Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz*: 7.4 Update (Build 74.0.28)

Release Notes

Last Updated November 8, 2019

Wolters Kluwer

Table of Contents

Wolters Kluwer

Overview

The **CRA *Wiz* and Fair Lending *Wiz* 7.4 Update (Build 74.0.28)** release contains security updates including TLS 1.2, transparent data encryption and SQL connection encryption, 2019 submission support, 2020 FIG edit check updates, activity year 2020 support, and the CRA submission encryption utility.

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 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**.

CRA *Wiz* and Fair Lending *Wiz* Updates and Enhancements

Refer to the following sections for CRA *Wiz* and Fair Lending *Wiz* updates included in this release:

TLS 1.2 Support
Updated Minimum System Requirements
SQL Server Encryption and Transport Data Encryption
Transmittal Sheet Report for HMDA DF
FIG Edit Check Updates
2020 Activity Year Support
Encryption Utility Updates
New Fair Lending Regression Icon
Known Issues Fixed
Known Issues

TLS 1.2 Support

Beginning with the 7.4 update, CRA *Wiz* and Fair Lending *Wiz* will now support the **TLS 1.2 protocol**.

The use of TLS 1.2 with CRA *Wiz* and Fair Lending *Wiz* requires **SQL Server 2012 Native Client (v11**). SQL Server 2012 Native Client (v11) is included with SQL Server 2012, SQL Server 2014 and SQL Server 2016. SQL Server 2012 Native Client (v11) is only required on a client machine in a client/server configuration **if TLS 1.0 is disabled**.

SQL Server 2012 Native Client (v11) is always required on the server machine in a client/server configuration and the workstation machine in a workstation configuration regardless of which version of TLS is used. If a SQL Server connection error is encountered, please download and install SQL Server 2012 Native Client (v11). The native client is a free download from Microsoft and is available at:

https://www.microsoft.com/en-us/download/details.aspx?id=50402

CRA *Wiz* and Fair Lending *Wiz* contains the **WizConnectionStringBuilder.dll** file and an associated configuration file. The configuration file contains a setting named **TLSVersionSupported** which specifies the TLS version to be used. The possible values for this setting and the resulting behavior are explained in the table below:

WizConnectionStringBuilder.dll.config

Setting	Logic
*	This is the default setting. CRA *Wiz* and Fair Lending *Wiz* 7.4 (the system) will be released with (*) setting. When **TLSVersionSupported** is set to *: 1. The system checks if TLS 1.2 is enabled in registry, then uses the TLS 1.2 connection string settings. 2. If TLS 1.2 is not enabled, the system checks if TLS 1.0 is enabled in the registry, then uses the TLS 1.0 connection string settings. 3. If TLS 1.0 is not enabled, system defaults to SQLOLEDB.1 provider to connect to the database.
1.0	When **TLSVersionSupported** is set to 1.0: 1. The system checks if TLS 1.0 is enabled in registry, then uses TLS 1.0 connection string settings. 2. If TLS 1.0 is not enabled, an error message is displayed, and user cannot login.
1.2	When **TLSVersionSupported** is set to 1.2: 1. System checks if TLS 1.2 is enabled in registry, a. The system checks if SQLNCLI11 driver is installed. b. If SQLNCLI11 is not installed, checks if SQLNCLI10 is installed.

Wolters Kluwer

		c. If both SQLNCLI10 and SQLNCLI11 drivers are not installed, displays error message and user cannot login. 2. If TLS 1.2 is not enabled, an error message is displayed and user cannot log in.

Updated Minimum System Requirements

In order to best align our software with current standards, we have updated minimum system requirements to support CRA *Wiz* and Fair Lending *Wiz*. As of the 7.4 release, we have ceased support of SQL Server 2008 R2, Windows Server 2008, and Internet Explorer 9 and 10. We have also added new .NET version and SQL Server Native Client version requirements to support the TLS 1.2 protocol. An updated version of the minimum system requirements to support CRA *Wiz* and Fair Lending *Wiz* can be found here.

SQL Connection Encryption and Transparent Data Encryption

CRA *Wiz* and Fair Lending *Wiz* 7.4 now supports the use of **SQL Connection Encryption** and/or **Transparent Data Encryption (TDE)**. SQL Connection Encryption and TDE are options that can be enabled within SQL Server. No configuration changes are required in CRA *Wiz* and Fair Lending *Wiz* 7.4 to use these security options.

Transmittal Sheet Report for HMDA DF

This release adds the transmittal sheet report back to the **HMDA DF Submission Wizard** and updates the report to include HMDA DF relevant data fields. The report can be selected on the last step of the Submission Wizard:

Wolters Kluwer

FIG Edit Check Updates

This release includes the below updates from the **2019 Filing Instructions Guide (FIG)** published in July 2019 and the **2020 FIG** published in October 2019.

2019 Edit Checks

2019 Filing Instructions Guide is available here

- The following edit check descriptions and logic have been updated:
 - V644, V648, V696, V699

2020 Edit Checks

2020 Filing Instructions Guide is available here

- The following edit check descriptions and logic have been updated:
  - V628, V631, V635, V638, Q606, Q614, Q617
- The following new edit checks were added:
  - S306, Q648, Q649, Q650, Q651, Q652, Q653, Q654
- The following quality edit was converted to a validity edit:
  - Q604 converted to V716

2020 Activity Year Support

This update includes support for the **2020 Activity Year**.

The year **2020** can now be selected as an activity year under **Options** -> **Year** and in the **Import Wizard**:

Wolters Kluwer
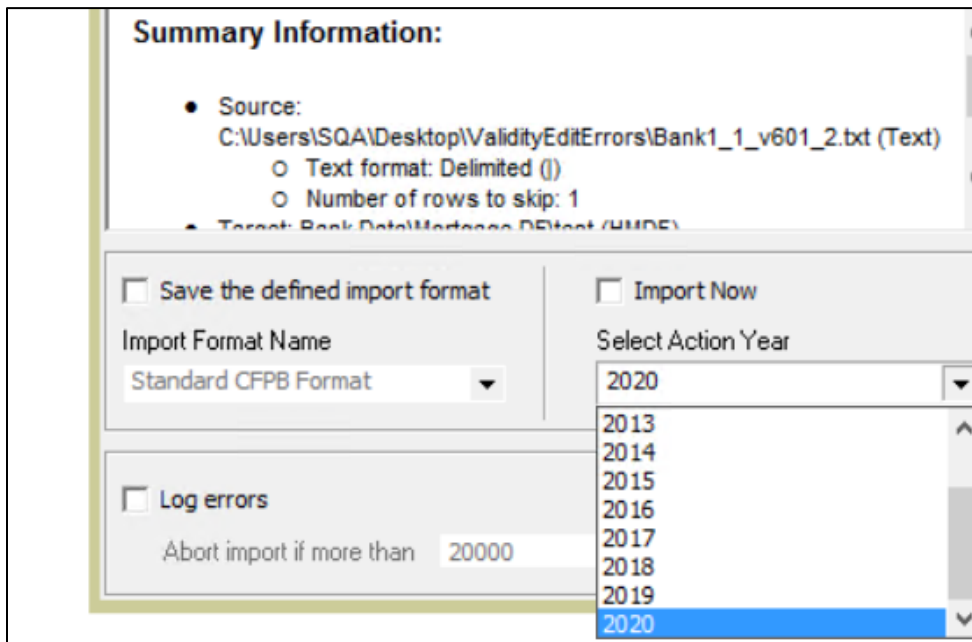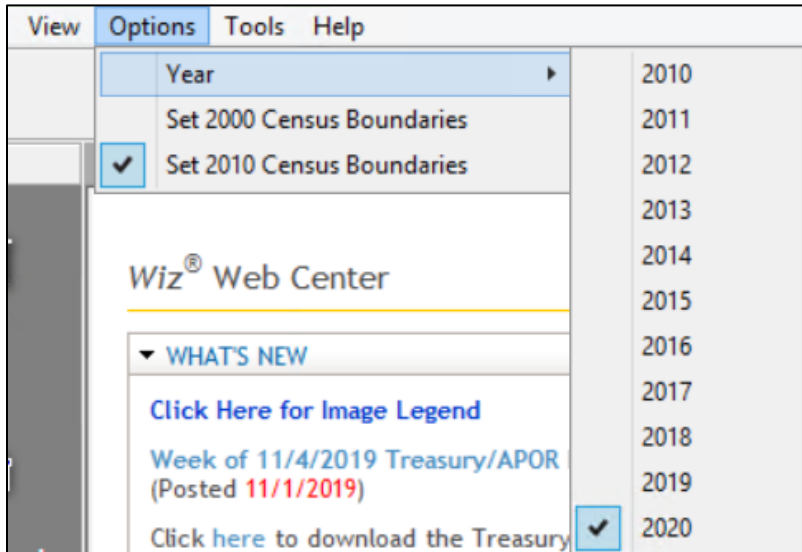
CRA Submission

This update includes the 2019 version of the FFIEC's **CRA Encryption Utility** for CRA submission.

Black and Hispanic Percent filter

A new filter, **% Black and Hispanic**, has been added for use in **Assessment Areas** and **Columnar Reports**. This will filter for the majority minority census tract (MMCT), African American and Hispanic **only**. The filter is available under **GeoDemographics** -> **GeoDemographic Data** -> **Population**:
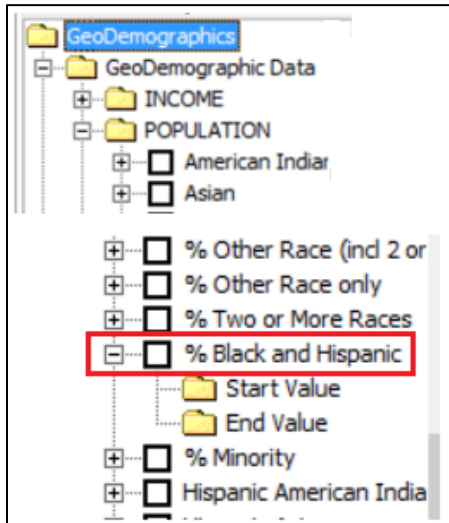
Icon for New Fair Lending Regression Module

In preparation for the release of the updated Fair Lending Regression module, a new icon has been added to the Fair Lending *Wiz* left side menu bar:
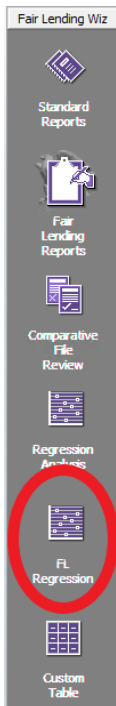
This icon is non-functional. If you click the icon the software displays the message **FL Regression module is not available at this time**.

Important: The existing Regression Analysis icon and module will continue to function as normal.

Known Issues Fixed

- Carriage return in text fields causing submission output to break.

- Pipe character in text fields causing submission output to break.

- **CalcEthnicity** logic updated to not consider **Coa_Ethnicity** when **Ethnicity** is **3** or **4**.

- Standard Summary Report for HMDA DF files updated to calculate the proper Denial Percentages based on all applications.

- Single Record Geocoder updated to contain Demographics for Activity Year 2019.

- V625 Edit Check Logic updated to properly validate County_5 and Tract_11.

Known Issues

- Modified Dates are updated for all files in File Management when this update is performed.

  Note: It is recommended to take a screenshot of the modified dates in File Management prior to performing this update if your institution uses these modified dates for auditing purposes.

  Tracking Number: **95329**

- User-Defined Edits are displayed twice.

  Tracking Number: **132470**

- HMDF: Tract - Distribution of Products and Tracts by Income Level does not display Owner Occupied Units column.

  Tracking Number: **155730**

- HMDF: Batch Geocoding is no longer clearing Validity Edits (V625, V626, V627).

  Note: It is recommended to run Edit Checks on your HMDF file after the Batch geocode has been ran to remove these edits for records that were successfully geocoded.

  Tracking Number: **156169**

- Edit Checks not generating properly in submission wizard when System Activity Year (Options -> Year) differs from Activity Year Selected in Submission Wizard.

  Note: To prevent this issue from occurring make sure the Activity year set under Options – Year is set to the same Activity year that is selected in your Transmittal step.

Tracking Number: **162613**

- Geocode button in Edit erroneously calculates **Trct_Incm_Catg** as **1** when **PercMedian=0**.

  Tracking Number: **163874**

- **User Defined Edits** in **Expression Builder** validates invalid expressions.

  Tracking Number: **170606**

- CRA Table E – Selecting **Exclude lenders from Aggregate** excludes **from Market Share %.**

  Tracking Numbers: **173144 & 169938**

- CRA Table Q – Generates with all 0s if the Business Demographics are unavailable for a particular year.

  Tracking Number: **174704**

- CRA Table Y – Refinance, Cash Refinance and Multi Family codes are not showing data for HMDA DF files.

  Tracking Number: **165492**

- Minority status, Loan Amount and Loan Amount in Dollars filter selection are not available in the Columnar Report filter section for final version of Peer data file.

  Tracking Number: **175432**

Wolters Kluwer

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

800.261.3111