

**LHN to DMCS
Interface Control Document**

Version 1.0 • 4/20/2020

Document Version Control

Version	Date	Author	Description
1.0	04/20/20	Jane Kaiser	Initial submission

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Section 1. Interface Control Specification

Interface Name	Loan Holder Notification (LHN)
Interface Type	Bi-directional
Interface Short Description	<p>The TPD Servicer provides student loan servicers a daily LHN Status Notification File of information about the status of a borrower's disability application. The file provides information on a borrower's disability application status and the action that should be taken for a matching borrowers, including:</p> <ul style="list-style-type: none"> • Borrowers requiring a 120-day TPD suspension (borrower is working on application) • Borrowers requiring an indefinite TPD suspension (materially complete application received) • Borrowers approved for TPD discharge • Borrowers where the disability discharge application was rejected as incomplete or unacceptable • Borrowers discharged by TPD <p>The TPD Servicer also provides a quarterly, cumulative LHN Quarterly Review File of borrowers approved for TPD discharge. Since an approved discharge application is reported only once, this file is used to identify if further action is needed on a borrower to discharge a loan that was assigned after processing the discharge/TPD transfer.</p>
Requesting (Source) Application	TPD Nelnet
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p><u>Target Directories:</u></p> <p>LHN Status Notification File (Nelnet to DMCS): \\prddmd636\titaniumfs\titaniumfs\eft\files\LHN\in\dispatch</p> <p>LHN Status Notification Receipt File (DMCS to Nelnet): \\prddmd636\titaniumfs\titaniumfs\eft\files\LHN\out\base</p> <p>LHN Quarterly Review File (Nelnet to DMCS): TBD</p> <p>LHN Quarterly Review Receipt File (DMCS to Nelnet): TBD</p> <p><u>File Names:</u></p> <p>LHN Status Notification File (Nelnet to DMCS): TPDNOTOP_YYYYMMDDHHMMSS.csv</p>

	<p>LHN Status Notification Receipt File (DMCS to Nelnet): TPDNOTIN_YYYYMMDDHHMMSS_9999999999_rcvd.csv</p> <p>LHN Quarterly Review File (Nelnet to DMCS): TBD</p> <p>LHN Quarterly Review Receipt File (DMCS to Nelnet): TBD</p> <p><u>Message Classes:</u></p> <p>LHN Status Notification File (Nelnet to DMCS): TPDNOTOP LHN Status Notification Receipt File (DMCS to Nelnet): TPDNOTIN LHN Quarterly Review File (Nelnet to DMCS): TBD LHN Quarterly Review Receipt File (DMCS to Nelnet): TBD</p> <p><u>Mailboxes</u></p> <p>DMCS Production: TGE5533 Nelnet Production: TGD9933</p>
<p>Interface Usage Frequency</p>	<p>LHN Status Notification File - Daily LHN Quarterly Review File - Quarterly</p>
<p>Interface Usage Volume</p>	<p>LHN Status Notification File - one file per day LHN Quarterly Review File - one file per quarter</p>

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. LHN Files (Status Notification and Quarterly Review) from TPD-Nelnet to DMCS

2.1.2. LHN Receipt Files (Status Notification and Quarterly Review) from DMCS to TPD-Nelnet

2.2. Flow Diagram Description

2.2.1. LHN Files from Nelnet to DMCS

1. TPD-Nelnet will initiate a process to create the LHN files and send to SAIG.
2. The DMCS FTS Server pulls the LHN files from SAIG using TD Client.
3. The DMCS ETL Server pulls the LHN files from the DMCS FTS Server via SFTP.

2.2.2. LHN Receipt Files from DMCS to Nelnet

1. The DMCS system will initiate a process to create the LHN Receipt files.
2. The DMCS batch process will route the LHN Receipt files from the DMCS ETL Server to the DMCS FTS Server.
3. The DMCS FTS Server will route the LHN Receipt files to SAIG using TD Client.
4. TPD-Nelnet will pull the LHN Receipt files from SAIG.

2.3. Usage Scenarios

2.3.1. LHN Request Files from Servicers to DMCS

TPD-Nelnet creates the LHN files and sends to SAIG. The DMCS FTS Server pulls the LHN files from SAIG via TD Client. The DMCS ETL server pulls the LHN files from DMCS FTS Server.

2.3.2. LHN Response Files from DMCS to Servicers

DMCS batch jobs create LHN receipt files. The DMCS ETL Server pushes the LHN receipt files to the DMCS FTS Server. The DMCS FTS Server pushes the LHN receipt files to SAIG via TD Client. TPD-Nelnet picks up the files from SAIG.

Section 3. System Information

3.1. Requesting (or Source) System Information

TPD Nelnet

Production System Location	Bellevue, NE
Contracting Organization	Nelnet
Developer Location	Highlands Ranch, CO
Transmission Protocol	SAIG (TD Client)
Transmission Support	disabilityinformation@nelnet.net z-ITScrumTPDTeam@nelnet.net z-MFTTeam@nelnet.net

3.2. Responding (Receiving or Destination) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG (TD Client)
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

TPD Nelnet Functional Specifications

#	Description
1	Nelnet will produce and transmit LHN files via SAIG mailbox.
2	Nelnet will receive Receipt files from DMCS via SAIG mailbox.

4.2. Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will retrieve the LHN files from the SAIG mailbox.
2	DMCS will process the file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>LHN Status Notification File validations:</p> <ul style="list-style-type: none"> • The LHN Status Notification file 'Reason Code' must be a valid value. • The LHN Status Notification file 'Reason Code' valid values are: <ul style="list-style-type: none"> ○ 120SUSP: 120-day suspension period ○ INDEFSUSP: Indefinite suspension period (materially complete application received) ○ APPAPPR: Application approved; borrower receives discharge ○ APPREJ: Application denied or rejected; borrower will not receive discharge ○ DISCRG: Loan(s) for borrower discharged due to TPD • The LHN Status Notification file 'Date Notified' must be a valid date in CCYYMMDD format. • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'TPD Type' must be a valid value. • The LHN Status Notification file 'TPD Type' valid values are: <ul style="list-style-type: none"> ○ VET: Borrower is receiving a veteran discharge (standard , non-VA match) ○ VA2: Borrower is receiving a veteran discharge due to VA match ○ STD: borrower is receiving a "standard", non-veteran discharge • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'TPD Date' must be a valid date in CCYYMMDD format. • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'Date Approved' must be a valid date in CCYYMMDD format. <p>LHN Quarterly Review File validations:</p> <ul style="list-style-type: none"> • The LHN Quarterly Review file 'Reason Code' must be a valid value. • The LHN Quarterly Review file 'Reason Code' valid value is 'APPAPPR', Application approved; borrower receives discharge. • The LHN Quarterly Review file 'Date Notified' must be a valid date in CCYYMMDD format. • The LHN Quarterly Review file 'TPD Type' must be a valid value. • The LHN Quarterly Review file 'TPD Type' valid values are: <ul style="list-style-type: none"> ○ VET: Borrower is receiving a veteran discharge (standard , non-VA match) ○ VA2: Borrower is receiving a veteran discharge due to VA match ○ STD: borrower is receiving a "standard", non-veteran discharge • The LHN Quarterly Review file 'TPD Date' must be a valid date in CCYYMMDD format. • The LHN Quarterly Review file 'Date Approved' must be a valid date in CCYYMMDD format.
Exception Processing	<p>The DMCS Interface Group will contact TPD Servicer at disabilityinformation@nelnet.net to resolve any issues with the LHN Status Notification or LHN Quarterly Review file.</p>

Section 6. File Specification

6.1. LHN Status Notification File Layout

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
1	Date Notified	8	Numeric	Y	CCYYMMDD	Populated for all reason codes; date on which the Department transmits file to loan holder (field used for administrative purposes)
2	SSN	9	Numeric	Y		
3	First Name	20	Char	Y		
4	Last Name	35	Char	Y		
5	DOB	8	Numeric	Y	CCYYMMDD	
6	GA Code	3	Numeric	N	Populated except for Perkins Loans not held by the Department	
7	OPEID	8	Numeric	N	Populated except for Perkins Loans not held by the Department	
8	Reason Code	50	Char	Y	120SUSP: 120-day suspension period INDEFSUSP: Indefinite suspension period (materially complete application received) APPAPPR: Application approved; borrower receives discharge APPREJ: Application denied or rejected; borrower will not receive discharge DISCRG: Loan(s) for borrower discharged due to TPD	If APPREJ, Reject Reason field will be populated APPAPPR can be received after the APPREJ has been received (occurs when a borrower requests a reevaluation within 12-month period) DISCRG will be received with no corresponding date field since APPAPPR and DATE APPROVED is the effective date of the discharge; Reason code DISCRG is for notification purposes only
9	Suspension Start Date	8	Numeric	N	CCYYMMDD	Populated if reason code is 120SUSP or INDEFSUSP; provides the date in which the borrower ceases to be responsible for payments
10	Suspension End Date	8	Numeric	N	CCYYMMDD	Populated if reason code is 120SUSP; provides the date in which the 120-day suspension ends and borrower is responsible for payments if INDEFSUSP is not received prior

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
11	TPD Type	3	Char	N	<p>VET: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge ("standard", non-VA match); loan is not assigned to the Department</p> <p>VA2: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge due to VA match; loan is not assigned to the Department</p> <p>STD: Populated if reason code is APPAPPR; borrower is receiving a "standard", non-veteran discharge; loan is assigned to the Department for post-discharge monitoring</p>	Populated if reason code is APPAPPR; instructs lender whether or not to perform assignment to the Department
12	TPD Date	8	Numeric	N	CCYYMMDD	Populated if reason code is APPAPPR; date on which borrower became eligible for discharge, payments received after this date (on or after this date for VET or VA2 discharge type) to be refunded by lender
13	Date Approved	8	Numeric	N	CCYYMMDD	Populated if reason code is APPAPPR; date on which ED approved the borrower's application; effective date of discharge
14	Date Rejected	8	Numeric	N	CCYYMMDD	Populated if reason code is APPREJ; date on which borrower's application was rejected
15	Reject Reason	50	Char	N		<p>Populated if reason code is APPREJ</p> <p>Sample reasons:</p> <ul style="list-style-type: none"> • Incomplete/illegible TPD Application • Applicant signature missing • Applicant SSN invalid/illegible • Applicant failed to return disb within 120 days • Other: Borrower request recall • Expired Application • Recv app more than 90 days aft Physician sign • Physician indicated applicant capable to work • Invalid Physician License • Invalid/illegible Physician Signature/Date

6.2. LHN Quarterly Review File Layout

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
1	Date Notified	8	Numeric	Y	CCYYMMDD	Populated for all reason codes; date on which the Department transmits file to loan holder (field used for administrative purposes)
2	SSN	9	Numeric	Y		
3	First Name	20	Char	Y		
4	Last Name	35	Char	Y		
5	DOB	8	Numeric	Y	CCYYMMDD	
6	GA Code	3	Numeric	N	null	
7	OPEID	8	Numeric	N	null	
8	Reason Code	50	Char	Y	APPAPPR: Application approved; borrower receives discharge	
9	Suspension Start Date	8	Numeric	N	null	
10	Suspension End Date	8	Numeric	N	null	
11	TPD Type	3	Char	Y	VET: Populated if reason code is APPAPPR; borrower is receiving a veteran discharge (standard, non-VA match); loan is not assigned to the Department VA2: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge due to VA match; loan is not assigned to the Department STD: Populated if reason code is APPAPPR; borrower is receiving a "standard", non-veteran discharge; loan is	Populated if reason code is APPAPPR; instructs lender whether or not to perform assignment to the Department

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
					assigned to the Department for post-discharge monitoring	
12	TPD Date	8	Numeric	Y	CCYYMMDD	Populated if reason code is APPAPPR; date on which borrower became eligible for discharge, payments received after this date (on or after this date for VET or VA2 discharge type) to be refunded by lender
13	Date Approved	8	Numeric	Y	CCYYMMDD	Populated if reason code is APPAPPR; date on which the Department approved the borrower's application; effective date of discharge
14	Date Rejected	8	Numeric	N	null	
15	Reject Reason	50	Char	N	null	

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	The LHN servicer will transmit a LHN Status Notification file daily, Monday through Friday, including holidays that fall on Monday through Friday.
	Functional Assumptions
2	The LHN Quarterly Review file daily is a cumulative a cumulative file of all borrowers approved for discharge.
3	The LHN Quarterly Review file daily will only contain records with a 'Reason Code' of 'APPAPPR' (Application approved; borrower receives discharge).

7.2. Dependencies

None

Appendix A - Acronyms and Abbreviations

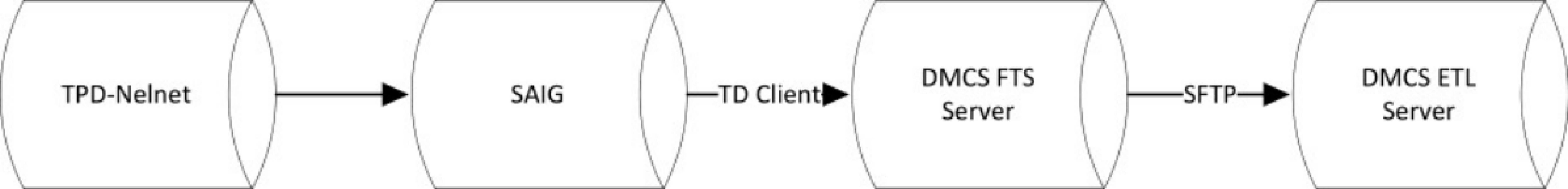
Acronym	Definition
FSA	Federal Student Aid
LHN	Loan Holder Notification (file or process)
MFS	MAXIMUS Federal Services
SAIG	Student Aid Internet Gateway
SFTP	Secure File Transfer Protocol
TPD	total and permanent disability
VA	(U.S. Department of) Veterans Affairs

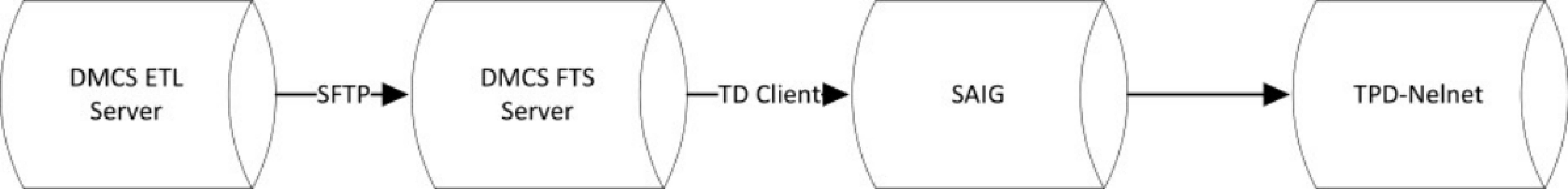
Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

Term	Definition
PEPS	PEPS is the Office of Federal Student Aid (FSA) management information system of all organizations that have a role in administering student financial aid and other Higher Education Act programs. PEPS maintains eligibility, certification, demographic, financial, review, audit and default rate data about schools, lenders, and guarantors participating in the Title IV programs.

Table B-1: Glossary





**DMCS to US Bank Lockbox
Interface Control Document**

Version 1.0 • 10/5/2018

Document Version Control

Version	Date	Author	Description
1.0	10/05/2018	Joel Million	Approved version.

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Section 1. Interface Control Specification

Interface Name	Lockbox Payment Interchange – US Bank
Interface Type	Uni-directional
Interface Short Description	<p>This interface is for the transfer of voluntary payments and AWG payments received by US Bank as FSA's payment lockbox vendor.</p> <p>The lockbox vendor also transfers images of hardcopy collateral received with a payment (envelope, change of address, and any other correspondence) from QLP to ECP.</p> <p>FSA Lockbox ID:</p> <ul style="list-style-type: none"> • 790336 (Voluntary Payments) • 790339 (AWG Payments)
Requesting (Source) Application	<p>Qualified Lockbox Provider (QLP)</p> <p>QLP will post the daily A/R files by 6:00 p.m. (ET)</p> <p>Batch and Deposit Totals Report are emailed daily</p>
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p>Source Directory: [VMAMN14GLBSAA4] /usr/output/prod/customer/glx790336-1</p> <p>Target Directory: [DMCS FTS Server]: D:\EFT\Files\BOA\in\base\ Two Files can be created: USB_AWG_YYYYMMDDhhmmss.txt USB_VOL_YYYYMMDDhhmmss.txt</p>
Interface Usage Frequency	Monday - Friday between the hours of 5:00 PM and 8:00 PM (EST).
Interface Usage Volume	Average 54,000 records/month; Generally, no peak periods.

Section 2. Interface Overview

2.1. Flow Diagram

2.2. Flow Diagram Description

1. The QLP system creates one or more payment lockbox files.
2. The payment file(s) are moved to the transfer directory.
3. DMCS initiates a SFTP session accessing the transfer service.
4. DMCS transfers all files available in the transfer directory.
5. QLP marks transfer files as unavailable after transfer completes successfully.
6. DMCS loads payment files and updates accounts.

2.3. Usage Scenarios

DMCS runs a recurring batch job to transfer payment lockbox files from the lockbox files produced by QLP. This batch job initiates as SFTP session and checks the source system every 15 minutes between the hours of 5:00 PM and 8:00 PM. When a payment file becomes available, the batch job initiates the transfer to DMCS. Upon successful transfer, QLP marks those files as unavailable.

Section 3. System Information

3.1. Requesting (or Source) System Information

Qualified Lockbox Provider (QLP)

Production System Location	U.S. Bank Government Lockbox 1005 Convention Plaza Attn: Government Lockbox, SL-MOC1 GL Saint Louis, MO 63101
Contracting Organization	US Bank
Developer Location	Same as system location
Transmission Protocol	SFTP
Transmission Support	Support Contacts: Transmission Technical Support : (855) 259-3064 (M-F 7AM-5PM CT) Production Transmission Support: (800) 765-9549 (24x7x365)

3.2. Responding (Receiving or Destination) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Manassas, VA
Transmission Protocol	SFTP
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

QLP Functional Specifications

#	Description
1	QLP will generate a separate file for all Voluntary and all AWG payments received the prior business day.
2	QLP will post any available payment files on the SFTP server, marked as "Available".
3	QLP will mark a file the is successfully transmiited as "Unavailable".

4.2. Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will start a batch job to contact the SFTP server to determine is any files are available.
2	If no files are found, the batch job will recycle and check again every 15 minutes between the hours of 5:00 PM and 8:00 PM each business day.
3	When a file is found, DMCS will download the file to an internal file transfer server.
4	The payment file is copied to the ETL server.
5	The ETL processes the payment file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>File-level validations:</p> <ul style="list-style-type: none"> • File trailer record count = sum of all records in the file minus 2 (BAA/TZZ) • File trailer amount = sum of amount from all detail records (FPA) in the file <p>Batch-level validations:</p> <ul style="list-style-type: none"> • Batch trailer record count = sum of all records in the batch minus 2 (FAA/FZZ) • Batch trailer amount = sum of amount from all detail records (FPA) in the batch <p>Schedule-level validations</p> <ul style="list-style-type: none"> • Number of FAD records = total number of unique schedules from detail records (FPA) • Total amount on FAD = sum of amounts from all details records for that schedule.
Exception Processing	<p>This procedure handles the following exception conditions:</p> <ul style="list-style-type: none"> • Transmission does not balance • Batch detail count does not balance with batch trailer • Batch number not unique • Schedule does not balance • Missing schedule

Section 6. File Specification

Following is a description of the default behavior of each Data Type. This behavior is assumed unless specifically overridden by a Rule.

Text: Space-filled; Left-justified.

Num: Zero-filled; Right-justified.

Num(x,y): Denotes decimal precision; x+y = Length Eg. Num(4,4) Length=8 Value=00250000 represents 25.0000%.

Date: CCCCYYMMDD.

Flag: Must be Y or N; Default=N.

Any needed specialization of these behaviors will be controlled using Rules.

Lockbox File Header Record

This record defines the beginning of a lockbox transmission file. The file contains only one of these records and must be paired with a File Trailer Record (TZZ).

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=BAA
FILLER	Text	-	5	4	8	Unused area of record.
FILE DATE	Date	Y	8	9	16	Date the lockbox file was created (MMDDYYYY)
FILE TIME	Num	Y	8	17	24	Time the lockbox file was created (HHMMSS00)
FILLER	Text	-	2	25	26	Unused area of record.
INTERFACE ID SOURCE	Text	Y	4	27	30	Identifier for type of payment: BAWG – Automated Wage Garnishment BVOL – Voluntary Payment
FILLER	Text	-	261	31	291	Unused area of record.

Batch Header Record

This record defines the beginning of a lockbox batch. A lockbox transmission file may contain one or more batches. Each batch must be paired with a Batch Trailer record (FZZ).

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FAA
FILLER	Text	-	5	4	8	Unused area of record; Must be BLANK
FILE DATE	Date	Y	8	9	16	Date the lockbox file was created (MMDDYYYY)
FILE TIME	Num	Y	8	17	24	Time the lockbox file was created (HHMMSS00)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
INTERFACE ID SOURCE	Num	Y	4	25	28	Unique number for file (0001 – 9999) See Group breakdown below,
FILLER	Text	-	263	29	291	Unused area of record; Must be BLANK

Valid ranges for Interface ID Source: (populates INTERFACE ID SOURCE)

Group #	Group Name	Batch Range	Batch Size
Group 1	Single Check/Single Coupon Full Payment	0001-0850	250
Group 2	Single Check/Single Coupon Partial Payment	0001- 0850	250
Group 3	Single Coupon/Multiple check, full and partial payment	0901 – 1650	100
Group 4	Multiple Coupon/Single check, full payment	1701-1850	100
Group 5	Check only payment with account number	1926-2070	25
Group 6	Check only payment without account number (“Applied” payments)	2101-2200	25
Group 7	List and Roster Payments	4000- 4999	100
Group 8	Unbalanced Multiple Coupons	1902 – 1915	100
Group 12	Treasury Checks WITHOUT a coupon	5500-5999	25

FPA Detail Record

This record defines details for a payment received by the lockbox vendor. This identifies the type of payment, the payor and banking details for the payment. A payment is associated with a single borrower.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FPA
TRANSACTION SEQUENCE NBR	Num	-	4	4	7	Sequence number for multi-payment schedule;
FILLER	Text	-	1	8	8	Unused area of record; Must be blank.
LOCKBOX ID	Text	Y	4	9	12	'BAWG' or 'BVOL' based on payment type. BVOL = 790336 (105028) BAWG = 790356 (105081)
LOCKBOX CHECK NBR	Num	Y	12	13	24	Check Number
MICR TYPE	Text	Y	2	25	26	Identifier: If 41 then Account Number = Borrower Id, If 34 then IMB else SSN
FILLER	Text	-	3	27	29	Unused area of record; Must be blank.
ACCOUNT NUMBER	Num	Y	9	30	38	SSN / BORROWER ID / IMB NUMBER
FILLER	Text	-	1	39	39	Unused area of record; Must be blank.
FPA AMOUNT	Num	Y	11	40	50	Check Amount
REPAYMENT METHOD	Num	Y	1	51	51	1 or 9 9 for Payment, ETL converts 9 to SF215
DEPOSIT BATCH ID	Num	Y	4	52	55	
DEPOSIT DATE	Date	-	8	56	63	
DEPOSIT BATCH TIME	Num	-	8	64	71	
DEPOSIT TRACE NBR	Num	Y	7	72	78	Check Trace Number
DOC NBR	Num	Y	6	79	84	Schedule Number This is the SF215 number
DOC TYPE	Num	Y	1	85	85	Schedule Type This will always be a 9
DOC DATE	Date	Y	8	86	93	Schedule Date
PAYMENT RECEIVE DATE	Date	-	8	94	101	
ACH REFERANCE NBR	Text	-	20	102	121	Must be blank.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
PAYMENT SOURCE	Text	-	1	122	122	Must be blank.
FPA RESERVE1	Text	-	28	123	150	Must be blank.
LAST NAME	Text	-	30	151	180	Last Name on Check
FIRST NAME	Text	-	30	181	210	First Name on Check
MIDDLE NAME	Text	-	1	211	211	Middle Name on Check
FILLER	Text	-	349	212	560	Unused area of record; Must be blank.
PRIME REF			15	212	226	These fields are supported in the Treasury File Definition but <i>not</i> used by DMCS. These fields redefine the FILLER at Start Position 212.
SECONDARY REF			15	227	241	
INTERFACE ID			6	242	247	
FPA RESERVE2			44	248	291	
ORIG POINT			15	292	306	
BORROWER PHONE			10	307	316	
BORROWER ADDRSS			125	317	441	
FILLER			9	442	450	
FILLER			110	451	560	

FNF Detail Record:

This record is for payment reversals, since USB isn't the Bank of First Deposit, there will never be reversals, so there won't be a FNF record.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FNF
TRANSACTION SEQUENCE NBR	Num	-	4	4	7	Sequence Number for Schedule
FILLER	Text	-	1	8	8	Unused area of record; Must be blank.
LOCKBOX ID	Text	Y	4	9	12	'BAWG' or 'BVOL' Based on Payment Type
LOCKBOX CHECK NBR	Text	Y	12	13	24	Check Number
MICR TYPE	Text	-	2	25	26	Unused area of record; Must be blank.
MICR DIGIT	Text	-	1	27	27	Unused area of record; Must be blank.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
FILLER	Text	-	2	28	29	Unused area of record; Must be blank.
ACCOUNT NUMBER	Num	Y	10	30	39	SSN or BORROWER ID If FIRST BYTE is "1", then BORROWER ID (Position 30-39), else this is SSN (Position 31-39)
FNF AMOUNT	Num (9,2)	Y	11	40	50	
REPAYMETHOD	Num	Y	1	51	51	1 = Payment 9 = Reversal
DEPOSIT BATCH ID	Num	Y	4	52	55	
DEPOSIT DATE	Date	-	8	56	63	
DEPOSIT BATCH TIME	Num	-	8	64	71	
DEPOSIT BATCH NBR	Num	-	4	72	75	
INVOICE SEQUENCE NUMBER	Num	-	3	76	78	
DOC NBR	Num	Y	6	79	84	Schedule Number
DOC TYPE	Num	Y	1	85	85	Schedule Type 1 OR 9 1 for Reversals (ETL converts 1 to 'SF5515')
DOC DATE	Date	Y	8	86	93	Schedule Date
FILLER	Text	-	29	94	122	Unused area of record; Must be blank.
FNF REASON	Text	-	1	123	123	Must be 'N'.
ORIGINAL DEPOSIT BATCH ID	Text	-	4	124	127	Unused area of record; Must be blank.
ORIGIANL DEPOSIT BATCH DATE	Date	Y	8	128	135	User to identify original payment.
ORIGINAL DEPOSIT BATCH TIME	Num	-	8	136	143	
ORIGINAL DEPOSIT TRACE NBR	Num	Y	7	144	150	User to identify original payment.
LAST NAME	Text	-	30	151	180	
FIRST NAME	Text	-	30	181	210	
MIDDLE NAME	Text	-	1	211	211	
FILLER	Text	-	77	212	288	Unused area of record; Must be blank.
FNF REASON CODE	Text	Y	3	289	291	

FNR Detail Record:

This record is for payment reversals, since USB isn't the Bank of First Deposit, there will never be reversals, so there won't be a FNR record.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FNR For each FNF record, there will be multiple FNR records.
TRANSACTION SEQUENCE NBR	Num	-	4	4	7	Sequence Number for that Schedule
FILLER	Text	-	1	8	8	Unused area of record; Must be blank.
LOCKBOX ID	Text	Y	4	9	12	'BAWG' or 'BVOL' Based on Payment Type
LOCKBOX CHECK NBR	Text	-	12	13	24	Unused area of record; Must be blank.
MICR TYPE	Text	-	2	25	26	Unused area of record; Must be blank.
MICR DIGIT	Text	-	1	27	27	Unused area of record; Must be blank.
FILLER	Text	-	2	28	29	Unused area of record; Must be blank.
ACCOUNT NUMBER	Num	Y	10	30	39	SSN / BORROWER ID IF first byte is "1", thenN BORROWER ID (Position 30-39), else this is SSN (Position 31-39)
FNF AMOUNT	Num	Y	11	40	50	
REPAYMETHOD	Text	Y	1	51	51	Blank; uses value from FNF RECORD
DEPOSIT BATCH ID	Num	Y	4	52	55	
DEPOSIT DATE	Date	-	8	56	63	
DEPOSIT BATCH TIME	Num	-	8	64	71	Unused area of record; Must be blank.
DEPOSIT BATCH NBR	Num	-	4	72	75	
INVOICE SEQUENCE NUMBER	Num	-	3	76	78	
DOC NBR	Num	Y	6	79	84	Schedule Number
DOC TYPE	Num	Y	1	85	85	Schedule Type = '1' OR '9' 1 = Reversals ETL converts '1' to 'SF5515'
DOC DATE	Date	Y	8	86	93	Schedule Date

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
FILLER	Text	-	29	94	122	Unused area of record; Must be blank.
FNF REASON	Text	-	1	123	123	Must be 'N'.
ORIGINAL DEPOSIT BATCH ID	Text	-	4	124	127	Unused area of record; Must be blank.
ORIGIANL DEPOSIT BATCH DATE	Date	Y	8	128	135	Used to identify original payment.
ORIGINAL DEPOSIT BATCH TIME	Num	-	8	136	143	Unused area of record; Must be blank.
ORIGINAL DEPOSIT TRACE NBR	Num	Y	7	144	150	Used to identify original payment.
LAST NAME	Text	-	30	151	180	
FIRST NAME	Text	-	30	181	210	
MIDDLE NAME	Text	-	1	211	211	
FILLER ¹	Text	-	30	212	241	Unused area of record; Must be blank.
LOCKBOX ID ¹	Text	Y	6	242	247	Must = 'FAWG2' or 'FAWG'
FILLER ¹	Text	-	41	248	288	Unused area of record; Must be blank.
FNF REASON CO	Text	Y	3	289	291	

Note 1: Combined as one field in US Bank layout

FAD Document Control Record:

FAA is a batch header, FZZ is a batch trailer and the FAD record is the summary record for the deposit associated with the cash link # in the FAD record. FAD records have a specific batch # assigned to them that cannot be used as a regular batch #, and never changes. If no dollars are associated with that type of deposit, there is no FAD record for it

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FAD
TRANSACTION SEQUENCE NBR	Num	-	4	4	7	Sequence Number for that Schedule. Sequential counter starting with '0001'.
FILLER	Text	-	1	8	8	Unused area of record; Must be blank.
DOC NBR	Num	Y	6	9	14	Schedule Number
FILLER	Text	-	15	15	29	Blank or 'PA'

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
DOC DATE	Date	Y	8	30	37	Schedule Date
FILLER	Text	-	26	38	63	Unused area of record; Must be blank.
DOC AMOUNT	Num	Y	11	64	74	Total amount for that Schedule.
DOC TYPE	Num	-	1	75	75	'1' or '9' '1' = Reversals '9' for Payments (This will always be a 9 because USB doesn't process reversals)
FILLER	Text	-	216	76	291	Unused area of record; Must be blank.

FZZ Batch Trail Record:

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=FZZ
FILLER	Text	-	5	4	8	Unused area of record; Must be blank.
FILE DATE	Date	-	8	9	16	Date file created.
FILE TIME	Num	-	8	17	24	File file created Constant=12000000
BATCH NUMBER	Num	-	4	25	28	
BATCH COUNT	Num	Y	9	29	37	
BATCH AMOUNT	Num	Y	16	38	53	
FILLER	Text	-	238	54	291	Unused area of record; Must be blank.

TZZ File Trailer Record:

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
RECORD IDENTIFIER	Text	Y	3	1	3	Value that identifies the record type: Constant=TZZ
FILLER	Text	-	5	4	8	Unused area of record; Must be blank.

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Rules
FILE DATE	Date	-	8	9	16	File creation date: MMDDYYYY
FILE TIME	Num	-	6	17	22	File creation time
FILLER	Text	-	2	23	24	Constant = '00' (zero)
FILLER	Text	-	2	25	26	Unused area of record; Must be blank.
INTERFACE ID	Text	-	6	27	30	BVOL = Voluntary Payment Batch BAWG = AWG Payment Batch
TRANSACTION COUNT	Num	Y	9	31	39	Total record count less 2 (excludes header and trailer records from count)
FILLER	Text	-	252	40	291	Unused area of record; Must be blank.

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	Requests to retransmit a file after a successful download will require a call to the USB Support team to reset the appropriate file for retransmit.
	Functional Assumptions
1	Lockbox files will be formatted to conform with the approved Treasury Lockbox file layout.

7.2. Dependencies

None

Appendix A - Acronyms and Abbreviations

Acronym	Definition
ECP	Electronic Correspondence Processor
FSA	Federal Student Aid
QLP	Qualified Lockbox Provider
SFTP	Secure File Transfer Protocol
USB	US Bank Corporation

Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

Term	Definition
Lockbox	A service offered by commercial banks to organizations that simplifies collection and processing of account receivables by having those organizations' customers' payments mailed directly to a location accessible by the bank.

Table B-1: Glossary



**CR 3657 - PCA Electronic Images to DMCS
Interface Control Document**

Version 4.0 • 5/14/2019

Document Version Control

Version	Date	Author	Description
1.0	04/02//2019	Chitra Sundar	Initial Version
2.0	04/15/2019	Chitra Sundar	Updated PCA Error file name convention
3.0	04/22/2019	Chitra Sundar	Updated Error Codes
3.01	04/23/2019	Chitra Sundar	Updated PCA Filename conventions
4.0	05/06/2019	Chitra Sundar	Updated to clarify 1500 images maximum per batch, Appendix C new Error Codes

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Section 1. Interface Control Specification

Interface Name *	PCA Electronic Images Files
Interface Type *	Bi-Directional
Interface Short Description *	<p>This document describes the process used by PCAs to send the PCA Electronic Images Zipped file that contains the following:</p> <ul style="list-style-type: none"> • Individual images of borrower correspondence by document type • Index File <p>DMCS processes the PCA Electronic Images file and generates an error file listed below that contains records that failed validation. PCA Electronic Image Error File</p>
Requesting (Source) Application *	Reference Table 1-1 PCA Electronic Images Files Interface List
Responding (Receiving or Destination) Application *	Reference Table 1-1 PCA Electronic Images Files Interface List
Technical Requirement References *	Reference Table 1-1 PCA Electronic Images Files Interface List
Interface Usage Frequency *	This interface is a batch interface and allows multiple files to be transferred per day.
Interface Usage Volume *	Average 250-300 images per batch/Maximum of 5 batches per PCA per day Note: Max 1,500 images per batch

***Required field**

1.1. PCA Electronic Images Interface List

Below is the list of files exchanged between PCAs and DMCS for the PCA Electronic Images process.

Table 1-1 PCA Electronic Images File Interface List

File Description	File Name	File Source	File Destination	Frequency	Record Length	Volume
PCA Electronic Images Index	PCAID_YYYYMMDDHHMM_BBBBBB_9999_IDX.txt (index file) Example: <i>PCA603_201509031129_BBBBBB_9999_IDXT.txt</i>	PCA	DMCS	Daily	89	Maximum of 5 attaches per day
PCA Electronic Image Error	PCAID_YYYYMMDDHHMM_BBBBBB_9999_YYYYMMDDHHMMZZZ_ERROR.txt	DMCS	PCA	As Needed	156	1 file as needed

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. Inbound PCA Electronic Images Zip File from PCA to DMCS

Figure 2-1 Inbound Files from PCA to DMCS

2.1.2. Outbound PCA Electronic Image Error File from DMCS to PCA

Figure 2-2 - Outbound Files from DMCS to PCA

2.2. Flow Diagram Description

2.2.1. Inbound PCA Electronic Images Zip File from PCA to DMCS

1. PCA will initiate a process to create the Electronic Images Zip files and send via Connect:Direct to DMCS FTS Server.
2. The DMCS ETL Server pulls the PCA Electronic Images Zip files from the DMCS FTS Server via SFTP.

2.2.2. Outbound PCA Electronic Image Error File from DMCS to PCA

1. DMCS will initiate a process to create the PCA Electronic Image Error file as needed and send via SFTP to DMCS ETL Server.
2. The DMCS ETL Server pushes the PCA Electronic Image Error file to the DMCS FTS Server via SFTP.
3. The DMCS FTS Server pushes the PCA Electronic Image Error file to PCAs via Connect:Direct.

2.3. Usage Scenarios

2.3.1. Inbound PCA Electronic Images Zip File from PCA to DMCS

PCA creates the PCA Electronic Images file and sends to DMCS FTS Server via Connect:Direct. The DMCS ETL server pulls the PCA Electronic Images files from DMCS FTS Server.

2.3.2. Outbound PCA Electronic Image Error File from DMCS to PCA

DMCS batch jobs create outgoing files for each of the 13 PCAs as needed. The DMCS ETL Server pushes the PCA Electronic Images Error files to the DMCS FTS Server. The DMCS FTS Server pushes the files to PCAs via Connect:Direct.

Section 3. System Information

The source or destination system can be either PCAs or DMCS based on the type of file: PCA Electronic Images Zipped (Incoming from PCA) or PCA Electronic Images Error file (Outgoing from DMCS). The production system locations of the thirteen (13) PCAs are not being listed below since they vary based on the PCA.

3.1. Requesting (or Source) System Information

PCA

Production System Location	Based on the PCA
Contracting Organization	Based on the PCA
Developer Location	Based on the PCA
Transmission Protocol	Connect:Direct
Transmission Support	Based on the PCA

3.2. Responding (Receiving or Destination) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	Connect:Direct
Transmission Support	DMCS Helpdesk : 1-888-291-2160

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

4.1.1. PCA Functional Specifications (Outbound Files)

#	Description
1	<p>PCAs will deliver the PCA Electronic Images Zipped file to DMCS through Connect Direct with the following file names: PCAID_YYYYMMDDHHMM_BBBBB_9999_IMG.zip file containing</p> <ul style="list-style-type: none"> ○ CORR_9999999999001_0001.TIF (individual images) ○ PCAID_YYYYMMDDHHMM_BBBBB_9999_IDX.txt (index file) <p>Note: Following file extensions will be accepted for individual images: .TIF and .PDF. Multiple pages are only accepted for pdfs.</p>

4.1.2. DMCS Functional Specifications (Outbound Files)

#	Description
1	<p>DMCS will generate the PCA Electronic Images Error file containing records from the index file that failed validation, and deliver the file through Connect Direct with the following file names: PCAID_YYYYMMDDHHMM_BBBBB_9999_YYYYMMDDHHMMSSZZ_ERROR.txt</p>

4.2. Responding (Receiving or Destination) System Responsibilities

4.2.1. DMCS Functional Specifications (Inbound Files)

#	Description
1	<p>The DMCS ETL Server will pull the PCA Electronic Images Zipped file from the DMCS FTS Server with the following file names: PCAID_YYYYMMDDHHMM_BBBBB_9999_IMG.zip file containing</p> <ul style="list-style-type: none"> ○ CORR_9999999999001_0001.TIF (individual images) ○ PCAID_YYYYMMDDHHMM_BBBBB_9999_IDX.txt (index file)
2	<p>The DMCS batch jobs will process the PCA Electronic Images Zipped file. Records that pass validation will be loaded to Filebound and those that fail will be included in the PCA Electronic Images Error file sent to the PCAs listed below: PCAID_YYYYMMDDHHMMSS_BBBBB_9999_YYYYMMDDHHMMSSZZ_ERROR.txt</p>

4.2.2. PCA Functional Specifications (Inbound Files)

#	Description
1	<p>PCA will pick up the PCA Electronic Images Error file received via Connect Direct with the following file name: PCAID_YYYYMMDDHHMM_BBBBB_9999_YYYYMMDDHHMMSSZZ_ERROR.txt</p>
2	<p>PCA will process the file and resubmit records with the required information as needed.</p>

Section 5. Business Rules and Logic

5.1. PCA to DMCS Inbound Electronic Images File

Each PCA will create the PCA Electronic Image zip file and send to DMCS via Connect Direct between Monday and Friday. The zipped file contains the following:

- Individual images of each document by document type, and
- Index File

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> • File name of the Zip file is <i>PCAID_YYYYMMDDHHMM_BBBBBB_9999_IMG.zip</i>, where: <ul style="list-style-type: none"> ◦ PCAID = 'PCA' followed by three-digit numeric identifier for PCA, ◦ YYYYMMDDHHMM = Date/Time stamp, ◦ BBBBBB = Unique five-digit numeric batch identifier, and ◦ 9999 = Number of documents included in the file. Example: <i>PCA603_201509031129_BBBBBB_9999_IMG.zip</i> • File name of the individual Image File is <i>CORR_9999999999001_0001.TIF</i>, where: <ul style="list-style-type: none"> ◦ CORR = Document type, ◦ 9999999999001 = Ten (10) characters Borrower ID followed by three (3) characters to indicate the number of pages within the document, and ◦ 0001 = Four-digit ID that indicates the sequence number of the image within the index file, and ◦ TIFand PDF = Three-character file extension will be accepted. <p>Note: An individual image for a borrower cannot contain more than 120 pages per record. If there are more than 120 pages, the sequence number needs to start over with 001 to create a new document.</p> • File name of the Index File is <i>PCAID_YYYYMMDDHHMM_BBBBBB_9999_IDX.txt</i>, where: <ul style="list-style-type: none"> ◦ PCAID = 'PCA' followed by three-digit numeric identifier for PCA, ◦ YYYYMMDDHHMM = Date/Time stamp, ◦ BBBBBB = Unique five-digit numeric batch identifier, and ◦ 9999 = Number of documents included in the file. • Number of documents in the index file matches the number of image records in the zip file Note: Please reference Appendix B for criteria on all file-level rejections. <p><u>Record Level Validation</u></p> <ul style="list-style-type: none"> • Doc Type matches against the Document Types listed in Appendix C • Borrower ID on the index file record exists in DM • Borrower ID and SSN on the index file record matches against DM • Borrower ID included within the Image Name of the Image file matches the Borrower ID included in the image name of the index file record • SSN contains nine(9) numeric characters • Action code = 'a' or 'n' • Action code = 'a' for doc types 'prom' and 'cert' • Receipt Date matches the Date within the index file name • Postmark Date is populated for Doc Types 'AWGH', 'TOPH' or 'TOPD' for action code 'n' • Date of Death is populated for Doc Type = 'DIEB' for action code 'n' • Bankruptcy Chapter = Chapter number '7', '11', or '13' for bankruptcy documents (BKRP) for action code 'n'

Type	Description
	<ul style="list-style-type: none"> • Image File name of the individual image corresponding to the image name within the index file is found • PCA ID on the index file exists in DM • File extension of the individual image file = .tif or .pdf <p>Note: Please reference Appendix B for criteria on all record-level rejections</p>
<i>Exception Processing</i>	<p><i>The following error codes will be generated for the exception conditions listed below (See Appendix B):</i></p> <p><i>001 Document count mismatch</i></p> <p><i>002 Invalid Document Type</i></p> <p><i>003 Borrower ID does not exist</i></p> <p><i>004 Duplicate zip file</i></p> <p><i>005 Borrower ID does not correspond to the SSN</i></p> <p><i>006 Image Name does not match with Borrower ID</i></p> <p><i>007 Invalid SSN</i></p> <p><i>008 Invalid Action Code</i></p> <p><i>009 Invalid Receipt Date</i></p> <p><i>010 Postmark Date is missing</i></p> <p><i>011 Date of Death is missing</i></p> <p><i>012 Bankruptcy Chapter is missing</i></p> <p><i>013 File name does not match index file</i></p> <p><i>014 Invalid PCA ID</i></p> <p><i>015 Missing/Invalid Index File Name</i></p> <p><i>016 Invalid Index File Format/Schema</i></p> <p><i>017 Invalid Sequence Number Usage</i></p> <p><i>018 Invalid File Extension</i></p> <p><i>019 Doc type "prom/cert" require an action code of 'a'</i></p> <p><i>Note: When error code '013' is generated, the list of images files for which a corresponding record could not be found within the index file will be listed at the end of the error file.</i></p>

Section 6. File Specification

6.1. PCA To DMCS Inbound File Layout

6.1.1. PCA Electronic Images Zip File

The PCA Electronic Images Zip file contains the individual image of the borrower correspondence and a corresponding index file. **Note: The image index file is a tilde (~) delimited text file.**

Table 6-1 Index File

Field Name	Data Type	Reqd (Y, -)	Rules
Doc Type	Text	Y	Must be one of the Document types referenced in Appendix C
Borrower ID	Num	Y	Borrower ID corresponding to the image
SSN	Num	Y	SSN corresponding to the image
Action Code	Text	Y	'A' (Archive) or 'N' (Workflow)
Receipt Date	Date	Y	Transmission Date of the file from PCA Format: MM/DD/YYYY
Postmark Date	Date	-	Required for doc types 'AWGH', 'TOPH' & 'TOPD' If action code is 'n'. This Field must be populated using receipt date of document minus seven calendar days if postmark date is not available for doc types 'TOPH' or 'TOPD'. Records without postmark date for action code 'n' will be rejected and included on the error file to PCA. Format: MM/DD/YYYY
Date of Death	Date	-	Required for doc type 'DIEB' If action code is 'n'. Blank for all others Date of Death is required if Action Code 'n' and Doc Type 'DIEB', else record will be rejected and included on the error file to PCA. Format: MM/DD/YYYY
Bankruptcy Chapter	Num	Y	Required for doc type 'BKRP' – populate '7', '11' or '13' If action code is 'n' Blank for all others Chapter number is required for Action Code 'n' and Doc Type 'BKRP', else record will be rejected and included on the error file to PCA.
Image Name	Text	Y	A unique image document name in this format: <DocType>_<BorrowerID><NumberOfPages>_<Sequence Number>.<FileExtension>

Field Name	Data Type	Reqd (Y, -)	Rules
Sequence Number	Num	Y	Sequence number will begin with 001 and incremented by 1 (e.g., 002,003, etc.). When the Borrower ID or doc type changes, the sequence number will be reset back to 001.
PCA ID	Num	Y	PCA ID associated to the borrower

For example

CORR~9999999999~123456789~~09/03/2015~~~~CORR_9999999999001_0001.TIF~001~603

6.2. DMCS To PCA Outbound File Layout

6.2.1. PCA Electronic Images Error File

The PCA Electronic Images Error file contains the rejected index file records that failed validation with the corresponding error code(s). Record may contain multiple errors. **Note: The Images Error File is a tilde (~) delimited text file.** When error code '013' is generated, the list of images files for which a corresponding record could not be found within the index file will be listed at the end of the error file.

For example:

PCA603_201509031129_BBBBB_9999_20150903123030333_ERROR.txt

Example of rejected records in the file:

CORR~9999999999~123456789~~09/03/2015~~~~CORR_9999999999001_0001.TIF~001~603

→008 (Invalid Action Code)

AWG~9999999999~123456789~a~09/03/2015~~~~AWGH_9999999999001_0003.TIF~001~666

→002 (Invalid Document Type), →014 (Invalid PCA ID)

CORR~9999999999~123456789~a~09/03/2015~~~~CORR_9999999899001_0004.TIF~002~666

→013 (File name does not match index file),

---> List of image files not found in index file <---

CORR_9999999916001_0004.TIF

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

Table 7-1 Assumptions

#	Assumption
	Operational Assumptions
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of the PCA Electronic Images file processing
2	SFTP transmission errors captured by existing Operations processes on the DMCS server
	Functional Assumptions
3	PCAs submit images whose quality is at least 200 DPI.
4	PCA can include a maximum of 1500 images per batch.
5	PCA can submit maximum of five batches per day.
6	PCA business rules for extraction of image data is beyond the scope of this document.

7.2. Dependencies

#	Dependencies
1	PCAs and DMCS are dependent on Connect:Direct for the secure exchange of files.

Appendix A - Acronyms and Abbreviations

ACRONYM	DEFINITION
DMCS	Debt Management and Collections System
ETL	Extract Transform Load
FTS	File Transfer Server
PCA	Private Collection Agency
SFTP	Secure File Transfer Protocol

Table A-1: Acronyms and Abbreviations

Appendix B - Error Codes and Descriptions

The error codes that are included in the PCA Electronic Images Error file sent back to PCAs for file and record-level errors that failed validation.

File-Level Validation Errors

Error Code	Description	File/Record-Level Error	Requirement Description	Example
001	Document count mismatch	File	If the number of records contained in the index file, number of documents included in the PCA Electronic zip file name and the number of image files does not match assign error code '001' (Document count mismatch)	There must be 250 individual image files, 250 index file records and the PCA Electronic Zip file documents must contain '250' - PCA603_201509031129_12345_0250_IMG.zip
004	Duplicate zip file	File	If a PCA Electronic zip file is received with the same file name of a file previously processed successfully, assign error code '004' Duplicate zip file	Example of File Submission Result in Duplicate zip file error File previously processed successfully: PCAID_201905011213_00001_0020_IMG.zip File re-submitted: PCAID_201905011213_00001_0020_IMG.zip
015	Missing/Invalid Index File Name	File	If an index file is not received or the PCA Electronic Zip file name does not match the Index file name (PCAID_YYYYMMDDHHMM_BBBBB_9999) excluding (_IMG.zip and _IDX.txt) or the index file name does not follow the defined file name convention, assign error '015'.	Incorrect Record <ul style="list-style-type: none"> If the PCA Electronic Zip file only contains the list of individual images and no Index file OR The PCA Electronic Zip file and the Index file do not match: <p>PCA Electronic Zip file name: PCAID_201805021215_00001_0010</p> <p>Index file name: PCAID_201805101215_00001_0010 OR</p>
016	Invalid Index File Format/Schema	File	If the index file does not follow the tilde delimited format/schema defined, assign error '016' .	Invalid Format Index file delimiter must contain tilde '~': CORR999999999999123456789a09/03/2015 CORR_9999999999003_0001.tif001603 should be submitted as listed below: Correct Format CORR~9999999999~123456789~a~09/03/2015~~~~ CORR_9999999999003_0001.tif~001~603

017	Invalid Sequence Number Usage	File	If the sequence number within the index file is not reset to '001' when either the borrower ID or document type changes, assign error '017'.	<p>Incorrect Records</p> <p>Record# 4 sequence should be 001 not 003.</p> <p>1. PROM~2323232345~123456789~a~09/03/2015~~~~ PROM_2323232345003_0001.TIF~001~603</p> <p>2. PROM~2323232345~123456789~a~09/03/2015~~~~ PROM_2323232345002_0002.TIF~002~603</p> <p>3. AWGH~3499999999~123456789~a~09/03/2015~~~~ AWGH_999999999004_0003.TIF~001~603</p> <p>4. PROM~2323232345~123456789~a~09/03/2015~~~~ PROM_2323232345002_0004.TIF~003~603</p>
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Record-Level Validation Errors

Error Code	Description	File/Record-Level Error	Requirement Description	Example
002	Invalid Document Type	Record	If the Document Type is not a valid document type [according to the valid Document Types provided in Appendix C], assign error code '002' (Invalid Document Type).	For example if Doc type is : '1234' OR Doc type not listed in Appendix C
003	Borrower ID does not exist	Record	If the Borrower ID on the Index file record does not exist in DMCS, assign error code '003' (Borrower ID does not exist)	<p>Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>Borrower id 1234567890 must exist in DM</p>
005	Borrower ID does not correspond to the SSN	Record	If the Borrower ID and SSN combination on the Index file record does not match the Borrower ID and SSN in DMCS, assign error code '005' (Borrower ID does not correspond to the SSN).	<p>Incorrect Record</p> <p>Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>DMCS: Borrower ID is 1234567890 but SSN is 445567890 OR Borrower ID is 5678901234 and SSN is 343434343</p>

				<p>Correct Record Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>DMCS: Borrower ID is 1234567890 and SSN is 343434343</p>
006	Image Name does not match with Borrower ID	Record	If the borrower id included as part of the individual Image File Name does not match the Borrower ID included as part of the image name within the same record in the index file, assign error code '006' (Image Name does not match with Borrower ID).	<p>Incorrect Record Individual Image File Name: CORR_5555666789004_0001.TIF,</p> <p>Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>Correct Record Individual Image File Name: CORR_5555666789004_0001.TIF,</p> <p>Index file record: CORR~5555666789~343434343~a~09/03/2015~~~~ CORR_5555666789004_0001.TIF~001~603</p>
007	Invalid SSN	Record	If the SSN does not contain nine (9) numeric characters, shall assign error code '007' (Invalid SSN).	<p>Incorrect Record SSN is '12345678' or 'ASASASASA'</p> <p>Correct Record SSN is '123456789'</p>
008	Invalid Action Code	Record	If the Action Code of the index file record does not contain the value 'a' (archive) or 'n' (workflow) assign error code '008' (Invalid Action Code).	<p>Incorrect Record Index file record: CORR~1234567890~343434343~w~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>Correct Record Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~603</p> <p>AWGH~1234567890~343434343~n~12/03/2015~~~~AWGH_1234567890004_0001.TIF~001~603</p>

009	Invalid Receipt Date	Record	If the Receipt Date does not match the date in the Index filename or does not contain 10 characters or is an invalid date or contains an invalid format (MM/DD/YYYY) assign error code '009' (Invalid Receipt Date).	<p>Invalid Date Formats Index file record: AWGH~1234567890~343434343~n~12/03/15~~~~AWGH_1234567890004_0001.TIF~001~603</p> <p>AWGH~1234567890~343434343~n~33032015~~~~AWGH_1234567890004_0001.TIF~001~603</p> <p>AWGH~1234567890~343434343~n~12-03-2015~~~~AWGH_1234567890004_0001.TIF~001~603</p> <p>Correct Date Format AWGH~1234567890~343434343~n~12/03/2015~~~~AWGH_1234567890004_0001.TIF~001~603</p>
010	Postmark Date is missing	Record	If the action code is 'n' and Doc Type is equal to 'AWGH', 'TOPH', or 'TOPD', and Postmark is either 'blank' or contains less than 10 characters or an invalid date or in an an invalid format (MM/DD/YYYY) assign error code '010' (Postmark Date is missing)	<p>Incorrect Records Index file record (Postmark Date is blank) AWGH~1234567890~343434343~n~12/03/2015~~~~AWGH_1234567890004_0001.TIF~001~603</p> <p>Index file record (Date is less than 10 characters) TOPH~1234567890~343434343~n~09/03/2015~08/30/15~~~TOPH_1234567890004_0001.TIF~001~603</p> <p>Index file record (Invalid Postmark Date) TOPD~1234567890~343434343~n~09/03/2015~30052015~~~TOPH_1234567890004_0001.TIF~001~603</p> <p>Index file record (Invalid Format (-) instead of (/)) AWGH~1234567890~343434343~n~09/03/2015~12-03-2015~~AWGH_1234567890004_0001.TIF~001~603</p> <p>Correct Record AWGH~1234567890~343434343~n~09/03/2015~12/03/2015~~AWGH_1234567890004_0001.TIF~001~603</p>
011	Date of Death is missing	Record	If the action code is 'n' and Doc type is equal to 'DIEB' and Date of Death is either 'blank' or contains less than 10 characters or an invalid date or in an an invalid format (MM/DD/YYYY) assign error code '010' (Postmark Date is missing)	<p>Incorrect Records Index file record (Date of Death is blank): DIEB~1234567890~343434343~n~09/03/2015~~~~AWGH_1234567890004_0001.TIF~001~603</p> <p>Index file record (Date less than 10 characters) DIEB~1234567890~343434343~n~09/03/2015~~08/30/15~~DIEB</p>

			missing)', assign error code '011' (Date of Death is missing)	<p>_1234567890004_0001.TIF~001~603</p> <p>Index file record (Invalid Date) DIEB~1234567890~343434343~n~09/03/2015~~30052015~~DIEB_1234567890004_0001.TIF~001~603</p> <p>Index file record (Invalid Format (-) instead of (/)) DIEB~1234567890~343434343~n~09/03/2015~~12-03-2015~~DIEB_1234567890004_0001.TIF~001~603</p> <p>Correct Record DIEB~1234567890~343434343~n~09/03/2015~~12/03/2015~~DIEB_1234567890004_0001.TIF~001~603</p>
012	Bankruptcy Chapter is missing	Record	If the action code is 'n' and Doc Type is equal to 'BKRP' and Bankruptcy Chapter is not populated or not equal to '7', '11' or '13, assign error code '012' (Bankruptcy Chapter is missing)	<p>Incorrect Records</p> <p>Index file record (Bankruptcy chapter is blank): BKRP~1234567890~343434343~n~09/03/2015~~~~ BKRP_1234567890004_0001.TIF~001~603</p> <p>Index file record (Bankruptcy chapter is '10' should be '7', '11', or '13'): BKRP~1234567890~343434343~n~09/03/2015~~~10~ BKRP_1234567890004_0001.TIF~001~603</p> <p>Correct Record BKRP~1234567890~343434343~n~09/03/2015~~~11~ BKRP_1234567890004_0001.TIF~001~603</p>
013	File name does not match index file	Record	If the image file corresponding to the Image Name within the index file is not found, assign error code '013' (File name does not match index file).	<p>Incorrect Record</p> <p>Individual Image File Name: DIEB_5555666789004_0001.TIF,</p> <p>Index Record: CORR~1234567890~343434343~a~09/03/2015~~~~CORR_1234567890004_0001.TIF~001~603</p> <p>Correct Record</p> <p>Individual Image File Name: DIEB_5555666789004_0001.TIF,</p> <p>Index Record: DIEB~5555666789~343434343~n~09/03/2015~~12/03/2015~~DIEB_5555666789004_0001.TIF~001~603</p> <p>Note: When error code '13' is generated, the list of images for which a corresponding record could not be located within the index file will be listed at the end of the error file.</p>

014	Invalid PCA ID	Record	If the PCA ID is not a valid PCA ID on our system, assign error code '014' (Invalid PCA ID),	<p>Invalid PCA ID Index file record: CORR~1234567890~343434343~a~09/03/2015~~~~ CORR_1234567890004_0001.TIF~001~700</p>
018	Invalid File Extension	Record	<p>If the file extension of an individual image is not equal to one of the values listed below, assign error '018'</p> <ul style="list-style-type: none"> • TIF • PDF 	<p>Invalid File Extension CORR_999999999001_0001.mpp</p> <p>Valid File Extension CORR_999999999001_0001.pdf or CORR_999999999001_0001.tif</p>
019	Doc type 'prom/cert' require an action code of 'a'	Record	If the action code for doc types 'prom' or 'cert' is equal to 'n',	<p>Incorrecet Record Index file record: PROM~1234567890~343434343~n~09/03/2015~~~~ PROM_1234567890004_0001.TIF~001~603</p> <p>Correct Record Index file record: PROM~1234567890~343434343~a~09/03/2015~~~~ PROM_1234567890004_0001.TIF~001~603</p> <p>CERT~1234567890~343434343~a~09/03/2015~~~~ CERT_1234567890004_0001.TIF~001~603</p>

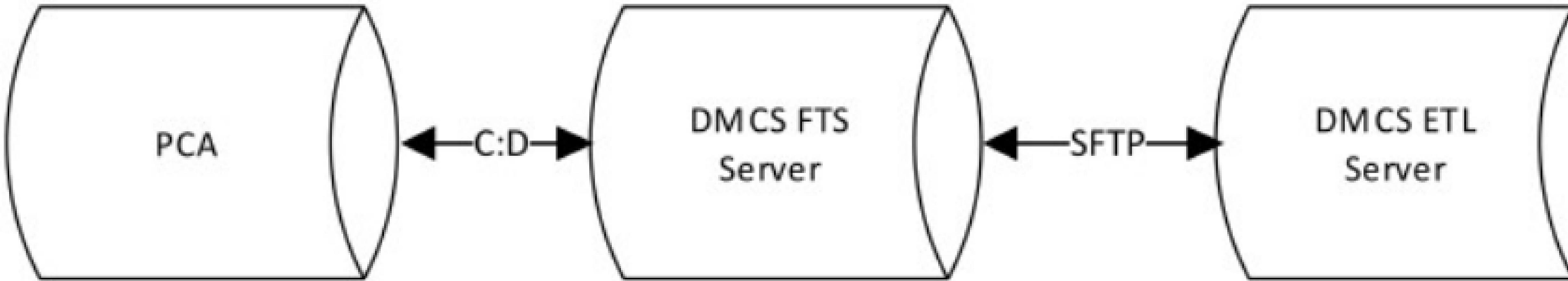
Table B-1: Error Codes and Description

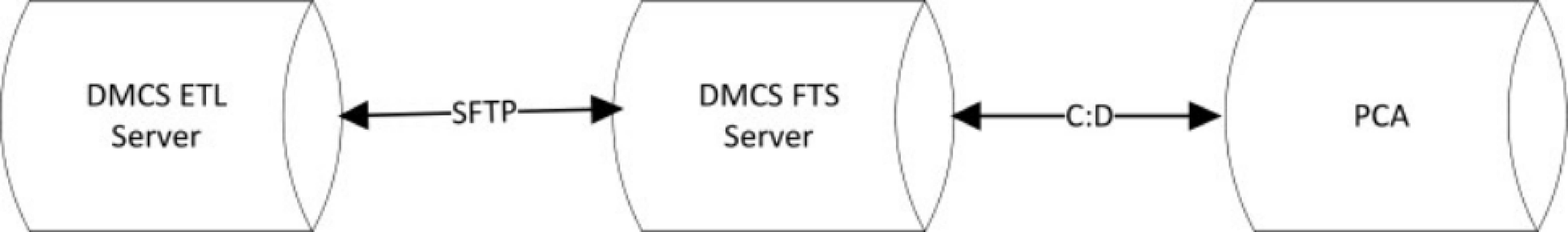
Appendix C - Document Types

The document types are used to validate against Doc Type included in the PCA image file. The words in Bold below are keywords located on the top portion of the document.

Doc Type	Description	Comments
adv	Court Adversary Documents (must have adversary number to be ADVS) The adversary number is located in the top portion of the page. The adversary number is only used to determine the document type and is not included in the index file.	N/A
awgh	AWG Request for a Hearing	Postmark Date is required
bkrp	Bankruptcy – Bankruptcy documents that provide a chapter number. 07,11,13	Chapter number - Only used in Workflow
cert	Total and Permanent Disability *All Workflow Total and Permanent Disability's forms should be emailed to Linda.Metzger@nelnet.net .	Only used in Archive
clos	Closed School Discharge	N/A
corr	Non Control Correspondence * If documents do not fall under any other document type, it is a CORR.	
cort	Bankruptcy Miscellaneous Correspondence *Court documents that do not fall under ADVS, BKRP, DISS, or PLNN are CORT.	N/A
dieb	Death Certificate	Date of Death is required
diss	Discharge or Dismissal – Bankruptcy discharge documents.	N/A
ecrt	Employer Wage Garnishment Form	N/A
fads	False Certification - Disqualifying Status	N/A
faid	False Certification - Identity Theft	N/A
fatb	False Certification - Ability to Benefit	N/A
ffrd	False Certification/Fraud	N/A
fsup	False Certification - Unauthorized Signature	N/A
fupd	False Certification - Unpaid Refund	N/A
plnn	Plan Information – Court documents that state the word ' Plan ' in the Title.	N/A
prom	Promissory Note *If a Promissory Note is a workflow item, the document type will be CORR.	Only used in Archive
toph	Request for Review	Postmark Date is required
topd	Request for Documents	Postmark Date is required

Table C-1: Document Types





**PEPS to DMCS
Interface Control Document**

Version 1.1 • 12/19/2018

Document Version Control

Version	Date	Author	Description
1.0	11/26/18	Jane Kaiser	Initial submission
1.1	12/19/18	Jane Kaiser	Updated with FSA review comments.

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Section 1. Interface Control Specification

Interface Name	Daily PEPS File
Interface Type	Uni-directional
Interface Short Description	The PEPS file provides an extract of select school data.
Requesting (Source) Application	FSA's ESB (Enterprise System Bus)
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p><i>Target Directory:</i></p> <p>\\ETL Server \FILES\PEPS\INBOUND\DAILY</p> <p><i>File</i></p> <p>schfile_extract_daily_YYYYMMDD.dat (e.g. schfile_extract_daily_20180920.dat)</p> <p><i>Message Class:</i></p> <p>PEPSSFOP</p> <p><i>Mailboxes</i></p> <p>Production: TGE5533 Test: TGV0017</p>
Interface Usage Frequency	Daily
Interface Usage Volume	One file per day

Section 2. Interface Overview

2.1. Flow Diagram

2.2. Flow Diagram Description

1. PEPS creates the school file and places it in a directory monitored by ESB.
- ~~1.2. FSA ESB picks up the school file and will initiate a process to create the PEPS distributes it file via and send to SAIG.~~
- ~~2.3. The DMCS FTS Server pulls the files from SAIG using TD Client.~~
- ~~3.4. The DMCS ETL Server pulls the PEPS file from the DMCS FTS Server via SFTP.~~

2.3. Usage Scenarios

PEPS cron job creates the school file and places it in a directory monitored by FSA ESB. FSA ESB then creates distributes the PEPS file via and send to SAIG. The DMCS FTS Server pulls the PEPS file from SAIG via TD Client. The DMCS ETL server pulls the PEPS file from DMCS FTS Server.

Section 3. System Information

3.1. Requesting (or Source) System Information

FSA ESB

Production System Location	Location of system hardware: Hewlett Packard Enterprise Services Mid-Atlantic Data Center (HPES MDC), Federal Student Aid Next Generation Data Center (FSA NGDC), 250 Burlington Drive, Clarksville, VA
Contracting Organization	Creative Ideas Simple Solutions (CISS)
Developer Location	Main: Creative Ideas Simple Solutions, INC 5805 White Pebble Path Clarksville MD 21029-1667 Secondary: 820 1st Street NE, Suite LL 130, Washington, DC 20002
Transmission Protocol	Flat text file via ESB
Transmission Support	Enterprise Service Bus (ESB) Technical Contact: Scott Gray (ESB Technical Lead): scott.gray@ed.gov ; 202-377-3689 Jeff Goldhirsch (ESB Technical Lead): jeff.goldhirsch@ed.gov ; 202-377-3454 <u>PEPS Interface Contacts:</u> <u>Steve Ontiveros: Steven.Ontiveros@ed.gov; 202-377-3135</u> <u>Adil Lahjouji: Adil.Lahjouji@ed.gov; 202-377-4628</u>

3.2. Responding (Receiving or Destination) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG (TD Client)
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

FSA ESB Functional Specifications

#	Description
1	PEPS creates the file and places it into a directory on the PEPS database server monitored by the ESB.
2	FSA ESB will transmit the PEPS file via SAIG mailbox.

4.2. Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will retrieve the PEPS file from the SAIG mailbox.
2	DMCS will process the file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>File-level validations:</p> <ul style="list-style-type: none">• The previous file must have been processed.• The file must be present.• One header record must be present on the file.• The file header must have a valid date.• The number of records for record type 01, 02, 04, and 11 must match the record count provided in the trailer record.• One trailer record must be present on the file.• A previous PEPS file must exist.• The trailer record must contain valid data types.
Exception Processing	<p>The DMCS Interface Group will contact the FSA provided contact if the Daily file is not provided.</p>

Section 6. File Specification

Following is a description of the default behavior of each Data Type. This behavior is assumed unless specifically overridden by a Rule.

- **DATE:** CCCCYYMMDD.
- **Filler:** Space Filled

Any needed specialization of these behaviors will be controlled using Rules.

PEPS Daily School File - Header

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '00'
SORT SCHOOL CODE	VARCHAR2	Y	8	3	10	Positional sort field used for sorting the Header record to the top of the file.	Constant '00000000'
DATA PROVIDER CODE	VARCHAR2	Y	1	11	11	Indicator identifying that this file was created and submitted by PEPS.	Constant 'P'
CREATE DATE	DATE	Y	8	12	19	Date the file was created.	
VERSION	VARCHAR2	Y	10	20	29	Version number for the extract.	Format YYYY.00001
FILLER	VARCHAR2	Y	521	30	550		

PEPS Daily School File – School Detail (Record Type 01)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '01'
OPE ID	VARCHAR2	Y	8	3	10	Unique 8-digit OPE code used to identify a location of an institution.	Format will be 0#####00 for the Main Campus.
CHANGE INDICATOR	VARCHAR2	Y	1	11	11	Indicates if data has changed from the previous extract.	Y – Change from prior extract N – No change

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
SCHOOL NAME	VARCHAR2	Y	70	12	81	The name of the Main Institution.	
LOC NAME	VARCHAR2	Y	70	82	151	The Official name of each location.	
LINE1 ADR	VARCHAR2	Y	35	152	186	First line of the official address.	
LINE2 ADR	VARCHAR2	Y	35	187	221	Second line of the official address.	
CITY	VARCHAR2	Y	25	222	246	The city of the official address.	
STATE	VARCHAR2	Y	2	247	248	The state of the official address.	Null for foreign schools.
COUNTY	VARCHAR2	Y	3	249	251	County Code	Null for foreign schools.
COUNTRY	VARCHAR2	Y	25	252	276	The country of the official address.	Null for domestic schools.
ZIP	VARCHAR2	Y	14	277	290	The Zip+4 or the foreign mail code of the official address.	
FOREIGN PROVINCE NAME	VARCHAR2	Y	25	291	315	Foreign Province Name	
ELIG STATUS IND	VARCHAR2	Y	1	316	316	The Indicator specifying whether the institution is eligible to participate in U.S. Department of Education programs.	Y – Eligible to participate N – Not eligible to participate
CERT TYPE CD	VARCHAR2	Y	1	317	317	The certification status of the institution.	Reference Appendix C.1
APPROV IND	VARCHAR2	Y	1	318	318	The indicator specifying whether the location is approved for eligibility and/or certification.	Y – Approved to participate N – Not approved to participate
ACTN CD	VARCHAR2	Y	2	319	320	Overall Eligibility action code for the Main Institution.	Reference Appendix C.2
ACTN REASON CD	VARCHAR2	Y	2	321	322	Overall Eligibility reason code for the Main Institution.	Reference Appendix C.3
ACT DT	DATE	Y	8	323	330	Overall Eligibility action date for the Main Institution.	
PPA SENT DT	DATE	Y	8	331	338	SPT Program Participation Agreement sent date.	
PPA EXECUTION DT	DATE	Y	8	339	346	SPT Program Participation Agreement execution date (date that SPT counterisgns the PPA)	

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
PPA EXPIRATION DT	DATE	Y	8	347	354	SPT Program Participation Agreement expiration date. (date that the PPA is to expire)	
PGM LENGTH	VARCHAR2	Y	2	355	356	The length of the longest program offered by the institution.	See Appendix C.4
SCH TYPE	VARCHAR2	Y	1	357	357	The code identifying the ownership control type of the institution.	See Appendix C.5
ACAD CAL	VARCHAR2	Y	2	358	359	The academic calendar of the institution.	
ETHNIC CD	VARCHAR2	Y	1	360	360	The code classifying the ethnic affiliation of the institution.	See Appendix C.6
FILLER	VARCHAR2	Y	1	361	361		
REGION CD	VARCHAR2	Y	2	362	363	The Main Institutions region code.	See Appendix C.7
CONG DIST	VARCHAR2	Y	8	364	371	The congressional district(s) of the Main institution.	
SIC CD	VARCHAR2	Y	8	372	379	SIC Code.	
FAADS CD	VARCHAR2	Y	2	380	381	FAADS Code.	
CLOSE DT	DATE	Y	8	382	389	The date a Main/Location closes on.	
INIT APPR DT	DATE	Y	8	390	397	The date the main/location was initially Approved for Title IV eligibility.	
DISAPPROVAL DT	DATE	Y	8	398	405	The date the main/location was disapproved for Title IV eligibility.	
LOCATION REASON	VARCHAR2	Y	2	406	407	The main/location reason for loss of Title IV eligibility.	
FILLER	VARCHAR2	Y	1	408	408		
BRANCH IND	VARCHAR2	Y	1	409	409	The indicator specifying whether the location is a branch.	Y – Branch N – Not a branch
CASE TEAM CD	VARCHAR2	Y	2	410	411	SPT Case Team Code for the school.	See Appendix C.8
REINSTATE DT	DATE	Y	8	412	419	The date the main/location was reinstated.	

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
WEB PAGE	VARCHAR2	Y	50	420	469	Web Address for the Main School.	
FILLER	VARCHAR2	Y	81	470	550		

PEPS Daily School File – School Contact Information (Record Type 02)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '02'
OPE ID	VARCHAR2	Y	8	3	10	Unique 8-digit OPE code used to identify a location of an institution.	
CHANGE INDICATOR	VARCHAR2	Y	1	11	11	Indicates if data has changed from the previous extract.	Y – Change from prior extract N – No change
CONT TYPE	VARCHAR2	Y	2	12	13	Two digit code to associate the type of contact (i.e. President, Trustee, etc).	See Appendix C.9
CONT STREET1	VARCHAR2	Y	35	14	48	First line of the Contacts official address.	
CONT STREET2	VARCHAR2	Y	35	49	83	Second line of the Contacts official address.	
CONT CITY	VARCHAR2	Y	25	84	108	The city of the Contacts official address.	
CONT STATE	VARCHAR2	Y	2	109	110	The state of the Contacts official address.	Null for foreign schools.
ZIP	VARCHAR2	Y	14	111	124	The Zip+4 or the foreign mail code of the Contacts official address.	
CONT PROVINCE	VARCHAR2	Y	25	125	149	The foreign province name for the Contacts official address.	
CONT COUNTRY	VARCHAR2	Y	25	150	174	The foreign country name for the Contacts official address.	Null for domestic schools.
CONT SALUTATION	VARCHAR2	Y	2	175	176	The salutation for the Contacts official address.	

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
CONT FIRST NAME	VARCHAR2	Y	15	177	191	The first name for the Contact.	
CONT MI	VARCHAR2	Y	1	192	192	The middle initial for the Contact.	
CONT LAST NAME	VARCHAR2	Y	30	193	222	The last name for the Contact.	
CONT SUFFIX	VARCHAR2	Y	3	223	225	The suffix for the Contact.	
CONT AREA CODE	VARCHAR2	Y	3	226	228	The area code for the Contact.	
CONT EXCHANGE	VARCHAR2	Y	3	229	231	The exchange for the Contact.	
CONT EXT	VARCHAR2	Y	4	232	235	The phone number for the Contact.	
CONT EXT2	VARCHAR2	Y	5	236	240	The extension for the Contact.	
CONT FOREIGN PHONE	VARCHAR2	Y	14	241	254	The foreign phone number for the Contact.	
CONT FAX	VARCHAR2	Y	14	255	268	The fax number for the Contact.	
CONT INTERNET ADD	VARCHAR2	Y	50	269	318	The internet address for the Contact.	
CONT EFFECT DTE	DATE	Y	8	319	326	The date the Contact became effective.	
CONT END DTE	DATE	Y	8	327	334	The date the Contact ended.	
SCHOOLS JOB TITLE	VARCHAR2	Y	60	335	394	The Schools Job Title for the Contact.	
CONT SYS ID	VARCHAR2	Y	8	395	402	A unique system generated Identifier for Contacts.	
FILLER	VARCHAR2	Y	148	403	550		

PEPS Daily School File – School Program Information (Record Type 03)

Not used by DMCS.

PEPS Daily School File – School Identifier Information (Record Type 04)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '02'
OPE ID	VARCHAR2	Y	8	3	10	Unique 8-digit OPE code used to identify a location of an institution.	
CHANGE INDICATOR	VARCHAR2	Y	1	11	11	Indicates if data has changed from the previous extract.	Y – Change from prior extract N – No change
TIN CURRENT	VARCHAR2	Y	9	12	20	The School's current Tax Identification Number assigned to the school by the IRS.	Additional location will populate with the same data as the main school.
TIN PREVIOUS	VARCHAR2	Y	9	21	29	The School's previous Tax Identification Number assigned to the school by the IRS.	Additional location will populate with the same data as the main school.
SPT GDUNS NBR CURRENT	VARCHAR2	Y	10	30	39	The current Grantee Duns Number as recognized by SPT.	
SPT GDUNS NBR PREVIOUS	VARCHAR2	Y	10	40	49	The former Grantee Duns Number as recognized by SPT.	
Filler	VARCHAR2	Y	10	50	59		
Filler	VARCHAR2	Y	10	60	69		
Filler	VARCHAR2	Y	20	70	89		
Filler	VARCHAR2	Y	10	90	99		
Filler	VARCHAR2	Y	10	100	109		
Filler	VARCHAR2	Y	20	110	129		
Filler	VARCHAR2	Y	10	130	139		

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
Filler	VARCHAR2	Y	10	140	149		
PELL ID CURRENT	VARCHAR2	Y	6	150	155	The current number used to identify the Institution for Pell Grant disbursement.	
PELL ID PREVIOUS	VARCHAR2	Y	6	156	161	The former number used to identify the Institution for Pell Grant disbursement.	
FFEL ID CURRENT	VARCHAR2	Y	6	162	167	The current number used to identify the Institution in the FFEL system.	
FFEL ID PREVIOUS	VARCHAR2	Y	6	168	173	The former number used to identify the Institution in the FFEL system.	
FDSL ID CURRENT	VARCHAR2	Y	6	174	179	The Main/Locations number used to identify the Institution for Direct Loans.	
FDSL ID PREVIOUS	VARCHAR2	Y	6	180	185	The former Main/Locations number used to identify the Institution for Direct Loans.	
CAMPUS BASED ID CURRENT	VARCHAR2	Y	6	186	191	The number used to identify the institution in the Campus Based System.	
CAMPUS BASED ID PREVIOUS	VARCHAR2	Y	6	192	197	The former number used to identify the institution in the Campus Based System.	
FED SCHL CD CURRENT	VARCHAR2	Y	6	198	203	The current Main Institutions Federal School Code.	
FED SCHL CD PREVIOUS	VARCHAR2	Y	6	204	209	The previous Main Institutions Federal School Code.	
Filler	VARCHAR2	Y	4	210	213		
Filler	VARCHAR2	Y	4	214	217		
Filler	VARCHAR2	Y	333	218	550		

PEPS Daily School File – School Direct Loan Information (Record Type 05)

Not used by DMCS.

PEPS Daily School File – School Change of Affiliation Information (Record Type 06)

Not used by DMCS.

PEPS Daily School File – School Accreditation Information (Record Type 07)

Not used by DMCS.

PEPS Daily School File – School Other Addresses Information (Record Type 09)

Not used by DMCS.

PEPS Daily School File – School Experimental Site Information (Record Type 10)

Not used by DMCS.

PEPS Daily School File – School Closure Information (Record Type 11)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '11'
OPE ID	VARCHAR2	Y	8	3	10	Unique 8-digit OPE code used to identify a location of an institution.	
CHANGE INDICATOR	VARCHAR2	Y	1	11	11	Indicates if data has changed from the previous extract.	Y – Change from prior extract N – No change
CLOSURE DT CURRENT	DATE	Y	8	12	19	Current School Closure Date.	
CLOSURE DT PREVIOUS	DATE	Y	8	20	27	Previous School Closure Date.	
HISTORY CD	VARCHAR2	Y	1	28	28	A digit code that identifies the type of history.	See Appendix C.10
UNAUTHORIZED LOCATION IND	VARCHAR2	Y	1	29	29	Indicates if the Location is Unauthorized.	Y – Location is Unauthorized N – Location is Authorized
TUITION RECOVERY FUND	VARCHAR2	Y	1	30	30	Indicates if there is a Recovery Amount.	Y – Recovery Amount N – No Recovery Amount

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
PERKINS IND	VARCHAR2	Y	1	31	31	Indicates if there is a Perkins Portfolio.	Y – Perkins Portfolio N – No Perkins Portfolio
KNOWN AMOUNT	NUMERIC	Y	9	32	40	Value of the TRF Recovered Amount.	
STATE BOND IND	VARCHAR2	Y	1	41	41	Indicates if there is a State Bond.	Y – Recovery Amount N – No Recovery Amount
SCHOOL BOND AMOUNT	NUMERIC	Y	9	42	50	Value of the School Bond Amount.	
RECORD HOLDER DESCRIPTION	VARCHAR2	Y	50	51	100	Name of the Organization that holds the Closed School Record.	
VERIFIED BY	VARCHAR2	Y	70	101	170	Name of the Organization that Verified the School Closure.	
CREATED ON DT	DATE	Y	8	171	178	Date of record creation.	
MODIFIED DT	DATE	Y	8	179	186	Date of last modification of the record.	
FILLER	VARCHAR2	Y	364	187	550		

PEPS Daily School File – Federal School Code Information (Record Type 97)

Not used by DMCS.

PEPS Daily School File – School Stop Payment/Monitoring Information (Record Type 98)

Not used by DMCS.

PEPS Daily School File – Trailer (Record Type 99)

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
RECORD TYPE	VARCHAR2	Y	2	1	2	Two-digit code identify the type of record.	Constant '99'
SORT OPE ID	VARCHAR2	Y	8	3	10	Positional sort field used for sorting the Header record to the top of the file.	Constant '999999999'
TOTAL RECORD COUNT	NUMBER	Y	6	11	16	Indicator identifying that this file was created and submitted by PEPS.	Constant 'P'
SCHOOL DETAIL RECORD COUNT	NUMBER	Y	6	17	22	The number of Record Type '01' records.	
SCHOOL CONTACT RECORD COUNT	NUMBER	Y	6	23	28	The number of Record Type '02' records.	
SCHOOL PROGRAM RECORD COUNT	NUMBER	Y	6	29	34	The number of Record Type '03' records.	
SCHOOL IDENTIFIER RECORD COUNT	NUMBER	Y	6	35	40	The number of Record Type '04' records.	
DIRECT LOAN RECORD COUNT	NUMBER	Y	6	41	46	The number of Record Type '05' records.	
CHANGE OF AFFILIATION RECORD COUNT	NUMBER	Y	6	47	52	The number of Record Type '06' records.	
ACCREDITATION RECORD COUNT	NUMBER	Y	6	53	58	The number of Record Type '07' records.	
FILLER	VARCHAR2	Y	6	59	64		

Field Name	Data Type	Reqd (Y, -)	Length	Start Position	End Position	Description	Rules
OTHER ADDRESSES RECORD COUNT	NUMBER	Y	6	65	70	The number of Record Type '09' records.	
EXPERIMENTAL SITE RECORD COUNT	NUMBER	Y	6	71	76	The number of Record Type '10' records.	
SCHOOL CLOSURE RECORD COUNT	NUMBER	Y	6	77	82	The number of Record Type '11' records.	
STOP PAYMENT/ REIMBURSEMENT RECORD COUNT	NUMBER	Y	6	83	88	The number of Record Type '97' records.	
FEDERAL SCHOOL CODE RECORD COUNT	NUMBER	Y	6	89	94	The number of Record Type '98' records.	
FILLER	VARCHAR2	Y	456	95	550		

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	The daily PEPS file will not be provided on weekends or Federal Holidays.
	Functional Assumptions
2	The daily PEPS file is a cumulative file of current school information.
3	Each record type occurs once for OPEID. If multiple records are received for a record type for the same OPE ID, DMCS will select a record based on most recent contact date or similar fields available for the record type.

7.2. Dependencies

None

Appendix A - Acronyms and Abbreviations

Acronym	Definition
ESB	Enterprise System Bus
FAADS	Federal Assistance Award Data System
FSA	Federal Student Aid
HBCU	historically black college or university
PEPS	Postsecondary Education Participants System
PPA	Program Participation Agreement
SPT	School Participation Team
SFTP	Secure File Transfer Protocol
SIC	Standard Industrial Classification
TIN	Tax Identification Number
TRF	Tuition Recovery Fund

Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

Term	Definition
PEPS	PEPS is the Office of Federal Student Aid (FSA) management information system of all organizations that have a role in administering student financial aid and other Higher Education Act programs. PEPS maintains eligibility, certification, demographic, financial, review, audit and default rate data about schools, lenders, and guarantors participating in the Title IV programs.

Table B-1: Glossary

Appendix C - PEPS Codes

C.1 Certification Status Codes

Code	Definition
C	school is certified
P	school is provisionally certified
N	school is not certified

Table C-1: Certification Status Codes

C.2 Action Codes

Code	Definition
01	Approve New Elig/In School Deferment(Only)
02	Reapprove Elig/In School Deferment(Only)
03	Reinstate Elig/In School Deferment (Only)
04	Approve New Elig/Prov Cert
05	Reapprove Elig/Full Cert
06	Reinstate Elig/Full Cert
07	Deny Elig/Cert on Applic
08	Loss of Elig
09	Loss of FDSLPL
10	Loss of FPerkins
11	Loss of FFEL
12	Loss of FPell
13	Loss of FSEOG
14	Loss of FCWS
15	Loss of FFEL Plus
16	New FFEL
17	Reapprove FFEL
18	Reinstate FFEL
19	Loss of FFEL SLS
20	Loss of FWS Job Dev
21	New FDSLPL
22	Branch to Freestanding
23	Eligible for Loan Deferment Only
24	New FPerkins
25	New FPell
26	New FSEOG
27	New FCWS

Code	Definition
28	New FFEL Plus
29	Reapprove FPerkins
30	Reapprove FPell
31	Reapprove FSEOG
32	Reapprove FCWS
33	Reapprove FFEL Plus
34	Reinstate FPerkins
35	Reinstate FPell
36	Reinstate FSEOG
37	Reinstate FCWS
38	Reinstate FFEL Plus
39	Deny Change in Ownership
40	Deny Reinstatement
41	Deny Merger
42	Emergency Action Imposed-34 CFR Part 668
43	Termination Imposed-34 CFR Part 668
44	Loss of Elig (Deferment Only)
45	Reapprove FDSL P
46	Reinstate FDSL P
47	Update Approved
48	Update Denied
49	Update Acknowledged
50	Reapprove Elig/Prov Cert
51	Reinstate Elig/Prov Cert
52	Temporary Reapprove Elig/Prov Cert
53	Deny New Elig/In School Deferment (Only)
54	Deny New Elig/Prov Cert
55	Loss of Cert
56	Eligible as Funding Office Only

Table C-2: Action Codes

C.3 Action Reason Codes

Code	Definition
01	Loss of State Authorization
02	Loss of Accreditation
03	Loss of SPRE approval
04	Bankruptcy
05	Closure
06	Debarment of Owner or Official
07	Default Rate
08	Expired Title IV Program Participation Agreement
09	Administrative Action - Terminated
10	Administrative Action - Suspended
11	No Longer Offering Approved Education/Training Pgm
12	Meets Requirements
13	Voluntary Withdrawal from Title IV Program(s)
14	Merged/Consolidated
15	Correction
16	Meets 600 Regulatory Requirements
17	Meets 668 Regulatory Requirements
18	Does not Meet Requirements
19	Does not Meet 600 Regulatory Requirements
20	Does not Meet 668 Regulatory Requirements
21	Change in Academic Measurement
22	Ownership Change in Process
23	Voluntary Withdrawal from Accreditation
24	Ownership Change Approved
25	Excluded Ownership Change
26	Merger
27	Merger/Parent
28	Emergency Action Withdrawn
29	Termination Withdrawn
31	Financial Review
32	Recertification Denied
33	Merged/Absorbed
34	Funding Office Only
35	Emergency Action Imposed – 34 CFR Part 668
36	Termination Imposed – 34 CFR Part 668
37	Deny Change in Ownership
38	Emergency Action Withdrawn – 34 CFR Part 668

Code	Definition
39	Termination Withdrawn – 34 CFR Part 668
50	Voluntary Withdrawal from Direct Loans
51	Voluntary Deferral of Direct Loan Participation
52	Termination from Direct Loan
60	Reimbursement
61	Removed from Reimbursement
62	Request for a Change in Origination Option
63	Heightened Cash Monitoring 2

Table C-3: Action Reason Codes

C.4 Program Length Codes

Code	Definition
00	Short-Term (300-599 hours)
01	Graduate/Professional (>= 300 hours)
02	Non-Degree (600-899 hours)
03	Non-Degree 1 Year (900-1799 hours)
04	Non-Degree 2 Years (1800-2699 hours)
05	Associate's Degree
06	Bachelor's Degree
07	First Professional Degree
08	Master's Degree or Doctor's Degree
09	Professional Certification
10	UnderGraduate (Previous Degree Required)
11	Non-Degree 3 Plus Years (>= 2700 hours)
12	Two-Year Transfer

Table C-4: Program Length Codes

C.5 School Type Codes

Code	Definition
1	Public
2	Private, Nonprofit
3	Proprietary
4	Foreign
5	Foreign Public
6	Foreign Private
7	Foreign For-Profit

Table C-5: School Type Codes

C.6 Ethnic Codes

Code	Definition
1	Native American
2	HBCU
3	Hispanic
4	Traditionally Black College
5	Ethnicity Not Reported

Table C-6: Ethnic Codes

C.7 Region Codes

Code	Definition
01	Region I – Boston, MA
02	Region II - New York, NY
03	Region III – Philadelphia, PA
04	Region IV – Atlanta, GA
05	Region V – Chicago, IL
06	Region VI – Dallas, TX
07	Region VII – Kansas City, MO
08	Region VIII – Denver, CO
09	Region IX – San Francisco, CA
10	Region X – Seattle, WA
11	Foreign School Team – Washington, DC
12	Washington, DC

Table C-7: Region Codes

C.8 Case Team Codes

Code	Definition
01	Team 1 - New York/Boston
02	Team 2 - New York/Boston
03	Team 3 – Philadelphia
04	Team 4 – Atlanta
05	Team 5 – Chicago
06	Team 6 – Dallas
07	Team 7 – Kansas City
08	Team 8 - Denver
09	Team 9 – San Francisco/Seattle
10	Team 10 - San Francisco/Seattle
11	Team 11 – Foreign Schools
12	Team 12 – Initial Participation Branch

Table C-8: Case Team Codes

C.9 Contact Type Codes

Code	Definition
03	Financial Aid Administrator
04	Chief Financial Officer
34	President/Chancellor/CEO

Table C-9: Contact Type Codes

C.10 History Codes

Code	Definition
1	School Closure date change
2	School closed in error

Table C-10: History Codes





Assignments - Perkins

ICD

Project DMCS (Requirements)

Printed by Jeffrey M. Lotterer

May 19, 2020, 4:15:18 PM EDT

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1 Interface Control Specification

Interface Name	Perkins Assignments
Interface Type	Bidirectional
Interface Short Description	<p>DMCS receives and processes defaulted and re-defaulted Campus Based Loan (National Direct, National Defense, and Perkins) assignments from the Perkins Servicer (ECSE). The Campus Based Loan Servicer submits loan assignment information electronically via SAIG, using the Perkins File Layout.</p> <p>During the assignment process, DMCS performs file and loan level validations. DMCS returns rejected files to assigning agencies for correction. If the file is accepted, DMCS performs loan level validations and rejects loans failing any validation edit. DMCS provides assigning agencies with detail and summary level reports to include a loan's accept/reject status, along with the reject reason(s).</p>
Requesting (Source) Application	Educational Computer Systems, Inc. (ECSE)
Responding (Receiving or Destination) Application	Debt Management and Collections System (DMCS)
Technical Requirement References	<p>Files:</p> <p>[agency]_ASSIGN_[YYYYMMDDHHMMSS].txt</p> <p>[agency]_REDEFAULT_ASSIGN_[YYYYMMDDHHMMSS].txt</p> <p><u>Message Classes:</u></p> <p>DMASDFIN: receive incoming default Campus Based Loan assignments</p> <p>DMASRDIN: receive incoming re-default Campus Based Loan assignments</p> <p>DMACDFOP: outgoing default Campus Based Loan assignment acknowledgements</p> <p>DMACRDOP: outgoing re-default Campus Based Loan assignment acknowledgements</p> <p>DMLDRTOP: outgoing Perkins Load Database Report</p> <p>DMEERTOP: outgoing Perkins Edit Error Report</p> <p>DMDERTOP: outgoing Perkins Detail Error Report</p> <p>DMESRTOP: outgoing Error Summary Report.</p> <p>DMARDFOP: outgoing rejected default Campus Based Loan acknowledgements</p> <p>DMARRDOP: outgoing rejected re-default Campus Based Loan acknowledgements</p> <p><u>Mailboxes:</u></p> <p>TGE5533: accept assignment files</p> <p>TGM6750: transmit the assignment acknowledgement file and assignment reports</p>

Interface Usage Frequency	This interface is batch interface and allows for multiple files to be transferred per day.
Interface Usage Volume	Average 200 records/day; Peak 10,000 records/day

2 Interface Overview

2.1 Flow Diagram



2.2 Flow Diagram Description

1. The servicer submits loan assignment information electronically via SAIG, using the Perkins File Layout.
2. The servicer puts their loan assignment file into the DMCS incoming mailbox.
3. DMCS accesses the incoming mailbox and downloads the loan assignment file for processing.
4. DMCS performs file and loan level validations and loads accepted debts on the system.
5. DMCS responds to servicers with acknowledgement and report file(s).

2.3 Usage Scenarios

DMCS accesses and downloads loan assignment files from SAIG. Batch jobs process the loan assignment files to validate the loan information. The batch job creates acknowledgement files and reports to be transmitted to the servicer. The batch job moves these file(s) to SAIG mailbox for the servicer. The files are accessed by the servicer in their incoming SAIG mailbox.

3 System Information

3.1 Requesting (or Source) System Information

ECSI

Production System Location	
Contracting Organization	
Developer Location	
Transmission Protocol	SAIG
Transmission Support	Support Contacts:

3.2 Responding (Receiving or Destination) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
-----------------------------------	--------------

Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

4 Interfacing System Responsibilities

4.1 Requesting (or Source) System Responsibilities

ECSI Functional Specifications

#	Description
1	Servicer will extract debts for transfer to DMCS.
2	The extracted data will be saved to a "flat file".
3	The data extracted will be formatted as specified in the Perkins File Specification.
4	The transfer data file will be placed in the outgoing file directory.
5	Servicer will PUT the transfer data file in the appropriate mailbox for DMCS.

4.2 Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will access the incoming SAIG mailbox.
2	DMCS will download the loan assignment data file.
3	DMCS will perform validation of the loan assignment data file.
4	DMCS will load validated debts onto the system.
5	DMCS will respond with an acknowledgement and error files for processed debts.
6	DMCS will put files in the servicer's SAIG mailbox.

5 Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
------	-------------

File-level Validation	See Appendix C - File / Debt Edits [Error Code]
Loan-level Edits	

6 File Specification

Information contained in this section is based on the U.S. Department of Education - Perkins Assignment File Layout - Version 1.3

- This is a fixed record length file. Each record must contain 2100 characters.
- All dates must be valid and in CCYYMMDD format (e.g., 19890201 = February 1, 1989).
- All numeric fields must be right justified, zero filled.
- All alpha/numeric fields must be left justified, space filled.
- Extended special characters (ASCII codes > 127) are not permitted.
- All amount fields on the assignment file detail records are dollars and cents (nine positions before and two positions after an assumed decimal point--e.g., 00000010050 = \$100.50).
- All assignment files must be transmitted via SAIG.
- The Header Record must be the first record on all assignment files.
- The Trailer Record must be the last record on all assignment files.
- One Detail Record is to be provided for each loan.

6.1 Header Record

Field #	Field Title	Description and Remarks	Length	Mode	From	To	Required/Optional
H1	Record Type	Constant 'H'.	1	A/N	1	1	Required
H2	Originating Agency	Code assigned by ED to identify the submitting agency. For ECSI, use 'S8529'	5	A/N	2	6	Required
H3	Creation Date	The date the file was created. Must be a valid date. May not be zeroes. Format is CCYYMMDD (e.g., 19970201 = February 1, 1997).	8	N	7	14	Required
H4	Submission Type	Identifies type of loans being submitted. Valid values are: <ul style="list-style-type: none"> • DEF=Initial default of loans (loans not previously on DMCS/DMCS2) 	3	A/N	15	17	Required

		<ul style="list-style-type: none"> RDF=Re-default of loans (loans previously on DMCS/DMCS2) 					
H5	Filler	Space fill.	2083	A/N	18	2100	Required

6.2 Trailer Record

Field #	Field Title	Description and Remarks	Length	Mode	From	To	Required/Optional
T1	Record Type	Constant 'T'.	1	A/N	1	1	Required
T2	Record Total	The total number of detail (type C) records on the file.	9	N	2	10	Required
T3	Amount of Disbursement Grand Total	The grand total of the Amount of Disbursement fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	14	N	11	24	Required
T4	Current Principal Balance Grand Total	The grand total of the Current Principal Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	14	N	25	38	Required
T5	Current Interest Balance Grand Total	The grand total of the Current Interest Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	14	N	39	52	Required
T6	Current Treasury Offset Fees Grand Total	The grand total of the Current Treasury Offset Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50). Amount must be zeroes. <i>(Not currently applicable to Campus Based Loans, reserved for future use).</i>	14	N	53	66	Required
T7	Current Collection Fees Grand Total	The grand total of the Current Collection Fees fields for all detail (type C) records on the file. Format 12	14	N	67	80	Required

		positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50). Amount must be zeroes. <i>(Not currently applicable to Campus Based Loans, reserved for future use).</i>					
T8	Current Miscellaneous Fees Grand Total	The grand total of the Current Miscellaneous Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50). Amount must be zeroes. <i>(Not currently applicable to Campus Based Loans, reserved for future use).</i>	14	N	81	94	Required
T9	Current Administrative Fees Grand Total	The grand total of the Current Administrative Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50). Amount must be zeroes. <i>(Not currently applicable to Campus Based Loans, reserved for future use).</i>	14	N	95	108	Required
T10	Current Penalties Grand Total	The grand total of the Current Penalties fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50). Amount must be zeroes. <i>(Not currently applicable to Campus Based Loans, reserved for future use).</i>	14	N	109	122	Required
T11	Filler	Space fill.	1978	A/N	123	2100	Required

6.3 Detail Record

Field Title	Description and Remarks	Length	Mode	From	To	Required/ Optional
Record Type	Constant 'C'.	1	A/N	1	1	Required
SSN Sequence Number	Identifies the number of debts on the file with the same SSN.	1	A/N	2	2	Required

	Must begin with 1. Enter 1 - 9 for the first nine debts for a specific SSN, then enter A - Z for the remaining debts.					
Award ID	Unique 21-character identifier for a financial award across programs and systems, and across academic years.	21	A/N	3	23	Required
DMCS/DMCS2 Debt Number	<p>Unique number assigned by DMCS/DMCS2 for the loan. Space fill for first-time defaults or if unknown for re-defaults.</p> <p>For loans that we sent to CBSL before 10/1/2011, it will be a sixteen-character field starting with the letter N. (e.g., N999999999999999)</p> <p>For loans sent to CBSL or ECSI on/after 10/1/2011, it will be a 7 or 8 digit number</p>	16	A/N	24	39	Optional
Re-Default Indicator	Y/N flag to indicate if loan was previously on DMCS. Enter "Y" if loan was previously on DMCS; Enter "N" if loan was not previously on DMCS.	1	A/N	40	40	Required
Borrower Demographic Information						
Borrower SSN	Borrower's Social Security Number (SSN). Must be a valid SSN, and may be a valid pseudo-SSN.	9	N	41	49	Required
Borrower Current Last Name	Last name of the borrower, according to the latest information available to the Servicer. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has a single name, enter name here.	20	A/N	50	69	Required
Borrower First Name	First name of the borrower. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has no first name, enter 'NFN'.	20	A/N	70	89	Required

Borrower Middle Name	Middle name or initial of the borrower. Space fill if not available.	20	A/N	90	109	Optional
Borrower Previous Last Name	Other last name by which borrower may have been known (maiden, legal change, alias, etc.). Use the name on the Promissory Note if that name is not the Borrower Current Last Name. Space fill if not available.	20	A/N	110	129	Optional
Borrower Street Address 1	Last known street address (house/apartment number and street name) of the borrower, even if it is known to be a bad address. If unknown, enter 'NO STREET ADDRESS'.	40	A/N	130	169	Required
Borrower Street Address 2	Last known street address (house/apartment number and street name) of the borrower continued. If a foreign address, enter city in this field. Space fill if not available.	40	A/N	170	209	Optional
Borrower City	Last known city in which the borrower resided. If foreign address, enter country in this field.	30	A/N	210	239	Required
Borrower State	Last known state in which the borrower resided (standard two-letter abbreviation or 'FC' if the address is a foreign country).	2	A/N	240	241	Required
Borrower Zip Code	Nine-digit zip code of the borrower's last known address. If only the five-digit zip code is available, left justify and space fill. If a foreign country ('FC'), enter zeros.	9	A/N	242	250	Required
Borrower Country Code	Standard U.S. Postal Country Code for the country in which the borrower resided. Must be 'US' unless Borrower State = 'FC'.	2	A/N	251	252	Required
Borrower Mail Delivery Indicator	Valid values are 'U' or 'D'. Enter U to indicate that mail sent to the borrower address provided on the file was returned as undeliverable. Enter D to indicate that mail sent to	1	A/N	253	253	Required

	the borrower address provided on the file was deliverable.					
Borrower Home Phone	Area code and telephone number of the borrower's last known residence. Space fill if not available.	10	A/N	254	263	Optional
Borrower Work Phone	Area code and telephone number of the borrower's last known work place. Space fill if not available.	10	A/N	264	273	Optional
Borrower Mobile Phone	Area code and telephone number of the borrower's last known mobile phone. Space fill if not available.	10	A/N	274	283	Optional
Borrower E-Mail Address	Numbers, letters, and symbols used to identify an electronic E-mail address for the borrower. Format is username@domain. Space fill if not available.	128	A/N	284	411	Optional
Borrower Driver's License or State ID - State	If Borrower Driver's License/State ID (Positions 1511-1540) is populated. Enter standard State abbreviation. Space fill if not available.	2	A/N	412	413	Optional
Borrower Driver's License/State ID Number	If Borrower Driver's License or State ID - State (Positions 1509-1510) is populated. Space fill if not available.	30	A/N	414	443	Optional
Borrower Birth Date	CCYYMMDD - Borrower's date of birth. Zero fill if not available.	8	N	444	451	Required
Cosigner Demographic Information						
Cosigner SSN	Social Security Number (SSN) of the cosigner. If cosigner data is not available, this field, as well as the following cosigner fields, must contain spaces. If the cosigner data is available but the SSN is not available, enter zeros for the SSN; otherwise, this field must be a valid SSN and not	9	A/N	452	460	Optional

	equal to the Borrower SSN.					
Cosigner Name Type	Constant 1 when cosigner SSN is present (including zeros); otherwise, space fill.	1	A/N	461	461	Required if Cosigner SSN present
Cosigner Last Name	The current last name of the cosigner for the loan. If cosigner SSN is present (including zeros), this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has a single name, enter name here. Space fill if no cosigner data is available.	20	A/N	462	481	Required if Cosigner SSN present
Cosigner First Name	The first name of the cosigner for the loan. If cosigner SSN is present (including zeros), this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has no first name, enter 'NFN'. Space fill if no cosigner data is available.	20	A/N	482	501	Required if Cosigner SSN present
Cosigner Middle Name	The middle name or initial of the cosigner for the loan. Must begin with a letter of the alphabet; Space fill if not available.	20	A/N	502	521	Optional
Cosigner Street Address 1	If cosigner SSN is present (including zeros), enter the last known street address (house/apartment number and street name) of the cosigner for the loan, even if it is known to be a bad address. If a street address is not available, enter 'NO STREET ADDRESS'. Space fill if no cosigner data is available.	40	A/N	522	561	Required if Cosigner SSN present
Cosigner Street Address 2	The last known street address (house/apartment number and street name) of the cosigner for the loan continued. If the cosigner has a foreign address, enter the city in this field. If not needed, space fill.	40	A/N	562	601	Optional
Cosigner City	If cosigner SSN is present (including zeros), enter the last	30	A/N	602	631	Required if Cosigner SSN

	<p>known city in which the cosigner resided. If a foreign address, enter the country name in this field.</p> <p>Space fill if no cosigner data is available.</p>					present
Cosigner State	<p>If cosigner SSN is present (including zeros), the last known state in which the cosigner resided (standard two-letter abbreviation or 'FC' if the address is located in a foreign country).</p> <p>Space fill if no cosigner data is available.</p>	2	A/N	632	633	Required if Cosigner SSN present
Cosigner Zip Code	<p>If cosigner SSN is present (including zeros), nine-digit zip code of the last known address of the cosigner. If only the five-digit code is available, left justify and space fill. If a foreign country ('FC'), enter zeros.</p> <p>Space fill if no cosigner data is available.</p>	9	A/N	634	642	Required if Cosigner SSN present
Cosigner Country Code	<p>If cosigner SSN is present (including zeros), standard U.S. Postal Country Code for the country in which the co-signer resided. Must be US unless Cosigner State = 'FC'.</p> <p>Space fill if no cosigner data is available.</p>	2	A/N	643	644	Required if Cosigner SSN present
Cosigner Home Phone	<p>If applicable, the last known area code and telephone number of the cosigner's residence. Space fill if the number is not available.</p>	10	A/N	645	654	Optional
Cosigner Work Phone	<p>If applicable, the last known area code and telephone number of the cosigner's workplace. Space fill if the number is not available.</p>	10	A/N	655	664	Optional
Cosigner Mobile Phone	<p>Area code and telephone number of the cosigner's last known mobile phone. Space fill if not available.</p>	10	A/N	665	674	Optional

Cosigner Birth Date	CCYYMMDD - If applicable, the cosigner's date of birth. Zero fill if not available.	8	A/N	675	682	Optional
Reference 1 Demographic Information						
Reference 1 Type	The relationship of the <u>first</u> reference individual to the borrower. Enter spaces if no Reference 1 data is being provided: PAR = parent REL = relative FRI = friend EMP = employer COS = cosigner OTH = other May <u>not</u> be blank if any Reference 1 data is provided (Reference 1 Name Type, or First Name or Last Name, or Address 1, or City, or State or ZIP Code).	3	A/N	683	685	Optional
Reference 1 Name Type	Constant '1' when <u>first</u> reference individual information is available (Reference 1 Type, or First Name, or Last Name, or Address 1, or City, or State or ZIP Code); otherwise, space fill.	1	A/N	686	686	Required if Ref 1 Type present
Reference 1 First Name	First name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	20	A/N	687	706	Optional
Reference 1 Last Name	If Reference 1 Type is present, the last name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.	20	A/N	707	726	Required if Ref Type 1 present
Reference 1 Middle Name	Middle name or initial of the <u>first</u> reference individual. When	20	A/N	727	746	Optional

	present, must begin with a letter of the alphabet; otherwise, space fill.					
Reference 1 Street Address 1	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	40	A/N	747	786	Optional
Reference 1 Street Address 2	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.	40	A/N	787	826	Optional
Reference 1 City	Last known city in which the <u>first</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	30	A/N	827	856	Optional
Reference 1 State	Last known state in which the <u>first</u> reference individual resided (standard two-letter abbreviation or 'FC' if the address is located in a foreign country). If not needed or unknown, space fill.	2	A/N	857	858	Optional
Reference 1 Zip Code	Nine-digit zip code of the last known address of the <u>first</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country ('FC'), enter zeros. If not needed or unknown, space fill.	9	A/N	859	867	Optional
Reference 1 Country Code	Standard U.S. Postal Country Code for the country in which the <u>first</u> reference individual resided. Must be US unless Reference 1 State = 'FC'. Space fill if not needed or unknown.	2	A/N	868	869	Optional
Reference 1 Home Phone	Last known area code and telephone number of the <u>first</u> reference individual's residence. Space fill if the number	10	A/N	870	879	Optional

	is not available.					
Reference 1 Work Phone	Last known area code and telephone number of the <u>first</u> reference individual's work place. Space fill if the number is not available.	10	A/N	880	889	Optional
Reference 1 Mobile Phone	Area code and telephone number of the last known mobile phone for Reference 1. Space fill if not available.	10	A/N	890	899	Optional
Reference 2 Demographic Information						
Reference 2 Type	The relationship of the <u>second</u> reference individual to the borrower. Enter spaces if no Reference 2 data is being provided: PAR = parent REL = relative FRI = friend EMP = employer COS = cosigner OTH = other May <u>not</u> be blank if any Reference 2 data is provided (Reference 2 Name Type, or First Name or Last Name, or Address 1, or City, or State or ZIP Code).	3	A/N	900	902	Optional
Reference 2 Name Type	Constant '1' when <u>second</u> reference individual information is available (Reference 2 Type, or First Name, or Last Name, or Address 1, or City, or State or ZIP Code); otherwise, space fill.	1	A/N	903	903	Required if Ref 2 Type present
Reference 2 First Name	First name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	20	A/N	904	923	Optional
Reference 2 Last	If Reference 2 Type is present, the last name of the <u>second</u> reference	20	A/N	924	943	Required if Ref 2

Name	individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.					Type present
Reference 2 Middle Name	Middle name or initial of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.	20	A/N	944	963	Optional
Reference 2 Street Address 1	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	40	A/N	964	1003	Optional
Reference 2 Street Address 2	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.	40	A/N	1004	1043	Optional
Reference 2 City	Last known city in which the <u>second</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	30	A/N	1044	1073	Optional
Reference 2 State	Last known state in which the <u>second</u> reference individual resided (standard two-letter abbreviation or 'FC' if the address is located in a foreign country). If not needed or unknown, space fill.	2	A/N	1074	1075	Optional
Reference 2 Zip Code	Nine-digit zip code of the last known address of the <u>second</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country ('FC'), enter zeros. If not needed or unknown, space fill.	9	A/N	1076	1084	Optional

Reference 2 Country Code	Standard U.S. Postal Country Code for the country in which the <u>second</u> reference individual resided. Must be US unless Reference 2 State = 'FC'. Space fill if not needed or unknown.	2	A/N	1085	1086	Optional
Reference 2 Work Phone	Last known area code and telephone number of the <u>second</u> reference individual's work place. Space fill if the number is not available.	10	A/N	1087	1096	Optional
Reference 2 Home Phone	Last known area code and telephone number of the <u>second</u> reference individual's residence. Space fill if the number is not available.	10	A/N	1097	1106	Optional
Reference 2 Mobile Phone	Area code and telephone number of the last known mobile phone for Reference 2. Space fill if not available.	10	A/N	1107	1116	Optional
Current Balance Information						
Current Balance Date	CCYYMMDD - Date up to which interest was last accrued by the Federal Servicer. Date must be less than the current date. A valid date is required and may not be zero filled.	8	N	1117	1124	Required
Current Principal Balance	Total principal amount <u>outstanding</u> as of the Current Balance Date. Must <u>not</u> be greater than the Amount of Disbursement. Report only the amount owed by the borrower as of the Current Balance Date; Amount must be greater than zero.	11	N	1125	1135	Required
Current Interest Balance	The total amount of interest due as of the Current Balance Date. Report only the amount owed by the borrower as of the Current	11	N	1136	1146	Required

	Balance Date; Amount must be greater than or equal to zero.					
Current Treasury Offset Fees	Total <u>outstanding</u> fees assessed against the borrower for processing of Treasury offsets. Report only the amount owed by the borrower as of the Current Balance Date; Amount must be zeroes. (N/A for campus based loans, reserved for future use).	11	N	1147	1157	Required
Current Collection Fees	Total <u>outstanding</u> fees assessed against the borrower for contract of a private collection agency to execute collection attempts. If such fees cannot be separated from other non-penalty fees, enter zeros and include these fees in Current Miscellaneous Fees. Report only the amount owed by the borrower as of the Current Balance Date; Amount must be zeroes. (N/A for campus based loans, reserved for future use).	11	N	1158	1168	Required
Current Miscellaneous Fees	Any <u>outstanding</u> fees which cannot be reported elsewhere. Report only the amount owed by the borrower as of the Current Balance Date; Amount must be zeroes. (N/A for campus based loans, reserved for future use).	11	N	1169	1179	Required
Current Administrative Fees	Total amount of outstanding fees assessed against the borrower in accordance with program requirements for account collection, excluding penalties reported elsewhere. Report only the amount owed by the borrower as of the Current Balance Date; Amount must be zeroes. (N/A for campus based loans,	11	N	1180	1190	Required

	reserved for future use).					
Current Penalties	<p>Total <u>outstanding</u> late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments.</p> <p>Report only the amount owed by the borrower as of the Current Balance Date;</p> <p>Amount must be zeroes.</p> <p>(N/A for campus based loans, reserved for future use).</p>	11	N	1191	1201	Required
<p>Historical Financial Information</p> <p>Amounts provided in this section are provided as historical information only and do not impact the collectible balance established on DMCS.</p>						
Amount Collected (by School and/or Servicer)	<p>Total amount of payment(s) collected on the loan through <u>all</u> actions (e.g., voluntary borrower payments, etc.).</p> <p>Amount must be greater than or equal to zero.</p> <p>Amount must be greater than zero if an amount greater than zero is reported in the Principal, Interest, or Collections Costs Repaid fields; Amount must be zero if no amounts greater than zero are reported in the Principal, Interest, or Collections Costs Repaid .</p>	11	N	1202	1212	Required
Date of Last Payment (to School and/or Federal Servicer)	<p>CCYYMMDD - Date of last payment by the borrower.</p> <p>A valid date is required and may not be zero filled if the Amount Collected is greater than zero.</p> <p>Must be zero filled if the Amount Collected is zero.</p>	8	N	1213	1220	Required
Principal Amount Adjusted (by school and/or servicer)	<p>Any amount refunded or never disbursed.</p> <p>The Principal Amount Adjusted cannot exceed the Amount</p>	11	N	1221	1231	Required

	<p>Disbursed.</p> <p>Amount must be greater than or equal to zero.</p>					
Principal Amount Repaid (by school and/or servicer)	<p>The total amount repaid and credited to principal.</p> <p>Principal Amount Repaid cannot exceed the Amount Disbursed. Amount must be greater than or equal to zero.</p> <p>Must be zero if the Amount Collected is zero.</p>	11	N	1232	1242	Required
Total Principal Cancelled (by school and/or servicer)	<p>The total amount of principal cancelled.</p> <p>Total Principal Cancelled cannot exceed the Amount Disbursed and must be equal to the total of all Principal Cancelled amounts provided in the cancellations.</p> <p>Amount must be greater than or equal to zero.</p>	11	N	1243	1253	Required
Collection Costs Repaid (by school and/or servicer)	<p>The total amount of collection costs/fees repaid.</p> <p>Amount must be greater than or equal to zero.</p> <p>Must be zero if the Amount Collected is zero.</p>	11	N	1254	1264	Required
Interest Repaid (by school and/or servicer)	<p>The total amount of interest repaid for the loan.</p> <p>Amount must be greater than or equal to zero.</p> <p>Must be zero if the Amount Collected is zero.</p>	11	N	1265	1275	Required
Total Interest Cancelled (by school and/or servicer)	<p>The total amount of Interest Cancelled.</p> <p>Total Interest Cancelled must be equal to the total of all Interest Cancelled amounts provided in the cancellations.</p> <p>Amount must be greater than or equal to zero.</p>	11	N	1276	1286	Required

Interest Rate Information						
Current Interest Rate	Interest rate reflected on the promissory note used to make this loan or subsequent interest rate changes due to litigation and presence of a judgment. Must be numeric: two positions before and six positions after an assumed decimal point (e.g., 00050000 = 5%).	8	N	1287	1294	Required
Current Interest Rate Type	The current interest rate type. Valid value is 'F' for campus based loans.	1	A/N	1295	1295	Required
Variable Interest Add-On Rate	A component of the variable interest rate that is fixed for the full term of the loan. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%). Zero fill for fixed rate loans.	8	N	1296	1303	Required
Variable Interest Rate Cap	A component of the variable interest rate Maximum Interest Rate allowed for the loan. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%). Zero fill for fixed rate loans.	8	N	1304	1311	Required
Additional Loan Information						
Loan Program Code (Loan Identifier)	Identifies the program type. Valid values for campus based loans are: 'NDR' – National Direct Loan Program 'NDF' – National Defense Loan Program 'PER' – Perkins Loan Program	3	A/N	1312	1314	Required
OPE School ID	The valid OPE identification number, as reported to NSLDS, of the educational institution in which the student was enrolled or accepted for enrollment at the time the loan was disbursed.	8	N	1315	1322	Required

Certification Date	CCYYMMDD – Date on which the institution’s authorized official signs the Perkins Assignment Form. A valid date is required and may not be zero filled.	8	N	1323	1330	Required
ED Assignment Acceptance Date	CCYYMMDD - Date the Federal Servicer Accepted the Perkins Loan from the school. For first-time Defaults, this is the date ECSI accepted the assignment from the school. A valid past date is required and may not be zero filled for defaults. Must be zero filled for re-defaults. For loans ECSI created as part of the NSLDS cleanup (a ‘child’ loan), use the date the ‘parent’ loan was originally accepted by DMCS.	8	N	1331	1338	Required
Collection Fee Cap	The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%). If no cap, enter 99999999. DMCS does not edit on the incoming value. Perkins loans have no cap.	8	N	1339	1346	Required
Ineligible Borrower Indicator	Valid Values are ‘I’, ‘F’ or spaces. Enter ‘I’ if the borrower is an ineligible borrower - for example, because the student withdrew, or was expelled, prior to the first day of classes, or failed to attend classes, and the borrower did not repay the loan proceeds. Enter ‘F’ if your agency was notified that the borrower was convicted of Title IV fraud, and the loan was requested for assignment by the Office of Inspector General or by ED on behalf of the Office of	1	A/N	1347	1347	Required

	Inspector General. Space fill if not applicable.					
Credit Reform Code	The code used to calculate subsidy for a loan. Constant '100000'.	6	A/N	1348	1353	Required
Date Opened for Credit Bureau Reporting	CCYYMMDD - Date the Federal Servicer first reported the loan to credit bureaus. A valid date is required and may not be zero filled, and the date must be less than the current date.	8	N	1354	1361	Required
Electronically Signed Note Indicator	Enter Y if loan was made under an electronically signed promissory note or MPN. Enter N if loan was <u>not</u> made under an electronically signed promissory note or MPN. Space fill if not available.	1	A/N	1362	1362	Optional
Entity in Possession of the Original Electronic Note	Valid 8-digit identification number (6 position school code followed by the 2-position campus code) of the school in possession of the original electronic promissory note/MPN. Space fill if loan was not made under an electronically signed promissory note or MPN or if not available.	8	A/N	1363	1370	Optional
Departure Date	CCYYMMDD – Date of student’s departure/withdrawal from the educational institution for which the loan was granted. Date reported must be prior to the Default Date. A valid date is required and may not be zero filled.	8	N	1371	1378	Required
Rehabilitation Indicator	Valid Values are ‘Y’ or ‘N’. Enter ‘Y’ if loan was previously rehabilitated; otherwise, enter ‘N’.	1	A/N	1379	1379	Required
Date of First Disbursement	CCYYMMDD – Date of First Disbursement. Zero fill if not available. If provided, must be a valid date prior to the Date of Last Disbursement.	8	N	1380	1387	Required

Date of Last Disbursement	CCYYMMDD – Date of Last Disbursement (date of last advance). A valid date is required and may not be zero filled.	8	N	1388	1395	Required
Date Last Grace Period Ended	CCYYMMDD - Date Last Grace Period Ended or Will End. The date reported must be prior to the Default Date and must be greater than the Departure Date plus 6 months. Zero fill if not applicable.	8	N	1396	1403	Required
Filler	Spaces	3	A/N	1404	1406	Required
Date of Default	CCYYMMDD - Date the loan defaulted, as defined in the regulations (currently the 270th day of delinquency). A valid date is required and may not be zero filled.	8	N	1407	1414	Required
Loan Accelerated Indicator	Valid Values are 'Y' or 'N'. Enter 'Y' if loan was previously accelerated. Enter 'N' if loan was not previously accelerated.	1	A/N	1415	1415	Required
Loan Accelerated Date	CCYYMMDD – Date of acceleration, if the loan has been accelerated. Zero fill if not available.	8	N	1416	1423	Required
Judgment Indicator	Valid Values are 'Y' or 'N'. Enter 'Y' if loan was litigated and a judgment was rendered, otherwise, enter 'N'.	1	A/N	1424	1424	Required
Date of Judgment	CCYYMMDD - Date on which judgment was rendered on amount and validity of the debt. If provided, it must be prior to the Certification Date. Zero fill if the Judgment Indicator is 'N' or if date is unknown.	8	N	1425	1432	Required
Amount of Disbursement	Original amount loaned to borrower as indicated on promissory note or	11	N	1433	1443	Required

	disbursement records. Amount must be greater than zero and cannot exceed \$60,000.					
Previous Federal Servicer	Five character agency code of the Federal Servicer that provided the loan to ECSI. Space fill if a school assigned the loan to ECSI. NOTE: The prior Perkins servicer, CBSL, is no longer a valid Federal Servicer. If the loan was received from CBSL, use the code for DMCS, 'S6556'. Use 'S3582' as the Federal Servicer Code for loans received from TPD/Nelnet.	5	A/N	1444	1448	Optional
FDP Indicator	Y/N Federal Employee Indicator. Enter Y if the borrower has been identified as a Federal employee; otherwise, enter N.	1	A/N	1449	1449	Required
Historical Cancellation Information (12 Occurrences)						
Cancellation Type #1	Code representing the type of Cancellation for this cancellation occurrence. Enter spaces when no cancellation is present. Valid values are: 'B' - Bankruptcy 'C' – Pre-K/Child Care 'D' – Public Defense Lawyer 'F' – Fire Fighter 'I' – Early Intervention/Child Care or Family Agency 'L' – Law Enforcement 'M' – Military 'N' – Nurse/Medical Technician 'P' – Peace Corps 'R' – Librarian 'S' – Speech Language Pathologist 'T' – Teacher	1	A/N	1450	1450	Optional

	'V' – Vista					
Cancellation Percentage Rate #1	<p>The percentage of the loan cancelled for this cancellation occurrence, with two positions before and six positions after an assumed decimal point (e.g., 00100000 = 10%).</p> <p>Must be greater than zero if required.</p> <p>The total of all cancellation percentages cannot exceed 100%.</p> <p>Zero fill if Cancellation information is not provided.</p>	8	N	1451	1458	Required if #1 Type present
Cancellation Principal Cancelled #1	<p>The amount of principal cancelled for this cancellation occurrence. The amount cannot exceed the Total Principal Cancelled.</p> <p>If required, amount must be greater than or equal to zero.</p> <p>Zero fill if Cancellation information is not provided.</p>	11	N	1459	1469	Required if #1 Type present
Cancellation Interest Cancelled #1	<p>The amount of interest cancelled for this cancellation occurrence. The amount cannot exceed the Total Interest Cancelled.</p> <p>If required, amount must be greater than or equal to zero.</p> <p>Zero fill if Cancellation information is not provided.</p>	11	N	1470	1480	Required if #1 Type present
Cancellation Service Start Date #1	<p>CCYYMMDD - Date on which the Cancellation Service started.</p> <p>A valid date is required and may not be zero filled if Cancellation Type #1 is present.</p> <p>Zero fill if Cancellation information is not provided.</p>	8	N	1481	1488	Required if #1 Type present
Cancellation Service End Date #1	<p>CCYYMMDD - Date on which the Cancellation Service ended.</p> <p>A valid date is required and may not be zero filled if Cancellation Type</p>	8	N	1489	1496	Required if #1 Type present

	#1 is present. Zero fill if Cancellation information is not provided.					
	Historical Cancellation Information (2 nd Occurrences)					
Cancellation Type #2	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1497	1497	Optional
Cancellation Percentage Rate #2	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1498	1505	Required if #2 Type present
Cancellation Principal Cancelled #2	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1506	1516	Required if #2 Type present
Cancellation Interest Cancelled #2	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1517	1527	Required if #2 Type present
Cancellation Service Start Date #2	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1528	1535	Required if #2 Type present
Cancellation Service End Date #2	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1536	1543	Required if #2 Type present
	Historical Cancellation Information (3 rd Occurrence)					
Cancellation Type #3	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1544	1544	Optional
Cancellation Percentage Rate #3	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1545	1552	Required if #3 Type present
Cancellation Principal Cancelled #3	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1553	1563	Required if #3 Type present
Cancellation Interest Cancelled #3	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1564	1574	Required if #3 Type present
Cancellation Service Start Date #3	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1575	1582	Required if #3 Type present

Cancellation Service End Date #3	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1583	1590	Required if #3 Type present
	Historical Cancellation Information (4 th Occurrence)					
Cancellation Type #4	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1591	1591	Optional
Cancellation Percentage Rate #4	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1592	1599	Required if #4 Type present
Cancellation Principal Cancelled #4	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1600	1610	Required if #4 Type present
Cancellation Interest Cancelled #4	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1611	1621	Required if #4 Type present
Cancellation Service Start Date #4	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1622	1629	Required if #4 Type present
Cancellation Service End Date #4	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1630	1637	Required if #4 Type present
	Historical Cancellation Information (5 th Occurrence)					
Cancellation Type #5	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1638	1638	Optional
Cancellation Percentage Rate #5	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1639	1646	Required if #5 Type present
Cancellation Principal Cancelled #5	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1647	1657	Required if #5 Type present
Cancellation Interest Cancelled #5	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1658	1668	Required if #5 Type present
Cancellation Service Start Date #5	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1669	1676	Required if #5 Type present

Cancellation Service End Date #5	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1677	1684	Required if #5 Type present
	Historical Cancellation Information (6 th Occurrence)					
Cancellation Type #6	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1685	1685	Optional
Cancellation Percentage Rate #6	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1686	1693	Required if #6 Type present
Cancellation Principal Cancelled #6	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1694	1704	Required if #6 Type present
Cancellation Interest Cancelled #6	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1705	1715	Required if #6 Type present
Cancellation Service Start Date #6	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1716	1723	Required if #6 Type present
Cancellation Service End Date #6	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1724	1731	Required if #6 Type present
	Historical Cancellation Information (7 th Occurrence)					
Cancellation Type #7	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1732	1732	Optional
Cancellation Percentage Rate #7	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1733	1740	Required if #7 Type present
Cancellation Principal Cancelled #7	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1741	1751	Required if #7 Type present
Cancellation Interest Cancelled #7	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1752	1762	Required if #7 Type present
Cancellation Service Start Date #7	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1763	1770	Required if #7 Type present

Cancellation Service End Date #7	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1771	1778	Required if #7 Type present
	Historical Cancellation Information (8 th Occurrence)					
Cancellation Type #8	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1779	1779	Optional
Cancellation Percentage Rate #8	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1780	1787	Required if #8 Type present
Cancellation Principal Cancelled #8	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1788	1798	Required if #8 Type present
Cancellation Interest Cancelled #8	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1799	1809	Required if #8 Type present
Cancellation Service Start Date #8	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1810	1817	Required if #8 Type present
Cancellation Service End Date #8	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1818	1825	Required if #8 Type present
	Historical Cancellation Information (9 th Occurrence)					
Cancellation Type #9	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1826	1826	Optional
Cancellation Percentage Rate #9	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1827	1834	Required if #9 Type present
Cancellation Principal Cancelled #9	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1835	1845	Required if #9 Type present
Cancellation Interest Cancelled #9	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1846	1856	Required if #9 Type present
Cancellation Service Start Date #9	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1857	1864	Required if #9 Type present

Cancellation Service End Date #9	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1865	1872	Required if #9 Type present
	Historical Cancellation Information (10 th Occurrence)					
Cancellation Type #10	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1873	1873	Optional
Cancellation Percentage Rate #10	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1874	1881	Required if #10 Type present
Cancellation Principal Cancelled #10	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1882	1892	Required if #10 Type present
Cancellation Interest Cancelled #10	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1893	1903	Required if #10 Type present
Cancellation Service Start Date #10	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1904	1911	Required if #10 Type present
Cancellation Service End Date #10	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1912	1919	Required if #10 Type present
	Historical Cancellation Information (11 th Occurrence)					
Cancellation Type #11	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1920	1920	Optional
Cancellation Percentage Rate #11	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1921	1928	Required if #11 Type present
Cancellation Principal Cancelled #11	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1929	1939	Required if #11 Type present
Cancellation Interest Cancelled #11	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1940	1950	Required if #11 Type present
Cancellation Service	Same instructions as defined above	8	N	1951	1958	Required if #11

Start Date #11	in 1 st Cancellation Service Start Date.					Type present
Cancellation Service End Date #11	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	1959	1966	Required if #11 Type present
	Historical Cancellation Information (12 th Occurrence)					
Cancellation Type #12	Same instructions as defined above in 1 st Cancellation Type.	1	A/N	1967	1967	Optional
Cancellation Percentage Rate #12	Same instructions as defined above in 1 st Cancellation Percentage Rate.	8	N	1968	1975	Required if #12 Type present
Cancellation Principal Cancelled #12	Same instructions as defined above in 1 st Cancellation Principal Cancelled.	11	N	1976	1986	Required if #12 Type present
Cancellation Interest Cancelled #12	Same instructions as defined above in 1 st Cancellation Interest Cancelled.	11	N	1987	1997	Required if #12 Type present
Cancellation Service Start Date #12	Same instructions as defined above in 1 st Cancellation Service Start Date.	8	N	1998	2005	Required if #12 Type present
Cancellation Service End Date #12	Same instructions as defined above in 1 st Cancellation Service End Date.	8	N	2006	2013	Required if #12 Type present
Filler	Spaces	87	A/N	2014	2100	Required

7 Interface Assumptions and Dependencies

7.1 Assumptions

#	Assumption
	Operational Assumptions
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of the Perkins Assignment process.
2	Batch job failures are captured by existing Operations processes on the DMCS server
	Functional Assumptions
1	Servicer business rules for extracting assignment data is beyond the scope of this document.

2	Servicer business rules for processing the assignment files is beyond the scope of this document.
---	---

7.2 Dependencies

#	Dependencies
1	DMCS is dependent on SAIG to exchange files with the Servicers.

Perkins Assignments File / Debt Edits [Error Code]

Interface Control Document

7.2.1 Acronyms and Abbreviations

Acronym	Definition
DMCS	Debt Management and Collections System
FSA	(U.S. Department of Education, Office of) Federal Student Aid
SAIG	Student Aid Internet Gateway

7.2.2 Glossary

Term	Definition
Perkins	Low-interest federal student loans for undergraduate and graduate students with exceptional financial need.
No Cap	A debt that has no limit on the collection cost fee that can be assessed.

7.2.3 File / Debt Edits [Error Code]

File-level Edits:

Edit Performed	Error #
The number of detail records must match the count provided in the Trailer.	1000
The sum of all 'Amount of Disbursement' amounts in the detail records must match the 'Amount of Disbursement Grand Total' in the trailer record amount.	1001
The sum of all 'Current Principal Balance' amounts in the detail records must match the 'Current Principal Balance Grand Total' in the trailer record amount.	1002
The sum of all 'Current Interest Balance' amounts in the detail records must match the 'Current Interest Balance Grand Total' in the trailer record amount.	1003
The sum of all 'Current Treasury Offset Fees' amounts in the detail records must match the 'Current Treasury Offset Fees Grand Total' in the trailer record amount.	1004
The sum of all 'Current Collection Fees' amounts in the detail records must match the 'Current Collection Fees Grand Total' in the trailer record amount.	1005

The sum of all 'Current Miscellaneous Fees' amounts in detail records must match the 'Current Miscellaneous Fees Grand Total' in the trailer record amount.	1006
The sum of all 'Current Administrative Fees' amounts in detail records must match the 'Current Administrative Fees Grand Total' in the trailer record amount.	1007
The sum of all 'Current Penalties' amounts in detail records must match the 'Current Penalties Grand Total' in the trailer record amount.	1008
All records on the file must have a valid Record Type. Valid values are 'H', 'T', or 'C'.	1009
One header record must be present on the file.	1010
At least one detail record must be present on the file.	1011
One trailer record must be present on the file.	1012
The total number of errors must not exceed the error threshold of 25% (file will be rejected if more than 25% of the loans are rejected).	1013
Servicer Code must equal 'S8529'.	1014
The Creation Date in the header record must be a valid date in 'CCYYMMDD' format.	1015
The Submission Type in the header record must be 'DEF' or 'RDF'.	1016

Debt-level Edits:

Edit Performed	Error #
<p>Borrower SSN cannot be an invalid SSN, but may be a pseudo SSN.</p> <ul style="list-style-type: none"> • Pseudo SSNs begin with '9', followed by a valid, 3-position Guaranty Agency / ED Servicer Code (as defined in the NSLDS ED Servicer DPI Appendix B). • An SSN is invalid if any one of the following conditions exist: <ul style="list-style-type: none"> ○ SSN begins with '000', '666', or '900'-'999' (except for pseudo SSNs, which are described above). ○ Middle two digits are '00' ○ Last four digits are '0000' 	0001
Borrower Current Last Name must be present and must begin with a letter of the alphabet.	0002
Borrower First Name must be present and must begin with a letter of the alphabet.	0003

Borrower Street Address 1 must be present.	0004
Borrower City cannot be spaces.	0005
Borrower State cannot be spaces and must be a valid state abbreviation or 'FC' (for foreign country).	0006
Borrower ZIP Code (first five positions) must be numeric.	0007
Borrower ZIP Code must be zeroes when State Code is 'FC'.	0008
Borrower Country Code must be a standard US Postal Country Code. Must be 'US' unless the Borrower State is 'FC'.	0009
Borrower Mail Delivery Indicator must be 'U' or 'D'.	0010
Borrower Birth Date may be zeroes and if provided must be a valid calendar date in 'CCYYMMDD' format.	0011
Cosigner SSN cannot match the Borrower SSN.	0012
Cosigner SSN must be provided if information is present in the Cosigner Name Type, Cosigner First or Last Name, Cosigner Address 1, Cosigner City, Cosigner State or Cosigner ZIP Code fields. May be zeroes.	0013
Cosigner Name Type must be '1' when Cosigner SSN is provided (including zeroes).	0014
Cosigner Last Name must be present and must begin with a letter of the alphabet when Cosigner SSN is provided (including zeroes).	0015
Cosigner First Name must be present and must begin with a letter of the alphabet when Cosigner SSN is provided (including zeroes).	0016
Cosigner Street Address 1 must be present when Cosigner SSN is provided (including zeroes).	0017
Cosigner City must be present when Cosigner SSN is provided (including zeroes).	0018
Cosigner State must be present and must be a valid state abbreviation or 'FC' (for foreign country) when Cosigner SSN is provided (including zeroes).	0019
Cosigner ZIP Code (first five positions) must be present when Cosigner SSN is provided (including zeroes).	0020
Cosigner Country Code must be a standard US Postal Country Code, and must be 'US' unless the Borrower State is 'FC' when Cosigner SSN is provided (including zeroes).	0021
Cosigner Birth Date, if provided, must be a valid calendar date in 'CCYYMMDD' format. May be zeroes.	0022

Reference 1 Type must be present (and a valid value) when Reference 1 information (First or Last Name, Address 1, City, State or ZIP Code) is present. Valid values are: 'PAR', 'REL', 'FRI', 'EMP', 'COS', 'OTH'.	0023
Reference 1 Name Type must be '1' if Reference 1 Type or Reference 1 information is present (First or Last Name, Address 1, City, State or ZIP Code).	0024
Reference 1 First Name must begin with a letter of the alphabet when provided.	0025
Reference 1 Last Name must be present and must begin with a letter of the alphabet when Reference 1 Type is provided.	0026
Reference 2 Type must be present (and a valid value) when Reference 2 information (First or Last Name, Address 1, City, State or ZIP Code) is present. Valid values are: 'PAR', 'REL', 'FRI', 'EMP', 'COS', 'OTH'.	0027
Reference 2 Name Type must be '1' if Reference 2 Type or Reference 2 information is present (First or Last Name, Address 1, City, State or ZIP Code).	0028
Reference 2 First Name must begin with a letter of the alphabet when provided.	0029
Reference 2 Last Name must be present and must begin with a letter of the alphabet when Reference 2 Type is provided.	0030
Current Balance Date is required, must be less than the current system date, and must be a valid calendar date in 'CCYYMMDD' format.	0031
Current Principal Balance must be numeric and greater than zero.	0032
Current Principal Balance cannot exceed the Amount Disbursed.	0033
Current Interest Balance must be numeric, and greater than or equal to zero.	0034
Current Treasury Offset Fees must be zeroes.	0035
Current Collection Fees must be zeroes.	0036
Current Miscellaneous Fees must be zeroes.	0037
Current Administrative Fees must be zeroes.	0038
Current Penalties must be zeroes.	0039
Amount Collected must be numeric, and greater than or equal to zero. <ul style="list-style-type: none"> • Amount must be greater than zero if an amount greater than zero is reported in the Principal, Interest, or Collections Costs Repaid fields • Amount must be zero if no amounts greater than zero are reported in the Principal, Interest, or Collections Costs Repaid fields 	0040

Date of Last Payment is required and must be a valid calendar date in 'CCYYMMDD' format if the Amount Collected is greater than zero. Must be zeroes if the Amount Collected is zero.	0041
Principal Amount Adjusted must be numeric and greater than or equal to zero.	0042
Principal Amount Adjusted cannot exceed the Amount Disbursed.	0043
Principal Amount Repaid must be numeric and greater than or equal to zero. Must be zero if the Amount Collected is zero.	0044
Principal Amount Repaid cannot exceed the Amount Disbursed.	0045
Total Principal Cancelled must be numeric and greater than or equal to zero.	0046
Total Principal Cancelled cannot exceed the Amount Disbursed.	0047
Total Principal Cancelled must equal the total of all Principal Cancelled amounts provided in the Cancellations.	0048
Collection Costs Repaid must be numeric and greater than or equal to zero. Must be zero if the Amount Collected is zero.	0049
Interest Repaid must be numeric and greater than or equal to zero. Must be zero if the Amount Collected is zero.	0050
Total Interest Cancelled must be numeric and greater than or equal to zero.	0051
Total Interest Cancelled must equal the total of all Interest Cancelled amounts provided in the Cancellations.	0052
Current Interest Rate must be numeric.	0053
Current Interest Rate must be a valid rate for the Loan Type (except when a judgment is present).	0054
Current Interest Rate Type must be a valid rate for the Loan Type (except when a judgment is present).	0055
Variable Interest Add-On Rate must be numeric and a valid for the Loan Type (except when a judgment is present).	0056
Variable Interest Rate Cap must be numeric and a valid rate for the Loan Type (except when a judgment is present).	0057
Loan Program Code is required and must be a valid value of 'NDR', 'NDF' or 'PER'.	0058
OPE School ID is required and must numeric.	0059
Certification Date is required and must be a valid calendar date in 'CCYYMMDD' format.	0060

ED Assignment Acceptance Date is required (for first-time defaults only) and must be a valid past calendar date in 'CCYYMMDD' format. Zeroes must be entered for re-defaults.	0061
Ineligible Borrower Indicator must be 'I', 'F' or spaces.	0063
Credit Reform Code must be '100000'.	0064
Date Opened for Credit Bureau Reporting is required, must be less than the current system date, and must be a valid calendar date in 'CCYYMMDD' format.	0065
Electronically Signed Note Indicator must be 'Y', 'N' or spaces.	0066
Departure Date is required and must be a valid calendar date in 'CCYYMMDD' format.	0067
Departure Date must be prior to the Default Date.	0068
Rehabilitation Indicator must be 'Y' or 'N'.	0069
Date of First Disbursement may be zeroes and if provided must be a valid calendar date in 'CCYYMMDD' format and prior to the Date of Last Disbursement.	0070
Date of Last Disbursement (date of last advance) is required and must be a valid calendar date in 'CCYYMMDD' format.	0071
Date Last Grace Period Ended may be zeroes and if provided must be a valid calendar date in 'CCYYMMDD' format.	0072
Date Last Grace Period Ended, if provided, must be prior to the Default Date.	0073
Date Last Grace Period Ended, if provided, must be greater than the Departure Date plus 6 months.	0074
Date of Default is required and must be a valid calendar date in 'CCYYMMDD' format.	0075
Loan Accelerated Indicator must be 'Y' or 'N'.	0076
Loan Accelerated Date may be zeroes and if provided must be a valid calendar date in 'CCYYMMDD' format.	0077
Judgment Indicator must be 'Y' or 'N'.	0078
Date of Judgment may be zeroes and if provided must be a valid calendar date in 'CCYYMMDD' format and must be prior to the Certification Date. Must be zeroes when Judgment Indicator is 'N'.	0079
Amount of Disbursement must be numeric and greater than zero. The amount cannot exceed \$60,000.	0080
Previous Federal Servicer must be a valid Federal Servicer Code or spaces.	0081

FDP Indicator must be 'Y' or 'N'.	0082
Cancellation Type must be a valid value when cancellation information is present (Cancellation Percentage Rate, Cancellation Principal Cancelled, Cancellation Interest Cancelled, Cancellation Service Start/End Date) for this cancellation occurrence. Must be spaces when cancellation information is NOT present for this cancellation occurrence. Valid values are 'B', 'C', 'D', 'F', 'I', 'L', 'M', 'N', 'P', 'R', 'S', 'T', 'V'.	0083
Cancellation Percentage Rate is required and must be greater than zero when a Cancellation Type is present for this cancellation occurrence. Must be zeroes when Cancellation Type is NOT present.	0084
The total of all Cancellation Percentages cannot exceed 100%.	0085
Cancellation Principal Cancelled is required and may be zero when a Cancellation Type is present for this cancellation occurrence. Must be zeroes when Cancellation Type is NOT present.	0086
Cancellation Principal Cancelled cannot exceed the Total Principal Cancelled.	0087
Cancellation Interest Cancelled is required and may be zero when a Cancellation Type is present for this cancellation occurrence. Must be zeroes when Cancellation Type is NOT present.	0088
Cancellation Interest Cancelled cannot exceed Total Interest Cancelled.	0089
Cancellation Service Start Date must be a valid calendar date in 'CCYYMMDD' format when Cancellation Type is present. Must be zeroes when Cancellation Type is NOT present.	0090
Cancellation Service End Date must be a valid calendar date in 'CCYYMMDD' format when Cancellation Type is present. Must be zeroes when Cancellation Type is NOT present.	0091
SSN Sequence Number must be present and cannot be repeated for the same SSN.	0092
Award ID must be present.	0093
An incoming default or a re-default loan cannot match an active debt on DMCS (loan that hasn't been transferred off of DMCS), based on Award ID	0094
Input file cannot have duplicate debts (based on Award ID). All debts with the same Award ID within the file will be rejected.	0095
Re-Default Indicator must be 'Y' or 'N'.	0096
The Award ID for a loan submitted for Re-Default must match an Award ID on an inactive loan already on DMCS.	0097
After matching an Award ID (primary match) on DMCS, a loan submitted for Re-Default must match the DMCS value on Borrower SSN, Borrower Date of Birth (bypass if incoming DOB is zeros, or if not available on DMCS), Borrower First Name, Date of Last Disbursement (bypass if not available on DMCS), Loan Program Code, and (if provided) DMCS Debt ID.	0098

Assignments - TIVAS ICD

Project DMCS (Requirements)

Printed by Jeffrey M. Lotterer

May 19, 2020, 4:14:58 PM EDT

DRAFT

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1 Interface Control Specification

Interface Name	Assignments TIVAS
Interface Type	Bi-directional
Interface Short Description	<p>DMCS receives and processes Direct, FFEL, and FISL defaulted and re-defaulted loan assignment files from TIVAS and Not-For-Profit Servicers (NFP). The loan information is submitted electronically via SAIG, using the Combined File Layout.</p> <p>During the assignment process, DMCS performs file and loan level validations. DMCS returns rejected files to assigning agencies for correction. If the file is accepted, DMCS performs loan level validations and rejects loans failing any validation edit. DMCS provides assigning agencies with detail and summary level reports to include a loan's accept/reject status, along with the reject reason(s).</p>
Requesting (Source) Application	TIVAS and Not-For-Profit Servicers (NFP)
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p>TIVAS/NFP default assignment data files is '[agency]_ASSIGN_[YYYYMMDDHHMMSS].txt'</p> <p>TIVAS/NFP re-default assignment data files is '[agency]_REDEFAULT_ASSIGN_[YYYYMMDDHHMMSS].txt'</p> <p>Message Classes:</p> <p>Incoming</p> <p style="padding-left: 40px;">DMASDFIN (defaults)</p> <p style="padding-left: 40px;">DMASRDIN (re-defaults)</p> <p>Outgoing</p> <p style="padding-left: 40px;">DMACDFOP outgoing default TIVAS/NFP acknowledgement files</p> <p style="padding-left: 40px;">DMACRDOP outgoing re-default TIVAS/NFP acknowledgement files</p> <p style="padding-left: 40px;">DMARDFOP outgoing rejected default TIVAS/NFP acknowledgement file</p> <p style="padding-left: 40px;">DMARRDOP outgoing rejected re-default TIVAS/NFP acknowledgement file</p> <p>Mailboxes:</p> <p>Receive assignment files :</p> <p style="padding-left: 40px;">TGE5533 : TIVAS Great Lakes</p> <p>Transmit the assignment acknowledgement file and assignment reports :</p> <p style="padding-left: 40px;">TGC1706 : TIVAS Great Lakes</p> <p style="padding-left: 40px;">TGC0554 : TIVAS Nelnet</p>

	TGC0625 : TIVAS PHEAA TGC0674 : TIVAS NAVIENT TGH1859 : NFP Cornerstone TGH2412 : NFP ESA/EdFinancial TGH5800 : NFP Granite State TGG2420 : NFP MOHELA TGI2981 : NFP OSLA
Interface Usage Frequency	This interface is batch interface and allows for multiple files to be transferred per day.
Interface Usage Volume	Average 200 records/day; Peak 10,000 records/day

2 Interface Overview

2.1 Flow Diagram



2.2 Flow Diagram Description

1. The servicer submits loan assignment or re-default information electronically via SAIG, using the Combined File Layout.
2. The servicer puts their loan file into the DMCS incoming mailbox.
3. DMCS accesses the incoming mailbox and downloads the loan assignment file for processing.
4. DMCS performs file and loan level validations and loads accepted debts on the system.
5. DMCS responds to servicers with acknowledgement and report file(s).

2.3 Usage Scenarios

DMCS accesses and downloads loan assignment files from SAIG. Batch jobs process the loan assignment files to validate the loan information. The batch job creates acknowledgement files and reports to be transmitted to the servicers. The batch job moves these file(s) to SAIG mailbox for the respective servicer. The files are accessed by the servicers in their respective SAIG mailboxes.

3 System Information

3.1 Requesting (or Source) System Information

TIVAS and Not-For-Profit Servicers (NFP)

Production System Location	Various
Contracting Organization	
Developer Location	

Transmission Protocol	SAIG
Transmission Support	Support Contacts:

3.2 Responding (Receiving or Destination) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

4 Interfacing System Responsibilities

4.1 Requesting (or Source) System Responsibilities

TIVAS/NFP Functional Specifications

#	Description
1	The TIVAS/NFP will transmit loan assignment file via SAIG mailbox and e-mail a transmittal to the DMCS File Interface group.
2	The Servicers will receive an acknowledgement file once the assignment file is processed by DMCS.

4.2 Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will retrieve the loan assignment file from the SAIG mailbox.
2	DMCS will validate and process the file.
3	DMCS will transmit an acknowledgement file to the requesting TIVAS/NFP.

5 Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
File Level	See Appendix D File / Debt Edits [Error Code]

Validations	
Loan Level Validations	

6 File Specification

Information contained in this section is based on the U.S. Department of Education Federal Family Education Loan Program - Combined DMCS2 File Format v3.doc

- Each record must contain 1800 characters.
- All dates must be valid and in CCYYMMDD format (e.g., 19890201 = February 1, 1989).
- All numeric fields must be right justified, zero filled.
- All alpha/numeric fields must be left justified, space filled.
- All amount fields on the assignment file detail records are dollars and cents (nine positions before and two positions after an assumed decimal point--e.g., 00000010050 = \$100.50).
- All assignment files must be transmitted via Connect:Direct
- N/A. ZERO FILL denotes that a field is not applicable and must be populated with zeroes.

6.1 EXCHANGE FILE HEADER RECORD:

This must be the first record on all assignment files.

Data Element	Description	Field Format	Length	Start Position	End Position
Record Type	REQUIRED. Constant H.	A/N	1	1	
Originating Agency	REQUIRED. Code assigned by ED to identify the submitting agency (see Page 4 for valid codes for Federal Servicers). Format is A9999 for TIVAS and AA999 for Not For Profit Servicers.	A/N	5	2	6
Creation Date	REQUIRED. The date the file was created. Must be a valid date. Format is CCYYMMDD (e.g., 19970201 = February 1, 1997).	N	8	7	14
Submission Type	REQUIRED. Identifies type of loans being submitted. Valid values are: DEF=Initial default of loans (loans not previously on DMCS/DMCS2)	A/N	3	15	17

	RDF=Re-default of loans (loans previously on DMCS/DMCS2)				
Filler	Space Fill	A/N	1783	18	1800

6.2 EXCHANGE FILE TRAILER RECORD

This must be the last record on all assignment files.

Data Element	Description	Field Format	Length	Start Position	End Position
Record Type	REQUIRED. Constant T.	A/N	1	1	1
Record Total	REQUIRED. The total number of detail (type C) records on the file.	N	9	2	10
Amount of Disbursement Grand Total	REQUIRED. The grand total of the Amount of Disbursement fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	11	24
Current Principal Balance Grand Total	REQUIRED. The grand total of the Current Principal Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	25	38
Current Interest Balance Grand Total	REQUIRED. The grand total of the Current Interest Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	39	52
Current Treasury Offset Fees Grand Total	REQUIRED. The grand total of the Current Treasury Offset Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	53	66
Current Collection Fees Grand Total	REQUIRED. The grand total of the Current Collection Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	67	80
Current Miscellaneous Fees Grand Total	REQUIRED. The grand total of the Current Miscellaneous Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g.,	N	14	81	94

	00000000010050 = \$100.50).				
Current Administrative Fees Grand Total	REQUIRED. The grand total of the Current Administrative Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	95	108
Current Penalties Grand Total	REQUIRED. The grand total of the Current Penalties fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	109	122
Outstanding Capitalized Interest Grand Total	REQUIRED. The grand total of the Outstanding Capitalized Interest fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	123	136
Outstanding Loan Origination Fee Grand Total	REQUIRED. The grand total of the Outstanding Loan Origination Fee fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).	N	14	137	150
Filler	Space fill.	A/N	1650	151	1800

6.3 EXCHANGE FILE DETAIL RECORD

ALL DATES MUST BE VALID AND IN CCYYMMDD FORMAT.

ALL NUMERIC FIELDS MUST BE RIGHT JUSTIFIED AND ZERO FILLED.

ALL ALPHANUMERIC FIELDS MUST BE LEFT JUSTIFIED AND SPACE FILLED.

ALL AMOUNT FIELDS ARE IN DOLLARS AND CENTS (nine positions before and two positions after an assumed decimal point [e.g., 00000010050 = \$100.50]).

Data Element	Description	Field Format	Length	Start Position	End Position
Record Type	REQUIRED. Constant C.	A/N	1	1	1
Borrower SSN	REQUIRED. Borrower's Social Security Number (SSN). Must be a valid SSN.	N	9	2	10
SSN Sequence Number	REQUIRED. Identifies the number of debts on the file with the same SSN. Must begin with 1. Enter 1 9 for the first nine debts for a specific SSN, then enter A Z for the remaining debts.	A/N	1	11	11

Borrower Current Last Name	REQUIRED. Last name of the borrower, according to the latest information available to the Servicer. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has a single name, enter name here.	A/N	20	12	31
Borrower First Name	REQUIRED. First name of the borrower. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has no first name, enter NFN.	A/N	20	32	51
Borrower Middle Name	OPTIONAL. Middle name or initial of the borrower. If not available, space fill.	A/N	20	52	71
Borrower Street Address 1	REQUIRED. Last known street address (house/apartment number and street name) of the borrower, even if it is known to be a bad address. If unknown, enter NO STREET ADDRESS.	A/N	40	72	111
Borrower Street Address 2	OPTIONAL. Last known street address (house/apartment number and street name) of the borrower continued. If a foreign address, enter city in this field. Space fill if not needed or unknown.	A/N	40	112	151
Borrower City	OPTIONAL. Last known city in which the borrower resided. If foreign address, enter country in this field. Space fill if unknown.	A/N	30	152	181
Borrower State	OPTIONAL. Last known state in which the borrower resided (standard two-letter abbreviation or FC if the address is a foreign country). Space fill if unknown.	A/N	2	182	183
Borrower Country Code	OPTIONAL. Standard U.S. Postal Country Code for the country in which the borrower resided. Must be US unless Borrower State = FC. Space fill if unknown.	A/N	2	184	185
Filler	Space fill.	A/N	28	186	213
Borrower Zip Code	OPTIONAL. Nine-digit zip code of the borrower's last known address. If only the five-digit zip code is available, left justify and space fill. If a foreign country (FC), enter zeros. If unknown, space fill.	A/N	9	214	222
Borrower Work	OPTIONAL. Area code and telephone number	A/N	10	223	232

Phone	of the borrower's last known work place. Space fill if number is not available.				
Borrower Home Phone	OPTIONAL. Area code and telephone number of the borrower's last known residence. Space fill if number is not available.	A/N	10	233	242
Borrower Birth Date	REQUIRED. Borrower's date of birth. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty/Date of First Disbursement. If date is not available, zero fill.	N	8	243	250
Borrower Previous Last Name	OPTIONAL. Other last name by which borrower may have been known (maiden, legal change, alias, etc.). Use the name on the Promissory Note if that name is not the Borrower Current Last Name. If not available, space fill.	A/N	20	251	270
Date of Loan Guaranty (FFEL Loans) Date of Commitment (FISL Loans)	REQUIRED. For FFEL loan, date on which the loan guaranty was issued. Must be before or equal to Date of First Disbursement and after November 7, 1965. Should match date reported to NSLDS. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). For FISL loan, date the loan was approved. For Direct Loan, zero fill.	N	8	271	278
Amount of Disbursement	REQUIRED. Cumulative amount of loan disbursed to borrower, including origination fee. Must be numeric and more than \$0.00. Should match total of all disbursements, excluding cancellations, on an individual promissory note unless the disbursements are for different loan types (e.g., subsidized Stafford loan vs. an unsubsidized Stafford loan).	N	11	279	289
Current Interest Rate	REQUIRED. The current interest rate on the loan. Must be numeric: two positions before and six positions after an assumed decimal point (e.g., 00080000 = 8%).	N	8	290	297
Current Principal Balance	REQUIRED. Total principal amount <u>outstanding</u> as of Current Balance Date. Must <u>not</u> be greater than the Amount of Disbursement <u>plus</u> the Interest Capitalized by the Lender and/or Federal Servicer, except for	N	11	298	308

	rehabilitated loan or judgment account. Must be numeric.				
Current Interest Balance	REQUIRED. Total interest amount <u>outstanding</u> as of Current Balance Date. Must be numeric; may be zero.	N	11	309	319
Current Treasury Offset Fees (FFEL Loans)	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for processing of Treasury offsets. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u> This field may contain an amount in connection with a FFEL loan that a Federal Servicer received from a GA.	N	11	320	330
Current Collection Fees (FFEL Loans)	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for contract of a private collection agency to execute collection attempts. If such fees cannot be separated from other non-penalty fees, enter zeros and include these fees in Current Miscellaneous Fees. Must be numeric; may be zero. Report only the amount currently owed by the borrower, not contingency fees for an amount not collected. This field may contain an amount in connection with a FFEL loan that a Federal Servicer received from a GA.	N	11	331	341
Current Miscellaneous Fees	REQUIRED. Any <u>outstanding</u> fees which cannot be reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	N	11	342	352
Current Administrative Fees	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower in accordance with program requirements for account collection, <u>excluding</u> penalties reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	N	11	353	363
Current Penalties	REQUIRED. Total <u>outstanding</u> late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	N	11	364	374
NOTE: Current Principal Balance, Current Interest Balance, Current Treasury Offset Fees, Current Collection Fees, Current Miscellaneous Fees, Current Administrative Fees, and Current Penalties should add up to the					

amount owed by the borrower as of the Current Balance Date.					
Date Opened for Credit Bureau Reporting	REQUIRED. Date the Federal Servicer first reported the loan to credit bureaus. Must contain a valid date, and the date must be less than the current date. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	N	8	375	382
Current Balance Date	REQUIRED. Date up to which interest was last accrued by the Federal Servicer. Date must be in CCYYMMDD format (e.g., 20080101 = January 1, 2008) and less than the current date.	N	8	383	390
Filler	Space fill.	A/N	10	391	400
Last Lender ID Number (FFEL Loans/FISL Loans)	REQUIRED. For FFEL loan, valid identification number of lending institution that last held the loan (e.g., the lender that "put" the loan to the Department). If loan was referred to the Federal Servicer by another Federal Servicer, this field should be populated with the Last Lender ID Number, as provided by the previous Federal Servicer. If the previous Federal Servicer did not provide the Last Lender ID, enter the Lender ID Number of the previous Federal Servicer. For a DMCS/DMCS2 rehabilitated loan or a loan that a Servicer received from a GA, the last lender may be the claiming lender. Must be numeric. For FISL loan, the Lender ID Number of the claiming lender. For Direct Loan, zero fill.	N	6	401	406
Original Lender ID Number (FFEL Loans/FISL Loans)	REQUIRED for FFEL loan or FISL loan. Valid identification number of lending institution that originally made the loan. Must be numeric. For Direct Loan, zero fill.	N	6	407	412
Filler	Space fill.	A/N	6	413	418
Date of Withdrawal (FFEL Loans/Direct)	REQUIRED. Date, or best approximation, of student's departure/withdrawal from the educational institution for which the loan was granted.	N	8	419	426

Loans)	<p>For FFEL loan, if Loan Type = PLUS or GPLS, use Date of Last Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). If loan type = CONS, zero fill.</p> <p>For FISL loan, zero fill.</p> <p>For Direct Loan, if Loan Type = DSLP or DSLG, use Date of Last Disbursement. If loan type = DSCS, DSCU, or DSCP, zero fill.</p>				
Date of Default	<p>REQUIRED. Date the loan defaulted, as defined in the regulations (currently the 270th day of delinquency). Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).</p> <p>For FFEL loan, must be after Date of Last Disbursement, except for PLUS and GPLS loans.</p> <p>For FISL loan and Direct Loan, must be after Date of First Disbursement.</p> <p>May be zero filled only if loan is not in default but was involved in fraud (Ineligible Borrower Indicator, Position 1428 = F) <u>and</u> was requested for assignment by the Office of Inspector General or the Department.</p>	N	8	427	434
Principal Amount Paid to Lender by GA (FFEL Loans)	<p>REQUIRED for a FFEL loan that a Federal Servicer received from a GA and a claim was paid. Total amount of principal paid to lender by a GA. Must be zero filled for PUT, Conduit, etc. loans.</p> <p>For FISL loan or Direct Loan, zero fill.</p>	N	11	435	445
Interest Paid to Lender by GA (FFEL Loans)	<p>REQUIRED for a FFEL loan that a Federal Servicer received from a GA and a claim was paid. Total amount of non-capitalized interest paid to the lender by a GA. Must be zero filled for PUT, Conduit, etc. loans.</p> <p>For FISL loan or Direct Loan, zero fill.</p>	N	11	446	456
Date Claim Paid to Lender (FFEL Loans)	<p>REQUIRED for a FFEL loan that a Federal Servicer received from a GA and a claim was paid. Date on which a GA paid the claim to the lender. Must be zero filled for PUT, Conduit, etc.</p>	N	8	457	464

	loans. For FISL loan or Direct Loan, zero fill.				
Interest Capitalized by GA, Lender and/or Federal Servicer	REQUIRED. Such accrued interest and unpaid insurance premiums on loan applied to the borrower's unpaid principal balance. Must be numeric; may be zero. For FFEL loan, if the GA, Lender <u>and/or</u> the Federal Servicer capitalized interest, include the total in this field. For FISL loan, if the Federal Servicer capitalized interest, include the amount in this field. For Direct Loan, if the Federal Servicer <u>and</u> the previous Federal Servicer both capitalized interest, include the total in this field.	N	11	465	475
Amount Collected by Federal Servicer	REQUIRED. Total amount of payment(s) collected on the loan by the Federal Servicer through <u>all</u> actions (e.g., voluntary borrower payments, etc.). Must be numeric. If nothing was collected, zero fill.	N	11	476	486
Date of Last Payment to Federal Servicer	REQUIRED. Date of last payment by the borrower to the Federal Servicer. Must have a valid date if the Amount Collected by Federal Servicer is greater than zero. Zero fill if there were no payments. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	N	8	487	494
Date of Last Disbursement	REQUIRED. If only one disbursement was made, the date must equal Date of First Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). For FFEL and FISL loan, date of last loan disbursement by the lender (must be before Date of Default except for PLUS or GPLS loans and equal to or after Date of First Disbursement). For Direct Loan, date of last loan disbursement to the borrower as reported by the educational institution.	N	8	495	502
Judgment Indicator	REQUIRED. May not be blank. If loan was litigated and a judgment was rendered, enter Y; otherwise, enter N.	A/N	1	503	503
Date of	REQUIRED. Date on which judgment was rendered on amount and validity of the debt. If	N	8	504	511

Judgment	judgment was rendered, this field must contain the appropriate date. If not litigated, zero fill. Date must be in CCYMMDD format (e.g., 19890101 = January 1, 1989).				
Judgment Expiration Date	REQUIRED. Date on which the judgment expires according to the judgment document or state statute. If judgment was rendered, this field must contain the appropriate date, which must be greater than the Date of Judgment or zero filled if judgment does not have an expiration date. If not litigated, zero fill. Date must be in CCYMMDD format (e.g., 20090101 = January 1, 2009).	N	8	512	519
Date of First Treasury Offset Certification	N/A. ZERO FILL.	N	8	520	527
Loan Type	<p>REQUIRED. Valid codes for FFEL loans are:</p> <p>SFY(space) = Stafford Subsidize</p> <p>SFN(space) = Stafford Non-Subsidized</p> <p>SUU(space) = Stafford Unsubsidized</p> <p>CONS = Consolidated</p> <p>SLS(space) = Supplemental</p> <p>PLUS = PLUS</p> <p>GPLS = PLUS loan for Graduate and Professional Students</p> <p>Valid code for FISL loans is:</p> <p>FISL = Federal Insured Student Loan</p> <p>Valid codes for Direct Loans are:</p> <p>DSLS = Stafford Subsidized</p> <p>DSLX = Stafford Unsubsidized</p> <p>DSLX = PLUS</p> <p>DSLX = PLUS loan for Graduate and Professional Students</p> <p>DSCS = Consolidated Subsidized</p> <p>DSCU = Consolidated Unsubsidized</p> <p>DSCP = Consolidated PLUS</p> <p>DSTU = TEACH Grant that has been converted into a Direct Unsubsidized</p>	A/N	4	528	531

Stafford Loan					
<p>NOTE: For FFEL loans, if Loan Type = PLUS or GPLS, the next five fields and the PLUS/GPLs Student Birth Date must contain valid information; otherwise, Positions 532-601 and 1390-1397 must contain spaces.</p> <p>For FISL loans, Positions 532-601 and 1390-1397 must contain spaces. For Direct loans, if Loan Type = DSLP or DSLG, the next five fields and the PLUS/GPLs Student Birth Date must contain valid information; otherwise, Positions 532-601 and 1390-1397 must contain spaces.</p>					
PLUS/GPLs Student SSN (FFEL Loans/Direct Loans)	Social Security Number (SSN) of student for whom PLUS or GPLS loan was granted. This field must contain a valid or pseudo SSN, as reported to NSLDS, if PLUS, GPLS, DSLP, or DSLG is indicated in Loan Type. For GPLS or DSLG loan, SSN must match Borrower SSN. If Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill.	A/N	9	532	540
PLUS/GPLs Student Name Type (FFEL Loans/Direct Loans)	Constant 1 when Loan Type equals PLUS, GPLS, DSLP, or DSLG. If Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill.	A/N	1	541	541
PLUS/GPLs Student Last Name (FFEL Loans/Direct Loans)	Current last name of student for whom PLUS, GPLS, DSLP, or DSLG loan was granted. May <u>not</u> be blank and must begin with a letter of the alphabet. If the student has a single name, enter name here. For GPLS or DSLG loan, last name must match Borrower Last Name. If Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill.	A/N	20	542	561
PLUS/GPLs Student First Name (FFEL Loans/Direct Loans)	First name of student for whom PLUS or GPLS loan was granted. Must begin with a letter of the alphabet. If the student has no first name, enter NFN. For GPLS or DSLG loan, first name must match Borrower First Name. If Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill.	A/N	20	562	581
PLUS/GPLs Student Middle Name (FFEL Loans/Direct Loans)	Middle name or initial of student for whom PLUS or GPLS loan was granted. If unavailable or Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill.	A/N	20	582	601
Cosigner SSN	Social Security Number (SSN) of the cosigner as it appears on the application. If cosigner data is not available, this field, as well as the following cosigner fields, must contain spaces. If the	A/N	9	602	610

	cosigner data is available but the SSN is not available, enter zeros for the SSN; otherwise, this field must be a valid SSN and not equal to the Borrower SSN.				
Cosigner Name Type	Constant 1 when cosigner information is available; otherwise, space fill.	A/N	1	611	611
Cosigner Last Name	The current last name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has a single name, enter name here. Space fill if no cosigner data is available.	A/N	20	612	631
Cosigner First Name	The first name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has no first name, enter NFN. Space fill if no cosigner data is available.	A/N	20	632	651
Cosigner Middle Name	The middle name or initial of the cosigner for the loan. Must begin with a letter of the alphabet; otherwise, space fill.	A/N	20	652	671
Cosigner Street Address 1	If there is a cosigner, enter the last known street address (house/apartment number and street name) of the cosigner for the loan, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	A/N	40	672	711
Cosigner Street Address 2	The last known street address (house/apartment number and street name) of the cosigner for the loan continued. If the cosigner has a foreign address, enter the city in this field. If not needed, space fill.	A/N	40	712	751
Cosigner City	If there is a cosigner, enter the last known city in which the cosigner resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	A/N	30	752	781
Cosigner State	The last known state in which the cosigner resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.	A/N	2	782	783
Cosigner Country Code	OPTIONAL. Standard U.S. Postal Country Code for the country in which the co-signer resided. Must be US unless Cosigner State = FC. Space	A/N	2	784	785

	fill if unknown.				
Filler	Space fill.	A/N	28	786	813
Cosigner Zip Code	Nine-digit zip code of the last known address of the cosigner. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.	A/N	9	814	822
Cosigner Work Phone	If applicable, the last known area code and telephone number of the cosigner's workplace. Space fill if the number is not available.	A/N	10	823	832
Cosigner Home Phone	If applicable, the last known area code and telephone number of the cosigner's residence. Space fill if the number is not available.	A/N	10	833	842
Cosigner Birth Date	If applicable, the cosigner's date of birth. Date must be valid and in CCYYMMDD format. Must be at least 10 years less than Date of Loan Guaranty/Date of First Disbursement. If not available, enter zeros.	A/N	8	843	850
Reference 1 Type	The relationship of the <u>first</u> reference individual to the borrower: <ul style="list-style-type: none"> • REL = relative • FRPAR = parent • FRI = friend • EMP = employer • COS = cosigner • OTH = other May <u>not</u> be blank if reference data is provided.	A/N	3	851	853
Reference 1 Name Type	Constant 1 when <u>first</u> reference individual information is available; otherwise, space fill.	A/N	1	854	854
Reference 1 Last Name	Last name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.	A/N	20	855	874
Reference 1 First Name	First name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	A/N	20	875	894

Reference 1 Middle Name	Middle name or initial of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.	A/N	20	895	914
Reference 1 Street Address 1	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	A/N	40	915	954
Reference 1 Street Address 2	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.	A/N	40	955	994
Reference 1 City	Last known city in which the <u>first</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	A/N	30	995	1024
Reference 1 State	Last known state in which the <u>first</u> reference individual resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.	A/N	2	1025	1026
Reference 1 Country Code	Standard U.S. Postal Country Code for the country in which the <u>first</u> reference individual resided. Must be US unless Reference 1 State = FC. Space fill if not needed or unknown.	A/N	2	1027	1028
Filler	Space fill.	A/N	28	1029	1056
Reference 1 Zip Code	Nine-digit zip code of the last known address of the <u>first</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.	A/N	9	1057	1065
Reference 1 Work Phone	Last known area code and telephone number of the <u>first</u> reference individual's work place. Space fill if the number is not available.	A/N	10	1066	1075
Reference 1 Home Phone	Last known area code and telephone number of the <u>first</u> reference individual's residence. Space fill if the number is not available.	A/N	10	1076	1085
NOTE: If no Reference 2 information is available, Positions 1086-1320 must contain spaces.					

Reference 2 Type	The relationship of the <u>second</u> reference individual to the borrower: <ul style="list-style-type: none"> • REL = relative • FRPAR = parent • FRI = friend • EMP = employer • COS = cosigner • OTH = other May <u>not</u> be blank if reference data is provided.	A/N	3	1086	1088
Reference 2 Name Type	Constant 1 when <u>second</u> reference individual information is available; otherwise, space fill.	A/N	1	1089	1089
Reference 2 Last Name	Last name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.	A/N	20	1090	1109
Reference 2 First Name	First name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	A/N	20	1110	1129
Reference 2 Middle Name	Middle name or initial of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.	A/N	20	1130	1149
Reference 2 Street Address 1	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	A/N	40	1150	1189
Reference 2 Street Address 2	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.	A/N	40	1190	1229
Reference 2 City	Last known city in which the <u>second</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	A/N	30	1230	1259
Reference 2 State	Last known state in which the <u>second</u> reference individual resided (standard two-letter	A/N	2	1260	1261

	abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.				
Reference 2 Country Code	Standard U.S. Postal Country Code for the country in which the <u>second</u> reference individual resided. Must be US unless Reference 2 State = FC. Space fill if not needed or unknown.	A/N	2	1262	1263
Filler	Space fill.	A/N	28	1264	1291
Reference 2 Zip Code	Nine-digit zip code of the last known address of the <u>second</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.	A/N	9	1292	1300
Reference 2 Work Phone	Last known area code and telephone number of the <u>second</u> reference individual's work place. Space fill if the number is not available.	A/N	10	1301	1310
Reference 2 Home Phone	Last known area code and telephone number of the <u>second</u> reference individual's residence. Space fill if the number is not available.	A/N	10	1311	1320
Filler	Space fill.	A/N	12	1321	1332
Indicator of Separate Loan	REQUIRED. Must be A Z and equal to the character that was reported to NSLDS for this loan. If unknown, enter "A". For FFEL loans, the indicator used to differentiate among multiple loans of the same type with the same Date of Loan Guaranty for the same student attending the same school. For FISL loan and Direct Loan, the indicator used to differentiate among multiple loans of the same type with the same loan date for the same student attending the same school.	A/N	1	1333	1333
Mail Delivery Indicator	REQUIRED. Enter U to indicate that mail sent to the borrower address provided on the file was returned as undeliverable. Enter D to indicate that mail sent to the borrower address provided on the file was deliverable.	A/N	1	1334	1334
Amount of Loan Guaranty	REQUIRED. For FFEL loan, the <u>original loan guaranty</u>	N	11	1335	1345

<p>(FFEL Loans)</p> <p>Amount of Commitment (FISL Loans)</p> <p>Amount of Loan Approved (Direct Loans)</p>	<p>amount before any cancellations. May not be less than Amount of Disbursement.</p> <p>For FISL loan, the maximum amount approved.</p> <p>For Direct Loan, the loan amount approved as reported by the educational institution. Must be numeric and more than \$0.00.</p>				
<p>Current Interest Rate Type</p>	<p>REQUIRED. The current interest rate type. Valid values are:</p> <p style="padding-left: 40px;">F = Fixed</p> <p style="padding-left: 40px;">8 = 8-10% balloon rate</p> <p style="padding-left: 40px;">A = Variable rate based on 91-day T-Bill rate</p> <p style="padding-left: 40px;">B = Variable rate based on 52-week T Bill rate.</p> <p>When A or B, Variable Interest Add-On Rate and Interest Rate Cap must also be supplied.</p>	<p>A/N</p>	<p>1</p>	<p>1346</p>	<p>1346</p>
<p>Collection Fee Cap</p>	<p>REQUIRED. The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%). If no cap, enter 99999999.</p>	<p>N</p>	<p>8</p>	<p>1347</p>	<p>1354</p>
<p>Date of First Disbursement</p>	<p>REQUIRED. Cannot be after Date of Last Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).</p> <ul style="list-style-type: none"> • For FFEL loan, date on which the first disbursement was made by the lender. Cannot be before Date of Loan Guaranty. • For FISL loan, date on which the first disbursement was made by the lender. Cannot be before Date of Commitment. • For Direct Loan, date on which the first disbursement was made to the borrower as reported by the educational institution. 	<p>N</p>	<p>8</p>	<p>1355</p>	<p>1362</p>

Variable Interest Add-On Rate	REQUIRED. A component of the variable interest rate that is fixed for the full term of the loan. This value, when added to the T-Bill value for a given year, is the variable interest rate for that year. Must be the appropriate value when Current Interest Rate Type = A or B. When Current Interest Rate Type = F or 8, enter zeros. May not be greater than 10%. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).	N	8	1363	1370
Interest Rate Cap	REQUIRED. The highest interest rate that can be charged for the loan. This rate is fixed for the duration of the debt. Must be a valid value when Current Interest Rate Type = A or B; may not be less than the Current Interest Rate or greater than 20%. When Current Interest Rate Type = F or 8, enter zeros. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).	N	8	1371	1378
FDP Indicator	REQUIRED. Enter Y if the borrower has been identified as a Federal employee; otherwise, enter N.	A/N	1	1379	1379
Interest Deduction Months	N/A ZERO FILL.	N	2	1380	1381
Date Entered Repayment (FFEL Loans/Direct Loans)	REQUIRED. The date when the loan entered repayment or is scheduled to enter repayment for cohort default rate purposes. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). <ul style="list-style-type: none"> For FFEL loan, if Loan Type = SFN, SFY, or SUU, enter the day after the end of the grace period. If Loan Type = SLS, enter the day after the borrower stopped being enrolled at least half-time. If Loan Type = CONS, enter the Date of First Disbursement. If Loan Type = PLUS or GPLS, enter the Date of Last Disbursement. For FISL loan, zero fill. For Direct Loan, if Loan Type = DSLS, DSLU, or DSTU, enter the first day after expiration of any grace period in which the repayment period on a Stafford loan begins or is scheduled to begin. If Loan 	N	8	1382	1389

	Type = DSCP, DSCS, or DSCU, enter the Date of First Disbursement. If Loan Type = DSLP or DSLG, enter the Date of Last Disbursement.				
PLUS/GPLS Student Birth Date (FFEL Loans/Direct Loans)	REQUIRED if FFEL Loan Type = PLUS or GPLS or if Direct Loan Type = DSLP or DSLG. Date of birth of the student for whom the PLUS, GPLS, DSLP, or DSLG loan was granted. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty/Date of First Disbursement. If unknown, enter zeros. For GPLS and DSLG loan, Birth Date must match Borrower Birth Date. If Loan Type does not equal PLUS, GPLS, DSLP, or DSLG, space fill. For FISL loan, space fill.	A/N	8	1390	1397
OPE School ID	REQUIRED. The valid OPE identification number, as reported to NSLDS, of the educational institution in which the student was enrolled or accepted for enrollment at the time the FFEL loan was guaranteed (or for FISL or Direct Loan, at the time the loan was made). If Loan Type = CONS, DSCP, DSCS, or DSCU, enter 88888800.	N	8	1398	1405
Outstanding Capitalized Interest	REQUIRED. Amount of capitalized interest that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding capitalized interest. Must be numeric; may be zero.	N	11	1406	1416
Outstanding Loan Origination Fee	REQUIRED. Amount of loan origination fee that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding loan origination fees. Must be numeric; may be zero.	N	11	1417	1427
Ineligible	REQUIRED. Enter I if the borrower is an	A/N	1	1428	1428

Borrower Indicator	ineligible borrower for example, because the student withdrew, or was expelled, prior to the first day of classes, or failed to attend classes, and the borrower did not repay the loan proceeds. Enter F if your agency was notified that the borrower was convicted of Title IV fraud, and the loan was requested for assignment by the Office of Inspector General or by ED on behalf of the Office of Inspector General. Space fill if not applicable.				
Rehabilitation Indicator	REQUIRED. Enter Y if loan was previously rehabilitated; otherwise, enter N.	A/N	1	1429	1429
Electronically Signed Note Indicator (FFEL Loans/Direct Loans)	REQUIRED for a FFEL loan or Direct Loan that was not previously on DMCS/DMCS2. Enter Y if loan was made under an electronically signed promissory note or MPN. Enter N if loan was <u>not</u> made under an electronically signed promissory note or MPN. If loan was previously on DMCS/DMCS2, space fill. For FISL loan, space fill.	A/N	1	1430	1430
Entity in Possession of the Original Electronic Note (FFEL Loans)	REQUIRED for a FFEL loan that was not previously on DMCS/DMCS2 and the MPN or promissory note was signed electronically (Y in Electronically Signed Note Indicator, Position 1430). Valid six-digit identification number of the lender or servicer in possession of the original electronic promissory note/MPN, followed by two zeroes, or the valid five-character GA code (see Page 48 for list of GA Codes) of the guaranty agency in possession of the original electronic promissory note/MPN, followed by three zeroes. Space fill if loan was not made under an electronically signed promissory note or MPN (N in Electronically Signed Note Indicator, Position 1430). For FISL loan or Direct Loan, space fill.	A/N	8	1431	1438
Program Identifier	REQUIRED. Identifies the program type. Valid values for FFEL loans are: <ul style="list-style-type: none"> • FCO = FFEL Conduit Loan Purchases • FCD = Delinquent FFEL Conduit Loan Purchases • PI1 = FFEL Participation Interests 	A/N	3	1439	1441

	<p>Loan Purchases 2008/2009</p> <ul style="list-style-type: none"> • PI2 = FFEL Participation Interests Loan Purchases 2009/2010 • FBR = FFEL Bridge Loan Purchases 2007/2008 • LP1 = FFEL Loan Purchases 2008/2009 • LP2 = FFEL Loan Purchases 2009/2010 • GAF = FFEL Rehabilitated Loans that a Servicer received from a Guaranty Agency. First Disbursement Date Post FY 1991. • GAL = FFEL Rehabilitated Loans that a Servicer received from a Guaranty Agency. First Disbursement Date FY 1991 or Earlier. • FAF = FFEL Loans that DMCS/DMCS2 or TPD received from a Guaranty Agency. First Disbursement Date Post FY 1991. • FAL = FFEL Loans that DMCS/DMCS2 or TPD received from a Guaranty Agency. First Disbursement Date FY 1991 or Earlier. <p>Valid value for FISLs is:</p> <ul style="list-style-type: none"> • FIS = Federal Insured Student Loan <p>Valid values for Direct Loans are:</p> <ul style="list-style-type: none"> • LNC = Consolidated Direct Loans • SCN = Loan consolidated under the Special Direct Consolidation Loan program. • TPL = Teach Program Loans • DLO = All other Direct Loans 				
Award ID	REQUIRED. Unique 21-character identifier for a financial award across programs and systems, and across academic years.	A/N	21	1442	1462
Filler	Space fill.	A/N	13	1463	1475
DMCS/DMCS2 Indicator	REQUIRED. Enter "Y" if loan was previously on DMCS/DMCS2.	A/N	1	1476	1476

	Enter "N" if loan was not previously on DMCS/DMCS2.				
DMCS/DMCS Debt Number	REQUIRED if the DMCS/DMCS2 Indicator in Position 1476 is "Y". Unique number assigned by DMCS/DMCS2 for the loan. For DMCS, first character is a letter ["G" for Guaranteed Student Loan (FFEL loan); "F" for Federal Insured Student Loan (FISL loan); or "D" for Direct Loan], followed by 15 numbers. For DMCS2, Debt Number is numeric (left justified, space filled). Space fill if the DMCS/DMCS2 Indicator in Position 1476 is "N".	A/N	16	1477	1492
Credit Reform Code (FFEL and Direct Loans)	REQUIRED. The code used to calculate subsidy for a loan. Code must be in CCYY99 format (e.g., 199712). The first four positions identify the cohort (fiscal) year when the first disbursement was made. The fifth position identifies the program (loan) type. The sixth position identifies the risk category. Zero fill for FFEL loan if the cohort (fiscal) year is 1991 or prior. For FISL loan, zero fill.	A/N	6	1493	1498
Previous Federal Servicer	REQUIRED if loan was assigned to the Federal Servicer by another Federal Servicer. Five character agency code of the previous Federal Servicer. Valid Codes are listed on Page 4. Space fill if loan was not assigned to the Federal Servicer by another Federal Servicer.	A/N	5	1499	1503
GA Agency Code (FFEL Loans)	OPTIONAL. For PUT loan, GA Code of the guaranty agency that guaranteed the loan, if known; otherwise, space fill. (See List of GA Codes, Page 48.) Space fill for FISL loan and Direct Loan.	A/N	5	1504	1508
Borrower Driver's License or State ID State	REQUIRED if Borrower Driver's License/State ID (Positions 1511-1540) is populated. Enter standard State abbreviation. If unknown, space fill.	A/N	2	1509	1510
Borrower Driver's License/State ID Number	REQUIRED if Borrower Driver's License or State ID State (Positions 1509-1510) is populated. If unknown, space fill.	A/N	30	1511	1540
Borrower E-	Numbers, letters, and symbols used to identify an electronic E-mail address for the borrower.	A/N	128	1541	1668

Mail Address	Format is username@domain. If unknown, space fill.				
Master Promissory Note ID (Direct Loans)	<p>REQUIRED for loan made under the Special Direct Consolidation Loan (SDCL) program (Program Identifier = SCN).</p> <p>For all other Direct Loans, this field is optional and should be populated with the Master Promissory Note ID only if applicable and the ID is known; otherwise, space fill.</p> <p>Promissory note identification number, as issued by COD.</p> <p>Space fill for FFEL and FISL loans.</p>	A/N	21	1669	1689
Filler	Space fill.	A/N	111	1690	1800

7 Interface Assumptions and Dependencies

7.1 Assumptions

#	Assumption
	Operational Assumptions
1	Assignment files are not processed without receipt of a transmittal from the TIVAS/NFP
	Functional Assumptions
1	Loan assignment files must be sent with the proper SAIG Header information.

7.2 Dependencies

#	Dependencies
1	Loan collateral must be provided for each assignment loan.
2	DMCS is dependent on SAIG to exchange files with the TIVAS / NFP.

7.2.1 Acronyms and Abbreviations

Acronym	Definition
DMCS	Debt Management and Collections System
FSA	(U.S. Department of Education, Office of) Federal Student Aid
NFP	Not-for-Profit Servicer
TIVAS	Title IV Additional Servicer

7.2.2 Glossary

Term	Definition
Transmittal	A email that notifies DMCS that an assignment file has been sent by a GA.

7.2.3 References

Originating Agency (Positions 2-6 of the Header record):

This is the 5-character code assigned by the Department of Education (ED) to identify individual Federal Servicers and guaranty agencies. The Originating Agency code is the 3-character "GA" code plus a 2-character prefix assigned by ED to identify individual Federal Servicers and guaranty agencies.

The codes for the Federal Servicers are listed below:

Agency Code	Agency
S1577	ACS
S2581	Great Lakes
S3580	Nelnet
S4579	AES/PHEAA
S5578	Sallie Mae
S6556	DMCS2
S7583	ACES (ACS on Nelnet's Platform)

The codes for the current/future Not For Profit (NFP) Federal Servicers are listed below:

Agency Code	Agency
NA500	Missouri Higher Education Loan Authority (MOHELA)
NB501	Education Services of America, Inc. (ESA)/Edfinancial
NC502	CornerStone – Utah Higher Education Assistance Authority (UHEAA)
ND503	Aspire Resources Inc. (Iowa Student Loan Service Corp.)
NE504	Granite State Management and Resources (GSMR) New Hampshire Higher Education Loan Corporation (NHHELCO)
NF505	EdManage (South Carolina Student Loan Corporation)
NG506	Oklahoma Student Loan Authority (OSLA)

NH507	Amicus Federal Education Loan Servicing (Tru Student Inc.Montana)
NI508	KSA Servicing (Kentucky Higher Education Student Loan Corporation (KHESLC))
NJ509	EDGEducation Loans College Foundation, Inc. (CFI)
NK510	Council for South Texas Economic Progress (COSTEP)
NL511	Vermont Student Assistance Corporation (VSAC)
NM512	Ed One Education Loan Servicing (Georgia Student Finance Authority)
NN513	FedPremier Loan Servicing (Brazos Loan Servicing Inc. (BLS))
NO514	Pillar Fed Servicing (New Mexico Educational Assistance Foundation (NMEAF))

7.2.4 File / Debt Edits [Error Code]

File-level Edits:

Edit Performed	Error #
The number of detail records must match the count provided in the trailer record.	1125
The sum of the Amount of Disbursement in all detail records must match the Trailer Record Amount of Disbursement Grand Total in the trailer record.	1126
The sum of the Current Principal Balance in all detail record must match the Trailer Record Current Principal Balance Grand Total in the trailer record.	1127
The sum of the Current Interest Balance in all detail records must match the Current Interest Balance Grand Total in the trailer record.	1128
The sum of the Current Treasury Offset Fees in all detail records must match the Current Treasury Offset Fees Grand Total in the trailer record.	1129
The sum of the Current Collection Fees in all detail records must match the Current Collection Fees Grand Total in the trailer record.	1130
The sum of the Current Miscellaneous Fees in all detail records must match the Current Miscellaneous Fees Grand Total in the trailer record.	1131
The sum of the Current Administrative Fees in all detail records must match the Current Administrative Fees Grand Total in the trailer record.	1132
The sum of the Current Penalties in all detail records must match the Current Penalties Grand Total in the trailer record.	1133
The sum of the Outstanding Capitalized Interest Amounts in all detail records must match the	1134

Outstanding Capitalized Interest Grand Total in the trailer record.	
The sum of the Outstanding Loan Origination Fee in all detail records must match the Outstanding Loan Origination Fee Grand Total in the trailer record.	1135
One header record must present on the file.	1136
At least one detail record must be present on the file.	1137
One trailer record must be present on the file.	1138
The total number of debts with errors must not exceed the error threshold of 99.9%.	1139
The Servicer Code provided in the header record must be a valid Servicer Code.	1140

Debt-level Edits:

Edit Performed	Error #
The Amount of Disbursement must be numeric and greater than zero.	0004
The Borrower Social Security Number must be greater than all zeros.	0011
The Borrower Current Last Name must begin with an alphabetic character.	0012
The Borrower Current First Name must begin with an alphabetic character.	0013
The Borrower Street Address 2 must contain a value (foreign city) if Borrower State equals 'FC'.	0015
The Borrower City must contain a value (foreign country) if Borrower State equals 'FC'.	0016
The Borrower State abbreviation must be one of the following values: <ul style="list-style-type: none"> Valid US State code, Blank, or 'FC'. 	0017
The Borrower Zip Code must be zeros when the Borrower State equals 'FC'.	0020
The Borrower Work Phone must be greater than zero or blank.	0021
The Borrower Home Phone must be greater than zero or blank.	0022
The Borrower Birth Date must be a valid date in CCYYMMDD format.	0023
The Borrower Birth Date must be at least 10 years prior to the Date of Loan Guaranty/ Date of First Disbursement.	0024

The Date of Loan Guaranty must be a valid date in CCYYMMDD format for FFEL debts.	0025
The Date of Commitment must be a valid date in CCYYMMDD format for FISL debts.	0025
The Date of Loan Guaranty must be on or after November 8, 1965 ('19651108').	0026
The Date of Loan Guaranty must be prior to the Date of Default for FFEL debts.	0027
The Date of Commitment must be prior to the Date of Default for FISL debts.	0027
The Amount of Disbursement must be numeric.	0028
The Amount of Disbursement must be greater than zero.	0029
The Current Interest Rate must be a numeric value.	0030
The Current Principal Balance must be a numeric value.	0033
The Current Principal Balance must be less than or equal to the sum of Amount of Disbursement and Interest Capitalized by Lender and/or Federal Servicer, except for instances of a rehabilitated loan or judgement account.	0034
The Current Interest Balance must be a numeric value.	0035
The Current Treasury Offset Fees are numeric values.	0036
The Current Collection fees must be numeric values.	0037
The Current Miscellaneous Fees must be numeric values.	0038
The Current Administrative Fees must be numeric values.	0039
The Current Penalties must be numeric values.	0040
The Date Opened for Credit Bureau Reporting must be a valid date in CCYYMMDD format.	0041
The Date Open for Credit Bureau Reporting must be on or after the Date Claim Paid to Lender.	0042
The Current Balance Date must be a valid date in CCYYMMDD format.	0043
The Last Lender ID Number must be a numeric value.	0044
The Last Lender ID Number must be a valid Lender ID for FFEL loans.	0045
The Last Lender ID Number must be a valid Lender ID for FISL loans.	0045
The Last Lender ID Number must be zero filled for Direct loans.	0045

The Original Lender ID Number must be a numeric value.	0046
The Original Lender ID Number must be a valid Lender ID for FFEL loans.	0047
The Original Lender ID Number must be a valid Lender ID for FISL loans.	0047
The Original Lender ID Number must be zero filled for Direct Loans.	0047
The Date of Withdrawal must be a valid date in CCYYMMDD format.	0050
The Date of Loan Guaranty must be on or before the Date of Withdrawal + 180 days, except for PLUS, GPLS, or CONS loans.	0051
The Date of Default must be a valid date in CCYYMMDD format and can only be zero filled when the Ineligible Borrower Indicator equals 'F' and the loan is not defaulted.	0052
The Principal Amount Paid to Lender by GA must be a numeric value.	0054
The Principal Amount Paid to Lender by GA must be greater than zero when the Date Claim Paid to Lender is a valid date, except for FISL and Direct Loans.	0055
The Interest Paid to Lender by GA must be a numeric value.	0057
The Date Claim Paid to Lender must be a valid date in CCYYMMDD format or zero filled for FFEL.	0058
The Date Claim Paid to Lender must be zero filled for FISL Loans.	0058
The Date Claim Paid to Lender must be zero filled for Direct Loans.	0058
The Interest Capitalized by GA, Lender, and/or Federal Servicer must be a numeric value.	0060
The Amount Collected by Federal Servicer must be a numeric value.	0061
The Date of Last Payment to Federal Servicer must be a valid date in CCYYMMDD format.	0062
The Date of Last Disbursement must be a valid date in CCYYMMDD format.	0064
The Date of Last Disbursement must be on or after the Date of First Disbursement.	0066
The Judgement Indicator must equal 'Y' or 'N'.	0067
The Date of Judgement must be a valid date in CCYYMMDD format, when the Judgement Indicator equals 'Y'.	0068
The Date of Judgement must be zero filled, when Judgement Indicator equals 'N'.	0069
The Judgement Expiration Date must be a valid date in CCYYMMDD format, when the Judgement Indicator equals 'Y'.	0070

<p>The Judgement Expiration Date must be zero filled when Judgement Indicator equals 'N'.</p>	<p>0071</p>
<p>The Loan Type must be a valid value for the Debt Type.</p> <p>The valid Loan Type values for a FFEL Loan are:</p> <ul style="list-style-type: none"> • PLUS , • GPLS , • SLS , • CONS , • SFY , • SFN , or • SUU . <p>The valid Loan Type value for a FISL Loan is FISL.</p> <p>The valid Loan Type values for a Direct Loan are:</p> <ul style="list-style-type: none"> • DSLS , • DSLU , • DSLP , • DSLG , • DSCS , • DSCU , • DSCP , or • DSTU . 	<p>0073</p>
<p>The PLUS Student SSN must be valid when Loan Type equals one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	<p>0074</p>
<p>The PLUS Student SSN must be blank when Loan Type is NOT equal to one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	<p>0075</p>
<p>The PLUS Student Name Type must equal '1' when Loan Type equals one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', 	<p>0076</p>

<ul style="list-style-type: none"> • 'GPLS' • 'DSLP', or • 'DSLGL'. 	
<p>The PLUS Student Name Type must be blank when Loan Type equals something other than one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	0077
<p>The PLUS Student Last Name must begin with an alphabetic character when Loan Type equals one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	0078
<p>The PLUS Student Last Name must be blank when Loan Type equals something other than one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	0079
<p>The PLUS Student First Name must begin with an alphabetic character when Loan Type equals one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	0080
<p>The PLUS Student First Name must be blank when Loan Type equals something other than one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLP', or • 'DSLGL'. 	0081

<p>The Cosigner SSN must meet one of the following conditions:</p> <ul style="list-style-type: none"> • SSN equals zeros, • SSN is blank, or • SSN is not the same SSN as primary. 	0082
The Cosigner Last Name begins with an alphabetic character when the Cosigner SSN is valid or equal to zero.	0083
The Cosigner First Name must begin with an alphabetic character when Cosigner SSN is valid or equal to zero.	0084
<p>The Cosigner State Code must meet one of the following conditions, when a cosigner exists:</p> <ul style="list-style-type: none"> • State Code is valid, • State Code is blank, or • State Code equals 'FC'. 	0085
The Cosigner Street Address (2) must contain a foreign city when Cosigner State equals 'FC'; otherwise, Street Address (2) can be blank.	0086
The Cosigner City must contain a foreign country when Cosigner State equals 'FC'; otherwise, Cosigner City can be blank.	0087
<p>The PLUS Student Birth Date must contain spaces, when Loan Type is not one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS' • 'DSLPL', or • 'DSLGL'. 	0089
The Cosigner Zip Code must equal zero when Cosigner State equals 'FC'.	0090
The Cosigner Work Phone must be greater than zero or blank.	0091
The Cosigner Home Phone must be greater than zero or blank.	0092
The Cosigner Birth Date must be a valid date in CCYYMMDD format.	0093
<p>The Reference 1 Type must equal one of the following values:</p> <ul style="list-style-type: none"> • 'PAR', • 'REL', • 'OTH', • 'FRI', 	0094

<ul style="list-style-type: none"> • 'EMP', • 'COS', or • blank. 	
The Current Balance Date must be on or after the Date of Last Payment to Federal Servicer.	0095
The Variable Interest Add-On Rate must be a numeric value.	0097
The PLUS SSN must be different than the Borrower SSN, when Loan Type equals 'PLUS' or 'DSLP'.	0098
The PLUS Student SSN must match the Borrower SSN when Loan Type equals 'GPLS' or 'DSLGL'.	0099
The OPE ID must be a valid value, as defined on the PEPS file.	0100
The OPE ID must be '88888800' when the Loan Type is CONS, DSCP, DSCS, or DSCU.	0101
<p>The Reference 2 Type equals one of the following values:</p> <ul style="list-style-type: none"> • 'PAR', • 'REL', • 'OTH', • 'FRI', • 'EMP', • 'COS', or • blank. 	0105
If the borrower already exists on the system, the Borrower Last Name on the file must match the borrower last name, or the previous last name, on the system.	0116
If the borrower already exists on the system, the Borrower First Name on the file must match the borrower first name, or the previous first name, on the system.	0117
<p>A debt cannot be a duplicate of a debt that already exists on the data base.</p> <p>For default assignments, if the following combination is found to exist on DMCS, then its considered a duplicate:</p> <ul style="list-style-type: none"> • SSN, • Disbursement Amount, • Last Disbursement Date, • OPEID, • Indicator of Separate Loan, • Loan Type, and • Guaranty Date 	0119

For re-default assignments, if the Debt ID is found on DMCS AND the balance is not equal to zero, then a re-default is considered a duplicate of a loan already on the system.	
<p>If the following combination is duplicated on the input data, then a debt is considered a duplicate:</p> <ul style="list-style-type: none"> • Borrower SSN, • Disbursement Amount, • Last Disbursement Date, • OPEID, • Indicator of Separate Loan, • Loan Type, and • Guaranty/Loan Commitment Date. <p>If the DM Debt ID / Legacy Debt ID is duplicated on the input data, then a re-default is considered a duplicate.</p>	0121
The TIVAS/NFP loan assignment file Amount of Disbursement must be less than or equal to \$1,000,000.00 excluding consolidation loans (Loan Type 'CONS', 'DSCS', 'DSCU', or 'DSCP').	0123
<p>The TIVAS/NFP loan assignment file Current Interest Balances must be less than or equal to the Current Interest Balance limit.</p> <ul style="list-style-type: none"> • The Current Interest Balance limit for FFEL Loans with Loan Type "PLUS", "SFN", "SUU", "SFY", "CONS", "SLS", "GPLS") AND judgement indicator = 'Y' is the Disbursement Amount * 5. • The Current Interest Balance limit for Direct Loans for Loan Type "DSL", "DSL", "DSL", "DSCP", "DSCP", "DSCP", "DSCP", "DSCP" AND judgement indicator = 'Y' is the Disbursement Amount * 5. • The Current Interest Balance limit for loans with a judgement indicator not = 'Y' is the Disbursement Amount * 2. 	0124
The TIVAS/NFP loan assignment file Treasury Fees amount must be less than or equal to \$150.	0125
The TIVAS/NFP loan assignment file Collection Fees amount must be less than or equal to the Disbursement Amount.	0126
The TIVAS/NFP loan assignment file Miscellaneous Fees amount must be less than or equal to half of the Disbursement Amount.	0127
The TIVAS/NFP loan assignment file Administrative Fees amount must be less than or equal to half of the Disbursement Amount.	0128
The TIVAS/NFP loan assignment file Penalty Fees amount must be less than or equal to \$500.	0129
<p>The Date of Withdrawal must be zero when the Loan Type is one of the following values:</p> <ul style="list-style-type: none"> • 'CONS', 	0132

<ul style="list-style-type: none"> • 'FISL', • 'DSCS', • 'DSCU', or • 'DSCP'. 	
<p>The Date of Withdrawal must equal the Date of Last Disbursement when Loan Type is one of the following values:</p> <ul style="list-style-type: none"> • 'PLUS', • 'GPLS', • 'DSLPL', or • 'DSLGL'. 	0133
<p>For FFEL loans, the Principal Amount Paid to Lender by GA is less than or equal to the Amount of Disbursement plus (+) Interest Capitalized by the GA and/or Lender.</p>	0135
<p>The TIVAS/NFP loan assignment file Interest Paid amount, for FFEL loans, must be less than or equal to the Disbursement Limit.</p> <ul style="list-style-type: none"> • The Number of Years Since Last Disbursement is the current year minus the year of the Last Disbursement Date. • The Disbursement Limit is the Disbursement Amount when the Number of Years Since Last Disbursement is 0 to 7. • The Disbursement Limit is the Disbursement Amount * 2 when the Number of Years Since Last Disbursement is 8 to 15. • The Disbursement Limit is the Disbursement Amount * 3 when the Number of Years Since Last Disbursement is 16 to 23. • The Disbursement Limit is the Disbursement Amount * 4 when the Number of Years Since Last Disbursement is 24 or greater. 	0136
<p>The Date Entered Repayment must be the same as the Date of Last Disbursement when Loan Type equals 'PLUS' or 'GPLS'.</p>	#0137
<p>The TIVAS/NFP loan assignment file 'Interest Capitalized by GA, Lender and/or Federal Servicer' amount must be less than or equal to the Disbursement Limit for FFEL loans when the Judgement Indicator is 'Y'.</p>	0138
<p>The TIVAS/NFP loan assignment file 'Interest Capitalized by GA, Lender and/or Federal Servicer' amount must be less than the Disbursement Limit for FFEL loans when the Judgement Indicator is 'N'.</p>	0138
<p>The TIVAS/NFP loan assignment file 'Interest Capitalized by GA, Lender and/or Federal Servicer' amount must be less than or equal to the Disbursement Limit for Direct loans when seven (7) or fewer years have passed between the current year and the Award year.</p>	0138
<p>The TIVAS/NFP loan assignment file 'Interest Capitalized by GA, Lender and/or Federal Servicer'</p>	0138

amount must be greater than zero (0) and less than or equal to \$2,500 for FISL loans when the Rehabilitation Indicator is 'N' or 'E'.	
The TIVAS/NFP loan assignment file 'Interest Capitalized by GA, Lender and/or Federal Servicer' amount must be greater than zero (0) and less than or equal to \$9,999 for FISL loans when the Rehabilitation Indicator is 'Y'.	0138
The TIVAS/NFP loan assignment file Amount Collected by Servicer must be less than or equal to the Amount Collected by Servicer Limit. <ul style="list-style-type: none"> • The Amount Collected by Servicer Limit is \$400,000 for FFEL loans. • The Amount Collected by Servicer Limit is \$200,000 for Direct loans. 	0139
The Amount Collected by Servicer must be greater than zero when the Date of Last Payment to Servicer is greater than zero.	0140
The Date of Last Payment to Servicer must be greater than zero when the Amount Collected by Servicer is greater than zero.	0142
The Date of Loan Guaranty must be on or prior to the Date of First Disbursement for FFEL loans.	0143
The Date of Loan Guaranty must be on or prior to the Date of First Disbursement for FISL loans.	0143
The Date of Judgement must be within a valid date range.	0144
The Judgement Expiration Date must zero or must be on or after the Date of Judgement.	0145
The Cosigner Birth Date must be at least 10 years prior to the Date of Loan Guaranty/Date of First Disbursement.	0147
None of the debts for an account may be duplicated on the data base or the input file.	0149
The Current Balance Date must be on or after the Date Claim Paid to Lender.	0150
The PLUS Student's Birth Date must be at least 10 years prior to the Date of Loan Guaranty/Date of First Disbursement.	0151
The Date of First and Last Disbursement must be less than or equal to 180 days after the Date of Withdrawal, except for within the following Loans: <ul style="list-style-type: none"> • 'PLUS', • 'GPLS', • 'DSLP', • 'DSLGL', • 'CONS', • 'DSCS', • 'DSCU', or 	0152

<ul style="list-style-type: none"> 'DSCP'. 	
The PLUS Student's Birth Date must be a valid date in CCYYMMDD format.	0153
All dates, except for Judgement Expiration Date, must be prior to the Current Date.	0154
The Date of Withdrawal must be on or after November 8, 1965 ('19651108').	0155
The Indicator of Separate Loan must equal a value between 'A' and 'Z'.	0156
The Mail Delivery Indicator must equal 'U' or 'D'.	0157
The Interest Deduction Months must be a numeric value.	0158
For FFEL loans, the Amount of Loan Guaranty, must be greater than or equal to the Amount of Disbursement.	0159
For FISL loans, the Amount of Commitment must be greater than or equal to the Amount of Disbursement.	0159
For Direct loans, the Amount of Loan Approved must be greater than or equal to the Amount of Disbursement.	0159
The Amount of Loan Guaranty must be a numeric value.	0160
<p>The TIVAS/NFP loan assignment file Amount of Loan Guaranty must be less than or equal to the Amount of Loan Guaranty Limit.</p> <ul style="list-style-type: none"> The Amount of Loan Guaranty Limit is \$400,000 for FFEL loans with a loan type of 'CONS'. The Amount of Loan Guaranty Limit is \$70,000 for FFEL loans with a loan type other than 'CONS'. The Amount of Loan Guaranty Limit is the Disbursement Amount for Direct loans. The Amount of Loan Guaranty Limit is \$25,000 for FISL loans with a Rehab Indicator of 'N' or 'E'. The Amount of Loan Guaranty Limit is \$50,000 for FISL loans with a Rehab Indicator of 'Y'. 	0161
<p>The Current Interest Rate Type must equal one of the following values:</p> <ul style="list-style-type: none"> 'F' (fixed), '8' (8-10% balloon rate), 'A' (variable based on 91-day T-Bill rate), or 'B' (variable based on 52-week T-Bill rate). 	0162
The Interest Rate must be a numeric value.	0163
The Interest Rate must be a valid rate for the Loan Type / Disbursement Date combination, except when the loan has a judgement.	0163

The Variable Interest Add-On Rate must be a numeric value.	0164
The Variable Interest Add-On Rate must be a valid value for Loan Type / Disbursement Date combination, except when the loan has a judgement.	0164
The Interest Rate Type must be a valid rate type for the Loan Type / Disbursement Date combination, except when the loan has a judgement.	0165
The Interest Rate Cap must be a numeric value.	0167
The Interest Rate Cap must be a valid value for the combination of Loan Type and Disbursement Date, except when the loan has a judgement.	0167
The Collection Fee Cap must be greater than or equal to 10%.	0169
The Collection Fee Cap must be a numeric value.	0170
The Interest Rate Cap must be a numeric value.	0173
The Date of First Disbursement must be a valid date in CCYYMMDD format.	0174
The FDP Indicator value must equal 'Y' or 'N'.	0175
The Date Entered Repayment must be a valid date and in CCYYMMDD format.	0176
The Electronically Signed Note Indicator value must equal 'Y' or 'N' for a FFEL or Direct Loan that was not previously on DMCS/DMCS2.	0180
For FFEL loans, the Entity in Possession of Original Electronic Note must be blank when the Electronically Signed Note Indicator is 'N'.	0183
For FFEL loans, the Entity in Possession of Original Electronic Note must have a value when the Electronically Signed Note Indicator is 'Y'.	0184
The Outstanding Capitalized Interest must be a numeric value.	0185
The TIVAS/NFP loan assignment file Outstanding Capitalized Interest amount must be less than or equal to the Principal Balance.	0186
The Outstanding Capitalized Interest must be zero when the Date of Last Disbursement is prior to September 1, 2004 ('20040901').	0187
The Outstanding Loan Origination Fee must be a numeric value.	0188
The TIVAS/NFP loan assignment file Outstanding Loan Origination Fee amount must be less than or equal to the Principal Balance.	0189
The Outstanding Loan Origination Fee must be zero when the Date of Last Disbursement is prior to	0190

September 1, 2004 ('20040901').	
The Ineligible Borrower Indicator must equal 'I', 'F', or space.	0191
The TIVAS/NFP assignment file Rehabilitation Indicator must be one of the following values: <ul style="list-style-type: none"> • 'N' The loan has not been previously rehabilitated • 'Y' The loan was previously rehabilitated on or after 8/14/2008 • 'E' The loan was previously rehabilitated prior to 8/14/2008 	0192
The Current Treasury Offset Fees must equal zero for a FFEL PUT loan, FISL loan, or Direct Loan.	0200
The Current Collection Fees must equal zero for a FFEL PUT loan, FISL loan, or Direct Loan.	0201
The Principal Amount Paid to Lender by GA must equal zero for a FFEL PUT loan, FISL loan, or Direct Loan.	0202
The Interest Paid to Lender by GA must equal zero for a FFEL PUT loan, FISL loan, or Direct Loan.	0203
The Date Claim Paid to Lender must equal zero for a FFEL PUT loan, FISL loan, or Direct Loan.	0204
The TIVAS/NFP loan assignment file Program Identifier must be a valid value. Valid Loan Identifiers, also known as Loan Program Codes, are: <ul style="list-style-type: none"> • FCO • FCD • PI1 • PI2 • FBR • LP1 • LP2 • GAF • GAL • FAF • FAL • FIS • LNC • TPL • SCN • DLO. 	0209
The Current Principal Balance must be greater than zero.	0210

<p>The Award ID must be present and a value other than all zeros.</p>	<p>0211</p>
<p>The DMCS/DMCS2 Debt Indicator must equal 'Y' or 'N'.</p>	<p>0212</p>
<p>The DMCS/DMCS2 Debt Number must begin with a number or a value of 'D', 'G', 'F', or 'B' when the DMCS/DMCS2 Indicator equals 'Y'.</p>	<p>0213</p>
<p>The Credit Reform Code (CRC) provided by the TIVAS/NFPs must be a valid value.</p> <ul style="list-style-type: none"> • CRC Validation Default CRC '100000' <p>If the Loan Program is one of the following values, then the CRC value to capture on the system is '100000':</p> <ul style="list-style-type: none"> • 'AGO' • 'FIS' • 'FAL' • 'GAL' • 'IGO' • 'NDF' • 'NDR' • 'OGO' • 'PEL' • 'PER' • 'SGO' • 'TGO' <p>CRC Validation Federal Fiscal Year (CRC position 1-4)</p> <p>The Federal Fiscal Year is determined from the debt's First Disbursement Date as follows:</p> <ul style="list-style-type: none"> • If the date is >=01/01/YYYY and <=9/30/YYYY, then the Federal Fiscal Year is the date's year. • If the date is >=10/01/YYYY and <=12/31/YYYY, then the Federal Fiscal Year is the date's year + 1 year. • If the CRC Federal Fiscal Year does not match the following guidance provided in the FMS Master Servicer Layout, 'Credit Reform Code Cohort Year Ranges by Loan Program', then the CRC Federal Fiscal Year is considered invalid: • If the debt's First Disbursement Date is missing, then use the Last Disbursement Date for the CRC Federal Fiscal Year. • If the CRC Federal Fiscal Year is invalid using the First Disbursement Date, then use the debt's Last Disbursement Date for the CRC Federal Fiscal Year. • If the debt's First Disbursement and Last Disbursement Dates are missing, then use the Guaranty Date year for the CRC Federal Fiscal Year. • If the CRC Federal Fiscal Year is invalid using the First Disbursement Date and Last 	<p>0214</p>

<p>Disbursement Date, then use the Loan Guaranty Date for the CRC Federal Fiscal Year.</p> <p>CRC Validation Loan Type (CRC position 5)</p> <ul style="list-style-type: none"> • If the Loan Program is one of the following values, then the CRC Loan Type is '1': <ul style="list-style-type: none"> ○ DSLS ○ SFY • If the Loan Program is one of the following values, then the CRC Loan Type is '2': <ul style="list-style-type: none"> ○ DSLU ○ SFN ○ SUU • If the Loan Program is SLS, then the CRC Loan Type is '3'. • If the Loan Program is one of the following values, then the CRC Loan Type is '4': <ul style="list-style-type: none"> ○ DSLG ○ DSLP ○ PLUS ○ GPLS • If the Loan Program is DSCS, then the CRC Loan Type is '5'. • If the Loan Type is DSCU, then the CRC Loan Type must be '6'. • If the Loan Type is CONS, then the CRC Loan Type must be '5' or '6'. • If the Loan Program is DSCP, then the CRC Loan Type is '7'. • If the Loan Program is one of the following values, then the CRC Loan Type is '8': <ul style="list-style-type: none"> ○ DSTU ○ TCH <p>CRC Validation Risk Category (CRC position 6)</p> <ul style="list-style-type: none"> • If the PEPS School Type code is '1', '4', or '5', then the school is a Public School. • If the PEPS School Type code is '2' or '6', then the school is a Private School. • If the PEPS School Type code is '3' or '7', then the school is a Proprietary School. • If the Loan Type is SFY, then the CRC Risk Category must be '1', '2', '3', or '4'. • If the Loan Type is DSLS, then the CRC Risk Category{LINK id=172339 title="" must be '1', '2', '3', or '4'. • If the Loan Type is DSLU, then the CRC Risk Category must be '4' or '5'. • If the Loan Type is SFN, then the CRC Risk Category must be '4' or '5'. • If the Loan Type is SUU, then the CRC Risk Category must be '4' or '5'. • If the Loan Type is SLS, then the CRC Risk Category must be '4' or '5'. 	
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<ul style="list-style-type: none"> • If the Loan Type is DSTU, then the CRC Risk Category must be '4' or '5'. • If the Loan Type is TCH, then the CRC Risk Category must be '4' or '5'. • If the Loan Type is any of the following values, then the CRC Risk Category is '6': <ul style="list-style-type: none"> ○ DSLG ○ DSLP ○ GPLS ○ PLUS ○ DSCS ○ DSCU ○ CONS ○ DSCP • The system shall bypass the CRC validation and derive the Credit Reform Code for TIVAS/NFP assigned debts for the following loan programs when the value provided by the servicer is a value other than '100000': <ul style="list-style-type: none"> ○ 'AGO' ○ 'FIS' ○ 'FAL' ○ 'GAL' ○ 'IGO' ○ 'NDF' ○ 'NDR' ○ 'OGO' ○ 'PEL' ○ 'PER' ○ 'SGO' ○ 'TGO' <p>The system shall generate a Historical Event, 'Updated CRC on debt incoming value] to '100000' for each debt updated with the default CRC value.</p>	
<p>The Previous Federal Servicer must be a valid Servicer Code.</p>	<p>0215</p>
<p>The Guaranty Agency Code must be a valid Guaranty Agency Code or spaces.</p>	<p>0216</p>
<p>The Date of First Disbursement must be prior to the Date of Default.</p>	<p>0217</p>
<p>The Date of Default must be after the Date Entered Repayment.</p>	<p>0218</p>

The Borrower Middle Name must begin with an alphabetic character or be equal to spaces.	0219
The PLUS Student Middle Name must begin with an alphabetic character or must be space filled.	0220
The Co-signer Middle Name must begin with an alphabetic character or must be space filled.	0221
The Borrower Driver's License or State ID contains either a valid State Code or is left blank.	0222
A re-defaulted debt must be on the system, based on the SSN and Debt ID/Legacy Debt ID.	0224
<p>A re-defaulted Direct debt submitted by the TIVAS/NFP must match on the following fields:</p> <ul style="list-style-type: none"> • Borrower SSN • Borrower Date of Birth • First Disbursement Date • Borrower First Name • Last Disbursement Date • OPEID School ID • PLUS Student SSN • Loan Program 	0225
<p>A re-defaulted FFEL debt submitted by the TIVAS/NFP must match on the following fields:</p> <ul style="list-style-type: none"> • Borrower SSN • Borrower Date of Birth • Loan Guarantee Date • Borrower First Name • Last Disbursement Date • OPEID School ID • PLUS Student SSN • Loan Program 	0225
<p>A re-defaulted FISL debt submitted by the TIVAS/NFP must match on the following fields:</p> <ul style="list-style-type: none"> • Borrower SSN • Borrower Date of Birth • Loan Commitment Date • Borrower First Name • OPEID School ID • Loan Program 	0225

The DMCS/DMCS2 Indicator must equal 'N' when the Header Submission Type equals 'DEF'.	0226
The DMCS/DMCS2 Indicator must equal 'Y' when the Header Submission Type equals 'RDF'.	0227
The Loan Type for a Special Direct Loan Consolidation (Loan Program 'SCN') must be one of the following values: <ul style="list-style-type: none">• DSCS• DSCU• DCSP	0229

Transfer Out EA27 ICD

Project DMCS (Requirements)

Printed by Jeffrey M. Lotterer

May 19, 2020, 4:10:19 PM EDT

DRAFT

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1 Interface Control Specification

Interface Name	Transfers EA27																		
Interface Type	Bi-directional																		
Interface Short Description	<p>This interface is used to transfer debts to and from DMCS and servicers supporting Recall, Rehabilitation, Bankruptcy and Total and Permanent Disability (TPD).</p> <p>Incoming files: TPD Reinstatement</p> <p>Outgoing files: Recall, Rehabilitation, Bankruptcy and TPD Discharge</p> <p>The file for loading external loan data onto the system is a fixed length, sequential format with a record length of 256 characters or bytes.</p> <p>This file should be transmitted electronically. A listing of the loans included in the file, referred to as a "Transmittal," must accompany the submitted file.</p>																		
Requesting (Source) Application	Debt Management Collection System (DMCS)																		
Responding (Receiving or Destination) Application	Servicer																		
Technical Requirement References	<p>Files:</p> <p>PUT_ServicerID_Seller's LID_Deal ID_Sale Date_DateTime Stamp</p> <p>PUT_700000_888888_G0001_20090915_20090901214316; Where the 700000 is the current servicer's OE Code, the 88888888 is the current holder's Lender ID, G0001 is the Deal ID (provided by the ED Servicer)</p> <p>Note: the Sending Lender Code will be equal to the Sending Servicer Code for the TIVAS, DMCS, TPD, and any other agencies that will be added.</p> <p>Message Classes / Mailboxes:</p> <table border="1"> <thead> <tr> <th>Process</th> <th>From Mailbox</th> <th>Message Class</th> </tr> </thead> <tbody> <tr> <td>TPD Reinst</td> <td>TGC0554</td> <td>DMTPRNIN</td> </tr> <tr> <td>Recall</td> <td>TGE5533</td> <td>DMRECLOP</td> </tr> <tr> <td>Rehab</td> <td>TGE5533</td> <td>DMREHBOP</td> </tr> <tr> <td>TPD Discharge</td> <td>TGE5533</td> <td>DMTPDFOP</td> </tr> <tr> <td>Bankruptcy</td> <td>TG47489</td> <td>DMBANKIN</td> </tr> </tbody> </table>	Process	From Mailbox	Message Class	TPD Reinst	TGC0554	DMTPRNIN	Recall	TGE5533	DMRECLOP	Rehab	TGE5533	DMREHBOP	TPD Discharge	TGE5533	DMTPDFOP	Bankruptcy	TG47489	DMBANKIN
Process	From Mailbox	Message Class																	
TPD Reinst	TGC0554	DMTPRNIN																	
Recall	TGE5533	DMRECLOP																	
Rehab	TGE5533	DMREHBOP																	
TPD Discharge	TGE5533	DMTPDFOP																	
Bankruptcy	TG47489	DMBANKIN																	

Interface Usage Frequency	This interface is batch interface and allows for multiple files to be transferred per day.
Interface Usage Volume	There is a maximum of 10,000 loans per file. If more than 10,000 loans are to be sent, separate files are needed.

2 Interface Overview

2.1 Transfer Out Flow Diagram



2.2 Flow Diagram Description

1. DMCS creates a loan transfer file and transmits to Federal servicers via SAIG, using the EA27 File Layout. With the exception of Perkins Rehab, which will create a transfer file based on the Perkins File Layout file (see Perkins ICD for more details).
2. DMCS puts a loan transfer file into the Federal servicers incoming mailbox.
3. Federal servicers access their respective incoming mailbox and downloads the loan transfer file for processing.
4. Federal servicers perform file and loan level validations and loads accepted debts on their system.

2.3 Usage Scenario

DMCS schedules batch jobs to extract/create the Loan Transfer files to be transmitted to the servicers. The batch job moves the extracted file(s) to the servicers respective SAIG address. The file is accessed by the servicers in their respective SAIG mailboxes.

2.4 TPD Reinstatement Flow Diagram



2.5 Flow Diagram Description

1. The TPD servicer submits loan reinstatement information electronically via SAIG, using the EA27 File Layout.
2. The TPD servicer puts their loan reinstatement file into the DMCS incoming mailbox.
3. DMCS accesses the incoming mailbox and downloads the loan reinstatement file for processing.
4. DMCS performs file and loan level validations and loads accepted debts on the system.

2.6 Usage Scenario

DMCS schedules batch jobs to retrieve TPD Reinstatement files from SAIG inbox sent by servicers. The

batch job validates the incoming file. Reinstatements passing validation are loaded on the DMCS.

3 System Information

3.1 Requesting (or Source) System Information

Various servicers

Production System Location	Various servicers (including ECSI, ECMC, etc.)
Contracting Organization	
Developer Location	
Transmission Protocol	SAIG
Transmission Support	Support Contacts:

3.2 Responding (Receiving or Destination) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

4 Interfacing System Responsibilities

4.1 Transfer Out

4.1.1 Requesting (or Source) System Responsibilities

DMCS Functional Specification

#	Description
1	DMCS will extract debts for transfer to other servicers.
3	The data extracted will be formatted as specified in the EA27 File Specification.
5	DMCS will put the transfer data file in the appropriate mailbox for each servicer.

4.1.2 Responding (Receiving or Destination) System Responsibilities

Servicer Functional Specification

#	Description
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1	The servicer will access their SAIG mailbox.
4	The servicer will load validated debts onto their servicing application.
5	The servicer will respond with an error file for debts that fail validation.

4.2 TPD Reinstatement

4.2.1 Requesting (or Source) System Responsibilities

Servicer Functional Specification

#	Description
1	Servicer creates a TPD reinstatement file.
2	Servicer will transmit the file via SAIG mailbox.

4.2.2 Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specification

#	Description
1	DMCS will retrieve the reinstatement file from the SAIG mailbox.
2	DMCS will process the file and load validated debts onto the system.
3	DMCS will respond with an error file for debts that fail validation.

5 Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation – TPD Reinstatement	<p>File contains a D1 Header record</p> <p>File contains a valid Program Identifier</p> <p>Detail records are validated as follows:</p> <ul style="list-style-type: none"> • The Credit Reform Code (CRC) must be a valid value. [Error #0022] • The First Disbursement Date must be provided by the TPD servicer. [Error #0036] • The First Disbursement Date must be a valid date in MMDDYY format. [Error #0037] • The Guaranty Date must be provided by the TPD Servicer. [Error #0043] • The Guaranty Date must be a valid date in MMDDYY format. [Error #0044] • The OPE ID must be a valid value, as defined on the PEPS file. [Edit Error #0100] • The Program Identifiers for the TPD Reinstatement file, also known as Loan Program Codes, must be one of the following valid values: [Edit Error #0108]

	<ul style="list-style-type: none"> ○ PI1 ○ LP1 ○ FCO ○ FBR ○ GAL ○ FAL ○ PI2 ○ LP2 ○ PEL ○ FIS ○ FCD ○ GAF ○ FAF ○ DLO ○ LNC ○ TPG ○ PER ○ NDF ○ NDR ○ SCN
Exception Processing	The DMCS Interface Group will contact the FSA provided contact if the Daily file is not provided.

6 File Specification

Information contained in this section is based on the Loan Transfer File Layout

DATA SUBMISSION TO DEPARTMENT OF EDUCATION'S ADDITIONAL SERVICERS Version 4.0

“Reqd” Values:

R = Required

C = Conditionally Required

N = Not required

X = Do not pass any values in this field

6.1 Header: D1 Record

Record D1 should occur one time per file. Record 01 is a required record although it is requested for reconciliation purposes.

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"D1" Record D1 should occur one time per file. Record 01 is a required record although it is requested for reconciliation purposes.	CHAR	2	01	02	R
Unused	Internal Use Only		9	03	11	X
Borrower Count	Total Number of borrowers (Unique SSNS). 99999	NUM	5	12	16	R
Disbursement Count	Total number of disbursements 999999	NUM	6	17	22	R
Total PBO	Sum of all the principal balances S999999999v99	NUM	11	23	33	R
Total Borrower Accrued Interest	Sum of all the Accrued Interest S999999999v99	NUM	11	34	44	R
Loan Count	Total number of loans 999999	NUM	6	45	50	R
Deal Number	The ID Number associated with the Put. The Deal ID will be provided by the ED Servicer for each Put.	CHAR	5	51	55	R
Lien Holder	The entity that has a security interest in the loans	CHAR	8	56	63	C
Sale Date	MMDDYY for day zero sale date. The confirmed Sale Date will be provided by the ED Servicer for each Put.	DATE	6	64	69	R
Current Owner	Current owner id for batch	CHAR	8	70	77	R
Program Identifier	Identifies the program type for this batch	CHAR	3	78	80	R
Sending Servicer Number	Organization that is sending the file	CHAR	6	81	86	R
Interest Accrued Thru Date	The Date the interest is accrued thru	DATE	6	87	92	R

Total Rebate	S9999999v99 If value is negative pass zero	NUM	9	93	101	R
Total Origination Fee	S9999999v99 If value is negative pass zero	NUM	9	102	110	R
File Format Version Number	If the file is blank the receiving servicer should assume that the file is a EA27-V3	CHAR	3	111	113	R
Filler		CHAR	143	114	256	R

6.2 Record 01: Borrower Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"01"	CHAR	2	01	02	Y
Borrower Social Security Number	Record 01 should occur one time per loan. Subsidized and unsubsidized loans must be sent as separate records.	NUM	9	03	11	Y
Unused	Internal Use Only		1	12	13	
Unused	Internal Use Only		25	13	37	
Student's Social Security Number	For PLUS Grad loans, this field will match borrower SSN. For SSN's with leading zero's, make sure to pass the leading zero. This is a character field, so 10th position of the field is to be left blank.	CHAR	10	38	47	C
Separation Date	MMDDYY For Stafford loans: Date on which borrower ceased to be enrolled at least half-time, or anticipated grad date if in the future. For PLUS Loans, (including PLUS Grad), SLS and Consolidation Loans, use the final disbursement date. If not available for CDDTS transfers, date will be populated with file created date + 1 month.	DATE	6	48	53	Y
Unused	Internal Use Only		6	54	59	
Number Months	For Stafford loans: 06	NUM	2	60	61	Y

Grace	For PLUS & Grad PLUS: 00 Direct Loan Consolidation – In School: 00 or 06 Perkins: 09"					
Unused	Internal Use Only		2	62	63	
Unused	Internal Use Only		5	64	68	
Guarantor Code	See Table 3	CHAR	2	69	70	Y
Unused	Internal Use Only		2	71	72	
Unused	Internal Use Only		3	73	75	
Unused	Internal Use Only		6	76	81	
Unused	Internal Use Only		1	82	82	
Driver License Number	Required if License State is passed.	CHAR	20	83	102	C
Driver License State	Required if License number is passed. Valid State code. See Table 6	CHAR	2	103	104	C
Deferment Flag	This flag represents the date the borrower's first loan was first disbursed. 1=Borrower's First Loan Prior to 7/1/87 2=Borrower's First Loan 7/1/87, but Prior to 7/1/93 3=Borrower's First Loan 7/1/93 or After	CHAR	1	105	105	Y
Unused	Internal Use Only		6	106	111	
Borrower Birth Date	MMDDYY	DATE	6	112	117	Y
Unused	Internal Use Only		6	118	123	
Unused	Internal Use Only		3	124	126	
Borrower Citizenship Code	Blank C = US Citizen M = Canadian R = Permanent Resident	CHAR	1	127	127	

	O = Other					
Borrower Last Name	Borrower last name	CHAR	35	128	162	Y
Borrower Last Name Suffix	Borrower suffix Required, if available	CHAR	4	163	166	C
Borrower First Name	Borrower first name	CHAR	12	167	178	Y
Borrower Middle Name	Borrower middle name or initial Required, if available	CHAR	12	179	190	C
Award ID	The unique ID assigned by COD for DL loans or the TIVAS for FFELP loans. Required for Servicer-to-Servicer Transfer	CHAR	21	191	211	C
Date Loan Sold to the Department of Education	MMDDCCYY Required for TIVAS Servicer-to-Servicer Transfer	DATE	8	212	219	C
COD SSN	Should be populated if the Servicer has a different SSN then was reported from COD	NUM	9	220	228	C
COD Birth Date	Should be populated if the Servicer has a different Birth Date then was reported from COD	DATE	8	229	236	C
Originator of DL Loan	COD Other Field is required only for DL loans	CHAR	5	237	241	C
Filler		CHAR	15	242	256	

6.3 Record 02: Deferment Data Record

Not used by DMCS (see Appendix D for reference)

6.4 Record 03: Payment Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"03" One 03 Record per set of borrower data.	CHAR	2	01	02	R

Date of Prior Servicer's Earliest Unpaid Installment	MMDDYY Required if account is in repayment. Earliest installment not met by the borrower. If current, this is the next installment due date. Used to determine where the loan is in the due diligence cycle. If loan is in school, grace, deferment or forbearance and a repayment schedule has not yet been disclosed, leave blank. If in repayment and paid ahead, provide the future date the next installment is due.	DATE	6	03	08	C
Date of Last Borrower Payment	MMDDYY Conditional when sending a TPD file and payments were made. It will be to determine if a refund is owed the borrower	DATE	6	09	14	C
Unused	Internal Use Only		7	15	21	X
Unused	Internal Use Only		7	22	28	X
Unused	Internal Use Only		6	29	34	X
Unused	Internal Use Only		6	35	40	X
Unused	Internal Use Only		6	41	46	X
Unused	Internal Use Only		6	47	52	X
Monthly Payment Amount	S99999v99 Required if account is in repayment. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed. If value is negative pass zero's.	NUM	7	53	59	C
Repayment Plan Code	CDDTS/DMCS to use A if repayment plan not available. SEE Table 5 New Values Added	CHAR	2	60	61	R
Unused	Internal Use Only		3	62	64	X

Filler	Internal Use Only	CHAR	3	65	67	X
Unused	Internal Use Only		6	68	73	X
Deferment / Forbearance Certification Date	MMDDYY Provide the certification date for the current (or most recent) deferment/ forbearance when applicable.	DATE	6	74	79	N
Separation Certification Date	MMDDYY Required if appropriate	DATE	6	80	85	C
Remaining Loan Term	The original repayment number of months for the current repayment term minus the number of months the borrower has been obligated to make a payment for the life of the loan. Required if in Repayment	NUM	3	86	88	C
Next Payment Due Date	MMDDYY Required if in Repayment	DATE	6	89	94	C
First Due Date of Current Repayment Schedule	The first due date of the CURRENT Repayment Schedule. Required if in Repayment	DATE	6	95	100	C
Repayment Term 1 of Current Repayment Schedule	This is the number of months associated with the first term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	101	103	C
Repayment Amount 1 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the first term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	104	110	C
Repayment Term 2 of Current Repayment Schedule	This is the number of months associated with the second term of the current repayment schedule. Required for all repayment plans. If the number of months	NUM	3	111	113	C

	is less than 3 positions, zero fill to the left. Required if in Repayment					
Repayment Amount 2 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the second term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	114	120	C
Repayment Term 3 of Current Repayment Schedule	This is the number of months associated with the third term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	121	123	C
Repayment Amount 3 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the third term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	124	130	C
Repayment Term 4 of Current Repayment Schedule	This is the number of months associated with the fourth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	131	133	C
Repayment Amount 4 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the fourth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	134	140	C
Repayment Term 5 of Current Repayment Schedule	This is the number of months associated with the fifth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left.	NUM	3	141	143	C

	Required if in Repayment					
Repayment Amount 5 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the fifth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	144	150	C
Repayment Term 6 of Current Repayment Schedule	This is the number of months associated with the sixth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	151	153	C
Repayment Amount 6 of Current Repayment Schedule	S99999v99 – If value is negative pass zero's. This is the payment amount associated with the sixth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	154	160	C
Enrollment Effective Date	MMDDYY This is the date the most recent enrollment information was effective. Required if student is enrolled	DATE	6	161	166	C
SCRA Service Period Begin Date	MMDDCCYY Required if loan is eligible for SCRA	DATE	8	167	174	C
SCRA Service Period End Date	MMDDCCYY Required if loan is eligible for SCRA	DATE	08	175	182	C
Principal Balance at Repayment Begin Date	S999999999v99 Required if borrower is in IBR or ICR plans	NUM	11	183	193	C
Unused			3	194	196	
Repayment Plan Start Date	MMDDCCYY This is the date the borrower entered into	DATE	8	197	204	R

	<p>the current repayment plan. This is not the Repayment Plan First Due Date. Required for NSLDS reporting.</p> <p>CDDTS/DMCS to use file creation date + 1 month if repayment plan start date not available</p>					
ICR Interest Only	<p>To determine if the borrower is in the pre-confirmed Interest Only Payment Plan period of 90 days while awaiting documentation. Required if Current Payment Plan is ICR</p> <p>Y – Yes N – No</p>	CHAR	1	205	205	C
Previous Repayment Plan	<p>Required if in repayment status and prior plan exists.</p> <p>Required if in Repayment</p> <p>See Table 5</p>	CHAR	2	206	207	C
IBR Interest Subsidy Begin Date	<p>MMDDCCYY</p> <p>Required if in IBR</p>	DATE	8	208	215	C
IBR Interest Subsidy End Date	<p>MMDDCCYY</p>	DATE	8	216	223	C
IBR Interest Subsidy Amount	<p>S999999v99 – if negative value pass zero</p> <p>This field represents the amount of Subsidy Interest either through the accrued through date or the IBR end date.</p> <p>If no IBR End Date is present, the receiving Servicer should assume it is equal through the accrued to date.</p>	NUM	8	224	231	C
IBR Interest Subsidy Number of Months	<p>999</p>	NUM	3	232	234	C
IBR Forgiveness Month Counter	<p>999 - Months toward IBR Forgiveness Counter</p> <p>This field represent the total months toward the 300 month counter.</p> <p>Required if in IBR</p>	NUM	3	235	237	C

ICR Months Forgiveness Counter	999 - Months toward Forgiveness Counter	NUM	3	238	240	C
Interest Rate at Repayment Begin Date	V999999 (example 1.25% = .012500 This field will only be transferred amongst the TIVAS. ACS will leave this field blank and the TIVAS will derive the value based on the interest rate profiles. Required if borrower is in IBR or ICR plans. ACS will leave this field blank	NUM	6	241	246	C
Filler		CHAR	10	247	256	N

6.5 Record 04: Interest and Late Charge Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"04" One "04" record per loan	CHAR	2	01	02	R
Current Due	S99999v99 This is the amount that is currently due (or past due) on the loan. Required, if in repayment. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed.	NUM	7	03	09	C
Partial Due Amount	S99999v99 Used when account is delinquent and a partial payment was made. Represents the remaining amount of the installment due. Example: installment amount = \$50, \$30 was paid; \$20 should be placed in this field. If borrower owes any partial payments. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed.	NUM	7	10	16	C
Unused	Internal Use Only		7	17	23	X
Unused	Internal Use Only		7	24	30	X

Unused	Internal Use Only		7	31	37	X
Unused	Internal Use Only		7	38	44	X
Maximum Interest Rule 78's	S99999v99	NUM	7	45	51	N
Post Deferment Grace Months		NUM	2	52	53	N
Number of Forbearances		NUM	2	54	55	N
Number of Payments Made		NUM	2	56	57	N
Late Charges Accrued	S99999v99 – if value is negative pass zero's	NUM	7	58	64	N
Total Late Charges Paid	S99999v99 – if value is negative pass zero's.	NUM	7	65	71	N
Unused	Internal Use Only		7	72	78	X
Unused	Internal Use Only		1	79	79	X
Specialty Claim Type	The type of specialty claim filed on the loan. See Table 9. Required if a Claim has been Filed	CHAR	2	80	81	C
Bankruptcy Type	The type of bankruptcy on the loan See Table 10. Required if Loan is in a Bankruptcy Status	CHAR	1	82	82	C
Specialty Status Notification Date	MMDDCCYY The date the servicer was notified of the Specialty Status. Required if a Claim has been Filed	DATE	8	83	90	C
Specialty Claim Processing Code	The processing status of the Specialty Claim. Required if a Claim has been Filed A = Alleged	CHAR	1	91	91	C

	V = Verified					
Effective Date of VA Determination	The effective date of the VA Determination. Payments received after this date must be returned to borrower. Required if a Claim has been Filed and VA Determination	DATE	8	92	99	C
Date Discharge Application and Documentation Received	The date the servicer actually received the Discharge Application and documentation. Required if a Claim has been Filed and VA Determination	DATE	8	100	107	C
Date Physician Requested Extension	The date the physician requested additional time to make determination. This date triggers a 60 day period of forbearance. Required if a Claim has been Filed and Physician Requested Additional Time	DATE	8	108	115	C
Physician Certification Date	The date the physician certified the application. Payments received after this date must be returned to borrower. Required if a Claim has been Filed and non-VA	DATE	8	116	123	C
Bankruptcy Court Date	The borrower's bankruptcy court date. Required if Loan is in a Bankruptcy Status	DATE	8	124	131	C
Public Service Forgiveness Date	MMDDCCYY	DATE	8	132	139	C
Public Service Forgiveness Payment Counter	999	NUM	3	140	142	C
Teacher Loan Forgiveness Amount	S999999v99	NUM	8	143	150	C
Teacher Loan Forgiveness Date	MMDDCCYY	DATE	8	151	158	C
Unused			8	159	166	C

	MMDDCCYY	DATE	8	167	174	C
Forgiveness Programs	<p>Forgiveness Program</p> <p>TLF = Teacher Loan Forgiveness</p> <p>PBS = Public Service Forgiveness</p> <p>If borrower has rcv'd any of the forgiveness programs.</p>	CHAR	3	175	177	C
Teacher Loan Forgiveness Type Forgiveness	<p>Required for NSLDS Reporting</p> <p>EE = Elementary Special (\$17500)</p> <p>ES = Elementary School (\$5000)</p> <p>HQ = Highly Qualified (\$5000)</p> <p>PS = Public Service</p> <p>SC = Secondary Science (\$17500)</p> <p>SE = Secondary Spec Ed (\$17500)</p> <p>SM = Secondary Mathematics (\$17500)</p> <p>SS = Secondary School (\$5000)</p> <p>OT = Other ACS will not have this information and will report a status of OT = to Other.</p>	CHAR	2	178	179	C
State of Teacher Application	<p>Required for NSLDS Reporting</p> <p>See Table 6</p>	CHAR	2	180	181	C
Previously Applied for Forgiveness	<p>Required for NSLDS Reporting</p> <p>N</p> <p>Y</p>	CHAR	1	182	182	C
Filler		CHAR	74	183	256	N

6.6 Record 05: Supplemental Borrower Data Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	<p>"05"</p> <p>One "05" record per loan</p>	CHAR	2	01	02	R
Unused	Internal Use Only		10	03	12	X
Home Phone	Telephone numbers must include area	CHAR	10	13	22	R

Number	code.					
Alternate Phone Number	Telephone numbers must include area code Required if on Sender's System	CHAR	10	23	32	C
Home Phone Code	G = Good B = Bad	CHAR	1	33	33	R
Alternate Phone Code	Provide if business phone is provided G = Good B = Bad	CHAR	1	34	34	C
Address Effective Date	MMDDYY	DATE	6	35	40	N
Address Status Date	MMDDYY	DATE	6	41	46	N
Address Condition Code	G = Good B = Bad	CHAR	1	47	47	R
Unused	Internal Use Only		1	48	48	X
Loan Type Code	D = Grad PLUS G = STAFFORD P = PLUS C = Consolidation Z = Spousal Consolidation S = SLS T = Teach Loan R = Teach Grant N = Perkins F = FISL	CHAR	1	49	49	R
Unused	Internal Use Only		1	50	50	X
Unused	Internal Use Only		1	51	51	X
Enrollment Code	F = Full time H = Half time A = approved LoA	CHAR	1	52	52	R

	<p>D = Deceased G = Graduate L = < Half-Time W = Withdrawn X = Never Attended Z = No Record Found Blank Required to report valid enrollment status to NSLDS.</p>					
Unused	Internal Use Only		1	53	53	X
Unused	Internal Use Only		1	54	54	X
Unused	Internal Use Only		1	55	55	X
School Code	<p>VALID USOE (FICE #) First six digits of USOE (FICE #) of last school attended For DMCS and CDDTS code will be provided if available, if not "222222" will be used. Required for all non-consolidation loans.</p>	CHAR	6	56	61	C
Unused	Internal Use Only		1	62	62	X
Unused			15	63	77	X
Unused	Internal Use Only		1	78	78	X
Unused	Internal Use Only		4	79	82	X
School Campus Code	<p>Last two digits of USOE (FICE #) / OPEID of last school attended; use 00 if no branch code available</p>	CHAR	2	83	84	R
IBR Eligibility Indicator	<p>Indicator used to determine if loan is eligible for IBR Required if on an IBR schedule Y N</p>	CHAR	1	85	85	C

Partial Financial Hardship Amount	S9(10)v99 – if negative value pass zero's Amount of Partial Financial Hardship payment Required if on an IBR schedule	NUM	12	86-97	86-97	C
Permanent Standard Payment Amount	S9(10)v99 – if negative value pass zero's Permanent Standard payment amt Required if on an IBR schedule	NUM	12	98	109	C
IBR Forgiveness Start Date	The 25 year begin date for IBR is the date of the first qualifying payment or the date an Economic Hardship Deferment began, but no earlier than 7/1/2009. Required if in Repayment	DATE	6	110	115	C
Standard Standard Payment Amount	S9(10)v99 – if negative value pass zero's Standard Standard Installment Amount Required if on an IBR schedule	NUM	12	116	127	C
Number of Qualifying Payments - IBR	Number of Qualifying Payments made to date when Borrower is in an IBR Repayment Plan, towards the 25 year plan. Required if in Repayment	NUM	3	128	130	C
IBR Create Date	The date the loan was initially placed in the IBR plan. Required if on an IBR schedule	DATE	6	131	136	C
Original School Code	Original school code at the time loan was originated. For DMCS and CDDTS code will be provided if available, if not "22222222" will be used. Required for all non-consolidation loans.	CHAR	8	137	144	C
Rehabilitation Indicator	This indicates if the loan has been rehabilitated. PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers.	CHAR	1	145	145	C

	Required if loan is a Rehab					
Rehabilitation Date	<p>MMDDCCYY</p> <p>This indicates the date the loan was rehabilitated; the date the ninth payment was made by the borrower.</p> <p>PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers.</p> <p>Required if loan is a Rehab</p>	DATE	8	146	153	C
Rehabilitation Amount	<p>S999999999v99 – if negative value pass zero</p> <p>This indicates the amount of the rehabilitated loan. This should reflect the principal amount of the loan as of the ninth payment date.</p> <p>PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers.</p> <p>Required if loan is a Rehab</p>	NUM	11	154	164	C
Address Type	<p>Indicates if the address is Permanent or Temporary Address</p> <p>P = Permanent</p> <p>T = Temporary</p>	CHAR	1	165	165	R
Correspondence Type	<p>Indicates if the borrower has chosen to receive paper or electronic correspondence. Option is selected on the eMPN website.</p> <p>E = Electronic</p> <p>P = Paper</p>	CHAR	1	166	166	C
Academic Year Begin Date	<p>MMDDCCYY</p> <p>The Period of time a student is in school for this loan. Date on which the period described by the element qualifier started or will start.</p> <p>Field is only required to be populated for</p>	Date	8	167	174	C

	non-consolidated DL loans.					
Academic Year End Date	<p>MMDDCCYY</p> <p>The period of time a student is in school for this loan. Date on which the event or time frame described by the element qualifier is no longer or will no longer be valid or effective.</p> <p>Field is only required to be populated f for non-consolidated DL loans.</p>	Date	8	175	182	C
Financial Award Year	<p>CCYY</p> <p>This is the award year that is equal to the program year on the FLA layout.</p> <p>Field is only required to be populated for non-consolidated DL loans..</p>	NUM	4	183	186	C
CRC	<p>The CRC Algorithm is:</p> <p>Characters 1 through 4: equal the Fiscal Year of the First Disbursement Year.</p> <p>Character 5: equals the Loan Type Code</p> <p>Character 6: equals the Risk Category.</p>	NUM	6	187	192	R
HPPA Indicator	<p>This is an indicator which identifies loans that were eligible for loan amounts greater than the normal loan amount would allow because they were originated from schools that were formerly part of the Health and Human Services (HHS) Health Education Assistance Loans (HEAL) program.</p>	CHAR	1	193	193	C
Dependency Status Code	<p>I = Independent</p> <p>D = Dependent</p>	CHAR	1	194	194	C
Additional Unsubsidized Eligibility Indicator	<p>The additional unsubsidized indicator is set to 'Y' when COD has substantiating information that a borrower is eligible to exceed the current loan limit amount for a Direct Stafford Unsub loan. Normally this only applies to student borrower's who apply as dependant rather than independent.</p> <p>True =Eligible</p> <p>False = Not applicable</p>	Char	1	195	195	C

	Y = True N / Blank = False					
Debt ID	Debt ID is the unique ID assigned by the Debt Management Collection system Required, if available, for loans previously sent to debt collection	CHAR	16	196	211	C
Original Repayment Date	MMDDCCYY This is the date the loan first entered repayment.	DATE	8	212	219	C
Cell Phone Number	Required for NSLDS Reporting	CHAR	10	220	229	C
Cell Phone Code	Required for NSLDS Reporting G = Good B = Bad	CHAR	1	230	230	C
Work Phone Number	Required for NSLDS Reporting	CHAR	10	231	240	C
Work Phone Code	Required for NSLDS Reporting G = Good B = Bad	CHAR	1	241	241	C
Recall Indicator	Indicates if the loan was ever placed with DMCS. Y = Yes, loan was at DMCS N = No loan never w/ DMCS	CHAR	1	242	242	R
Filler		CHAR	14	243	256	R

6.7 Record 06: Borrower Address Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"06" One "06" record per loan	CHAR	2	01	02	R
Borrower Street Address	Fit as much of the primary address as will fit in the spaces available.	CHAR	25	03	27	R

Borrower "Care of" Address	Can be used as "overflow"; data on this line will appear above the street address when printing on output.	CHAR	25	28	52	N
Borrower City		CHAR	16	53	68	R
Borrower State	Must be blank if foreign address	CHAR	2	69	70	R
Borrower Zip		CHAR	5	71	75	R
Borrower Zip +4		CHAR	4	76	79	N
Foreign Address Code	F = Foreign address SPACE = domestic address Required if foreign address	CHAR	1	80	80	C
Borrower E-Mail Address	It is assumed that if the e-mail address is provided that it is a Good (Valid) e-mail address. Required if on Sender's System	CHAR	50	81	130	C
Borrower Country Code	Please use standard postal definitions	CHAR	2	131	132	C
Filler		CHAR	124	133	256	

6.8 Record 07: Disbursement Data Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"07" One 07 record per disbursement; multiple 07 records may be required. Do not send records for amounts cancelled prior to disbursement	CHAR	2	01	-02	R
Disbursement Number	Sequential numbering of disbursements being sent for this loan; used to link the disbursement level records together; <i>not necessarily the same as disbursement segment</i>	NUM	2	03	04	R
Note Date	MMDDYY Borrower signature date	DATE	6	05	10	R
Disbursement	MMDDYY	DATE	6	11	16	R

Date	Funding Date					
Note Amount	Sum of all disbursements for this loan. This figure is the original dollar amount, before any cancellations, of a FFELP loan guaranty. Please reference the Crossfoot Calculation information under Data Requirements on page 1. S999999v99 - if negative value, pass zero	NUM	8	17	24	R
Disbursement Amount	S999999v99 - if negative value, pass zero Total disbursement amount that has been disbursed. Does not include pre-disbursement cancellations.	NUM	8	25	32	R
Borrower Paid Principal Amount	S999999v99 - if negative value, pass zero Any principal reduction excluding school refunds and cancellations for this disbursement . See CrossFoot instructions on first page. Required if any principal reduction has occurred	NUM	8	33	40	C
Borrower Paid Interest Amount	S99999v99 - if negative value, pass zero Required if any interest has been paid by the borrower	NUM	7	41	47	C
Principal Balance Outstanding	S999999v99 - if negative value, pass zero Remaining balance for this disbursement See CrossFoot instructions on first page	NUM	8	48	55	R
Borrower Accrued Interest	S99999v99 The amount of interest accrued and unpaid on this disbursement , as of the "Accrued Through" date (which will be determined for each transfer; see notes on page 1). Required for all PLUS loans and for non-interim Stafford loans	NUM	7	56	62	C
Interest Receivable Government	S99999v99 The amount of subsidized interest that has not been billed to the government at the time of the Put. This field should only be populated for loans put from the	NUM	7	63	69	C

	Conduit. Required for Conduit Loans					
Benefit Code	4 = Subsidized Interest 8 = Non subsidized interest	CHAR	1	70	70	R
Bond Identifier Code		NUM	2	71	72	N
Unused	Internal Use Only		8	73	80	X
Unused	Internal Use Only		1	81	81	X
Unused	Internal Use Only		4	82	85	X
Application Number		NUM	11	86	96	N
Disbursement Segment	Disbursement number for multiply disbursed loans (first, second, third etc disbursement of the loan) "1" "2" Etc.....	NUM	2	97	98	R
Check Number		NUM	10	99	108	N
Disbursement Type	C = Check or Master Check E = EFT Space	CHAR	1	109	109	N
Unused	Internal Use only		6	110	115	X
Grade Level	See table 07	CHAR	2	116	117	R
Unused	Internal Use Only		1	118	118	X
Loan Guarantee Date	MMDDYY	DATE	6	119	124	R
Lender of Last Resort	Y or blank Required if LLR Loan	CHAR	1	125	125	C
Unused	Internal Use Only		4	126	129	X

MPN Confirmation Code	This field is defined for PUT activity only. Y = Yes, valid MPN exists; N = No, a valid MPN does not exist; U = Unknown – the service provider does not know if a valid MPN exists.	CHAR	1	130	130	N
Federal Application Code	B = Federal Stafford Application/Prom Note; M = MPN; P = Federal PLUS Application/Prom Note. Q = PLUS MPN G = Grad PLUS	CHAR	1	131	131	N
Serial Loan Code	Indicates how the school intends to use the master promissory note (MPN). Values: N = New MPN S = Serial MPN.	CHAR	1	132	132	N
School Loan Certification Date	MMDDYY Required if on Sender's System	DATE	6	133	138	C
CommonLine Unique ID	Required if on Sender's System	CHAR	19	139	157	C
Unused	Internal Use Only		4	158	161	X
Fully Disbursed Indicator	As loans must be fully disbursed, P will not be a valid value for FFELP loans. If DL loan volume is transferred but the future disbursements are not known the valid value is Blank. C = Fully disbursed by Cancellation F = Fully Disbursed P = Partially disbursed Blank- unknown	CHAR	1	162	162	R
Unused	Internal Use Only		4	163	166	X
Unused	Internal Use Only		1	167	167	X

Application Received Date	MMDDYY Required for Rehabilitated Consolidation Loans	DATE	6	168	173	C
Unused	Internal Use Only		8	174	181	X
Unused	Internal Use Only		4	182	185	X
E-Signature (Authentication) type code	Required if loan was e-signed F = FAFSA PIN P = pinless BLANK	CHAR	2	186	187	C
Blanket Approval Date	MMDDYY	DATE	6	188	193	N
Borrower E-Signature Indicator Code	Required if loan was e-signed Y = E Signature Blank = Not E Signature	CHAR	1	194	194	C
PLUS/ ALT Student E-signature Indicator Code	Used only when the student is not the borrower and has also e-signed Required if PLUS loan was e-signed Y = E Signature Blank = Not E Signature	CHAR	1	195	195	C
Borrower E-Signature Source	Required if loan was e-signed S = School L = Lender G = Guarantor O = Guarantor/Service And the 8 digit OPEID or NCHHELP assigned id	CHAR	9	196	204	C
Guarantee Type	B = Blanket Guarantee SPACE = Traditional Guarantee	CHAR	1	205	205	N
Original Lender ID	Lender code of the Original lender (lender at time of disbursement of the funds).	NUM	6	206	211	R
Pre-	S999999v99 – if negative value pass	NUM	8	212	219	R

Disbursement Cancellation Amount	zero's Total amount of the loan cancelled prior to disbursement. If there were no pre-disbursement cancellations, this amount should be zero.					
Pre-Disbursement Cancellation Date	MMDDCCYY Most recent date of cancellation less than or equal to disbursement date. Required if Pre-Disbursement Cancellation Amount is greater than zero	DATE	8	220	227	C
Approved Late Indicator	Approved Late Disbursement indicator is set to true to designate an approved late disbursement or an approved change to a Disbursement Date which makes the Disbursement late. True = Approved False = No Y = True N = False t applicable	CHAR	1	228	228	R
Last Anticipated Date	MMDDCCYY – This date represents the last anticipated disbursement date.	DATE	8	229	236	C
PLUS Disbursement Remaining	This field represents the anticipated number of remaining disbursement on a DL PLUS loan as it was reported by COD. Zero's should populate to the left so that '7' will be shown as '007'. If PLUS loan	NUM	3	237	239	C
Filler		CHAR	17	240	256	

6.9 Record 08: Claim and Enrollment Data Record

ONE RECORD PER DISBURSEMENT – THIS RECORD IS REQUIRED

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"08" One record required for each	CHAR	2	01	02	R

	corresponding "07" record					
Disbursement Number	Sequential number of disbursements being reported – links data with record 07	NUM	2	03	04	R
Unused	Internal Use Only		6	05	10	X
Unused	Internal Use Only		6	11	16	X
Unused	Internal Use Only		6	17	22	X
Refund Date	MMDDYY Most recent date of refund, if multiple refunds occurred. Required if refund amount is provided	DATE	6	23	28	C
Refund Amount	S999999v99 – if negative value pass zero The cumulative amount of Post Disbursement refund(s) returned from school to lender, as reported by lender. A loan or disbursement is refunded in full or in part when a full or partial amount is returned to the lender 120 days or more after the disbursement. Required if refund date is given	NUM	8	29	36	C
Capitalized Interest Amount	S99999v99 – if negative value pass zero Required if any interest has been capitalized	NUM	7	37	43	C
Unused	Internal Use Only		8	44	51	X
Unused	Internal Use Only		7	52	58	X
Unused	Internal Use Only		8	59	66	X
Interest Rate	V99999 (Example 8.5% = .08500)	NUM	5	67	71	R
Interest Code	Fixed = Use FX space Variable = VAR	CHAR	3	72	74	R
Loan Period Start Date	MMDDYY CDDTS/DMCS to use first disbursement	DATE	6	75	80	R

	date if not available					
Loan Period End Date	MMDDYY CDDTS/DMCS to use Loan period begin date plus 12 months if not available	DATE	6	81	86	R
Loan Origination Fee Paid by the Borrower	S99999v99 – if negative value pass zero Required if applicable	NUM	7	87	93	C
Insurance Premium (guarantee fee/ Default fee) Paid by the Borrower	S99999v99 – if negative value pass zero Required if applicable	NUM	7	94	100	C
Credit Score Code		CHAR	4	101	104	N
Unused	Internal Use Only		14	105	118	X
Loan Identification	Guarantor's unique loan ID	CHAR	21	119	139	C
Unused	Internal Use Only		1	140	140	X
Unused	Internal Use Only		2	141	142	X
Unused	Internal Use Only		1	143	143	X
Unused	Internal Use Only		6	144	149	X
Unused	Internal Use Only		50	150-199	199	X
Loan Origination Fee paid by the client	S99999v99 – if negative value pass zero Required if applicable	NUM	7	200	206	C
Unreported Capitalized Interest OID	S99999v99 – if negative value pass zero For each eligible loan, provide separately the amount of unpaid capitalized interest included in the principal balance on the date the loan is sold. This is the same as the amount required on the Claim Form. Required if ED Servicer will report an unpaid Interest amount from the previous servicer	NUM	7	207	213	C

Unreported Loan Origination Fee OID	S99999v99 – if negative value pass zero For each eligible loan, provide separately the amount of unpaid origination fee included in the principal balance on the date the loan is sold. This is the same as the amount required on the Claim Form. Required if ED Servicer will report an unpaid origination fee from the previous servicer	NUM	7	214	220	C
Guaranty (Default) Fee Paid by the Guarantor	S99999v99 – if negative value pass zero The amount of the default fee which was paid by the guarantor and not the borrower Required if applicable	NUM	7	221	227	C
Guarantor (Default) fee paid by the lender	S99999v99 – if negative value pass zero The amount of the default fee which was paid by the lender and not the borrower. Required if applicable	NUM	7	228	234	C
Cancellation Date	MMDDYY Most recent date of cancellation, if multiple cancellations occurred. Required if Cancellation Amount is provided	Date	6	235	240	C
Cancellation Amount	S99999v99 – if negative value pass zero The cumulative amount of loan or disbursement(s) that was canceled Post Disbursement . A loan or disbursement is canceled in full or in part when a full or partial amount is returned to the lender within 120 days after the disbursement date. Required if Cancellation Date is provided	NUM	8	241	248	C
Variable Rate Type	The current interest rate type. When A or B, Variable Interest Add-On Rate and Interest Rate Cap must also be supplied Only used for Transfers to servicers of Rehabilitated loans from DMCS F = Fixed 8 = 8-10% balloon rate	CHAR	1	249	249	C

	A = Variable rate based on 91-day T-Bill rate B = Variable rate based on 52-week T-Bill rate.					
Filler		CHAR	7	250	256	N

6.10 Record 09: Summarized Disbursement Record

USED ONLY IF ALLOCATION OF FINANCIAL AMOUNTS CANNOT BE MADE AT THE DISBURSEMENT LEVEL.

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"09" Optional use only	CHAR	2	01	02	R
Summary Principal Balance	S999999v99 – if negative value pass zero	NUM	8	03	10	N
Summary Capitalized Interest	S99999v99 – if negative value pass zero	NUM	7	11	17	N
Summary Principal Paid	S999999v99 – if negative value pass zero	NUM	8	18	25	N
Summary Interest Paid	S99999v99 – if negative value pass zero	NUM	7	26	32	N
Summary Principal Paid by Claim	S999999v99 – if negative value pass zero	NUM	8	33	40	N
Summary Interest Receivable Borr	S99999v99 – if negative value pass zero Required for all PLUS loans and for non-interim Stafford loans	NUM	7	41	47	C
Summary Interest Paid by Claim	S99999v99 – if negative value pass zero	NUM	7	48	54	N
Summary Loan Origination Fees paid by the borrower	S99999v99 – if negative value pass zero	NUM	7	55	61	N
Summary	S99999v99 – if negative value pass zero	NUM	7	62	68	N

Insurance Premiums						
Summary Loan Origination Fees paid by the client	S99999v99 – if negative value pass zero	NUM	7	69	75	N
Summary Unreported Capitalized Interest OID	S99999v99 – if negative value pass zero Summarized amount of capitalized interest OID that ED Servicer will be responsible to report on 1098E's.	NUM	7	76	82	N
Summary Unreported Loan Origination Fee OID	S99999v99 – if negative value pass zero Summarized amount of loan origination OID that ED Servicer will be responsible to report on 1098E's.	NUM	7	83	89	N
Summary Guaranty/Default Fees Paid by Guarantor	S99999v99 – if negative value pass zero	NUM	7	90	96	N
Summary Guaranty/Default Fees Paid by Lender	S99999v99 – if negative value pass zero	NUM	7	97	103	N
Current Penalties	Total outstanding late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Only used for DMCS to/from TPD transfers	NUM	14	104	117	C
Current Treasury Offset Fees	Total outstanding fees assessed against the borrower in accordance with program requirements for performing Treasury Offsets. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Only used for DMCS to/from TPD transfers	NUM	14	118	131	C
Current Administration	Total outstanding fees assessed against the borrower in accordance with program	NUM	14	132	145	C

Fees	requirements for account collection, excluding penalties reported elsewhere. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Only used for DMCS to/from TPD transfers					
Current Miscellaneous Fee	Any outstanding fees which cannot be reported elsewhere. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Only used for DMCS to/from TPD transfers	NUM	14	146	159	C
Current Collection Fees	Total outstanding fees assessed against the borrower in accordance with program requirements for performing collection activities. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Collection Fees and Collection Costs are synonymous. Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS	NUM	14	160	173	C
Collection Fee Cap	The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%). If no cap, enter 99999999. Only used for Transfers to servicers of Rehabilitated loans from DMCS	NUM	8	174	181	C
DOJ Fee	Total outstanding fees assessed by Department of Justice. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS	NUM	14	182	195	C
Filler	Fill with spaces.	CHAR	61	196	256	N

6.11 Record 10: Reference Data Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	<p>"10"</p> <p>Record 11 should occur one time for each reference,</p> <p>PLUS endorsers are passed in this record.</p> <p>For Parent PLUS loans, include a record for the student.</p> <p>The standard request is two "regular" references in addition to the above.</p>	CHAR	2	01	02	R
Reference Number	Sequential number of underlying references. Used to match Record 10 and 11.	CHAR	2	03	04	R
Reference Type	<p>D = Dependent Student, PLUS loans only</p> <p>M = Co-Maker</p> <p>S = Cosigner/ Endorser</p> <p>SPACE = other Reference</p>	CHAR	1	05	05	C
Unused	Internal Use Only		28	06	33	X
Reference C/O Line	Can be used as "overflow"; data on this line will appear above the street address when printing on output. (see record 11)	CHAR	28	34	61	N
SSN	Required if ref type = D, M or S	NUM	9	62	70	C
Birth Date	<p>MMDDYY</p> <p>Required if ref type = D, M or S</p>	DATE	6	71	76	C
Reference Last Name	Reference last name	CHAR	35	77	111	R
Reference Last Name Suffix	<p>Reference suffix</p> <p>Required if available</p>	CHAR	4	112	115	C
Reference First Name	Reference first name	CHAR	12	116	127	R

Reference Middle Name	Reference middle name or initial Required if available	CHAR	12	128	139	C
COD SSN	Should be populated if the Servicer has a different SSN then was reported from COD Required if ref type = D, M or S	NUM	9	140	148	C
COD Birth Date	MMDDCCYY Should be populated if the Servicer has a different Birth Date then was reported from COD Required if ref type = D, M or S	DATE	8	149	156	C
Filler		CHAR	100	157	256	C

6.12 Record 11: Reference Data Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"11" Record 11 should occur one time for each reference. One record required for each "10" record.	CHAR	2	01	02	R
Reference Number	Sequential number of underlying references – Used to match Record 10 and 11	NUM	2	03	04	R
Reference Foreign Address Code	Required if address is foreign "F" if address is foreign SPACE if address is domestic	CHAR	1	05	05	C
Reference Street Address	Provide as much of the primary address as will fit in the spaces available.	CHAR	28	06	33	R
Reference City		CHAR	16	34	49	R
Reference State Code	Must be blank if foreign address	CHAR	2	50	51	R
Reference Zip Code		CHAR	5	52	56	R
Reference Zip+4		CHAR	4	57	60	N

Reference Residence Phone Number		CHAR	10	61	70	R
Reference Alternate Phone Number	Required if on Sender's System	CHAR	10	71	80	C
Reference Address Type	Indicates if the address is Permanent or Temporary Address P = Permanent T = Temporary	CHAR	1	81	81	C
Reference Street Address 2		CHAR	28	82	109	C
Reference Country Code	Please use standard postal definitions	CHAR	2	110	111	C
Reference E-mail Address	It is assumed that if the e-mail address is provided that it is a Good (Valid) e-mail address.	CHAR	60	112	171	C
Reference Citizenship Code	Blank C = US Citizen M = Canadian R = Permanent Resident O = Other	CHAR	1	172	172	C
Filler		CHAR	84	173	256	R

6.13 Record 12: Deferment and Forebearance History Data Record

Not used by DMCS (See Appendix D for reference)

6.14 Record 13: Payment Supplemental Data Record

ONE RECORD PER LOAN

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"13" Record 13 is not a required record.	CHAR	2	01	02	
Unused			2	03	04	C

Unused			8	05	12	C
Repayment Term 7 of Current Repayment Schedule	This is the number of months associated with the seventh term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	13	15	C
Repayment Amount 7 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the seventh term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	16	22	C
Repayment Term 8 of Current Repayment Schedule	This is the number of months associated with the eighth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	23	25	C
Repayment Amount 8 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the eighth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	26	32	C
Repayment Term 9 of Current Repayment Schedule	This is the number of months associated with the ninth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	33	35	C
Repayment Amount 9 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the ninth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	36	42	C
Repayment Term 10 of Current Repayment	This is the number of months associated with the tenth term of the current repayment schedule. Required for all	NUM	3	43	45	C

Schedule	<p>repayment plans. If the number of months is less than 3 positions, zero fill to the left.</p> <p>Required if in Repayment</p>					
Repayment Amount 10 of Current Repayment Schedule	<p>S99999v99 – if negative value pass zero This is the payment amount associated with the tenth term of the current repayment schedule. Required for all repayment plans.</p> <p>Required if in Repayment</p>	NUM	7	46	52	C
Repayment Term 11 of Current Repayment Schedule	<p>This is the number of months associated with the eleventh term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left.</p> <p>Required if in Repayment</p>	NUM	3	53	55	C
Repayment Amount 11 of Current Repayment Schedule	<p>S99999v99 – if negative value pass zero This is the payment amount associated with the eleventh term of the current repayment schedule. Required for all repayment plans.</p> <p>Required if in Repayment</p>	NUM	7	56	62	C
Repayment Term 12 of Current Repayment Schedule	<p>This is the number of months associated with the twelfth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left.</p> <p>Required if in Repayment</p>	NUM	3	63	65	C
Repayment Amount 12 of Current Repayment Schedule	<p>S99999v99 – if negative value pass zero This is the payment amount associated with the twelve term of the current repayment schedule. Required for all repayment plans.</p> <p>Required if in Repayment</p>	NUM	7	66	72	C
Repayment Term 13 of Current Repayment Schedule	<p>This is the number of months associated with the thirteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left.</p> <p>Required if in Repayment</p>	NUM	3	73	75	C

Repayment Amount 13 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the thirteenth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	76	82	C
Repayment Term 14 of Current Repayment Schedule	This is the number of months associated with the fourteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	83	85	C
Repayment Amount 14 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the fourteenth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	86	92	C
Repayment Term 15 of Current Repayment Schedule	This is the number of months associated with the fifteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	93	95	C
Repayment Amount 15 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the fifteenth term of the current repayment schedule. Required for all repayment plans. Required if in Repayment	NUM	7	96	102	C
Repayment Term 16 of Current Repayment Schedule	This is the number of months associated with the sixteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. Required if in Repayment	NUM	3	103	105	C
Repayment Amount 16 of Current Repayment Schedule	S99999v99 – if negative value pass zero This is the payment amount associated with the sixteenth term of the current repayment schedule. Required for all repayment plans.	NUM	7	106	112	C

	Required if in Repayment					
Unused			2	113	114	
Claiming Lender ID	Enter the six digit Lender ID for the lender that submitted the claim. Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS	NUM	6	115	120	C
Date of Default	Date the loan defaulted, as defined in the regulations. Must be after Date of Last Disbursement, except for PLUS and GPLS loans. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Only used for DMCS to/from TPD transfers	DATE	8	121	128	C
Date Claim Paid to Lender	The date the guaranty agency paid the claim to the lender. Only used for DMCS to/from TPD transfers	DATE	8	129	136	C
Date of First Treasury Offset Certification	Date the loan was first certified for Treasury Offset. Only used for DMCS to/from TPD transfers	DATE	8	137	144	C
Date of Judgment	Date a judgment was made for Treasury Offset or wage garnishment. Only used for DMCS to/from TPD transfers	DATE	8	145	152	C
Judgment Expiration Date	Date the judgment for Treasury Offset or wage garnishment will or has expired. Only used for DMCS to/from TPD transfers	DATE	8	153	160	C
Variable Interest Add-On Rate	Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS	NUM	8	161	168	C
Interest Rate Cap	The highest interest rate that can be charged for the loan. This rate is fixed for the duration of the debt. Must be a valid value when Current Interest Rate Type = A or B; may not be less than the Current Interest Rate or greater than 20%. When Current Interest Rate Type = F or 8, enter zeros. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).	NUM	8	169	176	C

	Only used for DMCS to/from TPD transfers					
Amount Collected by GA	This field is the breakout for the borrower what principal amount was paid by the borrower to the GA only. Only used for DMCS to/from TPD transfers	NUM	8	177	184	C
Interest Paid to Lender by GA	This field is the breakout for the borrower what interest amount was paid by the borrower to the GA only. Only used for DMCS to/from TPD transfers	NUM	8	185	192	C
Account Owner	Only used for Transfers to servicers of Rehabilitated loans from DMCS	CHAR	8	193	200	C
Filler		CHAR	56	201	256	R

6.15 Record 14: Supplemental Repayment Record

Not used by DMCS (See Appendix D for reference)

6.16 Record 15: Benefit Record

Not used by DMCS (See Appendix D for reference)

6.17 Record 16: MPN Record

Not used by DMCS (See Appendix D for reference)

6.18 Record 17: Consolidation Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"17" Record is conditional and must be populated if borrower has a Consolidation Loan .	CHAR	2	01	02	C
Consolidated Application ID		CHAR	21	03	23	C
PLUS Loan Indicator	Indicates if a PLUS loan was included in the Consolidation Y = PLUS loans included N = Not included	CHAR	1	24	24	C
Loan prior to 10/1/08	Indicates if the Consolidation loan includes loans disbursed prior to 10/01/2008 Y = Yes loans included	CHAR	1	25	25	C

	N = No loans included U = Unknown					
Filler		CHAR	231	26	256	

6.19 Record 18: Direct Debt Record

Not used by DMCS (See Appendix D for reference)

6.20 Record 19: TEACH Grant Record

Not used by DMCS (See Appendix D for reference)

6.21 Record 20: TEACH Grant Record

Not used by DMCS (See Appendix D for reference)

6.22 Record 21: Not used at this time.

6.23 Record 22: Perkins Information Record

ONE RECORD PER FILE

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"22" Record 22 should only be included when transferring PERKINS information	CHAR	2	01	02	R
Date of Last Advance	MMDDCCYY Last disbursement to borrower before departure date or date on p-note if disbursement was made after borrower's departure date.	DATE	8	03	10	R
Date of Last Grace Period	MMDDCCYY Nine months after departure date.	DATE	8	11	18	R
Loan Accelerated Indicator	Date school determined default in the case of sporadic payments and before 10 year repayment term ends. Y = YES N = NO	CHAR	1	19	19	R
Loan Litigated Indicator	Y = YES N = NO	CHAR	1	20	20	R
Assignment Reason	HX = Hardship IX = Incarceration	CHAR	2	21	22	R

	UX = Unemployment LX = Liquidation RX = Refusal to pay AX = Address unknown TX = total and permanent disability OX = other					
Principal Amount Adjusted	Any amount refunded or never disbursed which would reduce the principal amount for which the borrower is liable.	NUM	8	23	30	R
Principal Amount Cancelled	The amount of principal forgiven due to fulfilling a program cancellation provision.	NUM	8	31	38	R
Interest Amount Cancelled	The amount of interest forgiven due to fulfilling a program cancellation provision.	NUM	8	39	46	R
Type of Cancellation	UN = Unknown PT = Teaching PV = Public Service PC = Peace Corps AC = AmeriCorps PM = Vista or Active Duty Military	CHAR	2	47	48	R
Cancellation Service Start Date	MMDDCCYY Date services for forgiven amount began.	DATE	8	49	56	R
Cancellation Service End Date	MMDDCCYY Date services for forgiven amount ended.	DATE	8	57	64	R
Collection Cost Repaid	Total amount of collection costs repaid, as of certified date. This includes any collection fees that were paid.	NUM	8	65	72	R
Filler		CHAR	184	73	256	

7 Interface Assumptions and Dependencies

7.1 Assumptions

#	Assumption
	Functional Assumptions
1	There are twenty-three different borrower data records. Some of the records are optional; if no data in the

	record needs to be provided (for example, the deferment record); the record should not be sent. Do not send an empty record.
2	Some records may be repeated a number of times and, consequently, the number of repetitions is specified in the record description. In the case of multiple sets of records for a Borrower, each set of records should be numbered sequentially. Please note: Sets of multiple records (Records 07 & 08 or 10 & 11) should be sent in sequence. For example, if there are three sets of Disbursement and Claim and Enrollment records for a loan, they should be sent 07, 08, 07, 08, etc. For Reference Records, they should be sent 10, 11, 10, 11, etc.
3	For fields with null values, use the following: Numeric fields = zero fill; date fields = zero fill; character fields = spaces
4	For fields where the data provided has fewer characters than the field allows: Numeric fields = right justify; zero fill extra positions; character fields left justify and space fill extra positions
5	Information must be provided at the loan level or disbursement level, as indicated in the record. If the servicer only keeps certain data at the Borrower level (such as payment amount), this amount must be prorated across all of the loans being reported.
6	All loans must be accrued through the same date. This will relate to the "Borrower Accrued Interest" value in record 7; field 56 – 62.
7	If the payment plan is Joint ICR and both spouses are NOT in the file, then the receiving file will be allowed to reject the borrower back to FSA with the valid reason "joint ICR & both spouses not present"

7.2 Dependencies

#	Dependencies
1	DMCS is dependent on SAIG for transmission of files.
2	

7.2.1 Acronyms and Abbreviations

Acronym	Definition
DMCS	Debt Management and Collections System
FSA	(U.S. Department of Education, Office of) Federal Student Aid
TPD	Total and Permanent Disability

7.2.2 Glossary

Term	Definition
TPD Reinstatement	When a loan is removed from the TPD program and returned to active collection status.

7.2.3 References

Table 1 - Guarantor Codes (FFELP)

GUAR CODE	GUARANTOR CODE DEFINITION	NCHelp Guarantor ID
AR	Student Loan Guarantee Foundation of Arkansas	705
CA	California Student Aid Commission	706
CO	Colorado Student Loan Program	708
CT	Connecticut Student Loan Foundation	709
FL	Florida Department of Education (OSFA)	712
GA	Georgia Higher Education Assistance Corporation	713
IL	Illinois Student Assistance Commission	717
IA	Iowa College Student Aid Commission	719
KY	Kentucky Higher Education Assistance Authority	721
LA	Louisiana Office of Student Financial Assistance	722
ME	Finance Authority of Maine	723
MA	American Student Assistance	725
MI	Michigan Higher Education Assistance Authority	726
MO	Missouri Student Loan Program	729
MT	Montana Guaranteed Student Loan Program	730
NE	National Student Loan Program	731
NH	New Hampshire Higher Education Assistance Foundation	733
NJ	New Jersey Higher Education Student Assistance Authority	734
NM	New Mexico Student Loan Guarantee Corporation	735
NY	New York Higher Education Service Corporation	736
NC	North Carolina State Education Assistance Authority	737
ND	Student Loans of North Dakota	738
OK	Oklahoma Guaranteed Student Loan Program	740

OR	Oregon Student Assistance Commission	741
PA	Pennsylvania Higher Education Assistance Agency	742
RI	Rhode Island Higher Education Assistance Authority	744
SC	South Carolina Student Loan Corporation	745
SD	Education Assistance Corporation	746
TN	Tennessee Student Assistance Corporation	747
TX	Texas Guaranteed Student Loan Corporation	748
UH	Utah Higher Education Assistance Authority	749
VT	Vermont Student Assistance Corporation	750
WA	Northwest Education Loan Association	753
GL	Great Lakes Higher Education Corporation	755
US	United Student Aid Funds	800
TG	Educational Credit Management Corporation	927
S1	ACS	577
S2	Department of Education – Great Lakes	581
S3	Department of Education - Nelnet	580
S4	Department of Education - PHEAA	579
S5	Department of Education – Sallie Mae	578
DE	Department of Education (FFELP) – ACS	
DR	DMCS Transfers from ACS	
FD	CDDTS Transfers from ACS	

Table 2 - Deferment Type Codes

CODE	DEFERMENT TYPE DEFINITIONS
S	In School

R	Rehabilitation
F	Graduate Fellowship
U	Unemployment
C	Economic Hardship
W	Military (Active or national Guard Duty)
E	Discretionary Forbearance
B	Administrative Forbearance
Y	Mandatory Forbearance
Z	Mandatory Administrative Forbearance
H	Public Health
V	Vista
I	Internship
X	Tax Exempt
D	Disability
M	Motherhood
P	Parental Leave
T	Teacher
A	Armed Forces Deferment
G	Intern Forbearance
2	TLF Forbearance
J	Post Active Student Deferment
K	Peace Corp Deferment
L	NOAA Deferment
N	Excessive Debt Forbearance

O	CNCS Forbearance
3	Military Forbearance
Q	Low Pay Forbearance
4	PLUS in-school Deferment
5	GRAD / PLUS – post enrollment Deferment

Table 3 - Repayment Plan Codes (Please contact the ED Servicer if you require additional codes)

CODE	REPAYMENT PLAN DEFINITIONS
A	10-year level plan; \$30 / \$50 minimum payment amount, based upon disbursement dates.
A2	10 years; \$50 minimum payment, may not be less than interest accrued between payments; borrowers entering repayment on or after 7/1/2006. DLSS Plan F – Standard \$50 Min Pmt
M1	10 years to 30 years depending on amount consolidated; \$50 minimum payment, may not be less than interest accrued between payments; borrowers entering repayment on or after 7/1/2006. DLSS Plan L – Consolidation Standard \$50 Min Pmt
A3	10 years; \$50 minimum payment, may not be less than interest accrued between payments; borrowers that entered repayment before 7/1/2006. DLSS Plan A – Grandfathered Standard
G	Graduated plan; \$50 minimum payment amount; 10-year term; gradates every 24 months; last amount cannot be more than 3 times the first.
I	Income sensitive plan.
X	10-year level plan; no minimum payment amount.
A1	10-year graduated plan; \$50 minimum payment amount; 2 years of interest only, and then level principal and interest for remaining term.
B1	Extended Level plan; 25 year term; \$50.00/mo. Minimum. Restrictions: Principal + Interest total must be at least \$30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers); oldest disbursement date must be 10/7/98 or later.
B2	25 years, \$50 minimum payment, may not be less than interest accrued between payments; new borrowers entering repayment on or after 7/1/2006 with more than \$30,000 in outstanding Direct Loans. A new borrower is an individual who has no outstanding principal or interest balance on a Direct Loan as of 10/7/98, or on the date the borrower obtains a Direct Loan on or after

	10/7/98. DLSS Plan O – Extended Fixed
B3	12 to 30 years depending on loan balance; \$50 minimum payment, may not be less than interest accrued between payments; borrowers that entered repayment before 7/1/2006. DLSS Plan C – Grandfathered Extended
C1	ICR Repayment Option – Formula Amount – Pre-HERA DLSS Plan I1 – Formula Amount
C2	ICR Repayment Option – Capped Amount – Pre-HERA DLSS Plan I2 Capped Amount
C3	ICR Repayment Option – Post-HERA DLSS Plan I3 – post HERA
K1	Extended Graduated plan; 25 year term; \$50.00/mo. Minimum; graduates every 24 months; last amount cannot be more than 3 times the first. Restrictions: Principal + Interest total must be at least \$30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers); oldest disbursement date must be 10/7/98 or later.
K2	25 years, \$50 minimum payment, may not be less than interest accrued between payments; new borrowers entering repayment on or after 7/1/2006 with more than \$30,000 in outstanding Direct Loans. A new borrower is an individual who has no outstanding principal or interest balance on a Direct Loan as of 10/7/98, or on the date the borrower obtains a Direct Loan on or after 10/7/98. DLSS Plan P – Extended Graduated Min Pmt is \$50
G3	10 year graduated plan; 2 years interest only, followed by 2 years of interest and reduced principal payment, and then level principal and interest for the remaining term
G4	Must make payments at two or more levels over a period not to exceed 10 years; minimum payment may be less than \$50, may not be less than interest accrued between payments, no single payment may be more than 3 times greater than any other payment; borrowers entering repayment on or after 7/1/2006. DLSS Plan H – Graduated
E2	25 year extended graduated plan; 2 years interest only followed by level principal and interest payments for the remaining term.
E3	25 year extended graduated plan; 2 years interest only followed by 2 years interest and a reduced principal amount, and then level principal and interest for the remaining term
IB	Income based repayment plan where borrower is paying the partial financial hardship amount DLSS Plan B1 – IBR Income Based

IL	IBR repayment plan but borrower is not paying the partial financial hardship amount DLSS Plan B2 – IBR Non-Income Based, Permanent Standard; also considered F3 – Expedited Standard (IBR) Plan for non-Consolidation Borrowers or L3 – Expedited Standard (IBR) Plan for Consolidation Borrowers
J1	Alternative Fixed Payment Repayment Plan DLSS Plan E – Alternative Fixed Payment
J2	Alternative Fixed Term Repayment Plan DLSS Plan X – Alternative Fixed Term
J3	Alternative Graduated Repayment Plan DLSS Plan G – Alternative Graduated
J4	Alternative Negative Amortization Repayment Plan DLSS Plan J – Alternative Neg Am
D	Must make payments at two or more levels over a period of 12 to 30 years depending on loan balance; \$25 minimum payment, fixed payment may not be less than interest accrued between payments, less than 50% of Standard (F) payment, greater than 150% of the Standard (F) payment; borrowers that entered repayment before 7/1/2006. DLSS Plan D – Grandfathered Graduated Plan
M	Must make payments that gradually increase in stages over a period of 10 to 30 years depending on loan balance; interest only payment may be less than \$50, may not be less than interest accrued between payments, no single payment may be more than 3 times greater than any other payment; borrowers entering repayment on or after 7/1/2006. DLSS Plan M – Consolidation Graduated Interest Only

Table 4 - State Codes

CODE	DEFINITIONS	CODE	DEFINITIONS
AL	Alabama	NJ	New Jersey
AK	Alaska	NM	New Mexico
AR	Arkansas	NV	Nevada
AZ	Arizona	NY	New York
CA	California	OH	Ohio
CO	Colorado	OK	Oklahoma

CT	Connecticut	OR	Oregon
DE	Delaware	PA	Pennsylvania
FL	Florida	RI	Rhode Island
GA	Georgia	SC	South Carolina
HI	Hawaii	SD	South Dakota
ID	Idaho	TN	Tennessee
IL	Illinois	TX	Texas
IN	Indiana	UT	Utah
IA	Iowa	VA	Virginia
KS	Kansas	VT	Vermont
KY	Kentucky	WA	Washington
LA	Louisiana	WI	Wisconsin
MA	Massachusetts	WV	West Virginia
MD	Maryland	WY	Wyoming
ME	Maine	AA	American Continent/Canada
MI	Michigan	AE	Europe
MN	Minnesota	AP	Pacific Islands
MO	Missouri	AS	American Samoa
MS	Mississippi	CM	Northern Mariana Islands
MT	Montana	DC	District of Columbia
NC	North Carolina	GU	Guam
ND	North Dakota	PR	Puerto Rico
NE	Nebraska	TT	Trust Territories
NH	New Hampshire	VI	Virgin Islands

OT	Other (ACS use only)		
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Table 5 - Grade Level Codes

CODE	DEFINITIONS
01	Freshman
02	Sophomore
03	Junior
04	Senior
05	Fifth-year undergraduate
06	Graduate, 1 st year
07	Graduate, 2 nd year
08	Graduate, 3 rd year
09	Graduate, 4 th year
10	Graduate, 5 th year
19	Grade level unknown

Table 8 – Program Identifier

CODE	DEFINITIONS
PI1	FFEL Participation Interests Loan Purchases 2008/2009
LP1	FFEL Loan Purchases 2008/2009
FCO	FFEL Conduit Loan Purchases
FBR	FFEL Bridge Loan Purchases 2007/08
GAL	FFEL Rehabilitated Loans from GA – 1 st Disbursement Date FY 1991 or Earlier
FAL	FFEL Loans that DMCS or CDDTS from a GA – 1 st Disbursement Date FY 1991 or Earlier
PI2	FFEL Participation Interests Loan Purchases 2009/20010
LP2	FFEL Loan Purchases 2009/2010

PEL	Pell Overpayments
FIS	FISL Loans
FCD	Delinquent FFEL Conduit Loan Purchases
GAF	FFEL Rehabilitated Loans from GA – 1 st Disbursement Date Post FY 1991
FAF	FFEL Loans that DMCS or CDDTS from a GA – 1 st Disbursement Date Post FY 1991
DLO	Direct Loans
LNC	Consolidated Direct Loans
TPG	Teach Program Grant
TPL	Teach Program Loan
PER	Perkins Loans
NDF	National Defense Loans
NDR	National Direct Loans

Table 9 – Specialty Claim Types

CODE	DEFINITIONS
01	Closed School
02	False Certification – ability to benefit
03	False Certification – disqualifying status
04	Unpaid Refund
05	Unauthorized Signature/Unauthorized Payment
06	Bankruptcy
07	Death
08	Disability
09	Veterans Disability
10	Teacher Forgiveness

11	Satisfied (TEACH only)
12	Identity Theft
14	Public Service
15	Ineligible Borrower
16	Fraud

Table 10 – Bankruptcy Types

CODE	DEFINITIONS
A	Chapter 7 – With Adversarial Complaint
B	Chapter 7 – Without Adversarial Complaint
C	Chapter 11
D	Chapter 12
E	Chapter 13
U	Unknown

7.2.4 Unused Record Layouts

Record 02: Deferment Data Record

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	<p>"02"</p> <p>02 Record is a required record if the borrowers account has any deferment months.</p>	CHAR	2	01	02	
Deferment Begin Date	<p>MMDDYY</p> <p>For Grad PLUS loans that have been fully disbursed, populate this field with the day after the last disbursement date.</p> <p>If a deferment begin date is provided, at least one of the data items for # of Months must have a value</p>	DATE	6	03	08	C
Deferment End Date	<p>MMDDYY</p> <p>For Grad PLUS loans, populate this field</p>	DATE	6	09	14	C

	with the anticipated graduation date. Required if Deferment Begin Date is provided					
Months Discretionary Forbearance	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	15	16	C
Months Student Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	17	18	C
Months Fellowship Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	19	20	C
Months Public Health Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	21	22	C
Months Armed Forces Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	23	24	C
Months Peace Corps Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	25	26	C
Months Vista Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	27	28	C
Months Internship Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	29	30	C
Months Tax Exempt Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	31	32	C
Months Unemployment Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	33	34	C

Months Disability Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	35	36	C
Months Rehabilitation Deferment	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	37	38	C
Deferment Type	Required if Deferment Begin Date is provided See Table 4	CHAR	1	39	39	C
Interest Capitalization Date	If a date in the past is provided, there must be an amount in Capitalized interest in record 08.	DATE	6	40	45	C
Unused	Internal Use Only		6	46	51	
Unused	Internal Use Only		6	52	57	
Commit Amount		NUM	7	58	64	
78 Interest Amount		NUM	7	65	71	
Months Economic Hardship Def	Required, if appropriate This is the TOTAL number of months of Economic Hardship Deferment, including deferments that include or are after 7/1/09. Do not include the number of months for a deferment that has not started.	NUM	2	72	73	C
Months Motherhood Deferment	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	74	75	C
Months NOAA Deferment	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	76	77	C
Months Parental Leave Deferment	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	78	79	C
Months Teacher	Required, if appropriate	NUM	2	80	81	C

Deferment	Do not include the number of months for a deferment that has not started.					
First IBR Economic Hardship Deferment Begin Date	Required, if appropriate This is the begin date of the first Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	82	87	C
First IBR Economic Hardship Deferment End Date	Required, if appropriate This is the end date of the first Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	88	93	C
Second IBR Economic Hardship Deferment Begin Date	Required, if appropriate This is the begin date of the second Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	94	99	C
Second IBR Economic Hardship Deferment End Date	Required, if appropriate This is the end date of the second Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	100	105	C
Third IBR Economic Hardship Deferment Begin Date	Required, if appropriate This is the begin date of the third Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	106	111	C
Third IBR Economic Hardship Deferment End Date	Required, if appropriate This is the end date of the third Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	112	117	C
Fourth IBR Economic Hardship Deferment Begin Date	Required, if appropriate This is the begin date of the fourth Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	118	123	C
Fourth IBR Economic Hardship Deferment End Date	Required, if appropriate This is the end date of the fourth Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	124	129	C

Fifth IBR Economic Hardship Deferment Begin Date	Required, if appropriate This is the begin date of the fifth Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	130	135	C
Fifth IBR Economic Hardship Deferment End Date	Required, if appropriate This is the end date of the fifth Economic Hardship Deferment that is after or includes 7/1/09.	DATE	6	136	141	C
Military Grace Begin Date	Required, if appropriate This is the begin date of the Military Grace, which represents the deployment begin date as the extension of the Grace period caused by the deployment. Please note: this is NOT the Military Deferment. No one period begin to end date can exceed a 3 year limit.	DATE	6	142	147	C
Military Grace End Date	Required, if appropriate This is the end date of the Military Grace, which represents the deployment end date of the extension of the Grace period caused by the deployment. Please note: this is NOT the Military Deferment.	DATE	6	148	153	C
Months Administrative Forbearance	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	154	155	C
Months Mandatory Forbearance	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	156	157	C
Months Mandatory Administrative Forbearance	Required, if appropriate Do not include the number of months for a forbearance that has not started.	NUM	2	158	159	C
PLUS In-School Deferment Indicator	Y / N / Blank Required, if appropriate Indicator to identify what the Parent filled out on the PLUS application and does not factor in the enrollment status of the student. (Address the Servicer	CHAR	1	160	160	C

	requirement to look at the enrollment status of the PLUS student and the Deferment Indicator sent form COD to determine deferment for a Parent PLUS award.					
Unused			2	161	162	
Months Intern Forbearance	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	163	164	C
Months PLUS In-School Deferment	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	165	166	C
Months TLF Forbearance	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	167	168	C
Months Post Active Student Deferment	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	169	170	C
Unused			2	171	172	
Excessive Debt Forbearance	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	173	174	C
Months CNCS Forbearance	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	175	176	C
Months Military Forbearance	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	177	178	C
Low Pay Forbearance Payment Amount	S99999V99 Required if Borrower is in active Deferment Type Q	NUM	7	179	185	C
Months GRAD/PLUS – post enrollment Def.	Required, if appropriate Do not include the number of months for a deferment that has not started.	NUM	2	186	187	C

Filler		CHAR	69	188	256	
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Record 12: Deferment and Forebearance History Data Record

MULTIPLE RECORDS ONE RECORD PER DEFERMENT PERIOD.

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	<p>"12"</p> <p>12 Record is a required record if the borrowers account has any deferment History. There can be multiple records one for each deferment.</p>	CHAR	2	01	02	R
Deferment Begin Date	<p>MMDDYY</p> <p>For Grad PLUS loans that have been fully disbursed, populate this field with the day of the last disbursement date.</p> <p>If a deferment begin date is provided, at least one of the data items for # of Months on the Rec 02 must have a value</p>	DATE	6	03	08	C
Deferment End Date	<p>MMDDYY</p> <p>For Grad PLUS loans, populate this field with the anticipated graduation date.</p> <p>Required if Deferment Begin Date is provided</p>	DATE	6	09	14	C
Deferment Type	<p>Required if Deferment Begin Date is provided</p> <p>See Table 4</p>	CHAR	1	15	15	C
Filler		CHAR	241	16	256	

Record 14: Supplemental Repayment Record

PAIRS UP WITH RECORD 03

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	<p>"14"</p> <p>If Borrower is in IBR / ICR or Joint repayment plan fields must be populated</p>	CHAR	2	01	02	C
Joint Repayment Indicator	<p>Y = Yes</p> <p>N = No</p>	CHAR	1	03	03	C

Marital Status	S = Single M = Married	CHAR	1	04	04	C
Filing Status	J = Jointly S = Separately	CHAR	1	05	05	C
Family Size	99	NUM	2	06	07	C
IRS Consent Date	MMDDCCYY Blank valid if IRS not used	DATE	8	08	15	C
IRS Consent Expiration Date	MMDDCCYY Blank valid if IRS not used	DATE	8	16	23	C
IRS Consent Revoke Date	MMDDCCYY Blank valid if IRS not used	DATE	8	24	31	C
Borrower AGI / Income	S9999999V99 – if negative value pass zero's	NUM	9	32	40	C
Last AGI / Income Date	MMDDCCYY	DATE	8	41	48	C
Spouse SSN	Required for joint repayment under ICR and IBR	NUM	9	49	57	C
Spouse Last Name	Spouse Last Name Required for joint repayment under ICR and IBR	CHAR	35	58	92	C
Spouse Last Name Suffix	Spouse suffix Required for joint repayment under ICR and IBR	CHAR	4	93	96	C
Spouse First Name	Spouse first name Required for joint repayment under ICR and IBR	CHAR	12	97	108	C
Spouse Middle Name	Spouse middle name or initial Required for joint repayment under ICR and IBR	CHAR	12	109	120	C
Spouses Date of Birth	Spouses Date of birth Required for joint repayment under ICR	DATE	8	121	128	C

	and IBR					
Spouse IRS Consent Date	MMDDCCYY Blank valid if IRS not used	DATE	8	129	136	C
Spouse IRS Consent Expiration Date	MMDDCCYY Blank valid if IRS not used	DATE	8	137	144	C
Spouse IRS Consent Revoke Date	MMDDCCYY Blank valid if IRS not used	DATE	8	145	152	C
Spouse AGI / Income	S9999999V99 – if negative value pass zero's	NUM	9	153	161	C
Spouse Last AGI / Income Date	MMDDCCYY	DATE	8	162	169	C
Spouse Standard/Standard Payment Amount at Repayment	S999999999V99 – if negative value pass zero's	NUM	12	170	181	C
Spouse Standard/Standard Payment Amount at IBR Begin Date	S999999999V99 – if negative value pass zero's	NUM	12	182	193	C
Forced ICR Indicator	Y N	CHAR	1	194	194	C
ICR On-time Payments Made	To capture# of payments made towards 3 on-time, consecutive commitment when forced ICR indicator is Y.	NUM	3	195	197	C
Negative Amortization Begin Date	MMDDCCYY If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan.	DATE	8	198	205	C
Negative Amortization Payment Amount	S999999V99 – if negative value pass zero's If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan.	NUM	8	206	213	C
ICR Negative Amortization	The length of time in months that the borrower has been placed in a Negative	NUM	2	214	215	C

Length	Amortization Plan. If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan.					
Capitalized Interest Date when in ICR plan	If Borrower is in an ICR Repayment Plan the last date that interest was capitalized, excluding deferment or forbearance end.	DATE	8	216	223	C
10% threshold indicator	Indicates if the borrower has reached the 10% threshold of capitalized interest Y N	CHAR	1	224	224	C
Cumulative Negative Amortization Interest Capitalized	Amount of Negative Amortization Interest Capitalized on the loan associated with the Negative Amortization Repayment Plan. Exclude interest that was capitalized during deferment or forbearance end.	NUM	9	225	233	C
Negative Amortization IRB	Amount of Negative Amortized Interest that has not been capitalized as of a specific date.	NUM	8	234	241	C
Interest Amount from ICR 06/30 CAP Letter	Amount of interest provided in the ICR capitalization letter.	NUM	9	242	250	C
Borrower Income Source	Required if Borrower in IBR/ICR: IRS OTH – Other form of income verification	CHAR	3	251	253	C
Spouse Income Source	Required if Borrower in Joint ICR or married / filing jointly and in IBR: IRS OTH – Other form of income verification	CHAR	3	254-256	256	C

Record 15: Benefit Record

MULTIPLE RECORDS PER LOAN

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"15" Record is conditional and must be populated	CHAR	2	01	02	C

	if borrower has any benefits on their loans. Multiple records are anticipated to represent one record per Benefit Type as well as one record for each Military Service Start and End Date.					
Benefit Type	REB = rebate RR1 = Rebate 1 (1.5 % servicing grants; reduces PBO) RR2 = Rebate 2 (1.5% originated grants; money back to borrower @ time of disbursement) IRR = Interest rate reduction ACH = auto debit reduction	CHAR	3	03	05	C
Benefit Percentage	V999999 (Example 1.25% = .012500)	NUM	6	06	11	C
Rebate Amount	S9999999V99 – The rebate amount should always be reported as a positive number regardless of Rebate Type. If a negative value is present pass zero's.	NUM	9	12	20	C
Benefit Status	A = Active D = Disqualified E = Eligible	CHAR	1	21	21	C
Number of Payments towards 12 Payment Commitment	Providing leading zero's when number is single digit. i.e.) 08	NUM	2	22	23	C
Late payments towards 12 Payment Commitment		CHAR	2	24	25	C
Military Service Start Date	MMDDCCYY Not related to SCRA If Borrower is receiving Military no-interest benefit.	DATE	8	26	33	C
Military Service End Date	MMDDCCYY	DATE	8	34	41	C

	Not related to SCRA If Borrower is receiving Military no-interest benefit.					
Months used towards no interest 60 month accrual		NUM	2	42	43	C
Rebate Revoke Date	MMDDCCYY	DATE	8	44	51	C
Benefit Status Effective Date	MMDDCCYY Required for NSLDS Reporting	DATE	8	52	59	C
Filler		CHAR	197	60	256	

Record 16: MPN Record

MULTIPLE RECORDS PER LOAN

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"16" Record is conditional and must be populated if borrower has an MPN	Char	2	01	02	C
MPN Status Code	MPN status determines if additional loans can be booked for this MPN in the case where the data pertains to a loan Y = MPN is active I = MPN is inactive N = MPN is closed Blank = MPN is not on File	CHAR	1	03	03	C
Expiration Date	MMDDCCYY The expiration date of the MPN	DATE	8	04	11	C
MPN ID		CHAR	21	12	32	C
Filler		CHAR	224	33	256	

Record 18: Direct Debt Record

ONE RECORD PER LOAN

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"18" Record 18 should occur one time <i>per loan</i> and should <i>only</i> be populated if the Borrower ACH data is in an Active or Suspended status and the next Extraction Date is in the future. Do not populate if the borrower has been Disqualified or Withdrawn from ACH	CHAR	2	01	02	R
Award ID		CHAR	21	03	23	R
Bank Account Holder First Name		CHAR	15	24	38	R
Bank Account Holder Last Name		CHAR	35	39	73	R
ABA Routing Number		CHAR	9	74	82	R
Bank Account Number		CHAR	17	83	99	R
Bank Account Type	C = Checking S = Savings	CHAR	1	100	100	R
Last Extraction Amount	S99999v99	NUM	7	101	107	R
Last Extraction Date	MMDDCCYY	DATE	8	108	115	R
Borrower's Monthly Installment Amount	S99999v99	NUM	7	116	122	R
Additional Amount Extracted	S99999v99 Required if additional amount to be extracted	NUM	7	123	129	C
Next Scheduled Extraction Date	MMDDCCYY	DATE	8	130	137	R

Source of Application	W = Web E = Electronic P = Paper	CHAR	1	138	138	R
Begin Date	MMDDCCYY	DATE	8	139	146	R
End Date	MMDDCCYY	DATE	8	147	154	R
Bank Account holder Street Address		CHAR	25	155	179	R
Bank Account Holder Street Address 2		CHAR	25	180	204	C
Bank Account Holder City		CHAR	16	205	220	R
Bank Account Holder State		CHR	2	221	222	R
Bank Account Holder Zip		NUM	5	223	227	R
Bank Account Holder Zip +4		NUM	4	228	231	C
Filler			25	232	256	

Record 19: TEACH Grant Record

ONE RECORD PER LOAN

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"19" Record 19 should only be included when transferring TEACH information	CHAR	2	01	-02	R
Award ID	This basic component specifies a unique identifier for a financial award across programs and systems, and across academic years.	CHAR	21	03	23	R

Agreement to Serve ID	For TEACH Grant, this field will be the Agreement to Serve ID	CHAR	21	24	44	R
Agreement to Serve Date	For TEACH Grant, this field will be the Agreement to Serve Date.	DATE	8	45	52	R
Agreement to Serve Status Code	For TEACH Grant this will be the Agreement to Serve Status Code. A = Active note I = Inactive note C = Closed note N = No Agreement to Serve	CHAR	1	53	53	R
Grant Reporting Institution Campus (OPEID)	An eight-digit code, known as the OPE ID, identifying the current school at which the student is accepted for enrollment, currently enrolled, or last attended	NUM	8	54	61	R
Grant CPS Original SSN	Social Security number on student's first Free Application for Federal Student Aid (FAFSA) for this school year	NUM	9	62	70	R
Grant CPS Original Name Code	First 2 characters of Last Name on student's first FAFSA for this school year.	CHAR	2	71	72	R
Grant Current Award Type	Code indicating type of Grant received TG=Teach Grant.	CHAR	2	73	74	R
Grant Grade Level	Student's academic or grade level in school at the beginning of the specific period covered by the Grant 0 = 1st year, undergraduate/never attended college 1 = 1st year, undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond	CHAR	1	75	75	R

Grant Max Disbursement Number	Disbursement Number	NUM	2	76	77	R
Grant Current Award Sequence Number	Award Sequence Number	NUM	3	78	80	R
Grant CPS Transaction Number	Transaction Number	NUM	2	81	82	R
Grant Total Accepted Award Amount Paid	The Year-to-Date total of accepted disbursements.	NUM	7	83	89	R
Grant Award Amount	Accepted Award Amount	NUM	7	90	96	R
Grant Enrollment Date	Accepted Enrollment Date	DATE	8	97	104	R
Grant Create Date	This is the date that the award was added to COD.	DATE	8	105	112	R
Grant Date of Last Update	Date the grant was last updated	DATE	8	113	120	R
Grant Date Disbursement Posted in COD	The date COD posted the accepted disbursement	DATE	8	121	128	R
Grant Award Year	Current Award Year	NUM	4	129	132	R
Grant Expert Teacher Flag	Flag to indicate Expert Teacher Program Must be populated with a space or Y=Yes	CHAR	1	133	133	R
Grant Status	Code for current status of a TEACH grant AS = Agreement to Serve DE = Death Discharge DI = Disability Discharge LC = Life Circumstance LN = Converted to a D8 loan CA = Cancelled	CHAR	2	134	135	R

	SF = Satisfied in Full					
Grant Status Date	Date when the current Code for TEACH Grant Status became effective.	DATE	8	136	143	R
Grant Life Circumstance Type	Type of Life Circumstance Grant status must be LC EP = Eligible Program. FM = Family Medical Leave Act MO = Military Operations or National Emergency UK = Unknown or not reported	CHAR	2	144	145	C
Grant Life Circumstance Begin Date	Date the Life Circumstance began. Grant status must be LC	DATE	8	146	153	C
Grant Life Circumstance End Date	Date Life Circumstance ended Grant status must be LC	DATE	8	154	161	C
Grant Teacher Years Completed	Years of Service as a Teacher	NUM	2	162	163	R
Grant Teacher Satisfaction Required Date	Date that is projected as the satisfaction of requirements date Must be reported when Grant Status is AS, LC or SF.	DATE	8	164	171	C
Filler		CHAR	85	172	256	

Record 20: TEACH Grant Record

ONE RECORD PER FILE

Data Element	Description	Field Format	Length	Start Position	End Position	Reqd
Record ID	"20" Record 19 should only be included when transferring TEACH information	CHAR	2	01	02	R
Academic Year	This is the academic year for which the grant recipient is getting credit for teaching services performed.	Num	8	03	10	
School Name	This is the school in which the grant	CHAR	30	11	40	

	recipient taught.					
School County	This is the county in which the school is located.	CHAR	15	41	55	
School Stat	This is the state in which the school is located.	CHAR	2	56	57	
Subject Taught	Teach Grant recipients are required to teach in specific subject areas. When they certify each year, they must provide the subject for which they taught.	CHAR	50	58	107	
Current Certification Due Date	(1) Initially set to 120 days after Teach Obligation Begin Date. (2) Annually set to 1 year from Last Certification Due Date.	DATE	8	108	115	
Last Certification Due Date	Current Certification Due Date from prior obligation year.	DATE	8	116	123	
Type of Notice Sent	1st notice sent, 2nd notice sent, or 3rd notice sent requesting completion of the annual certification form for the specific annual obligation period.	CHAR	4	124	127	
Date Notice Sent	45 days prior to Current Certification Due Date	DATE	8	128	135	
Teach Obligation Begin Date	This is the day the recipient's obligation period begins. They only receive credit for teaching when they teach during this period.	DATE	8	136	143	
Teach Obligation End Date	This is the end date for the obligation period. If the recipient does not finish their obligation by this date, the grant gets converted into a loan.	DATE	8	144	151	
Life Circumstance Months	Recipients are entitled to obligation suspensions and this is used to extend the obligation end date.	NUM	3	152	154	
Teach Obligation Year 1 Date	This is the first date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period.	NUM	8	155	162	
Teach Obligation Year 2 Date	This is the second date recipient receives credit from servicer for teaching in the	NUM	8	163	170	

	academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period.					
Teach Obligation Year 3 Date	This is the third date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period.	NUM	8	171	178	
Teach Obligation Year 4 Date	This is the fourth date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period.	NUM	8	179	186	
Loan Converted to Grant Date	The date a loan is converted back into a grant based on various defined reasons.	DATE	8	187	194	
Grant Converted to Loan Date	The date a grant is converted into a loan based on various defined reasons of not meeting the obligation criteria.	DATE	8	195	202	
Filler		CHAR	54	203	256	

Record 21: Not used at this time.

DMCS Treasury Offset Process Interface Control Document

Version 1.2 • 11/19/2018

Contractual

Submitted by: MAXIMUS Federal Services

Contract No.: ED-FSA-13-C-0021

Final

Document Version Control

Version	Date	Author	Description
1.0	5/29/2018	Chitra Sundar	Initial Version
1.1	8/15/2018	Chitra Sundar	Updated based on Treasury file name change request
1.2	11/19/2018	Chitra Sundar	Updated TOP Address Request file frequency from/to Treasury

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Section 1. Interface Control Specification

Table 1-1 Interface Description

Interface Name	Treasury Offset Process (TOP) Files
Interface Type	Bi-Directional
Interface Short Description	<p>This document defines the processes used by DMCS and Treasury to exchange Treasury Offset Process (TOP) files. TOP is the process through which Federal payments (other than salaries) may be offset by Treasury in order to satisfy a borrower's debt.</p> <p>The TOP data files are exchanged between DMCS and Treasury through the FSA Virtual Data Center (EFT Server). The list of files exchanged between DMCS and Treasury is provided below in Table 1-2 TOP Files Interface List.</p> <p>A short description of each of the files exchanged between Treasury and DMCS is provided in Section 5.</p>
Requesting (Source) Application	Please reference Table 1-2 TOP Files Interface List below.
Responding (Receiving or Destination) Application	Please reference Table 1-2 TOP Files Interface List below.
Technical Requirement References	Please reference Table 1-2 TOP Files Interface List below.
Interface Usage Frequency	Please reference Table 1-2 TOP Files Interface List below.
Interface Usage Volume	Please reference Table 1-2 TOP Files Interface List below.

1.1. TOP Files Interface List

Please see listed below the list of TOP File Interfaces between DMCS and Treasury for the Treasury Offset Process.

Table 1-2 TOP Files Interface List

FILE TYPE	FILE NAME	FILE SOURCE	FILE DESTINATION	FREQUENCY	RECORD LENGTH	VOLUME
TOP Debtor Address Request (GA)	FDMP.IPADRQST.AG05.SED	DMCS	Treasury	Monthly (last Wednesday of each month)	150	
TOP Debtor Address Request (ED)	FDMP.IPADRQST.AG05.SGA	DMCS	Treasury	Monthly (last Wednesday of each month)	150	
TOP GA Weekly Update	FDMP.IPTOPUPD.CYYYYCC.AG05.SGA	DMCS	Treasury	Weekly (Wednesday)	200	1000
TOP ED Weekly Update	FDMP.IPTOPUPD.CYYYYCC.AG05.SED	DMCS	Treasury	Weekly (Wednesday)	200	100
TOP Agency Debt Extract	FDMP.AXDEBTAX.AGnnSss.Dyymmdd Note: 'S' represents Sequential Number 'ss' will be '01' a sequential number beginning with the file to be received in December	Treasury	DMCS	Semi-Annual (December and June)	200	
TOP Debtor Address Request from IRS (ED)	FDMP.ADRESULT.MYYYYCC.AG05SED	Treasury	DMCS	Monthly 1 st week of the month following the Address Request to Treasury	215	
TOP Debtor Address Request from IRS (GA)	FDMP.ADRESULT.MYYYYCC.AG05SGA	Treasury	DMCS	Monthly (1st week of the month following the Address Request to Treasury)	215	
TOP GA Weekly Update Treasury Unprocessable	FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SGA	Treasury	DMCS	Weekly (Wednesday or Thursday)	221	

FILE TYPE	FILE NAME	FILE SOURCE	FILE DESTINATION	FREQUENCY	RECORD LENGTH	VOLUME
TOP ED Weekly Update Treasury Unprocessable	FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SED	Treasury	DMCS	Weekly (Wednesday or Thursday)	221	
TOP Weekly Collections	FDMP.CXCOLECT.CYYYYCC.AG05 Note: The filename received from Treasury is renamed by VDC as 'Weekly_Collections_File_Cycle_YYCC.txt' where YYCC = Cycle Number. The file name received from VDC is renamed by Production Operations as 'Weekly_Collections_File.txt'.	Treasury	DMCS	Treasury (Thursday)	250	

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. TOP Inbound Files from Treasury to DMCS (ED)

2.1.2. TOP Outbound Files from DMCS (ED) to Treasury

2.2. Flow Diagram Description

2.2.1. TOP Inbound Files from Treasury to DMCS

1. The Treasury system will initiate a process to create the TOP files and send to the EFT Server via Connect Direct.
2. The EFT Server pushes the TOP files to the DMCS FTS Server via SFTP.
3. The DMCS ETL Server pulls the TOP files from the DMCS FTS Server via SFTP.

2.2.2. TOP Outbound Files from DMCS to Treasury

1. The DMCS ETL Server pushes the TOP files to the DMCS FTS Server via SFTP.
2. The DMCS FTS Server pushes the files to the EFT Server via SFTP.
3. The EFT Server pushes the files to Treasury via Connect Direct.

2.3. Usage Scenarios

2.3.1. TOP Inbound Files from Treasury to DMCS

DMCS FTS Server receives the TOP files from the EFT Server via SFTP. The DMCS ETL server pulls the TOP files from DMCS FTS Server.

2.3.2. TOP Outbound Files from DMCS to Treasury

DMCS schedules a batch job to extract and create the outgoing TOP files. The DMCS ETL Server pushes the TOP files to the DMCS FTS Server. The DMCS FTS Server pushes the files to the EFT Server via SFTP. The EFT Server pushes the files to Treasury via Connect Direct.

Section 3. System Information

Treasury or DMCS can either be the Source or Destination system based on the TOP file being either an incoming or an outgoing file.

3.1. Requesting (or Source) System Information

Treasury

Production System Location	St Louis, MO
Contracting Organization	Treasury
Developer Location	St Louis, MO
Transmission Protocol	Connect Direct

3.2. Responding (Receiving or Destination) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SFTP (Secure File Transfer Protocol)

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

4.1.1. DMCS Functional Specifications (Outbound Files)

#	Description
1	DMCS will extract the TOP files with the following file names from the DMCS database. <ul style="list-style-type: none"> TOP Debtor Address Request (GA) as FDMP.IPADRQST.AG05.SGA.dat TOP Debtor Address Request (ED) as FDMP.IPADRQST.AG05.SED.dat TOP GA Weekly Update as FDMP.IPTOPUPD.CYYYYCC.AG05.SGA.dat TOP ED Weekly Update as FDMP.IPTOPUPD.CYYYYCC.AG05.SED.dat
2	The TOP files will be formatted as specified in the File Specification Section 6. <ul style="list-style-type: none"> TOP Debtor Address Request (GA) TOP Debtor Address Request (ED) TOP GA Weekly Update TOP ED Weekly Update
3	The DMCS batch job will remove the Control Record Line Feed (CRLF) on outgoing files to Treasury.
3	DMCS will deliver the TOP files to EFT Server via SFTP using the above file names.

4.1.2. Treasury Functional Specifications (Outbound Files)

#	Description
1	Treasury will deliver the TOP files through the Connect Direct gateway to EFT Server with the following file names: <ul style="list-style-type: none"> TOP Agency Debt Extract as FDMP.AXDEBTAX.AGnnSss.DYYMMDD.dat TOP Debtor Address Request (ED) as FDMP.ADRESULT.MYYYYCC.AG05SED.dat TOP Debtor Address Request (GA) as FDMP.ADRESULT.MYYYYCC.AG05SGA.dat TOP Weekly Update Unprocessable (ED) as FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SED.dat TOP Weekly Update Unprocessable (GA) as FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SGA.dat TOP Weekly Collections as FDMP.CXCOLLECT.CYYYYCC.AG05

4.2. Responding (Receiving or Destination) System Responsibilities

4.2.1. FSA Data Center (EFT Server) Functional Specifications (Inbound Files)

#	Description
1	EFT Server will receive and deliver the TOP files to Treasury via Connect Direct with the following file names: <ul style="list-style-type: none"> TOP Debtor Address Request (GA) as FDMP.IPADRQST.AG05.SGA.dat TOP Debtor Address Request (ED) as FDMP.IPADRQST.AG05.SED.dat TOP GA Weekly Update as FDMP.IPTOPUPD.CYYYYCC.AG05.SGA.dat TOP ED Weekly Update as FDMP.IPTOPUPD.CYYYYCC.AG05.SED.dat
2	Treasury will trigger a batch job to process the file.

4.2.2. DMCS Functional Specifications (Inbound Files)

#	Description
1	<p>DMCS FTS Server will receive the TOP files with the following file names via SFTP from the EFT Server DMCS will place them in the DMCS ETL Server.</p> <ul style="list-style-type: none"> • TOP Agency Debt Extract as FDMP.AXDEBTAX.AGnnSss.DYYMMDD.dat • TOP Debtor Address Request (ED) as FDMP.ADRESULT.MYYYYCC.AG05SED.dat • TOP Debtor Address Request (GA) as FDMP.ADRESULT.MYYYYCC.AG05SGA.dat • TOP Weekly Update Unprocessable (ED) as FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SED.dat • TOP Weekly Update Unprocessable (GA) as FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SGA.dat • TOP Weekly Collections as FDMP.CXCOLECT.CYYYYCC.AG05
2	<p>The batch job will add Control Record Line Feed (CRLF) to incoming files as needed.</p>
3.	<p>The DMCS batch jobs will process the files and generate reports on file-level validation failures. Note: The Interface Group will work with Treasury to request new files as needed.</p>

Section 5. Business Rules and Logic

5.1. Treasury to DMCS Inbound Files

5.1.1. TOP Agency Debt Extract File

This file contains TOP Debt extract data from the Treasury system for both GA and ED held borrowers received on a semi-annual basis (June and December). The Treasury data is used to perform a periodic data synchronization, and reconcile the Current Balance data for ED borrowers with Treasury. ED replaces the current balance data for GA held borrowers with the Treasury balance, and forwards the synchronization data to the GA's. Any balance variances are reported via the TOP Weekly Update file to Treasury. The file contains the following records.

- T1 (Header),
- Detail (Type 1), and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> • File name is 'FDMP.AXDEBTAX.AGnnSss.Dyymmdd' where: <ul style="list-style-type: none"> ○ 'AG' represents the Agency ID. ○ 'nn' is equal to '05' for the Department of Education, ○ 'S' represents the sequence number ○ 'ss' = two digit sequence number ○ 'D' represents the Date, ○ 'yy' = Extract Year ○ 'mm' = Extract Month ○ 'dd' = Extract Day • File contains a T1 record • File T1 record 'Identifier' contains two spaces followed by a value of 'T1' • File T1 record 'Batch Identifier' contains a unique Batch ID • File contains a Control record • File Control record 'Identifier' contains a value of 'TOP' followed by one space • File Control record 'Batch Control Number' matches the T1 record 'Batch Control Number' • File contains at least one Type 1 Detail record • Type 1 Detail record count matches the Control record count • Sum of Type 1 Detail record Debt Amount matches the Control record Debt Amount
Exception Processing	<p>DMCS batch job will generate 'TOP Agency Debt Extract File Reject Report' (RTOP22) Note: Interface Group will email the report to FSA so they can work with Treasury to request new files as needed.</p>
Logic	<p>System will reject the file and generate an error report if the file does not pass the validation edit criteria</p>

5.1.2. TOP Debtor Address Request from IRS (ED)

Treasury provides the file that contains the addresses for ED-held borrowers. DMCS stores the pre-offset address data for ED-held borrowers with invalid and/or missing address, and generates the TOP 65 Day Notice or the Combined Welcome Letter to the borrower providing notification of the proposed offset. The file contains the following records.

- Detail (Type 1), and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> • File Name is 'FDMP.ADRESULT.MYYYYCC.AG05SED' where: <ul style="list-style-type: none"> ○ 'YYYY' is the year ○ 'CC' is the Cycle Number ○ 'AG' represents the Agency ID. ○ 'nn' is equal to '05' for the Department of Education, ○ 'SED' is for ED held borrowers • 'File contains at least one Type 1 Detail record • Detail record count on TOP Debtor Address Request from IRS (ED) matches the detail record count of the TOP Debtor Address Request (ED) sent to Treasury. • File contains a Control record • Control record count is numeric • Type 1 Detail record count matches the Control record count <p>Note: Treasury file name must indicate SED or SGA.</p>
Exception Processing	<p>DMCS batch job will generate 'TOP Pre-Offset Treasury Address Return File Error Report' (RTOP20). Note: Interface Group will work with Treasury to request new files as needed.</p>
Logic	<p>System will reject the file and generate an error report if the file does not pass the validation edit criteria</p>

5.1.3. TOP Debtor Address Request from IRS (GA)

Treasury provides the file that contains the addresses for GA-held borrowers. DMCS forwards the pre-offset address data received from Treasury to the respective GA's. The file contains the following records.

- Detail (Type 1), and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> • File name is 'FDMP.ADRESULT.MYYYYCC.AG05SGA' where: <ul style="list-style-type: none"> ○ YYYY' is the year ○ 'CC' is the Cycle Number 'AG' represents the Agency ID. ○ 'nn' is equal to '05' for the Department of Education, ○ 'SGA' is for GA held borrowers • File contains at least one Type 1 Detail record • Detail record count on TOP Debtor Address Request from IRS (GA) matches the detail record count of the TOP Debtor Address Request (GA) sent to Treasury. • File contains a Control record • Control record count is numeric • Type 1 Detail record count matches the Control record count <p>Note: Treasury file name must indicate SED or SGA.</p>
Exception Processing	<p>DMCS batch job will generate 'TOP Pre-Offset Treasury Address Return File Error Report' (RTOP20). Note: Interface Group will work with Treasury to request new files as needed.</p>
Logic	<p>System will reject the file and generate an error report if the file does not pass the validation edit criteria</p>

5.1.4. TOP ED Weekly Update Treasury Unprocessable

This file contains the Weekly Update records for ED borrowers that were unprocessable by Treasury with the corresponding error codes (refer to Appendix D). ED updates the borrower data as applicable for Type 1 record Unprocessables. The Unprocessables are reviewed, corrected and re-submitted to Treasury. The file contains the following records.

- Detail (Type 1), and
- Control record.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> • File name is 'FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SED' where: 'CYYYYCC' is the Cycle number provided on the TOP ED weekly update file to Treasury. <ul style="list-style-type: none"> ○ 'C' represents the Cycle number ○ 'YYYY' is the four digit year ○ 'CC' is the week number within the year ○ 'AG' represents the Agency ID. ○ 'NN' is equal to '05' for the Department of Education, • File contains a Control record • Sum of all detail records match the Control record Item Count. • Sum of all detail records Offset Amount matches Control record Offset Amount • Control record Agency ID is '05' <p>Note: Treasury will provide an empty Unprocessable file if there are no errors.</p> <p>The next Weekly Update File is sent to Treasury upon receipt of the Treasury Unprocessable for the prior week.</p>
Exception Processing	<p>DMCS batch job will generate an error log when the file fails the file level validation criteria. Note: Interface Group will work with Treasury as needed.</p>
Logic	<p>System will create an error log if the file fails the file level validation criteria.</p>

5.1.5. TOP GA Weekly Update Treasury Unprocessable

This file contains the Weekly Update records for GA borrowers that were unprocessable by Treasury with the corresponding error codes (refer to Appendix D). ED updates the GA borrower data as applicable for Type 1 Unprocessables, and forwards the Unprocessable data received from Treasury to the respective GA's. The file contains the following records.

- Detail (Type 1), and
- Control record.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> File name is 'FDMP.CYYYYCC.WEEKLY.TOP-UNP.FROM-TOP.AG05SGA' where: 'CYYYYCC' is the Cycle number provided on the TOP GA Weekly Update file to Treasury. <ul style="list-style-type: none"> 'C' represents the Cycle number 'YYYY' is the four digit year 'CC' is the week number within the year AG' represents the Agency ID. 'NN' is equal to '05' for the Department of Education, File contains a Control record Sum of all detail records match the Control record Item Count. Sum of all detail records Offset Amount matches Control record Offset Amount Control record Agency ID is '05' <p>Note: Treasury will provide an empty Unprocessable file if there are no errors.</p>
Exception Processing	<p>DMCS batch job will generate an error log when the file fails the file level validation criteria. Note: Interface Group will work with Treasury as needed.</p>
Logic	<p>System will create an error log if the file fails the file level validation criteria.</p>

5.1.6. TOP Weekly Collections

Treasury can offset funds from federal and state tax refunds and federal and state payments including Office of Personnel Management (OPM) and Social Security Administration (SSA) retirement and disability benefit payments, vendor payments, and federal salaries. This file contains Treasury offset/reversal data for both ED and GA-held borrowers received on a weekly basis. ED receives and updates borrower records based on Treasury offset/reversal activity, and passes the offset/reversal data to the respective GAs. The borrower remains certified in TOP until the debt is paid in full or the borrower is removed from the program. The file contains the following records.

- Detail (Type 1), and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u></p> <ul style="list-style-type: none"> File name is 'FDMP.CXCOLLECT.CYYYYCC.AG05' where <ul style="list-style-type: none"> 'C' represents the Cycle number 'YYYY' is the four digit year 'CC' is the two digit Cycle number provided by Treasury 'AG' represents the Agency ID. 'NN' is equal to '05' for the Department of Education, <p>Note: The filename received from Treasury is renamed by VDC as 'Weekly_Collections_File_Cycle_YYCC.txt' where:</p> <ul style="list-style-type: none"> 'YY' = Two digit year, 'CC' is the two digit Cycle number provided by Treasury The file name received from VDC is renamed by Production Operations as 'Weekly_Collections_File.txt'. <ul style="list-style-type: none"> File contains at least one Type 1 Detail record File contains a Control record Control record Offset Cycle is numeric Control record Offset Cycle number has incremented by one digit from the preceding week Control record TOP Program Year is numeric Sum of all detail records match the Control record Offset Record Count. Sum of all detail records Offset Amount matches Control record Offset Amount

Type	Description
	<ul style="list-style-type: none"> Sum of all detail records with Type '0' matches the Reversal Record Count Sum of all detail records Reversal Amount matches Control record Reversal Amount The last Control record in file contains a Site ID of 'CUM'. <p>Note: DMCS receives a transmittal from Treasury via email for the TOP Weekly Collections file.</p>
Exception Processing	<p>DMCS batch job will generate an error log when the file fails the file level validation criteria.</p> <p>Note: Interface Group will work with Treasury to request new files as needed.</p>
Logic	<p>System will create an error log if the file fails the file level validation criteria.</p>

5.2. DMCS to Treasury Outbound Files

5.2.1. TOP Debtor Address Request File to IRS (ED)

This file contains the ED-held borrowers with missing or invalid addresses for whom address is requested from Treasury. The Address Request file for ED-held borrowers is sent on a monthly basis to Treasury. The file contains the following records.

- Detail, and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>Select ED-borrowers that meet the following criteria:</p> <ul style="list-style-type: none"> Borrower has one or more debts eligible for a TOP 65 Day notice (TOP1/TOPC) or a Combined Welcome Letter (WEL1/WELC) and, Borrower current address status is 'invalid' and, Borrower has a valid SSN and At least one debt has a non-zero balance.
Exception Processing	<p>SSN that begins with a '9' are excluded from the TOP process.</p>
Logic	<p>Create the TOP Debtor Address request file with the following file name: 'FDMP.IPADRQST.AG05.SED' where:</p> <ul style="list-style-type: none"> 'AG' represents the Agency ID. 'NN' is equal to '05' for the Department of Education, 'SED' is for ED-held borrowers, <p>'T' represents the Time followed by HHMMSS Note: Interface group provides a transmittal via online update to Treasury using the following link: https://fiscal.treasury.gov/fsservices/gov/debtColl/dms/top/debt_top_file_tx.htm</p>

5.2.2. TOP Debtor Address Request File to IRS (GA)

This file contains the GA-held borrowers for whom address is requested from Treasury. The Treasury address information is used to notify borrowers of potential offset procedures and provide them an opportunity to begin repayment process or request for a hearing. The Address Request file is sent on a monthly basis to Treasury based on request received from the GAs. The file contains the following records.

- Detail, and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	N/A
Exception Processing	N/A
Logic	<p>Combine all GA Address Request records that passed validation to a single file with the following file name: 'FDMP.IPADRQST.AG05.SGA' where:</p> <ul style="list-style-type: none"> o 'AG' represents the Agency ID. o 'NN' is equal to '05' for the Department of Education, o 'SGA' is for GA-held borrowers, <p>'T' represents the Time followed by HHMMSS Note: Interface group provides a transmittal via online update to Treasury using the following link: https://fiscal.treasury.gov/fsservices/gov/debtColl/dms/top/debt_top_file_tx.htm</p>

5.2.3. TOP ED Weekly Update

This file contains the TOP certification information for ED-held borrowers including updates to balances for TOP certified borrowers reported on a weekly file to Treasury. The file contains the following records:

- T1 (Header),
- Type 1 (Debtor Information) includes (New Certifications, Inactivation, Reactivation, Increase and Decrease in Balances, Refund/Reversal Activity
- Type 2 (Debtor Address) includes (New Address, Updates to existing address)
- Type 6 (Payment Bypass/Offset) and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<ul style="list-style-type: none"> • Select ED borrowers that meet the following criteria for inclusion on the TOP Weekly Update file to Treasury: <ul style="list-style-type: none"> o New certifications, o Inactivation's, o Re-activations, o Updates to currently certified borrowers, o Increase in Debt Balance, o Decrease in Debt Balance, o First Name Change, o Middle Name Change, o Last Name Change, o Agency Site ID Change, o Agency Debt ID Change, o SSN Change, o Agency Refund, o Agency Refund Reversal, o Address Update, o New Address, o Payment Stream Updates, and o Agency Debt Delinquent Debt amount variances (identified via the Treasury sync process)

Type	Description
Exception Processing	N/A
Logic	<p>Create the TOP ED Weekly Update file with the following file name: 'FDMP.IPTOPUPD.CYYYYCC.AG05.SED ' where:</p> <ul style="list-style-type: none"> ○ 'C' represents the Cycle number ○ 'YYYY' is the four digit year ○ 'CC' is the week number within the year ○ 'AG' represents the Agency ID. ○ 'NN' is equal to '05' for the Department of Education, ○ SED is ED held borrowers. <p>Note: Interface group provides a transmittal via online update to Treasury using the following link:</p> <ul style="list-style-type: none"> • https://fiscal.treasury.gov/fsservices/gov/debtColl/dms/top/debt_top_file_tx.htm

5.2.4. TOP GA Weekly Update

This file contains the TOP certification information for GA-held borrowers reported on a weekly file to Treasury. In addition, this file includes updates to Current Balances for TOP certified borrowers. The weekly updates allow Treasury to update their balances for TOP certified borrowers and continue collection activities as needed. The file contains the following records:

- T1 (Header),
- Type 1 (Debtor Information) includes (New Certifications, Inactivation, Reactivation, Increase and Decrease in Balances, Refund/Reversal Activity)
- Type 2 (Debtor Address), includes (New Address, Updates to existing address)
- Type 4 (Alias Name) and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	N/A
Exception Processing	N/A
Logic	<p>Combine all GA Weekly Update records that passed validation to a single file with the following file name: 'FDMP.IPTOPUPD.CYYYYCC.AG05.SGA' where:</p> <ul style="list-style-type: none"> ○ 'C' represents the Cycle number ○ 'YYYY' is the four digit year ○ 'CC' is the week number within the year ○ 'AG' represents the Agency ID. ○ 'NN' is equal to '05' for the Department of Education, ○ SGA is GA held borrowers <p>Note: Interface group provides a transmittal via online update to Treasury using the following link: https://fiscal.treasury.gov/fsservices/gov/debtColl/dms/top/debt_top_file_tx.htm</p>

Section 6. File Specification

6.1. DMCS To Treasury Outbound File Layouts

6.1.1. TOP Debtor Address Request to IRS Layout (ED & GA Borrowers)

Detail Record:

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Table 6-1 TOP Debtor Address Request To IRS Detail Record

Field	Length/ Format	Start Position	End Position	Comments
Agency ID	CHAR (2) LJ AN	1	2	Required. Must be same value throughout the file
Agency Site ID	CHAR (2) LJ AN	3	4	Required. May have multiple sites within one file (all for a single Agency).
Priority Code	CHAR(1) SF	5	5	Leave blank
Name Control	CHAR (4) LJ SF AN	6	9	Required. First 4 alpha characters of the debtor's last name
On-Line Request Indicator	CHAR(1) A	10	10	Required. 0=Batch Request C=On-Line Request
Debtor Tax ID Number	CHAR (9) N	11	19	Required. Cannot equal all 0s, 1s, 2s, 3s, 4s, 5s, 6s, 7s, 8s, or 9s.
Last Name	CHAR(20) LJ SF AN	20	39	Required
First Name	CHAR(15) LJ SF AN	40	54	Optional
Filler	CHAR(17) SF	55	71	Leave blank
Agency Debt Number	CHAR(15) SF	72	86	Optional. Debt ID number assigned by Creditor Agency
Filler	CHAR(9) SF	87	95	Leave blank
Master File Indicator	CHAR(1) AN	96	96	Required. 1=IRS Individual 3=Fiscal Service Initiated
Filler	CHAR(54) SF	97	150	Leave blank

Control Record

Table 6-2 TOP Debtor Address Request To IRS Control Record

Field	Length/ Format	Start Position	End Position	Comments
Identifier	CHAR(4) A	1	4	Value =CNTL
Record Count	NUM(8) RJ ZF N	5	12	Number of all detail records
Filler	CHAR(138) SF	13	150	Leave blank

6.1.2. TOP Weekly Update File (ED & GA Borrowers)

T1 Record: Precedes all detail records

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Table 6-3 TOP Weekly Update T1 Record

Field	Length/ Format	Start Position	End Position	Comments
Filler	CHAR(5) SF	1	5	Leave blank
Identifier	CHAR(4) RJ SF AN	6	9	[]T1 (2 spaces precede T1)
Batch Control Number	CHAR(8) LJ SF AN	10	17	Unique ID for this batch within this agency; supplied by the agency
Filler	CHAR(183) SF	18	200	Leave blank

Record Type 1: Debtor Name, Debtor TIN, Debt Number

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, N=numeric

Error Codes: Please refer to Appendix D for Treasury Error Codes.

Table 6-4 TOP Weekly Update Type 1 Record

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Agency ID	CHAR (8) LJ SF AN	1	8	01, 45	Required. Must be same value throughout the file
Agency Site ID	CHAR (8) LJ SF AN	9	16	02, 46	Required. Can have multiple sites within one file (all for a single Agency).
Debt Number	CHAR (18) LJ SF AN	17	34	03	Required. Debt ID number assigned by Creditor Agency; must be unique within an Agency Site
Action	CHAR (1) AN	35	35	23	Required. A=Add, U=Update, C=Change, S=Adjustment to decrease debt balance, I=Adjustment to increase debt balance, V=Add Joint Record, 1=Agency Refund, R=Agency Refund Reversal
Record Type	CHAR (1) N	36	36	23	Required. 1=type 1
Debtor Tax ID Number	CHAR (9) N SF	37	45	05, 27	Required for Add, Agency Refund, Agency Refund Reversal, Changing Last Name or TIN,

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
					Updating Individual/Business. Cannot equal all 0s, 1s, 2s, 3s, 4s, 5s, 6s, 7s, 8s, or 9s.
Debtor Last Name	CHAR (35) LJ SF AN	46	80	10, 30	Required for Add
Debtor First Name	CHAR (35) LJ SF AN	81	115	N/A	Optional. '!' =resets First Name to blank
Debtor Middle Initial	CHAR (1) A	116	116	N/A	Optional. !=resets Middle Initial to blank
Date Delinquency Began	DATE(8) SF N	117	124	08, 44, 51, 28, 59	Required for Add. YYYYMMDD date is edit checked for validity
Local Contact Code	CHAR (3) LJ SF AN	125	127	85	Optional. Leave blank if none exists. Valid Local Code must be used when changing Agency Site ID with Action Code C. Use 000 if no Local Codes exist for given Agency Site ID.
Name Control assigned by TOP	CHAR (4) SF	128	131	N/A	System generated; leave blank
Debt/Debtor Status Indicator	CHAR (2) LJ SF AN	132	133	34	Optional. Leave blank on Add. C=closed, I=Inactive, Z=Archive. !=resets debt to active.
Filler	CHAR (1) SF	134	134		Leave Blank
Initial Delinquent Debt Amount (for Action 'A' only) Delinquent Debt Adjustment Amount (for Action 'S' or 'I') or enter Adjustment Amount for Agency Refunds or Agency Refund Reversals (for Action '1' or 'R')	NUM (12,2) RJ ZF N	135	146	06 48, 67 71, 72, 73, 74	Required for all Record Type 1, Action A, I, S, 1 or R. Must be greater than \$24.99 (2499) for Action Code A. Action Code I will increase current debt balance. Action Code S will decrease current debt balance.
Debt Type	CHAR (2) LJ SF AN	147	148	04, 26	Required for Add. Not required for action 'V'. Must be a valid Debt Type as identified by DMS. Not updateable.
Individual/Business	CHAR (1) A	149	149	09, 29	Required for Add and Add Joint Record. I=Individual, B=Business, J=Joint Business, K=Joint Individual
Judgment Debt	CHAR (1) A or SF	150	150	07	Required for Add. J=judgment or blank=non- judgment
TOP Trace Number Must be: 'T' + 9 character trace number	CHAR (10) LJ SF AN	151	160	71, 72, 73, 74, 88	Optional. Required only for Agency Refunds and Agency Refund Reversals (Action 1 or R). Must include prefix 'T'. TOP will automatically inactivate debts for current year Agency Refunds.

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Agency Name Control	CHAR (4) LJ SF AN	161	164	41	Optional. Agency supplied Name Control. Will be returned in the Collections file, if applicable.
New Agency Site ID	CHAR(8) LJ SF AN	165	172		Optional. Required only when changing Agency Site ID, Action Code C. A valid Local Contact Code must be used when changing Agency Site ID.
New Agency Debt Number	CHAR(18) LJ SF AN	173	190		Optional. Required only when changing Agency Debt Number, Action Code C
New Debtor TIN	CHAR(9) SF N	191	199		Optional. Required only when changing Debtor TIN, Action Code C
Last Name Update Reason	CHAR (1) SF A	200	200		Optional. Required only when changing Last Name, Action Code C only. B=Change only, C=Change and create an alias row

Record Type 2: Debtor Address

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, N=numeric

Table 6-5 TOP Weekly Update Type 2 Record

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Agency ID	CHAR(8) LJ SF AN	1	8	01, 45 1D	Required. Must be same value throughout the file
Agency Site ID	CHAR(8) LJ SF AN	9	16	02, 46 1D	Required. Can have multiple sites within one file (all for a single Agency)
Debt Number	CHAR(18) LJ SF AN	17	34	03 1D	Required. Debt ID number assigned by Creditor Agency; must be unique within an Agency Site
Action	CHAR(1) A	35	35	23	Required. A=Add, E=Detach/Reattach Debtor, U=Update, V=Add Joint Record
Record Type	CHAR(1) N	36	36	23, 47	Required. 2=type 2
Debtor Address, Line 1	CHAR(30) LJ SF AN	37	66	11, 31	Required for Add
Debtor Address, Line 2	CHAR(30) LJ SF AN	67	96	N/A	Optional. !=resets Address Line 2 to blank
Debtor Address, City	CHAR(25) LJ SF AN	97	121	12, 32	Required for Add
Debtor Address, State Code	CHAR(2) LJ SF A	122	123	13, 86, 33	Required for Add; use standard US Postal state codes. Not required if using foreign contact country code.

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Debtor Address, Zip Code	CHAR(9) See Comments	124	132	14, 69	Required for Add. First 5 bytes must be numeric and last 4 bytes may be numeric or space filled. If used with foreign Country Code, first 5 bytes are Alpha Numeric or may space filled; last 4 bytes may be numeric or space filled.
Debtor Address, Country Code	CHAR(3) LJ SF AN	133	135	13, 81, 86	Optional if debtor address is US address; use codes from list provided. !=resets Country Code to US.
Date Debt Originally Opened	DATE (8) SF N	136	143	54, 15	Optional. YYYYMMDD; date is checked for validity if present
Original Amount of Debt	NUM(12,2) RJ ZF N	144	155	42	Optional. Must be greater than 2499 (\$24.99) if present
Debtor TIN	CHAR(9) SF N	156	164	05, 1B	Optional. Required only for Joint & Several debts when more than one debtor already exists.
Debtor Status Indicator	CHAR(1) SF AN	165	165	1A, 1K	Optional. Required only for Joint & Several debts when more than one debtor already exists. I=Inactive, C=Closed, !=Reset to active
Reattach Agency ID	CHAR(8) LF SF AN	166	173	1C, 1D	Optional. Required only for Joint & Several debts when reattaching a debt. Must be same as current Agency ID.
Reattach Agency Site ID	CHAR(8) LF SF AN	174	181	1C, 1D	Optional. Required only for Joint & Several debts when reattaching a debt.
Reattach Debt Number	CHAR(18) LJ SF AN	182	199	1C, 1D	Optional. Required only for Joint & Several debts when reattaching a debt.
Filler	CHAR(1) SF	200	200	N/A	Leave blank

6.1.2.1. Record Type 4: Alias Name (Used in addition to TOP/Agency Name Control for Offset Information)

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

NOTE: Record Type 4 only applies to GA borrowers and NOT ED borrowers

Table 6-6 TOP Weekly Update Type 4 Record

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Agency ID	CHAR(8) LJ SF AN	1	8	01, 45	Required. Must be same value throughout the file
Agency Site ID	CHAR(8) LJ SF AN	9	16	02, 46	Required. Can have multiple sites within one file (all for a single Agency)
Debt Number	CHAR(18) LJ SF AN	17	34	03	Required. Debt ID number assigned by Creditor Agency; must be unique within an Agency Site
Action	CHAR(1) A	35	35	23	Required. A=Add, U=Update
Record Type	CHAR(1) N	36	36	23, 47	Required. 4=type 4
Sequence Number	NUM (2,0) N	37	38	16, 35	Required. Must be 00 for Add or actual sequence number for Update. Available via the Alias Screen in the Client
Debtor Last Name	CHAR (35) LJ SF AN	39	73	22, 40	Required for Add
Debtor First Name	CHAR (35) LJ SF AN	74	108	N/A	Optional
Debtor Middle Initial	CHAR (1) SF AN	109	109	N/A	Optional
Name Control Assigned by TOP	CHAR (4) SF	110	113	N/A	System generated; Leave blank
Effective Date	DATE(8) SF N	114	121	21, 56, 39, 61	Optional. YYYYMMDD. TOP system overrides with current date.
Filler	CHAR(9) SF	122	130	N/A	Leave blank
Alias Agency Name Control	CHAR(4) SF AN	131	134	41	Optional; reserved for Agency use
Debtor TIN	CHAR(9) SF N	135	143	05	Optional. Required only for Joint & Several debts when more than one debtor already exists.
Filler	CHAR(57) SF	144	200	N/A	Leave blank

6.1.2.2. Record Type 6: Payment Bypass/Offset Record (Use of this record must be coordinated with TOP)

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

NOTE: Record Type 6 only applies to ED borrowers and NOT GA borrowers

Table 6-7 TOP Weekly Update Type 6 Detail Record

Field	Length/ Format	Start Position	End Position	Error Codes	Comments
Agency ID	CHAR(8) LJ SF AN	1	8	01, 45	Required. Must be same value throughout the file
Agency Site ID	CHAR(8) LJ SF AN	9	16	02, 46	Required. Can have multiple sites within one file (all for a single Agency)
Debt Number	CHAR(18) LJ SF AN	17	34	03	Required. Debt ID number assigned by Creditor Agency; must be unique within an Agency Site
Action	CHAR(1) A	35	35	23	Required. A=Add, D=Delete, O=Override, U=Update/Overlay
Record Type	CHAR(1) N	36	36	23, 47	Required. 6=type 6
Payment Bypass Indicator	CHAR(3) LJ SF AN	37	39	89, 77, 78, 76	Optional. Required only for Action Codes: A, D, or U. Leave blank for Action Code O. Reset character '!' is used with Action Code U and resets debtor's Bypass Indicators to blank, allowing for offset of all payments. Use codes from TOP provided list.
Override Action	CHAR(1) SF A	40	40	97	Optional. Required only for Action Code O. Leave blank for Action Codes A, D, or U. A=Add Override, C=Change Override, D=Delete Override
Override Source of Payment	CHAR(3) LJ SF A	41	43	92, 96	Optional. Required only for Action Code O. Must be valid. Use codes from TOP provided list.
Payment Agency ID	CHAR(2) SF AN	44	45	93	Optional. Required only for Action Code O. Must be valid. Use codes from TOP provided list.
Payment Override Amount	CHAR(14) RJ ZF N	46	59	94	Optional. Required only for Action Code O, Override Action A or C when adding or changing Override Amount.
Payment Override Percent	CHAR(5) RJ ZF N	60	64	95	Optional. Required only for Action Code O, Override Action A or C when adding or changing Override Percent.
Debtor TIN	CHAR(9) SF N	65	73	05	Optional. Required only for Joint & Several debts when more than one debtor already exists.
Filler	CHAR(29) SF	74	200	N/A	Leave blank

Note:

Source of Payment & Bypass Indicator Codes (only mutually exclusive Bypass Indicators may be added or exist for any given debtor):

ADM = NTDO (Non Treasury Disbursing Office) Vendor, OPM Check, OPM EFT, Vendor Check, and Vendor EFT

NSV = State Administered Disbursing Office Vendor

NSX = State Administered Disbursing Office Tax

NTV = NTDO Vendor

OPM = OPM Check and OPM EFT

OTH = NTDO Vendor, OPM Check, OPM EFT, Vendor Check, and Vendor EFT

RRB = RailRoad Retirement Board

SAL = NTDO Salary

SSA = SSA Check and SSA EFT

TAX = IRS Check and IRS EFT

VEN = NTDO Vendor, Vendor Check, and Vendor EFT

TOP Control Record: Follows all detail records

Table 6-8 TOP Weekly Update Control Record

Field	Format/ Length	Start Position	End Position	Comments
Identifier	CHAR(4) A	1	4	TOP[] (1 space follows TOP)
Record Count	NUM(8,0) RJ ZF N	5	12	The number of all detail records types 1 to 6
Debt Amount	NUM(14,2) RJ ZF N	13	26	The absolute value sum of all debt amounts in positions 135-146 of the type 1 records
Batch Control Number	CHAR(8) LJ SF AN	27	34	Unique ID for this batch within this agency; supplied by the agency
Filler	CHAR(166) SF	35	200	Leave blank

6.2. Treasury to DMCS Inbound File Layouts

6.2.1. Agency Debt Extract

T1 Record: Precedes all detail records

Table 6-9 TOP Agency Debt Extract T1 Record

Field	Format/ Length	Start Position	End Position	Comments
Filler	CHAR(5)	1	5	Blank

Field	Format/ Length	Start Position	End Position	Comments
	SF			
Identifier	CHAR(4) AN	6	9	[]T1 (2 spaces precede T1)
Batch Control Number	CHAR(8) LJ SF AN	10	17	Unique ID for this batch (YJJJHHMM)
Filler	CHAR(183) SF	18	200	Blank

6.2.1.1. Record Type 1: Debtor Name, Debtor TIN, Debt Number

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, N=numeric

Table 6-10 TOP Agency Debt extract Type 1 Record

Field	Format/ Length	Start Position	End Position	Comments
Agency ID	CHAR (8) LJ SF AN	1	8	Code assigned to agency by TOP.
Agency Site ID	CHAR (8) LJ SF AN	9	16	May be multiple Agency Site IDs within one file, all for a single Agency
Debt Number	CHAR (18) LJ SF AN	17	34	Agency Debt Number as submitted by the agency
Action	CHAR (1) AN	35	35	A=Non Joint & Several Debt Record or Primary Joint & Several Debt Record V=Secondary Joint & Several Debt Record
Record Type	CHAR (1) N	36	36	Constant '1' = Type 1
Debtor Tax ID Number	CHAR (9) N	37	45	SSN or EIN as submitted by the agency
Debtor Last Name	CHAR (35) LJ SF AN	46	80	Debtor Last Name or Business Name as submitted by the agency
Debtor First Name	CHAR (35) LJ SF AN	81	115	Debtor First Name as submitted by the agency
Debtor Middle Initial	CHAR (1) A	116	116	Debtor Middle Initial as submitted by the agency
Date Delinquency Began	DATE(8) N	117	124	Date Delinquency Began. YYYYMMDD
Local Contact Code	CHAR (3) LJ ZF AN	125	127	Local Contact Code as submitted by the agency

Field	Format/ Length	Start Position	End Position	Comments
Filler	CHAR (4) SF	128	131	Blank
Debt/Debtor Status Indicator	CHAR (2) LJ SF AN	132	133	Blank=Active, C=closed, I=Inactive, Z=Archive
Pending Offset Indicator	CHAR (1) A	134	134	Debt balance reduced by offset that has not been sent to creditor agency. Y = Offset(s) Pending, N = No Offset(s) Pending
Delinquent Debt Amount	NUM (12,2) RJ ZF N	135	146	Current debt balance
Debt Type	CHAR (2) LJ SF AN	147	148	Debt Type as submitted by the agency
Individual/Business	CHAR (1) A	149	149	I=Individual, B=Business, J=Joint Business, K=Joint Individual as submitted by the agency
Judgment Debt	CHAR (1) A OR SF	150	150	J = Judgment or Blank = Non Judgment
Filler	CHAR (50) SF	151	200	Blank

6.2.1.2. Agency Debt Extract Control Record: Follows all detail records

Table 6-11 TOP Agency Debt Extract Control Record

Field	Format/ Length	Start Position	End Position	Comments
Identifier	CHAR(4) A	1	4	TOP[] (1 space follows TOP)
Record Count	NUM(8,0) RJ ZF N	5	12	The number of all detail records
Debt Amount	NUM(14,2) RJ ZF N	13	26	The sum of debt amounts in positions 135-146
Batch Control Number	CHAR(8) LJ SF AN	27	34	Unique ID for this batch (YJJJHHMM)
Filler	CHAR(166) SF	35	200	Blank

6.2.2. Debtor Address Request From IRS (ED & GA)

Detail Record Layout

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Table 6-12 TOP Debtor Address Request From IRS Detail Record

Field	Format/ Length	Start Position	End Position	Comments
Agency ID	CHAR (2) LJ AN	1	2	As received from Creditor Agency
Agency Site ID	CHAR (2) LJ AN	3	4	As received from Creditor Agency
Priority Code	CHAR(1) SF	5	5	As received from Creditor Agency
Name Control	CHAR (4) LJ SF AN	6	9	As received from Creditor Agency
On-Line Request Indicator	CHAR(1) A	10	10	0=Batch Request C=On-Line Request
Debtor Tax ID Number	CHAR (9) N	11	19	As received from Creditor Agency
Last Name	CHAR(20) LJ SF AN	20	39	As received from Creditor Agency
First Name	CHAR(15) LJ SF AN	40	54	As received from Creditor Agency
Filler	CHAR(17) SF	55	71	As received from Creditor Agency
Agency Debt Number	CHAR(15) SF	72	86	As received from Creditor Agency
IRS Error Code	NUM(2) RJ ZF N	87	88	00=No Error, 01=Address Error, 02=Name Control Does Not Match, 03=Information not available for disclosure
Filler	CHAR(7) SF	89	95	As received from Creditor Agency
Master File Indicator	CHAR(1) AN	96	96	1=IRS Individual 3=Fiscal Service Initiated
Filler	CHAR(50) SF	97	146	As received from Creditor Agency
Address Line	CHAR(35) LJ AN SF	147	181	Address Line from IRS
City	CHAR(23) LJ AN SF	182	204	City from IRS

Field	Format/ Length	Start Position	End Position	Comments
State	CHAR(2) LJ AN SF	205	206	State from IRS
Zip Code	CHAR(9) LJ AN SF	207	215	Zip Code from IRS

Debtor Address Request From IRS Control Record: Follows all detail records

Table 6-13 TOP Debtor Address Request From IRS Control Record

Field	Format/ Length	Start Position	End Position	Comments
Identifier	CHAR(4) A	1	4	Value = CNTL
Record Count	NUM(8) RJ ZF N	5	12	Number of all detail records
Filler	CHAR(203) SF	13	215	Blank

6.2.3. TOP Weekly Update Unprocessable Output File Record Layout (ED & GA) (Types 1-6)

Detail Record

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Table 6-14 TOP Weekly Update Unprocessable Detail Record

Field	Format/ Length	Start Position	End Position	Comments
Agency Input Record	As Listed on Input Record	1	200	Record Type 1, 2, 3, 4, 5 or 6 as provided in input
TOP Error Code Designator	CHAR(1) A	201	201	Value 'T' identifier
TOP Error Codes	NUM(20) LJ SF AN	202	221	Up to ten (10) 2- byte TOP Error Codes

Control Record: Follows all unprocessable detail records.

Table 6-15 TOP Weekly Update Unprocessable Control Record

Field	Format/ Length	Start Position	End Position	Comments
Identifier	CHAR(4) A	1	4	Value 'CNTL'
Agency ID	CHAR(8) LJ SF AN	5	12	
Agency Site ID	CHAR(8) LJ SF AN	13	20	If there are multiple sites on the input file, '0' will appear instead of Agency Site ID
Total Debt	NUM(14,2) RJ ZF N	21	34	The absolute value sum of all debt amounts in positions 135-146 of the type 1 records
Item Count	NUM(8) RJ ZF N	35	42	Count of all input detail record type 1-6
Errors Found	NUM(8) RJ ZF N	43	50	Total number of input records which contain one or more errors concurrently
Adjusted Debt Amount	NUM(14,2) RJ ZF N	51	64	The absolute value sum of all debt amounts in positions 135-146 of the type 1 records less the 1999 or earlier Pre-TOP Agency Refunds and Agency Refund Reversals
Adjusted Item Count	NUM(8) RJ ZF N	65	72	Number of all input detail records type 1-6 less the 1999 or earlier Pre-TOP Agency Refunds and Agency Refund Reversals
Filler	CHAR(149) SF	73	221	Blank

6.2.4. TOP Weekly Collection (Offset/Reversal)

6.2.4.1. Detail Record

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, N=numeric

Table 6-16 TOP Weekly Collection Detail Record

Field	Format/ Length	Start Position	End Position	Comments
Type Indicator	NUM(1) N	1	1	0=Reversal - resulting from a claim filed by an injured spouse for a share of an Offset or Reversal to correct processing error. 1=Offset - against the obligation amount.
Agency ID	CHAR(2) AN	2	3	Code assigned to agency by TOP.
Agency Site ID	CHAR(2) AN	4	5	Code assigned as agreed by agency and TOP.

Field	Format/ Length	Start Position	End Position	Comments
Debtor Tax ID Number	CHAR(10) N	6	15	Debtor's SSN or EIN, preceded by a zero.
Amount	NUM(12,2) RJ ZF N	16	27	The amount of Offset or Reversal, depending upon Type Indicator. 0=Reversal, 1=Offset. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts. Note: This amount is the full offset amount for type 1 records, offset fee will be taken out when funds are transferred.
Year of Original Offset	DATE(4)	28	31	Contains the year during which the offset occurred that is now being reversed. This field is applicable if the Type Indicator field is 0, otherwise, it will be zero-filled.
Individual or Business Debtor	NUM(1) N	32	32	1=Individual 2=Business
Reversal Indicator	CHAR(1) AN	33	33	F=Full Reversal, P=Partial Reversal, or Blank for type 1 Offsets and Pre-TOP Reversal records
For Individual records only:				
Last Name	CHAR(20) LF SF AN	34	53	Debtor's last name as submitted by agency
First Name	CHAR(15) LF SF AN	54	68	Debtor's first name as submitted by agency
For Business records only:				
Business Name	CHAR(35) LF SF AN	34	68	Business debtor's name as submitted by the agency
For All records:				
Agency Debt Number	CHAR(18) LF SF AN	69	86	Debtor's Agency Debt Number as submitted by the agency
Payment Status	NUM(1) N	87	87	0=Other than Joint Payee or 2=Joint Payee. For Individual records only, otherwise blank-filled. Blank for Reversal records
Name	CHAR(35) LF SF AN	88	122	Contains debtor name for Type 1 Offset records as it appears on payment file. Blank for Type 0 Reversal records.
Address Line 1	CHAR(35) LF SF AN	123	157	For Type 1 offset records: normally contains debtor's mailing street address, though may contain other address information. Street address field may be blank. Blank for Type 0 Reversal records.
Address Line 2	CHAR(25) LF SF AN	158	182	For Type 1 offset records: normally contains debtor's city and state of residence, though may contain other address information. Blank for Type 0 Reversal records.
Zip Code	CHAR(9) LF SF AN	183	191	For Type 1 offset records: contains debtor's Zip Code. Blank for Type 0 Reversal records.

Field	Format/ Length	Start Position	End Position	Comments
Country Code	CHAR(3) LF SF AN	192	194	For Type 1 offset records: contains code from attached list. Blank if none provided. Blank for Type 0 Reversal records.
TOP Name Control	CHAR(4) LF SF AN	195	198	The first 4 alpha characters of the debtor's last name or business name. Blank for Type 0 Reversal records.
Offset Cycle	NUM(6) N	199	204	Format is YYYYCC
Effective Date Of Offset/Reversal	DATE(8) N	205	212	Format is YYYYMMDD
Year of Offset	DATE(4) N	213	216	Format is YYYY

6.2.4.2. TOP Weekly Collection (Offset/Reversal) Control Record Layout

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, N=numeric

Table 6-17 TOP Weekly Collection Control Record

Field	Format/ Length	Start Position	End Position	Comments
Record ID	CHAR(4) AN	1	4	CNTL. This identifies the end of processable records for each give Agency Site ID.
Block ID/Site ID	CHAR(3) LF SF AN	5	7	CUM or appropriate Agency Site ID. If CUM, it will be the last record on the file; otherwise, it will be a balancing record for all preceding records of the given Agency Site ID.
Offset Record Count	NUM(8) RJ ZF N	8	15	Cumulative record count for all Type 1 Offset records.
Offset Amount	NUM(14,2) RJ ZF N	16	29	Cumulative total of all Offset Amounts from Type 1 Offset records. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Reversal Record Count	NUM(8) RJ ZF N	30	37	Cumulative record count for all Type 0 Reversal records.
Reversal Amount	NUM(14,2) RJ ZF N	38	51	Cumulative total of all Reversal Amounts Type 0 Reversal records. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Net Collection	NUM(14,2) RJ ZF N	52	65	Absolute value of Offset Amount less Reversal Amount. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Excess Offset Amount	NUM(14,2) RJ ZF N	66	79	Amount of credit available. This field reflects Net collections if Offset Amount exceeds Reversal Amount, otherwise zero filled. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Excess Reversal Amount	NUM(14,2) RJ ZF N	80	93	Amount of Reversals in excess of Offsets. This field reflects Net Collections if Reversal Amount exceeds Offset Amount, otherwise zero filled. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Total Fee Amount	NUM(10,2) RJ ZF N	94	103	Total Fee Amount (absolute value sum) of all records. The amount is in dollars and cents, no dollar signs, commas, decimal points, or negative amounts.
Filler	CHAR(81) SF	104	184	Blank
Offset Cycle	NUM(6) N	185	190	Format is YYYYCC
Ending Date of Offset Cycle	DATE(8) N	191	198	Format is YYYYMMDD

Field	Format/ Length	Start Position	End Position	Comments
TOP Program Year	DATE(4) N	199	202	Format is YYYY
Filler	CHAR(46) SF	203	248	Blank
Agency ID	CHAR(2) AN	249	250	Code assigned to agency by TOP.

Notes:

1. If the Offset Amount exceeds the Reversal Amount, the Excess Offset Amount will contain the same value as the Net Collections. If the Reversal Amount exceeds the Offset Amount, the Excess Reversal Amount will contain the same value as the Net Collections. Only Excess Offset Amount or Excess Reversal Amount will be greater than zero, and that field will contain the same value as Net Collections.
2. All offset related amount fields contain the full amount of the offset, including the offset fee, which will be subtracted out when funds are transferred.
3. The record order of Collections file records is random. Reversal records could appear on a Collections file before offset records.

Output File Name to Connect:Enterprise Agencies: FDMP.CXCOLLECT.Cyyyycc.AGnn

Output Data Set Name to Connect:Direct Agencies: As requested by creditor agency

Key:

yy/yyyy – year

cc – cycle

nn – agency ID

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

Table 7-1 Assumptions

#	Assumptions
Operational Assumptions	
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of the TOP Files processing
2	Batch job failures including SFTP transmission errors captured by existing Operations processes on the DMCS server
Functional Assumptions	
1	Debt Manager database contains the information needed to create the TOP Files.
2	Treasury business rules for extracting TOP data for the TOP outbound files is beyond the scope of this document.
3	Treasury business rules for processing the TOP inbound files is beyond the scope of this document.
4	Treasury will provide an empty TOP Weekly Update file if there are no unprocessable records for ED or GA borrowers.

7.2. Dependencies

Table 7-2 Dependencies

#	Dependencies
1	DMCS is dependent on the EFT Server managed by FSA Data Center to interface with Treasury.
2	Both DMCS and FSA Data Center (EFT Server) are dependent on the VPN for the secure exchange of files.

Appendix A - Acronyms and Abbreviations

Table A-1: Acronyms and Abbreviations

Acronym	Definition
DMCS	Debt Management and Collections System
GA	Guaranty Agency
SAIG	Student Aid Internet Gateway
SFTP	Secure File Transfer Protocol
SSN	Social Security Number
TOP	Treasury Offset Process
VDC	Virtual Data Center
VPN	Virtual Private Network

Appendix B - Glossary

Table B-1: Glossary

Term	Definition
Connect:Direct	A computer software product that transfers files between mainframe computers and/or midrange computers

Appendix C - Agency Site ID

Agency Site ID (Subagency Code). This is a two-byte code assigned by the Department of Education to identify individual guaranty agencies.

Table C-1: ED Agency Site ID

ED AGENCY SITE ID	ED OFFICE
40	ATLANTA
50	CHICAGO
90	SAN FRANCISCO

Table C-2: GA Agency Site ID

GA AGENCY SITE ID (SUBAGENCY CODE)	STATE
CO	COLORADO
FL	FLORIDA
IL	ILLINOIS
KY	KENTUCKY
LA	LOUISIANA
ME	MAINE
MA	MASSACHUSETTS
MI	MICHIGAN
MO	MISSOURI
NB	NEBRASKA II (STATE 731)
NH	NEW HAMPSHIRE
NJ	NEW JERSEY
NM	NEW MEXICO
NY	NEW YORK
NC	NORTH CAROLINA
OK	OKLAHOMA
PA	PENNSYLVANIA

GA AGENCY SITE ID (SUBAGENCY CODE)	STATE
RI	RHODE ISLAND
SM	EDUCATIONAL CREDIT MANAGEMENT CORP.
TX	TEXAS
UT	UTAH
VT	VERMONT
WA	WASHINGTON
WI	WISCONSIN
UF	UNITED STUDENT AID FUNDS INC.

Appendix D - Treasury Error Codes

Table D-1: TOP Error Codes

Error Code	Description
1	Creditor Agency not specified
2	Creditor Agency Site cannot be blank
3	Invalid Debt Number or Debt Number not specified
4	Debt Type is invalid, does not exist for Creditor Agency.
5	Invalid TIN
6	Initial delinquent debt amount less than referral threshold
7	Judgment value is invalid
8	Delinquency Date is invalid
9	Invalid Business/Individual indicator
10	Last Name cannot be blank
11	Debtor Address Line 1 cannot be blank or less than 5 characters
12	Debtor City may contain only the following special letters: quote, - / .
13	Debtor State does not exist for US country code.
14	Debtor Zip is invalid for US address. Zip must contain 5 or 9 numbers.
22	Alias Last Name cannot be blank
23	Invalid Record Type/Action
33	Debtor State cannot be reset for US country code
34	Debt Status code not recognized
40	Debtor Alias Last Name cannot be reset
42	Cannot archive a Joint & Several debt at the debtor level. Must archive at the debt level.
43	Cannot update an archived debt or debtor
44	Delinquency Date cannot be greater than processing date
48	Adjustment amount cannot be blank or zero
50	Debt Account ID already exists for Agency/Agency site
53	Debt Account not found
55	Duplicate Debtor Alias
58	Debt Account ID cannot be found for Agency/Agency Site
60	Debtor Alias does not exist for this Debtor

Error Code	Description
67	Debt balance cannot be less than zero
69	Debtor zip cannot be reset for country US
71	Agency Refund not processed. Offset could not be found or amount available for refund is zero or negative
72	Agency Refund Amount exceeds offset amount available. Agency Refund partially processed. (Included in Unprocessable File) (W)
73	Agency Refund Reversal not processed. Agency Refund could not be found.
74	Agency Refund Reversal Amount exceeds agency refund. Agency Refund Reversal partially processed. (Included in Unprocessable File) (W)
76	Payment Source does not exist in TOP
77	Bypass already exists for debtor
78	Bypass does not exist for debtor
81	Invalid debtor country code
85	Local Contact Code does not exist for Creditor Agency
88	Invalid Offset or Agency Refund Identifier
90	Delinquency Date is beyond the expiration date for the Debt Type
91	Override Action Code must be A, C or D
94	Override Amount not numeric
95	Override Percent not numeric
96	Override already exists for debtor
97	Override does not exist for debtor
98	Invalid Last name Update Reason - only 'C' is allowed
1C	Debt Specified for Reattach cannot be blank or does not exist
1D	Cannot Detach Debtor from Non JOS Debt
1E	TIN Number does not exist for debt
1I	Debtor already exists for Debt Account specified
1J	TIN required for input record
1P	Reattaching a debtor to a J&S Debt where debtor already exists
1S	Cannot Detach last Debtor from Debt
1T	Reattach Agency ID must be the same as Original Debt Agency ID
1U	Debtor has been previously detached
1V	Cannot Detach Debtor that has been offset
2A	Cannot process Agency Refund with Future Payment Date

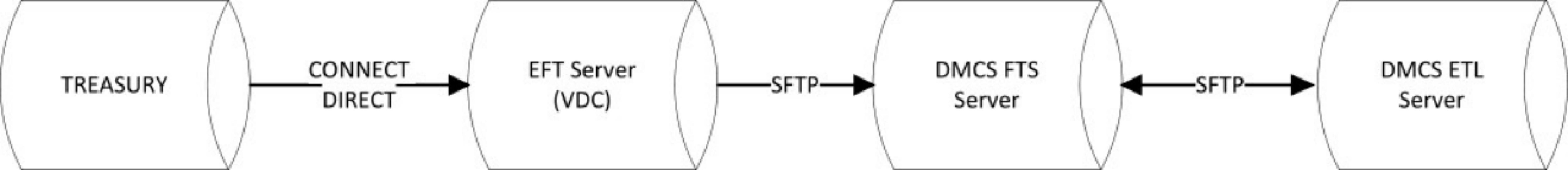
Error Code	Description
2B	Foreign Zip is invalid
2C	Missing Debtor Address for new debtor
2D	Missing Debtor City for address
2E	Business/Individual indicator is missing
2F	Record must specify a valid Payment Source
2G	Missing Debtor State for US address
2H	Missing Debtor Zip for US address
2I	No update processed. Verify record type and action code
2J	Cannot modify orphan debtor status
2K	Override record must contain either an override amount or an override percent
2L	Overlay amount required for action code
2M	Specified Payment Agencies must match at least one of the Payment Sources provided
2N	Override Percent must be less than the Maximum Offset Percent specified for the Payment Source
2O	Agency specified for Reattach Cannot be blank, is Invalid or Does not exist
2P	Site specified for Reattach Cannot be blank, is Invalid or Does not exist
2Q	Invalid Last Name
2R	Delinquency Date is missing
2S	Debt Type is missing
2T	Invalid Reset Action
2U	TIN does not exist for Debt
W1	Payment Agency updated for the Payment Source provided (W)
W2	All Debtor Bypasses for specified Payment Source deleted (W)
W3	All Debtor Overrides for specified Payment Source deleted (W)
W4	Existing Debtor Alias has been updated (W)
W5	New Debtor Alias has been added (W)
W6	Decrease amount greater than debt balance. Debt balance reduced to zero (W)
W7	Last Name has been updated but the Alias record requested already exists for the debtor (W)
W8	Address has been updated for Debt/Debtor (W)
W9	Debt has been updated to a Joint & Several debt (W)
WB	Debt/Debtor has been inactivated as a result of current year agency refund (W)
WC	Debtor has been inactivated as a result of current year agency refund (W)

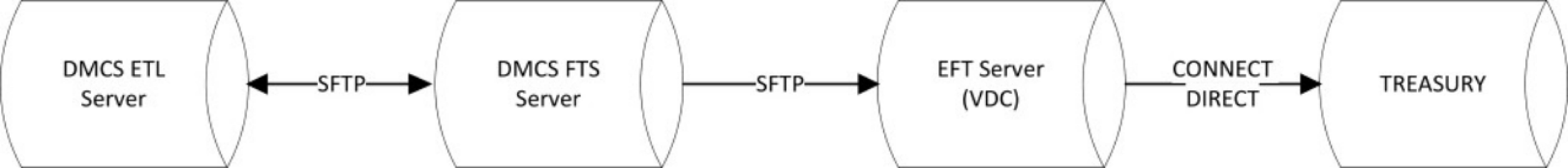
Error Code	Description
WD	Processing agency refund for debt in archived status (W)
WE	Processing agency refund reversal for debt in archived status (W)

Note: All error codes listed above will create a process failure for that record, except 72 and 74, which will process and produce warnings to the agency.

Table D-2: Treasury Warning TOP Codes

New TOP Codes	Description (Enhanced TOP)
W1	Payment Agency updated for the Payment Source provided (W)
W2	All Debtor Bypasses for specified Payment Source deleted (W)
W3	All Debtor Overrides for specified Payment Source deleted (W)
W4	Existing Debtor Alias has been updated (W)
W5	New Debtor Alias has been added (W)
W6	Decrease amount greater than debt balance. Debt balance reduced to zero (W)
W7	Last Name has been updated but the Alias record requested already exists for the debtor (W)
W8	Address has been updated for Debt/Debtor (W)
W9	Debt has been updated to a Joint & Several debt (W)
WB	Debt/Debtor has been inactivated as a result of current year agency refund (W)
WC	Debtor has been inactivated as a result of current year agency refund (W)
WD	Processing agency refund for debt in archived status (W)
WE	Processing agency refund reversal for debt in archived status (W)





**DMCS Treasury Skip Trace Process
Interface Control Document**

Version 1.0 • 9/22/2021

Document Version Control

Version	Date	Author	Description
0.1	09/07/2021	Chitra Sundar	Initial Version
0.2	09/08/2021	Chitra Sundar	Updated to include country code and state code Canadian provinces
0.3	09/15/2021	Chitra Sundar	Updated to include the Batch ID within the file name
1.0	09/22/2021	Chitra Sundar	Updated to incorporate David Walsh as the contact

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Section 1. Interface Control Specification

Interface Name *	Treasury Skip Trace Process Files
Interface Type *	Bi-Directional
Interface Short Description *	<p>This document defines the processes used by DMCS and Treasury to exchange Treasury Skip Trace process files. Treasury Skip Trace is the process through which a list of borrower SSNs are provided by DMCS for whom an address is requested from Treasury so COVID refunds can be issued upon confirmation of the Treasury address by the borrower. Treasury returns a single address for those borrowers where an address was located by Treasury to DMCS. The address returned is either from a paper check that has been issued and cashed by the borrower or an ACH transaction that is in a 'reconciled' status.</p> <p>The Treasury Skip Trace data files are exchanged between DMCS and Treasury through the FSA Virtual Data Center (EFT Server).</p> <p>A short description of the files exchanged between Treasury and DMCS is provided in Section 5.</p>
Requesting (Source) Application *	DMCS
Responding (Receiving or Destination) Application *	Treasury
Technical Requirement References *	<p>Treasury Skip Trace Address Request File (DMCS to Treasury)</p> <p>File Name : SKIPTRACE.ADRQST.9999999..YYYYMMDDHHMMSS</p> <p>Record Length: 150</p> <p>Treasury Skip Trace Address Return File (Treasury to DMCS)</p> <p>SKIPTRACE.ADRTN.9999999.YYYYMMDDHHMMSS</p> <p>Record Length 430</p>
Interface Usage Frequency *	Ad Hoc
Interface Usage Volume *	Based on an FSA provided list of borrowers

***Required field**

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. Treasury Skip Trace Address Request File (Outbound) from DMCS (ED) to Treasury

2.1.2. Treasury Skip Trace Address Return File (Inbound) from Treasury to DMCS (ED)

2.2. Flow Diagram Description

2.2.1. Treasury Skip Trace Address Request File from DMCS to Treasury

1. The DMCS ETL Server pushes the Treasury Skip Trace Address Request file to the DMCS FTS Server via SFTP.
2. The DMCS FTS Server pushes the Treasury Skip Trace Address Request file to the EFT Server via SFTP.
3. The EFT Server pushes the Treasury Skip Trace Address Request file to Treasury via Connect:Direct.

2.2.2. Treasury Skip Trace Address Return File from Treasury to DMCS

1. The Treasury system will initiate a process to create the Treasury Skip Trace Address Return file and send to the EFT Server via Connect:Direct.
2. The EFT Server pushes the Treasury Skip Trace Address Return file to the DMCS FTS Server via SFTP.
3. The DMCS ETL Server pulls the Treasury Skip Trace Address Return file from the DMCS FTS Server via SFTP.

2.3. Usage Scenarios

2.3.1. Treasury Skip Trace Address Request Outbound File from DMCS to Treasury

DMCS schedules a batch job to create the outgoing Treasury Skip Trace Address Request file using an FSA provided list of borrowers. The DMCS ETL Server pushes the Treasury Skip Trace Address Request file to the DMCS FTS Server and the DMCS FTS Server pushes the Treasury Skip Trace Address Request file to the EFT Server via SFTP. The EFT Server pushes the Treasury Skip Trace Address Request file to Treasury via Connect:Direct.

2.3.2. Treasury Skip Trace Address Return Outbound File from Treasury to DMCS

DMCS FTS Server receives the Treasury Skip Trace Address Request file from the EFT Server via SFTP. The DMCS ETL server pulls the Treasury Skip Trace Address Request file from DMCS FTS Server.

Section 3. System Information

DMCS requests the Treasury Skip Trace Address Request file and Treasury returns the Treasury Skip Trace Address Return file. file.

3.1. Requesting (or Source) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SFTP
Transmission Support	DMCS Production Operations

3.2. Responding (Receiving or Destination) System Information

Treasury

Production System Location	St Louis, MO
Contracting Organization	Treasury
Developer Location	St Louis, MO
Transmission Protocol	Connect:Direct
Transmission Support	David H. Walsh (affiliate) david.walsh@fiscal.treasury.gov

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

4.1.1. DMCS Functional Specifications (Outbound Files)

#	Description
1	DMCS will create the Treasury Skip Trace Address Request file using an FSA provided list of borrowers with file name SKIPTRACE.ADRQST.9999999.YYYYMMDDHHMMSS.DAT
2	The Treasury Skip Trace Address Request file will be formatted as specified in the File Specification Section 6.
3	The DMCS batch job will remove the Control Record Line Feed (CRLF) on outgoing files to Treasury.
4	DMCS will deliver the Treasury Skip Trace Address Request file to EFT Server via SFTP using the above file name.
5	DMCS Interface Group will notify Treasury via email to the following email addresses when the file is sent to Treasury: <ul style="list-style-type: none"> David H. Walsh (affiliate) david.walsh@fiscal.treasury.gov; William G. Phillips William.Phillips@fiscal.treasury.gov Brian R. Pichler (affiliate) Brian.Pichler@fiscal.treasury.gov Jasson H. Seiden Jasson.Seiden@fiscal.treasury.gov

4.1.2. Treasury Functional Specifications (Outbound Files)

#	Description
1	Treasury will deliver the Treasury Skip Trace Address Return file through the Connect:Direct gateway to EFT Server with file name SKIPTRACE.ADRTN.9999999.YYYYMMDDHHMMSS.DAT

4.2. Responding (Receiving or Destination) System Responsibilities

4.2.1. FSA Data Center (EFT Server) Functional Specifications (Inbound Files)

#	Description
1	EFT Server will receive and deliver the Treasury Skip Trace Address Request file to Treasury via Connect:Direct with file name SKIPTRACE.ADRQST.9999999.YYYYMMDDHHMMSS.DAT.
2	Treasury will trigger a batch job to process the file.

4.2.2. DMCS Functional Specifications (Inbound Files)

#	Description
1	DMCS FTS Server will receive the Treasury Skip Trace Address Return file with the following file name via SFTP from the EFT Server DMCS will place them in the DMCS ETL Server with file name SKIPTRACE.ADRTN.9999999.YYYYMMDDHHMMSS.DAT.

#	Description
2	The batch job will add Control Record Line Feed (CRLF) to incoming files as needed.
3.	The DMCS batch jobs will process the file. Note: The Interface Group will work with Treasury to request new files as needed.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

5.1. DMCS to Treasury Skip Trace Address Request Outbound File

5.1.1. Treasury Skip Trace Address Request File (DMCS to Treasury)

This file contains the borrower SSNs for borrowers with invalid and/or missing address who are owed a COVID refund for whom an address is requested from Treasury. The file contains the following records.

- Detail, and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	Select ED-borrowers using an FSA provided list for Skip Trace
Exception Processing	SSN cannot equal all 0s, 1s, 2s, 3s, 4s, 5s, 6s, 7s, 8s, or 9s.
Logic	Create the Treasury Skip Trace Address Request File with the following file name: 'SKIPTRACE.ADRQST.9999999.YYYYMMDDHHMMSS.dat.' where '9999999' is the Batch ID, and YYYYMMDDHHMMSS is the date and time the file was created.

5.2. Treasury to DMCS Skip Trace Address Return Inbound File

5.2.1. Treasury Skip Trace Address Return File (Treasury to DMCS)

Treasury provides the file that contains the address (address returned either from a paper check issued by Treasury and cashed by the borrower or an ACH transaction that is in an 'reconciled' status) for the Skip Trace borrowers requested by DMCS. **Note: Treasury will return borrower records only for those borrowers where an address was located by Treasury, and only a single address will be returned.**

DMCS will use the address returned by Treasury to generate a CA07 notice to the borrower requesting confirmation of the Treasury provided address. The file contains the following records.

- Detail, and
- Control record.

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p><u>File Level Validations:</u> File Name is 'SKIPTRACE.ADRTN.9999999.YYYYMMDDHHMMSS' where:</p> <ul style="list-style-type: none"> • File contains at least one Type 1 Detail record • File contains a Control record • Control record count is numeric • Type 1 Detail record count matches the Control record count

Type	Description
	<ul style="list-style-type: none">Batch ID on the Return File matches the Batch ID of the Request File
Exception Processing	Interface Group will work with Treasury to request new files as needed if the file fails validation.
Logic	System will generate an error log if the file does not pass the validation edit criteria

Section 6. File Specification

6.1. DMCS To Treasury Skip Trace Address Request Outbound File Layout

6.1.1. Treasury Skip Trace Address Request File Layout

Detail Record:

Key: CHAR = Character, RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Treasury Skip Trace Address Request to Treasury Detail Record

Field	Length/ Format	Start Position	End Position	Comments
Agency ID	CHAR (2) LJ AN	1	2	Required. ID=05
Agency Site ID	CHAR (2) LJ AN	3	4	Required. Site ID= 40
Filler	CHAR (6) SF	5	10	Spaces
Debtor Tax ID Number	CHAR (9) N	11	19	Required and represents the SSN Cannot equal all 0s, 1s, 2s, 3s, 4s, 5s, 6s, 7s, 8s, or 9s.
Last Name	CHAR (20) LJ SF AN	20	39	Required
First Name	CHAR (15) LJ SF AN	40	54	Optional
Filler	CHAR (95) SF	55	150	Spaces

Control Record (Last record in the file)

Treasury Skip Trace Address Request to Treasury Control Record

Field	Length/ Format	Start Position	End Position	Comments
Identifier	CHAR (4) A	1	4	Value =CNTL
Record Count	NUM (8) RJ ZF N	5	12	Number of all detail records
Filler	CHAR (138) SF	13	150	Spaces

6.2. Treasury to DMCS Skip Trace Address Return File Layout

6.2.1. Treasury Skip Trace Address Return File Layout

Detail Record Layout

Key: RJ=right justified, LJ=left justified, SF=space filled, ZF=zero filled, AN=alphanumeric, A=alpha, N=numeric

Treasury Skip Address Return File From Treasury Detail Record

Field	Format/ Length	Start Position	End Position	Comments
Agency ID	CHAR (2) LJ AN	1	2	As received from Creditor Agency
Agency Site ID	CHAR (2) LJ AN	3	4	As received from Creditor Agency
Filler	CHAR (6) SF	5	10	As received from Creditor Agency
Debtor Tax ID Number	CHAR (9) N	11	19	As received from Creditor Agency - (SSN)
Last Name	CHAR (20) LJ SF AN	20	39	As received from Creditor Agency
First Name	CHAR (15) LJ SF AN	40	54	As received from Creditor Agency
Source of Address	CHAR (3) LJ AN	55	57	'PC' for paper check or 'ACH' in a reconciled status Note: If multiple use the one with the most recent check date
Filler	CHAR (87) SF	58	144	Spaces
Address Line 1	CHAR (40) LJ AN SF	145	184	Address Line 1 from Treasury
Address Line 2	CHAR (40) LJ AN SF	185	224	Address Line 2 from Treasury
Address Line 3	CHAR (40) LJ AN SF	225	264	Address Line 3 from Treasury
Address Line 4	CHAR (40) LJ AN SF	265	304	Address Line 4 from Treasury
City	CHAR (50) LJ AN SF	305	354	City from Treasury if available for both US and foreign addresses
State	CHAR (2) LJ AN SF	355	356	US State Codes and Canadian province codes from Treasury. Space filled for foreign addresses

Field	Format/ Length	Start Position	End Position	Comments
				https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/completing-slips-summaries/financial-slips-summaries/return-investment-income-t5/provincial-territorial-codes.html . State codes can also include U.S. "possessions" and U.S. military "states", as defined by the U.S. Post Office: https://pe.usps.com/text/pub28/28apb.htm
Zip Code	CHAR (5) LJ AN SF	357	361	Zip Code from Treasury
Zip Code Extension	CHAR (4) LJ AN SF	362	365	Zip Code Extension from Treasury
Country Code	CHAR (2) LJ AN SF	366	367	Standard 2-letter country code specifically ISO 3166-1 alpha-2. Wikipedia links: https://en.wikipedia.org/wiki/ISO_3166-1_alpha-2
Region Name	CHAR (50) LJ AN SF	368	417	Region Name from Treasury; indicates the foreign state, territory, or province name
Consular Code	CHAR (3) LJ AN SF	418	420	Consular Code from Treasury; indicates the code for mailing bulk check shipments to non-US countries via the consulate
Foreign Postal Code	CHAR (10) LJ AN SF	421	430	Foreign Postal Code from Treasury

Treasury Skip Address Return File From Treasury Control Record (Last record in the file)

Field	Format/ Length	Start Position	End Position	Comments
Identifier	CHAR (4) A	1	4	Value = CNTL
Record Count	NUM (8) RJ ZF N	5	12	Number of all detail records
Filler	CHAR (418) SF	13	430	Blank

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of the Treasury Skip Trace Files processing
2	Batch job failures including SFTP transmission errors captured by existing Operations processes on the DMCS server
	Functional Assumptions
1	Debt Manager database contains the information needed to create the Treasury Skip Trace Address Request File.
2	Treasury business rules for extracting Treasury Skip Trace Address Return data for the outbound file from Treasury is beyond the scope of this document.
3	Treasury business rules for processing the Treasury Skip Trace Address Request file is beyond the scope of this document.

7.2. Dependencies

#	Dependencies
1	DMCS is dependent on the EFT Server managed by FSA Data Center to interface with Treasury.
2	Both DMCS and FSA Data Center (EFT Server) are dependent on the VPN for the secure exchange of files.

Appendix A - Acronyms and Abbreviations

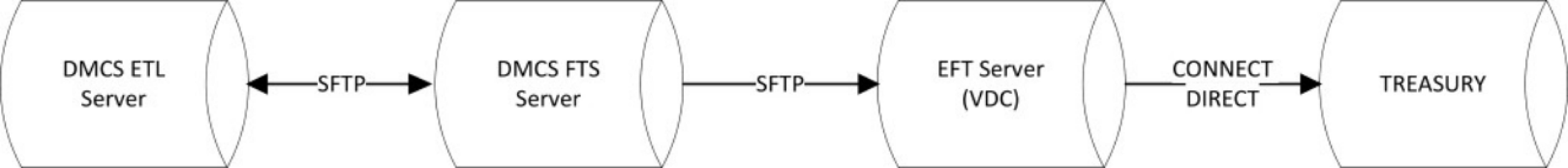
ACRONYM	DEFINITION
ACH	Automated Clearing House
DMCS	Debt Management and Collections System
EFT	Electronic File Transfer
FSA	Federal Student Aid
FTS	File Transfer Server
SAIG	Student Aid Internet Gateway
SFTP	Secure File Transfer Protocol
SSN	Social Security Number

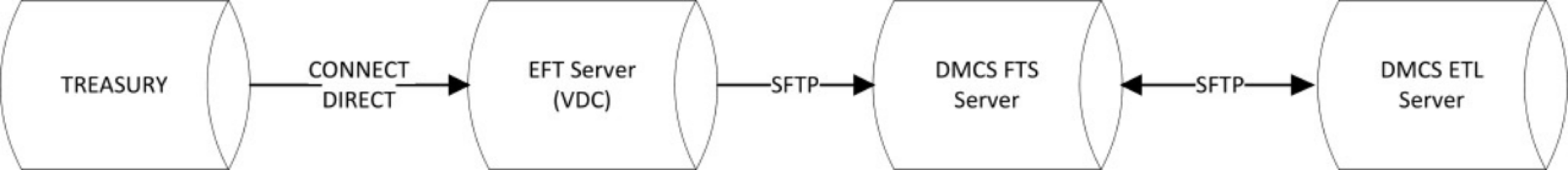
Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

Term	Definition
Connect:Direct	A computer software product that transfers files between mainframe computers and/or midrange computers

Table B-1: Glossary





**LHN to DMCS
Interface Control Document**

Version 1.1 • 8/24/2020

Document Version Control

Version	Date	Author	Description
1.0	05/14/20	Jane Kaiser	Initial submission
1.1	08/24/20	Jane Kaiser	Updated to reflect quarterly file naming convention

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Section 1. Interface Control Specification

Interface Name	Loan Holder Notification (LHN)
Interface Type	Bi-directional
Interface Short Description	<p>The TPD Servicer provides student loan servicers a daily LHN Status Notification File of information about the status of a borrower's disability application. The file provides information on a borrower's disability application status and the action that should be taken for a matching borrowers, including:</p> <ul style="list-style-type: none"> • Borrowers requiring a 120-day TPD suspension (borrower is working on application) • Borrowers requiring an indefinite TPD suspension (materially complete application received) • Borrowers approved for TPD discharge • Borrowers where the disability discharge application was rejected as incomplete or unacceptable • Borrowers discharged by TPD <p>The TPD Servicer also provides a quarterly, cumulative LHN Quarterly Review File of borrowers approved for TPD discharge. Since an approved discharge application is reported only once, this file is used to identify if further action is needed on a borrower to discharge a loan that was assigned after processing the discharge/TPD transfer.</p>
Requesting (Source) Application	TPD Nelnet
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p><u>Target Directories:</u></p> <p>Incoming files (Nelnet to DMCS): \\prddmd636\titaniumfs\titaniumfs\left\files\LHN\in\dispatch</p> <p>Outgoing files (DMCS to Nelnet): \\prddmd636\titaniumfs\titaniumfs\left\files\LHN\out\base</p> <p><u>File Names:</u></p> <p>Incoming files (Nelnet to DMCS): TPDNOTOP_YYYYMMDDHHMMSS.csv</p> <p>Outgoing files (DMCS to Nelnet): TPDNOTIN_YYYYMMDDHHMMSS_9999999999_rcvd.csv</p> <p><u>Mailboxes</u></p> <p>DMCS Production: TGE5533 Nelnet Production: TGD9933</p>

	<p><u>Message Classes:</u></p> <p>Incoming file (Nelnet to DMCS): TPDNOTOP Outgoing files (DMCS to Nelnet): TPDNOTIN</p> <p><i>NOTE:</i> Since the message class for both the daily and the quarterly LHN files are 'TPDNOTOP', the LHN Quarterly file SAIG header record must be differentiated from the LHN Daily file SAIG header record. The LHN Quarterly file SAIG header record will contain a value of 'Q' after the batch number (see example below):</p> <p style="text-align: center;">O*N05TGD9933 ,CLS=TPDNOTOP,XXX,BAT=zzzzzzzzzz,Q</p>
Interface Usage Frequency	LHN Status Notification File - Daily LHN Quarterly Review File - Quarterly
Interface Usage Volume	LHN Status Notification File - one file per day LHN Quarterly Review File - one file per quarter

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. LHN Files (Status Notification and Quarterly Review) from TPD-Nelnet to DMCS

2.1.2. LHN Receipt Files (Status Notification and Quarterly Review) from DMCS to TPD-Nelnet

2.2. Flow Diagram Description

2.2.1. LHN Files from Nelnet to DMCS

1. TPD-Nelnet will initiate a process to create the LHN files and send to SAIG.
2. The DMCS FTS Server pulls the LHN files from SAIG using TD Client.
3. The DMCS ETL Server pulls the LHN files from the DMCS FTS Server via SFTP.

2.2.2. LHN Receipt Files from DMCS to Nelnet

1. The DMCS system will initiate a process to create the LHN Receipt files.
2. The DMCS batch process will route the LHN Receipt files from the DMCS ETL Server to the DMCS FTS Server.
3. The DMCS FTS Server will route the LHN Receipt files to SAIG using TD Client.
4. TPD-Nelnet will pull the LHN Receipt files from SAIG.

2.3. Usage Scenarios

2.3.1. LHN Request Files from Servicers to DMCS

TPD-Nelnet creates the LHN files and sends to SAIG. The DMCS FTS Server pulls the LHN files from SAIG via TD Client. The DMCS ETL server pulls the LHN files from DMCS FTS Server.

2.3.2. LHN Response Files from DMCS to Servicers

DMCS batch jobs create LHN receipt files. The DMCS ETL Server pushes the LHN receipt files to the DMCS FTS Server. The DMCS FTS Server pushes the LHN receipt files to SAIG via TD Client. TPD-Nelnet picks up the files from SAIG.

Section 3. System Information

3.1. Requesting (or Source) System Information

TPD Nelnet

Production System Location	Bellevue, NE
Contracting Organization	Nelnet
Developer Location	Highlands Ranch, CO
Transmission Protocol	SAIG (TD Client)
Transmission Support	disabilityinformation@nelnet.net z-ITScrumTPDTeam@nelnet.net z-MFTTeam@nelnet.net

3.2. Responding (Receiving or Destination) System Information

DMCS

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG (TD Client)
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

TPD Nelnet Functional Specifications

#	Description
1	Nelnet will produce and transmit LHN files via SAIG mailbox.
2	Nelnet will receive Receipt files from DMCS via SAIG mailbox.

4.2. Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will retrieve the LHN files from the SAIG mailbox.
2	DMCS will process the file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>LHN Status Notification File validations:</p> <ul style="list-style-type: none"> • The LHN Status Notification file 'Reason Code' must be a valid value. • The LHN Status Notification file 'Reason Code' valid values are: <ul style="list-style-type: none"> ○ 120SUSP: 120-day suspension period ○ INDEFSUSP: Indefinite suspension period (materially complete application received) ○ APPAPPR: Application approved; borrower receives discharge ○ APPREJ: Application denied or rejected; borrower will not receive discharge ○ DISCRG: Loan(s) for borrower discharged due to TPD • The LHN Status Notification file 'Date Notified' must be a valid date in CCYYMMDD format. • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'TPD Type' must be a valid value. • The LHN Status Notification file 'TPD Type' valid values are: <ul style="list-style-type: none"> ○ VET: Borrower is receiving a veteran discharge (standard , non-VA match) ○ VA2: Borrower is receiving a veteran discharge due to VA match ○ STD: borrower is receiving a "standard", non-veteran discharge • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'TPD Date' must be a valid date in CCYYMMDD format. • If the LHN Status Notification file 'Reason Code' is 'APPAPPR', then the 'Date Approved' must be a valid date in CCYYMMDD format. <p>LHN Quarterly Review File validations:</p> <ul style="list-style-type: none"> • The LHN Quarterly Review file 'Reason Code' must be a valid value. • The LHN Quarterly Review file 'Reason Code' valid value is 'APPAPPR', Application approved; borrower receives discharge. • The LHN Quarterly Review file 'Date Notified' must be a valid date in CCYYMMDD format. • The LHN Quarterly Review file 'TPD Type' must be a valid value. • The LHN Quarterly Review file 'TPD Type' valid values are: <ul style="list-style-type: none"> ○ VET: Borrower is receiving a veteran discharge (standard , non-VA match) ○ VA2: Borrower is receiving a veteran discharge due to VA match ○ STD: borrower is receiving a "standard", non-veteran discharge • The LHN Quarterly Review file 'TPD Date' must be a valid date in CCYYMMDD format. • The LHN Quarterly Review file 'Date Approved' must be a valid date in CCYYMMDD format.
Exception Processing	<p>The DMCS Interface Group will contact TPD Servicer at disabilityinformation@nelnet.net to resolve any issues with the LHN Status Notification or LHN Quarterly Review file.</p>

Section 6. File Specification

6.1. LHN Status Notification File Layout

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
1	Date Notified	8	Numeric	Y	CCYYMMDD	Populated for all reason codes; date on which the Department transmits file to loan holder (field used for administrative purposes)
2	SSN	9	Numeric	Y		
3	First Name	20	Char	Y		
4	Last Name	35	Char	Y		
5	DOB	8	Numeric	Y	CCYYMMDD	
6	GA Code	3	Numeric	N	Populated except for Perkins Loans not held by the Department	
7	OPEID	8	Numeric	N	Populated except for Perkins Loans not held by the Department	
8	Reason Code	50	Char	Y	120SUSP: 120-day suspension period INDEFSUSP: Indefinite suspension period (materially complete application received) APPAPPR: Application approved; borrower receives discharge APPREJ: Application denied or rejected; borrower will not receive discharge DISCRG: Loan(s) for borrower discharged due to TPD	If APPREJ, Reject Reason field will be populated APPAPPR can be received after the APPREJ has been received (occurs when a borrower requests a reevaluation within 12-month period) DISCRG will be received with no corresponding date field since APPAPPR and DATE APPROVED is the effective date of the discharge; Reason code DISCRG is for notification purposes only
9	Suspension Start Date	8	Numeric	N	CCYYMMDD	Populated if reason code is 120SUSP or INDEFSUSP; provides the date in which the borrower ceases to be responsible for payments
10	Suspension End Date	8	Numeric	N	CCYYMMDD	Populated if reason code is 120SUSP; provides the date in which the 120-day suspension ends and borrower is responsible for payments if INDEFSUSP is not received prior

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
11	TPD Type	3	Char	N	<p>VET: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge ("standard", non-VA match); loan is not assigned to the Department</p> <p>VA2: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge due to VA match; loan is not assigned to the Department</p> <p>STD: Populated if reason code is APPAPPR; borrower is receiving a "standard", non-veteran discharge; loan is assigned to the Department for post-discharge monitoring</p>	Populated if reason code is APPAPPR; instructs lender whether or not to perform assignment to the Department
12	TPD Date	8	Numeric	N	CCYYMMDD	Populated if reason code is APPAPPR; date on which borrower became eligible for discharge, payments received after this date (on or after this date for VET or VA2 discharge type) to be refunded by lender
13	Date Approved	8	Numeric	N	CCYYMMDD	Populated if reason code is APPAPPR; date on which ED approved the borrower's application; effective date of discharge
14	Date Rejected	8	Numeric	N	CCYYMMDD	Populated if reason code is APPREJ; date on which borrower's application was rejected
15	Reject Reason	50	Char	N		<p>Populated if reason code is APPREJ</p> <p>Sample reasons:</p> <ul style="list-style-type: none"> • Incomplete/illegible TPD Application • Applicant signature missing • Applicant SSN invalid/illegible • Applicant failed to return disb within 120 days • Other: Borrower request recall • Expired Application • Recv app more than 90 days aft Physician sign • Physician indicated applicant capable to work • Invalid Physician License • Invalid/illegible Physician Signature/Date

6.2. LHN Quarterly Review File Layout

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
1	Date Notified	8	Numeric	Y	CCYYMMDD	Populated for all reason codes; date on which the Department transmits file to loan holder (field used for administrative purposes)
2	SSN	9	Numeric	Y		
3	First Name	20	Char	Y		
4	Last Name	35	Char	Y		
5	DOB	8	Numeric	Y	CCYYMMDD	
6	GA Code	3	Numeric	N	null	
7	OPEID	8	Numeric	N	null	
8	Reason Code	50	Char	Y	APPAPPR: Application approved; borrower receives discharge	
9	Suspension Start Date	8	Numeric	N	null	
10	Suspension End Date	8	Numeric	N	null	
11	TPD Type	3	Char	Y	VET: Populated if reason code is APPAPPR; borrower is receiving a veteran discharge (standard, non-VA match); loan is not assigned to the Department VA2: Populated if reason code is APPAPPR; Borrower is receiving a veteran discharge due to VA match; loan is not assigned to the Department STD: Populated if reason code is APPAPPR; borrower is receiving a "standard", non-veteran discharge; loan is	Populated if reason code is APPAPPR; instructs lender whether or not to perform assignment to the Department

Field #	Field Name	Max Length	Type	Required Field	Value	Business Rule
					assigned to the Department for post-discharge monitoring	
12	TPD Date	8	Numeric	Y	CCYYMMDD	Populated if reason code is APPAPPR; date on which borrower became eligible for discharge, payments received after this date (on or after this date for VET or VA2 discharge type) to be refunded by lender
13	Date Approved	8	Numeric	Y	CCYYMMDD	Populated if reason code is APPAPPR; date on which the Department approved the borrower's application; effective date of discharge
14	Date Rejected	8	Numeric	N	null	
15	Reject Reason	50	Char	N	null	

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	The LHN servicer will transmit a LHN Status Notification file daily, Monday through Friday, including holidays that fall on Monday through Friday.
	Functional Assumptions
2	The LHN Quarterly Review file daily is a cumulative a cumulative file of all borrowers approved for discharge.
3	The LHN Quarterly Review file daily will only contain records with a 'Reason Code' of 'APPAPPR' (Application approved; borrower receives discharge).

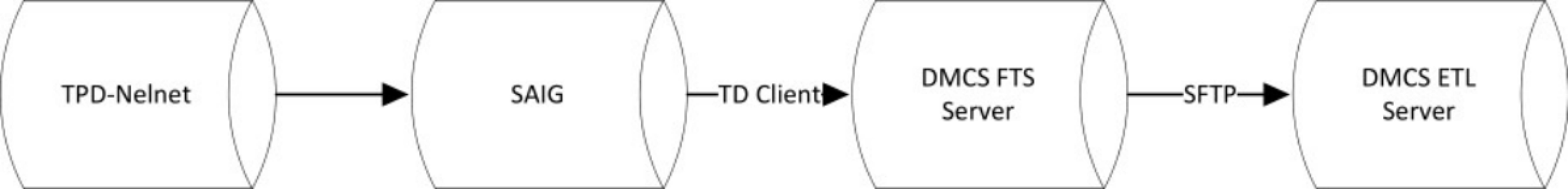
7.2. Dependencies

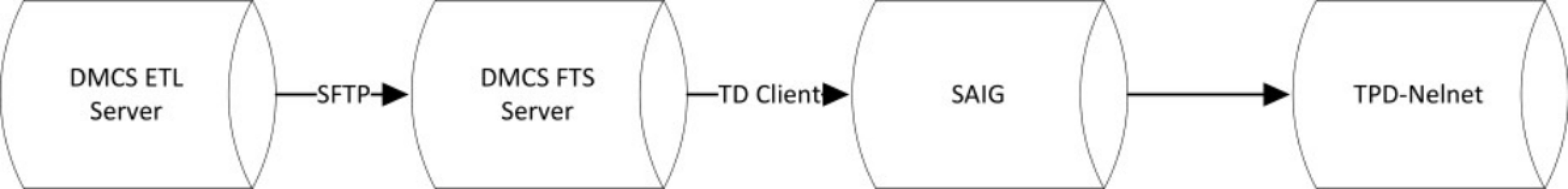
None

Appendix A - Acronyms and Abbreviations

Acronym	Definition
FSA	Federal Student Aid
LHN	Loan Holder Notification (file or process)
MFS	MAXIMUS Federal Services
SAIG	Student Aid Internet Gateway
SFTP	Secure File Transfer Protocol
TPD	total and permanent disability
VA	(U.S. Department of) Veterans Affairs

Table A-1: Acronyms and Abbreviations





**DMCS CAIVRS to Treasury DNP
Interface Control Document**

Version 1.0 • 12/12/2017

Document Version Control

VERSION	DATE	AUTHOR	DESCRIPTION
1.0	12/12/2017	Mike Connor	Created initial document

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Section 1. Interface Control Specification

Interface Name *	DMCS CAIVRS Extract File
Interface Type *	Uni-directional
Interface Short Description *	This interface is for the reporting of default borrowers from DMCS to Treasury Do Not Pay (DNP) Center through the FSA Data Center (EFT Server).
Requesting (Source) Application *	DMCS is the source of 'DMCS CAIVRS File' - hud_out.txt
Responding (Receiving or Destination) Application *	Treasury DNP Center receives the 'CAIVRS Extract File'
Technical Requirement References *	File: hud_out.txt
Interface Usage Frequency *	The batch interface allows the 'CAIVRS Extract file' transfer every last Thursday of a month.
Interface Usage Volume *	Average 3,327,526 records/month

**Required field*

Section 2. Interface Overview

2.1. Flow Diagram



2.2. Flow Diagram Description

1. The DMCS system will initiate a process to create the 'CAIVRS Extract' File.
2. The DMCS batch process will route the CAIVRS Extract file to the FSA Data Center (EFT Server)
3. The FSA Data Center (EFT Server) will route the CAIVRS Extract File to the Treasury DNP Center.

2.3. Usage Scenarios

DMCS schedules batch job to extract/create the CAIVRS Extract file. The batch job invokes the CAIVRS Extract file transfer to deliver a copy to FSA Data Center (EFT Server) via SFTP over VPN. The FSA Data Center (EFT) Server delivers the file to Treasury via Connect:Direct over VPN.

Section 3. System Information

something about the EFT server as the transfer point between DMCS and Treasury

3.1. Requesting (or Source) System Information

DMCS - The FSA Data Center (EFT server) will be the transfer point between DMCS and Treasury DNP Center.

#	Type	
1	Production System Location	Manassas, VA
2	Contracting Organization	MAXIMUS
3	Developer Location	Frederick, MD
4	Transmission Protocol	SFTP over VPN

3.2. Responding (Receiving or Destination) System Information

Treasury DNP Center

#	Type	
1	Production System Location	St Louis, MO
2	Contracting Organization	Treasury
3	Developer Location	St Louis, MO
4	Transmission Protocol	Connect:Direct over VPN

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will extract the CAIVRS information from the Debt Manager data base.
2	The data extracted will be formatted as specified in the File Specification.
3	DMCS will deliver the 'CAIVRS Extract file' to the FSA Data Center (EFT Server) as hud_out.txt

4.2. Responding (Receiving or Destination) System Responsibilities

FSA Data Center (EFT Server) Functional Specifications

#	Description
1	FSA Data Center (EFT Server) will receive and deliver the file to the Treasury DNP Center.
2	Treasury DNP Center will trigger a batch job to process the file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Selection Process (following HUD Requirements)	Select borrowers where the payment effective date occurred more than ninety (90) days prior to the report date. Exclude borrowers meeting any of the following conditions: <ul style="list-style-type: none">• Borrower on the Department of Justice (DOJ) Work List,• Borrower on the FSA approved listing of Location Codes,• Borrower on the FSA approved listing of Borrower Level Tag, or• Borrower account balance is hundred dollars (\$100) or less.

Section 6. File Specification

Header Record: There is no Header Record.

Detail Record:

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Borrower ID Number	Social Security Number	Numeric	9	1	9	Required
Region Code	Constant '04' (for Region Code)	Numeric	2	10	11	Required
Filler #1	Constant 0000000	Numeric	7	12	18	Required
Agency Code	Constant '07' (for Agency Code)	Numeric	2	19	20	Required
Type Code	Constant 'D' (for Default)	Alpha	1	21	21	Required
Filler #2	Constant spaces	Alpha	2	22	23	Required
Borrower ID Type	Constant 'S' (for SSN)	Alpha	1	24	24	Required
Filler #3	Constant Spaces	Alpha	16	25	40	Required

Trailer Record: There is no Trailer Record.

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
Operational Assumptions	
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of 'CAIVRS Extract File' processing.
2	Batch job failures including SFTP transmission errors captured by existing Operations processes on the DMCS server.
Functional Assumptions	
3	DM Data Store contains information needed to create 'CAIVRS Extract File'.

7.2. Dependencies

#	Dependencies
1	DMCS is dependent on the EFT Server managed by FSA Data Center.
2	Both DMCS and FSA Data Center (EFT Server) are dependent on the VPN for the secure exchange of files.

Appendix A - Acronyms and Abbreviations

ACRONYM	DEFINITION
DMCS	Debt Management and Collections System
DNP	Do Not Pay
ID	Identifier, Identification Number
SFTP	Secure File Transfer Protocol
SSN	Social Security Number
DATA CENTER	Virtual Data Center
VPN	Virtual Private Network

Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

TERM	DEFINITION
Connect:Direct	A computer software product that transfers files between mainframe computers and/or midrange computers.

Table B-1: Glossary

**DMCS CAIVRS to HUD
Interface Control Document**

Version 1.0 • 12/7/2017

Document Version Control

VERSION	DATE	AUTHOR	DESCRIPTION
1.0	12/07/2017	Mike Connor	Created initial document

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Section 1. Interface Control Specification

Interface Name *	DMCS CAIVRS Extract File
Interface Type *	Uni-directional
Interface Short Description *	This interface is for the reporting of default borrowers from DMCS to HUD.
Requesting (Source) Application *	DMCS is the source of 'DMCS CAIVRS File' - hud_out.txt
Responding (Receiving or Destination) Application *	HUD receives the 'CAIVRS Extract File'
Technical Requirement References *	File: hud_out.txt
Interface Usage Frequency *	The batch interface and allows the 'CAIVRS Extact file' transfer every last Thursday of a month.
Interface Usage Volume *	Average 3,327,526 records/month

**Required field*

Section 2. Interface Overview

2.1. Flow Diagram

2.2. Flow Diagram Description

1. The DMCS system will initiate a process to create the 'CAIVRS Extract' File.
2. The DMCS batch process will route the CAIVRS Extract file to HUD.

2.3. Usage Scenarios

DMC schedules batch job to extract/create the CAIVRS Extract file. The batch job invokes the CAIVRS Extract file transfer to deliver a copy to HUD via secure SFTP that is Federal Information Processing Standard (FIPS) Publication 140-2 validated using AES 256-bit encryption.

Section 3. System Information

3.1. Requesting (or Source) System Information

DMCS

#	Type	
1	Production System Location	Manassas, VA
2	Contracting Organization	MAXIMUS
3	Developer Location	Frederick, MD
4	Transmission Protocol	SFTP over VPN

3.2. Responding (Receiving or Destination) System Information

HUD

#	Type	
1	Production System Location	Washington, DC
2	Contracting Organization	Dept. of Housing and Urban Development (HUD)
3	Developer Location	Washington, DC
4	Transmission Protocol	Secure SFTP that is Federal Information Processing Standard (FIPS) Publication 140-2 validated using AES 256-bit encryption.

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will extract the CAIVRS information from the Debt Manager data base.
2	The data extracted will be formatted as specified in the File Specification.
3	DMCS will deliver the 'CAIVRS Extract file' to HUD as hud_out.txt

4.2. Responding (Receiving or Destination) System Responsibilities

HUD Functional Specifications

#	Description
1	HUD will trigger a batch job to process the file.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Selection Process (following HUD Requirements)	<p>Select borrowers where the payment effective date occurred more than ninety (90) days prior to the report date.</p> <p>Exclude borrowers meeting any of the following conditions:</p> <ul style="list-style-type: none">• Borrower on the Department of Justice (DOJ) Work List,• Borrower on the FSA approved listing of Location Codes,• Borrower on the FSA approved listing of Borrower Level Tag, or• Borrower account balance is hundred dollars (\$100) or less.

Section 6. File Specification

Header Record: There is no Header Record.

Detail Record:

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Borrower ID Number	Social Security Number	Numeric	9	1	9	Required
Region Code	Constant '04' (for Region Code)	Numeric	2	10	11	Required
Filler #1	Constant 0000000	Numeric	7	12	18	Required
Agency Code	Constant '07' (for Agency Code)	Numeric	2	19	20	Required
Type Code	Constant 'D' (for Default)	Alpha	1	21	21	Required
Filler #2	Constant spaces	Alpha	2	22	23	Required
Borrower ID Type	Constant 'S' (for SSN)	Alpha	1	24	24	Required
Filler #3	Constant Spaces	Alpha	16	25	40	Required

Trailer Record: There is no Trailer Record.

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
Operational Assumptions	
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of 'CAIVRS Extract File' processing.
2	Batch job failures including SFTP transmission errors captured by existing Operations processes on the DMCS server.
Functional Assumptions	
3	DM Data Store contains information needed to create 'CAIVRS Extract File'.

7.2. Dependencies

#	Dependencies
1	Both DMCS and HUD are dependent on a Secure SFTP for the exchange of files.

Appendix A - Acronyms and Abbreviations

ACRONYM	DEFINITION
DMCS	Debt Management and Collections System
HUD	(U.S. Department of) Housing and Urban Development
ID	Identifier, Identification Number
SFTP	Secure File Transfer Protocol
SSN	Social Security Number

Table A-1: Acronyms and Abbreviations

Appendix B - Glossary

TERM	DEFINITION

Table B-1: Glossary

DMCS

The diagram consists of two large rounded rectangular boxes. The left box contains the text 'DMCS'. The right box contains the text 'HUD'. A horizontal arrow points from the right side of the 'DMCS' box to the left side of the 'HUD' box. The arrow is labeled 'Secure SFTP' in the center.

Secure
SFTP

HUD

Common Origination & Disbursement ICD

Project DMCS (Requirements)

Printed by Jeffrey M. Lotterer

May 19, 2020, 4:12:50 PM EDT

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1 Interface Control Specification

Interface Name	Grant Student Collections File
Interface Type	Unidirectional (DMCS rejects by COD are sent back to DMCS personnel on a weekly basis. DMCS may choose to submit an OMR to COD to have the reject manually processed by the COD System.)
Interface Short Description	<p>The DMCS Grant Student Collections file contains Grant student collection records (Pell, ACG, National SMART, TEACH) for students referred to the DMCS collections process by a school. Students and their referral amounts, payments and refund of payments are in the DMCS files. DMCS produces the DMCS Grant Student Collections File from a weekly batch extract process. The DMCS Grant Student Collections file begins with a header record, followed by student Add, Change, Delete, Satisfactory or Unsatisfactory detail records, and ends with a trailer record. Multiple Headers and Trailers are contained on the same file submission for unique award years.</p> <p>Weekly, COD will process detail DMCS Grant student transactions that match student awards on COD to establish that the student is in a collections status. As payments are made by the student, their eligibility for additional disbursements may increase if refunds are made by DMCS to a student. The COD system will use the total amount of the referral provided by DMCS to determine payment activity and that the student has repaid the Grant amount referred.</p> <p>COD and DMCS will communicate when a file transmitted from DMCS to COD is corrupt to the point of unreadable by the COD system. COD also communicates by sending to DMCS a weekly email that contains award year specific processing files. DMCS will review the files and have the ability to submit an OMR to COD for those transactions that have been rejected by COD.</p> <p>*DMCS transactions for ACG and National SMART Grants for Award Years 2011-2012 and forward will not be accepted by COD.</p>
Requesting (Source) Application	<p>DMCS is the source of "DMCS Grant Student Collections File"</p> <p>PELL.COD_UPDATE_CCYYMMDDHHMMSS.TXT</p>
Responding (Receiving or Destination) Application	<p>COD receives the "DMCS Grant Student Collections File"</p> <p>CPQ2396.INH.GP00.POSTING.DCS.IN.G*</p>
Technical Requirement References	General COD Interface, General DMCS Interface
Interface Usage Frequency	DMCS will transmit weekly extract file by end of business day
Interface Usage Volume	<p>DMCS Grant Student Collections File</p> <p>Average Record Length 300</p> <p>Average Number of Records to COD 1500</p> <p>Peak Number of Records 2500.</p> <p>Initial Transmission would be about 1000 to cover transactions year-to-date.</p>

Average File Size >1MB

2 Interface Overview

2.1 Flow Diagram:



2.2 Flow Diagram Description

1. The DMCS system will initiate a process to create the “DMCS Grant Student Collections File”.
2. DMCS will send the “DMCS Grant Student Collections File” to a folder on the COD Midrange server thru SFTP
3. COD Midrange will transfer the file to COD Mainframe and trigger aCOD batch program that will process the “DMCS Grant Student Collections File”.

2.3 Usage Scenarios:

The DMCS Grant Student Collections file contains Grant student collection records for students referred to the DMCS collections process by a school. Students and their referral amounts are added to DMCS files. Students submit payments to DMCS, may receive a refund of payments from DMCS, may enter a satisfactory arrangement with DMCS, or may be deleted from the DMCS collections process. DMCS produces the DMCS Grant Student Collections File from a weekly batch extract process. The DMCS Grant Student Collections file begins with a header record, followed by student Add, Change, Delete, Unsatisfactory, or Satisfactory arrangement detail records, and ends with a trailer record. There may be multiple header and trailer records for each unique award year.

Weekly, COD will process detail DMCS Grant student transactions that match student awards on COD to establish that the student is in a collections status. As payments are made by the student, their eligibility for additional disbursements may increase if refunds are made by DMCS to a student. The COD system will use the total amount of the referral provided by DMCS to determine using payment activity that the student has repaid

the Grant amount referred.

COD and DMCS will communicate when a file transmitted from DMCS to COD is corrupt to the point of unreadable by the COD system. COD also communicates by sending to DMCS a weekly email that contains award year specific processing files. DMCS will review the files and have the ability to submit an OMR to COD for those transactions that have been rejected by COD.

3 System Information

3.1 Requesting (or Source) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
Contracting Organization	MAXIMUS Inc.

Developer Location	Frederick, MD
Transmission Protocol	SFTP
Transmission Support	Support Contacts:

3.2 Responding (Receiving or Destination) System Information

Common Origination & Disbursement (COD)

Production System Location	Columbus, GA
Contracting Organization	Accenture/TSYS
Developer Location	Washington, DC
Transmission Protocol	SFTP / NDM
Transmission Support	Support Contacts

4 Interfacing System Responsibilities

4.1 Requesting (or Source) System Responsibilities

DMCS Functional Specifications (source system)

#	Description
1	DMCS will extract "DMCS Grant Student Collections File" from the DMCS batch process and data stores.
2	The extracted data will be EBCDIC and saved to a "flat file"
3	The data extracted will be formatted as specified in Appendix A.
4	The "DMCS Header Record" will be the first record in the file The "DMCS Trailer Record" will be the last record in the file "DMCS Detail Records" are ordered by SSN, School Year, and Action Code.
5	SFTP will be the File transfer method used to transmit the file from DMCS to the COD target System
6	DMCS will provide Accenture with the following input parameters: Input file name (mandatory)

4.2 Responding (or Destination) System Responsibilities

COD Functional Specifications (target system)

#	Description
---	-------------

#	Description
1	DMCS SFTP will deliver the file to the COD Midrange server as PELL.COD_UPDATE_CCYYMMDDHHMMSS.TXT
2	COD Midrange will deliver the file to Mainframe thru NDM as CPQ2396.INH.GP00.POSTING.DCS.IN.G* and trigger a batch job to process the file.

5 Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
File-level Validation	See Appendix C - COD-DMCS Reject Edit Codes
Loan-level Edits	

6 File Specification

For 2007-2008 Award Year & Forward - Pell Grants

For 2008-2009 Award Year and Forward - TEACH Grants. For Award Year 2007-2008 through Award Year 2010-2011 - ACG and National SMART Grants (Note: All DMCS records received by the COD System for Award Years prior to 2007-2008 will be rejected and changes will not be reflected on the COD System.)

6.1 Header Record

Note: There are multiple header and trailer records on the same file for each unique award year.

Start	End	Length	Type	Title	Description	Valid Values
1	9	9	N	Header sort field	Constant 000000000	
10	10	1	A	Header data provider	Constant D (for Debt Collection Service)	
11	18	8	D	Header file create date	Creation date of file-CCYYMMDD	
19	296	278	A	Unused	Constant spaces	
297	300	4	N	Grant Award Year	Ending year in two year school pair, e.g., 2013-2014 would be constant 2014	

6.2 Detail Record

Start	End	Length	Type	Title	Description
-------	-----	--------	------	-------	-------------

1	23	23	AN	Award ID	<p>Left Justified Field</p> <p>For Pell: ID which uniquely identifies a Pell origination record from a specific Attended campus.</p> <p>Format: 999999999XXCCYY99999900; Components of the Origination ID are listed below.</p> <p>999999999 = Original SSN. Social Security Number (SSN) on the first FASFA filed by the applicant for a school year. This data remains constant for the entire processing cycle, even if applicant makes changes to the "Current SSN". Range: 001010001 - 999999999</p> <p>XX = Original Name code. First 2 characters of the last name on the first FASFA filed by the applicant for a school year. This data remains constant for the entire processing cycle, even if applicant makes changes to the Last name. May be blank.</p> <p>CCYY = Year indicator. Ending year in the school year pair, e.g., constant 2014 for 2013 - 2014.</p> <p>999999 = Pell Institution Number of campus attended.</p> <p>00 = Origination Sequence Number. Constant 00.</p> <p>For ACG & SMART</p> <p>Format: 999999999XY999999999</p> <p>SSN (9 char.)</p> <p>X = Award Type (1 char. ACG = A, National SMART = T)</p> <p>YY = Award Year (2 char.)</p> <p>Pell School ID (6 char.)</p> <p>Award Sequence Number (3 char.)</p> <p>*Required for ACG and SMART for 2006 – 2007 through 2010-2011</p> <p>For TEACH</p> <p>Format: 999999999XY999999999</p> <p>SSN (9 char.)</p> <p>X = Award Type (1 char. TEACH = H)</p> <p>YY = Award Year (2 char.)</p> <p>OPE ID (6 char.)</p> <p>Award Sequence Number (3 char.)</p> <p>*Required for TEACH for 2008 – 2009 and forward</p>
---	----	----	----	----------	--

24	32	9	N	SSN	SSN from the Referral document * SSN is required to be populated in a valid SSN field
33	40	8	D	DOB	DOB from the Referral document – CCYYMMDD * DOB is required to be populated in a valid DOB field
41	60	20	AN;LJ	Last name	Last name from the Referral document * Required Value
61	80	20	AN;LJ	First name	First name from the Referral document
81	100	20	A	Middle Name	Initial from the Referral document; COD will store only left-most byte.
101	106	6	N	Attended campus Institution number	School code from the Referral document * Attended Campus is required to be populated in a valid Attended Campus field for Award Type PE, AG and SG. Not required for Award Type TG.
107	115	9	AN;LJ	SSN Changed to	SSN from Referral document update or contact with student * SSN is required to be populated in a valid SSN field
116	123	8	AN;LJ	DOB Changed to	DOB from Referral document update or contact with student – CCYYMMDD * DOB is required to be populated in a valid DOB field
124	143	20	AN;LJ	Last name Changed to	Last name from Referral document update or contact with student
144	163	20	AN;LJ	First name Changed to	First name from Referral document update or contact with student
164	183	20	A;LJ	Middle Name Changed to	Initial from Referral document update or contact with student. COD will store only the first byte.
184	189	6	AN	Attended campus Institution number Changed to	School code from Referral document update or contact with student * Attended Campus is required to be populated in a valid Attended Campus field for Award Type PE, AG and SG. Not required for Award Type TG.
190	190	1	A	Sign indicator	P = Increase in amount collected; N = Decrease in amount collected

191	197	7	N;RJ-LZF	Amount collected	Amount of this payment from the student-dollars and cents, with implied decimal *Required Value
198	205	8	D	Date collected	Date of this payment from the student-CCYYMMDD
206	221	16	AN	Debt ID	Assigned by DMCS
222	229	8	A	Routing ID	Routing ID (RID) 'blank' or constant spaces, cannot be zero-filled
230	231	2	A	Award Type	"PE" for Pell, "AG" for ACG, "SG" for National SMART, "TG" for TEACH, "SE" for FSEOG *Required for Award Years 2005-2006 and forward for Pell, 2008-2009 and forward for Teach, and 2006-2007 through 2010-2011 for ACG and National SMART
232	295	64	A	Unused	Constant spaces
296	296	1	A	Action code	A = Add record; C = Change to existing record; D = Delete existing record S = Satisfactory Arrangement U = Unsatisfactory Arrangement
297	300	4	N	Grant Award Year	Ending year in two year school pair, e.g., 2013-2014 would be constant 2014 *Required Value

6.3 Trailer Record

Note: There are multiple header and trailer records on the same file for each unique award year.

Start	End	Length	Type	Title	Description
1	9	9	N	Trailer sort field	Constant 999999999
10	10	1	A	Trailer data provider	Constant D (for Debt Collection Service)
11	18	8	D	Trailer file create date	Creation date of file – CCYYMMDD
19	25	7	N;RJ-LZF	Record count	Number of detail records in the file
26	26	1	A	Sign indicator	P = Positive Net Amount collected; N = Negative Net Amount collected

27	37	11	N	Net Amount Collected	Value sent by DMCS. Net Amount in the Detail Records in the file with implied decimal. This is the positive amounts collected less the negative amounts collected.
38	296	259	A	Unused	Constant spaces
297	300	4	N	Grant Award Year	Ending year in two year school pair, e.g., 2013- 2014 would be constant 2014

6.4 Batch Statistics

Start	End	Length	Type	Title	Description
1	10	10	A/N	Batch ID	System Generated Numeric Value 9999999999
11	14	4	N	Award Year	Award Year that this line record is using Ending year in two year school pair, e.g., 2011- 2012 would be constant 2012
15	21	7	D	Create Date	Creation Date of file in Julian - YYYYDDD
22	28	7	N	Record Count Number of detail records in the file	Number of records processed in the batch for the Award Year 9999999 – No spaces, zeroes to the left
29	35	7	N	Number of Accepted Records	Number of accepted records processed in the batch for the Award Year 9999999 – No spaces, zeroes to the left
36	42	7	N	Number of Rejected Records	Number of Rejected records processed in the batch for the Award Year 9999999 – No spaces, zeroes to the left
43	43	1	A	Batch Status	Whether the batch was accepted to be processed A = Accepted R = Rejected
44	44	1	A	Sign Indicator	Value used in the incoming DMCS Batch Trailer P = Increase in amount collected; N = Decrease in amount collected

45	59	15	N	Net Amount Collected	Value returned back from the Net Amount Collected COD Receives. Implied Decimal.
60	66	7	N	Number of Add Transactions	Count of "Add" Transactions within received by COD
67	73	7	N	Number of Change Transactions	Count of "Change" Transactions within received by COD
74	80	7	N	Number of Delete Transactions	Count of "Delete" Transactions within received by COD
81	87	7	N	Number of Satisfactory Transactions	Count of "Satisfactory" Transactions within received by COD
88	94	7	A/N	Number of Unsatisfactory Transactions	Count of "Unsatisfactory" Transactions within received by COD
95	98	4	A/N	Reject Reason #1	Populated for Batch Reject Reason
99	102	4	A/N	Reject Reason #2	Populated for Batch Reject Reason
103	106	4	A/N	Reject Reason #3	Populated for Batch Reject Reason
107	110	4	A/N	Reject Reason #4	Populated for Batch Reject Reason
111	114	4	A/N	Reject Reason #5	Populated for Batch Reject Reason
115	116	2	A/N	Filler	Filler
117	121	5	N	TEACH # Accepted	Filler - Space filled for prior AY 08-09 08-09 and forward 99999 – No spaces, zeroes to the left
122	126	5	N	TEACH # Rejected	Filler - Space filled for prior AY 08-09 08-09 and forward 99999 – No spaces, zeroes to the left
127	131	5	N	Pell # Accepted	Filler - Space filled for prior AY 06-07 06-07 and forward 99999 – No spaces, zeroes to the left
132	136	5	N	Pell # Rejected	Filler - Space filled for prior AY 06-07 06-07 and forward

					99999 – No spaces, zeroes to the left
137	141	5	N	ACG # Accepted	Filler - Space filled for prior AY 06-07 06-07 through -10-11 99999 – No spaces, zeroes to the left
142	146	5	N	ACG # Rejected	Filler - Space filled for prior AY 06-07 06-07 through - 10-11 99999 – No spaces, zeroes to the left
147	151	5	N	SMART # Accepted	Filler - Space filled for prior AY 06-07 06-07 through -10-11 99999 – No spaces, zeroes to the left
152	156	5	N	SMART # Rejected	Filler - Space filled for prior AY 06-07 06-07 through 10-11 99999 – No spaces, zeroes to the left

6.5 Accepted Transactions File

Start	End	Length	Type	Title	Description
1	10	10	N	Batch ID	System Generated Numeric Value 9999999999
11	11	1	A	Action Code	A = Add C = Change D = Delete existing record S = Satisfactory Arrangement U = Unsatisfactory Arrangement
12	20	9	N	SSN	SSN submitted by DMCS
21	27	7	N	DOB	DOB submitted by DMCS changed to Julian – YYYYDDD
28	47	20	A/N	Last Name	Last Name submitted by DMCS
48	67	20	A/N	First Name	First Name submitted by DMCS
68	68	1	A	Middle Initial	Middle Initial submitted by DMCS, only the 1 st character
69	74	6	A/N	Attending Pell ID	Attending Pell ID submitted

75	75	1	A	Sign Indicator	P = Positive N = Negative
76	90	15	N	Amount Collected	9999999999999999 – No spaces, zeroes to the left
91	97	7	D	Date Collected	Date submitted by DMCS changed to Julian – YYYYDDD
98	120	23	A/N	Award ID for Pell, ACG, National SMART or TEACH	Left Justified Field For Pell: 999999999XCCYY99999900 For ACG, SMART and TEACH: 999999999XY99999999
121	129	9	N	SSN Changed	SSN value received from DMCS
130	136	7	D	DOB Changed	DOB value received from DMCS
137	156	20	A/N	Last Name Changed	Last Name value received from DMCS
157	162	6	A/N	Attending Pell ID Changed	Attending Pell ID value received from DMCS
163	178	16	A	Debt ID	Debt ID value received from DMCS
179	186	8	A	Routing ID	Routing ID sent by DMCS
187	198	12	N	Application Number	A numeric identifier assigned systematically for tracking applications. This identifier ties the original application to the account.
199	200	2	N	App Suffix	App Suffix Suffix for the applicant's name. Always zero for Government Services
201	204	4	A/N	Grant Award Year	Award Year of the Record
205	211	7	N	School ID	Internal COD School ID Number
212	214	3	N	Award Number	Award Number
215	216	2	N	Disbursement Number Existing	The highest disbursement number on file for that award and student.
217	218	2	N	Disbursement Sequence Number	The highest disbursement sequence number for the highest disbursement

				Existing	number on file for that award and student. The disbursement sequence number is a counter for the number of updates to a disbursement.
219	220	2	N	COD Sequence Number	The highest disbursement sequence number for disbursement updates made via the COD web. This number corresponds to the highest disbursement number on file for that award and student.
221	235	15	N	Amount Posted	Award Amount Posted within COD Note: Pos. 221 will store a blank for Positive value in the email attachment
236	250	15	N	SFPG Amount	Scheduled Federal Pell Grant calculated within COD Note: Pos. 236 will store a blank for Positive value in the email attachment Positions 237-250 zero-filled for Award Type AG, SG and TG.
251	252	2	A/N	TSYS Product Code	Internal COD Code
253	255	3	A/N	Client Product Code	Internal COD Code
256	256	1	A	Grant Collection Indicator	Indicator stored on the COD System. Valid Values - "R" (Referral), "P" (Unsatisfactory), "C" (Closed), "S" (Satisfactory)
257	271	15	N	Grant Collection Amount	Total Initial Amount Owed by the student Note: Pos. 257 will store a blank for Positive value in the email attachment
272	294	23	A	Filler (Spaces)	
295	304	10	N	Customer ID	COD Customer ID
305	323	19	A/N	Account Number	A constant value identified for the account and must be unique within COD. This field is similar to the application ID and will remain on the account even if it is transferred or goes through a product change.

324	325	2	A	Award Type	“PE” for Pell, “AG” for ACG, “SG” for National SMART, and “TG” for TEACH
326	350	25	A	Filler (Spaces)	

6.6 Rejected Transactions

Start	End	Length	Type	Title	Description
1	10	10	A/N	Batch ID	System Generated Numeric Value 9999999999
11	11	1	A	Action Code	A = Add C = Change D = Delete S = Satisfactory Arrangement U = Unsatisfactory Arrangement
12	20	9	N	SSN	SSN submitted by DMCS
21	27	7	D	DOB	DOB submitted by DMCS changed to Julian – YYYYDDD
28	47	20	A/N	Last Name	Last Name submitted by DMCS
48	67	20	A/N	First Name	First Name submitted by DMCS
68	68	1	A	Middle Initial	Middle Initial submitted by DMCS, only the 1 st character
69	74	6	A/N	Attending Pell School ID	Attending Pell ID Submitted
75	75	1	A	Sign Indicator	P = Positive N = Negative
76	90	15	N	Amount Collected	999999999999999 – No spaces, zeroes to the left
91	97	7	D	Date Collected	Date submitted by DMCS changed to Julian – YYYYDDD
98	120	23	A/N	Award ID for Pell, ACG, National SMART or TEACH	Left Justified Field For Pell:

Start	End	Length	Type	Title	Description
					999999999XXCCYY99999900 For ACG, SMART & TEACH: 999999999XYY99999999
121	129	9	N	SSN Changed	SSN value received from DMCS
130	136	7	D	DOB Changed	DOB value received from DMCS changed to Julian – YYYYDDD
137	156	20	A	Last Name Changed	Last Name value received from DMCS
157	162	6	A/N	Attending Pell School ID Changed	Attending Pell ID value received from DMCS
163	178	16	A/N	Debt ID	Debt ID value received from DMCS
179	186	8	A/N	Routing ID	Routing ID sent by DMCS
187	190	4	A	Transaction Status #1	Action Code given by COD
191	194	4	A	Transaction Status #2	Action Code given by COD
195	198	4	A	Transaction Status #3	Action Code given by COD
199	202	4	A	Transaction Status #4	Action Code given by COD
203	206	4	A	Transaction Status #5	Action Code given by COD
207	210	4	A	Transaction Status #6	Action Code given by COD
211	214	4	A	Transaction Status #7	Action Code given by COD
215	218	4	A	Transaction Status #8	Action Code given by COD
219	222	4	A	Transaction Status #9	Action Code given by COD
223	226	4	A	Transaction Status #10	Action Code given by COD
227	230	4	A	Transaction Status #11	Action Code given by COD
231	234	4	A	Transaction Status #12	Action Code given by COD

Start	End	Length	Type	Title	Description
235	238	4	A	Transaction Status #13	Action Code given by COD
239	242	4	A	Transaction Status #14	Action Code given by COD
243	246	4	A	Transaction Status #15	Action Code given by COD
247	250	4	A	Transaction Status #16	Action Code given by COD
251	254	4	A	Transaction Status #17	Action Code given by COD
255	258	4	A	Transaction Status #18	Action Code given by COD
259	262	4	A	Transaction Status #19	Action Code given by COD
263	266	4	A	Transaction Status #20	Action Code given by COD
267	270	4	A	Transaction Status #21	Action Code given by COD
271	274	4	A	Transaction Status #22	Action Code given by COD
275	278	4	A	Transaction Status #23	Action Code given by COD
279	282	4	A	Transaction Status #24	Action Code given by COD
283	286	4	A	Transaction Status #25	Action Code given by COD
287	290	4	A	Transaction Status #26	Action Code given by COD
291	294	4	A	Transaction Status #27	Action Code given by COD
295	298	4	A	Transaction Status #28	Action Code given by COD
299	302	4	A	Transaction Status #29	Action Code given by COD
303	306	4	A	Transaction Status #30	Action Code given by COD
307	310	4	A	Transaction Status #31	Action Code given by COD
311	314	4	A	Transaction Status #32	Action Code given by COD
315	318	4	A	Transaction Status #33	Action Code given by COD
319	322	4	N	Award Year	Award Year of the Record
323	324	2	A/N	Award Type	"PE" for Pell, "AG" for ACG, "SG" for National SMART, and

Start	End	Length	Type	Title	Description
					"TG" for TEACH Note: Any invalid value would appear in this field
325	328	4	A	Filler (Spaces)	

7 Interface Assumption and Dependencies

7.1 Assumptions

#	Assumption
	Operational Assumptions
1	The DMCS/COD systems execute in a batch TSO (time sharing option) environment.
2	Existing Batch Job Scheduling mechanisms will schedule the initiation of "DMCS Grant Student Collections File" processing
3	Batch job failures including FTP transmission errors will be captured by existing Operations processes on the COD Z/OS server.
	Functional Assumptions
4	DMCS Data Store contains information needed to create "DMCS Grant Student Collections File"
5	The business rules for extracting "DMCS Grant Student Collections File" is beyond the scope of this document
6	COD will process the "DMCS Grant Student Collections File". The rules for processing the file is beyond the scope of this document

7.2 Dependencies

#	Dependencies
1	None

8 Appendix A - Acronyms and Abbreviations

Acronym	Definition
DMCS	Debt Management and Collections System
FSA	(U.S. Department of Education, Office of) Federal Student Aid

Acronym	Definition
SFTP	Secure File Transfer Protocol

9 Appendix B - Glossary

Term	Definition

10 Appendix C - COD-DMCS Reject Edit Codes

Batch Level Edits

Edit Code	Description
B001	Create date is greater than the current logical date
B002	Award year < 2004
B003	Record submitted by DMCS is for an award year that has been closed out.
B004	The record count on the DMCS trailer record does not match the total number of students in the batch.
B005	The sign indicator is not valid (anything other than 'P' or 'N')
B006	The Pell school year on the DMCS header and trailer records do not match.
B007	The file create date on the DMCS header and trailer records do not match.
B008	Header record encountered without a previous trailer record, or the first record on the file is not a header record.
B009	Trailer record encountered without a previous data record, or there were no detail records between the header and trailer.
B010	Detail record encountered without a previous data or header record.
B011	The sum of amounts collected on all the transactions does not equal the net amount collected on the DMCS trailer record.

Note: The following Transaction Level Edit descriptions shown below are not exact to the descriptions on the DCS BATCH/TRANSACTION REJECT CODE FREQUENCY report due to existing formatting limitations.

Transaction Level Edits

Edit Code	Description
S001	The action code is not an A, C, S, U, D.
S002	SSN is not valid or does not match with any student on COD.
S003	DOB is not valid (DOB is in CCYYMMDD format) or does not match with the DOB on COD for the SSN-Changed or SSN.
S004	Last name does not match with the last name on COD for the SSN-changed or SSN.
S005	Attending Campus Pell ID is not valid.
S006	SSN-Changed is not valid or does not match with any student on COD.
S007	DOB-Changed is not valid (format is CCYYMMDD) or does not match with the DOB on COD for the SSN-Changed or SSN.
S008	Last Name Changed does not match with the last name on COD for the SSN-Changed or SSN.
S009	Attending Campus Pell ID Changed is not valid.
S010	Sign indicator is not a 'P' or an 'N'.
S011	Invalid Date Collected (format is CCYYMMDD) or is a future date.
S012	Pell school year is not the same as the Pell school year on the batch header.
S013	Both Attending Campus Pell ID-Changed and Attending Campus Pell ID are not provided.
S014	SSN-changed is does not attend the Attending Campus Pell ID-Changed or Attending Campus Pell ID.
S015	Invalid Award Type used in the Transaction.
S016	Origination ID is not valid for the SSN (basic check can be performed on the first 9 digits of the Origination ID with the SSN provided) or for the SSN-Changed.
S017	The SSN does not have an award at the Attending Campus-Changed or Attending Campus.
S018	C, S, U, or D transaction submitted but the student has not been added previously by an add transaction. Or the student is in a Closed status.

Edit Code	Description
S019	Not all required information was submitted or valid in order to apply to the award.
S020	Add transaction submitted but the student is in a Referral, Satisfactory, or Unsatisfactory status. In addition to a Closed status and the Collection Referral Amount is equal to the Amount Collected on the DMCS file.
S021	The first change transaction is for a decrease in the amount collected.
S022	The amount collected for an add transaction is less than or equal to zero.
S023	Student has run out of disbursement number/sequence number combination.
S024	The batch has been rejected for some reason and associated transaction has been rejected.
S025	There are no funded disbursements for the student.
S026	Either the SSN-Changed or the SSN is not provided.
S027	Either the DOB-Changed or the DOB is not provided.
S028	Not Applicable
S029	Add transaction submitted for a student with a net funded disbursement amount of \$0.

**Consolidation eLVC
Interface Control Document**

Version 1.0 • 7/16/2018

Document Version Control

Version	Date	Author	Description
1.0	7/16/2017	Mark Smith	Initial Release

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Section 1. Interface Control Specification

Interface Name *	Consolidation eLVC
Interface Type *	Bi-directional
Interface Short Description *	Servicers send eLVC (electronic loan verification certificate) Consolidation Request files to DMCS for processing and certifying the request for consolidating debts/loans on Borrower accounts.
Requesting (Source) Application *	Consolidation
Responding (Receiving or Destination) Application *	DMCS

<p>Technical Requirement References *</p>	<p>Target Directories</p> <p>Request files: \\titaniumfs\titaniumfs\EFT\FILES\LCNELNET\in\dispatch\ \\titaniumfs\titaniumfs\EFT\FILES\LCSALMAE\in\dispatch\ \\titaniumfs\titaniumfs\EFT\FILES\LCPHEAA\in\dispatch\ \\titaniumfs\titaniumfs\EFT\FILES\LCGLHEC\in\dispatch\ Reject files: \\titaniumfs\titaniumfs\EFT\FILES\LCNELNET\in\reject\ \\titaniumfs\titaniumfs\EFT\FILES\LCSALMAE\in\reject\ \\titaniumfs\titaniumfs\EFT\FILES\LCPHEAA\in\reject\ \\titaniumfs\titaniumfs\EFT\FILES\LCGLHEC\in\reject\ Response files: \\titaniumfs\titaniumfs\EFT\FILES\LCNELNET\out\base\ \\titaniumfs\titaniumfs\EFT\FILES\LCSALMAE\out\base\ \\titaniumfs\titaniumfs\EFT\FILES\LCPHEAA\out\base\ \\titaniumfs\titaniumfs\EFT\FILES\LCGLHEC\out\base\ Files</p> <p>Request files: LVCREQ_700580_700556_20180505091008.txt (Nelnet) LVCREQ_700581_700556_20180505091008.txt (Great Lakes) LVCREQ_700579_700556_20180505091008.txt (PHEAA) LVCREQ_700578_700556_20180505091008.txt (Sallie Mae) Response files: LVCREQ_700580_700556_20180505091008.txt (Nelnet) LVCREQ_700581_700556_20180505091008.txt (Great Lakes) LVCREQ_700579_700556_20180505091008.txt (PHEAA) LVCREQ_700578_700556_20180505091008.txt (Sallie Mae) <u>Message Classes:</u></p> <p>Request files: DMLCRQIN Response files: DMLCRQOP <u>Mailboxes</u></p> <p>Request files: TGE5533 (DMCS) Response files: LVCRES_700556_700578 (Sallie Mae) LVCRES_700556_700579 (PHEAA) LVCRES_700556_700580 (Nelnet, Inc.) LVCRES_700556_700581 (Great Lakes)</p>
<p>Interface Usage Frequency *</p>	<p>This is a batch process and allows for 15-21 files to be transferred per week.</p>
<p>Interface Usage Volume *</p>	<p>One request file per day per Servicer. Number of records varies per Servicer, but is usually fewer than 100 per Request file.</p>

***Required field**

Section 2. Interface Overview

2.1. Flow Diagram

2.1.1. eLVC Request Files from Servicers to DMCS

2.1.2. eLVC Response Files from DMCS to Servicers

2.2. Flow Diagram Description

2.2.1. eLVC Request Files from Servicers to DMCS

1. The Servicers will initiate a process to create the eLVC Request files and send to SAIG.
2. The DMCS FTS Server pulls the files from SAIG using TD Client.
3. The DMCS ETL Server pulls the eLVC Request files from the DMCS FTS Server via SFTP.

2.2.2. eLVC Response Files from DMCS to Servicers

1. The DMCS system will initiate a process to create the eLVC Response files.
2. The DMCS batch process will route the eLVC Response files from the DMCS ETL Server to the DMCS FTS Server.
3. The DMCS FTS Server will route the eLVC Response files to SAIG using TD Client.
4. The Servicers will pull the eLVC Response files from SAIG.

2.3. Usage Scenarios

2.3.1. eLVC Request Files from Servicers to DMCS

The Servicers create the eLVC Request files and send to SAIG. The DMCS FTS Server pulls the eLVC Request files from SAIG via TD Client. The DMCS ETL server pulls the eLVC Request files from DMCS FTS Server.

2.3.2. eLVC Response Files from DMCS to Servicers

DMCS batch jobs create eLVC Response files. The DMCS ETL Server pushes the eLVC Response files to the DMCS FTS Server. The DMCS FTS Server pushes the files to SAIG via TD Client. The Servicers pick up the files from SAIG.

Section 3. System Information

3.1. Requesting (or Source) System Information

[Insert System Name]

#	Type	
1	Production System Location	Based on Servicer
2	Contracting Organization	Based on Servicer
3	Developer Location	Based on Servicer
4	Transmission Protocol	SAIG

3.2. Responding (Receiving or Destination) System Information

DMCS

#	Type	
1	Production System Location	Manassas, VA
2	Contracting Organization	MAXIMUS
3	Developer Location	Frederick, MD
4	Transmission Protocol	SAIG

Section 4. Interfacing System Responsibilities

4.1. Requesting (or Source) System Responsibilities

Consolidation eLVC Functional Specifications (Request files)

#	Description
1	The Servicers will transmit an eLVC Request file via SAIG mailbox and e-mail a transmittal to the DMCS File Interface group.
2	The Servicers will receive an eLVC Response file once the assignment file is processed by DMCS.

4.2. Responding (Receiving or Destination) System Responsibilities

Consolidation eLVC Functional Specifications (Response files)

#	Description
1	DMCS will retrieve the eLVC Request file from the SAIG mailbox.
2	DMCS will process the file.
3	DMCS will transmit the eLVC Response file to the requesting Servicer.

Section 5. Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
Validation	<p>Request Header Record Transaction Type is "HH"</p> <p>Request Header Record Originating System is one of "700581", "700580", "700579", or "700578"</p> <p>Request Header Record Destination System is "700556"</p> <p>Request Transaction Records do not contain duplicate SSNs</p> <p>Request Transaction Record Loan Holder ID is "700556"</p> <p>Request Transaction Record SSN exists in DMCS</p> <p>Request Transaction Record Last Name matches the value in DMCS for the validated SSN</p> <p>Request Transaction Record First Name matches the value in DMCS for the validated SSN</p> <p>Request Transaction Record City matches the value in DMCS for the validated SSN</p> <p>Request Trailer Record Transaction Type is "TT"</p> <p>Request Trailer Record Originating System is one of "700581", "700580", "700579", or "700578"</p> <p>Request Trailer Record Destination System is "700556"</p>
Exception Processing	<p>This procedure handles the following exception conditions:</p> <ul style="list-style-type: none"> • Invalid Request Header Transaction Type • Invalid Request Header Originating System • Invalid Request Header Destination System • Duplicate SSNs in Request Transaction Records • Invalid Request Transaction SSN • Invalid Request Transaction Last Name for validated SSN • Invalid Request Transaction First Name for validated SSN • Invalid Request Transaction City for validated SSN • Invalid Request Transaction Transaction Type • Invalid Request Header Originating System • Invalid Request Header Destination System

Section 6. File Specification

6.1. Consolidation eLVC Request File

Header Record:

Data Element	Description	Field Format	Length	Start Position	End Position
Transaction type	Constant value: HH	Character	2	1	2
Originating system	<p><u>Outgoing to the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p><u>Returning from the loan holder:</u> Input the loan holder's code</p> <p>Left Justified spaces as needed on the end</p> <p>Sample Value: 12345678</p>	Numeric	8	3	10
Destination system	<p><u>Outgoing to the loan holder:</u> Will contain the loan holder's code</p> <p><u>Returning from the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p>Left Justified spaces as needed on the end</p> <p>Sample Value: 12345678</p>	Numeric	8	11	18
Transmission ID	<p><u>Outgoing to the loan holder:</u> Unique identifier assigned to the transmission sent to the loan holder</p> <p><u>Returning from the loan holder:</u> Enter the transmission ID received on the incoming file when returning file to the consolidation origination servicer</p> <p>Sample Value: 0000001181</p>	Alphanumeric	10	19	28

Data Element	Description	Field Format	Length	Start Position	End Position
Transmission Date*	Date of the transmission as generated by the originating system. Format: CCYYMMDD Sample Value: May 7, 2014 = 20140507	Date	8	29	36
Version Number	Used to distinguish version of E-LVC layout Format: V99.9 Sample Value: V01.1	Alphanumeric	5	37	41
Filler	Reserved for future use. Populate with spaces	Alphanumeric	13	42	54
Terminator	Constant Value: #	Character	1	55	55

Detail Record:

Data Element	Description	Field Format	Length	Start Position	End Position
Transaction type	Constant value: EC	Character	2	1	2
Loan Holder ID	Unique loan holder ID assigned to the loan holder by the Department of Education. For GAs, this would be the three digit GA code. For lenders and servicers, this would be the six digit lender or servicer code. For schools, this would be the eight digit school location code. Left justified. Left Justified spaces as needed on the end Sample Value: 12345678	Numeric	8	3	10

Data Element	Description	Field Format	Length	Start Position	End Position
Consolidation Application ID	Unique identification number assigned to the Direct Consolidation Loan application. Sample Value: 123456789102	Numeric	12	11	22
Person SSN	Social security number of the application for whom the certification information is requested.	Numeric	9	23	31
Last Name	Last name of the applicant for whom certification information is requested. Left justified. Sample Value: SMITH	Character	30	32	61
First Name	First name of the applicant for whom certification information is requested. Left justified. Sample Value: JOHN	Character	30	62	91
Borrower Street 1	Street address line 1 of the applicant for whom certification information is requested. Left Justified. Sample value: 123 MAIN ST	Alphanumeric	28	92	119
Borrower Street 2	Street address line 2 of the applicant for whom certification information is requested. Left Justified. Sample value: APT 152	Alphanumeric	28	120	147
Borrower City	City name of the applicant for who certification information is requested. Left Justified. Sample Value: ANYWHERE	Character	20	148	167
Borrower State	Two character state abbreviation for state of the applicant for who certification information is requested. Sample Value: CA	Character	2	168	169

Data Element	Description	Field Format	Length	Start Position	End Position
Borrower Zip	Postal zip code for applicant for whom certification information is requested. Left justified. Sample Value: 956601234	Numeric	9	170	178
Borrower Telephone	Area code and phone number for applicant for who certification information is requested. Left justified. Sample Value: 7035551313	Numeric	10	179	188
Filler	Reserved for future use. Populate with spaces.	Character	381	189	569
Terminator	Constant Value: #	Character	1	570	570

Trailer Record:

Data Element	Description	Field Format	Length	Start Position	End Position
Transaction Type	Constant value: TT	Character	1	1	2
Originating System	<u>Outgoing to the loan holder:</u> Will contain the consolidation origination servicer's code <u>Returning from the loan holder:</u> Input the loan holder's code Left Justified spaces as needed on the end Sample Value: 12345678	Numeric	8	3	10

Data Element	Description	Field Format	Length	Start Position	End Position
Destination System	<p><u>Outgoing to the loan holder:</u> Will contain the loan holder's code</p> <p><u>Returning from the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p>Left Justified spaces as needed on the end</p> <p>Sample Value: 12345678</p>	Numeric	8	11	18
Transmission ID	<p>Outgoing to the loan holder: Unique identifier assigned to the transmission sent to the loan holder</p> <p>Returning from the loan holder: Enter the transmission ID received on the incoming file when returning file to the consolidation origination servicer</p> <p>Sample Value: 0000001181</p>	Alphanumeric	10	19	28
Total records sent	<p>Total number of records sent in the transmission (excludes header and trailer).</p> <p>Zero padded on the left.</p> <p>Sample Value: 515 records = 00515</p>	Numeric	5	29	33
Filler	Reserved for future use. Populate with spaces	Alphanumeric	21	34	54
Terminator	Constant Value: #	Character	1	55	55

6.2. Consolidation eLVC Resonse File

Header Record:

Data Element	Description	Field Format	Length	Start Position	End Position
Transaction type	Constant value: HH	Character	2	1	2
Originating system	<p><u>Outgoing to the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p><u>Returning from the loan holder:</u> Input the loan holder's code</p> <p>Left Justified spaces as needed on the end</p> <p>Sample Value: 12345678</p>	Numeric	8	3	10
Destination system	<p><u>Outgoing to the loan holder:</u> Will contain the loan holder's code</p> <p><u>Returning from the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p>Left Justified spaces as needed on the end</p> <p>Sample Value: 12345678</p>	Numeric	8	11	18
Transmission ID	<p><u>Outgoing to the loan holder:</u> Unique identifier assigned to the transmission sent to the loan holder</p> <p><u>Returning from the loan holder:</u> Enter the transmission ID received on the incoming file when returning file to the consolidation origination servicer</p> <p>Sample Value: 0000001181</p>	Alphanumeric	10	19	28

Data Element	Description	Field Format	Length	Start Position	End Position
Transmission Date*	Date of the transmission as generated by the originating system. Format: CCYYMMDD Sample Value: May 7, 2014 = 20140507	Date	8	29	36
Version Number	Used to distinguish version of E-LVC layout Format: V99.9 Sample Value: V01.1	Alphanumeric	5	37	41
Filler	Reserved for future use. Populate with spaces	Alphanumeric	13	42	54
Terminator	Constant Value: #	Character	1	55	55

Detail Record:

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Transaction type	Constant value: EC	Character	2	1	2	Required
Loan Holder ID	Unique loan holder ID assigned to the loan holder by the Department of Education. For GAs, this is the three digit GA code. For lenders and servicers, this is the six digit lender or servicer code. For schools, this is the eight digit school location code. Left justified.	Numeric	8	3	10	Required
Consolidation Application ID	Unique identification number assigned to the Direct Consolidation Loan application. Sample Value: 123456789102	Numeric	12	11	22	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Person SSN	Social security number of the application for whom the certification information is requested.	Numeric	9	23	31	Required
Last Name	Last name of the applicant for whom certification information is requested. Left justified. Sample Value: SMITH	Character	30	32	61	Required
First Name	First name of the applicant for whom certification information is requested. Left justified. Sample Value: JOHN	Character	30	62	91	Required
Borrower City	City name of the applicant for who certification information is requested. Left Justified. Sample Value: ANYWHERE	Character	20	92	111	Optional
Loan identification number	Identification number of the loan at the loan holder. This identifier will be referenced on payments and correspondence. Sample Value: 500404088-01	Alphanumeric or spaces	23	112	134	Required Optional, if Data Availability Indicator = "N" or "X"

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Loan type code	Type of loan that is being certified: A Subsidized Federal Stafford Loans B Guaranteed Student Loans (GSL) C Federal Insured Student Loans (FISL) D Direct Subsidized Loans E Direct Subsidized Consolidation Loans F Federal Perkins Loans G Unsubsidized (including Nonsubsidized) Federal Stafford Loans (including Nonsubsidized Stafford Loans) H Federal Supplemental Loans for Students (SLS) I Direct PLUS Loans for Graduate/Professional Students J Unsubsidized Federal Consolidation Loans K Direct Unsubsidized Consolidation Loans L Direct Unsubsidized Loans M National Direct Student Loans (NDSL) N National Defense Student Loans (NDSL) O Subsidized Federal Consolidation Loans P Auxiliary Loans to Assist Students (ALAS) Q Health Professions Student Loans (HPSL) R Health Education Assistance Loans (HEAL) S Federal PLUS Loans for	Character (Valid Loan Type code) or Spaces	1	135	135	Required Optional, if Data Availability Indicator = "N" or "X"

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
	Graduate/Professional Students T Federal PLUS Loans for Parents U Direct PLUS Loans for Parents V Direct PLUS Consolidation Loans Y Nursing Student Loans (NSL) Z Loans for Disadvantaged Students (LDS) W Education loans ineligible for consolidation 0 Direct Subsidized Loans (Subsidy Loss Eligible) 9 Direct Subsidized Consolidation Loans (Subsidy Loss Eligible)					
Interest Rate (%)	Contains the current interest rate on the loan (including all applicable interest rate reductions). Cannot be greater than 20%. Format 99V9999 (V=virtual decimal point). Zero padded on the left. Sample Value: 8.25% = 082500	Numeric or spaces	6	136	141	Required Optional, if Data Availability Indicator = "N" or "X"
Interest Per Day	Contains the computed interest accrual per day. Format 99V99. Zero padded on the left. Sample Value: \$5.61 = 0561	Numeric or spaces	4	142	145	Required Optional, if Data Availability Indicator = "N" or "X"

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Principal outstanding loan amount	<p>Outstanding principal balance on the loan as of the certification date.</p> <p>Format 999999V99. Zero padded on the left.</p> <p>Sample Value: \$11,025.90 = 01102590</p>	Numeric or spaces	8	146	153	<p>Required</p> <p>Optional, if Data Availability Indicator = "N" or "X"</p>
Interest Outstanding	<p>Outstanding interest balance on the loan as of the certification date.</p> <p>Format 999999V99. Zero padded on the left.</p> <p>Sample Value: \$376.98 = 00037698</p>	Numeric or spaces	8	154	161	<p>Required</p> <p>Optional, if Data Availability Indicator = "N" or "X"</p>
Fee & Late Charges	<p>Outstanding fees and late charges on the loan as of the certification date.</p> <p>Format 999999V99. Zero padded on the left.</p> <p>Sample Value: \$23.75 = 00002375</p>	Numeric or spaces	8	162	169	Optional
Collection Costs	<p>Outstanding collection costs payable on the loan as of the certification date.</p> <p>Format 999999V99. Zero padded on the left.</p> <p>Sample Value: \$57.25 = 00005725</p>	Numeric or spaces	8	170	177	Optional

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
First Disbursement Date	<p>Date on which funds were first disbursed for this loan.</p> <p>Must be less than current date.</p> <p>Format CCYYMMDD</p> <p>Sample Value: May 15, 2014 = 20140515</p>	Numeric Date or spaces	8	178	185	<p>Required</p> <p>Optional, if Data Availability Indicator = "N" or "X"</p>

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Loan Status	Status of the loan being certified:					
	Code Loan Status					
	AV Submitted for Default Aversion					
	BA Bankruptcy					
	DE Deferment					
	DI Currently Subject to Judgment or Wage Garnishment Order					
	DN Default – Satisfactory Repayment Arrangements Not Made					
	DS Default – Satisfactory Repayment Arrangements Made					Required
	FB Forbearance					
	GR Grace	Character	2	186	187	Optional, if Data Availability Indicator = "N" or "X"
	IS In School					
	ND Not Fully Disbursed					
	OT Other (explain in Item 19)					
	PF Paid in Full					
	RP Repayment					
	TD Technical Default -- More Than 270 Days Delinquent					
	TR Transferred to Another Servicer					
	Important Note: if the borrower has defaulted loans and has had a judgment or wage garnishment order or bankruptcy discharge you must certify the loan as either status = DI or BA as shown in the status list above.					

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Separation Date	<p>If the loan is in the grace period, enter the date the borrower completed his or her program, graduated, or ceased half-time enrollment.</p> <p>Format CCYYMMDD.</p> <p>Sample Value: July 22, 2014 = 20140722</p>	Numeric Date or Spaces	8	188	195	<p>Required</p> <p>Optional, if Data Availability Indicator = "N" or "X"</p>
Joint Consolidation Indicator	<p>Indicates, if known, whether the loan being certified is a joint consolidation or spousal consolidation loan.</p> <p>Sample Value: Y (Yes) or N (No)</p>	Character	1	196	196	<p>Required</p> <p>Optional, if Data Availability Indicator = "N" or "X"</p>
Pay to Name	<p>Name of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Alphanumeric or Spaces	50	197	246	Optional
Pay to Street 1	<p>Street address of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Alphanumeric or Spaces	28	247	274	Optional

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Pay to Street 2	<p>Street address of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Alphanumeric or Spaces	28	275	302	Optiona
Pay to City	<p>City of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Character or Spaces	20	303	322	Optional
Payt to State Code	<p>State code of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Character or Spaces	2	323	324	Optional
Pay to Zip Code	<p>Postal code of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left justified. Format: 220411115</p> <p>Sample Value: 09550-1451 = 095501451</p>	Numeric or Spaces	9	325	333	Optional

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Pay to Phone Number	<p>Telephone number of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified. Format 7038240000</p>	Numeric or Spaces	10	334	343	Optional
Pay to Fax Number	<p>Fax number of the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified. Format 7038240000</p>	Numeric or Spaces	10	344	353	Optional
Contact Name	<p>Contact name at the institution that funds are to be paid to.</p> <p><i>* Provide ONLY if different than the loan holder that is being requested to certify the loan.</i></p> <p>Left Justified.</p>	Character or Spaces	50	354	403	Required
Loan Holder Data	<p><u>FOR LOAN HOLDER USE ONLY</u>: Loan holder-specific information that can be used to reference and identify unique borrower and loan criteria on the loan holder's system.</p> <p>Left justified.</p>	Alphanumeric or Spaces	30	404	433	Optional

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Data Availability Indicator	<p>Indicates status of data supplied by the loan holders:</p> <p>Y = Data available and supplied and all loan holder exceptions passed.</p> <p>All exception edits 1-21 must be 'P' (Pass).</p> <p>N = No data available for the person for whom certification is requested.</p> <p>All exception edits 1-21 must be 'F' (Fail)</p> <p>X = One or more failed exceptions. Any available data should be supplied for the certification.</p>	Character	1	434	434	Required
Reserved for future Exception Edit #1	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	435	435	Required
Exception Edit #2	<p>"Loan is not delinquent for <= 270 days."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	436	436	Required
Exception Edit #3	<p>"Loan is fully disbursed."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	437	437	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Exception Edit #4	<p>"Match found for provided SSN."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	438	438	Required
Exception Edit #5	<p>"Match found for provided First Name or Last Name or City."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	439	439	Required
Exception Edit #6	<p>"Loan is not currently being processed as a claim due to death or disability."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	440	440	Required
Exception Edit #7	<p>"Loan is not a federally sponsored loan type."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	441	441	Required
Exception Edit #8	<p>"Loan has not been paid-in-full or overpaid."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	442	442	Required
Reserved for future Exception Edit #9	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	443	443	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Reserved for future Exception Edit #10	Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'. If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).	Character	1	444	444	Required
Exception Edit #11	"A consolidation application is not already in process for this applicant." Sample Value: P or F (If this edit passes then = P or if fails = F.)	Character	1	445	445	Required
Exception Edit #12	"Loan holder has certified health professions loans it holds for this borrower." Sample Value: P or F (If this edit passes then = P or if fails = F.) Note: Use 'P' (Pass) if the loan holder certified health professions loans for this borrower. Use 'P' (Pass) if the loan holder has no health professions loans for this borrower. Use 'F' (Fail) if the loan holder has health professions loans that it has not certified for tis borrower.	Character	1	446	446	Required
Exception Edit #13	"No negative balance in principal or interest fields." Sample Value: P or F (If this edit passes then = P or if fails = F.)	Character	1	447	447	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Reserved for future Exception Edit #14	Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'. If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).	Character	1	448	448	Required
Exception Edit #15	Constant Value = P for all loan holders with the exception of DMCS <u>FOR USE ONLY BY U.S. Department of Education Debt Management and Collection System (DMCS):</u> "Borrower's loan(s) not assigned to Department of Justice." Sample Value: P or F (If this edit passes then = P or if fails = F.)	Character	1	449	449	Required
Exception Edit #16	Constant Value = P for all loan holders with the exception of DMCS <u>FOR USE ONLY BY U.S. Department of Education Debt Management and Collection System (DMCS):</u> "No grant owed or satisfactory repayment arrangements made on a grant owed to the Department." Sample Value: P or F (If this edit passes then = P or if fails = F.)	Character	1	450	450	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Exception Edit #17	<p>Constant Value = P for all loan holders with the exception of DMCS</p> <p><u>FOR USE ONLY BY U.S. Department of Education Debt Management and Collection System (DMCS):</u> "Debt is not in protected status."</p> <p>Sample Value: P or F (If this edit passes then = P or if fails = F.)</p>	Character	1	451	451	Required
Reserved for future Exception Edit #18	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	452	452	Required
Reserved for future Exception Edit #19	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	453	453	Required
Reserved for future Exception Edit #20	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	454	454	Required
Reserved for future Exception Edit #21	<p>Must be P (Pass) except if Field 30, Data Availability Indicator = 'N'.</p> <p>If Field 30, Data Availability Indicator = 'N', this field must be populated with an F (Fail).</p>	Character	1	455	455	Required

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
REPAYE / IBR / PAYE Start Date	<p>Complete Item only if: (i) the loan you hold is loan type A, D, E, O, 0 or 9 (see instructions for field 9); and (ii) the borrower has repaid or is currently repaying that loan under the Revised Pay As You Earn Repayment Plan (REPAYE Plan), the Pay As You Earn Repayment Plan (PAYE) or the Income-Based Repayment Plan (IBR Plan). Otherwise, leave Item. If (i) and (ii) apply, for each loan that has been or is currently in repayment under the REPAYE Plan, PAYE Plan or IBR Plan:</p> <p>Enter the date the borrower's REPAYE Plan, PAYE Plan or IBR Plan started.</p> <p>Format CCYYMMDD</p> <p>Sample Value: July 23, 2014 = 20140723</p>	Numeric Date or Spaces	8	456	463	Optional

Data Element	Description	Field Format	Length	Start Position	End Position	Required or Optional
Days of Economic Hardship Deferment Used	<p>Complete Item only if: (i) the loan you hold is loan type A, D, E, O, 0 or 9 (see instructions for field 9); and (ii) the borrower has repaid or is currently repaying that loan under the Revised Pay As You Earn Repayment Plan (REPAYE Plan), the Pay As You Earn Repayment Plan (PAYE) or the Income-Based Repayment Plan (IBR Plan). Otherwise, leave Item. If (i) and (ii) apply, for each loan that has been or is currently in repayment under the REPAYE Plan, PAYE Plan or IBR Plan:</p> <p>Enter the number of days of economic hardship deferment the borrower has received since the REPAYE Plan, PAYE Plan or IBR Plan started.</p> <p>Left Justified. Zero padded on the left.</p> <p>Sample Value: 123 days = 0123</p>	Numeric or Spaces	4	464	467	Optional
Comments	<p><u>FOR LOAN HOLDER USE ONLY</u>: Comments provided by the loan holder. Used in cases of explanation to exceptions – loan holder will populate this field with correct borrower name, correct SSN, etc.</p>	Alphanumeric or Spaces	102	468	569	Optional
Terminator	Constant Value: #	Character	1	570	570	Required

Trailer Record:

Data Element	Description	Field Format	Length	Start Position	End Position
Transaction Type	Constant value: TT	Character	1	1	2

Data Element	Description	Field Format	Length	Start Position	End Position
Originating System	<p><u>Outgoing to the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p><u>Returning from the loan holder:</u> Input the loan holder's code</p> <p>Left Justified spaces as needed on the end Sample Value: 12345678</p>	Numeric	8	3	10
Destination System	<p><u>Outgoing to the loan holder:</u> Will contain the loan holder's code</p> <p><u>Returning from the loan holder:</u> Will contain the consolidation origination servicer's code</p> <p>Left Justified spaces as needed on the end Sample Value: 12345678</p>	Numeric	8	11	18
Transmission ID	<p><u>Outgoing to the loan holder:</u> Unique identifier assigned to the transmission sent to the loan holder</p> <p><u>Returning from the loan holder:</u> Enter the transmission ID received on the incoming file when returning file to the consolidation origination servicer</p> <p>Sample Value: 0000001181</p>	Alphanumeric	10	19	28
Total records sent	<p>Total number of records sent in the transmission (excludes header and trailer).</p> <p>Zero padded on the left.</p> <p>Sample Value: 515 records = 00515</p>	Numeric	5	29	33

Data Element	Description	Field Format	Length	Start Position	End Position
Filler	Reserved for future use. Populate with spaces	Alphanumeric	21	34	54
Terminator	Constant Value: #	Character	1	55	55

Section 7. Interface Assumptions and Dependencies

7.1. Assumptions

#	Assumption
	Operational Assumptions
1	Existing Batch Job Scheduling mechanisms will schedule the initiation of the eLVC Files processing
2	Batch job failures are captured by existing Operations processes on the DMCS server
	Functional Assumptions
1	Debt Manager database contains the information needed to create the eLVC Response Files.
2	Servicer business rules for extracting eLVC data for the eLVC Response files is beyond the scope of this document.
3	Servicer business rules for processing the eLVC Request files is beyond the scope of this document.
4	Only the most recent eLVC Request file received from the Servicers will be processed by DMCS.
5	Servicers will submit only one eLVC Request file daily.

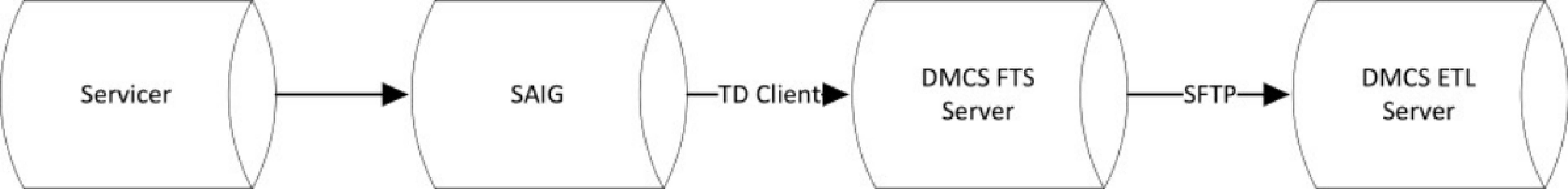
7.2. Dependencies

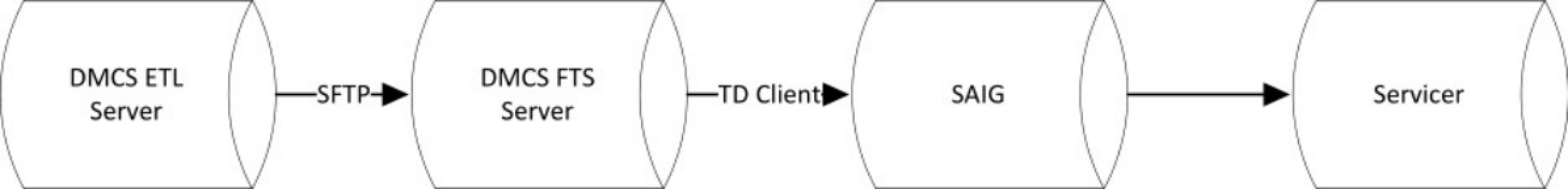
#	Dependencies
1	DMCS is dependent on SAIG to exchange files with the Servicers.

Appendix A - Acronyms and Abbreviations

ACRONYM	DEFINITION
DMCS	Debt Management and Collections System
eLVC	electronic loan verification certificate

Table A-1: Acronyms and Abbreviations





Assignments - GA ICD

Project DMCS (Requirements)

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May 19, 2020, 4:15:43 PM EDT

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1 Interface Control Specification

Interface Name	GA Assignments
Interface Type	Bi-directional
Interface Short Description	<p>DMCS receives and processes defaulted FFEL assignments from Guaranty Agencies (GAs). GAs submit the information electronically via SAIG, using the GA File Layout. GA assignments may also be submitted through hard copy, which are processed by the Back Office area. GAs are required to submit collateral (promissory notes) to FSA as part of the loan assignment process.</p> <p>During the assignment process, DMCS performs file and loan level validations. DMCS returns rejected files to assigning agencies for correction. If the file is accepted, DMCS performs loan level validations and rejects loans failing any validation edit. DMCS provides assigning agencies with detail and summary level reports to include a loan's accept/reject status, along with the reject reason(s).</p>
Requesting (Source) Application	Guaranty Agency
Responding (Receiving or Destination) Application	Debt Management Collection System (DMCS)
Technical Requirement References	<p><u>Files:</u></p> <p>GA default assignment data file is: "[agency]_ASCGFLIN_YYYYMMDDHHMMSS.txt"</p> <p><u>Message Classes:</u></p> <p>ASCGFLIN: Incoming Guaranty Agency assignment</p> <p>ASCDFLOP: Outgoing accepted default Guaranty Agency acknowledgement file</p> <p>ASRJFLOP: Outgoing rejected default Guaranty Agency acknowledgement file</p> <p><u>Mailboxes:</u></p> <p>TG37662: Receive assignment files from the Guaranty Agencies</p> <p>TG02430: Transmit assignment acknowledgement file and assignment reports to CO708 - College Assist</p> <p>TG77861: Transmit assignment acknowledgement file and assignment reports to FL712 - Florida Office of Student Financial Assistance (OSFA)</p> <p>TGE8410: Transmit assignment acknowledgement file and assignment reports to IL717 - Illinois Student Assistance Commission (ISAC)</p> <p>TG41019: Transmit assignment acknowledgement file and assignment reports to KY721 - Kentucky Higher Education Assistance Authority (KHEAA)</p> <p>TG42412: Transmit assignment acknowledgement file and assignment reports to LA722 - Louisiana Office of Student Financial Assistance (LOSFA)</p> <p>TGY5586: Transmit assignment acknowledgement file and assignment reports to</p>

MA725 - American Student Assistance (ASA)

TG42411: Transmit assignment acknowledgement file and assignment reports to ME723 - Maine Education Assistance Division

TG42413: Transmit assignment acknowledgement file and assignment reports to MI726 - Michigan Higher Education Assistance Authority (MHEAA)

TGR7094: Transmit assignment acknowledgement file and assignment reports to MO729 - Missouri DHE Student Loan Program

TGB4025: Transmit assignment acknowledgement file and assignment reports to NB731 - National Student Loan Program (NSLP)

TG47540: Transmit assignment acknowledgement file and assignment reports to NC737 - North Carolina State Education Assistance Authority (NCSEAA)

TG57270: Transmit assignment acknowledgement file and assignment reports to NH733 - New Hampshire Higher Education Assistance Foundation (NHHEAF)

TG55173: Transmit assignment acknowledgement file and assignment reports to NJ734 - Higher Education Student Assistance Authority (HESAA)

TG07076: Transmit assignment acknowledgement file and assignment reports to NM735 - New Mexico Student Loan Guarantee Corporation

TG55982: Transmit assignment acknowledgement file and assignment reports to NY736 - New York State Higher Education Services (HESC)

TG42415: Transmit assignment acknowledgement file and assignment reports to OK740 - Oklahoma Guaranteed Student Loan Program (OCAP)

TG55737: Transmit assignment acknowledgement file and assignment reports to PA742 - Pennsylvania Higher Education Assistance Agency (PHEAA)

TG47489: Transmit assignment acknowledgement file and assignment reports to SM927 - Educational Credit Management Corporation (ECMC)

TG54174: Transmit assignment acknowledgement file and assignment reports to TX748 - Trellis Company

TG76781: Transmit assignment acknowledgement file and assignment reports to UT749 - Utah Higher Education Assistance Authority (UHEAA)

TG68890: Transmit assignment acknowledgement file and assignment reports to VT750 - Vermont Student Assistance Corporation (VSAC)

TG38655: Transmit assignment acknowledgement file and assignment reports to WI755 - Great Lakes Higher Education Corporation (GLHEC)

Interface Usage Frequency	This interface is batch interface and allows for multiple files to be transferred per day.
Interface Usage Volume	Average 200 records/day; Peak 10,000 records/day

2 Interface Overview

2.1 Flow Diagram



2.2 Flow Diagram Description

1. The servicer submits loan assignment information electronically via SAIG, using the GA Assignment File Layout.
2. The servicer puts their loan assignment file into the DMCS incoming mailbox.
3. DMCS accesses the incoming mailbox and downloads the loan assignment file for processing.
4. DMCS performs file and loan level validations and loads accepted debts on the system.
5. DMCS responds to servicers with acknowledgement and report file(s).

2.3 Usage Scenarios

DMCS accesses and downloads loan assignment files from SAIG. Batch jobs process the loan assignment files to validate the loan information. The batch job creates acknowledgement files and reports to be transmitted to the servicers. The batch job moves these file(s) to SAIG mailbox for the respective servicer. The files are accessed by the servicers in their respective SAIG mailboxes.

3 System Information

3.1 Requesting (or Source) System Information

Guaranty Agencies

Production System Location	See Appendix C for a listing of GA
Contracting Organization	
Developer Location	
Transmission Protocol	SAIG
Transmission Support	Support Contacts:

3.2 Responding (Receiving or Destination) System Information

Debt Management Collection System (DMCS)

Production System Location	Manassas, VA
-----------------------------------	--------------

Contracting Organization	MAXIMUS
Developer Location	Frederick, MD
Transmission Protocol	SAIG
Transmission Support	Support Contacts: DMCS Helpdesk : 1-888-291-2160

4 Interfacing System Responsibilities

4.1 Requesting (or Source) System Responsibilities

Guaranty Agency Functional Specifications

#	Description
1	The GA will transmit loan assignment file via SAIG mailbox and e-mail a transmittal to the DMCS File Interface group.
2	The Servicers will receive an acknowledgement file once the assignment file is processed by DMCS.

4.2 Responding (Receiving or Destination) System Responsibilities

DMCS Functional Specifications

#	Description
1	DMCS will retrieve the loan assignment file from the SAIG mailbox.
2	DMCS will validate and process the file.
3	DMCS will transmit an acknowledgement file to the requesting GA.

5 Business Rules and Logic

The following section outlines the business rules and validation logic.

Type	Description
File Level Validations	See Appendix D - File / Debt Edits [Error Code]
Loan Level Validations	

6 File Specification

Information contained in this section is based on the U.S. Department of Education
Federal Family Education Loan Program - ASSIGNMENT FILE LAYOUT Dated 07-2014.

Each record must contain 1520 characters.

- Agencies or organizations providing computer services to more than one guaranty agency (GA) must prepare separate files for each GA serviced.
- All dates must be valid and in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
- All numeric fields must be right justified, zero filled.
- All alpha/numeric fields must be left justified, space filled.
- All amount fields on the assignment file detail records are dollars and cents (nine positions before and two positions after an assumed decimal point--e.g., 00000010050 = \$100.50).
- All assignment files must be transmitted via the Student Aid Internet Gateway (SAIG).Header Record:

6.1 ASSIGNMENT FILE HEADER RECORD

This must be the first record on all assignment files.

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	REQUIRED. Constant H.
2-6	Originating Agency	5	A/N	REQUIRED. Code assigned by ED to identify the submitting agency (see following page for valid codes). Format is AA999.
7-14	Creation Date	8	N	REQUIRED. The date the file was created. Must be a valid date. Format is CCYYMMDD (e.g., 19970201 = February 1, 1997).
15-1520	Filler	1506	A/N	Space fill.

6.2 ASSIGNMENT FILE DETAIL RECORD

ALL DATES MUST BE VALID AND IN CCYYMMDD FORMAT.

ALL NUMERIC FIELDS MUST BE RIGHT JUSTIFIED AND ZERO FILLED.

ALL ALPHANUMERIC FIELDS MUST BE LEFT JUSTIFIED AND SPACE FILLED.

ALL AMOUNT FIELDS ARE IN DOLLARS AND CENTS (nine positions before and two positions after an assumed decimal point [e.g., 00000010050 = \$100.50]).

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	REQUIRED. Constant C.
2-10	Borrower SSN	9	N	REQUIRED. Borrower's Social Security Number (SSN). Must be a valid SSN.
11	SSN Sequence Number	1	A/N	REQUIRED. Identifies the number of debts on the file with the same SSN. Must begin with 1. Enter 1 - 9 for the first nine debts for a specific SSN, then enter A - Z for the remaining debts.

12-31	Borrower Current Last Name	20	A/N	REQUIRED. Last name of the borrower, according to the latest information available to the guarantor. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has a single name, enter name here.	
32-51	Borrower First Name	20	A/N	REQUIRED. First name of the borrower. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has no first name, enter NFN.	
52-71	Borrower Middle Name	20	A/N	OPTIONAL. Middle name or initial of the borrower. If not available, space fill.	
72-111	Borrower Street Address 1	40	A/N	REQUIRED. Last known street address (house/apartment number and street name) of the borrower, even if it is known to be a bad address. If unknown, enter NO STREET ADDRESS.	
112-151	Borrower Street Address 2	40	A/N	OPTIONAL. Last known street address (house/apartment number and street name) of the borrower continued. If a foreign address, enter city in this field. Space fill if not needed or unknown.	
152-181	Borrower City	30	A/N	OPTIONAL. Last known city in which the borrower resided. If foreign address, enter country in this field. Space fill if unknown.	
182-183	Borrower State	2	A/N	OPTIONAL. Last known state in which the borrower resided (standard two-letter abbreviation or FC if the address is a foreign country). Space fill if unknown.	
184-213	Filler	30	A/N	Space fill.	
214-222	Borrower Zip Code	9	A/N	OPTIONAL. Nine-digit zip code of the borrower's last known address. If only the five-digit zip code is available, left justify and space fill. If a foreign country (FC), enter zeros. If unknown, space fill.	
223-232	Borrower Work Phone	10	A/N	OPTIONAL. Area code and telephone number of the borrower's last known work place. Space fill if number is not available.	
233-242	Borrower Home	10	A/N	OPTIONAL. Area code and telephone number	

	Phone			of the borrower's last known residence. Space fill if number is not available.	
243-250	Borrower Birth Date	8	N	REQUIRED. Borrower's date of birth. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty. If date is not available, zero fill.	
251-270	Borrower Previous Last Name	20	A/N	OPTIONAL. Other last name by which borrower may have been known (maiden, legal change, alias, etc.). Use the name on the Promissory Note if that name is not the Borrower Current Last Name. If not available, space fill.	
271-278	Date of Loan Guaranty	8	N	REQUIRED. Date on which the loan guaranty was issued. Must be before or equal to Date of First Disbursement and after November 7, 1965. Should match date reported to NSLDS. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
279-289	Amount of Disbursement	11	N	REQUIRED. Cumulative amount of loan disbursed to borrower, including origination fee. Must be numeric and more than \$0.00. Should match total of all disbursements, excluding cancellations, on an individual promissory note unless the disbursements are for different loan types (e.g., subsidized Stafford loan vs. an unsubsidized Stafford loan).	
290-297	Current Interest Rate	8	N	REQUIRED. The current interest rate on the loan. Must be numeric: two positions before and six positions after an assumed decimal point. May be less than 2% (00020000) or more than 20% (00200000) ONLY if loan was litigated and Judgment Indicator equals Y.	
298-308	Current Principal Balance	11	N	REQUIRED. Total principal amount <u>outstanding</u> as of Current Balance Date. Must <u>not</u> be greater than the Amount of Disbursement <u>plus</u> the Interest Capitalized by the GA and/or the Lender unless a judgment was rendered. In the Mandatory Assignment process, this amount must be greater than or equal to \$100.00. In the Total and Permanent Disability Assignment Process, may be less	

				than \$100.00. Must be numeric.	
309-319	Current Interest Balance	11	N	REQUIRED. Total interest amount <u>outstanding</u> as of Current Balance Date. Must be numeric; may be zero.	
320-330	Current Treasury Offset Fees	11	N	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for processing of Treasury offsets. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	
331-341	Current Collection Fees	11	N	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for contract of a private collection agency to execute collection attempts. If such fees cannot be separated from other non-penalty fees, enter zeros and include these fees in Current Miscellaneous Fees. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower, not contingency fees for an amount not collected.</u>	
342-352	Current Miscellaneous Fees	11	N	REQUIRED. Any <u>outstanding</u> fees which cannot be reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	
353-363	Current Administrative Fees	11	N	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower in accordance with program requirements for account collection, <u>excluding</u> collection fees, Treasury offset fees, and penalties reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	
364-374	Current Penalties	11	N	REQUIRED. Total <u>outstanding</u> late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>	
NOTE: Current Principal Balance, Current Interest Balance, Current Treasury Offset Fees, Current Collection Fees, Current Miscellaneous Fees, Current Administrative Fees, and Current Penalties should add up to the amount owed by the borrower as of the Current Balance Date.					
375-382	Date Opened for Credit Bureau	8	N	REQUIRED. Date GA first reported the loan to credit bureaus. If unknown, enter the same date as the Date	

	Reporting			Claim Paid to Lender. In all cases, the date must be greater than or equal to the Date Claim Paid to Lender and less than the current date. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
383-390	Current Balance Date	8	N	REQUIRED. Date up to which interest was last accrued by the GA. Date must be in CCYYMMDD format (e.g., 20080101 = January 1, 2008) and less than the current date.	
391-400	Filler	10	A/N	Space fill.	
401-406	Claiming Lender ID Number	6	N	REQUIRED. Valid identification number of lending institution to whom claim was paid. Must be numeric.	
407-412	Original Lender ID Number	6	N	REQUIRED. Valid identification number of lending institution that originally made the loan. Must be numeric.	
413-418	School ID Number	6	N	REQUIRED. The valid FFEL identification number (six digits) of the educational institution in which the student was enrolled or accepted for enrollment at the time the loan was guaranteed. Must be numeric. If loan type = CONS, must be 088888.	
419-426	Date of Withdrawal	8	N	REQUIRED. Date, or best approximation, of student's departure/withdrawal from the educational institution for which the loan was granted. If Loan Type = PLUS or GPLS, use Date of Last Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). If loan type = CONS, zero fill.	
427-434	Date of Default	8	N	REQUIRED FOR DEFAULTED LOANS. Date the loan defaulted, as defined in regulations. Must be after Date of Last Disbursement, except for PLUS and GPLS loans. If not available, subtract one day from Date Claim Paid to Lender. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). THIS FIELD MUST BE ZERO FILLED FOR <u>NON-DEFAULTED</u> LOANS ASSIGNED VIA THE TOTAL AND PERMANENT DISABILITY ASSIGNMENT PROCESS.	
435-445	Principal Amount Paid to Lender by GA	11	N	REQUIRED. Total amount of principal paid to the lender by the GA. Must <u>not</u> be greater than Amount of Disbursement plus Interest Capitalized by GA and/or Lender. Must be numeric.	

446-456	Interest Paid to Lender by GA	11	N	REQUIRED. Total amount of <u>non-capitalized</u> interest paid to the lender by the GA. Must be numeric; may be zero.	
457-464	Date Claim Paid to Lender	8	N	REQUIRED. Date on which the GA paid the claim to the lender. Must be after Date of Default. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
465-475	Interest Capitalized by GA and/or Lender	11	N	REQUIRED. Such accrued interest and unpaid insurance premiums on loan applied to the borrower's unpaid principal balance as authorized by the GA or the lender. If the lender <u>and</u> the GA both capitalized interest, include the total in this field. Must be numeric; may be zero.	
476-486	Amount Collected by GA	11	N	REQUIRED. Total amount of payment(s) collected on the loan by the GA through <u>all</u> actions (e.g., voluntary borrower payments, Treasury offsets, etc.). Must be numeric. If nothing was collected, zero fill.	
487-494	Date of Last Payment to GA	8	N	REQUIRED. Date of last payment by the borrower to the GA, including those payments received as a result of an involuntary action (e.g., Treasury offsets). Must be after Date Claim Paid to Lender. Must have a valid date if the Amount Collected by GA is greater than zero. Zero fill if there were no payments. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
495-502	Date of Last Disbursement	8	N	REQUIRED. Date of last loan disbursement by the lender (must be before Date of Default except for PLUS or GPLS loans and equal to or after Date of First Disbursement). If only one disbursement was made, the date must equal Date of First Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
503	Judgment Indicator	1	A/N	REQUIRED. If loan was litigated and a judgment was rendered, enter Y; otherwise, enter N. May <u>not</u> be blank.	
504-511	Date of Judgment	8	N	REQUIRED. Date on which judgment was rendered on amount and validity of the debt. If judgment was rendered, this field must contain the appropriate date. If not litigated, zero fill. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).	
512-519	Judgment Expiration Date	8	N	REQUIRED. Date on which the judgment expires according to the judgment document or state statute. If judgment was rendered, this field must contain the	

				appropriate date, which must be greater than the Date of Judgment or zero filled if judgment does not have an expiration date. If not litigated, zero fill. Date must be in CCYYMMDD format (e.g., 20080101 = January 1, 2008).
520-527	Date of First Treasury Offset Certification	8	N	REQUIRED. Date the loan was <u>first</u> certified for participation in the Treasury Offset Program. If date is unknown and claim was paid after 1985, enter 1201 of year claim was paid if claim was paid between January and September or enter 1201 of the following year claim was paid if claim was paid between October and December. The date may not be later than the current year or before 1985. If <u>never</u> certified, zero fill. Date must be in CCYYMMDD format (e.g., 19891201 = December 1, 1989).
528-531	Loan Type	4	A/N	REQUIRED. Valid codes are: SFY(space) = Stafford Subsidized SFN(space) = Stafford Non-Subsidized SUU(space) = Stafford Unsubsidized CONS = Consolidated SLS(space) = Supplemental PLUS = PLUS GPLS = PLUS loan for Graduate and Professional Students
NOTE: If Loan Type = PLUS or GPLS, the next five fields and the PLUS/GPLs Student Birth Date must contain valid information; otherwise, Positions 532-601 and 1390-1397 must contain spaces.				
532-540	PLUS/GPLs Student SSN	9	A/N	Social Security Number (SSN) of student for whom PLUS or GPLS loan was granted. This field must contain a valid or pseudo SSN, as reported to NSLDS, if PLUS or GPLS is indicated in Loan Type. For GPLS loan, SSN must match Borrower SSN. If Loan Type does not equal PLUS or GPLS, space fill.
541	PLUS/GPLs Student Name Type	1	A/N	Constant 1 when Loan Type equals PLUS or GPLS. If Loan Type does not equal PLUS or GPLS, space fill.
542-561	PLUS/GPLs Student Last Name	20	A/N	Current last name of student for whom PLUS or GPLS loan was granted. May <u>not</u> be blank and must begin with a letter of the alphabet. If the student has a single name, enter name here. For GPLS loan, last name must match Borrower Last Name. If Loan Type does not equal PLUS or GPLS, space fill.

562-581	PLUS/GPLs Student First Name	20	A/N	First name of student for whom PLUS or GPLs loan was granted. Must begin with a letter of the alphabet. If the student has no first name, enter NFN. For GPLs loan, first name must match Borrower First Name. If Loan Type does not equal PLUS or GPLs, space fill.	
582-601	PLUS/GPLs Student Middle Name	20	A/N	Middle name or initial of student for whom PLUS or GPLs loan was granted. If unavailable or Loan Type does not equal PLUS or GPLs, space fill.	
NOTE: If no cosigner information is available, Positions 602-850 must contain spaces.					
602-610	Cosigner SSN	9	A/N	Social Security Number (SSN) of the cosigner as it appears on the application. If cosigner data is not available, this field, as well as the following cosigner fields, must contain spaces. If the cosigner data is available but the SSN is not available, enter zeros for the SSN; otherwise, this field must be a valid SSN and not equal to the Borrower SSN.	
611	Cosigner Name Type	1	A/N	Constant 1 when cosigner information is available; otherwise, space fill.	
612-631	Cosigner Last Name	20	A/N	The current last name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has a single name, enter name here. Space fill if no cosigner data is available.	
632-651	Cosigner First Name	20	A/N	The first name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has no first name, enter NFN. Space fill if no cosigner data is available.	
652-671	Cosigner Middle	20	A/N	The middle name or initial of the cosigner for the	

	Name			loan. Must begin with a letter of the alphabet; otherwise, space fill.	
672-711	Cosigner Street Address 1	40	A/N	If there is a cosigner, enter the last known street address (house/apartment number and street name) of the cosigner for the loan, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	
712-751	Cosigner Street Address 2	40	A/N	The last known street address (house/apartment number and street name) of the cosigner for the loan continued. If the cosigner has a foreign address, enter the city in this field. If not needed, space fill.	
752-781	Cosigner City	30	A/N	If there is a cosigner, enter the last known city in which the cosigner resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	
782-783	Cosigner State	2	A/N	The last known state in which the cosigner resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.	
784-813	Filler	30	A/N	Space fill.	
814-822	Cosigner Zip Code	9	A/N	Nine-digit zip code of the last known address of the cosigner. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.	
823-832	Cosigner Work Phone	10	A/N	If applicable, the last known area code and telephone number of the cosigner's workplace. Space fill if the number is not available.	
833-842	Cosigner Home Phone	10	A/N	If applicable, the last known area code and telephone number of the cosigner's residence. Space fill if the number is not available.	
843-850	Cosigner Birth Date	8	A/N	If applicable, the cosigner's date of birth. Date must be valid and in CCYYMMDD format. Must be at least 10 years less than Date of Loan Guaranty. If not available, enter zeros.	
NOTE: If no cosigner information is available, Positions 602-850 must contain spaces.					
NOTE: If no Reference 1 information is available, Positions 851-1085 must contain spaces.					
851-853	Reference 1 Type	3	A/N	The relationship of the <u>first</u> reference individual to	

				<p>the borrower:</p> <p>PAR = parent</p> <p>REL = relative</p> <p>FRI = friend</p> <p>EMP = employer</p> <p>COS = cosigner</p> <p>OTH = other</p> <p>May <u>not</u> be blank if reference data is provided.</p>	
854	Reference 1 Name Type	1	A/N	Constant 1 when <u>first</u> reference individual information is available; otherwise, space fill.	
855-874	Reference 1 Last Name	20	A/N	Last name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.	
875-894	Reference 1 First Name	20	A/N	First name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	
895-914	Reference 1 Middle Name	20	A/N	Middle name or initial of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.	
915-954	Reference 1 Street Address 1	40	A/N	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.	
955-994	Reference 1 Street Address 2	40	A/N	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.	
995-1024	Reference 1 City	30	A/N	Last known city in which the <u>first</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.	
1025-1026	Reference 1 State	2	A/N	Last known state in which the <u>first</u> reference individual resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.	

1027-1056	Filler	30	A/N	Space fill.	
1057-1065	Reference 1 Zip Code	9	A/N	Nine-digit zip code of the last known address of the <u>first</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.	
1066-1075	Reference 1 Work Phone	10	A/N	Last known area code and telephone number of the <u>first</u> reference individual's work place. Space fill if the number is not available.	
1076-1085	Reference 1 Home Phone	10	A/N	Last known area code and telephone number of the <u>first</u> reference individual's residence. Space fill if the number is not available.	
NOTE: If no Reference 2 information is available, Positions 1086-1320 must contain spaces.					
1086-1088	Reference 2 Type	3	A/N	The relationship of the <u>second</u> reference individual to the borrower: PAR = parent REL = relative FRI = friend EMP = employer COS = cosigner OTH = other May <u>not</u> be blank if reference data is provided.	
1089	Reference 2 Name Type	1	A/N	Constant 1 when <u>second</u> reference individual information is available; otherwise, space fill.	
1090-1109	Reference 2 Last Name	20	A/N	Last name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.	
1110-1129	Reference 2 First Name	20	A/N	First name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.	
1130-1149	Reference 2 Middle Name	20	A/N	Middle name or initial of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.	

1150-1189	Reference 2 Street Address 1	40	A/N	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.
1190-1229	Reference 2 Street Address 2	40	A/N	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.
1230-1259	Reference 2 City	30	A/N	Last known city in which the <u>second</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.
1260-1261	Reference 2 State	2	A/N	Last known state in which the <u>second</u> reference individual resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.
1262-1291	Filler	30	A/N	Space fill.
1292-1300	Reference 2 Zip Code	9	A/N	Nine-digit zip code of the last known address of the <u>second</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.
1301-1310	Reference 2 Work Phone	10	A/N	Last known area code and telephone number of the <u>second</u> reference individual's work place. Space fill if the number is not available.
1311-1320	Reference 2 Home Phone	10	A/N	Last known area code and telephone number of the <u>second</u> reference individual's residence. Space fill if the number is not available.
1321-1332	Filler	12	A/N	Space fill.
1333	Indicator of Separate Loan	1	A/N	REQUIRED. The indicator used to differentiate among multiple loans of the same type with the same Date of Loan Guaranty for the same student attending the same school. Must be A - Z and equal to the character that was reported to NSLDS for this loan. May not be spaces.
1334	Mail Delivery Indicator	1	A/N	REQUIRED. Enter U to indicate that mail sent to the borrower address provided on the file was returned as undeliverable. Enter D to indicate that mail sent to the borrower address provided on the

				file was deliverable.	
1335-1345	Amount of Loan Guaranty	11	N	REQUIRED. The <u>original</u> loan guaranty amount before any cancellations. May not be less than Amount of Disbursement.	
1346	Current Interest Rate Type	1	A/N	REQUIRED. The current interest rate type. Valid values are: F = Fixed 8 = 8-10% balloon rate A = Variable rate based on 91-day T-Bill rate B = Variable rate based on 52-week T-Bill rate. When A or B, Variable Interest Add-On Rate and Interest Rate Cap must also be supplied.	
1347-1354	Collection Fee Cap	8	N	REQUIRED. The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%).	
1355-1362	Date of First Disbursement	8	N	REQUIRED. Date on which the first disbursement was made by the lender. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Cannot be before Date of Loan Guaranty. Cannot be after Date of Last Disbursement.	
1363-1370	Variable Interest Add-On Rate	8	N	REQUIRED. A component of the variable interest rate that is fixed for the full term of the loan. This value, when added to the T-Bill value for a given year, is the variable interest rate for that year. Must be the appropriate value when Current Interest Rate Type = A or B. When Current Interest Rate Type = F or 8, enter zeros. May not be greater than 10%. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).	
1371-1378	Interest Rate Cap	8	N	REQUIRED. The highest interest rate that can be charged for the loan. This rate is fixed for the duration of the debt. Must be a valid value when Current Interest Rate Type = A or B; may not be less than the Current Interest Rate or greater than 20%. When Current Interest Rate Type = F or 8, enter zeros. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).	

1379	FDP Indicator	1	A/N	REQUIRED. Enter Y if the borrower has been identified as a Federal employee; otherwise, enter N.
1380-1381	Interest Deduction Months	2	N	REQUIRED. Number of months in repayment used in computing the 60-month period for reporting the 1098 interest deduction to the IRS. No longer applicable. ZERO FILL.
1382-1389	Date Entered Repayment	8	N	REQUIRED. The date when the loan entered repayment or is scheduled to enter repayment for cohort default rate purposes. If Loan Type = SFN, SFY, or SUU, enter the day after the end of the grace period. If Loan Type = SLS, enter the day after the borrower stopped being enrolled at least half-time. If Loan Type = CONS, enter the Date of First Disbursement. If Loan Type = PLUS or GPLS, enter the Date of Last Disbursement. Date must be in CCYMMDD format (e.g., 19890101 = January 1, 1989).
1390-1397	PLUS/GPLs Student Birth Date	8	A/N	REQUIRED if Loan Type = PLUS or GPLS. Date of birth of the student for whom the PLUS or GPLS loan was granted. Date must be in CCYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty. If unknown, enter zeros. For GPLS loan, Birth Date must match Borrower Birth Date. If Loan Type does not equal PLUS or GPLS, space fill.
1398-1405	OPE School ID	8	N	REQUIRED. The valid OPE identification number, as reported to NSLDS, of the educational institution in which the student was enrolled or accepted for enrollment at the time the loan was guaranteed. If Loan Type = CONS, enter 88888800.
1406-1416	Outstanding Capitalized Interest	11	N	REQUIRED. Amount of capitalized interest that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding capitalized interest. Must be numeric; may be zero.
1417-1427	Outstanding Loan Origination Fee	11	N	REQUIRED. Amount of loan origination fee that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the

				IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding loan origination fees. Must be numeric; may be zero.	
1428	Ineligible Borrower Indicator	1	A/N	REQUIRED. Enter I if the borrower is an ineligible borrower - for example, because the student withdrew, or was expelled, prior to the first day of classes, or failed to attend classes, and the borrower did not repay the loan proceeds. Enter F if your agency was notified that the borrower was convicted of Title IV fraud, and the loan was requested for assignment by the Office of Inspector General or by ED on behalf of the Office of Inspector General. Space fill if not applicable.	
1429	Rehabilitation Indicator	1	A/N	REQUIRED. Enter Y if the loan was most recently rehabilitated on or after 8/14/2008; enter E if the loan most recently rehabilitated prior to 8/14/2008; otherwise, enter N.	
1430	Electronically Signed Note Indicator	1	A/N	REQUIRED. Enter Y if loan was made under an electronically signed promissory note or MPN. Enter N if loan was <u>not</u> made under an electronically signed promissory note or MPN.	
1431-1438	Entity in Possession of the Original Electronic Note	8	A/N	REQUIRED if the MPN or promissory note was signed electronically (Y in Electronically Signed Note Indicator, Position 1430). Valid six-digit identification number of the lender or servicer in possession of the original electronic promissory note/MPN, followed by two zeroes, <u>or</u> the valid five-character GA code (see Page 3 for list of GA Codes) of the guaranty agency in possession of the original electronic promissory note/MPN, followed by three zeroes. Space fill if loan was not made under an electronically signed promissory note or MPN (N in Electronically Signed Note Indicator, Position 1430).	
1439-1520	Filler	82	A/N	Space fill.	

6.3 ASSIGNMENT FILE TRAILER RECORD

This must be the last record on all assignment files.

7 Interface Assumptions and Dependencies

7.1 Assumptions

#	Assumption
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