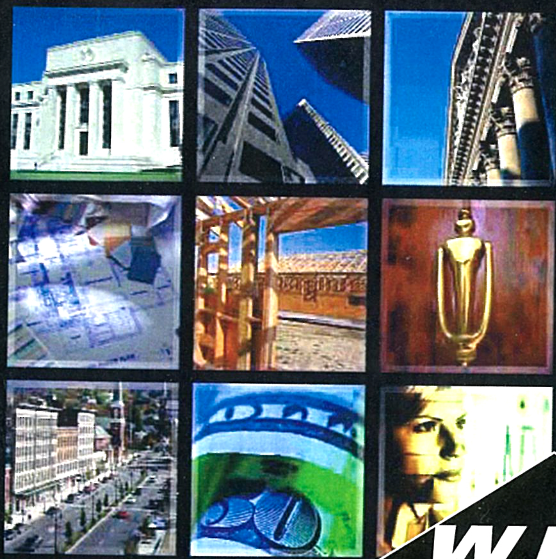

The Wiz family of banking solutions

# CRA Wiz®
## Quick Start Guide

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# Installation Instructions

This Quick Start Guide includes installation instructions for CRA *Wiz* 6.0 Server and CRA *Wiz* 6.0 Workstation.

PCi Corporation recommends the following:

✓ Run CRA *Wiz* 6.0 Client and CRA *Wiz* 6.0 Server with Microsoft Windows NT, Microsoft Windows 98, Microsoft Windows 2000, Microsoft Windows Millenium Edition, or Microsoft Windows XP.

✓ Internet Explorer 5.5 or later (required for Client installation).

✓ Exit all Windows programs before running this installer.

The enclosed program CDs install Service Pack 3 for CRA *Wiz* 6.0 Server and CRA *Wiz* 6.0 Client, the latest versions of the applications. These CDs can be used by new users and users updating from Service Pack 2.2. The installation programs will update selected program files, but will not overwrite any user imported files created in prior versions. Once you install the software you have to create users and assign access privileges to the various components of the CRA *Wiz* software.

Please install and set up the software in the following order:


- CRA Wiz 6.0 Server (page 4)
- CRA Wiz 6.0 Client (page 15)
- First Time Use (page 20)
- User Management (page 23)

# CRA *Wiz* 6.0 Server

Installation of CRA *Wiz* 6.0 Server requires the following:

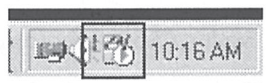
✓ MSDE (Microsoft Database Server Engine) or Microsoft SQL Server must be installed on the same machine on which CRA *Wiz* 6.0 will reside.

✓ The CRA *Wiz* 6.0 Server installation CD must be executed on the same computer on which either MSDE or SQL Server is installed.

✓ If you install SQL Server, accept the following default settings:

- **Character set** - 1252/ISO
- **Sort order** - dictionary, case-insensitive
- **SQL Server authentication** - must be set
- **Service accounts** - Use the same account for each service and auto start SQL Server Service. Use domain user account.

✓ If you install MSDE or SQL Server, confirm the application is running by locating the icon in your system tray (the row of icons on the far right side of the Windows Task Bar). The icon should display a green arrow. If it is not, double-click the icon. In the **SQL Server Service Manager** dialog box, click the **Start/Continue** button.




**Note:**
If you are installing to a new computer installation of CRA *Wiz* Server requires that you have access to the files on the enclosed floppy diskette. If you are using a laptop or other computer that does not allow simultaneous access to your floppy diskette drive and CD ROM drive, you must copy the files on the license diskette to your hard drive before beginning the installation.

To install CRA *Wiz* 6.0 Server, follow these steps:

1. Insert the CRA *Wiz* 6.0 Server Program CD into your CD-ROM drive.

   ✓ If your computer is configured to run auto execution files, the installer displays the **Welcome** screen.

   ✓ If your computer is not configured to run auto execution files (the installation program does not run automatically) do the following:

   1.1. Select **Start** ➢ **Run**.

   1.2. Type **d:\setup** in the **Run** dialog box where **d:** is the letter of your CD-ROM drive.

   **Note:**
   If necessary, substitute the letter designating your CD-ROM drive.

   1.3. Click the **OK** button.

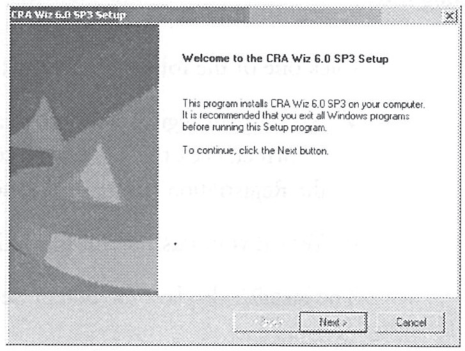
   The installer displays the **Welcome** screen.

2. Follow the directions for each of the following screens.

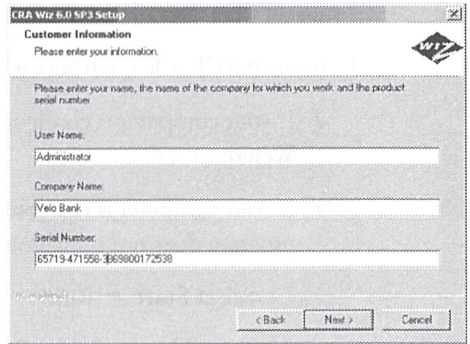
**Welcome Screen**

Click the **Next** button.

The software displays the **Customer Information** screen.



**Customer Information Screen**




You use this screen to add or update your user information, if necessary.

To enter your user information, follow these steps:

1. If you are installing CRA *Wiz* 6.0 Server for the first time, enter the following information into the following fields:

   ✓ User Name

   ✓ Company Name

   ✓ Serial Number

2. Click the **Next** button.

   The installer displays the **Registration Confirmation** dialog box.

**Registration Confirmation Dialog Box**


Review this screen to confirm the information you entered on the **Customer Information** screen is correct.

Click one of the following buttons:

✓ No - if your registration information is incorrect, click the **No** button to return to the Registration Confirmation screen.

✓ Yes - if your customer information is correct, click the **Yes** button.

The installer displays the **Select Setup Type** screen.

**Select Setup Type Screen**

You use this screen to select the process you want to use for installing CRA *Wiz* 6.0 Server applications and data sets.

To select a setup option, follow these steps:

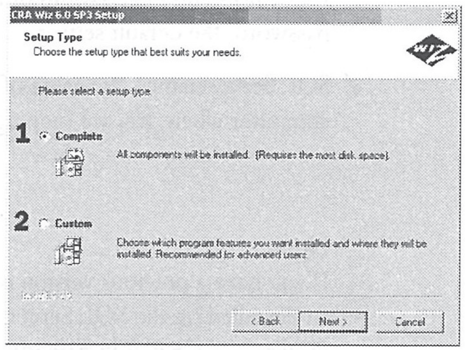
1. Select one of the following options:

   ✓ Complete - click this button if you want to install all of the server components. - **1**

   The installer displays the **Enter SQL Server** screen. For additional information, refer to **Enter SQL Server Screen** on page 8.

   ✓ Custom - click this button to select licensed data sets and/or applications you want to install. - **2**

   The installer displays the **Select Components** screen.




**Select Components Screen**

You use the **Select Components** screen to select the CRA *Wiz* components you want to install.

**Note:**
The installer displays this screen only if you select **Custom Install** on the **Select Setup Type** screen.

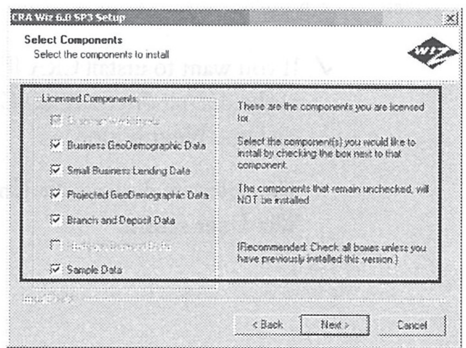
To select components, follow these steps:

1. Select the components you wish to install.

   **Note:**
   Only licensed components are active.

2. Click the **Next** button.

   The installer displays the **Enter SQL Server** screen.



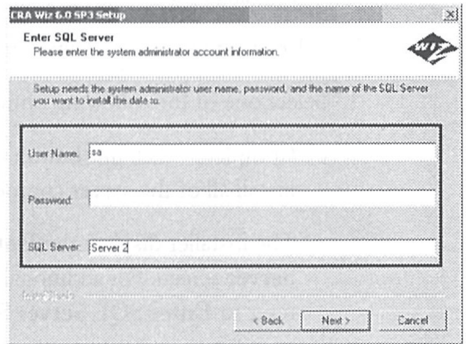
**Enter SQL Server Screen**

Enter the following information:

✓ User Name - enter a user name that has system administrator privileges or accept **sa**, the default setting.

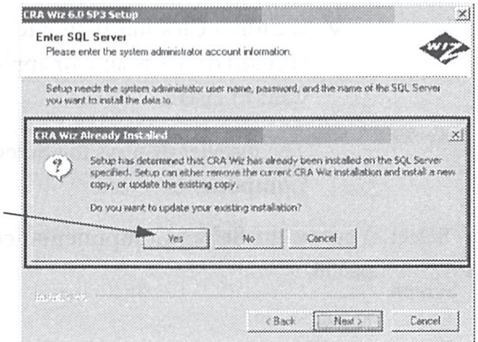
✓ Password - enter a password or accept no password, the default setting.

✓ SQL Server name - the name of the network computer where you are running SQL Server.




**Note:**
If you have a previous version of CRA *Wiz* 6.0 installed on the SQL Server, the installer displays the **CRA Wiz Already Installed** dialog box.

Click the **Yes** button.



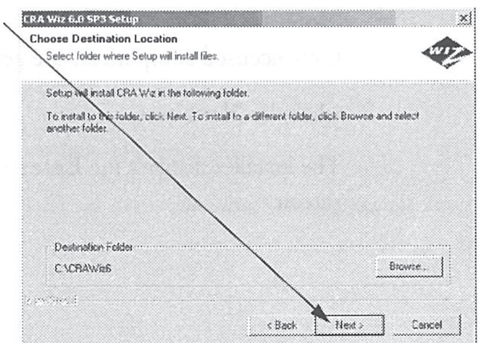

**Choose Destination Location Screen**

To select the destination folder where you want to install the software, follow these steps:

1. Depending on where you want to install the CRA *Wiz* 6.0 Server, do one of the following:

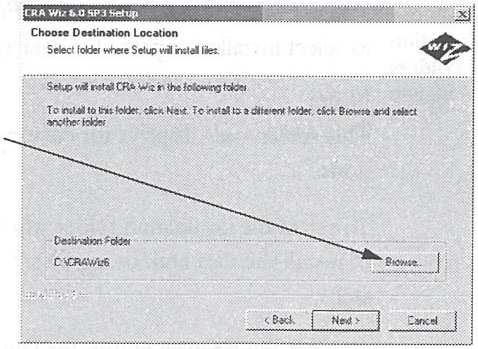
   ✓ If you want to install CRA *Wiz* 6.0 Server to the default directory, **c:\CRA Wiz6**, click the **Next** button.

   The software displays the **Enter CRA Wiz User** screen.



✓ If you want to install the CRA *Wiz* 6.0 Server to a location other than the default directory, follow these steps:

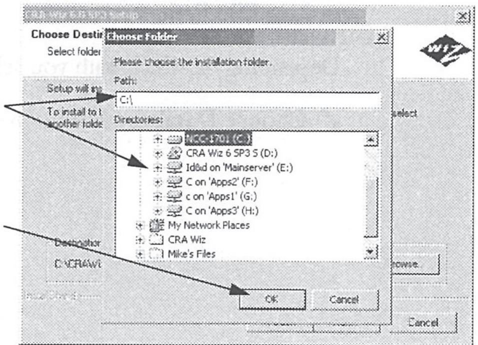
1.1. Click the **Browse** button.




The installer displays the **Choose Folder** dialog box.

1.2. Use the **Directories** list box to select an alternate installation location, or type a path name in the **Path** field.

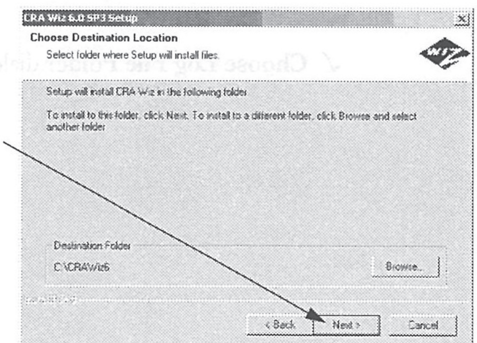
1.3. Click the **OK** button.




**Note:**
If you type a path name and the destination folder you specified does not exist, the installer displays a dialog box asking if you want to create the folder.

The installer makes the **Choose Destination Location** screen the active screen.

1.4. Click the **Next** button.



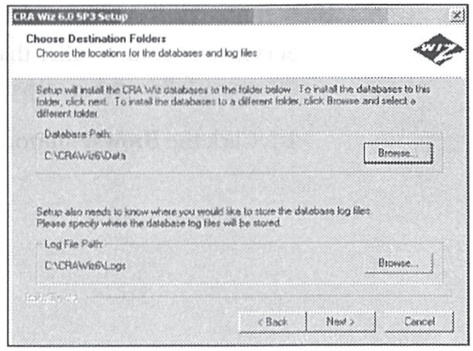

✓ For complete, first time installations, the installer displays the **Enter CRA Wiz User** screen (page 11).

✓ For complete, update installations, the installer displays the **Start Copying Files** screen (page 12).

✓ For custom installations the installer displays the **Choose Destination Folders** screen (page 10).

## Choose Destination Folders Screen

You use the **Choose Destination Folder** screen to select installation paths for data and log files.



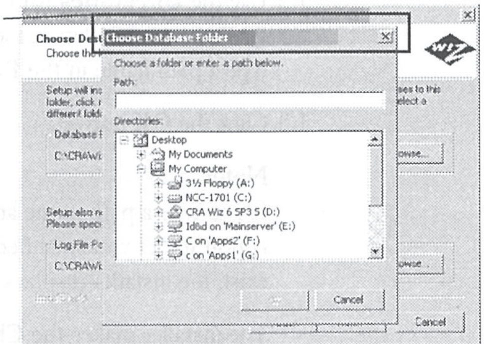

**Note:**
This screen only displays for custom installations.

To select the destination folder where you want to install the data and/or log files, follow these steps:

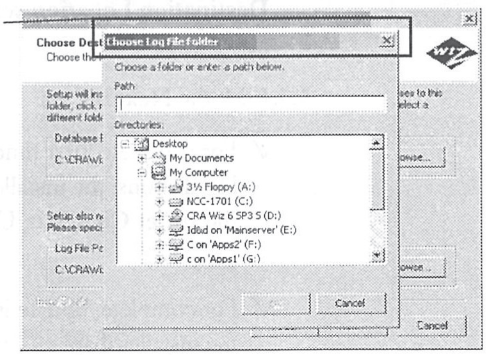
1. Click the **Browse** button for **Database Path** or **Log File Path**.

   Depending on which path you select, the software displays one of the following:

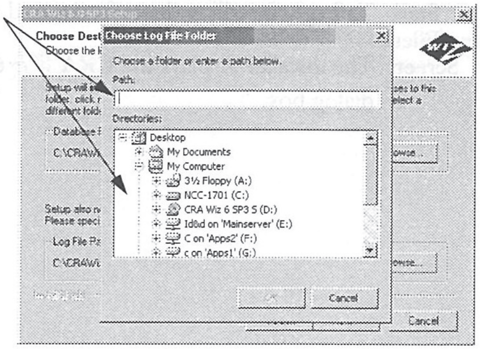
   ✓ **Choose Database Folder** dialog box.




   ✓ **Choose Log File Folder** dialog box.



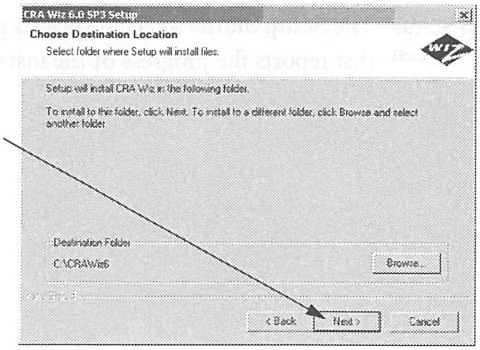
2. In the appropriate dialog box, use the **Directories** list box to select an alternate installation location, or type a path name in the **Path** field.




3. Click the **OK** button.

   **Note:**
   If you type a path name and the destination folder you specified does not exist, the installer displays a dialog box asking if you want to create the folder.

   The installer makes the **Choose Destination Folders** screen the active screen.




4. Click the **Next** button.

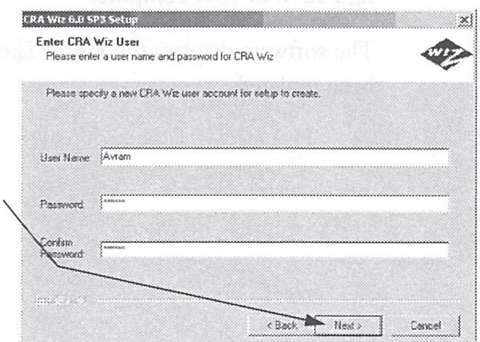
   ✓ For complete, first time installations, the installer displays the **Enter CRA Wiz User** screen (page 11).

   ✓ For complete, update installations, the installer displays the **Start Copying Files** screen (page 12).

**Enter CRA Wiz User Screen**

You use the **Enter CRA Wiz User** screen to create the user name and password the software will use to communicate with the SQL Server data bases.

**Note:**
This screen only displays for first-time installations.



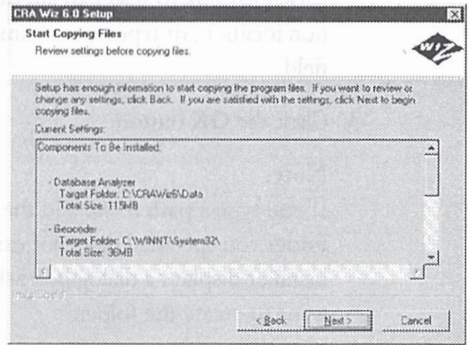

1. Enter a user name in conformance with your bank's naming conventions.
2. Enter a password in conformance with your bank's naming conventions.
3. Click the **Next** button.

   The software displays the **Start Copying Files** screen.

**Start Copying Files Screen**

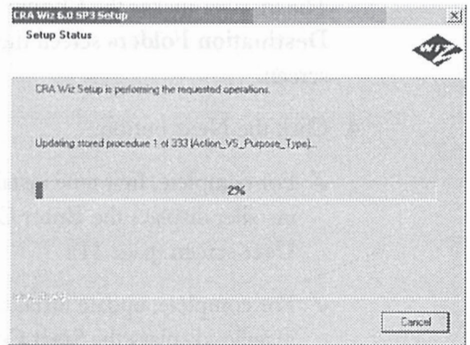
To begin installing the software and data sets, click the **Next** button.

The installer displays the **CRA *Wiz* 6.0 Setup** dialog box.




**Setup Status Screen**

The **Setup Status** screen displays a progress bar that reports the progress of the installation.




When the progress bar reaches 100%, the installer displays message boxes confirming update of the CRA *Wiz* data sets.


**Note:**
The amount of time the installer will take to complete the installation depends on the configuration of your computer.

The software displays the **Enter License Diskette** dialog box when all data sets have been updated.

**Enter License Diskette Dialog Box**

You use the **Enter License Diskette** dialog box to update the license information for you software.

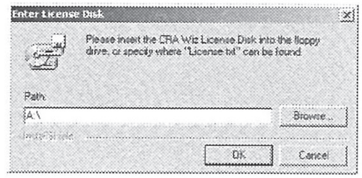
**Note:**
This dialog box only displays for first-time installations.

To update your license information, follow these steps:

1. Do one of the following:

   ✓ If you do not have access to a floppy diskette drive, browse to the location on your hard drive where you copied the files on the enclosed licence diskette.

   ✓ If you have access to a floppy diskette drive, insert your license diskette into your floppy disk drive.




2. Click the **OK** button.

   The software does the following:

   ✓ Updates your license information.

   ✓ Displays the **Enter Authorization Number** screen.

**Enter Authorization Number Screen**

You use the **Enter Authorization Number** screen to enter the authorization number you receive from PCi Corporation.

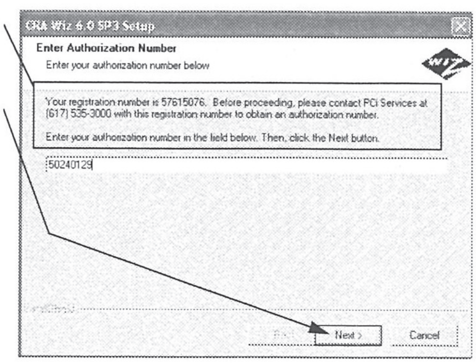
**Note:**
This screen only displays for first-time installations.

To enter your authorization number, follow these steps:

1. Follow the on screen instructions to obtain and enter your authorization number.

2. Click the **Next** button.

   The software displays the **Setup Complete** screen.

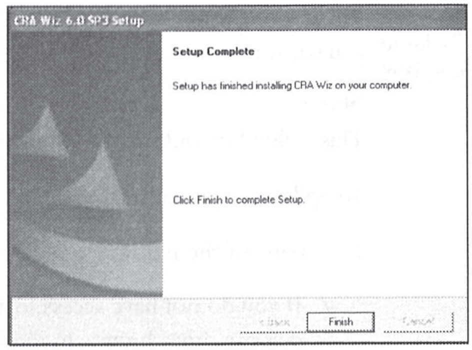


**Setup Complete Screen**

The installer displays this screen when all components have been installed.

Click the **Finish** button.

Setup is complete.



# CRA *Wiz* 6.0 Client

To install CRA *Wiz* 6.0 Client, follow these steps:

1. Insert the CRA *Wiz* 6.0 Client Program CD into your CD-ROM drive.

   ✓ If your computer is configured to run auto execution files, the installer displays the **Welcome** screen.

   ✓ If your computer is not configured to run auto execution files (the installation program does not run automatically) do the following:

   1.1. Select **Start ➤ Run**.

   1.2. Type **d:\setup** in the **Run** dialog box.

   **Note:**
   If necessary, substitute the letter designating your CD-ROM drive.

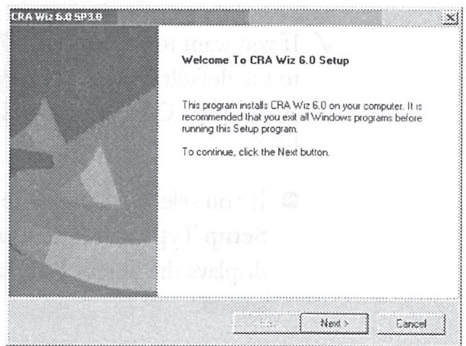
   1.3. Click the **OK** button.

   The installer displays the **Welcome** screen.

2. Follow the directions for each of the following screens.

**Welcome Screen** Click the **Next** button.

The software displays the **Setup Type** screen.



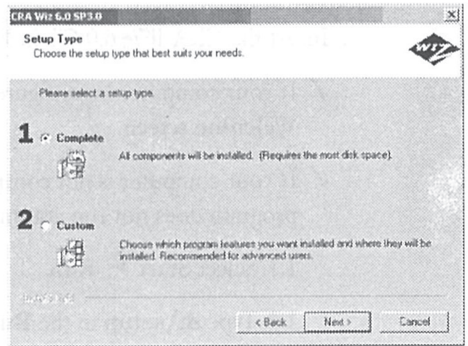
**Setup Type Screen**

To select a setup option, follow these steps:

1. Select one of the following options:

   ✓ Complete - install **both** CRA *Wiz* 6.0 and the Migration Utility, which you can use to migrate CRA *Wiz* data files created in versions up to and including version 4.9 of the software. - **1**

   ✓ Custom - install **either** CRA *Wiz* 6.0 or the Migration Utility, which you can use to migrate CRA *Wiz* data files created in versions up to and including version 4.9 of the software. - **2**




2. Click the **Next** button.

   The installer displays the **Choose Destination Location** screen.

**Choose Destination Location Screen**

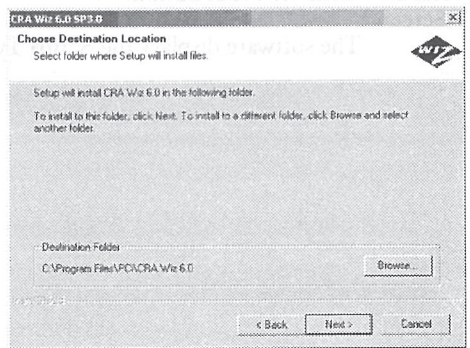
To select the destination folder where you want to install the software, follow these steps:

1. Depending on where you want to install the CRA *Wiz* 6.0 Client, do one of the following:

   ✓ If you want to install CRA *Wiz* 6.0 Client to the default directory, **c:\Program Files\PCi\CRA Wiz 6.0**, click the **Next** button.

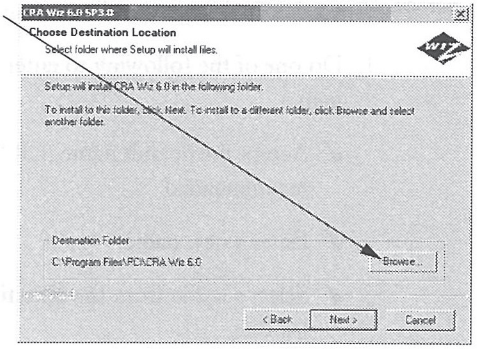
   - If you selected **Complete** on the **Setup Type** screen the software displays the **Select Program Folder** screen.

   - If you selected **Custom** on the **Setup Type** screen the software displays the **Select Components** screen.

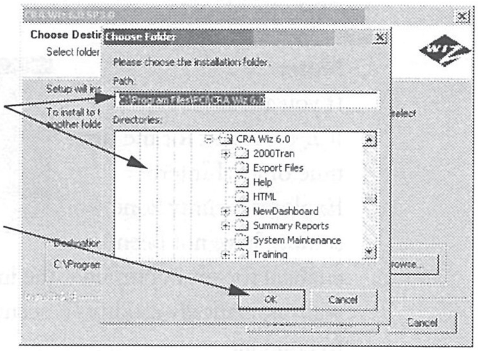


✓ If you want to install the CRA *Wiz* 6.0 to a location other than the default directory, follow these steps:

1.1. Click the **Browse** button.




The installer displays the **Choose Folder** dialog box.

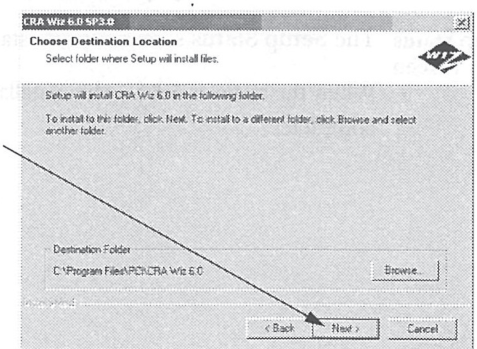



1.2. Use the **Directories** list box to select an alternate installation location, or type a path name in the **Path** field.

1.3. Click the **OK** button.

**Note:**
If you type a path name and the destination folder you specified does not exist, the installer displays a dialog box asking if you want to create the folder.

The installer makes the **Choose Destination Location** screen the active screen.



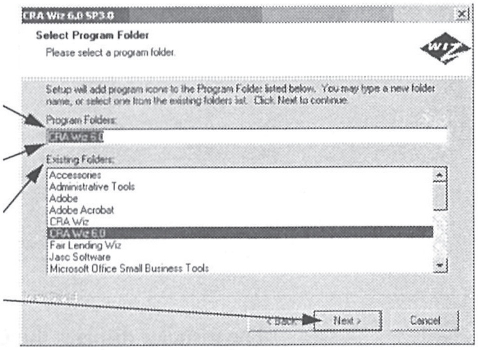

1.4. Click the **Next** button.

The software displays the **Select Program Folder** screen.

## Select Program Folder Screen

The installer will install the software to the folder with the name you enter in the **Program Folders:** field.

To enter a folder name, follow these steps:



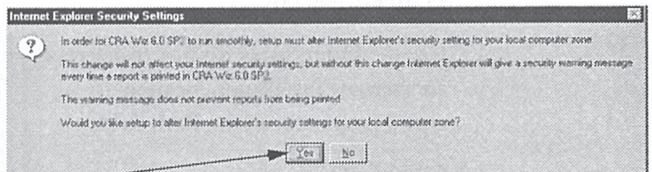

1. Do one of the following to enter a folder name:

   ✓ Accept the default name (CRA Wiz 6.0) -- recommended.

   ✓ Enter a new name.

   ✓ Select a name from the **Existing Folders** list box.

2. Click the **Next** button.

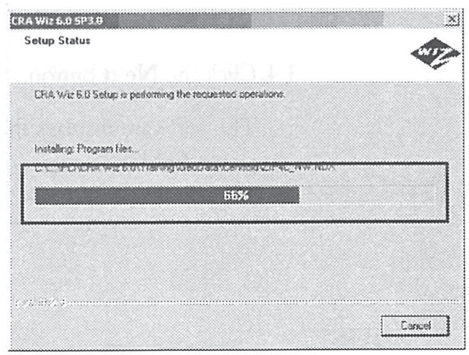
   **Note:**
   If you are installing CRA *Wiz* 6.0 Client for the first time or local Internet Explorer security zone settings have not been enabled for your computer, the installer displays a dialog which will automatically modify IE security zones. Click the **Yes** button to continue.

   The installer displays the **Setup Status** screen and begins installing the software.

## Setup Status Screen

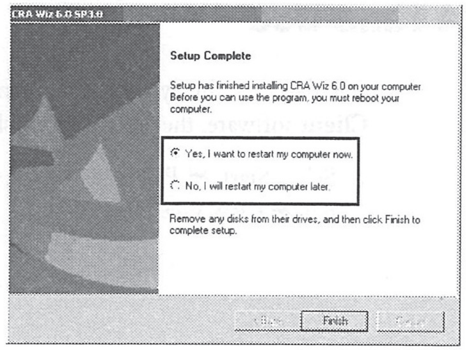
The **Setup Status** screen reports status of the installation.

When the status is 100%, the installation is complete.



### Setup Complete Screen

The installer displays this screen when all components have been installed.




**Note:**
To run CRA *Wiz* 6.0 Client, you must reboot your computer.

1. To finish the installation, do one of the following:

   ✓ To restart your computer, accept the default option, **Yes, I want to reboot my computer now**.

   ✓ If you need to perform other operations and do not want to reboot your computer, select the **No, I will restart my computer later** radio button.

2. Click the **Finish** button.

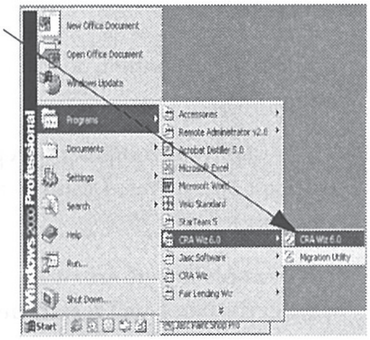
   Installation is complete.

   **Note:**
   You should restart your computer before using CRA *Wiz* for the first time.

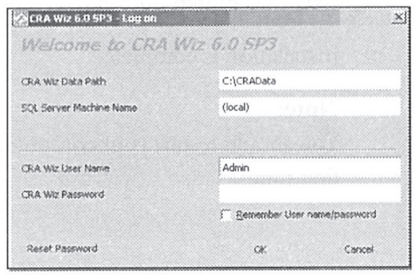
# First Time Use

The first time the System Administrator runs CRA *Wiz* 6.0 after installing the **Server** and **Client** software, the administrator should follow these steps:

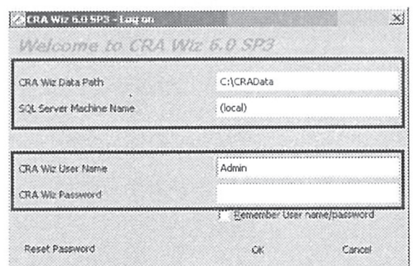
1. Select Start ➤ Programs ➤ CRA Wiz 6.0 ➤ CRA Wiz 6.0.




The software displays the **Log on** screen.




2. Confirm the following (default) settings are correct:



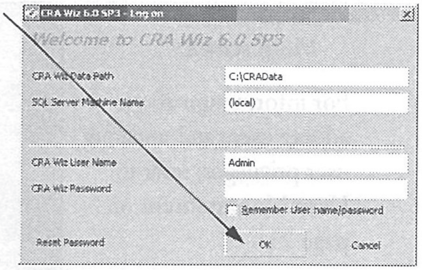

   ✓ **CRA Wiz Data Path** is set to **C:\CRAData**.

   ✓ **SQL Server Machine Name** is set to the name of the SQL server where the CRA *Wiz* Server software is installed.

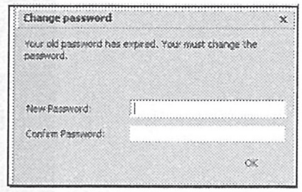
   ✓ **CRA Wiz User Name** is set to **Admin**.

   ✓ **CRA Wiz Password** is blank.

3. Click the **OK** button.

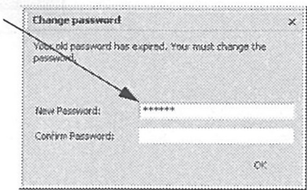



The software displays the **Change Password** dialog box.

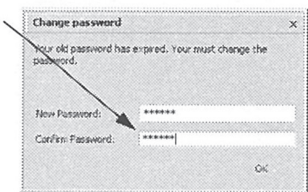



4. Enter a password in the **New Password** field.

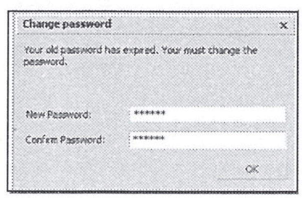
**Note:**
The password must include letters, characters (@, $, &, etc.), and numbers.




5. Enter the password again in the **Confirm Password** field.



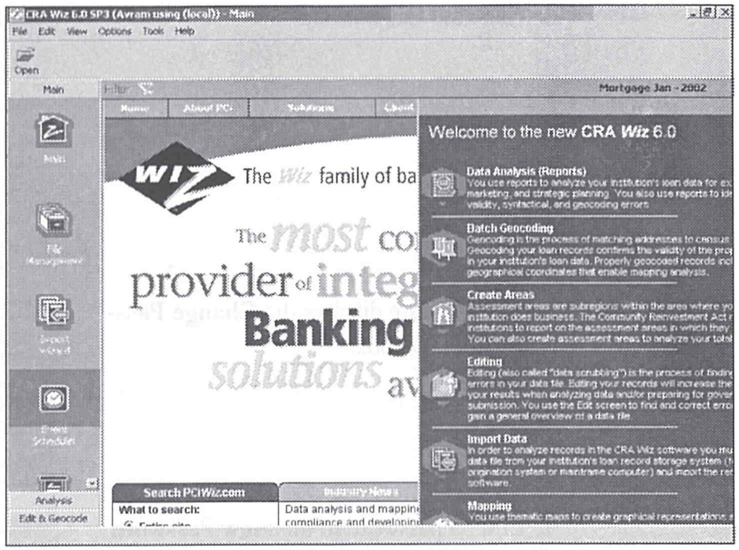

6. Click the **OK** button.




The software does the following:

✓ Closes the **Change Password** dialog box.

✓ Displays the CRA *Wiz* **Main** screen.




For information about adding users and updating user privileges, refer to **User Management** on page 23.

# User Management

Once you install the software you have to create users and assign access privileges to the various components of the CRA *Wiz* software.

- ▶ Accessing System Maintenance (page 23)
- ▶ Creating Users (page 25)
- ▶ Assigning Access Privileges (page 27)

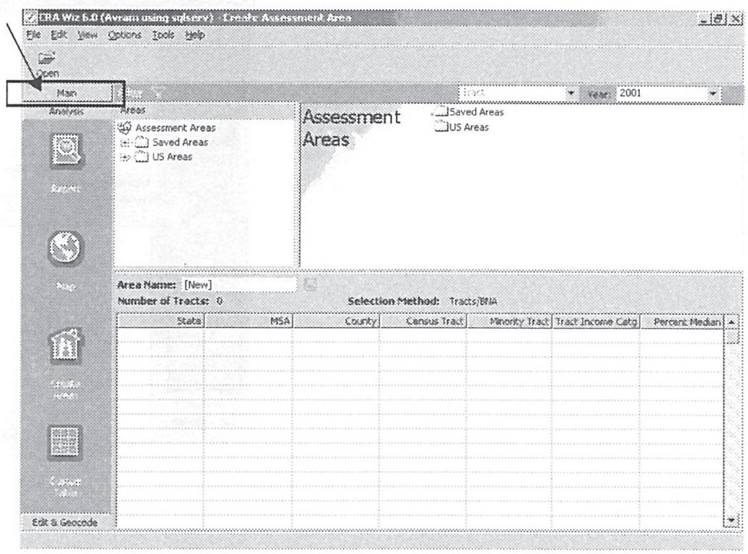
## Accessing System Maintenance

You use **System Maintenance** to add CRA *Wiz* users and to assign software access privileges.

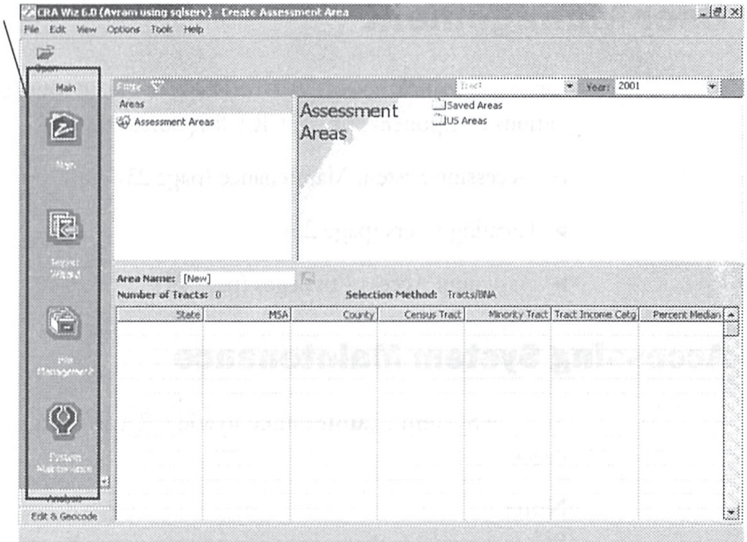
**Note:**
PCi recommends that you assign one person to be system administrator and one person to be backup administrator.

To access **System Maintenance**, follow these steps:

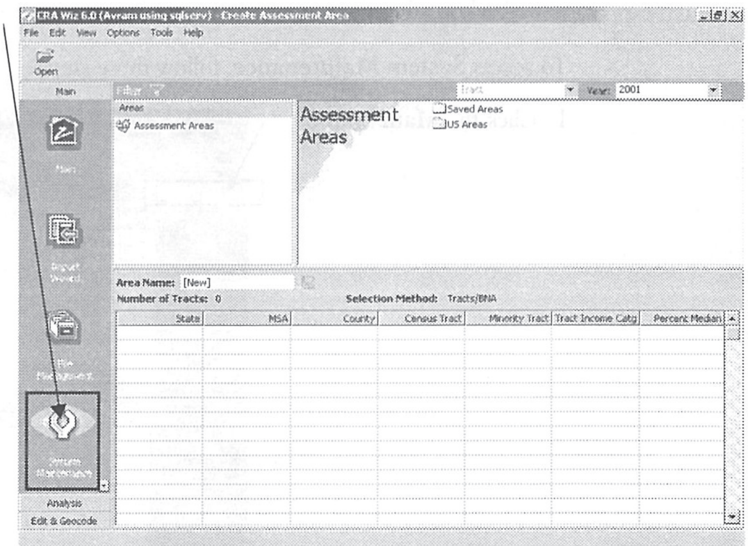
1. Click the **Main** button.



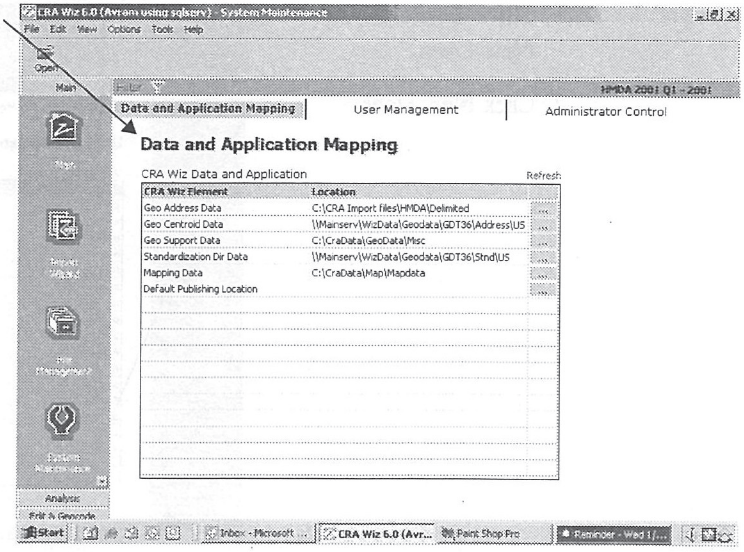
The software displays the **Main** view bar.




2. Click the **System Maintenance** button.



The software displays the **Data and Application Mapping** screen in the **System Maintenance** module.

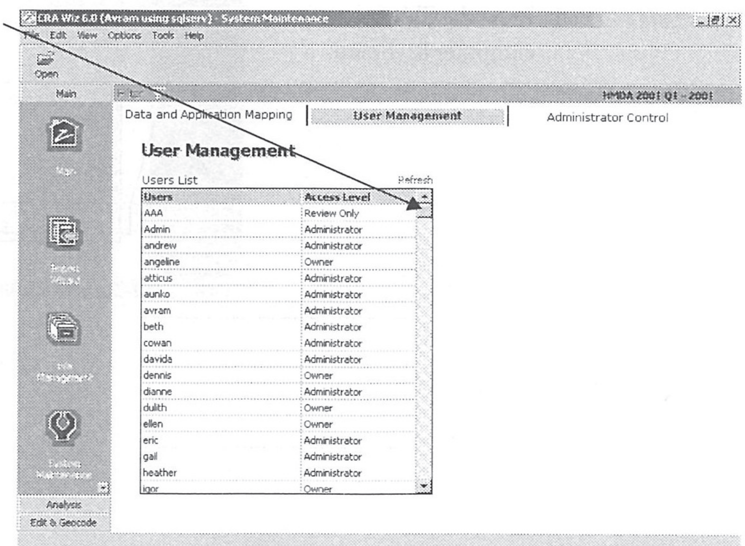



## Creating Users

You use the **User Management** screen to add CRA *Wiz* users and to assign access privileges.

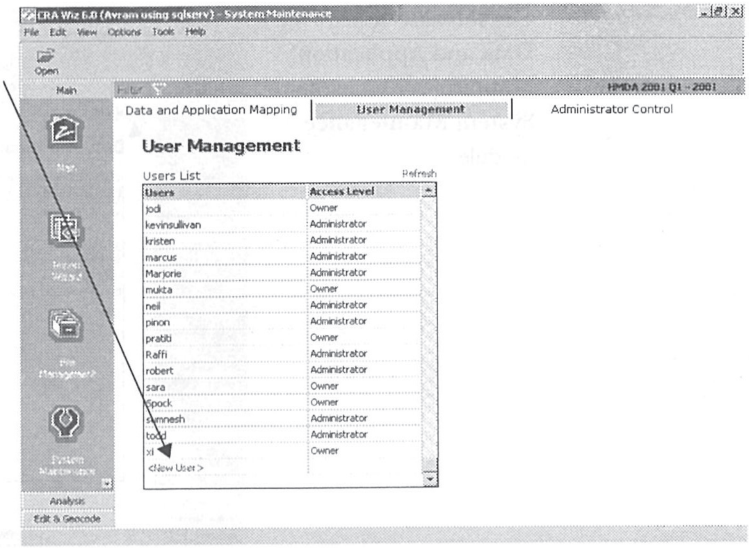
To add a new user, follow these steps:

1. On the **User Management** screen, scroll to the bottom of the screen.



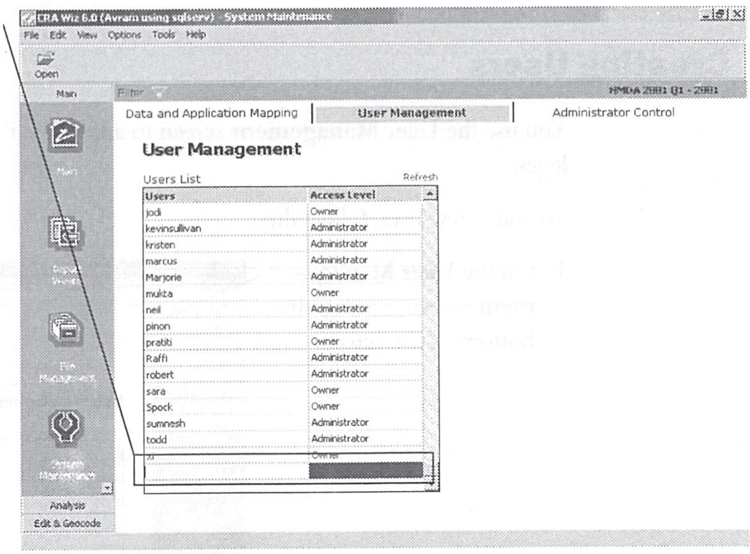
The software displays **New User**.

2. Click **New User**.

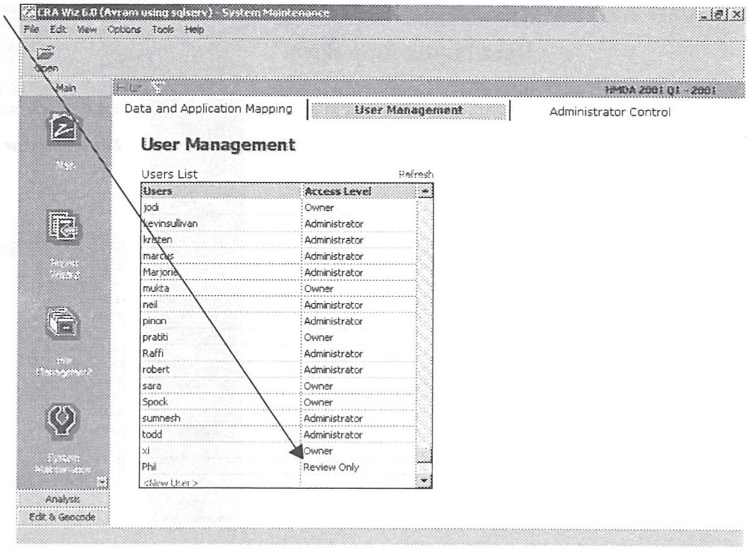



The software displays a blank field in which you can enter new user information.

3. Enter the new user's name in the **User** field.
4. Press the **Tab** key on your computer keyboard.



The software enters **Review Only**, the default value, in the **Access Level** field.

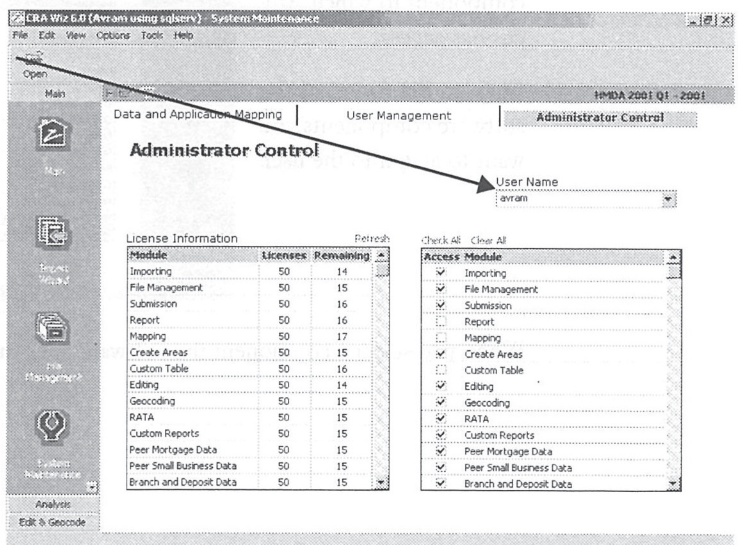



## Assigning Access Privileges

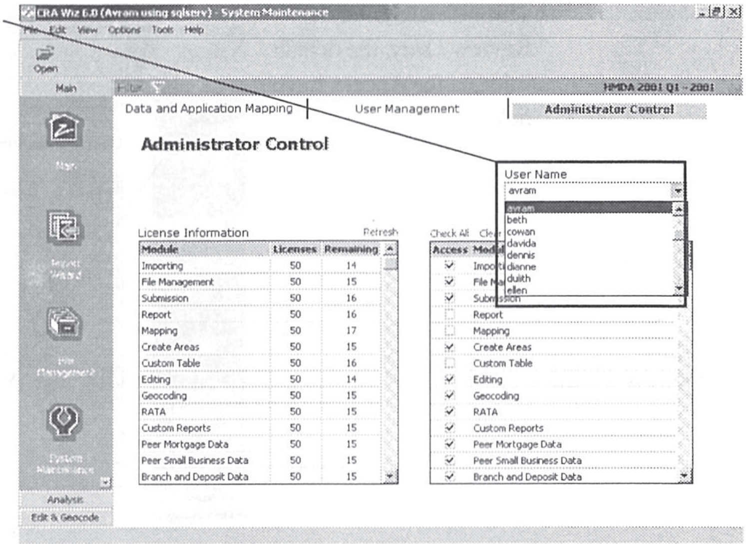
You use the **Administrator Control** screen to assign individual users with access to specific CRA *Wiz* software components and data sets.

To assign a user with access privileges, follow these steps:

1. On the **Administrator Control** screen, click the **User Name** field.



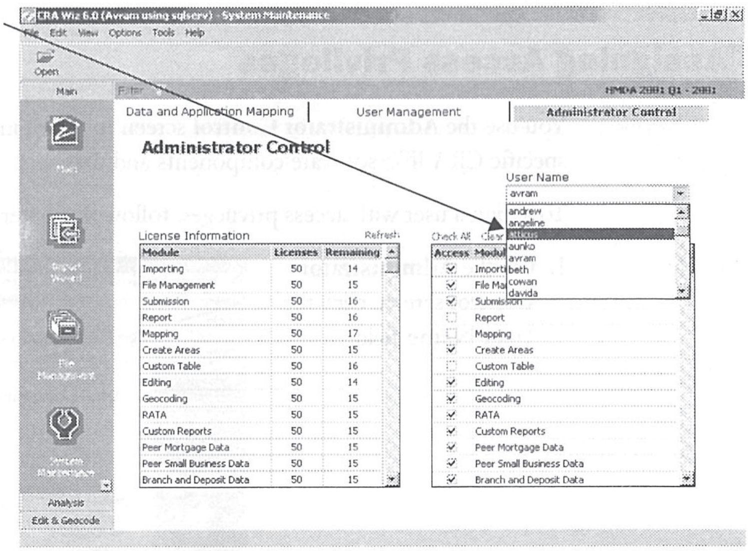
2. The software displays the **User Name** drop-down list box.




3. Select the user to whom you want to assign access privileges.

   The software displays a check mark in the **Access** field for each software component to which Atticus has access.

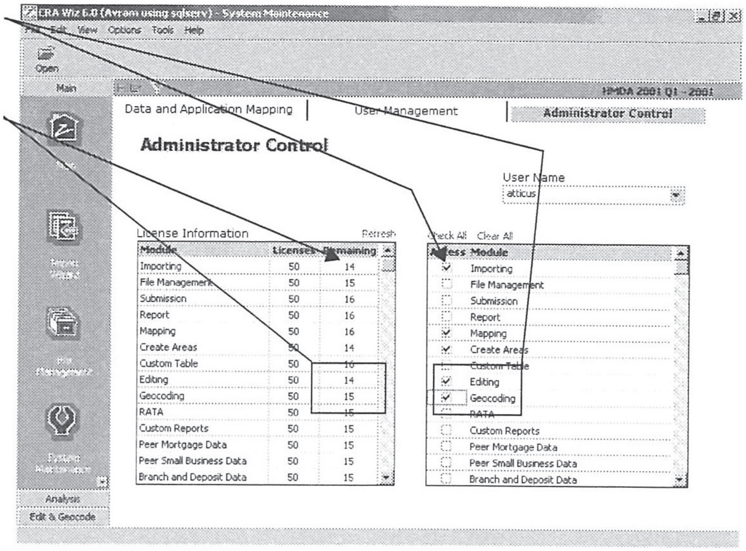
4. Click on the names of the software components you want to assign to the user.




When you select a component the software does the following:

✓ Displays a check mark in the corresponding **Access** field.

✓ Subtracts one (1) from the corresponding **Remaining** field, indicating that one less license is available for the component.



# Chapter 1

## *About this Quick Start*

This CRA *Wiz* Quick Start Guide is intended for users new to the CRA *Wiz* software. PCi recommends that you read the guide and work through the examples prior to attending CRA *Wiz* Basic Training.

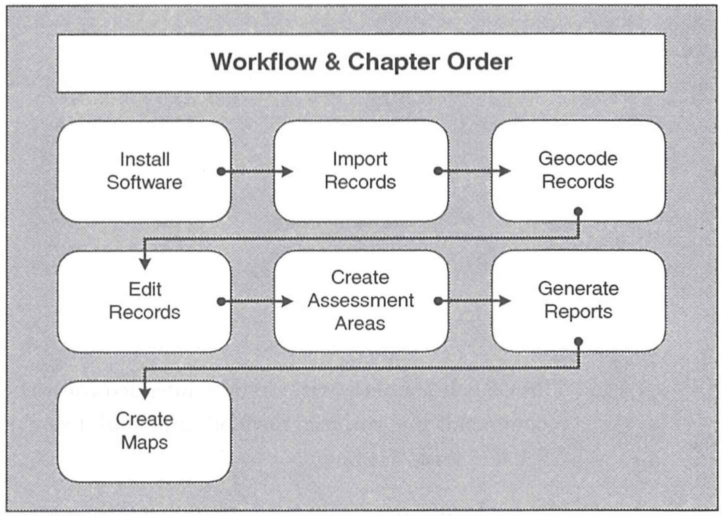
The guide introduces you to the workflow PCi recommends for importing, editing, and analyzing your data in CRA *Wiz*. Although the Quick Start focuses on mortgage loans, you can follow the workflow for any of the loan files supported by the software.

**Chapter Contents**

Workflow & Chapter Order......................... 32
Chapter Organization .................................. 33
Velo Bank Case Study .................................. 35

# Workflow & Chapter Order

The chapters in the guide follow PCi's recommended work flow order:




- ✓ Installation Instructions - instructions for installing the CRA *Wiz* Client and Server software.
- ✓ Importing Records - import loan records into the CRA *Wiz* software.
- ✓ Geocoding Records - geocoding assigns latitude and longitude coordinates and FIPS codes to each loan record with a valid address.
- ✓ Editing Records - edit records to correct errors in your data.
- ✓ Creating Assessment Area - create assessment areas for each geographic region in which your bank does business.
- ✓ Reporting - generate reports based on your data files.
- ✓ Mapping - create maps to aid in your analysis of your institution's lending patterns.

# Chapter Organization

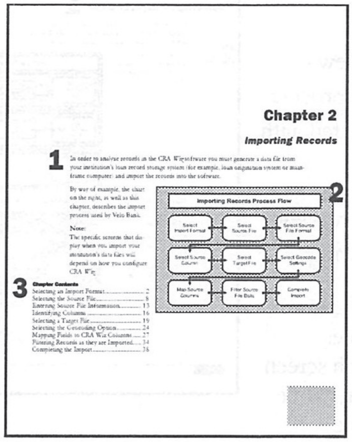
A standard layout is used for each chapter in the Quick Start Guide. The first page of the chapter provides an introduction to the functionality discussed in the chapter, followed by detailed descriptions of tasks you may perform while using the functionality.

**First Page** The first page of each chapter includes the following:

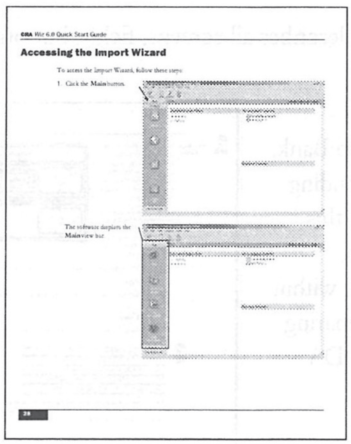
✓ Introduction to the functionality discussed in the chapter. - **1**

✓ Flow chart illustrating all screens related to the functionality discussed in the chapter. - **2**

✓ Chapter table of contents. - **3**

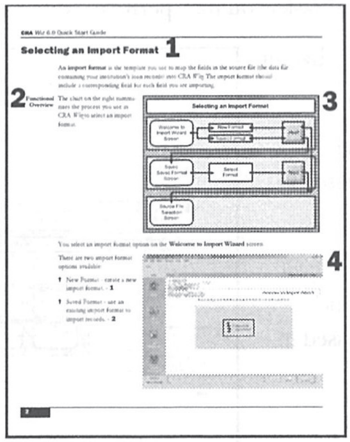



**Accessing** Each chapter begins with the procedure for accessing the chapter's subject functionality.



**Task Descriptions** Each chapter includes a section for each task you may perform while using functionality discussed in the chapter.

The discussion for each task includes the following:

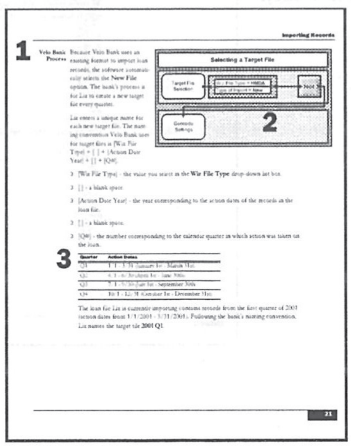



✓ Task name and introduction - **1**

✓ Functional Overview - description of the process and screens associated with the task. - **2**

Each functional overview includes the following:

- Process flow chart - illustrates choices available on each screen that may display while you perform the task. - **3**
- Screen shots - describes all screens, fields, buttons, and options associated with the task. - **4**



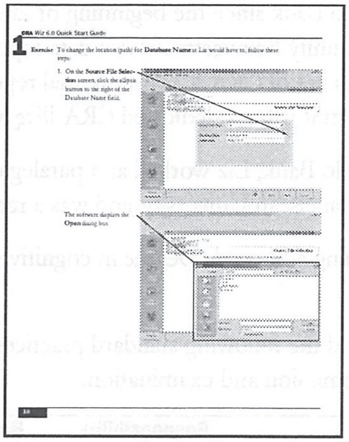

✓ Velo Bank Process - describes how Velo Bank, the hypothetical lending institution used in this Quick Start Guide, completes the task within the context of preparing for the bank's HMDA submision and examination. - **1**

Each Velo Bank Process includes the following:

- Process flow chart - illustrates the bank's approved process for completing the task. - **2**
- Tables - provide additional information about how Velo Bank performs tasks. - **3**

**Note:**
Not all Velo Bank Process sections include tables.

✓ Liz's Procedure - describes the specific steps Liz Tyler, Velo Bank's CRA Analysis, follows to complete the task described in Velo Bank Process. - **1**



**Note:**
Some screens do not require any action by Liz. Discussions of these screens do not include a **Liz's Procedure**.

## Velo Bank Case Study

In the **Velo Bank Process** section of each chapter's task descriptions, the Quick Start Guide follows a case study that describes how Velo Bank of Chicago, a hypothetical lending institution, uses CRA *Wiz* to prepare for the bank's HMDA submission and examination. In the case study, Liz Tyler, the bank's CRA Analyst, uses the software to import, edit, and analyze a HMDA loan file.

**Velo Bank** Founded in 1899 in Chicago, Illinois, Velo Bank originally served a very small niche market -- aficionados of the burgeoning sport of bicycling. Although over the years the bank has evolved into a general purpose lender and provider of financial services to the community it serves, the bank's name continues to reflect its historic roots.

Velo Bank has more than $900,000,000 in assets. The bank maintains five branches located throughout the greater Chicago area, and employs over 200 people on a full and part time basis. Committed to providing the best service possible to its customers, in addition to traditional walk in branch service, the bank provides access to services via the internet, telephone, and ATM access. Further, Velo Bank provides a variety of loan programs designed to meet the needs of first-time and low income borrowers.

To expand Velo Bank's service area, the bank's directors recently approved the acquisition of Brevet Bank, a community bank with main offices in Rockford, Illinois. In addition to the main branch, Brevet Bank has two additional branches, one in Rockford and one in Belvidere.

Velo Bank tries to meet the needs of all of Cook County by building ties to the community. The bank has developed a strong community outreach program that provides financial assistance to support education and the fine arts.

**Liz Tyler: CRA Analyst** Liz has worked at Velo Bank since the beginning of 2000. Her responsibilities include preparation of Community Reinvestment Act data reports, analysis, and assessment area mapping. She oversees use of CRA *Wiz* for internal reporting and exam preparation, and is also the LAN administrator for a dedicated CRA *Wiz* server.

Prior to starting at Velo Bank, Liz worked as a paralegal, was an aid to the learning disabilities coordinator at Franciscan University, and was a reporter for the Arizona Range News.

Liz is currently pursuing a Master's Degree in cognitive psychology at the University of Chicago.

**Velo Bank's HMDA Analysis Process** Velo Bank has adopted the following standard practices for using CRA *Wiz* to prepare for the bank's annual submission and examination.

| Task | Responsibility | Requirements & Deadlines |
|---|---|---|
| Generate a tab delimited text file. | MIS Department | ✓ Include all loan records with action dates from prior month.<br>✓ Generate file on Friday of first full business week of the month. |
| E-mail text file to the CRA Analyst. | MIS Department | ✓ E-mail by end of business on Monday of second full business week of the month.<br>✓ E-mail to CRA_Analyst@VeloBank.com. |
| Save text file to proper data repository. | CRA Analyst | ✓ Save to **\CRAWiz6\Loan Files\Mortgage**.<br>✓ Name file **Mortgage_DTA.txt**.<br>***Best Practice***<br>To ensure automatic mapping to the import format, assign the same location and name to the data file each time you import records. |
| Import data file into CRA *Wiz*. | CRA Analyst | Tuesday of second full business week of the month. |
| Edit CRA *Wiz* data file. | CRA Analyst | Wednesday of second full business week of the month. |
| Geocode CRA Wiz data file. | CRA Analyst | Thursday of second full business week of the month. |
| Analyze data and create maps. | CRA Analyst | Friday of second full business week of the month. |
| Distribute reports to management. | CRA Analyst | Monday of third full business week of the month.<br>***Best Practice***<br>To help prepare for your submission and examination, PCi recommends that you import, edit, and analyze your loan records periodically throughout the year. The schedule and process you follow will depend on the specific needs of your institution. |

**HMDA Loan File Summary** The following table summarizes the data in Velo Bank's Mortgage loan file, **Mortgage_DTA.txt**.:

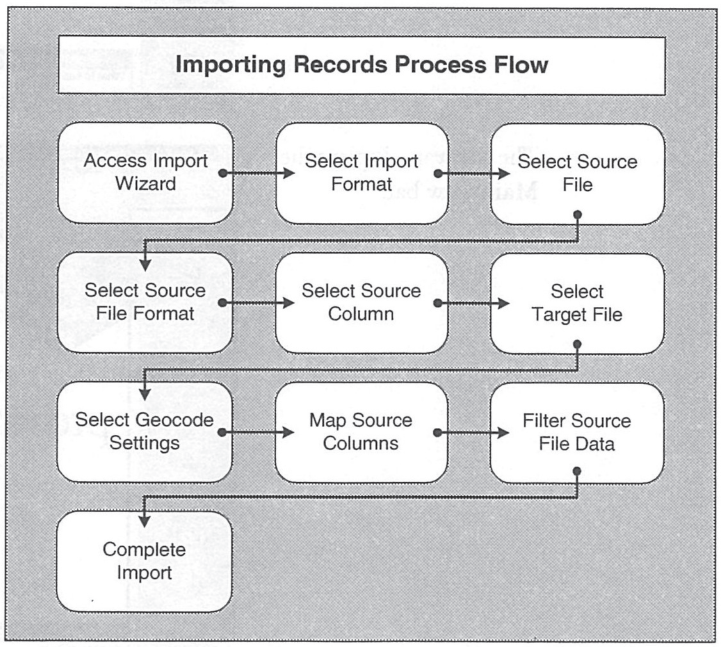
| Field Name/Order | Description |
|---|---|
| Applnumb | Loan application number |
| ApplDate | Date application is received (MM/DD/YYYY) |
| LoanType | Type of loan or application |
| Purpose | Purpose of the loan or application |
| Occupancy | Indicates whether the loan is/is not for an owner occupied property |
| LoanAmount | Amount of the loan |
| Action | Action taken on the loan |
| ActionDate | Date on which action is taken (MM/DD/YYYY) |
| Race | Race of the primary applicant |
| CoaRace | Race of the coapplicant |
| Sex | Sex of the primary applicant |
| CoaSex | Sex of the coapplicant |
| Income | Gross annual income reported on the loan application |
| Purchaser | Type of purchase (if loan was purchased by another institution) |
| Denial1 | Reason for denial |
| Denial2 | Reason for denial |
| Denial3 | Reason for denial |
| Address | Address of the property for which the loan is applied is made |
| City | City in which the property for which the loan application is made |
| State_abrv | Two letter postal abbreviation for the state in which the property for which the loan application is made |
| Zip | Five digit ZIP code for the property for which the loan application is made |
| Zip4 | Four digit ZIP code extension for the property for which the loan application is made |

# Chapter 2

## *Importing Records*

In order to analyze records in the CRA *Wiz* software you must generate a data file from your institution's loan record storage system (for example, loan origination system or mainframe computer) and import the records into the software.

By way of example, the chart on the right, as well as this chapter, describes the import process used by Velo Bank.




**Note:**
The specific screens that display when you import your institution's data files will depend on how you configure CRA *Wiz*.

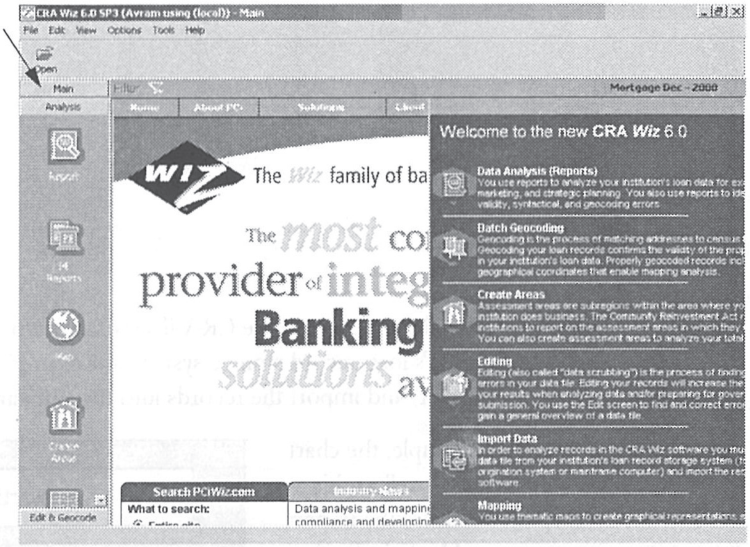
**Chapter Contents**

Accessing the Import Wizard ..................... 40
Selecting an Import Format ........................ 42
Selecting the Source File ........................... 49
Entering Source File Information ............. 55
Identifying Columns .................................. 59
Selecting a Target File ................................ 62
Selecting the Geocoding Option ................ 67
Mapping Fields to CRA Wiz Columns ...... 70
Filtering Records as They are Imported .... 77
Completing the Import ............................... 81

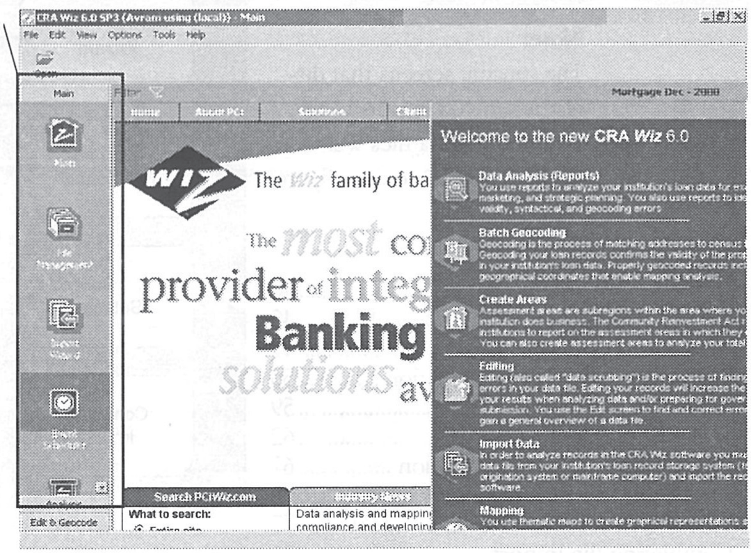
# Accessing the Import Wizard

To access the **Import Wizard**, follow these steps:

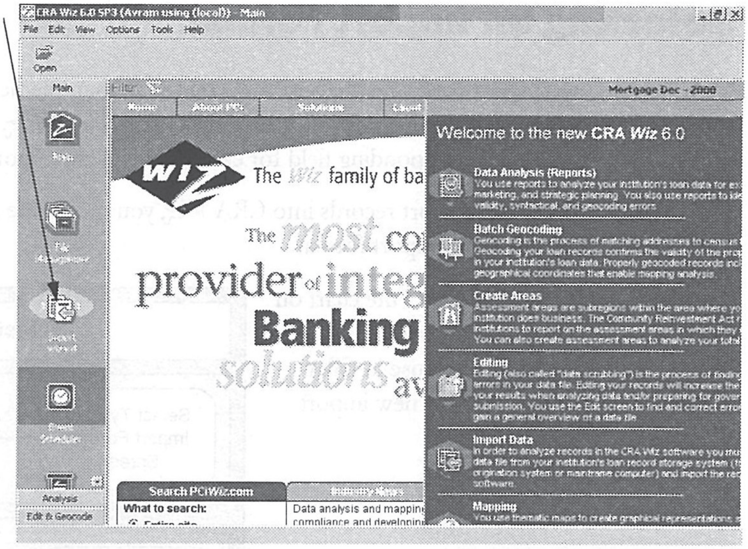
1. Click the **Main** button.



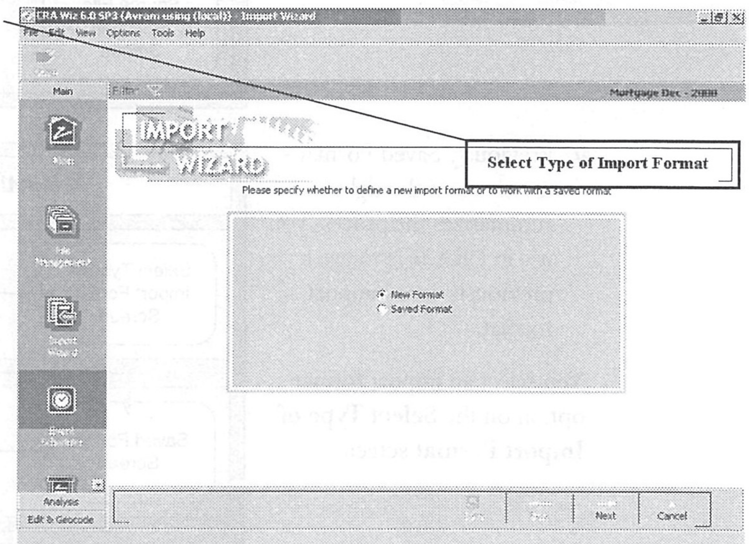

The software displays the **Main** view bar.



2. Click the **Import Wizard** button.




The software displays the **Select Type of Import Format** screen.



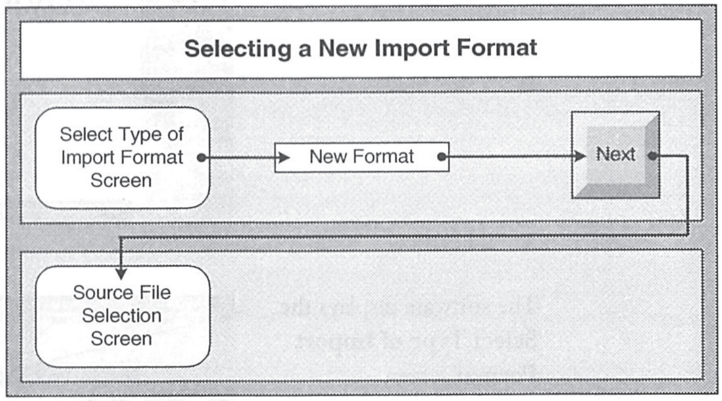
# Selecting an Import Format

An **import format** is the template you use to map the fields in the source file (the data file containing your institution's loan records) into CRA *Wiz*. The import format should include a corresponding field for each field you are importing.

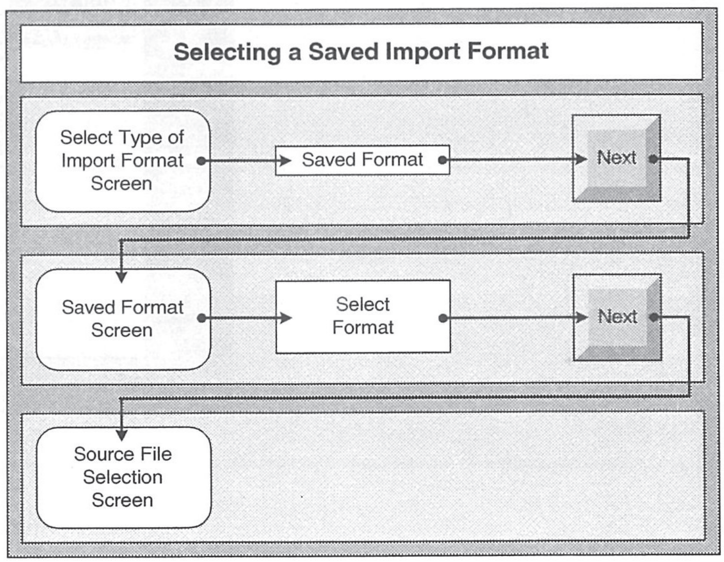
**Functional Overview**

When you import records into CRA *Wiz*, you can create a new import format or use a previously saved import format.

✓ New Format - the chart on the right summarizes the process you use in CRA *Wiz* to use a new import format.




✓ Previously Saved Format - the chart on the right summarizes the process you use in CRA *Wiz* to use a previously saved import format.

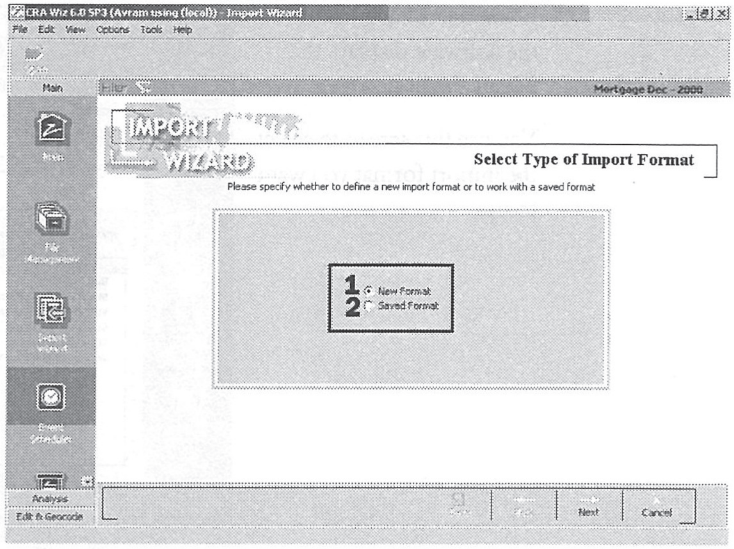



You select an import format option on the **Select Type of Import Format** screen.

There are two import format options available:

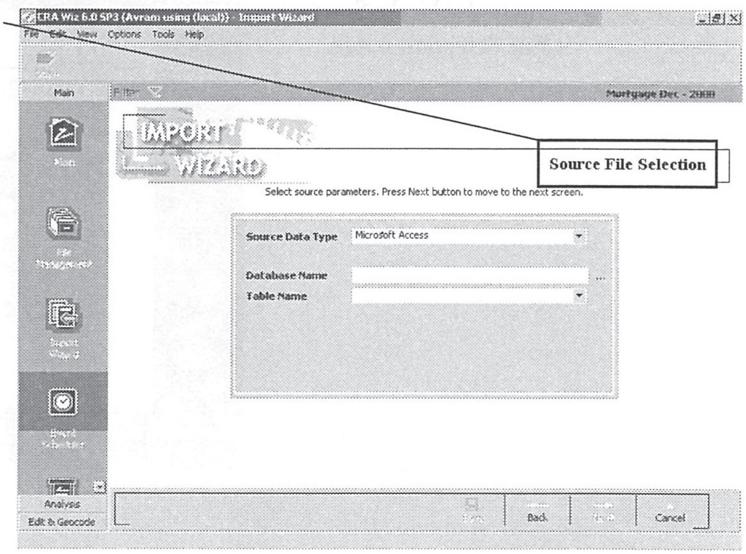
✓ New Format - create a new import format. - **1**

✓ Saved Format - use an existing import format to import records. - **2**



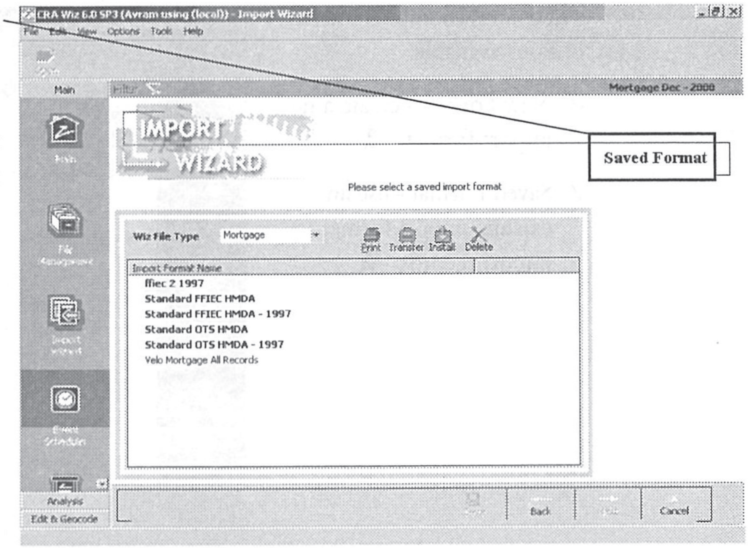

After you select an option, click the **Next** button. The screen the software displays depends on the import format option you select on the **Welcome to Import Wizard** screen.

✓ If you select **New Format**, the software displays the **Source File Selection** screen.

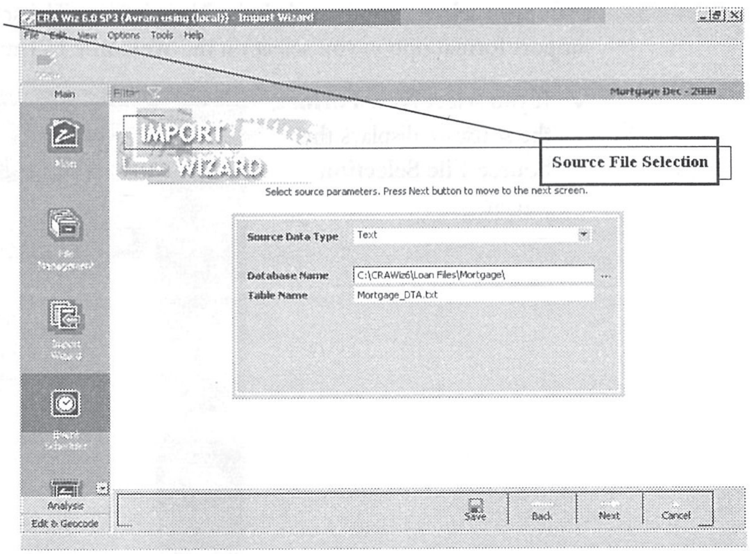


✓ If you select **Saved Format**, the software displays the **Saved Format** screen.

You use this screen to select the import format you want to use.

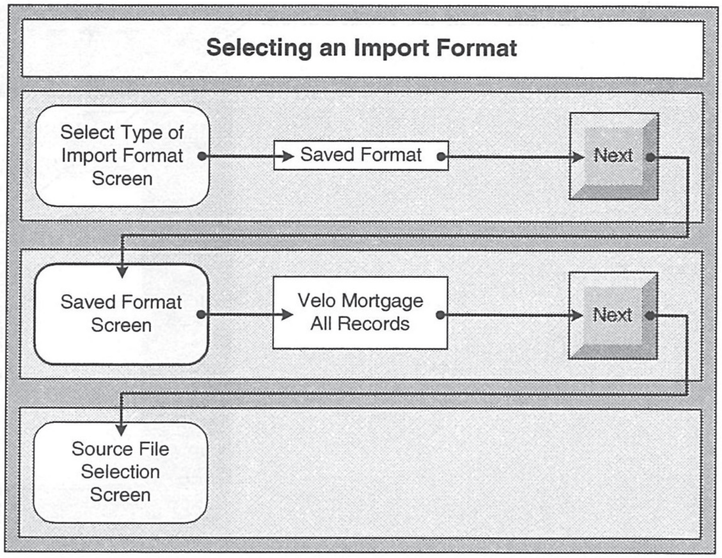



After you select an import format, click the **Next** button to display the **Source File Selection** screen.



**Velo Bank Process**

Because importing loan records is a standing process within the bank, Liz uses an existing import format, **Velo Mortgage All Records**, to import records into the CRA *Wiz* software.

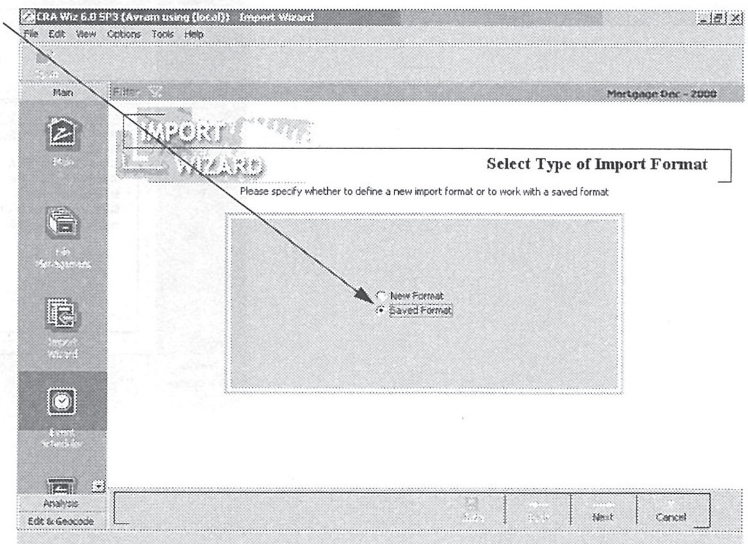



On the **Select Type of Import Format** screen, she selects the **Saved Format** option and clicks the **Next** button. The software displays the **Saved Format** screen, on which Liz selects the **Velo Mortgage All Records** import format. She then clicks the **Next** button to display the **Source File Selection** screen.

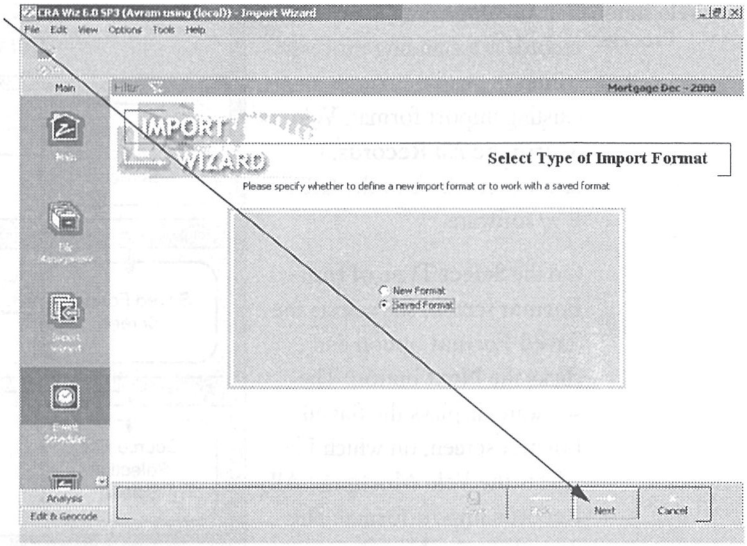
**Liz's Procedure**

Liz follows these steps to select an import format:

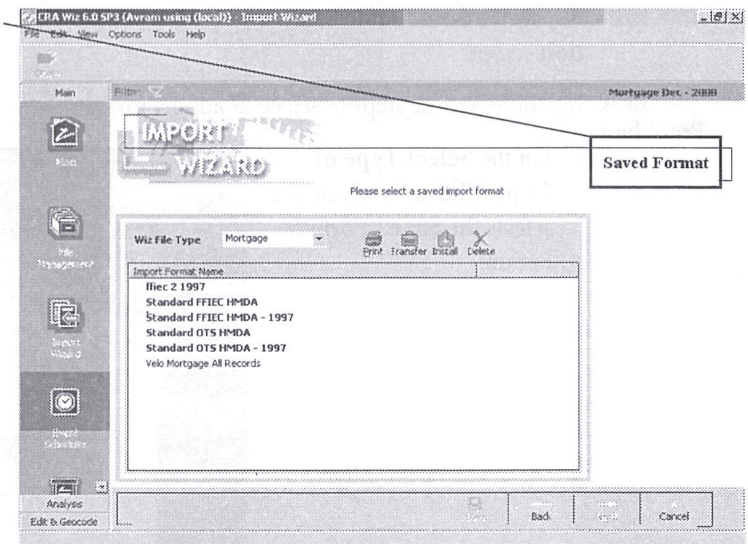
1. On the **Select Type of Import Format** screen, she selects the **Saved Format** option.



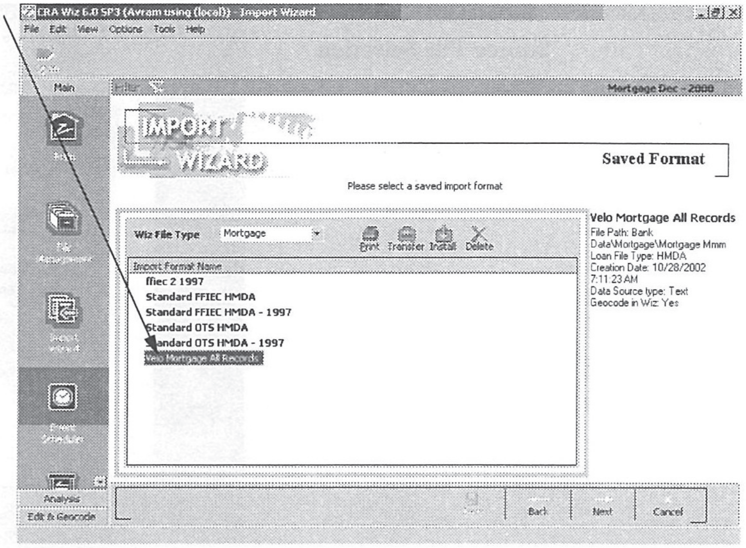
2. Liz clicks the **Next** button.



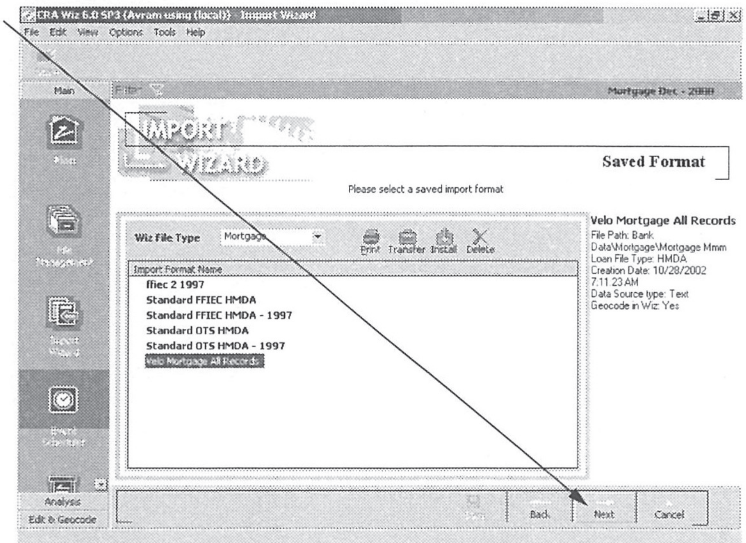

The software displays the **Saved Format** screen.



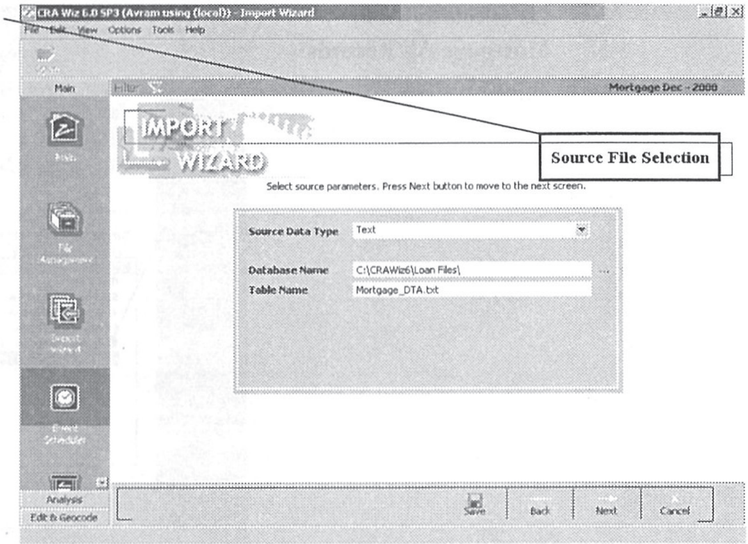
3. Liz selects the **Velo Mortgage All Records** import format.




4. She clicks the **Next** button.



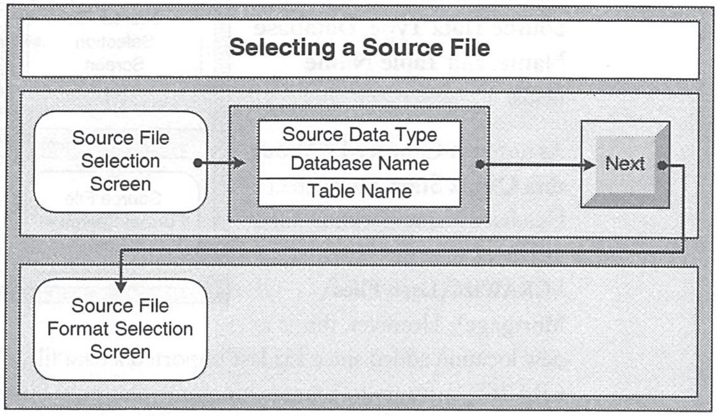
The software displays the **Source File Selection** screen.



# Selecting the Source File

The **source file** is the data file you import into the CRA *Wiz* software.

**Functional Overview** The chart on the right summarizes the process you use to select a source file.
You select the source file on the **Source File Selection** screen.



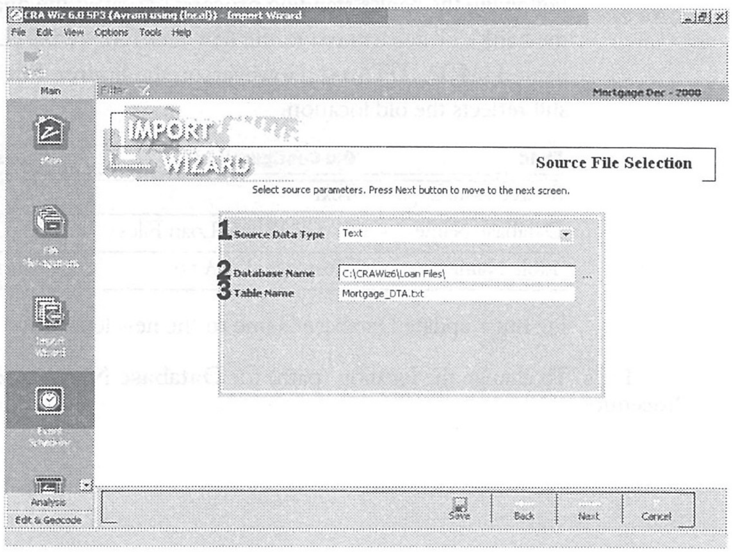

There are three fields on this screen:

✓ Source Data Type - the type of data file you are importing. The following options are available: - **1**

- dBase/FoxPro Family
- Microsoft Access
- Microsoft Excel
- Microsoft SQL Server
- Text

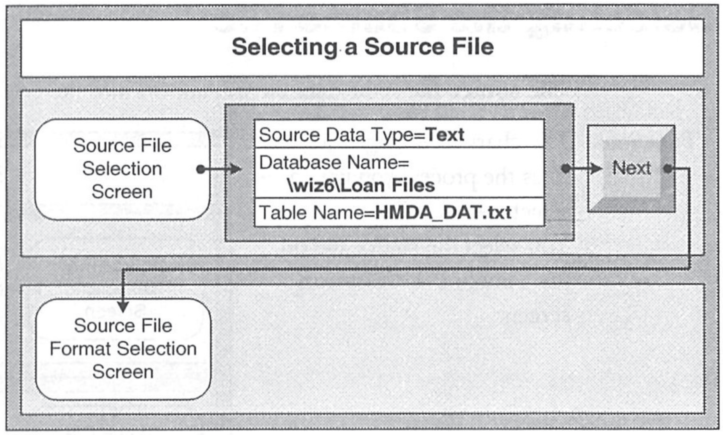
✓ Database Name - the path indicating the location of the data file you want to import. - **2**

✓ Table Name - the name of the file you want to import. - **3**



**Velo Bank Process**

Because Velo Bank uses an existing format to import loan records, the software automatically enters values in the **Source Data Type, Database Name**, and **Table Name** fields.




As noted in **Chapter 1 - About this Quick Start**, the correct Database Name (location for the saved data file) is **\CRAWiz6\Loan Files\ Mortgage**. However, this is a new location added since Liz last imported a data file. Up until December, 1999, the bank was using the CRA *Wiz* software to process mortgage files only. Since then, the bank's directors have approved consumer loan files and small business loan files for analysis in the CRA *Wiz* software. As a result, a level of folders has been added below Loan Files, one for each type of loan file approved for analysis.

Following the bank's standing process, Liz saved the quarterly text file she received from the bank's IT department to the new location, **\wiz6\Loan Files\HMDA** using the name **HMDA_DTA.txt**. However, on the **Source File Selection** screen **database name** still reflects the old location.

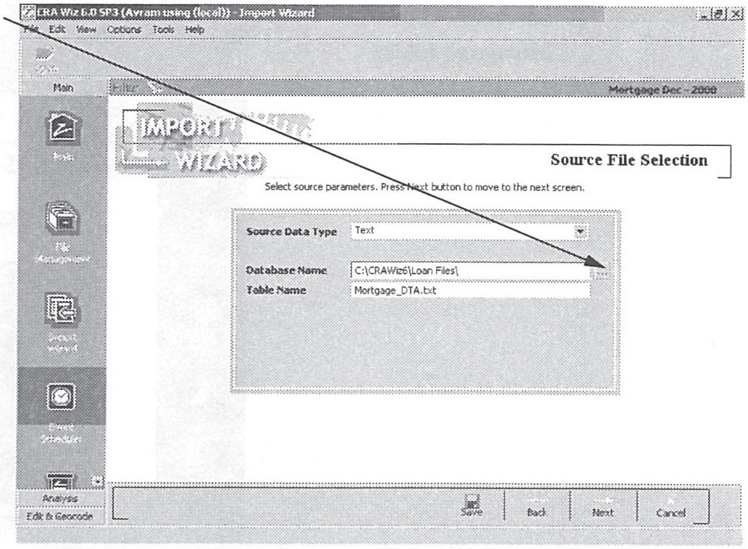
| Field | Old Configuration | Current Configuration |
|---|---|---|
| Source Data Type | Text | Text |
| Database Name | C:\CRAWiz6\Loan Files\ | C:\CRAWiz6\Loan Files\Mortgage\ |
| Table Name | Mortgage_DTA.txt | Mortgage_DTA.txt |

Liz must update Database Name to the new location.

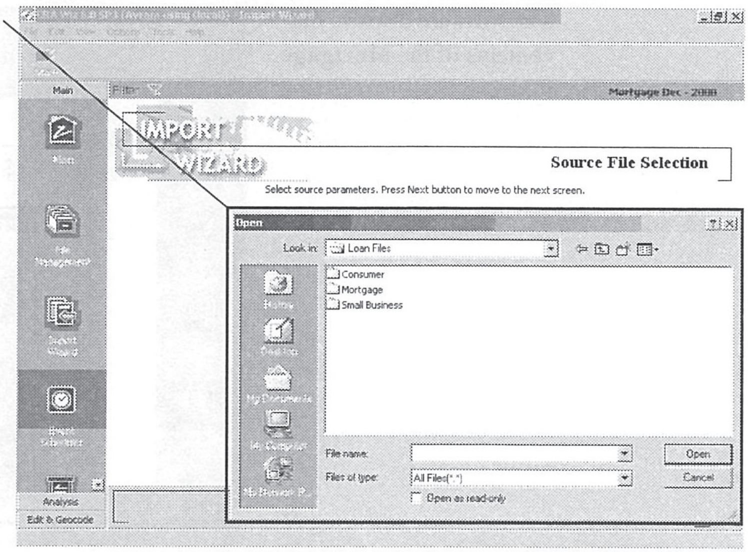
**Liz's Procedure**

To change the location (path) for **Database Name**, Liz follows these steps:

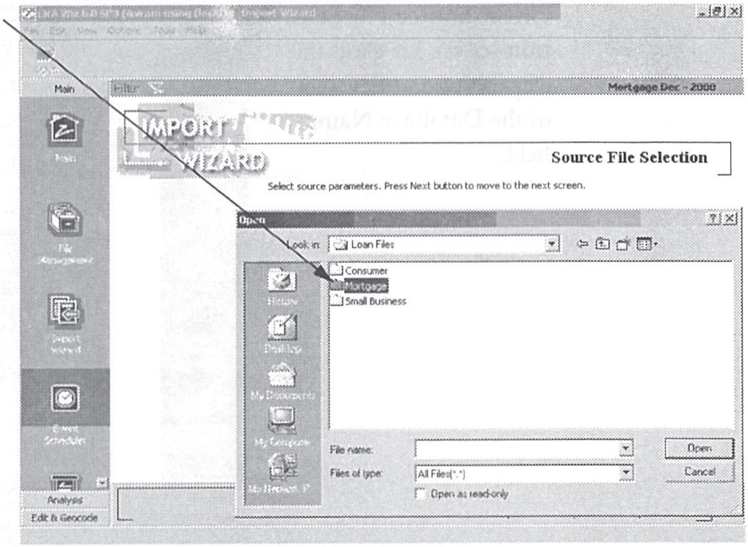
1. On the **Source File Selection** screen, Liz clicks the ellipsis button to the right of the **Database Name** field.



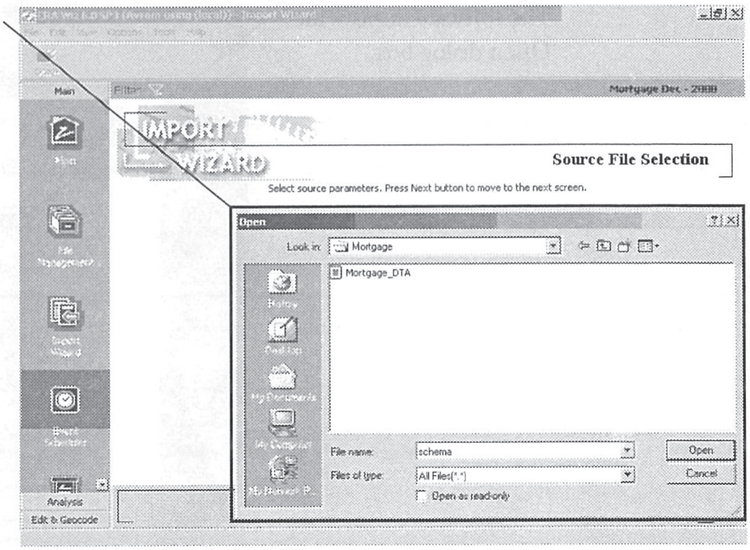

The software displays the **Open** dialog box.



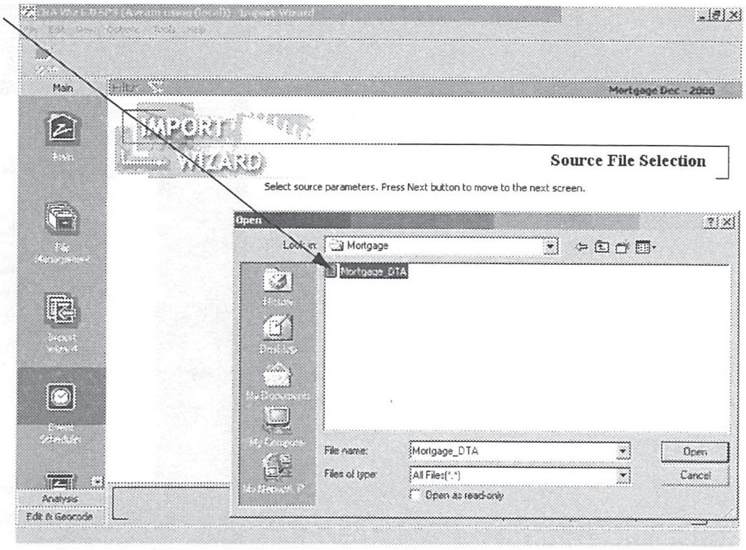
2. Liz double clicks the **Mortgage** folder.



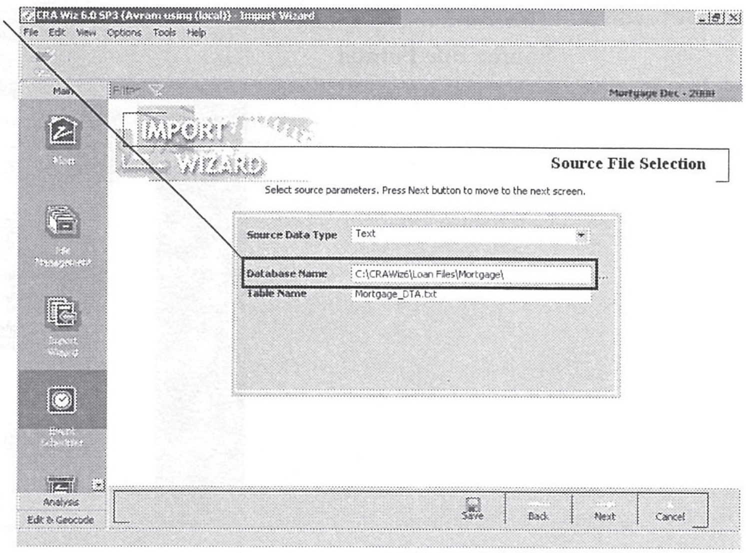

The software displays the contents of the **Mortgage** folder.



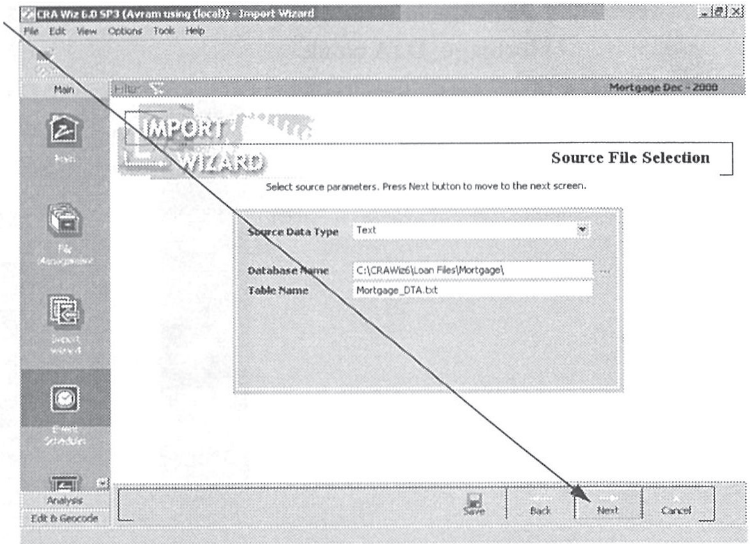
3. Liz double clicks the **Mortgage_DTA.txt** file.



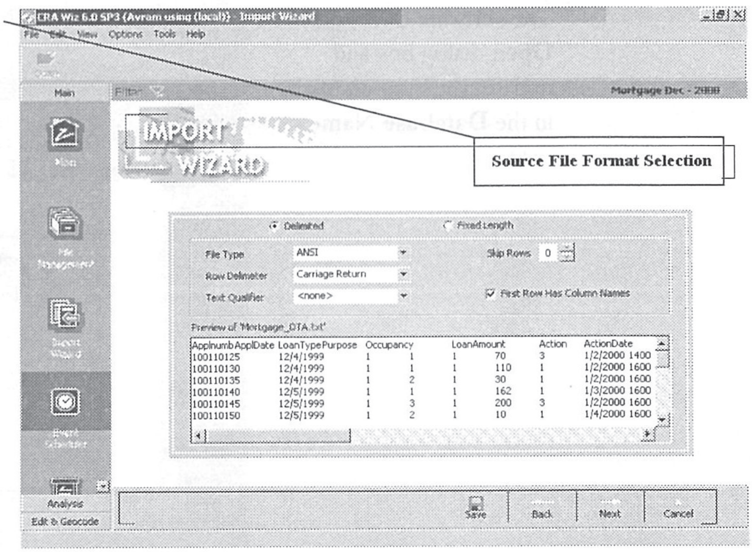

The software closes the **Open** dialog box and updates the location (path) in the **Database Name** field.



4. Liz clicks the **Next** button.




The software displays the **Source File Format Selection** screen.

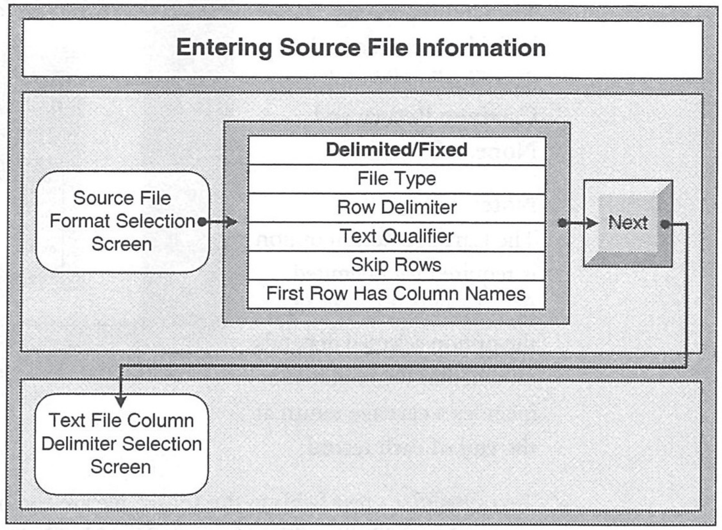


# Entering Source File Information

In order to import records, you must provide information about the configuration of the records in your source file.

**Functional Overview** The chart on the right summarizes the information you must provide for a source file of type **text** (*.txt).

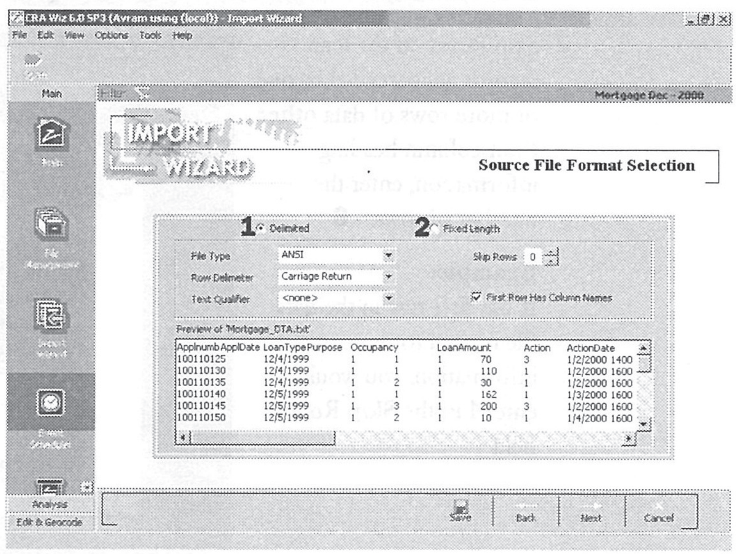
The Source File Format Selection screen includes the following:




✓ Delimited - the field values for a record are separated by a special character (semicolon, comma, or tab stop). - **1**

✓ Fixed Length - all values for a specific field have the same length. - **2**

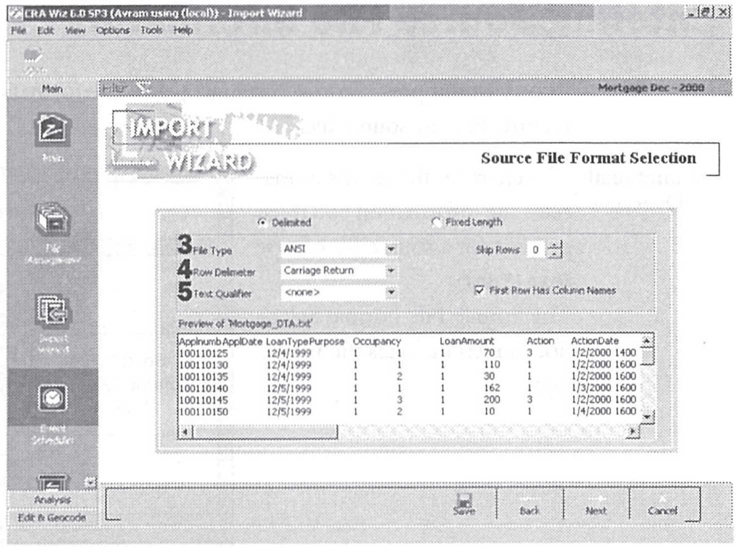
**Example:**
If the value in the Applnumb field is 1234 and the field has a fixed length of 25 characters, spaces are added to the end of the entered value to bring the total field length to 25.



✓ File Type - default value is **ANSI** (required for text files). - **3**

✓ Row Delimiter - the character separating individual records in the data file. Possible values are **Carriage Return** and **None**. - **4**

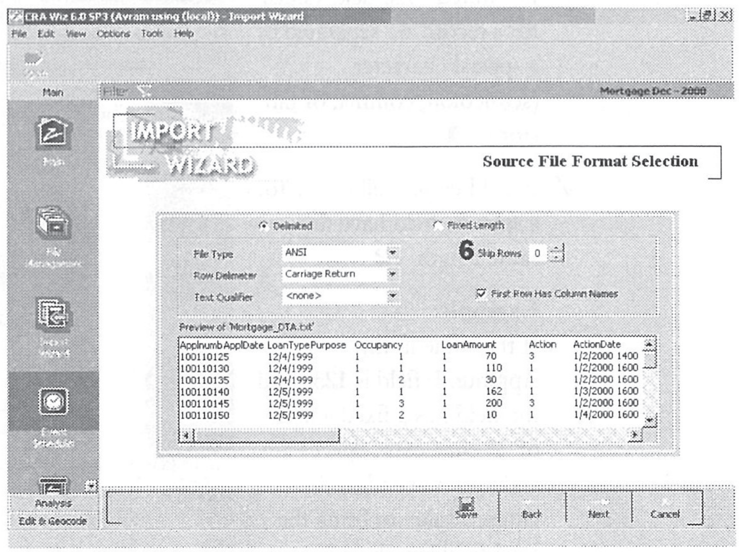
**Note:**
The Carriage Return option is required for delimited files. For fixed-length files, the option selected depends on whether the source file includes a carriage return at the end of each record.



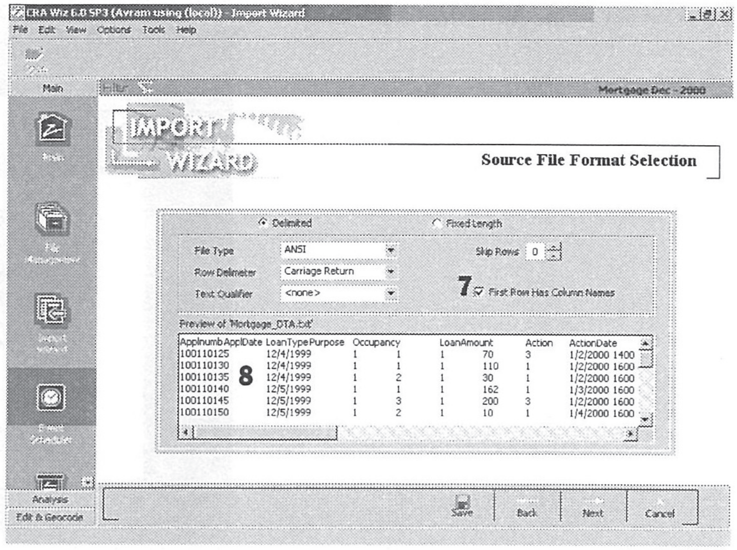

✓ Text Qualifier - text fields in the source file are enclosed with special characters to differentiate them from other fields. Possible values are **Double Quote** {" "}, **Single Quote** {' '}, and **None**. - **5**

✓ Skip Rows - if the loan records are preceded by one or more rows of data **other than** column heading information, enter the number of rows. - **6**

**Example:**
If the first row in the data file is used for transmittal information, you would enter **1** in the **Skip Rows** field.



✓ First row has column names - select this if the row preceding the loan record information in the source file includes the names of the source file fields. The field names will automatically display as column headers on the **Text File Column Delimiter Selection** screen. - **7**




**Note:**
The column names may not align with the corresponding column.

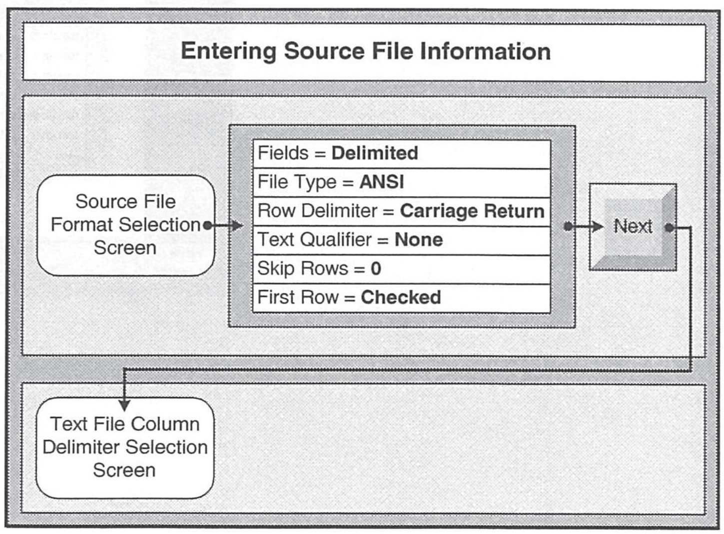
*Tip*

If field names in the source file correspond exactly to column names in the software, the corresponding column names will automatically display on the Text File Column Delimiter Selection screen.

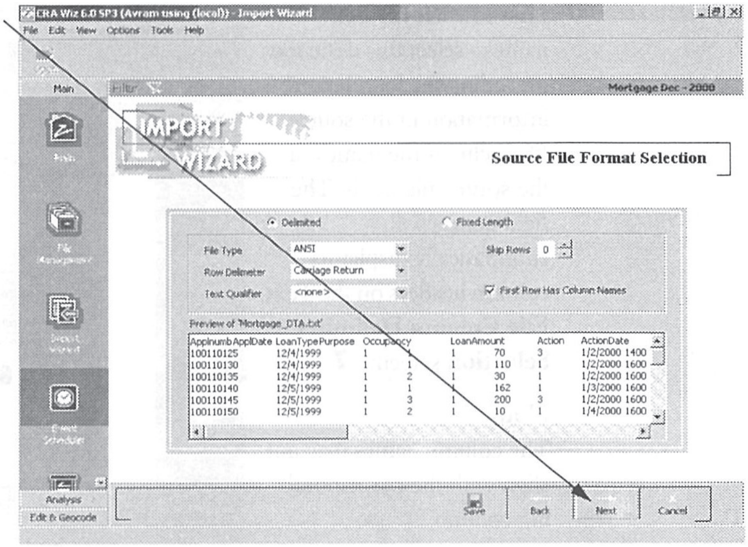
✓ Preview - displays the records in the source file. - **8**

**Velo Bank Process** Because Velo Bank uses an existing format to import loan records, the software automatically selects **Fixed Length** and enters information in the **File Type**, **Row Delimiter**, **Text Qualifier**, and **Skip Rows** fields.

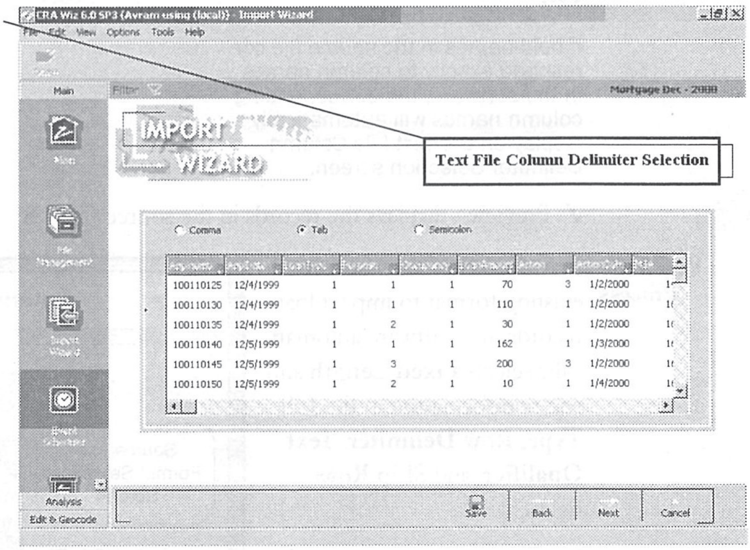
Liz does not have to make any changes to this screen.



She clicks the **Next** button.



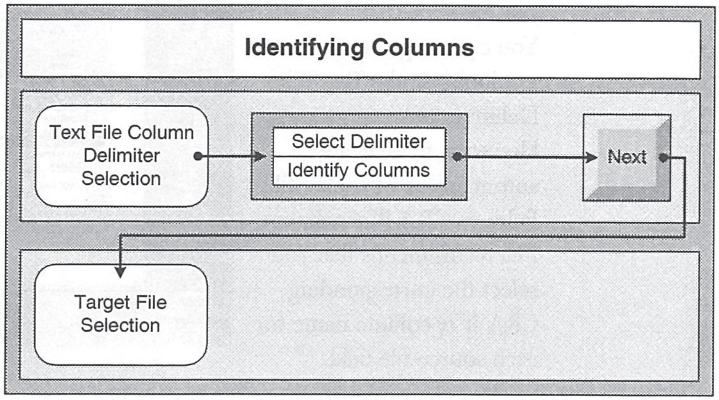

The software displays the **Text File Column Delimiter Selection** screen.



# Identifying Columns

When you import records from a delimited text file, you identify the type of delimiter used in the source file and assign a CRA *Wiz* column name to each source file data field on the **Text File Column Delimiter Selection** screen.

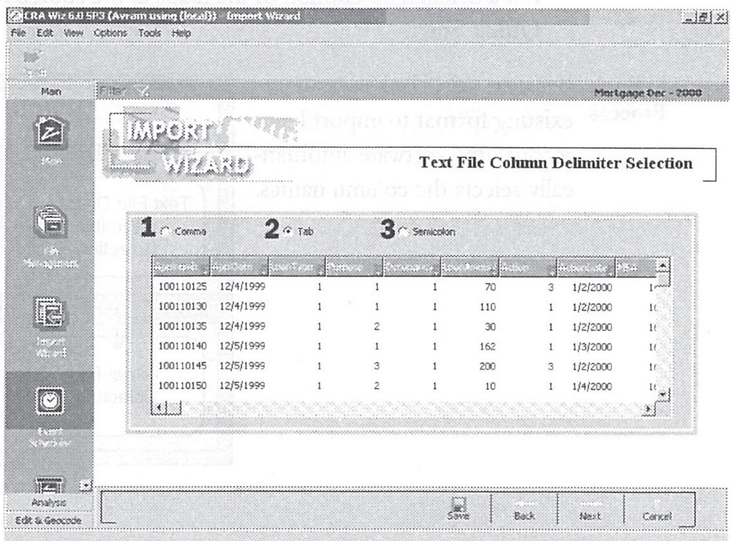
**Functional Overview** The chart on the right summarizes the information you must provide to select the corresponding columns in CRA *Wiz* for each data field in the source file.




✓ Delimiter Options - there are three delimiter options available:

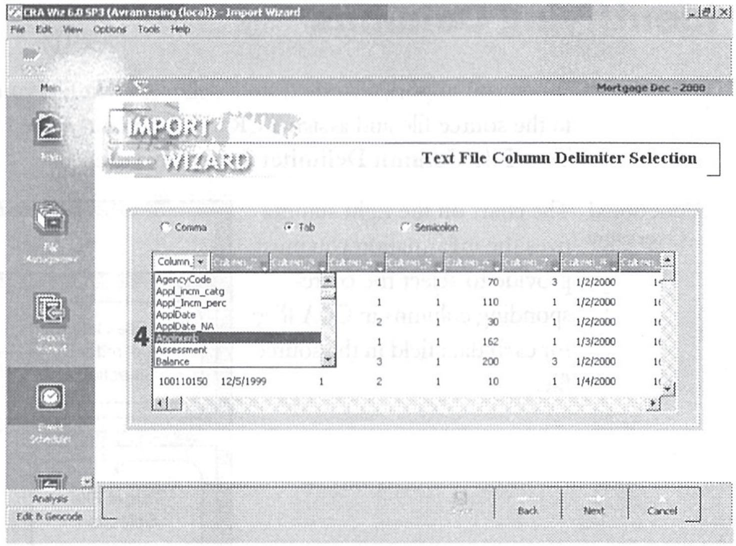
- Comma - **1**
- Tab - **2**
- Semicolon - **3**

The software displays each loan record in the source file as a separate row on the Text File Column Delimiter Selection screen. When you select the delimiter used in the source file, the software aligns the data in each source file field in each record under a separate column.



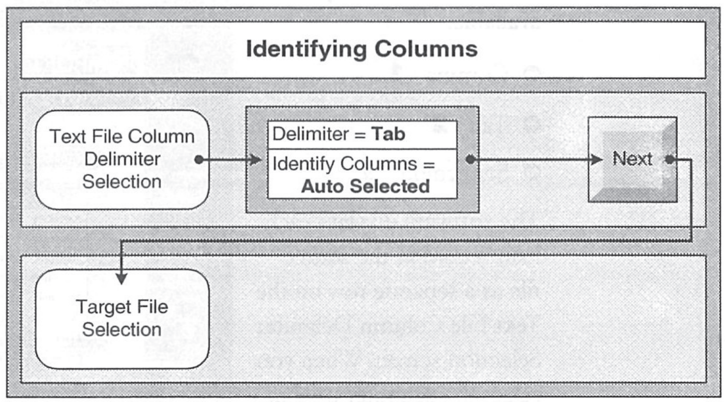
✓ Column Identification - you assign a CRA *Wiz* column name that's appropriate for the information in the column. - **4**

**Note:**
You can assign any name to a column on the Text File Delimiter Selection screen. However, to facilitate automapping of source file fields to CRA *Wiz* columns, PCi recommends that you select the corresponding CRA *Wiz* column name for each source file field.



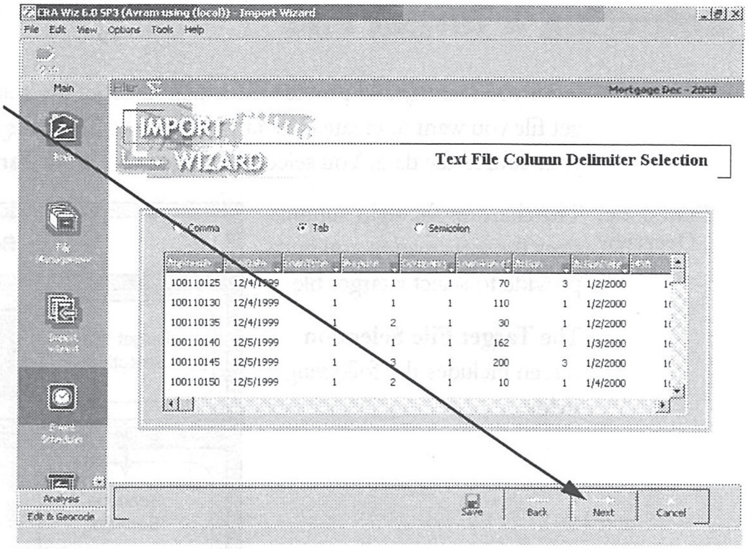

For a detailed description of the fields in the source file, refer to **Chapter 1 - About this Quick Start**.

**Velo Bank Process** Because Velo Bank uses an existing format to import loan records, the software automatically selects the column names.

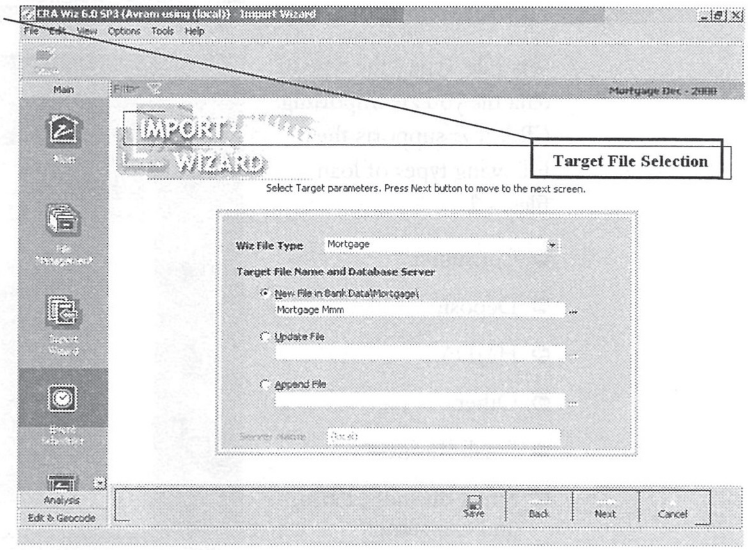


Liz does not have to make any changes to this screen.

She clicks the **Next** button.



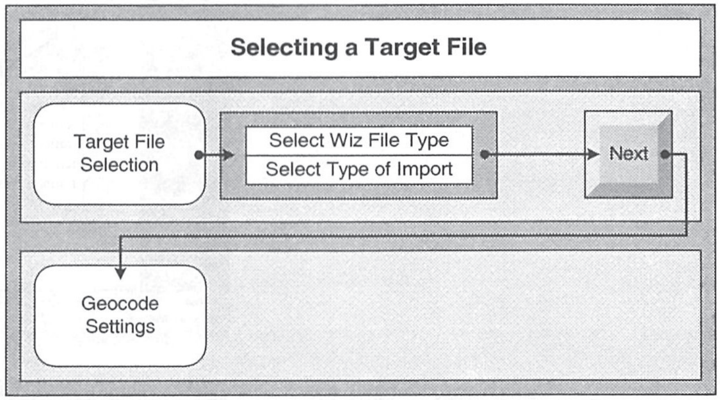

The software displays the **Target File Selection** screen.



# Selecting a Target File

After you identify and provide information about the source file, you select the type of target file you want to create. The target file is the CRA *Wiz* file to which the software imports your source file data. You select the target file on the **Target File Selection** screen.

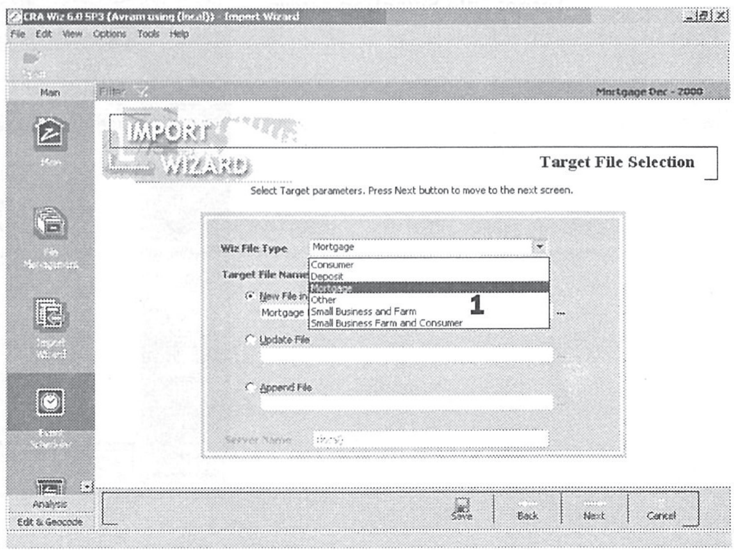
**Functional Overview** The chart on the right summarizes the information you must provide to select a target file.



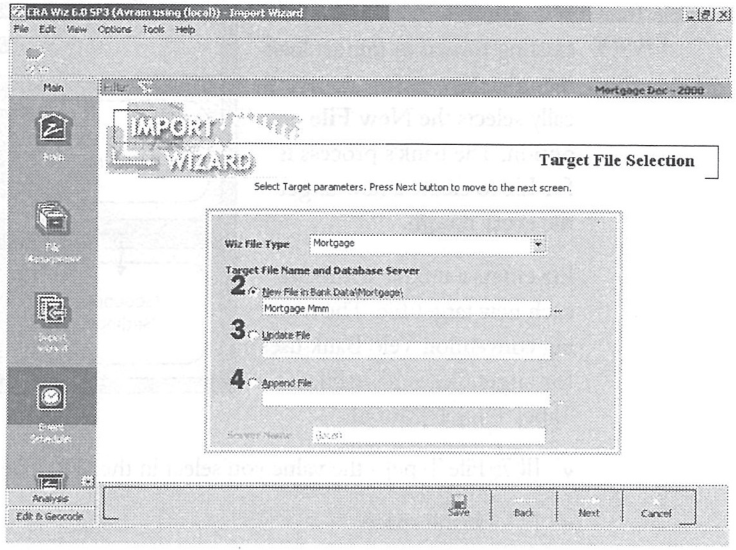

The **Target File Selection** screen includes the following fields:

✓ Wiz File Type - the type of data file you are importing. CRA *Wiz* supports the following types of loan files: - **1**

- Consumer
- Deposit
- HMDA
- Other
- Small Business
- Small Business, Farm, and Consumer



✓ Target File Name and Database Server - the location of the target file.




There are three options:

- New File - create a new target file. - **2**
- Update File - update the information in an existing target file. You can select up to five fields on which to match the records you want to update. You can also select additional criteria for controling how the software will update records. - **3**
- Append File - add new records to the end of an existing target file. - **4**

**Warning:**
The software does not check for duplicate records when appending records to the end of an existing target file.

When you select an option, the software displays the default path name the software uses to store the type of data (HMDA, Consumer, Small Business, etc.) you select in the **Wiz File Type** field.

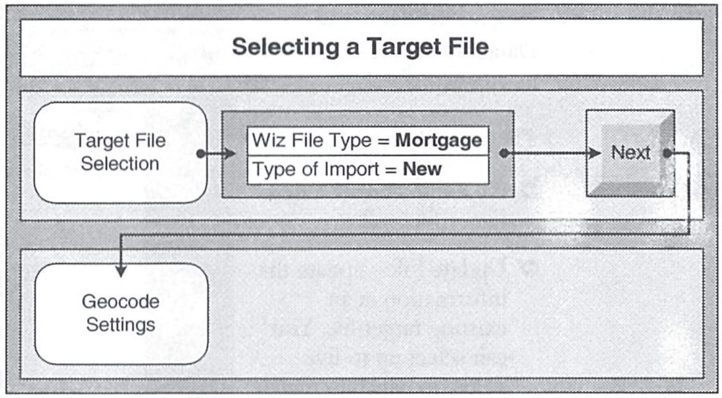
| Option | Default Place name |
|---|---|
| New | New File in Bank Data\[Wiz File Type] |
| Update | Update File in Bank Data\[Wiz File Type] |
| Append | Append File in Bank Data\[Wiz File Type] |

[Wiz File Type] will be the value you select in the **Wiz File Type** drop-down list box.

**Note:**
You cannot change the default path for a specific file type, but you can add additional levels of folders to a path.

**Velo Bank Process**

Because Velo Bank uses an existing format to import loan records, the software automatically selects the **New File** option. The bank's process is for Liz to create a new target file every month.




Liz enters a unique name for each new target file. The naming convention Velo Bank uses for target files is [*Wiz* File Type] + [ ] + [Mmm].

✓ [*Wiz* File Type] - the value you select in the **Wiz File Type** drop-down list box.

✓ [ ] - a blank space.

✓ [Mmm] - the first three letters of the name of the month, with the first letter capitalized.

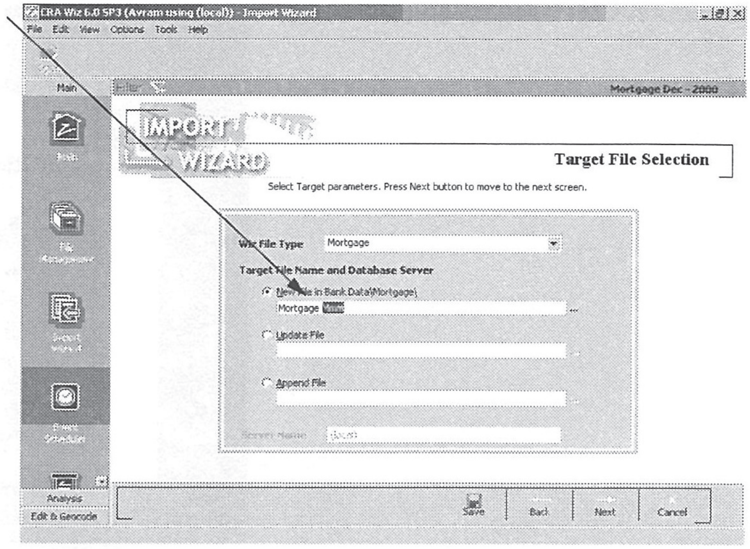
| Month | Action Dates |
|---|---|
| Jan | 1/1 - 1/31 (January 1st - January 31st) |
| Feb | 2/1 - 2/28[29] (February 1st - February 28th[29th]) |
| Mar | 3/1 - 3/31 (March 1st - March 31st) |
| Apr | 4/1 - 4/30 (April 1st - April 30th) |
| May | 5/1 - 5/31 (May 1st - May 31st) |
| Jun | 6/1 - 6/30 (June 1st - June 30th) |
| Jul | 7/1 - 7/31 (July 1st - July 31st) |
| Aug | 8/1 - 8/31 (August 1st - August 31st) |
| Sep | 9/1 - 9/30 (September 1st - September 30th) |
| Oct | 10/1 - 10/31 (October 1st - October 31st) |
| Nov | 11/1 - 11/30 (November 1st - November 30th) |
| Dec | 12/1 - 12/31 (December 1st - December 31st) |

The loan file Liz is currently importing contains records with action dates from January 1st, 2000 and January 31st, 2000. Following the bank's naming convention, Liz names the target tile **Mortgage Jan**.

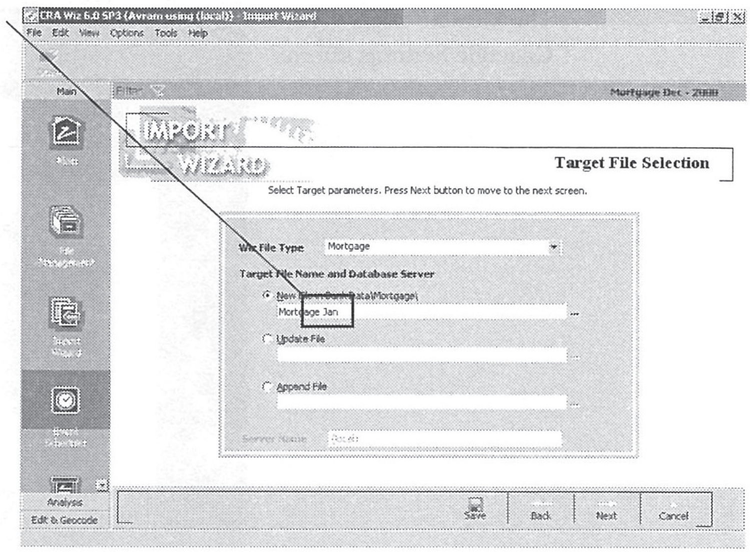
**Liz's Procedure**

To enter a name for the target file on the **Target File Selection** screen as Liz would, follow these steps:

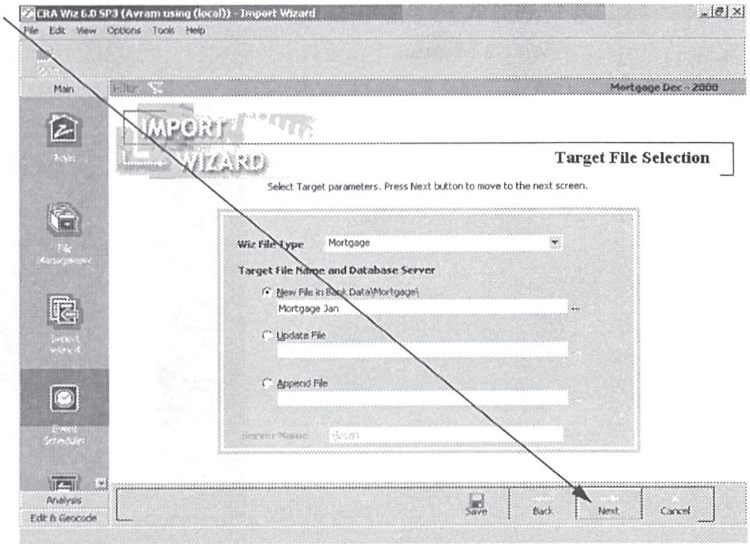
1. In the **New File** field, Liz selects **Mmm**.



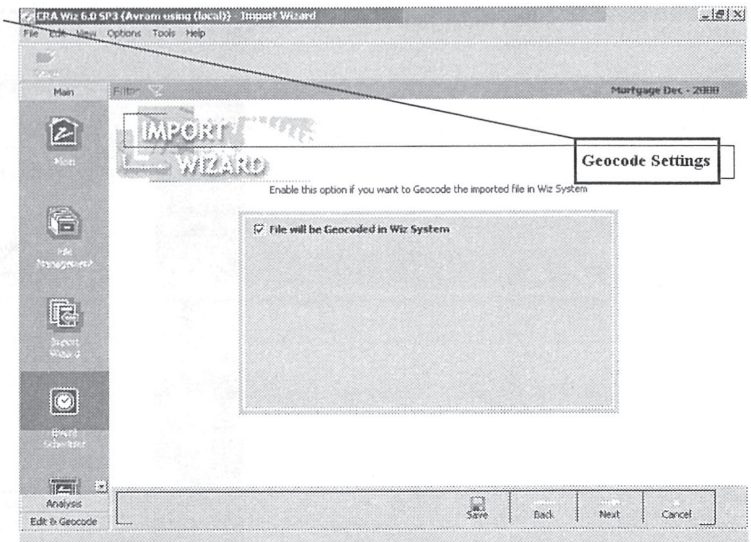

2. She enters **Jan**.



3. Liz clicks the **Next** button.




The software displays the **Geocode Settings** screen.

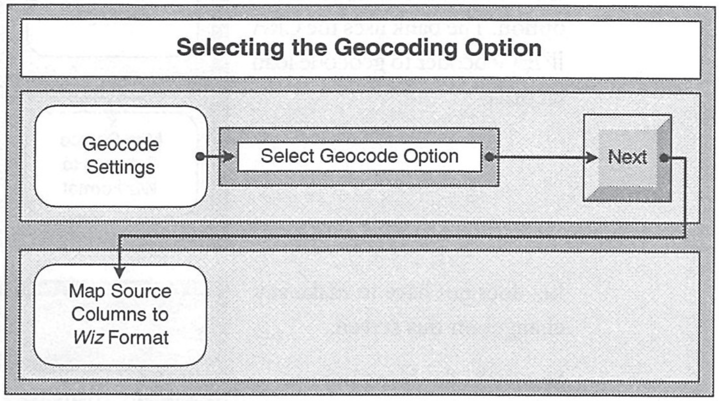


# Selecting the Geocoding Option

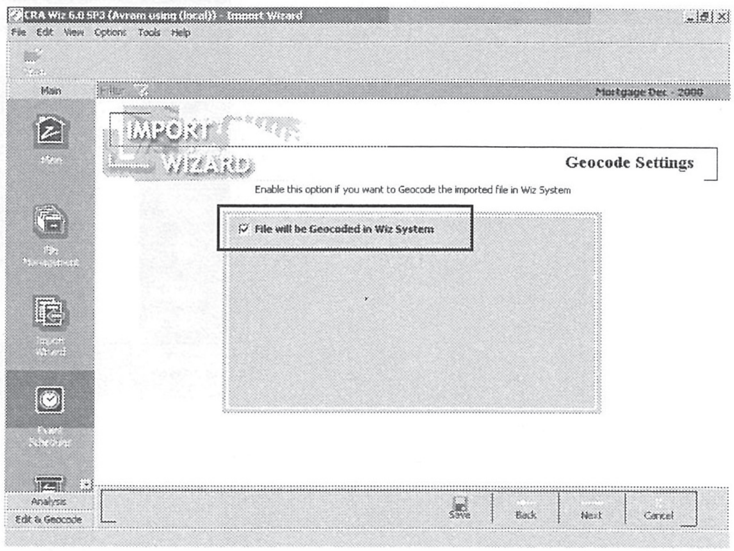
You must geocode your loan records in order to analyze the records in CRA *Wiz*. You indicate the geocoding method your bank uses on the **Geocode Settings** screen.

**Functional Overview**

The chart on the right summarizes the information you must provide to indicate how your bank geocodes loan records.




There is one option on this screen -- the **File will be Geocoded in Wiz System** check box.

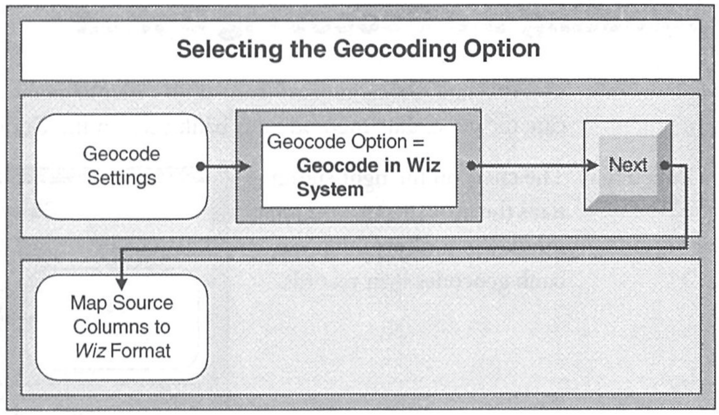



✓ If you use the CRA *Wiz* Geocoder to geocode your records or you outsource your records to a geocoding service such as RATA, select File will be Geocoded in Wiz System. When you select this option the software adds columns to the target file to accomodate the additional data that will be added to the file when you geocode the records.

✓ If your records have been geocoded prior to importing the records into the software, do not select **File will be Geocoded in CRA** *Wiz*.

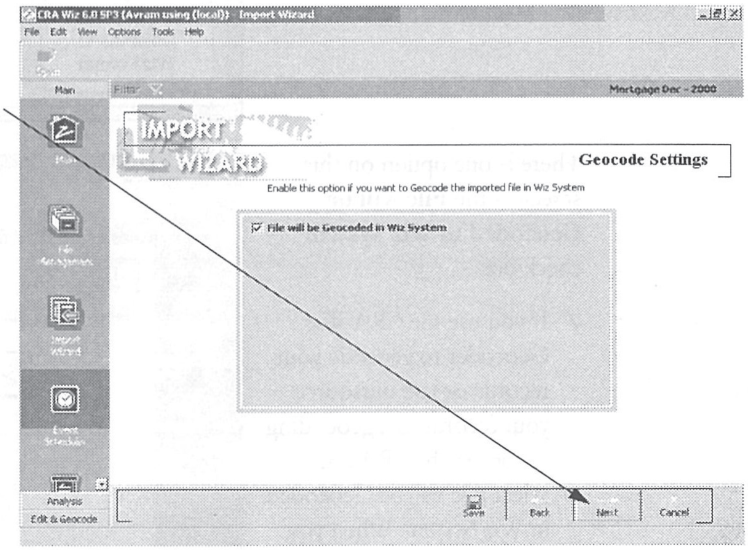
**Velo Bank Process**

Because Velo Bank uses an existing format to import loan records, the software automatically selects the **File will be Geocoded in Wiz System** option. The bank uses the CRA *Wiz* Geocoder to geocode loan records.

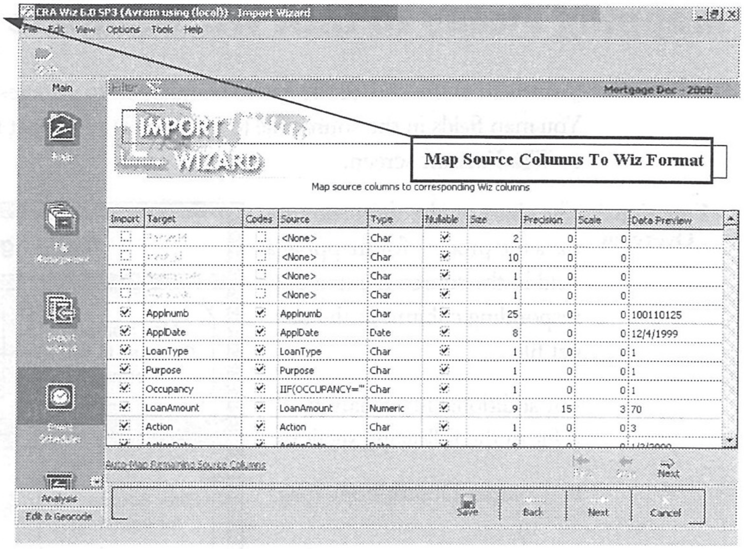



Liz does not have to make any changes on this screen.

She clicks the **Next** button.



The software displays the **Map Source Columns to Wiz Format** screen.

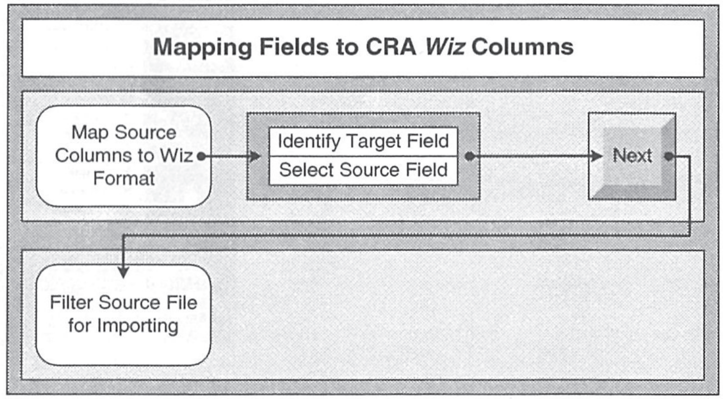


# Mapping Fields to CRA *Wiz* Columns

Each field in the source file has to be mapped to a corresponding column in the target file. You map fields in the source file to columns in the target file on the **Map Source Columns to Wiz Format** screen.

**Functional Overview**

The chart on the right summarizes the process for mapping a field in the source file to a corresponding column in the target file.



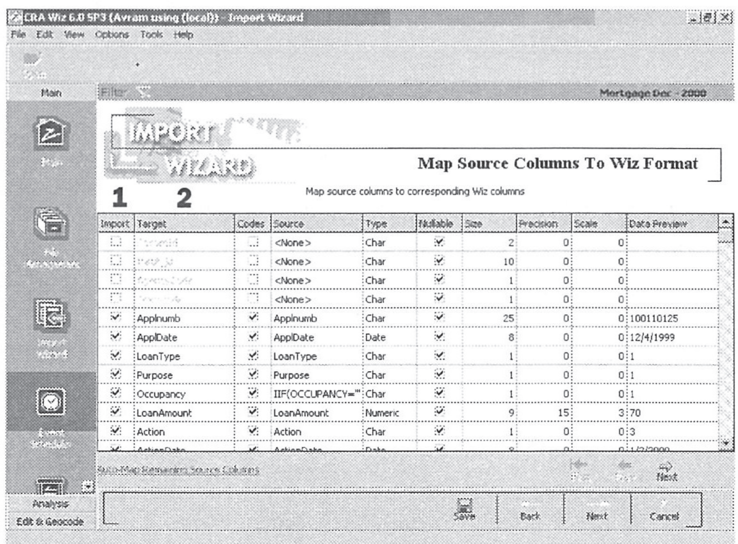

For additional information, refer to the following sections:


- Column Descriptions (page 70)
- Field to Column Mapping Options (page 73)
- Modify Source File Data (page 74)

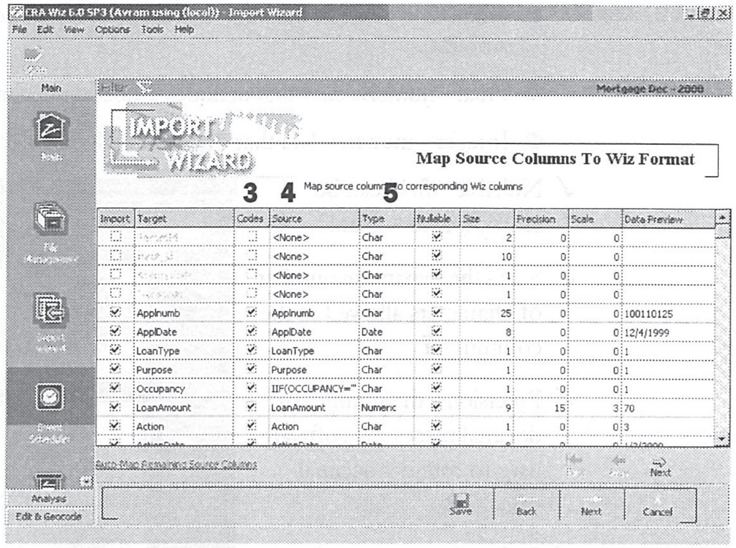

## Column Descriptions

There are ten columns on the **Map Source Columns to Wiz Format** screen:

- ✓ Import - this checkbox indicates whether the software will import the field into CRA *Wiz*. - **1**
- ✓ Target - the column (field) in the target file that corresponds to a field in the source file. The software imports the data from the source file field to the corresponding target file column. - **2**



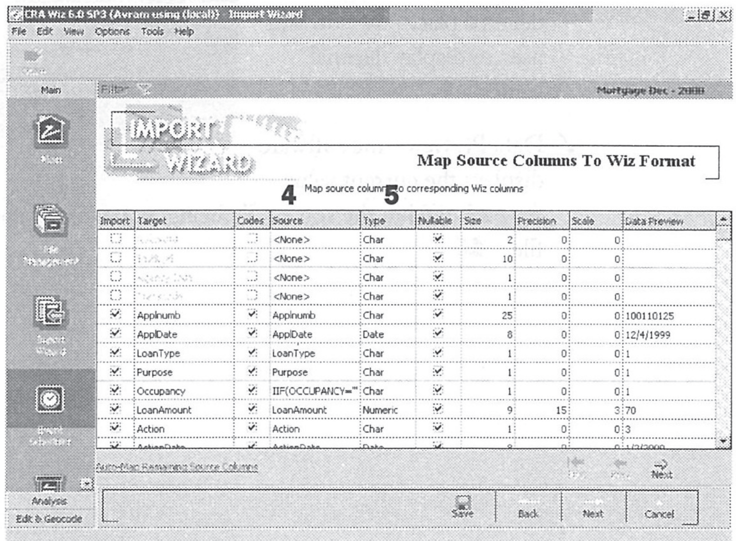
✓ Codes - define descriptive labels for codes used to indicate values in CRA *Wiz* columns. - **3**




**Example:**
The software defines the following labels for the Sex column (field):

| Code | Label |
|---|---|
| 1 | Male |
| 2 | Female |
| 3 | Not Provided |
| 4 | Not Applicable |

✓ Source - the source file field the software maps to a corresponding column in the target file. - **4**

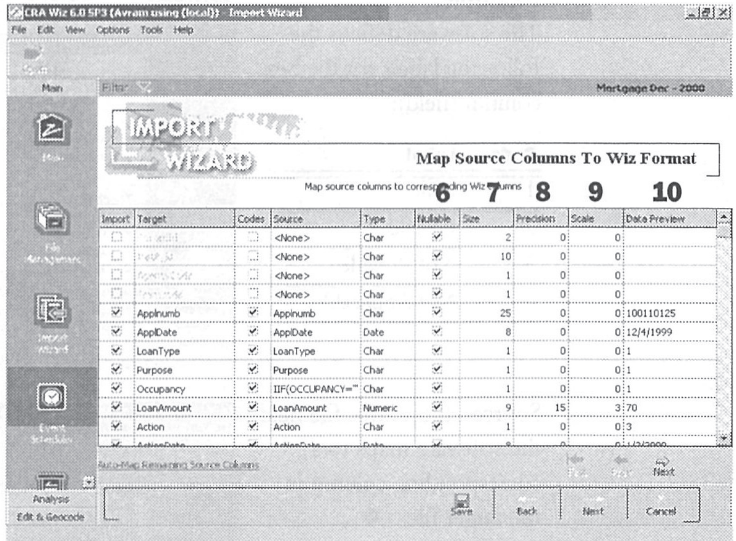



✓ Type - the type of data in the target file column. - **5**

Possible types of data are:

- Char (character) - A text field that can store up to 8,000 characters. This data type Requires memory for the formatted size of the field, regardless of the number of characters in the field. Generally assigned to text fields with a known length (for example, HMDA codes such as loan type, purpose, and occupancy, or ZIP code).
- String - a text field that allows up to 8,000 characters. This data type only requires memory for the number of characters in the field.
- Memo - a text field that can hold up to two gigabytes of data.
- TimeStamp - dates (for example, application date or action date).

- Numeric - numeric data that includes a decimal point (for example, income or loan amount).
- Float - numeric data that includes a floating decimal point.
- Integer - numeric data that does not include a decimal point.




✓ Nullable - field can be empty (value = blank). - **6**

✓ Size - the maximum number of characters allowed in the column. - **7**

✓ Precision - the number of decimal places the software uses to round a decimal value. - **8**

✓ Scale - the number of decimal places the software uses to display decimal values. - **9**

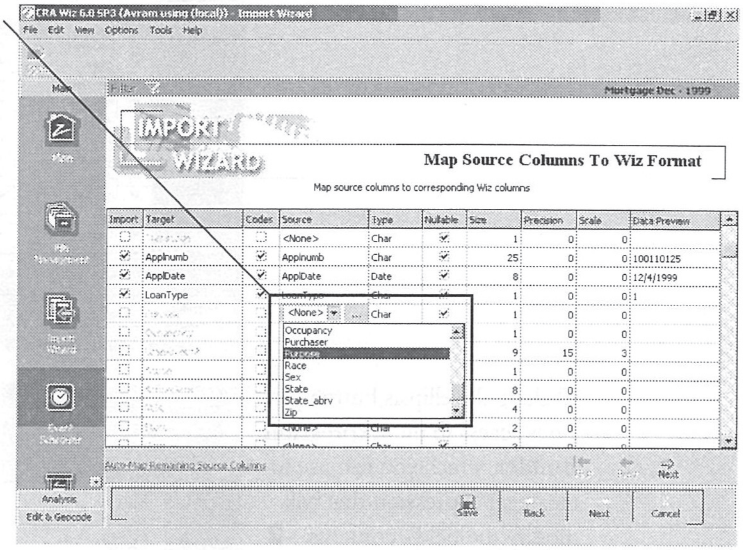
✓ Data Preview - the software displays the current value for each field in the source file being mapped to a corresponding column in the target file. - **10**

## Field to Column Mapping Options

There are two options for mapping fields in the source file to columns in the target file:

✓ Auto Mapping - automatically map each field in the source file to the corresponding column in the target file. The number of source file fields that automatically map to a column in the target file depends on the name you select for each source file field on the **Text File Column Delimiter Selection** screen. In order for a field to map automatically, the name must exactly match the name of the corresponding column in CRA *Wiz*.

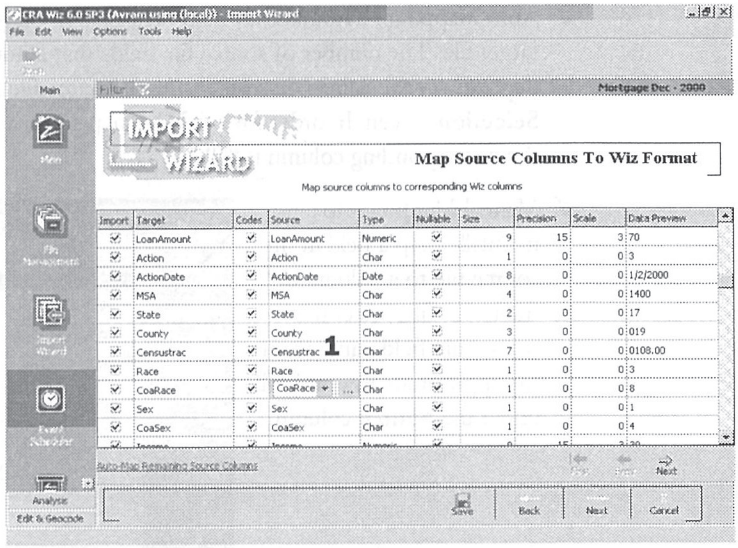
✓ Manual Mapping - to manually map a field in the source file to a column in the target file, select the source file field name from the appropriate row and cell under the **Source** column.



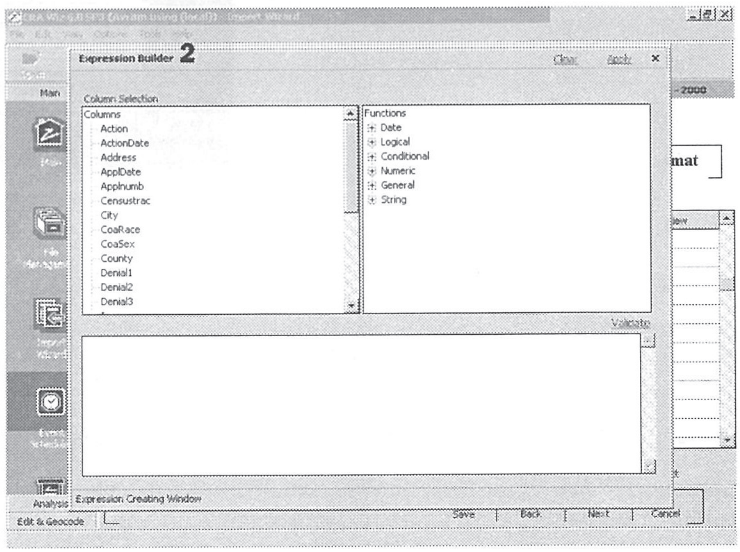
## Modify Source File Data

You can modify data in a particular source file field as the data is imported into CRA *Wiz*.

When you select the cell for the field you want to modify, the software displays an ellipsis button. - **1**

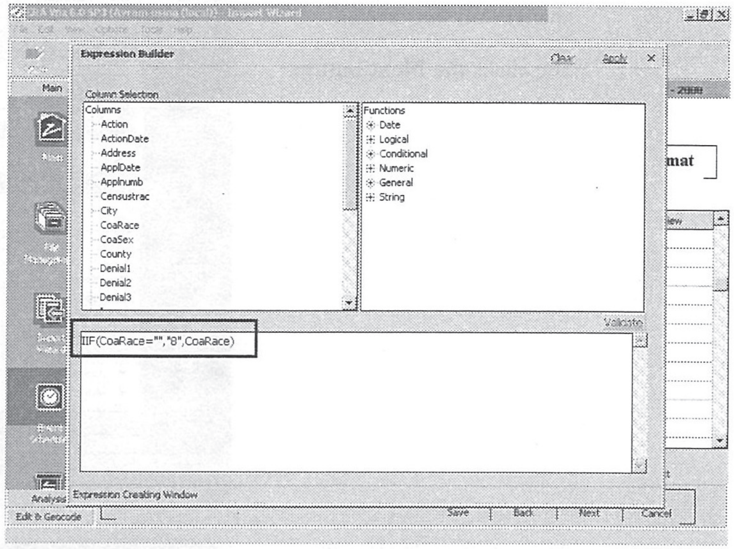



Clicking the ellipsis button provides access to the **Expression Builder**, which you can use to create an expression that will modify the field's contents. - **2**



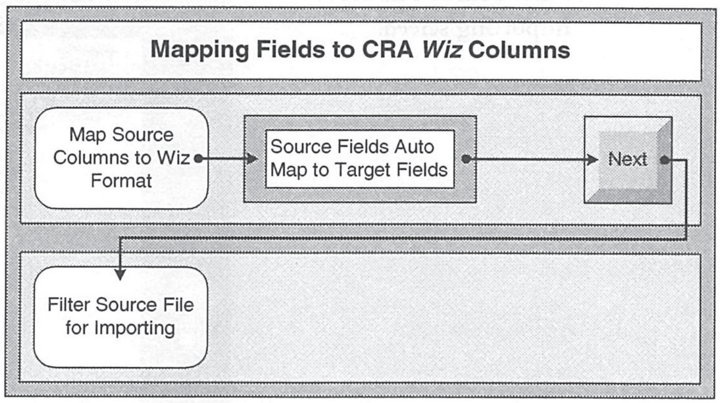
**Example:**
To change **blank** values entered for **CoaRace** (coapplicant's race) to **8** (Not Applicable), you would enter the following expression in the CoaRace cell under the **Source** column:

IIF(CoaRace=" ","8",CoaRace)




**Velo Bank Process**

Because Velo Bank uses an existing import format to import loan records, the software automatically maps all source file fields to the corresponding CRA *Wiz* target column.

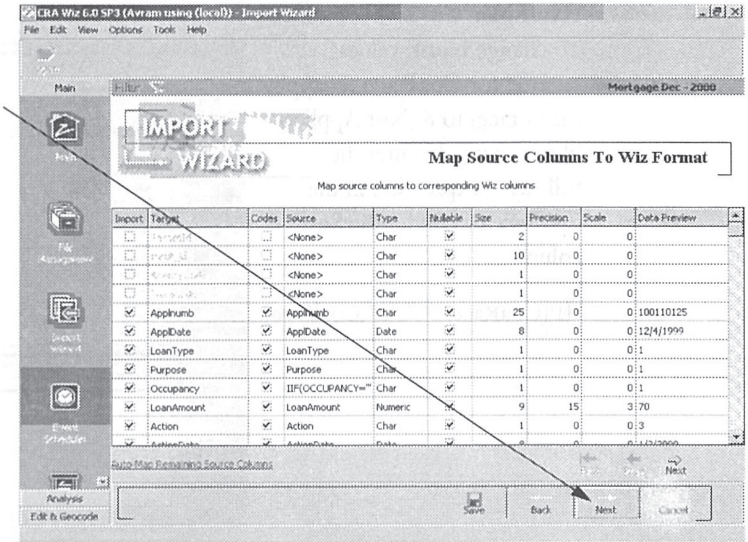



Liz has added expressions to her import format to check for blank values and change the value to **Not Applicable** for the following source file fields:

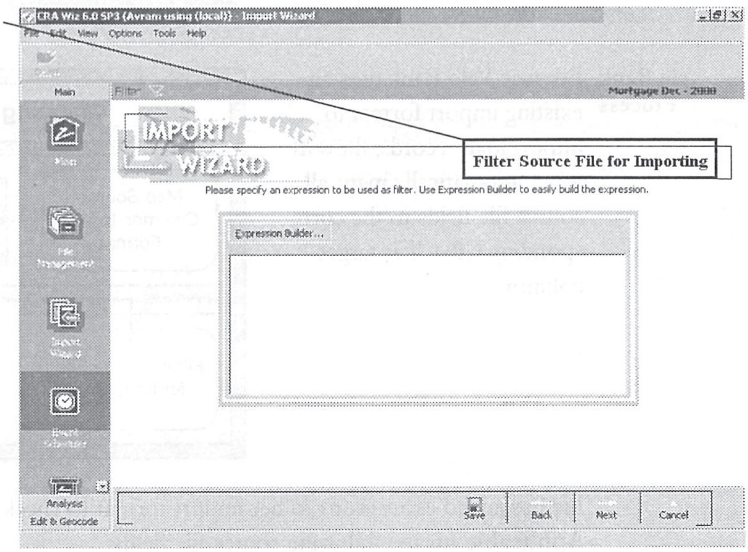
| Field | Expression |
|---|---|
| Occupancy | IIF(Occupancy=" ","3",Occupancy) |
| CoaRace | IIF(CoaRace=" ","8",CoaRace) |
| CoaSex | IIF(CoaSex=" ","4",CoaSex) |

Liz does not have to make any changes on this screen.

She clicks the **Next** button.




The software displays the **Filter Source File for Importing** screen.



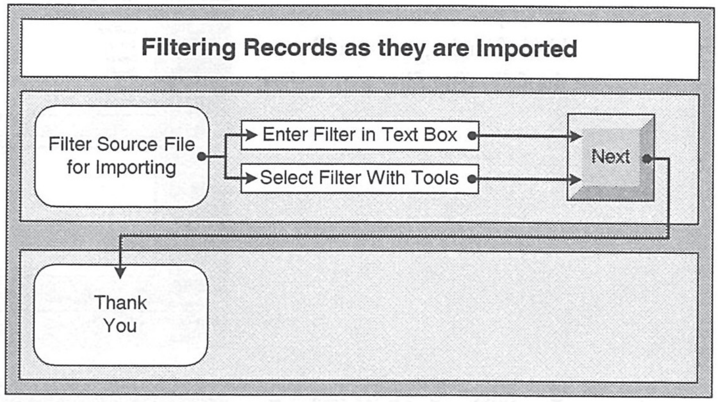
# Filtering Records as They are Imported

Adding a filter to the import format limits the records that are imported from the source file to those that match the filter criteria. You create a filter on the **Filter Source File for Importing** screen.

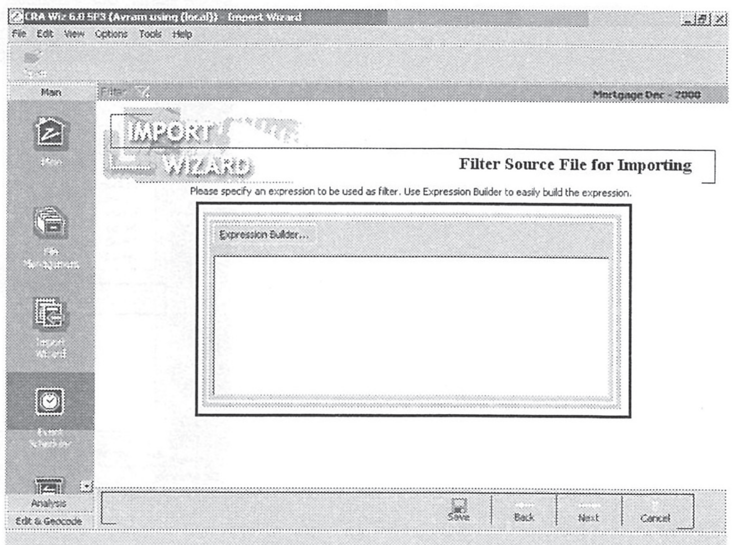
**Functional Overview**

The chart on the right summarizes the available methods for creating a filter.

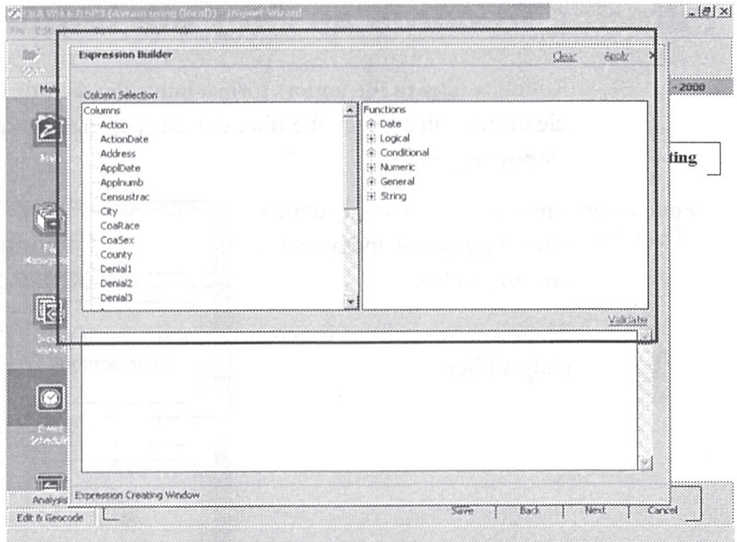
There are two options for creating a filter:




✓ Type the filter expression in the Expression Builder text box.

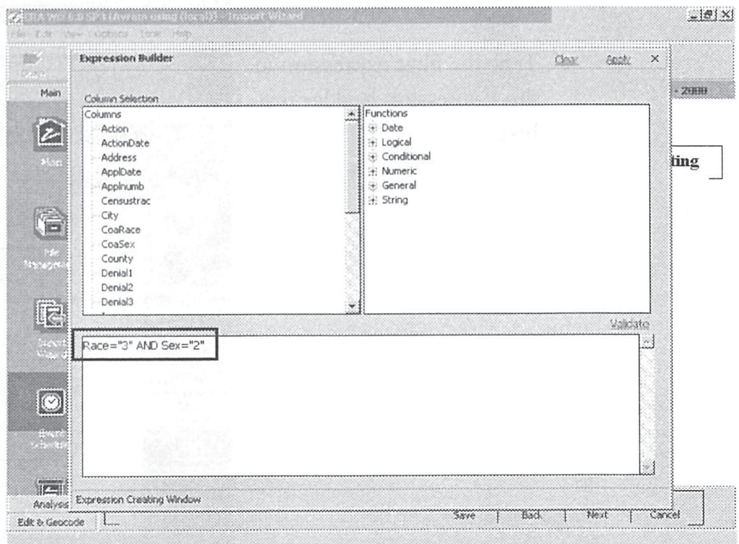


✓ Use the Expression Builder tools to build the filter expression.




**Example:**
To limit the loan records that are imported to records for black females, you would enter the following filter expression:

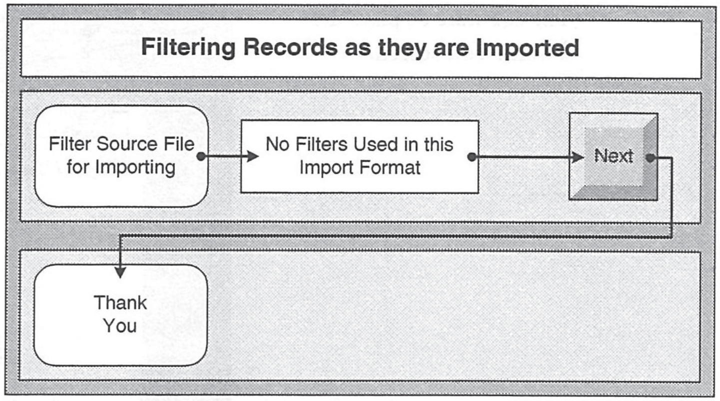
➲ Race="3" AND Sex="2"



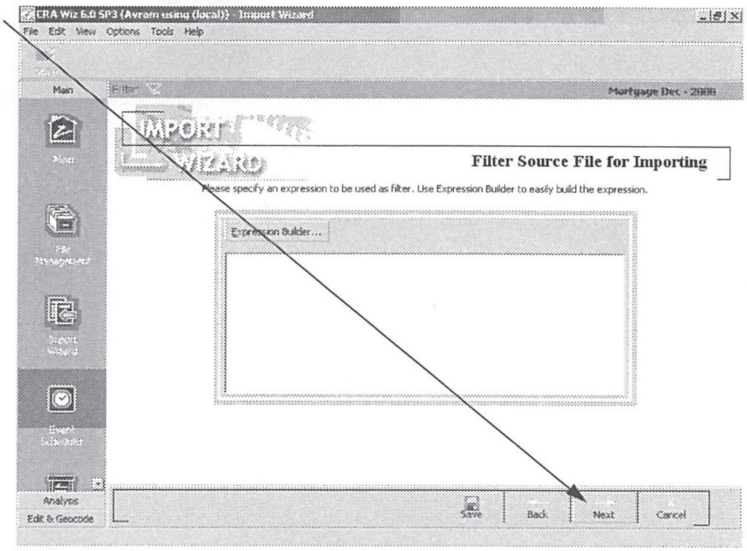
**Velo Bank Process**

Because the current import format is set up to import all records in the source file, Liz has not added a filter expression.

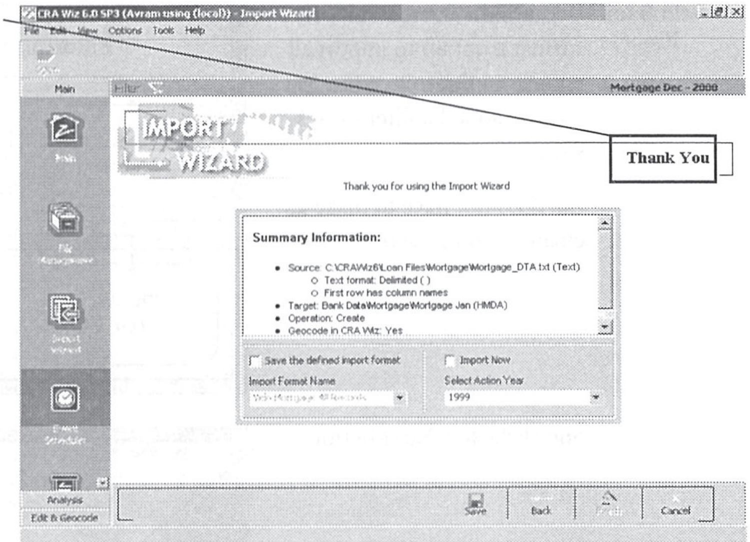
Liz does not have to make any changes on this screen.




She clicks the **Next** button.



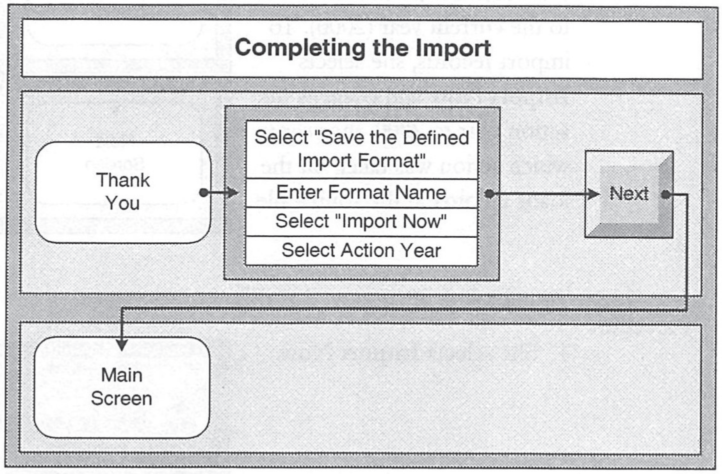
The software displays the **Thank You** screen.



# Completing the Import

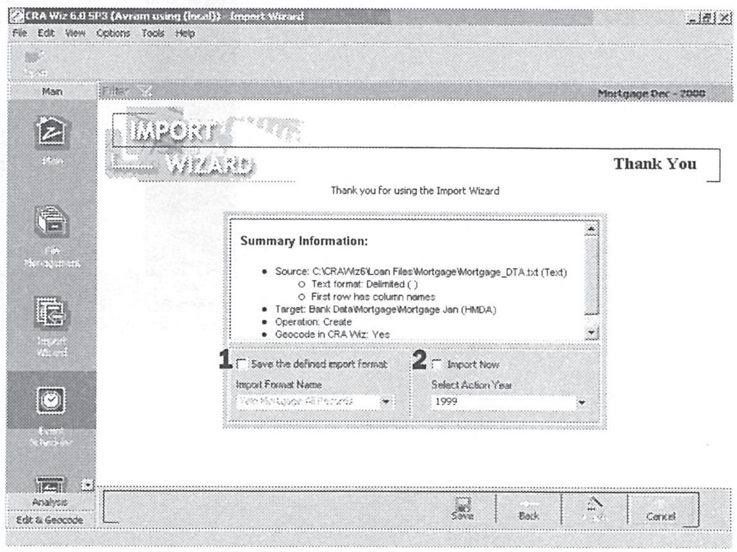
To complete the import you must save the format and/or import records. You complete the format on the **Thank You** screen.

**Functional Overview** The chart on the right summarizes the process for completing the import format.



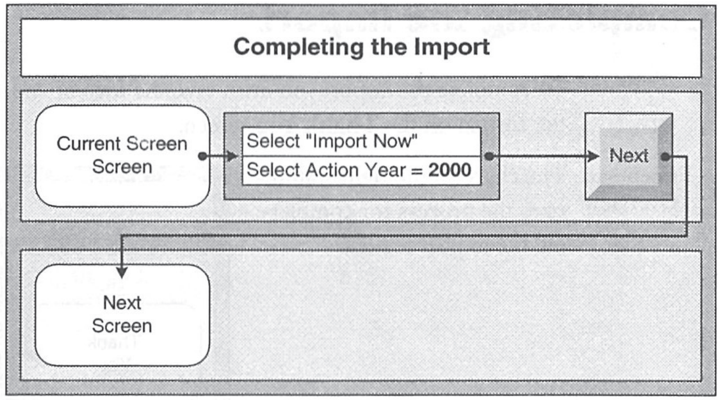

The Thank You screen includes the following sections:

- ✓ Save import format - select **Saved the Defined Import Format**. If you want to create a new import format, enter the name of the format in the **Import Format Name** field. - **1**
- ✓ Import records - select **Import Now**. If the **action date** for transactions in the data file are for a year other than the year the software is displaying in the **Select Action Year** field, select a new year. - **2**



**Velo Bank Process**

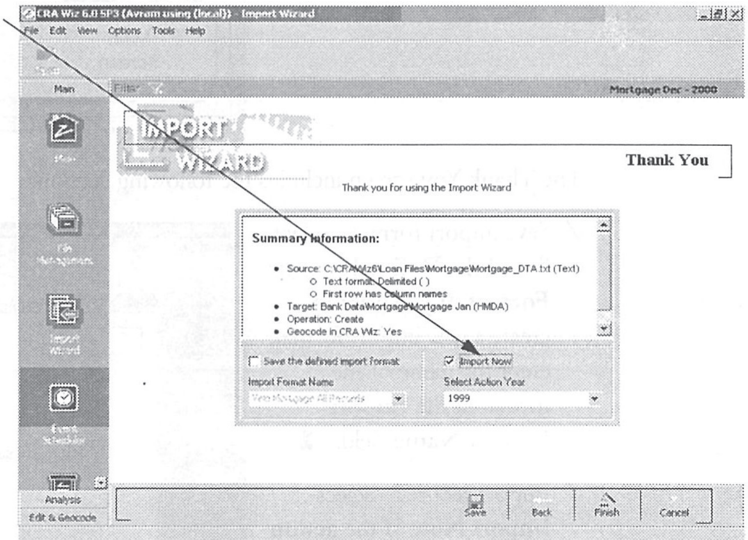
Because this is Liz's first import of a new year, she has to make one change on this screen -- changing the action year from the prior year (1999) to the current year (2000). To import records, she selects **Import Now** and changes the action year to **2000**, the year in which action was taken on the loans records in the source file.



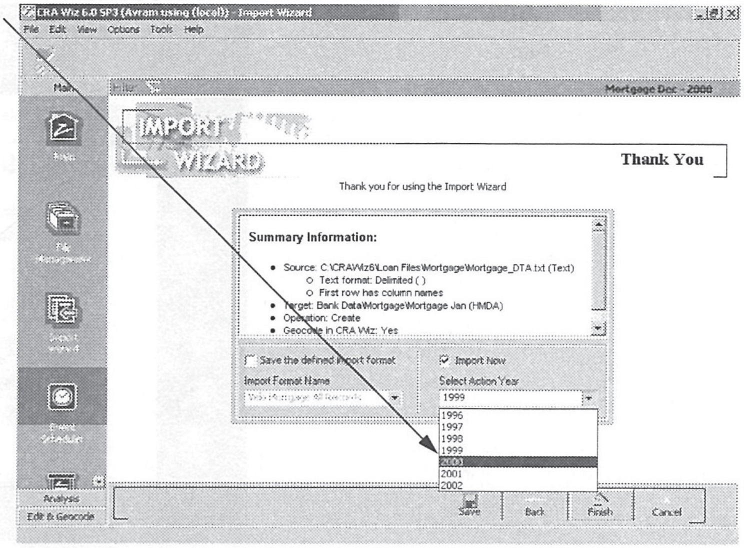

**Liz's Procedure**

To complete the import, Liz follows these steps:

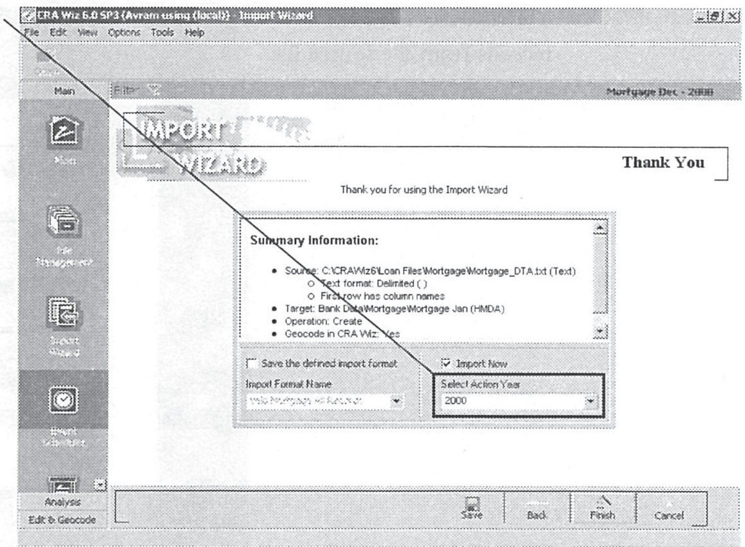
1. She selects **Import Now.**



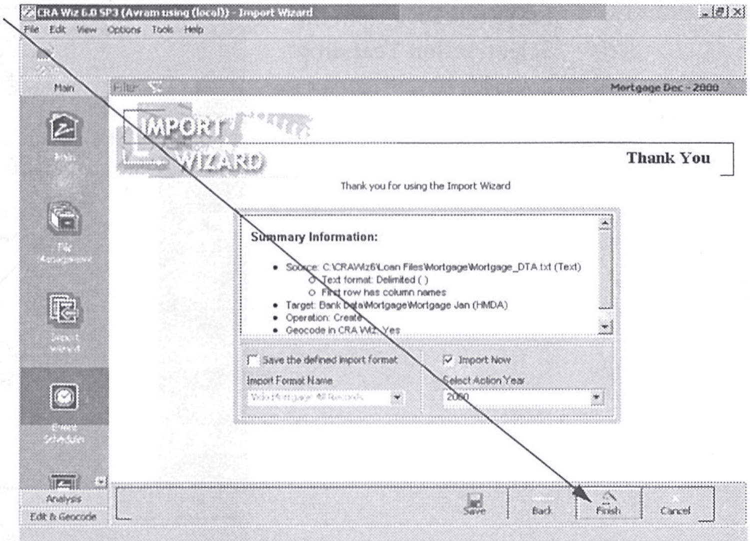
2. Liz selects **2000** from the **Select Action Year** drop-down list box.



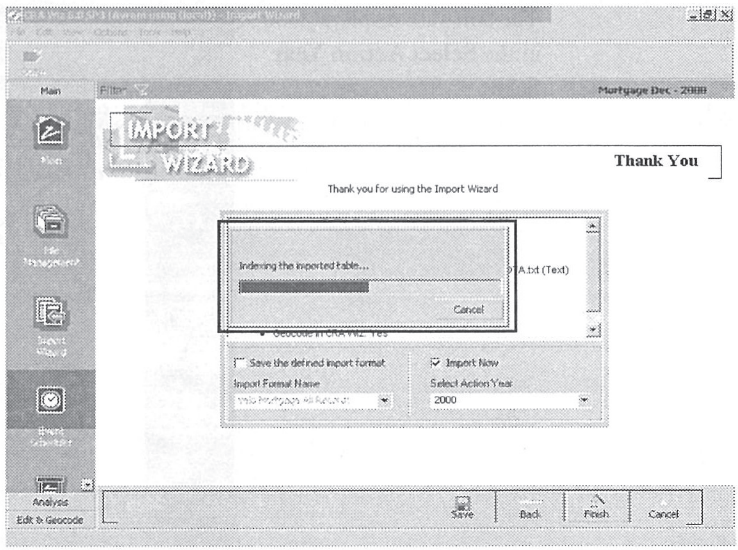

The software displays 2000 in the **Select Action Year** field.



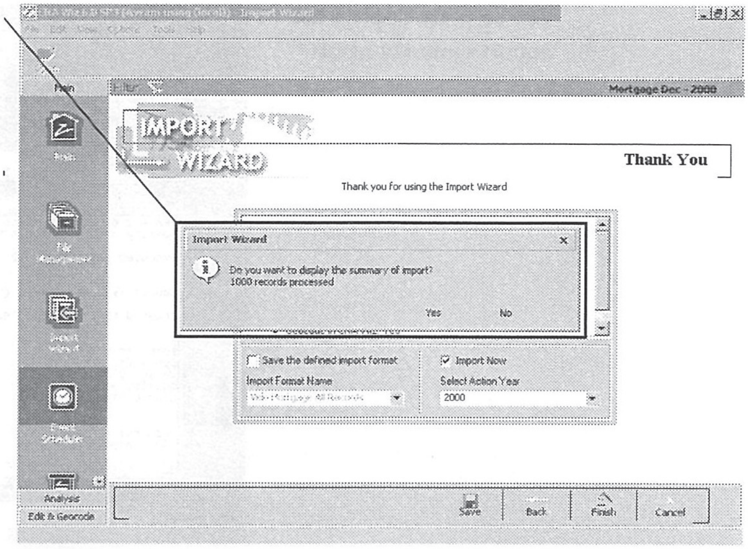
3. Liz clicks the **Finish** button.



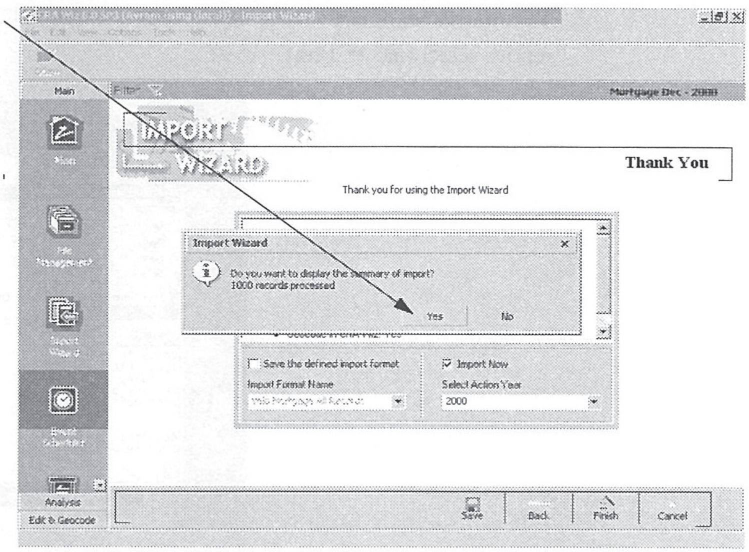

The software imports records from the source file.



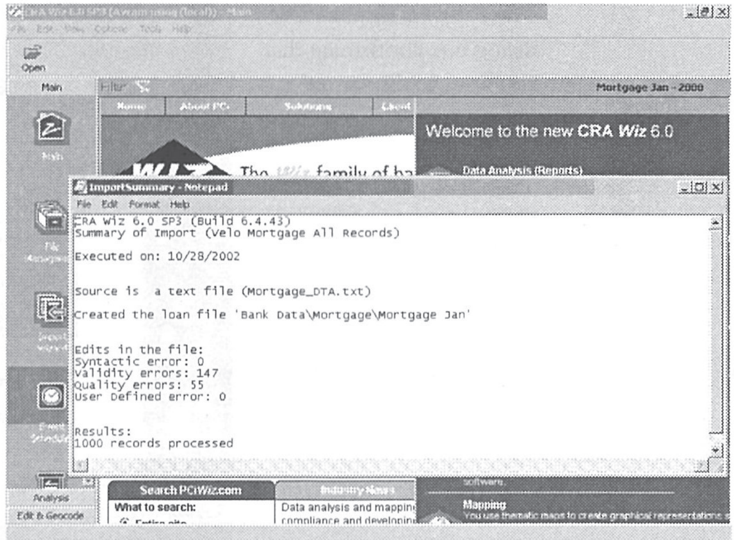
The software displays a dialog box confirming that you want to display an import summary report.



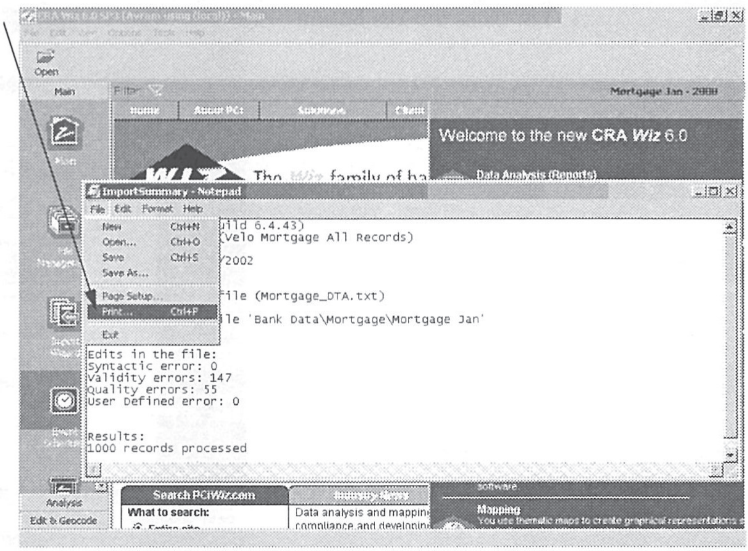

4. Liz clicks the **Yes** button.



The software displays the import summary report.




5. To print the summary report, select File ➤ Print.



The software prints the summary report.

CRA Wiz 6.0 SP3 (Build 6.4.43)
Summary of Import (Velo Mortgage All Records)

Executed on: 10/28/2002

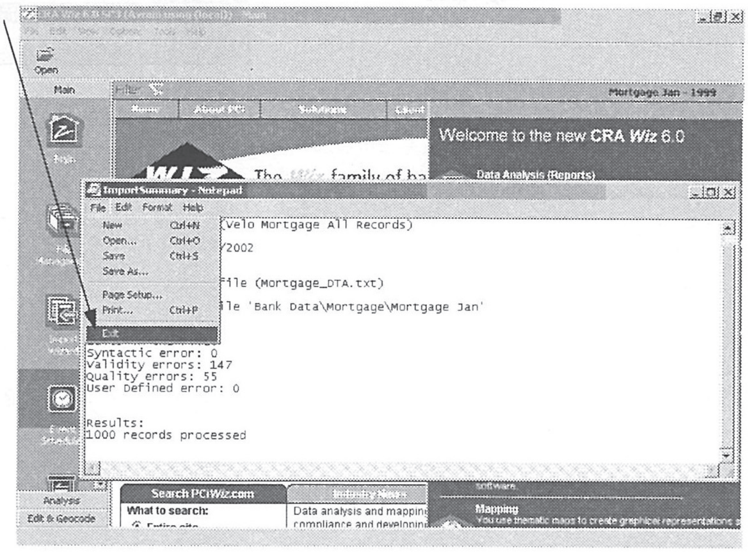
Source is  a text file (Mortgage_DTA.txt)

Created the loan file 'Bank Data\Mortgage\Mortgage Jan'

Edits in the file:
Syntactic error: 0
Validity errors: 147
Quality errors: 55
User Defined error: 0

Results:
1000 records processed

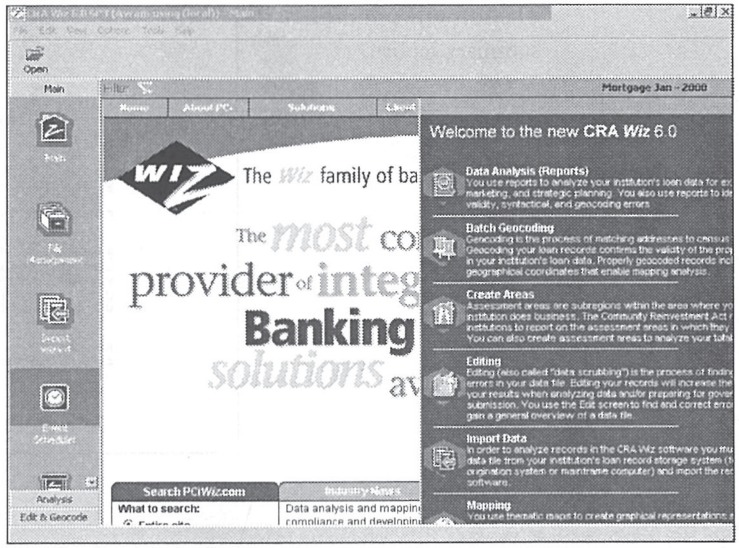
6. Select File ➤ Exit.



The software closes the summary report and displays theCRA *Wiz* **Main** screen.

When she completes the import, Liz is ready to geocode the records in the CRA *Wiz* data file she has created.

For additional information about geocoding records, refer to **Chapter 3 - Geocoding Records**.



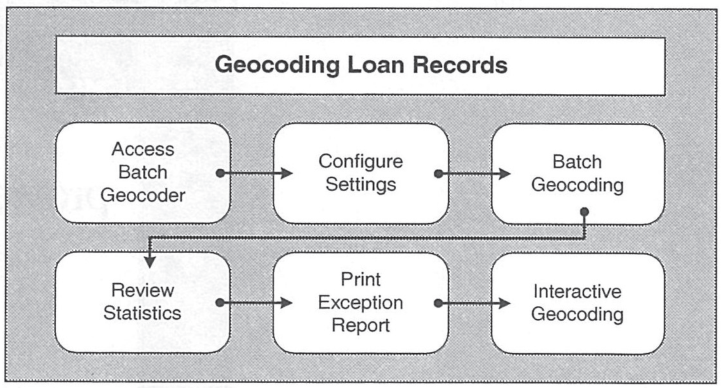
# Chapter 3

## *Geocoding Records*

Geocoding is the process of appending numeric geographical data to loan records. Valid addresses are required for accurate geocoding. Geocoding your loan records ensures the anonymity of the loan and enables your institution to analyze loan data based on census tract boundaries. Properly geocoded records include geographical coordinates required for creating maps of your assessment areas.

There are two ways to geocode loan records in CRA *Wiz*. Batch geocoding reviews all addresses in the application or loan file and geocodes all loan records in the file with valid addresses. You use interactive geocoding to geocode individual records that do not geocode during batch geocoding.

By way of example, the chart on the right, as well as this chapter, describes the import process used by Velo Bank.

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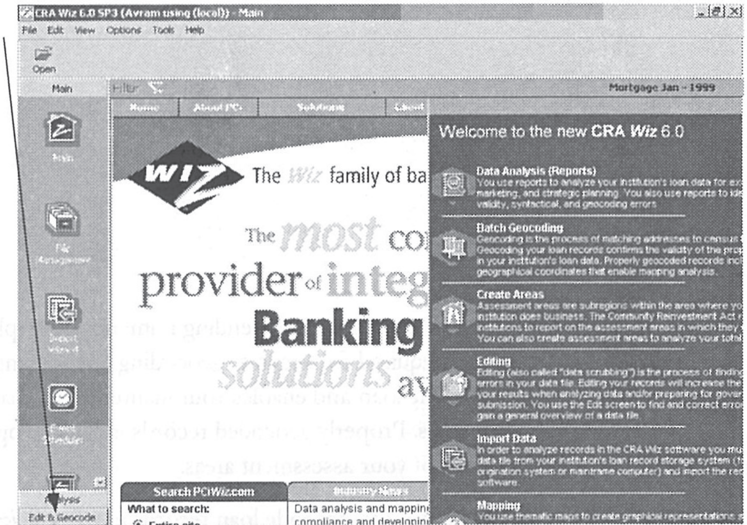
Review Geocode Detail Exception Report 99
Accessing the Interactive Geocoder ......... 103
Interactive Geocoding ................................ 105

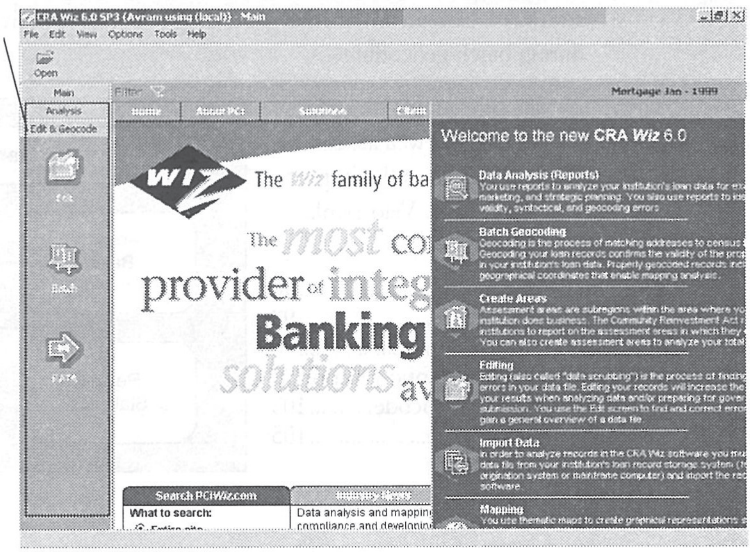
# Accessing The Batch Geocoder

To access the **batch geocoder**, follow these steps:

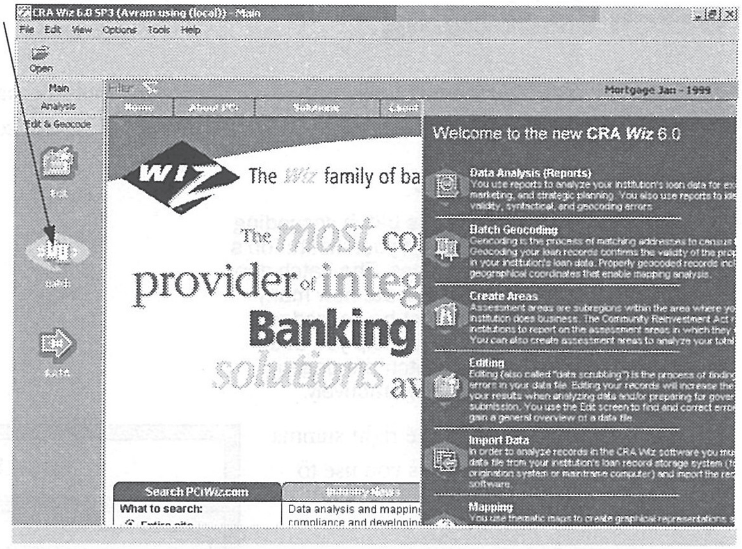
1. Click the **Edit & Geocode** button.



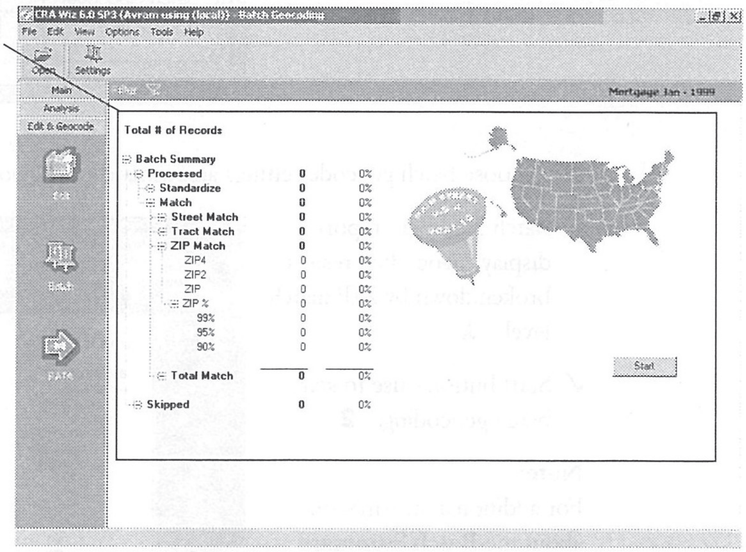

The software displays the **Edit & Geocode** view bar.



2. Click the **Batch** button.




The software displays the **Batch** screen.



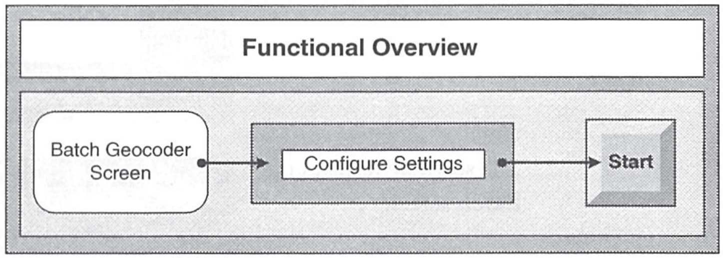
# Batch Geocoding

Batch geocoding is the process of geocoding multiple loan records. The CRA *Wiz* batch geocoder matches all valid addresses in a loan file with corresponding geographical data.

### *Best Practice*

PCi recommends batch geocoding as the first step in your institution's geocoding process. The batch geocode reports indicate how many records could not be geocoded and why. This will help you determine how to match the ungeocoded records interactively.

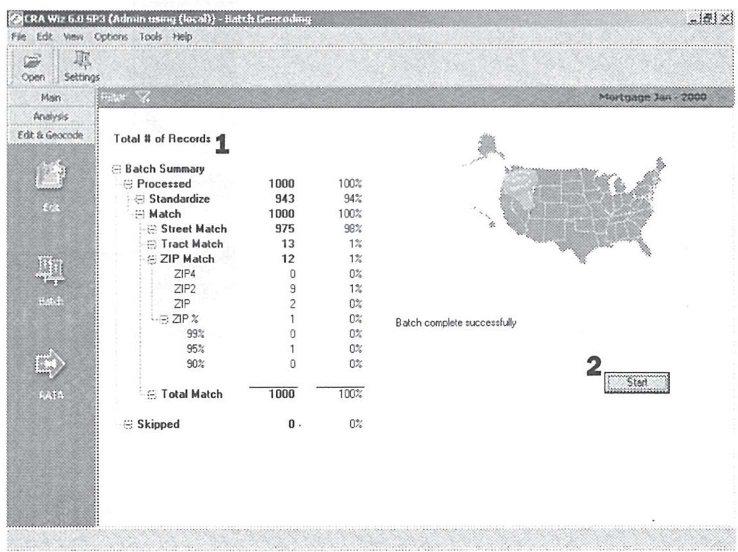
**Functional Overview** The chart on the right summarizes the process you use to batch geocode a loan file.



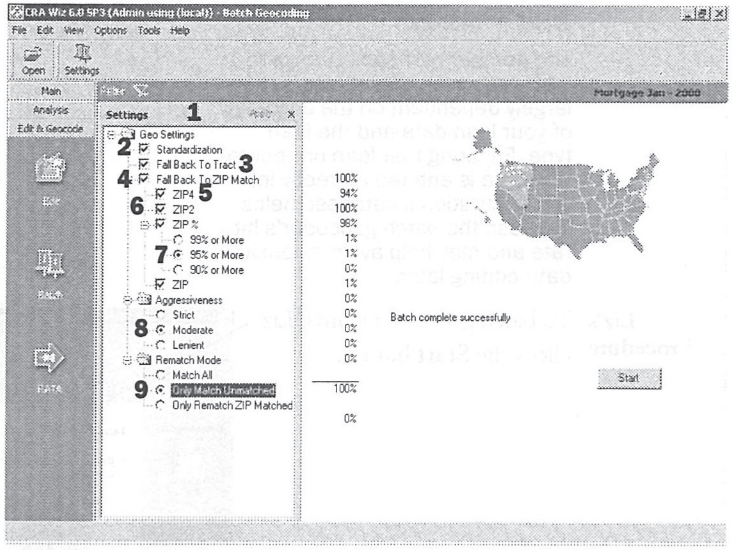

You choose batch geocode settings and initiate batch geocoding on the Batch Geocode screen:

- ✓ Batch Summary report - displays geocoding results broken down by ZIP match level. - **1**
- ✓ Start button - use to start batch geocoding. - **2**

**Note:**
For additional information about the **Batch Summary** tree view, refer to **Review Batch Summary Report** on page 96.



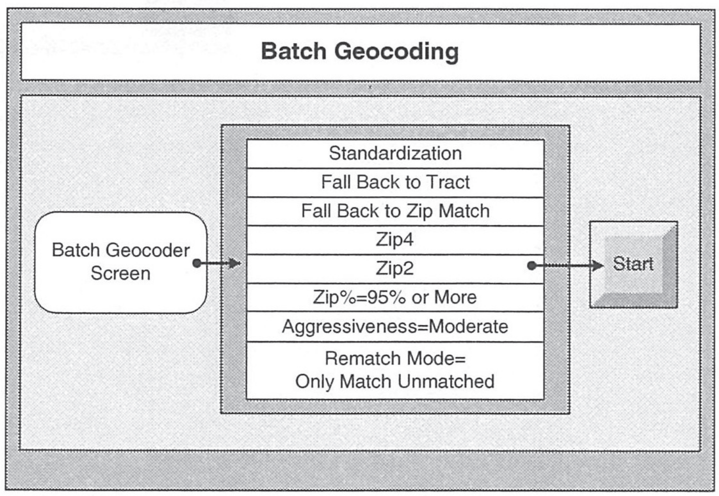
✓ Settings pane - the options you select in the **Settings** pane determine the level at which you want to geocode records--from the street address down to ZIP Code matches. - **1**



PCi recommends the following settings:

- Standardization - **2**
- Fall Back to Tract - **3**
- Fall Back to Zip Match - **4**
- ZIP4 - **5**
- ZIP2 - **6**
- ZIP%: 95% or More - **7**
- Aggressiveness: Moderate - **8**
- Rematch Mode: Only Match Unmatched - **9**

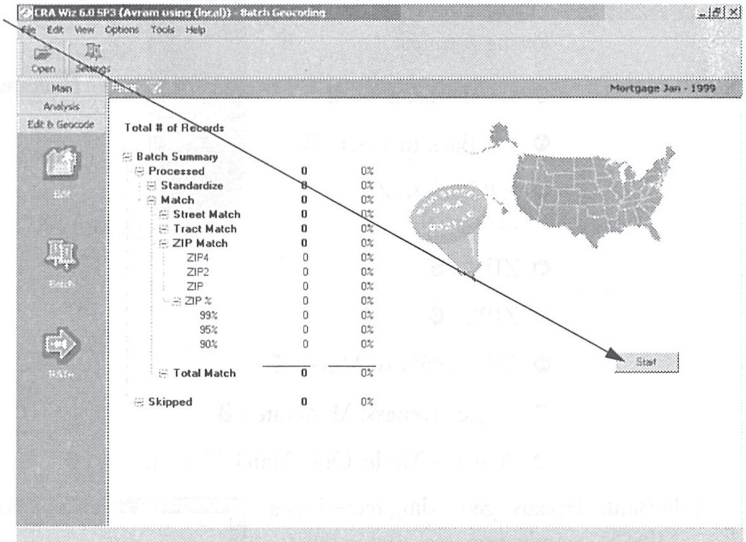
**Velo Bank Process** Because geocoding records is a standing process within the bank, Liz does not modify the batch geocoder settings. She runs the batch geocode process, then determines how many records could not be matched. She will match ungeocoded records using the **Interactive** geocoder.



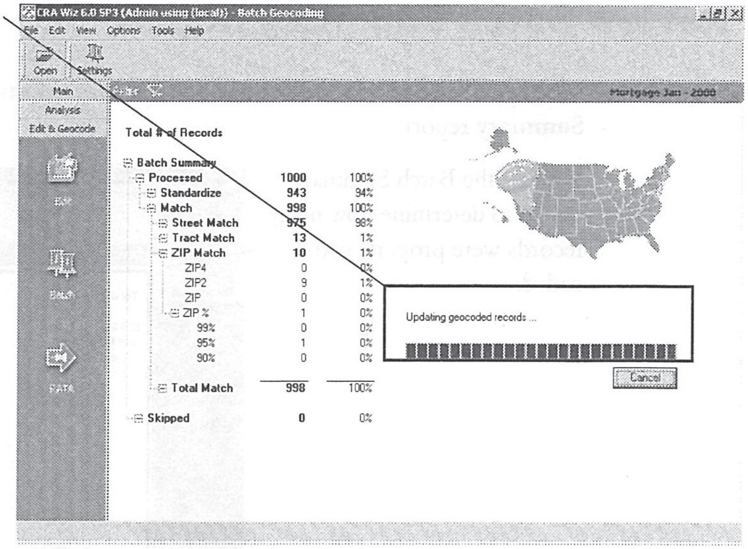
### *Best Practice*

The number of matched records (also known as the hit rate) is largely dependent on the accuracy of your loan data and the loan type. Ensuring that loan or application data is entered correctly into your institution's database helps increase the batch geocoder's hit rate and may help avoid extensive data editing later.

**Liz's Procedure** To batch geocode records, Liz clicks the **Start** button.



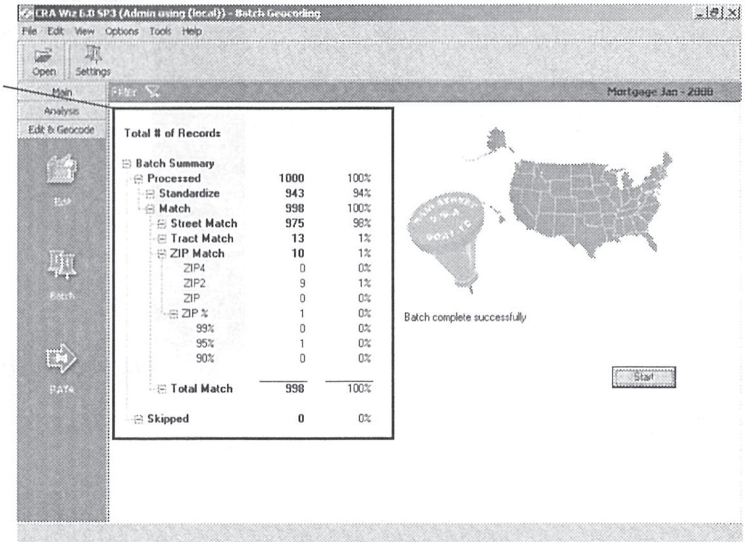
The software geocodes the loan file.



# Review Batch Summary Report

When you batch geocode a loan file, the software reports geocoding results in the **Batch Summary** report.

You use the Batch Summary report to determine how many records were properly geo-coded.



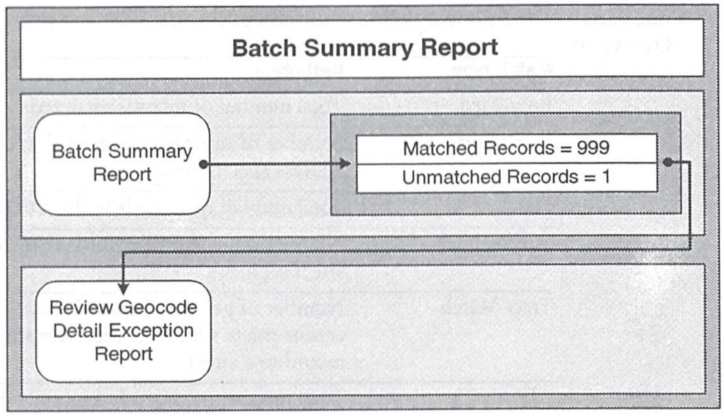
**Functional Overview** The following table summarizes the information provided in the Batch Summary report.

| Match Type | Definition |
|---|---|
| Processed | Total number of records analyzed. |
| Standardize | Number of records reformatted to conform to USPS address specifications. |
| Match | Total number of records with an exact address match. |
| Street Match | Number of geocoded records that were matched to a street segment. |
| Tract Match | Number of geocoded records that were matched to census tracts. Occurs if the software cannot match the record to a street. |
| ZIP Match | Total number of geocoded records that were matched using ZIP match methodology. Occurs if the software cannot match the street address to a census tract. |
| ZIP4 | Number of geocoded records that were matched to ZIP+4 codes. |
| ZIP2 | Number of geocoded records that were matched to ZIP+2 codes. |
| ZIP | Number of geocoded records that were matched to a ZIP code. |
| ZIP% | Total number of geocoded records that were matched to the center of a census tract (centroid). |
| 99% | Number of geocoded records that were centroid matched when 99% of the ZIP code fell within the census tract. |
| 95% | Number of geocoded records that were centroid matched when 95% of the ZIP code fell within the census tract. |
| 90% | Number of geocoded records that were centroid matched when 90% of the ZIP code fell within the census tract, |
| Total Match | Total number of records matched using all available geocoding methods (tract, ZIP, ZIP %, centroid). |

**Velo Bank Process**

Liz reviews the **Batch Summary** report and notes that out of the 1,000 records in the loan file, the software successfully geocoded 999 records.

To review the **Batch Summary** tree report, Liz follows these steps:

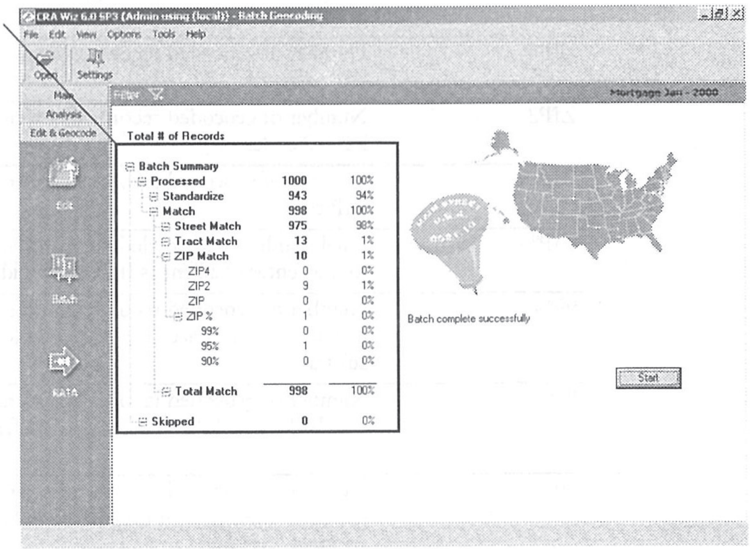



1. Liz reviews the **Batch Summary** report.

   The **Batch Summary** tree view indicates the software geocoded 999 out of 1,000 records.

2. Liz reviews the record that did not geocode using the **Geocode Detail Exception Report**.

   **Note:**
   For additional information about the Geocode Detail Exception Report, refer to **Review Geocode Detail Exception Report** on page 99.



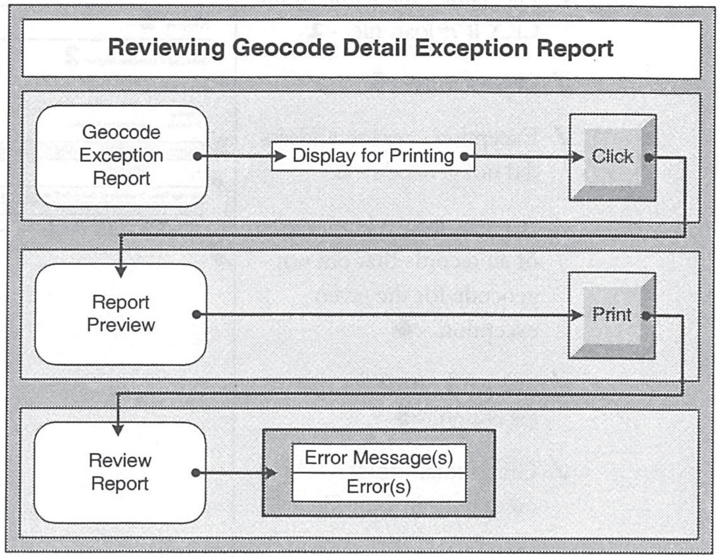
# Review Geocode Detail Exception Report

The **Geocode Detail Exception** report lists all loan records the software could not geocode during batch geocoding.

**Functional Overview**

The chart on the right summarizes the process you use in CRA *Wiz* to review the **Geocode Detail Exception Report**.

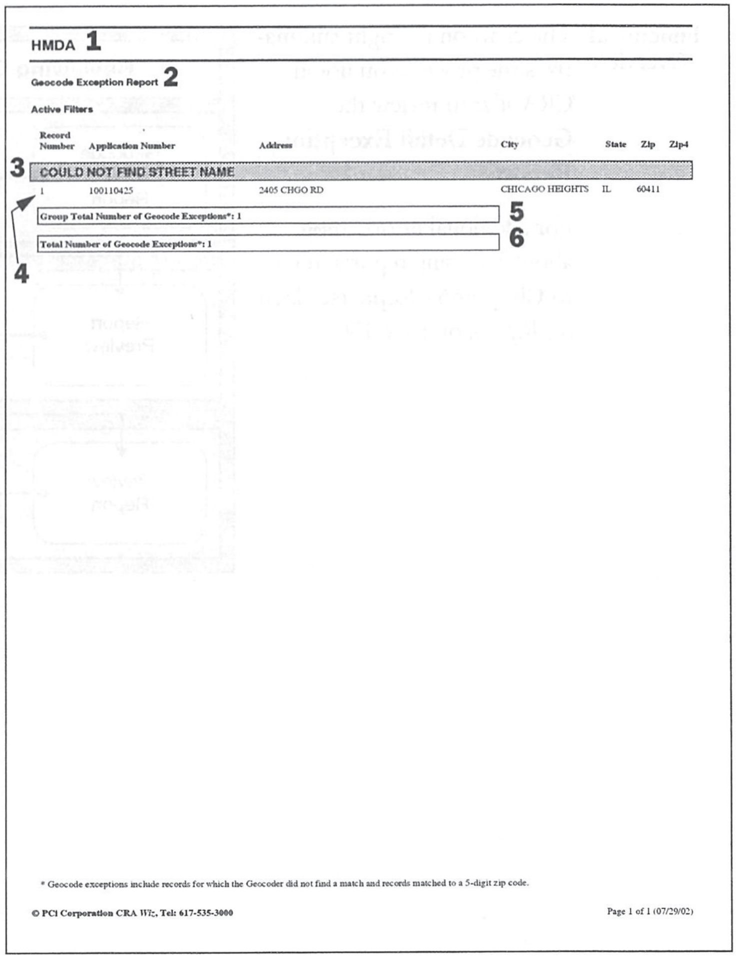
For additional information about accessing reports, refer to **Chapter 6 - Reports,** *Accessing Reports,* on page 150.



To review the **Geocode Detail Exception Report**, you access and generate the report on the **Report** screen.

The **Geocode Detail Exception Report** includes the following information:

- ✓ File name - the name of the CRA *Wiz* loan file. - **1**
- ✓ Report name - **2**
- ✓ Exception - reason address did not geocode - **3**
- ✓ Account information - a list of all records that did not geocode for the given exception. - **4**
- ✓ Sub total - total for this exception. - **5**
- ✓ Grand total - total exceptions in loan file. - **6**



HMDA 1

Geocode Exception Report 2

Active Filters

| Record Number | Application Number | Address | City | State | Zip | Zip4 |
|---|---|---|---|---|---|---|
| 3 COULD NOT FIND STREET NAME | | | | | | |
| 1 | 100110425 | 2405 CHGO RD | CHICAGO HEIGHTS | IL | 60411 | |

4

Group Total Number of Geocode Exceptions*: 1 5

Total Number of Geocode Exceptions*: 1 6

* Geocode exceptions include records for which the Geocoder did not find a match and records matched to a 5-digit zip code.

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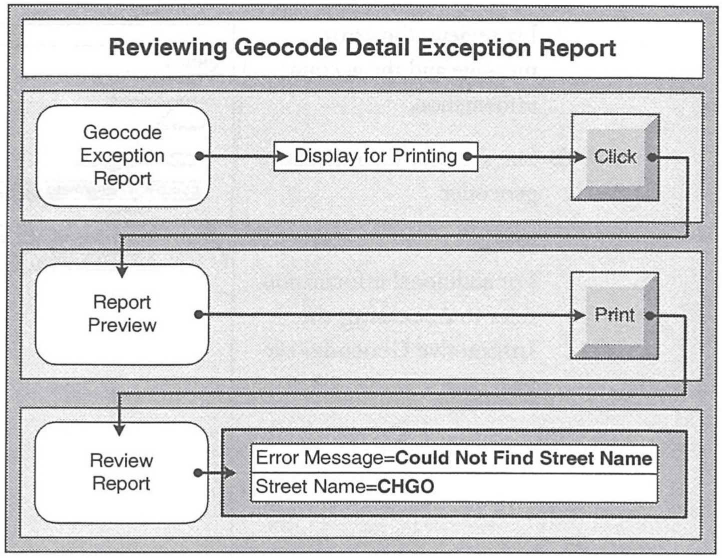
**Velo Bank Process** The bank's standing process is to review all geocoding exceptions (loan records that did not geocode during batch geocoding) and correct the address in the interactive geocoder.

Liz generates and reviews the report, which identifies one geocoding exception. The software was unable to find a match in the CRA *Wiz* address data base for the street name (**CHGO**) entered for application number 100110425.

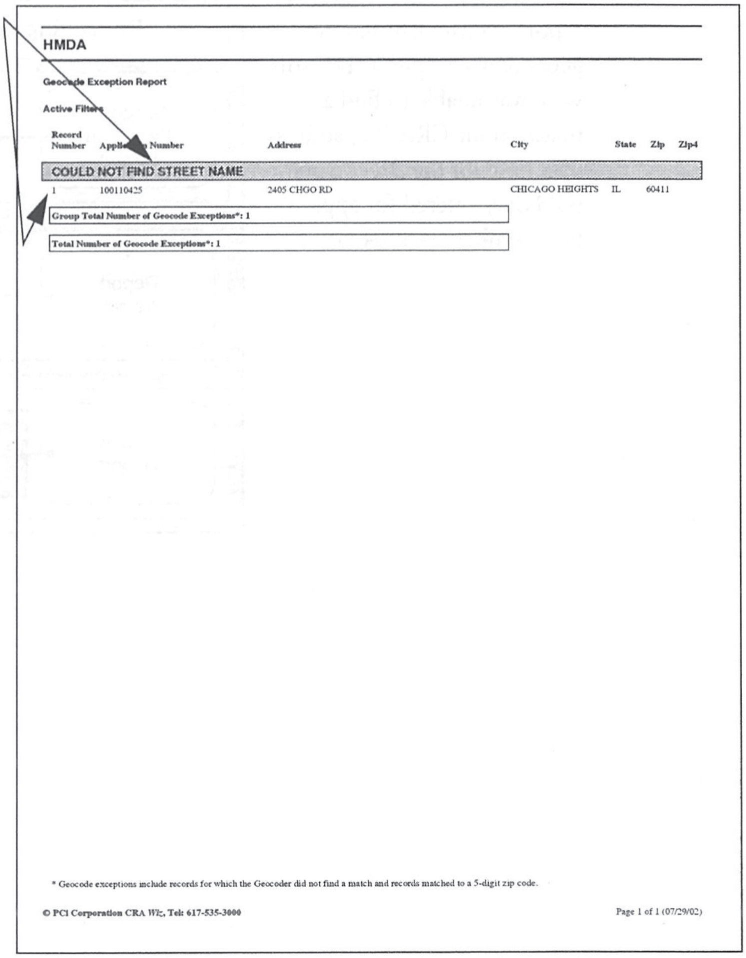


**Liz's Procedure**

To review geocode exceptions, Liz follows these steps:

1. She generates the **Geocode Exception Report**.
2. Liz reviews the error message and the account information.
3. She accesses the interactive geocoder.

**Note:**
For additional information, refer to **Accessing the Interactive Geocoder** on page 103.


HMDA

Geocode Exception Report

Active Filters

| Record Number | Application Number | Address | City | State | Zip | Zip4 |
|---|---|---|---|---|---|---|
| COULD NOT FIND STREET NAME | | | | | | |
| 1 | 100110425 | 2405 CHGO RD | CHICAGO HEIGHTS | IL | 60411 | |

Group Total Number of Geocode Exceptions*: 1

Total Number of Geocode Exceptions*: 1

* Geocode exceptions include records for which the Geocoder did not find a match and records matched to a 5-digit zip code.

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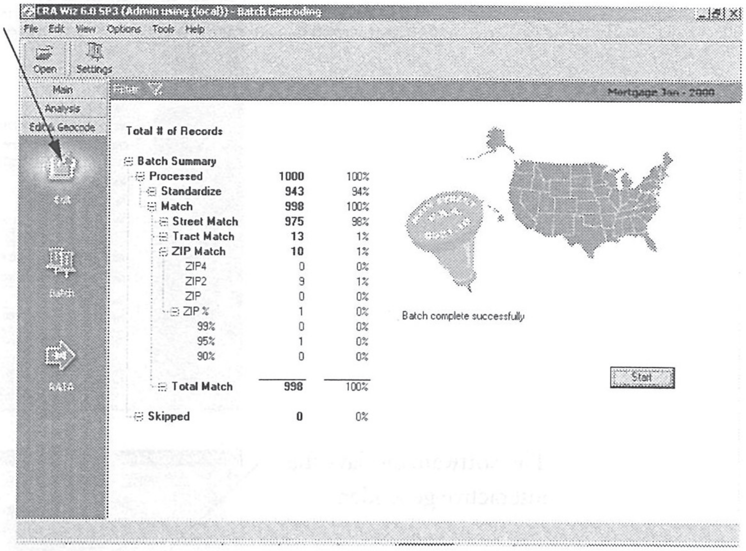
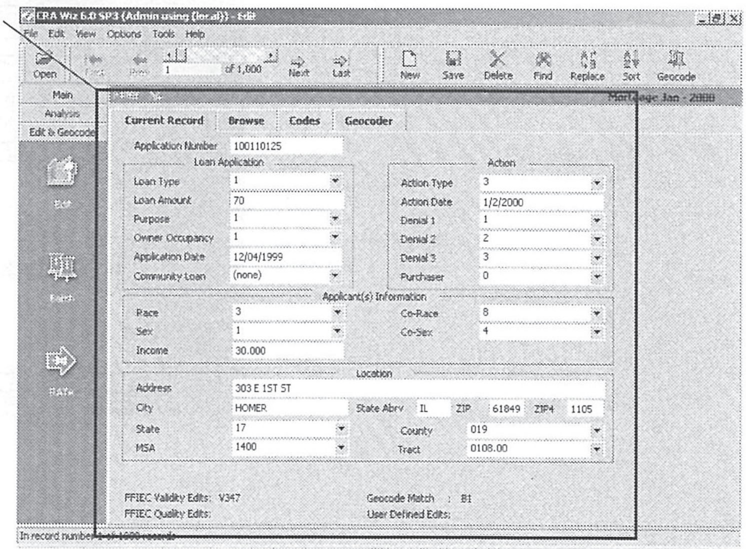
# Accessing the Interactive Geocoder

To access interactive geocoding functionality from the **Edit** screen, follow these steps:

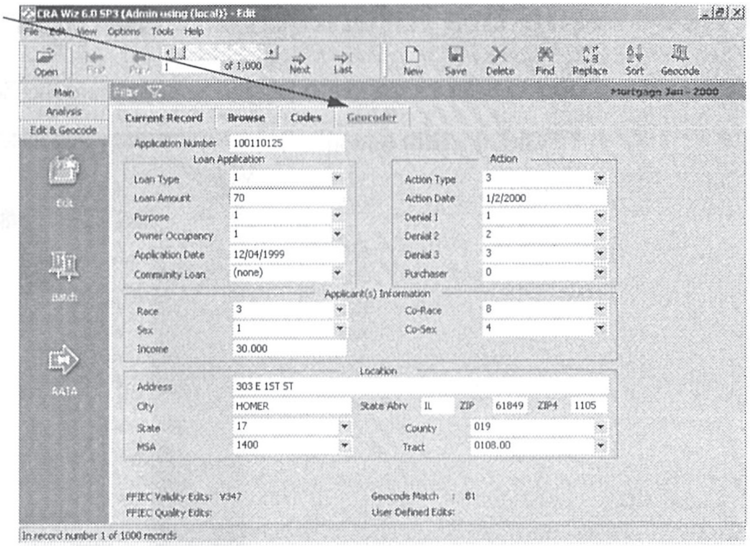
1. Click the **Edit** button.



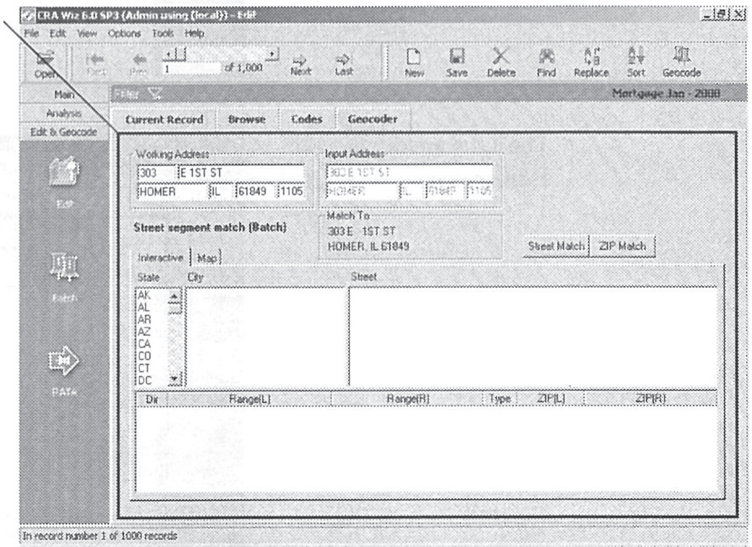

The software displays the **Edit** screen.



2. Click the **Geocoder** tab.




The software displays the interactive geocoder.

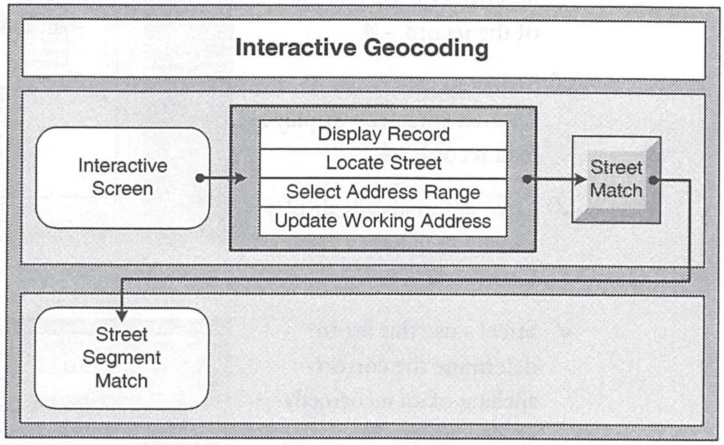


# Interactive Geocoding

Batch geocoding should geocode most of the records in a loan file. However, generally there will be some records in the loan file that do not geocode during batch geocoding. For example, records entered with a spelling error, P.O. box, or rural route as an address, or with no address, will not geocode. You can geocode these records interactively by matching the address information to a variety of criteria, including ZIP code and geographic location.

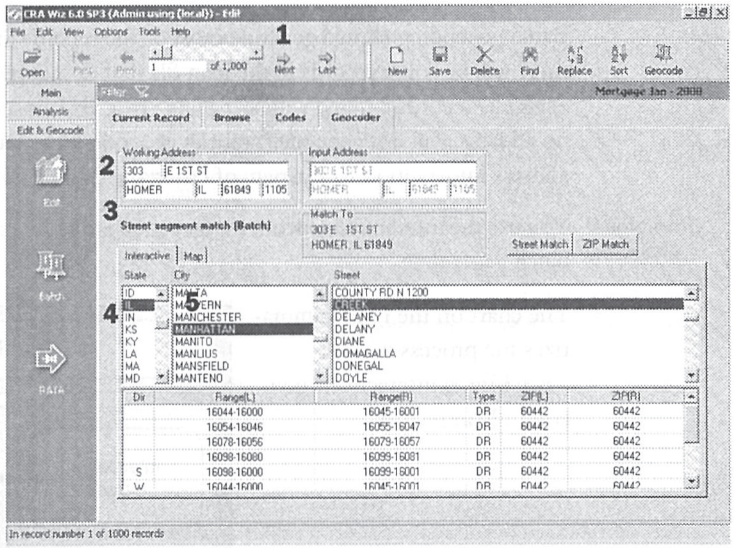
**Functional Overview** You use the interactive geocoder to geocode individual records that did not geocode during batch geocoding.

The chart on the right summarizes the process you use in CRA *Wiz* to interactively geocode a loan record.

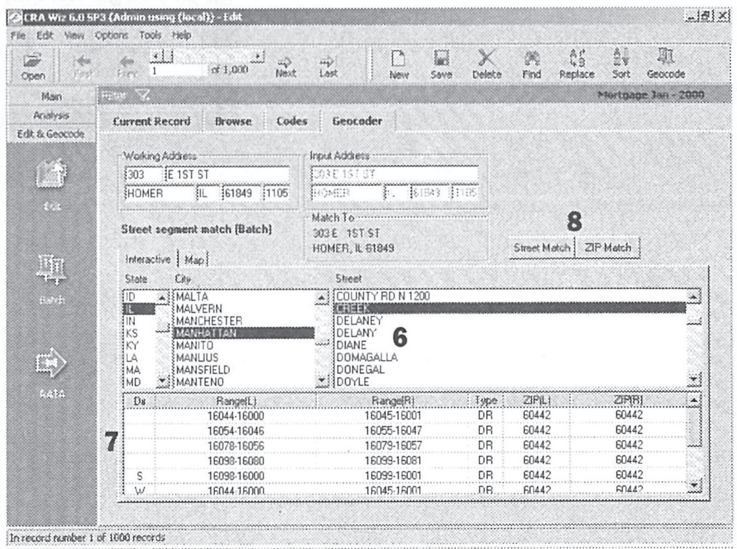


The interactive screen includes the following fields and buttons:

- ✓ Next button - click the Next button to display the next ungeocoded record. - **1**
- ✓ Working Address - update the address (number, street, city, state and ZIP code). - **2**
- ✓ Current geocode status - describes the current status of the record. - **3**
- ✓ State - automatically selected when you display a loan record. - **4**
- ✓ City - automatically displays when you display a loan record. - **5**

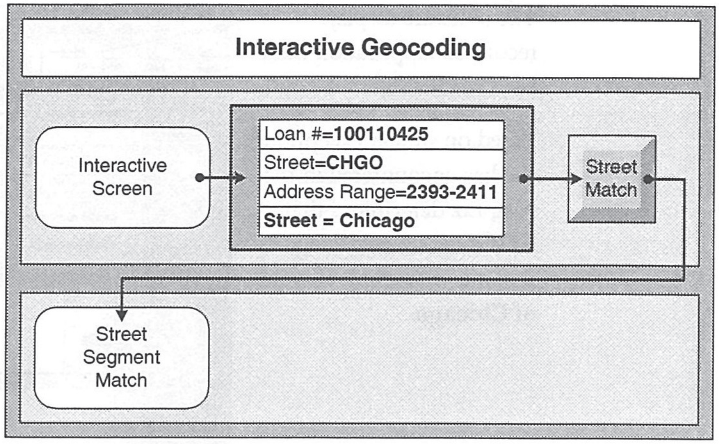


- ✓ Street - use this list to determine the correct spelling of an incorrectly spelled street. - **6**
- ✓ Address ranges/ZIP Codes - all available address ranges for the street you select. - **7**
- ✓ Street Match/ZIP Match button - the button you click depends on the address information you change. - **8**



**Velo Bank Process**

The bank's standing process is to interactively geocode to the street match level all records that did not geocode during batch geocoding.

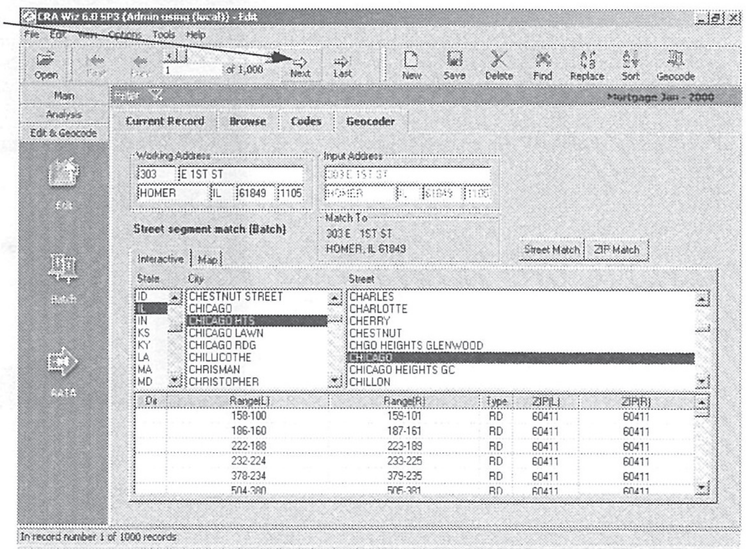



Liz noted on the **Geocode Detail Exception** report that one record (application number 100110425) did not geocode. The street name entered for this loan record (CHGO) did not match any street names in **Chicago Heights**. Based on similar exceptions she has seen in the past, Liz believes it is likely that CHGO is an abbreviation of Chicago. In the Street list, Liz identifies a street named Chicago, which she determines is the correct spelling of CHGO. She confirms on the Address Range/ZIP Code list that the address number, 2405, falls within the street number range for Chicago Road. She updates the street name and clicks the **Street Match** button.

**Liz's Procedure**

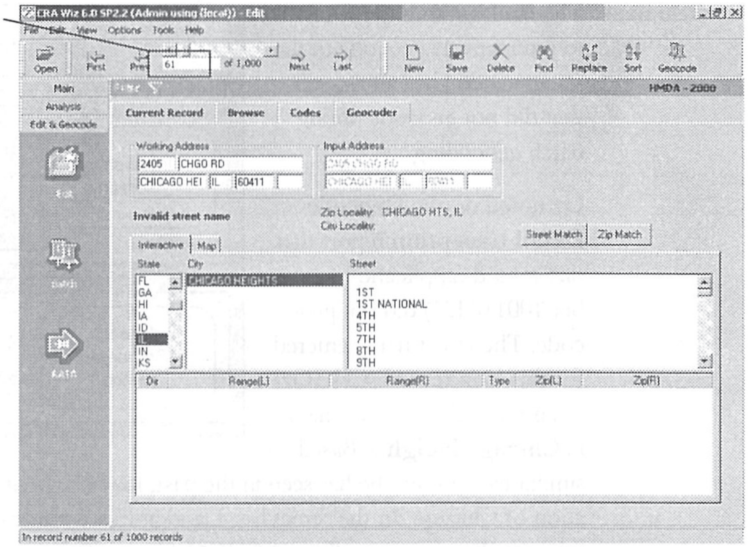
To update the address and geocode the record, Liz follows these steps:

1. On the **Interactive** screen, Liz clicks the **Next** button.

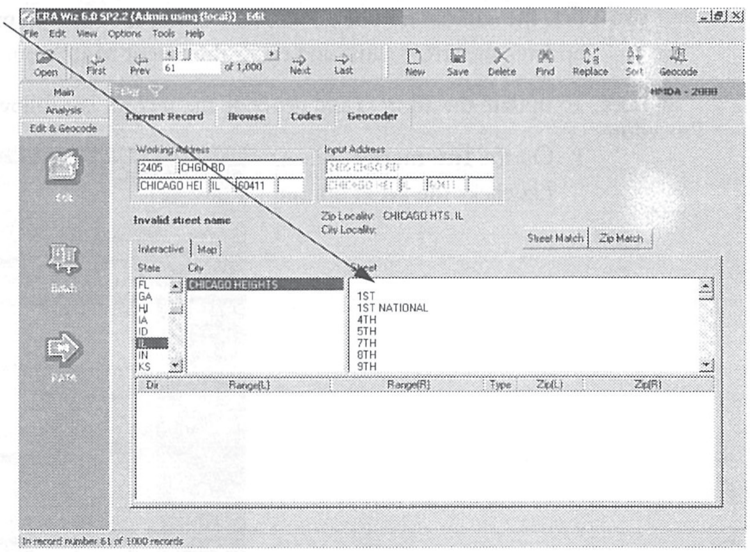


The software displays record **61** (application number 100110425).

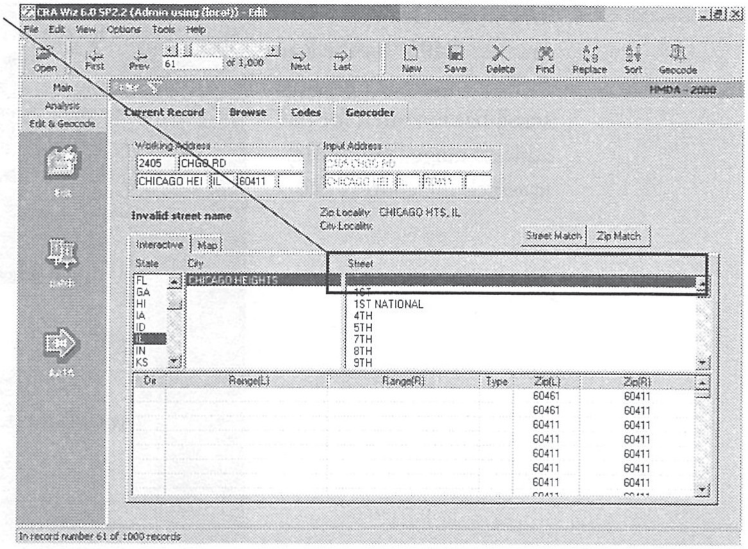
Based on similar exceptions she has encountered in the past, Liz determines that **CHGO** is a misspelling -- that this is an abbreviation of **Chicago**.




2. Liz clicks the top of the **Street** list.

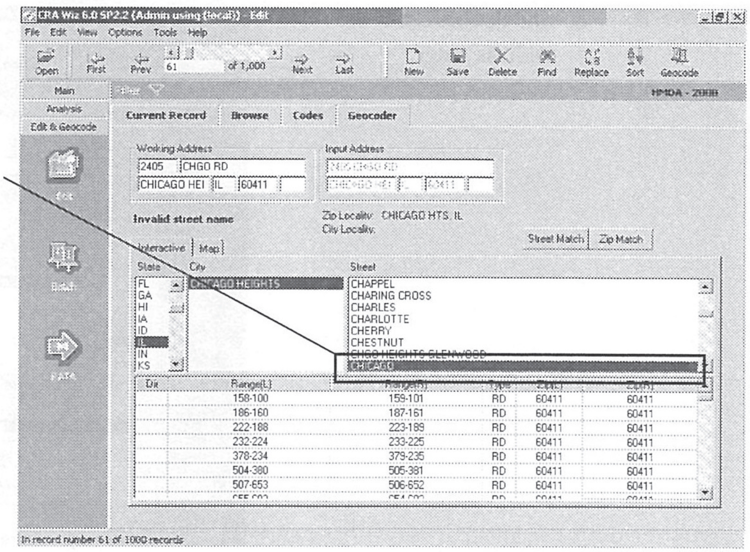


The software highlights the first row in blue.

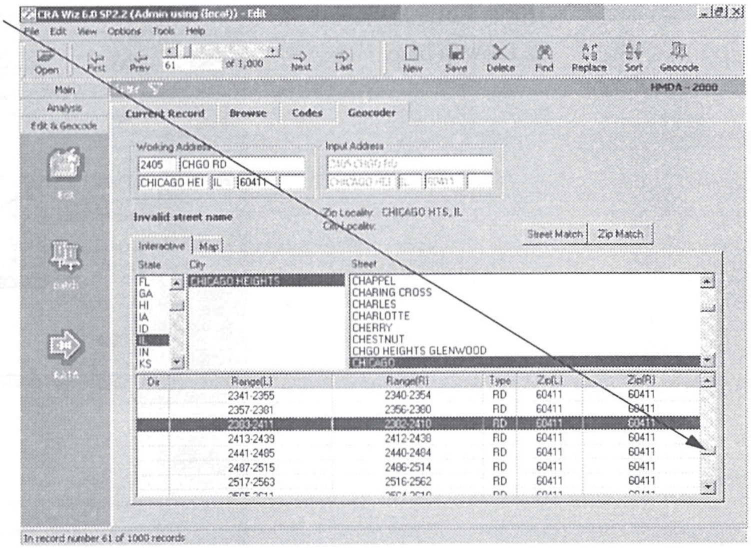



3. She types **C-H-I**, the first three letters of Chicago, the street she is searching for.

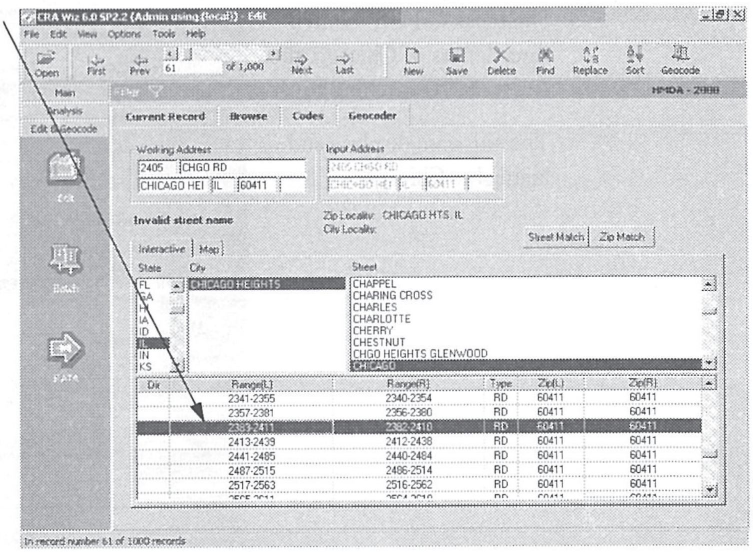
The software displays and highlights Chicago.



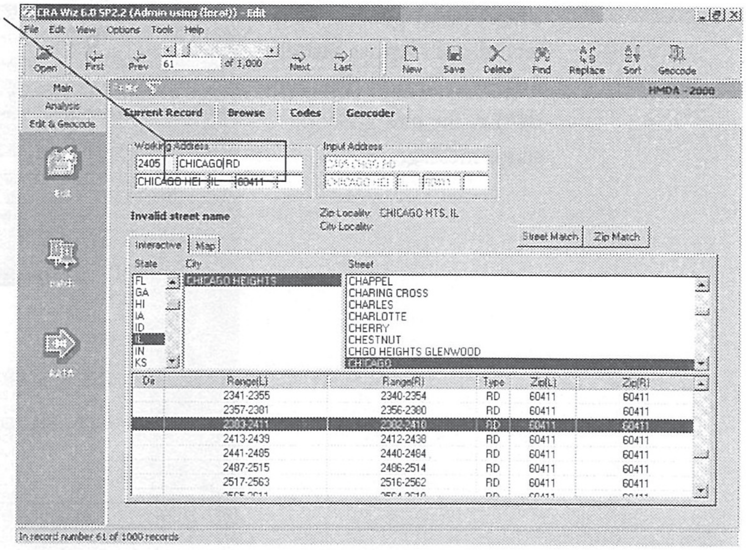
4. To confirm that the address number (**2405**) for the loan record is valid, Liz uses the scroll bar to search for the address range (**2383-2411**) in which the address falls.



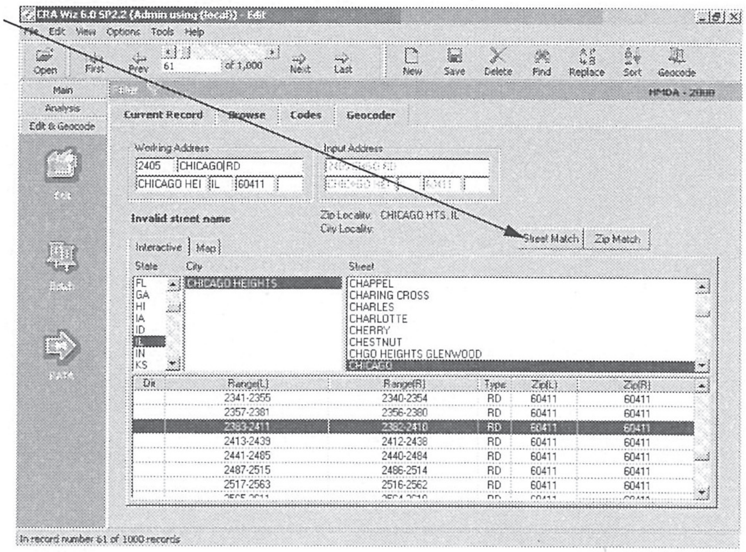
5. She double clicks the address range.



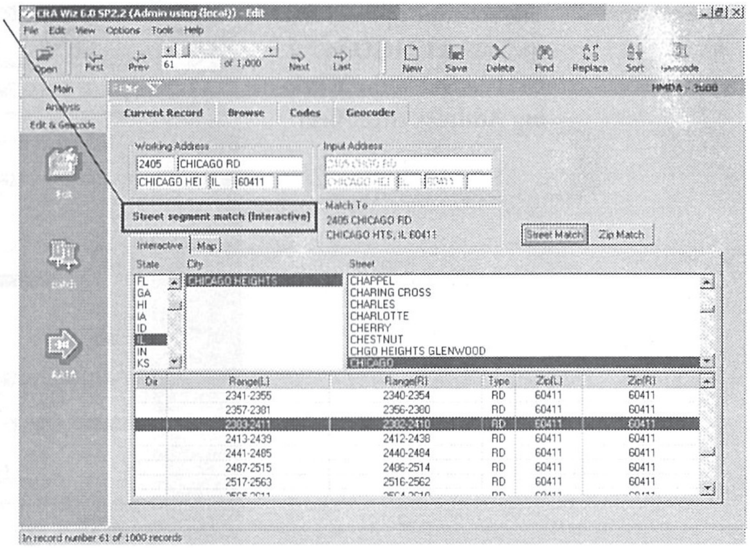
The software updates the spelling of **CHGO** to **CHICAGO** in the **Working Address** street field.



6. Liz clicks the **Street Match** button.



The software geocodes the record and displays **Street Segment Match (Interactive)** as the new geocode status message.

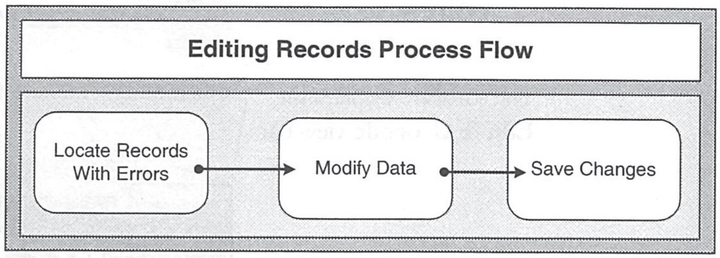


# Chapter 4

## *Editing Records*

Editing (also called "data scrubbing") is the process of finding and correcting errors in your data file. Editing your records will increase the accuracy of your results when analyzing data and/or preparing for government submission. You use the **Edit** screen to find and correct errors, and also to gain a general overview of a data file.

By way of example, the chart on the right, as well as this chapter, describes the editing process used by Velo Bank.

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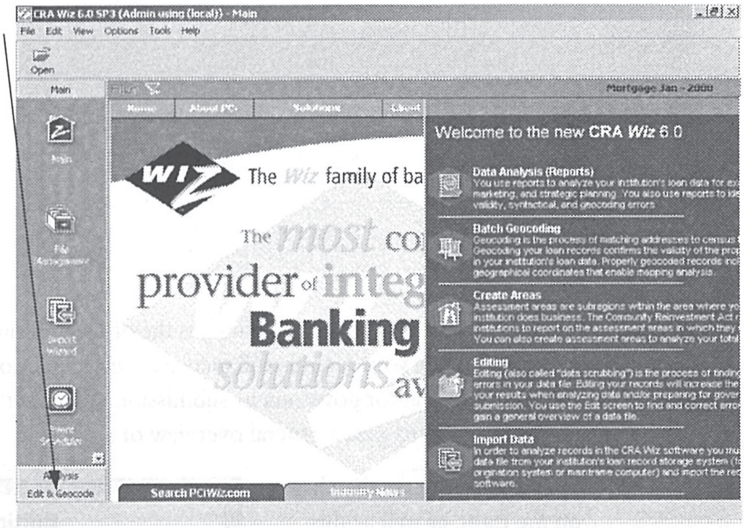
Viewing Single Records .............................. 118
Browsing Records........................................ 119
Finding Records........................................... 120
Modifying Data ............................................ 125

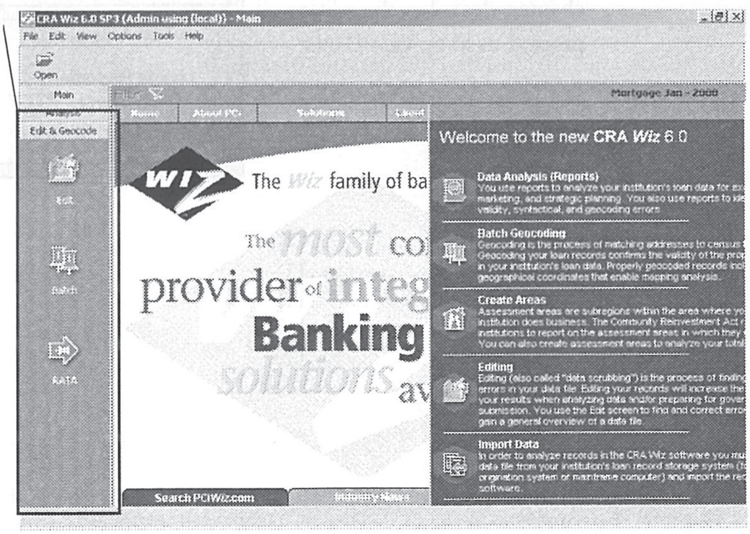
# Accessing the Edit Screen

To access the **Edit** screen, follow these steps:

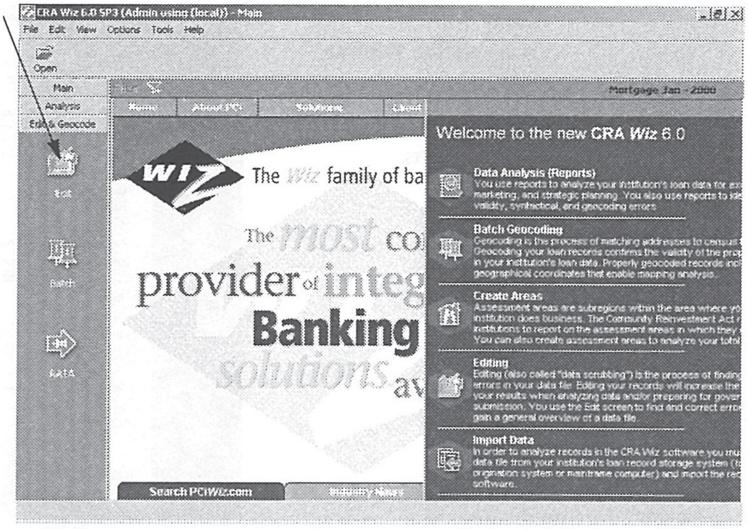
1. Click the **Edit & Geocode** button.



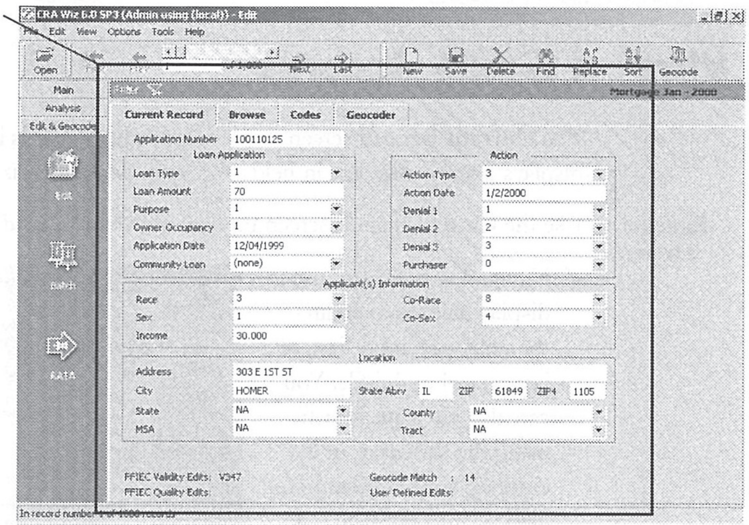

The software displays the **Edit & Geocode** view bar.



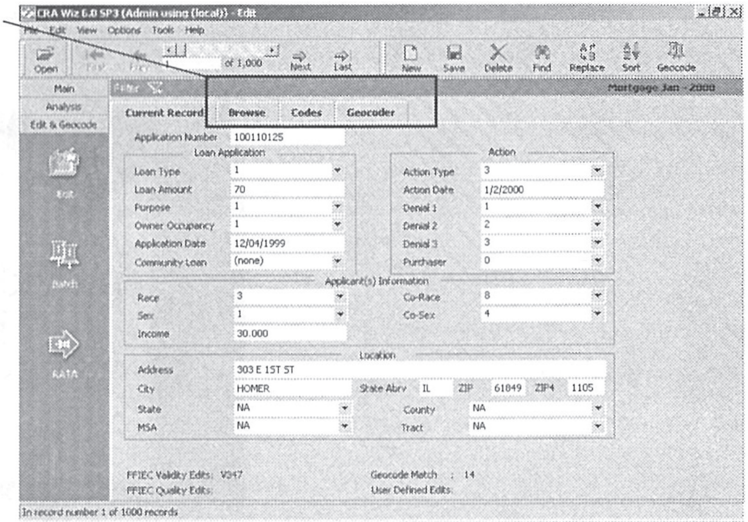
2. Click the **Edit** button.




The software displays the **Current Record** screen of the **Edit** module.



**Note:**
To access the **Browse**, **Codes**, and **Geocoder** screens, click their corresponding tabs.

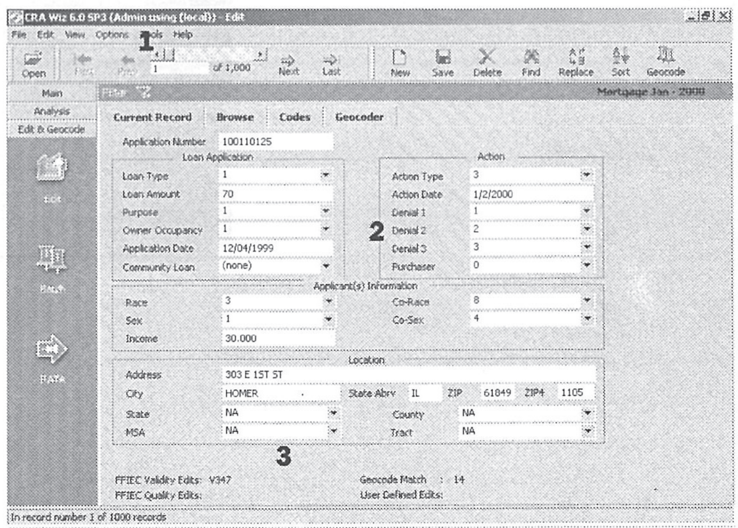



# Viewing Single Records

The **Current Record** screen displays individual records in your loan file. The software displays loan record data in fields and drop down menus you can use to modify the data.

**Functional Overview**

Use the Current Record screen to view individual records.




- ✓ Navigation controls - use to display records including the next, previous, first, or last record in the file. You can also navigate your file using the slider bar or by entering a record number directly into the field. - **1**
- ✓ Loan information - displays loan data in fields and drop-down menus that you can modify. - **2**
- ✓ Edit checks display - displays edit (error) checks for a selected record. Click the text to display edit check detail. - **3**

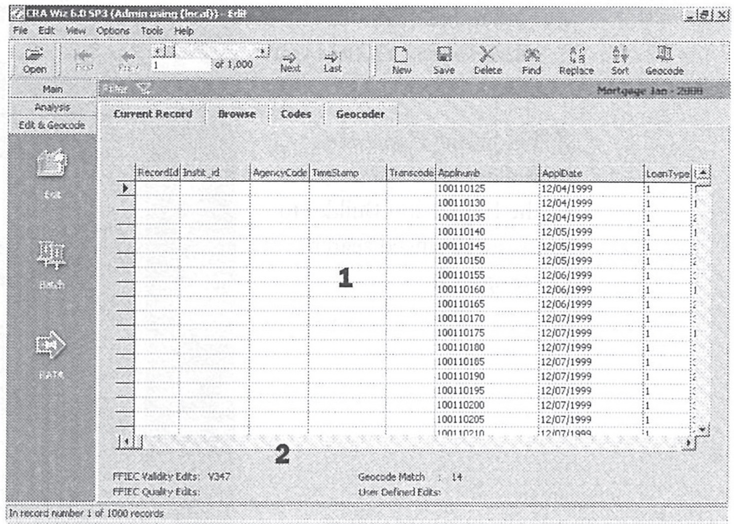
# Browsing Records

Use the **Browse** screen to view records in your loan file in spreadsheet format. Records in the **Browse** screen can be modified by selecting data from either drop-down menus or by entering the information directly into a field.

**Functional Overview** Use the **Browse** screen to view records in spreadsheet format.

✓ Spreadsheet - displays the records in your loan file. - **1**

✓ Edit checks display - displays edit (error) checks for a selected record. Click the text to display edit check detail. - **2**



# Finding Records

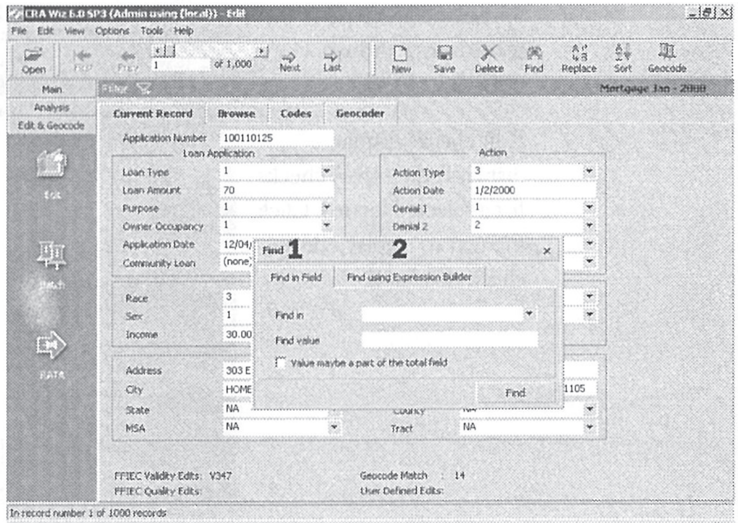
Use the **Find** function to locate records and/or data in a file using criteria you select. You can search for records and data by a specific field or by creating complex search strings using the **Expression Builder**.

**Functional Overview**

Use the **Find** dialog box to locate records and/or data.

✓ Find in Field tab - use to locate values in a field you select. - **1**

✓ Find using Expression Builder tab - use to access the Expression Builder to create advanced search strings. - **2**



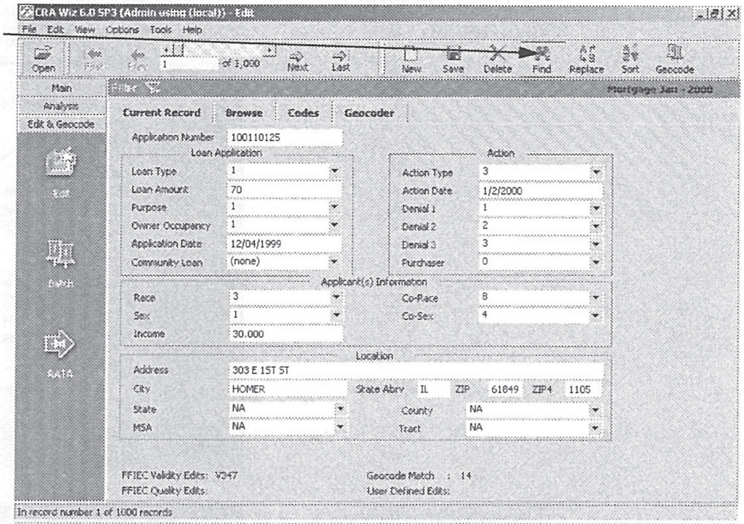

**Velo Bank Process**

Using exception reports she generates in the **Report** screen, Liz searches for records that contain errors by application number. For more information about the Report screen, refer to **Reports** on page 149. She displays the records in the **Current Record** screen so she can edit the errors.

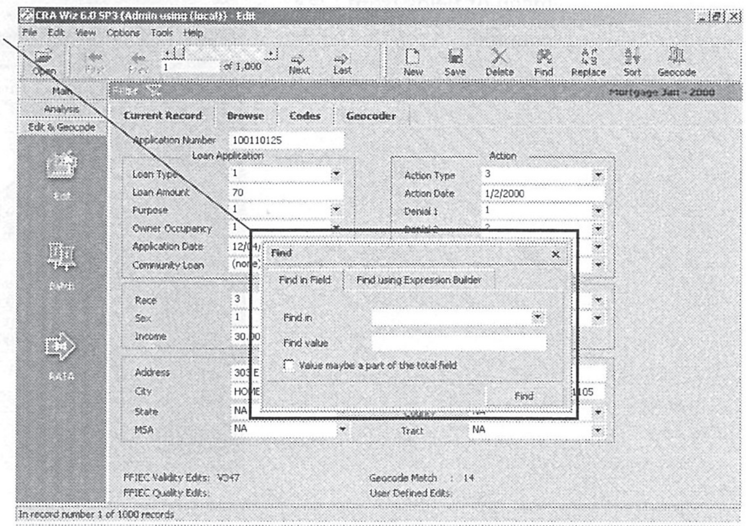
**Liz's Procedure**

To find a record, Liz follows these steps:

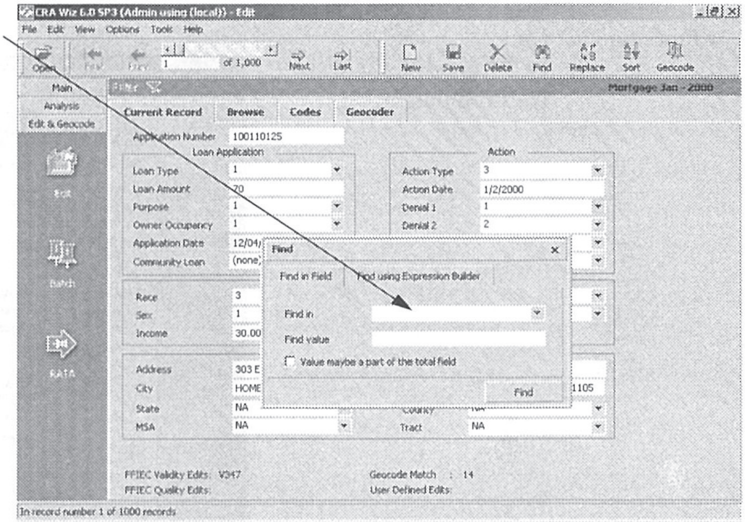
1. In the tool bar, Liz clicks the **Find** button.



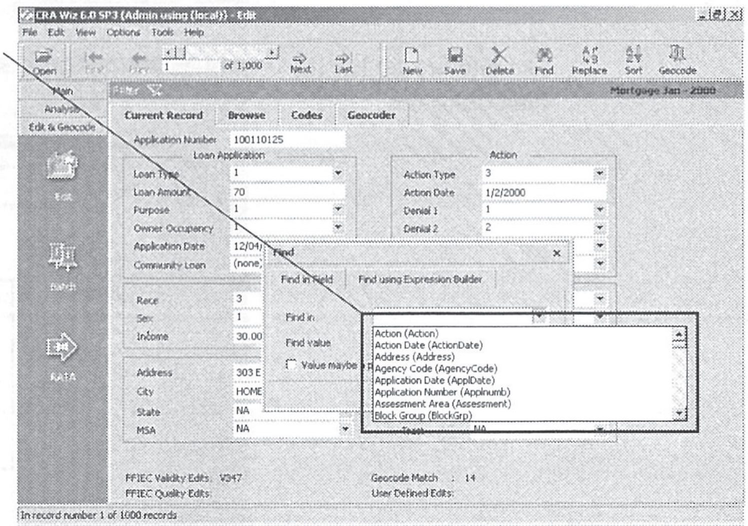

The software displays the **Find** dialog box.



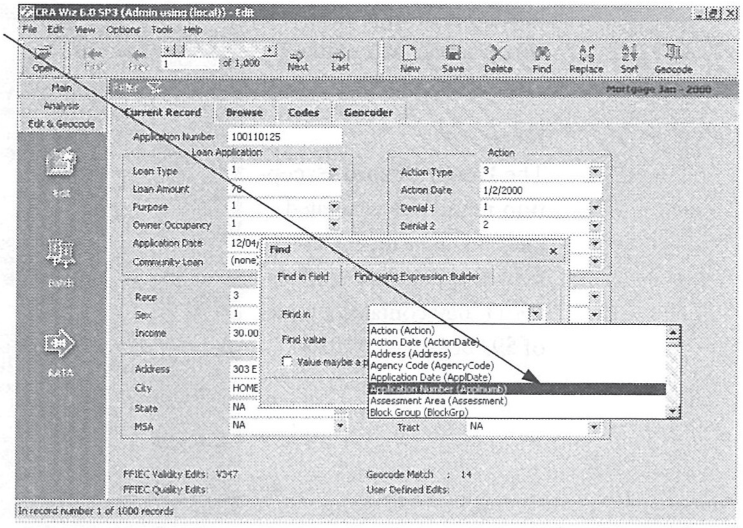
2. In the **Find in Field** tab, she clicks the **Find in** drop down menu.



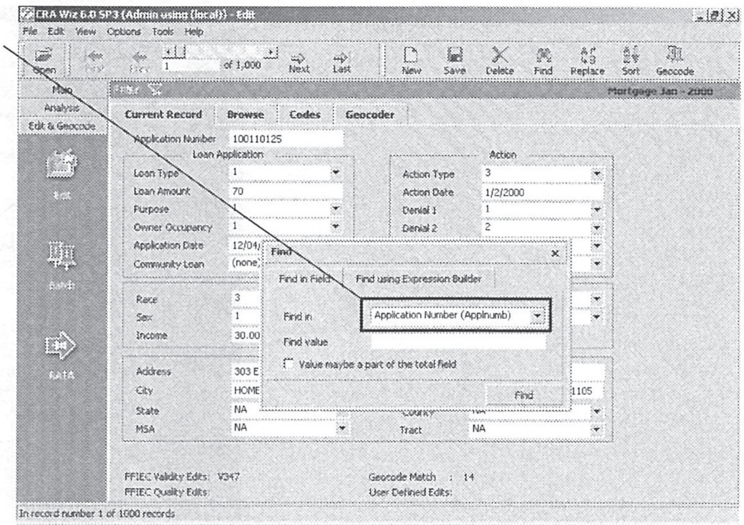

The software displays a menu of fields from Liz's data file.



3. She selects **Application Number (Applnumb)**.

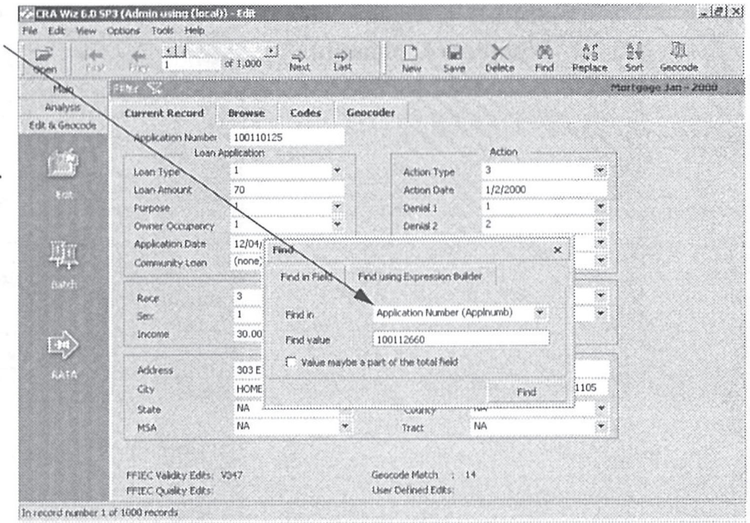



The software displays **Application Number (Applnumb)** in the Find in field.

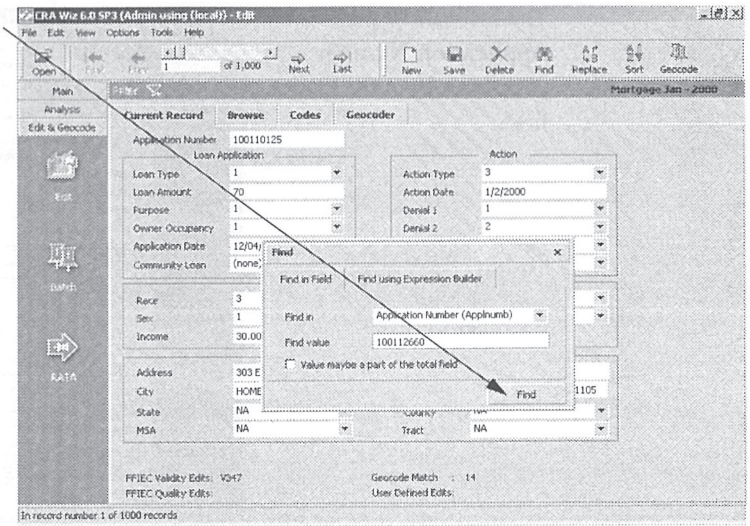


4. In the **Find value** field, Liz enters application number **100112660**.

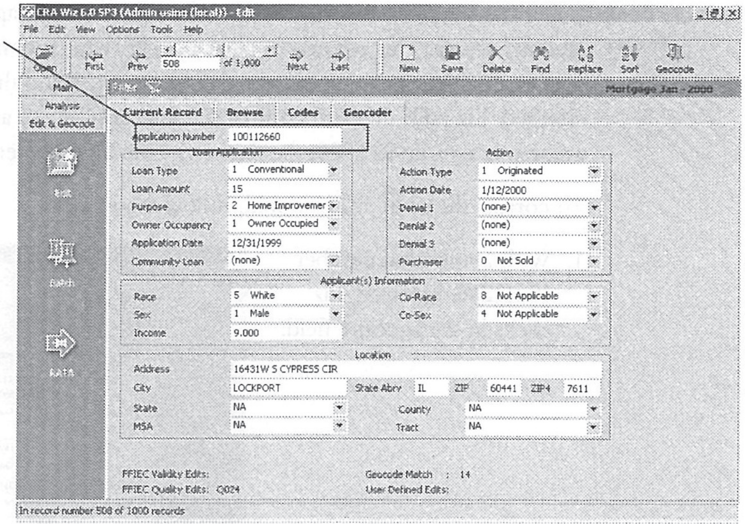
   **Note:**
   The **Detail Record Exception** report she generated indicated that the income field in application number 100112660 contains a value of $9,000 or less (Q024).




5. She clicks the **Find** button.



The software displays application number **100112660** on the **Current Record** screen.



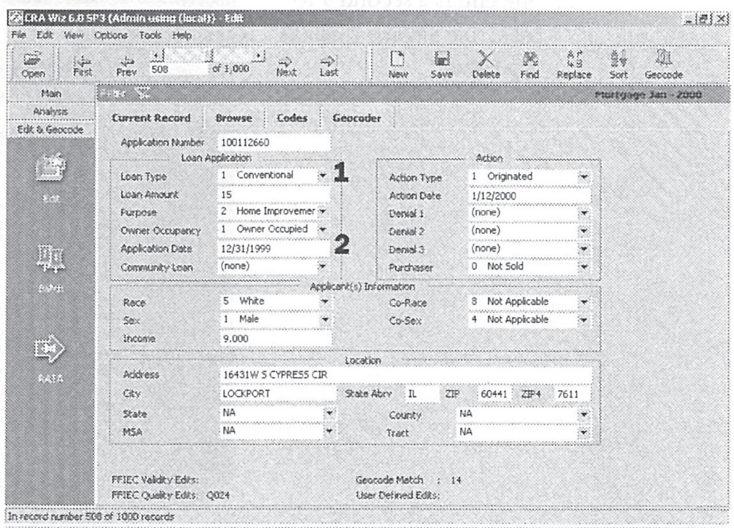

# Modifying Data

You can modify data in your data file at the field level using both the **Current Record** and **Browse** screens.

**Functional Overview** You can modify data in both the **Current Record** and **Browse** screens.

✓ Drop-down menus - use to modify data in fields that contain codes. - **1**

✓ Data entry - delete and enter new information directly into a field. - **2**

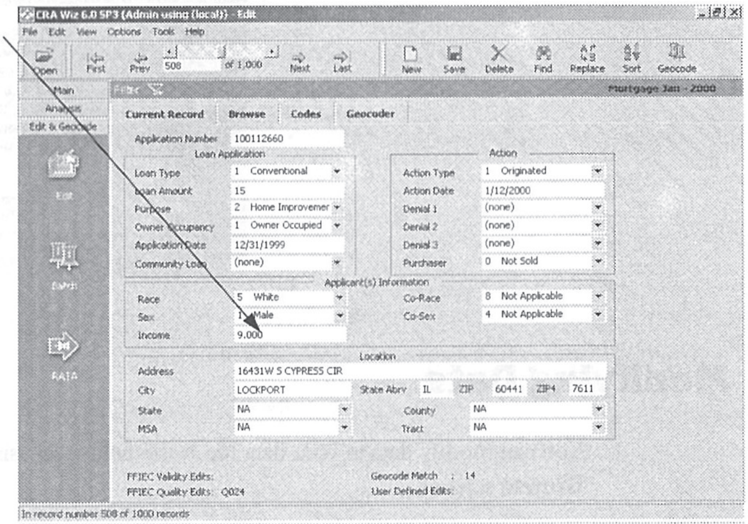


**Velo Bank Process**

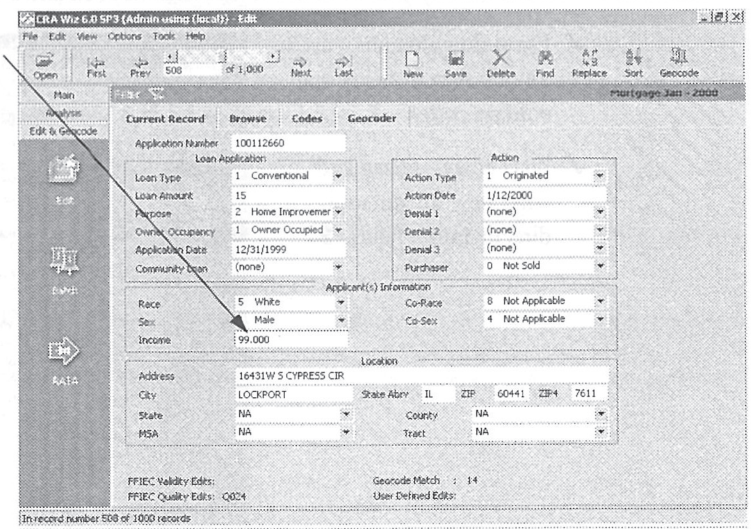
Using the **Find** command, Liz identified and displayed application number **100112660** on the **Current Record** screen. This record contains a quality edit (**income is less than 9K**). In many cases, incorrect data in a data file is the result of a data entry error, and the hard copy of the application must be checked. Liz pulls the hard copy of the loan application and determines that the applicant's annual income is actually **$99,000**; the data entry processor entered the wrong amount.

To correct the error as Liz would, follow these steps:

1. With application number **10011266** displayed, Liz clicks in the **Income** field.

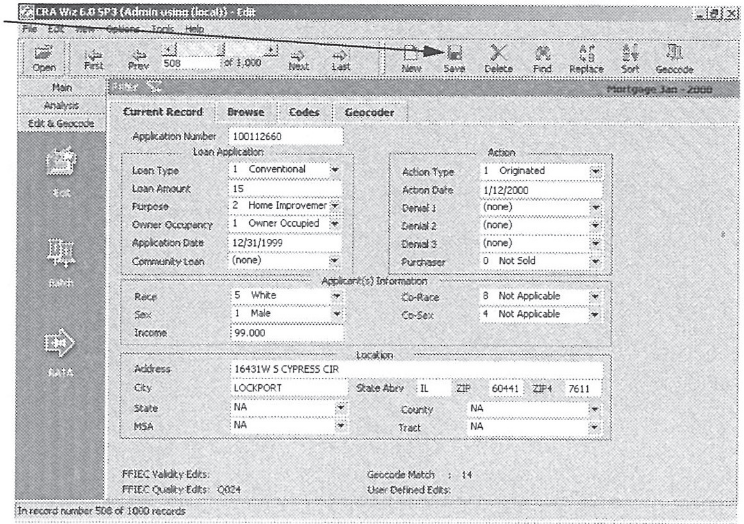



2. She enters a second **9** to make the income total **99** (**$99,000**).



3. In the tool bar, Liz clicks the **Save** button.

   The software saves the changes.

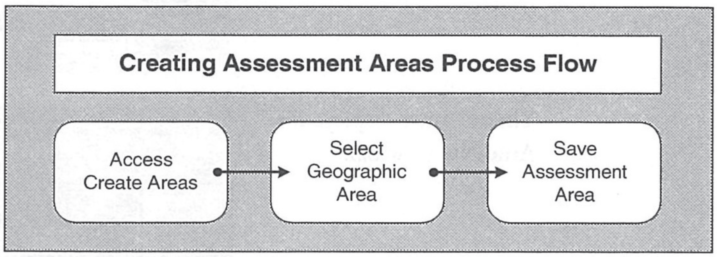


# Chapter 5

## *Creating an Assessment Area*

Assessment areas are subregions within the area where your lending institution does business. The Community Reinvestment Act requires lending institutions to report on the assessment areas in which they do business. You can also create assessment areas to analyze your total market.

By way of example, the chart on the right, as well as this chapter, describes the process Velo Bank follows to create an assessment area.

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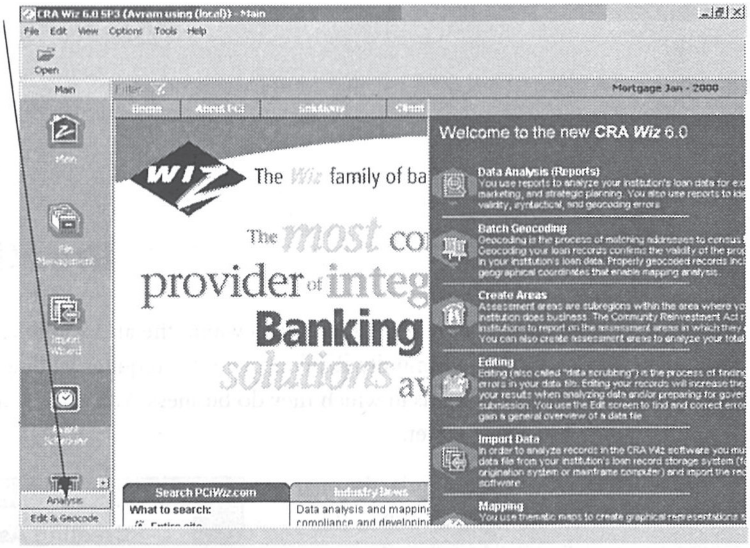
Selecting the Geographic Area....132
Saving an Assessment Area....142

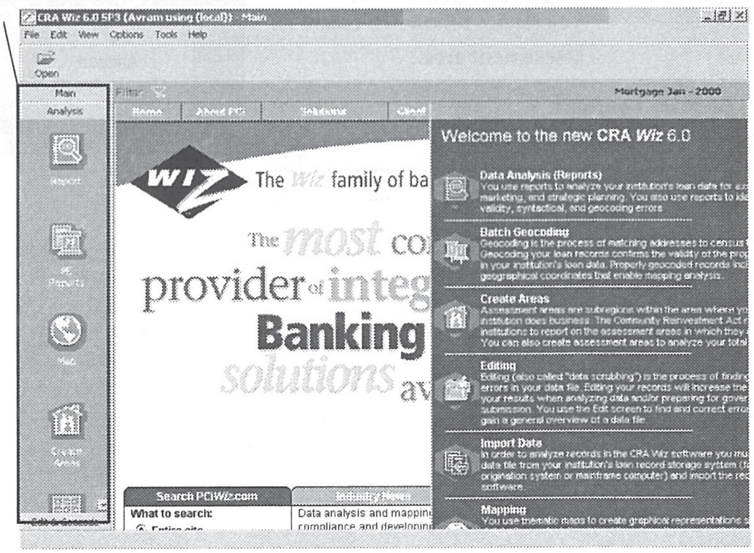
# Accessing Create Areas

To access assessment area functionality, follow these steps:

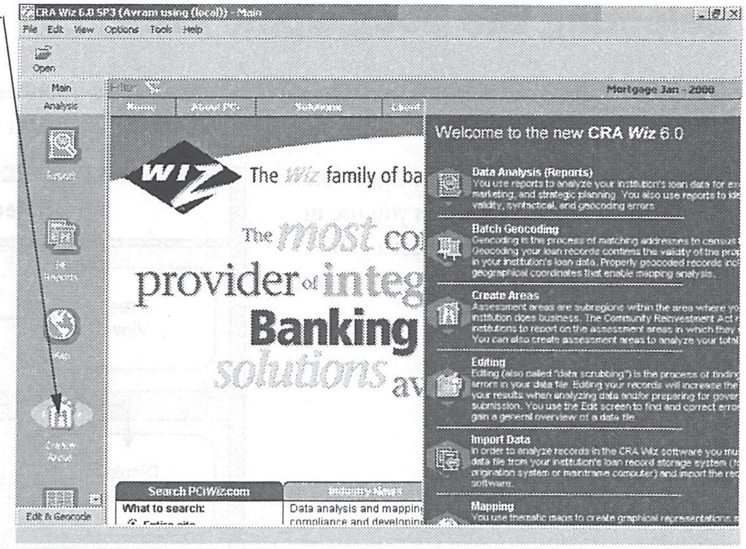
1. Click the **Analysis** button.



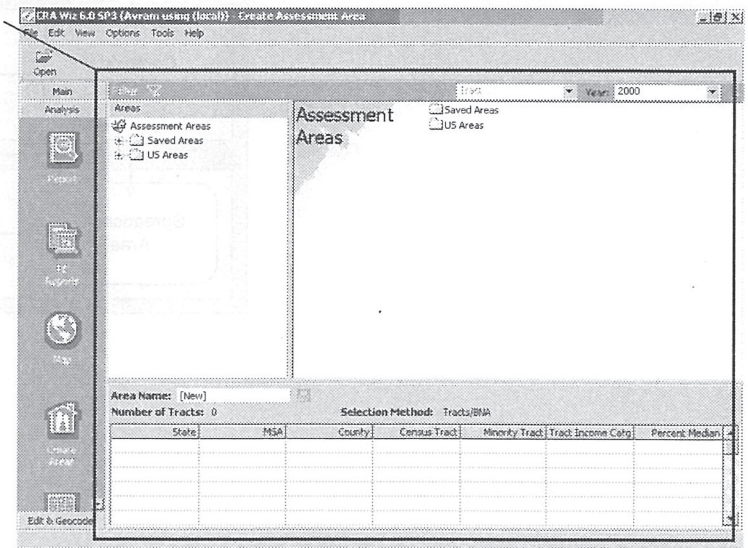

The software displays the **Analysis** view bar.



2. Click the **Create Areas** button.



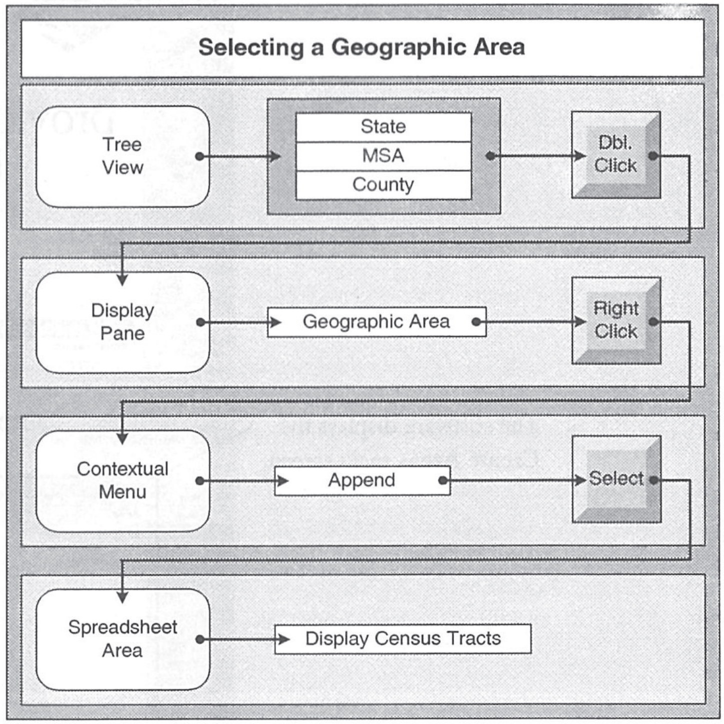

The software displays the **Create Areas** main screen.



# Selecting the Geographic Area

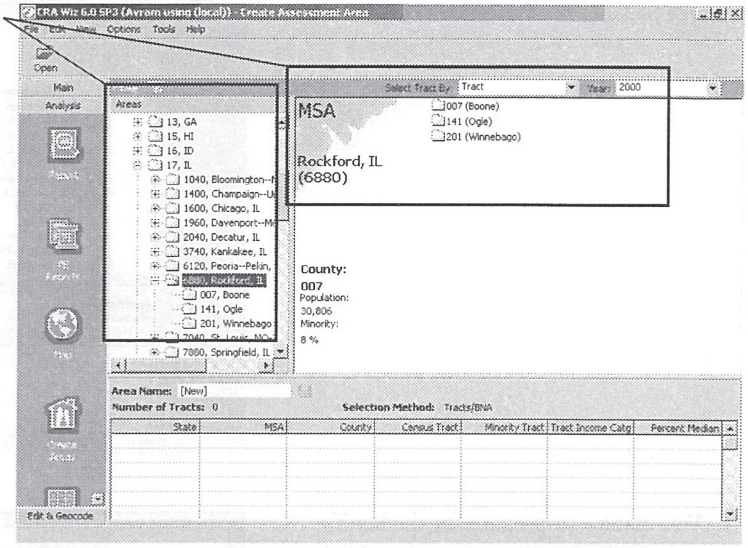
You can select any combination of states, MSAs, counties, towns, ZIP code regions, minor civil divisions, census county divisions, and census tracts for an assessment area.

**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to select a geographic area for an assessment area.



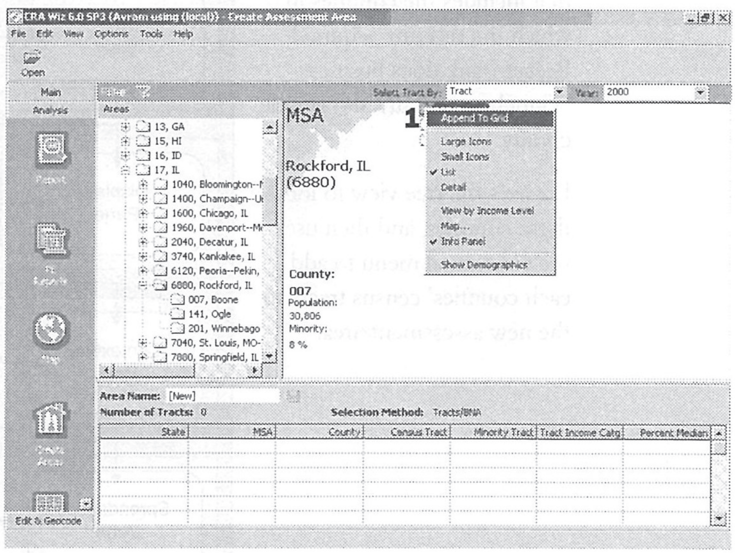
You display the areas you want to include in the assessment area by drilling down through the **Create Areas** tree view.

As you select folders (regions) in the tree view, the software displays the contents of the folder in the display pane.

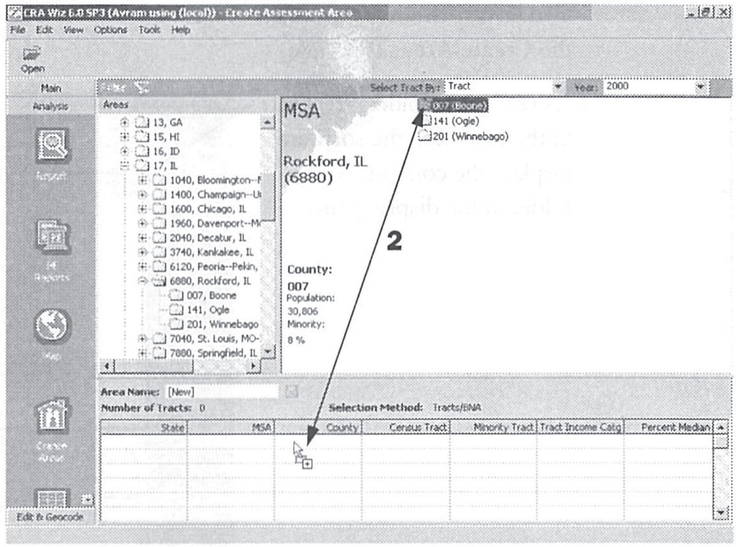



There are two ways to add a geographic region in the display pane to the assessment area:

✓ Right clicking on the region and selecting **Append to Grid** on the right click (contextual) menu. - **1**



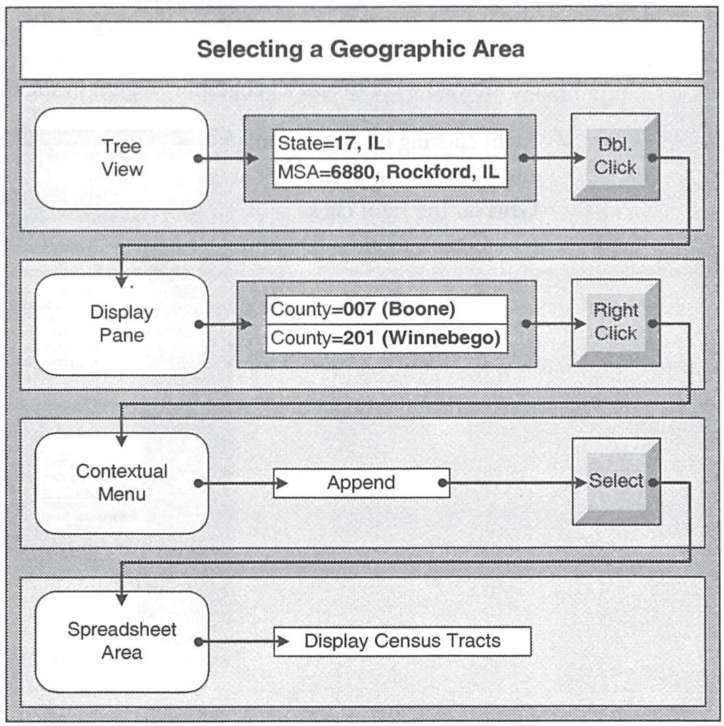
✓ Dragging the region to the spreadsheet area. - **2**




**Velo Bank Process**

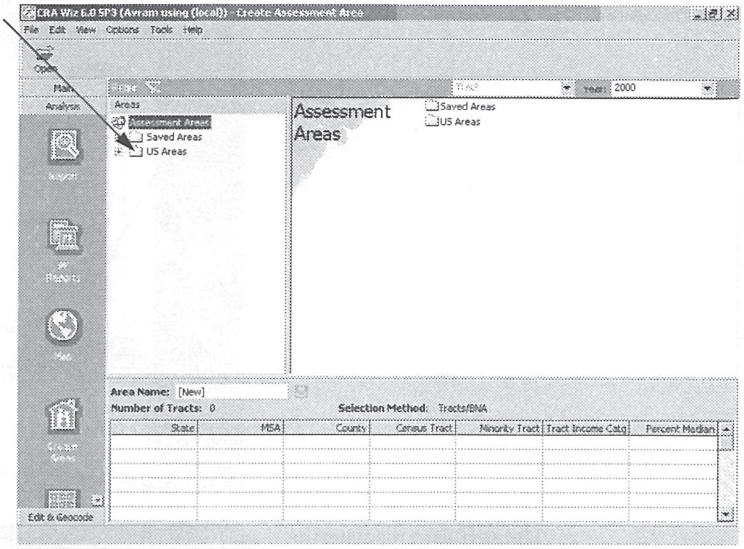
To prepare for the bank's HMDA submission, Liz has to create a new assessment area that includes the counties in which the recently acquired Brevet Bank does business - Winnebago county and Boone county.

Liz uses the tree view to locate these counties, and then uses the contextual menu to add each counties' census tracts to the new assessment area.



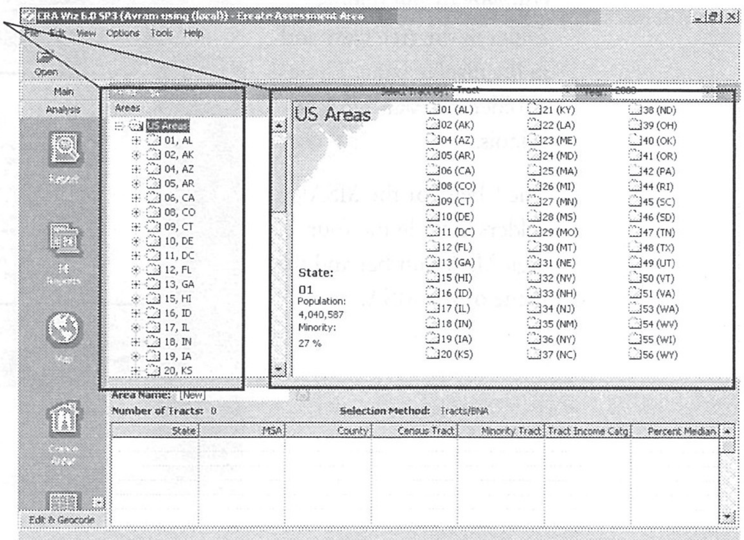
**Liz's Procedure** To select a geographic region for the assessment area, Liz follows these steps:

1. In the tree view pane, Liz double clicks the **U.S. Areas** folder.

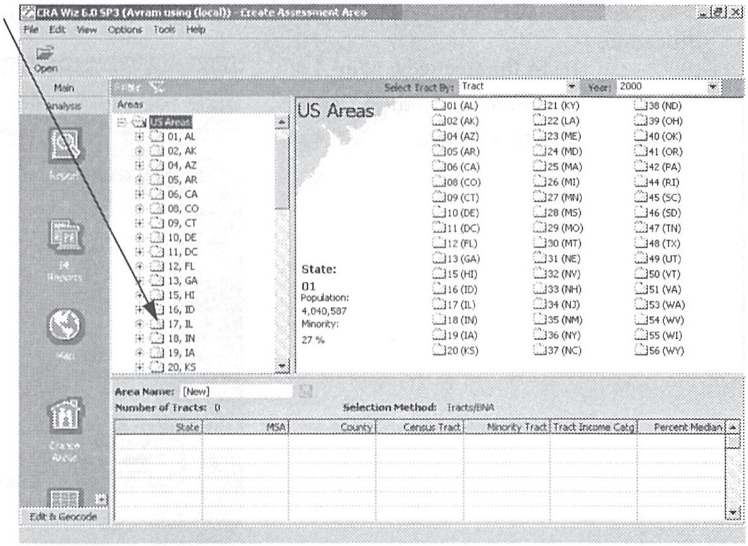



The software displays the contents of the U.S. Areas folder in the tree view and in the display pane. There is a folder for each state and U.S. possession.

The label for each folder includes the two-digit state FIPS code and the two-letter postal abbreviation.

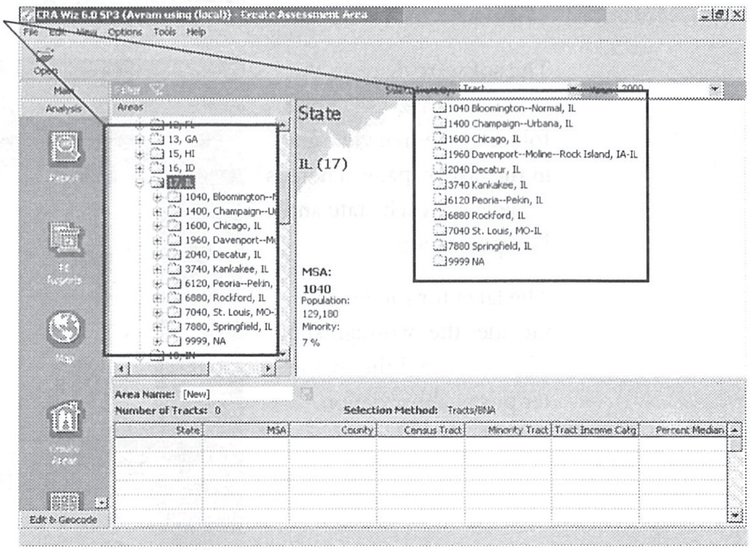


2. Liz double clicks the folder for Illinois (**17, IL**).

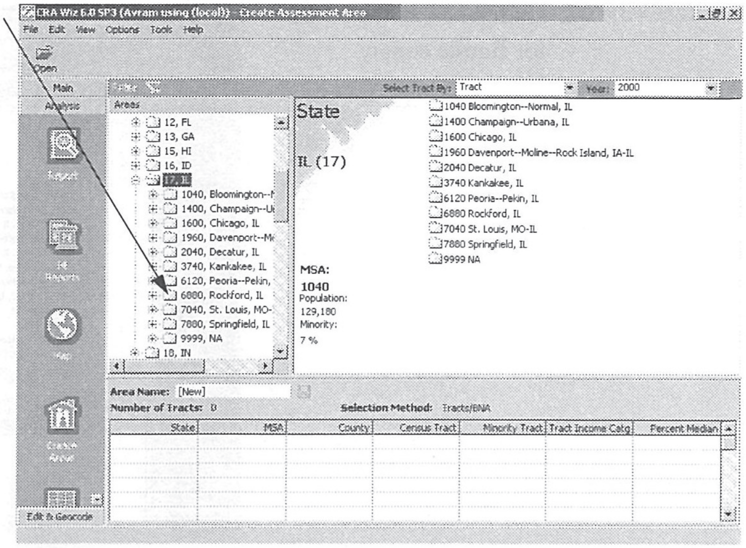



The software displays the contents of the Illinois folder in the tree view and in the display pane. There is a folder for each MSA in Illinois.

The labels for the MSA folders include the four digit MSA number and the name of the MSA.

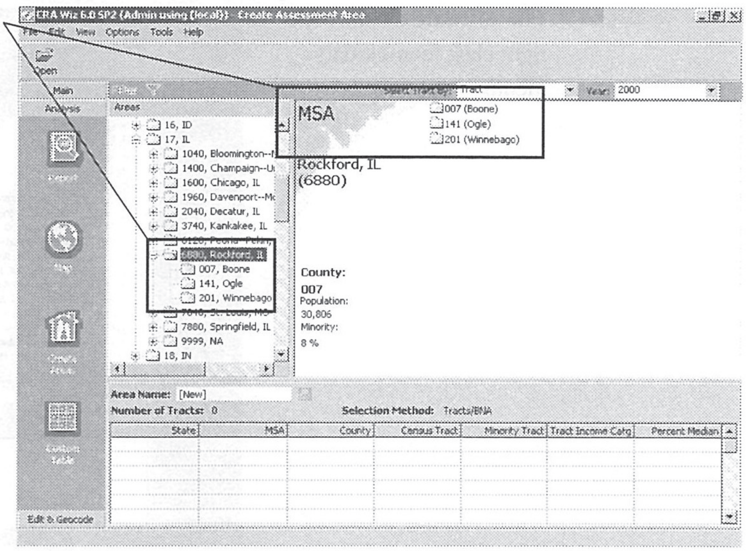


3. Liz double clicks the folder for **MSA 6880, Rockford, IL.**

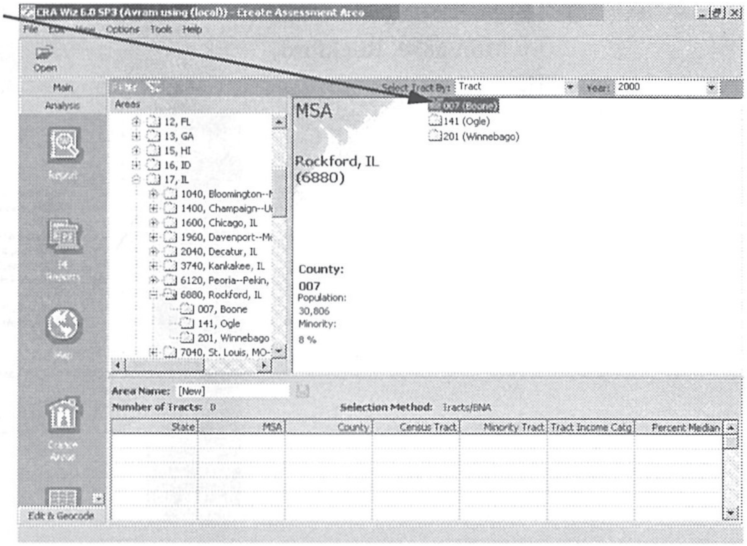



The software displays the contents of the MSA 6880 folder in the tree view and in the display pane. There is a folder for each county in MSA 6880 -- Boone, Ogle, and Winnebego.

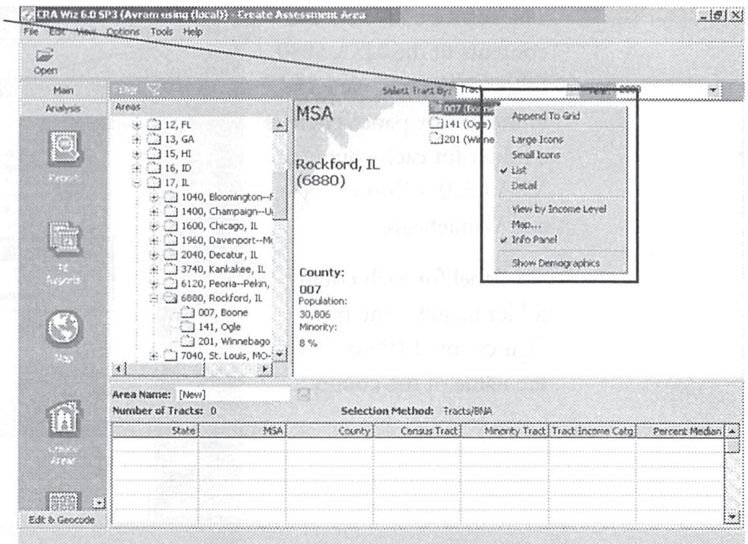
The label for each county folder includes the three-digit county FIPS code and the name of the county.



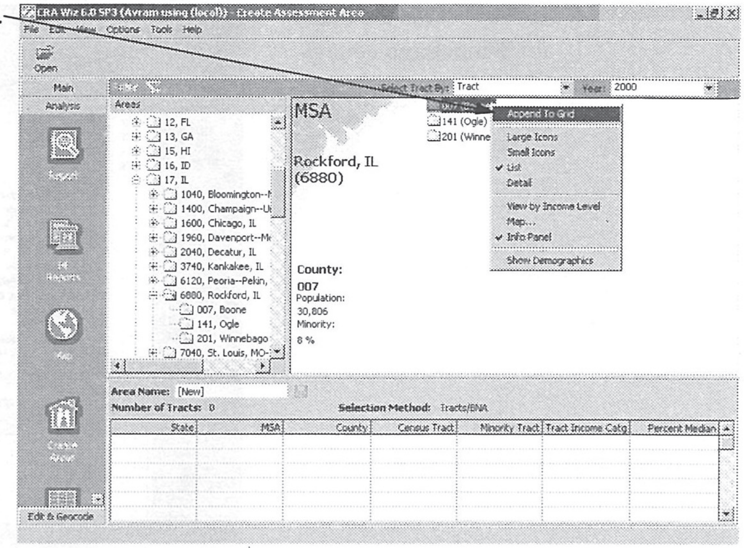
4. Liz right clicks the folder for **Boone** county.



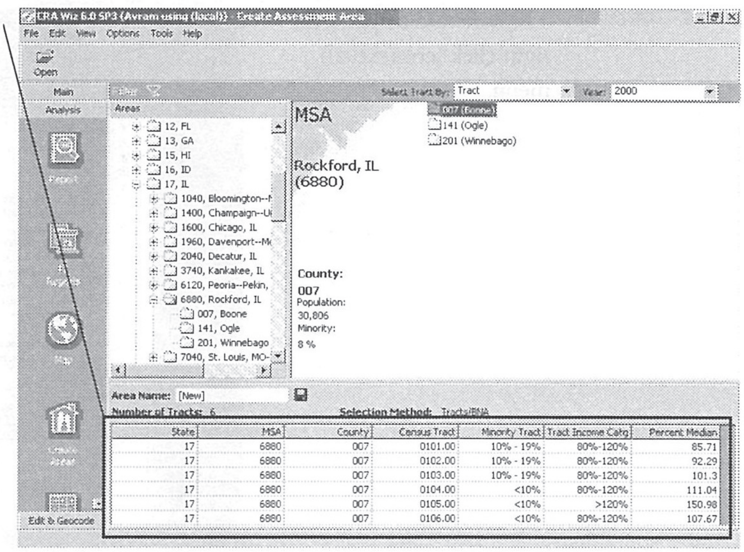
The software displays the right click (contextual) menu.



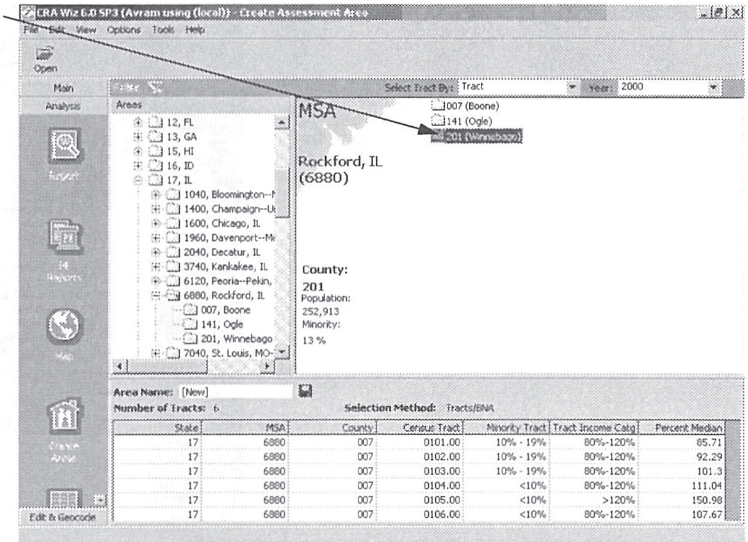
5. Liz selects **Append to Grid**.



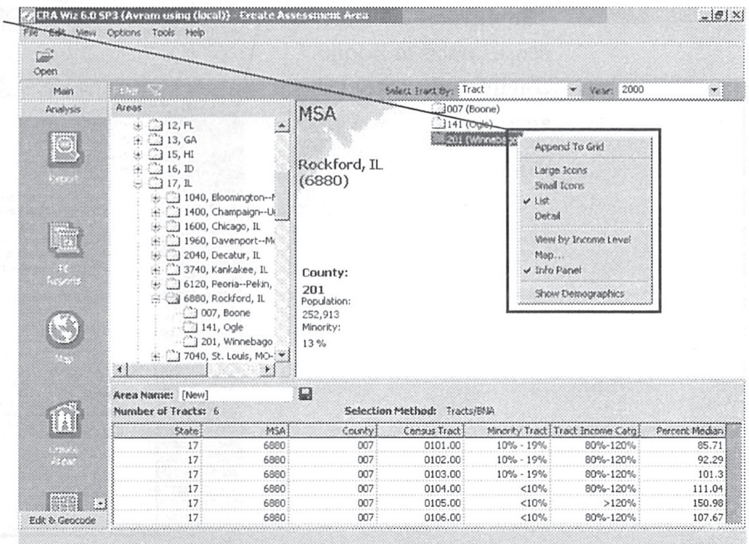
The software adds the census tracts in Boone county to the spread sheet area.



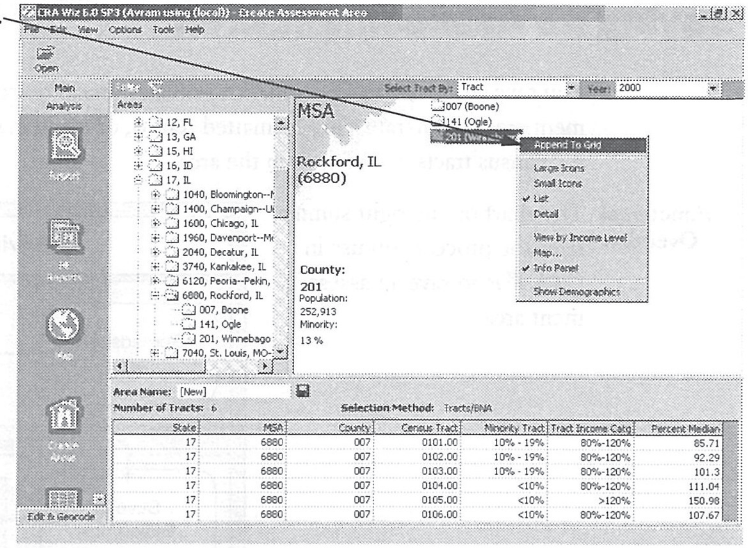
6. Liz right clicks the folder for **Winnebago** county.



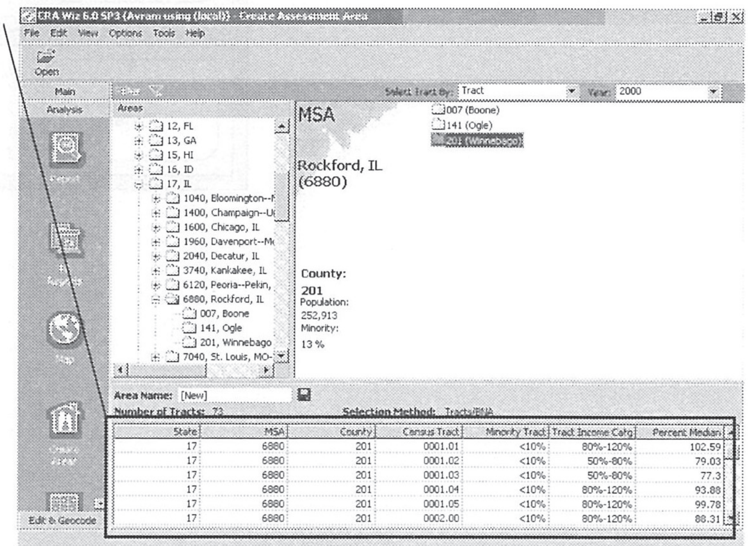
The software displays the right click (contextual) menu.



7. Liz selects **Append to Grid**.



The software adds the census tracts in Winnebago county to the spread sheet area.

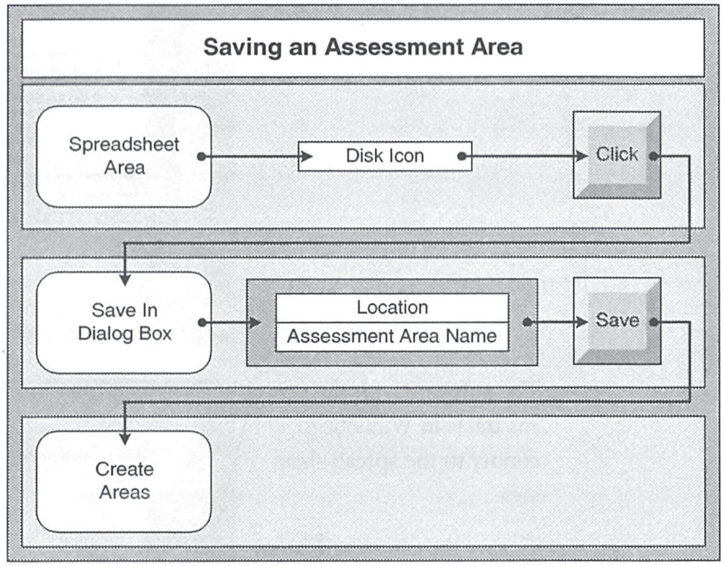


To save the assessment area, refer to the next section, **Saving an Assessment Area**, on page 142.

# Saving an Assessment Area

You save an assessment area for use at a later time. For example, you might recall the assessment area to generate a pre formatted report, display a map, or create a columnar report for the census tracts you include in the area.

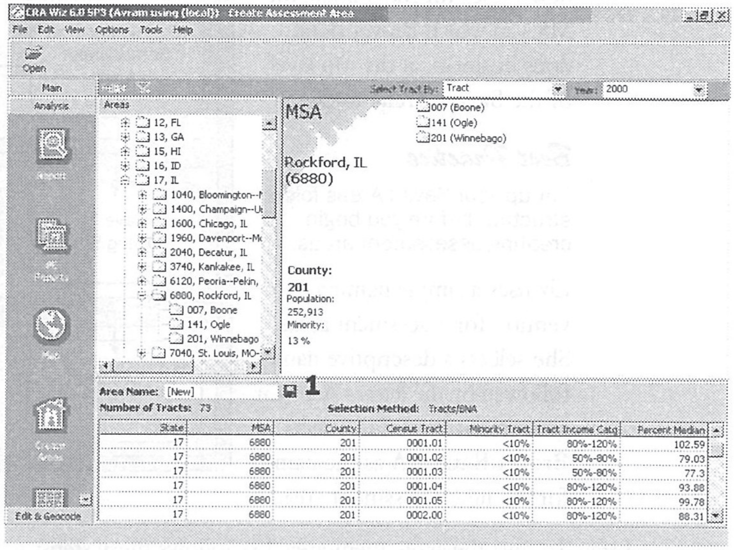
**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to save an assessment area.



To save an assessment area you use the **Create Areas** screen and the **Save In** dialog box.

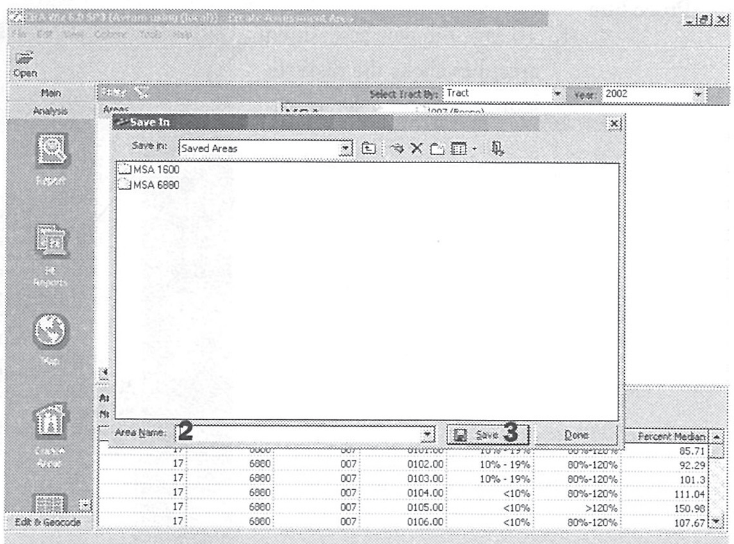
You use the following fields and buttons to locate the folder where you want to save the area and to name the assessment area:

✓ Floppy disk icon on the Create Areas main screen. - **1**




✓ Area Name field on the Save In dialog box. - **2**

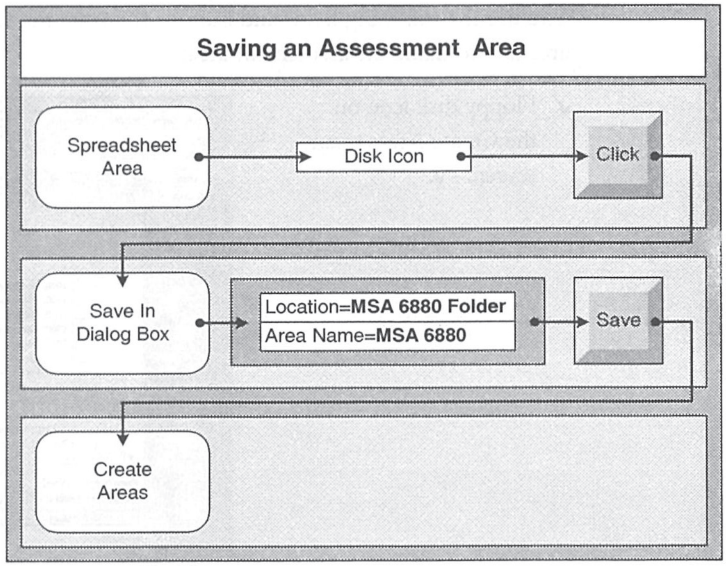
✓ Save button on the Save In dialog box. - **3**



**Velo Bank Process**

Liz follows the bank's standing process of organizing assessment areas by MSA and county.

Prior to creating the new assessment area, Liz created a new folder for MSA 6880, the MSA in which Brevet Bank does business, at the top level of the **Saved Areas** folder.




### *Best Practice*

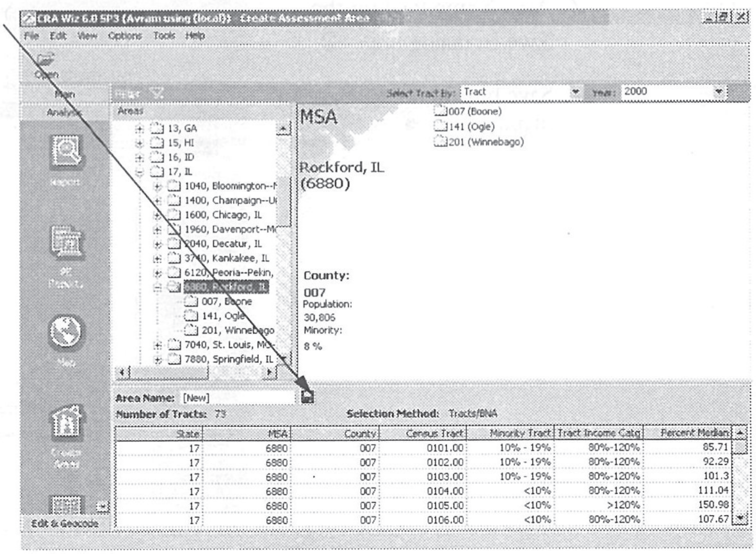
Set up your Saved Areas folder structure before you begin creating assessment areas.

Liz uses a simple naming convention for assessment areas. She selects a descriptive name, followed by the letters **AA**. (for assessment area). Liz selects **Brevet Bank AA** as the name for the new assessment area.

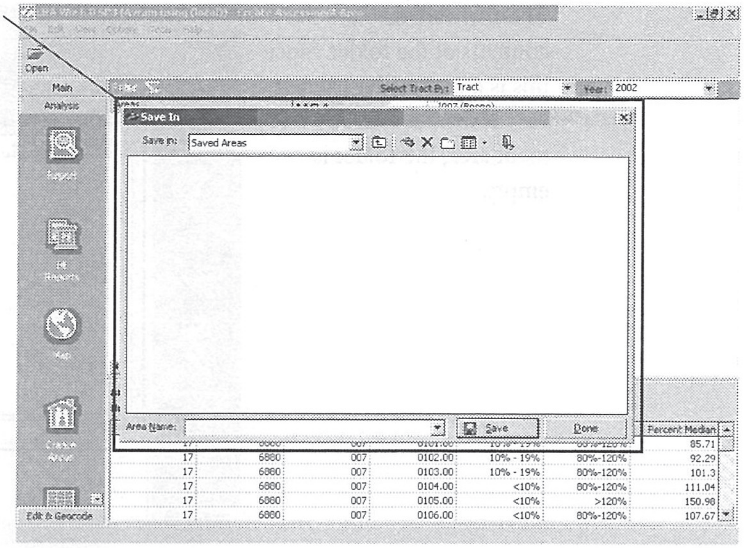
**Liz's Procedure**

To save the assessment area, Liz follows these steps:

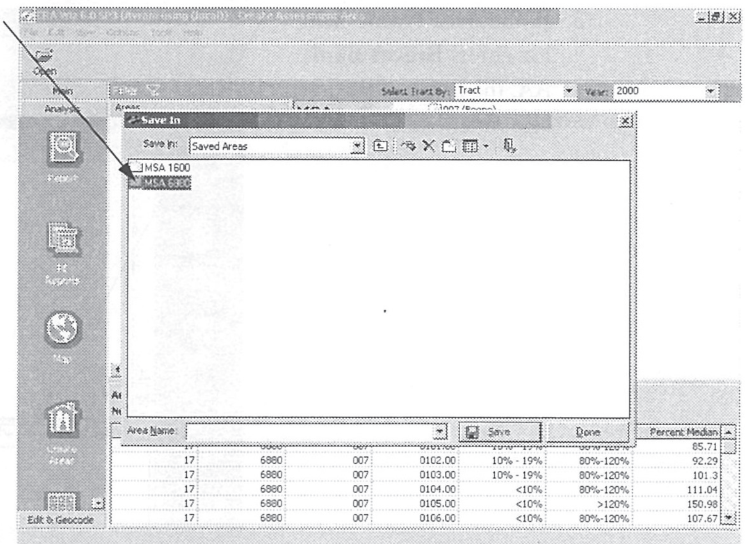
1. To save the new assessment area, Liz clicks the diskette icon.



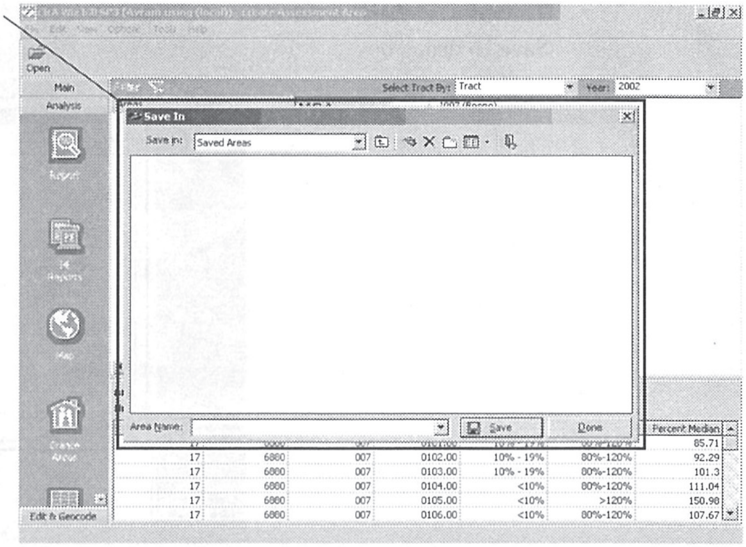
The software displays the **Save In** dialog box.



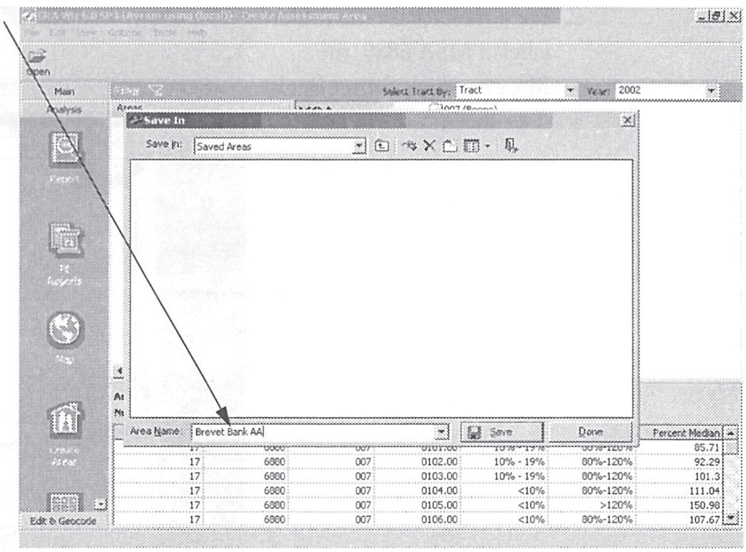

2. Liz double-clicks the folder labeled **MSA 6880**, the MSA in which Brevet Bank does business.



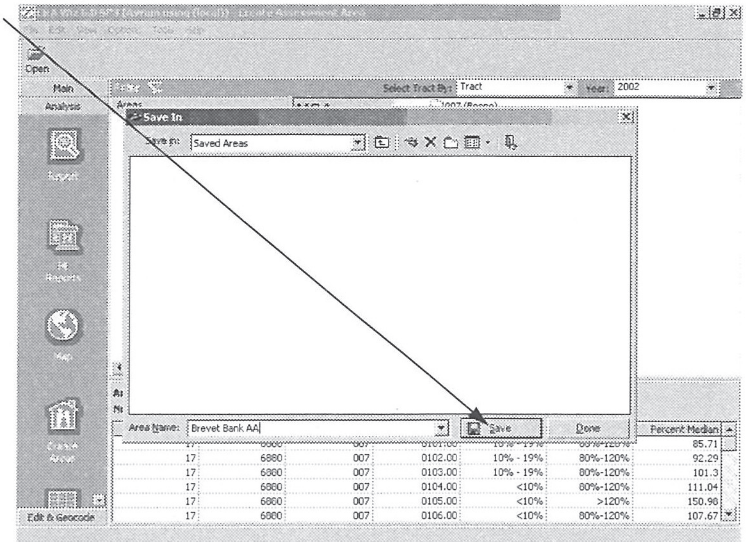
The software displays the contents of the folder. Since this is a new folder created for the Brevet Bank assessment area, the folder is empty.




3. In the **Area Name** field, Liz enters **Brevet Bank AA**, the name of the new assessment area.



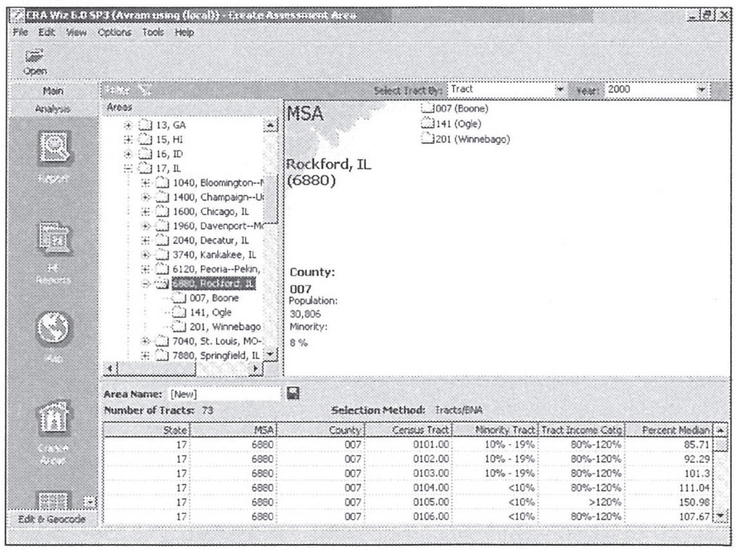
4. Liz clicks the **Save** button.




The software does the following:

✓ Saves the assessment area.

✓ Closes the **Save In** dialog box.

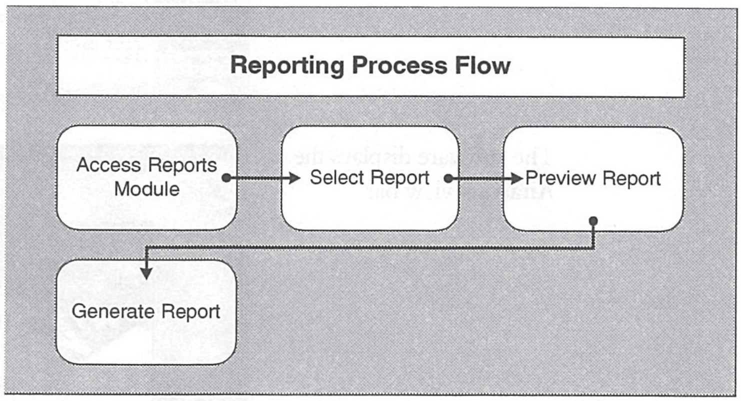


# Chapter 6

## *Reports*

You use CRA *Wiz* 6.0 reports to analyze your institution's loan data for examination, marketing, and strategic planning purposes. You also use reports to identify quality, validity, syntactical, and geocoding errors.

By way of example, the chart on the right, as well as this chapter, describes the reports used by Velo Bank.

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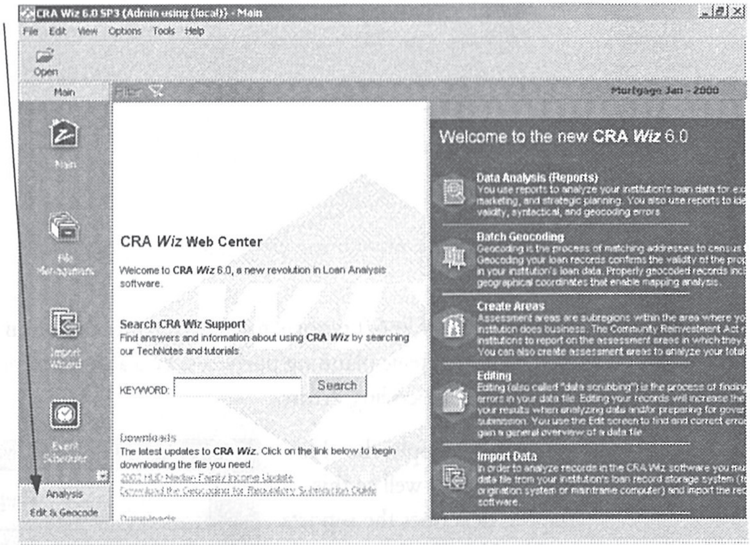
Generating Exception Reports .......... 157
Printing Reports .......... 162
Publishing Reports .......... 166

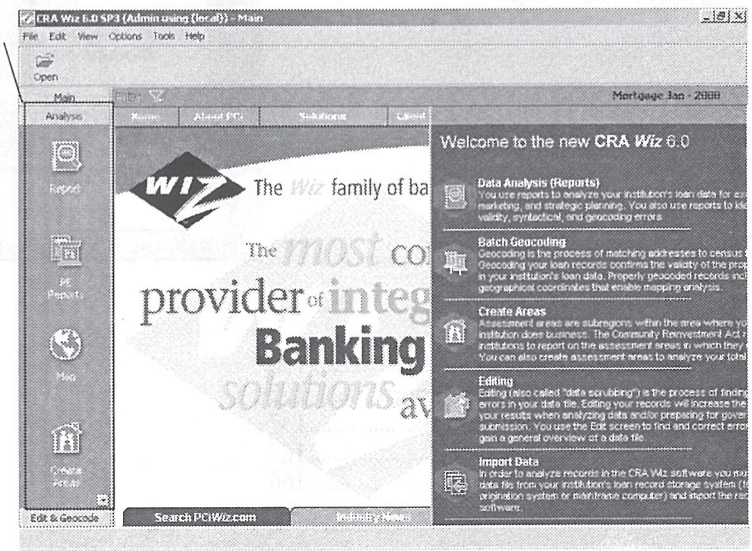
# Accessing Reports

To access the CRA *Wiz* 6.0 **Reports** module, follow these steps:

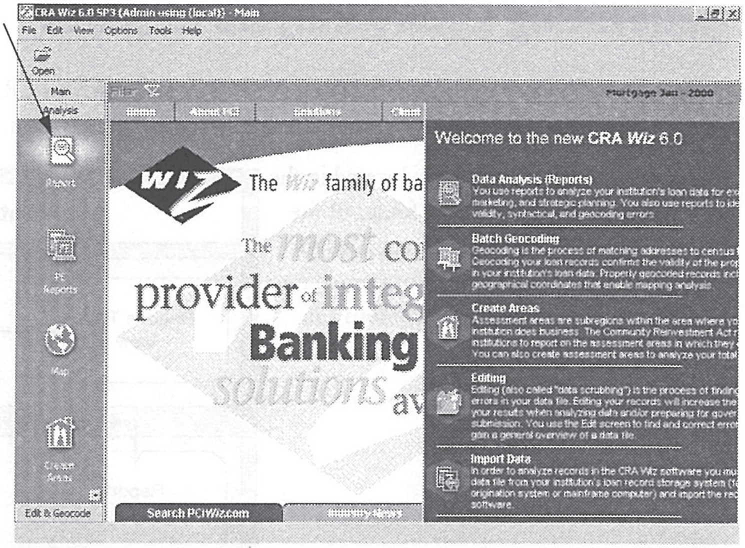
1. Click the **Analysis** button.




The software displays the **Analysis** view bar.



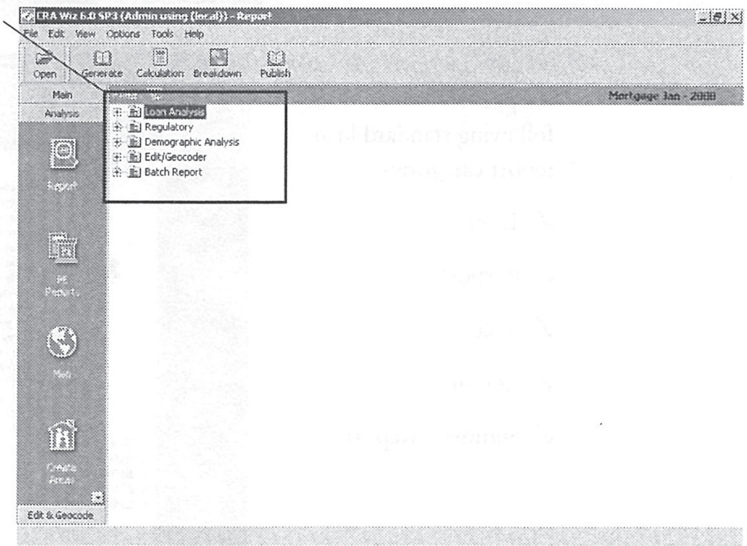
2. Click the **Report** button.




The software displays the **Reports** tree view.

The following report categories are available:

- ✓ Loan Analysis
- ✓ Regulatory
- ✓ Demographic Analysis
- ✓ Exception and Edit Reports
- ✓ Data File Information
- ✓ Batch Report

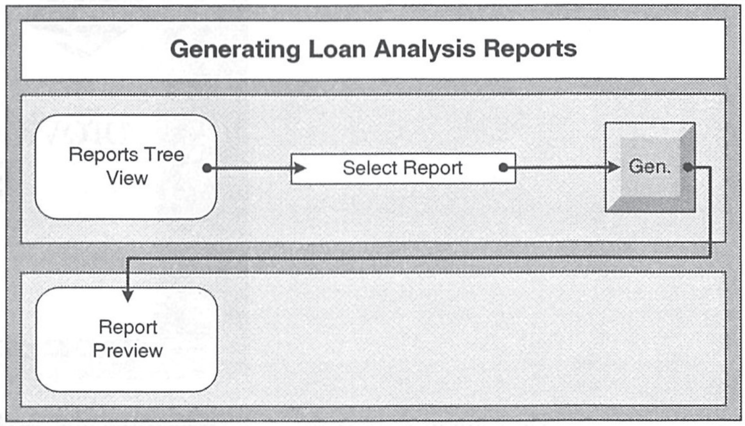


# Generating Loan Analysis Reports

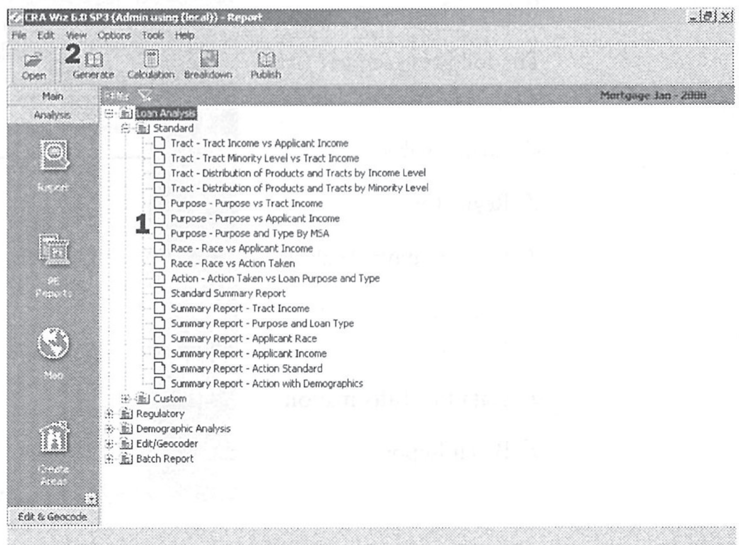
You use pre formatted CRA *Wiz* 6.0 loan reports for CRA examination preparation and to analyze your loan market demographics and penetration.

**Functional Overview**

Loan reports are located in the **Loan Analysis** folder of the tree view. The Loan Analysis folder is further organized into **Standard** and **Custom** sub-folders.



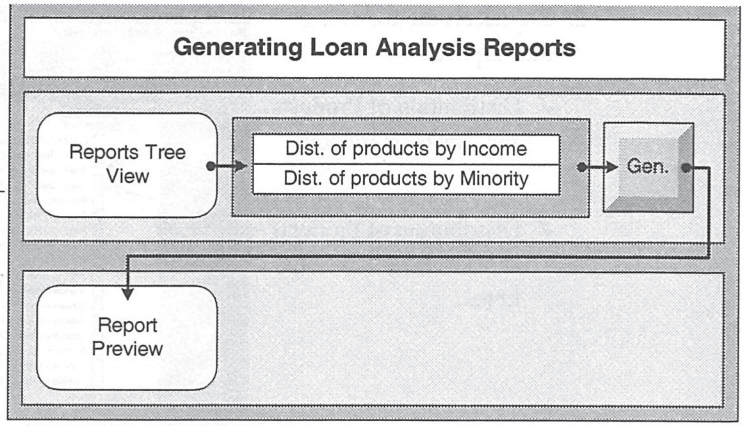

- ✓ Standard reports - **1** - select a report from one of the following standard loan report categories:
  - ✓ Tract
  - ✓ Purpose
  - ✓ Race
  - ✓ Action
  - ✓ Summary Report




- ✓ Generate button - **2** - after you select a loan analysis report from the tree view, click the **Generate** button to display a preview of the report.

**Velo Bank Process**

As part of her institution's CRA compliance process, Liz submits monthly loan reports to Velo Bank branch managers so they can keep track of loan penetration into low- and moderate-income markets.

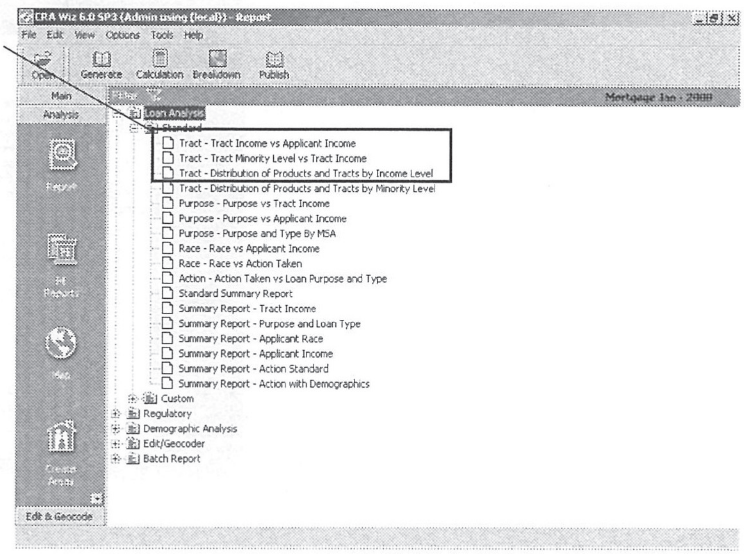



Using the **Reports** module tree view, Liz selects the **Tract - Distribution of Products and Tracts by Income Level** and **Tract - Distribution of Products and Tracts by Minority Level** reports, located in the **Standard** folder of the **Loan Analysis** folder. The software displays a check mark next to each selected report. She then generates a preview of the reports.

**Liz's Procedure**

To generate the loan analysis reports Liz, follows these steps:

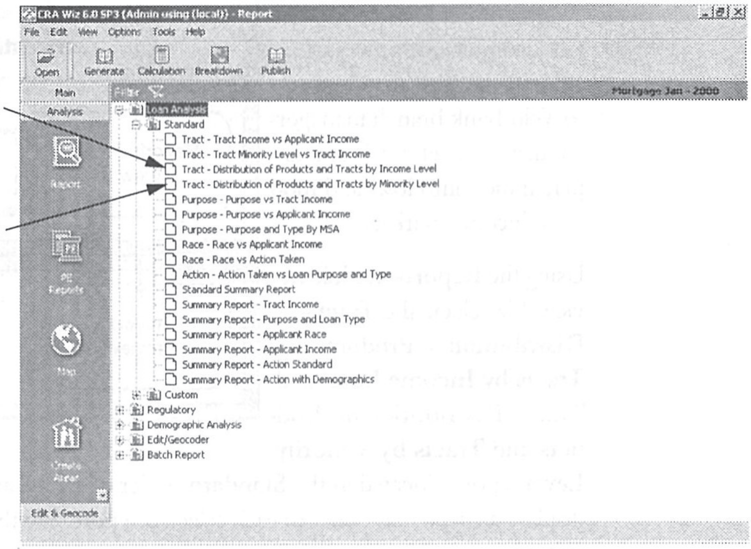
1. Liz uses the **Reports** module tree view to display the **Standard Loan Analysis** reports.



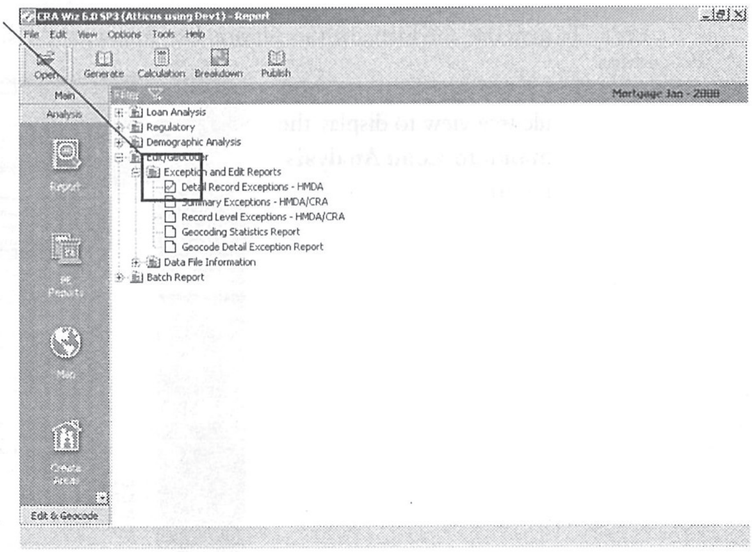
2. She selects the following tract reports:

   ✓ Distribution of Products and Tracts by Income Level

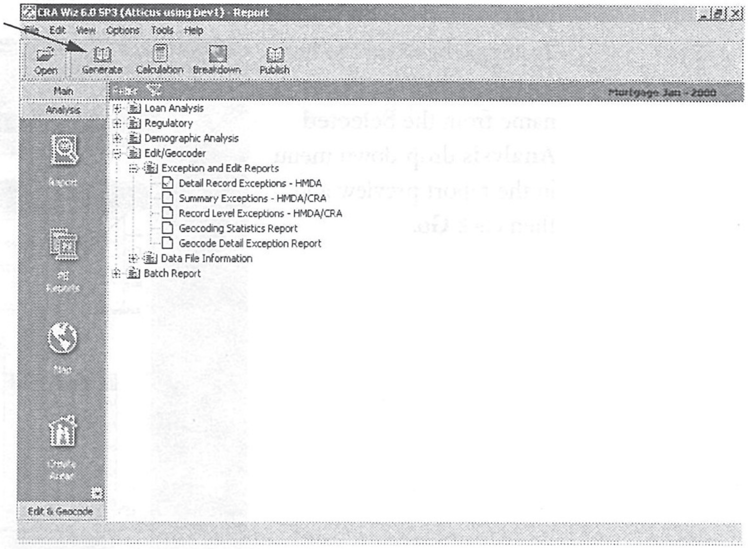
   ✓ Distribution of Products and Tracts by Minority Level



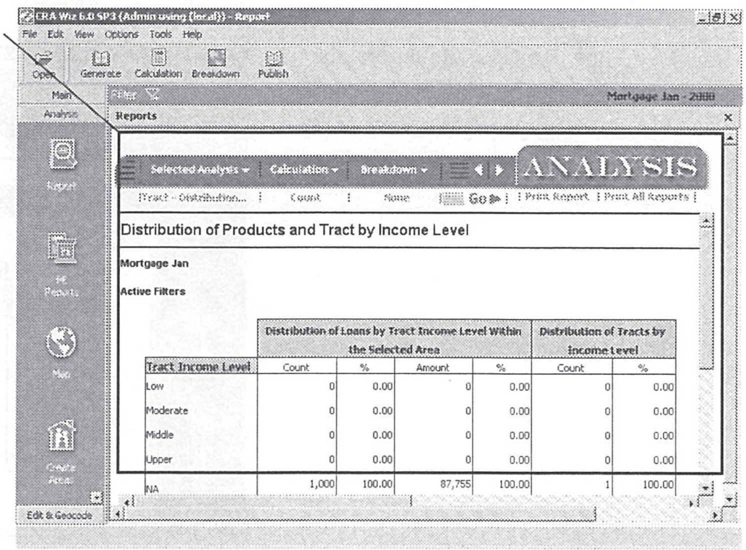

The software displays a check mark in the selected report.



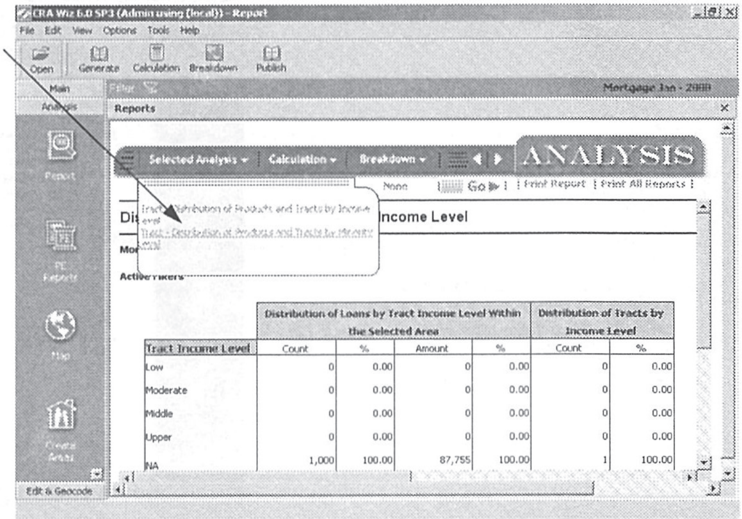
3. In the tool bar, Liz clicks the **Generate** button.



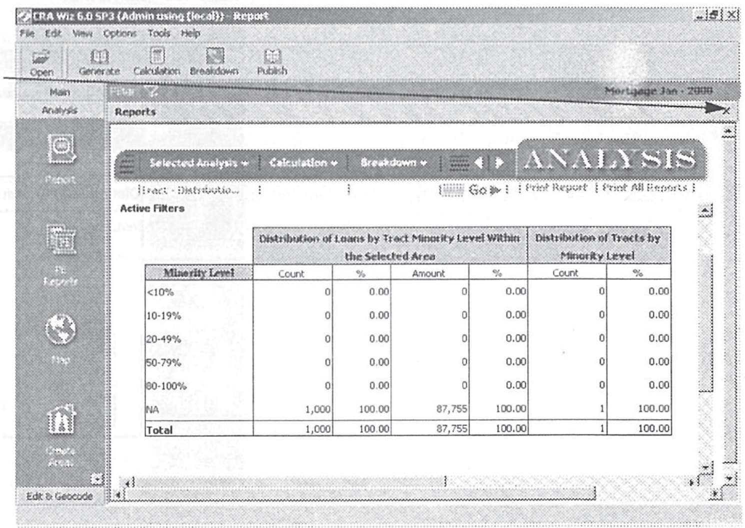
The software displays a preview of the reports.



**Note:**
To toggle between the two reports, select the report name from the **Selected Analysis** drop-down menu in the report preview and then click **Go**.




4. To close the report, she clicks the **X** located in the upper right corner of the report preview window.

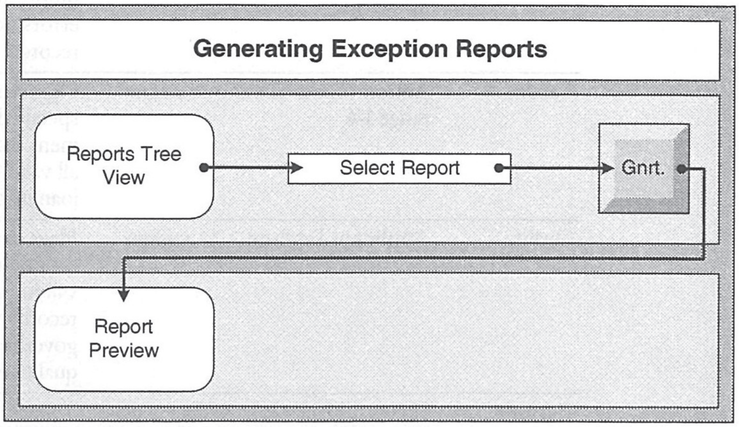


# Generating Exception Reports

**Exception reports** provide a detailed list of all of the errors (exceptions or edits) in your loan file.

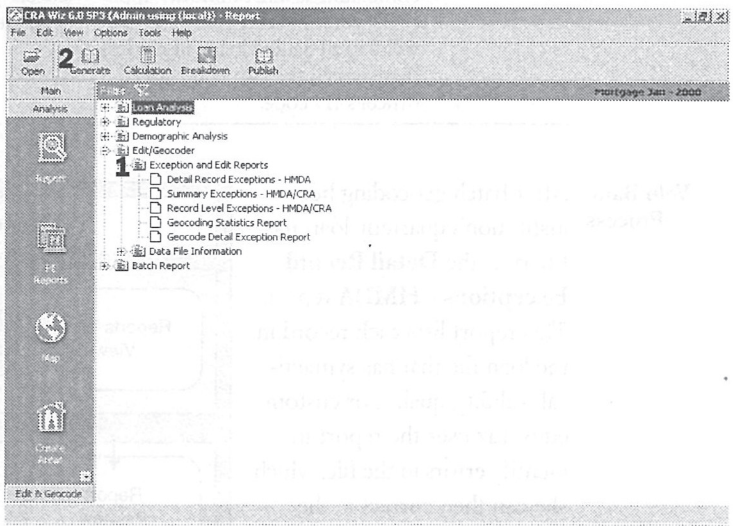
**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to select exception reports.

Exception reports are located in the **Exception and Edit Reports** folder of the tree view.




✓ Exception and Edit reports - select a report from the list. - **1**

✓ Generate button - after you select an exception report from the tree view, click the **Generate** button to display a preview of the report. - **2**

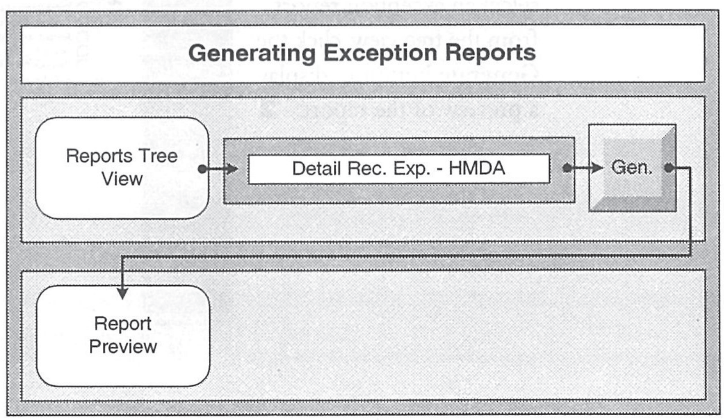


The following table summarizes the types of errors:

| Error Name | Example | Error Definition |
|---|---|---|
| Syntactical | Application year is **1900** | Flags invalid data. Often times an incorrect year or application number. The government requires institutions to correct all syntactical errors before submitting loan records. |
| Validity | **Action** code is missing or not in range **1-6** | Flags data that is out of range of specified parameters. The government requires institutions to correct all validity errors before submitting loan information. |
| Quality | **Applicant Income** > $1 million | Flags data that is an unexpected result, but that is not necessarily a validity error. You can submit loan records with quality errors. The government will notify you if any quality errors are found. |
| Custom | If you suspect a loan officer is discriminating against minority applicants, you can create an error that will flag all denied loans in records that contain the suspected loan officer's ID code. | You can create your own error checks to flag records for data problems or as a tracking tool. |

**Velo Bank Process**

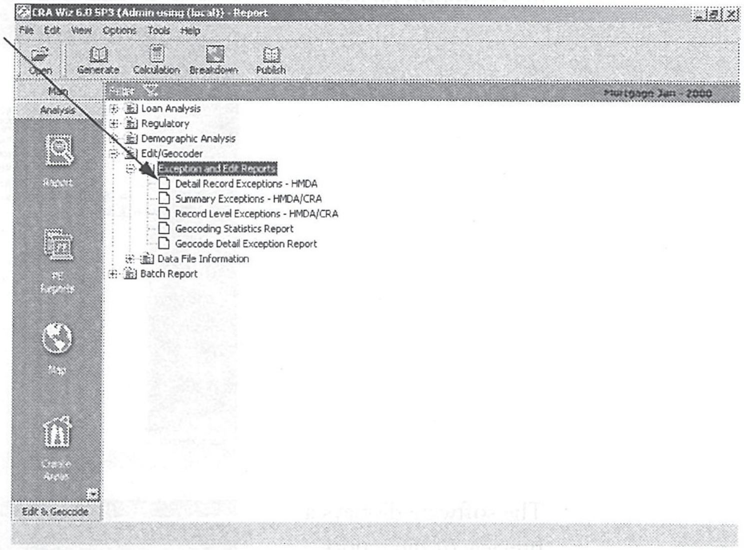
After batch geocoding her institution's quarterly loan file, Liz runs the **Detail Record Exceptions - HMDA** report. This report lists each record in the loan file that has syntactical, validity, quality, or custom edits. Liz uses the report to identify errors in the file, which she can then correct in the **Edit** module.



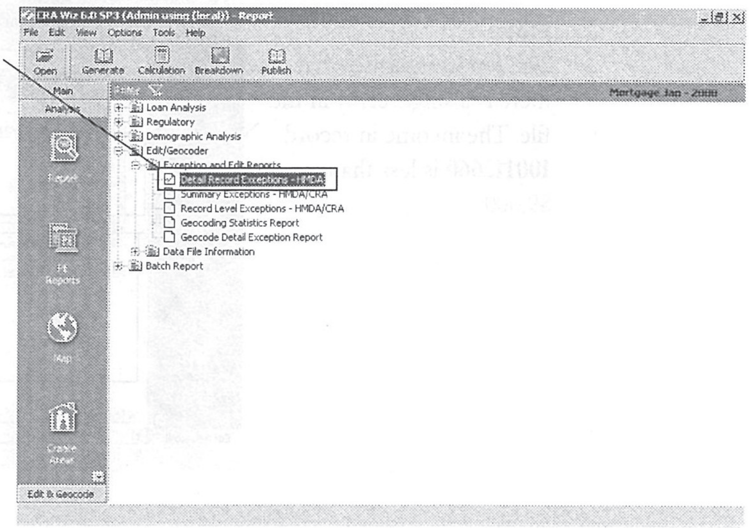
**Liz's Procedure** To generate the **Detail Record Exceptions - HMDA** report Liz would, follow these steps:

1. Liz uses the **Reports** module tree view to display the reports in the **Exception and Edit Reports** folder.

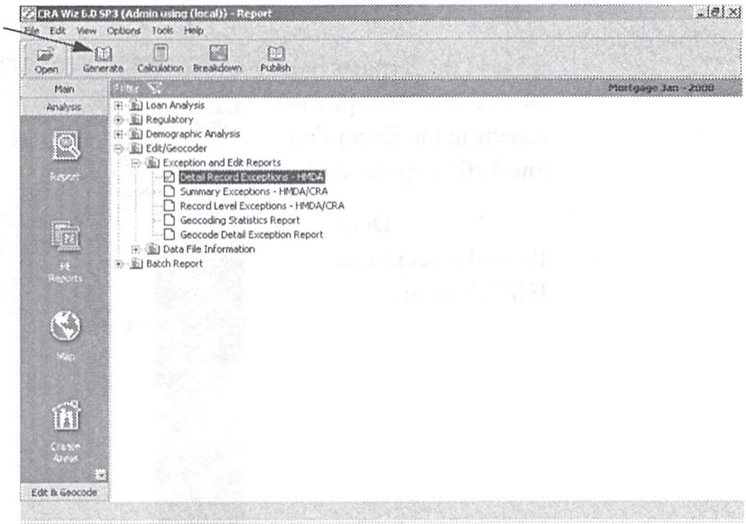
2. She selects the **Detail Record Exceptions - HMDA** report.




The software displays a check mark in the report icon.

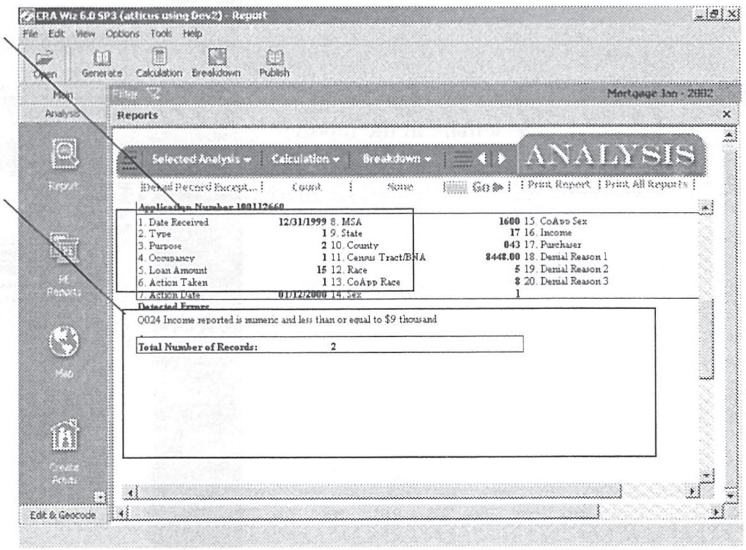


3. In the tool bar, Liz clicks the **Generate** button.

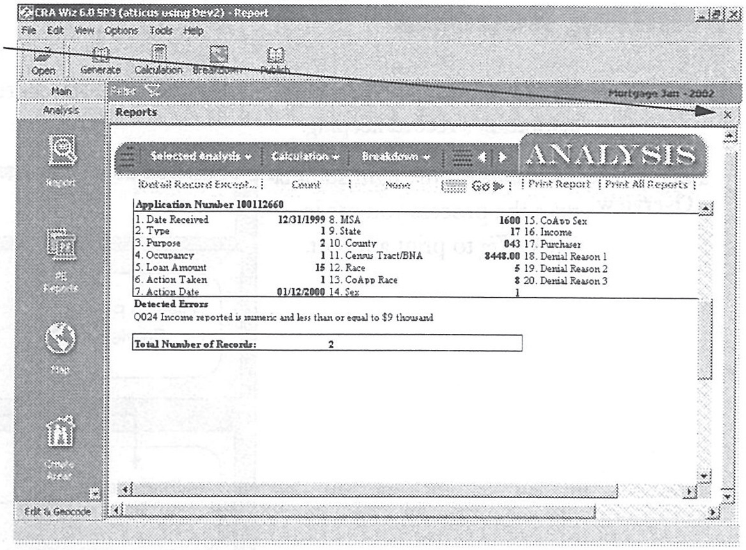



The software displays a preview of the report.

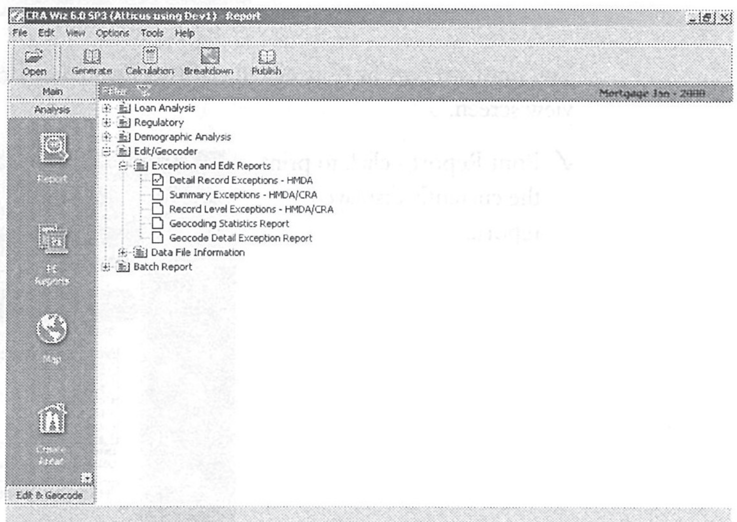
**Note:**
The report indicates that there is a single error in the file. The income in record **100112660** is less than $9,000.



4. To close the report, she clicks the “X” located in the upper right corner of the report preview window.



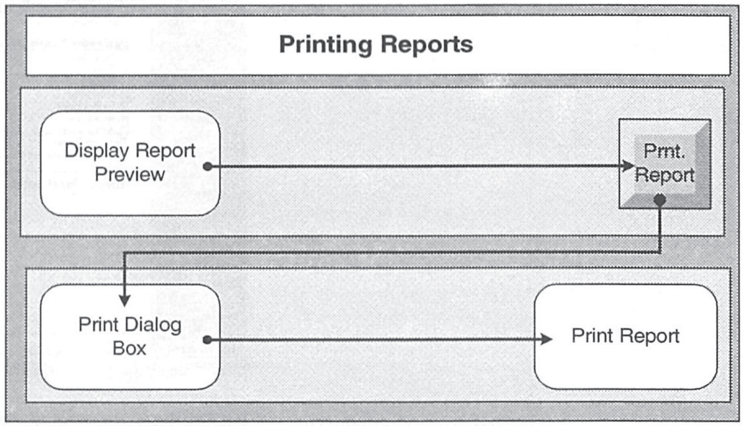

The software displays the Reports screen.



# Printing Reports

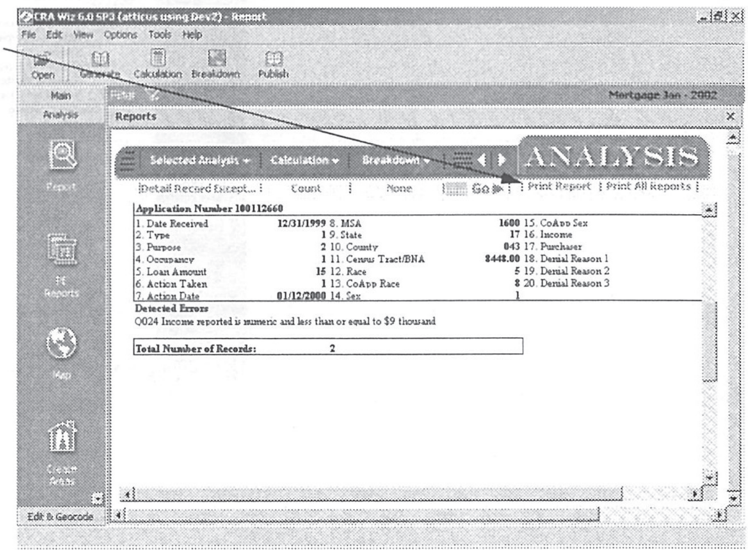
You print copies of your reports to locate and correct errors in your loan file and for your institution's record keeping.

**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to print a report.

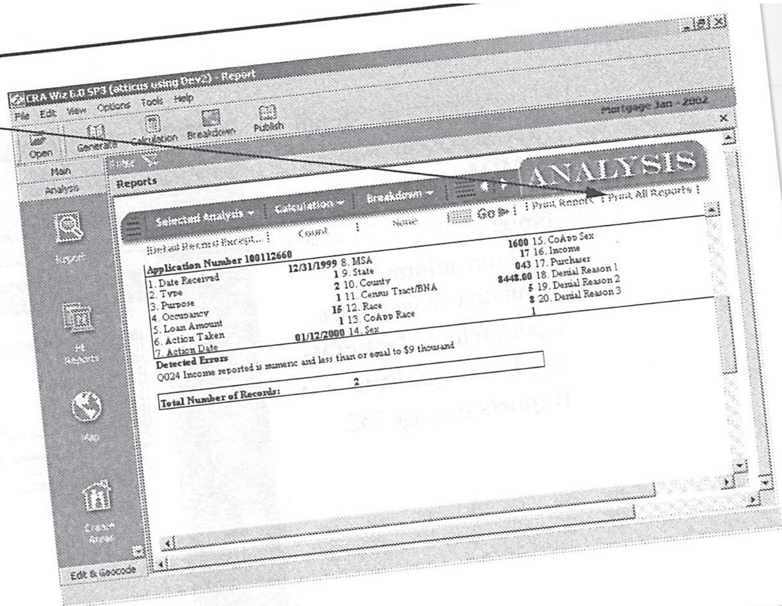



You print a report by clicking either **Print Report** or **Print All Reports** in the report preview screen.

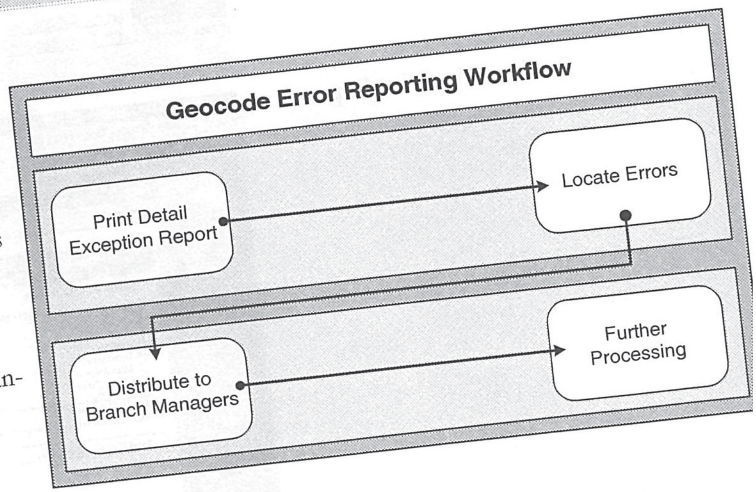
✓ Print Report - click to print the currently displayed report..



✓ Print All Reports - prints all pages in all generated reports.



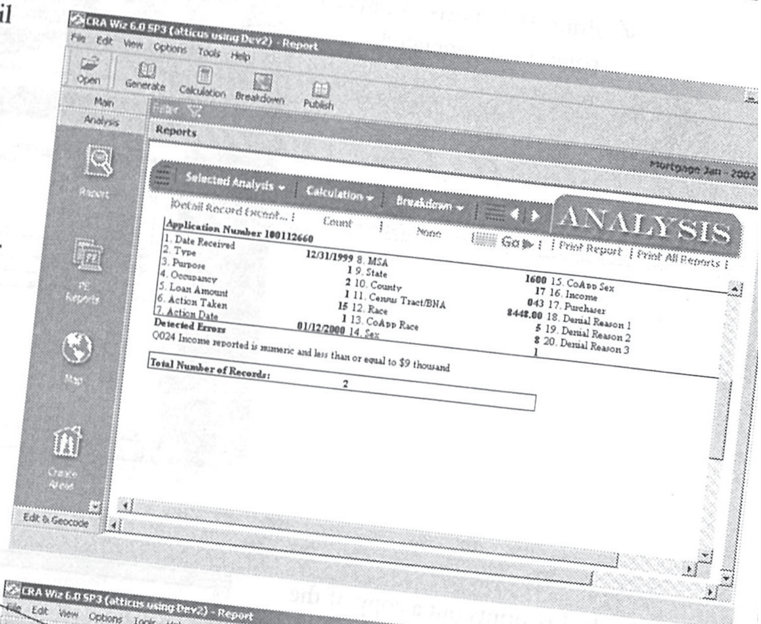

**Velo Bank Process** Liz prints out a copy of the **Detail Exception Report** to help her locate and correct errors in her loan file. She will use the report to identify errors that must be corrected in the **Edit** screen. She sends hard copies of the quarterly loan analysis reports to branch managers for further processing.



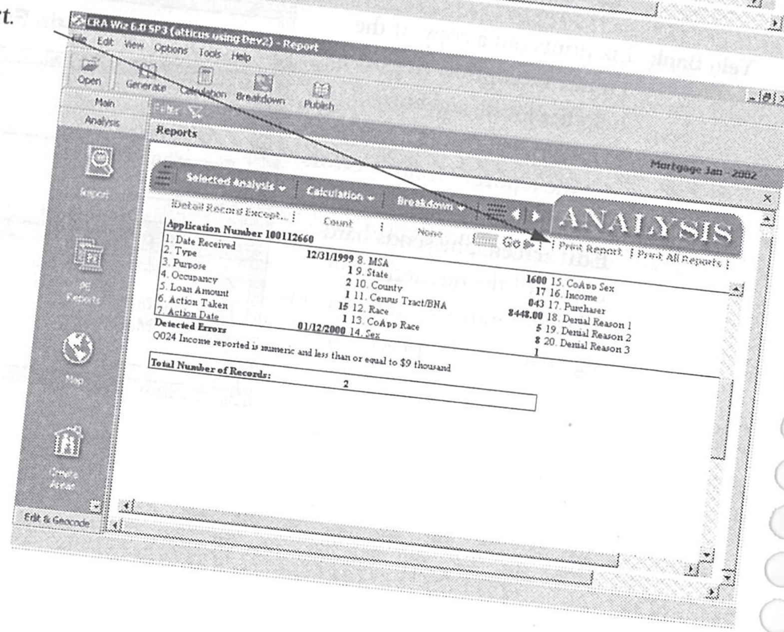
**Exercise** To print a report Liz follows these steps:

1. Liz generates the **Detail Record Exceptions - HMDA** report.

   **Note:**
   For more information about how to generate a report, refer to **Generating Loan Analysis Reports** on page 152.

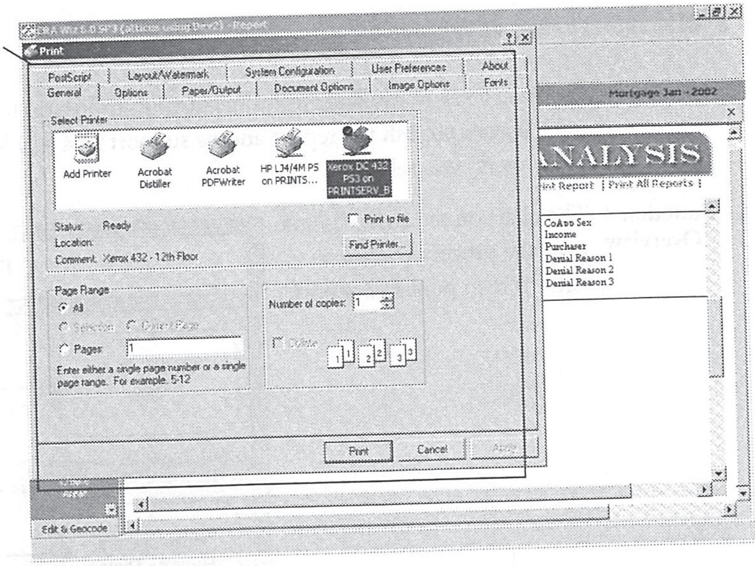


2. She clicks **Print Report**.



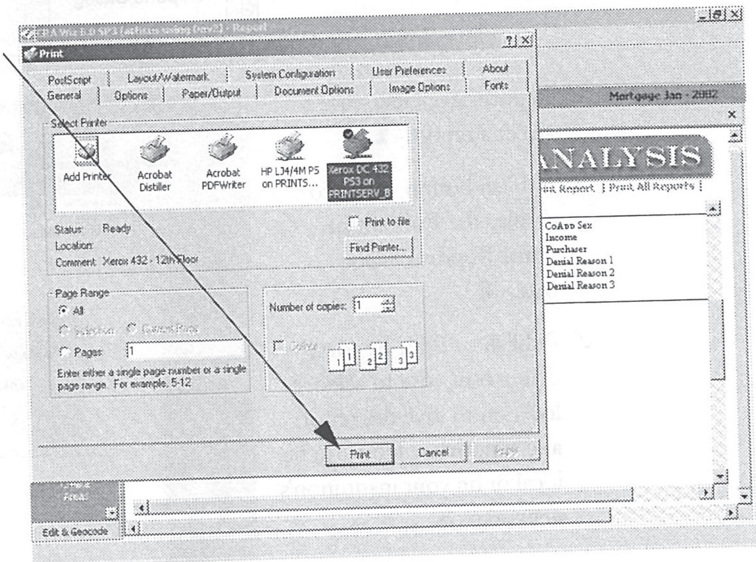
The software displays the **Print** dialog box.

3. Liz selects a target printer.




4. She clicks the **Print** button.

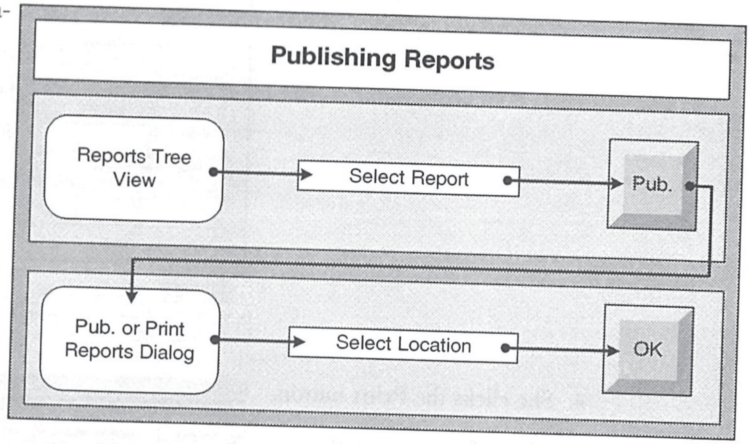
The software prints the report.



# Publishing Reports

To make a report available to others in your institution to view and analyze without printing, you can publish the report and its support files to a location (either on your computer or network) you select.

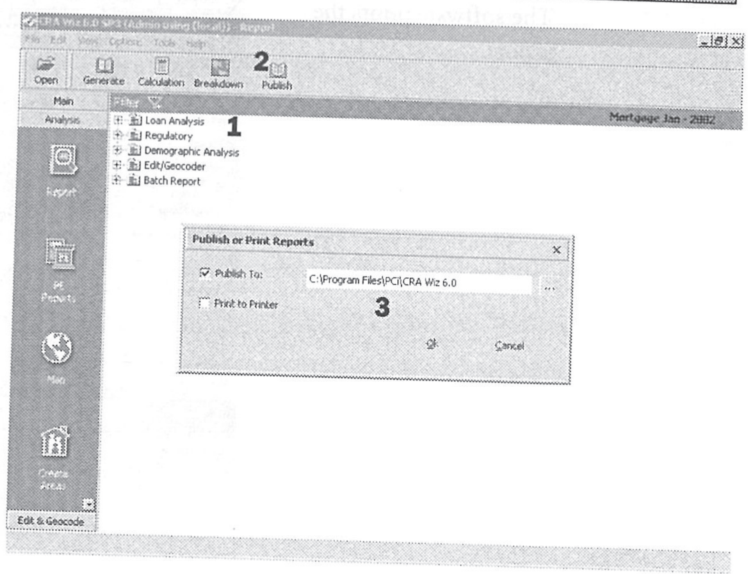
**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to publish a report.



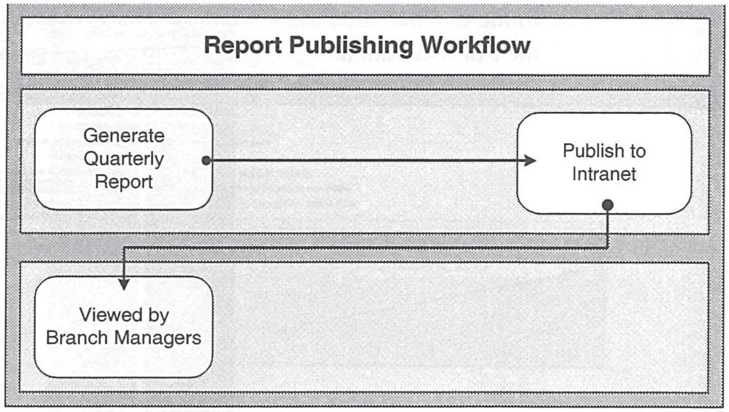

✓ Reports tree view - use to select a report.- **1**

✓ Publish button - click to display the **Publish or Print Reports** dialog box. - **2**

✓ Publish or Print Reports dialog box - use to select a location to save the report and supporting files. Can be local or on your institution's network. - **3**



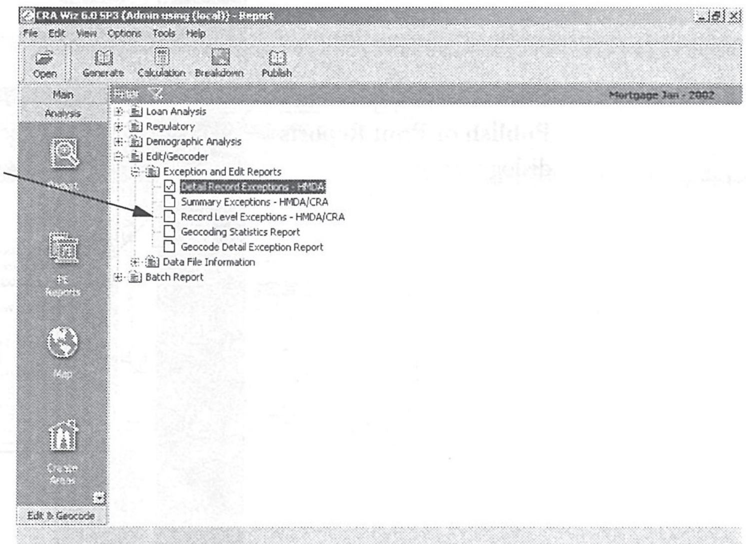
**Velo Bank Process** Following Velo Bank's standing process, Liz distributes her reports to the branch managers. After generating the quarterly reports, Liz publishes them to Velo Bank's intranet so that the branch managers can view the reports without having to print them out or copy the files to their computers.




**Liz's Procedure** To publish a report, Liz follows these steps:

1. From the **Reports** module tree view, Liz selects a report.

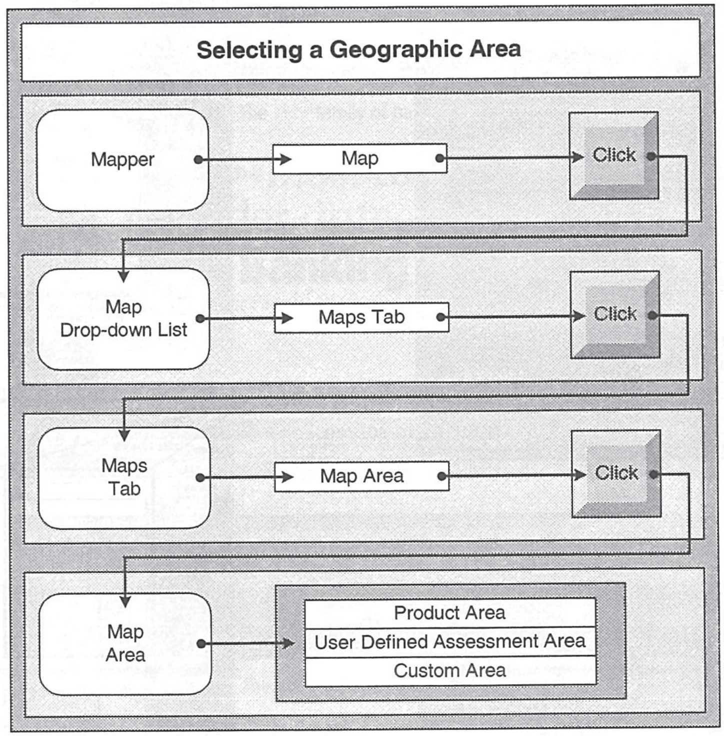
   The software displays a check mark next to the selected report.



# Selecting a Geographic Area

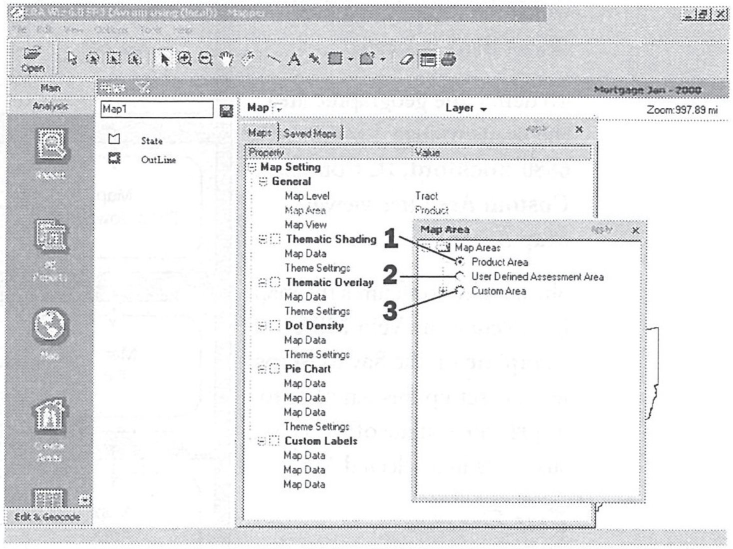
The first step in creating a map is selecting a geographic area. The geographic area you use for your map can either be an existing assessment area or your institution's product area -- all the areas in which your institution has loans, or a geographic area you define.

**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to select a geographic area.



You select a geographic region on the **Maps** tab of the **Map** drop-down list box.

There are three options for selecting a geographic region:




✓ Product Area - map all areas in which your institution does business. - **1**

✓ User Defined Assessment Area - map an assessment are you previously defined in **Create Areas**. - **2**

**Note:**
You must define and select the assessment area before selecting this option.

For additional information about defining an assessment area, refer to **Chapter 5 - Creating an Assessment Area**.

✓ Custom Area - map states, MSAs, or counties you select from the **Custom Area** tree view. - **3**

**Velo Bank Process**

Liz has to provide the bank's marketing department with a map of **MSA 6880**, the MSA in which the recently acquired Brevet Bank is located.

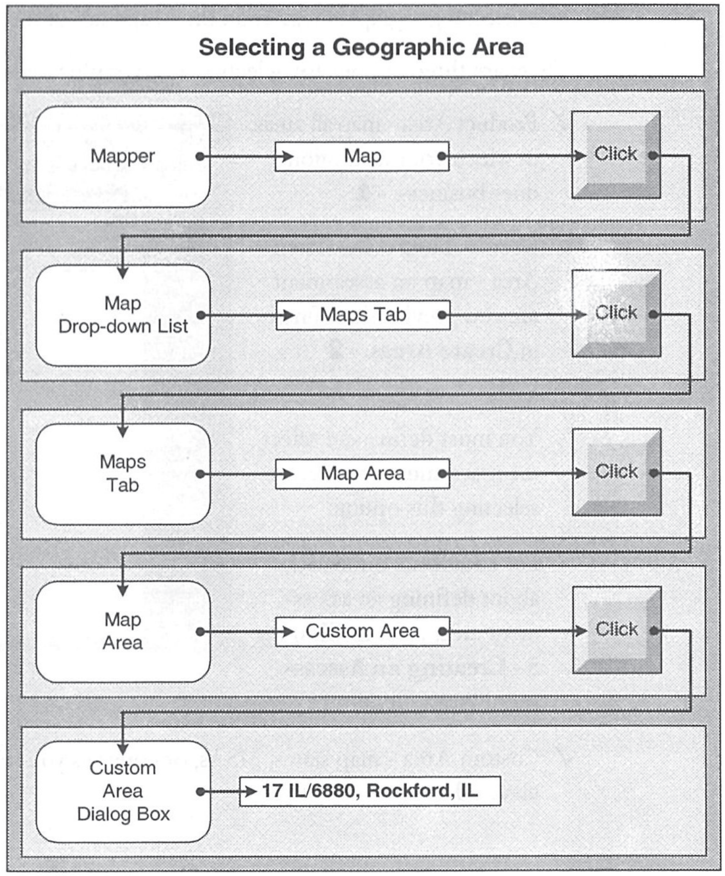
To define the geographic area she wants to map, Liz selects **6880 Rockford, IL** from the **Custom Area** tree view in **Map Areas**.

She initially configures the map by selecting the **Velo MSA Template** on the **Saved Maps** tab. Liz set up this template to display the outline of the census tracts in a selected MSA.

### *Best Practice*

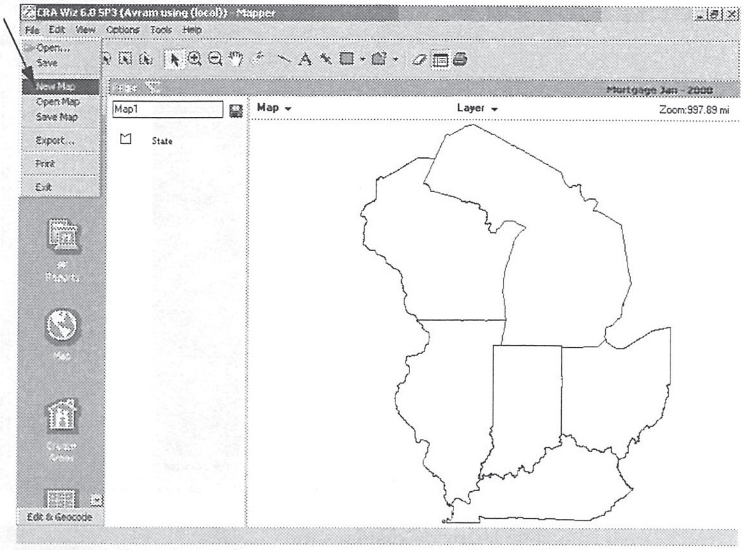
Set up templates that include map features such as layers and themes that you use on a regular basis.

For additional information, refer to the Mapping Functionality and Thematic Mapping chapters in the CRA *Wiz* User Guide.

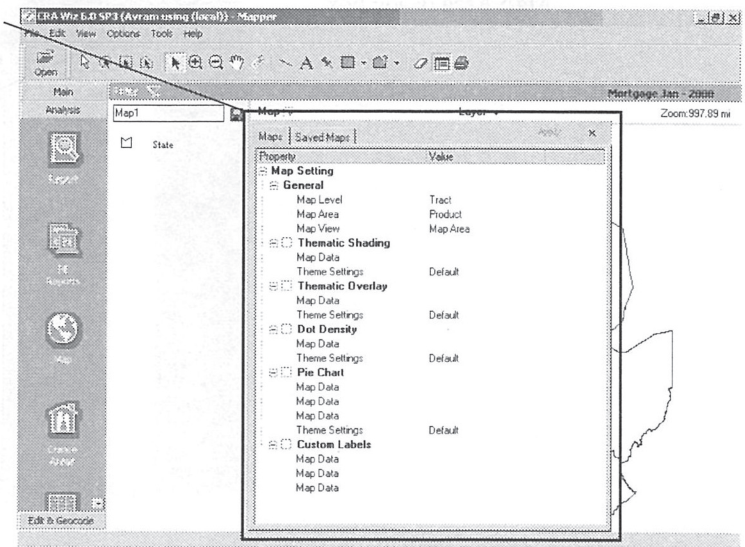


**Liz's Procedure** To define the geographic area, Liz follows these steps:

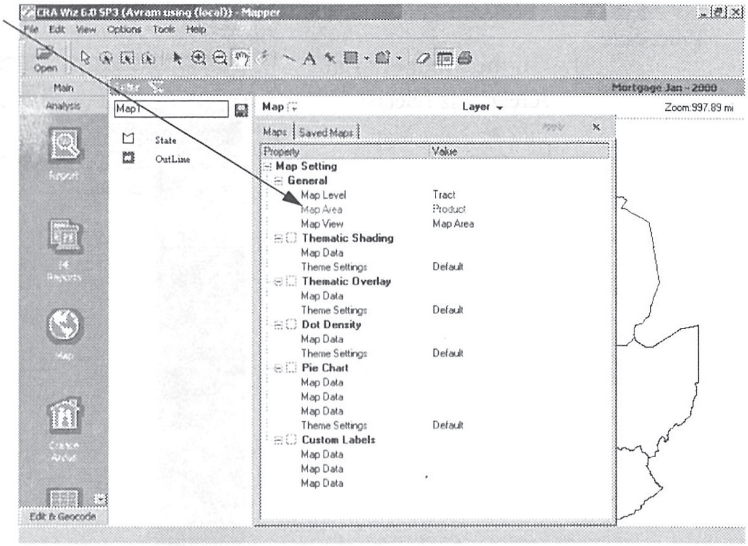
1. On the **Mapper** main screen, Liz selects File ➤ New Map.



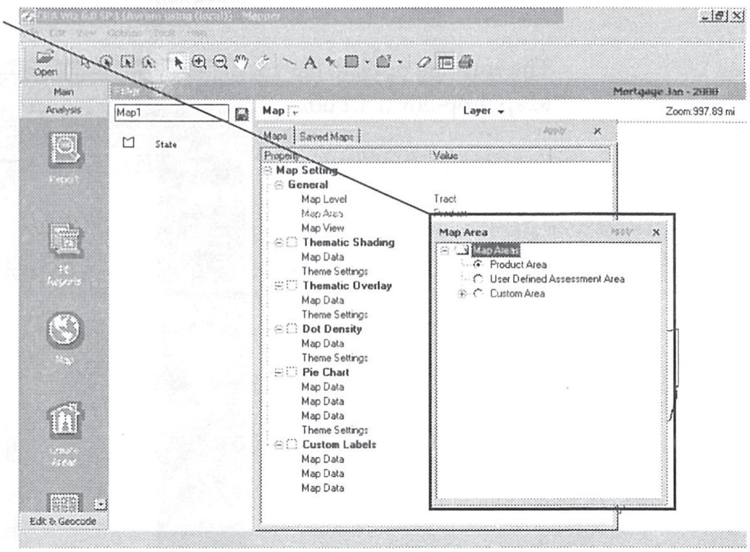

The software displays the **Map** drop-down list box.



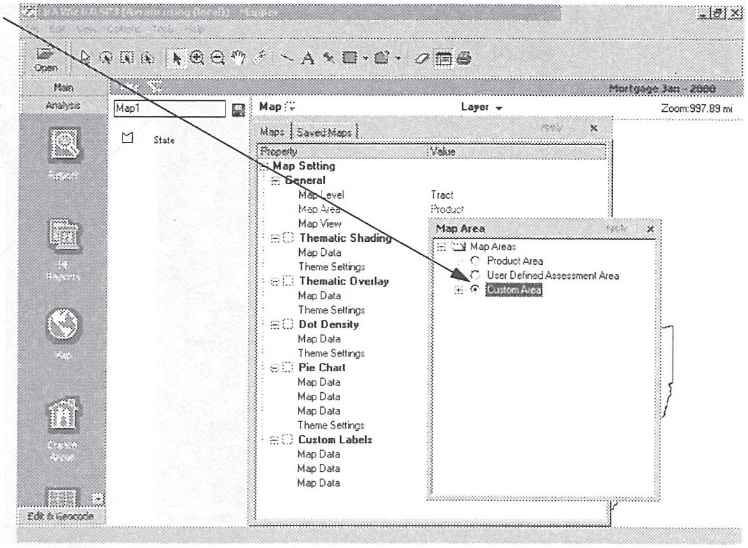
2. Liz clicks **Map Area**.



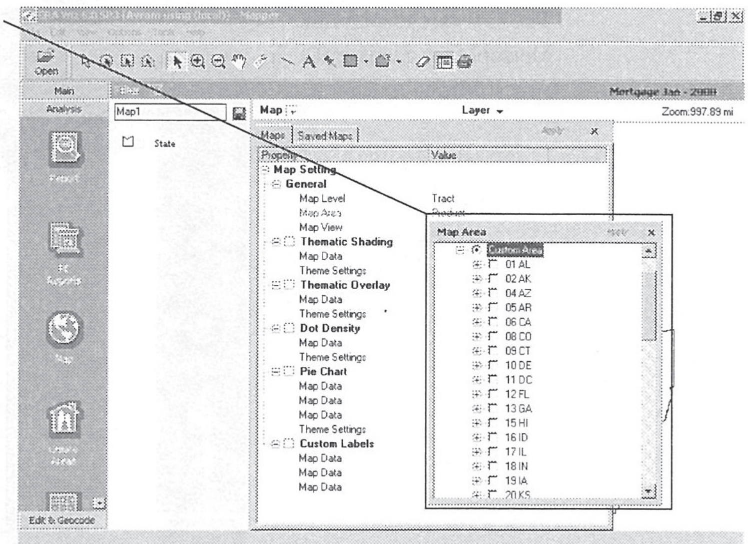

The software displays the **Map Area** dialog box.



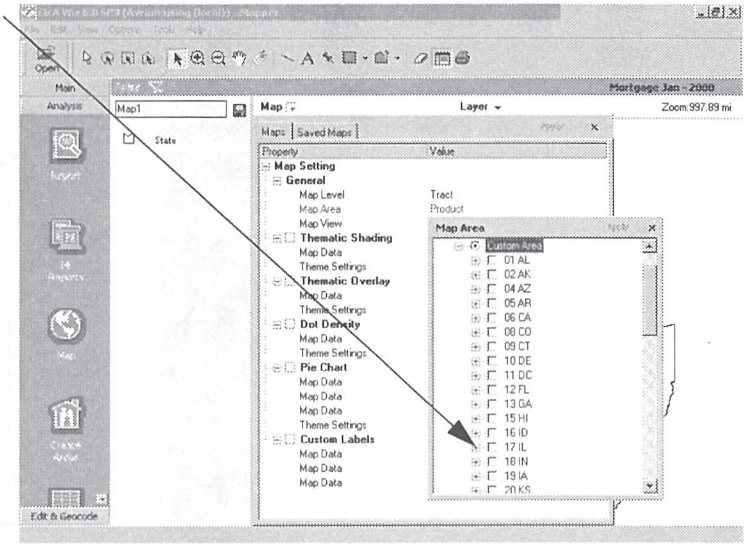
3. Liz selects **Custom Area**.



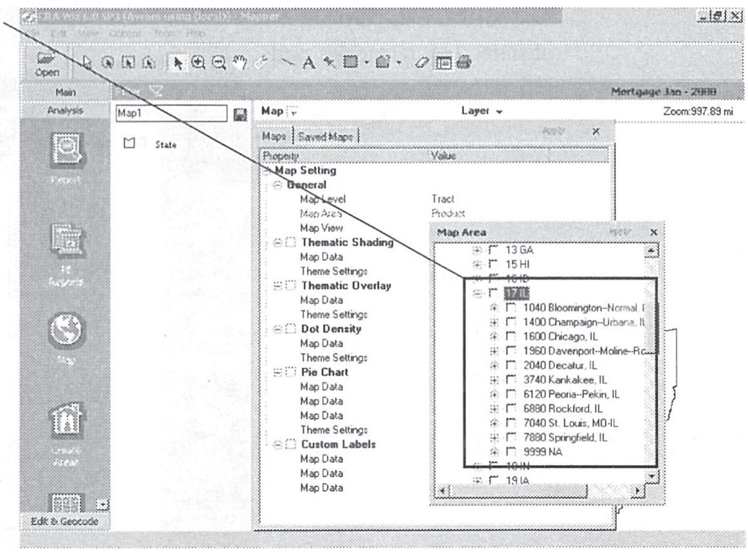

The software displays a list of states, U.S. territories, and U.S. possessions.



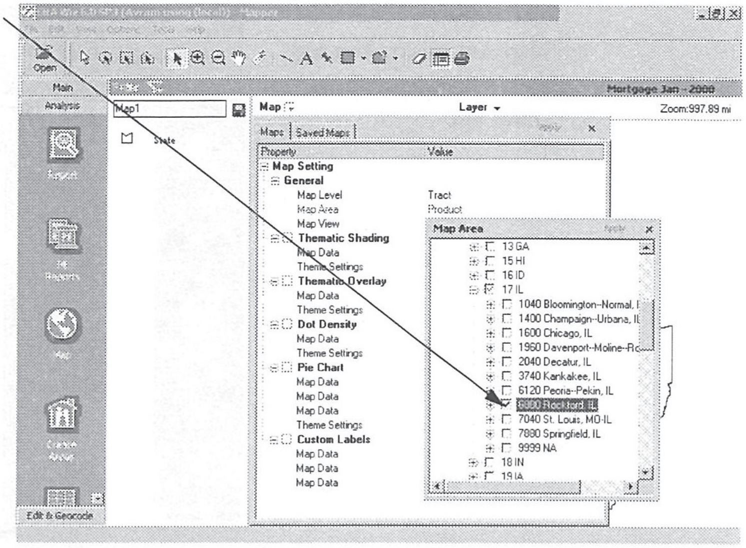
4. Liz clicks the + sign to the left of **17 IL** (Illinois).



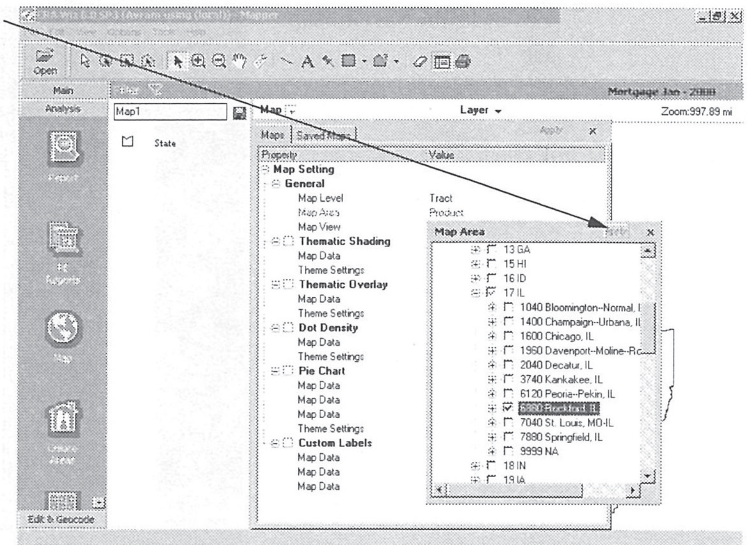
The software displays the Metropolitan Statistical Areas (MSAs) in Illinois.



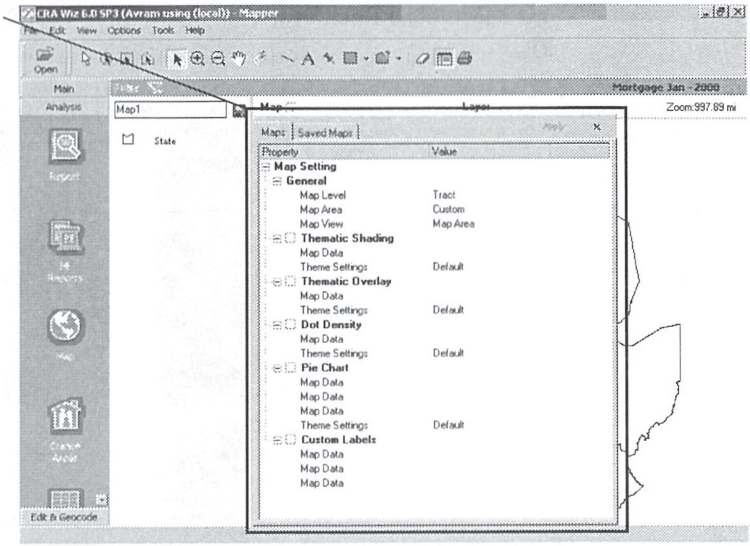
5. Liz selects **6880 Rockford, IL.**



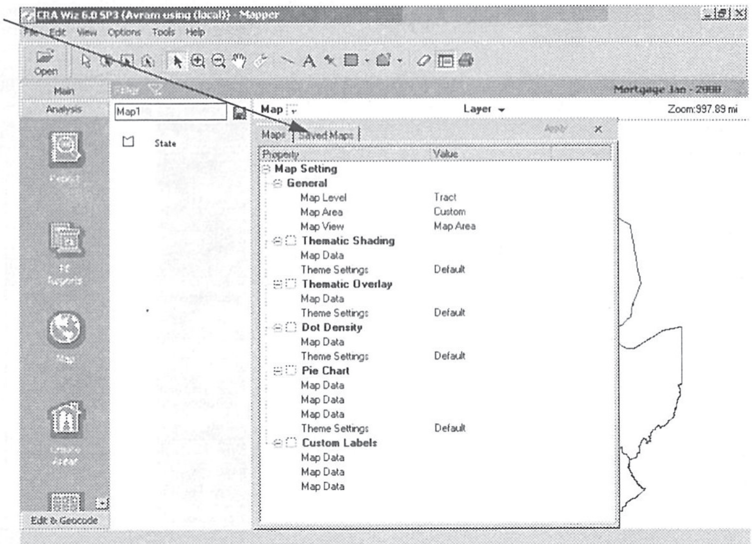

6. Liz clicks **Apply**.



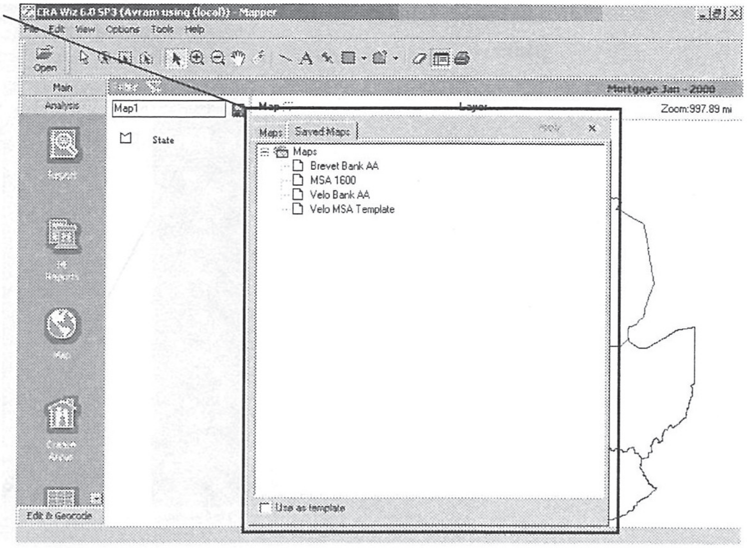
The software closes the Map Area dialog box and makes the Maps tab the active tab.



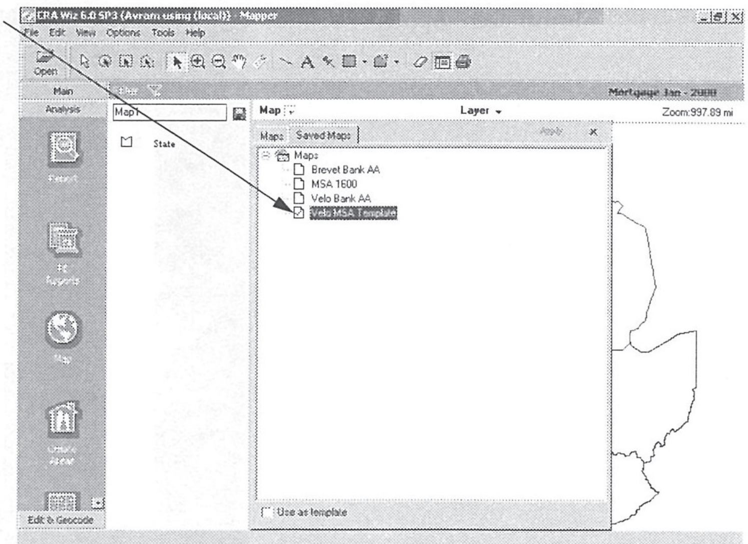

7. Liz clicks the **Saved Maps** tab.



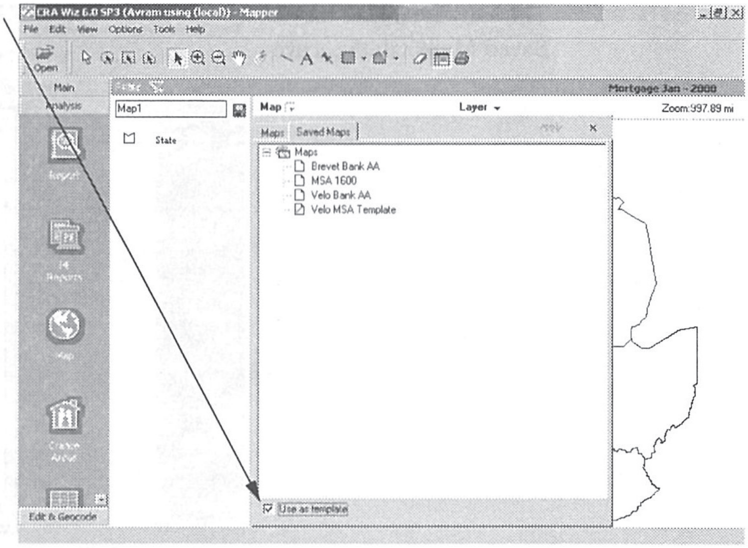
The software makes the **Saved Maps** tab the active tab.



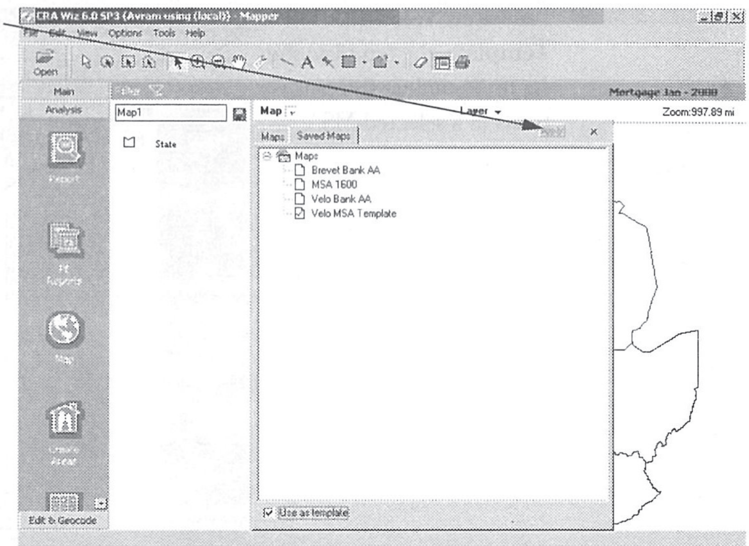

8. Liz selects **Velo MSA Template**, the template she set up to outline the census tracts in a selected MSA.



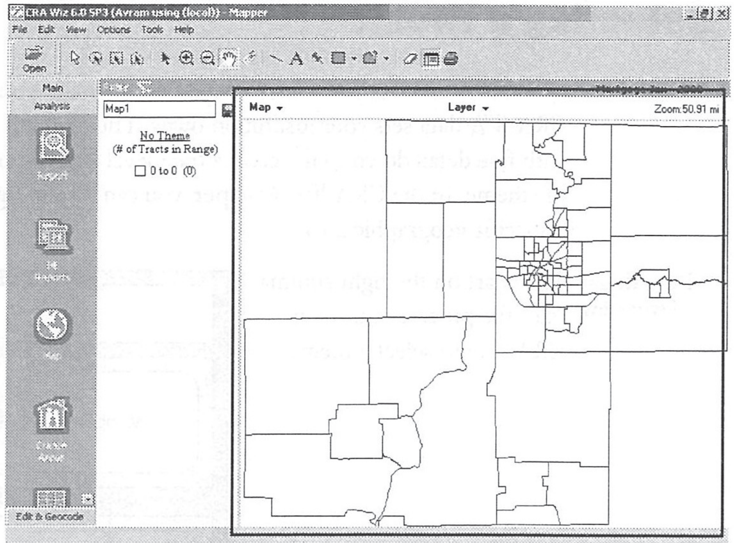
9. Liz selects **Use as Template.**




10. Liz clicks **Apply**.



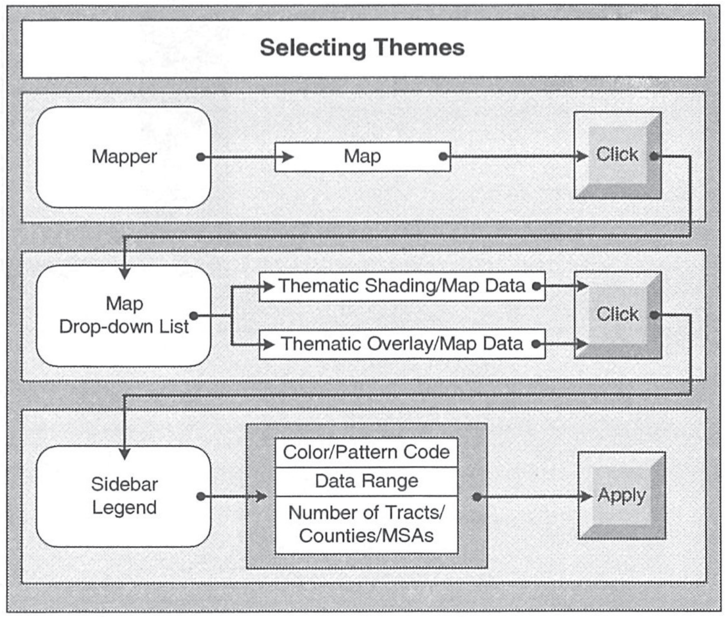
The software displays an outline map of the census tracts in MSA 6880.



# Selecting a Theme

A theme is the data you want to depict on the map. You can select a theme from any of the CRA *Wiz* data sets your institution owns. The thematic map combines general patterns with fine detail down to the census tract level and combine shading and patterns to present the theme. In the CRA *Wiz* **Mapper**, you can display up to seven pieces of information for a specific geographic area.

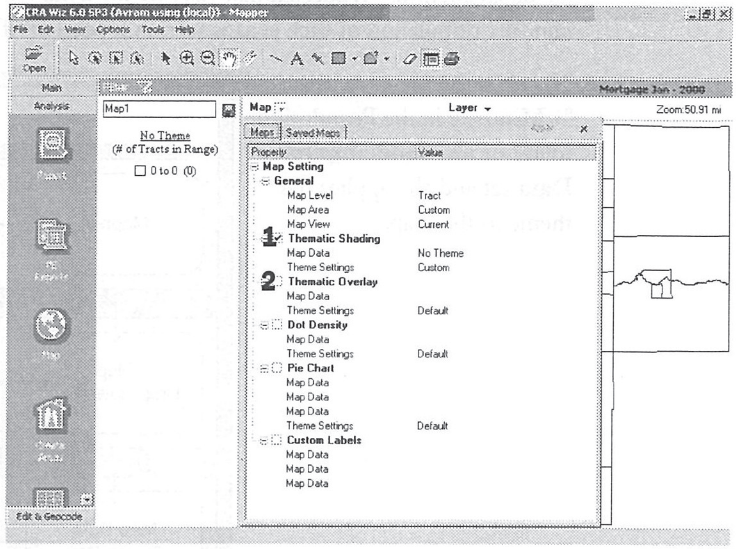
**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to select a theme.



You select a theme on the **Maps** tab of the **Map** drop-down list. There are two ways to depict a theme on a map:

✓ Thematic Shading - depicts the theme as a range of solid colors that represent the theme's data ranges. - **1**

✓ Thematic Overlay - depicts the theme as a pattern in a range of colors that represent the theme's data ranges. - **2**




### *Best Practice*

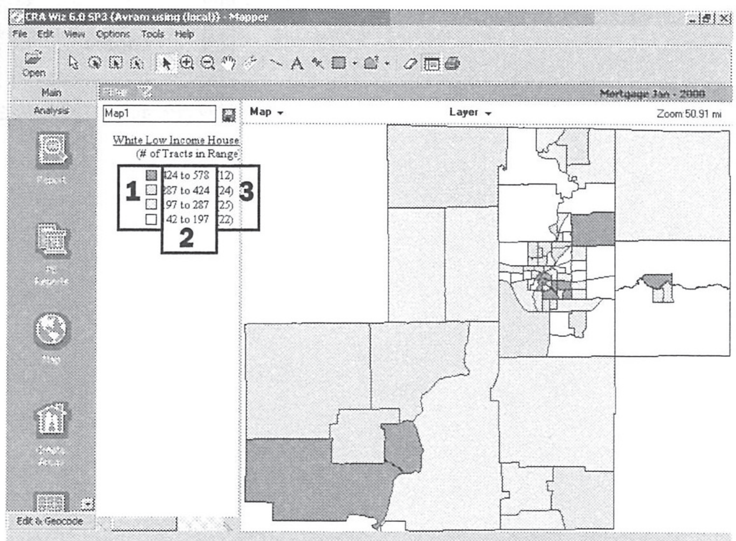
PCi recommends using Thematic Shading to select and configure a theme for a single theme map or for the first theme on a two theme map.

When you apply a theme to a map, the software displays the data ranges for the theme in the sidebar legend. The data ranges include the following information:

✓ Color code - **1**

✓ Data range - **2**

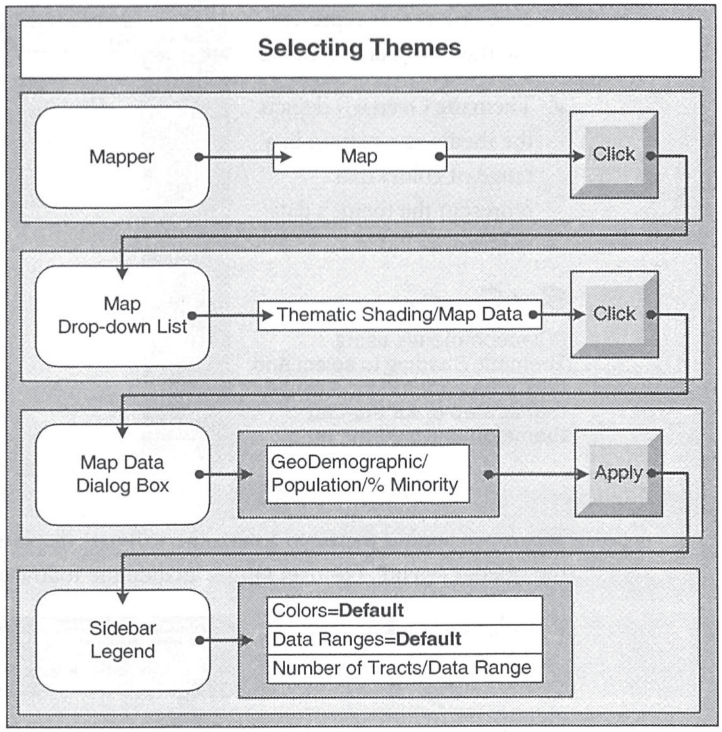
✓ Number of tracts/counties/MSAs in the data range - **3**



**Velo Bank Process**

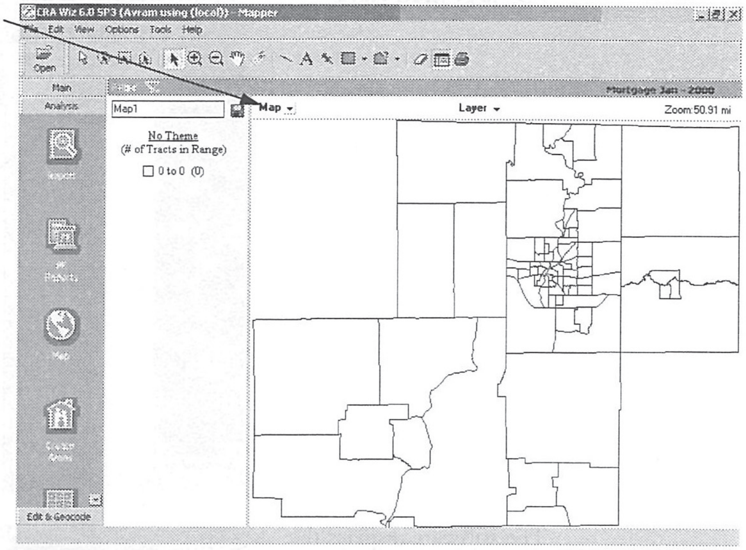
To support management's strategic goal of expanding Velo Bank's service area, the bank recently acquired Brevet Bank, located in MSA 6880, with main offices in Belvidere, Illinois. Velo Bank's marketing department has requested that Liz provide a map of MSA 6880 that includes a breakdown of the minority population of each census tract as a percent of each tract's total population.

To create the map, Liz selects **% Minority** in the **Population** folder of the **Geodemgraphic Data** set and she applies the theme to the map.

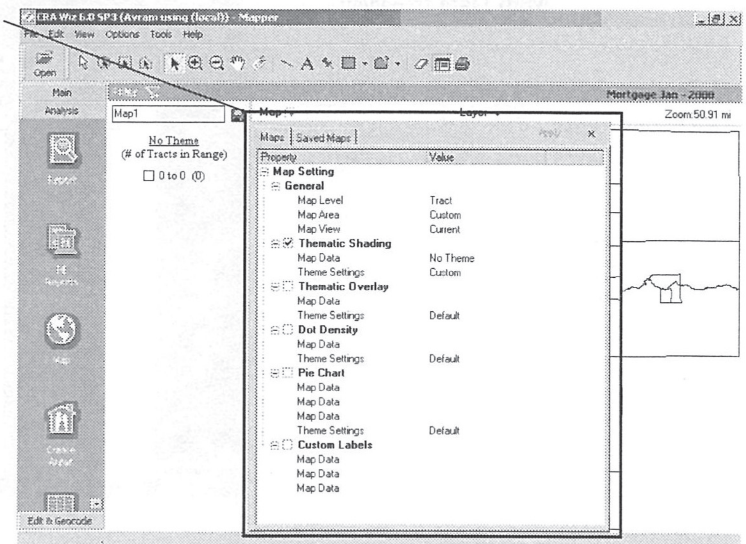


**Liz's Procedure** To select a theme, Liz follows these steps:

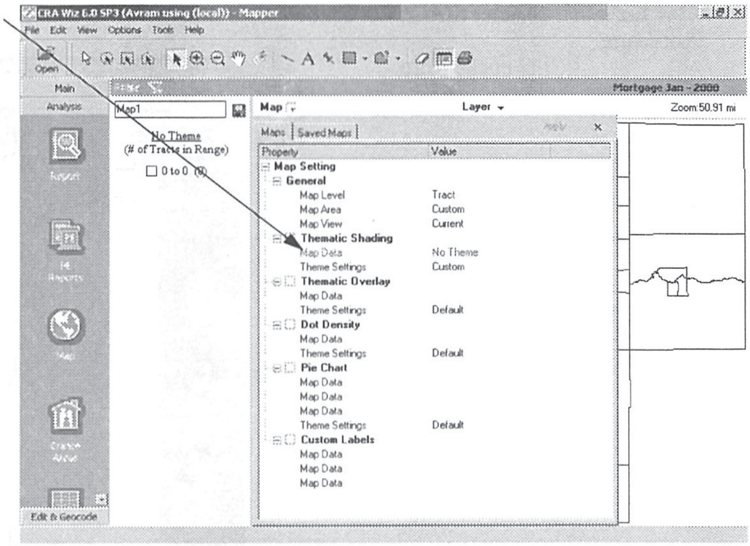
1. Liz clicks **Map**.



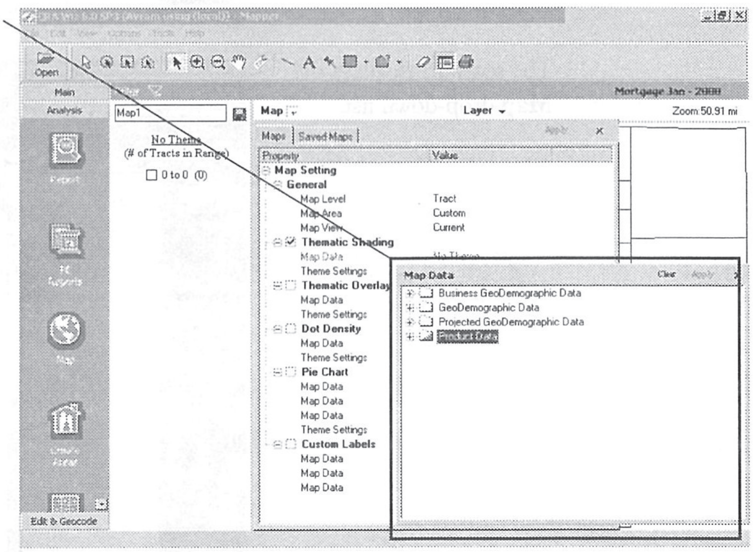

The software displays the **Map** drop-down list.



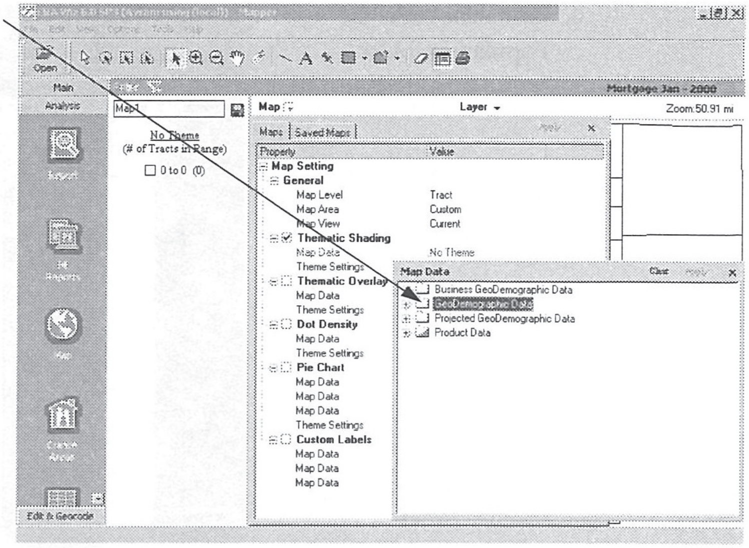
2. Under **Thematic Shading**, Liz clicks **Map Data**.



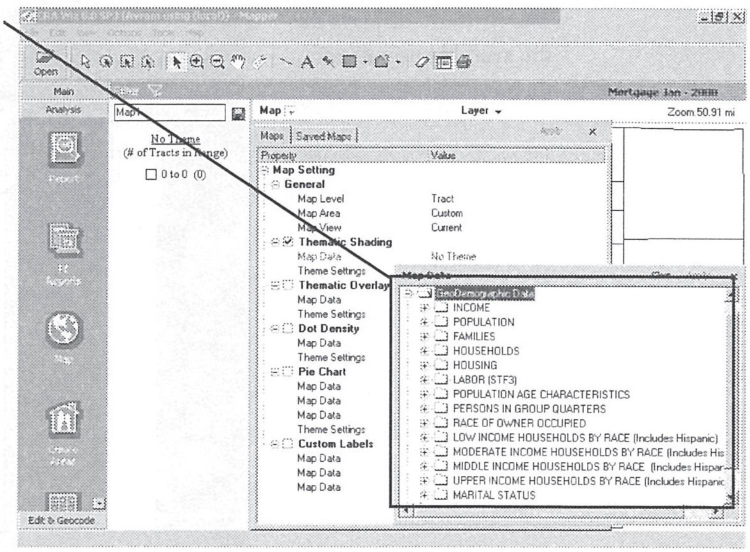

The software displays the **Map Data** tree view.



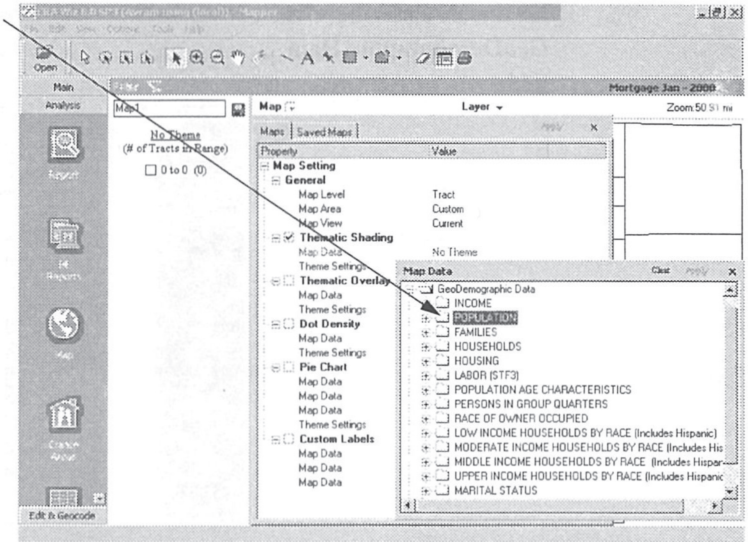
3. Liz double clicks the **GeoDemographic Data** folder.



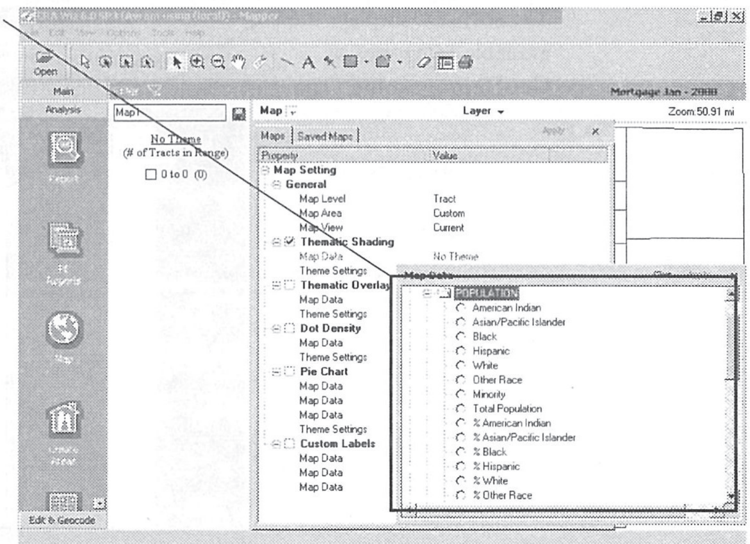

The software displays the available categories of **GeoDemographic** Data.



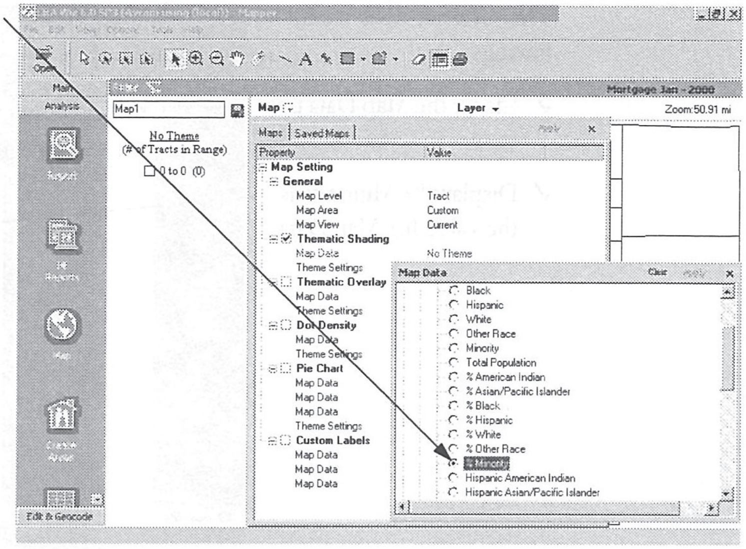
4. Liz double clicks the **Population** folder.



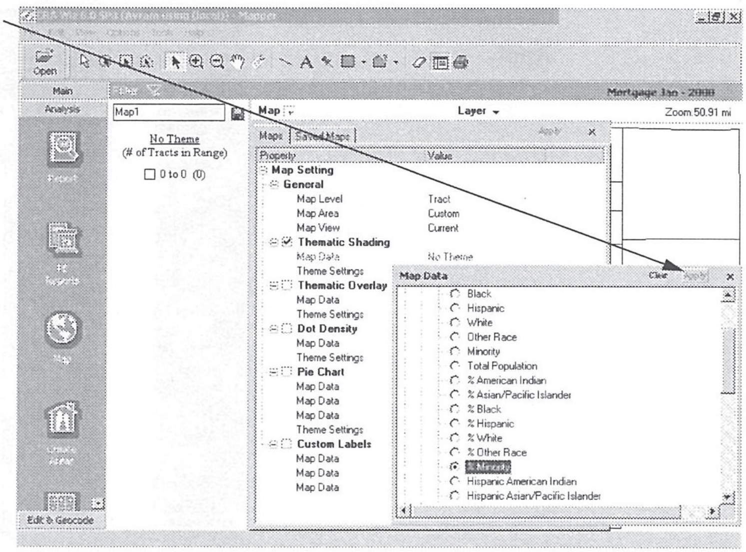

The software displays the the available population themes.



5. Liz selects **% Minority**.



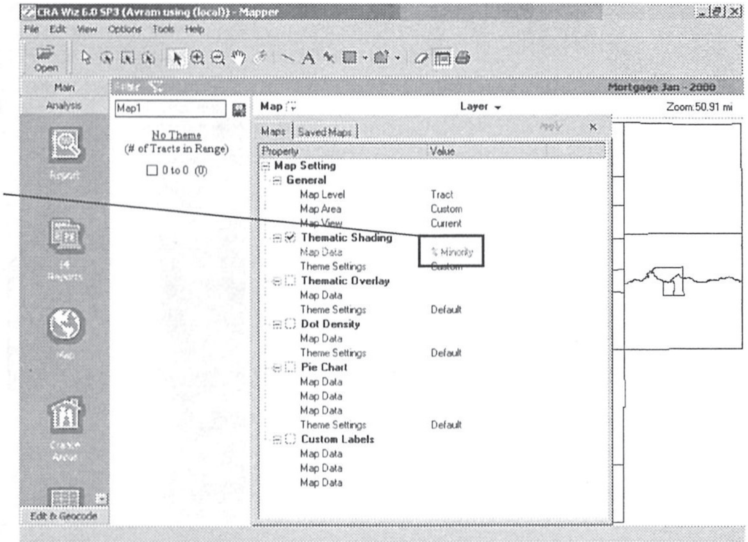

6. Liz clicks **Apply**.



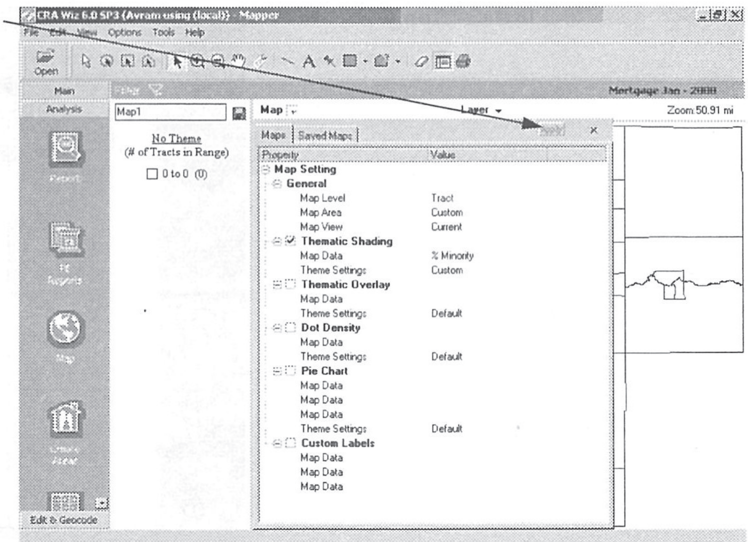
The software does the following:

✓ Closes the Map Data tree view.

✓ Displays % Minority as the value for Map Data.

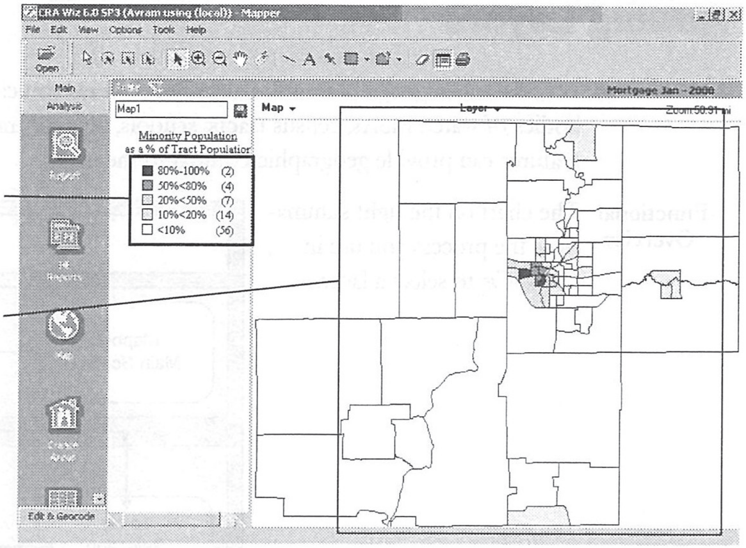



7. On the Maps tab, Liz clicks **Apply**.



The software does the following:

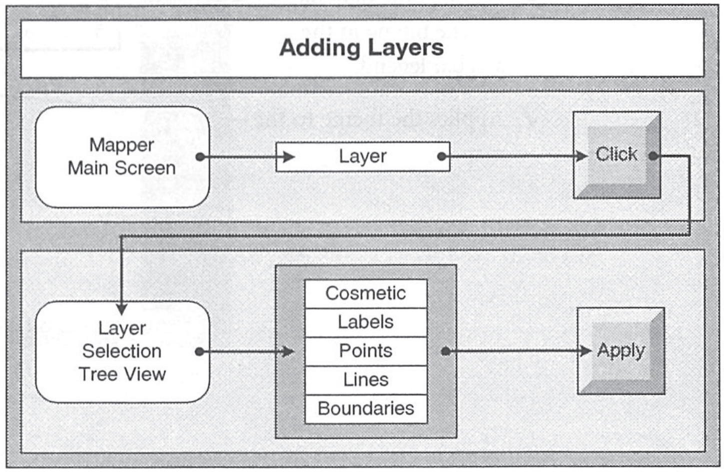
- ✓ Closes the Map drop-down list box.
- ✓ Displays the data ranges for the theme in the sidebar legend.
- ✓ Applies the theme to the map.



# Adding Layers

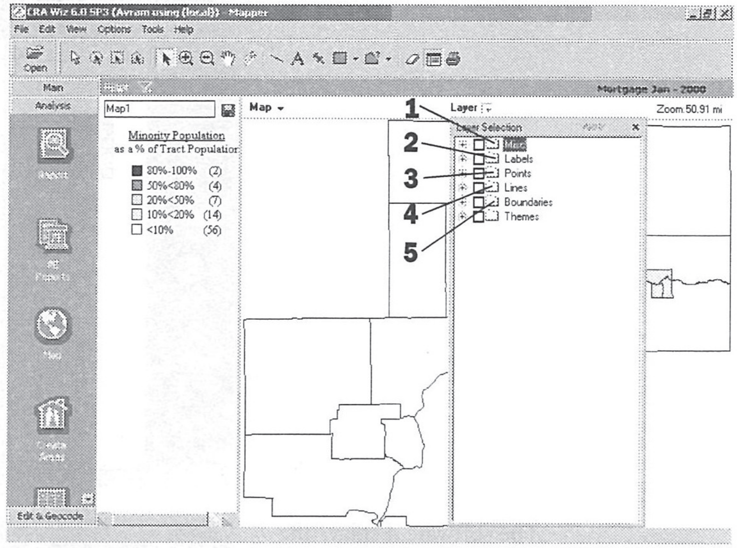
Layers contain geographic and man-made features you can add to the map. These include bodies of water, MSAs, census tracts, schools, railroad tracks, and towns. Including these features can provide geographic context to the map.

**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to select a layer.



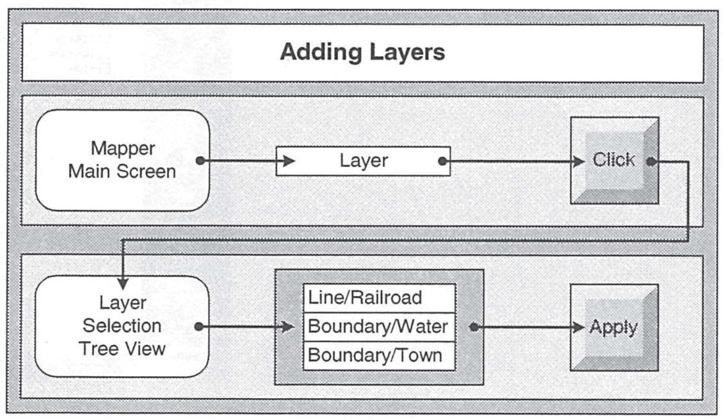
You select layers on the **Layer Selection** tree view.

There are five types of features you can add to a map:




- ✓ Misc. (cosmetic) features - controls the display of features you create with the drawing tools -- insert line, insert symbol, and insert shape. - **1**
- ✓ Labels - you can display census tract numbers and town/city names. - **2**
- ✓ Points - features such as schools and churches that display at specific locations on the map. - **3**
- ✓ Lines - linear features such as roads and railroad tracks. - **4**
- ✓ Boundaries - geographic areas, such as MSAs, bodies of water, towns, and ZIP codes. - **5**

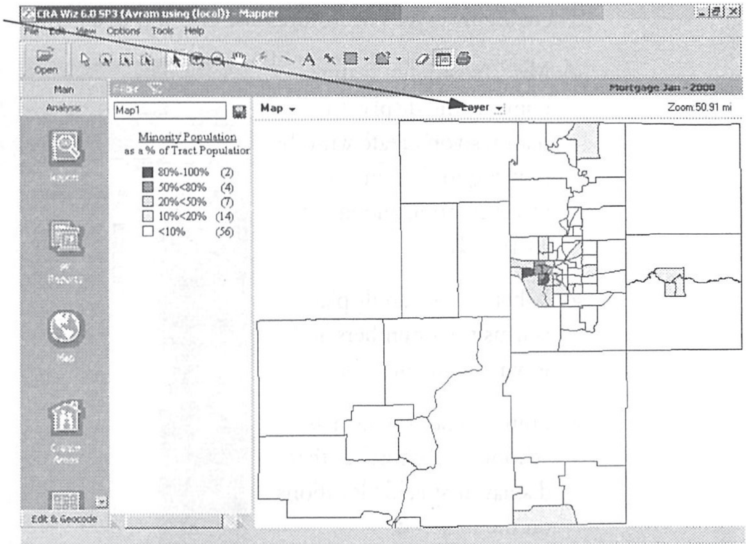
**Velo Bank Process** When Liz creates a map of an MSA, her standing practice for providing geographic context is to include bodies of water, railroad tracks, and town/city borders.



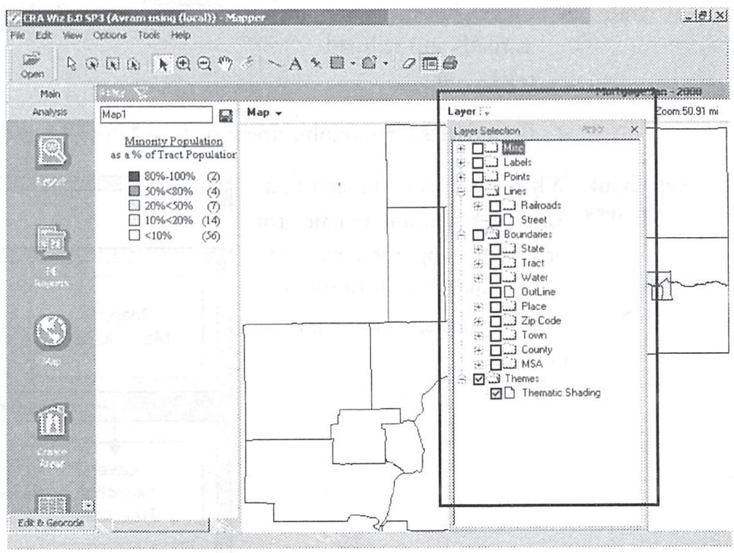
**Liz's Procedure**

To add features to the map, Liz follows these steps:

1. Liz clicks **Layer**.




The software displays the **Layer Selection** tree view.



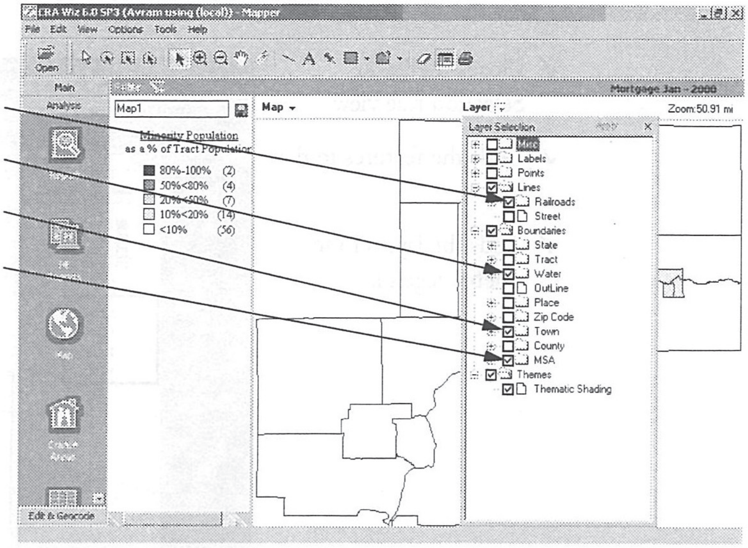
2. Liz selects the following features:

   ✓ Railroads

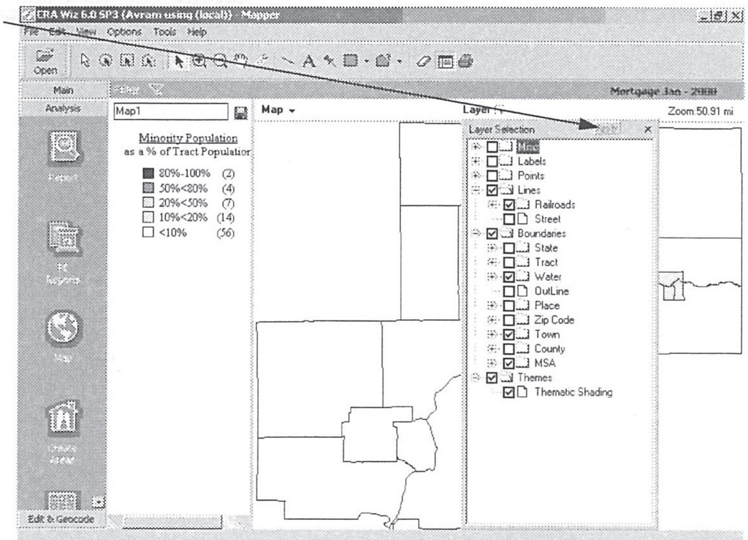
   ✓ Water

   ✓ Town

   ✓ MSA




3. Liz clicks **Apply**.

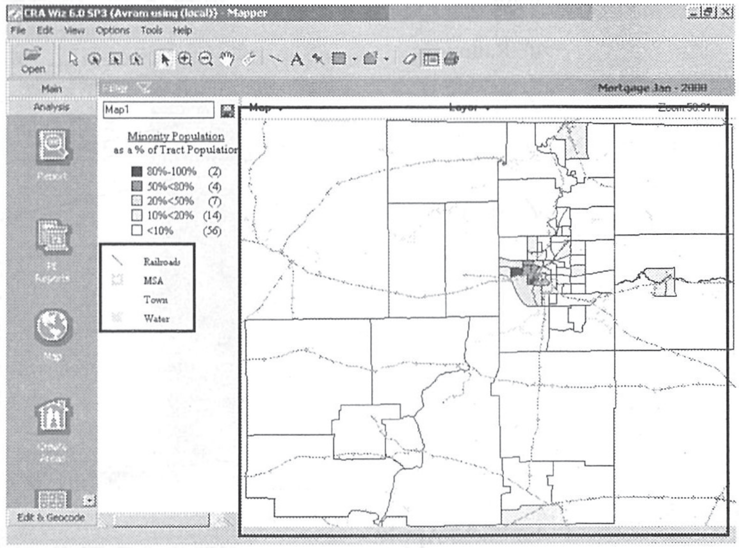


The software does the following:

✓ Closes the Layer Selection tree view.

✓ Adds the features to the map.

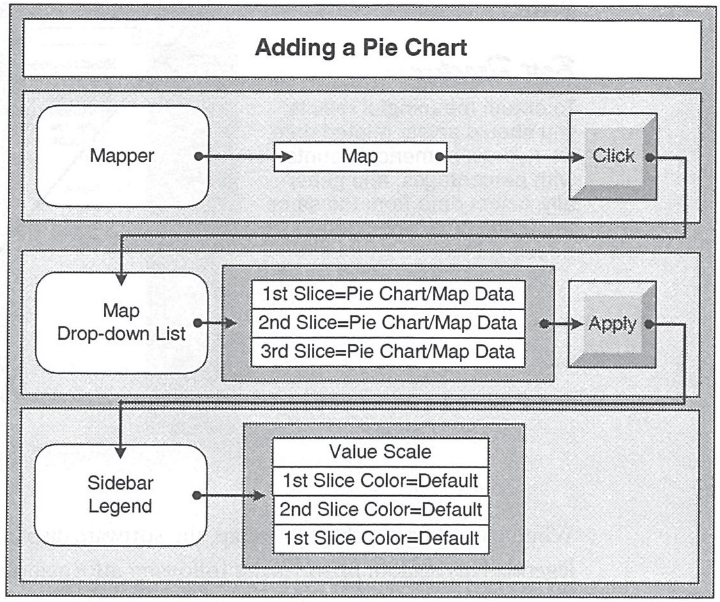
✓ Adds the layers to the sidebar legend.



# Adding a Pie Chart

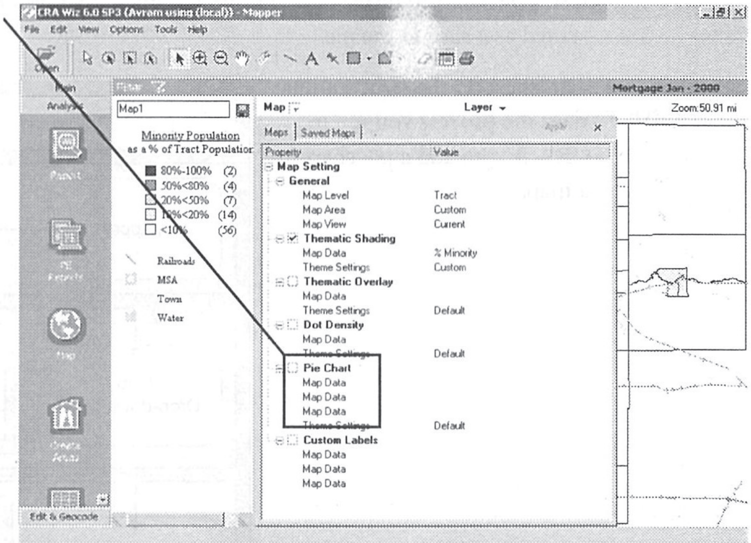
Use a pie chart to display up to three additional themes on the map. Each theme is represented as a slice in the pie.

**Functional Overview** The chart on the right summarizes the process you use in CRA *Wiz* to add a pie chart to a map.



You configure a pie chart in the **Pie Charts** section on the **Maps** tab of the **Map** drop-down list box.

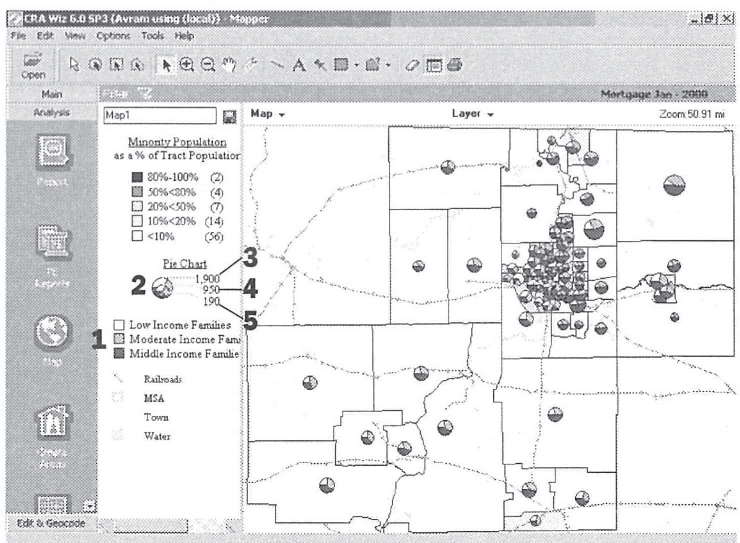
You can select up to three themes (slices) for the pie chart.




## *Best Practice*

To obtain meaningful results, you should select related data. Do not mix numerical counts with percentages, and generally, select data from the same folder (income, population, housing, etc.).

When you add a pie chart to a map, the software displays a pie chart symbol in the sidebar legend. This symbol provides the following information:



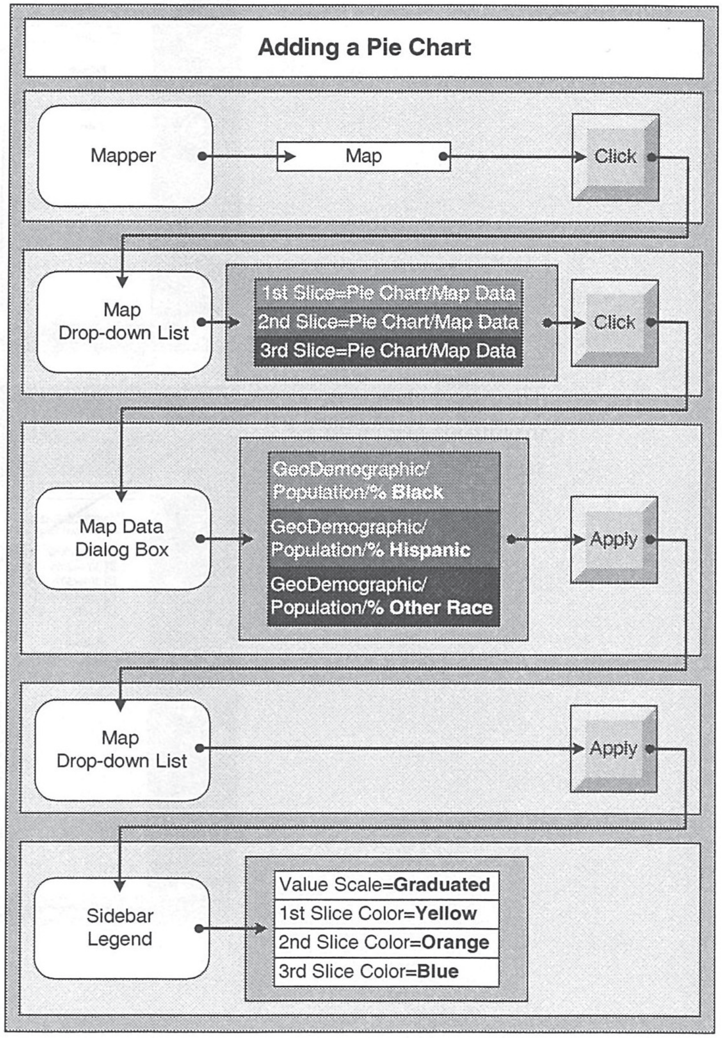

- ✓ Color codes - the software assigns a color to each theme in the pie chart - **1**
- ✓ Value scale - use the three pies in the value scale to approximate the total value of pie charts on the map. - **2**
  - The value of the largest pie in the legend equals the value of the pie with the largest value on the map. - **3**
  - The value of the middle pie is 50% of the value of the largest pie. - **4**
  - The value of the smallest pie is 10% of the value of the largest pie. - **5**

*Tip*

You can approximate the total value of a pie chart on the map by comparing the pie's size to the value scale in the legend.

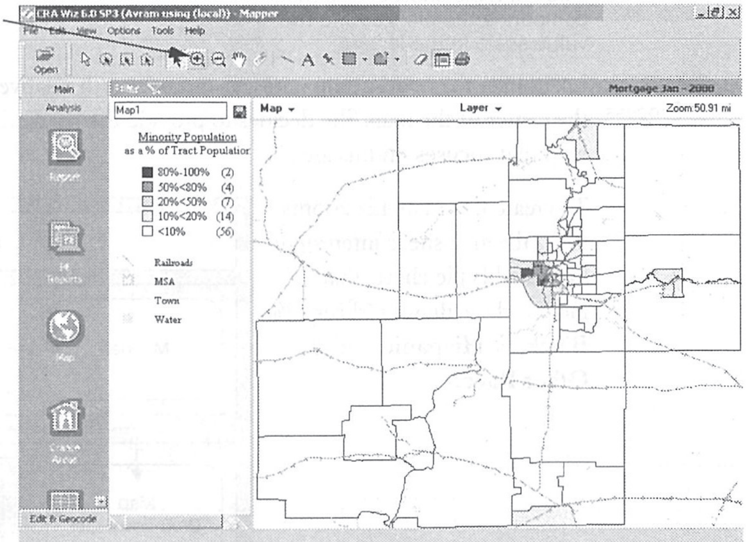
**Velo Bank Process** Liz notices the concentration of census tracts with relatively high minority populations near the center of the map. She decides to provide the marketing department with an additional map that focuses on this area.

To create this map, Liz zooms in on the area she is interested in and adds pie charts that include three themes (slices): % **Black**, % **Hispanic**, and % **Other Race**.

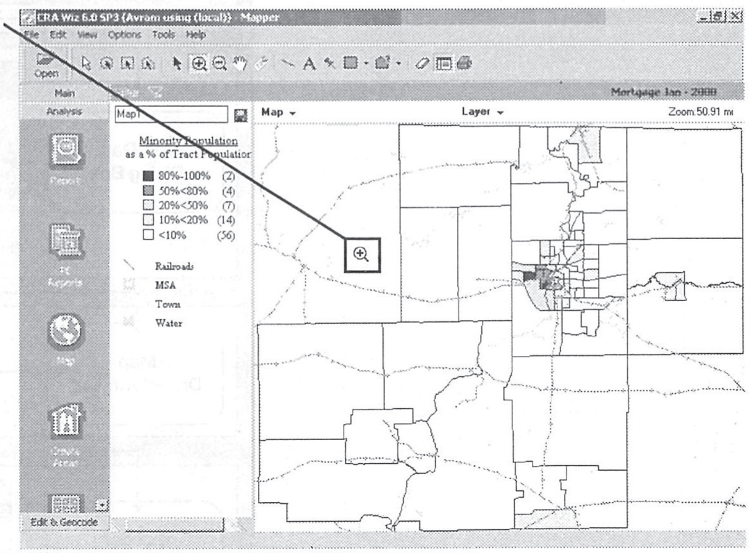


**Liz's Procedure** To zoom in on the area of interest and select themes (slices) for the pie charts as Liz would, follow these steps:

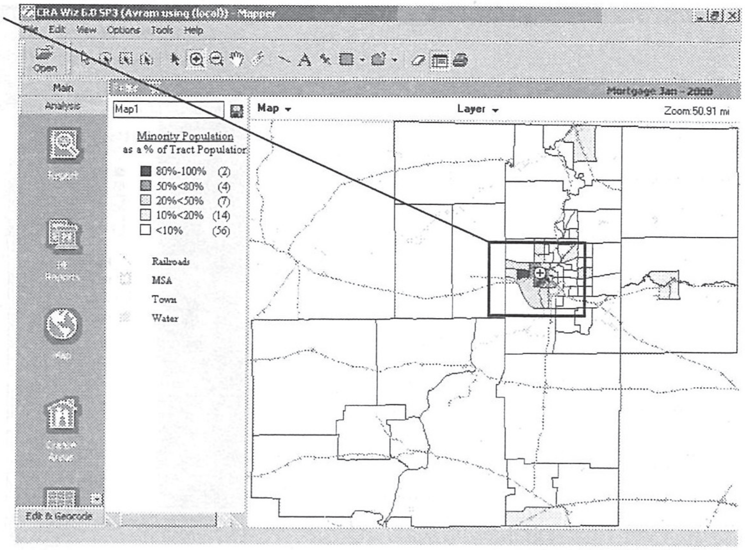
1. Liz clicks the **Zoom In** tool.




The cursor changes to a magnifying glass with a + sign.

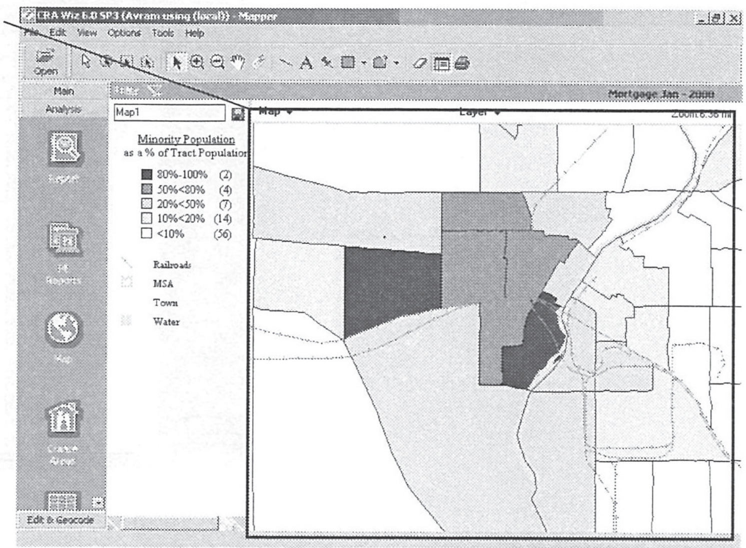


2. Liz positions the cursor at the center of the area of high minority concentration.

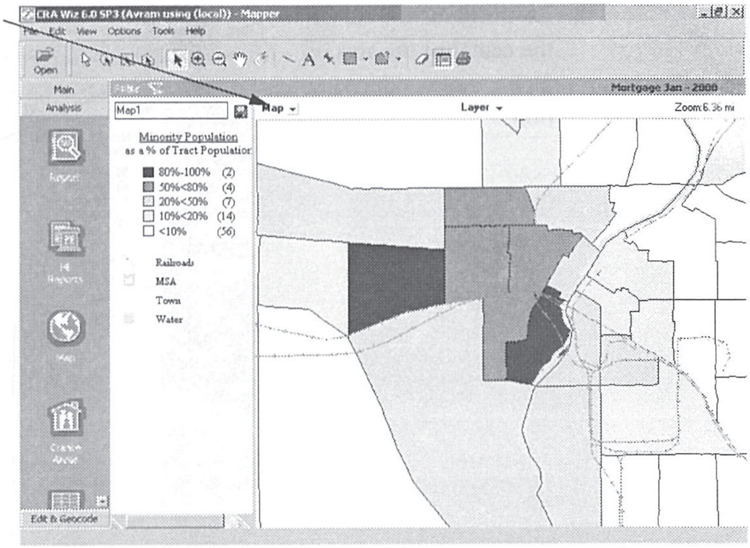



3. Liz clicks the left mouse button three times.

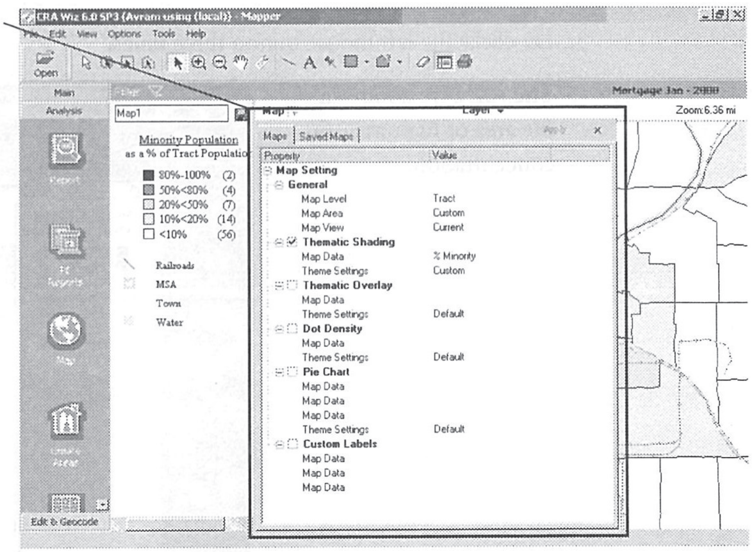
The software zooms in on the area of high minority concentration.



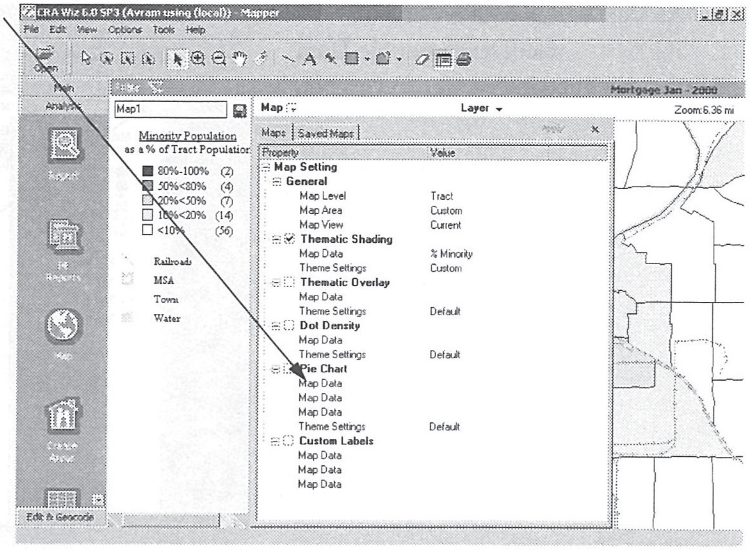
4. Liz clicks **Map**.



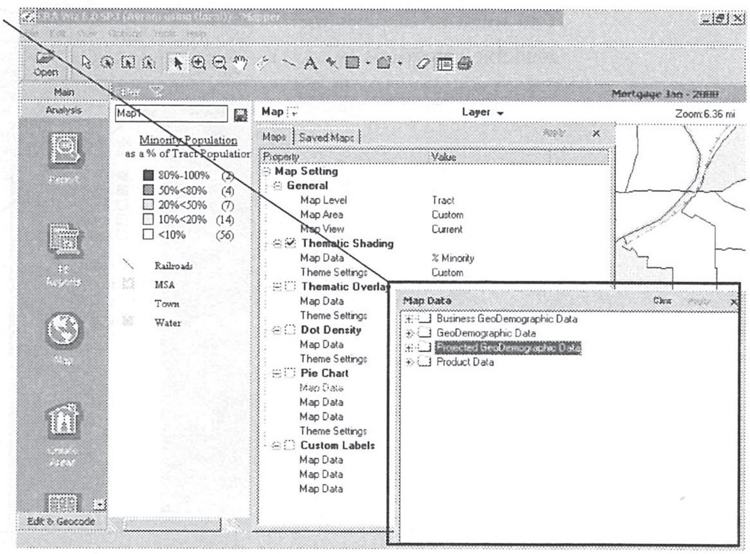

The software displays the **Map** drop-down list.



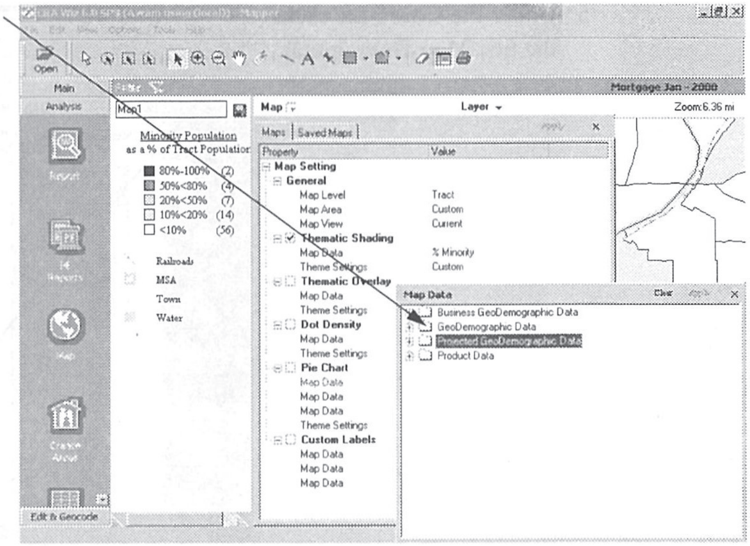
5. Under **Pie Chart**, Liz clicks the first **Map Data** option.



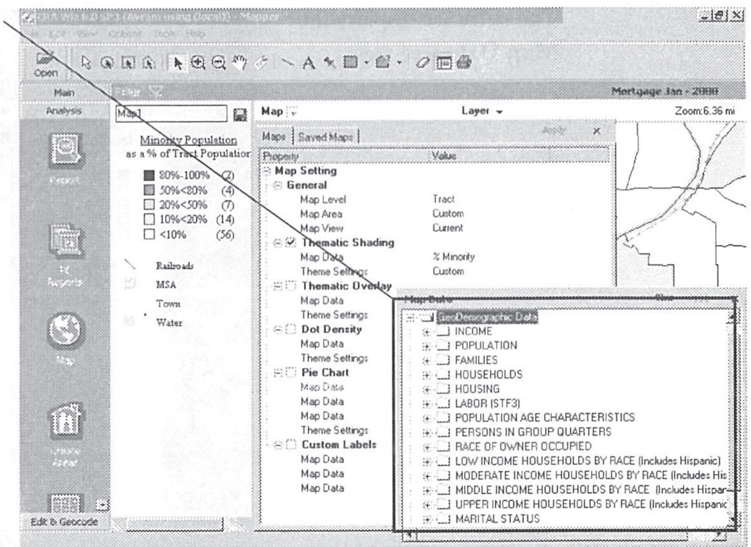

The software displays the **Map Data** tree view.



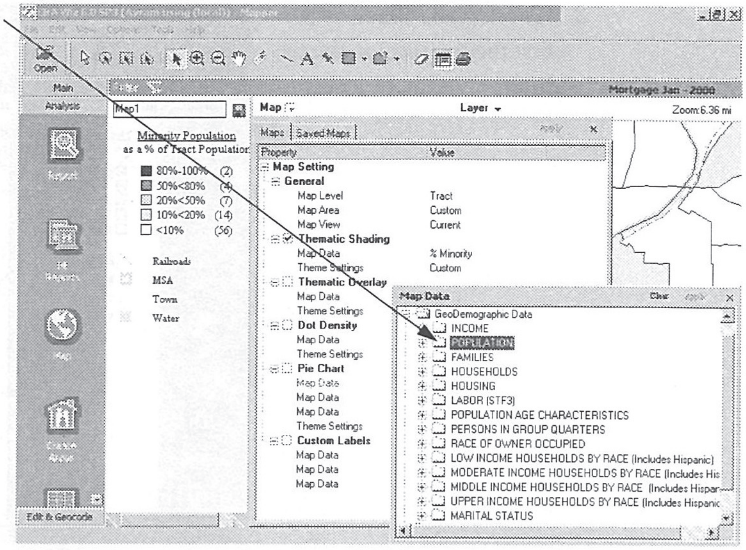
6. Liz double clicks the **GeoDemographic Data** folder.



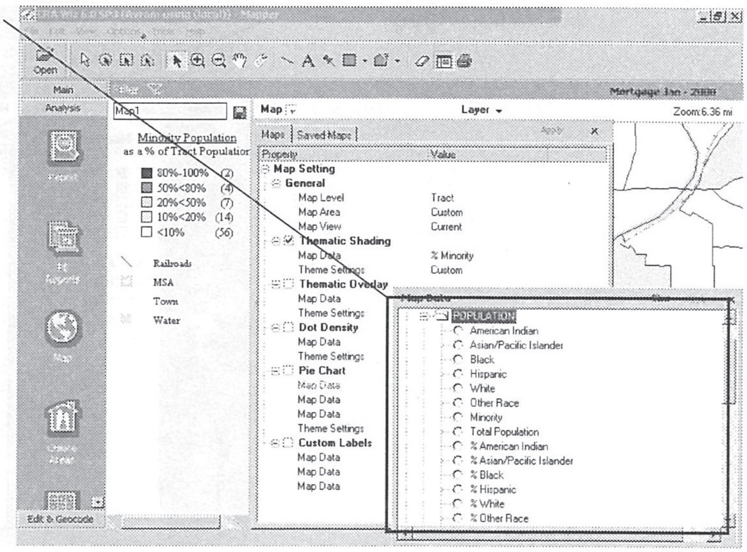

The software displays the available categories of **GeoDemographic Data**.



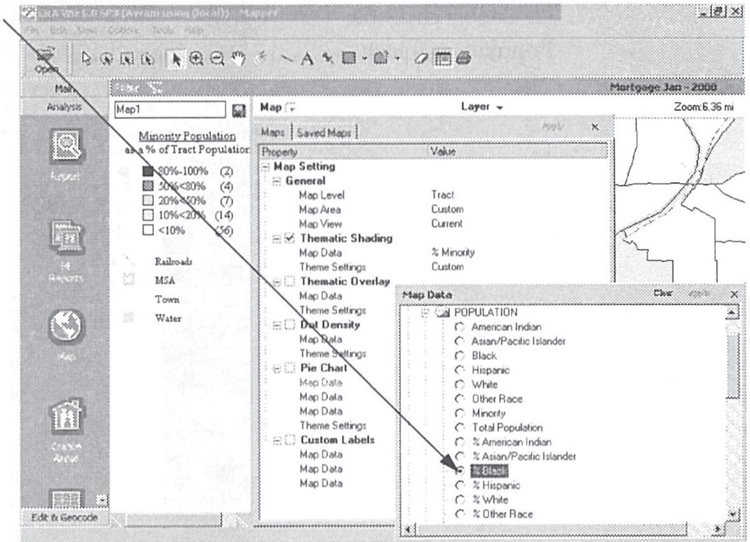
7. Liz double clicks the **Population** folder.



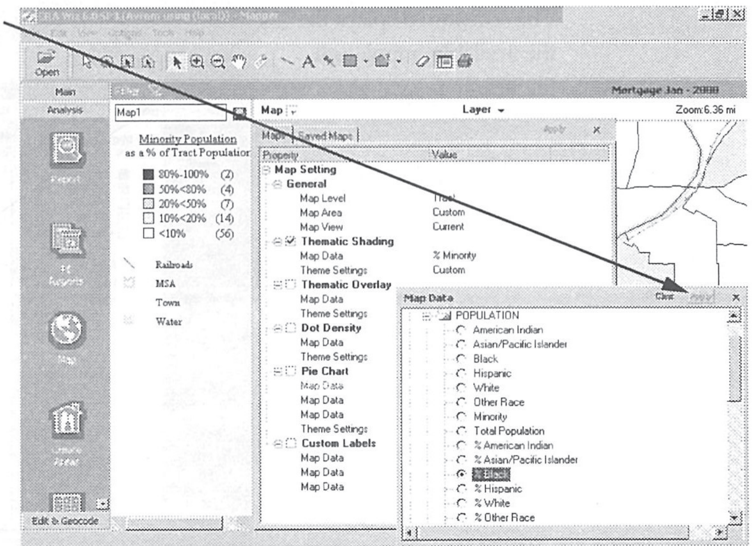

The software displays the the available population themes.



8. Liz selects **% Black** as the first theme (slice) in the pie chart.



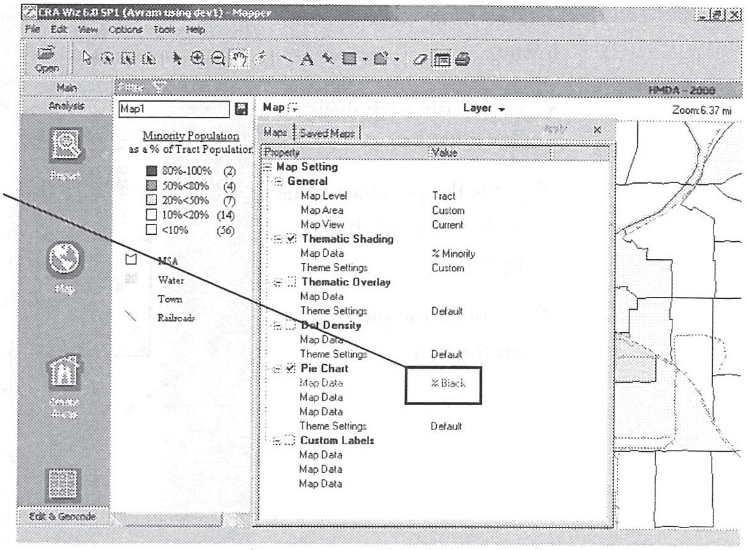

9. Liz clicks **Apply**.



The software does the following:

✓ Closes the Map Data tree view.

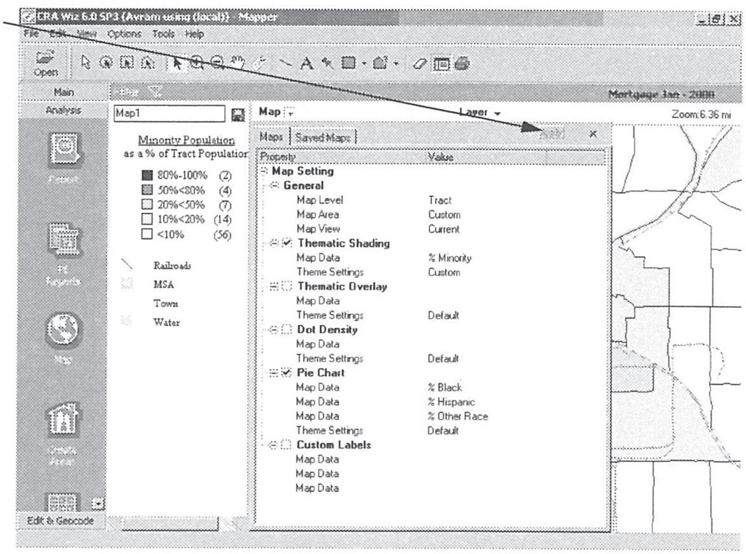
✓ Displays the theme you select as the value for Map Data.



10. Liz uses the remaining Map Data options to select remaining theme (slice) for the pie chart:

| | Theme (Slice) |
|---|---|
| **Map Data 2** | % Hispanic |
| **Map Data 3** | % Other Race |

11. When you select all three theme (slice), click **Apply** on the **Map** drop-down list.

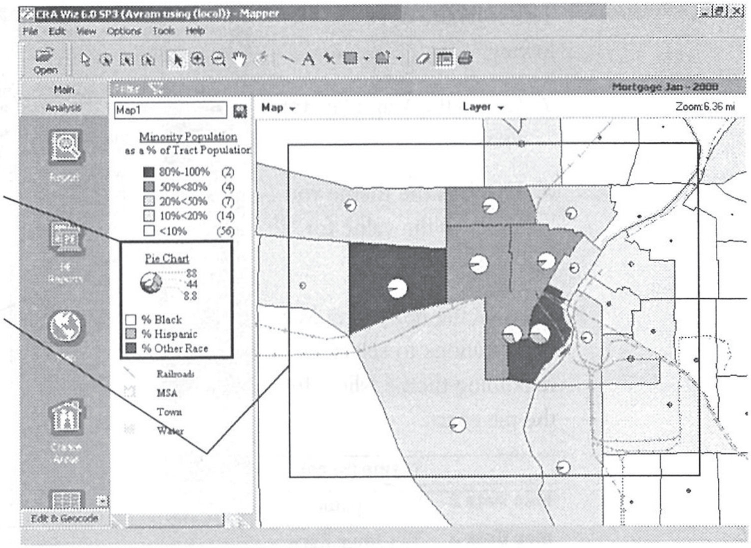


The software does the following:

✓ Closes the Map drop-down list box

✓ Adds the pie chart value scale to the sidebar legend.

✓ Displays the pie charts on the map.



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