

Release Notes

Version 1.0
April 2020

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 7.4 Service Pack 1 (7.4 SP1) Update

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1 Overview

Before you proceed: Please view the recommended current minimum system requirements to install and run CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 [here](#).

The **CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 (SP1) Update** (Build 74.10.44) contains the [new Fair Lending *Wiz* Regression module](#), Standard CFPB Exempt Import Format, and enhancements to CRA Tables, Edits, installation, and security and encryption standards.

Refer to these **Release Notes** for detailed information regarding all of the included updates, along with [important installation notes](#).

2 Installation Notes

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* 7.4 Service Pack 1 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 Fair Lending Updates

For information on the **new Fair Lending *Wiz* Regression Module**, refer to the following sections:

[Overview](#)

[Regression Module Settings](#)

[Accessing New Regression Module](#)

[Filtering](#)

[Additional Resources](#)

3.1 Overview

The CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 update includes the **new Fair Lending *Wiz* Regression Module** for performing disparate impact analysis for protected class groups or individual borrowers.

The new Regression module features a completely redesigned interface with an easy-to-understand, modern look that will enhance your analysis workflows.

Important! Refer to the [CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1 system requirements](#) for information that will help you fully utilize the new Regression module's capabilities and features. The document includes information on the required .Net framework and recommended screen resolution.

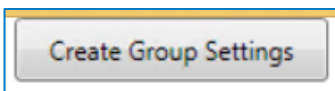
Note: Users who are subscribed to **Fair Lending *Wiz* Premier** can still access the existing Regression module, and the module will continue to function as before.

Important! Existing regression models are not carried over to the new Regression module. You will need to re-create your models to leverage the new Regression Module for fair lending analysis.

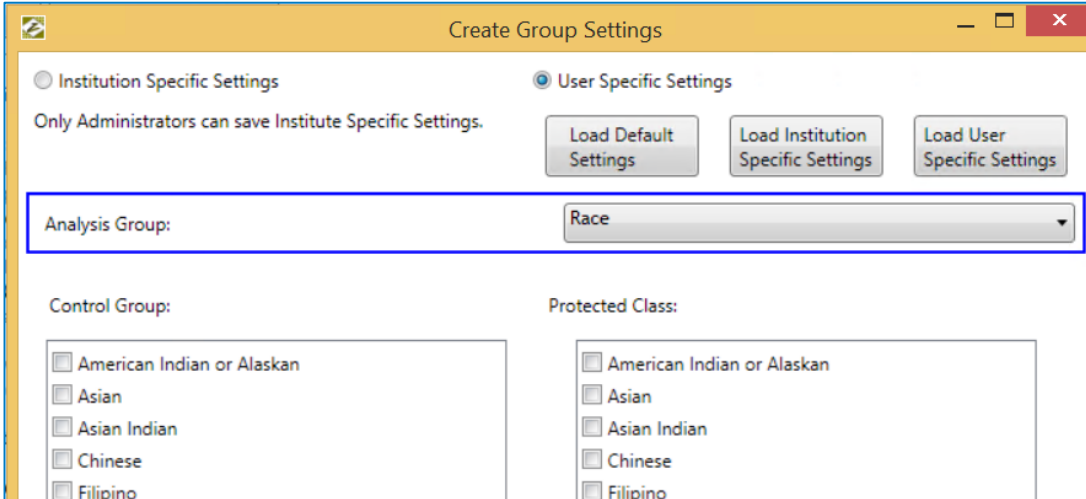
Click [HERE](#) to check out key features of the new Regression Module.

3.2 Regression Module Settings

You can configure Regression Module analysis settings by clicking the **Create Group Settings** button located in the Fair Lending *Wiz* Reports Module **Group Settings**:



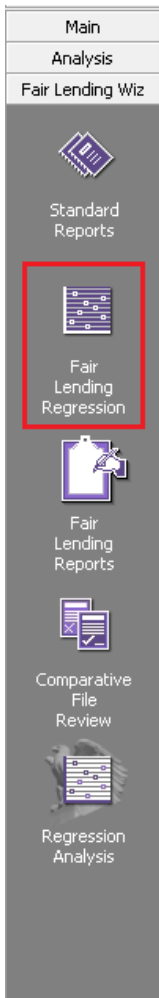
In the **Create Group Settings** dialog box, use the **Analysis Group** drop-down menu to select the appropriate group type you want to use for your Regression analysis:



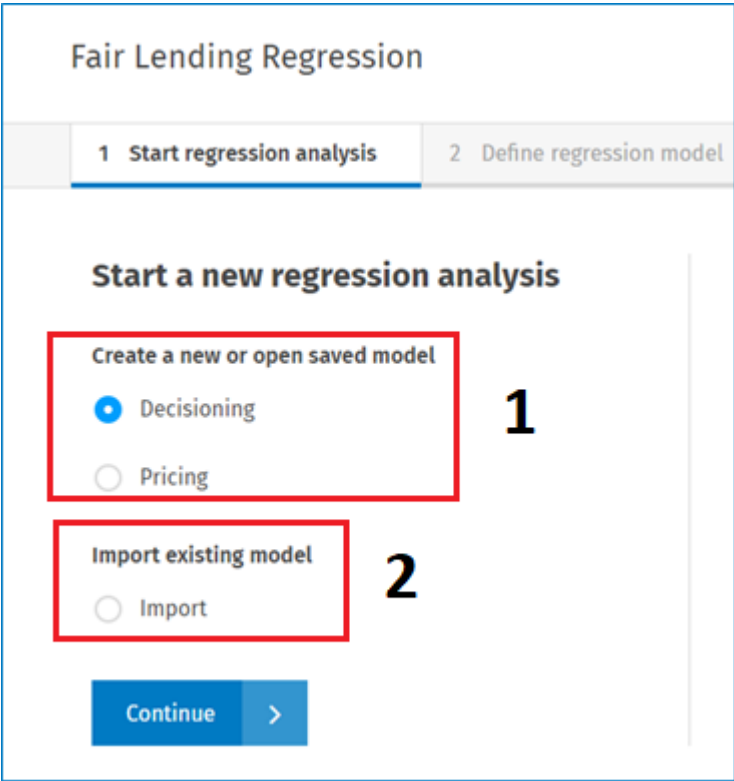
Use these settings as you would for Fair Lending Reports.

3.3 Accessing New Regression Module

You access the new Regression module by clicking the **Fair Lending Regression** button located in the **Fair Lending Wiz** menu bar:



The software displays the new Fair Lending *Wiz* Regression module. The initial screen contains options for **(1)** selecting regression type for creating a new model (Decisioning or Pricing) and **(2)** importing an existing model:



Importing is a new feature of the Regression Module that provides an easy way to share models between users.

Important! You can only import models that have been created in the new Regression Module. You cannot import models from the legacy Regression Module.

The right side of the screen contains a display area for accessing previously run regressions:

Saved Model Name	Regression Type	Status	Run Date	
Unsaved model	Decisioning	• Successful	03/13/2020	Open
Unsaved model	Pricing	• Successful	02/06/2020	Open

3.4 Filtering

Filter selection in the new Regression module works similarly to Reports—you can select filter criteria as needed, then run your Regression. The software will apply your selected filter to the analysis.

Important! Apply the filter to your LAR file in CRA *Wiz* and Fair Lending *Wiz* **before** launching the Regression Module. Additionally, if you modify the filter or apply a new filter, you must close and re-open the Regression Module so that the filter can carry over to the Module.

3.5 Additional Resources

Click [HERE](#) to access the [Help Documentation](#) to explore and learn how to use the new regression module.

- Web-based demonstration scheduled on April 22nd, 2020
Note: Invitations will be sent in coming weeks.
- Training Documentation (In progress)

4 CRA and HMDA Updates

The following section contains details about CRA/HMDA enhancements and fixes to known issues that are included in **CRA Wiz and Fair Lending Wiz 7.4 Service Pack 1 (7.4 SP1)**:

[CRA Tables Updates](#)

[Exemptions Updates](#)

[Edits Updates](#)

[Known Issues Fixed](#)

[Known Issues](#)

4.1 CRA Tables Updates

New - Table C, Version 2 – Assessment Area Distribution of Branch and ATM

Table C contains demographic data from the US Census for the population in those tracts.

The Branch data can be entered in multiple ways:

- Using the **Branch and ATM pane** of the tables configuration screen.
- By **selecting a file** in the Branch and ATM pane of the tables configuration screen.
- By selecting an institution in the **Institution Selection for Branch & Deposit Data Analysis pane** of the table's configuration screen.

Tip: You can generate this report even if you did not enter information in the Branch and ATM pane; the report will generate with the census tract and population information only.

By selecting an institution in the Institution Selection for Branch & Deposit Data Analysis pane it will populate the Deposit Rank, Deposit % Market Share, Branch Rank, Number of Bank Branches, Branch % Market Share and the branch locations by income of the geographies. This will populate with the Peer Branch and Deposit Data selected in the Branch & Deposit Data Analysis pane. If you do not have this data installed or you are not licensed for the data, it will not populate. To obtain this data, please contact your **Wolters Kluwer Account Representative or Technical Support at 1-800-261-3111**.

- **Deposit Rank** – This is where the selected institution(s) ranks in the assessment area selected for the amount of deposits they reported.
- **Deposit % Market Share** – This is the percentage of the selected institution(s) deposits compared to all reported deposits in that Peer Data file.
- **Branch Rank** – This is where the selected institution(s) ranks in the assessment area selected for the count of branches they reported.
- **Branch % Market Share** – This is the percentage of the selected institution(s) deposits compared to all the count of branches in that Peer Data file.

Branch openings/closings will only be populated by a file selection or data entry.

Table C - Assessment Area Distribution of Branch and ATM

Lender ID Lender Name
 XXXXXXXXXXXX <Lender Name>

Area	\$ Deposits		Branches					Branch Openings/Closings					Population										
	Deposit Rank	Deposit % Market Share	Branch Rank	Number of Bank Branches	Branch % Market Share	Branch Location by Income of Geographies (%)					# of Branch Openings	# of Branch Closings	Net change in Branch Location (+ or -)					% of Population within Each Geography					
						Low	Mod	Mid	Upp.	NA			Low	Mod	Mid	Upp.	NA	Low	Mod	Mid	Upp.		
Assessment Area	13	1.5	29	20	0.5	5.0	15.0	45.0	35.0	0.0	0	0	0	0	0	0	0	0	0	8.9	21.0	39.4	30.3

Source: 2019 Branch & Deposit Data. "--" Data not available.
 Due to rounding, totals may not equal 100.0%

New - Table Z – Lending Activity

Table Z contains lending data for all Mortgage, Small Business and Small Farm, Consumer, and Community Development files that were entered in the associated file selection panes of the table configuration screen. This shows the distribution of the lending inside an Assessment Area and shows the distribution throughout all the Assessment Areas selected in the **% Rating Area Loans** column. All loans are filtered for action type of Originated and Purchased loans only.

This report is generated for each year and then again for all years combined.

The **% Rating Area Deposits** column is intentionally left blank for examiners to populate based on deposit information gathered.

Table Z: Lending Activity								2017	
Number of Loans*									
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
IL	177	118	18	--	105	418	100.0		
TOTAL	177	118	18	--	105	418	100.0		
Dollar Volume of Loans*									
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
IL	16,793	23,273	1,212	--	19,841	61,119	100.0		
TOTAL	16,793	23,273	1,212	--	19,841	61,119	100.0		

Source: Bank Data; "--" data not available.
 Due to rounding, totals may not equal 100.0%

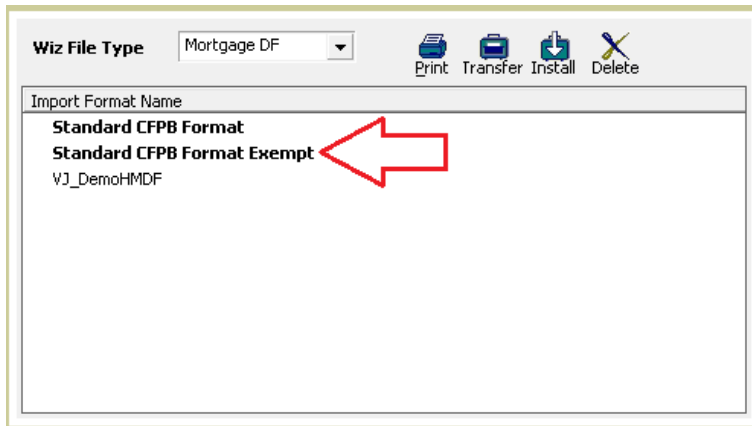
Updated – Report Footer Information

Removed data/evaluation/review dates from report footers, retained dates for comparable data (Dun and Bradstreet, Census, ACS).

4.2 Exemptions Updates

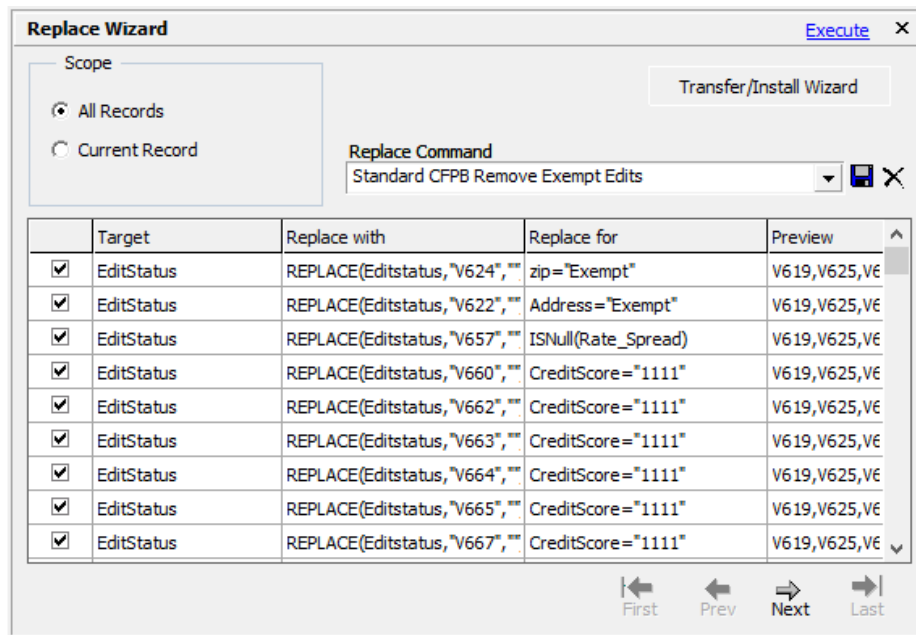
New - Standard HMDA DF Exempt Import Format

A **standard exempt HMDA DF import format** has been added. This import format is automatically installed as part of the CRA Wiz and Fair Lending Wiz 7.4 Service Pack 1 update and is accessible via the **Saved Format** screen in the **Import Wizard** for the Mortgage DF file type. The format is named **Standard CFPB Format Exempt**:



New – Replace Command for Removing Exempt Edits

A saved replace command that removes edits for exempt fields. This replace command is automatically installed as part of the CRA Wiz and Fair Lending Wiz 7.4 Service Pack 1 update. The command is named **Standard CFPB Remove Exempt Edits** and is accessible via the **Edit** module.



Note: If you run Edit Checks again after the command is executed, the edits that were removed by the replace command are reinstated.

4.3 Edit Update

Updated - Second Revision to Q614 Edit

Implemented CFPB's second revision to the **Q614** Edit:

1. The Age of Applicant or Borrower generally should be between 18 and 100 unless Age of Applicant or Borrower is reported 8888 indicating NA. Your data indicates a number outside of this range.
2. The Age of Co-Applicant or Co-Borrower generally should be between 18 and 100 unless Age of Co-Applicant or Co-Borrower is reported 8888 indicating NA **or 9999** indicating no co-applicant or co-borrower. Your data indicates a number outside this range.

Note: This Edit update applies only to **2020** files.

4.4 Known Issues Fixed

Refer to the following sections for information on software fixes that part of CRA *Wiz* and Fair Lending *Wiz* 7.4 Service Pack 1:

[CRA Tables](#)

[Reports](#)

[User-Defined Edits](#)

[Miscellaneous](#)

4.4.1 CRA Tables

Table E:

Fixed issue in which selected Lenders were excluded from **Market Share** results instead of **Aggregate** results.

Tables F, G:

Fixed issue in which **Aggregate %** values were not matching **Table Y** aggregate values.

Tables Q, R, S, and T:

Fixed issue in which excluding institutions also removed aggregate data results.

Tables I (including Version 2), P (including Workpaper), and Y:

Fixed issue in which reports were excluding records with **negative incomes** from borrower tables.

Table Q:

- Fixed issue in which **% of Total** was not calculating correctly.
- Fixed issue in which table was generating zero (0) result for 2019 evaluation period if **2019 Business Demographics** were not installed.
- Fixed issue in which **% of Total** results for **yearly reports** were not calculating correctly.

Table R:

Fixed issue in which **% of Total** was not calculated correctly.

Table U:

Fixed issue in which report was not displaying **% of Total** results.

Table Y:

- Fixed issue in which **Refinance**, **Cash Refinance**, and **Multi-Family** codes were not displaying data.
- Fixed issue in which when report was exported to **Excel**, all worksheets were placed in single tab.

4.4.2 Reports

Columnar Reports – Fixed issue in which **Minority Status**, **Loan Amount**, and **Loan Amount in Dollars** variables were not available in filter selection when using **2018 Peer Mortgage Data**.

Tract – Distribution of Products and Tract by Minority Level Report – Fixed issue in which report was not displaying the **Owner-Occupied Units** column when run with HMDA DF file.

Tract – Distribution of Products and Tract by Income Level Report – Fixed issue in which report was not displaying the **Owner-Occupied Units** column when run with HMDA DF file.

4.4.3 User-Defined Edits

- Fixed issue where 'Invalid column name' errors were being triggered if edit checks were being run on a file in which the user defined fields did not exist.
- Fixed issue in which software was displaying user defined edit checks twice.
- Fixed issue in which software was validating certain invalid expressions.

4.4.4 Miscellaneous

APOR Updater Utility (both online and offline versions) – Fixed issue in which updater would fail when **TLS 1.2** was **enabled** and **TLS 1.0** was **disabled**.

Batch Geocoding – Fixed issue in which software was not clearing **validity edits (V625, V626, V627)** during batch geocoding.

Submission Wizard – Fixed issue in which **LEI** in **Transmittal Report** was not matching LEI in Transmittal Sheet screen within the Submission Wizard.

File Export – Fixed issue in which software would display a Conversion failed error when exporting a loan file with an Assessment Area filter applied.

Standard CFPB Format (Mortgage DF) – Updated Rate_Spread_Input to be mapped to "1" to ensure that Rate_Spread values are imported properly when utilizing this format.

4.5 Known Issues

Issue: Help is not accessible from new Fair Lending *Wiz* Regression module user interface (i.e., when clicking the **Help** link at the top of the **Regression Results** screen).

To access the Regression Help, do one of the following:

- Access the Help online via this [link](#).
- Browse to the following location and click the **Default.htm** file to open the Help:
C:\Program Files (x86)\Wolters Kluwer Financial Services\CRA Wiz and Fair Lending Wiz\FairLendingNG\wwwroot\WebHelp\Default.htm

Tracking#: 189818

Issue: Modified Dates of files in File Management are updated by the upgrade.

Tracking#: 177002

Issue: Distribution of Branches/Deposits and Tracts by Minority Level report produces Income Level results when filtered by Saved Area.

Tracking#: 144129

Issue: Create Areas: ZIP Codes do not display for Activity Years 2019 & 2020

Tracking#: 174915

Issue: CRA Table Z: Extra space between % **Rating Area Deposits** and % **Rating Area Loans**.

Tracking#: 187233

Issue: CRA Table Z: Font is too small, should be consistent with other reports.

Tracking#: 187234

Issue: CRA Table Z: When user selects a file for Community Development Data that does not have the proper fields for the report, the software displays an error and does not generate the report.

Tracking#: 187238

Issue: CRA Table C: When user selects the **FDIC Format** version of the report, report continues to use the **Wolters Kluwer Format**.

Tracking#: 187226

5 Security/Technical Updates

5.1 Installation

- Fixed issue in which after running a CRA *Wiz* and Fair Lending *Wiz* software upgrade, the software displayed a 'Not a Valid CRA *Wiz* Server' error.
- Modified installation routine to better handle database backups.

5.2 Security/Encryption

- Fixed issue specific to Windows 10 client machines where the TLS 1.2 registry was required to be present in order to successfully connect to the *Wiz* Server.
- Patched exploit in which CRA *Wiz* and Fair Lending *Wiz* login authentication could be bypassed via network processes.

5.3 Miscellaneous

- **Submission Wizard** – Removed hard-coded 600-second timeout that was causing errors when users attempted to submit large files.
- **Log In** – Fixed issue in which software would display **Record is Deleted** database error when attempting to log into system.

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