

Release Notes

Version 1.0
October 2023

Front-End Build: 77.0.197
Back-End Build: 77.0.164

Financial & Corporate Compliance

CRA *Wiz* and Fair Lending *Wiz*: 7.7 Update

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1 Overview

The **CRA *Wiz* and Fair Lending *Wiz* 7.7 Update** contains 2024 Activity Year support, 2024 Submission Support, several CRA Table Fixes, Bug Fixes, technical updates, and 2010 Proxy availability while in a 2020 boundary.

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, which is included in the CRA *Wiz* and Fair Lending *Wiz* 7.7 Update**, please refer to the **CRA *Wiz* and Fair Lending *Wiz* 7.6 Event Scheduler and Filter Fix Release Notes**:

[CRA *Wiz* 7.6 Event Scheduler and Filter Fix Release Notes](#)

2 Installation Notes

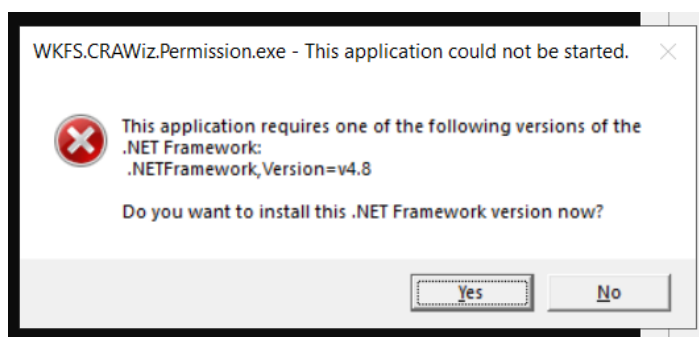
Before you proceed: Please view the recommended current minimum system requirements to install and run CRA *Wiz* and Fair Lending *Wiz* 7.7 [here](#).

Important!

- **.NET Framework 3.5** is still needed for the **Map** module (on Client machine only).
- CRA *Wiz* and Fair Lending *Wiz* 7.7 requires that **.Net 4.8. should be installed on Client and Server**. If you do not have .Net 4.8 installed, you can download **.Net 4.8** using the following link:

<https://dotnet.microsoft.com/en-us/download/dotnet-framework/net48>

- If the CRA *Wiz* and Fair Lending *Wiz* 7.7 installer displays the following warning message towards the end of installation process:



- Click the **Yes** button to download and install **.Net 4.8.1**.
- If Windows displays a warning that your computer does not support .Net 4.8.1 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* 7.7 is **SQL Server 2016**.

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 2016 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 7.7**:

[CRA Table Fixes](#)

[Report Fixes](#)

[Proxy Updates](#)

3.1 CRA Table Fixes

- **Assessment Area names display** has been corrected for proper **carriage return handling** on **Tables C, P, Q, R, S, T, U, V, W, X, and Z**. **Note:** You will have to re-run this report to see the change.
- **Tables A, C, W, X, and Z - Assessment Area names** are alphabetized. **Note:** You will have to re-run the report to see this change.
- **Table S and Work Paper S** - Now return results when **Business Demographic Data** is not installed. Previously, it was not returning results unless Business Demographic data was installed. **Note:** You will have to re-run this report to see values.
- **Tables D, O, P, and Z** - The **\$ Column** for **HMDA DF** files now use **Loan Amount** in **unrounded values** (previously, it was using the rounded value). For **Tables D and Z** for Small Business, Farm, and Consumer loans, the values displayed are **multiplied by 1000** to maintain consistency with data. **Note:** You will have to re-run this report to see values.
- **Table X – Updated to include inside assessment areas in the totals**. Previously, the Table was not calculating properly. **Note:** You will have to re-run this report to see values.

3.2 Report Fixes

- Due to a difference in the way race population values were reported by the US Census Bureau in the 2020 census, the race data has been reprocessed to correct an issue in which the **Hispanic** population was being double-counted in reports with Hispanic race values.

Important! It is recommended that you re-run reports after installing *CRA Wiz* and *Fair Lending Wiz 7.7* as the demographic race values have changed.

- **GeoDemographics Population report** – Columns have been added and headers and footers have been updated to help guide users as to what values are being displayed. **Note:** You will have to re-run this report to see values.
- When generating the **Revenue Report: Breakdown of Loans by Loan Amount, Revenues of Business, and Tract Income Level** and **Revenue Report: Breakdown of Loans by Loan Amount and Revenues of Business** reports, the report results are now taking records that have **LoanAmount="NA"** into consideration. Previously, these records were excluded. **Note:** You will have to re-run this report to see values.
- **Deposit Market Share Reports** - Now include institutions with zero (0) deposits. Previously, reports were excluding these Institutions in totals. **Note:** You will have to re-run this report to see values.

3.3 Proxy Updates

2020 Proxy Name data has not been released yet, so users who are using a **2020 Boundary** did not have an option to run proxy on their 2020 Boundary files. Starting with this release, **you can use 2010 Proxy Name data in a 2020 Boundary**. 2010 Proxy Name data will default in either 2010 or 2020 boundaries until we receive the 2020 proxy data. **Note:** This data arrival is still to be determined.

To prepare for 2020 Proxy support, we have added the following three (3) fields to help indicate which proxy data was used at the record level:

- Race (Raceproxyyr)
- Ethnicity (EthnicityProxyyr)
- BISG Race (BISRaceProxyYr)

Note: After this release, the software will continue to display the **2010** year when you generate Proxy, as 2020 Proxy data is not available at this time.

For users appending files, if one of the files already has proxy values, we recommend **leaving the current proxy values and append the file**. Then run proxy on the combined file. Proxy will be updated for those files that do not contain values.

4 Known Issues Fixed

Refer to the following sections for information on software fixes that part of CRA *Wiz* and Fair Lending *Wiz* 7.7:

[Exporting](#)

[Map](#)

[Interactive Map](#)

4.1 Exporting

Issue: When exporting a LAR, values for **Credit Score**, **Co-applicant Credit Score**, **Age**, and **Co-applicant Age** were displaying as **NA** instead of **8888**. These fields now retain the correct values.

Note: You must create a new export of your data to see this update.

4.2 Map

Issue: After installing the **2020 Mapping data**, when a user was in **2010 Boundaries** and had an **Assessment Area** with a tract in **2010** but **not** in **2020**, the software displayed a blank, white tract on the map. This has now been corrected. **Note:** You may need to redraw the Map to see reflected change, also, **NA Tracts** will still correctly display as white.

4.3 Interactive Map

Issue: The **Interactive Geocoder push pin tool** was returning Census Tract values from 2020 boundaries when the user was in 2010 Boundaries. This has now been corrected. **Note:** This issue only impacted records that were manually geocoded using the interactive geocoder with a push pin (i.e., any records with a **MMWSTAT value starting with an R**).

5 2024 Submission updates

5.1 Encryption Utility

Added support for the **2023 FFIEC Encryption Utility**. The updated utility will appear at the end of the CRA Submission Wizard steps and can be used to properly encrypt 2023 CRA Submission files.

5.2 Activity Year

Added support for **2024 Activity Year** with 2020 Census Boundaries.

5.3 Submission Wizard

Fixed an issue where the **Submission Wizard** was displaying an incorrect number of lines when users had **Assessment Area IDs** greater than four (4) digits. Users will now be able to create a submission file with the correct number of lines when they have files containing Assessment Area IDs of up to five (5) digits. **Example:** Area ID **10089**

6 Data Updates

6.1 2022 Projected Demographic Data

Installation of CRA Wiz and Fair Lending Wiz 7.7 includes **2022 Projected Demographic Data**.

Use the following SQL script to confirm that the data has been successfully installed:

```
SELECT COUNT (*)  
FROM [USCensus] . [dbo] . [PROJECTEDEMOG22]
```

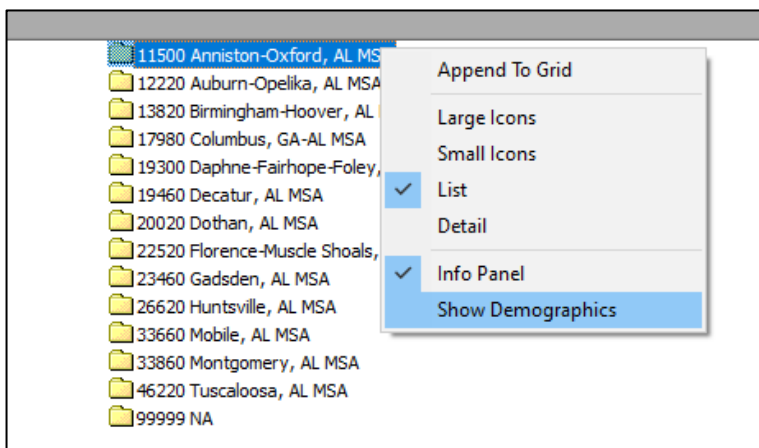
If the count returned is greater than zero, the data has been installed. **Note:** The actual count value will vary based on your licensed region(s).

6.2 2023 FFIEC Median Family Income Update

Installation of CRA *Wiz* and Fair Lending *Wiz* 7.7 includes the **2023 FFIEC Median Family Income (MFI) Update with distressed and underserved geographies**.

To confirm installation of the data do one of the following:

1. In CRA *Wiz* and Fair Lending *Wiz*, navigate to **Analysis** -> **Create Areas**.
2. Select the **Anniston-Oxford AL MSA**, right-click on the area, and from the contextual menu select **Show Demographics**:



The software displays the **Demographic Information** pane:

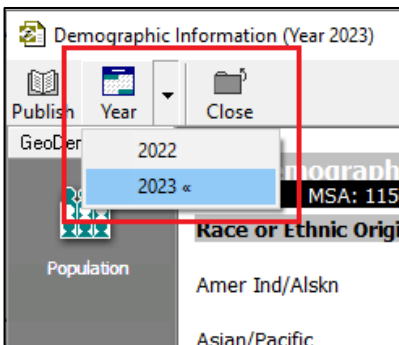
Demographic Information (Year 2022)

GeoDemographics

State: 01 MSA: 11500 County: All Tract: All Year: 2022

Race or Ethnic Origin	Count	% of Population	Hispanic	%
Amer Ind/Alskn	487	0.42	101	
Asian/Pacific	1,309	1.12	33	
Black	25,559	21.95	194	
White	79,519	68.29	1,067	
Other	8,500	7.30	3,615	
Hispanic	5,010	4.30		
Total Persons	116,441	100		
Minority	36,922	31.71		

3. Select **2023** from the **Year** drop-down menu:



3. Click on the **Income** icon:

GeoDemographics Population				
State: 01 MSA: 11500 County: All Tract: All Year: 2023				
Race or Ethnic Origin	Count	% of Population	Hispanic	%
Amer Ind/Alskn	487	0.42	101	
Asian/Pacific	1,309	1.12	33	
Black	25,559	21.95	194	
White	79,519	68.29	1,067	
Other	8,500	7.30	3,615	
Hispanic	5,010	4.30		
Total Persons	116,441	100		
Minority	36,922	31.71		

4. **Weighted Average of MSA/Non-MSA's Updated Median Family Income** should match the screenshot below:

GeoDemographics Income						
State: 01 MSA: 11500 County: All Tract: All Year: 2023						
Tract Type	Tracts		Households		Total Rental	
	Count	%	Count	%	Count	%
Low	1	3	1,282	3	750	5
Mod	9	24	8,555	19	4,631	32
Middle	18	47	24,614	55	6,708	46
Upper	6	16	9,629	22	2,326	16
NA	4	11	492	1	174	1
Weighted Average Median Family Income of Tracts/BNA's						60,792
Weighted Average Median Household Income of Tracts/BNA's						50,241
Weighted Average of MSA/Non-MSA's Census Median Family Income						59,609
Weighted Average of MSA/Non-MSA's Updated Median Family Income						74,100

Note: If you are not licensed for the depicted region of data, validate a different area with the FFIEC posting.

Important! After applying the update, Wolters Kluwer recommends right-clicking your 2023 file(s) in **File Management**, then selecting **Update Calculated Fields** to update the **Applicant Income category** according to the revised values.

--OR--

You can validate the MFI Data Update using the below **SQL query**. The value returned should be **74100**:

```
use USCensus
select MSA23_data.HUDMEDIAN
from MSA23_data
Where MSA23_data.MSANAME = 'Anniston-Oxford, AL MSA'
```

7 Fair Lending *Wiz* Updates

7.1 M6 report

Issue: After the CRA *Wiz* and Fair Lending *Wiz* 7.6 release, the M6 Report was no longer displaying the **total** line. The software now correctly displays the total.

8 Security/Technical Updates

8.1 .Net Framework

The CRA *Wiz* and Fair Lending *Wiz* 7.7 update includes **.NET Framework 4.8** support.

Important! **.NET Framework 3.5** is still needed for the **Map** module.

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