As indicated on page 5.1.1, the following pages reflect details related to the high level business processes that the system must support.

Receive and Acknowledge Originations Requirements:

Description
Loan Origination Processing
Originate loans.
Process and maintain borrower records.
Accept loan origination records from schools when all required data elements are complete.
Transmit to the schools an electronic file containing the processing results of the daily loan origination transactions, including itemized errors, by 12 noon e.s.t. the business day following completion of validation of the records.
Store LO records on-line.
Validate records within 1 business day of receipt.
Process PLUS loans.

Print and Mail Documents/Correspondence Requirements:

Description
Prepare promissory note packages – student and school. Prepare open and close MPN packages.
Prepare credit letters.
Prepare borrower acceptance (Package #BAC) consisting of borrower acceptance letter.
Prepare endorser acceptance (Package #EAC) consisting of endorser acceptance letter.
Prepare endorsed acceptance (Package #BEA) consisting of endorsed acceptance letter.
Prepare RFI letters.
Prepare reminder letters.
Miscellaneous packages: SSN package return (student and school), torn document package return, late reconciliation letter
Generate letters instead of phone calls to every school that is more than 5 business days late in providing reconciliation data.

Receive and Process P-Notes Requirements:

Description
Generate Promissory Notes
Handle all promissory note processing (Stafford and PLUS loans) for standard option schools (Levels 3, 4, and 5).
Print and send promissory note to school to secure borrower signature, after origination record has been successfully edited for Level 1 and 2 schools, if promissory note print indicator is "R."
Update the promissory note borrower's loan origination record with the date the note was mailed to either the borrower or the school.
All date fields should be printed on forms in the MM/DD/CCYY—month month/day day/century century year format, e.g., 07/28/1998. This format will allow century to be included.
The PLUS form will be altered to add another default status option for both the borrower and the student. Processing of default information will continue to be done from the loan origination record default field.
Provide school (as requested by school or Department) with monthly Aging Reports of promissory notes not returned.
Receive and Review Promissory Notes
Index promissory notes received.
Notify schools of receipt within one business day.
Review hard copy promissory notes and hard copy paper promissory note manifest in accordance with the Department's promissory note review guidelines.
After promissory notes are imaged, edits are performed on the notes and reject codes acknowledged to the school on the promissory note acknowledgment.
Promissory Note Acknowledgments
Return acknowledgments to the school for accepted and rejected promissory notes (message class—DIPA##OP).
Return acknowledgments to the schools for soft rejects of promissory notes.
Return acknowledgments to the schools for hard rejects of promissory notes.
Pending Promissory Notes.
The MPN is acknowledged on the Stafford/PLUS promissory note acknowledgement message class: DIPA##OP.
Electronic Promissory Note Manifest
In Year 6, the electronic manifest is eliminated. Level 1 and 2 schools do not send electronic manifests (#A) to the LOC.
Validate the promissory note manifest (electronic).
Processing Promissory Note Examination Results.
Notify school or borrower via letter within 2 business days of receipt if note is unacceptable.
Match and edit incoming promissory note examination results against received LO records. If incoming promissory note examination results fail edit processing, print exam results.
Run scripts before pn015 and pn030 to mark promissory notes (96) in school batch detail, with a P and B respectively, to identify records that need batch headers from unconverted CDSI files.
Identify and reject exam results record, if exam loan-id is blank.
Identify and reject exam results record, if exam SSN is not numeric.
Identify and reject exam results record, if exam loan-type is not S, U, or P.
Identify and reject exam results record, if exam loan-year is not numeric.
Identify and reject exam results record, if exam school type is not G or E.
Identify and reject exam results record, if exam school number is not numeric.
Identify and reject exam results record, if exam loan sequence number is not numeric.
Identify and reject exam results record, if exam p-note number is not numeric.
Identify and reject exam results record, if exam date received is zeros.
Identify and reject exam results record, if exam result code is not A, R, or I.
Identify and reject exam results record, if exam reason codes are invalid.
Identify and reject exam results record, if exam result code is R and exam reason codes are blank.
Identify and reject exam results record, if exam p-note amount is less than or equal to zeros.
Print rejected invalid exam results on end of job statistics, for Promissory Note Exam Results Report.
A case will be generated for the exam results batch, if any exam result records are rejected.
Processing Promissory Notes

Receive and Process P-Notes Requirements:

Description
Sum the total promissory notes processed for the current calendar month based on loan year.
Compare accepted promissory note borrower amount to loan origination record approved loan amount.
Compare promissory note borrower amount to combined annual maximum loan limit established by the loan origination record.
Link MPN to only two loans—one subsidized and one unsubsidized.
MPN will be linked to loans by loan_ssn,loan_year,school_code_typeschool_no, loan_seq_no, and loan_prom_note_no.
A skeleton record will not be created in prom_note_detail on the receipt of an loan origination record, for Level 1 and 2 schools.
The promissory note will reject, if the amount is greater than the combined annual maximum loan limit established by the loan origination record.
If the loan origination record has not been received at the time the MPN is received, the promissory note edit is skipped until the loan origination record has been received.
Promissory note processing will calculate the loan amount requested in the loan_master table from the lower of the promissory note amount, or loan amount approved from the loan_master table. Amounts will be applied, first to the subsidized loan, up to th
Accepted date on the prom_note_detail table will contain the first anticipated disbursement date at the time the promissory note is accepted.
Person ID on prom_note_detail table will be the person ID from the loan_master table.
A new MPN will be printed whenever the factors determining the student's combined annual maximum loan limit changes.
If accepted promissory note amount is less than approved loan amount and greater than the sum of any actual disbursements, calculate new disbursement gross amounts and update the anticipated disbursements. In Year 6 the accepted promissory note amount on
If accepted promissory note amount is less than approved loan amount, but less than the sum of actual disbursements, reject the promissory note=S (The sum of actual disbursements made for this loan are greater than the accepted promissory note amount). A
If promissory note accepted amount is greater than or equal to the approved loan amount, update the requested loan amount in the loan record to reflect the promissory note borrow amount. A history record is generated to track the loan amount requesting
Format new anticipated disbursements, for promissory note amounts less than approved loan amount, and send to school in the promissory note acknowledgment.
Processing Master Promissory Notes (MPNs)
A single Loan ID prints on the MPN and becomes the MPN ID. The loan ID printed on the note is one of the loans supported by the MPN, either subsidized or unsubsidized.
The accepted promissory note amount is the lower of the defaulted statutory annual combined maximum loan amount.
If a borrower requests additional funds, higher than the accepted promissory note amount (original MPN altered by borrower), a new MPN is required. Once the note is accepted, the school sends a change record to the LOC to increase the loan amount approve
If a borrower transfers to another school or between campuses with different school codes, a new MPN is required.
If a borrower changes dependency status or grade level, and requests additional funds higher than the accepted promissory note amount on file at the LOC, a new MPN is required.
Processing pending promissory notes (A pending promissory note is one without a loan origination record.)
Identify promissory notes without a loan origination record and hold for 9 months past the date the promissory note was received.
After 9 months, notify schools of unmatched promissory notes, via a reject code of "T" on the promissory note acknowledgment.
Hold promissory notes that do not have a matching loan origination record, and try to match up to 9 months from the date the promissory note was received.
Update loan-requested amount in the loan origination record from the promissory note record, if a matching loan origination record is found.

Receive and Process P-Notes Requirements:

Description
Pending MPNs are associated with the first appropriate subsidized or unsubsidized loan origination record received by the LOC, for the SSN and school indicated in the MPN ID. Upon acceptance of the loan origination record, a promissory note acknowledgmen
Reject promissory note, if promissory note requested amount is less than the sum of actual disbursements made (if any) for this loan.
If the promissory note requested amount is less than the loan amount approved, recalculate the anticipated disbursements for this loan.
Transmit acceptance or rejection, of the match of the promissory note, to the loan origination record within 3 business days of receipt of both records.
If a borrower insists on the return of a MPN, all master promissory notes must be paid in full and marked inactive.
If an actual disbursement is made for any loan attached to an MPN, then that MPN remains active for 10 years from the earliest actual disbursement date.
If an accepted MPN does not have any disbursement activity for 18 months since the first anticipated disbursement, the MPN is inactive and cannot be used by any school to disburse a loan.
If an actual disbursement transaction is received after the 18-month period, but with a disbursement transaction date with the 18-month period, the disbursement is accepted and the inactive MPN becomes active.
Capture and process requests from students to close their MPNs. Students can call LOC CSRs for this or the request may come to LOC through servicing.
Identify and reject promissory notes that are dated 90 days after the end of the loan period.
Identify promissory notes with an loan origination record without corresponding manifest records or with rejected manifest records for report.
Identify promissory notes with corresponding manifest records, without a loan origination record or with a rejected loan origination record.
Identify promissory notes missing, a loan origination record, and manifest records for report.
Identify promissory notes missing an loan origination record for Levels 3, 4, or 5 schools.
Process Endorser Addendum
Review returned endorser addendum for required signature and date, and ensure that it has not been altered. If the endorser addendum fails review, send the applicant a letter indicating the problem along with a new endorser addendum to sign.
Check for endorser addendum, not previously edited on PLUS loan promissory notes.
Key enter data from the endorser addendum.
Reject endorser addendum transaction record if certain data criteria are not met (e.g.: endorser SSN is not numeric; endorser address is blank)
Identify invalid endorser transaction records in school status file with batch codes and generate request for information (RFI) documentation requests to be sent to the endorser.
The system uses the borrower_id instead of the endorser_id to populate the borrower's section of the EAN.
Produce Promissory Note Addendum Aging Report, which reports mismatches between addenda received but no promissory note records received.
Acknowledge Booking Status or Reconciliation Status
Starting in Year 5, the promissory acknowledgment contains the booking status of the loan at the time the promissory note is processed, and if applicable, a booking reject code.
In Year 4, the promissory acknowledgment contains the reconciliation status at the time the promissory note is processed and if applicable, up to five reconciliation reject codes. A case record is not generated from the promissory note process for reco
Forward requests received from borrower for loan amount changes to school for approval.
Promissory Note Corrections Procedure
On-line screen processes PN015 corrections on-line (miskeys).
Promissory note manifest can have a loan associated. Move prom note manifest Loan ID to prom note exam results merge record.
Modify promissory note processing to link previously accepted promissory note to a new loan, link accepted manifest to new promissory note, and link endorser addendum to new loan.
Mark promissory note that will not be processed due to: 1. Miskeyed record on prom_note_detail exist already on prom_note_detail in correct fashion: A. Loan has been canceled w/Loan origination record. B. Loan has been canceled w/no Loan origination
Delete the manifest record using manifest prom note ID, not the Loan ID.

Receive and Process P-Notes Requirements:

Description
Create electronic manifest records in school batch detail status using information from a previous batch, and link the school batch detail status records to the promissory note detail records.

Store P-Notes Requirements:

Description
Store Promissory Notes
Store validated (pass/edit) endorser transaction records in the loan record files and generate a credit check request.
Store hard copy promissory notes and endorser addenda in a fireproof, secured vault.
Store addendum details for promissory note addenda received.
Report record count statistics for addenda processed.

Image Documents and Transmit Images To Other Places Requirements:

Description
Image Promissory Notes
Create electronic image (skeleton index record) of promissory notes within 1 business day.
Create electronic image of endorser addendum within 1 business day.
Imaging
Image documents scanning including: PLUS applications; Endorser addenda; Addenda; A correspondence received from or on behalf of a borrower; A correspondence (other than blank forms or form letters) sent to borrowers or a borrower's representative; Promis
Capture selected data from each form for subsequent data processing.
Populate database with selected information from each form and from correspondence.
Index all loan documents using processes and equipment compatible with the CDS.
Image single page forms.
Image multi-page forms.
Image forms printed on both sides.
Provide audit trail for imaged documents with imaging report to access on line reporting items below:
Automate the batch control log function.
Archive images that are older than 2 years.
Retrieve archived images.
Provide compatible equipment with the CDS for imaging documents.
Vault Processing
Provide an audit trail in the files for retrieved documents that are being used.
Provide procedures to ensure that retrieved documents are properly returned.
Provide adequate protection and accountability for all documents.
Retrieve documents within 3 business days of receiving a request.
Retain clear, legible photocopies of document originals or sole copies.
Retrieve documents using Chain-of-Custody Procedures for Office of Inspector General.
Receive returned documents using Chain-of-Custody Procedures from Office of Inspector General.
Observe Chain-of-Custody Procedures for documents returned to LOC for filing and storage.
Fulfill official Department requests for document retrieval.
Store all source documents and correspondence in a secure location.
Provide physical protection of documents per regulations.
Retain promissory notes in a fireproof, secure vault storage area.
Maintain sufficient records for document status and document location.
Create and maintain tracking system for imaged documents stored in vault.
Log images stored to optical disk.
Clean-up temporary images off the Novell NetWare file server.

Receive and Acknowledge Change Loan Originations Requirements:

Description
Validate and process loan origination change records, update database records, and create change acknowledgment files. Create CDS interface transactions for booked loans with change records.
Process change records.

Receive and Acknowledge Changes in Loan Disbursement Requirements:

Description
Process adjustments (A) to disbursements.
If an activity code is not equal to “A” (adjustment), the disbursement actual net adjustment amount must be zeroes or spaces. If invalid, send reject code=14 to the school.
Disbursement actual gross amount may be $0 or positive in a disbursement adjustment (A). If incorrect, send reject=13 to the school.
Disbursement actual loan fee may be zero, negative, or positive. If invalid, send reject code=13 to the school
Disbursement actual net amount for disbursement adjustments (A) may be zero, positive, or negative. If invalid, send reject code=13 to the school.
Disbursement actual net adjustment amount for a disbursement adjustment (A) may be zero, positive, or negative. If invalid, send reject code=13 to the school.
Disbursement actual net adjustment, for a disbursement adjustment (A) record, is not equal to the amount calculated by the LOC based on other prior activity to the disbursement. If invalid, send reject code=H to the school.
All dollar amounts on adjustments (A) may be zero in case of date change. Date changes are not permitted in Year 5.
Disbursement date changes are allowed through the adjusted disbursement date (Q) record.
If a school is adjusting a disbursement to $0, all dollar amounts on adjustments (A) will be zero, except the net adjusted amount.
Adjustment transactions cannot be duplicates of previously processed adjustments. A duplicate is where the disbursement actual gross, disbursement actual loan fee, disbursement actual net, and disbursement actual net adjustment are equal to LOS. If a d
Adjustments must have matching disbursement records (D). If no matching disbursement found, send reject code=K to the school.
The total gross disbursement on a disbursement adjustment (A) cannot be a negative amount. If invalid, send reject code=12 to the school.
The sum of the actual disbursement on the disbursement adjustment (A) record, and any other disbursements linked to the MPN, cannot exceed the accepted promissosry note amount. If so, return reject code 25 to the school.
If the disbursement adjustment (A) amount for a Stafford loan exceeds the maximum annual loan limit for this borrower at all enrolled schools, for equal or overlapping academic years for Year 6 and onwards Stafford loans, return reject code of 24 to the
Accept disbursement adjustments (A) with dates that are during a period that the school is ineligible.
DLSS school code for “A” records must match the DLSS school code in the corresponding disbursement record.
Process Adjusted Disbursement Dates (Q) Year 6 only
The adjusted disbursement date (Q) record changes the transaction date on an actual disbursement (D) record, including a disbursement record that is adjusted to $0. A school cannot change the date on an actual disbursement adjustment (A) record.
record. The DL Tech Ref provides the field number and valid field content for each field.
All date edits performed on an original disbursement date are also performed on an adjusted disbursement date (Q).
All amount fields on the adjusted disbursement date (Q) record are all zeros or blanks. If so, then return reject code to the school.
To change an actual disbursement transaction date, a disbursement (D) record must be already accepted on the LOC. If no actual disbursement (D) records on file at the LOC for this disbursement number, return reject code 17 to the school.
An adjusted disbursement date cannot be changed to a date prior to a disbursement date for a previous disbursement number, if so, return reject code 18 to the school.
An adjusted disbursement date cannot be changed to a date later than the date of a subsequent disbursement number, if so, return reject code 19 to the school.
An adjusted disbursement date cannot be changed to a date in the future of the current date, if so, return reject code 20 to the school.
An adjusted disbursement date cannot be more than 120 days after original actual disbursement date if so, return reject code 22 to the school.
A school may seek approval from the Department to process an adjusted disbursement date that is more than 120 days after the original, actual disbursement date. If the school has received pre-approval from the Department, the record is accepted through
Adjusted disbursement date records are not reflected on any Department financial reports, on the DLSAS, or on the 30 day Warning Report. Thus, the same dollars are not reported multiple times.

Receive and Acknowledge Disbursements Requirements:

Description
Process Disbursement records from schools.
Process actual disbursement activity records (D, A, and C for Years 2–5 and D, A, and Q for Year 6) received from schools (batch type H and message class DESD##IN).
Modify if010 to stop Year 6 disbursements for Access America pilot schools by rejecting the disbursement batch back to the school.
Use the assigned cycle date (Curr_dt) from copy library to update the date LOS received the disbursement activity record.
Total disbursements cannot be greater than the lower of loan amount requested or loan amount approved. If invalid, send reject code=G to school.
The total gross disbursements (D, A, or C) may not be a negative amount, if invalid, send reject code=6 to the school.
Disbursement fee must be numeric (D, A, or C), if invalid, send reject code=15 to the school.
Process in sequence based on activity status code. Process disbursements (D) first; followed by adjustments (A); followed by cancellations (C).
DLSS school code on disbursement records (D, A, or C) must be found in the school table. If not found, send reject code=X to the school.
DLSS school code in disbursement records (D, A, or C) must match school code in the loan origination record. If it does not match, send reject code Z to the school.
DLSS school code in disbursement records (D, A, or C) must be for a currently participating school. If Participation Code=zero or blank, send reject code 2 to the school
The disbursement date (D or C) action taken cannot be in the future. If date in the future, send reject code=R to the school.
No disbursement activity (D or A) can be processed after the loan has been cancelled. If disbursement record is received after the loan cancellation, send reject code=O to the school.
The disbursement date action taken must be in CCYYMMDD format. If invalid, send reject code=V to the school.
In addition to the disbursement status and reject reason codes, there is a booking (reconciliation for Year 4) status code (A, R, or L). If booking status code=R, up to five reject codes can be sent back to the school. See DL Tech Ref for reject codes.
In addition to the disbursement status and reject reason codes, there is a booking status code (A=booked or R= unbooked). If booking status code=R, up to five reject codes can be sent back to the school. See DL Tech Ref for reject codes. Booking status
Create and send a booking notification to the schools and the SAM.
Maintain copy of acknowledgment files on-line for access by the Department or customer service representative (CSR).
The #H disbursement acknowledgment should contain the total net disbursement amount as currently calculated by the LOC for each disbursement (D, A, or C) in the Origination Center's total net loan amount, when the school has sent erroneous data.
If the transaction is invalid or a problem transaction, create a case.
Process Original Disbursement (activity status code=D)
Disbursement record (D only) cannot be a duplicate of a previously processed disbursement. A duplicate is a record that has the same sequence number as a disbursement already on LOS. If a duplicate, send reject code=M to the school.
Match Loan ID on disbursement record (D) to Loan ID on the origination record. If no matching origination record is found, send reject code=U to the school.
Check that a valid promissory note has been accepted for Level 2 (Option 1), Level 3 (Standard), Level 4, or Level 5 (Reimbursement) schools. If the promissory note has not been accepted, send reject code=T to the school.
Disbursement (D) for a Level 1 school should be accepted where there is not a valid, accepted promissory note on the LOS.
Check that approved credit check has been done for PLUS loans. If invalid, send reject code=J to the school.
Verify calculation of gross disbursement amount. If not correct, send reject code=10 to the school.
Verify calculation of loan fee: 4% of gross disbursement, +/- $1. If not correct, send reject code=9 to the school.
Verify calculation of net disbursement amounts: gross disbursement minus loan fee, +/- $1. If not correct, send reject code=7 to the school.
If the school file indicates the school is approved for the Department's confirmation pilot, affirmation is required from the borrower prior to disbursement. A new field is included in the disbursement record (DESD00IN) to capture the affirmation flag.

If the first actual disbursement for a loan has not been accepted, then reject subsequent actual disbursements with a reject code of "27." LOS must receive the first actual disbursement first.

Receive and Acknowledge Disbursements Requirements:

Description
Modify the code to reject any subsequent actual disbursement, for a loan with disbursement date prior to the first actual disbursement date. Use reject code “28” (disbursement date of subsequent disbursements must be on or after the first actual disburs
Gross amount must be a positive numeric value for a disbursement (D). If not positive, send reject code=12 to the school.
Prevent and/or correct errors where the total disbursements for a note exceed its face value and other error conditions.
If the loan amount and the loan requested amount are different, disburse the lower of the two.
Total disbursements cannot be greater than the lower of the loan amount requested or the loan amount approved. If invalid, send reject code to the school (Year 1 reject code=I; Years 2, 3, 4, 5 and 6 reject code=G).
Verify calculation of gross disbursement amount. If not correct, send reject code=10 to the school.
Accept disbursement adjustment (A) with dates that are during a period that the school is ineligible.
Net amount for disbursement (D only) must be greater than zero, if not greater than zero, invalid, send reject code=8 to the school.
The sum of the actual disbursement, on the disbursement (D) record and any other disbursements linked to the MPN, cannot exceed the accepted promissory note amount. If so, return reject code of 25 to the school.
For a Stafford loan, if the disbursement (D) amount exceeds the maximum annual loan limit for this borrower at all enrolled schools, for equal or overlapping academic years for all Year 6 and onward Stafford loans, return reject code of 24 to the school.
Independent and Dependent Student Eligible for Additional Unsubsidized Amount.
There cannot be duplicate disbursement records (D only). If record is a duplicate, send reject code=M to the school.
Disbursements (D) must be in chronological order. If invalid, send reject code=W to the school.
Modify appropriate programs to allow actual disbursement other than the first one to be out of chronological order for all schools.
Disbursement sequence numbers for all disbursement activity (D, A, and Q) must be sequential and follow in order. If disbursement sequence number is not in order, send reject code=16 to the school.
If disbursement error occurred, which does not match any other error code, return reject code=4 to the school.
If 21 character loan id of disbursement record reflects different loan year than year in the batch message class, return reject code D=to the school.
The date of the first actual disbursement (D) cannot be during a period when the school is ineligible (Participation code=2). All subsequent disbursements should be accepted regardless of whether the actual activity date is during the period of ineligib
School special handling code must not be 1 (physically closed). If invalid, send reject code=Y to the school.
Disbursement (D) date must be between 10 days prior to the loan period start date and 90 days after the loan period end date. If outside this window, send reject code=Q to the school. Also, for Year 2 an addendum must be received.
Run the Anticipated Disbursement Listing (ADL) each Monday, or the next batch cycle thereafter. Include only eligible anticipated disbursements for eligible Level 2, 3, 4, and 5 schools (Participation Code=1). If no anticipated disbursements meet the c
Select anticipated disbursements if: 1) The anticipated disbursement date is between 45 and 51 days of Monday. 2) The anticipated disbursement has not been cancelled. Disbursements for loans without accepted promissory notes, or PLUS originations without
Sort the ADL by school, loan year, and loan type.
Transmit the ADL report to each school via TIVWAN with batch type and message class (#R, DIAAxxOP).
Provide on-line access to the ADL to CSR’s and the Department.
The ADL contains the Loan ID, SSN, the lower of the loan amount approved or requested, anticipated disbursement date, and anticipated disbursement amount.
If an anticipated disbursement has been reported once on the ADL, do not report it on a subsequent ADL.
If there is no data for a school year or loan type, but there is data for other fields (years or loan types) for the school, the fields where there is no data to report will not appear on the ADL.
The school must have an official address in LOS—no ADL is generated if the school has no official address.
Sort the ADL by loan year, school type, school, and Loan ID.

Receive and Acknowledge Disbursements Requirements:

Description
Breakdown the reports further by individual schools and make available to each respective school via TIVWAN.
The report will contain the Loan ID, SSN, loan amount, anticipated disbursement date, and anticipated disbursement amount.
Process ADL for ineligible Level 2, 3, 4, and 5 schools.
Run the Actual Disbursement Roster (ADR) daily, including eligible anticipated disbursements for eligible Level 2, 3, 4, and 5 schools (Participation Code=1). Produce the report only for schools that have anticipated disbursements meeting the selection
The ADR must contain batch type and message class (#Q DIAO##OP), detail records, student summary records, and school summary records.
Select anticipated disbursements for the ADR if: 1) The anticipated disbursement date is no more than 4 business days in the future. 2) The anticipated disbursement has not been canceled. 3) There is an approved credit decision, for PLUS. 4) The anti 6)
If the anticipated disbursement date is greater than the date the school became ineligible or withdrew from the program, do not report on the ADR. If the anticipated disbursement date is less than the ineligible or withdrawal date, or greater than the r
Do not report on ADR or request drawdowns for a school with a special handling code of 1 (Closed) or 2 (Ownership change).
Sort the ADR by school, loan year, and loan type.
Transmit ADR to each Level 2, 3, and 4 school via SAIG. Transmit ADR report for each Level 5 school to the Department.
The ADR detail records will contain the Loan ID, the lower of the loan amount approved or requested, anticipated disbursement date, anticipated disbursement sequence number, and anticipated disbursement amount.
Provide on-line access to the ADR, to CSR's, and the Department.
School must have an official address in LOS—no ADL is generated if school has no official school address.
Enable only one active school address per school address type.
Establish and maintain second and subsequent disbursement data.
Post the date and amount of the disbursement to borrower's record upon notification from school of a second or subsequent disbursement.
Edit for correctness of second or subsequent disbursement amounts.
Transmit second or subsequent disbursement notification to CDS within 1 business day of receipt of correct disbursement records.
The disbursement acknowledgement message class of DIOD is used to transmit the booking notification to schools and SAM using batch type #B.
The following fields are removed from the disbursement and promissory note acknowledgment: Booked status; Booking Reject Codes; Origination Center's Total Net Loan Amount. Any processing performed to calculate these fields also are removed.
The booking notification is created in two separate files: one for the schools in the tivwan_out directory and the other for the SAM in the sam _ out directory.
When the booking notification is sent to the school, a new field is added to the disburse_ activity table (sch_ack_date) and populate.

Book Loans Requirements:

Description
Loan Booking
Book Loans
Select loans for booking.
A loan will be booked when the conditions in LB 10 are met, and the activity date of the first actual disbursement is less than or equal to the current date.
When a loan is booked, store the booked date and CRC on the loan master table, and update the booked-date on the disburse activity table.
Calculate booked loan totals for each day.
Store the total number of booked loans and the total dollar amount of booked loans by loan type (S, U, P) for each school.
Store the total number of booked loans and the total dollar amount of booked loans by loan type (S, U, P) for each direct lenders type code (1, 2, 3, 4, and 5).
Produce a monthly 30-Day Warning Report containing all the loans that have not been booked and are 30 or more days past the first anticipated disbursement date, or loans with promissory notes received more than 30 days earlier with no origination record.
Book subsequent disbursements in CDS.
Book disbursement adjustments in CDS.
Book disbursement cancellations in CDS.
Implement code to support master promissory note process.
Use old SSN from person_ssn_hist table, if new SSN is pending in the person table.
Output academic start and end dates on the FLA and FLB transactions.
Report latest disbursement date as reported by “Q” disbursement transaction (date adjustment) sent by the school to CDS in FLD transactions.
For Year 6, a loan may be booked when LOS has: Accepted a loan origination record which has not been made inactive; A valid promissory note linked to the loan record; An accepted disbursement record that is not equal to zero; (If PLUS loan) A cre
The LOS does not book and send subsequent financial transactions to CDS when an FLA, FLB, FLC, or FLD has been rejected. This process is performed under the disbursement level: FLA may be sent any time.; FLB may be sent when there are no XEs on FLA.

Manage Cash with GAPS Requirements:

Description
Generate drawdown requests to PMS daily.
Process drawdown acknowledgment file from the Department's payment management system (EDPMS) with year breaks.
Write error report.
Create drawdown reject record for those rejected records.
If batch changes, update status with "E," and Ack date with current date.
Retrieve school data via personal identification number (PIN) data. If not found, then by school-type and code.
If there are no errors, update the school drawdown confirmation code.
In all other cases, write an error report.
Update Drawdown Detail Status=E and Acknowledgement_date=Current date.
For the first school error, build a case.
Generate and transmit drawdown requests to GAPS for Level 2 and 3 schools.
Generate and transmit drawdown requests to GAPS daily for Level 2 and 3 schools.
Process drawdown transactions (PY, AD, and CA) from GAPS.
Modify LOS to support batch tracking.
Modify the LOS to support transaction confirmation
Modify LOS to create daily Schedule A.
Report the counts and amounts of financial transactions matched in response to payment requests or refund transactions, initiated by the LOS in the "LOS to GAPS" column.
Report the counts and amounts of financial transactions originated by GAPS and received by the LOS, in the "GAPS to LOS" column.
Total number and amount of financial transactions accepted on a current day are reported.
Payment request (PR) transactions are not added to daily cumulative totals of amount and number of transactions.
Batches originated by the LOS are considered accepted when sent.
In cases where the LOS rejects PY or EX, acknowledge transactions sent from GAPS in response to payment requests of refund transactions from the LOS:
Modify LOS to create monthly Schedule A.
Modify LOS to create monthly Schedule B
The LOS stores the history of the monthly totals for all of the financial transactions in a new table on the database.
The financial transaction monthly totals do not change once they are inserted into the database.
At the end of federal fiscal year, the outstanding work in progress (WIP) becomes the beginning balance for the next federal fiscal year.
Transactions that cannot be processed are removed from Schedule B.
Adjustments to a month's beginning balance show the total adjustments for that month.
The net beginning balance is the beginning balance less the adjustments to the beginning balance.
For the current month, financial transactions originated by GAPS and applied on the LOS database are reported in the "GAPS to LOS" column.
Transactions applied on the LOS database and sent to GAPS are reported in the "LOS to GAPS" column.
The difference between the applied and the acknowledged financial transaction are calculated for every financial transaction.
For the current month, the cumulative total amount and the number of transactions applied are calculated.
For the reported month, the cumulative dollar amount and the number of transactions acknowledged by GAPS are calculated.
The variance for the current month is reported as the difference between the number of transactions applied and the number of transactions matched.
If a variance exists, the variance by transaction type is also be calculated.
The transactions originated by GAPS and received by the LOS is reported.

Manage Cash with GAPS Requirements:

Description
Variance for the current month "GAPS to LOS" transactions is reported as the difference between the number of transactions received and the number of transactions applied.
If the variance exists, the variance by transaction type is displayed for the current month for both "LOS to GAPS" and "GAPS to LOS."
Fiscal year-to-date variance activity is also reported.
For "LO to GAPS" transactions, the cumulative sum of the net beginning balance, the current month's applied dollar amount, and the number of transactions is calculated.
Total acknowledged fiscal year-to-date is calculated.
The difference between total applied amounts and number of transactions, and fiscal year to date acknowledged amounts and number of transactions is calculated and displayed.
Total outstanding variance must be equal to total variance on Schedule C.
Outstanding variance by transaction type also is displayed.
Modify LOS to create monthly Schedule C.
Schedule C provides WIP by transaction type.
Schedule C provides WIP in two columns, "LOS to GAPS" and "GAPS to LOS."
There are four categories of WIP that are displayed on Schedule C.
The counts and dollar amounts on Schedule C, by transaction type, are the outstanding year-to-date WIP at the end of the month.
Current month totals for four categories are reported.
Current month total WIP by transaction type also is provided.
Total current month WIP also is calculated by adding transaction type totals.
Rejected PY Acknowledgments:
The LOS may reject acknowledged PY transactions sent by GAPS. They are rolled into the error table and corrected manually
Schedule C reports this "accepted but not validated" WIP separately.
Modify LOS to flag transactions and batches for retransmission to GAPS.
Generate Schedule E
Accept transaction statistic data from GAPS that corresponds to data on the GAPS Schedule B.
Store the GAPS Schedule B statistic data on a table in the LOS.
Using statistic data from the LOS and that supplied by GAPS, generate the Schedule E report.
Cash Processing
Process checks for return of unused funds.
Accept checks for excess funds returned by schools.
If both conditions are met, an ID transaction will be generated, (add drawdown information in error handling section for update query).
Accept wire transfers and ACH payments at LOS account.
Deposit funds at the Department's Federal Reserve Bank (FRB) account within 24 hours of receipt for funds sent by check and wire transfer, 48 hours for ACH.
Complete and create an image of SF215 to accompany check.
Transmit unused funds return transaction to GAPS on a daily basis.
Create history in LOS for any unapplied unused fund returns.
Update the listing of deposits for agency copy SF215 and adjustments on SF5515.
Accept file from PMS for returned unused funds remitted directly to the Department. (Obsolete as of full GAPS implementation.)
Split drawdowns between the main campus allocations and their secondary campus allocations, after doing the following edits.
Create drawdown allocation/reallocation report daily for all records containing the following information: Main school, original drawdown amount and Secondary schools and individual allocations, and error messages if any
Generate FID transactions for drawdowns which have been reallocated across program years
Do not net drawdown reversals or reallocations. Create new drawdown.
School drawdown allocation window
Receive, edit, and store GAPS (formerly PMS) drawdown records and any unused funds records in the school drawdown/cash tables, daily.
Receive, edit, and store PMS drawdown records and any unused funds records in the school reconciliation files, daily.
Match the PMS file against the LOC drawdowns.

Inter- and Intra-system Balancing and Reconciliation (On-going Reconciliation) Requirements:

Description
Modify LOS to create the Internal LO–GAPS–CDS Transaction Reconciliation Report.
Modify LOS to create an Aging Report for unresolved transactions.
Update school reconciliation records.
Monthly listing of applied/unapplied payments report.
Update monthly Unused Funds Report, Cash Processing.
Process drawdown reconciliation statement (DERS#K) sent from multi-campus schools. For Year 4, the #K record was renamed to Allocation/Reallocation statement.
Reconciliation
Schools must reconcile on a monthly basis.
Year 4 reconciliation will operate separately from Years 2 and 3. Loan detail will be reconciled through either the disbursement or the promissory note processes, upon receipt of the last item required for the loan to be eligible to be booked. The last
Receive reconciliation files from school.
Reject school reconciliation files if they contain records with the following errors: incorrect as-of dates, inaccurate alpha-numeric data, symbols in numeric fields, no cash summary record, more than one cash summary record, invalid school codes, incom
Perform manual reconciliation procedures for unreconciled transactions that have been identified and received Department approval for this process.
Verify the cash summary data in the transmitted school reconciliation files against the LOS database data as of the “as-of date” for the following fields: overall reconciliation cash status, total cash receipts status, total actual disbursements status,
Reconcile all cash detail records for cash receipts and return of unused funds.
Attempt a match of cash detail unused funds records, reported from the schools to LOS based on dollar amount, date action taken (plus or minus 5 days), action taken, and school code. For Year 3, the check number will be used as confirmation code.
Attempt a match on cash detail drawdown (cash receipt) records, reported from schools to LOS based on dollar amount, date action taken (plus or minus 5 days), action taken, and school code. If no match, attempt to match based on confirmation code.
Reconcile all loan detail records for disbursements, adjustments to disbursements, and disbursement cancellations on reconciliation records received from schools with LOS data for the same time period.
Match cancellations of disbursements reported from schools on the transmitted school reconciliation files to LOS based on Loan ID, gross disbursement amount, loan origination fee amount, and net disbursement amount.
Match adjustments reported from schools on the transmitted files to LOS, based on Loan ID, gross disbursement amount, loan origination fee amount, and net disbursement amount.
Match Disbursements reported from the schools on the transmitted files to LOS, based on Loan ID, gross disbursement amount, loan origination fee amount, net disbursement amount, date action taken, and disbursement number.
Return the reconciliation acknowledgment file to the school within 3 business days, containing all reconciliation (cash summary, loan detail, and cash detail) records received from that school, with a reconciliation status code of “A” for each record suc
Sorting of reconciliation acknowledgment file
Cash summary date range edit report, RC735, is generated to case management.
Fix for case errors
Record reconciliation results in LOS school records.
Produce reverse entry reconciliation report whenever reconciliation is performed.
Reconciliation database to track reconciliation files by school
Reconcile LOS no less than monthly with the CDS.

Set Up New Schools and Maintain History Requirements:

Description
Maintain school file, and establish school history functionality.
Institutional Data
Establish and maintain institutional data.
Identify and maintain data for schools participating in the Direct Loan Program as a consortium.
Ensure that school data are consistently applied for loans for a given school.
Update school information within 5 days of receipt.
Change the school's participation code directly into the LOS database from four to one, indicating successful completion of testing.

Maintain System Requirements:

Description
Provide the capability to access loan data: origination and history
Access Promissory Note Status/ Provide the capability to access the current status of a borrower's promissory note.
Access Promissory Note Manifest/ Provide the capability to access the promissory note manifest.
Access America
Transmit loan origination record to the SAM.
Populate records for eligible loan origination record; change 96 and 99 batches in SAM batch info nightly.
Acknowledge loan origination change record to the SAM. (Any unacknowledeged change record will be acknowledged to the SAM if loan origination record has already been acknowledged.)
Acknowledge accepted promissory notes to the SAM, if the borrower changes the loan amount requested. (All of the promissory note records that need an acknowledgement will be put into the sam_batch_info table.)
Process SAM disbursement. Use new table, sam_ack_00_work, to hold SAM acknowledgement records instead of ackn_00_work table.
Inbound SAIG processing from the SAM.
Outbound SAM SAIG processing.
Acknowledge disbursement batches to the SAM that were sent by the SAM.
Only transmit Year 6 message class types for loan origination record, loan origination change records, promissory notes, and disbursements to the SAM.
Maintain all transmissions sent to and received from the SAM on disk for the entire pilot.
Report batches sent to and received from the SAM. Include transaction counts and dollar values. The report will be by school, batch type, and batch date received or sent.
For the disbursement batch type, the report will show record counts and dollar amounts of what was rejected by the SAM, and what was accepted by the LOS.
For the disbursement batch type, the report will show the number of disbursements which passed SAM edits, but failed LOS edits, and the number of disbursements which passed LOS edits, but failed SAM edits.
For each Access America pilot school, report all future dated disbursements whose activity date is greater than the month-ending date, by school, loan type, disbursement number and activity type.
Modify online screens for Access America:
Create complete loan origination record acknowledgements for all the loan origination records that have been accepted by the LOS, before the implementation date of release 4.01.
Level 2 and 3 schools are allowed to participate in the Access America Phase 2 pilot.
For Level 2 and 3 schools participating in Access America Phase 2 pilot , drawdowns are not be initiated by LOS.
The LOS does not send an actual disbursement roster (ADR) or an anticipated disbursement list (ADL) for level 2 and level 3 schools participating in the Access America Phase 2 pilot.
Report disbursement batches for Access America Phase 2 schools to include:
The report is divided into two sections; one section will report 1999/2000 loans and the other will report 2000/2001 loans.
Report details #H transactions only.
The disbursement information should be captured daily when the LOR is accepted, and reported on a daily basis.
When LORs received from SAM are processed, all records in the batch are reported.

Maintain System Requirements:

Description
Output file for report and ASCII file will be created.
LOS–SAM Batch Statistics Report for Access America Phase 2
The LOS-SAM future-dated disbursement report, reports the following:
Report disbursements received after the month end date.
The report is divided into two sections. One section reports 1999/2000 loans and the other section reports 2000/20001 loans.
The report is generated monthly.
Only report accepted disbursements.
For a future-dated disbursement, a transaction is accepted and reported only if the new date is less than the disbursement date for future dated disbursements.
The batch date is the date the batch was received from SAM.
The report is ordered by school, loan type, and disbursement sequence number.
The first disbursement for the particular loan type is printed first; subsequently-received disbursements are printed in the order they are received by LOS.
Provide the capability to view a summary of how cash from a school is applied.
Provide a way to display a summary of all cash activity records (cash, ACH, wires) received by the LOC for a school.
Prevent excess cash netting window
Add new school drawdown detail window.
Provide a way to display a summary of all cash activity records (cash, ACH, wires) received by the LOC for a school.
Provide the Reconciliation team with analysis capabilities to achieve efficient resolution of non-reconciled items.
Provide on-line update to CDS for new information obtained by LOC.
Provide on-line viewing capabilities/access to data related to schools.
Provide on-line viewing capabilities/access to data transmitted to the LOS from the schools.
System Requirements
Provide inquiry capability to LOS using graphical user interface (GUI) query and reporting tool.
Solve technical and installation problems with on-line system.
Bring all on-line access devices in use by the Department simultaneously.
Maximum of 15 seconds response time to any logon procedures.
Maximum of 4 seconds response time to pre-defined queries and screens.
Provide simultaneous access to the LOS database.
Ensure users have access with single terminal operation query.
Provide inquiry access to LOS for specified time periods (Monday–Saturday, 7:00 a.m. until 10:00 p.m. e.s.t., excluding the following holidays: New Year's Day [January 1], Memorial Day, Independence Day [July 4], Labor Day, Thanksgiving Day, Christmas Da
Provide recovery capability of all data to previous business day.
Provide recovery capability to previous day for any user file with 1 to 24 hours notice.
System shall provide 98 percent system availability, defined by Scheduled Time—(Downtime—Scheduled Off-time).
System shall be available to all users 24 hours a day, 7 days a week.
Provide the capability to maintain standard codes and error messages.
Provide the capability to print information from the display windows.
Provide on-line viewing capabilities/access to all LOS reports.
Provide on-line viewing capabilities to all LOS batch reports.
Provide on-line viewing capabilities/access to all LOS reports created via the LOS on-line application.
Provide the capability to change the printer setup.
Provide the capability to change the print preview zoom magnification.
Provide the capability to show the print preview ruler.
Provide the capability to show general information about the LOS.
Provide on-line help access.
Provide on-line access to the Department's Concept of Operations Manual.
Provide on-line access to the LOC Policies and Procedures Manual.
Provide on-line access to the LOC Operations Manual.
Provide on-line access to the standard LOS letters.
Provide screen level help for all on-line windows.
Maintain borrower data on-line.
Maintain 4 second access time to data specified in SYMD-01.01 and SYMD-01.20.
Archive data older than previous year off-line.

Maintain System Requirements:

Description
Make archive data older than previous year available on-line upon request by the Department.
Add or delete data elements as specified through task order.
Provide access to data for each borrower through a single identifier using data specified by the Department.
Maintain records in a manner consistent with easy turnover to the Department.
Format record and send to CDS any changes received from borrowers whose loans are not fully disbursed.
Maintain borrower/applicant information in a database.
Maintain interfaces to external systems; maintains most current and correct borrower data.
Interface with the CDS.
Provide a way to review the Central Database Record Balancing Detail Report.
Provide a way to review the Central Database Batch Error Status Report.
Track, on a daily basis, the number, and dollar amount, of financial transactions sent to CDS, by each of the 12 financial types.
Retain origination records with no promissory note until school cancels the origination record or 90 days after the loan period ends, whichever is earlier.
LOS will process Year 4 formatted records correctly.
Data elements may be added or deleted based on changes in functional requirements.
Security Requirements
The security requirements provision shall include: Computer equipment; Imaging System; Data Base and data files; Telecommunications and electronic data transfer; Sensitive paper documents
Government Security Requirements. LOS shall comply with the Government security standards contained in the following documents
System Security
Identification and authorization—these functions are performed by the Security Administrator.
Provide a multi-level user structure that will protect data down to the field level.
Provide identification and authorization by user profile, where each user is uniquely identified with valid logon ID and password, and access is controlled through the security system.
Provide a security system that grants access to the system based upon classes of information and who is accessing the system.
Update the security system immediately upon the change of status of an employee. For Department profiles, the update shall take place within 2 business days of notification. An authorization list shall be made available to the Department immediately upo
Provide a mechanism to control access to input and output devices.
The security system shall have the capability to provide time frames. This limits the user access based upon time.
Provide the capability of grouping users and globally providing access based upon this group.
A specified number of user and/or password failures shall trigger lockout of the log-in identification. Turning a workstation off and on shall not eliminate this lockout.
Reactivate workstations after lockout through System Administrator.
Password Requirements: the security management system shall provide password capabilities, identify a minimum password length, and enforce password composition rules that prevent easily guessed passwords.
Passwords will not be shown directly or indirectly on the screen.
Passwords will be encrypted.
The security system shall provide a method of aging passwords; passwords need to be aged every 30 calendar days.
The security system shall notify the user of his/her expired password and the actions required to obtain a new password.
The security system shall provide a password history. This password history shall not allow users to reuse at least the two previous versions of their passwords.
The security system shall cause a user account to be suspended if the user account is not updated within 30 calendar days of password expiration. The security administrator will be the only individual capable of restoring or eliminating the login privile
The security system shall specify the number of password attempts allowed before the user is disallowed access to the system. The security administrator shall have the capability to restore the access.

Maintain System Requirements:

Description
Operation System Security Requirements
Safeguards shall prevent users from gaining control or making changes to the supervisory software.
The operating system shall control access to files and programs in the system.
An initial warning banner screen notifies users when they log on that they are on a secured system.
Provide a mechanism to detect and report non-routine occurrences that may indicate a security violation, such as operator overrides and access failures.
Prevent users without authorization from obtaining access to system memory or storage.
Facility Security Requirements
A controlled, limited-access environment shall be established to provide effective physical security safeguards to all LOS sites. The safeguards shall be provided 24 hours a day. This will protect the computer facilities, equipment, hardware, data, and
The physical security and access requirements shall be commensurate with the Department's level H1 (Critical-Sensitive) security classification.
Promissory notes shall be kept in a fireproof, secured vault. The contractor will be responsible for the cost to restore any promissory note in their possession that are lost or damaged.
Personnel Clearance Security Requirements.
Security practices shall be employed that require all personnel participating in the design, operation, or maintenance of the LOS system or facilities, or those who have access to LOS data, to be identified by their access requirements. Appropriate secur
The following security clearance requirements shall be followed: Ensure that security clearances be requested from the COTR for all personnel who require clearances.; Ensure that the security clearance level is appropriate based upon the criteria establis
Employee Access Removal Requirements
Upon removal of an employee from the position, the associated access authorization will be immediately removed, and the Department will be notified.
All facility access will be revoked and physical access devices obtained.
Assigned task shall be completed by the departing individual or the employee's replacement will be briefed on the requirements and status of those uncompleted task.
Use, maintain, and retain the Department's manager's checklist for employee termination and access termination statements.
Brief the departing employee on their obligation to protect Direct Loan data.
Audit Requirements
Ensure the operating system includes complete and current documentation, which permits the construction of audit trails.
Provide a mechanism for the interactive monitoring of access and usage for comparison against authorized access.
Produce audit trail data that is completely recoverable and protected from modification or unauthorized access or destruction.
Produce audit trail records for each activity on the system, which includes the following events:
The audit trails records produced shall contain:
Provide a report of security related events for the Department's review. The report will contain the minimum audit trail requirements in SR 70.40, and the actions taken to investigate and resolve any security breach.
Provide the Department, its agents, and the general accounting office the assistance (available personnel, facilities, and ADP resources) to conduct initial, annual, and random audits.
Install Government-provided temporary or permanent audit software packages at the Department's request without additional task orders or cost.
Security Testing Requirements
Test security features as an integral part of system development, modification, or enhancement activity. The test shall ensure there are no obvious ways for an unauthorized user to bypass or otherwise defeat the security mechanisms, and provide these res
Test security features to ensure there is authorized access to audit data.
Computer Security Training Requirements
Provide training prior to system start-up for all contractor and Department staff which meet the requirements set forth in the manuals listing in SR 10. This training includes the following security areas:
Security Report Requirements
The loan origination contractor shall describe the actions taken to investigate and resolve any security breach.
Provide tentative schedules for security training and topics to be covered in training.
Disaster Recovery
Disaster Recovery
Produce, for the Department's approval, a Disaster Recovery Plan (DRP), which provides for the return of complete LOS service within 4 business days of the onset of a disaster.
The DRP shall identify actions to be taken whenever an emergency situation occurs that has particular implications for LOS processing.

Maintain System Requirements:

Description
The DRP shall support procedures for providing backups of all data, to ensure the ability to resume processing operations in the event of a system failure.
The loan origination contractor shall provide off-site storage of backup media.
The DRP shall outline the process for achieving smooth, rapid, and full restoration of the ADP operations lost or damaged as a result of an emergency situation.
The DRP shall report risk analysis and proposed safeguard and backup procedures for natural disasters, deliberate disasters, environmental failure, and accidental failure.
The equipment and software available at the hot site location to restore operations shall be listed.

Generate Reports/ Respond to Data Requests Requirements:

Description
Prepare a report or file sorted by institution and loan type for all booked loans, for a specified period of time. Report the number, dollar amount, and borrower identification (SSN, name, DOB) for all booked loans. Run on demand.
Prepare a report that contains booked loan records for the same borrower at multiple institutions, grouped by loan type, for a specified period of time. Run monthly.
Management Information System (MIS)
Prepare MIS reports.
Pending Loans Booked Report/Daily Loans Booked Report
Loan Recap Report/Daily Loan Recap Report
Loan Disbursement Summary Report
Participating Characteristics Report
Duplicate Borrower Warehouse Report
Promissory Notes Status Report
Origination Change Record Status Report
School Cash Activity Report—Year 2, 3, and 4
School Cash Activity Report—Year 5 Forward
Disbursement Records Received Report
Accumulated List of Credit Decisions Report
Loan Origination Summary by Institution and Loan Type Report
Promissory Notes Prepared by Contractor Report
Promissory Notes Tracking Report
Correspondence Tracking Report
Customer Service Activity Report
Disbursement Summary for Unbooked Loans Report
LO Records Received Report
Daily Listing of Deposits Report
Listing of Applied/Unapplied Payments Report.
QC Report
Monthly Cash Statement (Cash Management Report)
School Cash Activity Report (formerly the Unused Funds Report)
System Performance Report
Generate from print files additional copies of already produced production reports at the Department's request. Run on demand.
Status Report
Internal Program Review Oversight Report (IPOS)
Committed Loan Volume Report.
Produce Loan Booking Detail Report
Loan Origination Records Received Report
Duplicate Student Borrower Report
Inactive Loan Report (Optional)
Social Security Number, Name, and Date of Birth Changes Report
Warehouse Inventory Detailed Report
All reports are Y2K complaint and will have all years in the CCYY format.
The 30 Day Compliance Report
The Weekly Status Report
Monthly Cash Statement Report
School Cash Activity Report
Pending SSN Change Over 45 Days Report
Create the Disbursement Activity Not Yet Booked at Servicing Report
Create a report of schools making substantial unequal disbursements, applicable to academic year loans originated after February 2000.
Generate a weekly report containing the late school's name, totals for various periods: 10–15 days, 16–20 days, 21–25 days, and 30 + days late, when the school attempted to reconcile based on business days. It is not necessary to report if a school was
Produce daily School Reconciliation Statistics Report.
Produce a weekly aging of unreconciled records report for each institution.
Show the status of unreconciled details for each tracking type (drawdown, unused funds, and disbursement) within institution, from life to specific date (as long as database has unreconciled records for that specific transaction). This is going to be on
Produce totals for unreconciled/reconciled disbursements, unused funds, and drawdowns by month, for each institution.
Produce monthly cash statement (Cash Management Report) summarization in 11 categories by school. The 11 categories are: beginning cash balance, cash receipts, return of unused funds, net receipts, booked disbursements (net adjustments), cancellations
Produce a monthly status of school Reconciliation Report.

Generate Reports/ Respond to Data Requests Requirements:

Description
Produce Open School Issues Report, as required
Produce school reconciliation aging weekly report.
RC732b report
Direct Loan School Account Statement (DLSAS)
Optional Loan Data Exception Program
Department DLSAS Summary Report

Interface With Other Systems Requirements:

Description
System Interfaces
Interfaces
Interface with TIVWAN. Use this central communications hub between the schools, the Department, and the applications supported by the Department's various contractors, thus enabling the schools and the contractors to minimize interfaces between each oth
Items that will be transmitted from the LOS to the schools via the TIVWAN include: Batch Header record; Batch Trailer record; PLUS loan credit check decision records; PLUS entry acknowledgment records (only Years 2–3); Subsidized and unsubsidized originat
Payment Management System Interface
OLNACS Interface
Interface electronically by sending a batch file of credit check requests to the OLNACS system for PLUS loan borrowers and endorsers by 5:00 p.m. e.s.t. each day. OLNACS determines credit eligibility using the services of credit bureaus (TRW, Equifax, an
LOS connects to the OLNACS system via a Systems Network Architecture (SNA) link between the LOS database server and the OLNACS mainframe in Camp Hill, Pennsylvania.
Upon receipt of the credit history report from the credit bureau, the OLNACS system determines the acceptance or rejection of credit, based on the Department-supplied criteria. OLNACS will send credit check results records that contain the eligibility de
CDS Interface
Electronically interface with the CDS' IBM mainframe and the LOS database server located in Plano.
For each financial batch, create a cdb_system_balance record for each of the twelve following transactions types, regardless of whether they are part of the batch or not: AD, AU, CA, ID, IE, IF, IG, LA, LB, LC, LD, and LJ.
Transmission of data will be sent once a day to CDS and will be received once a day from CDS.
XE processing will occur on both systems.; Transmissions to CDS will be sent by both Loan Origination and Loan Consolidation.; Transmissions from CDS will be processed by both Loan Origination and Loan Consolidation.
Each transmission may contain a maximum of 9,999 batches.
Each batch may contain a maximum of 9,999 transactions.
AA Transactions—header record for any transmission and any batch within a transmission that is sent to or received from CDS.
Insert the AD transaction into the cdb out batch detl table.
Process electronically FAUs (unidentified deposit transaction) sent to and from CDS. LOS sends FAUs to CDS to report deposits that are not identified as excess cash. CDS sends FAUs to LOS to report deposits that are believed to be excess cash.
Transactions from cdb_batch_detl table that are rejected are identified by changing the detl_trans_stat_cd from "I" to "R."
Populate tables to reflect correct information on the cash receipts log 1.
Insert the ID transaction into the cdb out batch detl table.
IE transaction—send to CDS whenever an institution reports unused funds.
IH transaction—send to CDS as an image header for transfer of images.
Insert the LA transaction into the cdb out batch detl table.
A financial BB transaction for the borrower must accompany, in the same transmission, for all LA transactions (with the same Loan ID and disbursement number 1).
A financial BB transaction for the student must accompany, in the same transmission, for any LA transaction for a PLUS loan (since the student and the borrower are not the same).
A financial BB transaction for the endorser must accompany, in the same transmission, for any LA transaction for a PLUS loan that has an endorser.
Insert the LB transaction into the cdb_out_batch_detl table.

Interface With Other Systems Requirements:

Description
System Interfaces
A Financial BB transaction for the borrower must accompany, in the same transmission, for all LB transactions (identified by the same Loan ID and disbursement number).
Insert the LO transaction into the cdb out batch detl table.
Process electronic SSN change transactions (DLS) received from servicing via CDS.
Update detl_trans_stat_cd with “R” and create XE, if transaction fails edit.
LJ transaction—send to CDS to adjust original loan amount.
Insert the LJ transaction into the cdb out batch detl table.
Insert the LS transaction into the cdb out batch detl table.
LU transaction—send to CDS when loans for a particular SSN need to be merged with loans of another.
Insert the XE transaction into the cdb out batch detl table.
A non-financial BB transaction (for the appropriate participant) must accompany, in the same transmission, for any LM transaction that contains a change in the endorser.
SD transaction—received from CDS and contains the demographic information of a school.
SY transaction—received from CDS and contains information about an institution that can change on a yearly basis.
For a particular institution, an SD transaction must have been received and successfully processed previously, before a SY transaction can be processed.
XB transaction—system balancing information sent to CDS and received from CDS. Every time a financial batch is sent or received, an accompanying general batch will contain a set of 12 XB transactions (one for each financial type) that summarize the coun
XE transaction—error information sent to CDS and received from CDS. Used to report errors that occurred during processing.
XE transactions contain the error code, the error description, and a copy of the entire original transaction that was in error.
ZZ transactions—trailer record for any transmission and any batch within a transmission that LOS sends to or receives from CDS.
For each ZZ Batch transaction, there is a control count of the number of transactions that are contained in the batch. If it is a financial batch, there is a control amount that is the accumulation of the control amounts for each transaction in the batc
Modified System Balancing Process
System balancing is done on a daily basis.
If there is an out of balance condition, send an XE (Error) transaction to CDS describing the error.
Produce a Monthly System Balancing Report, which summarizes the totals by transaction type.
Prepare manual procedures detailing how to resolve the problem when there is an out-of-balance condition for either the daily or monthly system balancing.
Provide a view to the system balancing data.
Provide a view to the CD batch status summary data.
Provide a view to the CD batch status detail data.
Update borrower data on a timely basis, within 3 business days of receipt.
Send borrower data to CDS within 3 business days of receipt.
Send CDS documents, requested by DRQ and sent, to LOS.
Send an accompanying IH file with each group of images.
Report monthly the servicing booking transactions that are not found in the LOS database and the transactions that have the amount/disbursement date not matched with the LOS amount/LOS disbursement date to a log file.
Add a new program to update LOS database for reconcile/not reconciled disbursement records.
Process refunds from servicing on FLD transactions
Provide a portion of school update file to CDS weekly in specified format.