



Electronic Access Conference
emagine
2001

Student Financial Assistance

THE U.S. Department of
EDUCATION



Session 53

CommonLine Release 5 Setting the Standard

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AGENDA

- Welcome
- CommonLine Defined
- Governance
- CommonLine Benefits
- Functionality & Release 5 Enhancements
- Implementation
- Data Exchange
- CommonLine and XML



CommonLine Defined

- CommonLine is...

A standardized format & delivery process for the exchange of origination & disbursement, and change transaction data between schools & their federal & 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



Governance

- Mission – to create & maintain standard electronic data formats & data exchange mechanisms which support the loan delivery process (application, approval and disbursement) between schools & their federal & private student loan service providers and the account maintenance process between service providers.



Governance – ESC Advisory Teams

- CommonLine Origination & Disbursement
- Change Transactions
- General Common Account Maintenance
- Default Aversion & Claims
- Electronic Exchange
- Communications & Training
- Testing & Certification



Governance – Testing and Certification Advisory Team

- Mission - To enable the maximum number of CommonLine participants to make a smooth, uniform, and on-time transition to Release 5 by providing a formalized interagency testing structure, clear compliance & implementation guidelines, & a common testing tool.



Governance – ESC Steering Committee

Member	Role	Organization
Tim Cameron	Chair & NCHERP Representative	NCHERP
Jim Kuhlen	Guarantor Representative	Connecticut Student Loan Foundation
Kurt Scafe	Lender Representative	Educaid
Steve McCullogh	Secondary Market Representative	Iowa Student Loan Liquidity Corporation
Gail Somerville	Servicer Representative	Sallie Mae
Linda Katrinic	School Representative	Baker College
OPEN	FAMS Vendor Representative	
Michael Sessa	Member at Large	American Student Assistance
Jon Kroehler	Member at Large	Sallie Mae



Governance – ESC School Advisory Group

- A mixture of individuals from various types of schools.
- A sounding board for the ESC and its Advisory Teams
- Membership includes representatives from schools that do their own programming for loan delivery as well as those that utilize third-party software.



CommonLine Benefits

- Standardization
- Flexibility
- Software Products
- Transmission Methods
- Alternative Loans
- Cost Savings
- Student Benefits



Functionality – Application Send File

- Generally begins the process
- School requests processing option
 - Guaranty only
 - Guaranty & print
 - Print & guaranty
 - Print only
- Hold and Release
- Application Correction Process
- E-Sign indicator added



Release 5 Enhancements Application Send File

- Credit only request
- Credit & print request
- Request more than 4 disbursements
 - Up to 20 is the standard
- MPN processing
- E-Sign



Functionality – Response File

- Provides status information to the schools
 - Status of the loan
 - Approved loan & disbursement amounts
 - Approved disbursement dates
 - Error codes for rejected records
- Also used to begin the school certification request (SCR) process



Release 5 Enhancements Response File

- Loan status reporting is more detailed
- Replaced single loan phase code with multiple
- status codes
 - Guarantor status
 - Lender-servicer status
 - Promissory note status
 - Credit status



Functionality – Change Transaction File

- Many types of changes can be requested (both pre & post disbursement)
 - Loan period, grade level, anticipated grad date
 - Loan cancellation
 - Disbursement cancellation, change, reinstatement
 - Reallocation between sub & unsub
 - Loan increases
 - E-mail information updates



Release 5 Enhancements Change Transaction File

- Ability to send demographic changes
- Revised the records for post-withdrawal return/refund detail
- Revised the record to reverse post-withdrawal return/refund detail
- Redundant data eliminated from records
- Only one change type per record



Release 5 Enhancements Change Transaction File

- Release 4 @7 single record
 - Loan period change and/or
 - Grade level change and/or
 - Anticipated graduation date change
- Release 5 @7 multiple records
 - @7A – loan period change
 - @7B – grade level change
 - @7C – anticipated graduation date change



Release 5 Enhancements Change Transaction File

- More detailed responses
- The response file will contain a copy of the record submitted & the status for requested change
 - Processed
 - Duplicate change request
 - Forwarded to another provider for processing
 - Pending
 - Rejected (includes error codes)



Functionality – Disbursement Information File

- Provides the school with detailed disbursement information
 - What loans
 - How much
 - How funded (check, EFT, etc.)
 - What lenders
- Provides the necessary information to reconcile the school records



Release 5 Enhancements Disbursement Information File

- Can be used for disbursement forecast file
- Provides a single file format for both disbursement forecast & disbursement roster files
- Remember, you can have more than 4 disbursements!



Implementation – School Decisions

- Determine desired process
- Set up guarantor/lender/vendor relationships
- Analyze system capabilities



Implementation – Issue Reporting/Tracking

- Online submission
- Three sort options:
 - By Issue Number
 - By File Format Version
 - By File Format Version – programming changes ONLY.



Implementation – Compliance for 2002-2003

- Minimum provisions and expectations for April 1, 2002:
 - Support of CommonLine 4 & 5
 - Support of encrypted email
- Readiness Survey



Data Exchange Requirements

- By April 1, 2002, support of Open PGP encryption RFC 2440
- By April 1, 2002, support of LZSS file compression
- By April 1, 2002, support of both active and passive FTP RFC 959 for those that support FTP
 - Support of Secret Agent v 4.0 is eliminated by April 1, 2003



Data Exchange – The High Performance Channel

- Point to point (B2B & B2C) interface
- Data can be received, transmitted, processed, and responded to instantly and in real time or near-real time
- Open, using agreed-upon technology-based standards



CommonLine and XML

- ESC and the Common Record
- ESC and PESC
- ESC CommonLine XML Workgroup



www.nchelp.org

- Electronic Standards Committee page
- Advisory Team Pages
- File Specifications
- Newsletters
- Issue Tracking and Reporting
- CommonLine Codes
- CommonLine/CAM Surveys
- Presentations

A young woman with long brown hair is wearing a black graduation cap and gown. She is smiling broadly and has her arms raised in the air. The background is a solid blue color. The text "CommonLine Release 5 Setting the Standard!" is overlaid on the image in a bold, black, serif font.

**CommonLine Release 5
Setting the Standard!**