

Release Notes and Installation Instructions

Version 1.0 November 2022

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 2022 Submission

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1 Overview

Important!

Confirm that you have already installed the CRA Wiz 7.6 update (Front-End Build 76.0.120/Back-End Build 76.0.219) before installing this Submission Hotfix.

Before you proceed: Please view the recommended current minimum system requirements to install and run CRA *Wiz* and Fair Lending *Wiz* 7.6 <u>here</u>.

The **CRA** *Wiz* and Fair Lending *Wiz* 2022 Submission Update (Front End Build 76.2.17/Back End Build 76.2.22) contains updates for 2022 Submission in addition to enhancements/fixes for known issues with Edits, CRA Tables, and Import.

Refer to these **Release Notes** for detailed information regarding all of the included updates, along with procedures for how to install the update.

2 Installation Notes

CRA *Wiz* and Fair Lending *Wiz* 2022 Submission Release requires an update to the client and server.

Warning!

This update should not be installed on SQL Server 2008 R2.

Important!

Confirm that you have already installed the CRA Wiz 7.6 update (Front-End Build 76.0.120/Back-End Build 76.0.219) before installing this Submission Hotfix.

During the CRA *Wiz* and Fair Lending *Wiz* program install, the installer checks for a **minimum supported SQL version**. The minimum supported SQL Version for CRA *Wiz* and Fair Lending *Wiz* 7.6 is **SQL Server 2012**.

If you attempt to install the software using an earlier SQL version, the installer displays the following error message:

'Error 27504. SQL version requirements not met: DVWCRADB11. This installation requires SQL Server 10.50.6000.34 or later.'

You can click the **OK** button to acknowledge the message and proceed with installation, however, **Wolters Kluwer does not recommend proceeding with the installation if you are not running SQL Server 2012 or higher**.

For more information, please contact Wolters Kluwer Technical Support at 800.261.3111.

3 Updates

The following section contains details about enhancements and fixes to known issues that are included in **CRA** *Wiz* and Fair Lending *Wiz* 2022 Submission:

Submission Updates Edits CRA Table Fixes Miscellaneous Updates

3.1 Submission Updates

2023 Activity Year – Added support for 2023 Activity Year with 2020 Census Boundaries.

• 2023 Added to Import, Submission and Options menu

2022 FFIEC Encryption utility – Added support for the 2022 FFIEC Encryption Utility.

• The updated utility will appear at the end of the CRA Submission wizard and can be used to properly encrypt 2022 CRA Submission files.

Important! The FFIEC Encryption Utility is developed and provided by the FFIEC. CRA *Wiz* and Fair Lending *Wiz* only launches the Utility so you can encrypt your Submission file. If you experience problems with creating the .enc file, please try manually browsing out to the encryption utility located in the CRA Des folder (the default path is: C:\Program Files (x86)\Wolters Kluwer Financial Services\CRA Wiz and Fair Lending Wiz\CRADes). Then launch the encryption.exe file and attempt encrypting the file.

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

If none of the previous steps work, contact the FFIEC directly via their website (<u>https://www.ffiec.gov/contact/default.aspx</u>) using the following contact link:

• https://www.ffiec.gov/crafeedback/default.aspx

Submission File Encoding - When saving submission files, CRA Wiz will now force the file encoding to UTF-8 as required by the CFPB.

There is a known issue when the path or file name of your LAR file contains a space, the file will output as ANSI encoding. If this occurs, open submission output file, choose Save As, select encoding as UTF-8 and save.

Assessment Area Multi-Select – The CRA Submission wizard has been updated to allow for multiple assessment areas to be selected at the same time during the Assessment Area Selection step. Selecting a parent folder will automatically select all child folders and/or areas. Once all desired areas are selected, click the Add Areas button to add all areas to the submission file.



3.2 Edits

Q659 Edit – Resolved issue in which Edit did not trigger when '**888**', '**88888**', '**999**', or '**99999**' were entered into certain fields. The edit will now trigger when the above-mentioned values are entered into the following fields:

Age **Co-applicant Age** Credit Score **Co-applicant Credit Score** Address City Zip Zip4 Income Rate Spread **Total Loan Costs Total Points and Fees Origination Charges Discount Points** Lender Credits Interest Rate Prepayment Penalty Term Debt to Income Ratio combined Loan to Value Ratio Loan Term Introductory Rate Period Multifamily Affordable Units **Property Value** NMLSR ID

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Q617 Edit – Added "**Exempt**" to the description to match the edit description in the FIG. No logic changes were made to the edit check.

V719 Edit – Added support for **V719** edit. This edit is related to the transmittal sheet and will be presented as a pop-up error message during the submission wizard if the LEI number and Institution name fields contain the same value. This edit will NOT be shown in the validity edit list in the UI or on reports.

3.3 CRA Table Fixes

Combined Year % Total and % Bank Loans – Corrected an issue in which the Combined Year % Total and % Bank Loans were calculating incorrectly when an Assessment Area contained zero loans in one of the individual years. This issue was corrected for Tables/Workpapers O, P, S, U, and V.

Combined Year # of Loans – Corrected an issue in which the Combined Year **#** Loans was calculating incorrectly when an Assessment Area contained zero loans in one of the individual years. This issue was corrected for Table/Workpaper S.

3.4 Miscellaneous Updates

2022 Median Household Income – The 2022 Median Household Income values have been added to CRA Wiz for use in reports.

Remove MCD/CCD Option – In Create Areas, the MCD/CCD option has been removed from the Select Tract By drop down list.



mmwStat during Import - Fixed issue where mmwStat was not being set to 99 when the MSA value was imported as NA. mmwStat will now be set to 99 when MSA is imported as either NA or 99999.

4 Installation

Important!

CRA *Wiz* and Fair Lending *Wiz* 2022 Submission Release requires an update to the client and server.

Confirm that you have already installed the CRA Wiz 7.6 update before installing this Submission Hotfix.

CRA Wiz and Fair Lending Wiz 7.6

To install the CRA Wiz and Fair Lending Wiz Submission update, follow these steps:

1. Back up your SQL databases.

Wolters Kluwer recommends that institutions back up their SQL databases prior to installing a CRA *Wiz* & Fair Lending *Wiz* program update. Databases that should be backed up include:

- ObjectStore
- General
- USCensus
- CRB
- Procedure
- All Wiz_# databases

For detailed instructions how to back up a database refer to **Procedures for Backing Up CRA** *Wiz* & Fair Lending *Wiz* Databases, available on the CRA *Wiz* and Fair Lending *Wiz* Web Center via the following link:

DATABASE BACK UP PROCEDURES

Or consult your Database Administrator.

Important!

It is strongly recommended that you exit all Windows[™] programs before running this installation. This installation updates selected program files but does not overwrite any user imported files or custom settings created in prior versions.

- 2. Download the update locally where CRA *Wiz* and Fair Lending *Wiz* is installed.
- 3. Right-click the CRAWiz2022SubmissionRelease.exe file.

The software displays a contextual menu.

4. Select Run as Administrator:

🔏 CRAWiz75SubmissionHotfix.exe		0/14/2021 11 20 41	. <u>к</u> .е.		
		Open			
	•	Run as administrator			
	6	Share with Skype			
		Troubleshoot compatibil	ity		
		Pin to Start			
		Move to OneDrive			
				1	

The installer displays the **Welcome** screen:



- 5. Click the **Next** button.
- 6. The software displays the **SQL Server Name** screen:

SQL Server Name Enter the SQL Ser	rver name and authentication mode.	0
SQL server that yo	u are installing to: \sim	Browse
Connect using: Windows auth	ientication credentials of current user	
Login ID: Password:		
InstallShield	< Back Next >	Cancel

7.

Note:

The software displays the SQL Server Login screen only if the computer on which you are installing the update is running **SQL Server**. If the installer does not detect SQL Server on your computer, the installer displays the **Ready to Install the Program** screen. **Skip to Step 11**.

- 8. In the SQL server that you are installing to: field, do one of the following:
 - Enter the name of the SQL Server to which you are installing the data:

SQL server that you are installing to:	
HOST-1\CRAWIZ	

• Click the drop-down arrow located at the end of the field to select the Database server from a menu list:

SQL server that you are installing to:	
HOST-1\CRAWIZ	
(local)\CRAWIZ	

• Click the **Browse** button:

	•	Browse
--	---	--------

Then select the database server from the resultant dialog box:

- 9. Choose one of the following authentication options:
 - Use Windows Authentication
 - Use SQL Server Authentication If you select this option, you must also enter your SQL Server account User Name and Password in the User Name and Password fields.
- 10. Click the **Next** button.

The software displays the Ready to Install the Program screen:

Ready to Install the Program The wizard is ready to begin installation	ı.		0
Click Install to begin the installation.	vour installation	settings dick Back (lick Cancel to
exit the wizard.		setungs, eier baer. e	
InstallShield	< Back	Install	Cancel

11. Click the **Install** button.

The installer runs the update:

Installing The prog	CRA Wiz® and Fair Lending Wiz® ram features you selected are being installed.	0
1	Please wait while setup installs CRA Wiz® and Fair Lending Wiz®. This may take several minutes.	
	Status:	
InstallShield		
	< Back Next > Car	icel

Note:

During installation the software displays a progress bar in the installer window.

When installation is complete, the installer displays the **Update Complete** screen:

Setup Completed
Setup has successfully installed CRA Wiz® and Fair Lending Wiz®. Click Finish to exit the wizard.
Show the Windows Installer log
< Back Finish Cancel

12. To exit the installation, click the **Finish** button.

Installation is complete.

Important!

Wolters Kluwer recommends restarting your computer after installation is complete.

4.1 Confirming the install

On the client machine, click Help -> About CRA Wiz. The Front-End and Back-End Build number should match the below screenshot.



On the Server run the following select statement. The results should indicate version 76.2.22.

Select *
from ObjectStore.dbo.Properties
Where Property = 'Back-end Version'

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