

Consumer Loan Tape Template

When fintechs seek to secure a credit facility from lenders, they must generally produce a loan tape for prospective lenders as part of the capital raise process. Here's a loan tape template that shows some of the data fields that capital providers typically expect to see.

Receivable Characteristics

Customer_ID	ID associated with customer or receivable
Owner	Entity that owns receivable
Date_of_Transfer	Date of transfer or sale from parent to borrower entity
Advance_Date	Date of original advance to the customer
Repayment_Start_Date	First customer repayment date
Last_Repayment_Date	Most recent date of customer repayment
Status	Current vs. delinquent vs. chargeoff status of receivable
Original_Receivable_Balance	Principal amount of receivable
Fee_Amount	Additional upfront fees or discounts associated with receivable
APR	APR associated with customer receivable
Term	Total months for a customer to repay the advance fully
Remaining_Term	Remaining months before customer payoff
Amount_Outstanding	Portion of target amount that remains outstanding
Total_Repayment_Collected	Total collections to date
Missed_Payments	Number of repayments missed to date
Chargeoff_Date	Date that a customer was charged off
Chargeoff_Amount	Amount that was charged off
Payment_Frequency	Collection frequency for a given receivable
Expected_Payoff_Date	Projected repayment date

Customer Characteristics

Cohort	Monthly cohort in which receivable was generated
State_Domicile	State in which customer is located
Country_Domicile	Country in which customer is located
Employment	Employment status of customer
Credit_Score	Credit score of customer

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