

Credit Access Business Annual Report Data Entry Instructions & Definitions

All credit access businesses are required to file an annual reports relative to the extensions of credit (§393.627, Texas Finance Code). All data reporting is provided through the web-based data entry system located on the OCCC website.

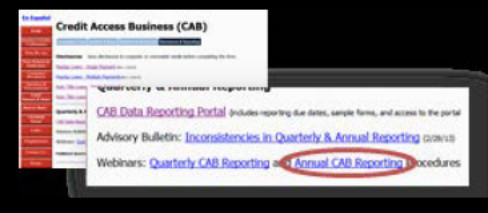
Below are instructions designed to assist you in completing the annual reporting requirement. Read through the instructions prior to submitting your annual report. **Filing Due Date:** January 31st of the following year.

Example: Calendar Year 2013 Annual Report is due by January 31, 2014.

If you need assistance in completing the report, contact the OCCC at 512-936-7652 or send an email to cab.reporting@occc.state.tx.us.

Need more information?

Download the
[Annual CAB Reporting webinar](#)



All data reporting must be completed using the web portal provided for this purpose. This document –and the full-page sample following are intended to provide information and procedures for accurately calculating and entering the data sought.

The following sample report *cannot* be submitted to the OCCC via email, postal/delivery service, or fax.

Data Portal

Log into the CAB Data Reporting Portal, located on the agency website.

When you have accessed your CAB reporting account, ensure you have selected the correct calendar year for which you wish to submit data.

General Overview

Report columns

TEXAS CREDIT ACCESS BUSINESS 2012 REPORT YEAR FOR CALENDAR YEAR ENDING					
Note: Please round to nearest dollar amount. Please do not leave any blanks. Write "None" or "N/A" as applicable. Please Report Texas Credit Access Business (CAB) Activity ONLY.					
Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.				

The columns are ordered:

- (1) Installment Deferred Presentment Transactions,
- (2) Single Payment Deferred Presentment Transactions,
- (3) Single Payment Auto Title Loans, and
- (4) Installment Auto Title Loans.

Ensure the data you are entering in each column corresponds to the column heading.

Single Payment Loans

Single Payment Loans include loans only if the entire amount owed (fees, principal, and interest) are due in one scheduled payment.

Installment Loans

Installment Loans include any other scenario. This includes single balloon payments of principal and interest with prior fee payments scheduled

Line Item Descriptions and Definitions

Item #1

Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	In: A
1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.				

Report the number of loans that were paid in full by consumers under the original agreement without the need of refinancing.

Item #2A – 2E

2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year.				
A	Refinancing 1 time				
B	Refinancing 2-4 times				
C	Refinancing 5-6 times				
D	Refinancing 7-10 times				
E	Refinancing more than 10 times				

Report the number of loans that were paid in full by consumers after consumers refinanced the original agreement. Report the loan for the applicable range of refinances.

Example: A consumer paying off a loan after the 5th refinance would report 1 for Item #2C. The loan must be paid in the report year; however, the initial loan in the obligation may be entered into during prior years.

Item #3

3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.				
4	Total number of extensions of consumer credit or refinances where the CAB				

Report the total amount of CAB fees on all contracts (new loans and refinances) charged during the report year. (Include fees not yet paid but scheduled to accrue.)

Item #4

4	Total number of extensions of consumer credit or refinances where the CAB repaid the third-party lender under a contractual obligation, guaranty, or letter of credit.				
5	Number of consumers for whom the CAB obtained or assisted in obtaining an				

Report the number of loans where the CAB reimbursed the lender under the letter of credit (between CAB and 3rd party lender) and the borrower became obligated to the CAB instead of the lender. (Do not report the total number of loans where a letter of credit was issued.)

Item #5

5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.				
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Report the number of individual consumers unique to the reporting store and unique to each category. An individual consumer may be reported a maximum of once per each category of loan they receive.

Example, a consumer receiving 4 single installment payday loans and 3 single installment title loan during the quarter may be reported once for the single installment payday loan category and once for the single installment title loan category.

Item #6A- 6K

New Extensions of Consumer Credit During Report Year					
6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts)				
A	\$0 - \$250				
B	\$251 - \$500				
C	\$501 - \$750				
D	\$751 - \$1000				
E	\$1001 - \$1500				
F	\$1501 - \$2000				
G	\$2,001 - \$2,500				
H	\$2,501 - \$3,000				
I	\$3,001 - \$5,000				
J	\$5,001 - \$7,500				
K	Over \$7,500				

Report the number of new loans (not refinanced or renewed transactions) in the described loan ranges.

Example, a \$750 loan to a customer would be reported as 1 in #6C. A refinance of that same \$750 would not be reported. A customer who obtains a \$750 loan in January, pays it in full in February, then obtains a \$750 loan in June would be counted as 2 in #6C.

Item #7A – 7K

7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts):				
A	\$0 - \$250	\$	-	\$	-
B	\$251 - \$500	\$	-	\$	-
C	\$501 - \$750	\$	-	\$	-
D	\$751 - \$1000	\$	-	\$	-
E	\$1001 - \$1500	\$	-	\$	-
F	\$1501 - \$2000	\$	-	\$	-
G	\$2,001 - \$2,500	\$	-	\$	-
H	\$2,501 - \$3,000	\$	-	\$	-
I	\$3,001 - \$5,000	\$	-	\$	-
J	\$5,001 - \$7,500	\$	-	\$	-
K	Over \$7,500	\$	-	\$	-

Report the total dollar amount of new loans (not refinanced or renewed transactions) for loans that fall under the described loan ranges.

Example, two \$750 loans would be reported as \$1500 in #7C.

Item #8

8	Total number of refinances on extensions of consumer credit originated in the report year.				
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Report the total number or refinances on the new loans that were entered into during the report year. The refinances reported are linked to the loans reported in Item #6A - 6K.

Item #9

9	Total dollar amount of extensions of consumer credit for the report year.	\$	-	\$	-	\$	-	\$
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Report the cash loaned directly to customers from new loans during the report year. This number should equal the cumulative total reported in Item #7A -#7K.

Item #10

10	Total dollar amount of refinances for the report year.	\$	-	\$	-	\$	-	\$
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Report the total dollar amount of refinances (typically the amount financed) of all refinances or renewals entered into during the report year.

The universe of refinances **is not limited** (as is Item #8) to new loans entered into during the report year. All refinances during the report year, including refinances of loans made in previous years are considered.

**OCCC**Office of Consumer
Credit Commissioner**Credit Access Business
Annual Report**

Annual Report Submission Information

Name of Licensee: _____
License No.: _____
d/b/a: _____

1 Who in your office can the OCCC contact regarding this report?

Name: _____
Title: _____
Address: _____
City, State, Zip: _____
Phone: _____
Fax: _____
Email: _____

2 Number of offices in Texas where Licensee or its affiliates conduct business as a Credit Access Business:

Licensee:
Affiliates:

3 During the report period, has the Licensee, any affiliate or agent thereof made a financial settlement on behalf of the Licensee with any person?

No:
Yes: (Attach a report to explain any settlement in excess of \$10,000.)

4 During the report period, has the Licensee, any affiliate, or any agent thereof been subject to litigation with relation to any services provided by a Credit Access Business under Chapter 393 of the Tex. Fin. Code, or any collection activity related thereto?

No:
Yes: (Attach a report to explain any Texas-based settlement of claims paid in excess of \$10,000.)

The undersigned affirms that all answers on this annual report and any attachments are true and complete.

Warning: TEX. PENAL CODE, Sec. 37.10 provides that providing false information to a governmental agency may be a third-degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

☐ Checking this box serves as the electronic signature of the officer or member.

Name of Officer or Member: _____
Title: _____
Date: _____



**Credit Access Business Annual Report
to the
Office of Consumer Credit Commissioner**



**TEXAS CREDIT ACCESS BUSINESS
2012 REPORT YEAR
FOR CALENDAR YEAR ENDING**

*Note: Please round to nearest dollar amount. Please do not leave any blanks. Write "None" or "N/A" as applicable.
Please Report Texas Credit Access Business (CAB) Activity ONLY.*

Item No.	Description	Installment Deferred Presentment Transactions	Single Payment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
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1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.				
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year.				
A	Refinancing 1 time				
B	Refinancing 2-4 times				
C	Refinancing 5-6 times				
D	Refinancing 7-10 times				
E	Refinancing more than 10 times				
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.				
4	Total number of extensions of consumer credit or refinances where the CAB repaid the third-party lender under a contractual obligation, guaranty, or letter of credit.				
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.				

New Extensions of Consumer Credit During Report Year

6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts):				
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7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts):				
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C	\$501 - \$750	\$ -	\$ -	\$ -	\$ -
D	\$751 - \$1000	\$ -	\$ -	\$ -	\$ -
E	\$1001 - \$1500	\$ -	\$ -	\$ -	\$ -
F	\$1501 - \$2000	\$ -	\$ -	\$ -	\$ -
G	\$2,001 - \$2,500	\$ -	\$ -	\$ -	\$ -
H	\$2,501 - \$3,000	\$ -	\$ -	\$ -	\$ -
I	\$3,001 - \$5,000	\$ -	\$ -	\$ -	\$ -
J	\$5,001 - \$7,500	\$ -	\$ -	\$ -	\$ -
K	Over \$7,500	\$ -	\$ -	\$ -	\$ -

8	Total number of refinances on extensions of consumer credit originated in the report year.				
9	Total dollar amount of extensions of consumer credit for the report year.	\$ -	\$ -	\$ -	\$ -
10	Total dollar amount of refinances for the report year.	\$ -	\$ -	\$ -	\$ -