

Appendix F – Direct Loan Edit Conversion Table

Overview

The Direct Loan Edit Conversion Table provides a crosswalk for Full Participants of edits in the Direct Loan Origination System, (DLOS) with those in the COD System.

The table lists the legacy error or reject code and the corresponding message with the COD error code and message. Phase-In Participants will continue to receive the Legacy Reject Code and Edit Message on their acknowledgements while Full Participants will receive the COD Error Code and Edit Message in their Response documents.

Batch Reject Codes from the Header Record

BATCH REJECT CODES FROM THE HEADER RECORD			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
01	Duplicate Batch ID Number	003	Duplicate Document (Batch) ID
02	School code indicates non-direct Loan Participant	004	Source Entity ID Not Found On Participant File
03	File contains non-ASCII keyboard printable characters	N/A	Edit N/A for COD Full Participants

BATCH REJECT CODES FROM THE HEADER RECORD			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
04	Batch not processed, contact LOC for more information	001	Invalid Destination Mailbox ID
		002	Reporting Entity ID is not eligible to report.
		006	Document Create Date greater than Current System Date
		007	No Detail Records In Document
05	Invalid message class	N/A	Edit N/A for COD Full Participants

Loan Origination/Change Reject Codes

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
01	Invalid School Code (Loan Origination/Change)	100	Sender does not have reporting permission for the school identified in the Reporting School Entity ID
02	Borrower's Address is incomplete (Loan Origination/Change)	021	Address is incomplete
03	Invalid Borrower's Date of Birth (Loan Origination/Change)	996	Invalid Value OR
		998	Invalid Format
04	Invalid Borrower's Loan Default/Grant Overpayment (Loan Origination/Change)		Edit N/A for COD Full Participants
05	Invalid Borrower's Citizenship (Loan Origination/Change)	013	Citizenship Status Indicator for PLUS Borrower is not eligible
		996	Invalid Value
06	Must provide Borrower's First or Last Name (Loan Origination/Change)	020	First Name and Last Name Blank
07	Must provide Borrower's Alien Registration Number (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days) (Loan Origination/Change)	050	Disbursement Date Outside Allowable Window

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days) (Loan Origination/Change)	050	Disbursement Date Outside Allowable Window
10	Minimum of two anticipated disbursements is required (Loan Origination)	060	Insufficient Number of Disbursements Based on School Type
11	Anticipated Disbursement Date is blank (Loan Origination/Change)	053	Disbursement Date Cannot Be Blank On Sequence Number 01
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved (Loan Origination/Change)	067	Incorrect Disbursement Gross Amount
13	Anticipated Disbursement Dates are not in chronological order (Loan Origination)	N/A	Edit N/A for COD Full Participants
15	Invalid Program Year	996 998	Invalid Value OR Invalid Format
16	Loan Identifier must be unique (Loan Origination)	033	Duplicate Award ID
17	This borrower has the same Social Security Number as another direct loan borrower (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
18	Anticipated Loan Fee Amount is not equal to the LOC's calculated loan fee amount (Loan Origination/Change)	077	Incorrect Disbursement Loan Fee Amount
19	Field cannot be modified (Change)	992	Field Cannot Be Modified
20	Invalid state code (Loan Origination/Change)	021 996	Address is Incomplete Invalid Value
21	Invalid Disclosure Statement Print Indicator (Loan Origination/Change)	996	Invalid Value
22	Invalid Change Field Number (Change)	996 998	Invalid Value OR Invalid Format
24	Loan Identifier does not exist (Change)	N/A	Edit N/A for COD Full Participants
25	Must provide Loan Period Start and End Dates (Loan Origination/Change)	994	Missing Value
26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years (Loan Origination/Change)	039	Incorrect Award Amount

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
27	Anticipated Net Amount is not equal to the LOC's calculated net amount (Loan Origination/Change)	063	Incorrect Disbursement Amount
28	Invalid Loan Type (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
29	Must provide Borrower's/Student's Social Security Number (Loan Origination/Change)	994	Missing Value
30	Invalid loan period (Loan Origination/Change)	045 996 998	Incorrect Award Dates Invalid Value OR Invalid Format
31	Loan Period Start Date is greater than the Loan Period End Date (Loan Origination/Change)	045 996 998	Incorrect Award Dates Invalid Value OR Invalid Format
33	Loan Amount Approved must be positive (Loan Origination/Change)	042	New award type submitted with a zero award amount.
34	Invalid Promissory Note Print Indicator (Loan Origination/Change)	996	Invalid Value
36	Borrower's and Student's Social Security Numbers cannot be the same (Loan Origination/Change)	016	PLUS Borrower and Student Cannot be the Same Person
37	Invalid Student's Date of Birth (Loan Origination/Change)	996 998	Invalid Value OR Invalid Format
38	Invalid Student's Citizenship (Loan Origination/Change)	014	Citizenship Status Indicator for PLUS Student is not eligible
39	Invalid Student's Loan Default/Grant Overpayment	N/A	N/A for COD
40	Must provide Student's First or Last Name (Loan Origination/Change)	020	First Name and Last Name Blank
41	Must provide Student's Alien Registration Number (Loan Origination/Change)		Edit N/A for COD Full Participants
42	School is closed (Loan Origination/Change)	048	School is ineligible
44	School is ineligible (Loan Origination/Change)	048	School is ineligible
46	Invalid Borrower's Middle Initial (Loan Origination/Change)	996	Invalid Value
47	Invalid Student's Middle Initial (Loan Origination/Change)	996	Invalid Value

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
48	Invalid Borrower's Telephone Number (Loan Origination/Change)	996	Invalid Value
52	Invalid Date Format (Loan Origination/Change)	998	Invalid Format
55	Invalid Zip Code (Loan Origination/Change)	996	Invalid Value
56	Invalid Borrower's State Code (Loan Origination/Change)	021	Address is incomplete
57	Borrower's Permanent Zip Code should not be blank (Loan Origination/Change)	996	Invalid Value
59	Invalid numeric field (Loan Origination/Change)	021	Address is incomplete
60	Invalid Dependency Status (Loan Origination/Change)	996	Invalid Value
72	Total Anticipated Gross Amount must be greater than zero (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
75	Acknowledged but not applied (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
76	Invalid Loan Origination Date (Loan Origination)	N/A	Edit N/A for COD Full Participants
78	Invalid Student's College Grade Level (Loan Origination/Change)	996	Invalid Value OR
81	Program Year and Cycle Indicator do not match (Loan Origination/Change)	998	Invalid Format
82	Actual gross disbursement amount exceeds Loan Amount Approved (Change)	996	Invalid Value OR
83	Borrower and student cannot be the same person (Loan Origination/Change)	035	Inconsistent Award Information Data
84	Endorser and student cannot be the same person (Change)	041	Changed Award Amount Is Less Than Total Disbursements
86	Invalid Academic Year Start and End Dates (Loan Origination/Change)	016	PLUS Borrower and Student Cannot be the Same Person
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount (Loan Origination/Change)	017	PLUS Endorser and Student Cannot Be the Same Person
		046	Incorrect Academic Year Dates
		996	Invalid Value OR
		998	Invalid Format
		044	Incorrect Flag For Additional Unsubsidized Eligibility for Health Profession Programs (formerly HEAL eligible)

LOAN ORIGINATION/CHANGE REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
88	Invalid Additional Unsubsidized Eligibility for Dependent Student (Loan Origination/Change)	N/A	Edit N/A for COD Full Participants
90	All actual disbursements must be adjusted to \$0 (Change)	041	Changed Award Amount Is Less Than Total Disbursements
91	Anticipated disbursement gross amount(s) must be greater than zero (Change)	N/A	Edit N/A for COD Full Participants
92	Loan Period Start and End Dates exceed the Academic Year Dates (Loan Origination/Change)	045	Incorrect Award Dates
93	Invalid borrower's social Security Number (Change)	N/A	Edit N/A for COD Full Participants
95	Only four anticipated disbursements are allowed for a PLUS loan (Loan Origination/Change)	996	Invalid Value
96	Loan not inactive for fee change (Change)	N/A	Edit N/A for COD Full Participants
97	Invalid Origination Fee Percentage (Loan Origination/Change)	996	Invalid Value
A2	First Anticipated Disbursement Date must be the earliest. (Change)	052	First Funded Disbursement Date Must Be the Earliest
A5	Anticipated Interest Rebate Amount is not equal to the LOC's calculated interest rebate amount (Loan Origination)	078	Incorrect Disbursement Rebate Amount
A6	Cannot Change Academic Year Start or End Date (Change)	047	Academic Year Dates Already Linked to MPN
A7	Invalid Interest Rebate Percentage (Change)	078 996	Incorrect Disbursement Rebate Amount Invalid Value
A8	All Actual Disbursements Are Not Reduced to Zero (Change)	041	Changed Award Amount Is Less Than Total Disbursements
B3	No further Origination Records can be accepted for this borrower. The Direct Loan Servicing Center has notified the LOC that this person is deceased	092	No Further Awards Can Be Accepted For This Borrower Person Is Deceased

Disbursement Reject Codes

DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
1	Disbursement cancellation not allowed	N/A	Edit N/A for COD Full Participants
2	School is currently a non-participating school	048	School is Ineligible
4	Discrepancy being researched by the LOC	N/A	Edit N/A for COD Full Participants
5	Program Year and Cycle Indicator do not match	035	Inconsistent Award Information Data
7	Disbursement Actual Net Amount does not match LOC's calculated net amount	063	Incorrect Disbursement Amount
8	Invalid Disbursement Actual Net Amount	062 996	Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01 Invalid Value
9	Disbursement Actual Loan Fee Amount does not match LOC's calculated loan fee amount	077	Incorrect Disbursement Loan Fee Amount
11	Invalid Disbursement Actual Loan Fee Amount	996	Invalid Value
12	Invalid Disbursement Actual Gross Amount	062 996	Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01 Invalid Value
16	Disbursement Sequence Number not in sequential order	056	Sequence Number Not In Sequential Order
17	An actual disbursement does not exist for this disbursement number		Edit N/A for COD Full Participants
22	New disbursement date is more than 120 days after the original disbursement date	049	Disbursement Date Is More Than 120 Days After the Original Disbursement Date
23	Original disbursement date is invalid or missing	996 998	Invalid Value OR Invalid Value
24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years	N/A	Edit N/A for COD Full Participants
25	Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan	096	Total Disbursed Amount cannot be greater than the lesser of the award amount or the award amount requested.
26	Confirmation required prior to disbursement	N/A	Edit N/A for COD Full Participants
29	Invalid Disbursement Number for PLUS	996	Invalid Value
31	Invalid Disbursement Number for Subsidized/Unsubsidized	996	Invalid Value
36	Disbursement Actual Gross Amount is not numeric	072	Incomplete Disbursement Amount
37	Disbursement Actual Loan Fee Amount is not numeric	072	Incomplete Disbursement Amount

DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
38	Disbursement Actual Net Amount is not numeric	072	Incomplete Disbursement Amount
39	Invalid Disbursement Actual Gross Amount	057	A change/adjustment to a Disbursement Date and Disbursement Amount were submitted on the same transaction. Adjustment to Disbursement Amount has been rejected.
40	Duplicate date adjustment	N/A	Edit N/A for COD Full Participants
41	Original disbursement date does not match current disbursement date	N/A	Edit N/A for COD Full Participants
42	Invalid loan fee rate	996	Invalid Value
43	Missing loan limit data	N/A	Edit N/A for COD Full Participants
44	First actual disbursement date cannot be after any subsequent disbursements	052	First Funded Disbursement Date Must Be the Earliest
45	Invalid First Disbursement Flag	996	Invalid Value
46	First disbursement must be received before any subsequent disbursements	N/A	Edit N/A for COD Full Participants
47	First disbursement must be received before any changes to the first disbursement	N/A	Edit N/A for COD Full Participants
48	First disbursement already received	N/A	Edit N/A for COD Full Participants
49	First disbursement changed more than twice	076	First Disbursement Flag Changed More Than Twice
50	More than one disbursement record contains the same First Disbursement Flag for this loan	075	Multiple First Disbursement Flags
51	First disbursement must have the earliest disbursement date	052	First Funded Disbursement Date Must Be the Earliest
52	Disbursement Interest Rebate Amount is not numeric	072	Incomplete Disbursement Amount
53	Invalid Disbursement Interest Rebate Amount	996	Invalid Value
54	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	078	Incorrect Disbursement Rebate Amount
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	N/A	Edit N/A for COD Full Participants
56	Invalid Adjusted Disbursement Date fee amount	996	Invalid Value
57	Invalid Adjusted Disbursement Date net amount	996	Invalid Value
58	Invalid Adjusted Disbursement Date interest rebate amount	996	Invalid Value
59	Invalid disbursement sequence number. Disbursement sequence number must be 01-65.	093	Invalid disbursement sequence number
60	Borrower in Pending Bankruptcy Status	089	Invalid disbursement due to pending bankruptcy
61	Borrower is Deceased	095	Invalid disbursement, person is deceased
62	Loan is Affected by Discharge	094	Invalid disbursement due to a loan discharge notification for an unauthorized signature/unauthorized payment
E	Invalid Disbursement Activity	996	Invalid Value
F	Invalid Disbursement Sequence Number	996	Invalid Value
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested	067	Incorrect Disbursement Gross Amount

DISBURSEMENT REJECT CODES			
Legacy Reject Code	Legacy Edit Message	COD Error Code	COD Edit Message
J	Credit check not yet approved for this PLUS loan.	080	No Accepted PLUS Credit Decision Status
K	No Actual Disbursement exists for this adjustment	N/A	Edit N/A for COD Full Participants
L	Unsatisfactory school eligibility conditions	N/A	Edit N/A for COD Full Participants
M	Duplicate disbursement transaction	058	Duplicate Disbursement Information On File
P	Duplicate adjustment transaction	058	Duplicate disbursement information on file.
Q	Disbursement date outside of allowable window	050	Disbursement Date Outside Allowable Window
S	Disbursement date cannot be more than 7 days after the current date.	051	Disbursement Date with a Payment Trigger set to true outside of allowable window
T	Must have valid promissory note to disburse	081	No Promissory Note on File
U	Invalid Loan Identifier	N/A	Edit N/A for COD Full Participants
V	Invalid disbursement date	996	Invalid Value
		053	Disbursement Date cannot be blank
X	Invalid School Code	996	Invalid Value
Y	School is physically closed or ownership changed	N/A	Edit N/A for COD Full Participants
Z	School Code does not match School Code on loan record	N/A	Edit N/A for COD Full Participants