

Implementation Guide

Overview

This section provides assistance to Direct Loan Custom Schools, Third Party Servicers, and Software Providers with implementing the system changes for the 2002–2003 Direct Loan Program. It describes 2002–2003 Direct Loan modifications and serves as a companion to the record layouts and edits contained in Section 1, Custom Layouts, and Section 2, Custom Edits.

A summary of the 2002–2003 Direct Loan modifications is provided in 2002–2003 Modifications at a Glance.

To help you understand the new guidelines, the modifications are classified into eight specific functional areas:

- Loan Origination and Change Records
- Promissory Notes
- Disbursements
- Reports
- Software Providers Interface
- Data Recovery
- Entrance Counseling
- Exit Counseling

Within each functional area, individual modifications are described and discussed. This discussion includes the business rules for implementation and, when applicable, an example of the modification.

If you have questions regarding the material in this section, please call the Common Origination and Disbursement System (COD) between the hours of 9 a.m. and 5 p.m. (ET) at:

1-800-848-0978

2002–2003 Modifications at a Glance

This matrix serves as a quick reference for 2002–2003 changes.

2002–2003 Modifications	New Process/ Procedure	New Edit	Redesign Record Layout	New or Redefined Field(s)	New Change Transmit Field(s)	New or Redefined Reject Codes	New Report/ New Format
Modify the Full Loan Origination Record			X	X			
Implement New Loan Limit Edit	X	X				X	
Modify Local Address Processing	X					X	
Modify the Full Loan Origination Acknowledgement			X	X			
Process Bankruptcy Notifications from the Direct Loan Servicing Center	X	X				X	
Process Loan Discharge Notifications from the Direct Loan Servicing Center	X	X				X	
Modify the MPN/PLUS Promissory Note Acknowledgement			X	X			
Allow Future Dated Disbursements	X	X				X	
Define Value Ranges for Disbursement Sequence Number	X	X		X		X	
Allow Customer Service Representatives to Create Disbursement and Disbursement Adjustment Transactions	X						
Reduce the Number of Booking Notifications	X			X			

2002–2003 Modifications at a Glance (Continued)

2002–2003 Modifications	New Process/ Procedure	New Edit	Redesign Record Layout	New or Redefined Field(s)	New Change Transmit Field(s)	New or Redefined Reject Codes	New Report/ New Format
Modify the Disbursement Acknowledgement Record Layout			X	X			
Merge DLSAS/732 Reports into New School Account Statement- (SAS) Report	X		X	X			X
Collect Software Provider Name and Software Version	X		X	X			
Modify the Rebuild Origination Detail Record Layout			X	X			
Deliver Entrance Counseling Results	X		X				X
Deliver Exit Counseling Results	X		X				X

Loan Origination and Change Records

Modify the Full Loan Origination Record

2002–2003 Modifications: The Borrower’s Driver’s License Number, Borrower’s Driver’s License State, Permanent Address Change Date, Local Address Change Date, Borrower’s SSN Change Date, Borrower’s DOB Change Date, and the 1st to 20th Disbursement Anticipated Percentage fields have been replaced with filler on the Full Loan Origination record (LOR) layout.

Currently, the Borrower’s Driver’s License Number, Borrower’s Driver’s License State, Permanent Address Change Date, Local Address Change Date, Borrower’s SSN Change Date, and Borrower’s DOB Change Date are on the LOR, and the Change Field Transmit Numbers. The 1st to 20th Disbursement Anticipated Percentage fields are on the LOR.

Starting in 2002–2003, the Borrower’s Driver’s License Number (Field #11), Borrower’s Driver’s License State (Field #12), Permanent Address Change Date (Field #139), Local Address Change Date (Field #140), Borrower’s SSN Change Date (Field #141), Borrower’s DOB Change Date (Field #142), and 1st – 20th Disbursement Anticipated Percentage (Fields #144-163) are replaced with filler on the LOR.

Business Rules:

- The Borrower’s Driver’s License Number and Borrower’s Driver’s License State are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #11 and the starting position is 132 and ending position is 153.
- The Change Field Transmit Number for Borrower’s Driver’s License Number (S015) and Borrower’s Driver’s License State (S014) have been eliminated as valid fields for change processing.
- The Permanent Address Change Date, Local Address Change Date, Borrower’s SSN Change Date, Borrower’s DOB Change Date are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #138 and the starting position is 915 and ending position is 946.

- The Change Field Transmit Number for the Permanent Address Change Date (S104), Local Address Change Date (S105), Borrower's SSN Change Date (S106), Borrower's DOB Change Date (S107) have been eliminated as valid fields for change processing.
- The 1st – 20th Disbursement Anticipated Percentage fields are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #140 and the starting position is 948 and ending is 988.
- You can continue to collect these data elements, but it is no longer necessary to export them to COD.
- See the Custom Layout section of the *2002–2003 Direct Loan Technical Reference* guide for the new LOR layout.

Implement New Loan Limit Edit

2002–2003 Modifications: The loan limit edit process has been modified.

Currently, the loan limit edit includes all loans with equal or overlapping academic year start and end dates for the same borrower and grade level. Also, the Dependency Status, Additional Unsubsidized Eligibility for Dependent Student Flag and Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag are used when determining a student's maximum annual loan limit.

Starting in 2002–2003, a new loan limit edit is performed on all 1999-2000 and forward incoming loans, using new selecting criteria. Any loans at that meet the following criteria will be pooled with the incoming loan:

- The loan is for the same borrower as the incoming loan.
- The loan is for the same grade level as the incoming loan.
- The loan has the same academic year start and end date as the incoming loan.
- The loan has an academic year that contains the academic year of the incoming loan.
- The loan has an academic year that is contained wholly within the academic year of the incoming loan.

The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used when determining a student's maximum annual loan limit. The Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag continues to be used when determining a student's maximum annual loan limit.

Business Rules:

- The new loan limit edit applies to all 1999-2000 and forward loans received after implementation.
- The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used when performing the annual loan limit edit.

- You will continue to submit the Dependency Status (Field #139) and Additional Unsubsidized Eligibility for Dependent Student Flag if applicable (Field #123) on the Full Loan Origination Record.
- The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag fields continue to be edited for valid field content.
- The Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag continues to be used when performing the annual loan limit edit.

Modify Local Address Processing

2002–2003 Modifications: The edit process for local address fields is modified: Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code.

Currently, the student's local address fields (Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code) are optional on the LOR. The fields are edited and the LOR is rejected if the edits fail. If these fields are blank when the LOR is received, they are populated automatically with the data found in the Borrower's Permanent Address fields (Borrower's Permanent Address, Borrower's Permanent Address City, Borrower's Permanent Address State, and Borrower's Permanent Zip Code). If a current local address is not received, the values that were received previously are carried over. Additionally, the Student Local Address change fields that include Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code are edited and the change is rejected if the data within the fields fail the edits.

Starting in 2002–2003, the Student's Local Address fields (Student's Local Address, Student's Local Address City, Student's Local Address State, and Student's Local Zip Code) on the LOR remain optional. These fields continue to be edited when received. If the data received passes the edits, the values are stored. If the data received fails the edits, the LOR and the Change Record do not reject. If the field is rejected or received blank, COD does not populate any information pertaining to the local address, or use the permanent address information.

Business Rules:

- The student's local address fields, Student's Local Address (Field #135), Student's Local Address City (Field #136), Student's Local Address State (Field #137), Student's Local Zip Code (Field #138) continue to be edited but the LOR no longer rejects if the edits fail.
- The student's local address change field transmit numbers Student's Local Address (S100), Student's Local Address City (S101), Student's Local Address State (S102), Student's Local Zip Code (S103) continue to be edited but the change fields no longer reject if the edits fail.

- The new local address process applies to all Full Loan Origination record and Loan Origination Change Records received after implementation.
- The student's local address fields on the LOR remain optional fields and can be blank.
- If the data you submit fails the edit or if you submit an LOR where the local address information is blank, then COD does not retain any information pertaining to the local address. COD does not use any information from the borrower's permanent address.
- Loan Origination Reject Codes 61-65 and Loan Origination Change Reject Codes 61-65 are eliminated.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Modify the Full Loan Origination Acknowledgement

2002–2003 Modifications: The Master Promissory Note (MPN) Type is added to the Full Loan Origination Record Acknowledgement record layout to indicate whether a Subsidized/Unsubsidized MPN is electronic or paper.

Currently, beginning with the July 2001 release, the LOR Acknowledgement includes a one-byte MPN Type, which can be “E” or blank.

Starting in 2002–2003, the MPN type, which is Field #7 (position 65), continues to be populated on the Full Loan Origination Acknowledgement record layout.

Business Rules:

- A new one-byte MPN Type is added to the Full Loan Origination Acknowledgement record layout.
- This change applies to Program Year 2001-2002 and forward.
- The first position of the filler Field #7 on the Full Loan Origination Record Acknowledgement is renamed the MPN Type. The additional 24 bytes of the filler field remain as spaces.
- The valid values for the MPN Type are as follows:
 - “E”—to indicate an electronic MPN, or
 - Blank—to indicate a paper MPN or a PLUS Promissory Note.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Full Loan Origination Acknowledgement record layout.

Process Bankruptcy Notifications from the Direct Loan Servicing Center

2002–2003 Modifications: COD receives a transaction from the Direct Loan Servicing Center (DLSC) whenever a borrower has filed for bankruptcy.

Starting in 2002–2003, the DLSC sends a pending bankruptcy transaction to COD whenever it is notified that a borrower has filed for bankruptcy. Upon receipt of this bankruptcy notification, COD inactivates all Master Promissory Notes (MPNs) for the borrower and rejects further disbursement transactions for all loans on file for the borrower at the time the pending bankruptcy notification is received. That is, COD rejects a disbursement transaction for the loans on file for this borrower if the disbursement activity date is after the date that COD was notified of the borrower's pending bankruptcy status.

Business Rules:

- This process applies to Program Year 1999-2000 and forward loans.
- Upon receipt of the pending bankruptcy notification from the DLSC, COD performs the following:
 - Inactivates all MPNs on file for the indicated borrower.
 - Rejects all subsequent disbursements for loans on file for the indicated borrower at the time the pending bankruptcy notification is received. That is, for those loans on file at the time of the pending bankruptcy notification is received, COD rejects disbursements that have an activity date after the receipt date of the pending bankruptcy notification. A new disbursement reject code (60—Borrower in Pending Bankruptcy Status) has been developed for this situation.
 - The customer service representatives notify the school(s) where the indicated borrower attends that he/she is in a pending bankruptcy status and that the above actions apply to this borrower.
- This borrower is eligible to receive future loans, provided that any loan origination records and MPNs are received at COD after the receipt of the pending bankruptcy notification.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Code, Error Message, and Edit Description.

Process Loan Discharge Notifications from the Direct Loan Servicing Center

2002–2003 Modifications: COD receives a transaction from the Direct Loan Servicing Center (DLSC) whenever a loan has been discharged.

Starting in 2002–2003, the DLSC sends a transaction to COD for all loans that are discharged. Loans may be discharged for the following reasons: bankruptcy, closed school, death, disability, false certification–ability to benefit, false certification–disqualifying status, teacher loan forgiveness, unauthorized signature/unauthorized payment, and unpaid refund. The discharged amount for these loans impacts the loan limit edit.

Business Rules:

- This process applies to Program Year 1999-2000 and forward loans.
- For loan discharges due to bankruptcy, closed school, false certification–ability to benefit, false certification–disqualifying status, teacher loan forgiveness, and unpaid refund, COD does not include the discharge amount in the borrower’s loan limit if the discharged loan is pooled according to the new loan limit edit rules. MPNs on file for the borrower are unaffected. COD accepts future disbursements for this loan and other loans. COD accepts future origination records for this borrower.
- For loan discharges due to death, COD does not include the discharge amount in the borrower’s loan limit if the discharged loan is pooled according to the new loan limit edit rules. COD inactivates all MPNs on file for this borrower. COD rejects future disbursements for all of the borrower’s loans on file at the time the loan discharge notification is received. A new disbursement reject code (61–Borrower is Deceased) has been created for this situation. COD rejects future origination records for this borrower. A new origination reject code (B3–Invalid origination for this borrower) has been created for this situation. Additionally, the customer service representatives notify the school(s) where the indicated borrower attends that the above actions apply to this borrower.

- For loan discharges due to unauthorized signature/unauthorized payment, COD does not include the discharge amount in the borrower's loan limit if the loan discharged is pooled according to the new loan limit edits. COD inactivates the MPN that is linked to the loan being discharged. COD rejects future disbursements for the loan being discharged but accepts future disbursements for other loans for this borrower. A new disbursement error code (62–Loan is Affected by Discharge) has been created for this situation. COD accepts future origination records for this borrower. Additionally, the customer service representatives notify the school where the loan was originated that the above actions apply.
- For discharges due to disability, COD counts the discharge amount against the borrower's loan limit if the loan being discharged is pooled according to the new loan limit edits. MPNs on file for the borrower are unaffected. COD accepts future disbursements for the loan being discharged and other loans. COD accepts future origination records for this borrower.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Promissory Notes

Modify the MPN/PLUS Promissory Note Acknowledgement

2002–2003 Modifications: The MPN Type is added to the MPN/PLUS Promissory Note Acknowledgement record layout to indicate whether a Subsidized/Unsubsidized Master Promissory Note (MPN) is electronic or paper.

Currently, the MPN Type does not exist on the MPN/PLUS Promissory Note Acknowledgement.

Starting in 2002–2003, a new one-byte MPN Type field (position 190) is added to the MPN/PLUS Promissory Note Acknowledgement record layout.

Business Rules:

- A new one-byte MPN Type field (Field #28) is added to the 2002–2003 MPN/PLUS Promissory Note Acknowledgement record layout. The new MPN/PLUS Promissory Note Acknowledgement record length of 190 accommodates the new field.
- The valid values for the MPN Type are as follows:
 - “E”—to indicate an electronic MPN
 - Blank—to indicate a paper MPN or a PLUS Promissory Note.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new MPN/PLUS Promissory Note Acknowledgement record layout.

Disbursements

Allow Future Dated Disbursements

2002–2003 Modifications: Schools can send actual disbursement records with a disbursement activity date of up to seven calendar days in the future.

Currently, schools can send actual disbursement activity with an activity date up to the current processing date.

Starting in 2002–2003, schools may send actual disbursement records with a disbursement activity date that is up to seven calendar days in the future. The current Anticipated Disbursement Listing (ADL), Actual Disbursement Roster (ADR), and drawdown process remain unchanged.

Business Rules:

- Submitting future dated disbursements applies to Program Year 2002–2003 and forward, Direct Subsidized, Direct Unsubsidized, and Direct PLUS loans.
- Future dated disbursement records for actual disbursements, adjusted disbursement amount, and adjusted disbursement date (activity type “D,” “A,” and “Q”) records with a disbursement activity date up to seven calendar days in the future are accepted.
- Disbursement Reject Codes R and 20 are eliminated.
- Disbursement Reject Code S (Disbursement date cannot be more than seven calendar days after the current date) has been added. This error code is used for activity types “D,” “A,” and “Q”.
- Actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type “D,” “A,” and “Q”) received are not booked until the disbursement activity date becomes current.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Define Value Ranges for Disbursement Sequence Number

2002–2003 Modifications : The values of the disbursement sequence number on the disbursement record layout are separated into ranges.

Currently, you can submit disbursement sequence numbers 01 through 99.

Starting in 2002–2003, the valid value of the disbursement sequence number has been separated into three ranges. You can use disbursement sequence numbers 01 through 65 to submit actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type “D,” “A,” and “Q”). The origination system uses disbursement sequence numbers 66 through 90 for manual disbursement adjustments. Sequence numbers 99 through 91 are returned to you in the event of a Payment to Servicer transaction using Message Class DIOD03OP/Batch Type SP.

Business Rules:

- This separation of the disbursement sequence numbers applies to Program Year 2002-2003 and forward.
- You can use disbursement sequence numbers 01 through 65 to submit actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type “D,” “A,” and “Q”).
- The origination system uses disbursement sequence numbers 66 through 90 for manual disbursement amount adjustments or disbursement date adjustments.
- You will not receive a disbursement acknowledgement for disbursement sequence numbers 66 through 90.
- Sequence numbers 99 through 91 (descending order) are returned to you in the event of a Payment to Servicer transaction using Message Class DIOD03OP/Batch Type SP.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Layout.

Allow Customer Service Representatives to Create Actual Disbursement and Disbursement Adjustment Transactions

2002–2003 Modifications: Allow Customer Service Representatives (CSRs) at the Loan Origination Center (LOC) to create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions.

Currently, this functionality is not available.

Starting in 2002–2003, CSRs at the LOC—on behalf of schools—can create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions for loans originated at the LOC for program years **1998-1999 through 2001-2002.**

Business Rules:

- This modification only applies to program year 1998-1999, 1999-2000, 2000-2001, and 2001-2002 loans originated at the LOC.
- A CSR at the LOC has the ability to create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions—on your behalf—through the Loan Origination Web application.
- You have the option to receive or not receive a disbursement acknowledgement from the LOC for each Web-generated transaction.
- Disbursement acknowledgements for these Web-generated disbursement transactions will be returned using Message Class DIOD##OP/Batch Type WG.

Reduce the Number of Booking Notifications

2002–2003 Modifications: Reduced the number of booking notification records.

Currently, a booking notification is generated and sent to you for each actual disbursement, adjusted disbursement amount, (activity type “D,” “A,”) at the time a disbursement (Activity Type = D) or a disbursement adjustment (Activity Type = A) books through a #B record.

Starting in 2002–2003, a booking notification is only sent when the first actual disbursement books. You do not receive a booking notification for subsequent disbursement activity.

Business Rules:

- A booking notification per loan is sent for Program Year 2002–2003 and forward.
- A booking notification is sent when the loan books. The fields to be populated are Loan ID (Field #1), Disbursement Activity (Field #3), Transaction Date (Field #4), User Identifier Create (Field #11), Disbursement Batch Number (Field #12), School Code (Field #13), COD’s Total Net Booked Loan Amount (Field #24), and Acknowledgement Date, (Field #25). The other fields will be populated with blanks.
- A booking notification is not sent for any subsequent disbursement activity that books.
- The booking notification is transmitted using the disbursement activity = “L—Booking Disbursement” on the disbursement record using Batch Type #B.
- Disbursement Activity “M” and any references to it are removed from the Disbursement Record Layout.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Record.

Modify the Disbursement Acknowledgement Record Layout

2002–2003 Modifications: School Status Code, Loan Identifier Status, Disbursement Number Status, Transaction Date Status, and Sequence Number Status from the Disbursement Acknowledgement Record have been replaced with filler.

Currently, School Status Code (Field #14), Loan Identifier Status (Field #15), Disbursement Number Status (Field #16), Transaction Date Status (Field #18), and Sequence Number Status (Field #19) are being populated based on error codes on the Disbursement Activity Taken Status field.

Starting in 2002–2003: School Status Code, Loan Identifier Status, Disbursement Number Status, Transaction Date Status, and Sequence Number Status on the Disbursement Acknowledgement Record are populated with filler when transmitted to you.

Business Rules:

- The School Status Code (Field #14), Loan Identifier Status (Field #15), and Disbursement Number Status (Field #16) are replaced with filler on the 2002–2003 Disbursement Acknowledgement record layout. The new filler field is field # 14 and the starting position is 93 and ending position is 95.
- The Transaction Date Status (Field #18), and Sequence Number Status (Field #19) are replaced with filler on the 2002–2003 Disbursement Acknowledgement record layout. The new filler field is field # 16 and the starting position is 106 and ending position is 107.
- See the Custom Layout section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Acknowledgment Record Layout.

Reports

Merge DLSAS/732 Reports into New School Account Statement (SAS) Report

2002–2003 Modifications: A new reconciliation report, the School Account Statement (SAS), is delivered to schools and to the Department of Education. This report replaces the current Direct Loan School Account Statement (DLSAS) and 732 reports.

Currently, the DLSAS is generated each month for each school on file at the Common Origination and Disbursement System (COD). It is transmitted to the school through the Student Aid Internet Gateway (SAIG). If there is no activity during a month, a cash summary reflecting no activity is sent to the school. The DLSAS can then be pulled into the school's Direct Loan System and formatted to look like a monthly bank statement. The DLSAS continues to be sent as an electronic file and not as a preformatted report. The 732 report consists of year-to-date cash summary, cash detail, and loan-level detail information for a school. It is generated bi-weekly for Program Years 1997-2000 and monthly for Program Years 2000-2002. COD transmits the 732 Report to schools via the SAIG and delivers it on CD-ROM to the Department of Education.

Starting in 2002–2003, the 732 report and the DLSAS report is merged into a single report deliverable to the Department of Education and to schools. This report is called the School Account Statement (SAS).

You have several options regarding frequency, format, and data elements for the SAS report.

Business Rules:

- This change applies to Program Year 2002–2003 and forward.
- Processing and delivery of the DLSAS and 732 Reports for program years prior to 2002–2003 will continue to follow existing business rules and file layouts.
- Once COD receives activity for a given school, it must receive the SAS report.

- Schools may use the LO Online Web Application to change SAS Report options. These changes may also be made through a Common Origination and Disbursement System Customer Service Representative.
- Schools may choose when they receive the SAS report.
 - The default setting is for schools to receive the SAS report at the end-of-the-month.
 - Schools may change this default setting to receive the SAS report on the 15th of the month (mid-month). ~~This option may be changed only once.~~ ***There are no restrictions on how often this option may be changed.***
- Schools may choose the format of the SAS report:
 - The default setting is for schools to receive a fixed length file (without headers).
 - Schools may change this default setting to receive a true ASCII-delimited file. There are no restrictions on how often this option may be changed.
 - If a school chooses to receive a true ASCII-delimited file, the default setting will be to receive a comma-delimited file without headers.
 - Schools may change this default setting to receive a pipe-delimited file with headers, a pipe-delimited file without headers, or a comma-delimited file with headers.
- The SAS report will always have the following summary data:
 - Year-to-date Cash Summary
 - Year-to-date Disbursement Summary by Loan Type
 - Monthly Cash Summary
 - Monthly Disbursement Summary by Loan Type
- The Cash Detail section of the SAS is optional.
 - The default setting is for schools to receive monthly Cash Detail. There are no restrictions on how often this option may be changed.
 - Schools may change this default setting to receive monthly Cash Detail, year-to-date Cash Detail, or no Cash Detail.
- The Loan Detail section of the SAS is optional.

- The default setting is for schools to receive monthly Disbursement Level Detail (without loan summary). There are no restrictions on how often this option may be changed.

- Schools can change that default setting to receive:
 - No Loan Detail
 - Year-To-Date Disbursement Level Detail (with loan summary)
 - Year-To-Date Loan Level Detail
 - Both Year-To-Date Disbursement Level Detail and Loan Level Detail.
- The SAS will be a single file sent to different message classes depending on the file format of the report.
 - The exception to this is if a school chooses to receive both Loan Level Detail and Disbursement Level Detail. In this case the school is sent two files, one with Summary data and Loan Level Detail and one with Summary Data and Disbursement Level Detail.
- COD will provide a schedule to the schools of when the SAS report will be run (mid-month and end-of-the-month).
- Schools have the option—with Direct Loan Operations approval and verification—to not receive the SAS for a given program year once the school has closed out that year.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new School Account Statement record layout. See Appendix A for a sample layout of the SAS report.

Software Providers Interface

Collect Software Provider Name and Software Version

2002–2003 Modifications: The Software Provider Identifier and Version Number has been added to the batch Header record layout.

Currently, the Software Provider Identifier and Version Number are not on the batch Header record layout.

COD has added the capability to track the software provider's name and the provider's software version number used by schools to enhance its trouble-shooting capabilities. This is intended to improve the communication between Customer Service Representatives at COD and schools in identifying software problems.

Starting in 2002–2003, the Software Provider Identifier and Version Number—Field #10—has been added to the batch Header record layout. The Software Provider Identifier and Version Number is a nine-character field.

Business Rules

- A new nine-byte Software Provider Identifier and Version Number (Field #10) is added to the 2002–2003 Header record layout.
- The first three characters of the Software Provider Identifier and Version Number indicate the software provider identifier. The software provider identifier consists of alphanumeric characters.
- The last six characters of the Software Provider Identifier and Version Number indicate the software version number. The software version number consists of alphanumeric characters.
- The Software Provider Identifier and Version Number is an optional field.
- COD stores the Software Provider Identifier and Version Number but does not edit the field.
- COD returns blanks on all files sent back to school.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Header record layout.

Data Recovery

Modify the Rebuild Origination Detail Record Layout

2002–2003 Modifications: The 1st to 20th Disbursement Anticipated Percentage fields have been replaced with Filler on the Rebuild Origination Detail Record layout. The Master Promissory Note Type is added to the Rebuild Origination Detail Record layout to indicate the type of Master Promissory Note (MPN) a Subsidized/Unsubsidized loan is linked to.

Currently, the 1st to 20th Disbursement Anticipated Percentage fields are on the Rebuild Origination Detail Record layout. The MPN Type does not exist on the Rebuild Origination Detail Record layout.

Starting in 2002–2003, the 1st to 20th Disbursement Anticipated Percentage fields (Fields #141 – 160) are replaced with a one-byte MPN Type (Field 141, position 918) and a new 40-byte filler field (Field #142, starting position 919 and ending position 958) on the Rebuild Origination Detail Record layout for 2000-2001 and forward loans.

Business Rules

- Replacing the 1st to 20th Disbursement Anticipated Percentage fields (Fields #141—160) with a one-byte MPN Type—(Field 141, position 918) and a new 40-byte filler field (Field #142, starting position 919 and ending position 958) on the Rebuild Origination Detail Record layout applies to 2000-2001 and forward loans.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Rebuild Origination Detail Record layout.

Entrance Counseling

Deliver Entrance Counseling Results

2002–2003 Modifications: The LOC generates and sends a batch file to schools on a daily, weekly, or monthly basis. This file contains the borrower's Entrance Counseling test results.

Currently, schools can use the LO-online Web site to verify the borrower's test results using borrower's Social Security Number or the test date range.

Starting in 2002–2003, borrowers' test results are sent to the schools over the Student Aid Internet Gateway (SAIG) in addition to being available for download from the Web. Also, schools are able to choose the format and the frequency of the files they want to receive. The options for frequency are daily, weekly, or monthly. The options for file format are ASCII-delimited, fixed length or preformatted report.

Business Rules:

- This change applies to Program Year 2002–2003 and forward.
- Schools can select the delivery frequency of Entrance Counseling test results through the Loan Origination Web site. The options are daily, weekly, or monthly delivery.
- The default delivery frequency is to receive test results on a monthly basis.
- Schools can select the format of the file containing the Entrance Counseling test results. The options are a fixed length file, an ASCII-delimited file, or a preformatted report.
- The default file format is a fixed length file.
- The LOC transmits only those Entrance Counseling test results that have not been delivered previously.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the Entrance Counseling Results fixed length record layout. See Appendix A for a sample layout of the preformatted Entrance Counseling Results report.

Exit Counseling

Deliver Exit Counseling Results

2002–2003 Modifications: The Direct Loan Servicing Center (DLSC) generates and sends a file to schools containing the borrower's Exit Counseling results.

Currently, schools can use the DLSC Web site to verify the borrower's Exit Counseling results.

Starting in 2002–2003, borrowers' Exit Counseling results are sent to the schools over the Student Aid Internet Gateway (SAIG) in addition to being available for download from the Web.

Business Rules:

- Schools can select the delivery frequency of Exit Counseling test results through the Direct Loan Servicing Center Web site. The options are daily, weekly, or monthly delivery.
- The default delivery frequency is to receive test results on a monthly basis.