
*NCHELP
CommonLine® Network for FFELP
And Alternative Loans*

Application Send File

*Supplemental Borrower Information
(@7) Detail Record(s) Addendum*

*NCHELP Addendum
Release 4 Processing*

SUPPLEMENTAL BORROWER INFORMATION (@7) DETAIL RECORD(S)

This document is an addendum to the NCHelp CommonLine® Network for FFELP and Alternative Loans Application Send File description for CommonLine Release 4 processing. It explains the field layout of the Supplemental Borrower Information (@7) Detail Record(s). This record type is optional. You may include this record type in the Application Send File when submitting supplemental borrower information, depending on your agreement with the service provider.

NOTE

The Supplemental Borrower Information (@7) Detail Record(s) dated 11/01/2008 for CommonLine Release 4 processing is the most recent release of this format. It replaces the NCHelp CommonLine® Network for FFELP and Alternative Loans Supplemental Borrower Information (@7) Detail Record(s) (dated 07/30/1999), the Blanket Guarantee Addendum (dated 12/20/1999), the Release 4 Addendum (dated 2/26/2003), and the Release 4 HERA Addendum (dated 5/12/2006).

If you are including this record type, there must be one Supplemental Borrower Information (@7) Detail Record in the file for each loan or application with supplemental borrower information. The @7 Detail Record must follow the corresponding Application Send (@1) Detail Record or related records (i.e., the @7 Detail Record must fall before the next unrelated @1 Detail Record).

NOTE

This record type is optional. Service providers are not required to support this record; however, school-based software (SBS) is required to support this functionality. If organizations receive information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

If you are including this record type, certain fields are required as indicated in the Layout table. If you are not submitting supplemental borrower information, do not include this record type.

The following Layout table lists all of the fields to be contained in the Supplemental Borrower Information (@7) Detail Record(s). Each field's required status, start position, length, data type, justification, and padding are also included. A definition of each field is provided after the table.

The codes appearing in the columns are:

- R = Required
- S = Strongly recommended
- O = Optional
- = Not applicable (provide default value)

Layout

Field	Field Name	Required Field	Start Position	Length	Data Type	Justify	Padding
1	Record Code	R	1	2	X(002)		
2	Supplemental Borrower Information Layout Owner Code	R	3	4	X(004)		
3	Supplemental Borrower Information Layout Identifier Code	R	7	2	X(002)		
4	E-mail Address	O	9	256	X(256)	Left	Spaces
5	E-mail Address Validity Indicator	R ¹	265	1	X(001)		
6	E-mail Address Effective Date (CCYYMMDD)	R	266	8	9(008)		
7	Reference 1/Cosigner 1 E-mail Address	O	274	256	X(256)	Left	Spaces
8	Reference 1/Cosigner 1 E-mail Address Validity Indicator	R ¹	530	1	X(001)		
9	Reference 1/Cosigner 1 E-mail Address Effective Date	R ¹	531	8	X(008)		
10	Reference 2/Cosigner 2 E-mail Address	O	539	256	X(256)	Left	Spaces
11	Reference 2/Cosigner 2 E-mail Address Validity Indicator	R ¹	795	1	X(001)		
12	Reference 2/Cosigner 2 E-mail Address Effective Date	R ¹	796	8	X(008)		
13a	Reference/Cosigner Email Address Indicator	R ¹	804	1	X(001)		
13b	Filler	—	805	75	X(075)		
14	Record Terminator	R	880	1	X(001)		
<p>NOTE: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to Record Terminator [field 8].)</p>							
<p>²This field is reserved for future use.</p>							

Field descriptions

- 1 RECORD CODE** — The value identifying the Supplemental Borrower Information (@7) Detail Record(s). This field must contain the constant: @7

This data is required.

- 2 SUPPLEMENTAL BORROWER INFORMATION LAYOUT OWNER CODE** — A code (maximum of 4 characters) indicating the owner of the fields layout included in this record. Because the Supplemental Borrower Information (@7) Detail Record layout is owned by NCHELP, this field must contain the constant: **NCLP**

This data is required.

- 3 SUPPLEMENTAL BORROWER INFORMATION LAYOUT IDENTIFIER CODE** — A 2-character code identifying the field layout included in this detail record. This field must contain the constant: **01**

This data is required.

- 4 E-MAIL ADDRESS** — The borrower's e-mail address.

This field may contain both upper- and lower-case characters.

Example: jsmith@www.hunter.jr.college.edu

NOTE

If the sender believes the borrower's e-mail address is no longer valid but cannot confirm this with the borrower, this field should contain the current e-mail address information and **E-mail Address Validity Indicator** (field 5) should contain **N**. If the sender can confirm that the borrower has no e-mail address, this field should be filled with spaces and **E-mail Address Validity Indicator** should contain **Y**.

This data is optional.

5 E-MAIL ADDRESS VALIDITY INDICATOR — A 1-character field that indicates if the borrower's e-mail address is valid.

- Y = Yes, e-mail address provided in field 4 is an active e-mail address for the borrower
N = No, e-mail address provided in field 4 is no longer a valid e-mail address

NOTE

If the sender believes the borrower's e-mail address is no longer valid but cannot confirm this with the borrower, the sender should submit the current e-mail address information in **E-mail Address** (field 4) and this field should contain **N**. If the sender can confirm that the borrower has no e-mail address, the **E-mail Address** field should be filled with spaces and this field should contain **Y**.

This data is required if **E-mail Address** (field 4) is completed. Otherwise, fill this field with a space.

6 E-MAIL ADDRESS EFFECTIVE DATE — The date the borrower's e-mail address became effective or the sender became aware of the information.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 19981215 (December 15, 1998)

This data is required if **E-mail Address Validity Indicator** (field 5) is completed. Otherwise, fill this field with zeros.

7 REFERENCE 1/COSIGNER 1 E-MAIL ADDRESS — The E-mail address of the first reference on the application. This field may contain both upper- and lower-case characters.

Example: jssmith@hunter.jr.college.edu

NOTE

If the sender believes Reference 1's e-mail address is no longer valid but cannot confirm this, this field should contain the current e-mail address information and **Reference 1 E-Mail Address Validity Indicator** (field 8) should contain **N**. If the sender can confirm that Reference 1 has no e-mail address, this field should be filled with **N/A** and **Reference 1 E-mail Address Validity Indicator** should contain **Y**.

This data is optional. Fill this field with a space if you are not providing this data.

8 REFERENCE 1/COSIGNER 1 E-MAIL ADDRESS VALIDITY INDICATOR — A
1-character field that indicates if Reference 1's e-mail address is valid.

- Y = Yes, the e-mail address provided in Field 7 is an active e-mail address for the Reference 1 or if N/A was provided in field 7, there is no valid e-mail address
- N = No, the e-mail address provided in field 7 is no longer a valid e-mail address.

NOTE

If the sender believes the Reference 1's e-mail address is no longer valid but cannot confirm this, the sender should submit the current e-mail address information in **Reference 1 E-mail Address** (field 7) and this field should contain N. If the sender can confirm that Reference 1 has no e-mail address, **Reference 1 E-mail Address** should be filled with N/A and this field should contain Y.

This data is required if **Reference 1 E-Mail Address** (field 7) is completed. Otherwise, fill this field with a space.

9 REFERENCE 1/COSIGNER 1 E-MAIL ADDRESS EFFECTIVE DATE — The date Reference 1's e-mail address became effective or the sender became aware of the information.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 20021215 (December 15, 2002)

This data is required if **Reference 1 E-mail Address Validity Indicator** (field 8) is completed. Otherwise, fill this field with zeros.

10 REFERENCE 2/COSIGNER 2 E-MAIL ADDRESS — The Reference 2 e-mail address. This field may contain both upper-and lower-case characters.

Example: jssmith@.hunter.jr.college.edu

NOTE

If the sender believes the Reference 2's e-mail address is no longer valid but cannot confirm this, this field should contain the current e-mail address information and **Reference 2 E-mail Address Validity Indicator** (field 11) should contain **N**. If the sender can confirm Reference 2 has no e-mail address, this field should be filled with **N/A** and **Reference 2 E-mail Address Validity Indicator** should contain **Y**.

This data is optional. Fill this field with a space if you are not providing this data.

11 REFERENCE 2/COSIGNER 2 E-MAIL ADDRESS VALIDITY INDICATOR — A 1-character field that indicates if Reference 2's e-mail address is valid.

Y = Yes, the e-mail address provided in Field 10 is an active e-mail address for the Reference 2 or if N/A was provided in field 10, there is no valid e-mail address
N = No, the e-mail address provided in field 10 is no longer a valid e-mail address.

NOTE

If the sender believes the Reference 2's e-mail address is no longer valid but cannot confirm this, the sender should submit the current e-mail address information in **Reference 2 E-mail Address** (field 10) and this field should contain **N**. If the sender can confirm that Reference 2 has no e-mail address, **Reference 2 E-mail Address** should be filled with **N/A** and this field should contain **Y**.

This data is required if **Reference 2 E-Mail Address** (field 10) is completed. Otherwise, fill this field with a space.

12 REFERENCE 2/COSIGNER 2 E-MAIL ADDRESS EFFECTIVE DATE — The date Reference 2's e-mail address became effective or the sender became aware of the information.

The date must be in CCYYMMDD format with single-digit years, months, and days padded with a leading zero.

Example: 20021215 (December 15, 2002)

This data is required if *Reference 2 E-mail Address Validity Indicator* (field 11) is completed. Otherwise, fill this field with zeros.

13a REFERENCE/COSIGNER EMAIL ADDRESS INDICATOR — A 1-character field that indicates for whom the e-mail information is specified.

1 = Reference
2 = Cosigner

This data is required if providing a reference/cosigner email address. Fill the field with a space if you are not providing this data.

13b FILLER — A field used to pad the record to the appropriate length. It must be filled with spaces.

14 RECORD TERMINATOR — The value identifying the end of the record. This field must contain the constant: *

This data is required.

IMPORTANT: A 2-character end-of-record indicator (i.e., carriage-return and line-feed characters) must follow each physical record. This end-of-record indicator should not be included in determining the fixed length of the record. (Please note that this end-of-record indicator must be included in addition to Record Terminator [field 8].)

The trailer record's end-of-record indicator (i.e., carriage-return and line-feed) described in the CommonLine documentation is to be the absolute end of the file. No additional characters can be provided after the end-of-record indicator.