LOANSTREET®

Monthly Reporting
Data Specification v2.2

This document contains technical details regarding the format of Payment and Balance data to be uploaded by Seller institutions for monthly reporting. Please note that while not all files and fields are **Required**, it is highly recommended to provide as many as are readily available from your CORE so that LoanStreet can deliver detailed reports and provide your institution with insightful analytics.

File Format, Names and Upload:

Plain CSV format is preferred, though Excel or alternatively delimited files may be sent if needed. File names should clearly denote the type of file:

- **Payments**:   *CreditUnion*_Payments_*MonthYear*.csv   (REQUIRED)
- **Balances**:   *CreditUnion*_Balances_*MonthYear*.csv   (REQUIRED)
- **Loan Data**:   *CreditUnion*_LoanData_*MonthYear*.csv   (Optional)

Files may be uploaded to the Dataroom (select *Reporting* as the purpose) or delivered via SFTP. Work with a Sales Engineer to obtain credentials, verify connectivity and ensure your data can be parsed prior to the first reporting period. For more information, please refer to our Knowledge Base and Sample Seller Files. Additional support is always available via the LoanStreet Service Desk Portal.

Field Names, Formats and Examples:

The descriptive field names in the following tables serve as a guide for sourcing data from your CORE and may not correspond directly to those that reside within your system. While these names should roughly relate, LoanStreet can accommodate fields from any CORE so long as they are explicitly stated during the onboarding process. Please coordinate with a Sales Engineer to validate your files, field names and values, upload prior month data and run sample reports to ensure a smooth launch into the first reporting cycle. See below for field format examples:

Format	Sample Values	Notes
Decimal	*0.01 0.10 1.00 123.45*	Dollar amount or Percentage
Boolean	*True / False, Y / N, 0 / 1*	Simple Binary Logic (On / Off)
Date	*4/15/21 20210415 04-15-2021*	Simplified Date Format

ID Field(s)

ID fields are used to uniquely identify loans and match them between an Institution's core processor and LoanStreet's systems, so the relevant value(s) – either *Loan ID* or a combination of *Account Number* and *Loan Suffix* – **must** appear in all uploaded files.

Name	Format	Notes
Account Number	Text	Can be combined with *Loan Suffix* to uniquely identify a loan
Loan Suffix	Text	Combined with *Account Number* to uniquely identify a loan
Loan ID	Text	Uniquely identifies a Loan in and of itself (Recommended) *

* If a loan can be uniquely identified by a single field, then that field alone will suffice.

Payment Fields

These fields detail the loan level payment activity that occurs on participated loans. They only account for standard waterfall payments – Late Fees, Interest and Principal. Any other transactions (insurance, collections, etc.) may be noted in Other / Memo, but should ideally be supplied in a separate file altogether. Required fields shown in **Red**.

Name	Format	Notes
Transaction Code	Text	Denotes the type of payment in case special handling is required
Payment Date	Date	Other simplified date formats may be acceptable
Principal Amount	Decimal	Amount of payment going towards Principal
Interest Amount	Decimal	Amount of payment going towards Interest
Late Fee Amount	Decimal	Amount of payment going towards Late Fees
Other	Decimal	Any other amount not categorized above
Memo	Text	Note / Comment related to Other amount

Balance Fields

These fields reflect the final financial standing status of each loan at the close of each reporting period. Any other updated loan information should be supplied in the Loan Data File. Required fields are shown in **Red**.

Name	Format	Notes
Principal Outstanding	Decimal	Principal Balance as of 11:59 PM local time on the final day of the reporting period
Days Delinquent	Integer	
Interest Rate	Decimal	
Accrued Interest	Decimal	Total Accrued Interest as of 11:59 PM local time on the final day of the reporting period
Charged Off	Boolean	Must be indicated within the reporting cycle
Charged Off Date	Date	The date of the charge off. Payments made after this date will be marked as Recoveries
Charged Off Amount	Decimal	
Bankruptcy	Boolean	
Repossession	Boolean	
Next Payment Date	Date	
Expected Payment Amount	Decimal	
Last Payment Date	Date	
Last Skipped Payment Date	Date	
Delinquent Amount	Decimal	
Unpaid Interest	Decimal	

Loan Data Fields

Recommended file / fields for detailed analytics

Name	Format	Notes
Origination Date	Date	
Credit Score	Integer	
Latest Credit Score Date	Date	
Borrower Address	Text	
Borrower City	Text	
Borrower State	Text	
Borrower Zip Code	Text	
DTI	Decimal	Debt to Income Ratio
LTV	Decimal	Loan to Value
Auto Make	Text	Auto Specific
Auto Model	Text	Auto Specific
Auto Year	Text	Auto Specific
Mileage	Integer	Auto Specific
Condition	Text	Auto Specific
Has Insurance	Boolean	Auto Specific
Has GAP Insurance	Boolean	Auto Specific
Has MRC Insurance	Boolean	Auto Specific
Dealer Reserves Original	Decimal	Auto Specific
Dealer Reserves Outstanding	Decimal	Auto Specific