
Common Origination and Disbursement

Hierarchy and High Level
Architectural Foundation

Meeting Objectives

- | Obtain feedback on proposed preliminary design of the COD Architectural foundation

Goals:

- | Provide additional flexibility to service schools
- | Balance flexibility with Operational impact to SFA staff
- | Balance flexibility with Call Center Servicing Capabilities
- | Ensure no adverse impact/improve where possible timeframes to provide money to the schools/student
- | Ensure foundation does not limit long terms SFA goals.

Meeting Objectives

Feedback:

- | Do we have the right flexibility at the right levels?
- | Have we imposed limitations that might impact future goals?
- | Have we built flexibility at the school level that in reality would not be used?
- | Are there any major “gaps” that you see
- | Scope containment for February 2002 - identify those features/options which will not be used in 02/02.

Agenda

- | Hierarchy Wednesday 5/23/01
 - . Student/Awards
 - School File
 - Options
 - New School/Award Year Setup

- | Common Record Wednesday 5/23/01
 - Front End
- | Common Record Thursday 5/24/01
 - Back End

- | Credit line & Performance Monitoring Thursday 5/24/01
- | Disbursing Funds Thursday 5/24/01

Hierarchy

- | How are the following entities tied together?
 - Students, Borrowers, Endorsers
 - Programs
 - Subprograms/Awards
 - Disbursements & Drawdowns
 - Award and Program years
 - Academic Year
 - Schools
- | Why is it important?
 - Determines the level at which Options/parameters are available
 - Operational impact to SFA and Call Centers
 - Defines at what level reporting and Totals are available
 - Determines COD General ledger totals to feed to FMS
 - Foundation upon which all the remaining COD functions are built

Student Records

Customer Records:

Students
Borrowers
Endorsers

Each Record is built from data in the Person block of the common record with the exception of endorser data, which is built from the endorser file resulting from the imaging of endorser documents.

Student to Award Relationship

A Student/Customer Record can be tied to more than one award For each award there is a relationship type e.g., Primary is Financially liable

Student to Borrower Relationship

Defined in Common Record

John Smith
124 Tenneyson Lane
Alexandria, Virginia,
90000
SSN, DOB
Student

Paul Smith
345 Jackson Street
Vienna, VA 99999
SSN, DOB
Borrower

Dan Mulder
#10 Post Court
Vienna, VA 99999
SSN, DOB
Endorser

John Smith
124 Tenneyson Lane
Alexandria, Virginia,
90000
SSN, DOB
Student

Primary for
Subsidized Direct
Loan

Authorized User
for Plus Loan

Paul Smith
345 Jackson Street
Vienna, VA 99999
SSN, DOB
Borrower

Primary for
Plus Loan

Dan Mulder
#10 Post Court
Vienna, VA 99999
SSN, DOB
Endorser

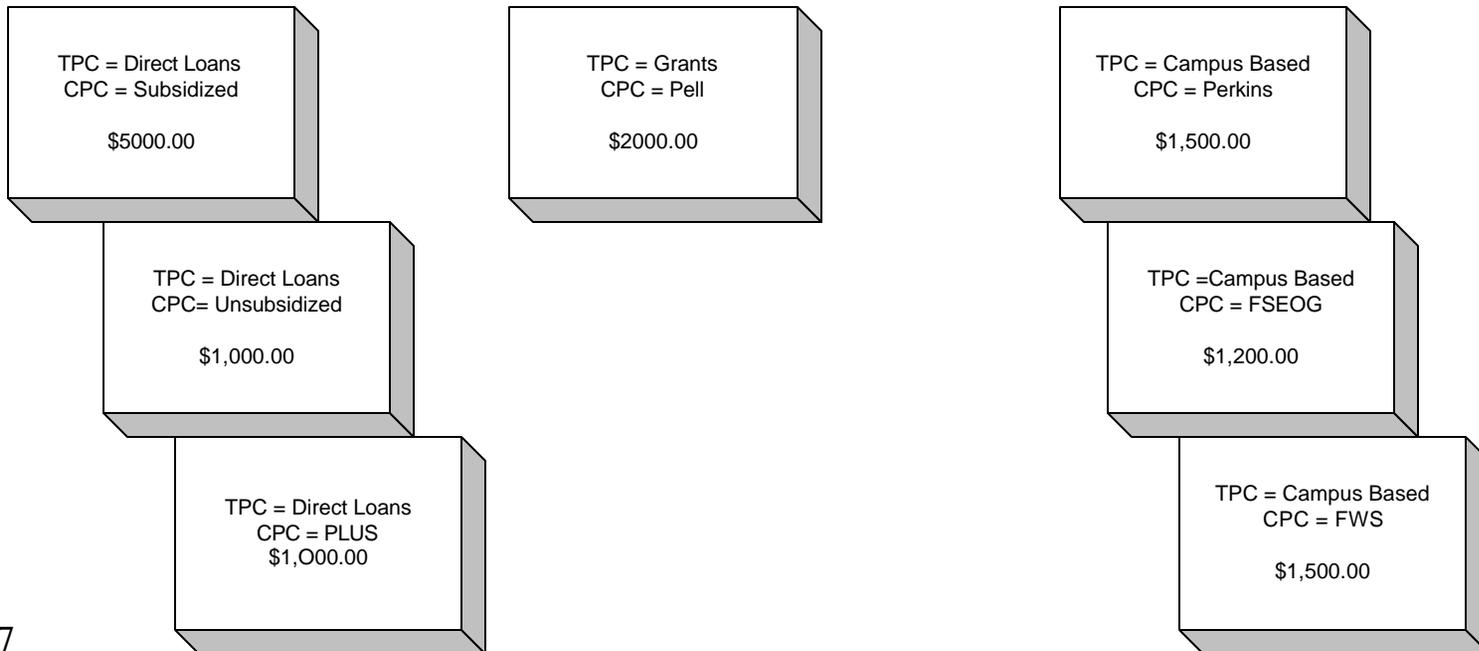
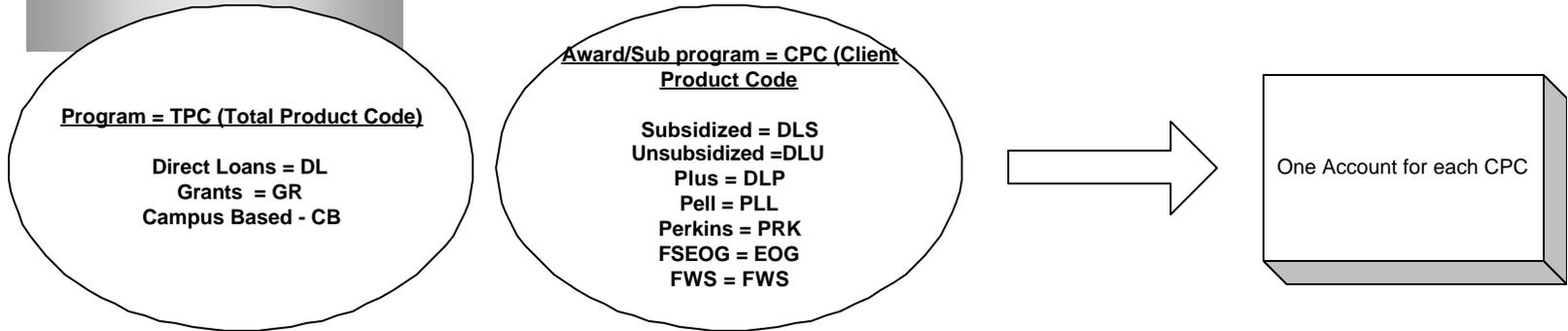
CoApp for
Plus Loan

John Smith
124 Tenneyson Lane
Alexandria, Virginia,
90000
SSN, DOB
Student

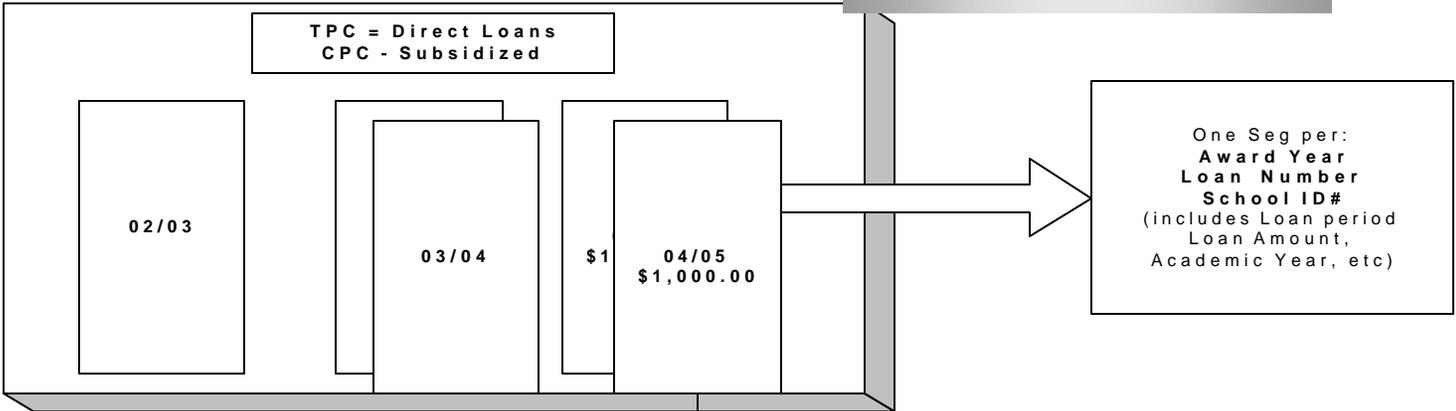
Parent to Child
Child to Parent

Paul Smith
345 Jackson Street
Vienna, VA 99999
SSN, DOB
Borrower

Programs & Sub-Programs



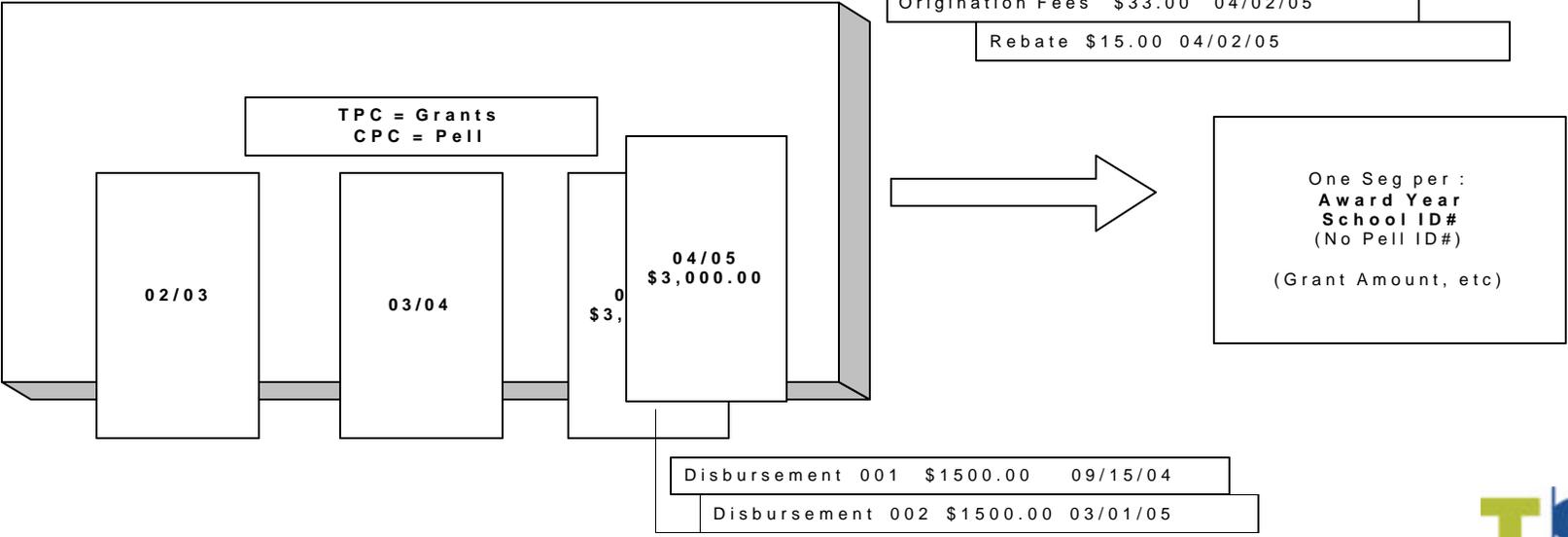
Multiple Awards



Disbursement 001 \$500.00 04/02/05,
Academic Year
Disbursement 002 \$500.00 09/15/05,
Academic Year

Origination Fees \$33.00 04/02/05

Rebate \$15.00 04/02/05

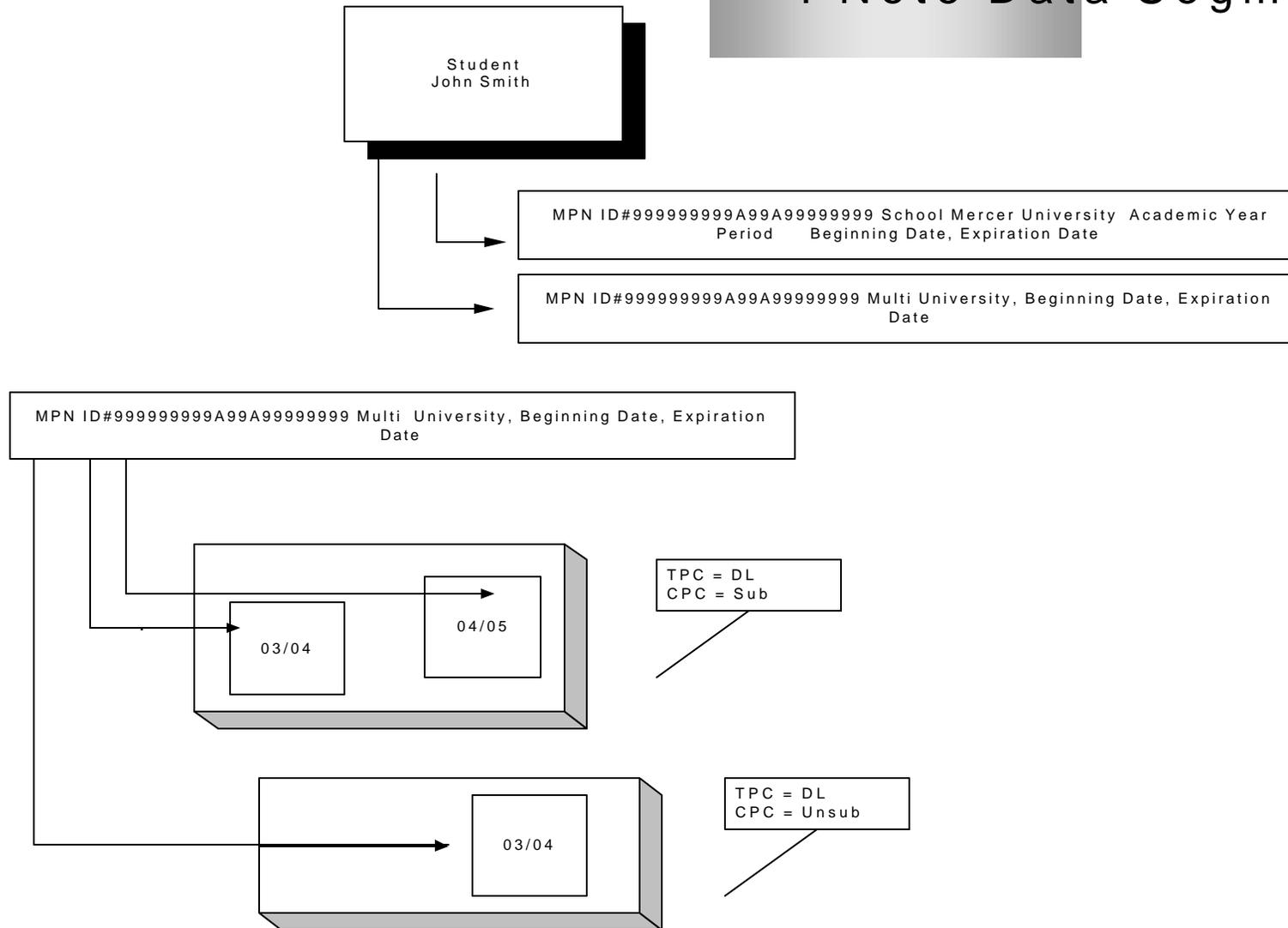


Student to Award Screen

John Smith 123 Tenneyson Lane Alexandria, VA 999999			SSN 999-99-9999 Date of Birth 010275 Drivers License Number 999-99-9999 State	
Telephone	H (999) 999-9999 W (999) 999-9999 Ext. 9999		Citizenship Alien Registration Number	
Student Status	Independent			
Grade Level				
				<u>Actual</u>
	Direct Loan	Unsubsidized	Primary	\$2625.00
	Direct Loan	Plus	Auth User	\$1,500.00
	Grants	Pell	Primary	\$1,000.00
	CBS	Perkins	Primary	\$1,000.00

John Smith 123 Tenneyson Lane Alexandria, VA 999999			SSN 999-99-9999 Date of Birth 010275 Drivers License Number 999-99-9999 State		
Telephone	H (999) 999-9999 W (999) 999-9999 Ext. 9999		Citizenship Alien Registration Number		
Student Status	Independent				
Grade Level					
X	Direct Loan	Subsidized	Primary	\$5,000.00	
	Loan ID		School	Year	Loan Amount
	041111010101010101010101		Mercer Univ	02/03	\$2,500.00
	042222212121212121212121		Mercer Univ	01/02	\$2,500.00

PNote Data Segments



Security Access

- | If a school enters a Borrower/student search using SSN, they can view all data related to that student and their corresponding Programs, SubPrograms and Awards
- | If a school enters an alpha search, they can view all data related to that student, but only Programs, Sub-Programs and Awards tied to that school ID.
- | Any School can modify student/borrower demographic data
- | A school can only modify records for which it originated
- | A school cannot view or maintain another school's totals, reconciliation data, reports, etc.
- | The ability to limit access to specific functions by an operator, either in the school or within the call center, will be part of standard security setup.

School File

One per individual school

Data Segments/Groupings:

| **General Data**

- School ID Number (TSYS Internal), TIVWAN Identifier, School Name, Type: Branch, Main Campus, Third Party Indicator, OPE ID, Duns #Cycle Date, Foreign Province Name

| **School to School relationship – (by Program)**

- | Each school to which this school is tied (supporting School ID)
Payee, Grantee, Attending, Reporting, Third Party Servicer indicators
Reconciliation Level (main campus, branch, school)

| **School Contact Data -**

- Names, Salutation, Type of contact, Address, Phone Number, E-mail, Fax Number

| **Main campus Data**

- Title IV Eligibility, Congressional District, Region, Program Participation Agreement, - PPA Effective Date, PPA Expiration Date, Academic Calendar, Program Length, Tax ID, Accrediting Agency, Type, End Date Active Status

School File

| School Status and Reason Codes

Reimbursement School
Call for Cash/Freeze Cash
Administrative Relief
PEPS overall eligibility action code and reason code
Funds First? Records First?

| School Reconciliation Data (Monetary)

Draw-down to Disbursement Table

Award Year
Cycle code
Program (DL, Pell, CBS) – (TPC)
Amount Drawn, Date of Drawdown
Amount Substantiated, %
Days to Substantiate
Excess Cash Returned, Date

Daily Totals

Award Year
Cycle
Processing Date
Program (TPC)
SubProgram/Award (CPC)
Type of Money # and \$ amount:
Pell Disbursements
ACA
Net Loan Amount
Loan Origination Fees, Rebates,

School File

| Credit Line & Performance Monitoring

- School SCA
- School CFL
 - Draw-down to Disbursement Ratio
 - Float amount
 - Target Draw-down to Disbursement Ratio
 - Target Float Amount

| School Options

- Authorize Funding
- Strong Reporting History
- CFL Increase and Decrease
- Call for Cash

Promissory Notes

Other

School File - Assumptions & Questions

Assumptions:

- | PEPS is the system of record for School Non-Monetary Data
- | Any data stored in PEPS should not be maintainable directly in COD

- | COD will automatically build a new School file based upon a daily feed from PEPS.
- | COD will update data in existing School records based upon the daily incoming PEPS' interface.

- | While PEPS' is the system of record – today:
 - **New schools are loaded to RFMS/LOS outside of PEPS**
 - **School Contact data is maintained outside of PEPS**
 - **Eligibility indicators today are maintained outside of PEPS.**

- | Should COD continue with this functionality? If so what business rules should be used to determine the system of record for school data?



Options

Options/Option Sets

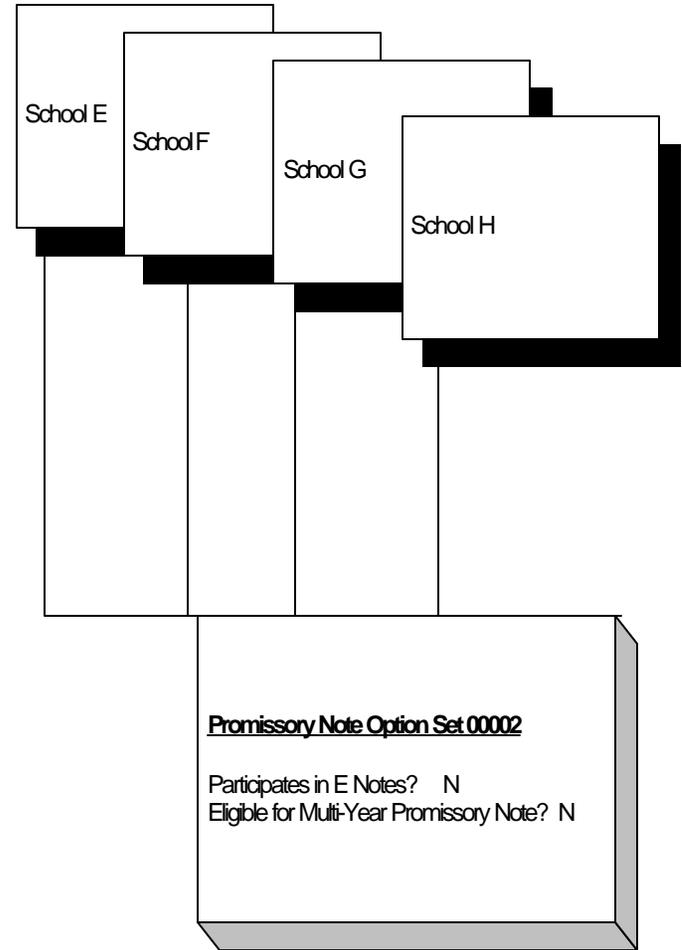
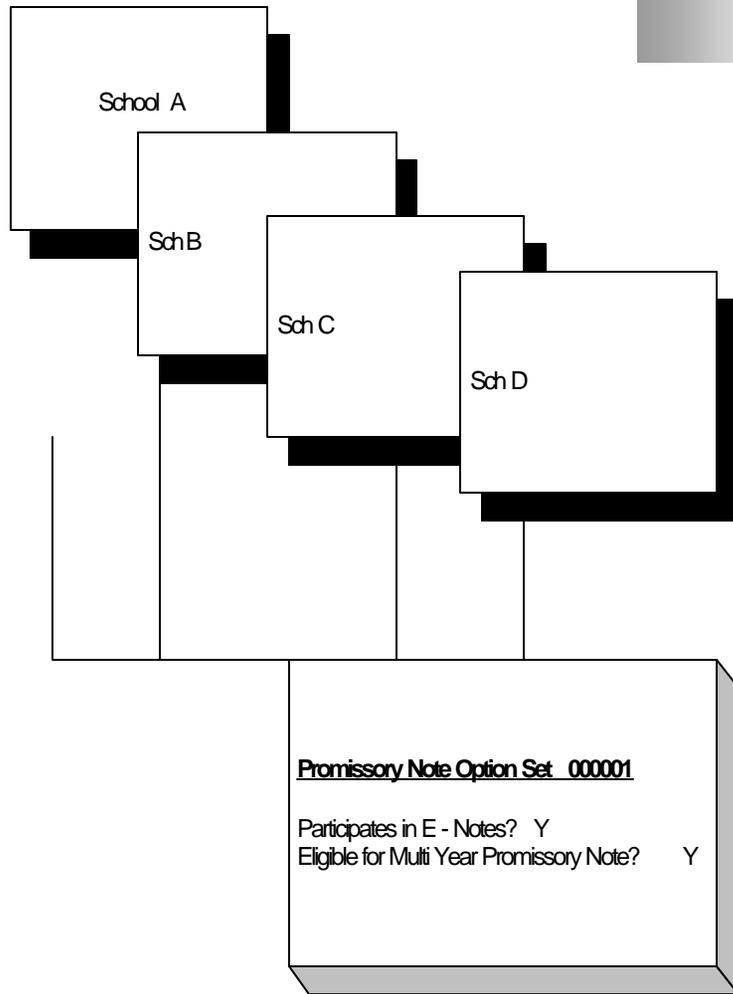
Term	Definition	Example
Option	Parameter	% of Loan Amount to Calculate Direct Loan Origination Fee
Option Sets	Grouping of Like Options	Options evaluated to determine if CFL should be increased

Option Levels:

Client (SFA)	Applies to all schools, programs, sub-programs and awards
Program (TPC)	Applies to all schools, sub-programs and awards for that program
Sub-program (CPC)	Applies to all schools and awards for that sub-program
School	Applies to all schools for which the option set is tied

Note: Option Sets are defined by Award Year. Activity can be occurring on more than one award year simultaneously.

School Option Sets



EXAMPLE SCHOOL LEVEL OPTION SET

Option ID	Call for Cash Option Set			Effective Date: 02/15/2002		
Award Year	# Days since Drawdown	% Substantiated	Correspondence ID	Queue	Set Status	
2002/2003	10	50	0021	N		
	20	75	0022	N		
	30	99	0032	N		
	45	99	0033 (President)	N		
	60	99	0033 (SFA)	Y	FC	
	90	99	0033 (SFA)	Y	CC	
	90	99	0033 (SFA)	Y	CC	
2003/2004	10	50	0021	N		
	20	75	0022	N		
	30	99	0032 (President)	N		
	45	99	0033 (SFA)	N		
	60	99	0033 (SFA)	Y	FC	
	75	99	0033 (SFA)	Y	CC	
	75	99	0033 (SFA)	Y	CC	

One Option Set - Day One for 02/03

Assuming parameters may vary at individual school level in the future based upon Performance Metrics
 Could default different parameters by School by Program

EXAMPLE SUB-PROGRAM LEVEL OPTION SETS

TPC: DL		Direct Loan Origination Fee Option Set		Effective Date: 02/15/2002
CPC: Plus				
Award Year	Fee %	Fee Amount	Amount + %	
2002/2003	4			
2003/2004	5			

TPC: DL		Direct Loan Origination Fee Option Set		Effective Date: 02/15/2003
CPC: Sub				
Award Year	Fee %	Fee Amount	Amount + %	
2002/2003	3			
2003/2004	3			

Client (SFA) Level Options

Storage and Retention Options:

- | # Days to store rejected common records
- | # Days to store CPS non-matches
- | # Days to store acknowledgement records
- | # Days to store response records
- | # Days to store edit only records
- | # Days to store declined Reimbursement transactions
- | # Days to purge expired pended records

Program level Options

Options defined at the TPC (Direct Loan, Grants or Campus Based) Level by AY:

- | Earliest date to accept a Common Record
- | Latest date to accept a Common Record
- | Earliest date to accept a Draw-down
- | Latest date to accept a Draw-down
- | Earliest date to accept a Disbursement
- | Latest date to accept a Disbursement
- | School Status to allow Override
- | Allow activity if downward adjustment?
- | Effective Date for PCA, SCA and CFL
- | Date to Close PCA, SCA and CFL

- | PCA
- | Allotment Tables for Pell
- | # days to trigger Promissory Note Package if P-note not received 30, 60, 90
- | # Months to set Promissory Note Expiration if no loan is linked
- | # Months to set Promissory Note Expiration if loan is linked
- | # Years to set Promissory Note Expiration if Activity

Program level Options

- | # Days Range in disbursement record to pull record for posting

- | **CFL Increase and Decrease Options**
 - # Days Since Draw-down
 - % Substantiated
 - % of Increase and Decrease

- | **Performance Monitoring Options**
 - Grace period XX days (used to calculate draw-down to disbursement ratio)
 - Target DD/disbursement Ratio
 - Target Float

Sub-Program level Options

Options defined at the CPC (Pell, Subsidized, Unsubsidized, Plus, etc.) Level by Award Year:

- | Direct Loan Origination Fee Calculation
 %, **\$ amount**, % + \$
- | Tolerance Level - % and/or \$ amount

- | Direct Loan Rebate Calculation
 %, **\$ amount**, % + **\$ amount**
- | Tolerance level - % and/or \$ amount

- | ACA Calculation for Pell
 % **and/or \$ Amount**

Sub-Program Level Options

- | Priority rules to determine alternate credit bureau if primary bureau is down
- | Criteria for Plus Loan Approvals/Declines
- | # Days to retain Borrower Credit Bureau for Plus Loan Credit Check prior to reorder
- | # Days to store Credit Check data on-line (history)
- | # Days to retain Plus Loan Applications

School Level Options

- | Recalculate anticipated disbursement amounts when loan amount is adjusted?
Y/N

- | **Strong Reporting Option** (Y/N) (By Program within School)
 - # Days Range in Disbursement Record to consider Early Reporting

 - # Days into future to determine sweep for edit only records (queuing/reporting)
 - # Days into future to determine sweep for Anticipated Disbursements (q/r)

- | **Authorize Funding Options**
 - Eligible to Draw-down? Y/N
 - Push Draw-down to School based on Accepted Disbursements Y/N
 - Push Draw-downs to School based on Anticipated Disbursements Y/N
 - Anticipated Disbursement Date Range to push draw-down to school
 - Correspondence Generation for System Generated Draw-downs ID

School Level Options

| Promissory Note Options

- Print Promissory Notes? Y/N
- Allow 1st Disbursements prior to Promissory Note Acceptance? Y/N
- Promissory Note Eligibility: Multi Year, Single year

| Print Disclosure Statements? Y/N

| E-Mail Disclosure Statements? Y/N

**Send Acknowledgement & Response Records for web batches?
Y/N**

▪

School Level Options

| Call for Cash Options

- # Days since draw-down
- % Substantiated
- Queue Record?
- Correspondence ID
- Set Freeze Cash Status and Reason

Defaulting School Options

- | A Scripting Language (Determinator) will be used to default
School level Options/Option sets
School level Data elements not stored in PEPS

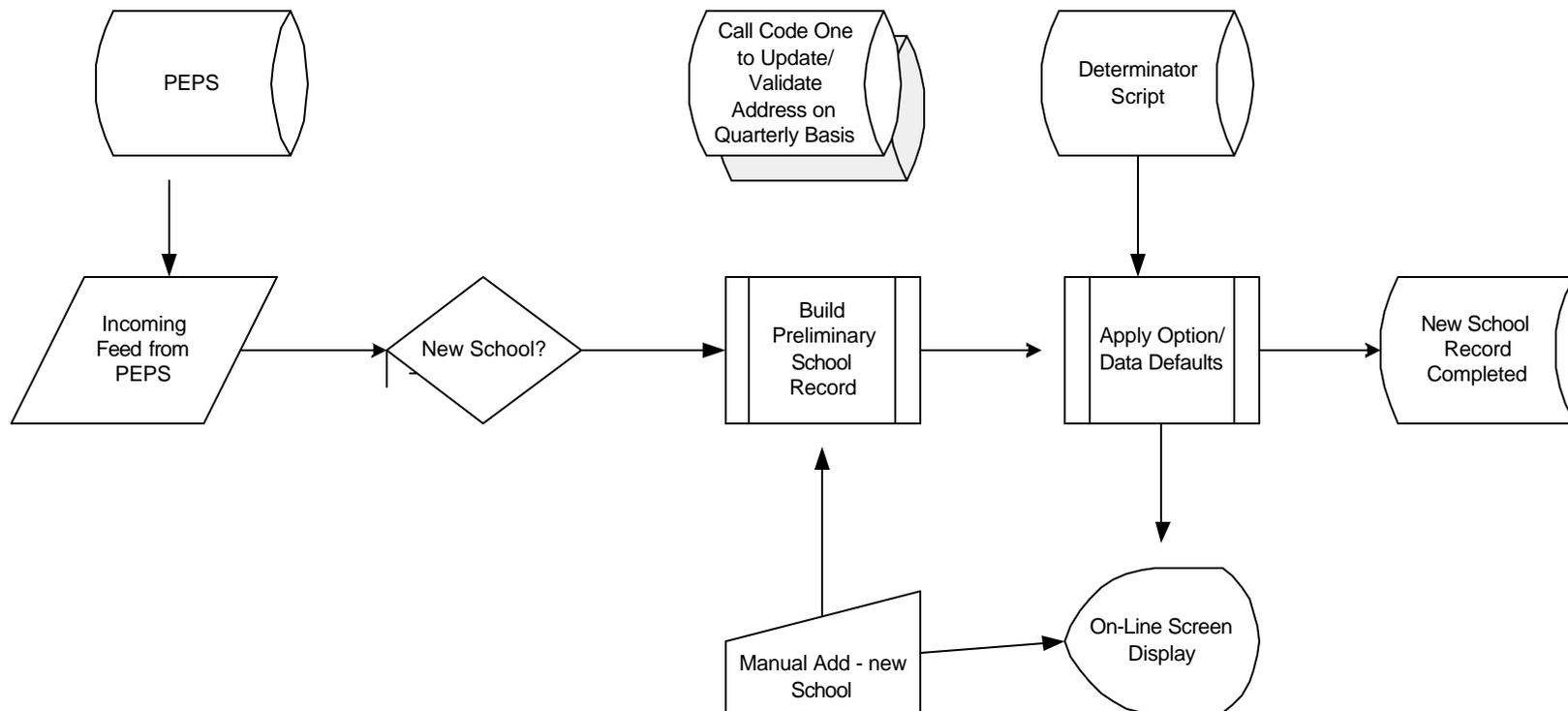
Sample fields from PEPS which may be used to build a determinator script:

- | Program Eligibility flags
- | School Type
- | School Academic Calendar
- | Funds First (business rules to derive)
- | Records First (business rules to derive)
- | FDSLPL Origination level

Determinator Script Example

- | If School Academic Calendar Type = Y and Funding Type = Funds First, then default(assign):
 - CFL Increase Option Set 00001**
 - \$500,000 as initial CFL**
 - X% as Target DD to Disbursement Ratio**
 - X\$ as Target Float Amount**
- | If Program Eligibility Type is DL and School Funding Type = Records First, then default 0 as the initial CFL

New School Setup on COD



NEW AWARD YEAR SETUP

- | Determine and load PCA for each program
- | Load Pell Allotments for PCA
- | Determine and apply SCA and CFL limits for all schools

- | Load Client Level Processing Options
 - Maintain Program/Sub-Program level options if needed (Fees, Rebates, etc)

- | Determine and maintain School Level Options to which parameter changes apply
 - Determine and apply Target Draw-down to Disbursement Ratios to all schools
 - Determine and apply Target Float Amount to all schools

- | Note: Modify via Options Maintenance Request Process or carryover automatically from previous year

Common Record

Front End Processing

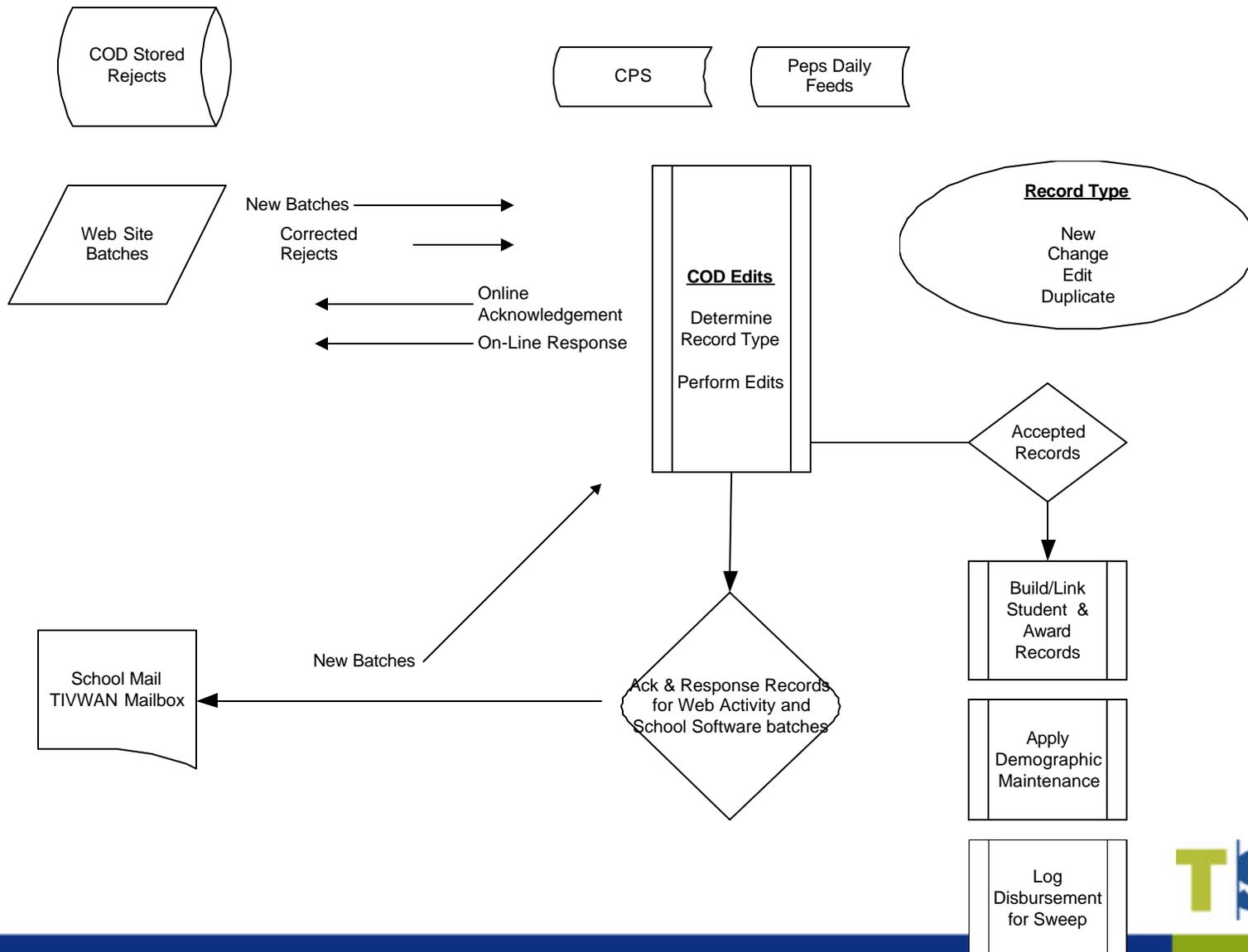
- | Receive and edit batches
- | Determine record type
- | Reject processing & Queuing
- | Send Acknowledgement & Response Records
- | Create or link to student records
- | Create new program/award/segments
- | Apply demographic maintenance
- | Correspondence Generation

Back End Processing (Monetary)

- | Release & apply disbursements
- | Student/Award level apply
- | Apply Fees, Rebates
- | Generate ACA
- | School Level Posting:
 - Monetary totals&Reconciliation
 - Credit Line Management
 - Performance Monitoring
 - General Ledger Feeds to FMS
 - Generate Draw-downs to FMS/Gaps
- | Correspondence Generation

New Batches and Rejects over the Web

Periodic Sweeps per Day/Near Realtime



Common Record - Rejects

- | Batches will be logged by Processing Day, by School/Third Party Servicer
- | Batches created over the Web will have a unique batch id generated
- | Each Batch will have the overall number and % of rejected records
- | The school/CSR will be able to drill down into each batch and view individual record status: Accepted or Rejected
- | All associated reject reasons will be tied to the same common record to provide school /CSR with a consolidated view of the record
- | Schools will be able to view batches and drill down into individual detail for accepted records such Loans/grants within a batch, disbursement data, etc.
- | Accepted records will point to and display the actual information from the database as it has been applied.

Common Record - Rejects

- | When working a reject from the web, schools will be able to access the individual reject records and enter corrected data
- | There will be a set of edits that are performed on-line and a set that must be performed in a batch mode due to performance and response constraints.
- | If the record passes the on-line edits, the record status will change, real-time, from reject to accepted. An on-line acknowledgement and response record will be sent to the web. Once the record passes/fails all edits, the appropriate response records will be sent to the Schools' TIVWAN mailbox. The record will be overlaid with a rejected/approved status within the original batch Id.
- | If there are additional errors based on the new data entered, we will return a response to the web, providing the additional error reasons. The original rejected record will be overlaid within the same batch ID, with the latest reject reasons. A batch response record will also be sent to the school's mailbox.

Common Record - Rejects

School XXXXXXXX		School Name		Processing Day 02/25/2003			
Batch ID	Date	# Records	#Accepted	# Accepted w/ Corrections	%	#Rejects	Reject %
000001	2/25/03	150	100	50		50	
000002	2/25/03	500	250	150		100	

School XXXXXXXX		School Name		Batch ID 000001	Processing Day 02/25/03	
Loan ID						
21XXXXXXXXXXXXXXXXXXXXX		\$450.00 disbursement	2/20/03			A
Student ID 267-55-9999, DOB 010275		RJ				
Demographic						
Address Invalid.....No city/State/zip						R
Loan ID						
21XXXXXXXXXXXXXXXXXXXXX		\$250.00 disbursement	2/28/03			A

School Can select rejected record, enter corrected data . Record will be run realtime through COD edits. If accepted, Status will change from an R to an A

COD Reject Statistics

School XXXXXXXX	School Name	REJECT STATISTICS	Processing Day 02/25/2003
Total Rejects Outstanding:	250	%	
Breakdown by Reject Type	100 Invalid Address 100 Invalid Loan period 50 Exceeds Rounding Tolerance		
Average time to close	7 days		

School XXXXXXXX	School Name	REJECT STATISTICS	Processing Day 02/25/2003	Total Rejects Outstanding:	250
Date	# Records	#Accepted	# Records W/ Rejects	%	Number by Type of Reject
02/20/2003	1000	800	200		100 Invalid Address 100 Invalid Loan Period 150 Maximum Lifetime Exceeded
02/22/2003	500	450	50		50 Exceeds Rounding Tolerance

Note: If schools does not work rejects directly off of COD Website, these types of stats will be unavailable due to inability to match new record with previous reject

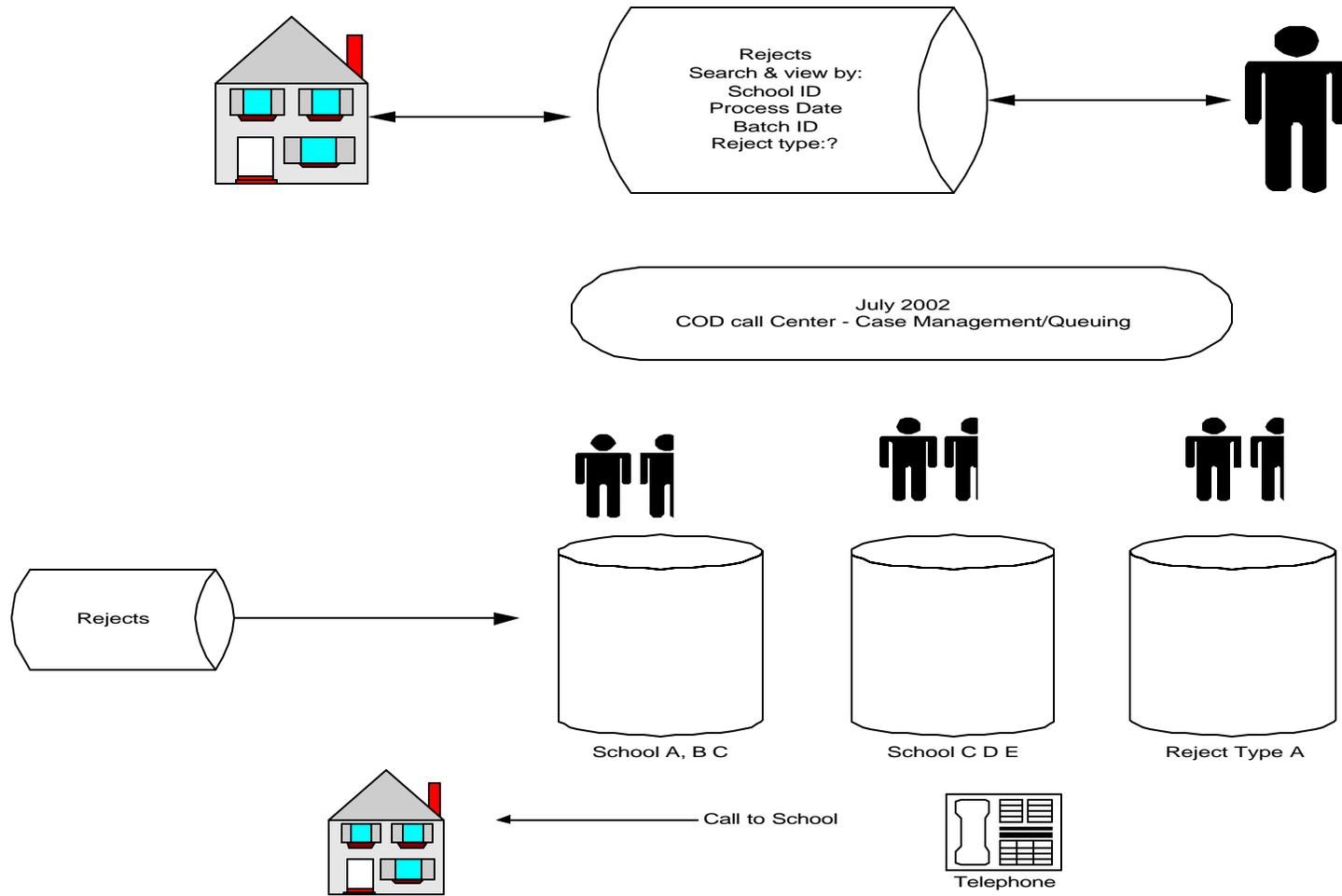
Sample COD Processing Stats

CLIENT:	SFA	COD PROCESSING STATISTICS			Processing Day 02/25/2003
	# Records	#Accepted	#Rejected	\$?	
SFA	1,000,000	950,000	50,000	500,000.00	
DL	600,000	575,000	25,000		
Grants	350,000	325,000	25,000		
CBS	50,000	50,000	0	100,000.00	

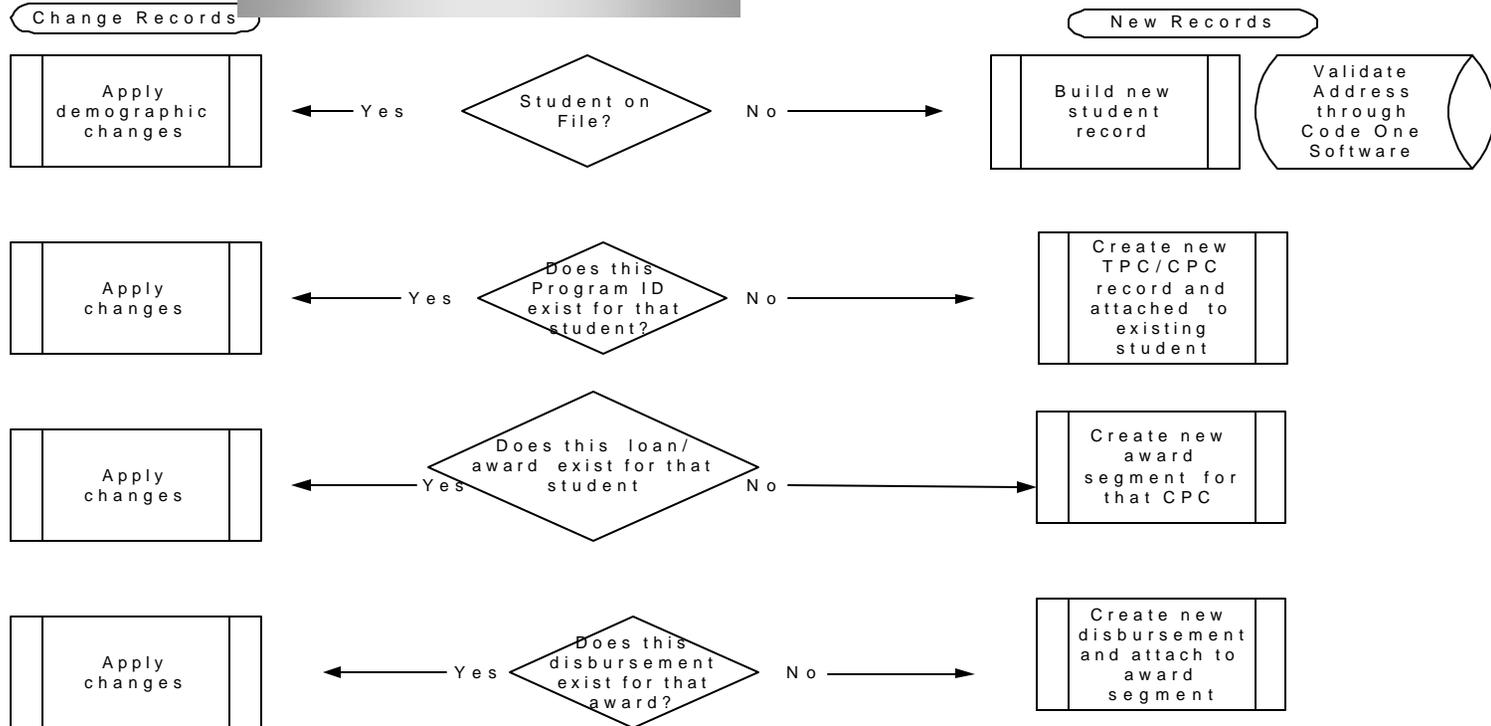
Client: SFA	COD PROCESSING STATISTICS				Processing Day 02/25/2003
Program: Direct Loans					
School 00001	School Name	# Batches	# Accepted	# Rejected	\$?
		# Records	# Accepted	# Rejected	
School 00002	School Name	# Batches	# Accepted	# Rejected	
		# Records	# Accepted	# Rejected	

RECOMMEND FUTURE (POST FEBRUARY 2002) DELIVERY

Working Rejects - Schools and CSR's



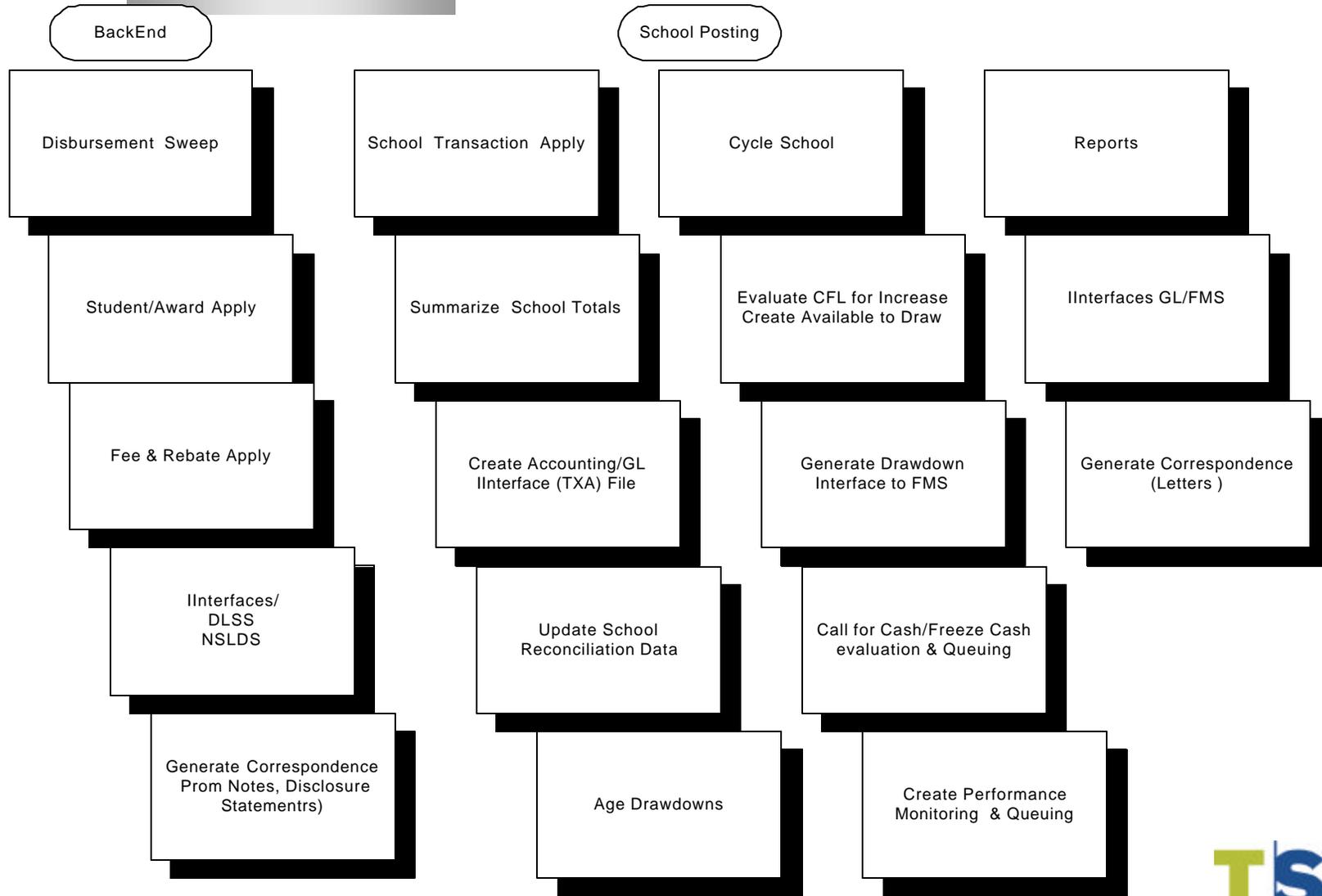
Determine Record Type



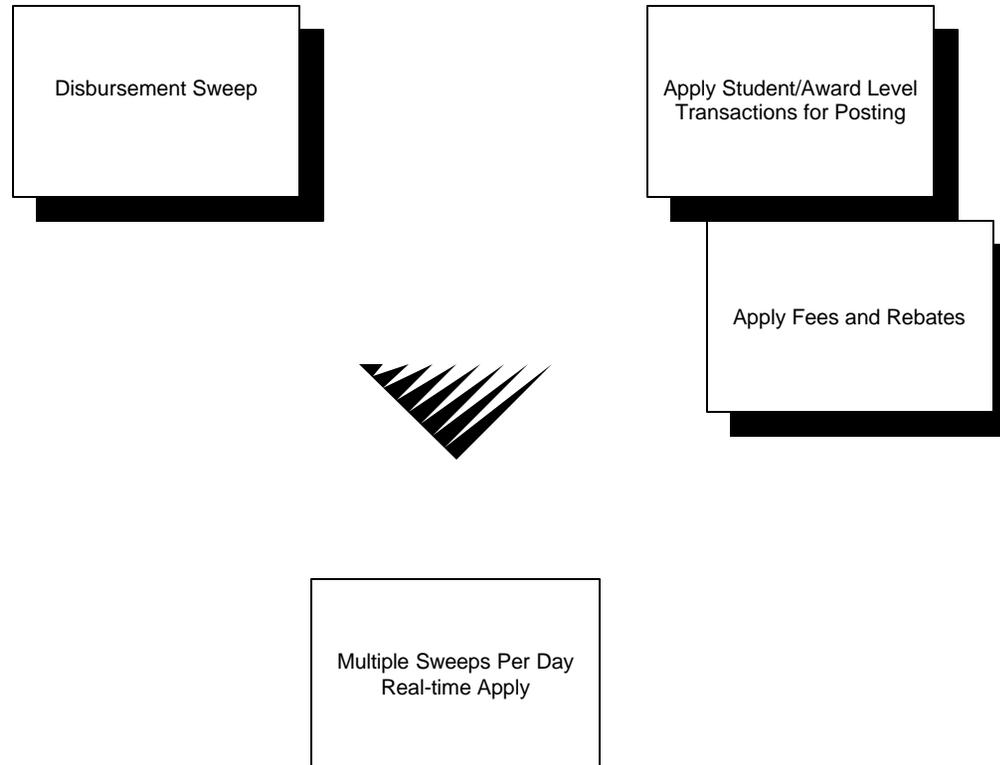
Matching Criteria to determine if new or existing record:

Student	Account	Award Segment	Disbursement
SSN	Program ID	Student	Student
DOB		School	School
1 st 2 of last name		Award Year	Award Year
		Program ID	Program ID
		Loan ID #	Loan ID#
			Disbursement #
Program ID = Subsidized, Unsubsidized, Plus, Pell, FWS, FSEOG, Perkins)			

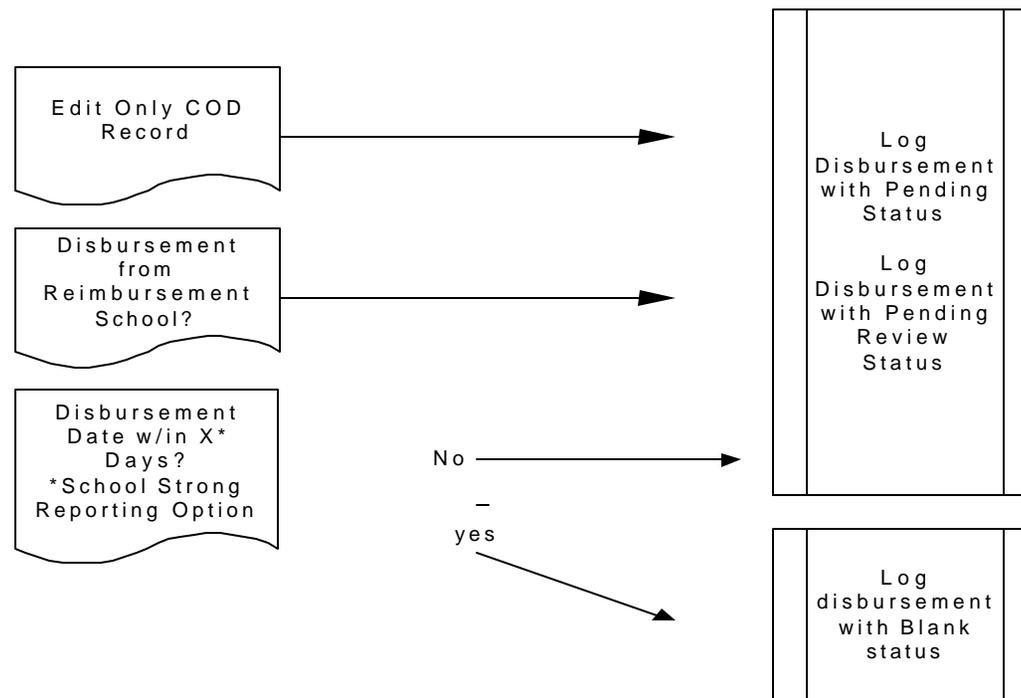
COD Backend/School Posting



Common Record Backend



Disbursement Sweep



Disbursement Sweep Logic

Date:: 03/15/02	\$500.00	School A	Award	Year 02/03	Record Status: Expired Pend
Date:: 03/20//02	\$500.00	School B	Award	Year 02/03	Record Status: Expired Pend
Date:: 04/20/02	\$500.00	SchoolA	Award	Year 02/03	Record Status: Pend
Date:: 04/25/02	\$500.00	School C	Award	Year 02/03	Record Status: Pend
Date:: 04/30/02	\$500.00	School A	Award	Year 02/03	Record Status: Blank
Date:: 04/15/02	\$500.00	School E	Award	Year 02/03	Record Status: Review
Date:: 06/15/02	\$500.00	School D	Award	Year 02/03	Record Status: Blank

COD Processing Rules

Records with a pend status will not be pulled, even if disbursement date is within the 5 day window. Records with a pending status must have a confirmation in order to be processed.

Records with a blank status will be pulled if the disbursement date is within (X) days of the current processing date (X= Program Level Option)

Records with a Review (Reimbursement Schools) Status must be confirmed by the Analyst before the record can be pulled.

School Options

Schools will have the option to view their pending records via the Web and confirm. A school level option will allow schools to determine the number of days into the future to pull records for viewing or reporting.

A school level option will allow schools to determine the number of days into the future to pull records to the Anticipated Disbursement Listing or to the Web.

Schools that have a Strong Reporting history and wish to send in records early can use this feature to monitor their records and make corrections before the loan is booked.

SFA will have an option to determine how long expired pended records will be stored prior to purge.

Reimbursement Schools can view pending records with a "Review" status via the web.

Credit Line and Performance Monitoring

PCA

Direct loans: 1 PCA per Program Year (July 1 – June 30). Multiple PCA's open with 2-3 year expiration date.

Calculation: Prior 12 months total net approved disbursements (booked & Unbooked) x X% X = 1.08 (8%).

Pell : 1 PCA per School Year (July 1 – June 30). 7 PCA's open concurrently. Each is valid for 6 ½ years.

Calculation: Sum of budget allotments

Key components at School Level:

SCA

Prior Years total net accepted disbursements times X%. X = 5% as Program Level Global default.

CFL

Funds First Schools: X% of prior year's total net accepted disbursements. X = TBD. Records First = 0

Credit Line and Performance Monitoring

Drawdown to Disbursement Ratio

Total net accepted disbursements (booked only for DL) for the program year divided by net draw-downs. Net Draw-downs = Draw-downs net of excess cash returns. Exclude draw-downs for last 30 days (Grace Period Option)

Target Drawdown to Disbursement Ratio

X%. Global default for all schools & Programs = 90%.

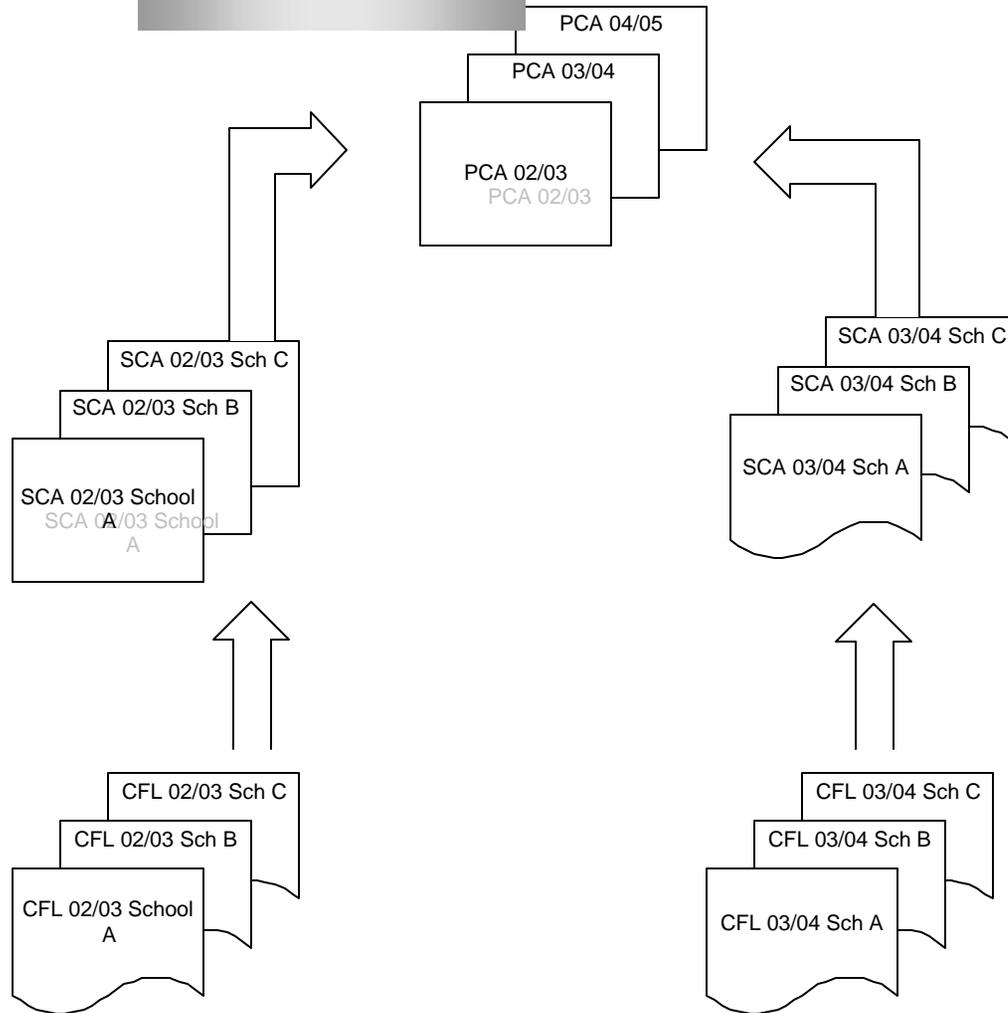
Float Amount

Amount of Net Draw-downs minus total accepted disbursements (booked only for DL). New Draw-downs = Draw-down amounts minus excess cash returned. Exclude draw-downs made in last 30 days (Grace Period option).

Target Float Amount

X% of prior years accepted disbursements (on booked loans only for DL). X% will be set at 5% globally for all programs and schools.

Credit Line Monitoring

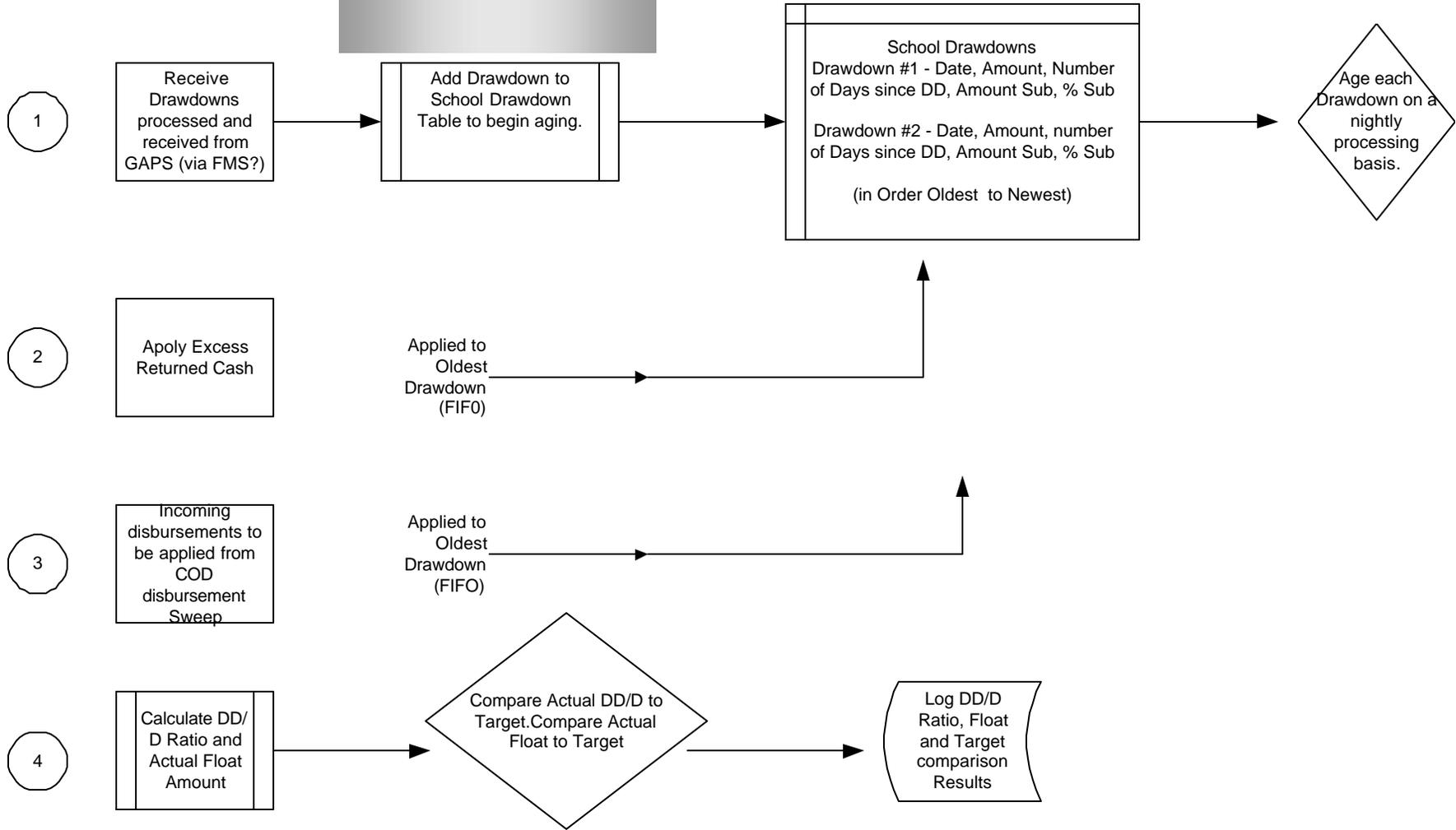


Performance Monitoring Tools

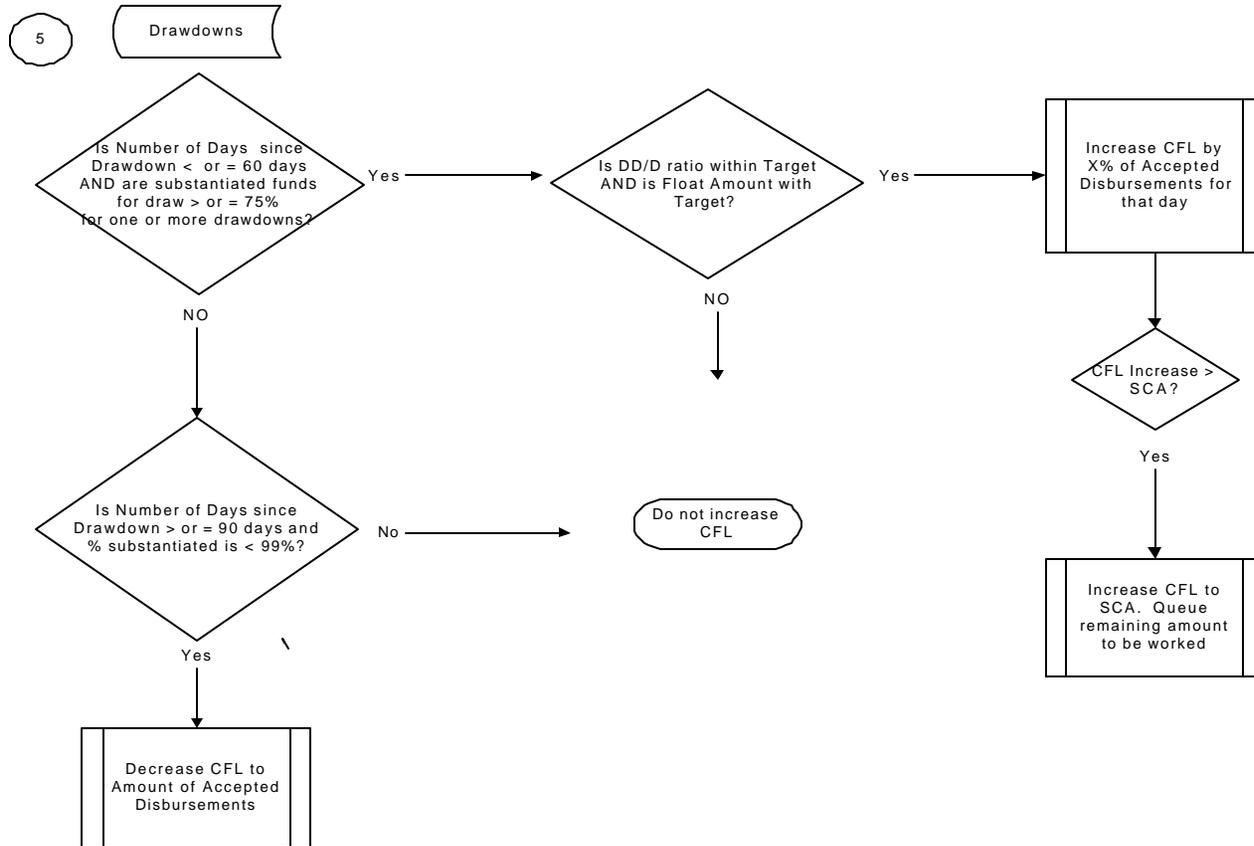
Draw-down to Disbursement Ratio & Float Amount

- | COD will calculate each night if one or more of the following activity has occurred:
 - Draw-down (approved) received from FMS/Gaps
 - Excess Cash funds returned
 - Disbursement records received
- | COD will calculate once each day as part of nightly processing (school posting).
- | Ratio available via Website for Schools to view
- | As each school cycles, we will store the DD/D Ratio and Float Amount for that month for trending purposes.

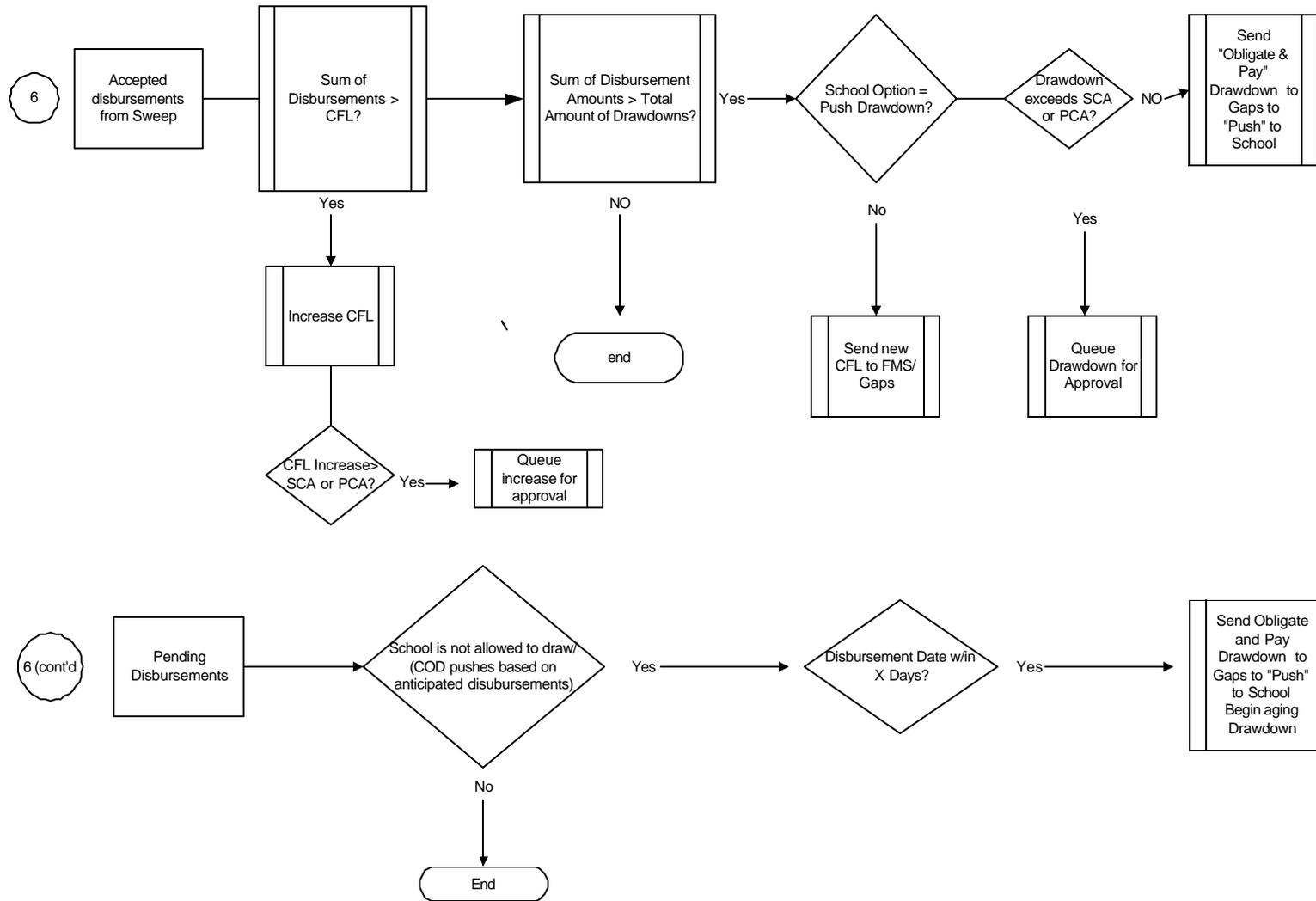
Nightly Process - Drawdowns/CFL



Nightly CFL Increase/Decrease Logic



Nightly Process - Drawdowns/CFL

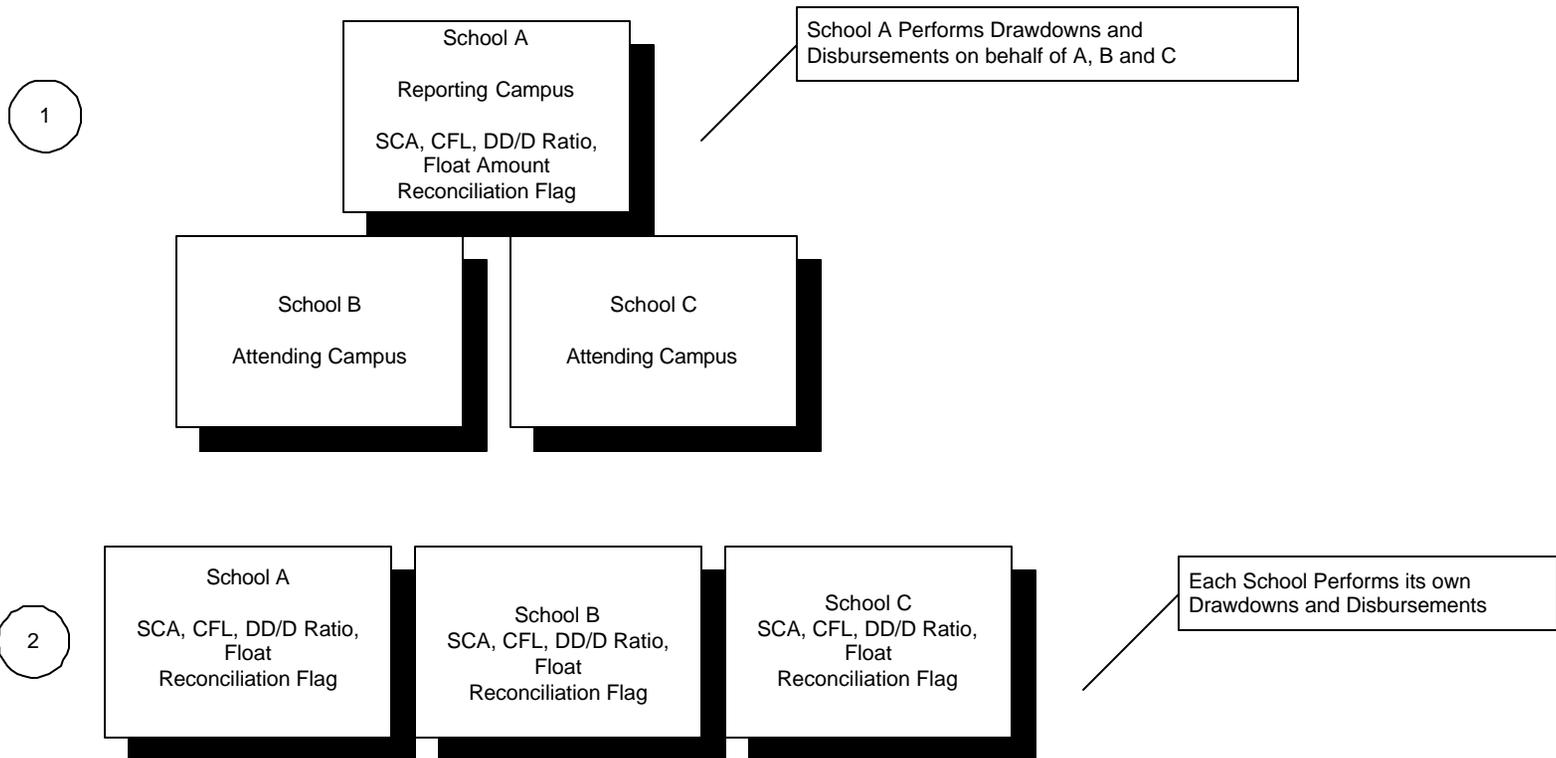


CFL Option Set

EXAMPLE SCHOOL LEVEL OPTION SET

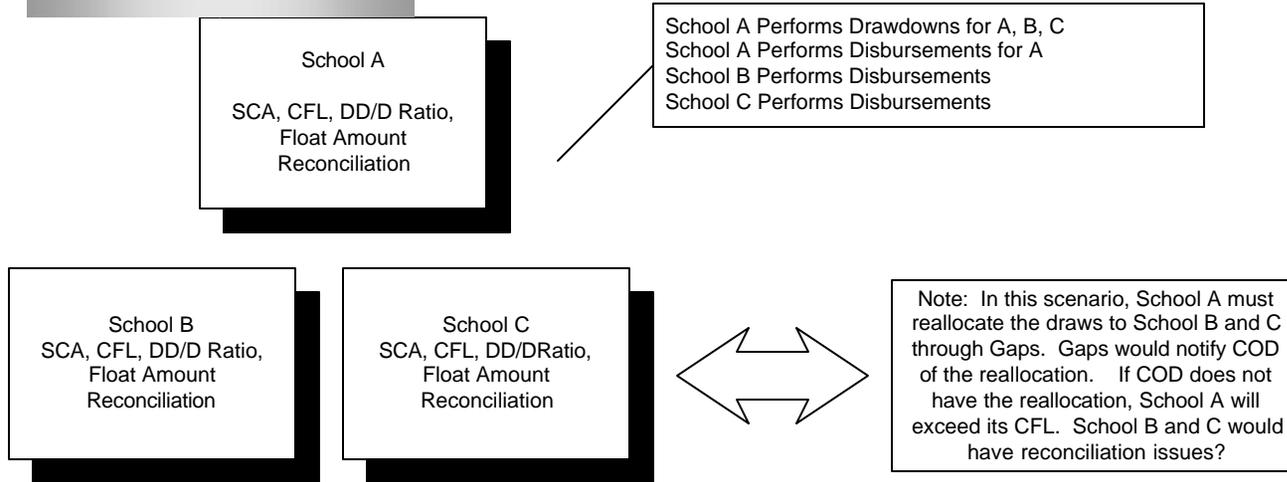
Option ID	00001	Calculate Current Funding Limit			Effective Date: 02/15/2002
Award Year	# Days since Drawdown	% Substantiated	% increase CFL	Decrease CFL	
2002/2003	60	75	120 (20%)		
	90	99			
2003/2004	60	75	120 (20%)		
	90	99			

School Main Campus and Branch Scenarios

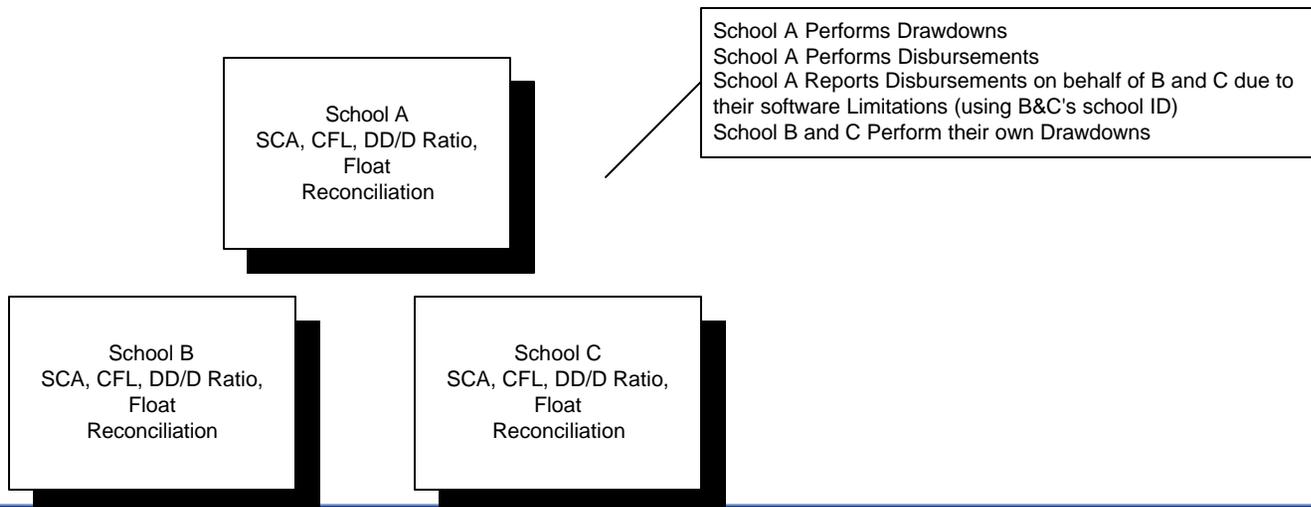


School Main Campus and Branch Scenarios

3



4



New Award Year Set-up

Determine & Apply Limits

Award Year 2003/2004

REQUEST NEW FUNDING LEVELS

Program: (DL or Grants)

PCA Amount: (enter amount or enter C for COD to automatically calculate)

SCA
%

CFL
%

Action: (Report or Update)

Prior Year Calculation:

From DD/MM/YYYY to DD/MM/YYYY

COD will run a weekly process to collect data input into Request Screen
Update should only be run once final figures are solidified.
On-line report reflecting actual calculations will be available until next weekly run.

Credit Line/Performance Monitoring Queuing

- | Options available at the **Program Level** to route schools & records to queues. Queue routing criteria can be used to further refine the search:
 - \$ amount
 - %
 - School

Queue Triggers:

- Draw-down to Disbursement Ratio < X% of Target
- Float Amount < X% of Target
- CFL is X% of SCA
- Sum of SCA's is within X% of PCA
- Accepted Disbursements within X % of PCA
- Cash Balance and no disbursement activity within X # of Days
- Excess Cash \geq X% of draw-down (Future Requirement)
- Number of Excess Cash Trans with X period of time (Future Requirement)

Credit Line/Performance Monitoring Queues

