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# Lending Cloud Risk Management Association (RMA) Submission Guide

*Version 24.11*

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## Contact

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# 1 Introduction

The *Lending Cloud Risk Management Association (RMA) Submission Guide* provides information about RMA's Annual Statement Studies® submission campaign. This guide also contains the procedures for generating financial statement and institutional data for the campaign and submitting it to RMA. The submission period for the 2024 campaign begins on April 4, 2024 and runs through September 1, 2024. The financial statement date range requirement for the submission period is April 1, 2023 through March 31, 2024.

This guide is for Moody's Analytics Lending Cloud customers and personnel who are responsible for submitting the data electronically to RMA. To submit data, users must have access to the **Defaults** area in Version 24.11 of the Lending Cloud software with permissions to use the **RMA Submission** functionality under **Locations/Departments**.

For complete information about the campaign, go to RMA's Statement Studies Submissions website at <https://www.rmahq.org/statementsstudies/statementsstudiessubmissions/>.

If your institution is interested in participating in the campaign, and has not done so before (or if it has been a few years since your institution last participated), review the next section to familiarize yourself with the submission process. If you have questions, contact RMA's Annual Statement Studies department at [studies@rmahq.org](mailto:studies@rmahq.org) and provide your contact information.



## 2 Generating and Submitting Data

The 2024 RMA Annual Statement Studies® submission campaign begins on April 4, 2024 and runs through September 1, 2024.

Use the **Location / Department** page to begin the process for producing files to be submitted to RMA.

### To generate a statement submission file and a transmittal file

1. In the Lending Cloud menu, select **Defaults > System Administration > Locations / Departments**.
2. Select **Setup**.
3. On the **Locations / Departments** page, select the location for which you want to generate a submission file. The **Location / Department** page for the selected location opens.

**Note** You must access each location for which want to generate a submission file. If you are producing a single file for all locations, you only need to access the top location of your hierarchy.

4. On the **Location / Department** page, click the **RMA Submission** link.

## Location / Department

[Save & Stay](#)
[Save & Back](#)

Location Name:

Location #:

Legal Entity Identifier (LEI):

Location Parent:

Address 1:

Address 2:

City:

Country:

State / Province:

Zip/Postal Code:

Service Office: [Service Office](#)

Location Reporting Groups:

a

z

### Select Defaults to Use in this Location

#### Reports

[Manage Packages](#)
[Report Options](#)
[Analysis Rules](#)
[Creditor Defaults](#)
[Credit Report Setup](#)
[FICO Setup](#)
[Repository Setup](#)
[Salesforce.com Setup](#)
[RMA Submission](#)

#### NAICS Defaults

[Crop NAICS](#)
[Livestock & Poultry NAICS](#)
[Livestock Products NAICS](#)

Loan Document Export Group:

[Save & Stay](#)
[Save & Back](#)

Clicking the **RMA Submission** link opens the **RMA Submission Setup** page.



- 5. On the **RMA Submission Setup** page, from the **Statement Studies Program Year** drop-down list, select **2024 (04/01/2023-03/31/2024)**.
- 6. Ensure that your institution’s RMA information is entered in the **Bank's RMA Member Number** field and that all other required fields are completed.
- 7. Click the **Save & Stay** button.
- 8. Click the **Create Submission File** button.

### RMA Submission Setup

Save & Stay

Save & Back

Central Branch OMAHA, 68101-9999

Statement Studies Program Year

Select

Select

2024 (04/01/2023-03/31/2024)

Bank's RMA Chapter Number

999999999999999999

Bank's RMA Member Number

999999999999999999

Bank Name

Central Branch

Bank Address

1060 E 66TH ST

Bank City

OMAHA

Bank State

Nebraska

Bank Zip

68101-9999

Name of person compiling this file

Timothy Tester

Telephone # of this person

402-555-5995

Fax # of this person

402-555-5998

E-mail of this person

tim.test@centralbranch.net

Save & Stay

Save & Back

Create Submission File

The system generates the submission file, closes the **RMA Submission Setup** page, and displays the following message at the top of the screen.

Once the Submittal file has been saved, [Create Transmittal File](#)

**Note** Depending on the size of your Lending Cloud database, processing could take a few moments while your data is compared with RMA criteria in the submission file.

9. After generating the submission file (RMASubm24.txt), the system prompts you to save the file in a selected location or places it in your Downloads folder.

**Note** Whether you are prompted to save the file or it is downloaded by the system is based on your browser's Downloads settings.

10. If applicable, save the submission file.

**Warning!** Do not change the name of the file in any way, and remember where you saved it. (*For example, Documents*).

11. Navigate to the message at the top of the screen, and click the **Create Transmittal File** link. The system generates the transmittal file and displays the following message at the top of the screen.

Once the Transmittal file has been saved, [Return to Submission screen](#)  
This may take several minutes.

12. After generating the transmittal file (RmaTran.txt), the system prompts you to save the file in a selected location or places it in your Downloads folder.

**Note** Whether you are prompted to save the file or it is downloaded by the system is based on your browser's Downloads settings.

13. If applicable, save the transmittal file.

**Warning!** Do not change the name of the file in any way, and remember where you saved it. (*For example, Documents*).

14. Navigate to the message at the top of the screen, and click the **Return to Submission screen** link. The system returns you to the **RMA Submission Setup** page.

Complete the following steps to provide the files to RMA.

### To submit the statement submission file and transmittal file

1. Locate the RMASubm24.txt file and RmaTran.txt file.
2. Create an email.
3. Attach both files to the email.
4. Send the email to RMA at [studies@rmahq.org](mailto:studies@rmahq.org).

**Note** RMA does not permit encrypted .zip files to be received through its email system. If you must submit your files in another manner, contact RMA at [studies@rmahq.org](mailto:studies@rmahq.org) in advance to make arrangements for submitting the files.

To generate and submit files for another location, repeat both preceding sets of procedures.