

Release Notes

Version 1.0
April 2022

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 7.5 Service Pack 1 (7.5 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* 7.5 Service Pack 1 [here](#).

The **CRA *Wiz* and Fair Lending *Wiz* 7.5 Service Pack 1 (7.5 SP1) Update** (Front End Build 75.10.40 Back End Build 75.10.129) contains updates to Fair Lending reports, the addition of three (3) calculated fields, limited 2020 Census related data, and multiple application updates to support the 2020 Census Boundaries.

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* 7.5 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 Census Updates

For information on the **Census Updates** included in this release, refer to the following sections:

- [Overview](#)
- [Options Menu](#)
- [Import](#)
- [System Maintenance](#)
- [File Management](#)
- [Create Areas](#)
- [Reports](#)
- [Geocoding](#)
- [Mapping](#)

3.1 Overview

The CRA *Wiz* and Fair Lending *Wiz* 7.5 Service Pack 1 update includes multiple application updates to support the 2020 Census Tract Boundaries including changes to the Options menu, contextual (right-click) menus, activity year selection, System Maintenance settings, mapping, report footers, and underlying data.

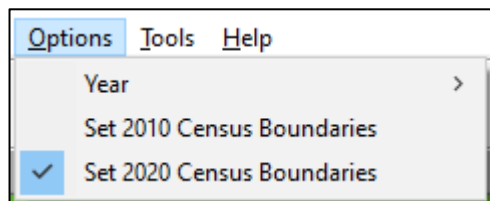
Important! These release notes only document changes that have been made in the application to support 2020 Census Boundaries. A separate guide to using 2020 Census Boundaries has been created to provide further detail important steps and considerations in migrating to and using 2020 Census Boundaries.

3.2 Options Menu

Important! If you have files that use 2000 Census boundaries, **Wolters Kluwer strongly recommends exporting these files out of the system prior to installing the CRA *Wiz* and Fair Lending Service Pack 1 update.** After you apply the update, **any files that use 2000 Census boundaries will become inaccessible.**

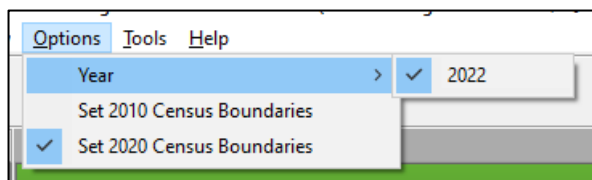
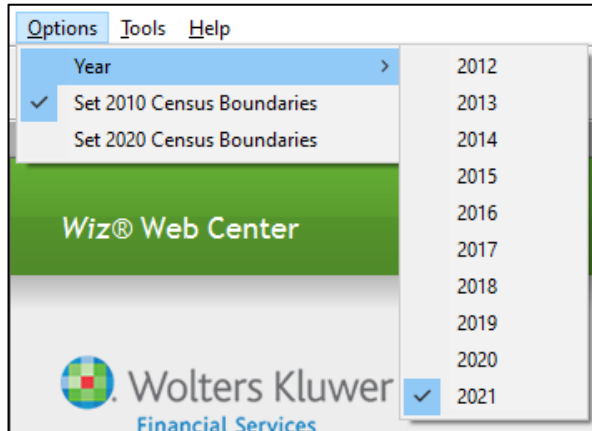
The **Options** Menu has been updated as follows:

- Remove Set 2000 Census Boundaries
- Add Set 2020 Census Boundaries



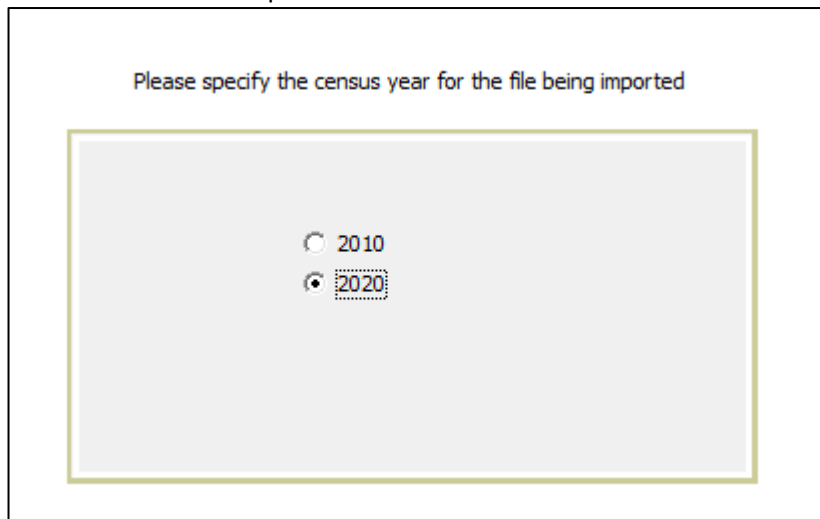
The options available in the **Year** drop-down menu are based on which Census Boundaries you select:

- For **2010** Boundaries Years **2012-2021** is available
- For **2020** Boundaries, Year **2022** is available



3.3 Import

- The **Census Year Selection** step has been updated as follows:
 - Removed **2000** option
 - Added **2020** option



- The **Year** selection list in the last step changes based on which Census Year you selected:
 - For **2010** Boundaries Years **2012-2021** are available
 - For **2020** Boundaries, Year **2022** are available

3.4 System Maintenance

The **Data and Application Mapping** section of **System Maintenance** has been updated as follows:

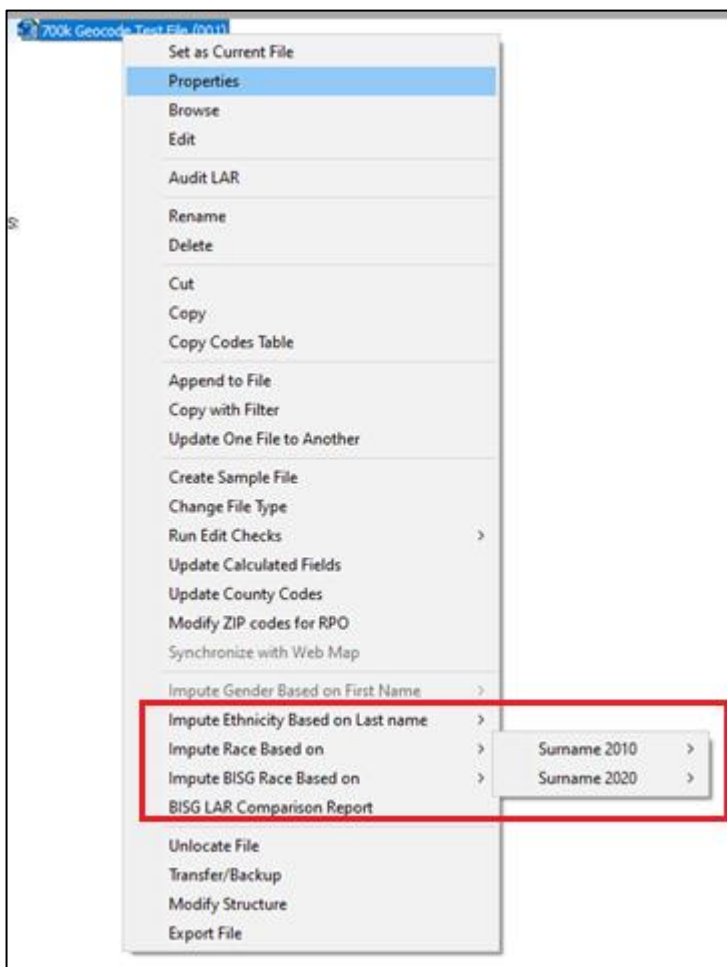
- Removed **Geocoding Data – 2000** mapping
- Added **Geocoding Data – 2020** mapping

Data and Application Mapping	
Wiz Data and Application Mapping	
CRA Wiz Element	Location
Geocoding Data - 2020	C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data - 2022Q1
Geocoding Data - 2010	C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data - 2021Q4

3.5 File Management

New options have been added to the contextual (right-click) menu for the **Impute Race Based on** and **Impute BISG Race Based on** commands to use 2020 data.

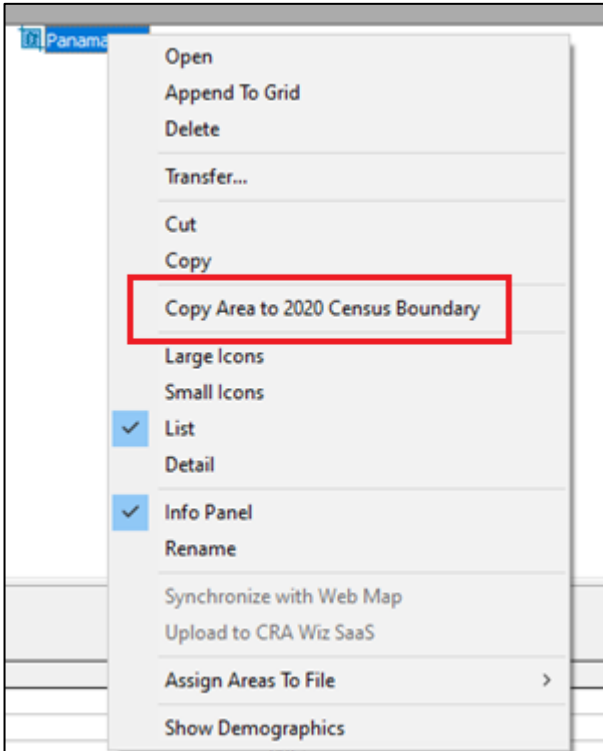
Important! The underlying data that calculates the race proxy is not yet available, therefore these options will not function until a future data release.



3.6 Create Areas

A new option has been added to the contextual (right-click) menu for assessment areas that allows for the assessment area to be copied between **2010** and **2020** boundaries. 2010 Assessment Areas may be copied to 2020 boundaries, and 2020 Assessment Areas may be copied to 2010 boundaries.

Note: Copying assessment areas between Census Years is done at the county level.



3.7 Reports

Report footers have been updated to reflect the 2020 US Census data as the source when 2020 Census Boundaries are set.

3.8 Geocoding Additional Fields

Three (3) new fields are returned when update calculated fields is performed. These new fields are:

- Asian_Perc
- Hispanic_Perc
- Black_Perc

3.9 Geocoder Remove Access Database Dependency

An architectural change was made to CRA *Wiz* and Fair Lending *Wiz* with this release to remove the dependency on the **geo.mdb Access** database for Geocoding functions. The tables from the **geo.mdb** file have been incorporated into the **USCensus** database in SQL. Beginning with this release, the Geocoder will now retrieve the necessary information from the **SQL database** rather than **geo.mdb Access** database.

With this change, the **Microsoft Access Database Engine** component is no longer required for the Geocoder to function properly. This will eliminate “The Microsoft.ACE.OLEDB.12.0 provider is not registered on the local machine” errors in the **PCiAmSvr.log** and **PCiAmSvr.err** files. This error was logged with every record where the geocoder attempted to use ZIP Centroid match strategy, which

resulted in the log files growing very large when attempting to geocode large LAR files. In addition, this will eliminate the situation in which the geocoder did not return a mmwStat code when it was unable to connect to the geo.mdb database.

Note:

Other CRA *Wiz* and Fair Lending *Wiz* functions still rely on Access databases for data storage and retrieval. The Microsoft Access Database Engine component is still required for CRA *Wiz* and Fair Lending *Wiz* to use these remaining databases. Removing these remaining dependencies will be completed in future releases of CRA *Wiz* and Fair Lending *Wiz*.

To accomplish this change, a new **[SQLServer]** section has been added to the **PCiAmSvr.ini** file. The CRA *Wiz* and Fair Lending *Wiz* **SQL Server name** must be added to the **ServerName** parameter in this configuration file. The PCiAmSvr.ini file resides in the root CRA *Wiz* and Fair Lending *Wiz* directory on the environment that is processing the geocoding data.

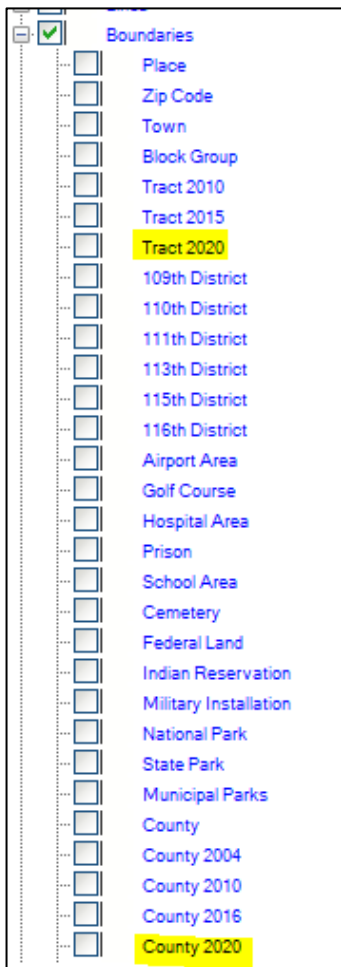
Important!

For those using the Windows Geocode Service, the update must be made in the **PCiAmSvr.ini** file in the **Queue Processor directory** of the Windows Geocode Service installation:

```
[SQLServer]
;SQL Database Server name
ServerName=(local)
;User Name to connect to the SQL Database
;UserName=sqlUsername
;Password to connect to the SQL Database. Please use encrypted Password here
;Password=encryptedSQLPassword
```

3.10 Mapping

2020 Census boundaries for Counties and Census Tracts has been added to map layer options:



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 7.5 Service Pack 1 (7.5 SP1)**:

4.1 CRA Tables Updates

A bug with **Table Q** and **Workpaper Q** that resulted in the error “An error occurred during local report processing” has been corrected in this release.

4.2 Edit Updates

Updated **Q654** edit effective beginning with Activity Year **2021** rather than **2022**.

4.3 Known Issues Fixed

Issue: In **Create Areas**, ZIP Codes do not display for **Activity Years 2019 & 2020**.

Note: Zip Codes data in Create Areas is not yet available for Activity Year 2022. This data will be added to the system as part of a later release.

4.4 Known Issues

Issue: Assessment Areas for Activity Year 2022 will not sync with Web Map

Tracking#: 266373

Issue: When filtering for **RevCatg <=\$ 1Mil** the **Institution Market Share report** throws an error and generates as a blank report.

Work around: Generate the report with other filters, then apply the RevCatg filter and generate again.

Tracking#: 234380

Issue: Thematic shading for saved map is moved up in layers and blocks out other overlays and fields.

Work around: None

Tracking#: 234187

Issue: When exporting a LAR, Credit Score, Co-applicant Credit Score, Age, and Co-applicant Age export as **NA** instead of **8888**.

Work around: None

Tracking#: 232640

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

Tracking#: 144129

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 →](#)

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: Import module displays the following error when adding an expression on the mapping screen:

“StepConvert (Microsoft Data Transformation Services (DTS) Data Pump) ActiveX Scripting Transform ‘ColumnMappingScript’: Error parsing script – Error Code: 0 Error Source= Microsoft VBScript compilation error Error Description: Expected identifier error on Line 476”

Tracking#: 227842

5 Fair Lending Updates

The following section contains details about Fair Lending enhancements and fixes for known issues that are included in **CRA Wiz and Fair Lending Wiz 7.5 Service Pack 1 (7.5 SP1)**:

[Redlining & Marketing Scorecard \(M6\)](#)
[Risk Factor Analysis Reports](#)

5.1 Redlining & Marketing Scorecard (M6)

The following updates have been made to the Redlining & Marketing Scorecard (M6):

- Each section of the report now includes a total line.
- Changed **Not Calculated** to **Not Available**.
- Fields that contain the value **NA** display with a gray background.
- The **Not Available** calculation for the Race and Race/Ethnicity group has been updated to include **Other Race**.
- Multiple updates to report footnotes to better clarify report calculations.
- Fixed an issue in which the **Below Benchmark** was not correctly highlighting for all fields:

Redlining & Marketing Scorecard											
File Type:		Mortgage DF				Statistically Significant: ■					
File Name:		ZB ZT Geocoding Addresses				Below Benchmark: ■					
Peer File Name:		No Peer Data is selected									
Filter:											
Toggle: <input type="checkbox"/> Denials											
Assessment Area:											
Race	Area Demographics		Institution Applications			Institution Originations			Institution Denials		
	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics
American Indian or Alaskan	2,580,945	0.81	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Asian	16,245,464	5.08	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Black or African American	40,209,614	12.56	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Native Hawaiian or other Pacific Islander	546,384	0.17	1	10.00	5882.35	1	14.29	8405.88	0	0.00	0.00
White	235,439,052	73.55	2	20.00	27.19	2	28.57	38.84	0	0.00	0.00
Two or more Minority Races	9,779,934	3.06	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Joint Race			0	0.00	NA	0	0.00	NA	0	0.00	NA
Not Provided			0	0.00	NA	0	0.00	NA	0	0.00	NA
Not Applicable			3	30.00	NA	1	14.29	NA	0	0.00	NA
Not Available	15,296,701	4.78	4	40.00	NA	3	42.86	NA	1	100.00	NA
Total	320,098,094	100	10	100	NA	7	100	NA	1	100	NA
Ethnicity	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics
	Hispanic or Latino	57,779,493	18.03	0	0.00	0.00	0	0.00	0.00	0	0.00
Non Hispanic or Latino	262,693,766	81.97	3	30.00	36.60	3	42.86	52.29	0	0.00	
Joint Ethnicity			0	0.00	NA	0	0.00	NA	0	0.00	
Not Provided			0	0.00	NA	0	0.00	NA	0	0.00	
Not Applicable			3	30.00	NA	1	14.29	NA	0	0.00	
Not Available			4	40.00	NA	3	42.86	NA	1	100.00	
Total	320,473,259	100	10	100	NA	7	100	NA	1	100	
Gender	Population	%Total	Applications	%Total	vs. Demographics	Originations	%Total	vs. Demographics	Denials	%Total	vs. Demographics
	Male	125,906,202	48.73	0	0.00	0.00	0	0.00	0.00	0	0.00
Female	132,448,275	51.27	3	30.00	58.51	3	42.86	83.60	0	0.00	
Both Male and Female			0	0.00	NA	0	0.00	NA	0	0.00	
Not Provided			0	0.00	NA	0	0.00	NA	0	0.00	
Not Applicable			3	30.00	NA	1	14.29	NA	0	0.00	
Not Available			4	40.00	NA	3	42.86	NA	1	100.00	
Total	258,354,477	100	10	100	NA	7	100	NA	1	100	

5.2 Risk Factor Analysis Reports

The following reports have been updated to consistently use two (2) decimal places:

- Disparities in Processing Times: Underwriting (U2)
- Proportion of Withdrawn/Incomplete Apps: Underwriting (U3)
- Disparities in Quoted Process: Pricing (P4)

6 Security/Technical Updates

6.1 Miscellaneous

The US Census database has been updated to clean up outdated data:

- Dropped msa93-msa11 columns from Uscensus_data, CensustractsUS_data, and Zip_data tables.
- Dropped data for USCENSUSYEAR = 2000 or 2004 from Uscensus_Data, CensustractsUS_data, and Zip_data tables.
- Remove indexes related to drop columns.
- Dropped the following tables:

aggr_county_data	SuppEmpRlsrn
aggr_state_data	tran2000
BusinessPatarn	USCnty00_data
county00_data	USCnty01_data
county01_data	USCnty02_data
county02_data	USCnty03
county03_data	USCnty04
county04_data	USCnty05
county05_data	USCnty06
county06_data	USCnty07
county07_data	USCnty08
county08_data	USCnty09
county09_data	USCnty10_DATA
county10_data	USCnty11_DATA
county11_data	MSA06_data
EconPermit	MSA07_data
EmpRELS	MSA08_data
EmpRLS	MSA09_data
MSA00_data	MSA10_data
MSA01_data	MSA11_data
MSA02_data	MSACMP00
MSA03_data	RPO_ZIP
MSA04_data	
MSA05_data	

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