


## Understanding Certification Requests

*In this chapter we will look at how to respond to certification requests from lenders.*

**C**ertification requests are requests from a lender to a school to confirm a student's eligibility for a loan. Lenders submit Alternative loan certification requests and credit denials to ELMNet in an electronic batch file.

When a school user completes the certification section of a borrower's loan application, they are confirming the borrower's eligibility for the loan. The school user confirms that the student is enrolled at the school, and meets all other eligibility requirements for the loan.

 Schools can elect to have Credit Denials posted to this area of ELMNet. Please contact ELM to make that request.

## Viewing Certification Requests

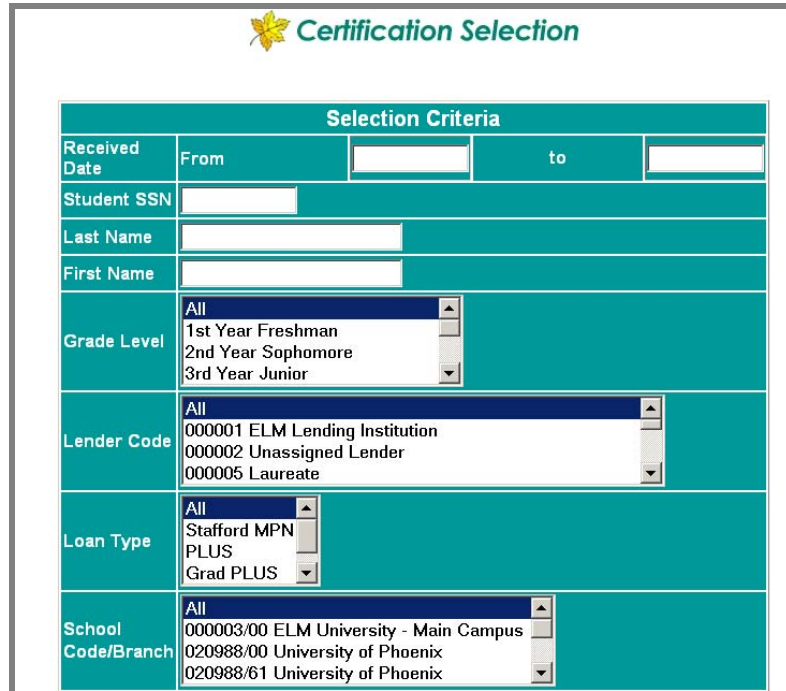
The Certification Request function allows you to certify a loan record resulting from a certification request from a lender.

You can select a loan record from a list of certification requests, and complete the certification request, delete it, or reject it. You can also delete and reject multiple certification requests at one time.

To view certification requests:

1. From the **Function Selection** menu, click **Certification Requests**.

# CERTIFICATION REQUESTS




The screenshot shows a web interface titled "Certification Selection" with a yellow leaf icon. Below the title is a "Selection Criteria" form with the following fields:

Selection Criteria	
Received Date	From <input type="text"/> to <input type="text"/>
Student SSN	<input type="text"/>
Last Name	<input type="text"/>
First Name	<input type="text"/>
Grade Level	All 1st Year Freshman 2nd Year Sophomore 3rd Year Junior
Lender Code	All 000001 ELM Lending Institution 000002 Unassigned Lender 000005 Laureate
Loan Type	All Stafford MPN PLUS Grad PLUS
School Code/Branch	All 000003/00 ELM University - Main Campus 020988/00 University of Phoenix 020988/61 University of Phoenix

- The **Certification Selection** page will appear. This page allows you to select to view certification requests by:
  - **From** and **To** – Enter the beginning and end date for the selection. This date range refers to the dates ELM received the records.
  - **Student SSN** – Student Social Security number.
  - **Last Name** - Student last name.
  - **First Name** - Student first name.
  - **Grade Level** – The student’s grade level.
  - **Lender Code** – Select a lender from the drop-down list.
  - **Loan Type** – Select a loan type from the drop-down list. The loan type can be All, Stafford MPN, PLUS, Grad PLUS, or Alternative.
  - **School Code/Branch** – Select a school code and branch from the drop-down list.
  - **Status** – Select a loan status from the drop-down list.
  - **All Records** – Include all records in the selection.

 As of July 1, 2010, only Alternative loans can be certified via ELMNet.

 If you want to include multiple grade levels (but not all), click on the first grade level you want to include, hold down your Ctrl key, and continue clicking on other grade levels that should be included. This will also work in the lender code, school code/branch and status fields.

# CERTIFICATION REQUESTS

Status	All 005/Credit Approved 010/Credit Check Performed 015/Credit Denied
All Records	<input checked="" type="checkbox"/>
<b>Sort By</b>	
Student SSN	<input type="radio"/>
Student Last Name only	<input type="radio"/>
Student SSN and Date	<input type="radio"/>
Student SSN and Loan Type	<input type="radio"/>
Student SSN and Lender Code	<input type="radio"/>
Student SSN and Status	<input type="radio"/>
Student Last Name and Date	<input type="radio"/>
Student Last Name and Loan Type	<input type="radio"/>
Student Last Name and Lender Code	<input type="radio"/>
Student Last Name and Status	<input type="radio"/>
Student Grade Level and SSN	<input type="radio"/>
Student Grade Level and Last Name	<input type="radio"/>

3. Select the sort order of your records. You can sort by student name, student Social Security number, date, loan type, lender code and status, grade level or a combination of these options.
4. Click **Select**.
5. The **Certification Request Processing** page will appear. This page will allow you to view and work with individual certification requests.

# CERTIFICATION REQUESTS

SSN	Student Name	Grade Level	Loan Type	Requested Loan Amount	Received Date	Lender Name	Lender Code	Lender Expiration Date	School Code	Status	Select
<a href="#">000-11-2222</a>	RECORD, TEST		ALT	\$20,000.00	05/29/2009	ELM	000001	11/29/2009	000003-00	Credit Approved	<input type="checkbox"/>
<a href="#">000-22-3333</a>	STUDENT, SALLY		ALT	\$0.00	08/01/2008	ELM	000001	12/31/2008	000003-00	Certification Requested	<input type="checkbox"/>

**Reject Selected** will reject the selected records, and send an @1T record to the lender.

**Delete Selected** will delete the selected records.

6. Scroll down to the bottom of the page to review your processing options.
  - ☞ The Reject Selected button will reject the selected certification request records, set the status to rejected (070 – Cert Req Rejected), and generate an @1T record to the lender, if they are profiled to receive it. The certification request record will not be displayed on the Certification Request Processing page once it is rejected. An @1T record is a CommonLine termination record which is sent in a Response file.
  - ☞ The Delete Selected button will delete the selected certification request records, and set the status to deleted (060 – Cert Req Deleted). An @1T record will not be sent to the lender, and the record will not be displayed on the Certification Request Processing page once it is deleted.

# CERTIFICATION REQUESTS

## Completing Certification Requests

To complete certification requests:

1. Click the borrower's Social Security number hyperlink in the **SSN** column for the certification request you wish to view.

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Function Menu | Next Student | Request Reports | View Reports | Exit

### Alternative Certification Request

Program Information			
Program	Alternative - CLC Premier Loan	Guarantor Code	200 - COLLOANG
Lender Code/Branch	811304 00	School Code	000003-00
Lender Name	Suntrust		
Credit Expiration Date		Status	Cert Req Partially Sa
Borrower Information			
Borrower Name	DOE, JOHN A.	SSN	888-06-1195
Street Address	123 MAIN STREET	Address #2	SUITE 100
City/State/Zip	OAKLAND, CA 94601-1122	Foreign Postal Code	
Foreign Prefix/Telephone	510-555-1212	Date of Birth	03/23/1978
Legal Residence			
Driver's License			
E-Mail Address			
Requested Amount \$			
Citizenship Status			
Outstanding Loans			
Borrower Credit Auth. Code			
Alien ID #			
School Information			
Loan Period	08/01/2008 to 05/12/2009	Grade Level	1st Year Freshman
Enrollment Status	Full <input type="radio"/> Half <input type="radio"/> Less Than Half <input type="radio"/> Time <input checked="" type="radio"/>	Completion Date	
Cost of attendance	\$ 0	Estimated Financial Aid	\$ 0
Alternative Certified Amount	\$	Certified Date	
Disbursement Date #1	08/01/2008	1st Disbursement Hold/Release	Release
Disbursement Date #2	01/10/2009	2nd Disbursement Hold/Release	Release
Disbursement Date #3		3rd Disbursement Hold/Release	Release
Disbursement Date #4		4th Disbursement Hold/Release	Release
Disbursement Amount #1		Disbursement Amount #2	
Disbursement Amount #3		Disbursement Amount #4	
Processing Type	Certification Request	School Unique Loan ID	TESTING 123
Promissory Note Delivery Method	Print		
EFT	Yes <input type="radio"/> No <input checked="" type="radio"/>	Default	Yes <input type="radio"/> No <input type="radio"/>
Receive Date	04/07/2009	Last Update Date	04/07/2009
Approved Amount	\$19,000.00		

**When you enter a date into the Date of Birth field, if the date is less than 17 years ago, or more than 100 years ago, you will receive a warning message. Click OK to accept the date if it is accurate. The system will not accept a date before 1900.**

**This is a required field. You can select P – print, or W – web, E – e-mail. This tells the loan originator, when a promissory note is required, how you would prefer the originator to collect the promissory note. Some loan providers may not support all delivery methods, so consult with your loan provider to determine their delivery method. The default value is P.**

Buttons: Accept, Save, Delete, Reject, Clear, Back, Select Default, Apply Defaults, Manage Defaults

2. The certification request for the student will appear. Required fields are outlined in red. Complete the required information in the **Borrower Information** section of the certification request.

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3. Complete the information requested in the **School Information** section of the certification request.
4. Click **Accept**.

Borrower Information	
Borrower SSN :	888-06-1114
Borrower First Name :	JOHN
Borrower Last Name :	DOE
Student Information	
Student SSN :	888-06-1114
Student First Name:	JOHN
Student Last Name :	DOE
Loan Information	
Loan Type:	Alternative
Requested Amount:	\$19000
Certified Amount :	\$5000
Certified Date :	06/07/2010
Loan Period Start :	09/15/2010
Loan Period End:	05/15/2011
Lender / Branch:	800000 - 00 KeyBank NA/Key Education Resources
Guarantor:	800 United Student Aid Funds, Inc.
Alternative Loan Program:	271 - Key Alternative Loan
School / Branch:	000003 - 00
Cost of Attendance:	--
Disbursement Date #1:	01/15/2011
Disbursement Date #2:	03/22/2011
Disbursement Date #3:	--
Disbursement Date #4:	--
Disbursement Amount #1:	--
Disbursement Amount #2:	--
Disbursement Amount #3:	--
Disbursement Amount #4:	--

5. An **Application Confirmation** page will appear.
6. To continue completing certifications, click **Continue**.

## Creating Multiple Defaults

You can create up to twenty default sets in the **Certification Requests** function for different loan periods, disbursement dates, or codes. For example, you could have a default set for fall semester, or for freshman applications. This feature is a real timesaver as it reduces the manual entry of data. The twenty default sets you create can be used in the certification requests function, the request application function and the clone application function. You can create up to twenty total default sets per User ID, not twenty per function.

To create a new default set:

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1. From the **Function Selection** menu, select **Certification Requests**.
2. Scroll to the bottom of the page.

Certified Date	<input type="text"/>		
Disbursement Date #1	<input type="text"/>	1st Disbursement Hold/Release	Release ▾
Disbursement Date #2	<input type="text"/>	2nd Disbursement Hold/Release	Release ▾
Disbursement Date #3	<input type="text"/>	3rd Disbursement Hold/Release	Release ▾
Disbursement Date #4	<input type="text"/>	4th Disbursement Hold/Release	Release ▾
Processing Type	Certification Request		
Promissory Note Delivery Method	Select Promissory Note Delivery Method ▾		
School Unique Loan ID	<input type="text"/>	Defer Interest	Yes <input type="radio"/> No <input type="radio"/>
Receive Date	06/10/2009	Last Update Date	06/10/2009
Accept Save Delete Reject Clear Back		Select Default ▾	Apply Defaults Manage Defaults

3. At the bottom of the page you will see the **Select Default** drop-down list, the **Apply Defaults** button, and the **Manage Defaults** button.
4. Click **Manage Defaults**.


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 **Manage Defaults**


**Certification Defaults**

Default Set Name	Date Created	Action
My Defaults	07/31/2009	<input type="button" value="Edit"/> <input type="button" value="Delete"/>



5. Click **New Default Set**.

# CERTIFICATION REQUESTS



## Default Details

Default Set Information	
Name of Default Set	<input type="text" value="Customize the name here"/>



Loan Information	
Lender Code/Branch	<input type="text" value=""/> - <input type="text" value=""/>
Guarantor Code	<input type="text" value="No Default Value"/>
MPN Type	<input type="text" value="No Default Value"/>
Promissory Note Delivery Code	<input type="text" value="No Default Value"/>
Processing Type Code	<input type="text" value="No Default Value"/>
Enrollment Status Code	<input type="text" value="No Default Value"/>
Grade Level	<input type="text" value="No Default Value"/>
Loan Begin Date	<input type="text"/>
Loan End Date	<input type="text"/>
Anticipated Completion Date	<input type="text"/>

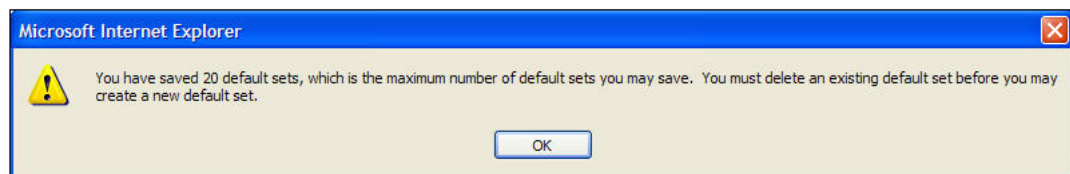
  

Disbursement Information		
Disbursement Number	Disbursement Date	Disbursement H/R
Disbursement #1	<input type="text"/>	<input type="text" value="Blank"/>
Disbursement #2	<input type="text"/>	<input type="text" value="Blank"/>
Disbursement #3	<input type="text"/>	<input type="text" value="Blank"/>
Disbursement #4	<input type="text"/>	<input type="text" value="Blank"/>

6. The **Default Details** page will appear.
7. Enter a name for this default in the **Name of Default Set** field.
8. In the **Loan Information** section, you can enter defaults for:
  - **Lender Code Branch** and **Guarantor Code** – These fields should be left blank.
  - **MPN Type** – Select New (non-serial)
  - **Promissory Note Delivery Code** – Select Print, Web or Email. The Promissory Note Delivery Method field tells the originator, when a promissory note is required, how the school would prefer the originator to collect the promissory note.

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- **Processing Type Code** – Select Guarantee Only, Guarantee and Print, Print and Guarantee.
  - **Enrollment Status Code** – Select Full Time, Half Time, or Less Than Half Time.
  - **Grade Level** – Select the grade level for this default set.
  - **Loan Begin Date** – Enter the default loan begin date.
  - **Loan End Date** – Enter the default loan end date.
  - **Anticipated Completion Date** – Enter the date that this group of students is expected to graduate or complete their program of study.
9. In the **Disbursement Information** section, you can enter disbursement date and hold or release information for up to four disbursements.
10. When you have entered the default information, click **Save**. The defaults you set up are specific to your User ID.
-  You do not have to enter information in each field before creating a default set. If there are fields that you do not want defaulted, leave them blank.
-  When you save your twentieth default set, you will receive a warning message. In this case, you will need to delete an existing default set before creating another.



### Using an Existing Default

When you have created a default set, you can select and use that set, or other existing default sets that you have previously created.

To use a default set:

1. Click the drop-down arrow for the **Select Default** field.

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The screenshot shows a web form titled "Certification Request". At the top, there is a field for "Delivery Method" with a dropdown menu set to "Select Promissory Note Delivery Method". Below this is a "Defer Interest" section with "Yes" and "No" radio buttons. A "Last Update Date" field shows "06/10/2009". At the bottom, there is a row of buttons: "Delete", "Reject", "Clear", "Back", "Select Default", "Apply Defaults", and "Manage Defaults". The "Select Default" dropdown menu is open, showing the following options: "Select Default", "Fall/Winter/Spring 05-06 Edfund Wells", "Fall/Winter/Spring 06-07 Edfund Wells", and "Heritage Spring06".

2. Select the default you wish to use.
3. Click **Apply Defaults**.
4. The page will be populated with the default values that you set up.

## Editing and Deleting Existing Defaults

To edit or delete a default that you have created:

1. Click **Manage Defaults**.

The screenshot shows the "Manage Defaults" page. At the top left is the "ELM RESOURCES ELMNet" logo. In the center, there is a yellow leaf icon and the text "Manage Defaults". Below this is a table titled "Certification Defaults". The table has three columns: "Default Set Name", "Date Created", and "Action". There are two rows of data. At the bottom of the page, there are two buttons: "New Default Set" and "Close".

Certification Defaults		
Default Set Name	Date Created	Action
Fall 2010 Junior	05/08/2010	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Fall 2010 Soph	05/05/2010	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

2. The **Manage Defaults** page will appear.
3. To delete an existing default, click the **Delete** button for that default set.
4. To edit an existing default, click the **Edit** button for that default set, and edit the default information. Update the name of the default if needed. Click **Save Changes** when done.

# CERTIFICATION REQUESTS

✎ You may create a new default set from an existing default set. Click the **Edit** button for that default set and make the changes. Enter a new name for this default set, and then click **Save as New Defaults**. This option can be a real time saver if you have minor differences between default sets.

✎ If you have already created the maximum number of twenty default sets, then the **New Default Set** button will not be available.

## Creating a Certification Request Report

To generate a report of certification requests:

1. On the **Certification Request Processing** page, click **Generate Report**.
2. You will receive a message when the report is successfully generated. An R34 (Certification Request Pending) report will be created.
3. To view the report, click **View Reports** on the shortcut bar at the top of the page, or return to the **Function Selection** menu, and select **View Reports**.

Certification Request Pending Report										
Report ID : 09220900.R34					School Code : 000003 - 00					
Report Date : 09/22/09										
School Name : ELM University - Main Campus										
Student Information Lender	Borrower Information Lender Code			ELM Rec'd Date Loan Status Alt Program Name	Loan Type Loan Amount Alt Prog Code	CL Unique ID Guarantor Name Guarantor Code	Credit Exp Date Loan From Loan To			
000-22-1111 STUDENT ELM	AMY		000-00-0004 STUDENT 000001-00	MAY	09/12/09 Cert Req Partially Saved	ALT \$0.00	ELMRES00001234567 ELM GuarTest 001	01/10/10		
000-22-2222 STUDENT ELM	ANNE	T	000-00-0005 STUDENT 000001-00	PETER	E 09/05/09 Certification Requested	ALT \$20,000.00	ELMRES00001234567	09/02/09 08/01/10		
000-22-3333 STUDENT Bank One	BRENDA		000-00-0006 STUDENT 108626-00	RACHEL	09/16/09 Certification Requested	ALT \$9,500.00	ELMRES00001234567	02/01/10 08/24/09 05/15/10		
000-22-4444 STUDENT ELM	CARL		000-00-0007 STUDENT 000001-00	SAMUEL	08/02/09 Credit Approved	ALT \$0.00	ELMRES00001234567	02/02/10		
000-22-5555 STUDENT ELM	DAVID		000-00-0008 STUDENT 000001-00	TRAVIS	08/13/09 Certification Requested	ALT \$5,000.00	ELMRES00001234567	01/01/10		
000-22-0000 STUDENT ELM	FRANK	L	000-00-0009 STUDENT 000001-00	FRANK	J 08/05/09 Certification Requested	ALT \$16,000.00	ELMRES00001234567	08/01/09 06/15/10		
000-22-7777 STUDENT ELM	GARY	M	000-00-0010 STUDENT 000001-00	MARY	E 08/05/09 Certification Requested	ALT \$2,000.00	ELMRES00001234567	08/01/09 05/31/10		
000-22-8888 STUDENT ELM	IRENE		000-00-0011 STUDENT 000001-00	SUSAN	08/05/09 Certification Requested	ALT \$9,000.00	ELMRES00001234567	08/23/09 05/31/10		
000-22-9999 STUDENT ELM	JAMIE	G	000-00-0012 STUDENT 000001-00	DAVID	B 09/01/09 Credit Approved	ALT \$1,222.00	ELMRES00001234567	03/20/10 08/01/09 06/15/10		

# CERTIFICATION REQUESTS

## Deleting Certification Requests

When you delete certification requests, you are removing them from view on the **Certification Request Processing** page, and setting the status to deleted (060 – *Cert Req Deleted*). Deleting a certification request does not send a notification to the lender.

To delete certification requests:

1. On the **Certification Request Processing** page, select the records to be deleted by clicking the checkbox in the **Select** column.

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Function Menu | Next Student | Request Reports | View Reports | Exit

### Certification Request Processing

SSN	Student Name	Grade Level	Loan Type	Requested Loan Amount	Received Date	Lender Name	Lender Code	Lender Expiration Date	School Code	Status	Select
<a href="#">000-11-2222</a>	RECORD, TEST		ALT	\$20,000.00	05/29/2009	ELM	000001	11/29/2009	000003-00	Credit Approved	<input type="checkbox"/>
<a href="#">000-22-3333</a>	STUDENT, SALLY		ALT	\$0.00	08/01/2008	ELM	000001	12/31/2008	000003-00	Certification Requested	<input type="checkbox"/>

Back Next List Previous List Generate Report Delete Selected  
Reject Selected Select All

2. Click **Delete Selected** on the bottom of the page.
3. A message will appear: *Are you sure you wish to delete the selected records?*
4. Click **OK**.
5. The files will be removed from the **Certification Request Processing** page, and their status will be set to *060 – Cert Req Deleted*.

☞ To delete all records at the same time, click **Select All**, then **Delete Selected**.

# CERTIFICATION REQUESTS

## Rejecting Certification Requests

When you reject certification requests, you are removing them from view on the **Certification Request Processing** page, setting the status to rejected (*070 – Cert Req Rejected*), and generating an *@1T* record to the lender, if they are profiled to receive it. An *@1T* record is a CommonLine termination record which is sent in a *Response* file to the lender.

To reject certification requests:

1. On the **Certification Request Processing** page, select the files to be rejected by clicking the checkbox in the **Select** column.
2. Click **Reject Selected**.

SSN	Student Name	Grade Level	Loan Type	Requested Loan Amount	Received Date	Lender Name	Lender Code	Lender Expiration Date	School Code	Status	Select
<a href="#">000-11-2222</a>	RECORD, TEST		ALT	\$20,000.00	05/29/2009	ELM	000001	11/29/2009	000003-00	Credit Approved	<input type="checkbox"/>
<a href="#">000-22-3333</a>	STUDENT, SALLY		ALT	\$0.00	08/01/2008	ELM	000001	12/31/2008	000003-00	Certification Requested	<input type="checkbox"/>

3. You will be asked *Are you sure you want to reject the selected certification request(s)?* Click **OK**.
4. The selected files will be removed from the **Certification Request Processing** page, their status will be set to *070 – Cert Req Rejected*, and an *@1T* record will be sent to the lender if they are profiled to receive it.

☞ To reject all records at the same time, click **Select All**, then **Reject Selected**.