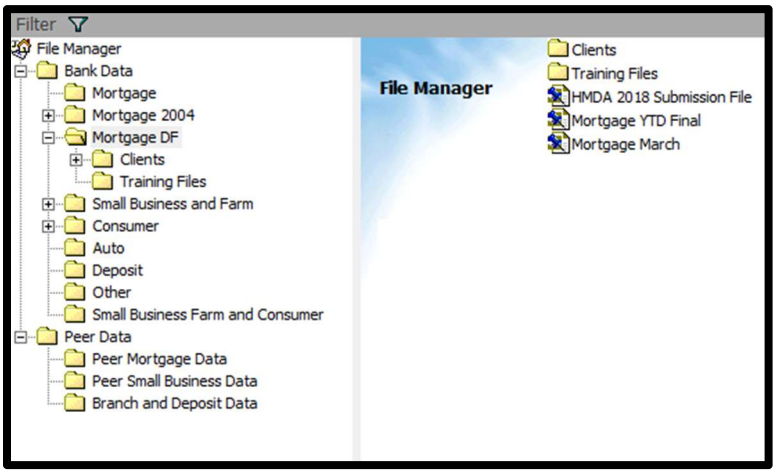
You use this command to synchronize (upload) data files to Web Map for mapping analysis.
Important! Your loan data file must be geocoded before it can be synchronized to Web Map

Note: For procedures on how to manage CRA *Wiz* and Fair Lending *Wiz* data files and assessment areas that are synchronized with Web Map, refer to the Web Map topic in CRA *Wiz* and Fair Lending Wiz System Maintenance.

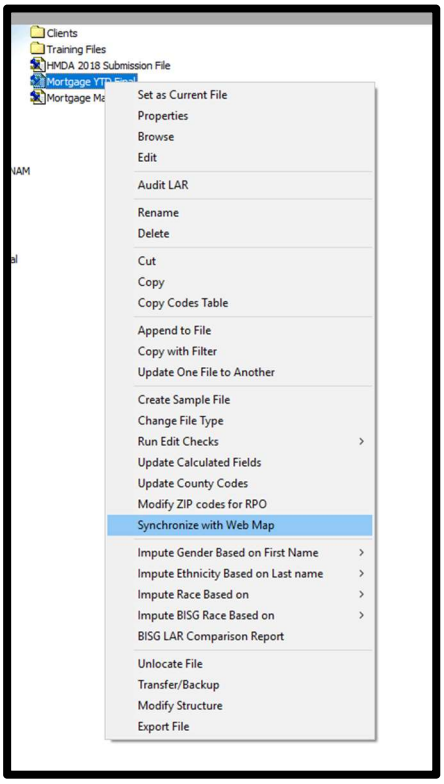
To synchronize loan data files with Web Map, follow these steps:

1. In the **File Management** screen, use the tree view to select the loan data file you want to synchronize with Web Map

2. Right-click the file



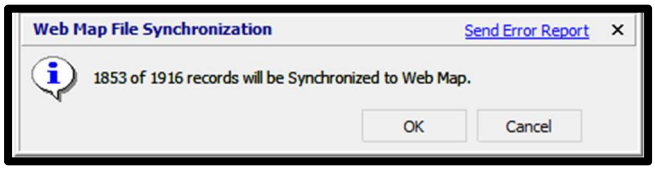
The software displays a contextual menu:



3. Select **Synchronize with Web Map**:

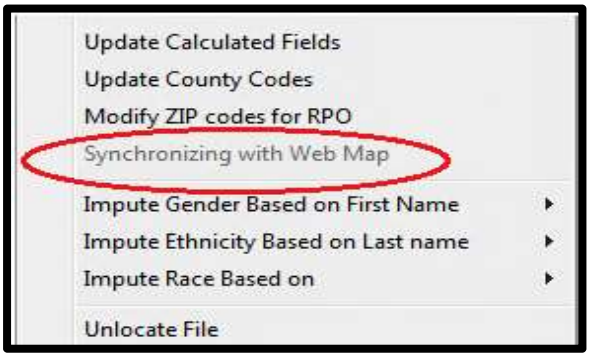
The software displays a dialog box confirming that you want to synchronize "X" amount of records (where "X" represent the number of loan records in the file) with Web Map

4. Click the **OK** button.



The software synchronizes the loan data file with Web Map.

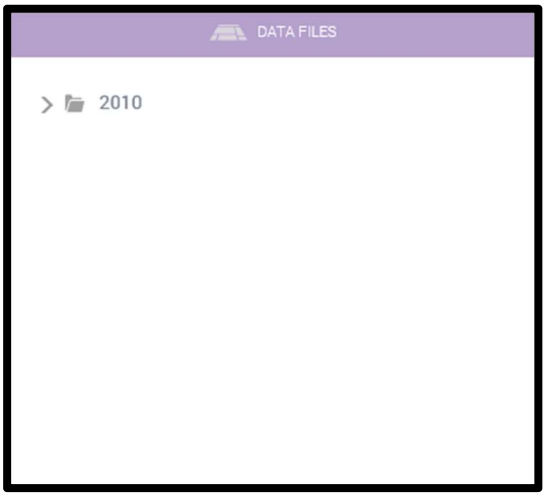
Note: The time it takes to upload a data file to Web Map will depend on the size of the file. While small files may take just a couple minutes, larger files could take some time to process. For example, a file containing 200,000 records can take 10 minutes to fully synchronize between CRA *Wiz* and Fair Lending *Wiz* and Web Map.



Note: During synchronization, the software changes the **Synchronize** with Web Map menu option to **Synchronizing** with Web Map and disables the command (grayed out):

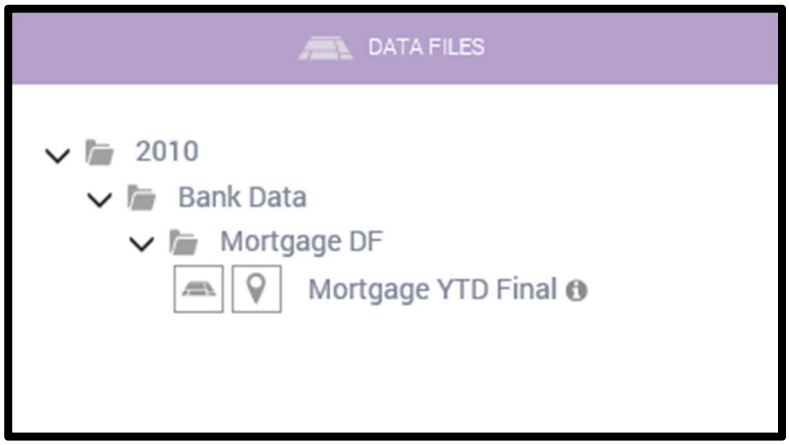
After synchronization is complete, the software re-enables the menu option.

5. To access the loan data file in Web Map, click the **Data Files** button in the Web Map main screen under the Analysis Tab:



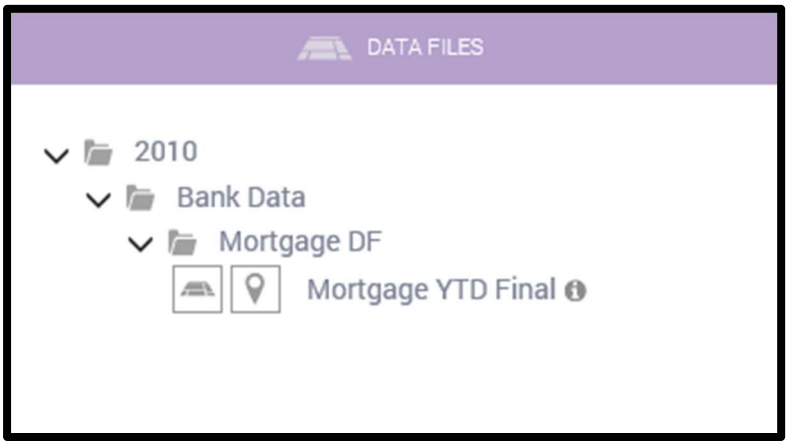
The software displays the **Data Files** tree view:

Note: After synchronizing data files and assessment areas to Web Map, you may need to refresh the Web Map browser window to see the synchronized data and assessment areas:

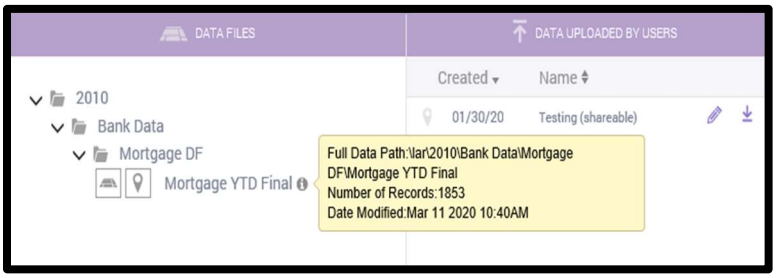


6. Use the tree view to navigate to the folder containing your loan data file:

Note: Loan data files are organized by Census Year (2000, 2010, etc.) and then by type (Auto, Consumer, Deposit, Mortgage, Small Business, etc.).

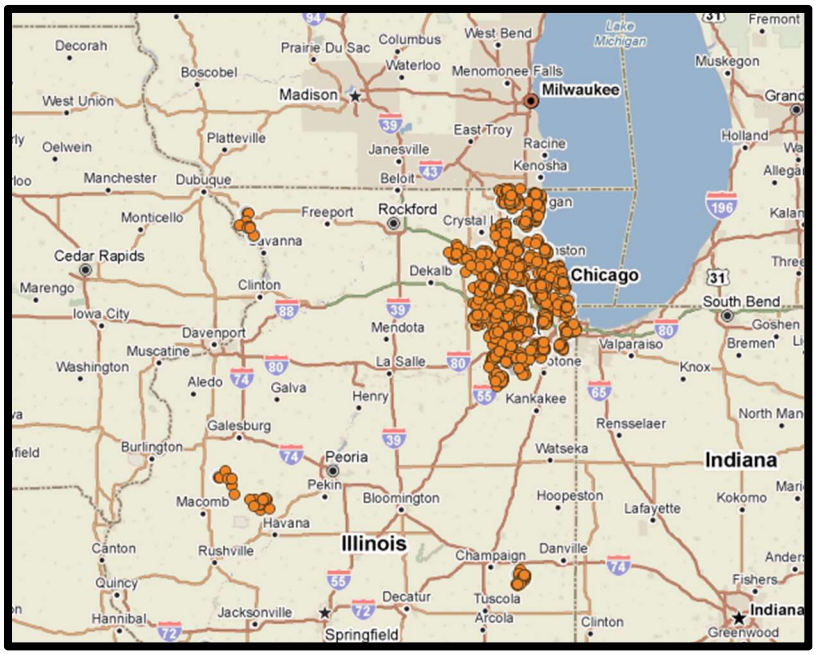


Note: Mouse over the blue information icon located next to the loan data file name to display a tool tip containing summary information about the file including the file path (where the file is saved), number of records, and the date it was last modified (synchronized with Web Map).

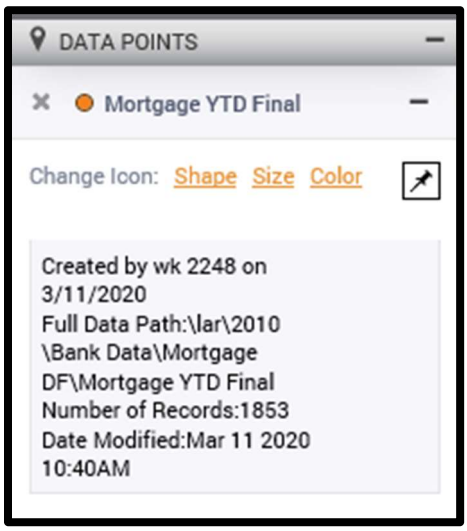


7. Click the file.

The software maps the loan records in the file:

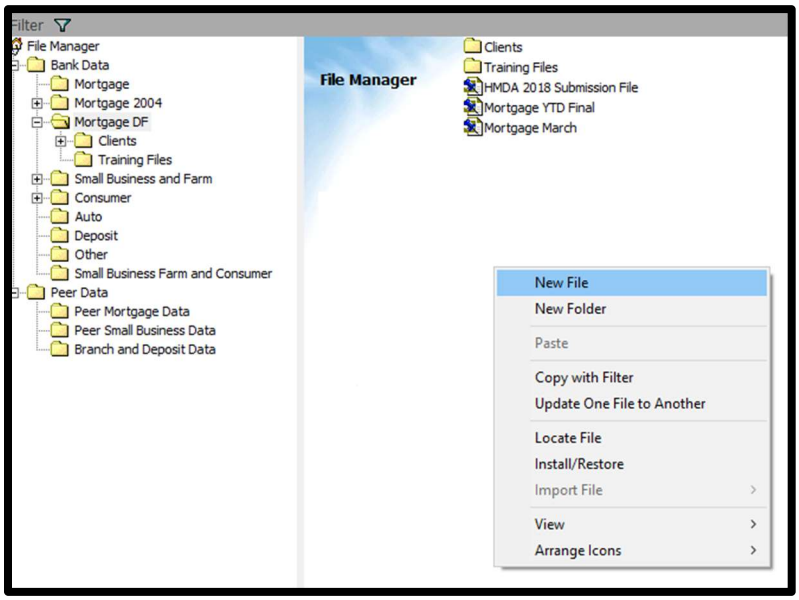


Note: The software also displays a summary of loan file information on the bottom left side of the map window:



Creating a New File

1. Within the **Mortgage DF** folder, right click in the white pane area on the right-hand side of the screen. From the contextual menu select **New File**.



Note: You use the **New File** command to create a new, blank file. This feature is generally used for manual data entry. The data type of the new file is dependent upon the folder in which the New File command is invoked.

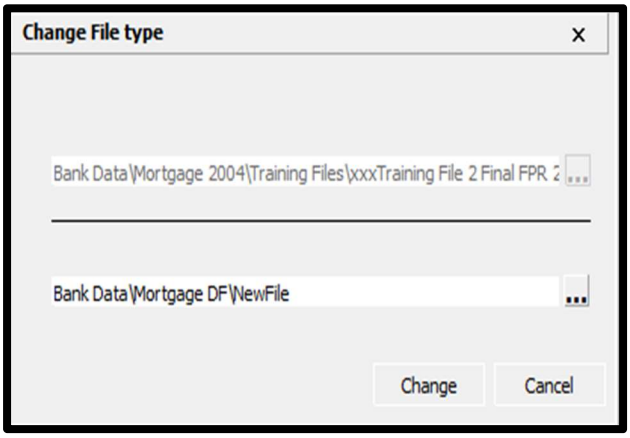
Tip: You can also use this function to add branch locations. If your institution has only a few branches, it may be easier for you to manually enter the information directly into CRA *Wiz*. Select the Other file type.

Change File Type

You use the **Change File Type** dialog box to convert the type of data (HMDA, consumer, small business, etc.) in a data file by selecting a new file type.

Note: You use the Change File Type command to convert mortgage files to the Mortgage DF format, which contains the additional fields mandated by the Regulation C changes.

The Change File Type dialog box includes the following elements:



In the **Source File and Path** field select the file to convert.

In the **Target File and Path** field select a name and location for the target file. Click the ellipsis button to select a Bank Data folder. Click the **Change** button to convert the file.

Click on the **Cancel button** to exit the Change File Type dialog box.

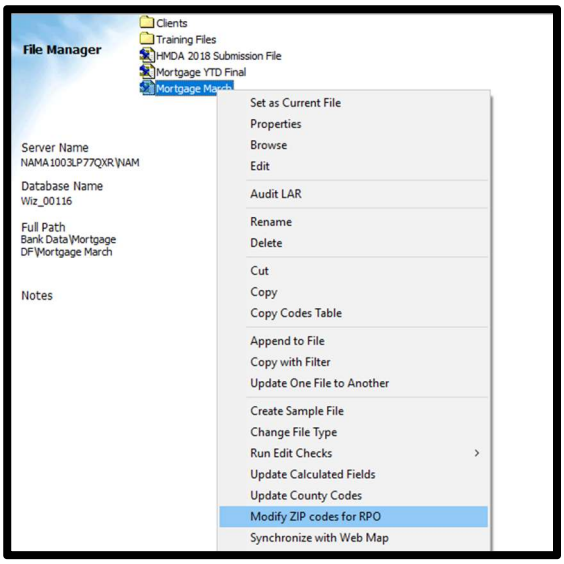
Modify ZIPs for RPOs (Rural Post Office)

You use the **Modify ZIPs for RPOs** command for the following scenarios:

Consumers sometimes use vanity ZIP codes for mail delivery, codes that are different from (and seen as more desirable than) the consumer's actual residence. Vanity ZIPs are assigned to a post office, usually to represent post office boxes.

Some cities have divided themselves into smaller postal units.
Although these ZIP codes are acceptable for U.S. mail delivery, they are not considered legitimate geographic areas. Often there are no streets associated with these ZIP codes because they are considered a point on a map rather than an area.

You use the Modify ZIPs for RPOs command to convert vanity ZIPS to an actual property, and to convert point ZIP codes to a larger area ZIP code. This can improve geocoding results.

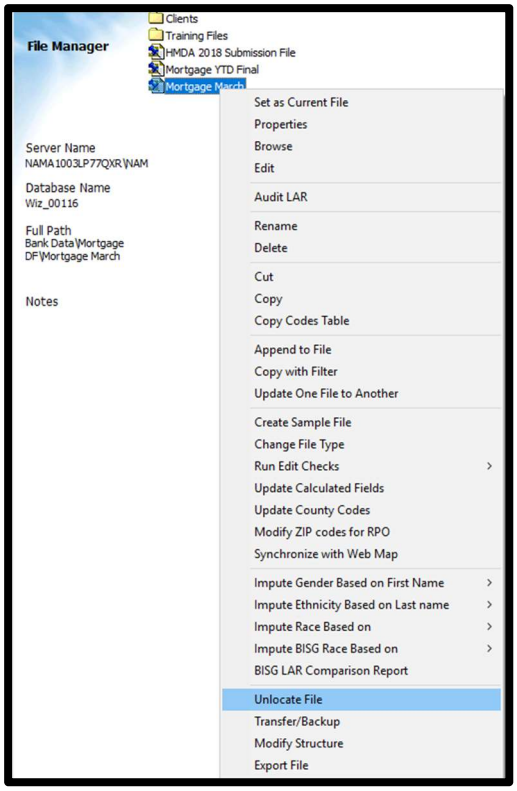


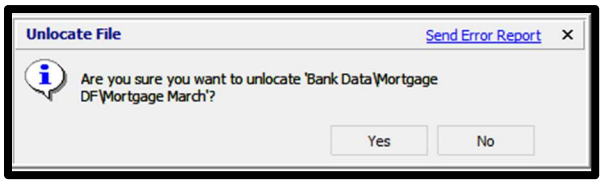
Unlocate File

1. Click on the file you want to remove and write down the Wiz_XXXXX database name. In order to relocate the file you will need to know the database name.

2. Right click on the file you want to remove from view and from the contextual menu select **Unlocate File.** This command removes the file from the **File Manager** display.

3. Click Yes

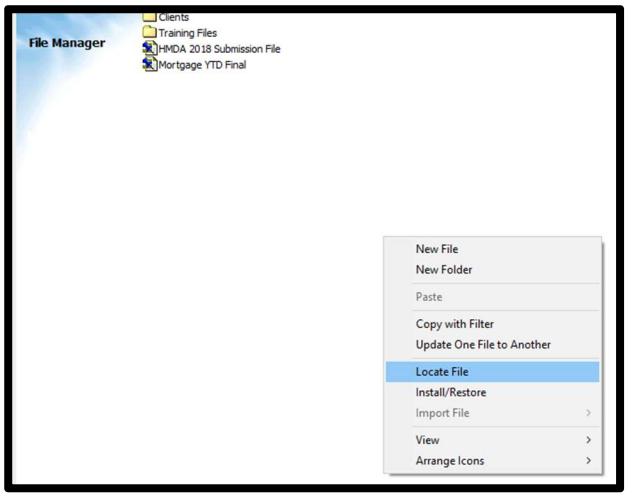




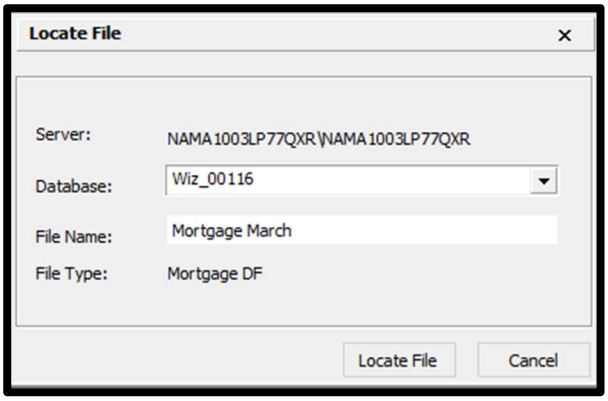
Note: This command does not delete your file but removes it from the File Management display. You can use the Locate File command to re-display an unlocated file.

Locate a File

1. To relocate the file, right click in the white pane area on the right-hand side of the screen and select **Locate a File**.



2. Select the Database, which will display the File Name you are locating.
3. Select Locate File



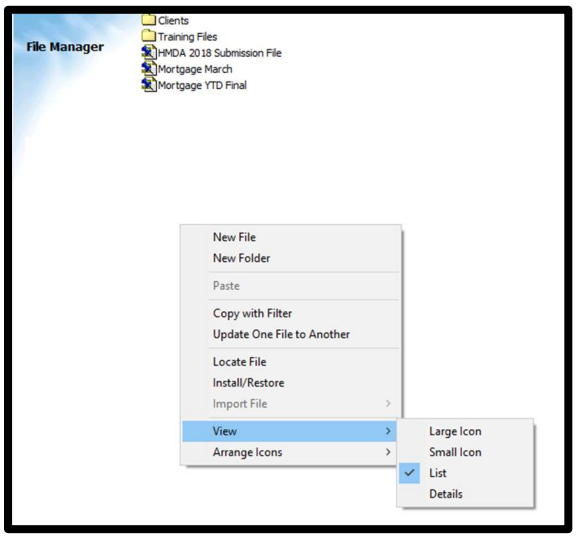
Note: The system will show the located file in the File Manager.

View

View your files using the following display methods:

- Large icon
- Small icon
- List
- Details

1. Right click in the white pane area on the right-hand side of the screen and from the contextual menu select **View** and the **View** type **Details**. The system now displays the different view.



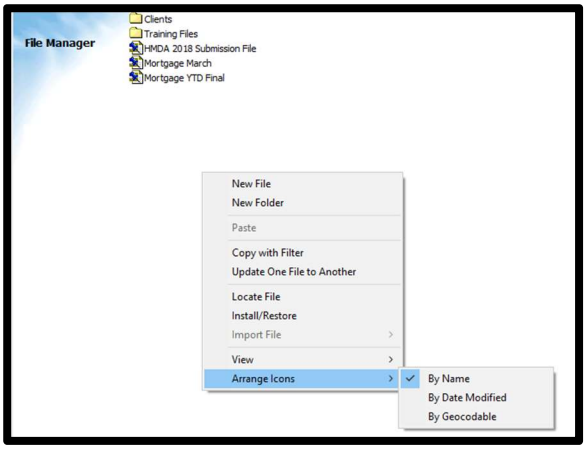
Note: This command appears in the contextual menu only when you right-click on an area outside of a data file.

Arrange Icons

You can organize file icons by:

- Name
- Date Modified
- Geocodable

1. Right click in the white pane area on the right hand side of the screen and from the contextual menu select **Arrange Icons** and **By Date Modified** arrange type. The system now displays the files by the date modified.



About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2019 annual revenues of €4.6 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.