

SunGard Banner System

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Who Is SunGard Banner

- **Banner is a Higher Education software solution offered by SunGard**
- **SunGard has over 35 years of service in higher education software**
- **More than 900 institutions use Banner today**
- **Sungard corporate offices are located in Malvern, Pennsylvania**
- **Currently about 250 ELM clients are using Banner**

The System

- **Banner supports the import and export of both CommonLine 4 and 5 files**
- **The following transactions can be processed by Banner:**
 - Application send file
 - Response files
 - Change transactions (pre-disbursement only)
 - Corrections
 - Disbursements

Loan Set Up

Getting Started

- **The electronic loan set up must begin with the Institutional Financial Aid Options form (ROAINST)**
- **Loan options must be marked electronic or both**
 - Both is for schools processing direct and electronic loans.
- **The school can mark yes to change transaction on this form to allow for all loan types**
- **The first year/ first time borrower rule is found on this form as well**

Loan Set Up

Service Providers

Guarantors, lenders and recipients must be created prior to processing electronic loans.

The following Banner forms are used to set up and manage lenders and guarantors:

- **SPAIDEN** is used to create a record for guarantors, lenders and recipients- the federal lender or guarantor code is required data entry on this screen
- **RPRLNDR** is used to establish the relationship of a lender to a guarantor - this screen also requires the pre and post disbursement recipient (ELM schools can enter ELM in this field)
- **RPRLNDA** can also be used to create records for loan service providers which may be needed to process hold/release transactions

Loan Set Up

Defaults

Defaults can be established in Banner to reduce the amount of data entry required for each application.

The following can be entered as defaults using the Loan Options form (RPRLOPT) by fund code

- Guarantor ID
- Lender ID
- Return recipient ID (needs to be ELMRES)
- Initial loan status

Loan Set Up

Fund Base Data Form (RFRBASE)

- **Loan funds must be created for each loan type on the RFRBASE form**
- **A loan fund can be created for each alternative loan the school wishes to submit electronically or a generic alternative loan fund can be used**
- **Funds are associated with the proper federal identifier on this form which is then included in the CommonLine file when created**
- **All funds are associated using the RFRBASE form to a general ledger account in the business office**

Loan Set Up

Fund Management Form (RFRMGMT)

Oracle Developer Forms Runtime - Web

File Edit Options Block Item Record Query Tools Window Help

Fund Management: RFRMGMT 7.5.1 (PROD)

Aid Year: 0607 Fund Code: CBEL Credit Based Education Loan

Fund Packaging Disbursement Disbursement Locks Fund Comments Budget Detail Code Rules Tracking Messages Copy

Award Maximum: 40,000.00
 Award Minimum: .00
 Offer Status: ESTM Estimated
 Accept Status: ACPT Accepted
 Decline Status: DECL Declined by Student

Automatic Packaging
 Automatic Scheduling
 Automatic Acceptance
 Override Need
 Override Need to Cost of Attendance
 Override Satisfactory Academic Progress
 Override Requirement
 Replace EFC
 Reduce Need
 Loan Process
 Need Analysis
 Award Letter
 Equity Fund
 Count for NCAA
 Web Accept Flag

Rebate Fee Percentage:
 Loan Fee Percentage:
 Interest Rate:
 Direct Loan Indicator: (None)
 Electronic Loan Indicator: (None)
 Manual Loan Indicator: (None)
 Self Help Reduction Percentage:
 LMS Loan Fund:
 Alternative Loan Program Type: Y
 Round Award: 001
 Round Schedule: RD=Round Dollars

Memo Credit: Offered Accepted None
 Disburse: Manual System None

Maximum dollar amount awarded to a student,
 Record: 1/1 <OSC>

- RFRMGMT is used to define parameters for the loan fund
- Expected loan fees are entered here
- The federal alt loan code is entered here and defaults into the loan application when the fund is used

Processing Loan Apps

Awarding

File Edit Options Block Item Record Query Tools Help

Award Maintenance RPAAWRD 7.5.1 (BNCAPROD)

Aid Year: 0607 ID: [] []

Award Maintenance Fund Awards by Term Disbursement Schedule

Fund Awards

Fund	Description	Status	Lock	System	Offered	Accepted	Declined or Cancelled	Memoed or Authorized	Paid	Override	Web
FPPELL	Federal Pell Grant	ACPT	N	S	4050.00	4050.00			2025.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PLUS_E	Offered Federal Plus Loan	ACPT	N	S	17794.00	17794.00			8630.09	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SUBEFT	Subsidized Loan	ACPT	N	S	5500.00	5500.00			2667.50	<input type="checkbox"/>	<input checked="" type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
Award Totals:					27344.00	27344.00	.00	.00	13322.59		

Detail Override Exists

Summary Packaging Group

Budget: 27,344.00 Group: ONDEP
 Resource: .00 Pell EFC: 0
 Offered: 27,344.00 Aid Period: FA/SPR

EFC Gross Need Unmet Need
 FM: .00 27,344.00 .00
 IM: [] [] []

Subsidized Loan Exclusion Amount: []

- Loans are awarded on the RPAAWRD screen
- The loan must be in an accepted status to create an electronic application

Processing Loan Apps

Creating Loan Apps

There are 2 processes for creating electronic applications:

- When entering the award on **RPAAWRD**, choose options and select Create Loan Application. This will create electronic loan applications for this student. *Note: each user authorized to Create Loan Applications must have established user parameters on the **GJAPDFT** form.
- You can create electronic loan applications in large batches by accessing the **RPRELAP** screen. **RPRELAP** will create an application for all electronic loan funds that have been accepted and whose fund code is specified on the **RPRELAP** screen. (This process may be restricted by population selections and rules.)

Electronic Loan Application Form - RPAELAP

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File Edit Options Block Item Record Query Tools Window Help

Electronic Loan Application RPAELAP 7.6 (PROD)

Confidential

ID: []

Application Status MPN/Loan Status Certification Student Parent Alternative Loan Term Schedule Disbursement Schedule

Application Number: 1

Loan ID: 0032130000BA07001

Loan Type: (None)

Fund Code: CBEL Credit Based Education Loan

Aid Year: 0607 Fall 2006 - Summer 2007

Lender ID: 807176 Wells Fargo EFS

Return ID: 807176 Wells Fargo EFS

Guarantor ID: 161 Wells Fargo / GA Colligate

Loan Period: AY0607 Fall Winter Spring 0607

Loan Period Start Date: 25-SEP-2006

Loan Period End Date: 16-JUN-2007

Loan Status: ACPT Accepted Loan Award

Recommended Amount: 10,000.00

Requested Amount: 10,000.00

Maximum Eligibility Amount:

Certified Amount: 10,000.00

Approved Amount:

Eligible Reinstatement Amount:

Cross Reference Loan ID:

Fee Percent: .000

Process Type: GO=Guar Only

Record Type: A=1st Subm

Pre-Disbursement Recipient: ELMRES

Post-Disbursement Recipient: ELMRES

Application Status: R=Ready

Batch ID:

Version Number:

Created Date: 19-SEP-2006

Activity Date: 19-SEP-2006

Submission Date:

Approval Date:

Cancel Date:

Cancel Indicator

Former HEAL

Lock

Parent PLUS to Student

Requested Amount Confirmed

Error Codes

Fund Code; press LIST for valid codes.

Record: 1/1 <OSC>

- The RPAELAP screen is used to edit and maintain the loan application
- The information on this screen should be reviewed for accuracy and completion after running RPRELAP
- The application status must be marked R=Ready to be transmitted

RPAELAP

Parent Information

- Parent information is entered under the Parent tab for PLUS loans

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File Edit Options Block Item Record Query Tools Window Help

Electronic Loan Application RPAELAP 7.6 (PROD)

Confidential

ID:

Application Status MPN/Loan Status Certification Student **Parent** Alternative Loan Term Schedule Disbursement Schedule

Social Security Number:

Last Name: First Name: Middle Initial:

Address:

Address 2:

City: State: Nation:

Legal Residence: Zip:

Date of Birth: Phone:

Citizenship: Alien Number: A

Driver's License Number: State:

Local Address:

Local Address 2:

Local City: State: Nation:

Loan Default: Zip:

Parent Social Security Number

Record: 1/1 <OSC>

RPAELAP

Alternative Loan

Oracle Developer Forms Runtime - Web

File Edit Options Block Item Record Query Tools Window Help

Electronic Loan Application RPAELAP 7.6 (PROD)

Confidential

ID:

Application Status MPN/Loan Status Certification Student Parent **Alternative Loan** Term Schedule Disbursement Schedule

Student Information

Housing Payment: Educational Loan Payment:

Credit Card Payment: Other Payment:

Car Payment:

Borrower Cosigner 1 Cosigner 2

Student is Borrower: Y

SLS Debt: 0

Perkins Debt: 0

Credit in Other Name: N

Gross Annual Income:

Major:

Interest Rate Option:

Program Type: 481

Stafford Debt:

HEAL Debt: 0

Other Debt:

Other Loans for Period: 0

Other Income: 0

Repayment Option:

Total Student Loan Debt: 0

Total monthly housing payment paid by the student

Record: 1/1 <OSC>

- Use the **Alternative Loan** tab to create applications for alternative loans
- The **Program Type** or alt loan code is populated from the loan fund
- Unless the school is providing information for a credit check, only the **Student is Borrower** field and **Program Type** must be completed

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File Edit Options Block Item Record Query Tools Window Help

Electronic Loan Application RPAELAP 7.6 (PROD)

Confidential

ID:

Application Status MPN/Loan Status Certification Student Parent Alternative Loan Term Schedule **Disbursement Schedule**

Disbursement Number: Hold or Release Status: RR=Release Req

Term Code: Hold or Release Date:

Disbursement Percent: Servicer Disbursement Date:

Scheduled Date: Servicer Disbursement Gross:

Expected Gross Amount: Servicer Disbursement Net:

Expected Net Amount: Revised Gross Amount:

Confirmation Flag: Cancel Indicator Revised Net Amount:

Direct Disbursement Indicator Cancel Date:

Disbursement Number: Hold or Release Status: RR=Release Req

Term Code: Hold or Release Date:

Disbursement Percent: Servicer Disbursement Date:

Scheduled Date: Servicer Disbursement Gross:

Expected Gross Amount: Servicer Disbursement Net:

Expected Net Amount: Revised Gross Amount:

Confirmation Flag: Cancel Indicator Revised Net Amount:

Direct Disbursement Indicator Cancel Date:

Disbursement Number

Record: 1/? <OSC>

- The Disbursement Schedule tab shows both anticipated and actual disbursements
- Actual disbursement information will populate here when a disbursement file is loaded

Exporting RPRELAX

To transmit loan data, the school must run the Electronic Loan Application Extract process (RPRELAX) which pulls data from appropriate tables to create a CommonLine compliant file.

The following parameters are set on this form to create the common line file:

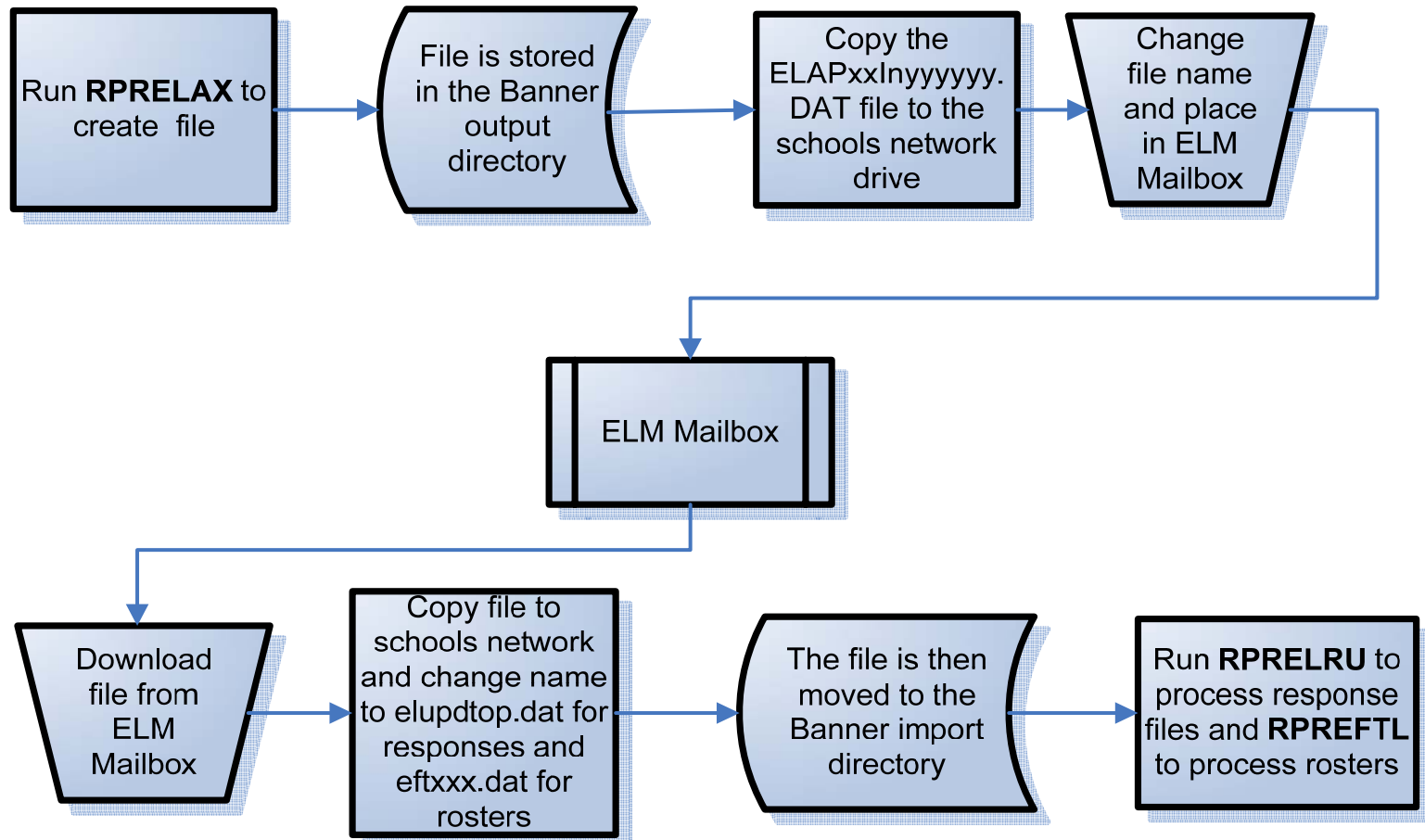
- Academic year
- Recipient
- Loan funds
- CommonLine version
- Indicate whether Stafford loans should be treated as combo loans

Exporting RPRELAX

When running RPRELAX, an electronic loan application record will be selected if:

- **The loan is not cancelled**
- **The record status is R for ready**
- **There is no batch ID**
- **The loan ID is not null**
- **If a population selection is used, the record must be included in the population**

Exporting and Importing



Processing Response Files

Schools are not required to load response files in order to load disbursement rosters; however, most schools will need to load responses for the following reasons:

- **School would like to see status updates in Banner**
- **School is processing Hold/Release changes**
- **School is processing change transactions**
- **School is using account memo based on loan status**

Processing Response Files

RPRELRU

- **The school will run the Electronic Loan Response Upload process (RPRELRU) to import response files**
- **RPRELRU process will update loan records and create two output files**
 1. RPRELRU.log will show process completion
 2. RPRELRU.lis will show any adjustments to certified or requested amounts along with any error messages.

Processing Disbursement Rosters

- 1. Schools must first run the EFT/Disbursement Roster Update process (RPREFTL) to import CommonLine roster**
- 2. The school must then confirm receipt of the disbursement on the Receipt of Electronic Funds form (RPAEPMT) by checking that the funds were received**
- 3. The funds are then posted by running the EFT Posting Process (RPREFTP)**
- 4. Finally, the school must run the Disbursement Process (RPEDISB) to post the funds to student accounts**

Certification Requests

Banner will not load a certification request response file. Schools have two options for processing certification requests.

- 1. After creating the electronic loan application, the school can change the processing type to CR for cert request and the record type to C for correction. This will allow the school to enter the lenders unique ID on the RPAELAP form and then mark R for ready. The RPRELAX process will not change the unique ID.**
- 2. The school can use the certification request as a notification and create a new application send file for the loan. This will require the lender to replace the unique ID with the one provided by the school.**

Change Transactions

Banner can process and export the following change transactions:

@1-08 – cancellation/reinstatement

@1-09 – disbursement cancellation/change

**@1-13 – Sub/unsub reallocation decrease
(for combo loans only)**

**@1-14 – Sub/unsub reallocation increase
(for combo loans only)**

Known Processing Issues

The following are issues that are known to be recurring with loan processing in Banner:

- **School may report problems importing files because they are attempting to ftp the file into Banner using ASCII instead of binary format.**
- **A school attempting to send alternative loans as electronic applications, is not getting an alternative loan tab in RPAELAP. In this case the school has not entered a federal alt loan code on RFRMGMT for the loan fund they are using.**

Known Processing Issues

- **Schools using the memo feature for their student account office have issues with multiple loan fee structures. The school can only indicate one loan fee for each loan fund. If multiple fees are being applied, it gives the student account office incorrect information.**

Questions?

Contact Information

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