Financial Aid
2003-2004
Electronic Loan Handbook

SCT Banner

Financial Aid

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Preface

Introduction

The *2003-2004 Electronic Loan Handbook* provides information needed by staff who handle SCT Banner loan activities related to the NCHELP (National Council of Higher Education Loan Programs) CommonLine® Network for FFELP (Federal Family Education Loan Program) and alternative loans.

Use this documentation to supplement publications produced by NCHELP such as the *NCHELP CommonLine® Network for FFELP and Alternative Loans Reference Manual - Release 5 Processing.* This manual is an implementation guide for CommonLine participants such as schools, guarantors, and servicers. It provides information about compliance rules, processes, and transaction types. The *CommonLine® File Specifications* documentation describes CommonLine file layouts and includes an Error Codes Addendum.

How to Use This Manual

This document is designed to be used in conjunction with the *Financial Aid User Guide.*

Manual Organization

Table of Contents	
Preface	
Overview	Provides an overview of Electronic Loans.
Electronic Loans Setup	Describes how to set up values for fields on SCT Banner forms that are relevant to Electronic Loans.
Procedures	Describes an approach for performing Electronic Loan tasks from an SCT Banner user perspective.
Forms	Contains form detail for each Electronic Loan related form in the module.
Reports and Processes	Describes reports and processes related to Electronic Loans and includes sample output.
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Related Documentation

In addition to this guide, the following documentation supports your work with Pell Reporting:

Financial Aid User Guide – a user/reference manual that provides information needed by the administrative staff who handle the daily activities of the offices supported by the Financial Aid product.

Financial Aid Release Guide – a document containing notes about a release of the product, including descriptions of the enhancements and other modifications in the new release.

Financial Aid Upgrade Guide – a technical guide to support your institution's conversion to the newest release.

Financial Aid Object:Access Reporting Guide – a user/reference manual for the Object:Access views for the Financial Aid System.

GTVSDAX with Object:Access Implementation Guide – a user/technical/reference manual describing the setup and use of the Concept/Crosswalk Validation Form (GTVSDAX), which is used with the Object:Access views.

General User Guide – a user/reference manual for the General module, its functions and features.

General Technical Reference Manual – a technical reference manual on General utilities, with application-specific supplements.

Documentation Bookshelf Implementation Guide – a how-to manual directing the installation and maintenance of the Bookshelf.

SCT Documentation File Naming Conventions

SCT uses the same naming conventions to create the filename of every document delivered in electronic format. The purpose of this section is to describe the components of this name. The PDF filenames for most electronic documents generated from SCT Banner use the following naming convention: *Product Identifier/five-digit Release Identifier/ Manual Type Identifier*. The Release Identifier was increased to five digits to accommodate products distributing double-digit interim releases within a main release.

> **Note:** The descriptions found here apply to manuals delivered as one file. Manuals requiring more than one file, due to size, may have slightly different conventions. For example, they contain product and chapter information only.

An example of a filename for a manual delivered as one file is *humres60301rg.pdf.* The Product Identifier is *humres* for Human Resources. The five-digit release identifier is *60301* for 6.3.1. The 5 represents the main release number of the product. The 03 represents the interim release number. The 01 represents the next interim release number. Next, the Manual Type Identifier identifies the type of documentation. For example, the initials *rg* represent release guide. This filename is followed by a .pdf extension which represents the Adobe Acrobat Portable Document Format (pdf). Some examples of other valid document names are listed below.

Some manuals are produced for multiple releases and require a date rather than a release number. For example, this Release Identifier would be 0603 for June 2003.

On occasion some products have an electronic distribution release. This is characterized by 6 digits rather than 5 digits as the release identifier. One additional release number is added to indicate electronic distribution.

Document	*PDF Name*
Finance Release Guide 6.5	finance60500rg.pdf
Human Resources Release Guide 6.0.1	humres60001rg.pdf
Employee Self-Service User Guide 6.1.3	empweb60103u.pdf
Advancement TRM Supplement 6.0	advcmt60000ts.pdf
Time Entry Handbook June 2003	humres0603tehb.pdf
Financial Aid Release Guide 6.0.1.1	finaid601011rg.pdf

SCT Documentation Distribution

SCT delivers SCT Banner documentation to our clients in electronic format.

Electronic Documents on CD

User manuals, reference manuals, and other product documents are delivered as electronic files in portable document format (PDF) on one or more CDs. You may print the files in whole or in part, and copies may be freely distributed to users at your institution. Your system administrators may choose to make the PDF files available electronically from a secured intranet Web site, or directly from the SCT Banner graphical user interface (GUI) with the Bookshelf help option.

Online Documentation with the System

SCT also provides online documentation for SCT Banner forms and form-related activities, in either of two formats – Online Help or Dynamic Help Query. Online users access either help format from the Help pull-down menu on the Banner menu bar, just as they access the SCT Banner Bookshelf.   SCT Banner Online Help is under development for the entire product line. Over time, it will replace Dynamic Help Query for every SCT Banner form. It provides context-sensitive online help for forms, fields, and procedures. Form help provides an overview of the purpose and use of the form; field help gives details about the contents of each field; procedural help relates the form functions to the real-life tasks you'll perform. For detailed information about online help, refer to Chapter 2, *Using SCT Banner* of the *General* or *Financial Aid User Guide.*

How to Contact SCT

Documentation Ordering Information

You may order a Banner documentation CD by mail, by telephone, by FAX, by ActionLine, by ActionWeb, or by e-mail. Use the address and phone numbers listed below.

Address	SCT Distribution Services
	Systems and Computer Technology Corporation
	4 Country View Road
	Malvern, PA 19355
Telephone	(800) 522 - 4827, option 3
	Distribution Services is staffed Monday through Friday,
	9:00 am to 5:00 pm (EST).
FAX	(610) 578 - 6033
ActionWeb	csr@sct.com
ActionLine	(800) 522 - 4827
E-mail	distserv@sct.com

ActionLine

ActionLine is a telephone support service available to SCT maintenance customers. It helps users resolve any questions or concerns that relate to SCT products and services.

You may call the ActionLine at 800 - 522 - 4827.

ActionWeb

The ActionWeb refers to the secured area of SCT's World Wide Web site dedicated to ActionLine and other related services available to clients. You must be registered to obtain access to the secured site. You can request an account to gain access to SCT's secured ActionWeb pages by accessing http://www.sct.com, and proceeding as follows:

1. Click on the Client Support option at the top of the page.

2. In the Client Login section, click on the link Click Here to create a new account.

3. Follow the instructions on the subsequent pages.

   (a) Enter data about yourself, and select Next.

   (b) Enter your client site name and address, and select Register.

   (c) Create your own User ID and password. (The password must be eight characters long.)

   (d) Select Accept Password.

   (e) Select Register.

SCT will verify a new ActionWeb user's information and send a confirmation e-mail message when the ActionWeb account has been set up and he/she is registered.

Within the ActionWeb you can take advantage of the following online functions:

- Create an initial contact with the ActionLine organization, including emergency service contacts. If the description of the problem cannot fit into a 2,000-character space, users can shorten the description and indicate that an additional follow-up e-mail message(s) will follow. The additional message(s) should reference the same contact number assigned to the initial message, and be sent to the applicable ActionMail address

- Update open contacts

- View all opened and resolved contacts of your organization in detail

- Within Extended Search, find current information about your ActionLine contacts, Known Issues, FAQs, your site's TCP/Maintenance contract dates;

download documentation, software modifications and updates; and search through the SCT knowledge database

• Initiate direct contact with the ActionLine manager

• Initiate direct contact with your Professional Services representative

• Create new Requests for Product Enhancements (RPEs), view existing RPEs, and update existing RPEs with comments

• Search for defect descriptions and work-arounds in the Known Issues section

• Choose the Frequently Asked Questions (FAQ) section to take you to the FAQ section within the Extended Search category

SCT Education Centers

SCT's Education Centers provide a centralized location for training on the entire SCT Banner series of systems and on various other products, including Oracle. The Education Centers provide an environment where SCT clients can leave behind daily office responsibilities and focus their attention on learning to use Banner. The Centers also offer an ideal opportunity to interact with colleagues from other installations, compare notes on implementations, and share information.

The SCT Education Center courses are led by seasoned SCT professional service consultants. Participants receive detailed training on each specific module. They are also provided with SCT Professional Services training materials that can be used for internal training upon their return to their respective institutions. Each class is conducted as a hands-on training session. Classes covering each module of the Banner series are available on a regularly scheduled basis.

SCT's Education Centers are located in Malvern, PA and Altrincham, UK.

Consulting/Modification Services

SCT offers several SCT Banner short- and long-term consulting and custom system modification services. Your institution's GES Account Representative will work with you to determine a package of support services that meets your needs.

Chapter 1   Overview

Electronic Loans

Introduction

The NCHELP (National Council of Higher Education Loan Programs) CommonLine® Network for FFELP (Federal Family Education Loan Program) has become the industry standard for electronic transmission of student loan data between schools and their varied service providers. In 1996, NCHELP adopted a common set of procedures and file formats to support Electronic loan processing. Schools, guarantors, lenders, and software vendors use these standards to provide a common means of transmitting loan applications, changes, and disbursement of funds for the Federal Family Education Loan (FFELP) and the Alternative Loan programs.

Use the SCT Banner Financial Aid *2003-2004 Electronic Loan Handbook* documentation to supplement publications produced by NCHELP such as the *NCHELP CommonLine® Network for FFELP and Alternative Loans Reference Manual - Release 5 Processing*. This manual is an implementation guide for CommonLine participants such as schools, guarantors, and servicers. It provides information about compliance rules, processes, and transaction types. The *CommonLine® File Specifications* documentation describes CommonLine file layouts and includes an Error Codes Addendum.

SCT Banner typically refers to Electronic Loan processing rather then CommonLine processing; however, the two terms should be considered interchangeable.This manual is designed for the SCT Banner 5.x environment.

SCT Banner currently supports both CommonLine® Release 5 and CommonLine® Release 4 formats. SCT Banner Financial Aid Release 5.5 was the first release to support CommonLine Release 5.

The CommonLine Network involves four separate processes:

Electronic Loan Applications (Application Send File)

The first is the initial processing of an electronic loan application. This involves the creation of the CommonLine compliant Application Send file. Use the CommonLine Application Send file to submit application data for initial processing (guarantee only, guarantee and print, print and guarantee, print only, or pre-approval credit requests) and to submit subsequent processing requests (pre-approval credit requests, correction requests, reprint requests, or termination requests).

The record layout for the Application Send File is as follows:

Application Send File Record	
Header Record	(SCT Supported)
Application Send @1 Detail Record	(SCT Supported)
Unique Supplemental @2 Detail Record	
Trailer Record	(SCT Supported)
Alternative Loan Send @4 Detail Record	(SCT Supported)
Reference/Cosigner Send @5 Detail Record	
Supplemental Borrower Information Send @7 Detail Record	
Supplemental Disbursement Send @8 Detail Record (CommonLine Release 5 only)	(SCT Supported)

Responses to Application Files and Change Files (Response Files)

The second step involves the processing of responses by the lender or guarantee agency to the initial Application Send file. Response files may also be sent to acknowledge the processing of acceptable changes to the initial Application Send file. The file also allows Guarantors and Insurers to submit certification requests to the school in those cases where the application was initiated by applicant contact with the lender, such as pre-approved loans.

The Response File provides the information needed to verify that applications submitted via the Application Send File were successfully received and/or processed by the guarantor, lender, or servicer. The file also allows service providers to modify or terminate applications and provide status updates for each loan. In addition, the file confirms the processing of changes submitted via the Change Transaction Send File.

The record layout for the Response File is as follows:

Response File Record	
Header Record	(SCT Supported)
Response @1 Detail Record	(SCT Supported)
Unique Supplemental @2 Detail Record	
Special Messages @3 Detail Record	

Response File Record(cont)	
Trailer Record	(SCT Supported)
Alternative Loan Response @4 Detail Record	(SCT Supported)
Reference/Cosigner Response @5 Detail Record	
Change Transaction Response @6 Detail Record	(SCT Supported)
Supplemental Borrower Information Response @7 Detail Record	
Supplemental Disbursement Response @8 Detail Record (CommonLine Release 5 only)	(SCT Supported)

Change Transaction Processing (Change Transaction Send File)

The third optional step is the creation of a Change Transaction file. This occurs when you need to make adjustments to loans that have already been sent to the servicer via the Send file. The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File as guaranteed. For loans not yet guaranteed, submit application corrections via the Application Send File.

The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.

The record layout for the Change Transaction Send File is as follows:

Change Transaction Send File Record	
Header Record	(SCT Supported)
Borrower @1-02 Detail Record	(SCT Supported)
Address/Phone Change @1-05	
Detail Loan Period/Grade Level/Anticipated Completion Date Change @1-07 Detail Record	
Loan Cancellation/Reinstatement @1-08 Detail Record (CommonLine Release 4 only)	(SCT Supported)
Loan Cancellation @1-08 Detail Record (CommonLine Release 5 only)	(SCT Supported)
Disbursement Cancellation Change @1-09 Detail Record	(SCT Supported)

Change Transaction Send File Record(cont)	
Disbursement Notification/Change @1-10 Detail Record	
Sub/Unsub Reallocation Loan Decrease @1-13 Detail Record	(SCT Supported)
Sub/Unsub Reallocation Loan Increase @1-14 Detail Record	(SCT Supported)
E-Mail Information @1-19 Detail Record	
Loan Increase @1-24 Detail Record	
Post-withdrawal Return/Refund @1-28 Detail Record	
Post-withdrawal Return/Refund Reversal @1-29 Detail Record	
Trailer Record	(SCT Supported)

EFT/Disbursement File Processing (Disbursement Information File)

The fourth step is the receipt and processing of EFT and Disbursement files. Guarantor Response Files will be processed prior to Electronic Funds Transfer. Electronic Funds Transfer is the electronic receipt of loan funds, by an institution from the lender or the lender's disbursing agent. The record layout for the Disbursement Information File is as follows:

Disbursement Information File Record	
Header Record	(SCT Supported)
Disbursement @1 Detail Record	(SCT Supported)
Unique Supplemental @2 Detail Record	
Special Messages @3 Detail Record	
Trailer Record	(SCT Supported)

Menu Navigation Table

To bypass the menus, enter the seven-letter name of a form at the **Direct Access** prompt. Instructions for accessing menus are in Chapter 2, *Using SCT Banner*, in the *Financial Aid User Guide*.

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Access the Loan Processing Menu (*RESLOAN) from the Financial Aid System Menu (*RESOURCE). Select the Electronic Loan Processing Menu (*RESLOANEL). The Electronic Loan forms on this menu are listed in the following text.

RPAELAP   Electronic Loan Application Form

Use the Electronic Loan Application Form to process CommonLine applications.The form is used to update and query existing electronic loan application records.

RPALDSB   Loan Disbursement Form

The Loan Disbursement Form lets you to view a summary of all loan activity for the student. You can record the receipt of loan checks and track the processing of the check. The form also permits the tracking of EFT loan proceeds that have been uploaded into this form.

RPACTRR   Change Transaction Record Request Form

The Change Transaction Record Request Form lets you review all of the change transaction detail records that are pending transmission. The form shows the most recent changes for a field, by loan ID and sequence number. The form also includes the Recipient ID for the records to assist you with the identification of the Recipient ID for use with the Change Transaction Extract Process (RPRELCT).

RPAEPMT   Electronic Payment Receipt Form

When funds are actually received (via EFT transfer or physical check), you access this form to find the records that correspond to the EFT transfer/check. You also record the receipt of a new EFT payment and record the receipt of individual or Master checks.

RPAELDB   Electronic Loan Disbursement Form

The purpose of the Electronic Loan Disbursement Form (RPAELDB) is to review, correct a student ID or Loan ID, or to delete (if necessary) records in the temporary EFT Disbursement Table (RPREFTD) before the information is posted to the Loan Disbursement Table (RPRLADB). This form is also used to review, correct, or delete records that are not matched by the EFT Upload process as existing in SCT Banner.

RPILPAR   Loan Parent Inquiry Form

The Loan Parent Inquiry Form enables you to find a student's name and ID that is associated with a parent name and ID.

RPIBATC   Batch Control Form

Use this form to monitor the status of all data batches that process Direct Lending, electronic loan, EDE, and Pell applications. This includes batches sent as well as batches received.

Chapter 2   Electronic Loans Setup

Federal Stafford and Federal PLUS Electronic Loans Setup

Institution Financial Aid Options Form (ROAINST)

Set the **Loan Process Type** drop-down box on the Institution Loan Options window of this form to *Electronic* for Electronic Loans only or *both* if processing Electronic and Direct loans. This field is accessed during online and batch processing.

> **Note:** If your institution has an Electronic Loan school code which is different than the Pell ID and your school is not processing for multiple campuses, enter the **EL School Code** and **EL Branch ID** in the Institution Loan Options window. Loan applications will then be created correctly with these values.
>
> Conversely, if your institution will be processing Electronic loans for multiple campuses, establish the **EL School Code** and **Branch ID** for each campus on the Campus/EDE Defaults window. The loan application records will then be created with the correct **EL School Code** and **Branch ID** for the Campus code on the student's General Student record. Loan applications can then be extracted based on individual EL School Codes and/or EL Branch IDs. If your school code is different than your Pell ID, you should also define the **EL School Code** and **EL Branch ID** on the Institution Loan Options Window as a default for any students who do not have a General Student Record or a campus code defined.

Check the **Process EL Change Trans** field on the Institution Loan Options window to process CommonLine Change Transactions for all Electronic Loan funds. When checked, the values that can be changed and submitted for Electronic Loans will be logged for transmitting in the CommonLine Change Transaction Send File for all Electronic loan funds. Institutions that do not want to process CommonLine Change Transactions for any Electronic Loans should leave this box unchecked.

If you leave the **Process EL Change Trans** field blank, you can still process Electronic Loan Change transactions for individual funds if you check the **Process EL Change Trans** field on the Loan Options Form (RPRLOPT).

If this item is selected on the ROAINST form, *all* funds will be selected for change transaction processing.

The **# of Days for EL Changes** field is used as a default value for the minimum number of days prior to a scheduled disbursement that specific changes should be made for Change Transaction updates. You receive a warning message when you attempt to update fields on the RPAELAP Form that affect Change Transaction processing. This assists you in identifying changes that may not be processed in an adequate amount of time.

> **Note:** If a value is entered for both the **# of Days for EL Changes** field on the ROAINST Form and in the **# of Days for Changes** field on the RPRLNDR Form, SCT Banner first uses the **# of Days for Changes** on RPRLNDR for that fund.

Aid Period/Term Rules Form (RORTPRD)

Associate terms with aid periods on this form.

Default Award & Disbursement Schedule Rules Form (RFRDEFA)

Establish award distributions for each aid period. Memo expiration dates must be established here for loan memos to work correctly. Dates entered here are used for loan periods associated with an aid period.

Fund Award & Disbursement Schedule Rules Form (RFRASCH)

Fund-specific award and disbursement distributions may be created for each aid period and fund on RFRASCH. Memo expiration dates must be established here for loan memos to work correctly. The dates entered on this form are used for loan periods associated with an aid period.

Federal Rules Inquiry Form (RPIFEDR)

Note the Federal rules delivered by SCT on this form.

Detail Code Control Form (TSADETC)

Ask Student Accounts personnel to establish loan fund detail codes as well as detail codes to use in the refund process on this form.

Fund Base Data Form (RFRBASE)

Establish loan fund(s) and associate them with Federal loan identifiers.

Separate loan funds may be established if the school knows which individual loans will be received via Electronic Funds Transfer (EFT) versus paper checks, or if EFT and paper check funds will have a different general ledger accounting structure. If a different type of fund is received, the original loan application must be cancelled, and a new one must be generated for the other fund.

SCT Banner loan applications can be created and sent for all funds using electronic processes. Codes for subsidized funds should precede unsubsidized funds in the RFRBASE listing, since batch processes select funds in alphabetical order.

Funds Management Form (RFRMGMT)

1. Create a separate RFRMGMT fund for each loan fund.

2. Allocate dollars to the fund on the first window.

3. Complete the following Packaging Options fields applicable to Electronic loans in the Aid Year Specific Data - Packaging Options window:
    *   Enter the maximum loan that could be made to any student during the combined terms of the aid year.
    *   Check **Replace EFC** for unsubsidized and PLUS Loans.
    *   Check **Reduce Need** for subsidized loans.
    *   Check the **Need Analysis Indicator**. The Need Analysis indicator may be left unchecked for PLUS Loans.
    *   Check **Loan Process** for all Electronic loans.
    *   Enter a percentage in the **Loan Fee Percent** field.
    *   The **Direct Loan Indicator** must indicate 'None' for electronic loans to process.
    *   **Memo Credit** field (optional). (1) To memo gross: RFRMGMT memo = Offered, RTVLNST code = Approved, RPRLOPT Memo Actual Amount = blank; (2) To memo net: RFRMGMT memo = Accept, RTVLNST code = Approved, RPRLOPT Memo Actual Amount = checked.
    *   Set the **Disburse** field to 'None' if using the Loan Process as loans are disbursed from RPALDSB.

4. Complete disbursement option fields applicable to Electronic loans in the Aid Year Specific Data - Disbursement Options window.

For **If Disbursement Loan Code > Package Load code**, choose *Disburse 100%* (disburses total amount available for the current disbursement) or *No Disbursement* (no disbursement if the disbursement load code is greater than packaging load code indicating that student has dropped hours). Proration is not applicable to Electronic loan disbursement.

5.   Set **Use Disbursement Enroll Edits for Memo** field option. The checked field works in conjunction with the **Disbursement Load Cod**e field option to create/ not create memos under the same condition as the Disbursement Load option. If unchecked, this field results in memos at gross prior to creation of the loan application and at net after the application is created.

6.   Other required fields must be filled to exit the form, including those not used in loan processing.

7.   Optionally, enter any tracking documents or messages applicable to each fund.

Packaging Options Form (RPROPTS)

The expected annual enrollment on RNANAxx is used for loan awarding. A default estimated enrollment may also be defined.

Check the **Additional Unsubsidized** box to allow additional Stafford funds to be awarded to independent students.

Note: The override field for dependent unsubsidized professional judgment is on the three award forms: RPAAWRD, RPAAPMT, and ROARMAN.

Class Code Translation Rules Form (RPRCLSS)

Equate Student System Class codes with Financial Aid class Codes as defined on RNANAxx for **Banner Year in College**. A default Student Level code with a null Student Class code should be established with a Financial Aid Class Code.

Note: Electronic certification and disbursement processes use the Student System's class information.

Certification Initials Validation Form (RTVCINT)

This is an optional form used also in short-term credit processing.

Enter the initials of staff members authorized to certify loans on this form. Entering and saving initials in the Loan Certification section of a loan application locks the form and prevents additional editing.

When processing in batch by running the RPRELAP and RPRELAX processes, the loan certification section will not be updated with any initials. Initials are not required for the processing of electronic loans.

Loan Status Validation Form (RTVLNST)

Enter status codes for loans here. An *Initial* status defaults when a loan application is created. An *Approved* status may be posted during the response file upload. An *Inactive* code prevents disbursement memos. A *Hold* code stops processing until resolved and replaced with an *Active* code. Institutions may wish to create loans in an *Inactive* status until an approval is received from the processor.

Financial Aid Identification Form (RPAIDEN)

1. Create a non-person record for each lender and guarantor to be used on applications. The ID must be the applicable six-digit code assigned to the lender by the Department of Ed as the lender ID. For the guarantor or insurer, use the valid three-digit code as designated in the CommonLine Manual.

2. Create a non-person record for each service provider if the RPRLNDA form is to be used for Hold/Release processing. Use the official federal lender/ guarantor identification numbers with no leading zeroes.

Lender Base Data Rules Form (RPRLNDR)

This form is used to create a lender listing and to associate a **Lender ID** with a **Guarantor ID**. Use official lender/guarantor identification codes.

- The **PreDisb Recip** and **PostDisb Recip** fields are used by the RPRELAP Process to associate the Recipient ID for pre- and post-disbursement change records with the correct Change Transaction recipients for this Lender/Guarantor. These values also serve as default values when you manually enter a Lender ID on the RPAELAP Form.

- The **# of Days for Changes** field allows you to stipulate the number of days prior to a scheduled disbursement before receiving a warning message when updating RPAELAP. This is specific to the lender/guarantor.

Loan Period Base Data Form (RPRLPRD)

Year-specific loan period names help you to distinguish loans on the RPALDSB disbursement form. Memo expiration dates used for term-based loans should match those used for the same term on the RFRDEFA or RFRASCH forms.

1. Create loan periods associated with regular aid periods in the **Loan Period** field.

2. Enter a meaningful description for the loan period in the **Description** field.

3. Enter start and end dates for the loan period in the **Start Date** and **End Date** fields.

For Loan Periods that Match Aid Periods:

- Enter the **Aid Period** to be used for certification.

  Note: A term schedule for each aid period must exist on the RFRDEFA or RFRASCH forms. Loan applications will create automatically based on the student's aid period. The loan period may be changed to a term-based period once the application is generated.

- Create a disbursement schedule for each loan period. You can enter up to twenty disbursements per loan period; the total must equal 100 percent. The dates you enter will be transmitted to the lender as the dates that funds are released to the school.

For Loan Periods that Do Not Match Aid Periods:

• Create additional loan periods associated with a term to be used for students in multi-term aid periods who want one-term loans (for example, Fall/Spring aid period; wants loan for Fall only).

• Enter the appropriate start and end dates for the loan period. Costs for term-based loans must be established manually.

> **Note:** If Summer is counted in two different aid years, you must have two Summer terms with one attached to each aid year to process Summer-only loans.

4. Define the terms to be associated with the loan period.

5. Create a disbursement schedule for each loan period. Up to twenty disbursements may be entered per loan period; the total must equal 100 percent. The dates you enter will be transmitted to the lender as the dates that funds are released to the school.

> **Note:** The **Number of Days for Memos** field is used in the manual loan process if the application is created prior to the award to indicate the length of time from the scheduled disbursement date that memos should expire.

Loan Options Form (RPRLOPT)

Values established on this form are used as defaults when applications are created.

1. Do not check the **Create Application - When Loan Accepted** and **Create Application - When Requirement Satisfied** check box options for Electronic Loan processing.These options are used only for paper applications.

2. Enter an **Initial Loan Status**. If approval of the loan by the lender/guarantor is required for memoing, this status must be checked as inactive on the RTVLNST Form. Processing of the loan approval will change the loan status to *Approved* and thus will result in the memoing of the loan, once financial aid disbursement is performed.

3. Enter a **Default Return ID** (for refund checks), **Default Lender ID** (to receive loan applications), and **Default Guarantor ID** (associated with Lender IDs) to be used as defaults for new borrowers. For the *guarantee only* and *guarantee/print* options, a lender/guarantor must be specified. When the print/guarantee is used, these fields may be left blank or may be populated with the default Lender(s) ID information from the school's lender list. Some schools rotate preferred Lender IDs here.

For continuing students, SCT Banner defaults the most recent lender/ guarantor information for the Federal Fund ID (such as STFD, PLUS) to the application. These fields may be left blank if the school has multiple lenders and wishes to enter them manually after applications are created online or in batch. Guarantors who require students to continue with the same lender may change the SCT Banner-supplied data, or new students may change it. The Lender ID will be loaded during the response file update process.

4. Check the **Satisfy Loan Application Requirement** field and the specific requirement and status codes if you wish to use this option.

5. Use the **Process EL Change Trans** field to indicate participation for CommonLine Change Transactions for individual loan funds rather than for all loan funds. When checked, the values that can be changed and submitted for Electronic loans will be logged for transmitting in the CommonLine Change Send file for this specific fund code. If unchecked on ROAINST and RPRLOPT, no changes are logged or sent.

    If the **Process EL Change Trans** field is checked both on ROAINST and RPRLOPT, change processing will occur for all Electronic Loan funds. If **Process EL Change Trans** is checked for specific funds on RPRLOPT and unchecked on ROAINST, only those fund codes where the **Process EL Change Trans** is checked will be used for Change Transaction processing. When the **Process EL Change Trans** is checked on ROAINST and unchecked on RPRLOPT for all funds, all Electronic loan funds will be included in Change Transaction processing.

6. The **Request Amt Required for Certification** field is not applicable to Electronic Loan processing.

7. Enter *Y* to create loan authorizations for this year. For loans, authorization indicates that a check or EFT funds have been received, but the check has not been endorsed and /or the disbursement date has not arrived.

8. Check the **Disbursement Amount > Loan Amount** checkbox if you wish to prevent disbursement if a loan amount is greater than the award amount. the process uses net of all term disbursements up to and including term in which disbursement is being made.

9. Check the **Request Amt Required for Certification** checkbox, if necessary. This prevents entry of certification initials on the RPALAPP form unless a requested amount is present. Not applicable for use with RPAELAP.

10. Refund detail codes may be established for automatic generation of return checks to lenders through SCT Banner Accounts Receivable as described below.

    Note: SCT Banner does not support return of funds to lenders through EFT.

11. Complete the **Student Charge/Pmt** code. A negative payment detail code should be used to net down the payment to the student. A negative charge detail code appears like a refund to the student.

    The disbursement process will place a positive charge on the student's A/R account with this detail code for the returned check amount if a Charge detail code is used. It will place a negative payment on the student's A/R account with this detail code for the returned check amount if a Payment detail code is used.

    Note: The use of a charge detail code is preferable to facilitate the Accounts Receivable Application of Payments Process (TGRAPPL). A negative payment from one payment detail code will not automatically apply to a positive payment on a different detail code.

12. Enter a **Return Payment** code to be used by RPEDISB that represents a payment to the return lender's account.

13. Enter the **Return Refund** code that represents the charge to the Refund account for the return to the lender. This code must be set up as a Charge, and the Refund code must be set to *Y* on TSADETC.

    Note: If a return ID is not present on the RPAELAP Form for a loan that contains a return amount on the RPALDSB Form, the entries to the lender will not be processed.

Lender/Disbursing Agents Rules Form (RPRLNDA)

This optional form links a lender code with a service provider or disbursing agent to expedite transmission of hold/release records directly to the service provider rather than to the lender or guarantor.

1. Enter the **Lender ID**.

2. Enter the **Guarantor ID** (optional)

3. Enter the **Disbursing Agent ID**.

Campus Undergraduate Level Code Rules Form (RPRCLVL)

This optional form is used to determine if a student should receive a 30- day delayed disbursement as a first-year freshman.

The RPRCLVL Form allows schools to define by Level code and Campus code those students who should have a 30-day delay assigned to their first disbursement. The logic of the process to determine who receives a 30-day delay is as follows:

1.   If there are no entries on the RPRCLVL Form, there is no 30-day delay and the process stops looking any further.

2.   Check the RNANAxx Form to determine if the **Year in College** = *1*, first time freshman, never previously attended. If no, there is no 30-day delay. If yes, continue to step 3.

3.   Determine if the student has both General Student (SGASTDN) record and an SHRLGPA record with the same Level code as the SGASTDN record. If no to either, then there is a 30-day delay. If the student has both, move to Step 4.

4.   Check the level from the General Student record. For that Level code on the SHRLGPA record, check if the student has Institutional Hours (*I*) greater than 0. If yes, there is no 30-day delay as the student has attended classes at this institution previously. If no, continue to next step.

5.   Check the Campus and Level codes from the General Student record and compare it to the RPRCLVL Form. If there is a match, then the student gets the 30-day delay.

     If there is *not* a match, the student will *not* get the 30-day delay. If there are no students who should have a 30-day delay applied, then this rule form should be left blank. Only those combinations of Campus code and Level code will be matched to the latest general student record, SGASTDN Form, to determine if the student matches any rows in this table. If there is a direct match, then that student receives a 30-day delay. If there is not a direct match, then the student will not receive a 30-day delay. This is true from wherever the Origination record is created.

Examples of when a student will be assigned a 30-day delay when they are a first-time freshman include:

- Their Campus code and Level code match a record in the RPRCLVL table.
- Their Campus code is null on their SGBSTDN record and their Level code is not null. There is a record in RPRCLVL with that same Level code, and the Campus code is null.

Note: When there is not a Campus code on the latest general student record (SGBSTDN), the student will not receive a 30-day delay if there is not a record defined on RPRCLVL without a Campus code and the corresponding Level code. The RPRCLVL form allows schools to define by Level code and Campus code those students who should have a 30-day delay assigned to their first disbursement.

Crosswalk Validation Form (GTVSDAX)

Electronic loan processing requires that foreign country addresses contain the State code of FC and zip code of 99999. To correctly identify which addresses are foreign, you must establish the crosswalk validation of GTVSDAX. Without GTVSDAX being populated, the null nation code on RPAELAP will be converted to FC for foreign country and transmitted in the data file. The record in GTVSDAX used by the electronic loan process is USNATNCD and will identify the Nation Code for USA. The USNATNCD should be established with the external code of 157 or the appropriate value as established by your institution.

Alternative Loan Setup

This section addresses SCT Banner Electronic loan setup to enable you to create applications and receive response and disbursement files for Alternative Loans.

Note: Alternative Loans are processed using CommonLine file formats.

Forms necessary for setup include:

Institutional Financial Aid Options Form (ROAINST)

See the "SCT Banner Electronic Loan Processing - Preliminary Forms Setup" section for details on setting up this form.

Fund Base Data Form (RFRBASE)

Establish a separate loan fund for each alternative loan program for which you will process alternative loans using Electronic Loan methodology.

Fund Management Form (RFRMGMT)

In the Aid Year Specific Data - Packaging Options window, enter the appropriate **Alt Loan Program Type** code for each Alternative loan fund. This code defaults into the Electronic Loan Application Form (RPAELAP).

Note: The Needs Analysis checkbox may be selected or deselected, depending on the requirement for each lender. A checkbox in this field causes the calculated Expected Amount on the RPAELAP Loan Application Form to be affected by EFC and prior aid received.

Loan Options Form (RPRLOPT)

Establish additional forms as needed for new Alternative loan funds. A separate form for each federal and Alternative Loan fund is required. The Guarantor is known as the Insurer for Alternative loans. Define the appropriate lender and Guarantor (Insurer) for the fund code established for the Alternative loan program type.

Loan Period Base Data Rules Form (RPRLPRD)

Create additional loan periods as needed to accommodate Alternative loans.

Chapter 3   Procedures

Creating Electronic Loan Applications

SCT Banner typically refers to Electronic Loan processing rather then CommonLine processing; however, the two terms should be considered interchangeable. SCT Banner currently supports both CommonLine® Release 5 and CommonLine® Release 4 formats.

The first step is the initial Electronic Loan Application processing - which is synonymous with the creation of a file compliant with NCHELP's CommonLine® Network for FFELP and Alternative Loans Application Send File.

Application Send File

The Application Send File allows you to submit application data for guarantee via selected electronic media (e.g., electronic transmission or magnetic tape). The following types of applications may be submitted in the Application Send File:

1.   Master Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)

     As of January 1, 2003, only the Federal Stafford MPN promissory note, OMB 1845-0006, is approved.Unless specifically notified by the Department of Education, all institutions may allow their student borrowers to utilize the multi-year feature of the Federal Stafford MPN. CommonLine processing uses the Serial Loan code to request single or multi year processing for a Federal Stafford MPN.

     For Federal Stafford loan processing, only the Federal Application Form Code of M, Master Promissory Note for Federal Stafford Loans (subsidized and unsubsidized) will be valid. All FFEL subsidized and unsubsidized loans must now be originated and processed accordingly.

2.   The Application and Promissory Note for Federal PLUS loans or the Federal PLUS MPN

     Institutions and lenders may optionally utilize the Federal PLUS MPN for Federal PLUS loans with a loan period which begins on or after July 1, 2003. Since processing of both the Federal PLUS Promissory Note and the Federal PLUS MPN are allowed during this time, institutions should contact their lenders and guarantee agencies regarding their ability to process the Federal

PLUS MPN. All Federal PLUS loans for the 2004-2005 aid year, or which have a loan period beginning on or after July 1, 2004, will be required to use the Federal PLUS MPN. The Serial Loan code will be used to request single or multi-year processing of the Federal PLUS MPN. Federal Application Form Q, representing a Master Promissory Note for Federal Plus Loans, now allows you to request Federal Plus MPN processing.

> **Note:** PLUS MPN processing requires the school or the lender, depending upon which party has agreed to fulfill the function, collect the requested loan amount from the parent borrower prior to either the school certifying each loan or the lender approving each loan, as appropriate. The Request Amount confirmation will allow you to indicate if you have collected and will retain the requested amount for this loan when utilizing PLUS MPN processing.

3. The application and promissory note for alternative loans

Use the CommonLine Application Send file to submit application data for initial processing (guarantee only, guarantee and print, print and guarantee, print only, or pre-approval credit requests) and to submit subsequent processing requests (pre-approval credit requests, correction requests, reprint requests, or termination requests).

Step 1—Use the RRAAREQ Form to Check for Tracking Requirements that Might Prevent Packaging

Access the Applicant Requirements Form (RRAAREQ) to ensure that there are no tracking requirements that would prevent packaging if left unsatisfied.

Step 2—Use the Award Form to Award Loans to Students

Access the Award Form (RPAAWRD), Package Maintenance Form (RPAAPMT), or the Financial Aid Record Maintenance Form (ROARMAN) to award loans to students. Loans must be in a status of *A-Accepted* in order to create an electronic application. The award validation for Federal Stafford loans validates the student's grade level based on the year in college on the Need Analysis Form (RNANAxx).

Step 3—Run the Electronic Loan Application Process (RPRELAP)

You can create Electronic Loan application records using one of the following methods.

- Online. Use the RPAAWRD, RPAAPMT, or ROARMAN form to create Electronic Loan application records with the *Create Loan Application* option. The

Create Loan Application option initiates the Electronic Loan Application Process (RPRELAP) for the student ID.

Each user that is authorized to create loans with the *Create Loan Application* option must establish their own set of parameters for the RPRELAP Process on the Default Parameter Value Validation Form (GJAPDFT).

- Batch Processing. Use the Electronic Loan Application Process (RPRELAP) to create Electronic Loan application records for a larger population of students based on student FFELP Loans.

Refer to the *Electronic Loan Application Process (RPRELAP)* entry in the *Reports and Processes Chapter* for information regarding this process.

This step assumes that you want to create electronic loans for a larger group of students with the Electronic Loan Application Process (RPRELAP) from the Process Submission Control Form (GJAPCTL).

The Electronic Loan Application Process serves as the means to create a large group of electronic loan application records. This process creates electronic loan applications for all students who have accepted Stafford, PLUS, or alternative loan awards from funds listed for the *Fund* code parameter. If you use population selection, the students must also be included in the stated population. The related Electronic Loan Application Form (RPAELAP) is only used to display and update loans originally created by the RPRELAP Process.

Electronic applications that have not been locked, set to an application status of *R (Ready),* or have been exported, will be deleted and replaced with a new application with a different application number and current student data. For example, if a student's loan award is changed after the initial electronic application is created, the batch process replaces the record with a new one using the new award amount. If the student's loan award increases after the initial application was created and was extracted, the batch process creates a second loan application record for the difference between the current award amount and the previously created application. For example, suppose that the student's loan award is for $1000 and that it is processed and sent to the guarantor for $1000. The student's outside resources don't materialize, so the loan award is increased to $1500. The batch process will create another loan application for $500. The student would now have two active loan applications; one for $1000 and another for $500. Changes to student demographic or certification data will also be picked up by this 'delete/ replace' function.

Promissory notes are usually handled by the lender, or as part of the application, so there is no need to track them in SCT Banner. The lender will not send a disbursement check or EFT payment without prior receipt of a promissory note.

Although it is possible in CommonLine to create one application for multiple loans (one application for separate Subsidized and Unsubsidized loans), SCT Banner has always required separate loan application records for each fund code. Since Subsidized Stafford, Unsubsidized Stafford, PLUS, and alternative loans all require separate fund codes for packaging, SCT Banner creates separate electronic loan

application records for each fund code. The Subsidized and Unsubsidized loans are combined during the extract — providing all necessary data elements are identical between the loan records. This also permits the processing of separate response records for each fund.

Changes to Electronic Applications can be performed by SCT Banner if the change is to be transmitted prior to the school receiving a notice of a loan guarantee. If the loan guarantee code is not *G*, *B*, or *T*, schools can send a corrected application record type of C (Corrected) to update the information. If the application has been guaranteed, you must send changes via a Change Transaction Send File.

Step 4—Review Electronic Loan Application on the RPAELAP Form

Review the loan application generated by the RPRELAP Process on the RPAELAP Form. The latest loan application displays. You can use the down arrow to view earlier applications, if necessary.

You can update the loan record prior to the extraction to ensure that the correct data is used. Examples of possible updates include: changing the loan period from the default value, updating the lender and/or guarantor, changing the processing type such as submitting PLUS loans for *Guarantee Only* processing, requesting a pre-approval request, or changing the scheduled disbursement dates.

For PLUS loans, complete the appropriate Parent information for the loan in the Parent Data window of the RPAELAP Form.

For Alternative loans, you must complete the **Student/Bor Ind** field in the Alternative Loan Data window of the RPAELAP Form. If the student is the borrower, enter a *Y.* If the student is not the borrower, enter an N and complete the borrower's information in the Parent Data window. Complete the borrower and co-signer information as required for the specific alternative loan program type. You should discuss what information is required with the lender of the Alternative loan before processing the application record.

Step 5—(Optional) Use the RPILPAR Form to Cross-Reference Student and Parent Information

Use the RPILPAR Form to find a student name and ID that is associated with a parent name and social security number.

Step 6—Extract Loan Applications for Transmission with RPRELAX

The RPRELAX Process extracts required data from tables such as RPRLAPP, RPRLCRT, RPRLADB and ROBINST to create electronic loan application records in the CommonLine record format.

Applications will extract if:

- the **Loan Status** for the record on the RPAELAP Form does not represent an inactive loan status,

- the **Appl Status** field on the RPAELAP Form is *R (Ready to Send)*,

- the **Loan ID** field on the RPAELAP Form contains a loan ID,

- the **Batch ID** field on the RPAELAP Form does not yet have a value,

- the student is in the population selection (if a population selection is used).

- when extracting loans utilizing the School code and Branch ID for the RPRELAX process, the student's loan was created for the School/Branch ID being processed.

The assigned file name for the extract file is *ELAPxxINyyyyyy.DAT*.

where *xx* represents the end year of the aid year and *yyyyy* represents the process (job) number of the process which created the file. (The length of the process number as well as the format of the file may vary on your system's hardware/ operating system. The process number is added to the file to create a unique, identifier so that the file will not be accidentally overwritten when you re-run the process.)

The *RPRELAX_yyyyyy.LIS* file contains loan application information such as the student ID, name, and the loan funds extracted. There is also a report control summary. The *RPRELAX_yyyyyy.LOG* file indicates whether the process successfully completed and includes job summary information.

Step 7—Using Servicer Software, Transmit Extract File to Servicer

Transmit the *ELAPxxINyyyyyy.DAT* file to the guarantor, lender, or servicer with the servicer software. In return, you will receive a Response File which provides the information needed to verify that applications submitted via the Application Send File were successfully received and/or processed by the guarantor, lender, or servicer.

Step 8—View Record of CommonLine Batches Created on RPIBATC Form

You can check information about each CommonLine record batch with the Batch Control form (RPIBATC).

1. Enter the applicable aid year in the **Aid Year** field.

2. Select *L=Electronic Loans* from the **Main Type** pull down menu.

3. Select *@=Electronic Loan Applications* from the **Sub Type** menu.

4. Select Next Block. The form displays the Electronic Loan application batch files that you created with the RPRELAX Process.

Creating Certification Request Records

When a loan application is initiated by the student or parent with a Lender or Guarantee Agency, the loan certification request is sent to the school in the CommonLine Response file prior to the creation of the Electronic Loan application in SCT Banner.

If possible, identify the loan from the third party software report prior to running the Electronic Loan Response Upload Process (RPRELRU). If a report is not available, the loan will be identified on the report generated by the RPRELRU Process and will include the unique Loan ID assigned by the Guarantee Agency.

After the loan has been identified and the student's eligibility determined, award the student the appropriate fund and create the loan application in SCT Banner using either the RPRELAP online or batch process.

Change the **Process Type** value to *CR - Certification Request* and the **Record Type** value to *C - Correct Submission* on Main window of the RPAELAP Form. This allows you to access the **Loan ID** field on the RPAELAP Form. Change the **Loan ID** value to match the Loan ID that has been assigned by the Guarantee Agency/Lender. Save the change. If the loan is a Certification Request, change the **Appl Status** value to *R (Ready)* in order for the RPRELAX Process to extract the loan to send in the Application Send File. The Loan ID will not be changed when the **Process Type** value is changed to *CR* and the **Record Type** is changed to *C.*

Pre-Approval Request Processing

Credit-only Requests

For credit-only requests, you must submit an Application Send @1A Detail Record with a Processing Type of CO containing the necessary data to obtain a credit check. The lender or servicer will perform a credit check and respond with the results via the Response File. In order to then submit a loan previously transmitted as a pre-approval request, the loan must be submitted as Correction Records (Record type C, @1C) and a Processing Type of *GP, GO,* or *PG* in the Application Send File.

In SCT Banner, update the **Process Type** field on the Electronic Loan Application Form (RPAELAP) to *GP, GO,* or *PG*, change the **Record Type** to *C (Correct Submission)*, and clear the Batch ID and date fields (that is, to a null value).

Credit and Print Requests

For credit and print requests, you must submit an Application Send @1A Detail Record with a Process Type of CP containing the necessary data to obtain a credit check. Upon receipt, the lender or service provider will perform a credit check and if approved, print and mail (or deliver via e-mail or over the Web) an application/ promissory note. For credit and print processing, subsequent requests for guarantee

must be submitted using a Record Type of C (@1C) and Process Type of GO in the Application Send File.

In SCT Banner, update the **Process Type** field on the Electronic Loan Application Form (RPAELAP) to *GO*, change the **Record Type** to *C (Correct Submission)*, and clear the Batch ID and date fields (that is, to a null value).

Receiving and Uploading the Response File

The Response File provides the information needed to verify that applications submitted via the Application Send File were successfully received and/or processed by the guarantor, lender, or servicer. The file also allows service providers to modify or terminate applications and provide status updates for each loan. In addition, the file confirms the processing of changes submitted via the Change Transaction Send File and for school certification requests.

Step 1—Receive Servicer Response File

The service provider receives the application file, and processes the loan application and certification data. The servicer sends a response to each application or application change file back to the organization's e-mail address. In addition to sending the response file, the service provider sends approved loan information on to the appropriate disbursing agent.

> **Note:** Not all lenders and guarantor's have a separate disbursing agent. Clients should check with their service provider to determine if a separate disbursing agent is being used. The SCT Banner Lender/Disbursing Agents Rules Form (RPRLNDA) allows you to establish a relationship between Lender and Disbursing agent, which improves processing time for hold/release requests.

Step 2—Upload Electronic Loan Response with the RPRELRU Process

The Financial Aid Office receives the Application Response file and loads this information into SCT Banner. The Electronic Loan Response Upload Process (RPRELRU) uploads these files into SCT Banner. Response files may be concatenated together by the FILECAT Process (refer to the Reports and Processes Chapter for more information) to allow multiple response files to be processed with one execution of the upload process.

1. The upload process (RPRELRU) searches for *elupdtop.dat* as the input file name regardless of what year it represents. Be sure you rename the response files you receive from your lender/guarantor to *elupdtop.dat*. The file should be placed in the same directory as your data load files. This should be the subdirectory of the directory referenced by the system variable $DATA_HOME (for UNIX) or DATA$HOME (for VMS). Once processed by SCT Banner, the file type in the Header record is changed to *Processed* to prevent the accidental reloading of the same data.

2. Run the RPRELRU Process. The RPRELRU Process has one optional *Loan Status Code* parameter.

Guarantee notices on electronic loans are loaded into SCT Banner automatically by the RPRELRU Process. The optional *Loan Status Code* parameter enables you to automatically update the loan application status code on loans that have been guaranteed by the guarantor in order to control memoing and disbursements. The Loan Status Validation Form (RTVLNST) lists the valid values for this parameter.

For example, suppose that your school's policy is that no memos for loans are made until the loan has been guaranteed by the guarantor. In this case, you'd set the default loan status code to one that means *Inactive.*This prevents the disbursement process from giving the student a loan memo until the loan status code is changed to one that does not mean *Inactive.*When the loan is guaranteed, the loan status code is automatically updated.

If this parameter is left blank, no updates will be made to the loan status.

3.   Review the process output from the following files:
   - *RPRELRU.log* will show process completion.
   - *RPRELRU.lis* shows all records loaded with adjustment indicators if the amount certified or requested was changed along with error messages. Error codes specific to the loan may be viewed on the RPAELAP Form.

Uploading loan response files is not required for disbursement. However, uploading the response file is required for hold/release and change transaction processing. Schools that wish to memo loans based on an *Active* status may wish to upload response files to identify approved loans and response files containing records with special status notifications.

More than one response record may be received for the same loan application (one per batch). The **Application Status** field is updated.

The process includes output information for responses received in response to the Application Send File. This data includes the loan type, guarantee amount and date, disbursement dates and amounts, the expected amount for the loan from RPAELAP, and any rejects that are received. The Certification Amount Adjustment Indicator indicates (Yes/No) if the Guarantee Amount has been adjusted to an amount different than the corresponding school certified amount. The Requested Amount Adjustment Code indicates if the guarantee amount was reduced from the student requested loan amount, and if so, why. See the CommonLine Technical Reference Manual for code descriptions. The RPRELRU Process also reports the responses received for Change Transaction processing including the identification of change transactions, reporting accepted and rejected transactions, hold/release status updates, and also updates the database with the correct status for the Change Records returned.

RPRELRU Application Response File Processing

CommonLine4 versus
CommonLine5 processing

The Record Type code, which previously in CommonLine 4 was used to report the status of an Application Response such as guaranteed, submitted, accepted, or pending, is no longer used in CommonLine 5. All Applications that are in response to new application records up to and including the first notification of guarantee are now reported using the same Record Type of S.

The Record type codes used for CommonLine 5 processing are:

- *C* - School Certification Request
- *M* - Modification response after the first notice of guarantee
- *N* - Response to reprint request
- *R* - Change Transaction Send response
- *S* - Application response up to and including the first notification of guarantee and pre-approval credit request response
- *X* - Response to a Change Transaction Send File which cannot be matched to a borrower/loan or service provider does not support the change transaction

The Guarantor Status Code is used to determine if a loan has been guaranteed. The single Application/Loan phase Code used prior to CommonLine Release 5 has been replaced with four new status codes, which include Guarantor Status, Lender-Servicer Status, Promissory Note Status, and Credit Status. These four new status codes will be used to determine the appropriate Application Status that is being returned.

Any error codes that are received for the loan record are uploaded and may be viewed online. You can view these error messages on the Loan Status/Error Codes window of the RPAELAP Form.

If the loan has been guaranteed, the amount guaranteed displays in the **Approved Amt** field of the RPAELAP Form along with the date of the guarantee. If the lender code reported in the file exists in SCT Banner (SPRIDEN_ID), the lender ID is updated to reflect the lender under which the loan was guaranteed.

For *CommonLine 5* processing, the scheduled disbursement dates and amounts reported in the Response file are uploaded and can be viewed online from the Disbursement Schedule window. These fields are **Serv Disb Date**, **Serv Disb Gross**, and **Serv Disb Net**.

Modifications (M Records)

Service providers use the Response File to report modifications to previously reported guarantees. Modifications can only be submitted if a record status code of *G (guaranteed)* or *B (guaranteed, promissory note received and approved for disbursement)* was previously sent in the Response File. Examples of post-guarantee modifications include changes to disbursement dates, disbursement amounts, and borrower or student demographic information.

You should only update loan records by manual entry. For this reason, SCT Banner does not update anything in the loan application based on information in the M records. Records with an *M* status code are listed in the Control Report in the same format as other record types with the comment - *Modification record received.*

Reprint responses (N records)

A response to a reprint request advises the receiver that a request to reprint the application has been received. An *N* record, in itself, does not indicate that the reprint request was successfully processed.

SCT Banner prints this record type on the Control Report.

Terminations (T records)

Termination of a loan request advises the receiver that a request to terminate the application has been processed. Please note that this is a withdrawal of the application request prior to guarantee, not a loan cancellation. Loan cancellations occur after guarantee. SCT Banner updates the following information on the RPAELAP Form:

*   The **Appl Status** with a value of *T (Terminated)* if the status is not currently *T.*

*   The **Approved Amt** with 0.00.

*   The **Approval Date** with the Status Date from the Response Record.

*   The record is also included on the Control Report.

Unmatched Certification Request

The Response File Upload Process (RPRELRU) prints the following text in the Control Report when it finds an unmatched Certification Request (C) record. The message displays "*Cert Request; not processed*".

Change transaction responses (R records)

All changes reported via the Change Transaction Send File are acknowledged by a change transaction response (*R*) record. An *R* record provides a snapshot of the service provider's database after processing the change transaction(s).

SCT Banner prints the information in the *R* type records on the Control Report.

Change Transaction Status Response (@6) Detail Record(s)

In *CommonLine Release 5*, one Change Transaction Status Response (@6) Detail Record is returned in the file for each loan and disbursement level transaction submitted in the Change Transaction Send File. The @6 Detail Record follows the corresponding Response @1 Detail Record or related records. Each @6 Detail Record now includes a Record Status code, which indicates if a Change Transaction has an accepted, forwarded, pending, duplicate, or rejected status.

- *A - Processed.* A positive acknowledgement that the requested changes have been made.

- *B - Duplicate.* The requested change(s) match value(s) already present on the service provider's database.

- *F - Forwarded.* The change transaction record has been routed to another entity for processing

- *P - Pending.* The change transaction record has been received but updates are pending.

- *R - Rejected.* The change transaction record has been rejected in its entirety; no data has been processed and no updates have been made.

Also, the type of change that was submitted will be returned when the @6 Detail Record is returned in the Response file which will be used to match the response being received to the record that was submitted.

Unidentified Loans/Unsupported Transaction Responses (X records)

In *CommonLine Release 5*, a Record type of *X* will be received in the event that a service provider receives a change transaction and cannot locate the borrower in the @1-02 Detail record or cannot locate the Unique ID in the loan or disbursement level change record. This record is an empty @1 Detail record containing an X in field 2 (position 3) and all numeric fields initialized to zeros and all other fields initialized to spaces. The @6 Detail record(s) with the unmatched/rejected transaction(s) immediately follows with the appropriate error codes. RPRELRU processes this record by listing the student on the output as 'UNMATCHED' for the Name and SSN fields of the output.

Supplemental Disbursement Information Response (@8) Detail Record

A new Detail Record type @8, Supplemental Disbursement Information, has been created for *CommonLine Release 5* to be used for processing over four disbursements in the Application Send and Response files. Not all service providers may support the Supplemental Disbursement Information Detail Record type. Contact your service providers to confirm they will support the @8 Supplemental Disbursement Record type prior to submitting an application with more than four disbursements.

CommonLine Loan Sequence Number

The Control Report includes the CommonLine Loan Sequence Number. This is printed after the CommonLine Loan ID. Since response records may be received post-guarantee, the sequence number is necessary to identify loans that were sent as combined sub/unsub applications. In these cases, both the subsidized and unsubsidized applications have the same CommonLine Loan ID.

Change Transaction Processing

The Change Transaction Send File allows you to submit change transactions via electronic media. You can request change transactions for the following loan types:

• Subsidized Federal Stafford loans

• Unsubsidized Federal Stafford loans

• Federal PLUS loans

• Alternative loans

The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File with as guaranteed. For loans not yet guaranteed, submit application corrections via the Application Send File.

The Response File includes a response and an acknowledgment of changes submitted in the Change Transaction Send File. The status of individual change transactions is reported to the school that originated the change transaction by service providers using the Change Transaction Status Response (@6) Detail Record(s) in the Response File. For each rejected transaction, all detected errors must be corrected and the entire change transaction must be re-submitted to the service provider.

The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.

Since your school may have multiple loan funds defined, the option to log and transmit CommonLine Change Transactions has been established at the fund level. The Loan Options Form (RPRLOPT) enables you to select Change Transaction processing by fund code. When you check the **Process EL Change Trans** option, logging for Change Transactions occurs specifically for that Electronic Loan fund. This allows you to select specific Electronic Loan funds for Change Transaction processing rather than all Electronic Loan funds. You can set the function to log Change Transactions globally for all Electronic Loan funds if you select the **Process EL Change Trans** option on the ROAINST Form. Priority for defining an institution's participation is first from the loan option on the RPRLOPT Form for specific funds, and secondly from the institutional level (the ROAINST Form setting) for all Electronic loan funds.

Priority for defining an institution's participation is first from the loan option on the RPRLOPT for specific funds and secondly at the institutional level (the ROAINST Form setting) for all Electronic Loan funds

Step 1—Review or Set Up Field Values on Forms Directly Related to

Change Transaction Processing

Based on your requirements, check or enter values for these fields.

(a) ROAINST - **Process EL Change Transaction** and **# of Days for EL Changes** fields. Refer to *Chapter 2, Electronic Loans Setup,* for information regarding these fields.

(b) Lender Base Data Form (RPRLNDR) (Optional) - allows you to associate a specific pre- and/or post-disbursement Recipient other than the Source ID from the Application Response file or the EFT Roster File. Review your values for the **PreDisb Recip, PostDisb Recip,** and **# of Days for Changes** fields. Refer to *Chapter 2, Electronic Loans Setup,* for information regarding these fields.

(c) RPRLOPT - **Process EL Change Trans** field. Refer to *Chapter 2, Electronic Loans Setup,* for information regarding this field.

(d) RORDATA - Data elements that are logged as Electronic Loan changes contain a check in the **Electronic Loans Ind** field and the Electronic Loan change type in the **Electronic Loans Chng Typ** field.

(e) RTVRJCT - Displays reject codes and descriptions for the *C* Type Code, which indicates an Electronic Loan Application/Change reject type.

Step 2—Populate RPAELAP Pre-Disbursement Recipient ID Fields with the RPRELRU Process

The CommonLine Manual stipulates that the default Recipient of the Change Transaction Send File for pre-disbursement change records for a specific loan is the Source ID of the *initial* Response File that acknowledged the loan application.

However, for pre-disbursement changes, this Recipient may be changed to a more appropriate one such as the loan servicer or disbursing agent. To support this functionality, SCT Banner uses the default Recipient ID definitions as well as allowing you to define a different Recipient for pre-disbursement changes.

The Electronic Loan Response Upload Process (RPRELRU) performs a mass entry of the pre-disbursement Recipient ID for all loan applications acknowledged in the Application Response File with a guaranteed status, and where the pre-disbursement Recipient ID has not been previously entered on the RPAELAP Form.

A pre-disbursement Recipient ID loaded by the RPRELRU Process is used as the default ID for pre-disbursement changes unless you associate a pre-disbursement ID with the student's lender in the **PreDisb Recip** field on the Lender Base Data Form (RPRLNDR). The Electronic Loan Application Process (RPRELAP) populates the pre- and post-disbursement Recipient ID associated with the Lender ID when the loan application record is created if the Lender ID exists on the RPAELAP Form and the associated **PreDisb Recip** and **PostDisb Recip** fields are set up on the RPRLNDR Form

Step 3—Populate RPAELAP Post-Disbursement Lender ID with the RPREFTP Process

For post-disbursement change records, the Recipient of the Change Transaction Send File is defined in the CommonLine Manual as the Source ID of the *most recent* Disbursement Roster File for loans contained within that Disbursement Roster File. SCT Banner has the flexibility to define a different Recipient for post-disbursement change as may be necessary.

The EFT Posting Process (RPREFTP) populates the post-disbursement Recipient ID for all loan disbursement records contained in the Disbursement Roster File when the post-disbursement Recipient has not been previously defined for that Loan ID.

A post-disbursement Recipient ID loaded by the RPREFTP Process is used as the default ID for post-disbursement changes unless you associate a post-disbursement ID with the student's lender in the **PostDisb Recip** field on the Lender Base Data Form (RPRLNDR). The Electronic Loan Application Process (RPRELAP) populates the pre- and post-disbursement Recipient ID associated with the Lender ID when the loan application record is created if the Lender ID exists on the RPAELAP Form and the associated **PreDisb Recip** and **PostDisb Recip** fields are set up on the RPRLNDR Form.

Step 4—Schedule Pre-Disbursement Date Warning Message

To ensure that pre-disbursement changes are requested in advance of the issue of funds, most service providers require an adequate amount of time prior to the disbursement date of the effected disbursement. Institutions should contact their service provider(s) regarding the acceptable window for submitting pre-disbursement changes.

SCT Banner displays a warning message when a change is attempted that does not allow sufficient time for it to be processed by the servicer, (for example, if the **Disbursement Date** is updated). When the warning message is received, SCT Banner is updated and the changes are logged to send. You may then either:

- send the change records, or
- prohibit the changes from being transmitted. (To prevent these changes from being sent, set the **Del?** indicator on the Change Transaction Record Request Form (RPACTRR) for that change.)

You can use this functionality in one of two ways:

- Through the Lender Base Data Form (RPRLNDR), where you can vary the number of days required between the different lender/guarantor.
- Through the Institutional Financial Aid Options Form (ROAINST), where you can stipulate a default number of days before the warning message appears. This method is applicable if you use only one servicer for all loans or wish to standardize the number of days for all lenders/guarantors.

Step 5—Create Change Transactions on RPAELAP Form

SCT Banner supports the processing of the following Change Transaction records:

- @1-08 Loan Cancellation/Reinstatement (CommonLine Release 4 only)
- @1-08 Loan Cancellation (CommonLine Release 5 only)
- @1-09 Disbursement Cancellation/Change
- @1-13 Sub/Unsub Reallocation Loan Decrease
- @1-14 Sub/Unsub Reallocation Loan Increase

Refer to the background information regarding these records in the *Supported Change Transaction Records* section of this chapter. This section also describes how to perform each of the different change transactions.

Enter @1-08, @1-09, @1-13, AND @1-14 changes on the Electronic Loan Application Form (RPAELAP).

- The loan must be guaranteed (**Appl Status** field is set to *G* or *B*).
- A pre-disbursement ID code must exist to make pre-disbursement loan changes.
- A post-disbursement ID code must exist to make post-disbursement reallocation changes.
- The Approved Amount from the previous response file is submitted in the Change Transaction file as the Guaranteed Amount. A warning message, "Do not update if processing Change Transactions" appears if you try to change the Approved Amount.
- A warning also displays if you attempt to enter a Change Transaction without sufficient time for Servicer processing according to your settings for the **# of Days for EL Changes** field(s) on the ROAINST and/or RPRLNDR forms.
- Access the Applicant Data Log Application Form (ROAALOG) to view Change Transaction information for a selected loan.

Step 6—View Change Transactions on ROIALOG, ROAALOG, and RPACTRR Forms

Changes logged for Change Transaction processing are visible on the Applicant Data Log Inquiry Form (ROIALOG), the Applicant Data Log Application Form (ROAALOG) and the Electronic Loan Application Form (RPAELAP). Specifically, ROIALOG displays the data element that was changed, the prior value, and the new value for the data element, while ROAALOG displays the **Electronic Loan ID** and **Sequence Number**, **EL Fund Type**, and the **Recipient ID** to which the change will be submitted. The status of the change is also visible on ROAALOG: *S - Sent, R - Rejected, A - Accepted, D - Duplicated, F - Forwarded, P - Pending*, and null - not sent.

The Response Upload Process (RPRELRU) translates the existence of error messages for a Change Transaction Record to a status of Rejected and loads the reject reasons as returned in the Response File to ROBALOG for Change

Transaction Records. You can view the error messages for the specific Change Transaction if you select the error/reject messages option on the ROAALOG Form.

Change transactions specific to the loan record may also be viewed by accessing the Applicant Data Log Detail Option from RPAELAP. When accessed, only the changes made to that loan record will be displayed.

You can also mark rejected transactions or specific change records to be resent using ROAALOG by checking the **Resend** indicator for the record. When re-sending a Change Transaction record, the Recipient ID will be updated if it is now different on RPAELAP. This ensures that the correct Recipient will be used when submitting the Change Record.

The Change Transaction Record Request Form (RPACTRR), is an aid-year specific form that displays all Change Transaction Detail Records that can be selected to send. The form displays the Student ID, Loan ID, Sequence Number, Fund Type, Recipient ID, Change Type, Data Element and Correction Value. You can mark individual Change Transaction Detail Records with the **Del?** field to prohibit the sending of that record.

Step 7—Extract Change Transactions with RPRELCT Process

The Electronic Loan Change Transaction Extract Process (RPRELCT) extracts Change Transaction records for all Detail Records logged to be sent for a specific Recipient ID.

This process use the Recipient ID entered as a parameter to select the appropriate records to be transmitted to that specific Recipient. An extract file is generated according to the required file formats. The extract file consists of one Header Record, One Borrower (@1-02) Detail Record for each borrower, one @1-08, @1-09, @1-13 or @1-14 Detail Record for each Loan ID as logged in ROBALOG, and one Trailer Record.

This process, which extracts CommonLine Change Transactions from SCT Banner, creates a data file based on the CommonLine format for Change Transaction processing. Only those records related to Electronic loans which have not been marked to delete (that is, ROBALOG_EDE_DEL_IND = *N*) and have not been previously sent (that is, ROBALOG_EDE_DATE_SENT is null) are extracted.

In addition to the data transmission file that is created by the RPRELCT Process, ELCTxxIN_yyyyy.dat, the process also generates two output files:

• The rprelct_xxxxx.lis file contains information for the students that are included in the extract with the Loan ID/sequence number, fund type, type of detail record and the data element with the values used.

• The rprelct_xxxxx.ls2 file contains any students who were not included in the extract due to missing required data elements with the appropriate error message.

This process also provides the ability to resend an entire batch, if necessary.

> **Note:** Reallocation records for Sub/Unsub require both the Decrease @1-13 Record and the Increase @1-14 be sent as a set. Only the record for the Subsidized loan will be listed on the output for RPRELCT. However, the corresponding increase or decrease for the unsubsidized loan will be extracted in the data file.

Step 8—Transmit the Data File to the Servicer via Vendor Software

The data file that is created, ELCTxxIN_yyyyy.dat, should be uploaded via ftp (either ASCII or Binary) in the appropriate manner to maintain the file without changes to the file size or format.

Step 9—Upload Loan and Change Transaction Response Information with the RPRELRU Process

The Electronic Loan Response Upload Process (RPRELRU) reports the responses received for Change Transaction processing including identifying Change Transactions, reporting accepted and rejected transactions, Hold/Release status updates, and also updates the database with the status for the Change Records returned.

View the following data on loan records and/or response file output document:

- Amount guaranteed, disbursement dates/amounts, and loan fund type added to loan records.
- Prints record type/status definition(s) including 'R' Change Response.
- Updates Approved Amount after response to Change Transaction
- Loads error messages for loan application and for Change Transaction.
- Updates pre-disbursement Recipient ID if it does not exist for loan.

Step 10—Correct Change Transaction Errors, Extract Updates via RPRELCT Process and Resend Corrections

Rejected Change Transactions have an Error @06 Detail Code. The RPRELRU Process Translates Error message to an *R (Reject)* status code and loads the error reasons to the ROBALOG table.

Use the Reject/Error Messages option in the Navigation Frame of the ROAALOG Form to view reject/error messages for a specific record.

If you check the **Resend** field, the selected change is logged so that you can review the record on the RPACTRR Form.

Correct all detected errors on the RPAELAP Form and extract updates using the Electronic Loan Change Transaction Extract Process (RPRELCT).

CommonLine Release 4

In *CommonLine Release 4*, the Response to a Change Transaction @6 Detail record is only acknowledged if the change is rejected. Change Detail records that are not acknowledged as a reject are assumed to be accepted by the servicer.

CommonLine Release 5

In CommonLine *Release 5* one Change Transaction Status Response (@6) Detail Record is returned in the file for each loan and disbursement level transaction submitted in the Change Transaction Send File. The @6 Detail Record follows the corresponding Response @1 Detail Record or related records. Each @6 Detail Record now includes a Record Status code, which indicates if a Change Transaction has an accepted, forwarded, pending, duplicate, or rejected status.

- *A - Processed.* A positive acknowledgement that the requested changes have been made.
- *B - Duplicate.* The requested change(s) match value(s) already present on the service provider's database.
- *F - Forwarded.* The change transaction record has been routed to another entity for processing
- *P - Pending.* The change transaction record has been received but updates are pending.
- *R - Rejected.* The change transaction record has been rejected in its entirety; no data has been processed and no updates have been made.

Also, the type of change that was submitted will be returned when the @6 Detail Record is returned in the Response file which will be used to match the response being received to the record that was submitted.

A record type of *X* indicates that a Change Transaction submitted can not be matched to a borrower/loan or that the service provider does not support the specific type of Change Record submitted.

Supported Change Transaction Records

Loan Cancellation Detail Record - @1-08

Loan Cancellation

You can use the Loan Cancellation/Reinstatement (@1-08) Detail Record (*CommonLine Release 4*) or the Loan Cancellation (@1-08) Detail Record (*CommonLine Release 5*) to request full loan cancellations prior to the release of the first disbursement. A full loan cancellation is necessary and should be requested when a loan is no longer needed and funds have yet to be disbursed. In this case, all scheduled disbursements are cancelled.

> **Note:** For Subsidized/Unsubsidized Federal Stafford Loans submitted originally on the same application, you must submit a separate record for each loan.

To perform a full loan cancellation, check the **Cancel Ind** on the Main Window of RPAELAP. When you check the **Cancel Ind** field, the value in the **Cancel Date** field is logged for this **Loan ID/Sequence number** and will send the value as a CommonLine format @1-08 Detail Record in the extract file to indicate a loan cancellation.

Note: If any funds have been disbursed, do not use the **Cancel Ind** field in this window to cancel the loan. Instead, you must cancel each disbursement individually using the Disbursement Cancellation/Change (@1-09) Detail Record (if canceling future disbursements).

Note: When a loan is cancelled, it is advisable to update the **Loan Status** field to a *canceled* status. By updating the status, the loan does not memo based on the approved amount. Since the approved amount is still needed for validation in case the loan is reinstated, the approved amount is not changed to zero when a loan is cancelled.

Note: For subsidized/unsubsidized Federal Stafford Loans submitted originally on the same application, you must submit a separate record for each loan if you are requesting any of the above changes.

Loan Reinstatement

If a loan cancellation is made prior to the release of the first disbursement, the loan can be either fully or partially reinstated using the @1-08 Detail Record. The reinstated loan amount must not exceed the original guarantee amount.

To reinstate the loan either partially or fully, uncheck the **Cancel Ind** field. This logs the cancel date change and indicates a loan reinstatement. If you want to fully reinstate the loan, no further updates are necessary.

If you want to partially reinstate the loan, enter the new loan amount in the **Certified Amount** field of the Certification Data window of this form. Uncheck the **Cancel Ind** field to log the removal of the cancel date. In the case of a partial reinstatement of the loan, you must also update the **Rev Gross Amt** field for each disbursement.

- The cancel date is logged for each disbursement record that exists for the loan.The change type is logged as *08* for each disbursement record.

    - If *CommonLine Release 5* is selected to submit the loan reinstatement, all disbursement records logged as a change type of *08* are submitted as *09 Disbursement Cancellation/Change Detail records* in accordance with *CommonLine Release 5* standards.

    - If *CommonLine Release 4* is selected to submit the loan reinstatement, all disbursement records logged as a change type of *08* are updated for deletion and will not be sent. For *CommonLine Release 4*, only the entire loan is reinstated using the *08* Loan cancellation/reinstatement record.

CommonLine 5 versus CommonLine 4 processing

CommonLine Release 5 does not allow a full or partial reinstatement of the loan record. Instead, each individual disbursement record must be reinstated. The correct Change Transaction Detail Record must be submitted to send the change but also for matching the Response record that is returned.

In *CommonLine 4* processing for a Loan Cancellation/Reinstatement record, to cancel a loan in full pre-disbursement, you check the **Cancel Ind**, which logs the cancel date for the loan. The logging of the cancel date is processed as a loan cancellation, @1-08 Detail record for Change Transaction processing. If the loan were to then be reinstated, either partially or in full, you would uncheck the **Cancel Ind**, which would then log the cancel date to null. This is processed as a loan reinstatement, @1-08 Detail record. If a partial reinstatement was to be made, the **Certified Amt** field in the Certification window of RPAELAP would be adjusted for the loan and the individual disbursements scheduled based on the new Certified amount and the disbursement percentages.

Since the person reinstating the loan may not know if the record will be transmitted using CommonLine 5 or CommonLine 4, logging a reinstatement record for the loan may be sent either using CommonLine 4 or CommonLine 5 format. The Electronic Loan Change Transaction Process (RPRELCT) selects the appropriate logging record to submit based on the CommonLine version entered as a parameter.

Disbursement Cancellation/Change Detail Record - @1-09

Disbursement Cancellation

You can use the Disbursement Cancellation/Change (@1-09) Detail Record to submit full or partial disbursement cancellations *prior to the release* of funds for the disbursement.

Warning: If any funds have been disbursed for that specific disbursement, do not use the @1-09 Detail Record to cancel disbursements. Instead, you must contact your service provider to return funds and cancel any disbursements that have been received.

To *cancel* a specific disbursement in full, check the **Cancel Ind** on the Disbursement Schedule window of RPAELAP which will default the system date in the **Cancel Date**. The cancel date will be logged and used to identify this as an @1-09 disbursement cancellation for the specific disbursement number and **Loan ID/sequence number**.

When submitting disbursement cancellations, all subsequent disbursements are not automatically cancelled. If subsequent disbursements are not submitted for cancellation and if it is the service provider's policy to cancel all subsequent disbursements, you will receive an error message in the Response File. Contact your service provider regarding their policy.

Disbursement Reinstatement

If a disbursement cancellation is made prior to the release of funds, the disbursement can be either fully or partially reinstated using this record. The sum of all scheduled disbursements, including those that have been reinstated, must not exceed the original guarantee amount.

To *reinstate* a previously cancelled disbursement, uncheck the **Cancel Ind** field on the Disbursement Schedule window of RPAELAP, which will remove the cancel date. This indicates the disbursement is being reinstated. To partially reinstate a disbursement, also update the **Rev Gross Amt** field.

This will cause the following:

*   The cancel date is logged for the loan/disbursement number. This will be logged with *09* for the Change Type.

Disbursement Date/Amount Changes

In addition to disbursement cancellations and reinstatements, the @1-09 Detail Record can be used to reschedule disbursement dates prior to the receipt of funds.

To *change* a scheduled disbursement date, update scheduled date in the **Sched Date** field on the Disbursement Schedule window of RPAELAP. SCT Banner now logs changes made to the **Sched Date** field and uses it to identify this as an @1-09 disbursement date change for the specific disbursement number and Loan ID/ Sequence Number.

Revise a Disbursement Amount

You may also revise the disbursement amount for individual disbursements. However, you cannot use the @1-09 record to increase disbursements that would exceed the amount originally guaranteed.

To *revise* a disbursement amount, enter the new gross amount of the disbursement in the **Revised Gross Amt** field on the Disbursement Schedule window of RPAELAP. This field was added so that you can enter a revised disbursement amount using a gross amount for the disbursement. The amount entered in the **Revised Gross Amt** field will be logged and used to identify this as an @1-09 disbursement change for the specific disbursement number and Loan ID/sequence no.

Sub/Unsub Reallocation @1-13 Loan Decrease/@1-14 Loan Increase

You must request a Sub/Unsub reallocation when the subsidized and unsubsidized Federal Stafford loan amounts are adjusted per the school's request due to a change in the borrower's eligibility. The Sub/Unsub Reallocation Detail Records must be submitted as a set: one Sub/Unsub Reallocation Loan Decrease (@1-13) Detail Record and one Sub/Unsub Reallocation Increase (@1-14) Detail Record for each loan that is to be reallocated.

This transaction can occur at any stage in the loan process up to 90 days after the end of the loan period as long as the sum of the subsidized and unsubsidized loan amounts does not exceed the original sum before the change.

> **Note:** When submitting these Detail Records, there is a reduction of the certified amount for one type (either Sub or Unsub) and an increase in the certified amount of the other type (either Sub or Unsub). The combination of the new certified amounts for the Sub/Unsub must not exceed the overall guaranteed amount for the combined Sub/Unsub as reported in the Application Response file.
>
> Additionally, both subsidized and unsubsidized loans must have existed (guaranteed dollar amount greater than zero) originally and must have been processed under the same promissory note (usually identified as being submitted with the same CommonLine Unique Identifier).

> **Caution:** In the case of a subsidized/unsubsidized reallocation where one of the loans fails, the service provider will fail both loans and send back the same error code for both in the Response File.

For a Sub/Unsub reallocation, check the **Reallocation Ind** field on the Certification Data window on RPAELAP for the subsidized loan and update the **Certified Amount** with the new amount to be certified. When the subsidized loan is updated, the unsubsidized is automatically updated with the corresponding **Certified Amount** increase/decrease.

> **Note:** For a Sub/Unsub reallocation, the update is only necessary for the subsidized loan. When the Recalculation Indicator is checked, and the new certified amount is entered, the certified amount for the Subsidized loan will be logged as a Sub/Unsub reallocation decrease (@1-13) or increase (@1-14). The Unsubsidized loan will be extracted with the corresponding increase or decrease to create the required reallocation set of @1-13 and @1-14.

CommonLine 5 processing   The file organization is different when a Sub/Unsub reallocation record (@1-13/@1-14 Detail Record) is submitted and there are more than four disbursements. There is one @1-13/@1-14 Detail record for each set of four disbursements that exist for the student's combined application; one set for 1- 4, one set for 5-8, one set for 9-12, one set for 13-16, one set for 17-20.

Processing Hold/Release Requests

Step 1—Run the Disbursement Process (RPEDISB)

Run the disbursement process online or in batch to generate memos, authorizations, and disbursement error messages if the disbursement edit optional parameter is being used for the RPRHDRL process.

Review disbursement error messages on the disbursement report or on the Disbursement Results Form (ROIDISB).

Step 2—Set Hold/Release Status with the Hold/Release Process (RPRHDRL)

This process captures changes to the initial Hold/Release status and creates a data file for transmission to the service provider or lender.

The Hold/Release Process is used specifically for Hold/Release processing. The process only selects the appropriate records to submit based on the Recipient ID that has been entered as a parameter. The Recipient ID is already being selected for the detail records based on criteria established on Lender/Disbursing Agents Rule Form (RPRLNDA). The extract is only for those detail records where the Recipient ID determined matches the Recipient ID entered in the Recipient ID parameter.

Run the process after receiving the response file. The Guarantor sequence number is needed.

> **Note:** The Disbursement edit (which is optional) requires at least one disbursement reject in the Disbursement Results Table to hold a loan, and that no rejects be found to release a loan.

The process updates the **Hold/Release Status** field in the Disbursement Schedule window of the RPAELAP Form to *HS (Hold Sent)* or *RS (Release Sent)*.

Output files include the RPRHDRL.xxxxx.DAT data file and the .lis file with the Control Report and records not processed (with reasons).

CommonLine 4 versus CommonLine 5 processing

In *CommonLine Release 4*, the Disbursement Cancellation/Change Record, @1-09, is used to submit changes to disbursement amounts, disbursement date, and to request a hold/release of funds. A disbursement date and amount is submitted on one record. However, a hold/release request needs to be submitted without changes to the disbursement date or amount.

CommonLine Release 5 processing now submits changes to the disbursement record using a change type to indicate the type of change being made within the record so the change will be easily identified. The Disbursement Cancellation/Change @1-09

Detail Record includes a change type of *E* to identify the record as a Hold/Release request. The record layout only includes information that will identify the disbursement identification number for the Loan ID; i.e., the disbursement number and disbursement date. The disbursement number and disbursement date sent must correspond to the disbursement number and disbursement date assigned at the time of the loan guarantee.

Step 3—Use Servicer Software to Transmit Hold Release Status

Transmit the RPRHDRL*yyyyy.DAT* file to the guarantor, lender, or servicer with the servicer software. In return, you will receive an electronic Disbursement Roster File which is used by disbursing agents to inform you of loan disbursement information.

Hold/Release Processing

Hold/Release requests are also processed using the @1-09 Detail Record. The Hold/Release Process (RPRHDRL), which is a separate function, is used to send Hold/Release Requests.

The RPRHDRL Process sends the Hold/Release request, but does not send changes to disbursement amounts or dates. Also, the process only extracts the Hold/Release records associated with the Recipient ID defined in the RPRHDRL parameters.

CommonLine Release 4 processing

In *CommonLine Release 4*, the Disbursement Cancellation/Change Record, @1-09, is used to submit changes to disbursement amounts, disbursement date, and to request a hold/release of funds. A disbursement date and amount is submitted on one record. However, a hold/release request needs to be submitted without changes to the disbursement date or amount.

CommonLine Release 5 processing

CommonLine Release 5 processing now submits changes to the disbursement record using a change type to indicate the type of change being made within the record so the change will be easily identified. The Disbursement Cancellation/Change @1-09 Detail Record includes a change type of *E* to identify the record as a Hold/Release request. The record layout only includes information that will identify the disbursement identification number for the Loan ID; that is, the disbursement number and disbursement date. The disbursement number and disbursement date sent must correspond to the disbursement number and disbursement date assigned at the time of the loan guarantee.

Receipt and Processing of EFT and Disbursement files

Step 1—Run the EFT/Disbursement Roster Upload Process (RPREFTL)

When the loan funds are to be released, the servicer will send the electronic Roster File. The EFT file should be renamed to *eftxxx.dat* (where *xxx* is a three digit roster/file sequence number assigned by the institution) and be placed in the standard data load directory ($DATA_HOME/finaid). The RPREFTL process loads the data from the detail records (@1) in that file to fields in the EFT Disbursement Table (RPREFTD).

> **Note:** Roster files may also be concatenated using the FILECAT utility prior to being loaded into SCT Banner.

Run the RPREFTL Process. The program also inserts records into the Electronic Payment Receipt Table (RPREPMT). For all detail records with a Distribution Method of *E* (EFT), a single RPREPMT record is inserted as a summary of all EFT payments in the file. For all detail records with a Distribution Method of *M* (Master Check), a single RPREPMT record is inserted as a summary of all Master Check payments in the file. For all detail records with a Distribution Method of *N* (Netted EFT), a single RPREPMT record is inserted as a summary of all Netted EFT payments in the file. For all detail records with a Distribution Method of *I* (Individual Check), separate RPREPMT records are inserted for each individual check in the file.

Data for Roster Amount is obtained from fields in the trailer record. The trailer record has total net disbursement amount, total net EFT amount, and total non-EFT amount. If the check number field on the roster (Reference ID in SCT Banner) is blank, SCT Banner generates a check/roster number for the Reference ID. SCT Banner-generated IDs will always start with an @ sign. This same generated Reference Number is used for the Electronic Payment Receipt Table (RPREPMT) and the EFT Disbursement Table (RPREFTD).

The only parameter needed for the job is the Data File Name.

After the data file is processed the first nine characters of the header record of the data file (eftxxx.dat) are replaced with the literal 'PROCESSED.' When reading in a data file, if the first nine characters of the header record are 'PROCESSED,' then the file is not processed as this file has already been processed. Instead, a message is printed in the control report that says that data file 'eftxxx.dat' has already been processed.

> **Note:** Multiple EFT/Disbursement Roster files can be loaded into the holding area at the same time. Each roster must have a unique filename.

CommonLine 4 versus CommonLine 5 processing

CommonLine Release 4 EFT/Disbursement File processing consists of two files: a Disbursement Roster file sent by the disbursing agent to report disbursement information to schools and a Disbursement Acknowledgement file sent by a central

disbursing agent to disbursing agents to confirm the disbursements that had been made. Schools do not send or receive a Disbursement Acknowledgement file.

In *CommonLine Release 5*, EFT/Disbursement File processing is called the Disbursement Information File. The Disbursement Information File includes the Disbursement Roster file, Disbursement Acknowledgement file, and a new file type - the Disbursement Forecast file. The Disbursement Forecast file reports all potential upcoming disbursements that are scheduled to be disbursed by the lender or lender-servicers. This file is identical to the Disbursement Roster file with the exception of the File Identifier Name and File Identifier Code in the Header Record. SCT Banner does not process the Disbursement Forecast file.

A value for the Borrower Confirmation Indicator in CommonLine *Release 5* indicates that confirmation has been received for a reduced amount.

Step 2—Confirm Receipt of Electronic Funds and Paper Checks with RPAEPMT Form

When funds are actually received (via EFT transfer or physical check), you access this form to find the records that correspond to the EFT transfer/check and check the **Receipt Flag** field. The system date defaults into the **Receipt Date** field, but you can manually change this date.

To record the receipt of a new EFT payment, you can enter query mode, and query where the **Dist Method** field is set to *E* (EFT) and the **Receipt Flag** field is blank. Whenever the form executes a query it sorts the records based on descending order of roster date and then ascending order of reference ID.

If you want to record the receipt of a batch of individual checks, you can query where the **Dist Method** field is set to *I* (Individual Check) and the **Roster Date** = xx-xxx-xxxx and the batch of checks would be listed in ascending order of check number, which should be the same order as the actual batch of checks.

Records may be deleted from the RPAEPMT Form. The only fields that you can update are the **Receipt Flag** and the **Receipt Date**. The cursor starts in the **Receipt Flag** field and tabs between these two fields.

Review the summary cash information.

- Single record for all EFT payments in the file.
- Single record for all Netted EFT payments in the file. If netting is used, the school retains and recycles funds recovered from loan adjustments. Student records in the file which represent the netted fund total will have a file code of *A*.
- Single record for all Master Check payments in the file.
- Individual records for each *I*ndividual Check payment in the file. If the check number field is blank on the incoming file, SCT Banner will generate a Reference ID number. SCT Banner Reference IDs will have the @ sign.

Contact the Accounting Office to confirm that EFT funds have been received in the bank account.

Confirm the receipt of checks/master checks.

Enter a checkmark by the summary EFT, master check, or netted amount to indicate receipt of funds so that records will upload during the posting process.

> **Note:** Be certain to mark the receipt flag on $0 payment rosters if netting so that funds will post to student(s).

Enter a checkmark by each individual check received so that the amounts will post.

Step 3—Match Electronic Disbursement Records and Post Funds with RPREFTP Process

This EFT Posting Process (RPREFTP) matches student records using the unique loan identifier. This process posts data from the RPREFTD table to the Loan Disbursement Table (RPRLADB) for records where the corresponding EFT transfer, Master Check, or Individual check has been received and recorded in the RPREPMT Table.

If no RPRLAPP records match this Unique Loan ID, the student's EFT roster data prints on an error report and is not deleted from the holding area. Records that are successfully matched and posted to RPRLADB are deleted from the RPREFTD Table. Basic student data is printed on the control report for these students with a message that these payments were successfully posted to the loan disbursement table. The listing is sorted alphabetically by last, first, middle initial, followed by SSN. Only the RPRLADB record where the sequence number is set to 1 is updated.

1.   Enter parameters and run the RPREFTP process.

2.   Select a **Distribution Method** (that is, *E, I, M, N*) or leave blank to post all types of student detail records at once.

3.   Enter a specific **Reference ID** or leave blank to process all records.

4.   Review the output and verify the process completed by viewing the .log file. The .lis file will show all students processed in the run including error messages for those that did not load to the permanent tables.

5.   Re-run the RPREFTP to generate a report listing the names of only those students whose records did not match. You will later use this report to resolve the unmatched records using the Electronic Loan Disbursement Form (RPAELDB).

> **Note:** If there are multiple records for the same student in the file, additional record(s) will be inserted on the RPALDSB Form.

Step 4—Resolve Suspended Loan Records with the RPAELDB Form

Access the Electronic Loan Disbursement Form (RPAELDB). To resolve suspended loan records, delete the ID in the Key Block and enter a query. You can sort on the record types shown on RPAEPMT (that is, *E, M, I, N*).

Perform a Print Screen for each suspended record and compare it to the loan application.

- If the Loan ID is incorrect, update the **Loan ID** on the RPAELDB record to match the Unique Loan ID on the RPAELAP Form and re-run the RPREFTP Process.

- If the EFT block is checked on RPAELAP and funds were received as a paper check, remove the EFT indicator on RPAELAP and re-run the RPREFTP Process. If you have separate funds for paper checks, you must cancel the EFT fund application and award, re-award/recreate the application from the paper check fund, and re-run the posting process.

- If the record is not your student, use the Print Screen function on the RPAELDB Form as authorization for the Finance Office to cut a check from the EFT account back to the lender. Delete the record on the RPAELDB Form.

- If the disbursement number does not exist as part of the student's disbursement schedule, manually enter data on RPALDSB and delete the loan record from RPAELDB.

- If the disbursement is a reissued disbursement, you must first change the value of the **Reissued Indicator** field for the student from *R (Reissued)* to *N (New)* on the RPAELDB Form. Once this indicator has been updated, rerun the RPREFTP process to load the student's disbursement record to RPALDSB. If you choose to manually enter the disbursement information on RPALDSB instead of re-running the RPREFTP process, delete the student's electronic disbursement record by using the "Delete Pending Electronic Disbursement" function on the form RPAELDB

Rerun the RPREFTP Process after data corrections or deletions.

> **Note:** Multiple records for the same student in the same batch will result in multiple disbursement records on RPALDSB.

To determine fees subsidized by the guarantor/lender, you must verify that:

- Response files include fees to be subsidized by the guarantor/lender for each loan disbursement.

- Fee subsidies are loaded to the Loan Disbursement (RPRLABD) table and are visible in the **Fees Paid** field on RPAELDB only while the Response records are in the temporary tables. Schools may wish to write a program to capture the fees and calculate a new net amount for memos.

Step 5—View the Student's Loan History on the RPALDSB Form

Loan Disbursement Form (RPALDSB)

The Loan Disbursement Form (RPALDSB) displays the historical loan record for a student. Disbursement data populated by the Electronic Loan Application Process (RPRELAP) include:

- **Fund**
- **Term Code**
- **Schedule Date**
- **Disbursement number**
- **Sequence Number**
- **Est amount**

Disbursement data populated by the EFT Posting Process (RPREFTP) include:

- **Sev Net Amt**

Disbursement data populated by the EFT Posting Process (RPREFTP) include:

EFT

- **Reference ID** (from the roster)
- **EFT Amount/Date**
- **EFT Indicator** checked
- **Feed Indicator** set to *Y*

Individual Checks

- **Reference ID** (check number)
- **Check Amount/Date**
- **Feed Indicator** (must sign check)

Master Checks

- **Reference ID** (master check number)
- **Amount/Date**
- **Feed Indicator** (must sign for proceeds)

When checks/master check forms are signed:

- **Feed Indicator** (manual)
- **Feed Date**

By the RPEDISB disbursement process:

- **Transaction Number** from the Student Account posting.
- **Disbursement Load** (load code) and **Option** (type of hours used for calculation)
- **Feed Date**

Other:

- **Certified Hours**. This is the credit hours used for eligibility on the loan application (entered manually on RPAELAP term schedule window)
- **Student Received**. An optional field populated manually to show date student received balance of loan proceeds.
- **Disbursement Bypass**. Used with adjusting entries to correct data entry errors.

    Note: Note: if detail codes exist on RPRLOPT, the Student Charge/Payment detail code will be used for this correction, not the detail code from RFRBASE

- **Disbursement Override**. Permits disbursement when the loan amount is greater than the award amount. Edit uses total of all term disbursement amounts up to and including the term in which the disbursement process is being run.

Step 6—Disburse to the Student Account

1. Run the Disbursement Process (RPEDISB) to create memos and authorizations or release funds to the student account. Disbursements may also be run in the Student Accounting Office if loan checks or Master Check forms are signed there.

2. Check error messages on the report or on the Disbursement Results Form (ROIDISB).

    Note: The Disbursement Process uses the Financial Aid Consortium enrollment first if the Consortium Indicator is checked. It uses the actual Student System enrollment (billable or adjusted per RPROPTS option) as of date of disbursement run.

    RPEDISB/RPALDSB Disbursement/Authorization calculates from the net of all loan disbursement records for term on the RPALDSB disbursement form and allows Payment and Authorization in the same term when two disbursements are scheduled.

3. Fees paid by the lender captured during the RPREFTL process are used to calculate loan memos.

Note: Loan disbursements for students who have not accepted charges when the **Accept Charges** field on RPROPTS is checked will be rejected. New error message will appear.

Loan Adjustments

Returning Loan Funds Prior to the Accounting Feed

1. Access the appropriate term record on the Disbursement Details window of the Loan Disbursement Form (RPALDSB).

    If the student is not enrolled, enter the date returned in the **Retn'd Lndr** field on the original disbursement record.

    If the student is enrolled, enter the amount to be returned in the **Retn'd Amt** field and the date returned in the **Retn'd Date** field.

    The entry in the **Rtrn'd Lndr** field prevents any further disbursement. Previous memos will be backed out.

2. Cancel the award on RPAAWRD.

3. Return the check to the lender.

Returning Calculated Refund Amounts to the Lender

1. Access the appropriate term record on the Disbursement Details window of the Loan Disbursement Form (RPALDSB).

2. Use the *Insert Record* function to create a new term record for the adjusting entry.

3. Enter the adjustment amount in the **Retn'd Amoun**t field. If you are netting disbursements, check the **Disb Bypass** field to prevent the generation of a refund check to the lender. Save the data.

4. Reduce the award amount on the RPAAWRD Form so that future transcripts will be correct.

5. Run the RPEDISB Process to back out the excess loan funds.

    Note: SCT Banner does not support the return of refund amounts to lenders via EFT. The posting to Finance for a refund check happens immediately when an entry is made on the RPALDSB Form and the RPEDISB Process is run. The student ID is *not* passed to Finance as part of the refund check process.

Correcting Loans - Received Amount Less than Awarded Amount

Reduce the awarded offer and accepted amounts on the RPAAWRD or RPAAPMT forms to the Approved amount so that the financial aid transcripts will be correct.

Loan Reports

The following reports are designed to aid you in the processing of Electronic Loans. Refer to the *Reports and Processes Chapter* for additional information.

Aging of Nondisbursed Loans Report (RPRLNAG)

This report displays loan disbursements that have been received which have not been fed to the student's account. The check amount and number of days between the receipt of the check and the day the report is processed is also displayed to assist you in determining funds that must be returned based on the Federal Regulations.

RPRLNEX Exceptions-Students Not Fully Funded Report

The Loan Funding Exception Report lists those students with received amounts less than the amount on the loan-by-term table. This report can also be run to identify discrepancies between the calculated disbursement amounts and the disbursement amounts returned by the servicer in the Response File.

Parameters include:

- **Tolerance Amount** ($1.00 is used if no tolerance is entered).
- **Process Type** compares *P*ending, *A*ctual, *E*xpected, or *B*oth disbursements.
- **Process EFT Only** allows you to disregard paper checks.
- **Reference ID** allows you to restrict report by batch.

Setting the **Exclude Flag** on the RPAELAP Form will prevent the line from displaying for a student who has appeared on an earlier report even if a discrepancy between the award/disbursement amount exists.

Review and adjust entries on the Award Form as needed so that transcripts will be correct or so that future loans for the year will generate correctly.

Loan Summary Report (RPRLSUM)

The Loan Summary Report lists loans for students and can be categorized in several ways through report parameters.

Chapter 4   Forms

Electronic Loan Processing Menu

Electronic Loan Application Form (RPAELAP)

Use the Electronic Loan Application Form to process CommonLine applications. This form does not permit you to manually create electronic loan application records. The form is used to update and query existing records; you can only query electronic loan application records on this form.Use the Electronic Loan Application batch process (RPRELAP) to create electronic loan application records.

Key Block

The applicant ID is the applicant's identification number. All of the data on this form refers to the applicant ID that you enter in this section. If necessary, you can select List to search for existing applicants with the Person Search Form (ROAIDEN). After you enter the necessary information in this section, press Next Block to access the Application Status section.

Applicant Status Block

This block provides you with the current status of a student's electronic loan application. The fields are explained in the text that follows.

Fields	Descriptions / Buttons
Appl No	This sequence number uniquely identifies the loan application. It does not indicate the number of loan applications the student has. Due to the delete/replace function of the RPRELAP process, some application numbers may not be used for a student.

Fields	Descriptions / Buttons
Loan ID	This is the unique identifier in CommonLine format that identifies this loan application. The Electronic Loan Application process (RPRELAP) creates a temporary, non-unique loam ID. When the application is extracted by the Electronic Loan Application Extract (RPRELAX), the unique identifier is assigned. If the RPRELAX process combines a Subsidized and an Unsubsidized loan, the unique identifier is assigned to the Subsidized loan and as the XREF loan id of the Unsubsidized loan.
EL Seq No	The Electronic Loan Sequence Number displays in the field directly following the **XREF Loan ID** field. This field only displays at this location if an **XREF Loan ID** exists.
Fund Code	Fund Code that was packaged for the student.
Aid Year	Aid Year Code from the award record.
Lender ID	The six-digit ID is the lender code assigned by the Department of Education. If the student had a prior loan from the same fund code, use the lender on that loan application. Otherwise, the default lender ID from the Loan Options Form (RPRLOPT) displays. You can update this field. The List function transfers you to the Non-Person Name/ID Search Form (SOACOMP) to perform a non-person name search.
Return ID	The ID (from the SPRIDEN table) for the entity that is to receive the funds that must be returned for students that are no longer eligible or have reduced loan eligibility. This should be the lender code assigned by the Department of Education if the entity is a lender. It should be the Guarantor ID if the entity is the guarantor. The system initially assigns the default lender ID from the Loan Options Form (RPRLOPT). You can update this field. The List function transfers you to the Non-Person Name/ID Search Form (SOACOMP) to perform a non-person name search.

Fields	Descriptions / Buttons
Guarantor ID	The ID (from the SPRIDEN table) for the guarantor of the loan. This should be the code assigned to the guarantor as published in the CommonLine Reference Manual. If there is a default guarantor associated with the lender on the Lender Base Data Form (RPRLNDR), that Guarantor ID displays. Otherwise, the default guarantor from RPRLOPT is used. You can update this field. The List function transfers you to the Non-Person Name/ID Search Form (SOACOMP) to perform a non-person name search.
Loan Period	This is the code that was defined on the Loan Period Base Data Form (RPRLPRD) that identifies the period covered by the loan. You can only update the code; the start and end dates automatically default from the loan period code.
Loan Status	The Loan Status code prevents memos and/or disbursements from taking place if the assigned code means "Hold" or "Inactive".
XREF Loan ID	The cross reference loan ID field indicates whether the Subsidized and Unsubsidized Loans were processed as a combined loan application. The field contains the unique loan ID of the application with which it was combined. SCT Banner maintains separate unique loan IDs for each loan, but only one loan ID is reported on the combined application. After processing by the lender/guarantor, two response records will be returned with the same unique loan ID (the Subsidized Loan ID).
FEE Pct	The percentage that will be subtracted from the loan proceeds because of origination fees, etc.
Lock	Check the Lock Indicator to prevent the loan application record from being deleted and replaced by the RPRELAP process. This prevents the loss of manually changed data before the loan application is sent to the guarantor or extracted for import to a school-based-software system. For example, changes to the loan requested amount, the loan disbursement schedule, or parent information will be lost if made before the record is extracted, the application is not locked, and you run the RPRELAP process again. RPRELAP will delete the current loan application record and replace it with a new application where all fields are reset to their default values.

Fields	**Descriptions / Buttons**

Process Type | A two character code to indicate the type of processing that will be performed for the loan application. The codes are:

GP	Guarantee and Print Prom Note
GO	Guarantee Only
PG	Print Guarantee
PO	Print Prom Note Only
RP	Reprint Prom Note Only
CR	School Certification Request (return of loan application with certification data)
CO	Credit Only (CommonLine 5 only)
CP	Credit/Print (CommonLine 5 only)

Record Type | A one character code to indicate if this detail record contains a new loan application submitted for processing. The codes are:

A	New loan application submitted for processing
C	Corrected loan application submitted for processing
R	Reprint of loan application
T	Terminate request (This is a withdrawal of the loan(s) prior to guarantee, not a loan cancellation. A cancellation of the loan(s) after guarantee is submitted via the NCHELP FFELP CommonLine Network Change Transaction Send File.)

The batch process that creates electronic loan application records defaults to an A Record Type.

Fields	Descriptions / Buttons

PreDisb Recip

The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.

The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File with a status of *G* (Guaranteed) or *B* (Guaranteed, promissory note received and approved for disbursement).The recipient ID for the pre-disbursement Change Transaction records for this lender. This field associates the Recipient ID with the Lender ID if it exists on the RPRLNDR Form when the loan application is created.

The CommonLine Manual stipulates that the default Recipient of the Change Transaction Send File for pre-disbursement change records for a specific loan is the Source ID of the initial Response file that acknowledged the loan application. However, for pre-disbursement changes, the Recipient of the Change Transaction Send file may be changed to a more appropriate recipient such as the loan servicer or disbursing agent.

PostDisb Recip

The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.

The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File with a status of *G* (Guaranteed) or *B* (Guaranteed, promissory note received and approved for disbursement).The recipient ID for the post-disbursement Change Transaction records for this lender. This field associates the Recipient ID with the Lender ID if it exists on the RPRLNDR Form when the loan application is created.

For post-disbursement change records, the Recipient of the Change Transaction Send file is defined as the Source ID of the most recent Disbursement Roster File for loans contained within that Disbursement Roster File. (**Note:** CommonLine Release 5 changes the post-disbursement Recipient to allow changes to be sent to other than the default recipient ID from the Disbursement Roster File.)

Fields	Descriptions / Buttons
Plus to Student	Indicates if the proceeds of a PLUS loan or a credit balance generated by a PLUS loan may be issued to the student. Valid values are a checked box (Yes) or an unchecked box (No).
Appl Status	This code indicates the processing status of the electronic loan application. The codes are typically set by the system, but may be changed manually. The codes of *N*, *R*, and *S* are set by SCT Banner processes and the remainder are set based on input from the guarantor of the loan. The valid status codes are:

I	Submitted
G	Guaranteed
B	PN Received/Approved
P	Pending processing (error resolution underway by sending organization)
D	Denied/Rejected; no further processing unless school, borrower, or lender provides updated data
M	Modification to previously reported guarantee
C	School certification requested for a loan application
T	Terminated record; no action required
N	Not ready to send
R	Ready to send
S	Sent
A	Application Accepted

Fields	Descriptions / Buttons
Batch ID	This is the batch ID assigned by SCT Banner to the batch of loan application records which included this loan. The format is:

Positions 1-2	EA for Electronic Application
Position 3-8	Date batch was created in MMDDYY format
Position 9	End year for the applicable aid year submitted (i.e., 2003 = 3).
Positions 10-12	Sequence number (starting with 001 each day)

Fields	Descriptions / Buttons
Version No	The **Version No** field contains the CommonLine Version used to create the electronic application that was sent to the Lender/ Guarantor. The RPRELAX process populates this field in the database.

Fields	Descriptions / Buttons
Borrower Credit Auth	Indicator that the school has obtained the borrower's authorization to perform a pre-approval credit check. A signed Federal PLUS loan promissory note constitutes one method of providing authorization to perform a credit check. This information is sent in the Application Send File for a Credit Only or Credit and Print request for a PLUS or Alternative loan. (CommonLine 5 only)
Borrower E-Pnote	Indicator that the borrower has completed an Electronic Promissory Note for CommonLine processing.This value is returned in the Response file. If a Certification Request is received, the value received for this field must be returned in the Application Send File when the school later submits the Certification Request. This field and the **Student E-Sign** field should only be submitted by the school when completing a Certification Request. This field is also updated by the Response file when returned in the Response File indicating the Borrower signed the Promissory Note electronically.
Student E-Sign	Checked if student electronically signed the student certification and authorization of the PLUS or Alternative loan promissory note. This value is returned in the Response file. If a Certification Request is received, the value received for this field must be returned in the Application Send File when the school later submits the Certification Request. This field and the **Borrower E-PNote** field should only be submitted by the school when completing a Certification Request.This field is also updated by the Response file when returned in the Response file indicating the Student signed the certification and authorization electronically.
Former HEAL	A check in the Former HEAL (Health Education Assistance Loan) indicator field means that a student became eligible for HEAL Loans after the HEAL program phase-out began, and is therefore eligible for additional Stafford Unsubsidized Funds. Additional Unsubsidized Stafford eligibility is permitted for students who meet specific circumstances under the HEAL program.

Fields	Descriptions / Buttons
Cancel Ind	The Loan Cancellation/Reinstatement (@1-08) Detail Record is used to request full loan cancellations prior to the release of the first disbursement. You can request a full loan cancellation when a loan is no longer needed and you have not yet disbursed the funds. In this case, all scheduled disbursements are cancelled.
	Check the **Cancel Ind** field to perform a full loan cancellation. When you check the **Cancel Ind** field, the value in the **Cancel Date** field is logged for this Loan ID/Sequence number and will send the value as a CommonLine format @1-08 Detail Record in the extract file to indicate a loan cancellation.
	Refer to the *Change Transaction Processing* section of the *Procedures Chapter* for more information regarding loan cancellations and reinstatements.
Recommended Amt	The amount packaged for the student at the time the loan application record was first created. You cannot update this field and it does not change with changes to the award.
Requested Amt	This is initially set to the amount of the award that the student accepts, however, you can adjust the amount.
Max. Elig Amt	This is the Budget - Total aid and resources - EFC (non-EFC replacement funds).
Certified Amt	This is the lowest of a) Max Elig, b) requested, c) annual loan limit for the fund and the student's grade level. This is the gross amount for which SCT Banner anticipates the loan will be approved.
Approved Amt	This is the amount which the guarantee agency has guaranteed for the loan. It is initially set to blank and is updated by the response received from the guarantor.
Elig Reinstate Amt	The amount of previously cancelled pre- or post-disbursement changes that are available for reinstatement. This is the amount available for reinstatement for a loan which has been either fully or partially cancelled.This amount is uploaded from the Response File as a result of a Change Transaction.
Created Date	The date that the application record was created in SCT Banner. System maintained, you can adjust the date.

Fields	Descriptions / Buttons
Activity Date	The date that the record was last updated. System maintained.
Prom Note Date	The date that the school received a valid, signed promissory note from the borrower. You maintain this field.
Submission Date	The date that this loan application was extracted for transmission to the guarantor. System maintained, you can adjust the date.
Approval Date	The date that the loan application was guaranteed by the guarantor. System maintained, you can adjust the date.
Cancel Date	When you check the **Cancel Ind** field to perform a full loan cancellation, the value in the **Cancel Date** field is logged for this Loan ID/Sequence number.

Prom Note/Misc Info

This window contains promissory note and miscellaneous information related to electronic loans.

Fields	Descriptions / Buttons
PN Delivery	The **PN Delivery** field indicates the preferred method of delivering the promissory note to the borrower.Valid values for the drop list are: *E - Email, P - Paper, W - Web, (None)*.
Fed App Form	The **Fed App Form** field provides the version of the application and promissory note for the borrower. Valid values for the drop list are: *B - Old PN, M - MPN, P - PLUS Note, Q - PLUS MPN, (None)*. For Federal subsidized and unsubsidized loans, the Federal Application Form code of *M* is valid for loans certified after 01-JAN-2003. For Federal PLUS loans (the Federal fund ID associated with the fund code on the first window is PLUS), the Federal Application Form code maybe either *P* or *Q* based on the following criteria. • *P* - For loan periods with a beginning date prior to 01-JUL-2004. • *Q* - For loan periods with a beginning date or or after 01-JUL-2003 and mandatory for loan periods which begin on or after 01-JUL-2004. Alternative loans do not use a Federal Application Form code, so this field is (None).
Serv Fed App Form	Servicer Federal Application Form Code. A one-character code indicating the version of the application and promissory note processed by the lender/servicer for this loan. Valid values for the drop list are: *B - Old PN, M - MPN, P - PLUS Note, Q - PLUS MPN, (None)*.
Serial Loan	The **Serial Loan** field indicates how the school intends to use the MPN. Valid values for the drop list are: *N - New MPN, S - Serial, (None)*.
MPN Conf	The **MPN Conf** field indicates if a valid MPN exists at the time of certification. Valid values for the drop list are: *Y - Yes, N - No, U - Unknown, (None)*.

Fields	Descriptions / Buttons
Borrower Conf	The **Borrower Conf** field indicates if borrower confirmation of the loan request was received.Valid values for the drop list are:

    Y   *Borrower confirmation has been received for the certified amount.*

    N   *Borrower confirmation is needed but has not been received.*

    R   *Borrower information has been received for a reduced amount.*

    D   *Borrower confirmation received with a declination (loan will be cancelled).*

    None

Fields	Descriptions / Buttons
EFT Auth	Indicates whether this loan has been authorized for electronic fund
References	Indicates that the borrower has supplied the necessary references for the loan.
Defer Req	Indicates that the borrower has requested immediate deferment of principal payments on the new loan and all outstanding Stafford and PLUS loans while enrolled in school.
Cap Int	Indicates that the borrower wants to capitalize interest on the unsubsidized Stafford or PLUS loan while enrolled and when in grace or deferment periods.
Request Amt Conf	PLUS Requested Amount Confirmation. A check in this field indicates that the school has collected the Federal PLUS requested amount for this loan.
	PLUS MPN processing requires the school or the lender, depending upon which party has agreed to fulfill the function, collect the requested loan amount from the parent borrower prior to either the school certifying each loan or the lender approving each loan, as appropriate. Selecting this field indicates that the school has collected and will maintain the documentation for the PLUS requested amount for this loan.
E-Sign Source Code	The Electronic Signature Source Code indicates the organization that has possession of the electronically signed promissory note. Only the organization that has collected the electronic signature provides this information. The Electronic Signature Source Type Code includes the source type of the organization *(S - School, L - Lender, O - Servicer, G - Guarantor)* and the organization's OPE ID or NCHELP assigned ID.

Fields	Descriptions / Buttons
Lender Use Only Field	A field reserved for lender information that must be maintained at the loan level. Lenders may use the field to store information not otherwise tracked. This information is uploaded from the CommonLine Response File.
Guarantor Use Only Field	A field reserved for guarantor information that must be maintained at the loan level. Guarantors may use the field to store information not otherwise tracked. This information is uploaded from the CommonLine Response File.

Certification Data

The Certification Data window is initially populated automatically by the Electronic Loan Application (RPRELAP) batch creation program,. However, you can delete the existing certification record and either manually enter the data, or have the system create a new certification record based on current system information if you select the Create Record function. This would be useful if, for example, you manually changed the **Requested Amount** in the Main window. You can have SCT Banner create a new certification record using the new requested amount as the upper limit for the loan amount. The logic for calculating the various amounts in the Certification Block will be the same between the RPRELAP process, the RPAELAP and the RPALAPP forms.

It is not necessary to enter certification initials in the certification block to process loans electronically. The extract process will use the data regardless of the status of the initials.

Fields	Descriptions / Buttons
Cost of Attendance	The estimated cost of attending school during the requested loan period before subtracting any financial aid or expected family contribution. The calculation used to derive Cost of Attendance for alternative loans may differ from the calculation used for FFELP loans.

Fields	Descriptions / Buttons
Estimated Financial Aid	The estimated amount of financial aid that has been or will be awarded to the student for the loan period. This does not include the current requested loan amount. This amount includes all financial aid awarded by all federal, state, or privately-supported sources for the loan period. This includes college work-study programs, Pell Grants, Social Security Educational Benefits, Veteran's Educational Benefits, and other educational loans for the loan period.
Expected Family Contribution	The amount the student's family is expected to contribute toward the cost of education for the requested loan period.
Maximum Eligible Amount	The maximum amount of the loan that the student is eligible to receive.
Adjusted Gross Income	The family adjusted gross income.
Certified Amount	The certified amount of the loan. This amount is the lesser of either the processed amount or the requested amount.
Reallocation Ind	You request a subsidized/unsubsidized reallocation when the subsidized and unsubsidized Federal Stafford loan amounts are adjusted due to a change in the borrower's eligibility. This transaction can occur at any stage in the loan process up to 90 days after the end of the loan period as long as the sum of the subsidized and unsubsidized loan amounts does not exceed the original sum before the change. Refer to the *Change Transaction Processing* section of the *Procedures Chapter* for more information regarding the Sub/Unsub Reallocation @1-13 Loan Decrease/@1-14 Loan Increase records.
Activity Date	The date on which this record was last updated.

Fields	Descriptions / Buttons

Grade Level (Class)

A 1-character code indicating the student's grade level during the requested loan period.

> **Note:** The grade level is calculated based on the student's class from the most recent General Student Record (SGASTDN) where the effective term of the General Student Record is equal to or less than the first term of the student's loan period. If a General Student Record does not exist, the year in college from RNANAxx is used.

Undergraduate

1 = 1st year (freshman)
2 = 2nd year (sophomore)
3 = 3rd year (junior)
4 = 4th year (senior)
5 = 5th year (undergraduate)

Graduate or professional

6 = 1st year
7 = 2nd year
8 = 3rd year
9 = Beyond 3rd year

Expected Grad Date

The student's expected graduation date. The expected graduation date is received from the most recent General Student Record (SGASTDN) where the effective term of the General Student Record is equal to or less than the first term of the student's loan period. If a General Student Record does not exist, or if the expected graduation date does not exist on the General Student Record, the date will be calculated based on the student's grade level.

Housing

This field maintains the housing code that represents where the student will be living during the loan period.

Enrollment Status

The student's enrollment status for the loan period.

Dependency Status

This field identifies the dependency status of the student.

Fields	Descriptions / Buttons
Certification Init	After you determine that you want to certify the loan, enter your initials in this field. Your initials must exist on the Certification Authorization Form (RTVCINT) in order to be considered valid.
	Note: Certification is not required for processing CommonLine loans.
Certification Date	SCT Banner automatically updates this field with the current date when you enter your initials in the **Certification Init** field.

Student Data

The data for the student block originally defaults from information in the current need analysis record.

Fields	Descriptions / Buttons
Social Security No	The student's social security number.
Last Name	The student's last name.
First Name	The student's first name.
Mi	The student's middle initial.
Address	The first line of the student's address.
Address 2	The second line of the student's address.
Nation	The student's nation.
City	The student's city.
State	The student's state.
Zip	The student's zip code.

Fields	Descriptions / Buttons
Date of Birth	The birth date of the student.
Phone No	The student's phone number (including area code).
Citizenship	A one-digit code indicating the student's citizenship status. Valid values are: *1 (U.S. citizen),* or *2 (Eligible Non-Citizen).*
Alien No	This field identifies the student alien registration number if applicable.
Driver's License No	The student's driver's license number.
State	The 2-character abbreviation for the state that issued the student's driver's license.
Local Address	The first line of the student's local address.
Local Address 2	The second line of the student's local address.
Nation	The nation associated with the student's local address.
Local City	The city of the student's local address.
State	The state of the student's local address.
Zip	The zip code of the student's local address.
Loan Default	A one-character code indicating the student's loan default status. Valid values are: *Y (in default),* or *N (not in default).*
Local Phone No	The phone number for the student's local address.
Dependency	The **Dependency** field contains the student's dependency status. The valid values are *D (Dependent), I (Independent), P (Professional Judgement).*
Enrollment Start	The **Enrollment Start** field contains the student's anticipated enrollment start date in the program or at the college.

Parent Data

Information for the Parent or Alternative loan borrower when the student is not the borrower must be entered for the initial loan application each year. If you default your loan records to have an application of 'N'ot Ready to send, it is advised that you lock the loan record on the Application Status window to avoid losing manually entered data if RPRELAP is executed again prior to submitting the record. RPRELAP will perform a delete/replace function when the application status is 'N'ot Ready and the record is not locked.

Fields	Descriptions / Buttons
Social Security No	The parent's social security number.
Last Name	The parent's last name.
First Name	The parent's first name.
MI	The parent's middle initial.
Address	The first line of the parent's address.
Address 2	The second line of the parent's address.
Nation	The parent's nation.
City	The parent's city.
State	The parent's state.
Zip	The parent's zip code.
Legal Residence	The parent's state of residence.
Date of Birth	The birth date of the parent.
Phone No	The parent's phone number (including area code).
Citizenship	A one-digit code indicating the parent's citizenship status. Valid values are: *1 (U.S. citizen),* or *2 (Eligible Non-Citizen).*

Fields	Descriptions / Buttons
Alien No	This field identifies the parent's alien registration number if applicable.
Driver's License No	The parent's driver's license number.
State	The 2-character abbreviation for the state that issued the parent's driver's license.
Local Address	The first line of the parent's local address.
Local Address 2	The second line of the parent's local address.
Nation	The nation associated with the parent's local address.
Local City	The city of the parent's local address.
State	The state of the parent's local address.
Zip	The zip code of the parent's local address.
Loan Default	A one-character code indicating the parent's loan default status. Valid values are: *Y (in default),* or *N (not in default).*

Alternative Loan Data

This window permits you to enter and store Alternative Loan data. You can only access this block if the fund code for the application is an Alternative Loan fund.

Borrower Information

The Borrower Information section contains income and debt data for the borrower.

Fields	Descriptions / Buttons
Student/Bor Ind	Alternative Loan Student/Borrower Indicator. A one-character code to indicate if the alternative loan borrower is also the student indicated on the loan application. If this field is set to *N*, SCT Banner assumes that the parent is the borrower and processes accordingly.
	This field is required if the **Process Type** is *CO, CP, GO, GP,* or *PG* and you've entered a value in the **Alt Loan Prog Type** field on the RFRMGMT Form. Valid Values are:
	Y *Yes, the alternative loan borrower is the student,*
	N *No, the alternative loan borrower is not the student,*
	Blank *No.*
Stafford Debt	Stafford Loan amount. The borrower's total Federal Stafford Loan Debt prior to the loan period which should include the Federal Stafford Loan portion of the borrower's Federal Consolidation Loan.
SLS Debt	SLS Loan Debt. The borrower's total Federal SLS Loan debt prior to the loan period which should include the Federal SLS Loan portion of the borrower's Federal Consolidation Loan.
HEAL Debt	The borrower's total HEAL Loan debt prior to the loan period.
Perkins Debt	The borrower's total Perkins Loan debt prior to the loan period.

Fields	Descriptions / Buttons
Other Debt	The borrower's total other student educational loan debt prior to the requested loan period.
Credit In Other Name	Credit in different name code. A one-character code indicating if the borrower has been granted credit under a different name. Valid Values are: *Y (Yes), N (No)*, and *Blank (No)*.
Other Loans For Period	Other loans for the period. The borrower's total other student educational loan debt for the requested loan period.
Gross Annual Income	Borrower annual income. The total income earned by the borrower from his or her primary employment.
Other Income	The total income earned by the borrower from a source other than his or her primary employment.
Major	The student's major field of study.
Repayment Opt	Repayment option code. A one-character field that indicates the type of repayment option requested by the borrower. Valid values: *D (Deferment), I (Interest Only)*, or *P (Principal and interest)*.
Interest Rate Opt	Interest rate option code. A one-character field that indicates the type of interest rate associated with the loan. Valid values are: *F (Fixed)* or *V (Variable)*.
Tot Student Loan Debt	Alternative borrower loan debt. The total amount of outstanding education debt (undergraduate and graduate) for the alternative loan borrower prior to the application. The amount includes all federal and alternative loans including Federal Consolidation loans.
Program Type	Alternative loan program type code. A three-character code assigned by NCHELP indicating the specific category of alternative loan. This is required for all processes.

Student Information

The Student Information section contains information that may be required for Alternative Loan programs

Fields	Descriptions / Buttons
Housing Payment	The total monthly housing payment paid by the student.
Ed Loan Payment	The total monthly educational loan payment paid by the student.
Credit Card Payment	The total monthly credit card payment paid by the student.
Other Payment	The total monthly payment for other debts paid by the student.
Car Payment	The total monthly car payment paid by the student.

Cosigner Information

The Cosigner Information section contains basic information about the cosigner(s).

Fields	Descriptions / Buttons
Last Name	The last name of the cosigner.
First Name	The first name of the cosigner.
MI	The middle initial of the cosigner.
Social Security No	The social security number of the cosigner.
Name Suffix	A 3-character field that identifies the suffix of the cosigner's name.
Address	The first line of the cosigner's last known address.

Fields	Descriptions / Buttons
Signature	A one-character code indicating if the signature of the cosigner is present. Valid values are: *Y (Yes, signature is present), N (No, signature not present),* or *Blank (No).*
Address2	The second line of the cosigner's last known address.
Credit Auth	Indicator that the school has obtained the cosigner's authorization to perform a pre-approval credit check for a PLUS or Alternative loan.
City	The city of the cosigner's last known address.
State	The state of the cosigner's last known address.
Zip	The 5-digit zip code of the cosigner's last known address.
Foreign Post Code	A 14-character field indicating the foreign postal code of the cosigner's last known address.
Yrs at Address	A 2-digit field that indicates the number of years the cosigner has been at his/her address.
Date of Birth	The cosigner's date of birth.
Relationship to Bor	The cosigner's relationship to the student. Valid values are: *E (Employer), F (Friend), G (Guardian), O (Other), P (Parent), R (Relative), S (Sibling),* or *Blank.*
Citizenship	A one-digit code indicating the cosigner's citizenship status. Valid values are: *1 (U.S. citizen),* or *2 (Eligible Non-Citizen).*
Phone No	The cosigner's last known telephone home number (includes the area code).
Driver's License No	The cosigner's driver's license number.
State	The 2-character abbreviation for the state that issued the cosigner's driver's license.

Fields	Descriptions / Buttons
Gross Annual Inc	The total income earned by the cosigner from his or her primary employment.
Other Income	The total income earned by the cosigner from a source other than his or her primary employment.
Housing Payment	The total monthly housing payment paid by the cosigner.
Car Payment	The total monthly car payment paid by the cosigner.
Credit Card Payment	The total monthly credit card payment paid by the cosigner.
Ed Loan Payment	The total monthly educational loan payment paid by the cosigner.
Cosigner E-PNote	Indicator that the cosigner for this Alternative loan has completed an Electronic Promissory Note for CommonLine processing.
Other Payment	The total monthly payment for other debts paid by the cosigner.

Term Schedule

The Term Schedule window contains a term-by-term breakdown of the recommended, requested, expected, and approved amounts of a student's loan application. The information in the Aid Period Rules section, or the Term Schedule Rules section, on the Loan Period Base Data Form (RPRLPRD) determines the term schedule distribution. You can adjust the percentages in the **Loan Percent** field provided the sum of the percentages equals 100 percent.

Fields	Descriptions / Buttons
Term Code	User-defined code that identifies a period of enrollment.
Loan Percent	The loan percentage for the term code. The total of all term code loan percentages for a loan period must equal 100. You can't enter a negative percentage in this field.

Fields	Descriptions / Buttons
Amount Recommended	The dollar amount the institution recommends for a student's grade level and financial need.
Amount Requested	The dollar amount the student requests for the given aid period.
Amount Certified	The student's certified amount for the given aid period.
Amount Approved	The actual dollar amount approved by the lender for the given aid period.
Cert. Hrs	The number of credit hours at the time the loan is certified.
Excl Flag	This field indicates that the RPRLNEX report should not display a line for this loan and term, even if there was a discrepancy in the amounts.

Disbursement Schedule

The Disbursement Schedule window shows the dates and amounts that the lender expects to disburse the loan. The system uses the amount in the **Amount Approved** field as the highest priority for the **Disbursement Amount** field. The information in the Disbursement Schedule Rules Block of the Loan Period Base Data Form (RPRLPRD) determines the disbursement schedule distribution.

Fields	**Descriptions / Buttons**
Disb No	The disbursement number associated with this electronic loan disbursement record.
Term Code	User-defined code that identifies a period of enrollment.
Disb %	The percentage of the award to be disbursed in the given period. The disbursement percentage may be updated to schedule unequal disbursements for Alternative loans.
Sched Date	The expected disbursement date of the funds. You can reschedule disbursement dates prior to the release of each disbursement. When processing Change Transactions, updating this field when the loan has been guaranteed will log the change to be sent as a Disbursement Cancellation/Change record. (@1-09).
Est Gross Amt	The calculated amount including all fees that are expected for this disbursement based on the Approved Amount, if it exists. Otherwise, the Certified (Expected) Amount is used, if it exists. If the Certified Amount does not exist, the Requested Amount is used.
Est Net Amt	The calculated net amount that is expected for this disbursement based on the Approved Amount, if it exists. Otherwise, the Certified (Expected) Amount is used, if it exists. If the Certified Amount does not exist, the Requested Amount is used.
Conf Flag	This field indicates if the student has authorized the disbursement. The allowable values are:

Y   *Borrower confirmation has been received for the certified amount.*

N   *Borrower confirmation is needed, but has not been received.*

R   *Borrower confirmation has been received for a reduced amount.*

Fields	Descriptions / Buttons

Cancel Ind | If a disbursement cancellation is made prior to the release of funds, you can either fully or partially reinstate the funds with this record (a Disbursement Cancellation/Change @1-09 Detail Record). The sum of all scheduled disbursements, including those that have been reinstated, must not exceed the original guarantee amount.

Check to this field to cancel a pending disbursement in full. Uncheck this field to reinstate the disbursement amount. When you check this box, the current date displays in the **Cancel Date** field. The **Cancel Date** field is logged and used to identify this as an @1-09 disbursement cancellation for the specific disbursement number and Loan ID/seq number.

To make a revision to the disbursement amount, enter the new gross amount of the disbursement in the **Rev Gross Amt** field.

When you submit disbursement cancellations, all subsequent disbursements are not automatically cancelled. If you do not submit subsequent disbursements for cancellation, but it is the service provider's policy to cancel all subsequent disbursements, you will receive an error message in the response file. Contact the service provider with questions regarding disbursement cancellations.

Note: If the funds for this disbursement have already been issued, do not use this field to cancel disbursements. Instead, you must cancel each disbursement individually using the Disbursement Notification/Change (@1-10) Detail Record.

Hold/Release Status | A code indicating the status of the school's requested disbursement hold or release. This field is updated by the RPRHDRL Process when the hold/release request is sent and by the RPRELRU Process when the hold/release status is acknowledged. Valid values are: *HR (Hold Req), HS (Hold Sent), HA (Hold Acpt), RR (Release Req), RS (Release Sent), RA (Release Acpt), N (Not Supported),* or *F (Forwarded).*

Hold/Release Date | The most recent date the Hold/Release status was sent or acknowledged. This field is updated by the RPRHDRL Process when the Hold/Release Request is sent and by the RPRELRU Process when the Hold/Release Status is acknowledged.

Serv Disb Date | The Disbursement Date that has been scheduled by the lender/servicer at the time of guarantee for this disbursement. This date is uploaded from the CommonLine Response File.

Fields	Descriptions / Buttons
Serv Disb Gross	The gross disbursement amount that has been scheduled by the lender/servicer at the time of guarantee for this disbursement. This amount is uploaded from the CommonLine Response File.
Serv Disb Net	The net disbursement amount that has been scheduled by the lender/servicer at the time of guarantee for this disbursement. This amount is uploaded from the CommonLine Response File.
Revised Gross Amt	Use this field to make a revision to the disbursement amount or a disbursement reinstatement (@1-09 detail record).
Revised Net Amt	The disbursement amount actually paid to the student's account after a revision, excluding all fees retained by the lender. This field remains for historical reference for any disbursement net amounts previously entered to submit a disbursement amount change using the Hold/Release process (RPRHDRL). This field is no longer used.
Cancel Date	When you check the **Cancel Ind** field, the value in the **Cancel Date** field is logged for this Loan ID/Sequence number.

Loan Status/Error Codes

The loan error codes in this window are uploaded from the Application Response file.

4 Forms
Electronic Loan Processing Menu

Fields	Descriptions / Buttons
Guarantor Status	The loan status reported by the guarantor from the CommonLine Application Response file.
Lender Status	The loan status reported by the lender/servicer from the CommonLine Application Response file.
Prom Note Status	The promissory note status from the CommonLine Application Response file.
Credit Status	The credit status from the CommonLine Application Response file.
App/Phase Code (CommonLine 4 Processing)	The App/Phase Code field indicates the current processing phase for the application or loan. This field is populated in the database during the RPRELRU Response Upload process. Descriptions for the valid codes are stored in the Phase Code Validation Table (RTVPHAS).
Code	Error code for electronic loan application.
Loan Errors Description	Description for the associated error code.

Loan Disbursement Form (RPALDSB)

The Loan Disbursement Form lets you to view a summary of all loan activity for the student. This form also lets you record the receipt of loan checks and track the processing of the check.

Key Block

This form displays information based on the applicant's identification number. Enter the applicant's identification number in the ID field. Select List to search for existing applicants on the Person Search Form (ROAIDEN). The applicant's ID number and name are displayed.

Loan Summary Block

The Loan Summary Block displays all the loan application and disbursement schedule information for the applicant. You can select Count Query Hits to access the Loan Application Form (RPALAPP) to update loan application data.

Fields	Descriptions / Buttons
Fund	This field shows the Fund Code associated with the loan application. Once the loan application is established, the Fund Code can't be changed.
App #	The Application Number is assigned when the application is added. It can't be changed by the user.
Period	(Loan Period) The period covered by the loan.
Recommended	(Recommended Amount) The packaged loan recommendation from the student's award record. This defaults from the student's offered amount. If the fund has not been packaged than the aid year, this field will be blank.
Expected	(Expected Amount) The amount of the loan that the student is expected to receive. It is the lower amount of either the Maximum Eligible Amount or the Requested Amount.
Approved	(Approved Amount) The loan amount that was approved by the approving agency.
Return ID	Enter the entity authorized to receive the return of loan proceeds for students that lose their eligibility in the Return ID field. Select List to view existing IDs on the Non-Person Name/ID Search Form (SOACOMP).
Loan Status	The code used to identify the current status of the loan in processing.

Disbursement Details Window

Use the Disbursement Details window to enter the receipt of a loan check, record information about a returned check, change a disbursement schedule date, feed the disbursement detail transaction to the SCT Banner Accounts Receivable module, and enter the date that the student received the check.

Note: Changes to the disbursement scheduled date made on the RPALDSB Form will not be logged and submitted as a Change Transaction (@1-09 Disbursement cancellation/change record).

When you access the Disbursement Detail Section, the display of queried records begins with records that match the PIDM, Fund Code, and Application Number of the record from the Loan Summary Section where the cursor was last positioned. Note that all records for the student are still displayed and you can still scroll forward or backward to see loan disbursement records associated with other funds and applications

Fields	Descriptions / Buttons
Fund	This field shows the Fund Code associated with the loan application. Once the loan application is established, the Fund Code can't be changed
App #	This field shows the Fund Code associated with the loan application. Once the loan application is established, the Fund Code can't be changed
Reference ID	Enter the check number or EFT (electronic funds transfer) number in this field (fifteen-character maximum). The are nod edits for this field.
Feed	Use this field to indicate whether the disbursement detail transaction should be sent to the SCT Banner Accounts Receivable module. The allowable values for this field are: Y (Yes), N (No), or F (Fed, a display-only value).
Term Code	Displays the term in which the loan disbursement takes place.
Chk/Net Amt	This field displays either the net amount received in the roster file, or the check amount you enter here. This amount will be moved to the student's account by the loan disbursement process.
Feed Date	Indicates the date the disbursement detail was sent to Accounts Receivable.

Fields	Descriptions / Buttons

Sched Date

(Scheduled Disbursement Date) Indicates the scheduled date of the disbursement. The field will default from the Loan Period Base Data Form (RPRLPRD) or can be updated manually. For first-time borrowers, this date should be 30 days after the beginning of the aid period. First-time borrowers could, as group, have a Loan Period defined with a delayed disbursement date.

This field can be updated manually only if the Prior Disbursement Date field is set to null.

> **Note:** The Prior Disbursement Date field (RPRLADB_PRIOR_DISB_DATE) is not shown on this form.

Check Recv'd

Indicates the date the check amount was recorded.

Trns Nmbr

This field displays the transaction number that represents the detail when posted to the student A/R account. A transaction sequence number of 1 indicates that the record is the original record for a disbursement. A sequence number greater than 1 indicates there are adjustments to the original record.

Disb

The disbursement number associated with the electronic loan disbursement record.

Seq No

A sequence number of 1 in this field indicates that the record is the original record for a disbursement. A sequence number greater than 1 indicates adjustments to the original record.

Rtrn'd Amt

The amount to be recovered from the student's account and returned to the lender or disbursing agent.

Stdn Rcv'd

Indicates the date that loan proceeds were delivered to the student. You must maintain this field. (The contents of this field are not system-generated.)

Est. Amt

Electronic and Manual Loans: The calculated net amount of the disbursement using the Round Schedule Indicator on the Fund Management Form (RFRMGMT). This calculated amount is based on the approved amount (if it exists), else the certified (expected) amount (if it exists), else the requested amount.The last disbursement of the loan is adjusted so the sum of all the disbursements equals the total amount for the loan.

Fields	Descriptions / Buttons
Rtrn'd Date	This is the entry date that the returned check was recorded.
Disb Load	Displays a value that indicate the student's enrollment status at the point of disbursement. The displayed values are: *1 - Full Time, 2 - 3/4 Time, 3 - 1/2 Time, 4 - less than 1/2 Time, or 5 - Not Enrolled.*
Opt	Indicates how Financial Aid calculates a student's course load at the point of disbursement. The displayed values are: *B (Billing Hours), E (Expected Enrollment),* or *A (Adjusted Hours).*
Serv Net Amt	The net disbursement amount that has been scheduled by the lender/servicer at the time of guarantee for this disbursement. This amount is uploaded from the CommonLine Response File.
Rtrn'd Lender	Indicates the date that the original loan check was returned to the student's lender without being processed by the school. This field can be entered only if the Feed indicator is set to either Y or N. An entry in this field prevents the record from being processed by the disbursement process. There will be no check amount, no returned amount, no memos, and no authorizations. If a memo or authorization exists for that record, it will be backed out.
EFT Ind	This field will be populated by the EFT Posting Process when the EFT Authorization is returned in the Disbursement Roster File.
Cert. Hr	Displays the loan application credit hours for loan eligibility.

Fields	Descriptions / Buttons
Disb Bypass	This field is used by the Disbursement Process to bypass the posting of the returned amount to the two lender/return entity accounts (lender payment and lender refund). If you check this field, the disbursement process will only process the payment to the student account and will bypass payments to the lender accounts. This is necessary to prevent the procedure of correcting a data entry error that would otherwise cause the money to be returned to the lender. For example, suppose the school receives a loan check for $1,000, but accidentally posts it as $10,000. After disbursement, the student account contains an excess of $9,000. To correct the student's account, the operator inserts an adjustment record and enters a returned amount of $9,000. After posting a -9,000 payment to the student's account, the net payment to the student will be $1,000, which is correct. However, the disbursement process should not post a $9,000 credit to the lender's account because the money really isn't being sent back to the lender.
Ovrd	Check this field to allow the disbursement of a loan when the sum of the disbursement amount is greater than the sum of the term loan amounts.
Comment	This a 60-character optional field. The form displays the first 38 characters on the screen, the remainder can be displayed by scrolling horizontally. The entire comment can be displayed by pressing the Edit Key.

Change Transaction Record Request Form (RPACTRR)

The Change Transaction Record Request Form lets you review all of the change transaction detail records that are pending transmission. The form shows the most recent changes for a field, by loan ID and sequence number. The form also includes the Recipient ID for the records to assist you with the identification of the Recipient ID for use with the Change Transaction Extract Process (RPRELCT).

All fields on this form are display-only except the **Del?** indicator, which lets you delete correction records from the form. When the **DEL?** field is checked, SCT Banner prohibits the Change Transaction Record from being sent.

   Note: When you check the Del? indicator, the record in the ROBALOG Table is not physically deleted. Instead, indicators are changed so that the

record is no longer displayed as an Electronic Loan correction. The Change Transaction record is not selected for transmission.

Key Block

The system displays information based on the financial aid processing year specified in the **Aid Year** field. Select the List function to access the Aid Year Validation window, which lists valid aid years.

Fields	Descriptions / Buttons
ID	The student's ID.
Loan ID	The Electronic Loan ID of the Subsidized loan or the cross reference ID of the Unsubsidized loan for combined Subsidized/ Unsubsidized loans.
Seq No	The Electronic Loan Sequence number for this Loan ID.
Fund Type	The fund type for the Loan ID. The possible values for this field are: *SF - Subsidized, SU - Unsubsidized, PL - PLUS, AL - Alternative.*
Recip ID	Recipient ID for this Change Transaction Record.
Change Type	The Change Record Transaction type associated with this data code for Electronic loans.
Del?	Check the **Del?** indicator if you do not want to transmit a correction. When you save this change, the correction record no longer displays when you requery the form.
Data Element	The data element is the Electronic Loan field for which a change was logged.
Correction Data	This field identifies the value for the data element that was changed.

Electronic Payment Receipt Form (RPAEPMT)

When funds are actually received (via EFT transfer or physical check), you access this form to find the records that correspond to the EFT transfer/check and check the **Receipt Flag** field. You must record the receipt of the funds on this form in order to upload the funds to the student's loan record on RPALDSB.

The system date defaults into the **Receipt Date** field, but you can manually change this date. To record the receipt of a new EFT payment, you can enter query mode, and query where the **Dist Method** field is set to *E* (EFT) and the **Receipt Flag** field is blank. Whenever the form executes a query it sorts the records based on descending order of roster date and then ascending order of reference ID.

If you want to record the receipt of a batch of individual checks, you can query where the **Dist Method** field is set to *I* (Individual Check) and the **Roster Date** = xx-xxx-xxxx and the batch of checks would be listed in ascending order of check number, which should be the same order as the actual batch of checks.

Fields	Descriptions / Buttons
Disb Method	The type of distribution for an EFT receipt. The allowable values for this field are:
	E EFT
	M Master Check
	I Individual Check
	N Netted EFT Payment
Reference ID	The EFT roster number or check number.
Source ID	The SCT Banner ID of the source of the funds. This is either a six-character Lender ID or a three-character Guarantor ID. If using a central disbursing agent, this would be their six-character SPRIDEN ID.
Roster Date	This is the date that the EFT/Disbursement Roster was posted to the BANNER holding area.

Fields	Descriptions / Buttons
Roster Amount	This is the sum of the payments for a specific type of record on the electronic roster. For example, all type *E* (EFT) records on the electronic roster would be added and placed in this field for a type *E* record. All type *M* (Master Check) records on the electronic roster would be added and placed in this field for a type *M* record.
Receipt Flag	Indicates if funds for this type of payment have been received by the institution. If it is for a type *E* (EFT) records, a checked box means that the electronic transfer of funds has been received. If it is a type *M* (Master Check) record, a checked box means that the corresponding Master Check has been received.
Receipt Date	The date that the payment was received.

Electronic Loan Disbursement Form (RPAELDB)

The purpose of the Electronic Loan Disbursement Form (RPAELDB) is to review and delete (if necessary) records in the temporary EFT Disbursement Table (RPREFTD) before the information is posted to the Loan Disbursement Table (RPRLADB). You can delete a record with the **Delete Pending Electronic Disbursement** field (a display field, not a database field). If you enter a *Y* and select *Save*, the form deletes that record from the RPREFTD table. The *Delete Record* function is disabled on this form.

Since more than 1 record can exist in the RPREFTD table for a student ID, the Next Record and Previous Record functions are available.

From the **ID** field in the Key Section, you can access the Person Search Form (SOAIDEN) to perform a name search by selecting the List function. You can also query the Loan Parent Inquiry Form (RPILPAR) if you select the Count Query Hits function. Since the record that may need to be deleted could be a PLUS (parent) loan, you need to be able to use the RPILPAR Form to find the student when only the parent's name is known.

Fields	Descriptions / Buttons
ID	The BANNER User ID of the person who created or last updated the record.

Fields	Descriptions / Buttons
Delete Pending Electronic Disbursement	If you enter a *Y* and select Save, the form deletes that record from the RPREFTD table.
Loan ID	CommonLine Unique Loan ID received in the Roster File.
EL Seq No	Loan sequence number generated by lender/guarantor.
Reissue Ind	The Reissue Indicator. The allowable values for this field are:
	N New disbursement record
	R Reissued disbursement record
Loan Type	Indicates the type of loan program. The allowable values for this field are:
	01 Sub STFD
	03 PLUS
	06 Unsub STFD
Reference ID	Records in this table are unique with a combination of **Distribution Method**, **Reference ID**, and **Source ID**. The **Reference ID** field can be blank on the EFT file if the **Distribution Method** is *EFT* or *Netted EFT*. Therefore, SCT Banner generates a unique reference ID to insert into the RPREPMT table when the Check Number field in the data file is blank. A sequence number generator similar to the one for creating the CommonLine Unique Loan ID is used. To distinguish an internally generated reference ID from an externally generated reference ID, all SCT Banner generated reference IDs begin with an @- similar to those generated for student IDs.
Disb Number	The disbursement number and the number of scheduled disbursements from the Roster file are displayed.
	Example: Disb Number 1 of 6.

Fields	Descriptions / Buttons
Distribution Method	The allowable values for this field are:
	E EFT
	I Individual Check
	M Master Check
	N Netting EFT. (Netting is when funds are not returned by the school. Instead, the next EFT payment is reduced.)
Student SSN/ Name	The student social security number and student name.
Source ID	The federal identifier of the lender or guarantor who sent the disbursement information.
LenderID	The ED Lender Code associated with the loan.
Guarantor ID	Guarantor of the loan.
Loan Guarantee	Gross Amount approved by the guarantor.
Gross Disb	Gross amount of this disbursement (before fees are deducted).
Orig Fee	Origination fee.
Guar Fee	Guarantee Fee.
Net Disb	Net Disbursement Amount.
Fees Paid	This is the total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the disbursement.
Loan Period Start	The loan period start date for the loan.
Loan Period End	The loan period end date for the loan.
Lender Disb	The actual lender disbursement date. This is not the same as the scheduled disbursement date in SCT Banner.
Guarantee	Date that the loan was guaranteed.

Fields	Descriptions / Buttons
Activity	The date that the record was created or last updated.

Loan Parent Inquiry Form (RPILPAR)

The Loan Parent Inquiry Form enables you to find a student's name and ID that is associated with a parent name and ID. The form starts in query mode. Enter the Parent's Name or ID (or both) and execute the search. The form retrieves all of the records in the RPRLAPP Table that match the entered search criteria and displays the **Student Name**, **Student ID**, **Parent Name**, **Parent ID**, **Fund Code**, **Aid Year Code**, **Loan Period Code**, and **Application Number.** You can access this form from the Loan Disbursement Form (RPALDSB) and the Financial Aid Summary Form (ROASMRY). You can also access this form directly from the Manual Loan Processing and Electronic Loan Processing submenus.

Fields	Descriptions / Buttons
Parent SSN	Parent's social security number.
Last Name	Parent's last name.
First Name	Parent's first name.
MI	Parent's middle initial.
Fund	The fund code associated with the loan application. Once the loan application is established, the fund code cannot be changed.
Aid Year	The aid year associated with the information in this record. This code cannot be changed once the loan has been certified.
Loan Period	The period for which the loan covers.
App#	The application number is assigned by SCT Banner when the application is created.
Student ID	The student's identification number.
Student Name	The student's name.

Batch Control Form (RPIBATC)

Use the Batch Control Form to monitor the status of all data batches that process Direct Lending, electronic loan, EDE, and Pell applications. This includes batches sent as well as batches received (i.e., confirmation of batches and status of individual records in batches).

Key Block

The **Aid Year** code, **Main Type** field, and the **Sub Type** field are all required. The form queries the records based on these three entries in the Key Block.

The default for the **Aid Year** field is the current aid year. Select the List function to access the Aid Year Validation window, which lists valid aid years.

The database values and descriptions for the **Main Type** drop-down list are:

L	*Elec Loan*
D	*Direct Loan*
C	*EDE (default)*
P	*Pell*
T	*Transfer Monitoring*

The database values and descriptions for the **Sub Type** drop-down list are:

+	*PLUS Orig*
A	*PN Manifest*
C	*PLUS Cr Dec/EDE Corr (default)*
D	*STFD Orig to/EDE Dup/Pell Disb*
E	*DL/EL Change Transactions*
H	*Disb*
L	*Recon/Disb Match*
@	*Elect Loan App*
O	*Origination/Acknowl*
R	*Data Request*
S	*Pell Special Disb*

Main Type and Sub Type Entry Combinations

You can only enter certain combinations of Main Type and Sub Type entries. The following lists show the possible combinations.

For a **Main Type** entry of *D (Direct Loan)*, the allowable **Sub Type** entries are:

+	*PLUS Orig*
A	*PN Manifest*
C	*PLUS Cr Dec/EDE Corr*
D	*STFD Orig to/EDE Dup/Pell Disb*

E	*Change*
H	*Disb*
L	*Recon/Disb Match*

For a **Main Type** entry of *L (Elec Loan)*, the only allowable **Sub Type** entry is:

@	*Elect Loan App*

For a **Main Type** entry of *C (EDE)*, the allowable **Sub Type** entries are:

C	*PLUS Cr Dec/EDE Corr*
D	*STFD Orig to/EDE Dup/Pell Disb*

For a **Main Type** entry of *P (Pell)*, the allowable **Sub Type** entries are:

D	*STFD Orig to/EDE Dup/Pell Disb*
O	*Origination/Acknowl*
R	*Data Request*
S	*Pell Special Disb*

Whenever you create a batch of student records within SCT Banner, a unique Batch ID is created to identify the type of data included in the batch, the school creating the batch, and the date the batch was created. SCT Banner also inserts a record into the REBDRCT Table with that same information as well as a count of the number of records included in that batch. When the receipt of that batch is acknowledged, SCT Banner updates that directory record with the confirmation date. SCT Banner also updates the status for each individual student record within that batch.

Fields	Descriptions / Buttons
Batch ID	All batch files, both sent and received, use a Batch ID in the header and trailer records.
Creation Date	This is the date that the batch was created.
Records Recd	This field indicates the total number of records received in this batch.
Records Acpt	This field displays the total number of records accepted in this batch.
Records Rej	This field lists the total number of records rejected in this batch.
Records Pend	This field indicates the total number of records pending in this batch.

Fields	Descriptions / Buttons
Batch ID	All batch files, both sent and received, use a Batch ID in the header and trailer records.
Confirmation Date	This is the date that the batch was received and confirmed by the ED.

Loan Control Menu

Loan Period Base Data Form (RPRLPRD)

Use the Loan Period Base Data Form to create and maintain loan period information for all possible loan periods. Enter base data information for each loan period. You can either associate the loan period to an aid period (if applicable), or link the loan period to a term schedule.

Key Block

Enter a loan period in the **Loan Period** field. Select the List function to access the Loan Period Validation window for a list of existing loan periods. You can also enter a new, unique loan period. Select Next Block to advance to the Base Data section.

Base Data Block

This block lets you enter a description for a new loan period or maintain a description for an existing loan period. You can also define or maintain the start date and end date for a new or existing loan period, respectively. Select Next Block to advance to the Aid Period Rules section.

Fields	Descriptions / Buttons
Description	The description of the loan period.
Start Date	The starting date of the loan period.
End Date	The ending date of the loan period.

Aid Period Rules Block

Use this block to add and maintain aid year and aid period information for the loan period. You can only define one loan period with the a particular aid year and aid period combination.

> **Note:** Since you can associate a loan period with either an aid period or a term schedule, you aren't required to enter information in the Aid Year or Aid Period fields.

Note: If you want to enter information in the Term Schedule Rules window, you must leave the Aid Year and Aid Period fields blank. Otherwise, the system will bypass the Term Schedule Rules window and advance directly to the Disbursement Schedule Rules window.

Fields	Descriptions / Buttons
Aid Year	This is an optional field. If you enter the financial aid processing year in this field, you must also enter an Aid Period. Select the List function to access the Aid Year Validation window to verify an aid year and its description, or to find out if an aid year is still active.
Aid Period	This an optional field. Enter a valid aid period code. Select the List function to access the Aid Period Validation window , which lists the defined aid period codes.

Term Schedule Rules Window

Note: This window will be bypassed if you entered an Aid Year and/or Aid Period in the Aid Period Rules block. If you want to make entries in this window, make sure the Aid Year and Aid Period fields are blank.

The Term Schedule Rules window lets you to add and maintain term code and loan percent information for the loan period. The fields are described as follows.

Fields	Descriptions / Buttons
Term Code	Enter a term code. If necessary, select the List function to access the Term Code Validation window, which lists term codes and their descriptions. When you enter the term code, some portion of the associated term must fall within the start and end dates of the loan period.
	Loans that span more than one aid year are valid, so you don't need to associate the term code with a single aid year. Therefore, all aid years associated with the term on the Term Code Validation Table (STVTERM) must have their status indicator set to (A)ctive on the Institution Parameters block of the Institution Financial Aid Options Form (ROAINST).
Loan Percentage	Enter the loan percentage for the term code. The total of all term code loan percentages for a loan period must equal 100. You can't enter a negative percentage in this field.
Memo Expiration Date	Enter the date that you want the memo to expire for the term in this field.

Disbursement Schedule Rules Window

Create the disbursement schedule rules for the loan period in this window

.

Fields	Descriptions / Buttons
Scheduled Date	Enter the scheduled disbursement date(s) for the loan period. A warning message will be received if only one disbursement is scheduled for the loan period. This message may be acknowledged with no further updates if your institution is allowed to disburse Federal loans with only one scheduled disbursement.
Term Code	Enter the term code. If necessary, select the List function to access the Term Code Validation window , which lists the term codes and their descriptions. If a loan period is associated with an aid year and aid period (on the Aid Period Rules block), the term code must be present on the Default Award and Disbursement Schedule Rules Form (RFRDEFA). If the loan period is not associated with an aid year and aid period, the term code must be related to a term in the Term Schedule Rules window.

Fields	Descriptions / Buttons
Scheduled Date	Enter the scheduled disbursement date(s) for the loan period. A warning message will be received if only one disbursement is scheduled for the loan period. This message may be acknowledged with no further updates if your institution is allowed to disburse Federal loans with only one scheduled disbursement.
Disbursement Prom Note Date	This field is not used for Electronic Loan processing.
Disbursement Percent	Enter the percentage of the loan that you intend to disburse on the scheduled disbursement date. The total of all term code loan percentages for a loan period must equal 100. You can't enter a negative percentage in this field.
Memo Expiration Days	Enter the number of days from the scheduled disbursement date that you want the memo to expire.

Lender Base Data Form (RPRLNDR)

Use the Lender Base Data Form to establish and maintain address information about lenders and also to assign a default guarantor ID to a specific lender.

Lender Code

Enter a code for the lender in the **Lender Code** field. If you want to add a new lender, enter a unique lender code. If you need to verify a lender code that already exists, select the List function to access the Lender ID Validation window. Select Next Block to access the Lender Block.

Lender Block

Use the fields in this block to add, change, or delete information for a lender. Select Save to save any changes.

Fields	Descriptions / Buttons
Name	Enter the name of the lending institution.
Contact	Enter the name of a contact person at the lending institution.
Address	Enter the address of the lending institution.
City	Enter the city.
State/Prov.	Enter the state or province.
Zip/PC	Enter the zip code or postal code.
Nation	Enter the nation code.
Telephone	Enter the telephone of the lending institution.
Lender ID	Enter the ID of the lending institution. Select the Search function to search through a list of existing lender IDs.

Fields	Descriptions / Buttons
Guarantor ID	Enter the guarantor ID of the lending institution. Select the Search function to search through a list of existing guarantor IDs.
PreDisb Recip	The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.
	The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File with a status of *G* (Guaranteed) or *B* (Guaranteed, promissory note received and approved for disbursement).The recipient ID for the pre-disbursement Change Transaction records for this lender. This field associates the Recipient ID with the Lender ID if it exists on the RPRLNDR Form when the loan application is created.
	The CommonLine Manual stipulates that the default Recipient of the Change Transaction Send File for pre-disbursement change records for a specific loan is the Source ID of the initial Response file that acknowledged the loan application. However, for pre-disbursement changes, the Recipient of the Change Transaction Send file may be changed to a more appropriate recipient such as the loan servicer or disbursing agent.

Fields	Descriptions / Buttons
PostDisb Recip	The Change Transaction Send File can be submitted either pre- or post-disbursement; pre-disbursement changes at the *loan* level must be requested prior to the issue of any funds, while pre-disbursement changes at the *disbursement* level must be requested prior to the issuance of that disbursement.
	The Change Transaction Send File can only be used to submit changes to loans which have been reported in the CommonLine Response File with a status of *G* (Guaranteed) or *B* (Guaranteed, promissory note received and approved for disbursement).The recipient ID for the post-disbursement Change Transaction records for this lender. This field associates the Recipient ID with the Lender ID if it exists on the RPRLNDR Form when the loan application is created.
	For post-disbursement change records, the Recipient of the Change Transaction Send file is defined as the Source ID of the most recent Disbursement Roster File for loans contained within that Disbursement Roster File. (**Note:** CommonLine Release 5 changes the post-disbursement Recipient to allow changes to be sent to other than the default recipient ID from the Disbursement Roster File.)
# of Days for Changes	The **# of Days for Changes** field allows you to stipulate the number of days prior to a scheduled disbursement before receiving a warning message when updating RPAELAP. This is specific to the lender/guarantor.

Lender/Disbursing Agent Rules Form (RPRLNDA)

The purpose of the Lender/Disbursing Agents Rules Form (RPRLNDA) is to establish relationships between lenders and their disbursing agents, or the combination of lenders and guarantors with their disbursing agents.

Typically, loan applications are sent to the guarantor and disbursement Hold/Release requests are sent to the Lender, or the lender's disbursing agent. Hold/Release requests are time sensitive and funneling the requests from the guarantor to the lender to the disbursing agent may take too long. This rules form facilitates the population of the Recipient ID field within the Hold/Release record created by the RPRHDRL process.

Fields	Descriptions / Buttons
Lender ID	This field contains the ID of the lender that is associated with the disbursing agent. The length of the field is six characters and is required.
Guarantor ID	This field holds the guarantor to be used in conjunction with the lender to determine the appropriate disbursing agent. The length of the field is 3 characters and is optional.
Disb Agent ID	The Disbursing Agent ID field maintains the ID of the disbursing agent to be associated with the lender, or, optionally, with the combination of guarantor and lender. This length of this field is six characters and is required.

Loan Options Form (RPRLOPT)

The Loan Options Form lets you enter loan processing information. You can also use this form to select options that control the performance of related functions in the Financial Aid System. For example, you can use this form to direct the system to create an award in the packaging module when you enter a loan application in the loan module. Or, you can specify whether or not you want the entry of a loan application to satisfy a tracking requirement.

Key Block

The system displays information based on the financial aid processing year specified in the Aid Year field.

Fields	Descriptions / Buttons
Aid Year	Enter the aid year. The default for this field is the current aid year. Select the List function to access the Aid Year Validation window, which lists valid aid year entries and their descriptions.
Fund Code	Enter the fund code, which lets you set specific loan options in the Fund field. Select the List function to access the Fund Code Validation window , which lists valid fund code entries and their descriptions.

> **Note:** The Loan Process indicator must be checked on the Fund Management Form (RFRMGMT) for this fund code in order to continue.

> **Note:** You must use a valid combination of Aid Year and Fund Code entries. The combinations are set up in the Fund Management Form (RFRMGMT).

Loan Options Block

Fields	Descriptions / Buttons
Create Application When Loan Accepted	This function is not used by Electronic Loan processing and must be unchecked.
Create Application When Requirement Satisfied	This function is not used by Electronic Loan processing and must be unchecked.
Initial Loan Status	The loan status entered in this field will be the default loan status value for the automatic creation of the loan application. Select the List function to access the Loan Status Validation window (RTVLNST), which lists valid loan status entries. You can access this field only if the Create Application When Loan Accepted field is checked.If approval of the loan by the lender/guarantor is required for memoing, then this status must be checked as inactive on RTVLNST. Processing of the loan approval will change the loan status to Approved and will result in the memoing of the loan, once financial aid disbursement is performed.
Default Return ID	Enter the default entity authorized to receive the return of loan proceeds for students that lose their eligibility in the Default Return ID field. Select List to view existing IDs on the Non-Person Name/ID Search Form (SOACOMP).
Default Lender ID	If you use a lender on a recurring basis for this fund code, enter that lender's ID in this field. This ID will then be used as the default. Select List to access the Non-Person Search Form (SOACOMP) to see a list of established lender IDs.
Default Guarantor ID	Enter the default guarantee agency ID that provides insurance to the lender for the loan in the Default Guarantor ID field. Select List to view existing IDs on the Non-Person Name/ID Search Form (SOACOMP).

Fields	Descriptions / Buttons
Satisfy Loan Application Requirement	Check this field if the entry of a loan application satisfies a loan application tracking requirement. (Refer to the Requirements Tracking Chapter for additional information.) If you check this field, the cursor advances to the Loan Application Requirement Code field.
Loan Application Requirement Code	Enter the tracking requirement code to indicate the tracking requirement to use when you satisfy a loan application requirement. Select the List function to access the Requirements Tracking Validation Form (RTVTREQ), which lists the valid requirement codes and their descriptions.
Loan Application Requirement Status	Enter the tracking requirement status code that will be used when you satisfy a loan application requirement. Select List to access the Tracking Requirements Validation window (RTVTRST), which lists valid status codes and their descriptions. **Note:** You can only access this field if the Satisfy Loan Application Requirement field is checked.
Memo Actual Loan Amount	This field determines whether the actual loan amounts on the Loan Term Schedule Table (RPRLATR) will be used during memoing. The actual loan amount is defined as the calculated disbursement amount. If you check this field, the memo amount for the term reflects the value in the Disburse Amt field on the Loan Disbursement Form (RPALDSB). A loan application must exist for a Disburse Amt to be calculated by the system. The Disburse Amt has the fees already subtracted. If this field is blank, the system uses the packaged amount for the term without any fees subtracted.
Authorize Loan	If you check this field, loan authorizations for this aid year and fund code will be created when disbursing funds. (The default value is checked.)
Request Amt Required for Certification	If you check this field, you can't certify the loan (by entering certification initials in the Certification window of the Loan Application Form (RPALAPP)) unless a requested loan amount was entered in the Requested Amount field in the Application Status Section. A blank entry means that you can certify the loan without a requested amount.

Returned Check Detail Codes

Fields	Descriptions / Buttons
Student Charge/ Pmt	Enter the Accounts Receivable (A/R) Detail Code that will be used when the disbursement process (RPEDISB) processes the returned check amount from the Loan Disbursement Form (RPALDSB) in the Student Charge/Pmt field. This code could either be defined as a Charge (Type C) or as a Payment (Type P) in Accounts Receivable. The disbursement process places a positive charge on the student's A/R account for the returned check amount if you use a Charge detail code. The disbursement process places a negative payment on the student's A/R account for the returned check amount if you use a Payment detail code. Select List to review the Accounts Receivable detail codes in the Detail Code Query Form (TSADETC).
Return Payment	Enter the Accounts Receivable (A/R) Detail Code that represents the payment code used by RPEDISB when the process posts a payment to the return entity's account. This code allows the lender to receive this returned check amount.
Return Refund	Enter the Accounts Receivable (A/R) Detail Code that represents the Charge to the Refund account for the return entity.

> **Note:** Set the A/R Detail Code as a Charge (Type C) and the Refund Code to Y on the Detail Code Control Form (TSADETC) for this code.

Direct Lending Block

This block is not used for the Electronic Loan process.

Direct Loan Origination Options

Prom Note Required	Check this field if you want to require a promissory note before sending an origination record to the LOC. Otherwise, leave it blank.
Disbursement Required	Check this field if you want to require an actual disbursement before sending an origination record to the LOC. Otherwise, leave it blank.

Direct Loan Disbursement Options

Acknowledge-ment of Orig Required	Check this if you want to require LOC acknowledgement of an origination record before disbursement. Otherwise, leave it blank.
Acknowledge-ment of Prom Note Required	Check this field if you want to require LOC acknowledgement of a promissory note before disbursement. Otherwise, leave it blank.

Packaging Options

Create Award for Loan Within Packaging	Check this field if you want to create an award at the time you create a loan application, if one does not already exist within the applicant's package. For example, if you create a loan application on the Loan Application Form (RPALAPP) for a PLUS loan, the system creates a PLUS award for the student in the packaging module (i.e., the award would be part of the student's package and would appear on a packaging form such as the Award Form (RPAAWRD)).
Use Requested Amount	Check this field if you want the award to use the requested amount from the loan application. Otherwise, leave it blank.
Loan Application Award Status Code	Enter an optional award status code in this field as a default for the fund. Select List to access the Award Status Validation Form (RTVAWST), which lists the valid award status codes.

Class Code Translation Form (RPRCLSS)

Use the Class Code Translation Form to convert a Student System level code and Student System class code combination into a Financial Aid System class code. A separate Financial Aid class code is necessary to account for different combinations of institutionally-defined Student System level codes and class codes since (1) the packaging and disbursement process uses the student's actual class level from the Student System (the Student System level code) to determine the maximum eligible amounts for certain financial aid funds, and (2) federal regulations define eligibility for some funds differently for different class years (the Student System class code).

Key Block

The system displays information based on the financial aid processing year specified in the **Aid Year** field. The default for this field is the current aid year. Select the List function to access the Aid Year Validation window if you need to verify an aid year and its description, or to check whether or not the aid year is still active.

Class Code Translation

Fields	Descriptions / Buttons
Student System Level	Enter a level code in the field. For example, level code 01 may represent an undergraduate student. You can select the List function to access the Level Code Validation window if you need to verify a code.
Student System Class	Enter a class code in the field. For example, class code 01 may indicate a first year student without prior attendance. Select the List function to access the Class Code Validation window for a list of class codes.
Financial Aid Class	Enter a class code in the field to represent the combination of values in the Student System Level and Student System Class fields. Prior to the 9899 aid year, you could enter values in the range of 0 through 9 for the Financial Aid Class Code field (8 represented a 2nd year graduate, 9 represented a 3rd year graduate, and 0 represented beyond a 3rd year graduate).
	Beginning with the 9900 aid year, you should enter a financial aid class code value in the range of 1 through 7. Refer to the table that follows for a list of valid Financial Aid class codes for the 9900 aid year. Be sure to complete the form for all possible combinations of Student System class codes.

Financial Aid Class Code	Year in College
1	1st year/never attended college
2	1st year/attended college before
3	2nd year/sophomore
4	3rd year/junior
5	4th year/senior

Financial Aid Class Code	Year in College
6	5th year/other undergraduate
7	Graduate/Professional

Fields	Descriptions / Buttons
Activity Date	The date on which this record was last updated.

> **Note:** New students do not have a Student System class code if they have not had any courses accumulated in academic history. Therefore, you must define a rule for the class code translation in which the Student System class code is null (blank). To do this, create a rule for the condition in which the Student System Level field is undergraduate and the Student System Class field is blank; use a Financial Aid class code of 1 to indicate a freshman. Create a similar rule for graduate students with a Financial Aid class code of 7.

Federal Rules Inquiry Form (RPIFEDR)

The Federal Rules Inquiry Form displays valid federal fund IDs and a set of rules for the major student financial aid programs. Processes in the Financial Aid System use these hard coded rules to validate some federal awards and disbursements. SCT updates the information on this form for each aid year. You cannot update this data.

Key Block

The system displays information based on the financial aid processing year specified in the **Aid Year** field. The default for this field is the current aid year. Select the List function to access the Aid Year Validation window if you need to verify an aid year and its description, or to check whether or not the aid year is still active.

Federal Rules Block

This block lists the rules for the specified Federal Fund ID.

Fields	Descriptions / Buttons
Federal Fund ID	The name of the federal fund is listed in this field. You can exit this form and access the Federal Fund ID Inquiry Form (RFIFFID) if you need to see a description of a Federal Fund ID.
Class	This value is the financial aid class code. The Class Code Translation Form (RPRCLSS) associates level and class code combinations within the Student System to a Financial Aid System class code.
Minimum Load	This value describes the student's eligibility for the grant or loan in terms of the minimum course load required by the source of federal aid. The Minimum Load values are listed as follows: *1 - Full Time, 2 - Three Quarter Time, 3 - Half Time, 4 - Less than Half Time.*
ELO Ind	(Expanded Lending Option Indicator) Has a Y or N flag to indicate whether or not your institutions uses higher annual and aggregate limits for the Federal Perkins Loan Program. The Institutional Options Form (ROAINST) enables you to indicate whether or not you are an ELO participant.
HEAL Ind	(Health Education Assistance Loan Indicator) A Y in this field indicates that a student became eligible for HEAL Loans after the HEAL program phase-out began, and is therefore eligible for additional Unsubsidized Funds. Additional Unsubsidized eligibility is permitted for students who meet specific circumstances under the HEAL program.
Add Stfd	Indicates the maximum annual and cumulative amounts displayed include additional Stafford. The packaging process will use these amounts for validation when the student is eligible for additional Stafford funds.
Annual Max	Displays the maximum amount per year permissible for each federal fund and financial aid class code.
Cumulative Max	Displays the maximum cumulative amount permissible for each federal fund and financial aid class code.

Loan Status Validation Form (RTVLNST)

The Loan Status Validation Form lets you to define and maintain all of the necessary loan statuses for loan application processing.

Fields	Descriptions / Buttons
Loan Status	Enter a loan status code to represent the status of a loan.
Loan Description	Enter a description of the loan status code.
Inactive	Check the **Inactive** field if you do not want the system to disburse a loan check. For example, you might check this field for cancelled or declined loans.
Hold	Check the Hold field to indicate that the application requires additional information, or verification of information, before approval. A check in this field also indicates that you do not want the system to disburse a loan check.
VR Msg No	(Voice Response Message Number) If you license SCT Banner Voice Response for Financial Aid, you can enter a Voice Response message number in this field to associate an appropriate audio message with a fund code.
Activity Date	Shows the date that the loan status was entered or updated.

Certification Initials Validation Form (RTVCINT)

Use this form to enter and maintain the initials of persons who are responsible for certifying loan applications. The initials that you enter on this form are the only initials that can be used on the Certification Data window of the Electronic Loan Application Form (RPAELAP).

Note: The system also uses these initials for the certification of short-term credit loans (refer to the Short Term Credit Chapter of this manual for additional information.)

Fields	Descriptions / Buttons
Certification Initials	Enter the person's initials. These initials indicate that the person is authorized to certify loan applications.
Last Name	Enter the person's last name.
First Name	Enter the person's first name.
MI	Enter the person's middle initials.
Activity Date	Shows the date that the Certifications Initials were entered or updated.

Campus Undergraduate Level Code Rules Form (RPRCLVL)

The RPRCLVL Form collects undergraduate level codes (by campus) to identify freshmen students who need to have their first loan disbursement delayed by 30 days. Do not add records to this form for students attending campuses that are exempt from the 30-day delayed disbursement requirement.

The RPRELAP Process uses the level codes from RPRCLVL for the student's campus code (from the currently effective SGBSTDN record). If the student's level code matches a code from the table for that campus code, and the student is a freshman, the student would get a 30-day delayed disbursement for the first scheduled disbursement.

Fields	Descriptions / Buttons
Campus	The campus code from the Campus Validation Form (STVCAMP).
Description	The campus code description from the Campus Validation Form (STVCAMP).
Level	The undergraduate level code from Level Code Validation Form (STVLEVL) that you want to associate with the campus code.

Fields	Descriptions / Buttons
Campus	The campus code from the Campus Validation Form (STVCAMP).
Description	The undergraduate level code description from Level Code Validation Form (STVLEVL).
Activity Date	The date that the undergraduate level code rules were entered or last updated.

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Chapter 5   Reports and Processes

This chapter provides you with a description of each process and report that is concerned with Electronic Loans. The processes and reports are listed in alphabetical order according to their seven-character names. After each process or report description, you will find a table consisting of parameter information.

EFT/Disbursement Roster Upload Process (RPREFTL)

Description   The EFT file downloaded through the CommonLine Network should be renamed to *eftxxx.dat* (where *xxx* is a three digit roster/file sequence number assigned by the institution) and be placed in the standard data load directory ($DATA_HOME/ finaid). The RPREFTL process loads the data from the detail records (@1) in that file to fields in the EFT Disbursement Table (RPREFTD).

The program also inserts records into the Electronic Payment Receipt Table (RPREPMT). The process compares the Unique ID to the Loan ID existing on RPAELAP (RPRLAPP table) and the fund type. When processing a disbursement record for a combined Sub/Unsub, the Xref loan ID is matched against the Unique ID in the Roster file for the unsubsidized loan. For all detail records with a Distribution Method of *M* (Master Check), a single RPREPMT record is inserted as a summary of all Master Check payments in the file. For all detail records with a Distribution Method of *N* (Netted EFT), a single RPREPMT record is inserted as a summary of all Netted EFT payments in the file. For all detail records with a Distribution Method of *I* (Individual Check), separate RPREPMT records are inserted for each individual check in the file.

Data for the Roster Amount is obtained from fields in the trailer record. The trailer record has total net disbursement amount, total net EFT amount, and total non-EFT amount. If the check number field on the roster (Reference ID in SCT Banner) is blank, SCT Banner generates a check/roster number for the Reference ID. SCT Banner-generated IDs will always start with an @sign. This same generated Reference Number is used for the Electronic Payment Receipt Table (RPREPMT) and the EFT Disbursement Table (RPREFTD).

The only parameter needed for the job is the Data File Name. After the data file is processed the first nine characters of the header record of the data file (eftxxx.dat) are replaced with the literal 'PROCESSED.' When reading in a data file, if the first nine characters of the header record are 'PROCESSED,' then the file is not processed as this file has already been processed. Instead, a message is printed in the control report that says that data file 'eftxxx.dat' has already been processed.

Parameters

Name	Required?	Description	Values
EFT File Name	Yes	The EFT file downloaded through the CommonLine Network should be renamed to *eftxxx.dat* (where *xxx* is a three digit roster/file sequence number assigned by the institution) and be placed in the standard tape load directory ($DATA_HOME/finaid).	Multiple EFT/Disbursement Roster files can be loaded into the holding area at the same time. Each roster must have a unique filename.

```
Report Date:  19-APR-2002                    EFT/Disbursement Roster Upload Report                       Page:   1
Report Time:  11:50:04 AM

                                                Loan  Seq Rec   Disb      Disb  No
Student Name                       SSN        Loan ID          Type   No  Type  Date       No  Disb   Net Amt  Cancel Amt
_____

Johnson, Nicholas A            114333333 6200040000B003864   AL    1   N   28-MAY-2002  11    20     1920.00

Harmon, Brett                  511004678 6200040000B003865   PL    1   N   28-MAY-2002  02    10     1920.00
```

```
Report Date:  19-APR-2002                EFT/Disbursement Roster Upload Report                    Page:  2
Report Time:  11:50:04 AM


            Control Summary    (File /l5/tapedata/finaid/EFT_VER5.DAT)
                               (Batch 667012226875)
_____

Roster Detail Record Count:                    2

Unique Supplemental Detail Record Count:       0

Special Messages Detail Record Count:          0

Total Net Disbursement Amount:              3360.00

Total Net EFT Amount:                       1440.00

Total Net Non-EFT Amount:                   1920.00

Total Reissue Amount:                          0.00

Total Cancel Amount:                           0.00

Total Deficit Amount:                          0.00

Total Netted Cancellations:                   25.50

Total Outstanding Cancellations:              31.75

File Creation Date:                      28-MAY-2002

File Creation Time:                          000124

Source ID:                                      755

Source ED Branch ID:                             00
```

```
Report Date:  19-APR-2002                EFT/Disbursement Roster Upload Report               Page:   3
Report Time:  11:50:04 AM

                               CONTROL SUMMARY
                               ---------------
                    Program Name               :RPREFTL(5.5)
                    One up Number              :781811
                    File Name(s)               :EFT_VER5.DAT
                    Number of lines per page   :60

                       ****** END OF REPORT ******
```

EFT Posting Process (RPREFTP)

Description   This process posts data from the RPREFTD table to the Loan Disbursement Table (RPRLADB) for records where the corresponding EFT transfer, Master Check, or Individual check has been received and recorded in the RPREPMT Table.

The process uses the unique loan ID from the EFT roster (RPREFTD) to match against the RPRLAPP Table to determine student PIDM and loan application number. Only one RPRLAPP record should match this Unique Loan ID. If no RPRLAPP records match this Unique Loan ID, the student's EFT roster data prints on an error report and is not deleted from the holding area. Records that are successfully matched and posted to RPRLADB are deleted from the RPREFTD Table. Basic student data is printed on the control report for these students with a message that these payments were successfully posted to the loan disbursement table. The listing is sorted alphabetic by last, first, middle initial, followed by SSN. Only the RPRLADB record where the sequence number = 1 is updated.

The RPREFTP process validates the fund type from the file matches the correct fund type in SCT Banner. If the fund type that has been loaded to RPREFTD_TYPE_CODE matches the fund type for the Loan ID, then the disbursement will load to RPRLADB. If the fund type in RPREFTD_TYPE_CODE does not match, an error message will be given in the output and the record will not load but will remain in the RPREFTD table. *ERROR* Invalid fund type for EL Loan ID.

Parameters

Name	Required?	Description	Values
Distribution Method	No	If left blank, all Distribution Methods are processed (E, N, M, I). Otherwise, only those Methods listed are processed.	Multiple Distribution Method values are valid.
Reference ID	No	If left blank, all received batches/checks are processed. Otherwise, only those batches/checks listed are processed.	Multiple Reference ID values are valid.

```
26-APR-2002 02:31:32 PM                              SCT Development                                                1
                                              EFT Disbursement Posting Log                                    RPREFTP
 --------------------------------------------------------------------------------------------------------------------
  STUDENT ID  NAME                          LOAN ID/CHECK      TYPE  START/END    DSB GROSS/NET   RESULT/COMMENT
 -----------  ----------------------------  -----------------  ----  -----------  --- ---------  ------------------------
 511-00-9007  Lawson, Elaine D              0018400000B004347   U    01-AUG-2002   5    1500.00
                                            @00000000004554          30-MAY-2003       91440.11   Payment Posted
 511-00-9003  Lopes, Sue A                  0018400000B004348   P    15-AUG-2002   1    1198.00
                                            @00000000004554          15-MAY-2003        1162.06   Payment Posted
              Lucky, Nichole I              0012340000B002804   U    25-AUG-2000   1    1700.00
                                     @00000000003203            04-MAY-2001        1632.00   *ERROR* no RPRLAPP for this Loan ID
```

```
26-APR-2002 02:31:32 PM                              SCT Development                                                2
                                              EFT Disbursement Posting Log                                    RPREFTP
 --------------------------------------------------------------------------------------------------------------------



                                                    CONTROL SUMMARY
                                                    ---------------
                             Program Name............................:   RPREFTP
                             Version ................................   .:   5.5
                              Run Sequence Number....................:   783470
                             Reference ID ...........................        @00000000004554
                             Number of lines per page ...............:   60
                             Total number of records updated ......:   2
```

Electronic Loan Application Process (RPRELAP)

Description   The Electronic Loan Application Process serves as the only means to create electronic loan application records. The Electronic Loan Application Form (RPAELAP) is only used to display and update loans originally created by this batch job. This process creates electronic loan applications for all students who have accepted Stafford or PLUS awards from funds listed for the Fund code parameter. If you use population selection, the students must also be included in the stated population.

Electronic applications that have not been locked, or have been exported, will be deleted and replaced with a new application with a different application number and current student data. For example, if a student's loan award is changed after the initial electronic application is created, the batch process replaces the record with a new one using the new award amount. If the student's loan award increases after the initial application was created and was extracted, the batch process creates a second loan application record for the difference between the current award amount and the previously created application. For example, suppose that the student's loan award is for $1000 and that it is processed and sent to the guarantor for $1000. The student's outside resources don't materialize, so the loan award is increased to $1500. The batch process will create another loan application for $500. The student would now have two active loan applications; one for $1000 and another for $500. Changes to student demographic or certification data will also be picked up by this 'delete/replace' function.

Unlike the Direct Loan Origination process, RPRELAP does not create promissory note records. Promissory notes are usually handled by the lender, or as part of the application, so there is no need to track them in SCT Banner. The lender will not send a disbursement check or EFT payment without prior receipt of a promissory note.

Although it is possible in CommonLine to create one application for multiple loans (one application for separate Subsidized and Unsubsidized loans), SCT Banner has always required separate loan application records for each fund code. Since Subsidized Stafford, Unsubsidized Stafford, and PLUS loans all required separate fund codes for packaging, SCT Banner will create separate electronic loan application records for each fund code. This also permits the processing of separate response records for each fund.

Changes to Electronic Applications can be performed by SCT Banner if the change is to be transmitted prior to the school receiving a notice of a loan guarantee. If the loan application status is not *G*, *B*, or *T*, a correction can be submitted to the loan application record. If the application has been guaranteed, then changes have to be sent via a Change Transaction Send File.

Parameters

Name	Required?	Description	Values
Aid Year Code	Yes	Enter a valid and active aid year. For example, you would enter *0102* if this is the aid year code that represents the July 2001 through June 2002 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
Fund Code	Yes	The fund code must be associated with Federal Fund ID of STFD or PLUS, or represent an Alternative Loan. The system accepts a single fund code or a multiple number of fund codes for this report parameter. Use the Insert Record function to add more than one fund code. This parameter is validated against the Fund Base Data Table (RFRBASE).	Fund Base Data Form (RFRBASE)

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Default Process Type	Yes	This parameter is used as a default value when the loan application record is created. The code can be changed on an individual basis prior to actually extracting the record for import to a school based software package or transmitted directly to the service provider.	*CO Credit Only Request - Use this value to have the service provider perform a pre-approval credit check based on data you provide in the Application Send (@1) Detail Record The service provider will perform a credit check and return a Response Record. Valid for PLUS/ Alternative Loans (CommonLine 5)*
				CP Credit and Print Request - Transmit an Application Send (@1) Detail Record containing the necessary data to obtain a credit check. Upon receipt, the service provider will return a Response File, perform a credit check and if approved, print and mail an application/ promissory note. Valid for PLUS/ Alternative Loans (CommonLine 5)
				GO Guarantee Only - Use this code if you have a promissory note signed by the borrower and wish to electronically obtain the guarantee.
				GP Guarantee and Print - Service provider prints a promissory note and mails it to the borrower and simultaneously guarantees the resulting loan.
				PO Print Only - Use this code if you want the service provider to mail promissory notes before the loan eligibility data is certified.

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
				PG *Print and Guarantee - Use this option to request that the guarantor print the application/promissory note and guarantee the loan after the receipt of the promissory note.*
				CR *Certification Request - If the borrower sends the loan application to the service provider instead of the school, the service provider can send the school a request for certification in the Application Response File. In response to that request, you send an application record with a processing type of 'CR' to indicate that this record is in response to a request for certification. Note that when SCT Banner uploads the response file, certification requests will not be loaded but will appear on the output report. In order to electronically create a certification to comply with this request, you must create an award, run the process which creates the electronic record (RPRELAP), and perform the extract (RPRELAX) to send the certification.*
				RP *Reprint - Use this option to request the service provider to print and mail a new promissory note. The guarantee status does not change as a result of the reprint.*

Parameters *(cont.)*

Name	Required?	Description	Values
Application Code	No	Application code of the population selection. If you enter a value for this parameter, you must also enter a value for the Report Selection Query ID, Creator ID of Selection ID, and User ID parameters.	Application Inquiry Form (GLIAPPL)
Report Selection Query ID	No	Selection ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Application Code, Creator ID of Selection ID, and User ID parameters.	Population Selection Inquiry Form (GLISLCT)
Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID, User ID, and Application Code parameters.	User Identification Control Form (GUAIDEN)
Process Indicator	Yes	Indicates batch or online processing. The default is *B* for batch.	*B - Batch (default)* *O - Online Process Indicator*
Student ID	No	This parameter is required if the *Process Indicator* parameter is set to *O - Online*; otherwise, leave this parameter blank.	Person Search Form (ROAIDEN)

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Permanent Address Type Default	No	Any valid address type code (STVATYP) with SCT Banner using the standard address hierarchy. If the first address type exists and is active, it is used. If not, it uses the second address type code, etc.	Address Type Code Validation Form (STVATYP)
			If you do not enter a default for this parameter, a value from the RCRAPP1 table is utilized.	
			Technical Note: Loan applications include both permanent and local addresses. However, since SCT Banner Financial Aid uses the address from the RCRAPP1 table exclusively, you can only populate the permanent address field on the loan application. Also, the RCRAPP1 address may not be the most current permanent address for the student.	
			The General system address table, SPRADDR, can contain multiple addresses for the student with different address types. This parameter provides added flexibility by enabling you to use addresses from SPRADDR on loan applications instead of the RCRAPP1 address.	

Parameters *(cont.)*

Name	*Required?*	*Description*	*Values*
Local Address Type Default	No	Any valid address type code (STVATYP) with SCT Banner using the standard address hierarchy. If the first address type exists and is active, it is used. If not, it uses the second address type code, etc. If you do not enter a default for this parameter, the local address type is left blank on the individual's loan application. Refer to the technical note associated with the preceding *Permanent Address Type Default* parameter.	Address Type Code Validation Form (STVATYP)
Loan Status Default	No	Any valid value from the Loan Status Validation Form (RTVLNST). If you do not enter a default for this parameter, SCT Banner uses the default loan status from the RPRLOPT Form.	Loan Status Validation Form (RTVLNST)
EL Application Status Default	No	The default electronic loan application status. The default is *N - Not Ready to Send*. Use the *N* status if you must review applications prior to transmission to the lender	*N - Not Ready to Send (default)* *R - Ready to Send*
EFT Authorization Default	No	If you want the application to default to the electronic funds transfer authorization received, enter *Y - Yes* for this parameter. The default is *N - No*.	*Y - Yes* *N - No (default)*

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Lock Indicator Default	No	Set this parameter to *Y (Yes)* if you want to stop the delete/replace function so that manually entered data is not lost. To illustrate, if award amounts are changed on the Award Form, SCT Banner will delete/replace amounts on an application unless it is locked or has a value of *S (Sent)*. The application is recreated during this process and previous data is removed. If you do not enter a value for this parameter, a blank is entered for this field.	*Y - Yes* *N - No*
	References Default	No	Enter *N (No)* if your lender/guarantor mails notes to the student. Enter *Y (Yes)* if you have collected the references. If you do not enter a value for this parameter, a blank is entered for this field.	*Y - Yes* *N - No*
	Deferment Request Default	No	A deferment request default for the loan application. If you do not enter a value for this parameter, a blank is entered for this field.	*Y - Yes* *N - No*
	Capitalize Interest Default	No	A capitalize interest default for the loan application. If you do not enter a value for this parameter, a blank is entered for this field.	*Y - Yes* *N - No*

Parameters *(cont.)*

Name	Required?	Description	Values
Default Lender ID	No	A default lender ID for the loan application. If you do not enter a value for this parameter, SCT Banner uses the default lender ID from the RPRLOPT Form.	
Default Guarantor ID	No	A default guarantor ID for the loan application. If you do not enter a value for this parameter, SCT Banner uses the default return ID from the RPRLOPT Form.	
Default Return ID	No	A default return ID for the loan application. If you do not enter a value for this parameter, SCT Banner uses the default return ID from the RPRLOPT Form.	
Default Loan Period	No	You have the option of entering a default loan period for loan applications. If you do not enter a value for this parameter, SCT Banner uses the loan period associated with the student's aid period.	

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Default PN Delivery Code	No	This parameter identifies your preferred delivery method of the promissory note to the borrower. This data is required for processing types *GP*, *PG*, and *CR* (types where promissory notes are generated).The *PO* option must use a value of *P. GO* processing does not use this field since no promissory note is generated.	*E - Email* *P - Paper (default)* *W - Web*
	Default Fed App Form Code	No	This parameter defines the default Federal Application Form Code for PLUS loans. The Federal Application Form of *Q* is only valid for loans with a loan period start date that begins on or after July 1, 2003. The Federal Application Form of *P* will no longer be valid for those loans with a loan period start date of or after July 1, 2004. All subsidized and unsubsidized Federal Stafford loans use a Federal Application Form code of *M*.	*P - Application and Promissory Note for Federal PLUS loan* *Q - Master Promissory Note for Federal PLUS loan*
	Default Stfd Serial Loan Code	No	The *serial* concept means that the terms of the existing MPN will automatically be applied to new loans without a new note being executed. This parameter tells the service provider whether you want new MPNs with each new Stafford loan or whether you want to use an existing MPN.	*N - New MPN (default)* *S - Serial*

Parameters *(cont.)*

Name	Required?	Description	Values
Default Hold/Release Status	No	CommonLine uses the Application Send File to set the initial Hold or Release status for the loan. SCT Banner collects the default status with this RPRELAP *Default Hold/Release Status* parameter and displays the current Hold/Release status on the RPAELAP Form. In this manner, the value can be changed on a student-by-student basis before it is extracted for sending to the Guarantor/Lender.	*HR - Hold (default)* *RR - Release Request*
Source of Lender ID	No	This parameter ascertains whether or not you want to use NSLDS data as the primary source for a student's lender. Based on this option, the lender hierarchy is adjusted to include the lender code from the NSLDS record. The option determines whether the NSLDS data is used before, or after the prior SCT Banner lender code, or not at all. When using prior SCT Banner data, SCT Banner uses the lender code on the most recent non-PLUS record. Since multiple NSLDS records may exist for the student, SCT Banner uses the one flagged as the *current* NSLDS record. Multiple loan records may exist for the student in that *current* record. SCT Banner uses the contact code from the most recent loan record. This is necessary since the contact code could be a guarantor code, a school code, a Direct Loan servicer code, or a lender code. If this lender code does not exist as a non-person record, it cannot be used in the loan application.	*B - Prior SCT Banner loan records first, then NSLDS records.* *N - NSLDS records first, then prior SCT Banner loan records.* *X - Never use NSLDS.*

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	User ID	No	The ID of the person using the sub-population rules.	
	PLUS MPN Serial Loan Code	No	The *serial* concept means that the terms of the existing MPN will automatically be applied to new loans without a new note being executed. This parameter indicates whether you want new MPNs with each new PLUS loan or whether you want to use an existing MPN. This parameter is only valid if the Default Fed App Form Code parameter is set to *Q (PLUS MPN)*.	*N - New MPN (default)* *S - Serial*
	PLUS Request Amt Confirmed	No	This parameter defaults a checked or unchecked value to the **Request Amt Conf** field on the Prom Note/Misc Info window of the RPAELAP Form. If you enter a *Y* value for the default, you are indicating that you have collected and will retain the Federal PLUS loan borrower's requested amount for the loan.	*Y - Yes* *N - No*

```
20-APR-2002 05:39:45 PM                              SCT Development                                            1
Aid Year: 0203                        Electronic Loan Application Record Creation Log                    RPRELAP
-----------------------------------------------------------------------------------------------------------------
                                    APP --YEAR INFO--- -CURR LOANS-- ---NEW LOANS----
Student ID  Name                    FUND  NO AWST    AMOUNT  CNT    AMOUNT    AMOUNT  LPRD   RESULT/COMMENT
-----------  ------------------     ------  --- ----  --------- ---  --------- --------- ------ ------------------------------
511-00-9007 Adams, Elaine D                                                                    Invalid NSLDS lender ID 806773
511-00-9007 Adams, Elaine D         STFDX   1 ACPT   3500.00   0     0.00    3500.00 FASP03
511-00-9007 Adams, Elaine D                                                                    Invalid NSLDS lender ID 806773
            Adams, Elaine D         STFDY   2 ACPT   4000.00   0     0.00    4000.00 FASP03

511-00-9003 Bracken, Jasmine R      PLUS2   1 ACPT  16575.00   0     0.00   16575.00 FASP03
                                    STFDX   2 ACPT   2625.00   0     0.00    2625.00 FASP03

511-00-9005 Carlos, Javier M        PLUS2   1 ACPT  16575.00   0     0.00   16575.00 FASP03
                                    STFDX   2 ACPT   2625.00   0     0.00    2625.00 FASP03

511-00-9004 Marple, Kari E          PLUS2   1 ACPT  13700.00   0     0.00   13700.00 FASP03
                                    STFDX   2 ACPT   5500.00   0     0.00    5500.00 FASP03

511-00-9001 Higgins, Kode E         PLUS2   1 ACPT  16575.00   0     0.00   16575.00 FASP03
                                    STFDX   2 ACPT   2625.00   0     0.00    2625.00 FASP03

511-00-9002 Sharon, Molly J         STFDX   1 ACPT   2625.00   0     0.00    2625.00 FASP03
                                    STFDY   2 ACPT   4000.00   0     0.00    4000.00 FASP03

511-00-0006 Anderson, Sam F         PLUS2   2 ACPT  16575.00   0     0.00   16575.00 FASP03
                                    STFDX   3 ACPT   2625.00   0     0.00    2625.00 FASP03

511-00-9009 Ericson, Timothy L      STFDX   1 ACPT   5500.00   0     0.00    5500.00 FASP03
                                    STFDY   2 ACPT   5000.00   0     0.00    5000.00 FASP03

511-00-0001 Boyle, Sue              STFDX   5 ACPT   3500.00   0     0.00    3500.00 FASP03 Awd > fed clas limit: exp amt=0
                                    STFDY   6 ACPT   4000.00   0     0.00    4000.00 FASP03

511-00-0010 Landers Paul D          PLUS2   3 ACPT  19950.00   0     0.00   19950.00 FASP03

511-00-0016 Zinter, Nicole I        PLUS2   3 ACPT  15700.00   0     0.00   15700.00 FASP03
                                    STFDX   4 ACPT   3500.00   0     0.00    3500.00 FASP03 Awd > fed clas limit: exp amt=0

511-00-0017 Simpson, Dion L         STFDX   1 ACPT   2625.00   0     0.00    2625.00 FASP03
                                    STFDY   2 ACPT   4000.00   0     0.00    4000.00 FASP03

511-00-0019 Cranson, Stacey L       PLUS2   3 ACPT  19950.00   0     0.00   19950.00 FASP03

511-00-0002 Thomas, Sue A           STFDX   3 ACPT   3500.00   0     0.00    3500.00 FASP03 Awd > fed clas limit: exp amt=0
                                    STFDY   4 ACPT   4000.00   0     0.00    4000.00 FASP03
```

```
20-APR-2002 05:39:45 PM                                    SCT Development                                                  2
Aid Year: 0203                                Electronic Loan Application Record Creation Log                        RPRELAP
-------------------------------------------------------------------------------------------------------------------------------
                                      APP --YEAR INFO--- -CURR LOANS-- ---NEW LOANS----
Student ID  Name                      FUND  NO AWST   AMOUNT  CNT   AMOUNT    AMOUNT  LPRD  RESULT/COMMENT
----------- -------------------       ------ --- ---- --------- --- --------- --------- ------ -------------------------------
511-00-0003 Carson, Sue C             STFDX  15 ACPT  5500.00   0      0.00   5500.00 FASP03 Awd > fed clas limit: exp amt=0
                                      STFDY  16 ACPT  5000.00   0      0.00   5000.00 FASP03
511-00-0004 Tarkle, Sue D             PLUS2   1 ACPT 16575.00   0      0.00  16575.00 FASP03
                                      STFDX   2 ACPT  2625.00   0      0.00   2625.00 FASP03

511-00-0005 Charlise, Sue E           PLUS2   2 ACPT 16575.00   0      0.00  16575.00 FASP03
                                      STFDX   3 ACPT  2625.00   0      0.00   2625.00 FASP03

511-00-0007 Vincent, Stephen          STFDX   1 ACPT   728.00   0      0.00    728.00 FASP03

511-00-0008 DeLise, Lucretia K        PLUS2   1 ACPT 13700.00   0      0.00  13700.00 FASP03
                                      STFDX   2 ACPT  5500.00   0      0.00   5500.00 FASP03 Awd > fed clas limit: exp amt=0

181-03-0527 Mason, Kirsten            PLUS2   1 ACPT 13700.00   0      0.00  13700.00 FASP03
                                      STFDX   2 ACPT  5500.00   0      0.00   5500.00 FASP03

181-03-0528 Mason, Virginia C         PLUS2   1 ACPT 13700.00   0      0.00  13700.00 FASP03
                                      STFDX   2 ACPT  2926.00   0      0.00   2926.00 FASP03
                                      STFDY   3 ACPT  2574.00   0      0.00   2574.00 FASP03
```

```
20-APR-2002 05:39:45 PM                            SCT Development                                          3
Aid Year: 0203                        Electronic Loan Application Record Creation Log                RPRELAP
-------------------------------------------------------------------------------------------------------------


                                           CONTROL SUMMARY
                                           ---------------
                        Program Name.............................:   RPRELAP
                        Version Number ..........................:   (5.5)
                        Run Sequence Number......................:   1098847
                        Aid Year Code ...........................:   0203
                        Fund Code ...............................:   PLUS2
                        Fund Code ...............................:   STFDY
                        Fund Code ...............................:   STFDX
                        Fund Code ...............................:   ALTLN
                        Default Process Type ....................:   GP
                        Application ID ..........................:   FINAID
                        Selection ID ............................:   SUE
                        Creator ID ..............................:   SCONROY
                        User ID .................................:   SCONROY
                        Online/Batch Processing O/B .............:   B
                        Student ID ..............................:
                        Not used.................................:
                        Address Types for Loan Permanent Address.:   1PR
                        Default Loan Status .....................:
                        Default EL Application Status ...........:   R
                        Default EFT Authorization Indicator .....:   Y
                        Default Lock Indicator ..................:   N
                        Default References Indicator ............:   Y
                        Default Deferment Request Indicator .....:   Y
                        Default Capitalize Interest Indicator ...:   Y
                        Default Lender ID .......................:
                        Default Guarantor ID ....................:
                        Default Return ID .......................:
                        Default Loan Period .....................:
                        Default PN Delivery Code ................:   P
                        Default Fed App Form Code ...............:   M
                        Default Serial Loan Code ................:   S
                        Default Hold/Release Status .............:   HR
                        Source of Lender ID .....................:   N
```

Electronic Loan Application Extract Process (RPRELAX)

Description   This process extracts data from the RPRLAPP, RPRLCRT, RPRLADB and ROBINST Tables to create electronic loan application records in the CommonLine record format. You can import this file of records with school-based software systems; or you can send it directly to your service provider. Since the CommonLine specifications do not stipulate a specific file name for this data file, the assigned file name is ELAPxxOP.DAT. The RPRELAX.LIS file contains the report control information.

Electronic loan application records will be selected for this extract process if:

- the loan is not canceled,

- the loan status is R (ready to send)

- the batch ID is null

- the loan ID is not null, and

- if population selection is used, the student is also included in the population.

After you run the RPRELAP Process to create the electronic loan application records, be sure to manually review and update the records as needed before the records are sent. Most data is automatically created by the RPRELAP process. However, some critical data may be missing or may need to be changed from the default values.

In order to transmit a loan application, you must change the Application Status code on the Electronic Loan Application Form (RPAELAP) to R for Ready to Send. To retransmit a record that was rejected and needs to be corrected, you should remove the Batch ID and change the Application Status from S to R.

The output file will have the following records:

- one header record

- one detail record for each loan application

- one trailer record

SCT Banner will not create unique Supplemental Detail Records or Alternative Loan Detail Records. Use the Batch Control Form (RPIBATC) to display CommonLine Electronic Loan Application batches.

Parameters

Name	Required?	Description	Values
Aid Year Code	Yes	Enter a valid and active aid year. For example, you would enter *0001* if this is the aid year code that represents the July 2000 through June 2001 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
Fund Code	Yes	The fund code must be associated with Federal Fund ID of STFD or PLUS, or represent an Alternative Loan. The system accepts a single fund code or a multiple number of fund codes for this report parameter. Use the Insert Record function to add more than one fund code. This parameter is validated against the Fund Base Data Table (RFRBASE).	Fund Base Data Form (RFRBASE)
File Identifier	No	The File Identifier parameter determines whether you are using live or test data for this process.	P Production (live data) - default T Test (test data)
School Name	Yes	The name of the organization creating the data.	
Recipient Name	Yes	The name of the organization that will receive this data.	

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Recipient ID	Yes	The unique identification number assigned to the organization receiving this file. For guarantors, this is the 3-digit number as listed in the CommonLine Reference Manual. For all others, this is the assigned 6-character number.	
	Media Type	No	Select media type.	D Diskette P PC (default) M Mainframe T Tape
	Application Code	No	Application code of the population selection. Select valid values from the Application Inquiry Form (GLIAPPL). If you enter a value for this parameter, you must also enter a value for the Selection ID and Creator ID of Selection ID parameters.	Application Inquiry Form (GLIAPPL)
	Report Selection Query ID	No	Selection ID of the population selection. Select valid values from the Population Selection Inquiry Form (GLISLCT). If you enter a value for this parameter, you must also enter a value for the Application Code and Creator ID of Selection ID parameters.	

Parameters *(cont.)*

Name	Required?	Description	Values
Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. Select valid values from the User Identification Control Form (GUAIDEN). If you enter a value for this parameter, you must also enter a value for the Selection ID and Application Code parameters.	
Combine Sub/Unsub Stafford	No	Combine Subsidized/Unsubsidized Stafford in one application record. Default is N.	Y Yes N No (default)
Version Number	No	Create a CommonLine Release 4 or a CommonLine Release 5 file.	4 5 (Default)
EL School Code	No	The six-digit main campus code for the school. When this parameter is utilized, only those loan applications with the corresponding EL School code and Branch ID in the Loan ID will be extracted.	
EL Branch ID	No	The two-digit branch Campus ID associated with the main Campus code.When this parameter is utilized, only those loan applications with the corresponding EL School code and Branch ID in the Loan ID will be extracted.	

Electronic Loan Application Extract Sample

```
14-MAY-2002 03:15:32 PM          SCT Development                          1
Aid Year: 0203            Electronic Loan Applications           RPRELAX
--------------------------------------------------------------------------
Student ID  Name                    | FUND   | RESULT/COMMENT
----------  ----------------------- | ------ | ------------------------------
511000017   Brennan, DION L         | SSUB   | Selected for combined batching
```

```
214-MAY-2002 03:15:32 PM          SCT Development                          2
Aid Year: 0203            Electronic Loan Applications           RPRELAX
--------------------------------------------------------------------------
Student ID  Name                    | FUND   | RESULT/COMMENT
----------  ----------------------- | ------ | ------------------------------
511000016   Charlise, NICOLE I      | SUEPL  | Selected for standard batching
511000016   Charlise, NICOLE I      | SUESUB | Selected for standard batching
511000017   Johnson, DION L         | SUEALT | Selected for standard batching
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Exp Grad Dt
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Citizenship
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Enroll Stat
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Alt Loan SB Ind
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Alt Borr Loan Debt
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Citizenship
511000019   Morgan, STACEY L        | SUEALT | *ERROR* No Credit in Diff Name
511000019   Morgan, STACEY L        | SUEALT | Selected for standard batching
```

```
14-MAY-2002 03:15:32 PM          SCT Development                          3
Aid Year: 0203            Electronic Loan Applications           RPRELAX
--------------------------------------------------------------------------
                         CONTROL SUMMARY
                         ---------------
            Program Name                :RPRELAX(5.5)
            One up Number               :786128
            Aid Year Code               :0203
            Fund Code(s)                :SUEALT
            Fund Code(s)                :ALTLN
            Fund Code(s)                :STFDY
            Fund Code(s)                :PLUS2
            Fund Code(s)                :STFDX
            Fund Code(s)                :SUESUB
            Fund Code(s)                :SUEUNS
            Fund Code(s)                :SUEPL
            File Type Indicator         :P
            School Name                 :SCT
            Recipient Name              :SERVICER1
            Recipient ID                :999
            Media Type                  :P
            Application Code            :FINAID
            Selection ID                :SUE_FFELP
            Creator ID                  :SLawson
            Combine Sub/Unsub Stafford  :Y
            Version Number              :5
            EL School Code              :
            EL Branch ID                :
            Number of lines per page    :55
            Report file name            :/u/sconroy/jobsub/rprelax_786128.lis
            Extract File Name           :/u/sconroy/jobsub/ELAP03IN_786128.DAT
            Batch ID (extract)          :EA0514023001

            Combined records read       :1
            Combined records processed  :1
            Combined records rejected   :0
            Uncombined records read     :5
            Uncombined records processed :4
            Uncombined records rejected :1
            Total records extracted     :5
            Total pages Printed         :3

                ****** END OF REPORT ******
```

Electronic Loan Change Transaction Process (RPRELCT)

Description   CommonLine change transactions are extracted from SCT Banner using the Electronic Loan Change Transaction Process (RPRELCT). This process creates a data file based on the CommonLine file format for change transaction processing. Only records that are related to electronic loans will be extracted which have not been marked for deletion on the RPACTRR Form and have not been previously sent.

This process uses the *Recipient ID* parameter to select the appropriate records to be transmitted to that specific recipient. An extract file is generated according to the required file formats. The extract file consists of one Header Record, One Borrower (@1-02) Detail Record for each borrower, one @1-08, @1-09, @1-13 or @1-14 Detail Record for each Loan ID as logged in ROBALOG, and one Trailer Record.

FTP the *ELCTxxIN_jobnumber.DAT* data file that this process creates in the appropriate manner to maintain the file without changes to the file size or format (ASCII or Binary).

The process generates two output files. The *rprelct_yyyyy.lis* file contains information for the students that are included in the extract with the Loan ID/sequence number, fund type, type of detail record and the data element with the values used. The *rprelct_xxxxx.ls2* file contains any students who were not included in the extract due to missing required data elements with the appropriate error message.

> **Note:** The xxxxx in the job names is the job number assigned by SCT Banner when running the process.

This process also provides the ability to resend an entire batch, if necessary.

> **Note:** Reallocations for Subsidized/Unsubsidized records require both the Decrease @1-13 Record and the Increase @1-14 be sent as a set. Only the record for the Subsidized loan will be listed on the output for RPRELCT. However, the corresponding increase or decrease for the unsubsidized loan will be extracted in the data file.

Parameters

Name	Required?	Description	Values
Aid Year Code	Yes	Enter a valid and active aid year. For example, you would enter *0001* if this is the aid year code that represents the July 2000 through June 2001 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
File Identifier	No	The File Identifier parameter determines whether you are using live or test data for this process.	P Production (live data) - default T Test (test data)
School Name	Yes	The name of the organization creating the data.	
Recipient Name	Yes	The name of the organization that will receive this data.	
Recipient ID	Yes	The unique identification number assigned to the organization receiving this file.	
Media Type	No	Select media type.	D Diskette P PC (default) M Mainframe T Tape
Create Detail Report (Y,N)	No	If N is selected, only a control report will be created.	Y Yes (default) N No

Parameters *(cont.)*

Name	Required?	Description	Values
Application Code	No	Application code of the population selection. If you enter a value for this parameter, you must also enter a value for the Report Selection Query ID, Creator ID of Selection ID, and User ID parameters.	Application Inquiry Form (GLIAPPL)
Report Selection Query ID	No	Selection ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Application Code, Creator ID of Selection ID, and User ID parameters.	Population Selection Inquiry Form (GLISLCT)
Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID, User ID, and Application Code parameters.	User Identification Control Form (GUAIDEN)
User ID	No	The ID of the person using the sub-population rules.	
Resend Change Trans Batch ID	No	Change Transaction Batch ID to be re-sent.	
EL School Code	No	The six-digit main Campus code for the school.	

Parameters *(cont.)*

Name	Required?	Description	Values	
EL Branch ID	No	The two-digit branch Campus ID associated with the main Campus code.		
Version Number	No	Creates a Version 4 or a Version 5 Change Transaction Send File	4	CommonLine Release 4
			5	CommonLine Release 5 (Default)

Electronic Loan Change Transaction Report Sample

```
16-AUG-2001 03:11:46 PM                               SCT Development                                             1
Aid Year: 0102                                  EL Change Transaction Report                                RPRELCT
---------------------------------------------------------------------------------------------------------------

Recipient: 800  SCT


ID: ANDERS1     Name: THOMAS, ANDERS           Loan ID/Seq No: 0012340001BS02011      Fund Type: SF   Change Type: 09
Data Code : RPRLADB_DISBURSE_DATE
From Value: 01-JAN-2002
To Value  : 02-JAN-2002

ID: ANDERS1     Name: THOMAS, ANDERS           Loan ID/Seq No: 0012340001BU02012      Fund Type: SU   Change Type: 08
Data Code : RPRLAPP_CANCEL_DATE
From Value: 16-AUG-2001
To Value  :

ID: ANDERS1     Name: THOMAS, ANDERS           Loan ID/Seq No: 0012340001BU02012      Fund Type: SU   Change Type: 09
Data Code : RPRLADB_DISBURSE_DATE
From Value: 15-AUG-2001
To Value  : 01-SEP-2001
```

```
                                                                                Contd...2  16-
AUG-2001 03:11:46 PM                         SCT Development                          2
Aid Year: 0102                         EL Change Transaction Report                RPRELCT
-------------------------------------------------------------------------------------------

                               CONTROL SUMMARY
                               ---------------
                   Program Name               :RPRELCT(5.2)
                   One up Number              :751608
                   Aid Year Code              :0102
                   File Type Indicator        :P
                   School Name                :SCT
                   Recipient Name             :SCT
                   Recipient ID               :800
                   Media Type                 :P
                   Create Detail Report       :Y
                   Application Code           :FINAID
                   Selection ID               :ATHOMAS
                   Creator ID                 :ATHOMAS
                   User ID                    :ATHOMAS
                   Resend Batch ID            :
                   Number of lines per page   :55
                   Report file name           :/u/jobsub/rprelct_751608.lis
                   Extract File Name          :/u/jobsub/ELCT02IN_751608.DAT

                   Student records extracted  :1
                   Detail records extracted   :3
                   Total pages Printed        :2

                        ****** END OF REPORT ******
```

Electronic Loan Response Upload Process (RPRELRU)

Description   The process includes output information for responses received in response to the Application Send File. This data includes the loan type, guarantee amount and date, disbursement dates and amounts, the expected amount for the loan from RPAELAP, and any rejects that are received. The Certification Amount Adjustment Indicator indicates (Yes/No) if the Guarantee Amount has been adjusted to an amount different than the corresponding school certified amount. The Requested Amount Adjustment Code indicates if the guarantee amount was reduced from the student requested loan amount, and if so, why. See the CommonLine Technical Reference Manual for code descriptions. The RPRELRU Process also reports the responses received for Change Transaction processing including the identification of change transactions, reporting accepted and rejected transactions, hold/release status updates, and also updates the database with the correct status for the Change Records returned.

The upload process (RPRELRU) searches for *elupdtop.dat* as the input file name regardless of what year it represents. Be sure you rename the response files you receive from your lender/guarantor to *elupdtop.dat.*

Parameters

Name	Required?	Description	Values
Loan Status Code	No	Approval notices on electronic loans are loaded into SCT Banner automatically by the RPRELRU Process. The *Loan Status Code* parameter enables you to automatically update the loan application status code on loans that have been approved by the guarantor in order to control memoing and disbursements. For example, suppose that your school's policy is that no memos for loans are made until the loan has been approved by the guarantor. In this case, you'd set the default loan status code to one that means *Hold.* This prevents the disbursement process from giving the student a loan memo until the loan status code is changed to one that does not mean *Hold.* When the loan is approved, the loan status code is automatically updated. If this parameter is left blank, no updates will be made to the loan status.	Loan Status Validation Form (RTVLNST)

Electronic Loan Response Report Sample

```
Name : Charlise, NICOLE I              Record Status : Pending          Loan ID/Seq# : 6200040000B004595 00  Fund Type : PL
Report Date:  25-APR-2002                        Electronic Loan Response Report                      Page:   1
Report Time:  12:51:57 PM

Name : Johnson, Sharon E               Record Status : Guaranteed       Loan ID/Seq# : 0018400000B004352 00  Fund Type : PL
SSN : 511787773       Guarantee Amt :    0.00  Certified Amt :      0.00  Lender ID : 809308
                      Req Amt Adj Code :       Cert Amt Adj Ind :         Guarantor ID : 742
                      Disb 1 Amt :             Disb 1 Date :              Serial Loan Req :
                      Disb 2 Amt :             Disb 2 Date :              Borrower E-Pnote :
                      Disb 3 Amt :             Disb 3 Date :              Plus/Alt Student E-Signature :
                      Disb 4 Amt :             Disb 4 Date :

Error Code 1 : 083     Lender approved amount is 0
Error Code 2 : 059     Borrower eligibility is 0, or cost minus aid minus EFC is 0
Error Code 3 : 045     Loan period dates are missing or invalid
Error Code 4 : 032     Borrower signature code is invalid or conflicting
Error Code 5 : 024     Reference code is missing or invalid

Application response record received
```

```
Report Date:  25-APR-2002                    Electronic Loan Response Report                    Page:   6
Report Time:  12:51:57 PM


      Control Summary
_____

Program/Version:                        RPRELRU/(5.5)

Batch Number

Response Detail Record Count:           000012

Unique Supplemental Detail Record Count:     000000

Special Messages Detail Record Count:        000000

Alternative Loan Response Detail Record Count: 000000

Supplemental Disburse Response Record Count:  000002

File Creation Date:                     22-APR-2002

File Creation Time:                     131911

Recipient Name:                         UNIV OF XXXXX

Recipient ID:                           001840

Recipient ED Branch ID:                 00

Source Name:                            PHEAA

Source ID:                              742

Source ED Branch ID:
```

Hold/Release Process (RPRHDRL)

Description
This process reports desired changes to the Hold/Release Status initially set in the Application Send File.

The Hold/Release Process is used specifically for Hold/Release processing. The process only selects the appropriate records to submit based on the Recipient ID that has been entered as a parameter. The Recipient ID is already being selected for the detail records based on criteria established on RPRLNDA. The extract is only for those detail records where the Recipient ID determined matches the Recipient ID entered in the Recipient ID parameter.

Parameters

Name	Required?	Description	Values
Aid Year Code	Yes	Enter a valid and active aid year. For example, you would enter *0001* if this is the aid year code that represents the July 2000 through June 2001 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
Hold/Release Status (H/R)	Yes	Place disbursements in Hold or Release Status.	
Fund Code(s)	Yes	Fund codes of disbursements to be put in Hold or Release Status.	Fund Base Data Form (RFRBASE)
Term Code(s)	Yes	Term codes of disbursements to be put in Hold or Release Status.	Financial AId Term Code Inquiry Form (ROITERM)

Parameters *(cont.)*

Name	Required?	Description	Values
Version Number	No	Create a Version 4 or Version 5 Change Transaction Send File.	4 5 (default)
File Identifier	No	Production or Test	P - Production (default) T - Test
School Name	Yes	School Name used in Header and Trailer records sent.	
Recipient Name	Yes	Recipient Name used in Header and Trailer records sent.	
Recipient ID	No	Recipient ID used in Header and Trailer records sent.	
Media Type	No	PC, Diskette, Mainframe, or Tape.	D - Diskette M - Mainframe P - PC T - Tape (default)
Application Code	No	Application code of the population selection. If you enter a value for this parameter, you must also enter a value for the Report Selection Query ID, Creator ID of Selection ID, and User ID parameters.	Application Inquiry Form (GLIAPPL)

Parameters *(cont.)*

Name	Required?	Description	Values
Report Selection Query ID	No	Selection ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Application Code, Creator ID of Selection ID, and User ID parameters.	Population Selection Inquiry Form (GLISLCT)
Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID, User ID, and Application Code parameters.	User Identification Control Form (GUAIDEN)
User ID	No	The ID of the person using the sub-population rules.	
Use Disbursement Results Table	No	Set Hold/Release Status based on presence of disbursement reject codes.	Y - Yes N- No (default)
EL School Code	No	The two-digit branch Campus ID associated with the main Campus Code.	
EL Branch ID	No	The two-digit branch Campus ID associated with the main Campus Code.	

Electronic Loan Hold/Release Extract Sample

```
22-APR-2002 12:20:37 PM                              SCT Development                                                    1
Aid Year: 0203                             Electronic Loan Hold/Release Extract                                 RPRHDRL
-----------------------------------------------------------------------------------------------------------------------
Student ID  Name                          | Fund   | Term   | Sched.Disb.Dte  | Result/Comment
-----------  ---------------------------  | ------ | ------ | --------------- | -------------------------------
511000003   Morgan, Karl J                | SUESUB | 200310 | 25-AUG-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 31-AUG-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 02-SEP-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 15-SEP-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 30-SEP-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 15-OCT-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 31-OCT-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 15-NOV-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 30-NOV-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200310 | 15-DEC-2002     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 15-JAN-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 31-JAN-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 15-FEB-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 15-MAR-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 31-MAR-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 15-APR-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 30-APR-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 15-MAY-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 25-MAY-2003     | Release Request sent
511000003   Morgan, Karl J                | SUESUB | 200320 | 31-MAY-2003     | Release Request sent
```

```
22-APR-2002 12:20:37 PM                          SCT Development                                              2
Aid Year: 0203                          Electronic Loan Hold/Release Extract                             RPRHDRL
-----------------------------------------------------------------------------------------------------------------

                                           CONTROL SUMMARY
                                           ---------------
                            Program Name             :RPRHDRL(5.5)
                            One up Number            :782234
                            Aid Year Code            :0203
                            Hold/Release Indicator   :R
                            Fund Code(s)             :SUESUB
                            Fund Code(s)             :STFDY
                            Fund Code(s)             :STFDX
                            Fund Code(s)             :SUEUNS
                            Fund Code(s)             :SUEPL
                            Fund Code(s)             :SUEALT
                            Term Code(s)             :200310
                            Term Code(s)             :200320
                            Version Number           :5
                            File Type Indicator      :P
                            School Name              :SCT
                            Recipient Name           :PHEAA
                            Recipient ID             :742
                            Media Type               :P
                            Application Code         :FINAID
                            Selection ID             :SUE_FFELP
                            Creator ID               :SCONROY
                            User ID                  :SCONROY
                            Use Disbursement Results? :N
                            Number of lines per page :55
                            Report file name         :/u/sconroy/jobsub/rprhdrl_782234.lis
                            Extract File Name         :/u/sconroy/jobsub/HDRL_782234.DAT
                            Batch ID (extract)        :ES0422023001
                            Total records extracted   :20
                            Total pages Printed       :2

                              ****** END OF REPORT ******
```

Loan Proceeds Aging Report (RPRLNAG)

Description   This report displays loan disbursements that have been received which have not been fed to the student's account. The check amount and number of days between the receipt of the check and the day the report is processed is also displayed to assist you in determining funds that must be returned based on the Federal Regulations.

Parameters

Name	Required?	Description	Values
Aid Year Code	Yes	Enter a valid and active aid year. For example, you would enter *0001* if this is the aid year code that represents the July 2000 through June 2001 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
Term Code	Yes	Term(s) for which the exception report will be run.	Financial AId Term Code Inquiry Form (ROITERM)
Fund Code	Yes	The system accepts a single fund code or a multiple number of fund codes for this report parameter. Use the Insert Record function to add more than one fund code. This parameter is validated against the Fund Base Data Table (RFRBASE).	Fund Base Data Form (RFRBASE)

Parameters *(cont.)*

Name	Required?	Description	Values
Reference ID	No	Reference ID(s)/Check Numbers	
Sort Order	Yes	Name or Days Ascending or Days Descending	A - Days Ascending
			D - Days Descending
			N - Name (default)

Loan Process Aging Report Sample

```
16-MAY-2002                              SCT Development                                                 1
Report name:                   F.A. Aging Report of Non-Disbursed Loans                         RPRLNAG
------------------------------------------------------------------------------------------------------------

  Student Name            ID        Term      Fund    Appl# Check/Net Amt  EFT    Rec'd Dte     Days On Hand

Anderson, Lee         165009002   200310     STFDX    001      1920.00     Y     25-APR-2002         21
Larson, Paul          511000010   200310     SUESUB   010       900.00           08-APR-2002         38
```

```
                                         CONTROL SUMMARY
                                         ---------------
                    Program Name............................:  RPRLNAG (5.4)
                    Run Sequence Number.....................:  786579
                    Aid Year Code ..........................:  0203
                    Term Code ..............................:  200310
                    Fund Code ..............................:  STFDX
                    Fund Code ..............................:  SUESUB
                    Fund Code ..............................:  SUEUNS
                    Reference Id ...........................:
                    Sort order .............................:  N
                    Total log records processed.............:  2
```

Loan Funding Exception Report (RPRLNEX)

Description   The Loan Funding Exception Report (RPRLNEX) lists students whose total loan disbursements for a given term are different by more than a tolerance amount from the amount in the loan by term table (RPRLATR) for the student, term, and loan application number. This report can also be run to identify discrepancies between the calculated disbursement amounts and the disbursement amounts returned by the servicer in the Response File.

Parameters

Name	*Required?*	*Description*	*Values*
Term Code	Yes	Term(s) for which the exception report will be run.	Financial Aid Term Code Inquiry Form (ROITERM)
Fund Code	Yes	The system accepts a single fund code or a multiple number of fund codes for this report parameter.	Fund Base Data Form (RFRBASE)
Tolerance Amount	No	Amount of your defined variance before the student is selected for the exception report. The default is 1.00.	1.00 is the default
Application Code	No	Application code of the population selection. If you enter a value for this parameter, you must also enter a value for the Report Selection Query ID, Creator ID of Selection ID, and User ID parameters.	Application Inquiry Form (GLIAPPL)
Report Selection Query ID	No	Selection ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Application Code, Creator ID of Selection ID, and User ID parameters.	Population Selection Inquiry Form (GLISLCT)

Parameters *(cont.)*

Name	*Required?*	*Description*	*Values*
Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID, User ID, and Application Code parameters.	User Identification Control Form (GUAIDEN)
User ID	No	The ID of the person using the sub-population rules.	

Parameters *(cont.)*	*Name*	*Required?*	*Description*	*Values*
	Set Exclude Indicator to 'Y'	No	The RPRLNEX program creates a report listing students whose total loan disbursements for a given term are different by more than a tolerance amount from the amount in the Loan By Term table (RPRLATR), indicating whether the disbursements are greater or less than the anticipated amount. One problem was that once a student appeared on the report, you could not remove them from appearing on future runs of the report.	Y *Yes (default)* N *No*
			If you select the **Excl Flag** checkbox in the Term Schedule window of the RPAELAP, RPALORG, and RPALAPP forms, the report does not display a line for this loan and term, even if there is a discrepancy in the amounts.	
			Similarly, this report parameter determines whether or not to automatically set the exclude flag to 'Y' for each record appearing on the report. This prevents the record from appearing on subsequent reports, unless you manually go to one of the forms and uncheck the field.	

Parameters *(cont.)*	Name	Required?	Description	Values
	Process Type	N	The *Process Type* parameter provides you with the ability to run the report against actual disbursements (funds applied to student's account), pending disbursements (funds received but not yet applied to the student's account), both (both actual and pending disbursements), or expected (the net disbursement amount scheduled by the lender/servicer at the time of guarantee for this disbursement and uploaded from the CommonLine Response File compared to the Certified Amount). The output from RPRLNEX prints a 'P' next to the Disbursed Amount to indicate that this amount includes a pending disbursement and not an actual disbursement. If no indicator appears next to the Disbursed Amount, then the amount has actually been applied to the student's account. If the term has multiple disbursements scheduled, and at least one has not been paid, the term disbursed amount is considered pending. For expected disbursements, RPRLNEX prints an 'S' next to the Disbursed Amount to indicate that this is the amount anticipated from the Servicer based on the Response file, and is not an actual disbursement.	*P Pending Disbursements (funds received but not yet applied to the student's account)* *A Actual Disbursements (funds applied to student's account)* *B Both Actual and Pending Disbursements* *E Expected (disbursement amounts that have been reported by the guarantor/servicer at the time of the guarantee that exceed a tolerance level for the expected amount.)* *When the process type of E (Expected) is selected, the Set Exclude Indicator to 'Y' parameter for this report must equal N (No).*

Parameters *(cont.)*

Name	Required?	Description	Values
Process EFT Only	No	The RPRLNEX Process at one time compared all payments regardless of the source of the funds (EFT vs. paper check). A *Y (Yes)* for this parameter restricts the report to only payments received via EFT. Some schools did not want to review discrepancies on manually entered checks.	*N No (Default)* *Y Yes*
Reference ID	No	Enter a Reference ID (check/batch number) for this parameter to only produce the report on all payments received in the same batch. With EFT, the Reference ID is the same on all records in the batch.	Electronic Payment Receipt Form (RPAEPMT)

Loan Funding Exception Report Sample

```
26-APR-2002                              SCT Development                                              1
Report name:               Loan Disbursement Exception Report                          RPRLNEX
--------------------------------------------------------------------------------------------------------

 Student Name              ID      Term  Fund  Appl# Disb# Disbursed/      Estimated Ind**      Comment
                                                           Serv Disb*

Lawson, Elaine          511009007 200310 SUEUNS 001   01   91440.11  P    11618.66 A   Disbursements > Estimated Amt
Lawson, Elaine          511009007 200320 SUEUNS 001   11    1440.00  P    11617.69 A   Estimated Amt > Disbursements
Schneider, Chris        511009002 200310 SUEPL  006   01       0.00        3201.00 E   Estimated Amt > Disbursements
Schneider, Chris        511009002 200310 SUEPL  007   01       0.00         533.50 E   Estimated Amt > Disbursements
Schneider, Chris        511009002 200310 SUESUB 008   01       0.00         965.76 A   Estimated Amt > Disbursements
Schneider, Chris        511009002 200310 SUEUNS 009   01       0.00        1039.84 A   Estimated Amt > Disbursements
Schneider, Chris        511009002 200320 SUEPL  006   03       0.00        3201.00 E   Estimated Amt > Disbursements
Schneider, Chris        511009002 200320 SUEPL  007   03       0.00         533.50 E   Estimated Amt > Disbursements
Schneider, Chris        511009002 200320 SUESUB 008   03       0.00         476.16 A   Estimated Amt > Disbursements
Schneider, Chris        511009002 200320 SUEUNS 009   03       0.00         512.16 A   Estimated Amt > Disbursements
Samuelson, Anders       511009003 200310 SUEPL  003   01    1162.06  P     3540.50 E   Estimated Amt > Disbursements
Samuelson, Anders       511009003 200310 SUESUB 004   01       0.00        1920.00 A   Estimated Amt > Disbursements
Samuelson, Anders       511009003 200320 SUEPL  003   02       0.00        3540.50 E   Estimated Amt > Disbursements
Waterson, Mary          511009004 200310 SUEPL  004   01       0.00        3071.99 E   Estimated Amt > Disbursements
Waterson, Mary          511009004 200310 SUEUNS 005   01       0.00        1503.50 A   Estimated Amt > Disbursements
Waterson, Mary          511009004 200320 SUEPL  004   02       0.00        3071.02 E   Estimated Amt > Disbursements
Waterson, Mary          511009004 200320 SUEUNS 005   02       0.00        1503.50 A   Estimated Amt > Disbursements
Zuntag, Kelly           511009005 200310 SUESUB 005   01       0.00        1920.00 E   Estimated Amt > Disbursements
Zuntag, Kelly           511009005 200310 SUEUNS 006   01       0.00        2134.00 E   Estimated Amt > Disbursements
Zuntag, Kelly           511009005 200320 SUESUB 005   03       0.00        2880.00 E   Estimated Amt > Disbursements
Zuntag, Kelly           511009005 200320 SUEUNS 006   03       0.00        3201.00 E   Estimated Amt > Disbursements

    *Disbursed/Serv Disb:  P=Pending, S=Anticipated from servicer
    **Estimated Ind: A = Approved, E = Expected, R = Recommended
```

```
26-APR-2002                              SCT Development                                              2
Report name:           Loan Disbursement Exception Report                          RPRLNEX
-----------------------------------------------------------------------------------------------------



                                    CONTROL SUMMARY
                                    ---------------
                      Program Name............................:  RPRLNEX (5.5)
                      Run Sequence Number.....................:  783476
                      Term Code ..............................:  200320
                      Term Code ..............................:  200310
                      Fund Code ..............................:  SUESUB
                      Fund Code ..............................:  SUEPL
                      Fund Code ..............................:  SUEUNS
                      Tolerance Amount .......................:  1
                      Application code .......................:  FINAID
                      Selection ID ...........................:  SUE_ED
                      Creator ID .............................:  SCONROY
                      User ID ................................:  SCONROY
                      Set Exclude Ind  .......................:  N
                      Process Type  ..........................:  P
                      Process EFT Only  ......................:  N
                      Reference ID  ..........................:
                      Total log records processed.............:  21
```

Servicer Extract Loan Summary Report (RPRLSUM)

Description   The Loan Summary Report provides summarized information on applicant loans.

Parameters

Name	*Required?*	*Description*	*Values*
Aid Year	Yes	Enter a valid and active aid year. For example, you would enter *0001* if this is the aid year code that represents the July 2000 through June 2001 aid year. This parameter is validated against the Financial Aid Institution Table (ROBINST).	Aid Year Inquiry Form (ROIAIDY)
Report Selection Query ID	No	Selection ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Application Code and Creator ID parameters.	Population Selection Inquiry Form (GLISLCT)
Selection Application ID	No	Application ID of the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID and Creator ID parameters.	Application Inquiry Form (GLIAPPL)
Fund Code	No	If you enter one or more fund codes, you can restrict the information on this report to only those funds. Note that you can only enter loan related funds (those funds with the Loan Process field checked on the Fund Management Form (RFRMGMT)).	Loan Fund Data Query Form (RFQLFND)

Parameters *(cont.)*	Name	Required?	Description	Values
	Loan Status Code	No	If you enter one or more loan status codes, you can restrict the information on this report to only those status codes. For example, you can view only those loans with an approved status.	Loan Status Validation Form (RTVLNST)
	Lender ID	No	You can restrict the information on this report to only include those Lender IDs that you enter for this parameter. You can enter multiple values for this parameter.	Lender Base Data Query Form (RPQLNDR)
	Sort Option	No	The available sort options for this report are:	1 Name 2 Fund Code 3 Loan Status 4 Lender ID
	Creator ID of Selection ID	No	The SCT Banner ID of the person that created the population selection. If you enter a value for this parameter, you must also enter a value for the Selection ID and Application Code parameters.	User Identification Control Form (GUAIDEN)
	User ID	No	The ID of the person using the sub-population rules.	

Loan Summary Report Sample

```
26-APR-2002 10:15:57                                  SCT Development                                        PAGE 1
AID YEAR: 0203 Award Year 2002-2003                   Loan Summary Report                                    RPRLSUM

                               FUND   LOAN LENDER  TERM    REQUESTED    EXPECTED PROCESSED      CHECK   RECEIVED
        NAME               ID  CODE   STATUS  ID   CODE      AMOUNT       AMOUNT    DATE        AMOUNT    DATE
Schneider, Frank    511009002 SUEPL   RECM 809321 200310   3,300.00    3,300.00 11-MAR-2002      .00
                              SUEPL   RECM 809321 200310   3,300.00    3,300.00 11-MAR-2002      .00
                              SUEPL   RECM 809321 200320   3,300.00    3,300.00 11-MAR-2002      .00
                              SUEPL   RECM 809321 200310     550.00      550.00 11-MAR-2002      .00
                              SUEPL   RECM 809321 200310     550.00      550.00 11-MAR-2002      .00
                              SUEPL   RECM 809321 200320     550.00      550.00 11-MAR-2002      .00
                              SUESUB  APPR 809308 200310   1,006.00      804.00 25-APR-2002      .00
                              SUESUB  APPR 809308 200310   1,006.00      804.00 25-APR-2002      .00
                              SUESUB  APPR 809308 200320     496.00      396.00 25-APR-2002      .00
                              SUESUB  RECM 809308 200310     265.00      265.00 19-APR-2002      .00
                              SUESUB  RECM 809308 200310     265.00      265.00 19-APR-2002      .00
                              SUESUB  RECM 809308 200320     130.00      130.00 19-APR-2002      .00
                              SUEUNS  APPR 809308 200310   1,072.00    1,274.00 25-APR-2002      .00
                              SUEUNS  APPR 809308 200310   1,072.00    1,274.00 25-APR-2002      .00
                              SUEUNS  APPR 809308 200320     528.00      628.00 25-APR-2002      .00
                               # OF                                    EXPECTED              CHECK
                               LOANS                                    AMOUNT               AMOUNT
        SUBTOTALS:               15                                   17,390.00                .00


REPORT TOTALS:                   15                                   17,390.00                .00
```

```
26-APR-2002 10:15:57                             SCT Development                            PAGE 2
AID YEAR: 0203 Award Year 2002-2003            Loan Summary Report                         RPRLSUM

                                 * * * REPORT CONTROL INFORMATION * * *

                    RPTNAME: RPRLSUM
                  VERSION #: (5.5)
     REPORT SEQUENCE NUMBER: 783390
                   AID YEAR: 0203
             APPLICATION ID: FINAID
               SELECTION ID: ED
                 CREATOR ID: SMEYERS
                    USER ID: SMEYERS
                  FUND CODE:
           LOAN STATUS CODE:
                  LENDER ID:
             SORTING OPTION: 1
                 LINE COUNT: 55

               RECORD COUNT: 15
```

PC Utility

File Concatenation Process (FILECAT)

Overview

FILECAT is an optional utility that you can use to combine multiple downloaded files into one file for uploading to the SCT Banner environment. This PC utility is a standalone utility that not delivered within SCT Banner.

>   **Note:**   The File Concatenation Process (FILECAT) replaced the RFILECAT utility and should be used for data load files beginning with 2000-2001 and beyond.

The files that use this process are:

Direct Lending Files (RPRDUxx)

- DIPFxxOP.DAT, DISFxxOP.DAT—Origination Acknowledgement
- DIPCxxOP.DAT—PLUS Credit Check Response
- DIOCxxOP.DAT—Origination Change Acknowledgement
- DIPAxxOP.DAT—Promissory Notes
- DIODxxOP.DAT—Disbursements
- DSASxxOP.DAT—Direct Loan School Account Statements

COD and Pell Correction/Rejection Files (RERFIxx)

- CORExxOP—Pell Correction/Rejections

- PGOAxxOP—Origination Acknowledgements

- PGDAxxOP—Disbursement Acknowledgements

- PGASxxOP—Statement of Account

- PGRAxxOP—Data Request Acknowledgements

- PGMRxxOP—Multiple Reporting

- PGYRxxOP—Year to Date

- PGRCxxOP—Reconciliation

CSS Profile and ISIR files

- EAPSxxOP.xxx

- REAPxxOP.xxx

- CORExxOP.xxx

- CORRxxOP.xxx

- SYSGxxOP.xxx

- YTDOxxOP.xxx

- .CSS files

The following is an overview of the installation and usage of FILECAT.

Installation

Copy the file FILECAT.EXE from the filecat directory of the release CD to the directory where downloaded files reside. This may be any directory you choose.

> Warning: Do not rename the files that are downloaded.

Usage

Start the program by typing 'FILECAT' at the DOS prompt in the directory where you installed the utility. Enter the names of the files you want to add to the file to be uploaded to SCT Banner. You may process as many files as you wish.

FILECAT syntax is:

filecat -i file1 [file2...fileN] [-e ext] [-o outfile] [-a] [-v]

where:

- -i list of input files (wildcards are allowed)
- -e extension of file to be output first
- -o output file name (default is FILECAT.OUT)
- -v enable verbose output mode
- -a append rows to output file instead of overwriting

You can type 'FILECAT' without parameters to get detailed instructions for use.

> Caution: When using the -i parameter, the list of files to concatenate should be separated by a space, not a comma.

If you double click the file from Windows Explorer or 'Run' it from the windows Start Menu, the text displays too briefly for it to be read. If the program is *not* run from within a DOS window, you will not see the output messages generated by the program.

If you run the program from the Windows Start Menu and include command line parameters, it will probably run successfully. However, you will not see any output messages, so you will not know if the run was successful.

FILECAT permits any input filenames (including the * wildcard, for example, sara*). You can create any output filename, though the output filename defaults to FILECAT.OUT if not specified. Use the -a farm to append new files to an existing file; otherwise, it creates or overwrites the specified output filename.

If you use the- a parameter and the output file does not already exist, you receive an appropriate error message. The process determines the record length of the output file from the first input file it encounters, matching the input filename mask. If subsequent files have a different record length, it displays an error message and quits.

For example, if you specify filecat -i 0001* as the input file(s), and 0001cssd.dat and 0001esar.dat both exist in the directory, it displays an error message when you hit the 0001esar.dat file because its length differs from 0001cssd.dat. Conversely, if you use filecat -i 0000e* and 0001esar.dat, 0001esar.001, 0001esar.002, 0001esar.003 all exist in the directory, all four files concatenate into the output file.

Each time you run the process, a new subdirectory is created and all processed files are moved into it. This prevents you from accidently reloading the same file. The format of the subdirectory name is \processed_cyymmddhh24miss. The output file remains in the original tapedata directory.

For example:

> **1   filecat - i 0001esar***

Since the -o filename was not specified, it defaulted to filecat.out file. It moved processed files to processed_19991220103501.

> **2   filecat -i ytdo01op.* -o filecat.out -a**

Appended to current data in filecat.out

> **3   filecat -i ytdo01op.* -a**

Appended to current default file (filecat.out). If the data should be appended to another file, you will need to specify with the -o filename.

4   filecat -i 0001cssd* -o csstape.tap

This creates a new output file of 001cssd.tap.

5   filecat -i ytdo010p* -o filecat.out

This will overwrite the existing data in filecat.out file.

Caution: You must exercise care in determining which ISIR files are to be added to the output file. Be sure that only files that have *not* been previously uploaded to SCT Banner are added to the file.

After the file is created, transfer this file to your data load directory in SCT Banner by using an option in your transfer utility (for example, FTP, KERMIT, and so on) that will not change the original file structure.