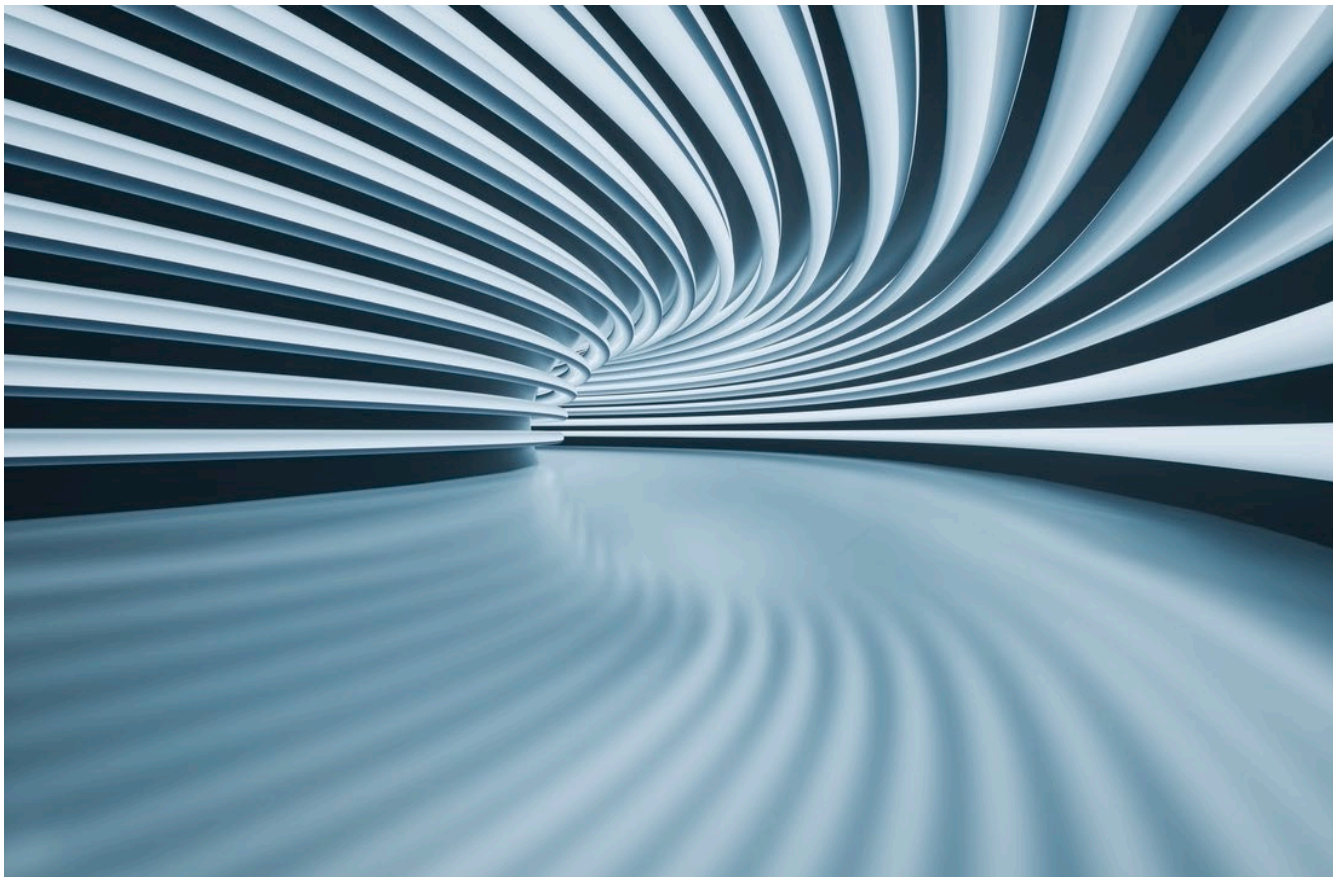


Financial & Corporate Compliance

Installation Instructions

ARTA Lending™ Commercial Lending

2026.2

Wolters Kluwer

Financial & Corporate Compliance

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Using These Installation Instructions

The ARTA Lending™ product family is a collection of modules that consist of the following configurations. Use these instructions to install the following ARTA Lending products:

ARTA Lending Configurations
ARTA Lending
ARTA Lending plus Home Equity
ARTA Lending for Credit Unions
ARTA ARM Early Disclosure
ARTA Home Equity Early Disclosure
ARTA ARM/HE Early Disclosure

Application Module Configurations
ARTA Lending and Application Module
ARTA Lending plus Home Equity and Application Module
ARTA Lending for Credit Unions and Application Module

Credit Bureau Access Module Configurations
ARTA Lending and Credit Bureau Access Module
ARTA Lending plus Home Equity and Credit Bureau Access Module
ARTA Lending for Credit Unions and Credit Bureau Access Module
ARTA Lending and Application/Credit Bureau Access Modules
ARTA Lending plus Home Equity and Application/Credit Bureau Access Modules
ARTA Lending for Credit Unions and Application /Credit Bureau Access Modules

Module Configurations
Application Module
Application/Credit Bureau Modules
ARM/HE plus Application Module
ARM/HE plus Application/Credit Bureau Modules
(For Credit Unions) Application Module
(For Credit Unions) Application/Credit Bureau Modules
(For Credit Unions) ARM/HE plus Application Module
(For Credit Unions) ARM/HE plus Application/Credit Bureau Modules

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Types of Installations

The instructions provide installation information for the following types of installations:

- Local computer (stand-alone operation)
- Local Area Network (LAN) (network/data sharing operation)
- Wide Area Network (WAN) (network/data sharing operation)
- Terminal Server/Terminal Services environment

Recommendations

Wolters Kluwer strongly recommends that a qualified technical consultant or network administrator perform this ARTA Lending installation.

> **Attention Microsoft Network Customers:** We recommend that you perform all ARTA Lending updates from the server console.

Be sure to read the installation instructions and release notes carefully before continuing with this installation.

State Document Selection

The State Document Selection screen only appears for new installations. However, it does not appear in ARM and HE software installations. Additional state document sets can be added at any time. Please contact SupportLine for assistance.

When updating your existing system, the program automatically recognizes your previous state document set selection without prompting you to choose your state document sets.

WAN Limitation

The instructions in this document do not cover installing the program such that the entire program would run across a WAN. Typically, bandwidth constraints prohibit the software from functioning correctly in that type of environment. If you wish to receive information on installing or updating the program in a Terminal Server environment, we recommend that you contact SupportLine for assistance.

Technical Information

Operating Systems

ARTA Lending supports 32-bit and 64-bit versions of Windows Server 2019, Windows Server 2022, Windows Server 2025, and Windows 11 (only available in 64-bit) for ARM/HE, Credit Union, and Bank Versions.

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Note: Windows Server 2016 is not supported. Wolters Kluwer has ended operational support for deployments running on Windows Server 2016. As a result, Windows 2016 is not supported with this release. New deployments should use Windows Server 2019 or Windows Server 2022.

User Permissions

For ARTA Lending to perform as intended within the Windows Server 2019, Windows Server 2022, and Windows Server 2025 operating system, some permissions must be granted for users to ensure that all users can properly access ARTA Lending application data. This change is required because Windows Server default security settings prevent users from reading ARTA Lending data created by other users. This change requires you to set permissions to allow modification to files within specified directories for all users.

Users must be given at least Modify permissions in the following folders and any subfolders:

- C:\Program data\BSIApps\ARTALending or C:\Program Files (x86)\BSIApps\ARTALending
- C:\Program Files(x86)\Common Files\ARTA
- C:\Program Files(x86)\Common Files\BSI Shared

NOTE: An Administrator needs at least Modify rights on the above-mentioned folders.

Other Operating Systems Notes

Not Supported

- Windows 7
- Windows 10
- Windows Server 2003
- Windows Server 2008
- Windows Server 2012
- Microsoft Small Business Server
- Windows XP Professional

Supported Operating Systems

For a list of ARTA Lending supported workstation operating systems, network operating systems, and other hardware requirements, refer to our website. If, upon review of this document, you have further questions, please contact SupportLine at 1-800-274-2711 or visit our website at https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/.

Proxy Server/Firewall Requirements

In order to access the OneSumX Customer Due Diligence (Formally RiskID) in ARTA Lending, you must disable any password requirements on your firewall for the following destination hosts: https://www.wizsentririskid.com/RiskID_WEB/ and https://www2.patriotactconnection.com/pac/logon.do. This is in addition to any standard firewall settings required to access secured websites via SSL.

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In order to use the features of ARTA Lending like Credit Bureau, HMDA, HOEPA and Flood Determination Services, some other websites also need to be allowed or set as trusted.

OneSumX Customer Due Diligence (Formally RiskID)

https://www.wizsentririskid.com/RiskID_WEB/

https://www2.patriotactconnection.com/pac/logon.do

https://www.wizsentri.com/risk_id/riskIdPayload_WSService?wsdl

Credit Bureau

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=CreditReportRequest

HMDA

https://www.wizenterprise.com/PCiServerBatchOutput/

https://secured.bankerssystems.com/Common/WSEndpoint?sp_HMDA

https://secured.bankerssystems.com/Common/WSEndpoint?sp_HMDABatch

HOEPA

https://secured.bankerssystems.com/Common/WSEndpoint?sp_HOEPA

https://secured.bankerssystems.com/CommonARTA/WSEndpoint?sp_HOEPADataTransfer

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=SubmitHOEPARequest

Floodwiz

https://www.settlementservices.com/fds_web

https://secured.bankerssystems.com/EULA/floodcertintro.pdf

https://secured.bankerssystems.com/Common/WSEndpoint?sp_MISMO

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=SubmitFloodRequest

HUD

http://data.hud.gov/housing_counseling_form.html

Home Counseling Agencies

https://admin.wolterskluwerfs.com/CoreServices/V3/HomeOwnershipCounselling.svc

http://www.consumerfinance.gov/newsroom/cfpb-launches-tool-to-help-consumers-find-housing-counselors/

http://data.hud.gov/housing_counseling_form.html

https://secured.bankerssystems.com/

Military Lending Act (MLA)

https://mla.dmdc.osd.mil/single_record.xhtml

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ComplianceOne mortgage

Production Administration: https://admin.wolterskluwerfs.com/Admin/

Production Lending: https://complianceone.wolterskluwerfs.com/Lending/

Test Administration: https://complianceonetest.wolterskluwerfs.com/Admin/

Test Lending: https://complianceonetest.wolterskluwerfs.com/lending/

Additional Links

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=HomeOwnershipRequest

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=LegacyReportingRequest

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=SubmitBatchRequest

https://secured.bankerssystems.com/WebServiceHMDA/Service1.asmx?op=SubmitSingleRequest

Before Installing Your Program

Program Updates

New versions of the program that incorporate new changes and capabilities are regularly introduced as part of our continuing service. We strongly recommend that you install all updates immediately to ensure that your program is operating with the most current functions and features.

Authorization Codes

For new installs or for adding newly purchased modules, you can help speed the installation by having your Authorization Code available before installing ARTA Lending. Your Authorization Code can be found on the Delivery Note/Packing List. You do not need your authorization code if you are updating an existing installation of ARTA Lending.

System Requirements

The system requirements are available on our website at: https://wolters-kluwer.my.site.com/ComplllianceSolutionsSupport/s/. Verify that you meet the system requirements before installing the program.

Software License

Read your software Enterprise License agreement or your software single-seat license agreement to understand the legal restrictions governing copying and installation.

Make Backup Copies

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Keep in mind that your data is perpetually being changed. While making a backup every time the files change may not be feasible, you should establish a daily or weekly routine for backing up your data files. Frequency of backup is based entirely on your judgment and use of the program. A good deciding factor might be the comparison of how long it would take to reenter lost data versus how long it takes to do a backup.

A full backup should be performed after the initial installation and setup configuration as well as before and after each update you receive.

Virus Protection Software

It is important to temporarily disable any virus protection software that may be running, as this can interfere with the installation process.

Microsoft Service Packs

Before installing this release, you must verify if you have the latest service packs installed. Continue to read these instructions for more information.

Network Installation Information

For best results, always use a mapped drive letter with ARTA Lending. If there are problems with the install using a mapped drive, a Universal Naming Convention (UNC) may be used.

Conversion Requirements

It is recommended that you complete all loans in progress before installing this update, if possible, and review and update all affected templates.

Maintaining your Templates

Because of program and document changes in each new release of ARTA lending, template maintenance may be required for the transactions and documents to function properly — especially when old documents are removed from the program and replaced with new documents or new features and functions are added to the program.

Before Installing a New Version

Review your templates to ensure that the document changes are reflected in your template, or your templates may result in lost data, corrupt templates, and/or corrupt loans.

A Few Key Tips

If you have a saved loan or template that has one of the removed documents attached as an auto-selected document, the program is designed to auto-select the new appropriate replacement document. Since this is a new document, all document prompt information is gone.

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Solution: Verify and possibly re-enter document information. If you have made default data entries or field attribute settings for the document in a template, you will need to re-visit the template and update the document prompts as necessary.

If you have a saved loan or template that has one of the removed documents attached as a manually selected document, the program does not automatically replace the existing document with the new replacement document. The loan/template will retain the old document name in the document list—if you attempt to access the document prompting screen for that particular document you will receive an error similar to the following message:

> [CappViewDoc::CreateFormView] Error(s): File not found:
>
> C:\Program Files\BSIApps\ARTALending\Docs\XX\NDaS-VSI-LAZ-XX (Variable Simple Interest Note, Disclosure, and Security Agreement).

Solution: To prevent the error message above, remove the old document from the loan or template before installing a new version. After the installation, select the new appropriate document, and click **Save**.

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Before you Begin

How to Install ARTA Lending

If you are a new user and wish to learn how to install ARTA Lending, carefully follow the procedures in this document. It is important to work with your system administrator to make sure that you have met all the system requirements and to ensure the success of your installation.

If you are a current ARTA Lending customer receiving a new version of the program, the installation program will display in the title bar the version you are about to install. Note that the State Document Selection screen will not appear, nor will you be prompted for an authorization code during updates. Therefore, when updating your existing system, the program automatically recognizes your previous state document set selection without prompting you to choose your state document sets.

To-Do Checklist

- Verify that Microsoft Edge is installed, including on each client workstation before you begin. Earlier versions of Internet Explorer (6, 7, 8, 9,10 and 11) are not supported.

Note:Edge Webviewer 2 Runtime is required with Microsoft Edge. If it is not installed, it will be downloaded and ran during the client portion of the update.

  - Internet Explorer and Service Packs can be downloaded from the Microsoft Website (www.microsoft.com) or contact Microsoft Corporation to order.
  - Acquiring and installing Microsoft Edge is a responsibility of your network administrator or technical consultant. Wolters Kluwer provides assistance with implementing this prerequisite for a minimal fee.
- If updating from a previous version of the program, verify that you have completed a backup of your existing program files.

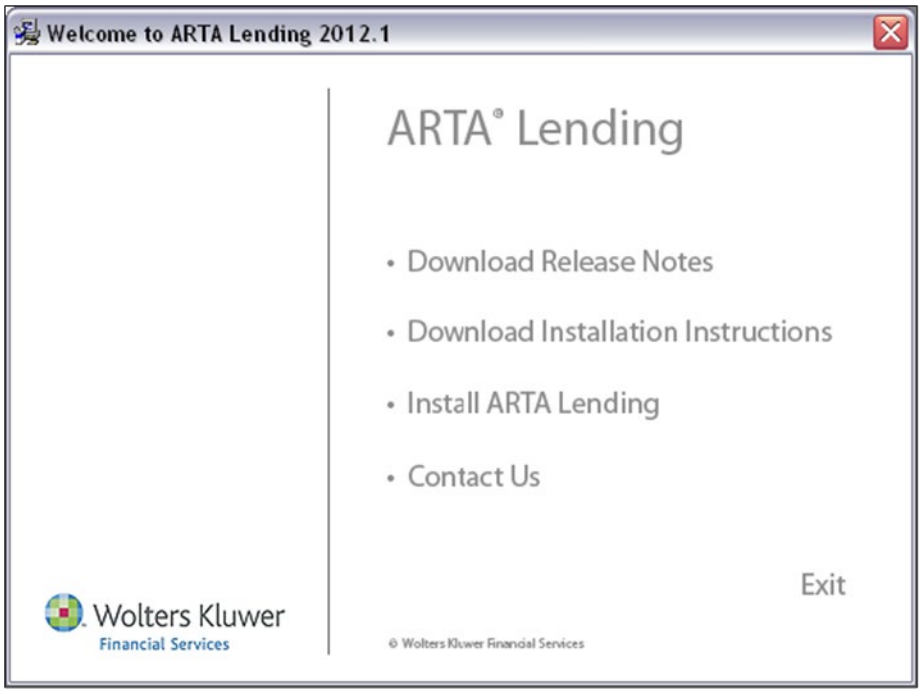
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Before Installing ARTA Lending

The following screens allow you to get supporting documentation for the current version and install the software for ARTA Lending. These screens link to our website, so you can download the documents.

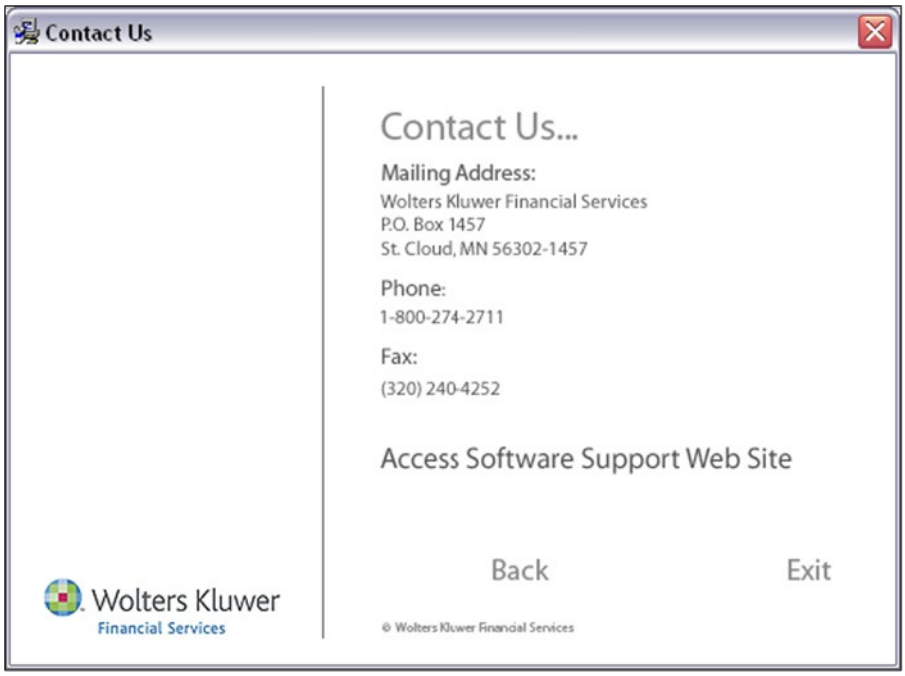
You must have Internet access to download the documents. If you do not have Internet access, you will receive an error if you click on the links.

Welcome to ARTA Lending

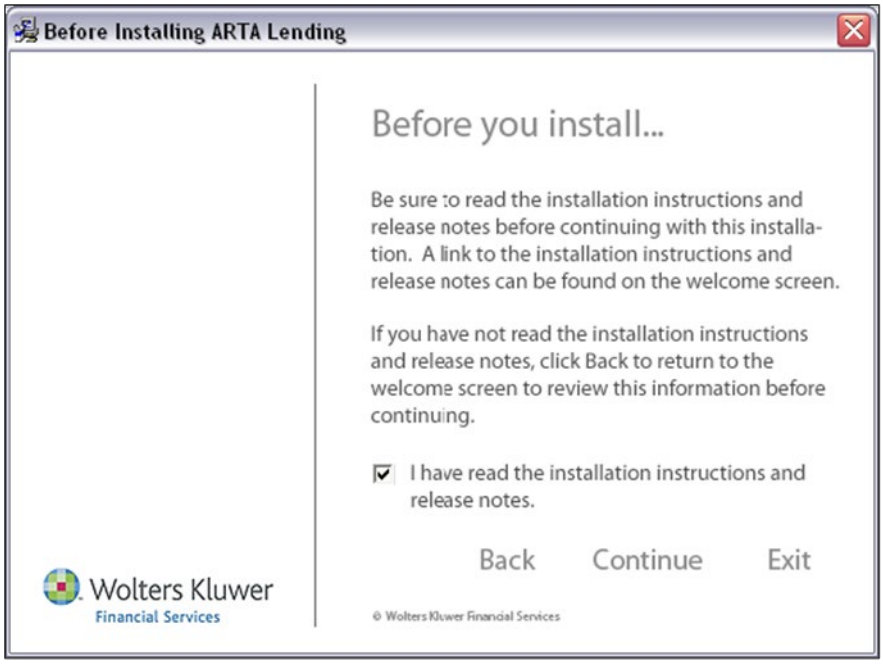


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Contact Us



Before Installing ARTA Lending



Click **Continue** to proceed with the installation.

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Installation Overview

Here is some information to help you understand the basic installation options. It is very important that you read through the installation procedures carefully before and during the installation process.

Basic Options

Below are several brief descriptions of the three basic options for installing your program. Review this information to help you decide which type fits your needs.

Single User, Stand-Alone Installation

Install on a local drive and use the default data paths.

> Note: See Local Computer (Stand-Alone Operation) Installation for instructions.

Local Area Network (LAN) Installation

Install to a network drive, then run the client setup program from that network drive. The LAN type of installation is intended for situations where all workstations are at the same office location.

Benefits

- Reduced update administration.
- Small client footprint because document updates are performed on the server.
- All users have access to the same forms and setup information.
- Simplifies backup because data is placed in a single-shared folder, only the network folder needs to be backed up.

> Note: See Local Area Network (LAN) Installation section for instructions.

Wide Area Network (WAN) Installation

The WAN type of installation is intended for data sharing in situations where client computers reside at different office locations.

There are two distinct methods of deploying your software into a WAN environment. The deployment method you choose should be determined primarily by your intended use of the software combined with the capacity of your network bandwidth to the remote office.

If you anticipate that your users will require only limited use of the program at your location across the WAN, it may be possible for you to install the program on their local drive and then change the client paths within the program to point to a network location for each type of data. This deployment method would be supported for users who require only limited use of the program and can tolerate any network bandwidth related complications, such as delays in saving and recalling transactions.

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Alternately, if you anticipate that your users will require consistent and reliable use of the program at your locations across the WAN, the recommended and reliable deployment method would include Microsoft Terminal Services.

Note: See Wide Area Network (WAN) Installation and Terminal Server/Terminal Services Installation sections in this document.

Benefits

- Simplifies backup because data is placed in a single-shared folder only the network folder needs to be backed up.
- Works well in a peer-to-peer workgroup environment.

Benefits of Terminal Server/Terminal Services Environment

- Central administration — typically there is only one server installation and one client installation to update. Aside from a simplified update process, only one centralized data set is backed up or restored.
- Greatly reduces amount of bandwidth required to run the program over the WAN—only keystrokes, mouse clicks, and screen updates are transmitted over the wire.
- With the appropriate server hardware and corresponding configuration, Terminal Server implementations can result in better performance of the software, resulting in less down time and increased productivity.
- Virtually no client footprint except for components needed to gain access to the Terminal Server.

Note:
Do not be alarmed when requested to restart your computer, this is necessary for appropriate system file placement. Users installing to a network server should be aware that restarting is required only if client installation is chosen. Therefore, plan the installation procedure and notify network users accordingly.

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Local Computer (Stand-Alone Operation) Installation

This setup type installs all files on a local computer and configures your program to run on a single computer.

Install Your Program Files on a Stand-Alone Computer

Follow these instructions to install your program on a stand-alone computer.

1. Quit all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.
2. If necessary, copy the ARTA Lending ISO file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.
3. Double-click the ISO file to mount it. You can also right-click and choose Mount from the context menu.
4. Find Setup.exe in the ISO and double-click it to begin the installation.
5. Go to Welcome to ARTA Lending for instructions to complete the install.

Important Permission Information

Users who will be accessing the ARTA Lending application must be assigned the appropriate rights.

Users must have Modify rights. These rights must be assigned to the following directories and their subdirectories:

C:\Program data\BSIApps\ARTALending or C:\Program Files (x86)\BSIApps\ARTALending

C:\Program Files(x86)\Common Files\ARTA

C:\Program Files(x86)\Common Files\BSI Shared

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Local Area Network (LAN) Installation

- For supported Windows Servers, we recommend running this update from the Server Console.
- The LAN type of installation is intended for situations where all workstations are at the same office location.

Install the Program on a Network Drive

1. Make sure no users are in the program prior to installation.
2. Make sure that you have complete rights to the folder on the server where the program is being installed.
3. When installing to supported Windows Servers, a share must be created on the server. It is recommended to create the share on the BSIAPPS folder, and give everyone (or a user group with network access) full control on the permissions on the sharing tab.
4. Verify that a common drive letter is mapped to the location where the program will be installed. It is recommended that the same drive letter be used on all clients.
5. When installing to supported Windows Servers, the drive should be mapped to the share created in step 2.
6. Close all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.
7. Log on to the network where the program is to be installed or updated. Verify that you have logged on with administrative rights before starting the installation.

Important Rights Information

Users who will be accessing the program must be assigned the appropriate rights. Windows users must have Modify rights. These rights must be assigned to the ARTALending directory and all of its subdirectories. On each computer the client is installed, these rights must also be assigned to the (drive letter:)\Program Files\Common Files\ARTA and BSI Shared and all of their subdirectories.

8. If necessary, copy the ARTA Lending ISO file you downloaded from the Wolters Kluwer Product Download Site to your computer.
9. Double-click the ISO file to mount it. You can also right-click and choose Mount from the context menu.
10. Find Setup.exe in the ISO and double-click it to begin the installation.

For instructions to complete the installation on the server, refer to the section, Welcome to ARTA Lending. for instructions on how to install the client setup on a workstation, refer to Client Installation instructions later in this document.

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Wide Area Network (WAN) Installation

The following instructions describe one method of installing the program in a Wide Area Network (WAN).

- First, install the program to a local drive.
- Second, create directories for each data type (e.g. Setup, Templates, and Loans) on the network.
- Third, change the client paths within the program to point to the network storage locations for each data type.

This configuration also works well in a peer-to-peer workgroup environment.

Another option for installing the program within a WAN environment involves Microsoft Terminal Services (see previous discussion of this at the beginning of this document). If you would like to receive information on the installation or update of this program in a Terminal Server/ Terminal Services environment, contact our technology team in SupportLine at 1-800-274-2711, ext. 1124021. See also the Terminal Server/Terminal Services Installation section in this document.

Install Your Program Files on a Local Drive

1. Make sure no users are in the program prior to installation.
2. Close all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.
3. Log on as Administrator. You must have administrative rights before starting the installation.
4. If necessary, copy the ARTA Lending ISO file you downloaded from the Wolters Kluwer Product Download Site to your computer.
5. Double-click the ISO file to mount it. You can also right-click and choose Mount from the context menu.
6. Find Setup.exe in the ISO and double-click it to begin the installation.
7. Advance to the Welcome to ARTA Lending section for instructions to complete the install.

NOTE: You will need to return to this page and review the items below when the install is complete.

8. Return to the Create Custom Data Paths section on a Network Drive, once the steps above have been completed.

Note: WAN data sharing implementations may result in errors such as “Win32 Error 11” or file locking issues. If you encounter these types of issues with ARTA Lending, you will need to consider a Terminal Server implementation.

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For New Installations Only: Create Custom Data Paths on a Network Drive

After the installation is completed, create custom data paths to point to the network drive to share ARTA Lending data.

NOTE: If the location is different from the current program install location.

1. Navigate to the network drive letter where you want to share ARTA Lending data.
2. Create the following folders on the network drive. This only needs to be done once.

(To do so: from Explorer, choose **File**, **New** and then **Folder**):

ARTALending\Setup

ARTALending\Templates

ARTALending\Loans

ARTALending\Applications (if applicable)

ARTALending\Credit Bureau (if applicable)

ARTALending\HMDA (if applicable)

ARTALending\HMDA\HMDATransactions (if applicable)

Important

Users who will be accessing ARTA Lending must also be assigned the appropriate rights to the above directories.

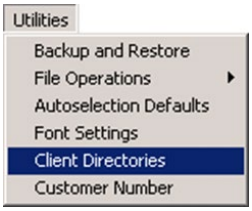
Windows users must have at least “Modify” rights.

Novell NetWare users must have rights for read, write, create, erase, modify, and file scan.

Users who will be accessing ARTA Lending must also have a network drive mapped to the above location.

If the folder is placed on a Novell server, make sure to verify you have enabled long filename support. It is recommended that you install ARTALending using a folder name with eight (8) characters or less (for example: ARTALend).

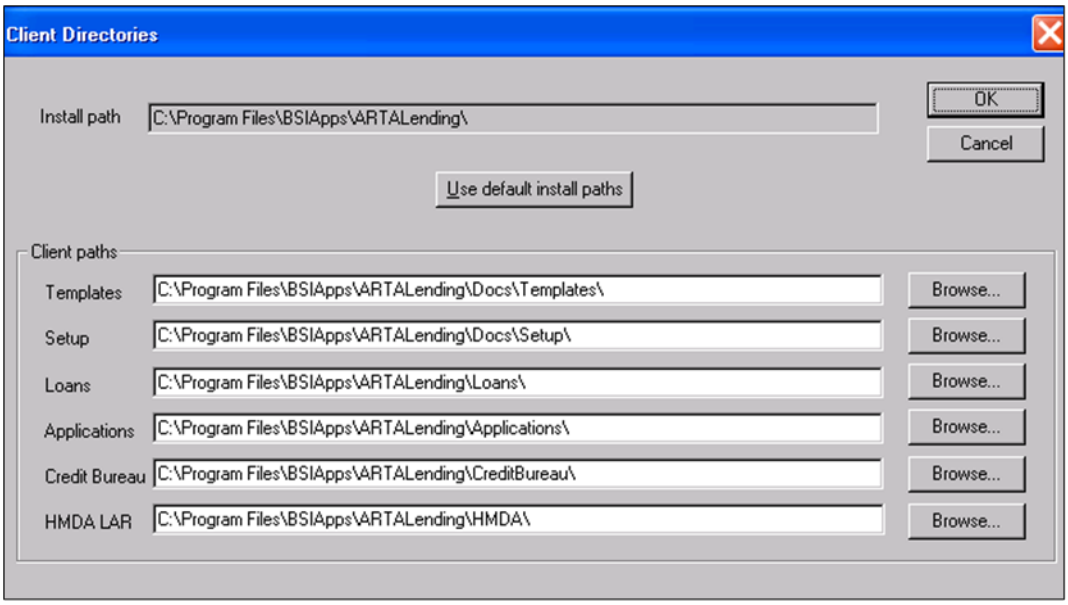
3. On each client computer, you must start the program and change the data paths.
4. From the program **Menu** bar, select **Utilities**, then **Client Directories**.



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ARTA Lending users need permission to Utilities to access Client Directories. For more information about security, refer to Chapter 3, Starting Setup, in the ARTA Lending User's Guide.

5. Using the browse button, browse to the drive letter containing the folders you created previously. When finished, click **OK**.



6. Repeat this process for each client computer. You will need to set the client paths on each client.

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Terminal Server/Terminal Services Installation

Read and follow the instructions in the appropriate following sections, based on your status as an ARTA Lending customer.

Existing Customer

Place the terminal server in install mode.

If you are familiar with your current installation and know that ARTA Lending is installed locally on the Terminal Server, follow the Local Computer (Stand-Alone Operation) Installation instructions.

If you are familiar with your current installation and know that ARTA Lending is installed on a server and only the client is installed on the Terminal Server, follow the Client Installation instructions later in this document.

If you have policies that delete temporary files automatically and must do the install remotely, see the special instructions in the section Rerunning Client Setup on a Terminal Server.

New User

If you are a new user and wish to discuss your installation options in a Terminal Server Environment, contact our Technology Team on SupportLine at 1-800-274-2711, extension 1124021.

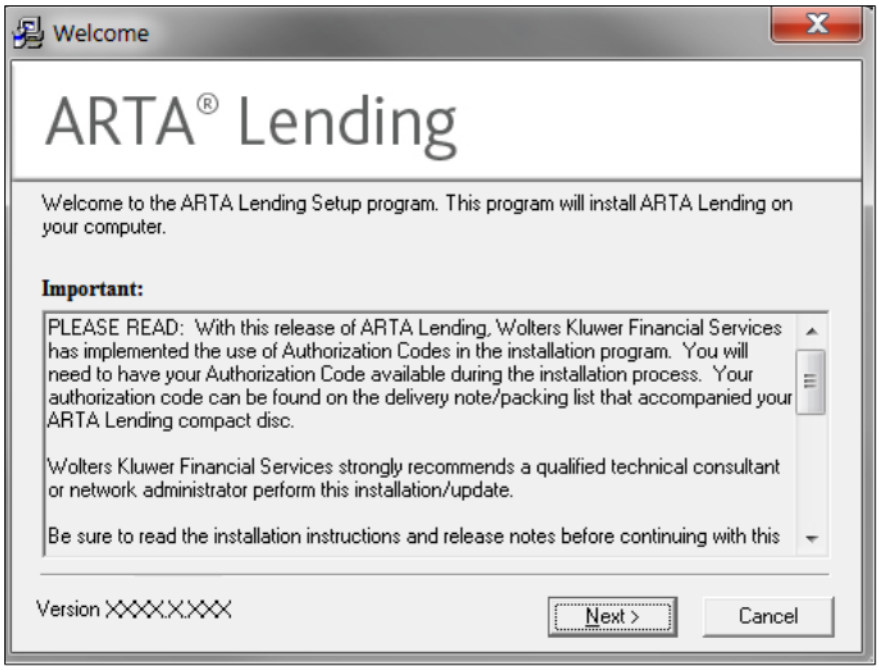
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Installation Procedures

The Setup program automatically guides you through each of the installation steps and displays a series of windows as follows.

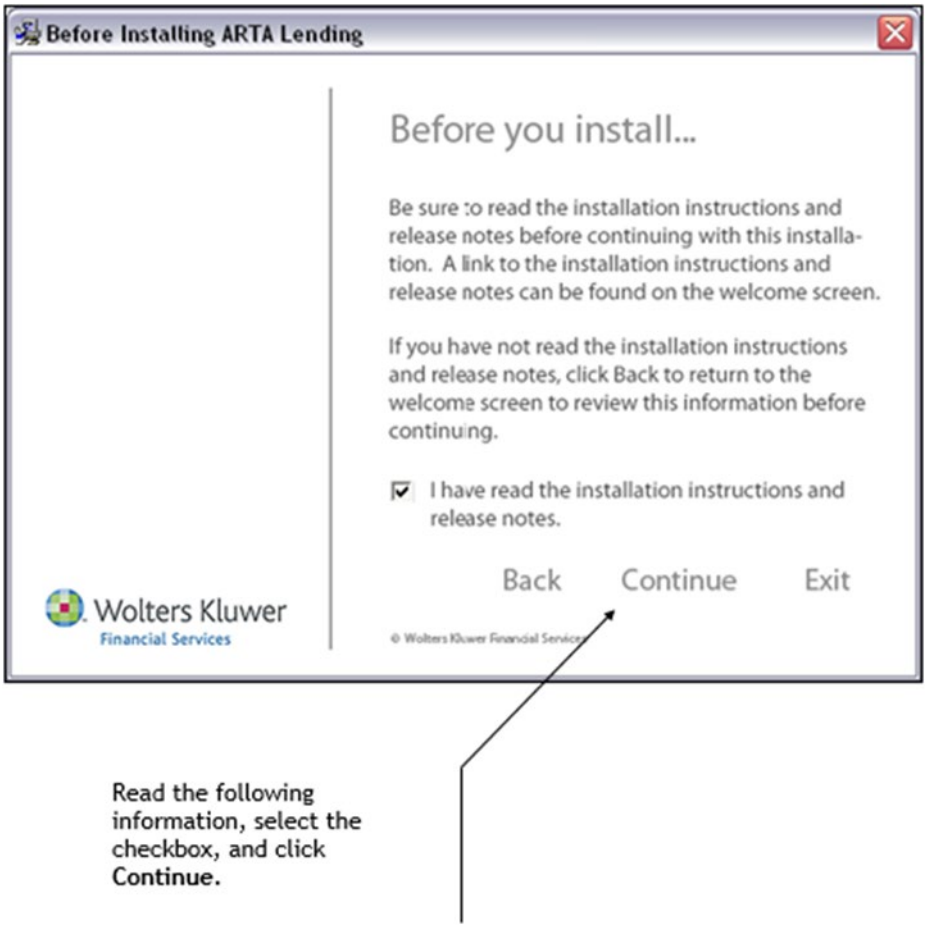
Installation

Welcome to ARTA Lending



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Before Installing ARTA Lending



Read the following information, select the checkbox, and click **Continue.**

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Welcome

This screen initiates the install procedure.

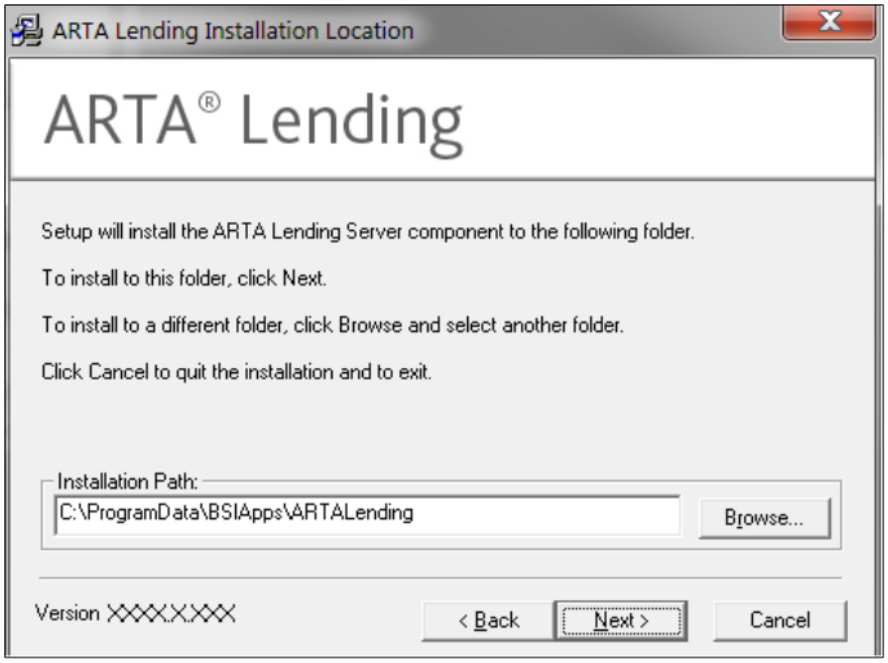


After you have read the information, click **Next** to continue.

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ARTA Lending Installation Location

Please note that these illustrations are examples only. Your paths and screens may differ from those shown.



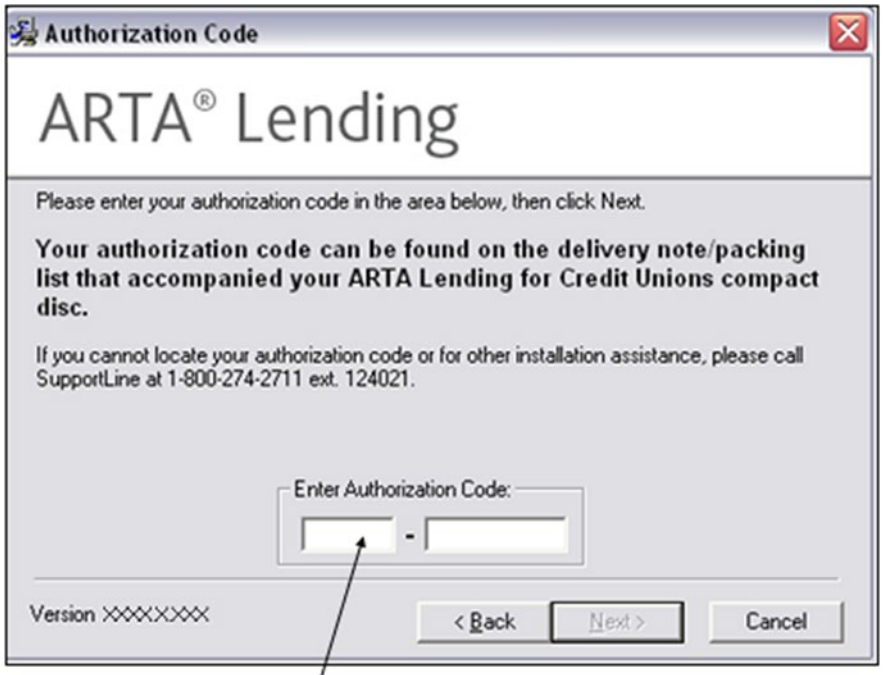
Installation Path

- To accept the default installation location, click Next. Note that a common installation path is C:\Program Files (x86)\BSIApps\ARTALending.
- To install to an alternate location, change the Installation Path to reflect the desired installation directory. Use the Browse button to find the location.
- Be sure to specify the exact location where the program files should be placed. If you are unsure of this, contact your institution's Network Administrator or Technical Consultant before continuing.
- The Setup program will check to determine whether ARTA Lending already exists in the selected installation path. If ARTA Lending does exist in that location, the program will determine if this is a compatible version.
- The Setup program will notify you if ARTA Lending is in use.
- The Setup program will also notify you if the drive you have selected does not have enough free disk space available to complete the setup.
- Click Cancel to quit the installation and exit.

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Authorization Code

You are prompted for your authorization code for new installs or if you are installing ARTA Lending to a new location. You will not be prompted for your authorization code if you are updating an existing installation of ARTA Lending.



Type in your Authorization Code and click **Next.**

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Install Options

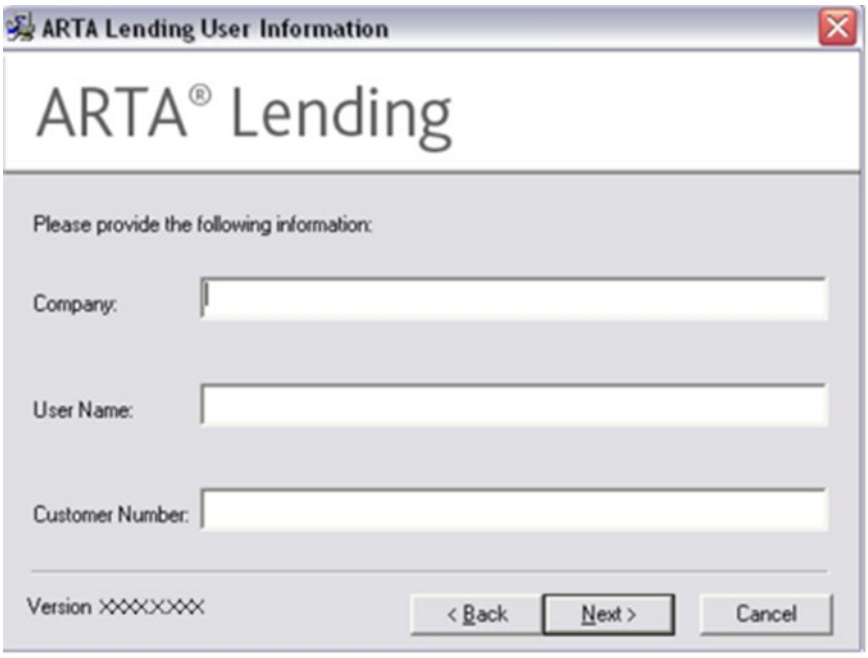
Three Installation Options are Available.

- **Install/Update ARTA Lending Option** — Select this option for new installations and updates, then click Next to continue installing program files.
- **Add/Remove ARTA Lending Modules Option** — Select this option to add or remove modules such as Credit Bureau Access Module after a complete installation/update has occurred.
- **Add state document set(s) to an existing installation** — Select this option to add more state document sets after a complete installation/update has occurred.



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ARTA Lending User Information



After you have entered your user information, click Next to continue.

State Document Selection

New Installations

The State Document Selection screen appears for new installations. However, this screen does not appear in the following ARTA Lending new installations:

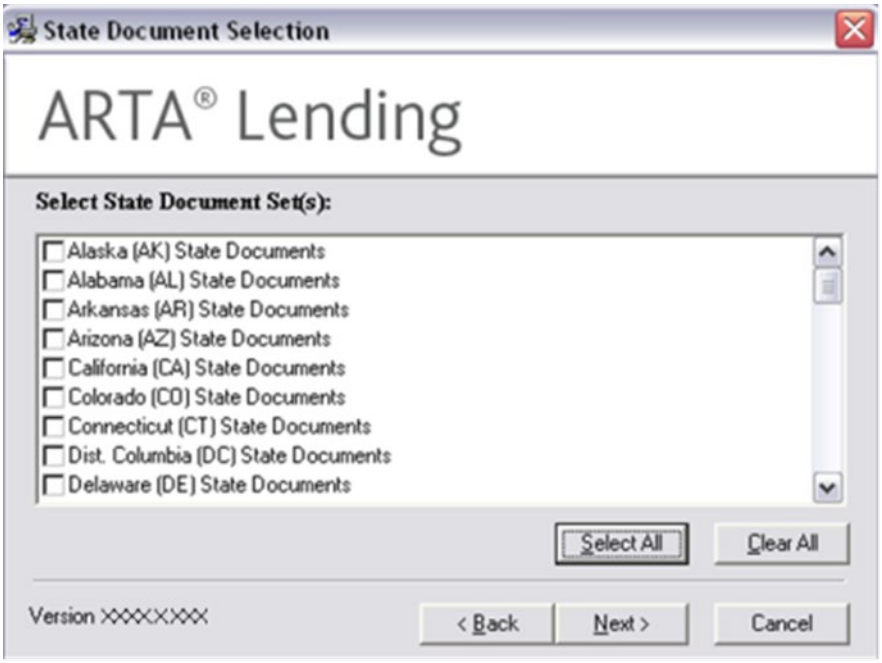
- ARM Early Disclosure
- Home Equity Early Disclosure
- ARM/HE Early Disclosure

Updates

When updating an existing system, the program automatically recognizes previous state document set(s) selection without prompting the user to choose state document set(s). If additional state document set(s) need to be installed, do this after the update installation is finished.

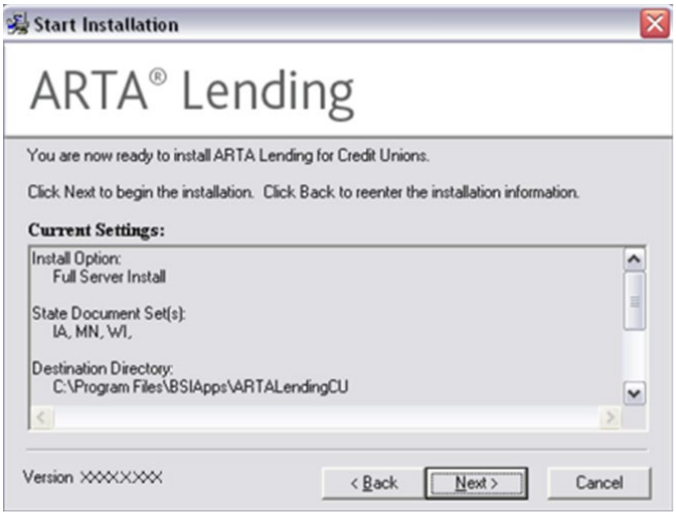
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For New Installations: Select the State Document Set(s) you wish to install



- Choose the State Document Set(s) you wish to install by clicking the check box next to the appropriate state(s).
- You must select at least one state to continue.
- Click Next to continue.
- After the selection of state documents, the installation checks for available disk space.

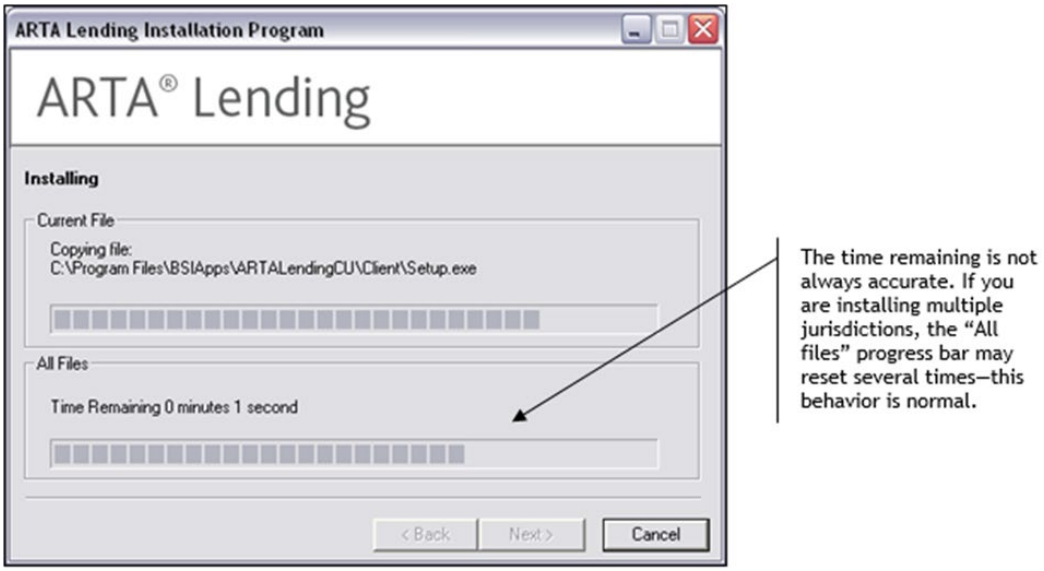
Start Installation



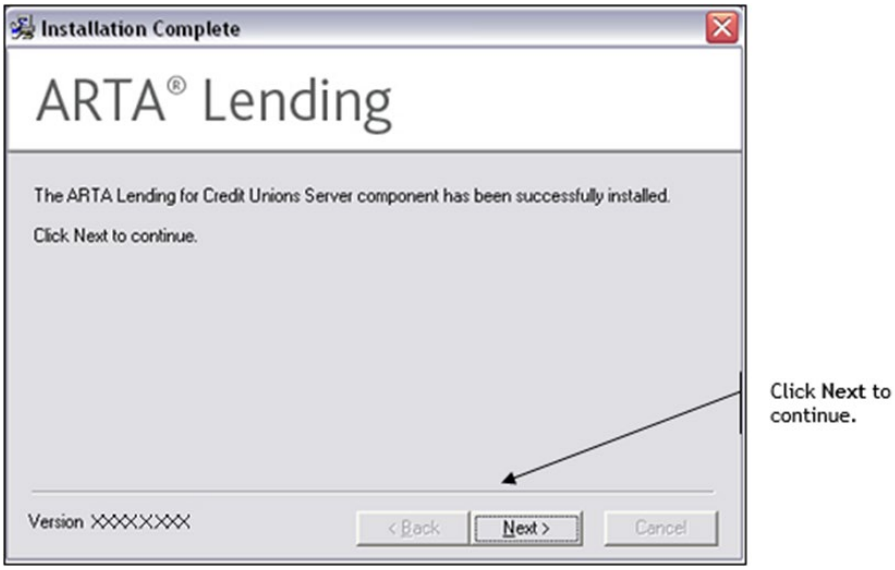
Check the current settings to verify that the information is correct and click **Next** to continue.

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Installing



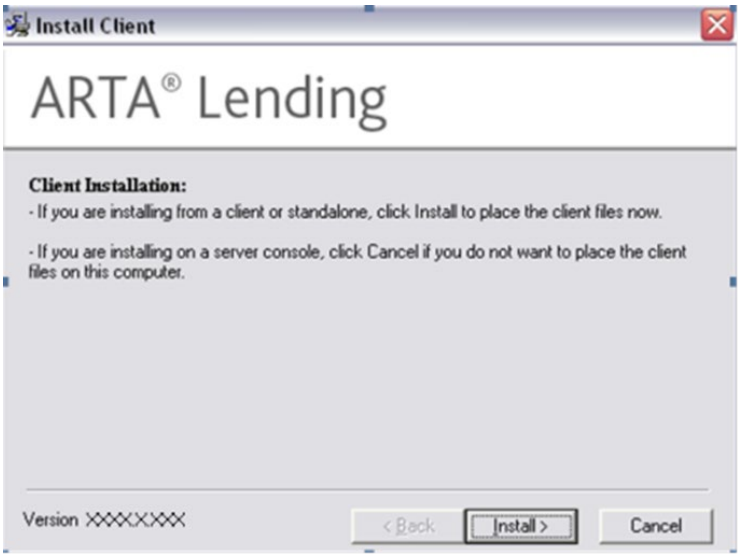
Installation Complete



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Install Client

Client Installation

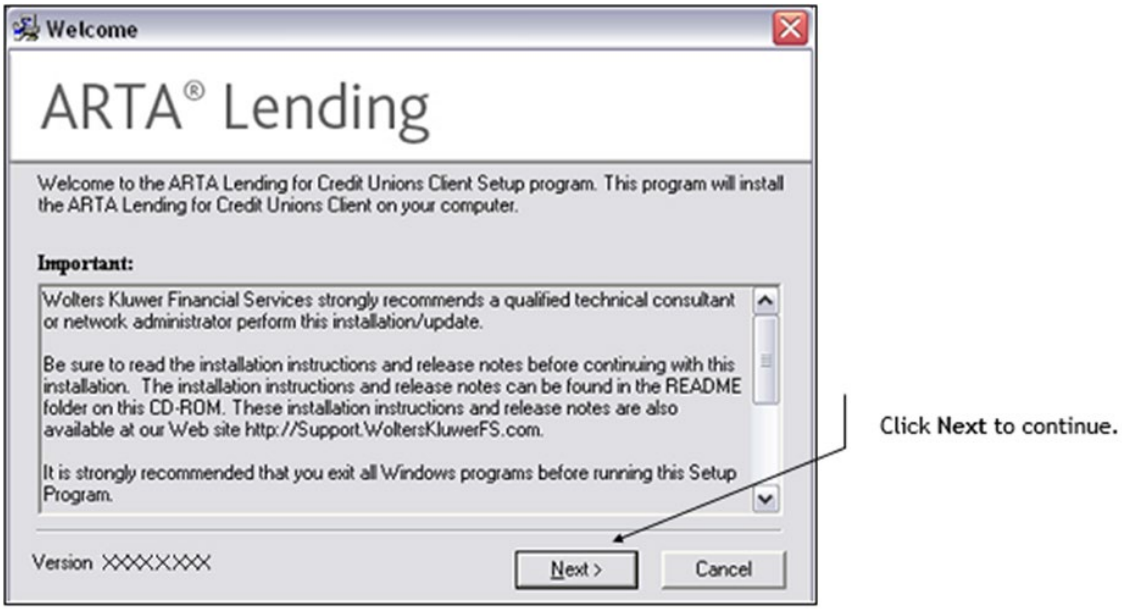


Carefully review the options, and then click Install to continue.

- For network installations: Client setup must be run manually at each workstation.
- From the workstation: Navigate to the installation location through Windows Explorer. Select the **Client** folder, and then click **setup.exe.**

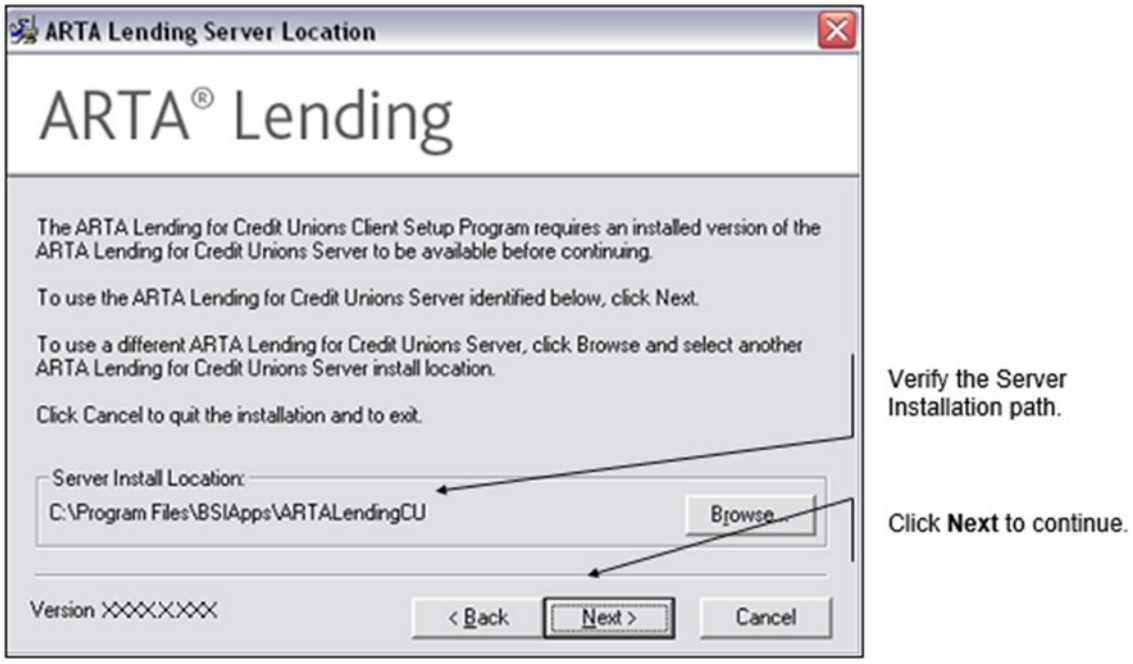
Welcome

This screen initiates the client-side of the installation process.



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ARTA Lending Server Location

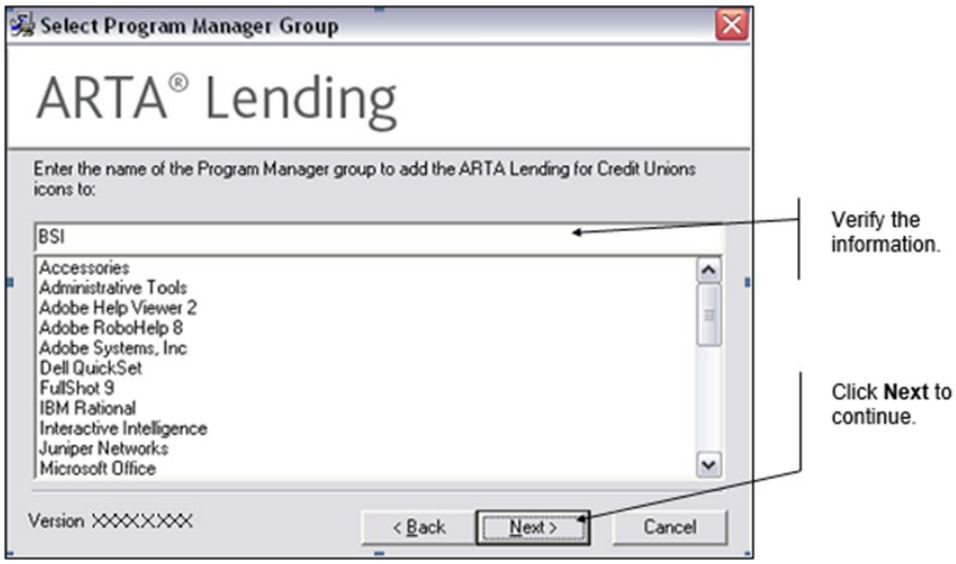


Server Install Location

- To accept the default server installation location, click **Next**.
- To select an alternate server location, change the path to reflect the desired server directory. Use the **Browse** button to find the location.

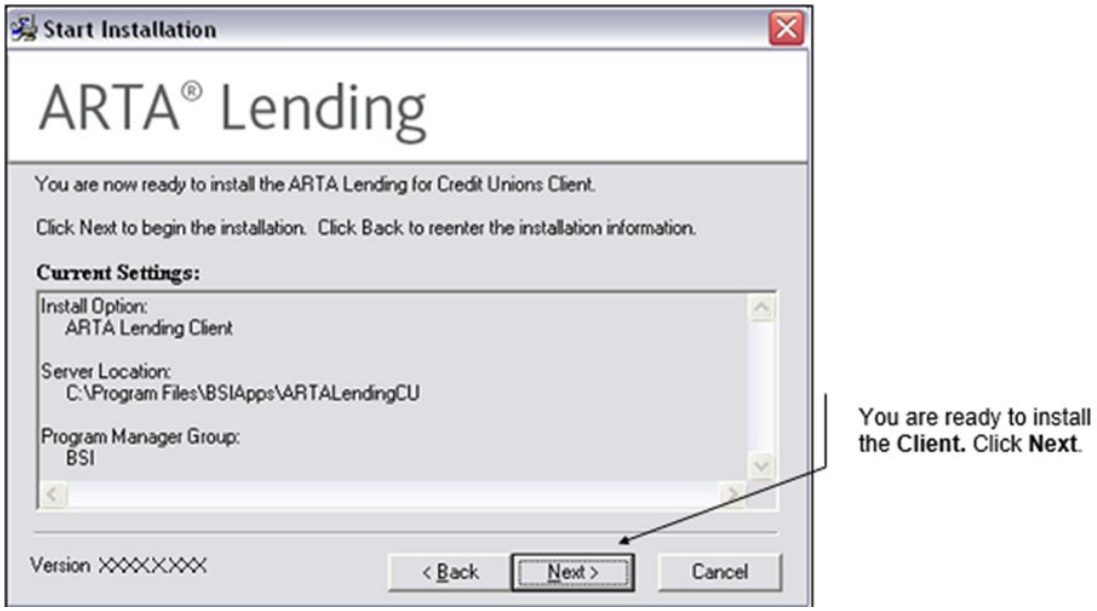
Click **Cancel** to quit the installation and exit.

Select Program Manager Group



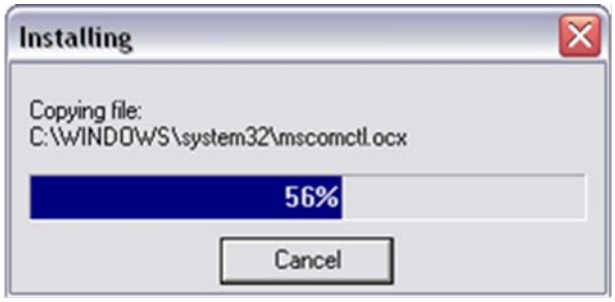
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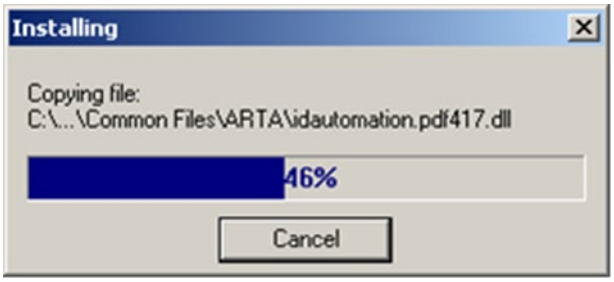
Start Installation



Installing

The installation program runs automatically, copying files and displaying progress bars as it goes:

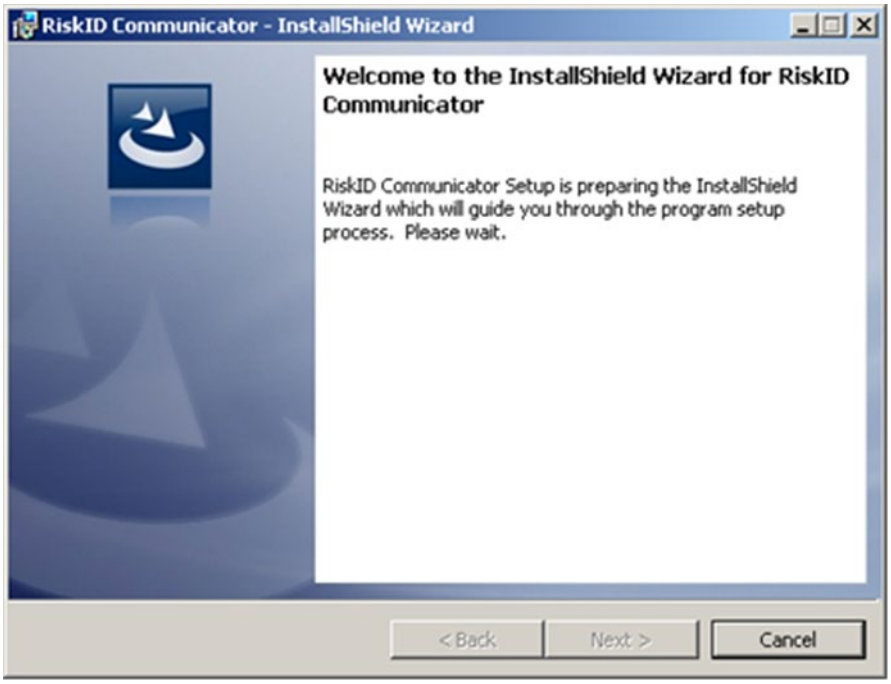




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OneSumX Customer Due Diligence (Formally RiskID) Installation

As a last step, the program will install the RiskID Communicator and complete the installation process



Restart Computer



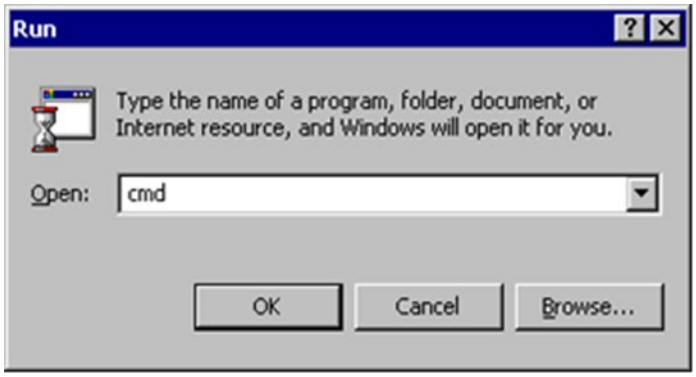
- You must restart the computer to complete the installation.
- Restarting your computer is necessary for appropriate system file placement.
- If needed, please return to the section *Create Custom Data Paths on a Network Drive* to complete the custom data paths on the network drive.
- Write your install location and directory locations on the *Installation Directories Worksheet* provided later in this document. Please retain the document for future use.

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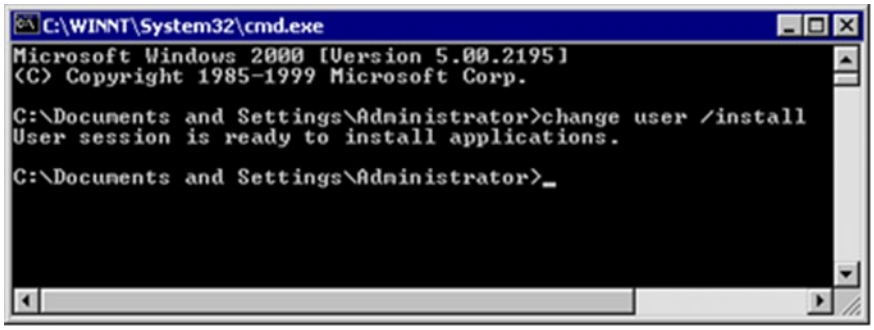
Rerunning Client Setup on a Terminal Server

To ensure the best chance of success of an installation on a Terminal Server, the install should be accomplished while sitting at the terminal server console logged in as administrator. If the install was unsuccessful because the computer was not in install mode, it may be necessary to rerun the client setup again. The following steps should facilitate a successful install.

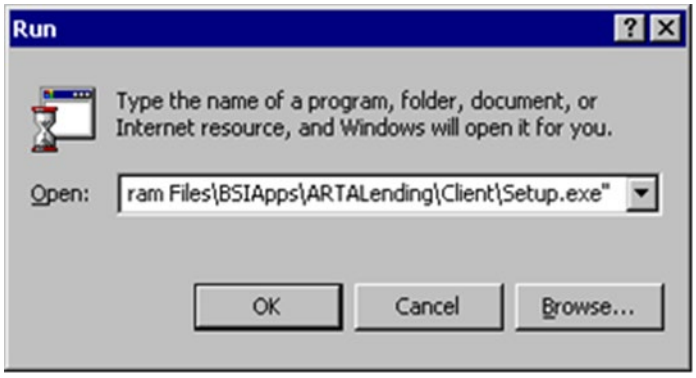
1. Select **Start**, **Run** then type cmd. Click **OK**.



2. At the command prompt, enter “CHANGE USER /INSTALL.”

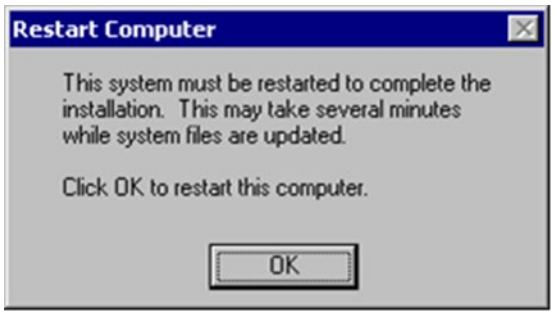


3. When you get the message that the “User session is ready to install applications." you may close the cmd.exe window.
4. Browse to your ARTALending\Client folder and double-click the **setup.exe** to run the client setup.



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5. Click **OK**. Click **Next** on the installation screens until you reach the *Restart Computer* screen.



6. Click **OK** to restart the computer.

NOTE: On a standard client setup, skip steps 1-3.

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Installation Directories Worksheet

Use this table to make a note of where the ARTA Lending program is installed, as well as other important information.

- If you call Wolters Kluwer for technical support, we often will ask where the program is located on your network for troubleshooting purposes.
- Please have this information available before contacting Wolters Kluwer technical support.

ARTA Lending Program Directory →	i.e.: C:\Program Files\BSIApps\ARTALending Or \\ServerName\BSIApps\ARTALending
Loans - **If you've changed the location in Client Directories, note it here →**	
Setup - **If you've changed the location in Client Directories, note it here →**	
Templates - **If you've changed the location in Client Directories, note it here →**	
Applications - **If you've changed the location in Client Directories, note it here →**	
Credit Bureau **- If you've changed the location in Client Directories, note it here →**	
Credit Bureau - **If you've changed the location in Client Directories, note it here →**	
HMDA - **If you've changed the location in Client Directories, note it here →**	
Terminal Server Computer Name →	
Application Server Computer Name →	

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Installation of Module Additions

Over time it may become necessary to add more functionality to an existing ARTA Lending installation. Modules are available from Wolters Kluwer to extend the core functionality of ARTA Lending. The modules available include:

- **Credit Bureau** – Request information from your credit bureau from within ARTA Lending. Obtain credit report and credit score information directly, making your loan origination process that much more efficient.
- **Application** – Transfer a loan application to Loan Decision or data to ARTA Lending for loan origination. Also presents loan terms and payments.

A single module or combination of modules can be installed in a single installation event. This chapter contains instructions for installing one or more modules into an existing ARTA Lending installation.

NOTE: These instructions do not include the addition of Flood Determination Services. To add Flood Determination Services to ARTA Lending, click the Flood Determination Services icon  in the toolbar and follow the on-screen instructions or obtain further information by visiting our Support Website at https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/. You will need an Internet connection to complete the Flood Determination Services registration process.

Prior to Installation

Before beginning module installation, you need to have certain materials on hand:

- **Your Authorization Code** – You should have received a new authorization code during your module purchase. This new authorization code will be different than the authorization code that came with the original ARTA Lending application.
- **The current ARTA Lending ISO File** – Module installation begins with the setup.exe file within this ISO.
- **The Release Notes** – These can be found in the ISO or on the Wolters Kluwer support website. Review these for any information regarding installation or the module or modules you will be installing.

TIP: It's always a good idea to back your data up before beginning the installation of any software.

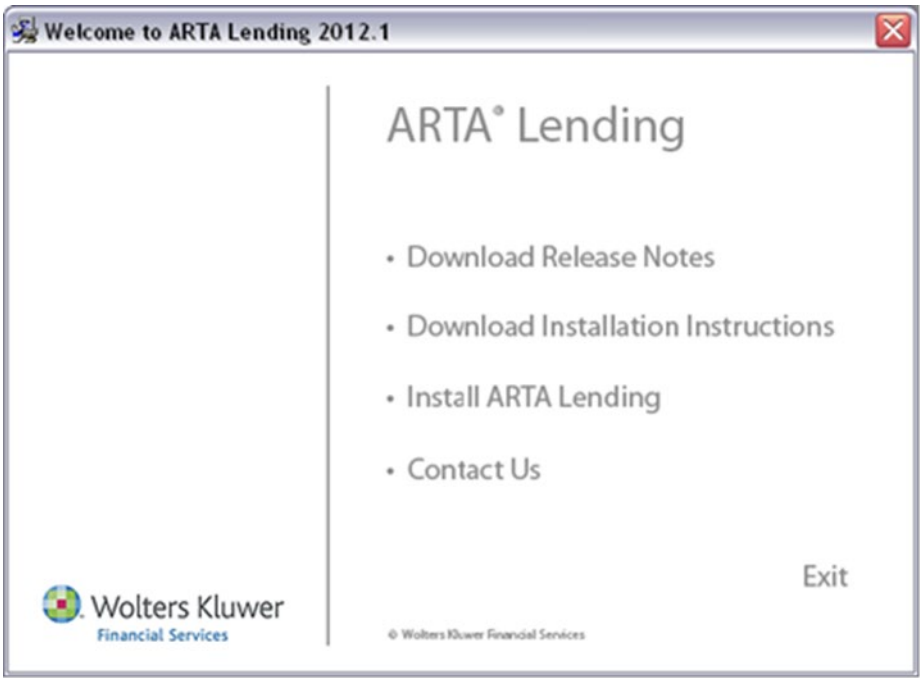
Installing Modules

Installing modules is very similar to installing the primary ARTA Lending program. You may review other chapters in this manual that are relevant to the ARTA Lending installation on your hardware, but the instructions below are complete and stand alone. To install one or more modules:

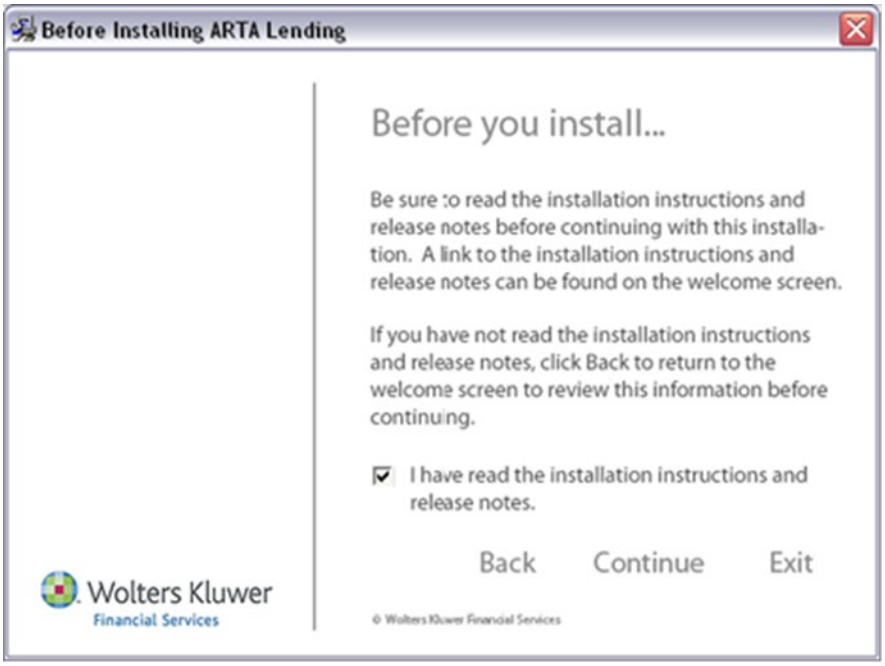
1. If necessary, copy the ARTA Lending ISO file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.

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2. Double-click the ISO file to mount it. You can also right-click and choose **Mount** from the context menu.
3. Find **Setup.exe** in the ISO and double-click it to begin the installation.

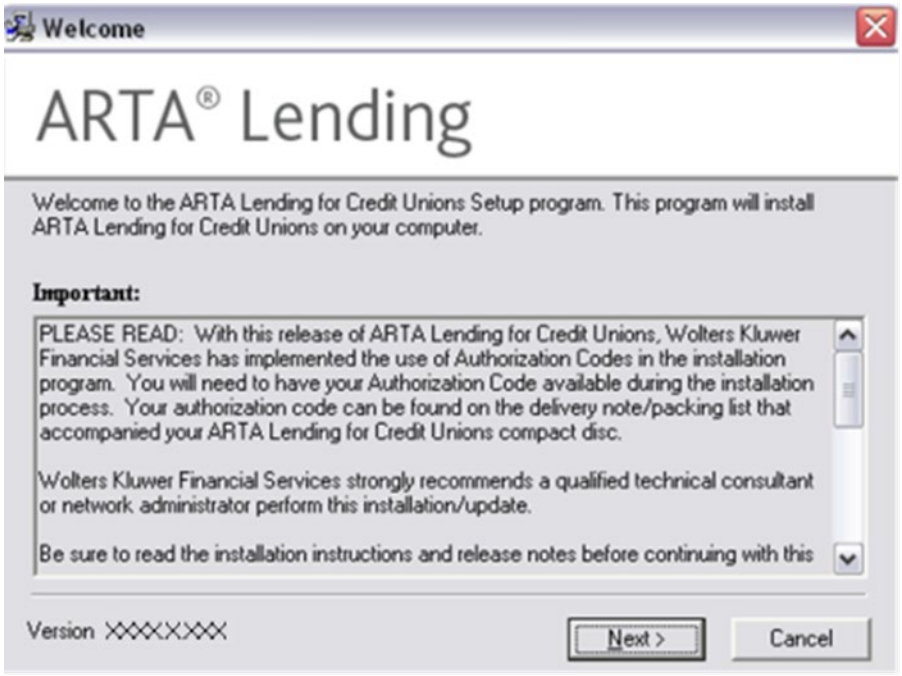


4. Select the I have read the installation instructions and release notes check box and click Continue.

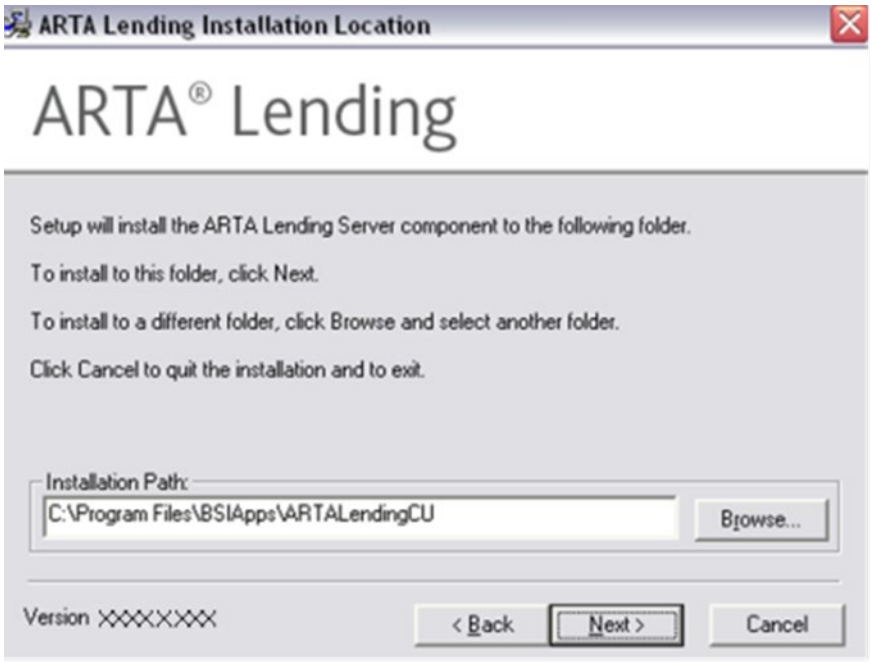


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5. Click **Next**.



6. Choose the **Add/Remove ARTA Lending Modules** option and click **Next**.

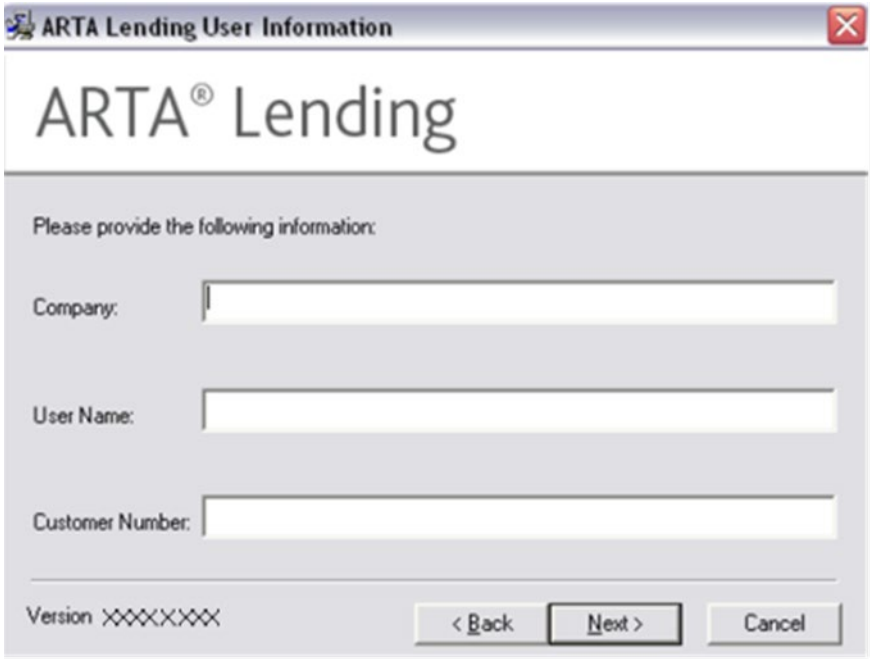


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7. Enter the new Authorization Code you received during module purchase. You cannot proceed without entering a valid code. Click **Next>** after entering your code.



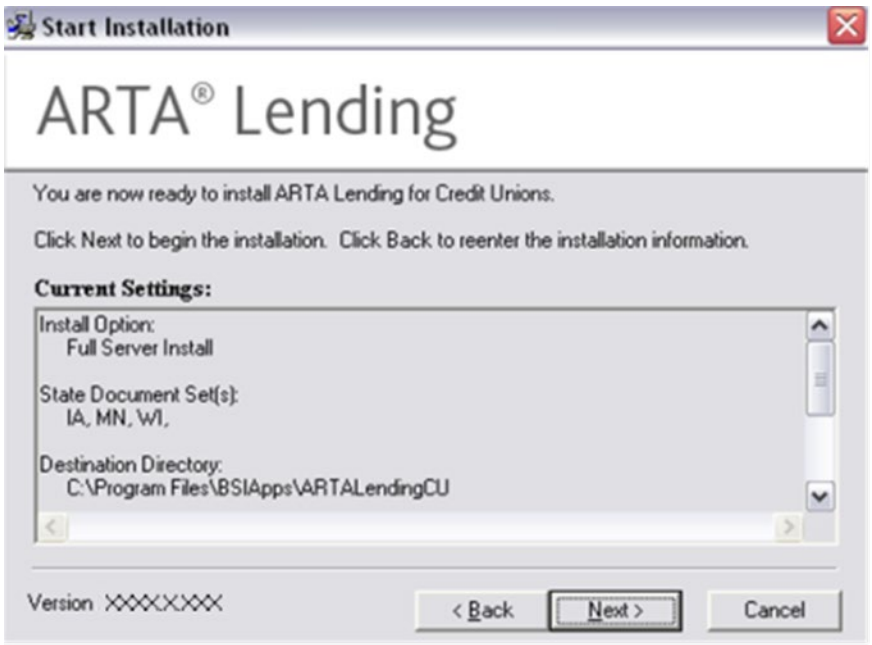
8. This box will populate with the name of your organization, your name, and your customer number. Note that your customer number is not changed by module installation. Click **Next>**.



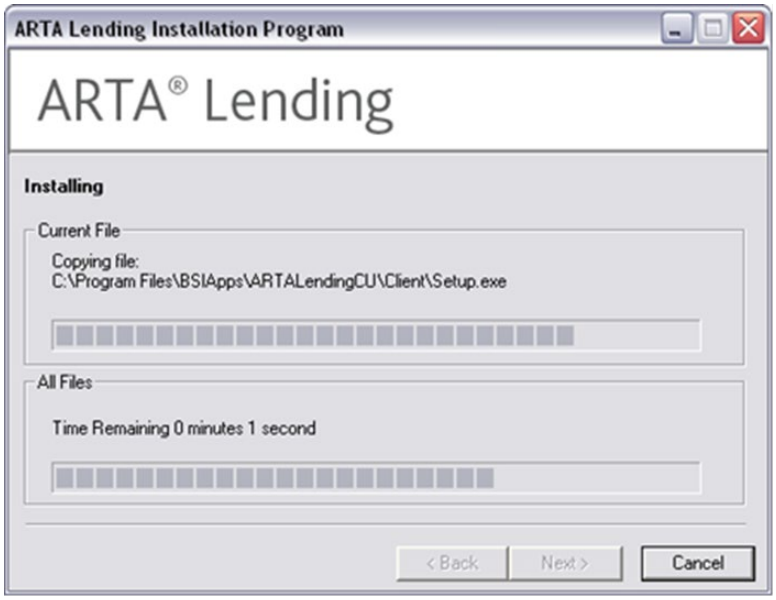
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9. Review the installation settings you have selected so far. If you need to change anything, click the **<Back** button. If you are satisfied, click **Next>**.

NOTE: You do not have the option to change the install directory during module installation. Since the module is dependent upon the core ARTA Lending file set, it must be installed to the same location as ARTA Lending.

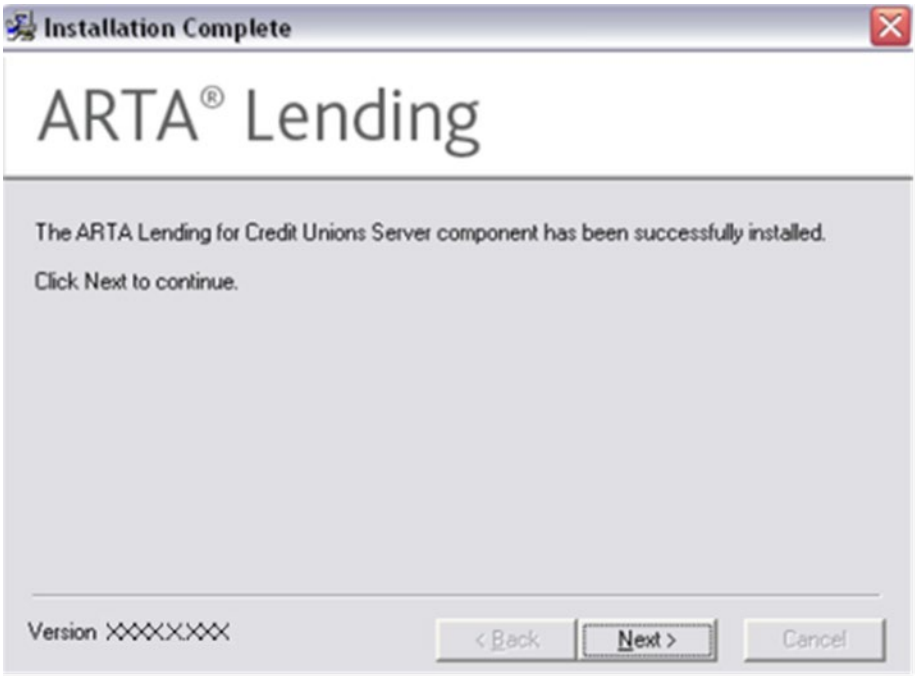


10. ARTA Lending will begin installation. This may take several minutes. Progress is updated as shown below.



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11. When installation is complete, the **Installation Complete** screen appears. Click **Finish>** to complete installation. Rebooting will not be necessary after installation.



Post Module Install

Startup ARTA Lending and log on. The Main Navigator will be different, with new choices reflecting the modules installed. Note that the install will not affect any of the setup information entered prior to module installation. However, you will need to review your setup parameters since the new module functionality requires set up. This is especially critical for permissions. Outside of users in the supervisor group, no one can access the new modules without the proper permissions. Refer to the Module Guides for information on the setup parameters and use of your newly installed modules.

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After Installation is Complete

After the installation is completed, make backup copies

A full backup should be performed *after* the initial installation and setup configuration as well as *after* each update you receive.

Backup and Restore utilities are located in the program on the menu bar under the Utilities drop-down menu. Continue with the following:

Plan Data Backups

Before you use ARTA Lending, plan your data backup and system maintenance strategies. If your computer system is equipped with backup and archiving utilities, you will need to understand these systems for proper setup with the program.

We recommend you set up a frequent, routine data backup program to make sure your ARTA Lending data files are always protected.

Read and review supporting documentation

We realize that you are anxious to start using your new program, but we strongly recommend that you take the time to read and review all supporting documentation shipped with your release in order to use the program effectively.

Prepare for Setup

Security setup must be completed for a new install or should be reviewed for an update immediately after installation for users to access the program. For more information, refer to Chapter 3, Starting Setup, in the ARTA Lending User's Guide.

Before setting up ARTA Lending in your institution, gather information you need for your institution(s) and for your users to fully integrate the program into your operations.

Install Credit Insurance Documents

After the installation is completed, you may install any credit insurance documents. Refer to the Installing Credit Insurance Forms documentation.

Install Privacy Documents

After the installation is completed, you may install custom privacy disclosures.

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Appendix A: Software and Hardware Requirements

Standalone and Client System Requirements

Software Requirements

Operating Systems

- Windows 11

Components

- Microsoft Edge. Earlier versions of Internet Explorer (6, 7, 8, 9, 10 and 11) are not supported.

Note

Edge Webviewer 2 Runtime is required with Microsoft Edge. If it is not installed, it will be downloaded and ran during the client portion of the update.

To get a standalone installer, please go to the Evergreen Standalone Installer section at the following site: https://developer.microsoft.com/en-us/microsoft-edge/webview2/

NOTE:
The Credit Bureau module requires Internet access. Bandwidth of 128K or greater is recommended.

Internet access is also required for remote troubleshooting by SupportLine and for downloading of files from the Wolters Kluwer Software Support website.

Hardware Requirements

- 2.66 GHz Intel Pentium 4 Processor
- 512 MB RAM (minimum) 1 GB (recommended)
- Hard drive with ample free space for software installation (500 MB initial install, with an additional 50 MB free space for each added state. 4.0 GB free space for a full 51 jurisdiction install)
- Monitor/Video card capable of 800 x 600-pixel display resolution (VGA minimum). The preferred resolution is 1600 x 900, and the optimum resolution is 1920 x 1080 (HDMI standard).

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Network Server Requirements

Software Requirements

Operating System

- Microsoft Windows Server 2016
- Microsoft Windows Server 2019
- Microsoft Windows Server 2022
- Microsoft Windows Server 2025

Components

- Microsoft Edge. Earlier versions of Internet Explorer (6, 7, 8, 9, 10 and 11) are not supported.

Note

Edge Webviewer 2 Runtime is required with Microsoft Edge. If it is not installed, it will be downloaded and ran during the client portion of the update.

To get a standalone installer, please go to the Evergreen Standalone Installer section at the following site: https://developer.microsoft.com/en-us/microsoft-edge/webview2/

Note: The Credit Bureau module requires Internet access. Bandwidth of 128K or greater is recommended.

Internet access is also required for remote troubleshooting by SupportLine and for downloading of files from the Wolters Kluwer Software Support website.

For WAN, Windows Terminal Server is required.

Hardware Requirements

NOTE: The following requirements are based on five concurrent users; additional users may require increased requirements.

- 2.66 GHz Intel Pentium 4 Processor
- 1 GB RAM (minimum) 2 GB (recommended)
- Hard drive with ample free space for software installation (500 MB initial install, with an additional 50 MB free space for each added state. 4.0 GB free space for a full 51 jurisdiction install)
- Monitor/Video card capable of 800 x 600-pixel display resolution (VGA minimum). The preferred resolution is 1600 x 900, and the optimum resolution is 1920 x 1080 (HDMI standard).

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Printers

- PCL5 or PCL6 compatible laser printer (Example: HP 4000 Series, 8000 Series, and Lexmark Optra Series)
- Two programmable (not multipurpose) paper trays, one of which must be an 8½" x 14" paper tray
- Printer memory:
  - 8 MB installed for 300 dpi resolution
  - 16 MB installed for 600 dpi resolution
  - 32 MB installed for 1200 dpi resolution

NOTE: Due to the large variety of printers available in the market today, we are unable to test our programs with every printer.

Printers that are NOT supported include, but not limited to: HP L Series, HP1000 Series, HP2000 Series, Okipage Series, and Brother HL 1000 Series.

Multi-purpose (printer, copier, and fax) printers may meet the above requirements; however, we do not recommend using multi-purpose printers with the software and may not be able to assist with problems printing to these printers.

Additional Notes

- These requirements are for systems running ARTA Lending only. A higher megahertz (MHz) processor and or more random-access memory (RAM) have shown to improve the overall performance of ARTA Lending. Consult with your technical staff if you will be running additional applications, as this will increase the listed requirements.
- These requirements are subject to change without notice.
- Microsoft Small Business Server is designed strictly for small business applications and is not supported.

The latest service packs should be installed for all Microsoft products.

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Appendix B: Microsoft VirtualStore

The Microsoft VirtualStore

The VirtualStore functionality is part of the virtualization technology that was introduced with Windows Vista. This functionality was intended as a compatibility feature to allow legacy programs to continue working when using User Account Control (UAC) as a Standard User (non-System Administrator). This was a temporary fix intended to be removed in some later release of Windows.

How Microsoft VirtualStore Works

When a virtualized program attempts to write to a protected location such as Program Files/Program Files (x86) or the registry, Windows will intercept the **Access denied** response and redirect the write request to: **C:\Users\[username]\AppData\Local\VirtualStore**.

NOTE: the AppData folder is a hidden system folder.

When a virtualized program attempts to read from a protected location, Windows will first check for a copy of the file in the VirtualStore location. If it finds it, it will use that copy first, if not, it will attempt to read from the original file.

This normally works if the current (logged in) user always uses the program and the files it saves from a Standard User account, and data does not need to be shared with other users on a network location. However, if the files are accessed from other programs which are not virtualized, or other users log into the same workstation, the program will be reading and writing to different locations.

Example

A file is written to the Program Files (x86) location as a Standard User, it gets redirected to the VirtualStore folder. Subsequently a different user logs into the same workstation and runs the program with Administrator rights and tries to read this file. Since you are not virtualized, Windows will read directly from Program Files (x86) and not find the file there.

This is because of **User Account Control (UAC)**. This is a security infrastructure and one of its features is to divert user data stored in the central Program Files directory to a user location, which is known as **VirtualStore**.

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Microsoft VirtualStore Functionality Affect on ARTA Lending

The functionality of the VirtualStore directly affects institutions who have installed ARTA Lending as it is a 32-bit application.

The following describes two common installation scenarios:

1. In a Standalone Installation.
   When both the ARTA Lending Server and Client portions of the program are installed onto a Standard User's workstation and an Administrator has not granted the logged in User or the User Group assigned to the User, at least Modify permissions on the ARTA Lending folders, saved data will appear in the logged in User's VirtualStore location **(C:\Users\[UserName]\AppData\Local\VirtualStore)**. If this User is the only user of the program, there wouldn't be a perceived issue with accessing the data until a data backup is required.
2. In a Server/Client Installation
   As in a standalone installation, when both the ARTA Lending Server and/or Client portions of the program are installed onto a server and an Administrator has not granted the logged in User or Group at least Modify permissions on the ARTA Lending folders, saved data will appear in the logged in User's VirtualStore location on their workstation, not on the desired Save location on the Server. If this user is the only user of the program, there wouldn't be a perceived issue with accessing the data until a data backup is required.

To Make Current Installation Data Available for All Users

If proper permissions to the ARTA Lending folder have not been given prior to first use of a new installation, the following steps can be taken so data will be available for all users of the program.

1. The Administrator will need to determine which Group or Users should be granted permissions on the ARTA Lending folder. The default installation location is:
   C:\Program Files (x86)\BSIApps\ARTALending as the program is a 32 bit application. It is recommended that the user group Domain Users be used. Whichever group is determined to be used grant them Full Control of the ARTA Lending folder and all subfolders on the Server.
2. Locate the VirtualStore folder on each client workstation. To access the VirtualStore location on a workstation, open File Explorer, click on the View menu, click on Options, click on Change folder and search options, click on the View tab then select the radio button for Show hidden files, folders, and drives, click OK.
3. Navigate to (C:) > Users > [UserName] > AppData > Local > VirtualStore.

NOTE

There could be a variety of files and folders here from other installed programs that have not been granted proper permissions. Most often seen, would be a Program Files (x86) folder with a \BSIApps\ARTALending folder inside of it. The data, such as loan files will be in a Loans folder.

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4. Copy the unique ARTA Lending data in the folder to the appropriate ARTA Lending folder(s) on the Server. Depending on what areas of the program a user accessed and saved there may be Setup information, Application files, Loan files, Templates… etc. that will be saved in the VirtualStore.
5. Once all the files have been copied to the proper Server location, delete the ARTA Lending files from the VirtualStore.

NOTE

The VirtualStore folder should be empty. This step is critical as if it is not completed the ARTA Lending files will continue to be saved in the VirtualStore location.

Error Messages or Symptoms Indicating a VirtualStore Issue

There are a variety of documented error messages associated with data being saved to a Local Account VirtualStore:

1. There will be various errors when attempting to retrieve HMDA LAR reports.
2. A User may get the error: SavetoSetupFile, unable to delete old file] Error(s); Win32 Error: 0, when navigating to some areas of the program, such as Lending Setup > Index History
3. Another, similar error appears: create_file_list, timed out attempting to delete C:\ProgramData\BSIApps\ARTALending\Docs\Setup\policy.dat] Error(s) Win32 Error 0
4. Users will state that the program is not saving Loans, Applications or Setup data or they can’t see Loans, Applications or Setup data that other Users have created/edited.

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Wolters Kluwer is a global provider of professional information, software solutions, and services for clinicians, accountants, lawyers, and professionals in the tax, finance, audit, risk, compliance, and regulatory sectors. We help our customers make critical decisions every day by providing *expert solutions* that combine deep domain knowledge with specialized technology and services. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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Compliance Solutions Support Portal: https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/
Product Download Site: https://compliancedownload.wolterskluwer.com/
Customer Service: (800) 552-9410 *Available Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern time.*
Customer Support Web: https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/

ARTA Lending™ SupportLine:
Phone: 1-800-274-2711 ext. 1124021
Available Monday through Friday, 8 a.m. to 8 p.m., Eastern time.
Email: ARTALendingSup@wolterskluwer.com

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