Performance Report Information and File Format

CSO
Central States Health & Life Co. of Omaha
and Affiliates
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This is an overview of how to submit your Performance information electronically to Central States Health & Life Co. of Omaha who is your Debt Protection Program Administrator.

General Overview:
Submitting an electronic file results in quicker processing of Performance Reporting and allows for more detailed information to be reported. Each file should contain information for only one month and a new file should be uploaded at the beginning of every month with the previous month's information. Contact your Administrator if there are any questions at 1-888-453-5125.

Our preferred transmission method is via the File Transfer function using our CSO's ezLink web tool. Your Administrator will work internally to ensure the appropriate access is granted.

The File:
- File format can be submitted as XLS, XLSX or CSV format.
- Please follow these procedures:
  1. Review below the preferred Debt Protection file layout.
  2. When you are ready to begin the process or if you have any questions regarding this process, please reach out to Client Services and a designated representative will be assigned to work with you.
  3. Submit test files using the File Transfer function on CSO's ezLink. Test files will be reviewed by your designated representative for accurate field layout alignment and field content verification. Once testing is complete files can be moved to production status. Please allow adequate time for file testing prior to your 'go live' date.

Excel File Format

- First row is for column headings – use 'Field Names' from Fixed-length Text File Format.
- Dates may be input in MM/DD/YYYY format.
- Numeric fields need not be zero filled but should include a decimal point when necessary.
- Alpha numeric fields need not be padded with spaces.

Indicates Required Field
Record length=500
Fixed length fields
Numeric fields (9) should be right justified and zero filled – 'V' denotes implied decimal point
Alpha numeric fields (X) should be left justified and padded with spaces

Fixed-length Text File Format

#	Start	End	Len	Field Format	Field Name	Field Description/Additional Notes
1	1	10	10	X(10)	Holding Company Code*	*Highest level of reporting. Unique code that will be used to identify the name of the corporation or company that owns all credit unions that you want to report on.*
2	11	21	10	X (10)	Credit Union Name Code	*Unique Code that will be used to identify the credit union name.*
3	22	32	10	X (10)	District/Region Code	*Use this field to report by District or Region*
4	33	35	3	X (3)	State	Two-digit state abbreviation
5	36	46	10	X (10)	Branch Code	Branch location identifier.
6	47	57	10	X (10)	Loan Officer Code*	*Loan Officer Identifier. (Our system will derive the LO name from the code).*
7	58	66	8	9 (8)	Post Date*	Date loan posted
8	67	75	8	9 (8)	Transaction Date*	Loan Closing Date. Examples 03142019.
9	76	88	12	X (12)	Loan ID*	Unique Code or Number that Identifies the loan.
10	89	98	9	9999999V99	Note Principal*	The amount financed. Include up to two decimals. Example 35234.12
11	99	108	9	9999999V99	Total Note	*Sum of total payments. Include up to two decimals. Example 46234.23*
12	109	114	5	X (5)	Annual Percentage Rate	Annual Percentage Rate of the loan. Include up to 4 decimal places. Example .0625
13	115	117	3	X (3)	Loan Terms in Months*	The number of months financed.
14	118	120	3	X (3)	Protection Term in Months*	*The length of insurance in months. This could be less than the loan term.*
15	121	131	10	9999999V99	Option 1	The fee amount in dollars and cents. Include up to two decimal places. Example: 205.03.
16	132	142	10	9999999V99	Option 2	*The fee amount in dollars and cents. Include up to two decimal places. Example: 205.03.*
17	143	153	10	9999999V99	Option 3	*The fee amount in dollars and cents. Include up to two decimal places. Example: 205.03.*
18	154	164	10	9999999V99	Option 4	*The fee amount in dollars and cents. Include up to two decimal places. Example: 205.03.*
19	165	165	1	X(1)	Option 1 Indicator	*Defaults to "Y". Place "N" if loan not eligible.*
20	166	166	1	X(1)	Option 2 Indicator	*Defaults to "Y". Place "N" if loan not eligible.*
21	167	167	1	X(1)	Option 3 Indicator	*Defaults to "Y". Place "N" if loan not eligible.*
22	168	168	1	X(1)	Option 4 Indicator	*Defaults to "Y". Place "N" if loan not eligible.*
23	169	169	1	X (1)	Loan Covered*	Defaults to "Y". Place "N" if loan not covered by insurance.
24	170	190	20	X(20)	Package Code*	*Code describing insurance coverage.*
25	191	192	9	9999999V99	Current Balance	*Current Balance during monthly cycle*