



Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz* 7.0: Release Notes

Last Updated October 23, 2014

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Overview

CRA *Wiz* and Fair Lending *Wiz* 7.0 includes compliance updates for the submission of 2014 data, client-requested enhancements and fixes for bugs in previous versions. It can be installed as an upgrade to Version 6.9 or as a new environment.

Technical Updates

- **SQL Server 2012 Support** - CRA *Wiz* will be supported in Microsoft SQL Server 2012 environments.
- **New installation** - The CRA *Wiz* installer has been updated with a streamlined look and a new engine. Starting with Version 7.0, Windows installer will be used to deploy CRA *Wiz*. With this move, support for silent installs has been added.

Version 6.9 Updates Included in this Release

- [CRA *Wiz* and Fair Lending *Wiz* 6.9 SP1](#)
- [2014 FFIEC Median Family Income](#)
- [2013 Peer Branch & Deposit Data](#)
- [2014 MSA Update](#)

CRA *Wiz* Updates & Enhancements

Submission

- FFIEC [HMDA](#) and [CRA](#) edits for 2014 data submission have been updated.
- The 2014 version of the FFIEC's encryption utility is included.
- Activity year 2015 support added.

Import

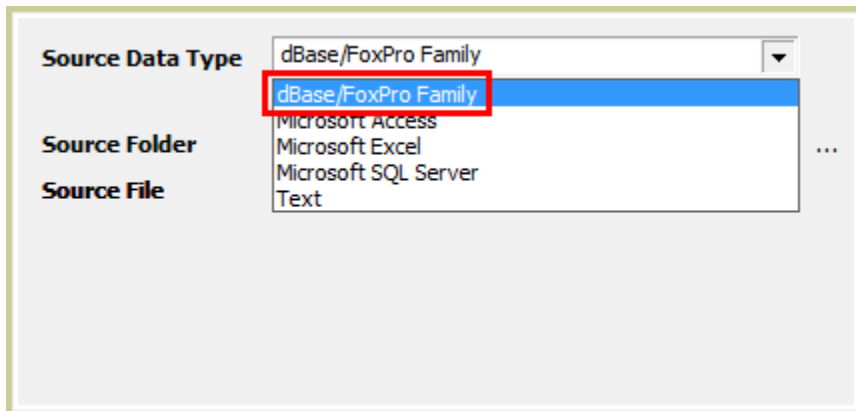
- **Auto Map User Defined Fields *New*** - The Import Wizard now allows users to auto-map user defined fields. Previously, the auto-map function in import only supported CRA Wiz and Fair Lending Wiz standard fields. Depending on the file type, the data type of the field will be pulled from the source file. Otherwise, a default value of String (VarChar) will be used.

<input checked="" type="checkbox"/>	Race_2	<input checked="" type="checkbox"/>	Race_2	Char	<input checked="" type="checkbox"/>	1
<input checked="" type="checkbox"/>	Race_3	<input checked="" type="checkbox"/>	Race_3	Char	<input checked="" type="checkbox"/>	1
<input checked="" type="checkbox"/>	Race_4	<input checked="" type="checkbox"/>	Race_4	Char	<input checked="" type="checkbox"/>	1
<input checked="" type="checkbox"/>	Race_5	<input checked="" type="checkbox"/>	Race_5	Char	<input checked="" type="checkbox"/>	1
<input checked="" type="checkbox"/>	Ethnicity	<input checked="" type="checkbox"/>	Ethnicity	Char	<input checked="" type="checkbox"/>	1

[Auto-Map only Predefined Fields](#) [Auto-Map Remaining Fields as User Defined](#) [Unmap All](#)

Tracking number: 4949

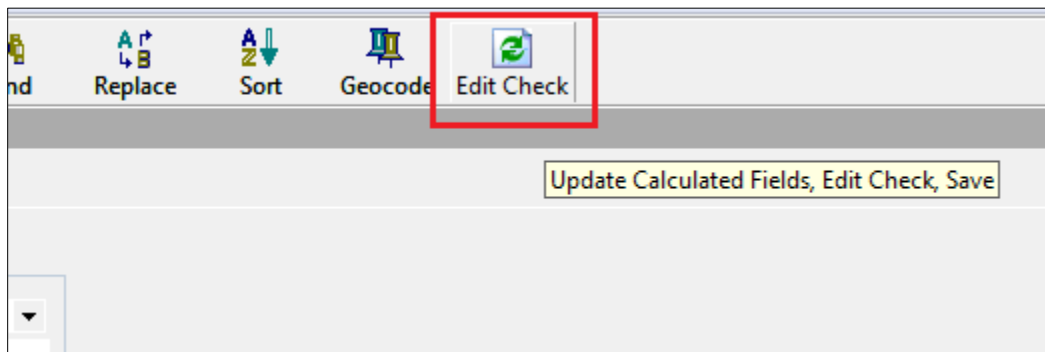
- **FoxPro** - Support for the dBase/FoxPro Family data type has been removed:



Tracking Number: 26328

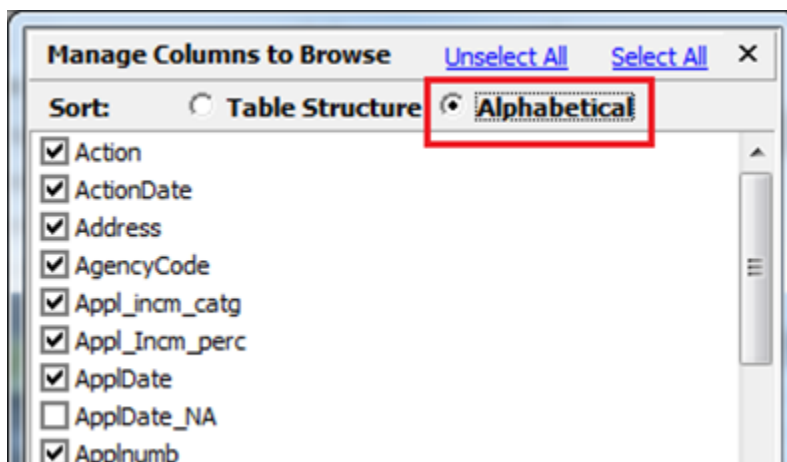
Edit

- **Edit Check Button *New*** - For convenience, the Edit module will include an Edit Check button. It replicates the Update Calculated Fields and Run Edit Checks > All Edit Checks functionality found in File Management. From the Current Record tab, this button will update the single record. In Browse, it will update all records or the current filtered subset.



Tracking number: 24186

- **Select Columns to View *New*** - When using the Select Columns to View option in the Browse tab, users will have the option to order the columns they select alphabetically.



Tracking Number: 24185

Filtering

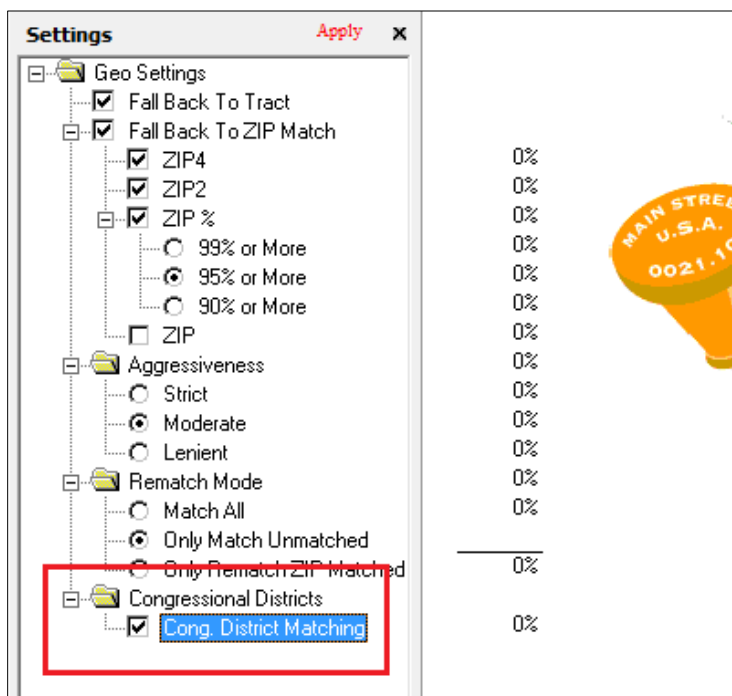
- Fixed a customer-reported issue where record count was not correct when using the Find Duplicates function and filtering at the same time.

Tracking number: 12727

Geocoding

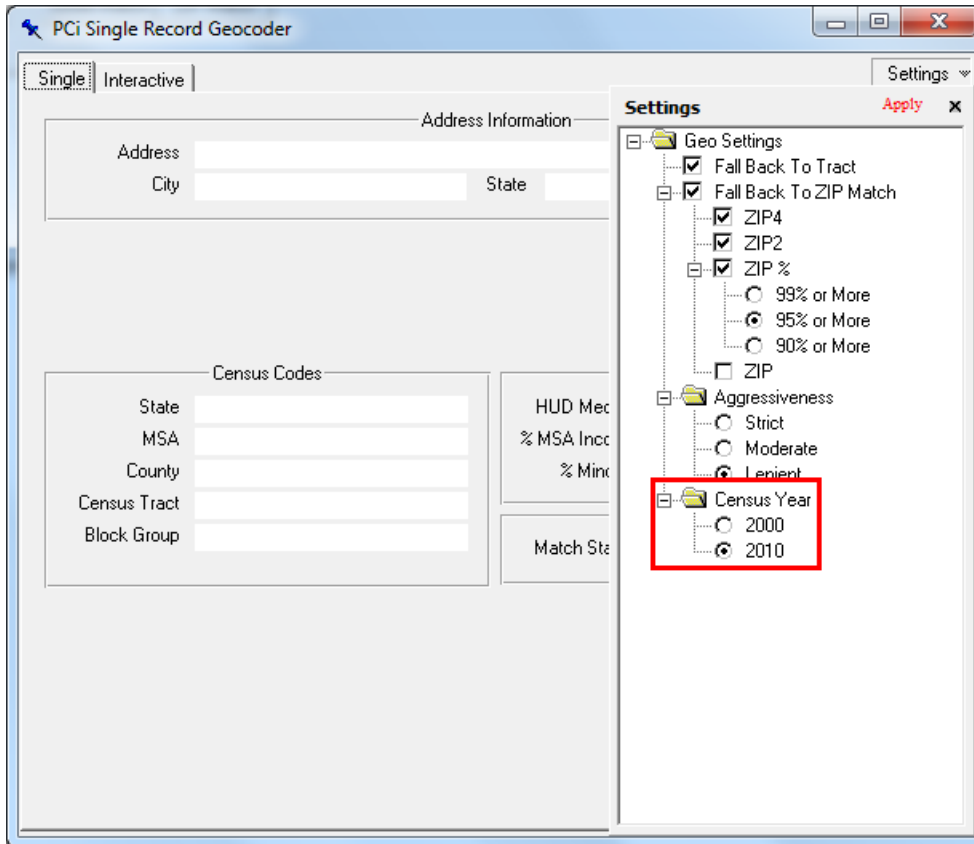
- Congressional District support **New**** - A new geocoding setting is available to enable geocoding addresses to congressional districts in addition to census tract. In your current version, you'll see congressional districts available to add as a map layer. In 7.0, the geocoder can include that district information in your LAR.

This setting is optional and disabled in Geocoding Settings by default. Please see Known Issues for an explanation of performance impact.



Tracking number: 27674

- **‘Geocode an Address’ settings** - The census year setting has been removed from the single record geocoding settings screen. The census year of the current file will be used.



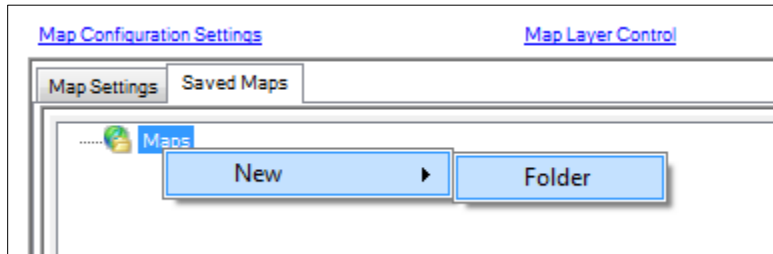
Tracking number: **21734**

- **Edit checks** - Records geocoded individually automatically update their edits to reflect the new geocoding values.

Tracking number: **21734**

Mapping

- **Saved Map Subfolders *New*** - In Version 6.9, saved maps are saved to the Map Configuration Settings > Saved Maps tab. With 7.0, users will be given the ability to organize saved maps into folders and sub-folders.



Tracking number: 13050

- **Enhanced Print Quality** – Resolution of printed maps has been increased.

Tracking number: 18200

- **Print Layouts *New*** - When a user creates a new print layout, the size of the map window will automatically adjust to fit the paper size.

Tracking number: 18200

- **Plot and Address** - The Plot an Address feature in the mapper no longer incorrectly plots addresses that are in the western half of the United States.

Tracking number: 11570

- **Layer Control Selection Screen Update** - The Layer Control window, available via right click on the map, has been expanded to allow users to see the full name of layers that have long file names.

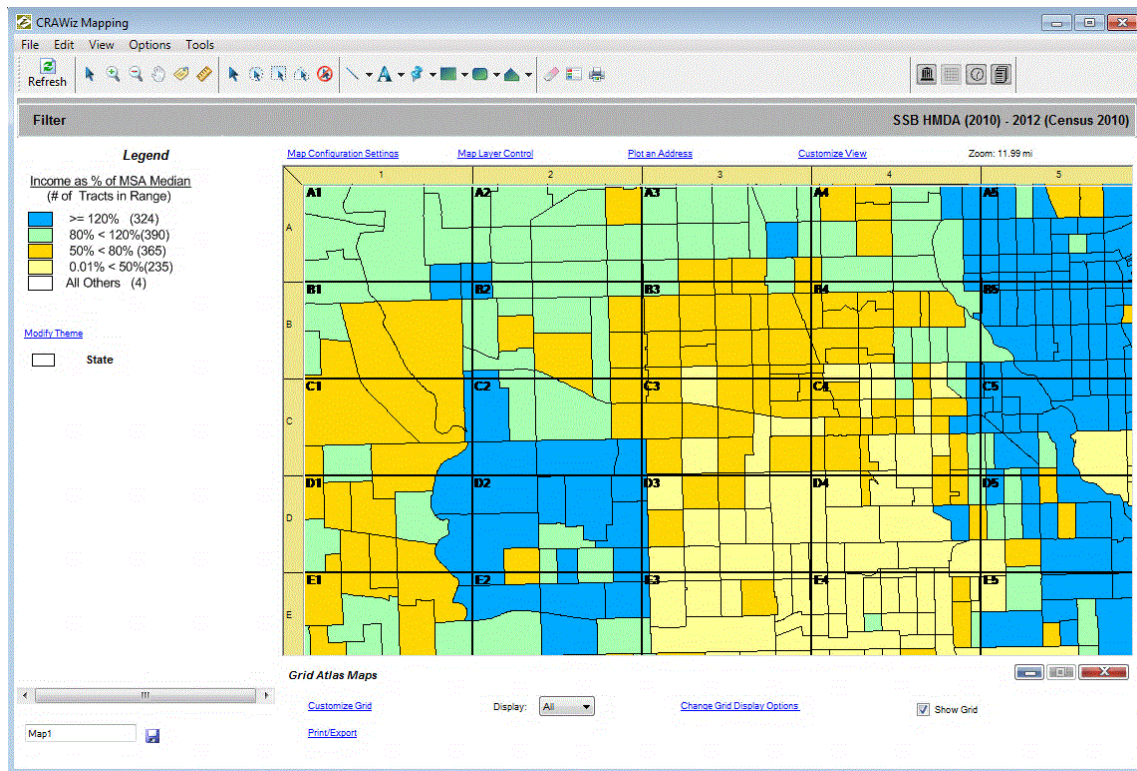
Tracking number: 15087

- **Printing to PDF** - Fixed an issue where printing a map to PDF worked once, but not subsequent times. Users can now print to PDF as many times as necessary.

Tracking number: 25703

Premium Mapping

- **Grid Atlas Maps *New*** - A new Premium Maps module that allows users to perform spatial analysis on large geographic areas with relative ease. By super imposing a grid over your map, the Grid Atlas Maps module will allow you to quickly zoom in and out of specific sections of their map using a grid-style layout that they can customize to their geography. In addition to allowing the user to snap in and out of map areas, Grid Atlas Maps also provide batch print and export functionality.



Tracking number: 23855

Reports

- **PE Reports with Aggregate data** - PE reports no longer return zero when no lender or lender groups are selected for PE Reports with aggregate data.

Tracking number: **12650**

- **Worksheet B3** - The housing total calculation has been corrected.

Tracking number: **12612**

- **Business Demographics reports** - Report footers now include data source (Dunn & Bradstreet). Example below.

Business Demographic Summary					
	Total	%Column	Rev <= \$1 Mil	%Column	%Row
Farm	895	5.71%	884	7.68%	98.77%
Non-Farm	14,770	94.29%	10,625	92.32%	71.94%
Total	15,665	100.00%	11,509	100.00%	73.47%

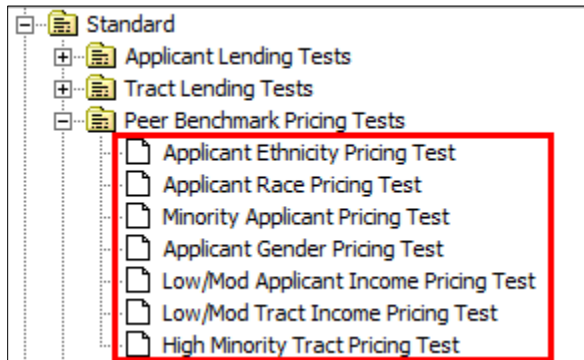
Employee Size	Count	% of Total	Location	Count	% of Total
1 - 4	10,640	67.92%	Headquarters	168	1.07%
5 - 9	1,120	7.15%	Branches	1,064	6.79%
10 - 19	569	3.63%	Single Location	14,433	92.14%
20 - 49	440	2.81%	Subsidiaries	51	0.33%
50 and Above	227	1.45%	Not Reported	0	0.00%
Not Reported	2,669	17.04%			
				Count	% of Total
			Ownership	2,042	13.04%
			Partnership	569	3.63%
			Corporation	1,797	11.47%
			Not Reported	11,257	71.86%
				Count	% of Total
			Property Owned	14,307	91.33%
			Property Rented	601	3.84%
			Not Reported	757	4.83%

Revenues	Count	% of Total		Count	% of Total
< 0.5 Mil	10,966	70.00%			
>= 0.5 and < 1 Mil	494	3.15%			
>= 1 and < 25 Mil	544	3.47%			
>= 25 and < 50 Mil	23	0.15%			
>= 50 Mil and Above	14	0.09%			
Not Reported	3,624	23.13%			

Data Source: Dunn & Bradstreet as of June 2011; 2010 US Census

Tracking number: **21733**

- **Peer Benchmark Pricing Tests** - The rate spread thresholds used by these reports have been updated. The threshold for first lien loans has been updated from **3%** to **1.5%**. Second lien loans have been updated from **5%** to **3%**. This change will be reflected in the reports below.



Tracking number: **24678**

- **Standard Summary for Auto and Consumer** - The Age 62+ calculation on the Standard Summary Report for Auto and Consumer file types has been corrected. Previously, the value did not include loans where the co-applicant was 62 or older.

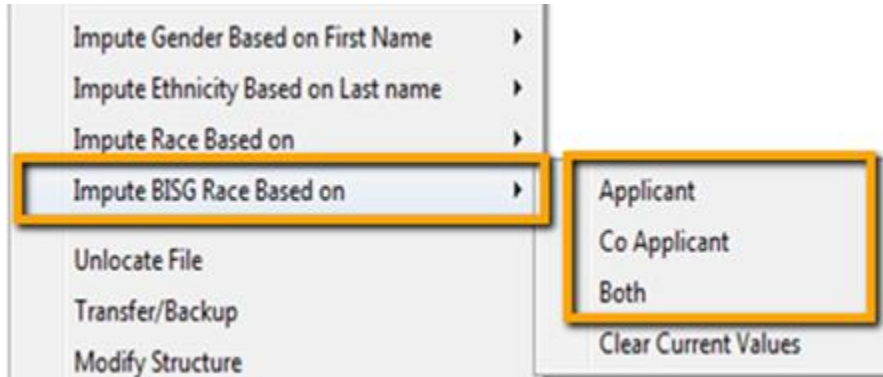
Tracking number: **25722**

- **Dispersion Analysis Report** - Filtering logic which did not distinguish between identical county-tract combinations in different states has been corrected.

Tracking number: **12535**

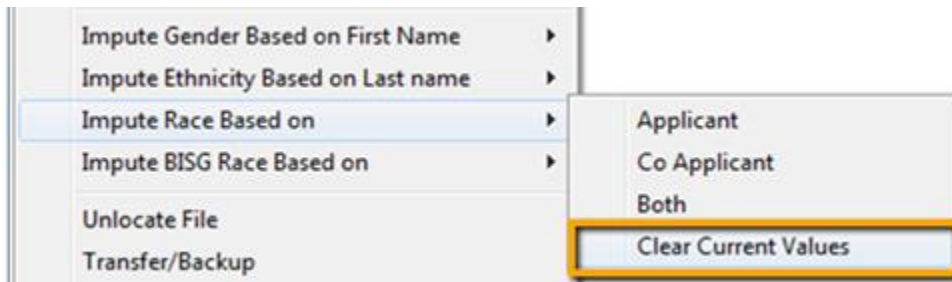
Fair Lending *Wiz* Updates & Enhancements

- **BISG race proxy **New**** - See [Appendix A](#) for full description.



Tracking number: 30661

- **Clear existing proxy values **New**** - Users can now clear values provided by the proxies in File Management. This functionality is supported for all proxy types. Please note that “Clear Current Values” will only clear the values provided by the proxy specified.



Tracking number: 30661

- Marketing Risk Factor: Marketing (M6) Report *New*** - This new report can be found in the Risk Factor Analysis reporting section of Fair Lending Wiz. It allows users to view their lending to protected classes in an area next to the demographics for that class and aggregate peer performance.

Marketing Risk Factor: Marketing (M6)

File Type: Mortgage Below Benchmark:
 File Name: SSB HMDA (2004)
 Peer File Name: 2009 Peer Mortgage Data (USPR)
 Filter:

Assessment Area:

Race	Area Demographics		Institution Applications			Institution Originations			Institution Denials			Aggregate Peer Applications		
	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer
American Indian or Alaskan	2,489,612	0.87	20	11.63	100.00	16	11.59	100.00	3	13.04	100.00	7,317	0.34	100.00
Asian	10,343,879	3.62	43	25.00	100.00	31	22.46	100.00	9	39.13	100.00	60,997	2.79	100.00
Black or African American	35,045,522	12.27	17	9.88	60.52	14	10.14	82.64	1	4.35	35.45	77,729	3.56	100.00
Native Hawaiian or other Pacific Islander	554,161	0.19	11	6.40	100.00	10	7.25	100.00	0	0.00	0.00	4,541	0.21	100.00
Two or more Minority Races	7,007,042	2.45	25	14.53	100.00	20	14.49	100.00	3	13.04	100.00	858	0.04	100.00
Joint Race			41	23.84	NA	35	25.36	NA	5	21.74	NA	22,451	1.03	100.00
White	214,552,328	75.12	3	1.74	2.32	2	1.45	1.93	1	4.35	5.79	1,521,473	69.67	2.50
Not Provided			4	2.33	NA	3	2.17	NA	1	4.35	NA	143,861	6.59	35.36
Not Available	15,627,901	5.47	8	4.65	85.01	7	5.07	92.69	0	0.00	0.00	344,697	15.78	29.47
Ethnicity	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics	Applications	%Total	Institution vs. Peer
Hispanic or Latino	39,083,760	13.68	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	108,153	4.95	0.00
Non Hispanic or Latino	246,536,685	86.32	1	0.58	0.67	0	0.00	0.00	0	0.00	0.00	1,567,190	71.76	0.81
Joint Ethnicity			0	0.00	NA	0	0.00	NA	0	0.00	NA	19,873	0.91	0.00
Not Provided			165	95.93	NA	133	96.38	NA	22	95.65	NA	143,562	6.57	100.00
Not Available			6	3.49	NA	5	3.62	NA	1	4.35	NA	345,146	15.80	22.08

Report Notes:

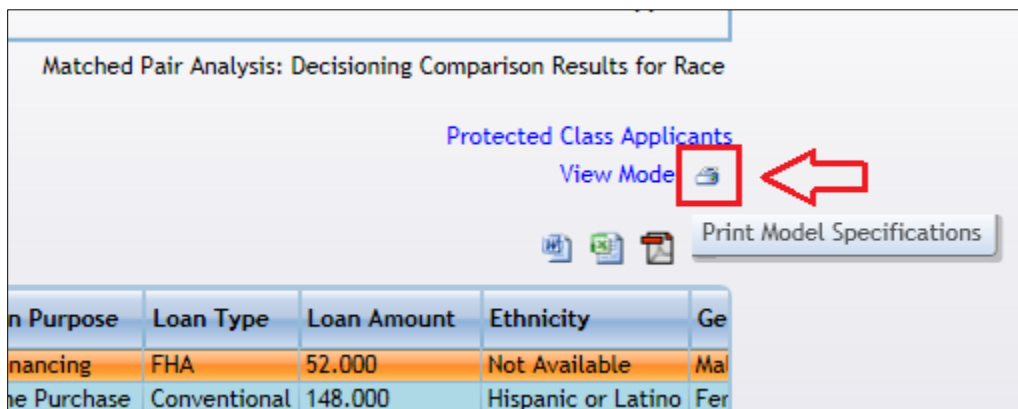
- Blank Gray cells represent NA.
- vs. Demographic value will be highlighted in orange when a value is below benchmark.
- vs. Peer value will be highlighted in orange when a value is below benchmark.

Tracking number: 24859

- **Report reformatting** - The reports listed below have been reformatted to look and feel like other newer Fair Lending reports in the software.
 - Risk Factor Analysis reports
 - Differences in Insufficient Collateral by Minority Concentration: Redlining (R3)
 - Differences in Denial Rates by Minority Concentration: Redlining (R2)
 - Differences in Origination Counts by Minority Concentration: Redlining (R1)
 - Proportion of Conventional vs. FHA Mortgages: Steering (S3)
 - Disparities in Quoted Prices: Pricing (P4)
 - Percentage of Credit Scoring Overrides: Underwriting (U7) - Low Side Overrides
 - Percentage of Credit Scoring Overrides: Underwriting (U7)
 - Proportion of Withdrawn/Incomplete Apps: Underwriting (U3)
 - Disparities in Processing Times: Underwriting (U2)
 - Disparities in Denial Rates: Underwriting (U1)
 - Pricing Summary Report
 - HMDA Underwriting and Pricing Analysis Report

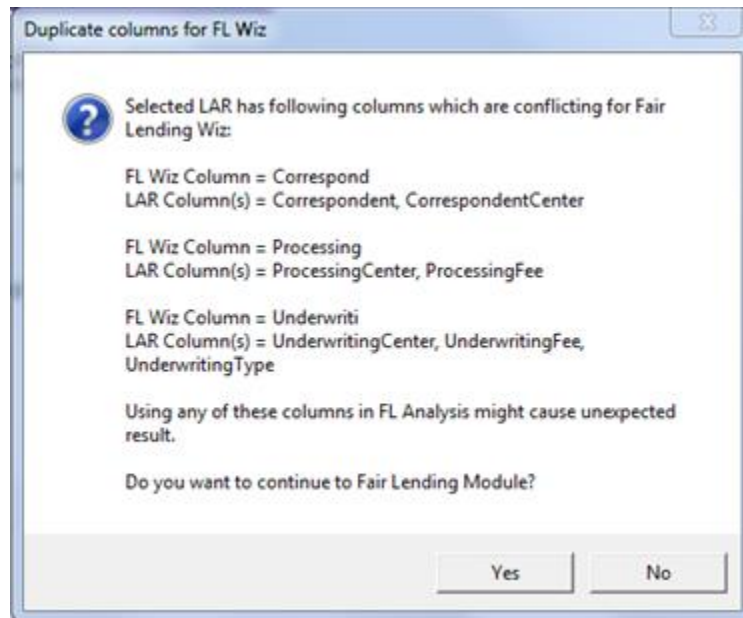
Tracking number: **24862**

- **Model printing in Comparative File Review** - When viewing results of decisioning or pricing comparisons in Comparative File Review, users will now have a print option on the View Model screen.



Tracking number: **25734**

- **Regression prompt** - If a user attempts to run a decisioning or pricing regression with fields where the first 10 characters are the same, Fair Lending Wiz will give a message that provides the problem fields. Below are examples of fields that will trigger the message.



This is only applicable if user is trying to regression; therefore, if data fields are being imported in the application to run regression, column names first 10 characters should be unique from one another.

Note: This is only applicable if regression module is accessed.

Tracking number: **33737**

Known Issues

- **Premium Mapping: Location Maps module** - Using the Refresh button after generating a map using the Location Maps module will clear the coordinate points from the map.

Tracking number: **34170**

- **Premium Mapping: Assessment Area Maps module** - Users attempting to generate Assessment Area Maps immediately following the upgrade will experience latency. This issue is resolved by rebooting.

Tracking number: **34278**

- **Print Grid Atlas Maps** - When printing maps generated by the Premium Map module, Grid Atlas Maps, please select 'Print/Export' located in the footer of the map. There is a known issue where grid lines do not properly display on the base map when users attempt to print via the File > Print option.

Tracking number: **35575**

- **M6 Report exporting** - The Marketing Risk Factor: Marketing (M6) Report, when exported to Word, displays extra columns to the right of the report.

Tracking number: **36011**

- **Decisioning and Pricing Regression variables** - Selecting a factor for decisioning or pricing regression where the field name is "Year" or has the letter 'F' will cause the regression to ignore un-geocoded records.

Tracking number: **34009**

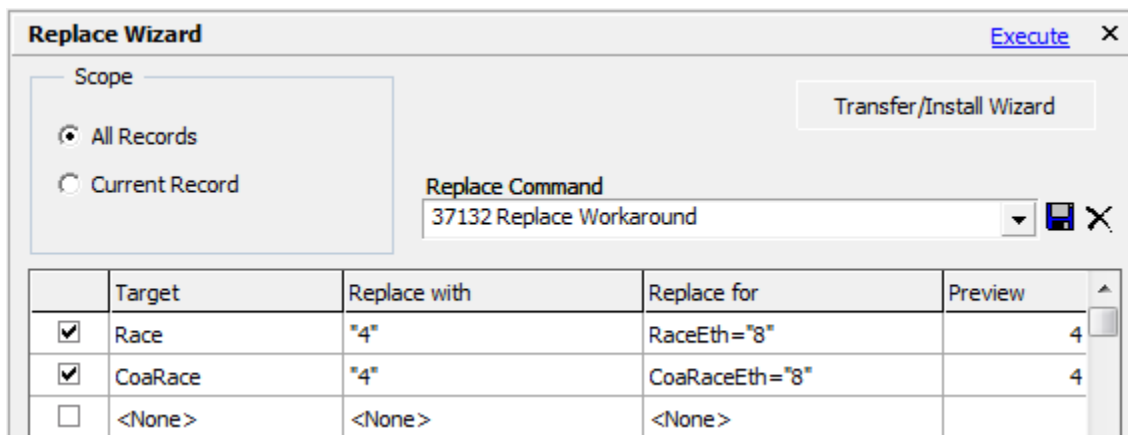
- **Congressional District geocoding performance** - When geocoding using the Congressional District matching option, performance may be impacted. Depending on your environment, geocoding may take up to three times as long. For this reason, the setting is optional and disabled in Geocoding Settings by default. The performance impact will be resolved in Version 7.1.

Tracking number: **29877**

- **BISG race proxy** - For files not in the Mortgage 2004 folder, the BISG proxy will not populate the Race or CoaRace fields with 4 (Hispanic). As a workaround use the Replace Wizard to create a command with the following values (see screenshot):

As a best practice, always create a copy of your file before using a replace command.

Target: Race Replace With: "4" Replace For: RaceEth="8"
 Target: CoaRace Replace With: "4" Replace For: CoaRaceEth="8"



Tracking number: **37132**

Appendix A: Bayesian Improved Surname Geocoding (BISG) Proxy

The Bayesian Improved Surname Geocoding (BISG) methodology assumes that the probability of residing in a given Block Group, given a person's race/ethnicity, does not vary by surname. Instead of calculating each separately, comparing the two and taking the highest value, Bayes' Theorem is applied to the stated assumption to calculate the final outcome. The BISG race proxy has been included in this release and can be accessed through File Management area, similar to existing proxies. Existing proxies from Version 6.9 are still available.

To execute BISG race proxy successfully, follow the important data requirements below:

- Under **System Maintenance > Settings > BISG Race Proxy**, confirm that the **Block Group** geography level is selected (this is the default setting).
- Clean up last names prior to executing BISG calculation:
 - Remove hyphens (*“-”), for example, “Smith-Jones”.
 - Remove last name suffixes such as Jr., Sr., II, III.

To exclude records that contain last names with this formatting, use the Expression Builder to create a filter.

To geocode the Block Group, your data file must contain Address, City, State, and ZIP Code information.

Upon execution of the BISG proxy, race and ethnicity is assigned to applicants in the data file.

- New columns are added to the data file prior to execution of BISG proxy:
 - **RaceEth** and **CoaRaceEth** - These columns display BISG race values assigned to an applicant:

RaceEth	CoaRaceEth
8	
5	
5	5

- **RaceEthPct** and **CoaRaceEthPct** - These columns display the probability percentage used to assign race during BISG calculation.

RaceEthPct	CoaRaceEthPct
91.7199	
99.5647	
99.6349	99.6349

- If geocoding was not able to establish a Block Group, then BISG will exclude that record from the proxy calculation.

Once the BISG proxy has been executed, the Race and CoaRace columns will populate Race and Ethnicity values based on BISG calculation.

Note: If value were prepopulated in these fields prior to running BISG, CRA *Wiz* will not override existing values. In those cases, the application will try to fill in race values based on BISG for the records that did not contain race value to begin with.

Note: The functionality outlined above will undergo minor updates in the next release to further accommodate methodology outlined by a CFPB white paper which was published after the above changes were finalized for release. The CFPB white paper explaining their methodology can be found [here](#).



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