

# COD Processing Update

October 27, 2017

NEWS/UPDATES

- **Impact on COD Processing October 29, 2017 (10/23/17)**

Federal Student Aid is planning several system maintenance activities on October 29, 2017. In addition, the Student Aid Internet Gateway (SAIG) will be unavailable from 3:00 A.M. until 11:00 A.M. (ET) due to its regular Sunday morning maintenance. These activities will result in outages of certain COD System functionality for a period of time.

An explanation of how these activities will impact COD System availability and processing follows below. Please review this information to determine if processing at your school will be affected.

## **Extended COD System Maintenance**

From 5:00 A.M. (ET) until 2:00 P.M. (ET) on Sunday, October 29, 2017—

- Users will not be able to submit or retrieve data via the [COD Web Site](#).
- Users will not be able to access the COD Reports area of the [COD Web Site](#).
- An individual will not be able to complete any actions or view loan correspondence via the [StudentLoans.gov website](#). This includes, but is not limited to, signing master promissory notes, completing counseling, completing any TEACH Grant processing flows, or submitting Loan Consolidation applications or Income-Driven Repayment Plan requests.
- Batches submitted by schools via the SAIG will be held or schools will receive an error message informing them that the SAIG is unavailable and that the data must be transmitted at a later time.

## **Contact Information**

Federal Student Aid appreciates your patience and understanding as it completes this important activity. If you have any questions about the COD System or the StudentLoans.gov website, contact the COD School Relations Center. If you have any questions about the SAIG, contact the CPS/SAIG Technical Support and the TFA Support Center at 800/330-5947 or by email at [CPSSAIG@ed.gov](mailto:CPSSAIG@ed.gov).

- **COD System Changes to School Reports Implemented [(8/11/17) Updated 10/19/17]**

During the period October 13-15, 2017, Federal Student Aid implemented COD System changes specific to school reports. Federal Student Aid encourages schools to review the summary of changes and work with their technology support teams or software vendor to determine the impact to their systems. For more information about the report changes, refer to the [July 25, 2017 Electronic Announcement](#) posted on the IFAP website.

**Contact Information:** If you have questions, contact the COD School Relations Center at 800/474-7268 for Grants or 800/848-0978 for Direct Loans. You may also email [CODSupport@ed.gov](mailto:CODSupport@ed.gov).

- **Credit Check Processing for Borrowers who have requested a “Credit Freeze” [(10/13/17) Updated 10/27/17]**

As a result of recent data breach events and heightened security concerns, many consumers are understandably taking steps to protect their personally identifiable information (PII). One of those steps may be placing a “credit freeze” on their credit profile at one or more of the credit bureaus, which prevents further credit activity from occurring without additional consent.

Because a credit check is part of the process when a borrower or endorser completes a Direct PLUS Loan Request or an Endorser Addendum on the StudentLoans.gov website, borrowers or endorsers with an active credit freeze may not be able to fully complete either process and may receive an error message when the credit check is run. The borrower or endorser must remove the credit freeze first; this action cannot be done by the school or Federal Student Aid. **Note:** Federal Student Aid can process an inquiry at two of the three main credit bureaus (currently Equifax and TransUnion). If a borrower or endorser places a credit freeze at only one credit bureau, Federal Student Aid could still receive a credit determination based on information provided by the secondary credit bureau.

Federal Student Aid plans to implement additional messaging on the StudentLoans.gov website on October 29, 2017. The messaging will inform borrowers and endorsers that those who have a credit freeze on their credit profile will need to remove it before completing a Direct PLUS Loan Request or the Endorser Addendum. Federal Student Aid encourages schools working with borrowers and endorsers who may receive an error during the credit check process to ask about a credit freeze as a possible cause for the error.

Schools using the “Quick Credit Check” on the COD Web Site could experience an error or “timeout” response as a result of a borrower’s credit freeze. In some cases, Federal Student Aid will not be able to return a credit check response with the origination record and will reject the record with COD Reject Edit 996 (Invalid Value). Again, when troubleshooting a credit issue with a borrower or endorser, schools may want to see if the credit freeze situation may apply.

If you have additional questions about credit check processing, contact the COD School Relations Center.

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## CURRENT ISSUES

### DIRECT LOANS

There are no Direct Loans-related issues at this time.

### GRANTS

There are no Grants-related issues at this time.

## WEEKLY REMINDERS

### Keep School Contact Information Current in the COD System (10/27/17)

We remind schools and third party servicers that contact information in the COD System must be kept current. Contact information is extremely important for us to be able to reach the right people at the school, particularly about program-specific issues. The e-mail addresses for the President, Financial Aid Administrator, Pell Grant Financial Aid Officer, and Direct Loan Financial Aid Officer are used to deliver time-sensitive materials and critical COD processing information to the school.

Having current contact information for the Pell Grant Financial Aid Officer and Direct Loan Financial Aid Officer is most critical for a school that is an additional location to a main campus. The information allows us to contact those officers directly at the additional location rather than needing to contact the main campus.

For more information on updating School Contact Information, please refer to [the December 20, 2012 Electronic Announcement posted on the Information for Financial Aid Professionals \(IFAP\) Web site.](#)

### How to Access Information from the COD Web Site File Share (10/27/17)

As a reminder, Federal Student Aid shares student-specific information through uploaded files via the COD Web Site. We upload these files to the File Share section of the “File Share & Messages” page of the COD Web Site. Authorized school users are able to view and download the customized documents from the COD Web Site. Schools can access the “File Share & Messages” page by completing the following steps:

- 1) Log in to the COD Web Site.
- 2) Click on the “School” tab.
- 3) Enter the required school identifiers and click on “Search.” This will open the “School Summary Information” page.



4) Click on the “File Share/Messages” link on the left-hand side of the page to open the “File Share & Messages” page.

From the File Share section of the page, an authorized COD Web Site user will see a list of uploaded files. A user will click on the “Download” icon to download the File Share document to his or her computer. **Note:** Authorized school users are able to view and download the customized documents from the COD Web Site for a limited period of time.

The COD Web Site will only display File Share documents associated with the school’s Entity ID. If there are no files uploaded for a school, the File Share list will be blank. Schools will be notified via email (or in some cases via a phone call) when a File Share document is available.