
Office of Consumer Credit Commissioner
Credit Access Business Reporting Application
Bulk File Upload Definition

Project Description	Release Date
Credit Access Business Reporting System	04/01/2012

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OCCC CAB Business Reporting File Upload Format

Introduction

Purpose

This document describes the file format for CAB business reporting via flat file as an alternative to using the full function web site. Consumer Credit Commission will allow for data to be submitted using a file upload process as opposed to direct web entry. This accommodation is intended to ease the burden of large entities in meeting the quarterly and annual CAB reporting requirements enacted by the Texas legislature.

Scope

This document covers the Quarterly and Annual report file formats. Additionally this document describes the logic behind the format provided an insight into its modification.

Overview

The file format is designed to mimic the format of the CAB reporting website. Each line of the file represents a unique license number. Each report question and answer must be contained within the designated spot in the flat file. Missing commas or data in the file will result in incorrect reporting or file rejection due to format errors.

File Formats

The following table details file layout for a single store upload. To report on multiple store locations in the same file simply append the next store on the subsequent line after the first store.

Quarterly Report File Format

Each report item shown in the table below must be followed by a comma when creating the flat file for upload and import to the OCCC.

NOTE: Quarterly reports should consist of 115 total fields

Report Item	Format	Example
License Number	Char(5)	00000
Last day of the reporting period	yyyy-mm-dd	2012-03-31
Contact Name	varchar(45)	Joe Smith
Contact Title	varchar(45)	CFO

Contact Address Line 1	varchar(45)	1 Main Street
Contact Address line 2	varchar(45)	Suite #444
Contact City	varchar(45)	Austin
Contact State (this field is case sensitive)	Char(2)	Tx
Contact Zip	Char(5)	78745
Contact Zip Plus	Char(4)	6507
Phone	char(10)	5125555555
Fax	char(10)	5125555555
Cell	char(10)	5125555555
1 Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the reporting period. (This is the number of distinct consumers for whom the CAB facilitated new cash advances during the quarter.)	#	1
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
2 Number of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period. (This is the number of new cash advances facilitated during the quarter.)	#	2
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
3 Number of refinancing transactions of the extensions of consumer credit described in #2. (This is the total number of refinances facilitated during the quarter that relate to the loans listed in #2.)	#	3
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
4 Number of consumers refinancing the extensions of consumer credit described in #2.	#	4
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
5 Number of consumers refinancing more than once the extensions of consumer credit described in #2.	#	5
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
6 Average amount of the extensions of consumer credit described in #2. (This is the cash portion paid to the consumer. Do not include any CAB fees financed within the loans.)	#	6

Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
7 Total amount of CAB fees charged by the CAB for the activities described in #2 and #3. (This is the total fees collected during the quarter for the facilitation of loans described in #2 and the refinances described in # 3.)	#	7
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
8 Number of vehicles surrendered or repossessed during the reporting period under the terms of a motor vehicle title loan obtained by the CAB or that the CAB assisted consumers in obtaining.	#	8
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
9a Mean (Total number of refinances divided by number of consumers.)	#x	9A
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
9b Median (The number of refinances at the midpoint of the sequence when the number of refinances are arranged in order by Total.)	#x	9B
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
9c de (Number of refinances per consumer that occurs most often.)	#x	9C
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10a Minimum CAB fee charged per transaction (\$ per \$100).	#x	10A
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10b Average CAB fee charged per transaction (\$ per \$100).	#x	10B
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00

Installment Auto Title Loans	Decimal	33.00
10c Maximum CAB fee charged per transaction (\$ per \$100).	#x	10C
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10d Average original term (in days) of an extension of consumer credit and refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period.	#x	10D
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10e Number of outstanding extensions of consumer credit and refinances (CAB contracts) at beginning of the reporting period.	#x	10E
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10f	#x	10F
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10g	#x	10G
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10h	#x	10H
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
10i	#x	10I
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
Signatory Name	varchar(45)	John Smith
Signatory Title	varchar(45)	CFO

Annual Report File Format

Each report item shown in the table below must be followed by a comma when creating the flat file for upload and import to the OCCC.

NOTE: Annual reports should consist of 191 total fields

Report Item	Format	Example
License Number	Char(5)	00000
Last day of the reporting period	yyyy-mm-dd	2012-12-31
Contact Name	varchar(45)	Joe Smith
Contact Title	varchar(45)	CFO
Contact Address Line 1	varchar(45)	1 Main Street
Contact Address line 2	varchar(45)	Suite #444
Contact City	varchar(45)	Austin
Contact State (this field is case sensitive)	Char(2)	Tx
Contact Zip	Char(5)	78745
Contact Zip Plus	Char(4)	6507
Phone	Char(10)	5125555555
Fax	Char(10)	5125555555
Cell	Char(10)	5125555555
Licensee	Integer	
Affiliates	Integer	
During the report period, has the Licensee, any affiliate, or any agent thereof made a financial settlement on behalf of the Licensee with any person?	Char(1)	y
If Yes (Attach a report to explain any settlement in excess of \$10,000)	VarChar(5000)	Explanation text
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?	Char(1)	n
If Yes (Attach a report to explain any settlement in excess of \$10,000)	VarChar(5000)	Explanation text
1 Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.	#	1
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
2a Refinancing 1 time	#	2A
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00

2b Refinancing 2-4 times	#	2B
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
2c Refinancing 5-6 times	#	2C
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
2d Refinancing 7-10 times	#	2D
Installment Deferred Presentment Transactions	Decimal	25.00
Single Payment Deferred Presentment Transactions	Decimal	25.00
Single Payment Auto Transaction Loans	Decimal	25.00
Installment Auto Title Loans	Decimal	25.00
2e Refinancing more than 10 times	#	2E
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
3 Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	#	3
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
4 Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	#	4
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
5 Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	#x	5
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6a \$0 - \$250	#x	6A
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6b \$251 - \$500	#	6B
Installment Deferred Presentment Transactions	Decimal	33.00

Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6c \$501 - \$750	#x	6C
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6d \$751 - \$1000	#x	6D
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6e \$1001 - \$1500	#x	6E
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6f \$1501 - \$2000.	#x	6F
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6g \$2,001 - \$2,500	#x	6G
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6h \$2,501 - \$3,000	#x	6H
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6i \$3,001 - \$5,000	#x	6I
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6j \$5,001 - \$7,500	#x	6J
Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
6k Over \$7,500	#x	6K

Installment Deferred Presentment Transactions	Decimal	33.00
Single Payment Deferred Presentment Transactions	Decimal	33.00
Single Payment Auto Transaction Loans	Decimal	33.00
Installment Auto Title Loans	Decimal	33.00
7a \$0 - \$250	#x	7A
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7b \$251 - \$500	#x	7B
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7c \$501 - \$750	#x	7C
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7d \$751 - \$1000	#x	7D
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7e \$1001 - \$1500	#x	7E
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7f \$1501 - \$2000.	#x	7F
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7g \$2,001 - \$2,500	#x	7G
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7h \$2,501 - \$3,000	#x	7H
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00

7i \$3,001 - \$5,000	#x	7I
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7j \$5,001 - \$7,500	#x	7J
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
7k Over \$7,500	#x	7K
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
8 Total number of refinances on extensions of consumer credit originated in the report year.	#x	8
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
9 Total dollar amount of extensions of consumer credit for the report year.	#x	9
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
10 Total dollar amount of refinances for the report year.	#x	10
Installment Deferred Presentment Transactions	Decimal	11.00
Single Payment Deferred Presentment Transactions	Decimal	11.00
Single Payment Auto Transaction Loans	Decimal	11.00
Installment Auto Title Loans	Decimal	11.00
Signatory Name	varchar(45)	John Smith
Signatory Title	varchar(45)	CFO

Appendix A – Sample Report Files

NOTE: Due to formatting imposed by MS Word the below samples appear to span multiple lines. The text file submitted to the OCCC must contain all of the data on a single line with no word wrapping.

Quarterly Report Sample

Lic#,yyyy-mm-

dd,name,title,address1,address2,city,st,zp,zp4,phone,fax,cell,1,0,22,8,25,2,0,22,8,25,3,0,22,8,25,4,0,22,8,25,5,0,22,8,25,6,0,22,8,25,7,0,22,8,25,8,0,22,8,25,9A,0,22,8,25,9B,0,22,8,25,9C,0,22,8,25,

,10A,0,22,8,25,10B,0,22,8,25,10C,0,22,8,25,10D,0,22,8,25,10E,0,22,8,25,10F,0,22,8,25,10G,0,22,8,25,10H,0,22,8,25,10I,0,22,8,25,signature,sigtitle

Annual Report Sample

Lic#,yyyy-mm-dd,name,title,address1,address2,city,st,zp,zp4,phone,fax,cell,888,444,y,some
text,n,,1,0,42,13,24,2A,0,42,13,24

2B,0,42,13,24,2C,0,42,13,24,2D,0,42,13,24,2E,0,42,13,24,3,0,42,13,24,4,0,42,13,24,5,0,42,13,24,6A,0,42,13,24,6B,0,42,13,24,6C,0,42,13,24,6D,0,42,13,24,6E,0,42,13,24,6F,0,42,13,24,6G,0,42,13,24,6H,0,42,13,24,6I,0,42,13,24,6J,0,42,13,24,6K,0,42,13,24,7A,0,42,13,24,7B,0,42,13,24,7C,0,42,13,24,7D,0,42,13,24,7E,0,42,13,24,7F,0,42,13,24,7G,0,42,13,24,7H,0,42,13,24,7I,0,42,13,24,7J,0,42,13,24,7K,0,42,13,24,8,0,42,13,24,9,0,42,13,24,10,0,42,13,24,signature,sigtitle