Session 26

Common Record: CommonLine Initiatives

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Session Objectives

❑ **Overview**
- – Convergence/Benefits
- – Business Requirements
- – Key Differences from CommonLine

❑ **CR:C Process**
- – Loan Request
- – Change Request
- – Response
- – Disbursement

❑ **What's Next - Steps and Timing**

CR:C Defined

❑ Common Record: CommonLine (CR:C)

The new XML-based electronic data exchange standard for FFELP and alternative loan origination and disbursement processing

Convergence-Historical Perspective

- ❑ FFELP was pursuing implementation of CommonLine 5.0 - Flat and XML
- ❑ At the same time SIS and FAMS vendors were implementing FSA's new COD Common Record XML requirements
- ❑ Late 2001, began to consider the benefits of converging CommonLine and Common Record
- ❑ Fall 2002, convergence proposal approved by the Electronics Standards Committee (ESC)

Convergence - Efforts

❑ The FFELP community, through NCHELP's ESC and PESC, has invested heavily in the convergence effort

❑ Created a Common Data Dictionary across higher education

❑ Developed similar XML schemas

❑ Similar processing concepts where appropriate and possible

Data Dictionary

Defines names and characteristics of data to ensure common understanding

d	COD Data Field	Min Length	Max Length	Data Type	Field Type	Format and Valid Field Values	Element Requirements for Various Business Processes							
							COD	ME	AN	LC	CL	IS	AR	K12
	\<LastName\> **LastName**: This element indicates the person's last name.	1	35	String	Simple Element	0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash)	X	X	X	X	X			

XML Schema

❑ In ordinary English, definitions related to Schema include:

– A diagrammatic presentation

– The disposition of constituents in a pattern or according to a scheme

– A scheme or systematic arrangement

❑ In XML terms it describes and constrains the content and sequence of content of XML documents

Benefits of XML and CR:C

❑ Allows schools to use one Record structure between disparate databases or different systems - COD, CL, Meteor, Transcripts, etc.

❑ Streamlines the automation of Application and Disbursement Processes

❑ Converts Change Processes from Transaction-based to End Result-based

❑ XML is Human Readable

Benefits - continued

- ❏ Common Record: CommonLine can support **batch** and **real-time** data exchange
- ❏ CR:C's XML record structure is **flexible**
- ❏ XML let's you send **only the data needed** for the process being performed
- ❏ CR:C is designed to meet the **needs** of the **Schools** and **FAMS Vendors**

Business Requirements

- ❑ Maintain current CommonLine 5 functionality
- ❑ Maintain flexibility of FFELP processing for our school customers
- ❑ Emulate CR:COD where applicable. Structure, processing, and naming convention
- ❑ Create a cross industry data dictionary

Key Differences

- New formats, new names
  - Loan Period Start and End dates are now referred to as **\<FinancialAwardBeginDate\>** and **\<FinancialAwardEndDate\>**
  - Words are used when possible to represent information. For example, US Citizen value (1) is now "Citizen"
- One student - multiple requests
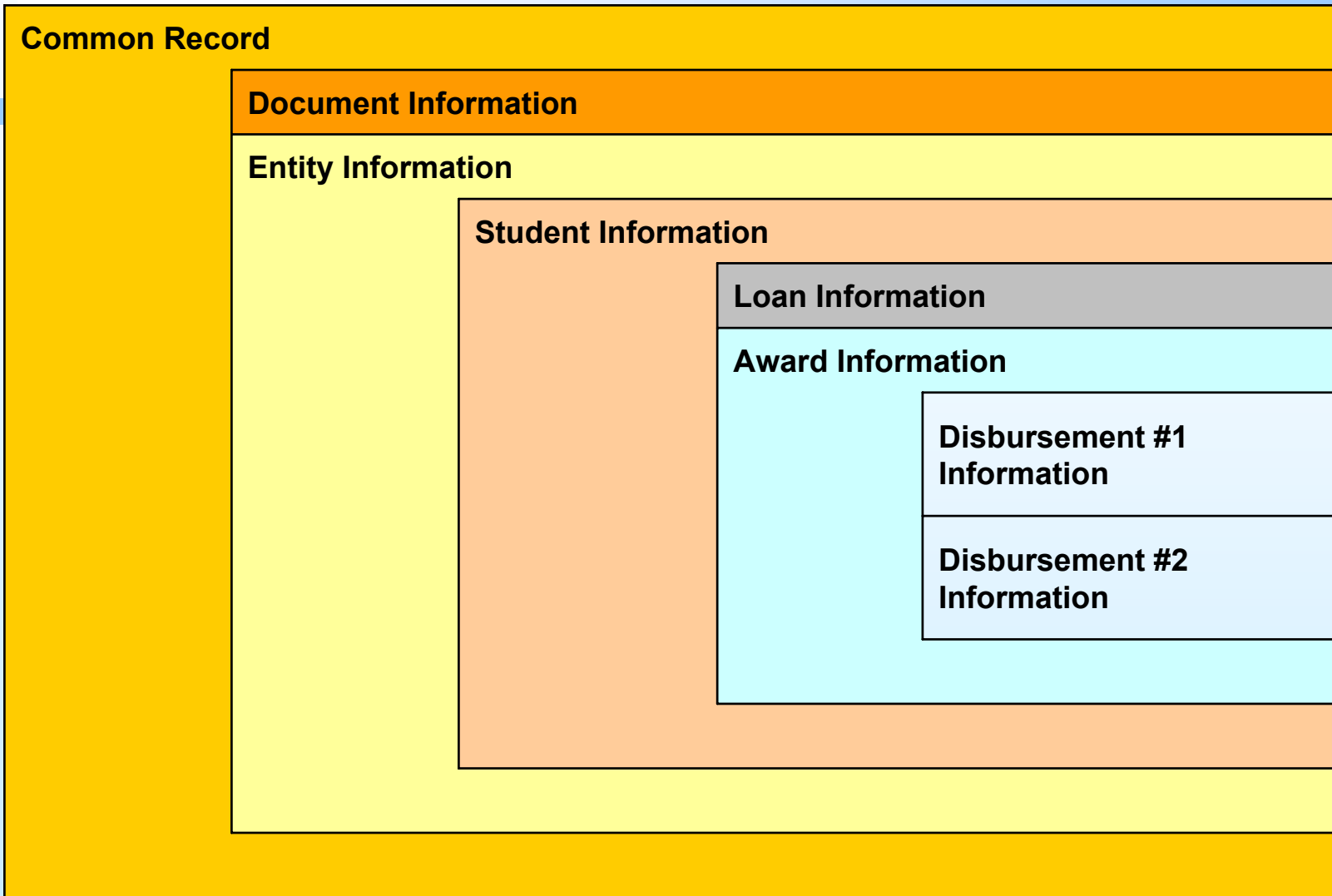- No trailer or reconciliation at the document level

Key Differences - continued

❑ Records sorted by attending school

❑ All "Requests" can be sent in the same document

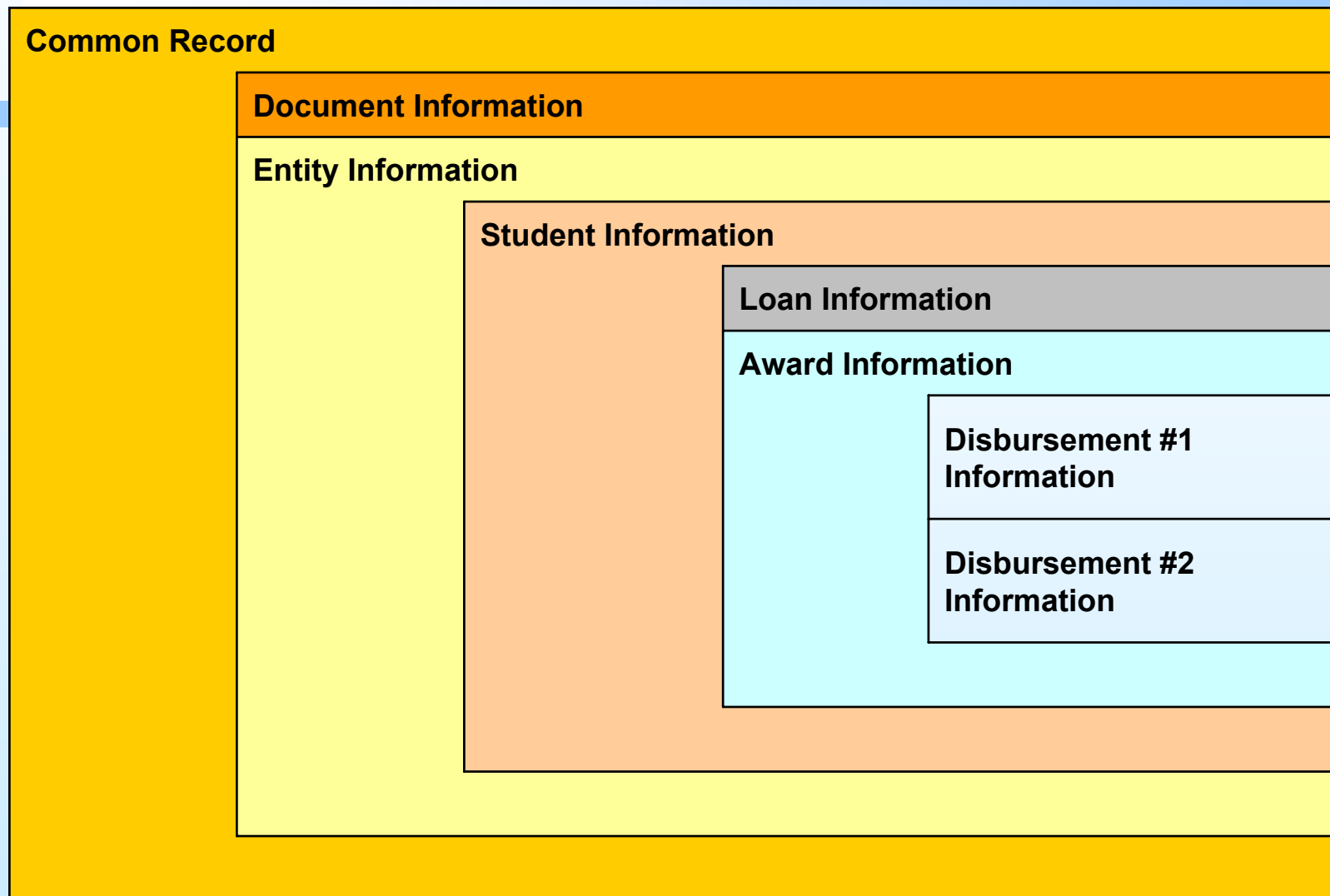❑ Supports School Assigned ID - student/borrower

CR:C Record Structure

Record Structure - building block

■Document (header info)

  ■Attended school (students are grouped by school)

    ■Student (personal data – name, SSN, address, etc.)

      ■Loan (application data – loan period, grade level, etc.)

      ■Award (loan data – certified amounts and dates, person information for borrowers who are not the student, co-signers, etc.)

        ■Disbursement (disb. info)

CR COD Document Structure

CR:C Document Structure

Common Record

Document Information

Entity Information

Student Information

Loan Information

Award Information

Disbursement #1 Information

Disbursement #2 Information

CR:C XML Structure

```
<CommonRecord>
    <DocumentInformation></DocumentInformation>
        <AttendedSchool>
            <Student>
                <Loan></Loan>
                <Award></Award>
                    <Disbursement></Disbursement>
            </Student>
        </AttendedSchool>
</CommonRecord>
```

CR:C Supported Processes

- ❑ Loan Requests
- ❑ Loan Reprint Requests
- ❑ Loan Termination Requests
- ❑ Loan Certification Requests
- ❑ Pre-guarantee Correction Requests
- ❑ Post-guarantee Change Requests
- ❑ Response Processing
- ❑ Disbursement Processing

CR:C Loan Request Process

- ❑ Same Business Process - New Structure
- ❑ All requests are combined in one record
  no more @1, @4, @7, @8 records, etc.
  No more Record Type Indicators (A, C, R, T)
- ❑ "Request": Loan Request (reprints, terminates and pre-guarantee corrections) and/or Post-Guarantee Change Requests
- ❑ "Application": Loan Requests only
- ❑ "Change": Change Requests only

CR:C Loan Request Process

Some additional features:

❑ Disbursement Day Override Indicator

❑ Ability to pass credit status data

❑ Minimal data for Pre-guarantee Corrections, Reprint and Terminates

❑ Disbursement Amounts can be passed for Stafford and PLUS requests

CR:C Change Request Process

❑ Student Borrower Changes
  – Address Change
  – Phone Change
  – E-mail Address Change

❑ Loan Changes
  – Student Level Code Change
  – Financial Award Period Change
  – Graduation Date Change
  – Guarantee Increase
  – Loan Reduction
  – Loan Reallocation

CR:C Change Request Process

❑ **Pre-disbursement Changes**

- – Disbursement Date Change
- – Full Disbursement Cancellation
- – Partial Disbursement Cancellation
- – Full/Partial Disbursement Increase and/or Reinstatement
- – Add a disbursement
- – Hold and Release Change

CR:C Change Request Process

❑ Combination Changes

- – Loan Reallocation with Post-disbursement Cancellation
- – Loan Reallocation with Loan Increase
- – Guarantee Increase and Disbursement Addition or Disbursement Date Change

CR:C Change Request Process

❑ Post-disbursement Changes
- – Full Disbursement Reissue
- – Partial Disbursement Reissue
- – Full Disbursement Cancellation
- – Partial Disbursement Cancellation
- – Full or Partial Disbursement Reinstatement
- – Post-withdrawal Return of Funds
- – Post-withdrawal Return of Funds Correction

CR:C Change Request Process

New Business Process - New Structure
- ❑ Results oriented process
- ❑ Multiple updates with one record - no more @1-05, @1-07, etc.
- ❑ **Only changed data elements need to be sent**
- ❑ It is up to the recipient to determine the intent of the request.
- ❑ Only one change per element per student may be requested in each document.
- ❑ Intended to be easier for SIS and FAMS providers to design and program the change processes

CR:C Response Process

There are 3 Response Formats now available

- ❑ **Snapshot**: An image of the student and loan data on the service provider's system at the time the response is created plus response data
- ❑ **Full**: Data tags and values sent in the original change request plus response data
- ❑ **Standard**: Response data only
- ❑ Response Data includes:
  - – Processing Status of the request
  - – Any errors identified during processing of the request

CR:C Response Process

Same Business Process - New Structure and Formats

❑ Modified Error Codes to be more COD-like

❑ Response format override capability - <FullResponseCode>

❑ Responses are associated with each individual block of the request document - not to the record

❑ Service provider may accept one block of the student's loan request, while rejecting other sections

❑ Unlimited error codes

CR:C Disbursement Process

Same Business Process - New Structure

❑ Separate Document Types for Disbursement Roster, Forecasts and Acknowledgements

❑ Disbursement Acknowledgement contains response data and has it's own schema

Collaboration

❑ Reengineering required highly cooperative collaboration between organizations

- **NCHELP Electronic Standards Committee**
  - Responsible for the creation and maintenance of standards for the electronic exchange of information for FFELP and alternative loans
  - Diverse industry representation
- **Post-Secondary Electronic Standards Council (PESC)**
  - Serves as an umbrella organization for all wishing to support electronic standards in higher education
- **Department of Education FSA**

CR:C Progress Report

- ❑ **Collaboration continues to move us forward**

- ❑ **Schools, The College Board, Datatel, Oracle, PeopleSoft, SCT Corp., and Sigma Systems have all indicated their support of the new CR:C standard**

- ❑ **Lenders, guarantors, and servicers have also indicated their support and intent to implement the new standard**

CR:C Documentation

❑ **Implementation Guide development proceeded at an accelerated pace**
  – **Documentation published – July 2003**
  – **Version 5 has now been published**
❑ **Documentation Includes:**
  – **Implementation Guide**
  – **Core Components Data Dictionary**
  – **Schemas**
  – **Instance Documents**

CR:C Documentation

□ **The Implementation Guide includes:**

- **Business rules**
- **Data definitions and valid values**
- **XML Document Element Layouts**
- **XML standards information**
- **Glossary**
- **Data Crosswalk documents**
- **Error Codes**

CR:C Next Steps for FFELP

❑ Fine tune and finalize schema development
❑ Fine tune and update the documentation - version 1.05
❑ Review and resolve reported issues and questions
❑ Provide ongoing training, education, and outreach
❑ Encourage FFELP community transition to the new standard

CR:C Test Tool

❑ **Verifies format, content and provide cross field validation**

❑ **Used to provide common validation of the interpretation and programming of the Implementation Guide and to certify participants**
  – **Loan Request - Available now**
  – **Response – Available now**
  – **School Certification – Available now**
  – **Disbursement – Available now**
  – **Change – November/December 2004**

Data Transport Standard

❑ **The FFELP Community has initiated a collaborative effort, managed under PESC, with software providers, FSA, ELM, lenders, guarantors, and servicers to <u>identify standard transport tools and protocols</u> that can be employed as a standard across higher education for the batch and real-time electronic exchange of data. Particularly important because of the large data payloads resulting from the use of XML data structure**

Data Transport Standard

❑ **Business requirements**

– **Any process expectation (immediate, deferred, other)**

– **Any data (XML, flat file, image, etc)**

– **Any business process (transcripts, loan requests, loan counseling, inquiries, funding, updates, etc)**

– **Any system (Java, .net, etc)**

– **Any time (24/7)**

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Data Transport Standard

❑ **Business requirements**

– **Secure Data Transport**

– **Guaranteed delivery**

– **Ensure cost and technology not a barrier**

– **Utilize open standards**

– **Support interoperability – platform independence**

– **NO set payload limits**

Data Transport Standard

❑ A reference implementation has been accomplished

❑ Interoperability between .net and Java has been solved

❑ Security issues have been solved

❑ Other aspects of the standard are being addressed

❑ Expect to publish standard in December

Implementation – FAMS Vendors

❑ The Electronic Standards Committee has been in close touch with College Board, Datatel, PeopleSoft, Oracle, SCT, Sigma for their plans.

❑ All are in various stages of analysis and are forecasting production implementations between Late Fall '04 and Spring '05.

Implementation – Lenders, Guarantors, Servicers

❑ Most lenders, guarantors, and servicers are planning schedules parallel to the vendor timelines.

❑ Most are too early in analysis to determine if their implementation strategy will be all-in or phase-in.

❑ If phase-in, most would implement in lifecycle sequence.

❑ Known phase-ins appear to be over months rather than years

What this means for schools

❑ Schools with a FAMS system

- – Stay in touch with your vendor for updates on their implementation plans and your options.
- – Encourage your vendors to continue their development of CR:C functions

❑ Schools that do their own programming

- – Access all of the documentation available online for your IT staff
- – Attend training if more is scheduled

What this means for service providers

❑ Service providers will continue to support their current versions of CommonLine flat files

❑ Upgrade systems to support the CR:C XML process by:

  – Developing a CR:C XML system

  – Buying a system that supports CR:C

  – Translating XML to flat file and back

    • Data Crosswalks provided for translating

Some Considerations for Schools

- ❑ Ask your vendors and service providers for the functions that you need
- ❑ Check your implementation options
- ❑ Determine which processes are important to you and find out which are supported
- ❑ What methods will be used to send and receive data files?
- ❑ What loans are automated

Some Considerations for Schools

- ❑ What disbursement options are offered
- ❑ Look at the processing benefits that you can derive from CRC and factor them into your planning for the future
- ❑ Look closely at your expectations for change processing
- ❑ Move to CRC as soon as possible

Information Sources

❑ NCHELP - The CR:C Implementation Guide is available at www.nchelp.org

❑ IFAP – COD news, technical documentation, updates, etc. at www.ifap.ed.gov

❑ PESC – XML Technical Specifications, Data Dictionaries, Schemas, assistance and approvals, etc. at www.pesc.org

❑ Registry and Repository – Current schema, dictionary, etc. www.fsaxmlregistry.ed.gov

Technical Assistance

We appreciate your feedback and comments.
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