

Understanding CommonLine

What is CommonLine?

CommonLine is a standardized format and delivery process for the exchange of loan data between schools and their student loan providers. It was developed and is maintained by the Electronic Standards Committee of the National Council of Higher Education Loan Programs (NCHELP).

The CommonLine format is a fixed-length file format used in the student loan industry to send files to and from schools, lenders, servicers and guarantors participating in student loan transactions. Not all schools use CommonLine format files. Schools can send proprietary format files to ELMNet. Lenders, servicers and guarantors send only CommonLine files to ELMNet.

What does a CommonLine record look like?

This is a sample CommonLine header and trailer record:

Record terminator	<pre>@HPS 1999ES01120550012005011216365420050112000000CHANGE TRANS C004PUNCG 00297600 SELMRES ELMRES P * @T00056800000020050112163654C004PUNCG 00297600 ELMRES ELMRES *</pre>
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A fixed-length file format requires that specific data be placed at exact positions within the file. The starting position and length of each field is listed in the CommonLine specifications. If the data does not fill up all of the space allotted for that data, then blank spaces are used to fill the remaining spaces (some numeric fields use zeroes). The asterisk * is used as a record terminator (indicating the end of a record).

What are the CommonLine file types?

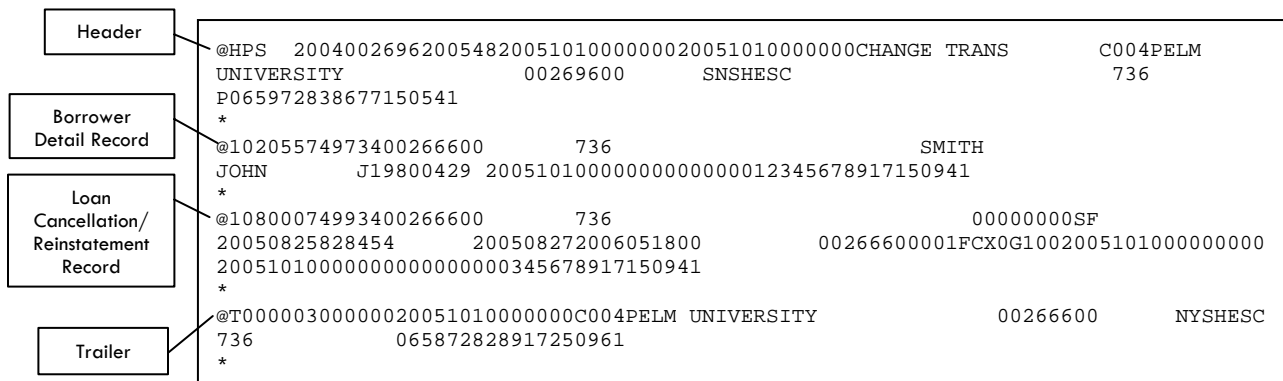
There are four main types of files used in CommonLine versions 4 and 5: Application Send, Change Transaction Send, Response, and Disbursement Roster files. A school creates and sends Application Send and Change Transaction Send files to ELMNet for processing. ELMNet transmits Response and Disbursement Roster files from lenders, servicers and guarantors to schools to update their SIS (school information system) records. Lenders and servicers also send Disbursement Roster files to ELM NDN.

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What is a Change Transaction Send file?

A Change Transaction Send file is used to submit loan changes for guaranteed loans. These changes include loan period changes, cancellations, reinstatements, reissues, school refunds, reallocations, loan increases, hold/release flag changes, and borrower e-mail changes.

Schools send Change Transaction Send files with the naming convention *MMDDYY##.CLC* or *MMDDYY##.SPC*. The files are sent with a *.SPC* extension if there is mapping in place to change or add data to a school's file. If no data is added, and there is no mapping in place, then the file is sent with a *.CLC* extension.



The parts of a Change Transaction Send file are:

- **Header** – The header record starts with the code `@H`. The header record identifies the sender and receiver of the file, and identifies the file as a Change Transaction Send file. The header record is required.
- **Detail** – The Change Transaction Send detail records start with the code `@1`. These records contain the basic fields used in processing the loan application. The detail records are:
 - **Borrower Detail Record** – This record starts with the code `@1-02`. The record contains information about the borrower. There must be one Borrower Detail Record in the file for each borrower.
 - **Loan Period Change Detail Record** – This record starts with the code `@1-07`. The record is used to submit changes to loan period begin and end dates, student's grade level, and student's anticipated completion date.
 - **Loan Cancellation/Reinstatement Detail Record** – This record starts with the code `@1-08`. The record is used to submit loan cancellations and reinstate previously cancelled loans.
 - **Disbursement Cancellation/Change Detail Record** – This record starts with the code `@1-09`. The record is used to submit disbursement cancellations, reinstate previously cancelled disbursements, and reschedule disbursement dates prior to the release of funds.

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- **Disbursement Notification/Change Detail Record** – This record starts with the code @1-10. The record is used to submit disbursement cancellations, reissue requests, and reinstatements after the release of funds.
- **School Refund Detail Record** – This record starts with the code @1-11. This record is used to report school refund information.
- **School Refund Correction Detail Record** – This record starts with the code @1-12. The record is used to correct previously submitted school refund information.
- **Sub/Unsub Reallocation Loan Decrease Detail Record** – This record starts with the code @1-13. The record is used to perform reallocations when a loan reduction is involved.
- **Sub/Unsub Reallocation Loan Increase Detail Record** – This record starts with the code @1-14. The record is used to perform reallocations when a loan increase is involved.
- **E-Mail Information** – This record starts with the code @1-19. The record is used to request changes to a borrower's e-mail address.
- **Loan Increase Detail Record** – This record starts with the code @1-24. The record is used to request loan increases.
- **Supplemental** – The unique supplemental detail record starts with the code @2. This record is used by the lender to address unique services that are not standard to CommonLine. This record is optional.
- **Trailer** – The trailer record begins with @T. This record summarizes the preceding records and provides totals that can be used to verify transmission. The trailer record is required.

What is a Response file?

A Response file is used to confirm that loan application data was received, identify errors, and report guarantee data. The lender or servicer acknowledges that a file was received, and that the requested action was carried out, or that an error prevented it. This file can be used to report modifications to previously reported guarantees, and terminations of loan applications. A Response file can be used to confirm change transaction data and identify errors with that data, and to submit school certification requests.

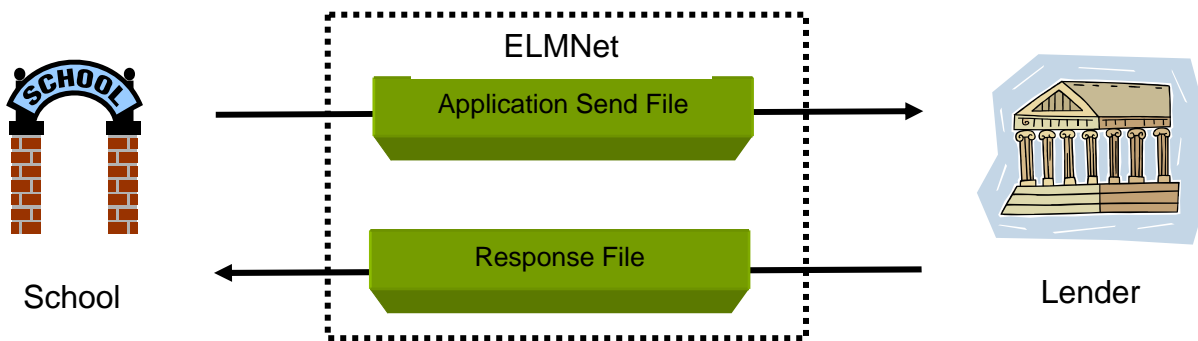
ELMNet sends CommonLine Response files with the naming convention *MMDDYY##.SUP*, *MMDDYY##.RDY*, *MMDDYY##.SP2*, and *MMDDYY##.IGR*.

- **.SUP** – The *.SUP* file contains Response file records created by lender, guarantor or servicer updates to ELMNet. This file may contain only guarantee updates if requested by school.
- **.RDY** – The *.RDY* file contains Response file records for certain loan records that are ready to disburse, based on a set of criteria selected by the school. The *.rdy* file is typically used by schools using the hold/release process with hold as their default.
- **.SP2** – The *.SP2* file contains @1C certification request Response file records from lenders.

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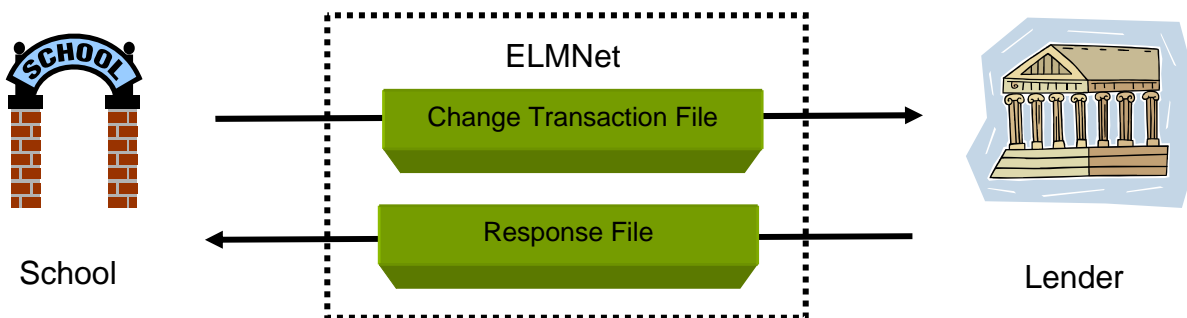
- **Header** – The header record starts with the code **@H**. The header record identifies the sender and receiver of the file, and identifies the file as a Disbursement Roster/Acknowledgment file. The header record is required.
- **Detail** – The Disbursement detail record starts with the code **@1**. It contains the basic fields used in processing the loan application. This record is required.
- **Supplemental** – The unique supplemental detail record starts with the code **@2**. This record is used by the lender to address unique services that are not standard to CommonLine. This record is optional.
- **Trailer** – The trailer record begins with **@T**. This record summarizes the preceding records and provides totals that can be used to verify transmission. This record is required.

What is the document flow for CommonLine documents?



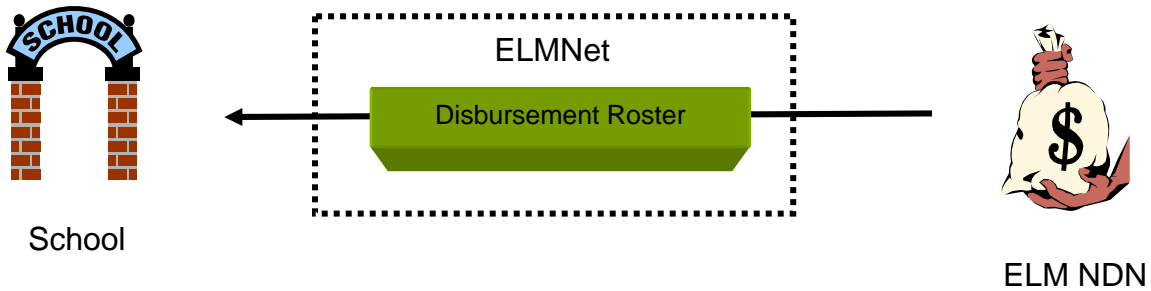
In a typical lender flow process, loan applications are transmitted as Application Send files by the school to ELMNet. The Application Send files are then transmitted to the lender or servicer. The lender or servicer transmits Response files to ELMNet, and the files are sent to the school. In a guarantor flow process (prior to 7/1/2010), Application Send files could have been sent to the guarantor.

If a school does not use CommonLine files, then the loan application is transmitted to ELMNet in a proprietary format file, translated into CommonLine format, and then transmitted to the lender or servicer.



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Change Transaction Send files are sent to ELMNet by a school when a change is made to a loan record. The Change Transaction Send file is then sent to the lender or servicer. Response files are used to respond to Change Transaction Send files.



Disbursement rosters are sent to the school by ELM NDN or other disbursing agent.

What's a CLUID?

CLUID is an abbreviation for CommonLine unique identifier. The CLUID is an alphanumeric field which uniquely identifies a loan record, and which must be used in all CommonLine files referring to that loan record. The CLUID is assigned by the organization that transmits the first electronic record containing information about the loan application. The CLUID is usually created when the initial Application Send file is submitted. The CLUID can contain numbers and upper-case letters, and can be no more than seventeen characters long. It is made up of the participant ID, the participant branch ID, the system ID, and an incremental code.

Where can I see CommonLine File Specifications?

File specifications for the different CommonLine files are available on the National Council of Higher Education Loan Programs website at www.nchelp.org.