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Lending Cloud Risk Management Association (RMA) Submission Guide

Version 24.31

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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. This guide is for Lending Cloud users who are responsible for submitting the data electronically to RMA. To submit data, users must have access to the **Defaults** area in the Lending Cloud software with permissions to use the **RMA Submission** functionality under **Locations/Departments**.

The submission period for the 2025 campaign is expected to begin early in the second quarter of the year and end September 1. The financial statement date range requirement for the submission is April 1, 2024 through March 31, 2025.

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

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 and provide your contact information.
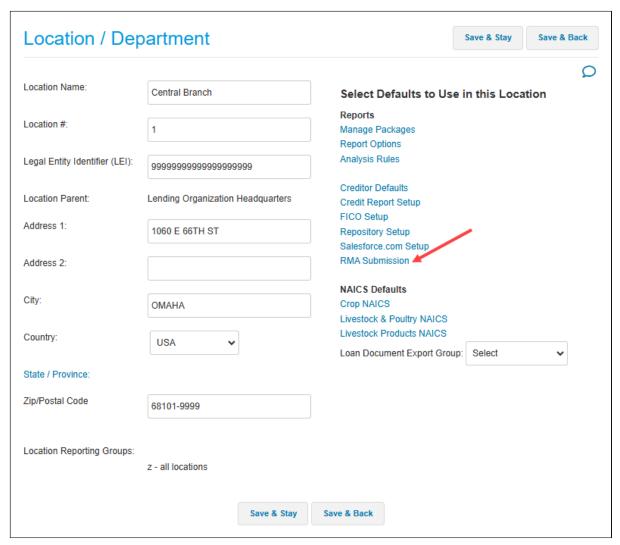
2 Generating and Submitting Data

The 2025 RMA Annual Statement Studies® submission campaign is expected to begin early in the second quarter of the year and end September 1.

Use the **Location / Department** page to begin the process for producing files to be submitted to RMA.
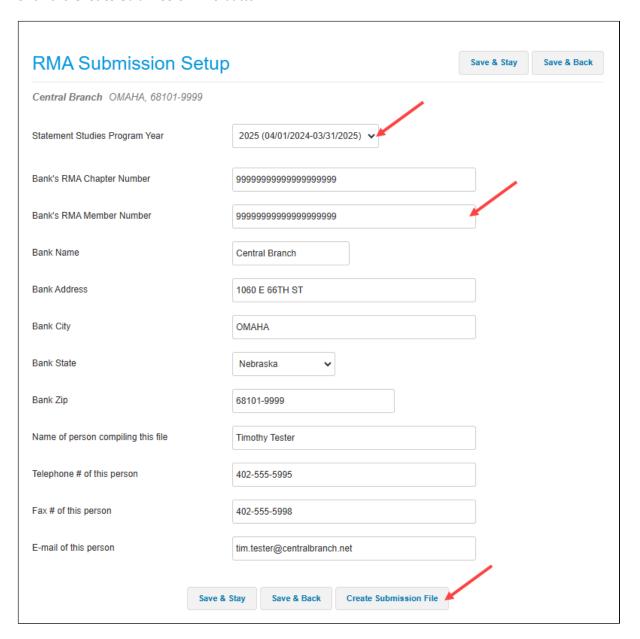
To generate a statement submission file and a transmittal file

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. Under the **Select Defaults to Use in this Location** heading, click the **RMA Submission** link.

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 **2025 (04/01/2024-03/31/2025)**.

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.

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 (RMASubm25.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 RMASubm25.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.

   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 in advance to make arrangements for submitting the files.

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

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