



Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz* 7.1: Service Pack 1.0 – UPDATE Installation

Release Notes & Installation Instructions

May 2016

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Overview

CRA *Wiz* and Fair Lending *Wiz* 7.1 Service Pack 1.0 contains a variety of updates and enhancements. Refer to the [CRA *Wiz* Updates and Enhancements](#) and [Fair Lending *Wiz* Updates and Enhancements](#) sections for detailed information.

Who should install

All clients should install this update.

Where to install

This update should be applied to both the Server and Client machine(s).

Prerequisites

CRA *Wiz* and Fair Lending *Wiz* 7.1 is required to install this update. To check your CRA *Wiz* and Fair Lending *Wiz* version, go to the program menu bar and select **Help > About CRA *Wiz***. Build numbers starting with “71” are acceptable.

Required permissions

SQL Permission to execute scripts in CRA *Wiz* databases.

Required free space

Client side: 2.5 GB

Server Side: 18 GB

Approximate install time

Client side: 20 Minutes

Server Side: 1 hour

CRA Wiz Updates and Enhancements

Create Areas

The **Select Tract By: Zip** option has been updated with **2015 ZIP Code** information.

Tracking Number: **32561**

Geocoding

There are street segments in the geocoding data that do not contain State, MSA, County, Census Tract, Block Group or Block information. These segments are no longer eligible for interactive geocoding. When attempting to select street segments in this category, users will see a tool tip message stating the following, "Cannot geocode to this segment as it does not have a valid tract number or State/County."

Workaround: Rather than interactively geocode to these segments, use the **Pushpin Geocoder** to geocode these addresses.

Tracking Number: **65185**

Mapping

When you reposition the map **legend** in a map **print layout**, the new position of the legend displays correctly on the printed version map.

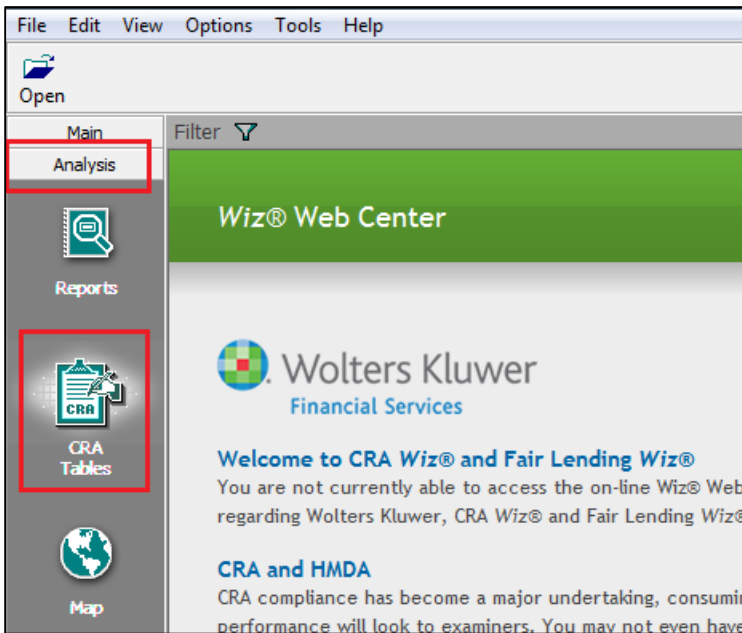
Tracking Number: **38258**

Replace Commands

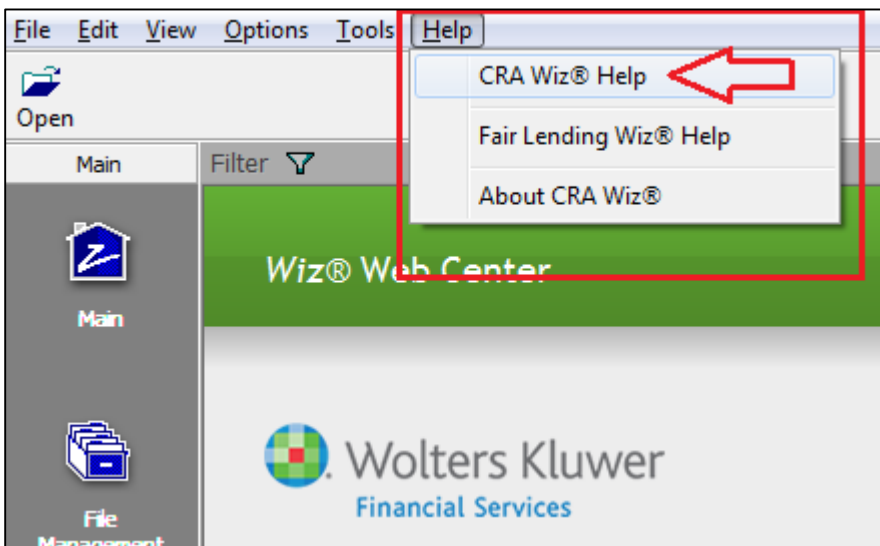
- When running a replace command on the **Censustrac** field to populate it with a value of "NA", values in the centroid field will be cleared. Tracking Number: **59958**
- The order of fields now remain consistent when opening saved replaced commands. Tracking Number: **61081**

CRA Tables

Note: You access **CRA Tables** through the **Analysis** section of *CRA Wiz* and *Fair Lending Wiz* by clicking on the **CRA Tables** icon:



Please refer to the online Help for information on procedures and report output. To access the online Help, select **CRA Wiz Help** from the **Help** menu in menu bar located at the top of *CRA Wiz* and *Fair Lending Wiz*:



You can also download the CRA Tables User guide PDF (portable document format) using the following link:

[CRA TABLES USER GUIDE PDF](#)

Table D Updates

If data is not present in a **Small Business / Small Farm file**, the software no longer displays that line of data on the report.

Tracking number: **55605**

Table F Updates

Software no longer double-counts the count, amount, percentages, and totals for lending data with **2016** Activity Year.

Tracking number: **67961**

Table G Updates

Software no longer double-counts the count, amount, percentages, and totals for lending data with **2016** Activity Year.

Tracking number: **67961**

Table Q Updates

Software no longer double-counts the count, amount, percentages, and totals for lending data with **2016** Activity Year.

Tracking number: **68347**

Table S Updates

Software no longer double-counts the count, amount, percentages, and totals for lending data with **2016** Activity Year.

Tracking number: **68347**

Filtering Added to Wizard

You can now filter on the files you select in the **File Selection** section of the wizard.

Tracking number: **59873**

File Type Evaluation Period

You can now select different evaluation periods for different file types.

Note: The file will **not** be filtered for the date range selected, it will only display on the footnotes.

Tracking number: **55604**

Save Option

You can now save the analysis options you have selected in the Wizard. Information that is saved includes:

- Evaluation Date
- File(s) Selected (and filters)
- Assessment Area(s) selected
- Institution(s) selected
- Branch & ATM data

Tracking number: **48506**

Printable Wizard Criteria

You can now print a list of the options you selected in the Wizard including evaluation periods, files, filters, assessment areas and institution(s).

Tracking number: **44371**

Fair Lending Wiz Updates and Enhancements

BISG Proxy for Decision and Pricing Regression

Added a **BISG Proxy** tab to the **Decision** and **Pricing Regression** modules.

This change allows you to run BISG proxy on **consumer** types of data. If you have not configured BISG proxy, then the BISG Proxy tab is grayed out:

Decisioning Regression Summary Results

Statistics | Adv. Statistics | Race | **BISG Race** | Sex | Age | Ethnicity | Appl Incm | Trct Incm | Marital | Visual Analysis

Factor	Estimated Influence	Significance (t-statistics)	Interpretation or Relationship
Financial Ratios: Loan To Value Ratio	-0.0133	-2.07	Factor decreases approval
Intercept	3.5301	0.68	
Credit Score: Beacon Score	-0.0008	-0.09	Not Significant
Financial Ratios: Loan to Income Ratio	-0.0257	-0.07	Not Significant

Total Number: 187 Approved: 174 93.0 % % Cutoff For Review: 93.0

% Agreement or Fit: 70.0 Denied: 13 6.9 %

Buttons: ? Graph Print Cancel ReCalc Reset

If you have configured BISG proxy, the software populates the tab for review in the regression module:

Decisioning Regression Summary Results

Statistics | Adv. Statistics | Race | **BISG Race** | Sex | Age | Ethnicity | Appl Incm | Trct Incm | Marital | Visual Analysis

	Denied & Review	Approved & Review	Properly Denied	Properly Approved	Total	
American Indian or Alaskan	0	0	1	1	2	Details
Asian or Pacific Islander	9	12	39	14	74	Details
Black or African American	0	0	2	0	2	Details
White	948	798	2213	2202	6161	Details
Hispanic	7	16	75	8	106	Details
Two or More Minority Races	0	0	0	0	0	Details
N/A	31	13	69	24	137	Details
Total	995	839	2399	2249	6482	

Red (Blue) text indicates the Row % for the given category is significantly higher (lower) than the Row % for White.

View Results as: Numbers % of Column Total % of Row Total

Export Data | ? | Graph | Print | Cancel

Tracking Numbers: **44224, 44722**

Reporting

- The **Fox Pro** version of the **Focal Point** report has been removed from the Fair Lending module.
Tracking Number : **65329**
- Consumer File types can now properly access the **R1** and **R2** Fair Lending reports. Tracking Number: **65785**
- Fixed issue in which **R1, R2, and R3** reports were using **tract income** instead of **minority tract**. Now the R1, R2, and R3 reports use minority tract. Tracking Number: **62308**

Installation

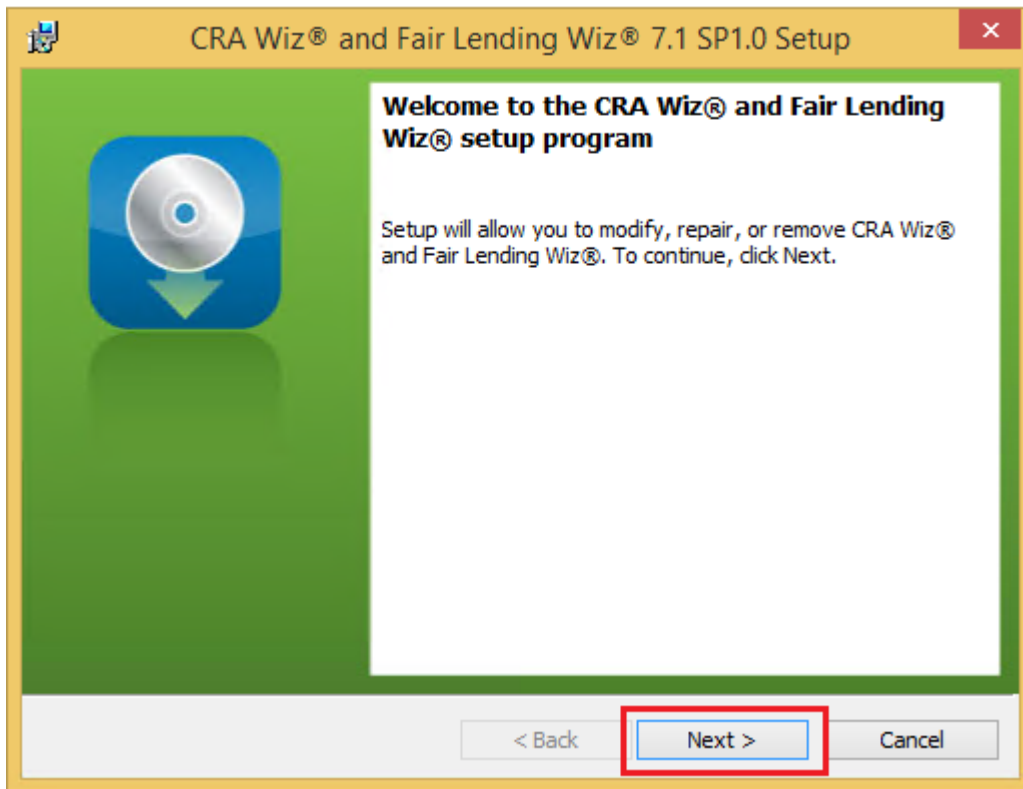
To begin installation of CRA *Wiz* and Fair Lending *Wiz* 7.1 Service Pack 1.0 follow these steps:

1. Download the installer package locally **to the environment in which you want to install the update.**
2. Extract the contents of the compressed download file.
3. Double-click the **Setup.exe** file.

Follow the procedures for each of the following screens.

Welcome Screen

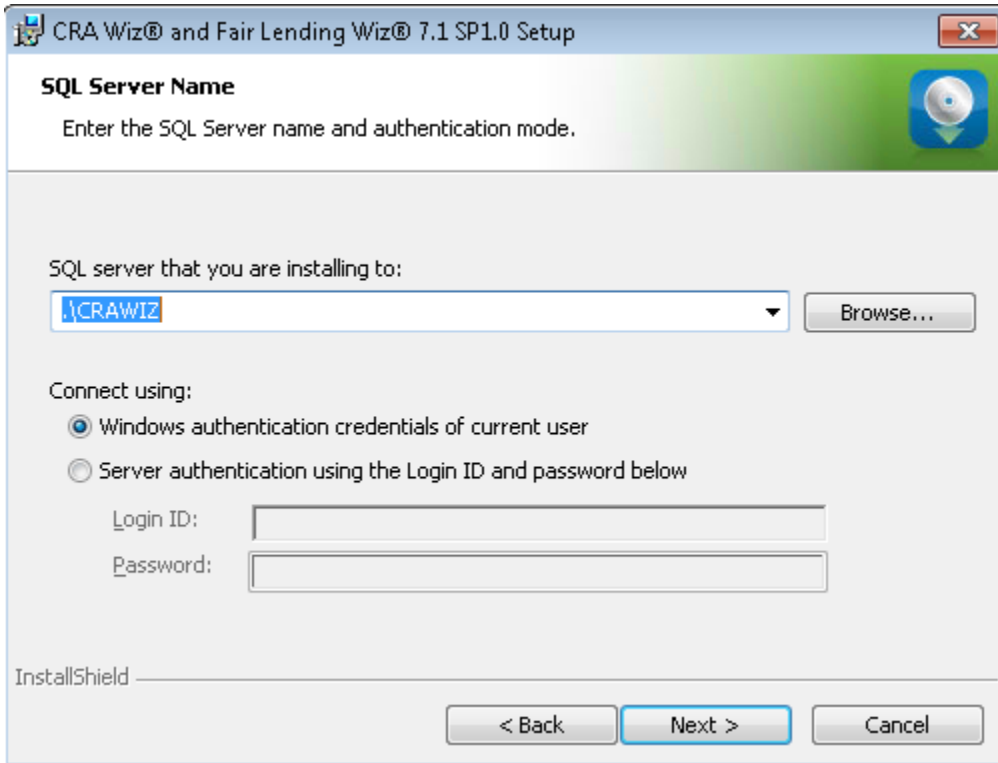
Click the **Next** button:



The software displays the **SQL Server Name** screen.

SQL Server Name Screen

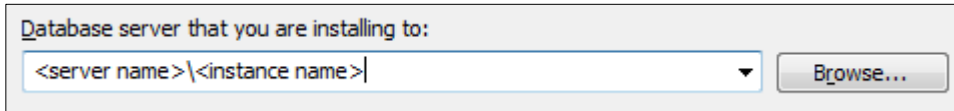
You use the **SQL Server Name** screen to enter your Database (SQL) Server information:



Note: The software displays the SQL Server Name 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.

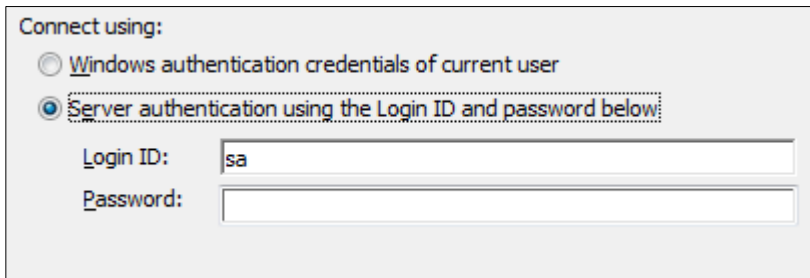
1. In the **Database server that you are installing to:** field, enter the **SQL Server name and instance** to which you are installing the data as shown below:

Example: SVRBOS01\SQLEXPRESS



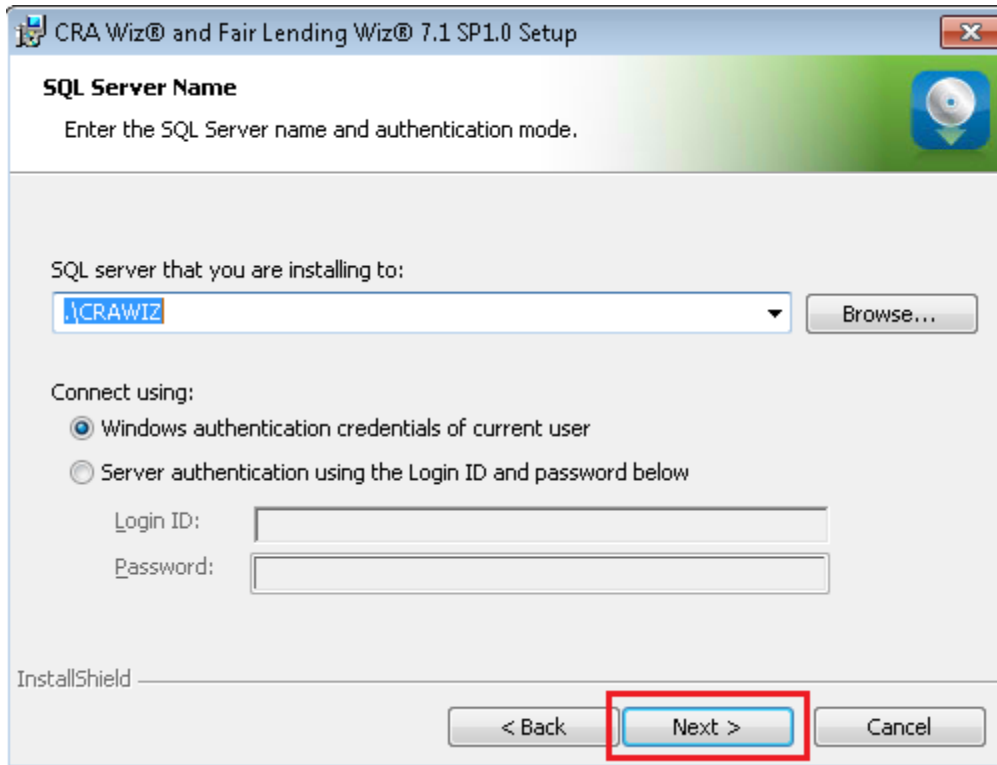
Database server that you are installing to:
<server name>\<instance name> Browse...

1. Choose one of the following authentication options:
 - Windows Authentication
 - SQL Server Authentication using Login ID and password below - If you select this option, you must also enter your SQL Server account Login ID (user name) and Password in the **Login ID** and **Password** fields.



Connect using:
 Windows authentication credentials of current user
 Server authentication using the Login ID and password below
Login ID: sa
Password:

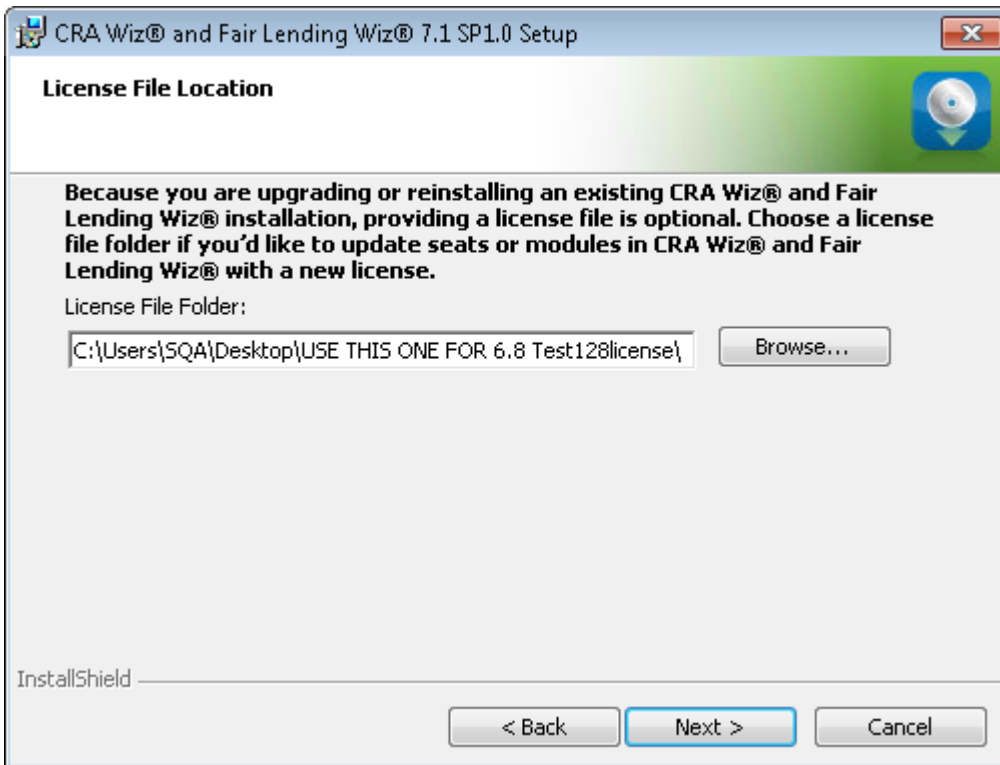
2. Click the **Next** button:



The software displays the **License File Location** screen.

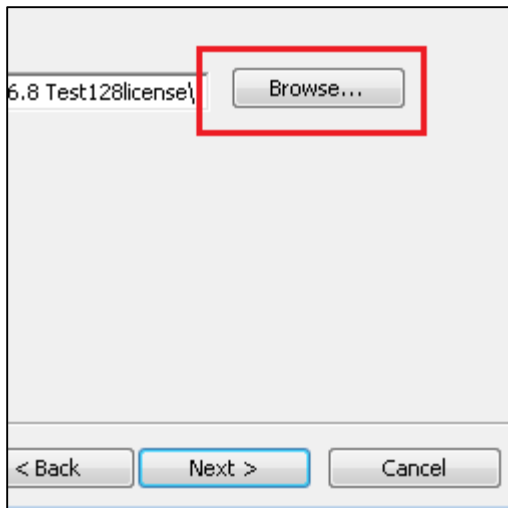
License File Location Screen

You use the **License File Location** screen to update your license file with seat number or module access information, if necessary:

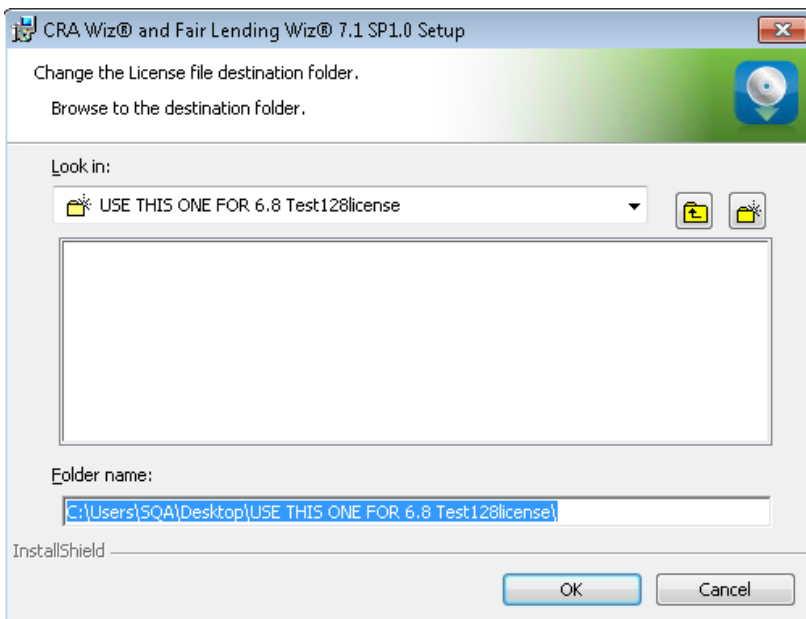


To license the software, do one of the following:

- To continue using your existing license, click the **Next** button.
- OR-
- To update your license, follow these steps:
 1. Click the **Browse** button:



Use the resultant dialog box to navigate to and select the updated license file provided by Wolters Kluwer Financial Services:

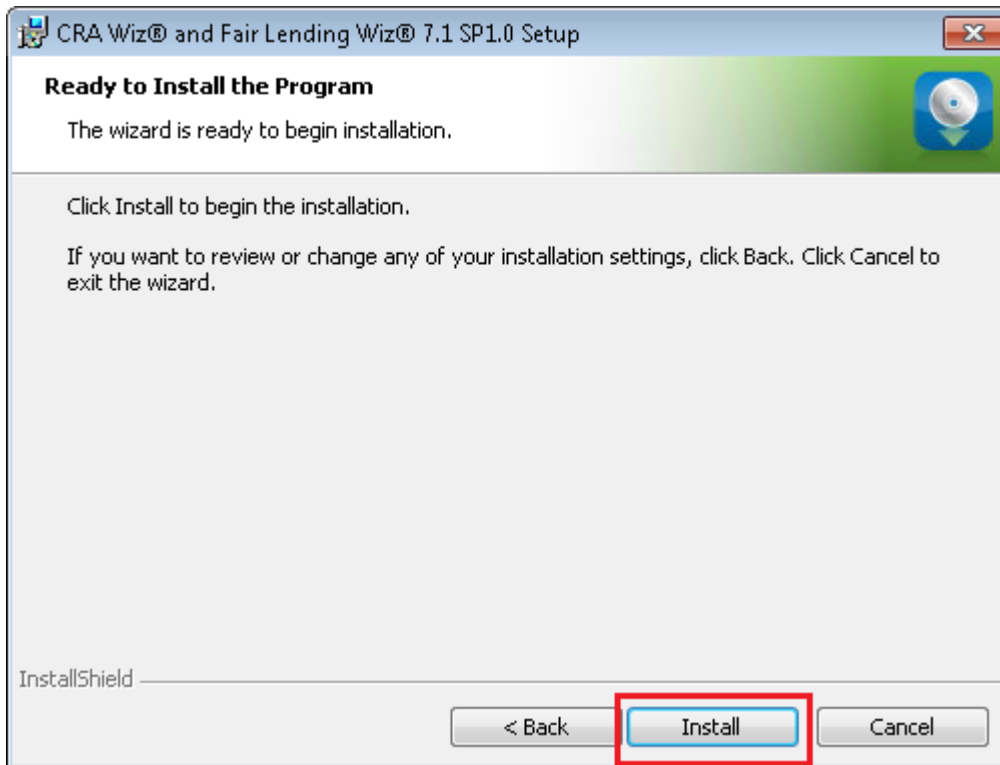


2. Click the **Next** button.

The software displays the **Ready to Install the Program** screen.

Ready to Install the Program Screen

You use the **Ready to Install** screen to begin the installation:



Click the **Install** button.

The installer displays the **Setup Status** screen.

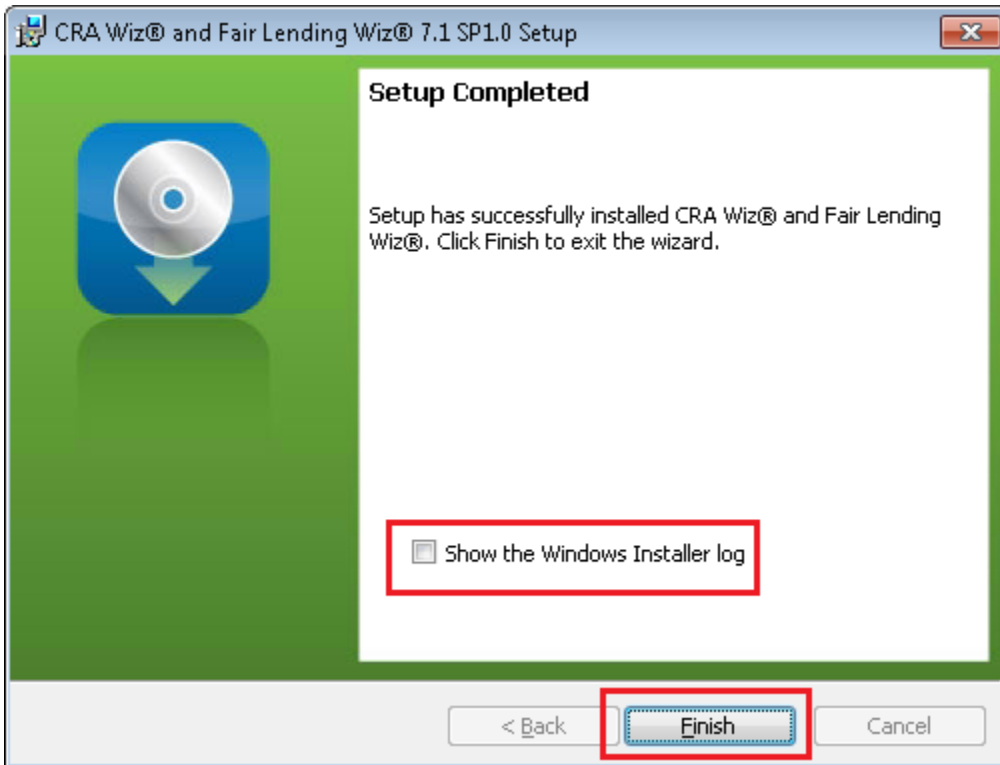
Setup Status Screen

The **Setup Status** screen displays a progress bar that reports the progress of the installation:



When the installation is complete, the installer displays the **Setup Complete** screen.

Setup Complete Screen



Note:

To view a Windows log of the installation process, click the **Show the Windows Installer log** checkbox. When you exit the installer, Windows displays the log.

Click the **Finish** button.

Installation is complete.

Confirming Installation on SQL Server

To confirm the installation of the update on your SQL Server, ask your DBA to run the T-SQL script below and confirm the returned value is **71.10.56**:

```
SELECT VALUE  
FROM ObjectStore.dbo.Properties  
where property='back-end version'
```



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Wolters Kluwer Financial Services

130 Turner Street
Building 3, 4th Floor
Waltham, MA 02453

800.261.3111