



CAB Reporting Instructions – Now in ALECS

Single Store Upload Information

Please use this information as a guide to answer each report item. Graphical representations are for companies filing a single store at a time. Bulk upload formats are available on our website.

Report columns

Item No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in				

The columns are ordered: *(applicable to single store submissions only)*

- (1) Single Payment Deferred Presentment Transactions,
- (2) Installment 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

Item #1

Item No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
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.)				

Report the number of individual consumers unique to each store, product category, and quarter that obtained a loan in the reporting quarter. For example, a consumer receiving a single payment payday loan and single payment title loan in the reporting quarter would be counted as 1 in each category.

(A consumer may be counted only once per category per quarter regardless of how many loans in each category they obtained in that quarter.)

Item #2

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.)				
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Report the number of extensions, or “new loans” (not refinanced or renewed transactions) obtained by the consumers listed in Item #1. A consumer may have more than one new loan in a reporting quarter.

Example: a consumer who receives a new loan on January 1, pays off that loan on January 15 then receives another new loan on March 15 would have 2 extensions reported for Item #2.

Item #3

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.)				
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Report the number of times the new loans reported in Item #2 were refinanced in the reporting quarter. Do not count refinances occurring in the quarter that are related to a new loan originated in a prior quarter. For example, if a new loan was originated in December and three refinances took place in January and February then do not count the refinances.

Item #4

4	Number of consumers refinancing the extensions of consumer credit described in #2.				
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Report the number of unique consumers who entered into the refinances described in Item #3. Each consumer refinancing should be counted only once per store, product type, and quarter. Consumers refinancing new loans from prior quarters should not be counted.

Item #5

5	Number of consumers refinancing more than once the extensions of consumer credit described in #2.				
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Report the number of unique consumers described in Item #4 that refinanced **more than once** during the quarter. Do not count the number of refinanced loans.

Item #6

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.)	\$ -	\$ -	\$ -	\$ -
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Report the average amount of new loans issued during the quarter (*do not include refinances*).

Example, the average loan amount of two loans made of \$500 and \$1000 is \$750. $((500+1000)/(2))$.

Item #7

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.)	\$ -	\$ -	\$ -	\$ -
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Report the total amount of CAB fees on all contracts (new loans and refinances) charged during the report quarter. (Charged Fees include fees not yet paid but scheduled to accrue over the remaining scheduled term of the loan.)

Item #8

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.	N/A	N/A		
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Report the total number of vehicles repossessed through default of a credit access business agreement. Include all vehicles repossessed in the quarter regardless if the customer later reinstated and recovered the vehicle.

Item #9A – 9C

9	Mean, median, and mode of the number of refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period for the loans listed in #2.				
A	Mean (Total number of refinances divided by number of consumers.)				
B	Median (The number of refinances at the midpoint of the sequence when the number of refinances are arranged in order by frequency.)				
C	Mode (Number of refinances per consumer that occurs most often.)				

Item #9A

Report the average number of refinances per consumer who do refinance during the quarter. Quotient of Item #3 by Item #4 (Divide the results of Item #3 by Item #4).

Item #9B

Report the middle number of refinances per consumers who refinance in the quarter.

Example: if five consumers refinanced the following number of times: 1,1,2,3,5; then the median would be 2.

Item #9C

Report the most common number of refinances per consumers who refinance.

Example: if five consumers refinanced the following number of times: 1,1,2,3,5; then the mode would be 1

Item #10A – 10C

10	Other CAB Transaction Information				
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CAB Fees Charged

A	Minimum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
B	Average CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -
C	Maximum CAB fee charged per transaction (\$ per \$100).	\$ -	\$ -	\$ -	\$ -

For all “Fee per \$100” numbers, report the total scheduled fees as a percentage of the loan amount. Transactions would include new loans, refinances, or renewals.

Example: the “Fee per \$100” for a \$500 installment loan with \$750 of fees scheduled through the term of the loan would be: $(\$750 / \$500) \times 100 = \$150$ per \$100 loaned. (Do not report the total of fees or only fees collected through the end of the quarter).

Item #10A

Report the minimum fee per \$100 charged during the report quarter.

Example, if there is a tiered fee system in place for certain loan types, then the lowest fee per \$100 loaned would be reported.

Item #10B

Report the average fee per \$100 for all transactions during the quarter.

Item #10C

Report the maximum fee per \$100 charged during the report quarter.

Example: if there is a tiered fee system in place for certain loan types, then the highest fee per \$100 loaned would be reported.

Item #10D

Average Term of Transactions

D	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.				
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Report the average scheduled term in days for all transactions during the reporting quarter (new loans, refinances, and renewals).

Example: if two installment deferred presentment loans have original terms at inception of 140 and 160 days, then the average original term would be 150 days $\{300 / 2 = 150\}$.

Item No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
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Outstanding CAB Contracts

E	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at beginning of the reporting period.				
F	Number of extensions of consumer credit and refinances (CAB contracts) entered into during the reporting period.				
G	Number of extensions of consumer credit and refinances (CAB contracts) paid in full or otherwise closed for reduced payoff during the reporting period. <i>(This is the number of accounts in E and F that are paid in full or otherwise closed for reduced payoff during the quarter.)</i>				
H	Total dollar amount of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining that were paid in full or otherwise closed for reduced payoff during reporting period.				
I	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at the end of the reporting period.				

Item #10E

Report the number of active customer accounts at the beginning of the reporting period. Active customer accounts are neither paid-out nor charged-off. The beginning of the reporting period is the first day of each quarter prior to any business occurring. (Item #10E should match the previous quarter's 10I).

Item #10F

Report the number of all cab contracts entered into during the reporting quarter. This includes new loans, renewals, or refinances. The refinances or renewals are not required to be linked to a new loan made in the quarter.

Item #10G

Report the number of accounts that were paid-in-full by consumers during the reporting period. Accounts must be closed as paid during the quarter and would not include loans closed due to refinancing.

Item #10H

Report the total dollar amount loaned for the initial loan of the account that was paid in 10G. This does not include refinances or renewals.

Item #10I

Report the number of active customer accounts at the end of the reporting period. Active customer accounts are neither paid-out nor charged off. The end of the reporting period is the last day of each quarter after all business for the quarter has finished. (Item #10I should match the next quarter's 10E).

Sample Report Template

Item No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the reporting period. <i>(This is the number of distinct consumers for whom the CAB facilitated new cash advances during the quarter.)</i>				
2	Number of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period. <i>(This is the number of new cash advances facilitated during the quarter.)</i>				
3	Number of refinancing transactions of the extensions of consumer credit described in #2. <i>(This is the total number of refinances facilitated during the quarter that relate to the loans listed in #2.)</i>				
4	Number of consumers refinancing the extensions of consumer credit described in #2.				
5	Number of consumers refinancing more than once the extensions of consumer credit described in #2.				
6	Average amount of the extensions of consumer credit described in #2. <i>(This is the cash portion paid to the consumer. Do not include any CAB fees financed within the loans.)</i>				
7	Total amount of CAB fees charged by the CAB for the activities described in #2 and #3. <i>(This is the total fees collected during the quarter for the facilitation of loans described in #2 and the refinances described in #3.)</i>				
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.				
9	Mean, median, and mode of the number of refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period for the loans listed in #2.				
A	Mean <i>(Total number of refinances divided by number of consumers.)</i>				
B	Median <i>(The number of refinances at the midpoint of the sequence when the number of refinances are arranged in order by frequency.)</i>				
C	Mode <i>(Number of refinances per consumer that occurs most often.)</i>				

10	Other CAB Transaction Information				
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CAB Fees Charged

A	Minimum CAB fee charged per transaction (\$ per \$100).				
B	Average CAB fee charged per transaction (\$ per \$100).				
C	Maximum CAB fee charged per transaction (\$ per \$100).				

Average Term of Transactions

D	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.				
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E	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at beginning of the reporting period.				
F	Number of extensions of consumer credit and refinances (CAB contracts) entered into during the reporting period.				
G	Number of extensions of consumer credit and refinances (CAB contracts) paid in full or otherwise closed for reduced payoff during the reporting period. <i>(This is the number of accounts in E and F that are paid in full or otherwise closed for reduced payoff during the quarter.)</i>				
H	Total dollar amount of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining that were paid in full or otherwise closed for reduced payoff during reporting period.				
I	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at the end of the reporting period.				