

Release Notes

Version 1.0
2021

Governance, Risk & Compliance

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

The **CRA *Wiz* and Fair Lending *Wiz* 7.5 Update** (Build 75.0.xx) contains integration with CRA *Wiz* SaaS to provide Fair Lending *Wiz* users access to **Enhanced Lender Group functionality** and the **Redlining Scoping Tool** along with enhancements to CRA Tables, Edits, and security and encryption standards.

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

Note: For information about the **previous release**, please refer to the **2020 Submission Update Release Notes**:

[LINK](#)

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 is **SQL Server 2012**.

Warning!

This update should not be installed on SQL Server 2008 R2.

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 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**:

[System Maintenance](#)

[CRA Tables Updates](#)

[HMDA Edit Updates](#)

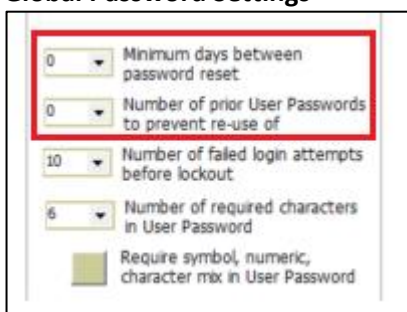
[CRA Edit Updates](#)

[Known Issues Fixed](#)

[Known Issues](#)

3.1 System Maintenance

Global Password Settings



0	Minimum days between password reset
0	Number of prior User Passwords to prevent re-use of
10	Number of failed login attempts before lockout
6	Number of required characters in User Password
<input checked="" type="checkbox"/>	Require symbol, numeric, character mix in User Password

- **New – Minimum days between password reset** - Use to specify the minimum number of days a user must wait between password resets (from zero (0) up to 7 days). **Example:** If a user resets their password on Monday and the minimum number of days between resets is two (2), the user cannot reset their own password again until Thursday (the third day after the initial reset)
- **Updated – Number of prior User Passwords to prevent re-use of** – Can now set up to a maximum of 15.

3.2 CRA Tables Updates

Tables R and T – Business Demographic Data Year

In cases when the year of your Business Demographic Data does **not** match your file activity year, the software now displays the most current year of Business Demographic data that you have installed. The report footnote indicates the year of the business demographic data that is being used.

Saving CRA Tables – Any CRA Tables you select are included as part of saved data when you save CRA Table configuration information for later use.

3.3 HMDA Edit Updates

Updated – Edit Q615

Updated Edit per CFPB guidance so that it should **not** trigger when **Total Loan Costs** and **Origination Fees** both equal **zero (0)** or when **Total Points and Fees** and **Origination** changes both equal **zero (0)**.

Note: This Edit update applies only to **2020 or later HMDA DF** files.

Updated – Edit Q622

Updated Edit per CFPB guidance so that it does **not** trigger when **Age equals NA**.

Note: This Edit update applies only to **2020 or later HMDA DF** files.

Updated - Q653 Edit

Implemented CFPB's revision to the **Q653** Edit to include a **check for CLTV is not NA**.

Note: This Edit update applies only to **2020 or later HMDA DF** files.

Updated – Edit S305

Updated Edit so that it is now triggered for **Updating Calculated Columns** and **Edit – Browse and Current Record** views when **8888** (i.e., NA) is entered for the following:

- Age
- CoaAge
- CreditScore
- CoaCreditScore

New – 2021 Activity Year Validity Edits

Added the following Validity Edits per CFPB [August 2020 FIG Update](#):

- V695
- V696
- V719

New - 2021 Activity Year Quality Edits

Added the following Quality Edits per CFPB [August 2020 FIG Update](#):

- Q615
- Q616
- Q650
- Q655
- Q656
- Q657

3.4 CRA Edit Updates

Important! The CRA *Wiz* and Fair Lending *Wiz* 7.5 build contains an issue with the V695 edit that could cause the edit check process to fail when run with 2021 LAR files. A SQL script to correct the problem is available for download on **Wiz Web Center** along with the CRA *Wiz* and Fair Lending *Wiz* 7.5 installation package. The SQL script should be run on the SQL Server **after** the CRA *Wiz* and Fair Lending *Wiz* 7.5 update is applied.

Updated – V905 Edit

Implemented FFIEC's revision to the **V905** Edit to remove **Loan Type 04**.

Updated – V960 Edit

Implemented FFIEC's revision to the **V960** Edit to remove **Loan Type 04**.

Updated – V965 Edit

Implemented FFIEC's revision to the **V965** Edit to remove **Loan Type 04**.

3.5 Known Issues Fixed

Refer to the following sections for information on software fixes that part of CRA *Wiz* and Fair Lending *Wiz* 7.5:

[CRA Tables](#)

[Geocoding](#)

[File Management](#)

[Importing](#)

[Reporting](#)

[Create Areas](#)

[Miscellaneous](#)

3.5.1 CRA Tables

Table C (Version 2):

Fixed issue in which when selecting **FDIC Format** for the report, the software continued to display the **WK Format**.

Table J, Table J (Version 2), Table K, Table K (Version 2):

Added **dollar sign (\$)** next to the ">1,000,000" figure in the **Gross Revenue** column.

Table S:

Fixed issue in which software was displaying incorrect **combined year data** when a loan was in a specific **State, MSA, County and Tract combination** for one file, but not for another file.

Table T:

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

Table T (Version 2):

Report footnote updated to indicate the following:

- If you have entered data manually the footnote indicates **Source: Bank Data**.
- If you have selected a Branch and Deposit Data file the footnote indicates **Source: YYYY Branch & Deposit Data**.

Tables O, Q, and Workpaper Q:

Eliminated extra spaces used in various report text.

Table P:

Fixed issue in which **% of Total** was not calculating correctly for all **Assessment Areas**.

Tables X and Z:

Software now properly generates report if selected **Community Development** file does not have a **Product, InvestType, CDCCode, or Hours** columns.

Table Z:

- Increased font size for report.
- Removed extra space between **% Rating Area Deposits** and **% Rating Area Loans**.
- Removed asterisks (*) from the following sub-headings:
 - Number of Loans
 - Dollar Volume of Loans

3.5.2 Geocoding

GSLocation Codes:

- Updated **gslocation codes** so that they match to **ZIP, ZIP+2, ZIP+4** instead of **Tract level**.
- **GSLocation Codes** - Records geocoded with **gslocation codes AP22, AP23, and AP24** no longer use parcel matching method. Software now attempts street level matching down through the hierarchy of Geocoder settings enabled by user.

3.5.3 File Management

Fixed issue in which running the CRA *Wiz* and Fair Lending *Wiz* installer was changing the **modified date for LARs** to the date the installer was run. The existing modified dates of LARs are now retained.

3.5.4 Importing

Increased accepted decimal places for **DTI** and **CLV values** from **10** to **15** (now matches **Edit** module and **CFPB** requirements).

3.5.5 Reporting

Redlining and Marketing Scorecard (M6) Report - Updated wording in **M6 Report legend** from **Over Benchmark** to **Below Benchmark**.

3.5.6 Create Areas

Fixed issue in which software was saving changes to **combined areas** even when user clicked **No** button in save prompt/dialog box.

3.5.7 Miscellaneous

Fixed issue in which system log in failed with **WizUser** password contained special characters.

3.6 Known Issues

Issue: In the CRA *Wiz* and Fair Lending *Wiz* **Map** module selecting **File > Print** causes Map to crash.

Work around: Until a fix for this issue is introduced in an upcoming release, you can select **File > Export** and save the map as an image file (.bmp, .jpeg, .png, etc.). Once the image file has been saved, open it with your default image viewer and print the image.

Tracking#: 226431

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

Tracking#: 144129

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

Tracking#: 174915

4 Security/Technical Updates

4.1 Encryption Update

The encryption algorithm used for encrypting and decrypting the password for the **wizuser** SQL account has been updated to use a newer, more secure algorithm.

4.2 Hashing Update

CRA *Wiz* and Fair Lending *Wiz* user passwords were previously stored in the database using an older encryption algorithm. Beginning with CRA *Wiz* and Fair Lending *Wiz* 7.5, user passwords are now stored in the database using **hashing**. This is a more secure method of encrypting data. Once the password is hashed, it cannot be unencrypted. If a user forgets their password, a CRA *Wiz* and Fair Lending *Wiz* Admin must reset their password in **System Maintenance**. The encrypted user passwords currently stored in the system at the time the 7.5 update is installed will automatically be converted from the encrypted version to a hashed version. All subsequent users that are added after version 7.5 is installed will be created with a hashed password.

4.3 SQL Account Security Update

The **crawiz SQL account** is used to make an initial connection to the CRA *Wiz* and Fair Lending *Wiz* database prior to a user logging in to the system. This SQL account is a low privileged account used to retrieve certain system settings and to validate the user's CRA *Wiz* and Fair Lending *Wiz* credentials. Once the user has successfully logged in to CRA *Wiz* and Fair Lending *Wiz*, the higher privileged **wizuser SQL account** is used for subsequent database connections. Beginning with CRA *Wiz* and Fair Lending *Wiz* 7.5, the permissions for the SQL account have become more restrictive. This SQL account now has access only to a small set of stored procedures in the **ObjectStore** database that are needed to retrieve the required settings prior to user authentication, and to validate the user credentials during the log in routine.

5 New Icons in CRA FL *Wiz* and Fair Lending *Wiz*

New icons have been introduced in the CRA *Wiz* and Fair Lending *Wiz* version 7.5 application as placeholders for possible future functionality through *Wiz* SaaS. These are non-functional icons.

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