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Release Notes

Version 1.0
September 2022

Front-End Build: 76.0.120
Back-End Build: 76.0.219

Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 7.6 Update

1 Overview

Before you proceed: Please view the recommended current minimum system requirements to install and run CRA *Wiz* and Fair Lending *Wiz* 7.6 here.

The **CRA *Wiz* and Fair Lending *Wiz* 7.6 Update** contains a change to the license update process, a new Fair Lending report, a new filter option for peer data files to filter on peers with 50-200% volume, a new limited scope admin role, and support for LDAPS protocol when using Windows integrated authentication.

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 **7.5 Service Pack 1 (SP1) Release Notes**:

CRA Wiz 7.5 SP1 Release 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* 7.6 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 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* 7.6**:

System Maintenance – Updating License
Applying 50 – 200% Filter
Columnar Reports
HUD Updated Median Family Income Values
Known Issues Fixed
Known Issues

## 3.1 System Maintenance - Updating License

Beginning with this release, applying new license files no longer requires a separate tool. A new license can be applied directly within CRA *Wiz* and Fair Lending *Wiz*. There are two ways this can be completed, depending on whether the license is still active or has already expired:

Note: The ability to apply a new license file is limited to the **Admin** role.

- If the current license has **not yet expired**, you can update the license from the **License and Access Management** tab of **System Maintenance**. Click the three ellipses (…) next to the **Renew License** text box, then use the resultant dialog box to navigate to and select the **License.txt** file. Click the **Apply** button and the system will update the license to reflect the updated expiration date and/or any module changes.


- If the current license **has expired**, the software displays a message indicating that the license has expired and provides the option to apply an updated license. Click the **Renew** button to begin the process. On the next screen, click the three ellipses (…) next to the **Select License** text box and use the resultant dialog box to navigate to and select the location of the **License.txt** file. Click the **Apply** button and the system will update the license to reflect the updated expiration date and/or any module changes.
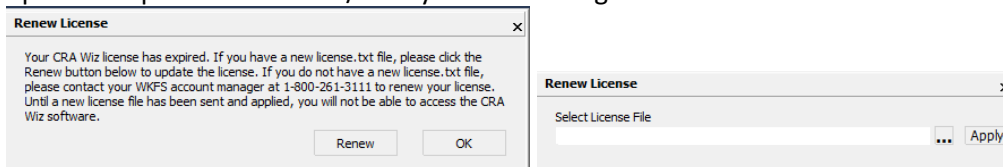

3.2 Applying 50 – 200% Filter

A new option has been added under **Filters** which allows you to filter peer data to only include institutions with a lending volume **between 50 and 200% of your institution's lending volume.**

To apply the filter, then click on **Filters**, and choose **Institute (Included) > All Institutions. Select –
Filter Peers By** – either with **50-200% Origination** or **50-200% applications**. Select your institution
from the list and click **Apply**. The peer data file will now be filtered to include only data for lenders
that have a volume between 50% and 200% of your institution's volume.
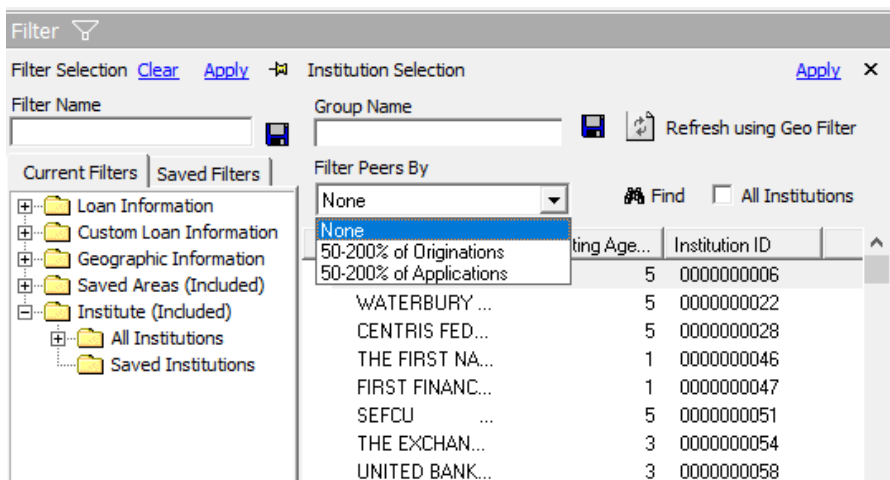
To use the filter with the **M6 Redlining and Marketing Scorecard** report, first create and save a
Lender Group that contains only your institutions(s). When configuring the report, select the saved
Group in the **Lender Groups** pane, then select the appropriate 50-200% option (Originations or
Applications) from the **Filter Peer Group By** drop-down menu.
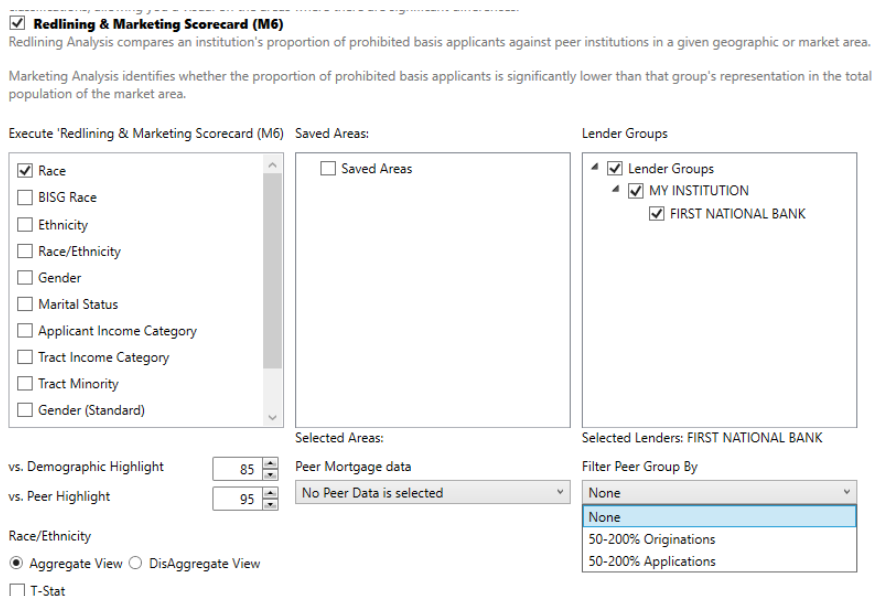
When you generate the report, the system will determine which Peers fall within the 50-200% range
and automatically apply that filter to the report results. See the **Redlining and Marketing Scorecard
for HMDA DF** topic in the **Fair Lending *Wiz* Online Help** for more details.

3.3 Columnar Reports

Percent Below Poverty Level is now an available field to select when creating columnar reports. The field can be found under **GeoDemographics -> GeoDemographic Data -> Income -> Population below poverty level**.

3.4 HUD Updated Median Family Income Values

The Estimated Median Family Income Values published by the FFIEC on August 26, 2022 have been incorporated into CRA Wiz 7.6. You can view these updated values in the GeoDemographics Income for an area. Navigate to Create Areas. Select any US area or saved area and right click. Choose show demographics then choose the Income option.

This updated value is used to calculate the Applicant Income Category in CRA Wiz. Once the CRA Wiz 7.6 release is installed, please go to File Management and right click on your 2022 file(s) and select Update Calculated Fields to update the Applicant Income Category according to the revised values.

GeoDemographics Income
Assessment Area Name: [New]   Year: 2022

Tract Type	Tracts		Households		Total Rental	
	Count	%	Count	%	Count	%
Low	1	2	711	1	771	3
Mod	8	17	14,117	19	8,206	33
Middle	30	64	49,165	65	14,204	56
Upper	7	15	11,630	15	1,624	6
NA	1	2	435	1	428	2

Weighted Average Median Family Income of Tracts/BNA's	82,455
Weighted Average Median Household Income of Tracts/BNA's	66,451
Weighted Average of MSA/Non-MSA's Census Median Family Income	80,403
Weighted Average of MSA/Non-MSA's Updated Median Family Income	88,500

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:

Batch Geocoding
Interactive Geocoding
Reporting
Create Areas
Miscellaneous

3.5.1 Batch Geocoding

Issue: Duplicate Batch ID can be created when requesting a batch geocode potentially resulting in incorrect settings being used for the batch.
Tracking#: 280377

3.5.2 Interactive Geocoding

Issue: Interactive Geocoding Map showing incorrect Census Tract numbers for **2020 boundaries**.
Tracking#: 281197

3.5.3 Reporting
Issue: Distribution of Branches/Deposits and Tracts by Minority Level report produces Income Level results when filtered by **Saved Area**.
Tracking#: 144129

3.5.4 Create Areas
Issue: In **Create Areas**, ZIP Codes do not display for **Activity Years 2019 & 2020.**
Tracking#: 174915

3.5.5 Miscellaneous
When switching between 2010 and 2020 Census Boundaries some activities such as Batch Geocoding would use the incorrect Census Year. The user would have to reselect the desired Census Boundary multiple times before the correct year would be retained. Checks have been introduced to ensure that the proper year is set when Batch Geocoding, Edit Checks, and Update Calculated fields.

3.6   Known Issues
Issue: Combined year totals on Table O, Table P, Workpaper O and Workpaper P do not equal 100% when any year of the assessment area has zero loans in any tract categories where that tract category has loans in other years.
Workaround: Use Workpapers to recalculate distribution of % bank loans for combined years.
Tracking#: 273228

Issue: When filtering for **RevCatg <=$ 1Mil** the **Institution Market Share report** throws an error and generates as a blank report.
Workaround: 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.
Workaround: 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**.
Workaround: None
Tracking#: 232640

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).
Workaround: 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"
**Workaround**: None
Tracking#: 227842

4 Fair Lending Wiz Updates

4.1 Redlining Scoping Tool

The **Redlining Scoping tool** takes an institution and identifies Peer Lenders by comparing the lending volume of the institution being reviewed to the volume of lending by all lenders in the areas selected. Lenders that have between one-half (1/2) the volume of the selected lender and twice the volume of the selected lender will be selected as peers for this report.

The report will then compare lending of the institution and the selected peers in Census Tracts that have a majority Black, Hispanic, Asian and Minority populations (50% or higher). Lending volume in those tract categories are then displayed.

The report reviews **Applications** (Action taken code of 1-5) and **Originations** (Action taken code of 1) and any filters applied to the report.

The Redlining Scoping tool, which launches the tool in a separate window, can be accessed from the **Fair Lending *Wiz* toolbar**:
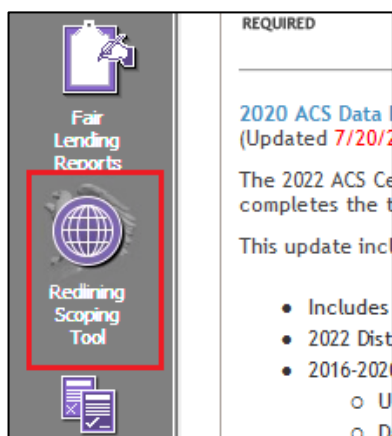
Important! You must be licensed for Fair Lending to access the Redlining Scoping tool.

Note: The statistical significance field is not currently populated in the report. This calculation will be added in a future release.

For more information about the Redlining Scoping tool, please refer to the **Redlining Scoping Tool topic** in the **Fair Lending *Wiz* Online Help**.

4.2 Fair Lending *Wiz* Regression Updates

4.2.1 Optimization

The **Fair Lending *Wiz* Regression module** has been optimized and will now support LAR files with up to **1 million records**.

4.2.2 Export Results

When exporting a set of Fair Lending *Wiz* Regression results, the **Statistics** tab is now included in the export along with the **Summary** and **Detail** tabs.

5 Security/Technical Updates

5.1 LDAPS

The Windows Integrated (Active Directory) log-in option now supports LDAPS protocol. When selecting **Windows Integrated** as the **Security Mode in** the **User Management** tab of **System Maintenance**, there is now an option to select either the **LDAP** or **LDAPS** protocol.

Note: LDAP is the default protocol.

To use LDAPS, simply select the **LDAPS** option. No other changes are needed to begin using the secured protocol.

5.2 New User Role

A new **user role** has been added to CRA *Wiz* and Fair Lending *Wiz* to facilitate separation of duties in managing user access to the system. This new role, called **User Admin**, grants a user permission to the **User Management** (except Security Mode and Global Password Settings) and **License and Access Management** tabs in **System Maintenance**. The role has read-only access to the **Data and Application Mapping** tab of System Maintenance. The role has no access to any other area of the CRA *Wiz* and Fair Lending *Wiz* application.

Note: No changes have been made to the existing Admin role.

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