

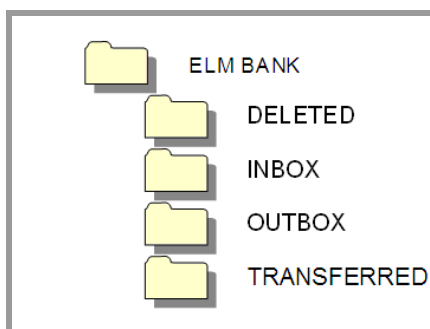
Sending and Receiving Files

In this chapter we will look at how to use Mailbox Services to send and receive files.

The Mailbox Services function allows you to electronically send and retrieve data files and reports to and from your ELMNet mailbox. You can send and receive batch files, and also receive ELM-generated batch reports.

Understanding Mailbox Services

Each loan provider is set up with a mailbox directory (or *maildir*) on ELMNet. The mailbox has these subfolders: Deleted, Inbox, Outbox and Transferred.



When a file is sent from your institution to ELMNet, it is placed in the Outbox. The file is then transmitted to ELMNet and decrypted, validated and mapped, if required. A copy of the file is moved to the Transferred directory.



Files are sent on ELMWeb through HTTPS. This is hypertext transport protocol with a secure sockets layer (SSL) for encryption.

When a file is sent from ELMNet to your institution, it is placed in the Inbox. When the file is downloaded by your institution, a copy is placed in the Deleted directory.



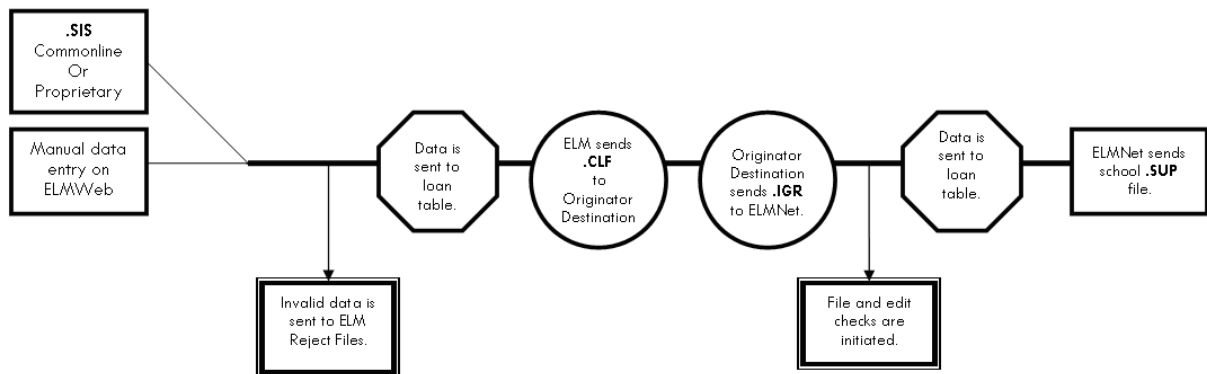
What is SSL?

SSL is an encryption protocol for transmitting documents securely over the Internet.

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☞ If you lose or misplace a file that you have downloaded from ELMNet in the last seven days, you can still retrieve it again. Use the **List Files Recently Downloaded** function to retrieve files that were downloaded within the past seven days. (See the **List Recently Downloaded Files** section in this chapter for step-by-step instructions on retrieving downloaded files.)

Understanding ELMNet File Processing



Files sent to ELMNet from a school can be in a Commonline or proprietary format. The records in these files are checked and validated by ELMNet. Records that fail validation checks are sent to the **ELM Reject Files** function for correction. The valid data is loaded into the ELMNet database. Data is processed within the ELMNet database, required mapping is completed, and the **Loan** table and online history are updated so that the data is available for viewing. The data is sorted by destination and transmitted to the lenders, servicers, guarantors and disbursing agents.

In the return flow of data, lenders, servicers, guarantors and disbursing agents transmit changes, response files and funding data as CommonLine files back to ELMNet. ELMNet validates the data, and data changes are entered into the ELMNet database. The files are translated into the school's format, and required mapping is completed. ELMNet updates the online history. Updated information is available to the school online, and a school update file (.SUP) can be sent to the school from ELMNet. This file updates the school on the status of the loan. Schools can choose to receive .SUP files on a daily or twice-daily basis. Daily response files are generated at midnight and placed in the school's mailbox. Twice-daily files are generated at midnight and noon. Schools also receive files to be uploaded into their school information system, and standard reports delivered to their mailbox. ELMNet only sends the reports requested by the school. Schools also have the option of generating reports as needed on ELMWeb.

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ELMNet has two different file processing runs that process all files sent to ELMNet. These files process on a continuous and simultaneous basis. The runs are not dependent on each other to finish. They are only dependent on the previous run of the same type completing.

The **SG** (school and guarantor) run processes all school and guarantor files. Outbound files which will be sent to schools and guarantors are created during this run. This includes all Application Send files, Change Transaction Send files, and Response files. When this run is complete the loans will appear in ELMNet. When the SG run is finished, it is paused for three minutes, and then started again.

The **LO** (lender and originator) runs (there are several that run simultaneously) process all lender and originator files. Outbound files to originators are created during these runs, including Application Send files, Change Transaction Send files, Response files, R30 (ELM Non-Cash Application Update Request) and R40 (ELM Cash Transactions) reports. When the LO runs finish, they pause for one minute, and then start again.

All reports that have been scheduled are generated as nightly batch reports. All reports are run in zip code order, from East Coast to West Coast. Each lender report is placed in the lender's mailbox, and is available to the lender at the start of business the next morning. Each school report is placed in the school's mailbox, and is available to the school at the start of business the next morning.

Working with CommonLine Files

CommonLine is a fixed-length file format that is used in the student loan industry to send files to and from schools, lenders, servicers and guarantors participating in student loan transactions. See ***Understanding CommonLine*** in the appendix for more information about working with CommonLine files.

The CommonLine files must be named according to the ELMNet naming convention.


- An **Application Send** file is named *mmddyy##.CLF*.
- A **Change Transaction Send** file is named *mmddyy##.CLC*.
- A **Disbursement Roster** is named *mmddyy##.EFT* or *mmddyy##.RST*.
- A **Response** file is named *mmddyy##.IGR*.

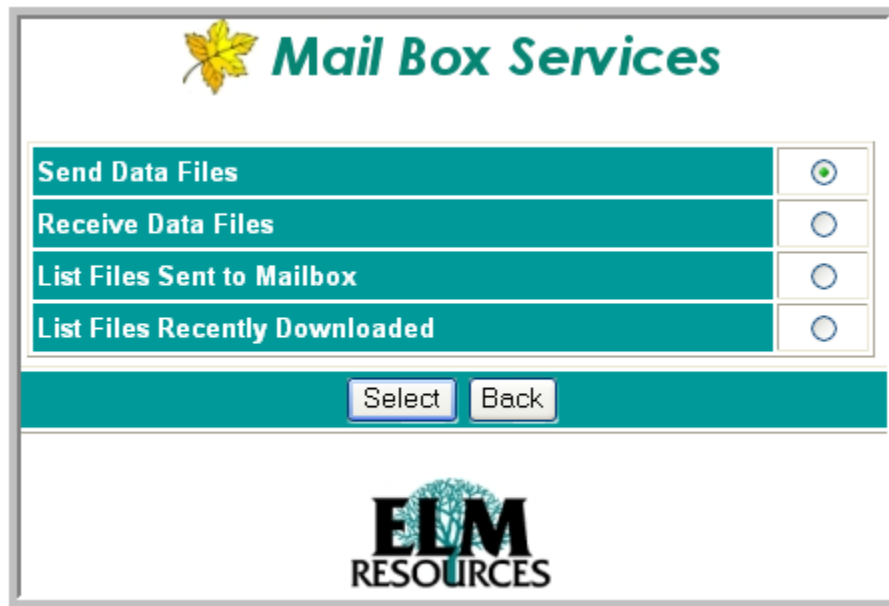
The ELMNet naming convention requires you to name the file with a two-digit month, two-digit day and two-digit year. The next two digits represent the sequence number of the file. The last three characters are the file extension, and identify the file type. An Application Send file has the extension *.CLF*. A Change Transaction Send file has the extension *.CLC*. A Disbursement Roster has the extension *.EFT* or *.RST*. A Response file has the extension *.IGR*. For example, if two Application Send files were created on June 1, 2010, then the first file could be named *06011000.CLF*, and the second file could be named *06011001.CLF*.

Sending CommonLine Files

To send a CommonLine file to the Mailbox:

1. From the **Function Selection** menu, click **Mailbox Services**.

 If you do not see **Mailbox Services** on the **Function Selection** menu, you may not have been given permission to access the Mailbox by your security contact. Contact your security person if you need this access.



2. The **Mail Box Services** page will appear.
3. Select **Send Data Files**.
4. Click **Select**.



5. The **Send Data Files** page will appear.
6. The outgoing file must be named according to the ELMNet naming convention.

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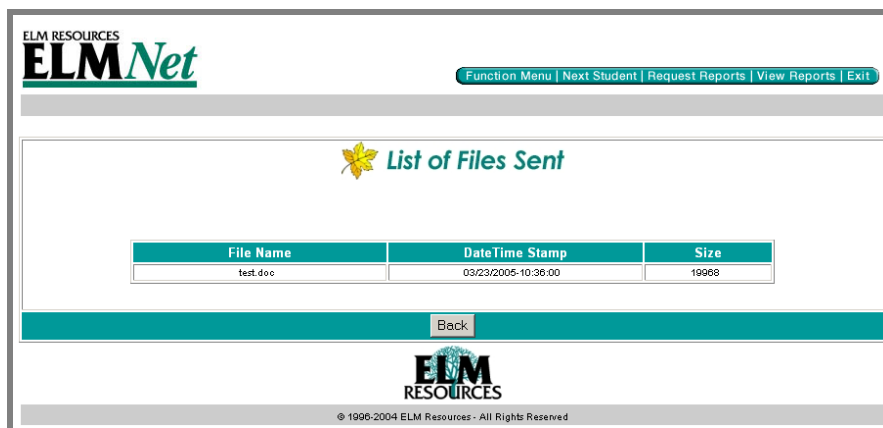
7. Enter the path and file name for the file you wish to send, or click **Browse** to search for the file. The file should be in the folder you set up for outgoing files.
8. Click **Send File**.

Viewing a List of Sent Files

The **List Files Sent to the Mailbox** function allows you to view files sent to your mailbox that have not yet been processed by ELMNet. This allows you to see if you have transmitted a file.

To view a list of data files which have been sent to the Mailbox:

1. From the **Function Selection** menu, click **Mailbox Services**.
2. Select **List Files sent to Mailbox**.
3. Click **Select**.
4. A list of sent files, with a date and time stamp, and file size will appear. The list will usually be empty, since the files are picked up for transmission every fifteen minutes.

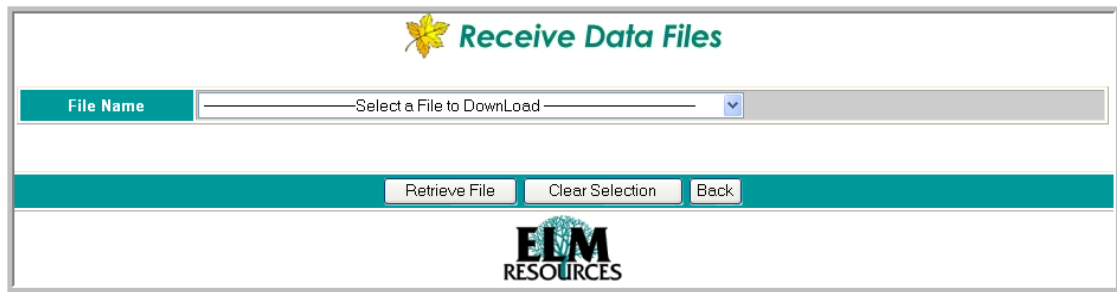


Receiving CommonLine Files

To receive a CommonLine file from the Mailbox:

1. From the **Function Selection** menu, click **Mailbox Services**.
2. Select **Receive Data Files**.

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Receive Data Files

File Name

Retrieve File Clear Selection Back

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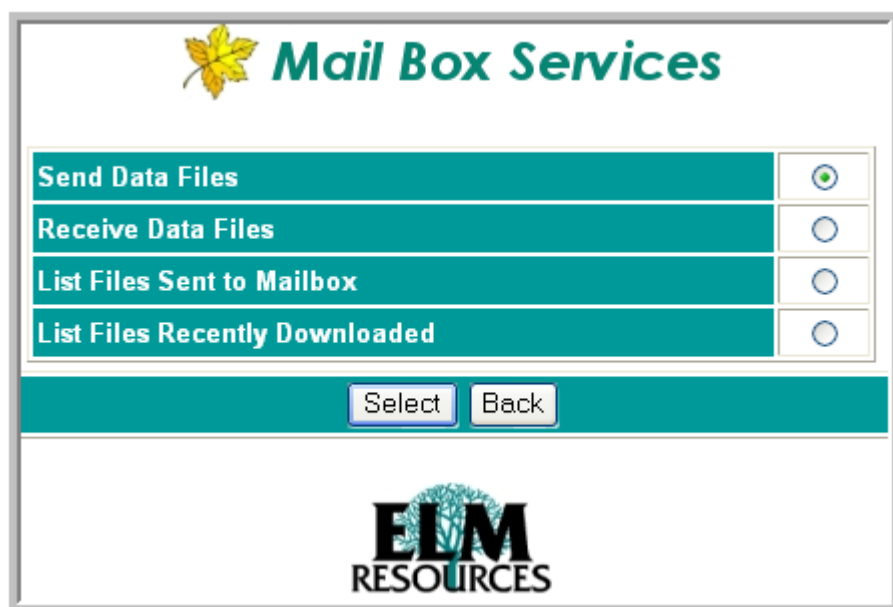
3. Click **Select**.
4. The **Receive Data Files** page will appear.
5. Click the drop-down arrow to view a list of files in the Mailbox.
6. Select the file you wish to receive.
7. Click **Retrieve File**.
8. Save the file in the folder where you save incoming files.

Listing Recently Downloaded Files

This option allows you to retrieve files that have been downloaded within the last seven days without having to call ELM. This option can help you save time by allowing you to retrieve files and reports that have been downloaded in the past seven days.

To list recently downloaded files:

1. From the **Function Selection** menu, click **Mailbox Services**.



Mail Box Services

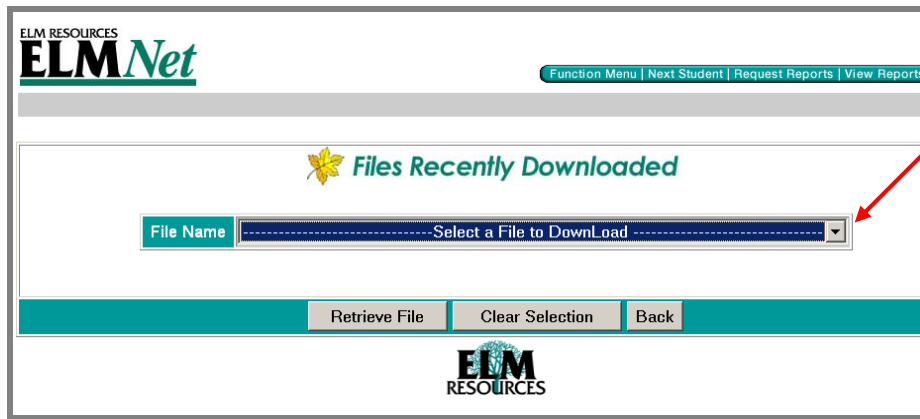
Send Data Files	<input checked="" type="radio"/>
Receive Data Files	<input type="radio"/>
List Files Sent to Mailbox	<input type="radio"/>
List Files Recently Downloaded	<input type="radio"/>

Select Back

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2. The **Mail Box Services** page will appear.
3. Select **List Files Recently Downloaded**.
4. Click **Select**.



5. The **Files Recently Downloaded** page will appear.
6. Click the drop-down arrow for the **File Name** list. A list of files and reports that have been downloaded in the past seven days will appear.
7. Select the file you wish to download.
8. Click **Retrieve File**.
9. The file will be downloaded to the directory where you save incoming files. If you are downloading a report and want to share it with others, save it to a shared directory on your network.

Using EAM (ELM Automatic Mailbox)

EAM (ELM Automatic Mailbox) is a program that allows a school user to securely transmit multiple files to and from ELMNet on their Windows desktop. If a school user sends or receives multiple files through ELMNet, they can use EAM so that they do not have to transmit their files one at a time. EAM provides a log so they can track files sent and received through EAM.



EAM is a Windows-based software program for school users that supports file exchange using Secure File Transfer Protocol (SFTP).

If you know a school that may be interested in installing the free EAM module, have the school user go to the **Solutions for Schools** section of the ELM Resources website and click the **Support Information** link. In the School Tools section, click the **ELM Automatic Mailbox** link. Complete the EAM Software Request Form online. The school user will receive an e-



What is SFTP?

SFTP is a secure version of FTP (File Transfer Protocol), and uses FTP commands to transfer files securely between accounts.

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mail within a few minutes, containing a link to download the EAM software. They will also be able to download the EAM Installation Guide. This guide will assist them in installing the EAM software, and provide information on using EAM. There are also online tutorials available from the **Support Information** section to help the school user download, set up and run EAM.