Session 2

Common Record: CommonLine Implementation for FFEL and Alternative Loan Schools

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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 FFEL community, through the ESC and PESC, invested heavily in the convergence effort over the past year

- 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

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 – cont.

- 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, process and naming convention

- Create a cross-industry data dictionary

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**

Key Differences

- New formats, new names
  - Loan Period Begin and End dates are now referred to as <**FinancialAwardBeginDate>** and **<FinancialAwardEndDate>**
  - Words are used when possible to represent information. For example, US Citizen value is now "USCitizen"
- One student - multiple requests
- No trailer or reconciliation at the document level
- Records sorted by attending school
- All "Requests" can be sent in the same document
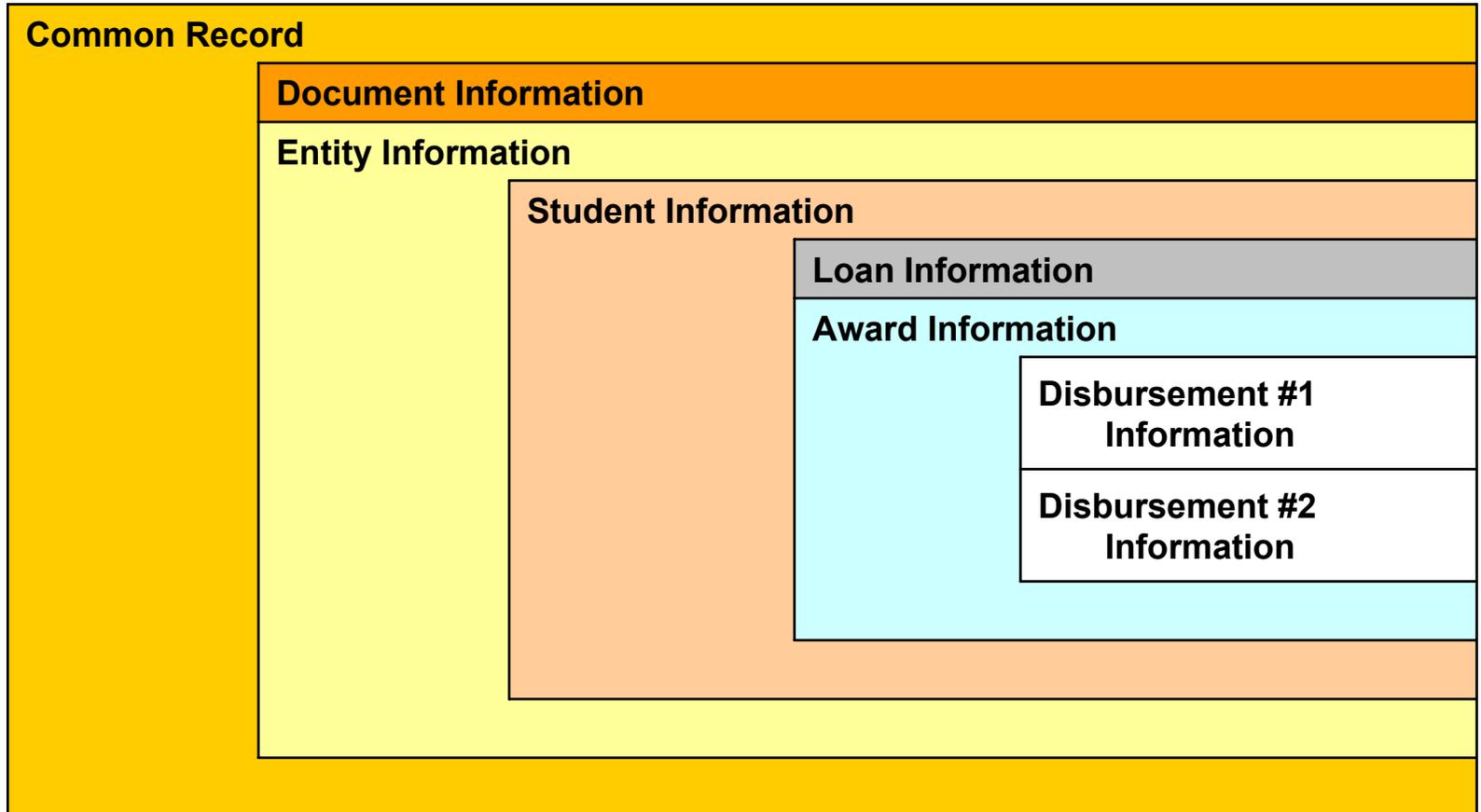- Supports School Assigned ID - student/borrower

CR:C 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.)
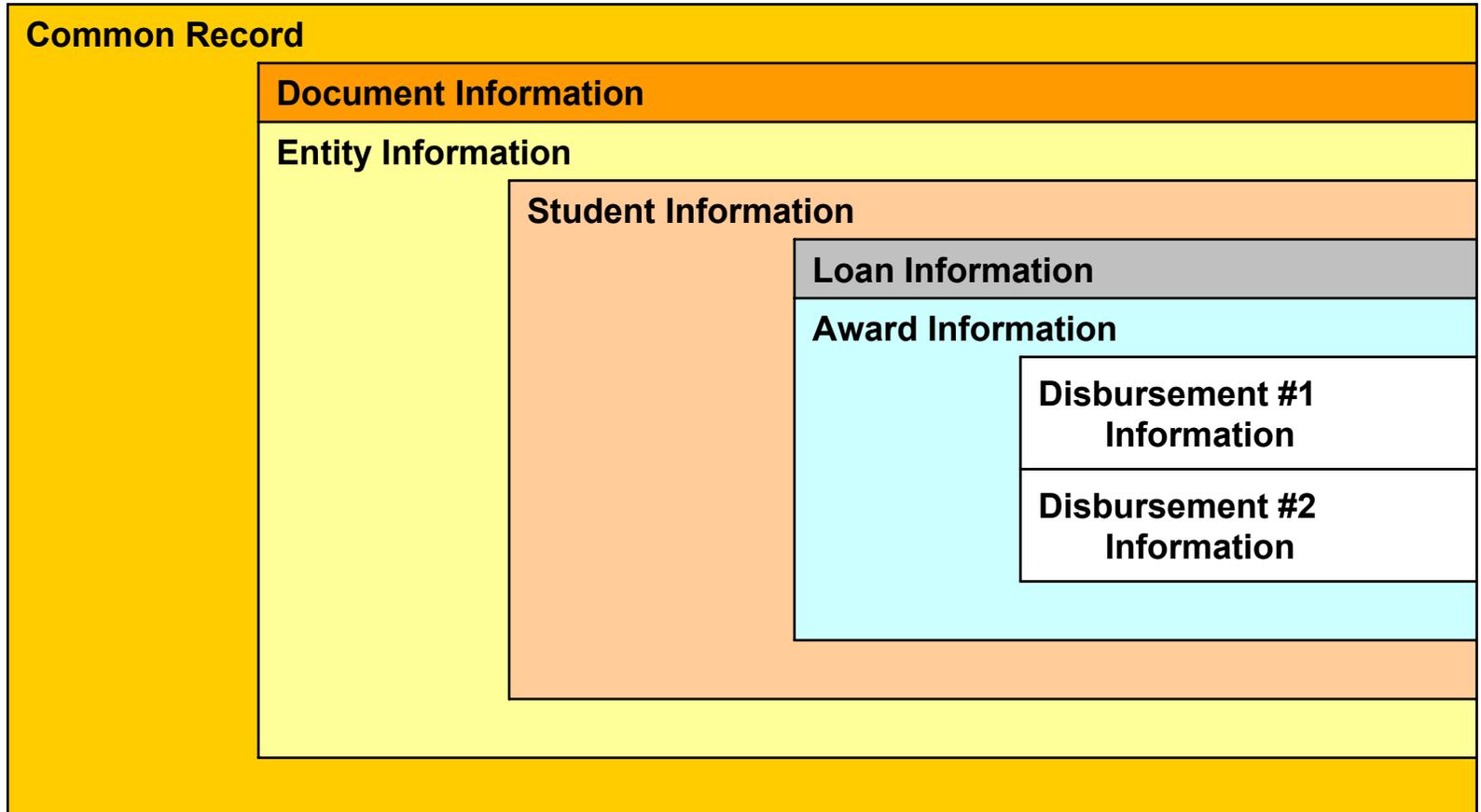   - Disbursement (disbursement information)

CR COD Document Structure

Common Record

> **Document Information**

> **Entity Information**

>> **Student Information**

>>> **Loan Information**

>>> **Award Information**

>>>> **Disbursement #1 Information**

>>>> **Disbursement #2 Information**

CR CommonLine 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

CR:C Supported Processes

- **Change Requests**
  - 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

CR:C Supported Processes

- **Change Requests (cont)**
  - 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
  - Combination Changes
    - Loan Reallocation with Post-disbursement Cancellation
    - Loan Reallocation with Loan Increase
    - Guarantee Increase and Disbursement Addition or Disbursement Date Change

CR:C Supported Processes

- **Change Requests (cont)**
  - 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

- **Responses to Requests**
  - Snapshot
  - Full
  - Standard

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

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

Same Business Process - New Structure and Formats

- Modified Error Codes to be more COD like
- Response format override capability - <FullResponseCode>
- Responses are associated to 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 Response Formats

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 Process: Disbursement

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

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

Documentation

- Implementation Guide development has proceeded at an accelerated pace
    - "Final" documentation published – July 2003
    - Review and updates to documentation - On-going
- Documentation Includes:
    - Implementation Guide
    - Core Components Data Dictionary
    - Schemas
    - Instance Documents

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

Next Steps for FFELP

- Fine tune and finalize schema development
- Fine tune and update the documentation - version 1.03
- Review and resolve reported issues and questions
- Provide ongoing training, education, and outreach
- Encourage FFELP community transition to the new standard

Training

- CR:C Training Sessions provide a detailed orientation and introduction to the CR:C standards
  - Potential future dates:
    - July - Portland
    - October/November - TBD
- Training sessions are two full days each
- Session feedback has been very positive

CR:C Testing 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 - February 04
  - Response - Spring 04
  - School Certification - Spring 04
  - Disbursement - Summer 04
  - Change - Fall 04

Data Transport Standards

- The ESC has initiated a collaborative effort with software providers, FSA, ELM, lenders, guarantors, and servicers to identify standard transport tools and protocols 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

Implementation Schedule - 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 Fall '04 and Spring '05. Sigma is looking for testing partners in Summer '04.

Implementation Schedule - Service Providers

- 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

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

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

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.standardscouncil.org

Technical Assistance

We appreciate your feedback and comments. We can be reached:

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