

Spreadsheet File Transfer User Guide

FR 2835

Quarterly Report of Interest Rates on Selected
Direct Consumer Installment Loans

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FR 2835 – Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans**. Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

How to create a text file from a spreadsheet for the FR 2835

The FR 2835 is comprised of a small number of financial data and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

Appendix A
FR 2835 Report Detailed Field Specifications
Effective August 8, 2015

Report Form Line Number	Item	8-character MDRM
Financial Data Items		
1.	New automobiles (48-month)	LIRS7802
2.	New automobiles (60-month)	LIR07802
3.	New automobiles (72-month)	LIRST146

NOTE Prior to August 8, 2015, the file upload requires use of the 4-character MDRM. These MDRMs are detailed in Appendix B.

Field Values

Financial data fields can have either positive, zero, or null values.

Financial Data Item Value	Format
Positive	[leave value as is]
Zero	0
Null (or blank)	[leave blank]

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value.

It is easier if you list all of the financial data items first and then the text items after that.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1															
2		FR 2835 - Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans													
3															
4			Respondent ID		9999999999										
5			Series Name		FR2915										
6			As of Date		6/30/2014										
7												Dollar amount in Thousands			
8			1	LIRS7802	New automobiles (48-month)							12.47			
9			2	LIRS7332	New automobiles (60-month)							11.45			
10			3	LIRST146	New automobiles (72-month)							10.55			
11			4	LIRS7808	Other loans for consumer goods/personal expenditures (24-month)							861.99			
12															
13				LITX8585	Explain large fluctuations of reported data										
14					This is a test of text in this field in the file upload.										
15															
16				LIRS9017	Name							John Banks			
17				LIRS9028	Street Address							101 Main St.			
18				LIRS9130	City							SF			
19				LIRS9200	State							CA			
20				LIRS9220	Zip Code							94101			
21				LIRS8901	Name of Person to Contact							John Smith			
22				LIRS8902	Area /Phone Number of Person to Contact							555 294 8890			
23				LIRS4086	Email Address of Person to Contact							John.Smith@bank.com			

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all of the financial and text items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final text file.

Data Format for Financial Data Items

- “L” is the separator between data items.
- Eight-character MDRM.
- “+” represents the maximum number of columns on the report form into which financial data can be entered for one MDRM. For FR 2835, the maximum number of columns is one. The formula for each financial item must contain only one “+”.
- Financial data displays after each “+”.

Financial Data Excel formula: ="L"&Sheet1!E8&"+"&Sheet1!L8
Translates to: LLIRS7802+12.47

Data Format for Text Items

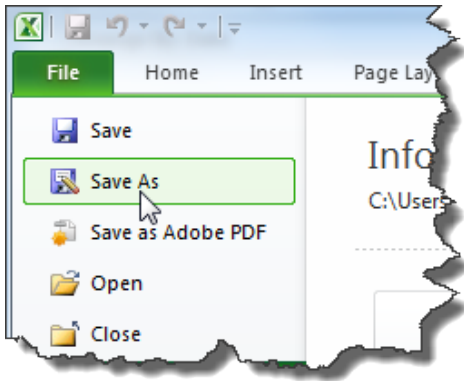
- “L” is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.

Text Data Excel formula: ="L"&Sheet1!E16&"__"&Sheet1!L16&"__"
Translates to: LLIRS9017__ John Banks__

The above is repeated for all financial data and text items. Once all fields have been linked, you can create the text file.

Step 3 – Create the Text File

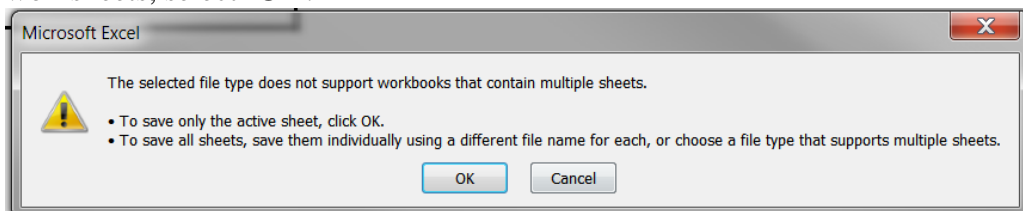
After saving the file in spreadsheet format the text file can be created by first navigating to the **File** tab.



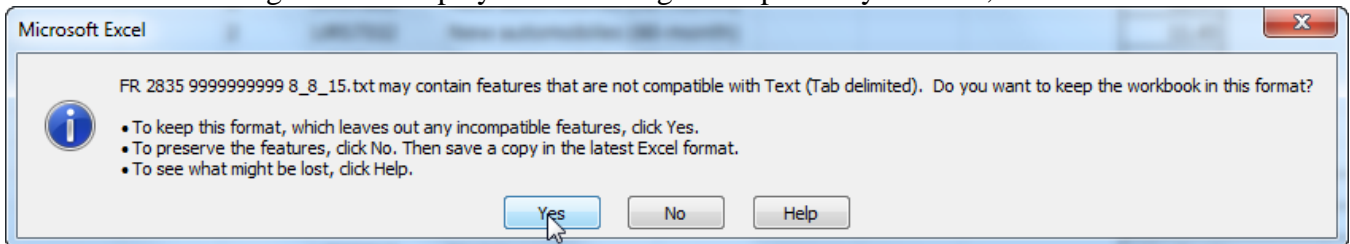
Then selecting the **'Save As'** option and indicating the file type as **'Text (Tab delimited) (*.txt).'**



If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select **'OK.'**

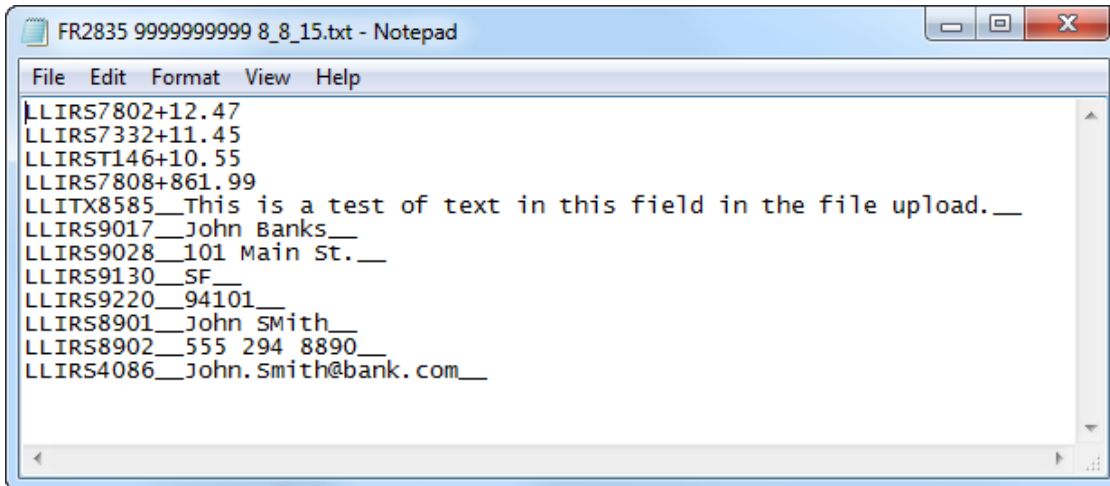


An additional message will be displayed concerning incompatibility features, select **'Yes.'**



Step 4 – Format the Text File and Add Header Record

The text file you created will look like this.

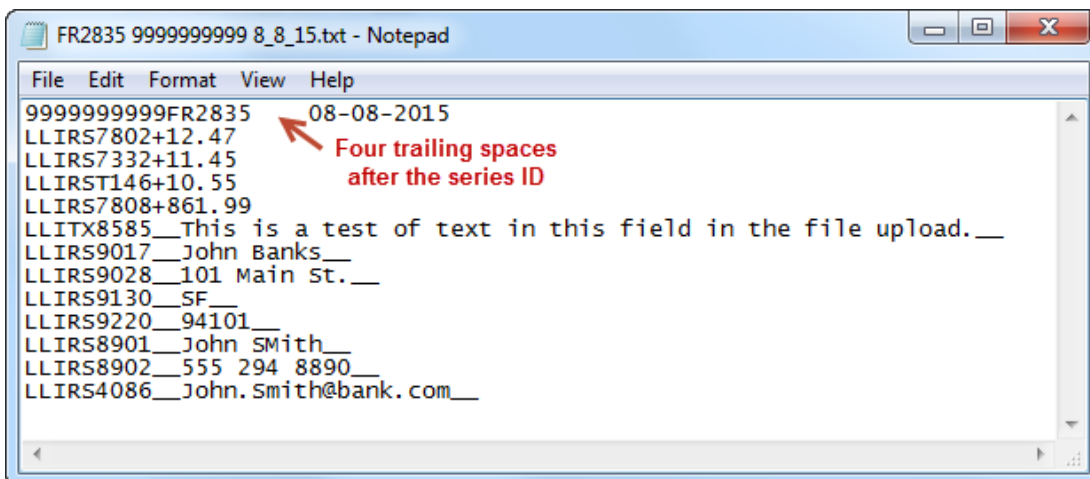


```
FR2835 9999999999 8_8_15.txt - Notepad
File Edit Format View Help
LLIRS7802+12.47
LLIRS7332+11.45
LLIRST146+10.55
LLIRS7808+861.99
LLITX8585__This is a test of text in this field in the file upload.__
LLIRS9017__John Banks__
LLIRS9028__101 Main St.__
LLIRS9130__SF__
LLIRS9220__94101__
LLIRS8901__John SMith__
LLIRS8902__555 294 8890__
LLIRS4086__John.Smith@bank.com__
```

The next step is to add the header record as the first line.

The file header record consists of the following items:

- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FR2835,' plus four trailing spaces
- the report as-of date, in MM-DD-YYYY format

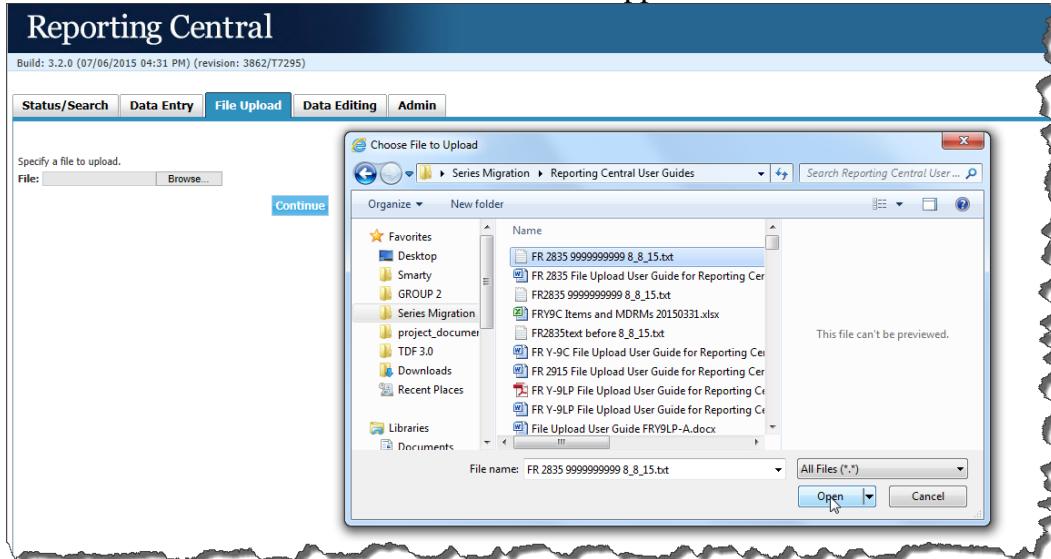


```
FR2835 9999999999 8_8_15.txt - Notepad
File Edit Format View Help
9999999999FR2835 08-08-2015
LLIRS7802+12.47
LLIRS7332+11.45
LLIRST146+10.55
LLIRS7808+861.99
LLITX8585__This is a test of text in this field in the file upload.__
LLIRS9017__John Banks__
LLIRS9028__101 Main St.__
LLIRS9130__SF__
LLIRS9220__94101__
LLIRS8901__John SMith__
LLIRS8902__555 294 8890__
LLIRS4086__John.Smith@bank.com__
```

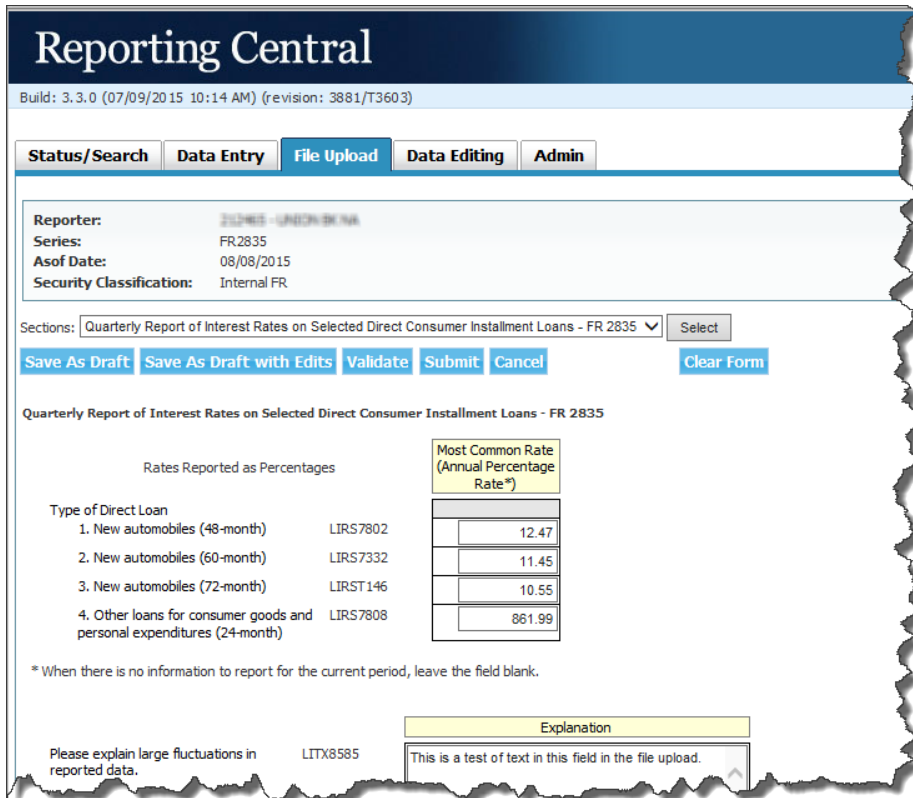
Four trailing spaces after the series ID

Step 5 – Reporting Central Submission

In Reporting Central, select the File Upload tab and then click the ‘Browse...’ button. Then, navigate to the stored text file and select the filename so it appears in the ‘File:’ box. Select “Continue” to upload.



If there are no formatting issues during the file upload the data will load directly into the report screen.



The report data can then be validated and saved. If errors exist in the text file error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

Appendix A
 FR 2835 Report Detailed Field Specifications
 Effective August 8, 2015

Report Form Line Number	Item	8-character MDRM
Financial Data Items		
1.	New automobiles (48-month)	LIRS7802
2.	New automobiles (60-month)	LIRS7332
3.	New automobiles (72-month)	LIRST146
4.	Other loans for consumer goods and personal expenditures (24-month)	LIRS7808
Text Items		
	Explain large fluctuations of reported data	LITX8585
	Name	LIRS9017
	Street Address	LIRS9028
	City	LIRS9130
	State	LIRS9200
	Zip Code	LIRS9220
	Name of Person to Contact	LIRS8901
	Area /Phone Number of Person to Contact	LIRS8902
	Email Address of Person to Contact	LIRS4086

Appendix B
 FR 2835 Report Detailed Field Specifications
 Effective Prior to August 8, 2015

Report Form Line Number	Item	4-character MDRM
Financial Data Items		
1.	New automobiles (48-month)	7802
2.	New automobiles (60-month)	7332
3.	Other loans for consumer goods and personal expenditures (24-month)	7808
Text Item		
	Explain large fluctuations of reported data	8585

File upload example prior to August 8, 2015 – using 4-character MDRMs

