SPRING CONFERENCE

Tradition, Transformation, Innovation

Baltimore, Maryland

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Common Origination and Disbursement (COD) & Commonline: Dispel the Myths

Session Objectives

- What is COD vs. What is the Common Record?
- XML Basics and Benefits
- NCHELP, Standards and Governance
- Commonline, XML and the Common Record
- Getting Involved
- Resources
- Q & A

What is COD?

- A system for Direct Loan, Pell, and Campus-Based programs
- Records for processing
  - Pell
  - Direct Loans
  - Campus-based (Optional)
  - FFELP via Lender/GA of Choice

What is the Common Record?

- "Common" because
  - it serves many different financial aid programs and
  - it replaces the separate record layouts for origination, disbursement and change record
- "Record" in the sense that all messages or modules combined are a "record" of the student's financial aid

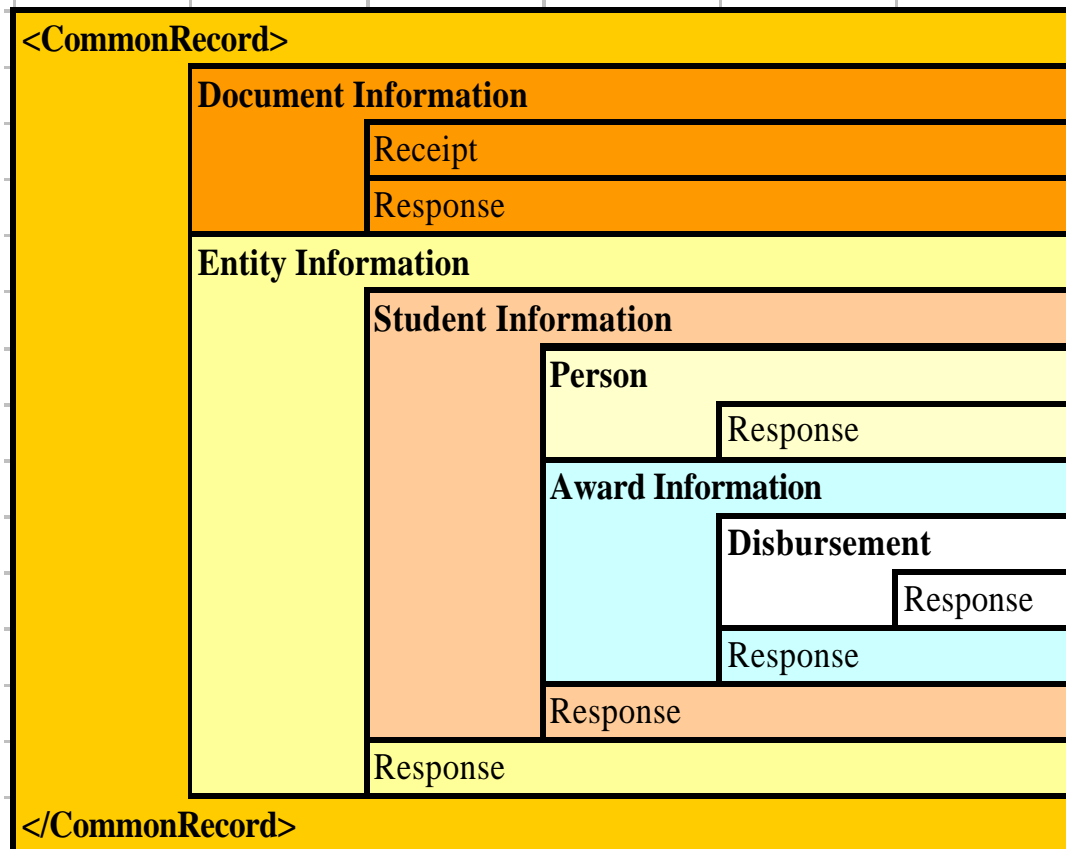# *What is the Common Record: Integration*

- ## Core: at **<u>STUDENT</u>** level
- ## Multi-dimensional by:
  - **SCHOOL**
  - **PROGRAM**
- ## Applicant data (CPS) to enable schools to group and view recipient data by attributes
- ## Funds management data (FMS & GAPS) to enable schools to view complete financial status

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The Basics: Blocks

Here's what we created

<CommonRecord>

Document Information

Receipt

Response

Entity Information

Student Information

Person

Response

Award Information

Disbursement

Response

Response

Response

Response

Response

</CommonRecord>

What is XML?

Definition:

XML stands for E**x**tensible **M**arkup **L**anguage

- XML is a **transport device**
- It is a **meta-markup language** much like HTML
- XML is **extensible**, which means that content can be added easily
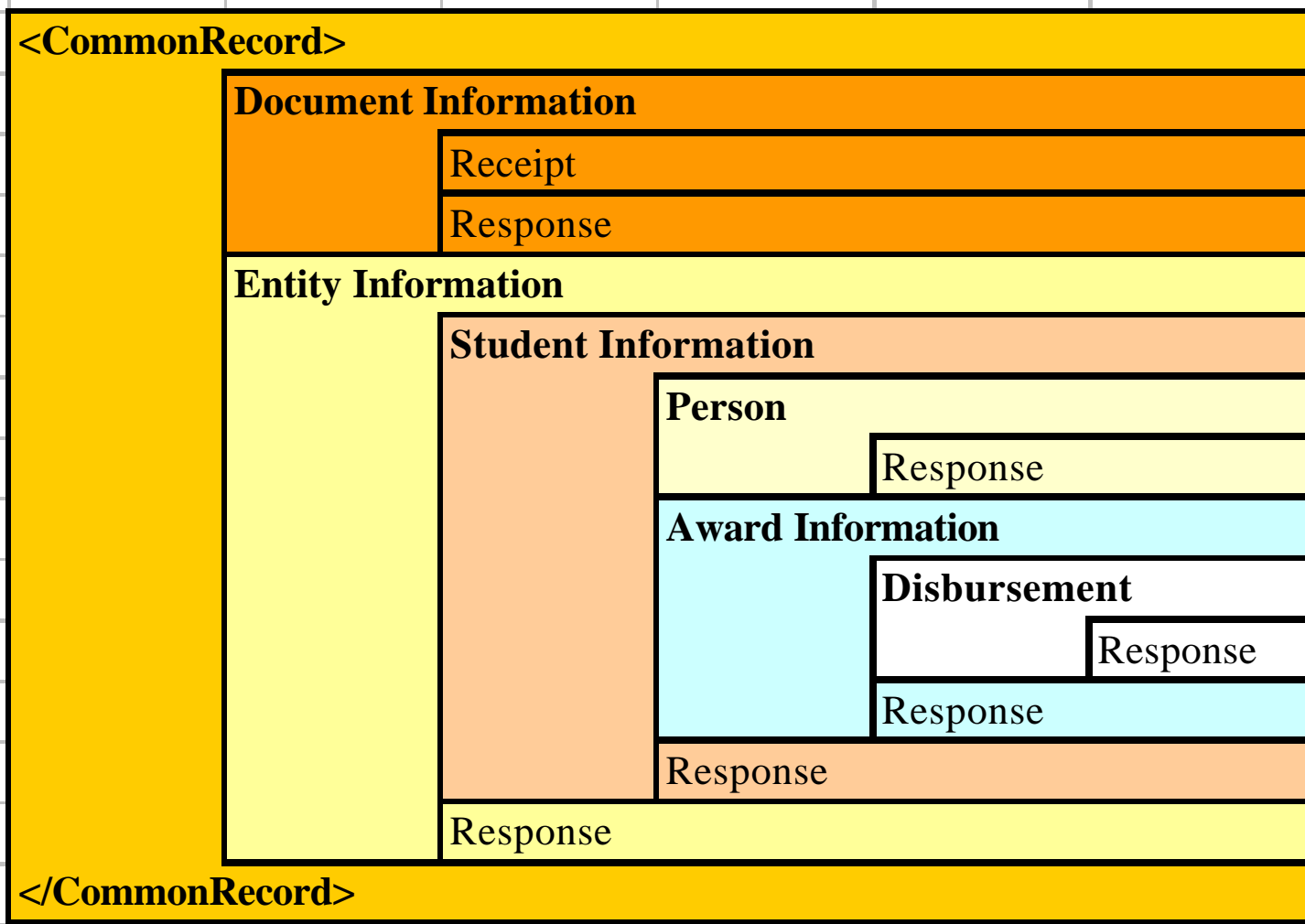
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■ Document Structure allows you to send data for:

– Multiple Schools

– Multiple Years

– Multiple Awards

In ONE Transmission

XML Basics and Record Organization

<CommonRecord>					
	Document Information				
		Receipt			
		Response			
	Entity Information				
		Student Information			
			Person		
				Response	
			Award Information		
				Disbursement	
					Response
				Response	
			Response		
		Response			
</CommonRecord>					

What is an XML Schema?

■ The purpose of a Schema is to define the legal building blocks of an XML document

■ An XML Schema defines:
  – elements that can appear in a document
  – attributes that can appear in a document
  – which elements are elements
  – the sequences in which the child elements can appear
  – the number of child elements
  – whether an element is empty or can include text
  – default values for attributes

XML Benefits

- Format is student-centric, showing data for multiple financial aid programs on a single record

- The entire common record or only those portions of the common record which changed can be transmitted

- XML for the Common Record makes it easily changed or extensible

- Format is human-readable, facilitating problem solving

- XML is technology-neutral allowing trading partners to use different technologies in their own applications

- XML enabled SFA to work with other data trading partners and standards bodies (CommonLine, NCHELP and PESC) to ensure the common record allows for easy inclusion of other student financial resource data
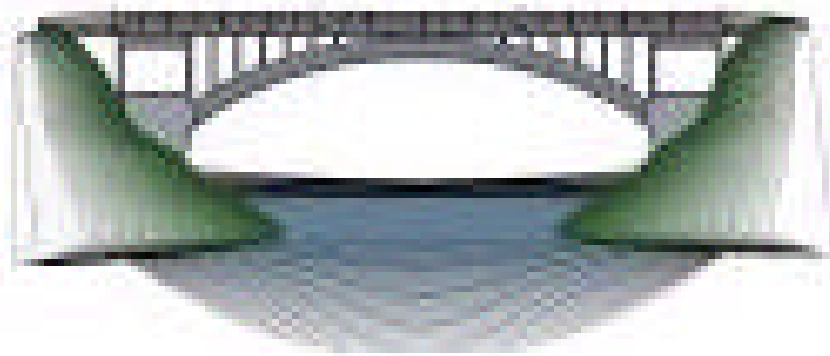
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XML Bridges the Technology Gap

Transport Mechanism Standards Common Elements

Legacy Systems **XML**

The Benefits: Why XML

Why is SFA Adopting XML?

- XML allows schools to use one **Common Record** between disparate databases or different systems like CommonLine and COD

- XML allows users to **share information seamlessly**

- XML is **future-oriented**

- XML is the **standard language** of e-business and the internet

- XML lets the industry **describe virtually any type of data** and deliver it across a network
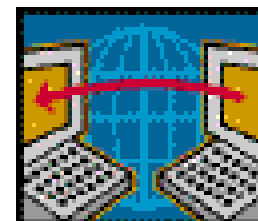
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NCHELP and Standards: The Electronic Standards Committee

- **Combined Efforts**
  - CommonLine
  - Common Account Maintenance (CAM)
  - Common Claim Initiative (CCI)
- **School Advisory Group**
- **Electronic Standards Steering Committee**

NCHELP and Standards: CommonLine

- **Initial Implementation in 1995**
- **Release 5 scheduled for implementation in April 2002**
- **XML Version was the basis for the Common Record**

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CommonLine Defined

- CommonLine is…

A *standardized format and delivery process* for the exchange of *origination, disbursement, and change transaction data* between schools *and their federal and private student loan service providers.*
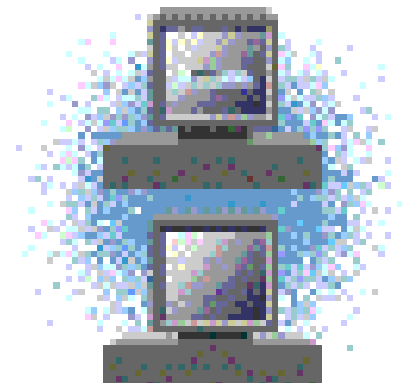
CommonLine Defined

- **Standard What?**

  - **Data formats**
  - **Process flows**
  - **Data exchange mechanisms**
  - **Expectations**

CommonLine Defined

- **Standard Transactions:**

  – **Application Send File**

  – **Change Send File**

  – **Response File**

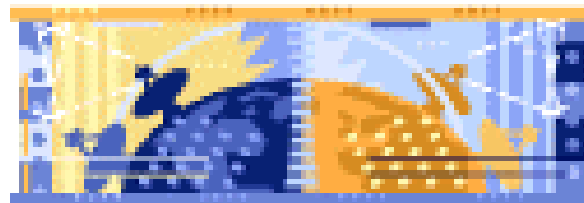 – **Disbursement Roster**
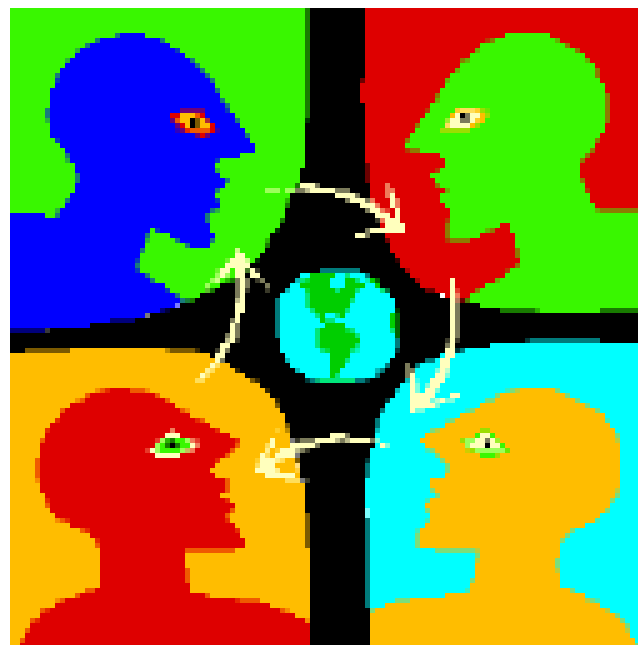
CommonLine Defined

- **Transmission Protocols:**

  - **Email**
  - **FTP**
  - **High Performance Channel**

Governance

- **Electronic Standards Committee**
- **Advisory Teams**
- **Steering Committee**
- **School Advisory Group**

NCHELP and Standards: The Electronic Standards Committee School Advisory Group

- **Membership**
  - **Public and private institutions**
  - **2 year, 4 year and proprietary programs**
  - **Graduate and undergraduate**
- **Loan Delivery Systems**
  - **Homegrown**
  - **3rd Party Developed**

CommonLine, XML and the Common Record

- **Migration Strategy**
  - Step One – Finalize Schema Development
  - Step Two – Analysis of Universal Translator
  - Step Three – Continued Convergence
- **Target Date**
  - April 2003

CommonLine, XML and the Common Record

- **Support of the Common Record Data Dictionary**

- **Support of the Common Record Block Structure**

Getting Involved!

- **Visit www.nchelp.org for more information**
- **Join the ESC**
- **Join the School Advisory Group**
- **Contact Tim Cameron at:**
  - 202-822-2106
  - tcameron@nchelp.org

Adopting XML: Where to Go for More Information

- **For Schools:** Institution Solution Providers will develop products that will utilize XML, and should appear seamless

- **For Institution Solution Providers:** SFA will continue to communicate with you on the basic elements of conversion to the XML Common Record, enabling you to assist schools

- **For EDExpress users:** EDExpress will be modified, probably in 2003-2004

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Where to Go for More Information

- IFAP
- NCHELP.org
- SFAdownload
- Other Sessions at this Conference
- Customer Service Call Center
- Training
- Tech Reference

Questions and Feedback

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