NCHELP
CommonLine® Network for FFELP
And Alternative Loans

Disbursement Roster File/
Disbursement Roster
Acknowledgment File

File Description
Release 4 Processing
# Table of Contents

## Introduction
- Disbursement Roster File ................................................................. 1
- Disbursement Roster Acknowledgment File (CDA process only) .......... 1
- NCHELP Information ........................................................................ 2
- Media ............................................................................................... 2
- Participant types ............................................................................... 3
- Additional services .......................................................................... 3

## Implementation Guidelines
- CommonLine compliance rules ....................................................... 5
- CommonLine unique identifier and CommonLine loan sequence number 7
- File transmissions: subject name .................................................. 8

## Physical Characteristics ................................................................ 11

## Processing Information
- File organization ............................................................................ 13
- Data representation .......................................................................... 14
- Data verification .............................................................................. 16

## Header Record
- Layout ............................................................................................. 17
- Field descriptions .......................................................................... 18

## Disbursement (@1) Detail Record(s)
- Layout ............................................................................................. 25
- Field descriptions .......................................................................... 28

## Unique Supplemental (@2) Detail Record(s)
- Layout ............................................................................................. 47
- Field descriptions .......................................................................... 48

## Special Messages (@3) Detail Record(s)
- Layout ............................................................................................. 51
- Field descriptions .......................................................................... 52
TRAILER RECORD ........................................................................................................  53
  Layout................................................................................................................  53
  Field descriptions..............................................................................................  54

APPENDIX A: Valid Guarantor ID’s.................................................................  59

APPENDIX B: Valid State Abbreviations .............................................  63

APPENDIX C: CommonLine Unique Identifier Algorithm ..................  65
INTRODUCTION

This file description explains the programming format you will use to create both the NCHELP CommonLine® Network for FFELP (Federal Family Education Loan Program) and Alternative Loans Disbursement Roster File and the Disbursement Roster Acknowledgment File (dated 11/01/2008) for CommonLine Release 4 processing.

NOTE
The Disbursement Roster File/Disbursement Roster Acknowledgment File, dated 11/01/2008, is the most recent release of these formats. This version replaces the NCHELP CommonLine® Network for FFELP and Alternative Loans Disbursement Roster File/Disbursement Roster Acknowledgment File v.4 (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).

Beginning with Release 4, CommonLine files no longer use version (v.2, v.3, etc.) references; instead, all files are for “CommonLine Release 4 processing”.

Disbursement Roster File

The Disbursement Roster File is used primarily by disbursing agents to inform schools of loan disbursement information. If the schools have formed a relationship with a central disbursing agent (CDA), this file may be created by the CDA based on consolidated disbursement roster information that originated from one or more disbursing agent(s).

The reported disbursement information will include both new and reissued loan disbursement dates and amounts for Federal Stafford, Federal PLUS, and alternative loan types. This information will represent both electronic and non-electronic disbursements.

NOTE
Please note “alternative” is used to describe private, non-Title IV loans.

Disbursement Roster Acknowledgment File (CDA process only)

The Disbursement Roster Acknowledgment File is used by CDA’s to confirm the disbursement information sent in the Disbursement Roster File, as well as to identify any errors that occurred during the processing of the original file. A CDA is the only organization type that can create a Disbursement Roster Acknowledgment File. The
Disbursement Roster Acknowledgment File is submitted to the disbursing agent that created the initial Disbursement Roster.

This document is not intended to be used as an acknowledgement that the document was received. In order to only confirm receipt of the roster document, refer to the NCHELP Technical Manual. Please refer to the note below for additional information concerning a CDA definition, purpose and services provided.

**NOTE**

**CDA Definition and Services**

A CDA is a contracted third party service provider that facilitates the consolidated movement of funds and data between a school and their lender originators.

The CDA’s purpose is to allow a school to receive funding and disbursement roster information for all lender originators through a single source. This eliminates the school’s reconciliation of multiple deposits and the retrieval of multiple disbursement rosters. The CDA is also responsible for returning to each lender originator a Disbursement Roster Acknowledgement document containing the funds delivery date to the school. The CDA may also accommodate post-disbursement changes whereby a school can return funds to a single location, for multiple lender originators; the CDA will forward the post-disbursement changes and the associated combined funds to the applicable lender originator.

A CDA must perform document format validation and verify that the detail records match the disbursement totals. It is the lender originator’s responsibility to provide accurate information, disbursement, and fee amounts in the disbursement roster file. Please note, it is important to contact your CDA to come to agreement on any additional edits they perform.

**Change Processing Prior to Funding**

It is important to contact a CDA to determine what type of changes they can accept and when. Many CDAs have no underlying loan information, until first disbursement. Consequently, it is important for the school to know when and where a pre and/or post disbursement change can be sent.
For additional information on change processing, refer to the section on change transaction processing.

**Disbursement Roster Acknowledgment**

The CDA is also responsible for returning to each lender originator a Disbursement Roster Acknowledgement. The acknowledgement contains the funds delivery date to the school (positive acknowledgement) as well as identifies any errors that occurred during processing (negative acknowledgement).

The positive acknowledgement will match the funds moved to the school.

**Funding**

As funding is specific to the business process of the CDA, the lender originator needs to contact the CDA for details.

**NOTE**

Generally, once the lender sends the roster to the CDA, the expectation is that no additional changes can occur to the funded amount, unless there is mutual agreement between the CDA and Service Provider.

**NCHELP information**

This document and its contents were created by the NCHELP Electronic Standards Committee (ESC). NCHELP, the National Council of Higher Education Loan Programs, Inc., is an association of organizations using or providing services related to postsecondary student loan programs. The format in this document was created by industry organizations to provide a simplified approach and a common format for the electronic exchange of student loan data. The standardized format will provide a consistent approach and allow each participating organization to assure data sent or received following these standards will be accepted.

This format is not mandatory, nor is it intended to limit the ability of any two organizations to define their own format, edits, or method of exchange. However, organizations that implement this format and exchange data with other organizations participating in the CommonLine Network are assured of that data's acceptance. Refer to CommonLine Compliance Rules for additional information.

The ESC recommends that organizations providing software to schools and lenders will use this format to transmit and receive data. It is also recommends that this
software will be created or modified to allow a school to send and receive loan data electronically with other organizations following these standards.

The Disbursement Roster File/Disbursement Roster Acknowledgment File format will be reviewed and modified periodically by the ESC to meet federal requirements and user needs.

If you have any questions concerning the Disbursement Roster File format or the CommonLine Network, please contact the sending organization (i.e., the organization sending this file to you). If you received this document directly from NCHELP, please contact the NCHELP central office at:

National Council of Higher Education Loan Programs, Inc.
1100 Connecticut Avenue, NW
12th Floor
Washington, DC 20036

Phone: (202) 822-2106
Fax: (202) 822-2142
E-mail: info@nchelp.org
Web site: http://www.nchelp.org

Media

The media types you may use to receive the Disbursement Roster File and send/receive the Disbursement Roster Acknowledgment File will vary depending upon your approach to data exchange.
Participant types

The organization types that may participate in the Disbursement Roster File/Disbursement Roster Acknowledgment File exchange will vary according to the following guidelines:

**Disbursement Roster File**

- Any organization acting as a disbursing agent (i.e., an agent that issues disbursement funds to schools) may create this file. This organization may be a lender, lender servicer, service bureau, or guarantor.

  **NOTE**
  
  The terms “guarantor” and “guarantee” are used throughout this document. For those organizations that are accommodating alternative loan processes, please note that the definition of these terms is equivalent to the definition of the terms “insurer” and “insurance,” respectively.

- The participant types that may receive the Disbursement Roster File are schools or CDA's. CDA's may receive this file from one or multiple disbursing agents, consolidate the data, and then pass the file on to the appropriate schools.

**Disbursement Roster Acknowledgment File (CDA process only)**

- If the disbursement information is sent through a CDA, the CDA will create a Disbursement Roster Acknowledgment File that will be sent back to the disbursing agent. *Only CDA’s will create the Disbursement Roster Acknowledgment File.*

  **Note:**
  
  This document is not intended to be used as an acknowledgement that the document was received. In order to only confirm receipt of the roster document, refer to the NCHELP Technical Manual.

- The participant types that may receive the Disbursement Roster Acknowledgment File are disbursing agents *only*.

**Additional services**

This section describes additional services supported by this file. All school-based software (SBS) is required to support these services. However, these services are optional for disbursing agents to provide. Additional services available to you are determined by the disbursing agent.
The additional services listed below may require the completion of some optional fields in the Disbursement (@1) Detail Record(s). However, they do not require the inclusion of a Unique Supplemental (@2) Detail Record.
NOTE
Some disbursing agents provide other unique services that require the inclusion of an @2 Detail Record. Schools desiring to use unique services should contact their disbursing agents.

- Netting and adjusted disbursements

The netting process is optional for service providers, but must be supported by all SBS. Netting is defined as a disbursement method in which funds that have been sent to the school electronically or via master check are reallocated for disbursement to another eligible borrower(s), instead of being returned. The disbursing agent then offsets (deducts) the adjusted amounts from the total dollar amounts on the next transmission of funds to the school. Netting is applicable only to EFT and master check disbursements. In the Disbursement Roster File, the Record Type Indicator Code (field 2, Disbursement [@1] Detail Record[s]) contains A for adjusted disbursements (netting). Adjustment is defined as the full or partial cancellation of a previously reported disbursement, where the funds distribution method is netting.

NOTE
Please note that while some disbursing agents may support netting, schools are not required to perform netting transactions.

When using the netting disbursement method, the school is still required to report cancellations, refunds, and reissues via the Change Transaction Send File.

To be CommonLine compliant, a service provider must support all disbursement methods, except netting. Netting is optional for service providers; at a minimum, a service provider must provide an error code indicating that netting is not a currently supported function. If a service provider rejects a netting transaction because it is not supported, the school must submit a new change transaction in the Change Transaction Send File indicating a different funds return method, and must physically return the funds to the disbursing agent. Service providers that support netting must use a Record Type Indicator Code (field 2, Disbursement [@1] Detail Record) of A, and populate Total Deficit Amount (field 15, trailer record), if applicable, in the Disbursement Roster File for netting processing.

To be CommonLine compliant, SBS must be able to support a Funds Return Method Code (field 31, Disbursement Notification/Change [@1-10] Detail Record, or field 27, School Refund [@1-11] Detail Record) of N in the NCHELP CommonLine Network for FFELP and Alternative Loans Change Transaction Send File dated 07/30/1999 for netting processing. In addition, SBS must support A records and Total Deficit Amount (field 15, trailer record), if applicable, in the Disbursement Roster File.
CommonLine compliance rules

This section provides you with general processing rules to follow when implementing the Disbursement Roster File and the Disbursement Roster Acknowledgment File for CommonLine Release 4 processing.

- To be considered CommonLine Release 4 compliant for disbursement roster processing, SBS must support Release 4 of the Disbursement Roster File, Change Transaction Send File, and Response File (as it relates to change processing). Service providers must support Release 4 of the Disbursement Roster File only; support of the Change Transaction Send File and Response File is optional for service providers.

To be considered CommonLine compliant for disbursement roster processing, the current version minus one must be supported for the Disbursement Roster File and the Disbursement Roster Acknowledgment File (CDA's only).

- To be fully compliant, service providers must be able to communicate with other service providers, as well as schools, using CommonLine file formats.

All participants are required to use a CommonLine-compliant data exchange for file transmissions. Please refer to the NCHELP Technical Manual for additional information.

- All CDA's receiving the Disbursement Roster File must be able to generate a Disbursement Roster Acknowledgment File consisting of one header record, one or more detail records, and one trailer record. The header and trailer records indicate the source (organization creating the Disbursement Roster Acknowledgment File) and the recipient (organization that submitted the initial file). This file is an acknowledgment of the entire Disbursement Roster File, and should be submitted to the disbursing agent that created the initial Disbursement Roster File, regardless of how many schools were included in the detail records.

- To be CommonLine Release 4 compliant for disbursement processing, disbursing agents may support the following funds disbursement methods:
  - Electronic funds transfer (EFT)
  - Individual borrower check
  - Master check

**NOTE**
Rosters may be created to include all disbursement methods, or to include only certain disbursement methods. Contact your service provider to discuss available options.

- If an organization receives an unsupported optional record type (e.g., a Unique Supplemental [2] Detail Record), the organization should ignore the record and should not produce a fatal error.
• The netting process is optional for service providers, but must be supported by all SBS. Netting is defined as a disbursement method in which funds that have been sent to the school electronically are reallocated for disbursement to another eligible borrower(s), instead of being returned. The disbursing agent then offsets (deducts) the adjusted amounts from the total dollar amounts on the next transmission of funds to the school. Netting is applicable only to EFT and master check disbursements. In the Disbursement Roster File, **Record Type Indicator Code** (field 2, Disbursement [@1] Detail Record[s]) contains A for adjusted disbursements (netting). Adjustment is defined as the full or partial cancellation of a previously reported disbursement, where the funds distribution method is netting.

**NOTE**
Please note that while some disbursing agents may support netting, schools are not required to perform netting transactions.

When using the netting disbursement method, the school is still required to report cancellations, refunds, and reissues via the Change Transaction Send File.

To be CommonLine compliant, a service provider must support all disbursement methods, except netting. Netting is optional for service providers; at a minimum, a service provider must provide an error code indicating that netting is not a currently supported function. If a service provider rejects a netting transaction because it is not supported, the school must submit a new change transaction in the Change Transaction Send File, indicating a different funds return method, and must physically return the funds to the disbursing agent. Service providers that support netting must use a **Record Type Indicator Code** (field 2, Disbursement [@1] Detail Record) of A, and populate **Total Deficit Amount** (field 15, trailer record), if applicable, for netting processing.

To be CommonLine compliant, SBS must be able to support a **Funds Return Method Code** (field 31, Disbursement Notification/Change [@1-10] Detail Record, or field 27, School Refund [@1-11] Detail Record) of N in the Change Transaction Send File for netting processing. In addition, SBS must support A records and **Total Deficit Amount** (field 15, trailer record) in the Disbursement Roster File.

**CommonLine unique identifier and CommonLine loan sequence number**

**NOTE**
In this section, the term “application” references either the application from the borrower or the certification from the school.

Two fields are designed as CommonLine unique identifiers for the application and resulting loans: **CommonLine Unique Identifier** (field 3, Disbursement [@1] Detail
Record(s) and **CommonLine Loan Sequence Number** (field 4, Disbursement [@1] Detail Record[s]). You are required to use the CommonLine unique identifier as the primary application identification code for CommonLine processing. All CommonLine files submitting information related to an application must include the CommonLine unique identifier. The CommonLine loan sequence number is required, if known by the file creator, per instructions in this section. **While CommonLine is the primary focus, use of the CommonLine unique identifier and CommonLine loan sequence number between all business partners in processes outside of CommonLine is strongly encouraged.**

The CommonLine unique identifier is assigned at the application level. This code is assigned by the organization that transmits the first electronic record containing information about the application. Typically, this takes place when the Application Send (@1) Detail Record is submitted in the Application Send File. However, there are cases in which the CommonLine unique identifier may not yet be assigned when other CommonLine files are created. When creating CommonLine files, it is the file creator's responsibility to confirm whether or not the CommonLine unique identifier has been assigned; if not, it is the file creator's responsibility to assign it.

The CommonLine loan sequence number is assigned at the loan level and is used in conjunction with the CommonLine unique identifier to identify each loan. This number is assigned by the guarantor at the time of guarantee or by the lender for BCG loans. Typically, this takes place when the Response (@1) Detail Record is submitted in the Response File.

**NOTE**

Once the Loan Sequence Number is assigned it can not be modified.
NOTE

If the CommonLine loan sequence number has not yet been assigned and the Disbursement Roster File/Disbursement Roster Acknowledgment File is created by an organization other than the guarantor, it is that organization's responsibility to obtain the CommonLine loan sequence number from the guarantor and populate **CommonLine Loan Sequence Number**. The guarantor has the option to delegate the responsibility of assigning the CommonLine loan sequence number to the lender. If the CommonLine loan sequence number cannot be obtained by the file creator, this field may be filled with zeros.

Refer to the Disbursement (@1) Detail Record(s) section for complete descriptions of the **CommonLine Unique Identifier** and **CommonLine Loan Sequence Number** fields.

**File transmissions: subject name**

When transmitting the Disbursement Roster File or Disbursement Roster Acknowledgment File via a CommonLine-compliant data exchange, you must specify the appropriate subject name:

**Disbursement Roster File**

Internet mail: **COM04 DISB ROST [01]**
<DOE.000000:19990730053015> (see NOTE)

**Disbursement Roster Acknowledgment File**

Internet mail: **COM04 DISB RESP [01]**
<DOE.000000:19990730053015> (see NOTE)

**NOTE**

The Internet mail subject line includes the file subject name, an optional 2-digit encryption method code, and a unique identifier to identify the file transmission. Please refer to the NCHELP Technical Manual for additional information.

The subject name is for file transmission only and does not appear as a value in the Disbursement Roster File or Disbursement Roster Acknowledgment File.
NOTE

File transmissions using a CommonLine-compliant data exchange have recommended file size limits. Please refer to the NCHELP Technical Manual for additional information.
THIS PAGE IS INTENTIONALLY BLANK
The physical characteristics of the Disbursement Roster File and Disbursement Roster Acknowledgment File must be:

- **Format:** IBM compatible
- **Recording mode:** Fixed length
- **Character set:** Standard ASCII text
- **Physical record length:** 560 bytes
- **Block size:** Unblocked

Carriage-return and line-feed characters must be placed at the end of each 560-byte physical record.

Text files should be transmitted in binary mode.
This section provides you with the following helpful processing information: how records in the file must be organized; how data must be represented within fields; and what fields must be included to aid in verification of the file's data.

**File organization**

The Disbursement Roster File and Disbursement Roster Acknowledgment File must contain the following records in this order:

- One header record
- One Disbursement (@1) Detail Record for each disbursement
- One or more Unique Supplemental (@2) Detail Record(s) for each disbursement if the school wishes to use unique services provided by the disbursing agent

If unique services are included, they may require the inclusion of an @2 Detail Record(s) for each disbursement. Schools wishing to use unique services should contact their disbursing agent. If included, the @2 Detail Record(s) must immediately follow the corresponding @1 Detail Record(s).

**NOTE**

All @2 Detail Record layouts must be registered with the NCHELP central office.

If @2 Detail Record(s) are included in the original Disbursement Roster File, they may be sent back with the Disbursement Roster Acknowledgment File, depending on the CDA’s agreement with the disbursing agent. Contact your disbursing agent or CDA for more information.

If organizations receive unique information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

- One or more Special Messages (@3) Detail Record(s) for each disbursement if special messages are necessary

If included, the @3 Detail Record(s) must immediately follow the corresponding Disbursement (@1) Detail Record or Unique Supplemental (@2) Detail Record(s).
NOTE

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.

- One trailer record

You will find a description of each record and its fields in the appropriate section of this document: Header Record, Disbursement (@1) Detail Record(s), Unique Supplemental (@2) Detail Record(s), Special Messages (@3) Detail Record(s), and Trailer Record.

Data representation

- All alphabetic data in alphanumeric fields must be in uppercase characters only (A-Z).

- Unless otherwise noted, numeric fields must be right-justified and padded with zeros. They must contain digits only (no blanks, hyphens, commas, slashes, etc.). If there is no data in the field, it must be filled with zeros. Any exceptions to this are noted in the record layout tables and field descriptions.

Money amounts must have no commas, decimal points, or dollar signs. Some fields appear as whole dollar amounts, and other fields accommodate decimal places. Refer to the layout tables to determine the structure for each dollar amount field.

Example: 0250000 ($2,500.00)

- Unless otherwise noted, alpha and alphanumeric fields must be left-justified and padded with spaces. If there is no data in the field, it must be filled with spaces. Any exceptions to this are noted in the record layout tables and field descriptions.

- Dates in the file must be in the following format:

  CCYYMMDD

  CC  =  Century
  YY  =  Year
  MM  =  Month
  DD  =  Day

  Example: 19981105 (November 5, 1998)

  Single-digit years, months, and days must be padded with a leading zero. Hyphens or slashes must not be included in dates.
All times in the file must be the sending organization's local time in **HHMMSS** format on a 24-hour military clock, where:

- **HH** = Hours
- **MM** = Minutes
- **SS** = Seconds

Examples: 013024 (1:30:24 a.m.)

133024 (1:30:24 p.m.)

Single-digit hours, minutes, and seconds must be padded with a leading zero.

- In the record layout table for each record type, the data type for each field is represented in COBOL format with X's indicating alphanumeric characters and 9's indicating numeric characters.

  - A number enclosed in parentheses immediately following the symbol X or 9 specifies the number of consecutive occurrences of that symbol. For example, X(005) indicates an alphanumeric field with five characters.

    Example: 05000 ($5,000)

  - A V indicates the location of an assumed decimal point. The V does not represent a character position and, therefore, is not counted in the size of the field. The number of 9's that follow the V indicates how many digits follow the assumed decimal point.

    For example, 9(005)V99 indicates a numeric field with five digits plus an assumed decimal point followed by two digits. The data appears as seven digits in a row since the decimal point does not actually appear in the field.

    Example: 0005000 ($50.00)

- Required statuses for each field are explained in the record layout tables and field descriptions. The codes appearing in the record layout tables are:

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

---

**NOTE**

Some fields may be required, strongly recommended, or optional under certain conditions. These conditions are indicated by footnotes in the layout tables and explained in each field description.
Field required statuses are different for adjustments (netting transactions). Adjustment required statuses are indicated by a separate column in the layout table and in the field descriptions.

Data verification

There are nine fields in the trailer record used to verify the data in the file. The numbers in these fields must represent exactly what is in the file. Any discrepancy may prevent processing of the file.

- **DISBURSEMENT (@1) DETAIL RECORD COUNT** (field 2) — The count of all Disbursement (@1) Detail Record(s) in the file.

- **TOTAL NET DISBURSEMENT AMOUNT** (field 3) — The total amount to be disbursed for this disbursement roster. This is the sum, if greater than zero, of **Net Disbursement Amount** (field 44) minus the sum of **Net Cancellation Amount** (field 56) from all Disbursement (@1) Detail Record(s) in the file.

- **TOTAL NET EFT AMOUNT** (field 4) — The sum of **Net Disbursement Amount** (field 44) from all Disbursement (@1) Detail Record(s) where **Funds Distribution Method Code** (field 45) contains E. This includes both new and reissued disbursements.

- **TOTAL NET NON-EFT AMOUNT** (field 5) — The sum of **Net Disbursement Amount** (field 44) from all Disbursement (@1) Detail Record(s) where **Funds Distribution Method Code** (field 45) contains I or M. This includes both new and reissued disbursements.

- **TOTAL REISSUE AMOUNT** (field 6) — The sum of **Gross Disbursement Amount** (field 41) from all Disbursement (@1) Detail Record(s) where **Record Type Indicator Code** (field 2) contains R.

- **UNIQUE SUPPLEMENTAL (@2) DETAIL RECORD COUNT** (field 7) — The count of all Unique Supplemental (@2) Detail Record(s) in the file.

- **SPECIAL MESSAGES (@3) DETAIL RECORD COUNT** (field 8) — The count of all Special Messages (@3) Detail Record(s) in the file.

- **TOTAL CANCELLATION AMOUNT** (field 14) — The sum of **Net Cancellation Amount** (field 56) from all Disbursement (@1) Detail Record(s) where **Record Type Indicator Code** (field 2) contains A.

- **TOTAL DEFICIT AMOUNT** (field 15) — The total deficit amount for the disbursement roster. This is the sum of **Net Disbursement Amount** (field 44) minus the sum of **Net Cancellation Amount** (field 56) from all Disbursement (@1) Detail Record(s) in the file, when the result is less than zero.
A single header record must be the first record in the file.

The following Layout table lists all of the fields to be contained in the header record. 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.

**Layout**

<table>
<thead>
<tr>
<th>Field</th>
<th>Field Name</th>
<th>Required Field</th>
<th>Start Position</th>
<th>Length</th>
<th>Data Type</th>
<th>Justify</th>
<th>Padding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Code</td>
<td>R</td>
<td>1</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Batch ID</td>
<td>O</td>
<td>3</td>
<td>12</td>
<td>X(012)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>3</td>
<td>File Creation Date</td>
<td>R</td>
<td>15</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>File Creation Time</td>
<td>O</td>
<td>23</td>
<td>6</td>
<td>9(006)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>File Transmission Date</td>
<td>R</td>
<td>29</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>File Transmission Time</td>
<td>O</td>
<td>37</td>
<td>6</td>
<td>9(006)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>File Identifier Name</td>
<td>R</td>
<td>43</td>
<td>19</td>
<td>X(019)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>File Identifier Code</td>
<td>R</td>
<td>62</td>
<td>5</td>
<td>X(005)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Source Name</td>
<td>R</td>
<td>67</td>
<td>32</td>
<td>X(032)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>10</td>
<td>Source ID</td>
<td>R</td>
<td>99</td>
<td>8</td>
<td>X(008)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>11</td>
<td>Filler²</td>
<td>—</td>
<td>107</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Source Non-ED Branch ID</td>
<td>R</td>
<td>109</td>
<td>4</td>
<td>X(004)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>13</td>
<td>Source Type Code</td>
<td>R</td>
<td>113</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Recipient Name</td>
<td>R</td>
<td>114</td>
<td>32</td>
<td>X(032)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>15</td>
<td>Recipient ID</td>
<td>R</td>
<td>146</td>
<td>8</td>
<td>X(008)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>16</td>
<td>Filler²</td>
<td>—</td>
<td>154</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Recipient Non-ED Branch ID</td>
<td>R</td>
<td>156</td>
<td>4</td>
<td>X(004)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>18</td>
<td>Media Type Code</td>
<td>R</td>
<td>160</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>DUNS Source ID</td>
<td>O</td>
<td>161</td>
<td>9</td>
<td>X(009)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>DUNS Recipient ID</td>
<td>O</td>
<td>170</td>
<td>9</td>
<td>X(009)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Filler</td>
<td>—</td>
<td>179</td>
<td>381</td>
<td>X(381)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Field descriptions

1  RECORD CODE  — The value identifying the header record. This field must contain the constant: @H

This data is required.

2  BATCH ID  — The identification number (maximum of 12 characters) assigned to the batch.

This data is optional. Fill the field with spaces if you are not providing this data.

   NOTE
Because the structure of the batch ID is not dictated by CommonLine, this ID is only valid for use in controlling the transmission of this file. The batch ID will not necessarily be returned in the Disbursement Roster Acknowledgment File.

3  FILE CREATION DATE  — The date the file was created. This date must match File Creation Date (field 9, Trailer Record).

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

   Example:  19990220 (February 20, 1999)

This data is required.

4  FILE CREATION TIME  — The time the file was created. This must be the sending organization's local time. This time must match File Creation Time (field 10, Trailer Record).
The time must be in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds must be padded with a leading zero.

Example: 013024 (1:30:24 a.m.)
133024 (1:30:24 p.m.)

This data is optional. Fill the field with zeros if you are not providing this data.

5 FILE TRANSMISSION DATE — The date the file was transmitted.

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

Example: 19990320 (March 20, 1999)

This data is required.

6 FILE TRANSMISSION TIME — The time the file was transmitted. This must be the sending organization's local time.

The time must be in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds are padded with a leading zero.

Example: 013024 (1:30:24 a.m.)
133024 (1:30:24 p.m.)

This data is optional. Fill the field with zeros if you are not providing this data.

7 FILE IDENTIFIER NAME — A short description of the data in the file. This field must contain one of the following constants:

<table>
<thead>
<tr>
<th>File</th>
<th>File Identifier Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursement Roster File</td>
<td>COMMON DISB ROS</td>
</tr>
<tr>
<td>Disbursement Roster Acknowledgment File</td>
<td>COMMON DISB ACK</td>
</tr>
</tbody>
</table>

This data is required.
8 FILE IDENTIFIER CODE — A 5-character code identifying the data in the file.

FOR DISBURSEMENT ROSTER PRODUCTION FILES: This field must contain the constant: E004P

FOR DISBURSEMENT ROSTER TEST FILES: This field must contain the constant: E004T

FOR DISBURSEMENT ROSTER ACKNOWLEDGMENT PRODUCTION FILES: This field must contain the constant: EA04P

FOR DISBURSEMENT ROSTER ACKNOWLEDGMENT TEST FILES: This field must contain the constant: EA04T

This data is required.

9 SOURCE NAME — The name of the organization identified in Source ID (field 10) and Source Non-ED Branch ID (field 12).

This data is required.

10 SOURCE ID — The unique identification code assigned to the organization creating this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID’s. For lenders and servicers, this is the 6-digit number assigned by the U.S. Department of Education (ED).

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

NOTE
If you are a servicer or a service bureau and you have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3- or 6-character value.

A school acting as a lender should identify itself as a lender and use its ED-assigned lender ID for identification purposes.

This data must match the Source ID in field 11 within the Trailer record.

This data is required.

11 FILLER — A field reserved for future use. It must be filled with spaces.
12 SOURCE NON-ED BRANCH ID — The unique identification number (maximum of 4 digits) assigned by an entity other than ED to the branch office creating this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, fill the field with spaces.

13 SOURCE TYPE CODE — A 1-character code indicating the type of organization creating this file.

G = Guarantor for loans in file
L = Lender for loans in file
O = Servicer or service bureau (any organization, acting as a servicer or service bureau, submitting this file on behalf of the guarantor or lender)

NOTE
A school acting as a lender will identify itself as a lender and use its ED-assigned lender ID for identification purposes.

This data is required.

14 RECIPIENT NAME — The name of the organization identified in Recipient ID (field 15) and Recipient Non-ED Branch ID (field 17).

This data is required.

15 RECIPIENT ID — The unique identification code assigned to the organization that is the direct recipient of this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID's. For lenders and servicers, this is the 6-digit number assigned by ED. For schools, this is the 8-digit ED-assigned school ID. The last 2 digits identify the branch campus.

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.
NOTE

If the receiving organization is a servicer or a service bureau that has not been assigned an ED number, contact the receiving organization to determine the value for this field. The receiving organization will contact the NCHELP central office to determine the appropriate 3-, 6-, or 8-character value.

A school acting as a lender will identify itself as a lender and use its ED-assigned lender ID for identification purposes.

This data is required.

16 FILLER — A field reserved for future use. It must be filled with spaces.

17 RECIPIENT NON-ED BRANCH ID — The unique identification code (maximum of 4 digits) assigned by an entity other than ED to the branch office or campus receiving this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, fill the field with spaces.

18 MEDIA TYPE CODE — A 1-character code indicating the method used to submit this file.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>Diskette</td>
</tr>
<tr>
<td>M</td>
<td>Mainframe transmission</td>
</tr>
<tr>
<td>P</td>
<td>PC transmission</td>
</tr>
<tr>
<td>T</td>
<td>Magnetic tape (9-track reels or 18-track cartridges)</td>
</tr>
</tbody>
</table>

NOTE

Only codes M and P are valid for CompuServe transmissions. Codes D and T should only be used for proprietary submissions.

This data is required. The media types available will vary depending upon the sending organization.

19 DUNS SOURCE ID (Data Universal Numbering System) — A 9-digit code from ED used to identify the organization creating this file. This code references the same organization identified in Source ID (field 10).
NOTE
Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. Fill the field with spaces if you are not providing this data.

20 DUNS RECIPIENT ID — A 9-digit code from ED used to identify the organization that is the direct recipient of this file. This code references the same organization identified in Recipient ID (field 15).

NOTE
Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. Fill the field with spaces if you are not providing this data.

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

22 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 22].)

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.
DISBURSEMENT @1 DETAIL RECORD(S)

There must be one Disbursement (@1) Detail Record in the file for each disbursement.

The following Layout table lists all of the fields to be contained in the @1 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.

**NOTE**
There are two columns in the Layout table indicating each field's required status for the desired process:

- **New/Reissue** = Required for all new disbursements and reissues of previously cancelled disbursements
- **Adjustments** = Required for full or partial cancellations of previously reported disbursements where the funds distribution method is netting (see Additional services in the Introduction)

The codes appearing in the columns below are:

- **R** = Required
- **S** = Strongly Recommended
- **O** = Optional
- **—** = Not applicable

**Layout**

<table>
<thead>
<tr>
<th>Field</th>
<th>Field Name</th>
<th>Required Field</th>
<th>New/Reissue</th>
<th>Adjustments</th>
<th>Start Position</th>
<th>Length</th>
<th>Data Type</th>
<th>Justify</th>
<th>Padding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Code</td>
<td></td>
<td>R</td>
<td>R</td>
<td>1</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Record Type Indicator Code</td>
<td></td>
<td>R</td>
<td>R</td>
<td>3</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>CommonLine Unique Identifier</td>
<td>R</td>
<td>R</td>
<td></td>
<td>4</td>
<td>17</td>
<td>X(017)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>CommonLine Loan Sequence Number</td>
<td>R¹</td>
<td>R¹</td>
<td></td>
<td>21</td>
<td>2</td>
<td>9(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Borrower Last Name</td>
<td>R</td>
<td>R</td>
<td></td>
<td>23</td>
<td>35</td>
<td>X(035)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>Field</td>
<td>Field Name</td>
<td>Required Field</td>
<td>Start Position</td>
<td>Length</td>
<td>Data Type</td>
<td>Justify</td>
<td>Padding</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------</td>
<td>------------------------------------------------</td>
<td>----------------</td>
<td>----------------</td>
<td>--------</td>
<td>-----------</td>
<td>---------</td>
<td>---------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Borrower First Name</td>
<td>R R R</td>
<td>58</td>
<td>12</td>
<td>X(012)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Borrower Middle Initial</td>
<td>R R R</td>
<td>70</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Borrower SSN</td>
<td>R R R</td>
<td>71</td>
<td>9</td>
<td>9(009)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Borrower Address (line 1)</td>
<td>R O O</td>
<td>80</td>
<td>30</td>
<td>X(030)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Borrower Address (line 2)</td>
<td>R R O</td>
<td>110</td>
<td>30</td>
<td>X(030)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Borrower City</td>
<td>R R O</td>
<td>140</td>
<td>24</td>
<td>X(024)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Filler</td>
<td>— O</td>
<td>164</td>
<td>6</td>
<td>X(006)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Borrower State</td>
<td>R R R</td>
<td>170</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Borrower Zip Code</td>
<td>R R O</td>
<td>172</td>
<td>5</td>
<td>9(005)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Borrower Zip Code Suffix</td>
<td>R R O</td>
<td>177</td>
<td>4</td>
<td>9(004)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Date Address Last Updated (CCYMMDD)</td>
<td>S R R</td>
<td>181</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>EFT Authorization Code</td>
<td>R R O</td>
<td>189</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>PLUS/Alternative Student Last Name</td>
<td>R R O</td>
<td>190</td>
<td>35</td>
<td>X(035)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>PLUS/Alternative Student First Name</td>
<td>R R O</td>
<td>225</td>
<td>12</td>
<td>X(012)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>PLUS/Alternative Student Middle Initial</td>
<td>R R R</td>
<td>237</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>PLUS/Alternative Student SSN</td>
<td>R R R</td>
<td>238</td>
<td>9</td>
<td>9(009)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>School ID</td>
<td>R R R</td>
<td>247</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>School Designated Branch/Division Code</td>
<td>R R R</td>
<td>255</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>School Use Only</td>
<td>R R R</td>
<td>257</td>
<td>23</td>
<td>X(023)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Loan Period Begin Date (CCYMMDD)</td>
<td>R O O</td>
<td>280</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Loan Period End Date (CCYMMDD)</td>
<td>R O O</td>
<td>288</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Loan Type Code</td>
<td>R R R</td>
<td>296</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Alternative Loan Program Type Code</td>
<td>R R R</td>
<td>298</td>
<td>3</td>
<td>X(003)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Lender ID</td>
<td>R R R</td>
<td>301</td>
<td>6</td>
<td>X(006)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field</td>
<td>Field Name</td>
<td>Required Field</td>
<td>New/ Reissue</td>
<td>Adjustments</td>
<td>Start Position</td>
<td>Length</td>
<td>Data Type</td>
<td>Justify</td>
<td>Padding</td>
</tr>
<tr>
<td>-------</td>
<td>------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-------------</td>
<td>----------------</td>
<td>--------</td>
<td>-----------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>30</td>
<td>Lender Branch ID</td>
<td>R</td>
<td>R</td>
<td>307</td>
<td>4</td>
<td>X(004)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Lender Use Only</td>
<td>R</td>
<td>R</td>
<td>311</td>
<td>20</td>
<td>X(020)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Borrower Confirmation Indicator</td>
<td>R</td>
<td>R</td>
<td>331</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Filler</td>
<td>—</td>
<td>—</td>
<td>332</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Funds Release Date (CCYYMMDD)</td>
<td>R</td>
<td>R</td>
<td>334</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Disbursement Number</td>
<td>R</td>
<td>R</td>
<td>342</td>
<td>1</td>
<td>9(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Total Number of Scheduled Disbursements</td>
<td>R</td>
<td>O</td>
<td>343</td>
<td>1</td>
<td>9(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Guarantor ID</td>
<td>R</td>
<td>R</td>
<td>344</td>
<td>3</td>
<td>X(003)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Guarantor Use Only</td>
<td>R</td>
<td>R</td>
<td>347</td>
<td>23</td>
<td>X(023)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Guarantee Date (CCYYMMDD)</td>
<td>R</td>
<td>O</td>
<td>370</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Guarantee Amount</td>
<td>R</td>
<td>O</td>
<td>378</td>
<td>5</td>
<td>9(005)</td>
<td>Right</td>
<td>Zeros</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>Gross Disbursement Amount</td>
<td>R</td>
<td>—</td>
<td>383</td>
<td>7</td>
<td>9(005)</td>
<td>Right</td>
<td>Zeros</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Origination Fee</td>
<td>R</td>
<td>—</td>
<td>390</td>
<td>7</td>
<td>9(005)</td>
<td>Right</td>
<td>Zeros</td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Guarantee/Federal Default Fee</td>
<td>R</td>
<td>—</td>
<td>397</td>
<td>7</td>
<td>9(005)</td>
<td>Right</td>
<td>Zeros</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Net Disbursement Amount</td>
<td>R</td>
<td>—</td>
<td>404</td>
<td>7</td>
<td>9(005)</td>
<td>Right</td>
<td>Zeros</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>Funds Distribution Method Code</td>
<td>R</td>
<td>R</td>
<td>411</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>Check Number</td>
<td>R</td>
<td>R</td>
<td>412</td>
<td>15</td>
<td>X(015)</td>
<td>Left</td>
<td>Spaces</td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>Late Disbursement Indicator Code</td>
<td>R</td>
<td>O</td>
<td>427</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Previously Reported Indicator Code</td>
<td>O</td>
<td>R</td>
<td>428</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Error Message Code 1</td>
<td>R</td>
<td>R</td>
<td>429</td>
<td>3</td>
<td>X(003)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>Error Message Code 2</td>
<td>R</td>
<td>R</td>
<td>432</td>
<td>3</td>
<td>X(003)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>Error Message Code 3</td>
<td>R</td>
<td>R</td>
<td>435</td>
<td>3</td>
<td>X(003)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>Error Message Code 4</td>
<td>R</td>
<td>R</td>
<td>438</td>
<td>3</td>
<td>X(003)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Field descriptions

1. **RECORD CODE** — The value identifying the Disbursement (@1) Detail Record. This field must contain the constant: **@1**

   This data is required.

2. **RECORD TYPE INDICATOR CODE** — A 1-character code indicating if this detail record contains new, reissued, or adjusted disbursement information.

<table>
<thead>
<tr>
<th>Character</th>
<th>Disbursement Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>New disbursement</td>
</tr>
<tr>
<td>R</td>
<td>Reissued disbursement</td>
</tr>
<tr>
<td>A</td>
<td>Adjusted disbursement (netting transactions only)</td>
</tr>
</tbody>
</table>

   *This data is required based on condition(s) listed in the field description.

   *This field is reserved for future use.*

   *This data is strongly recommended based on condition(s) listed in the field description.

   *This data is optional based on condition(s) listed in the field description.*
NOTE
Use a value of R if a disbursement, previously sent to and returned from the school, is now being re-disbursed to the school.

If Record Type Indicator Code contains A, the transaction reports the cancellation or reduction of a previously reported disbursement(s) where the funds distribution method is netting. An A record is not an acknowledgment of a Change Transaction Send File. This record type will reduce the Total Net Disbursement Amount (field 3, Trailer Record) for the entire roster.

This data is required.

3 COMMONLINE UNIQUE IDENTIFIER — The unique code (maximum of 17 characters) identifying the application. This code is assigned by the organization that transmitted the first electronic record containing information about the application. If the CommonLine unique identifier is not yet assigned by the school or another service provider, the file creator must assign it.

NOTE
For this field, the term “application” references either the application from the borrower or the certification from the school.

This field may contain both numeric and alphabetic (uppercase only) characters; however, it should not contain spaces.

The CommonLine unique identifier is composed as follows:

Positions 1-6 = Participant ID

The unique identification code for the organization assigning the CommonLine unique identifier to the application.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID’s. For lenders and servicers, this is the 6-digit number assigned by ED. For schools, this is the first 6 digits of the 8-digit ED-assigned school ID. The last 2 digits of the school ID will appear in positions 7–10 (Participant Branch ID).

NOTE
If you are a servicer or service bureau and you have not been assigned an ED number, contact the NCHELP central.
office to determine the appropriate 3-, 6-, or 8-character value.

The participant ID must be right-justified and padded with zeros.

Positions 7-10 = Participant Branch ID

If ED has assigned a branch ID: For schools, this is the last 2 digits of the 8-digit ED-assigned school ID. These 2 digits identify the branch campus assigning the CommonLine unique identifier.

If ED has not assigned a branch ID: The unique identification code (maximum of 4 characters) assigned by an entity other than ED to the branch office or campus assigning the CommonLine unique identifier.

The participant branch ID must be right-justified and padded with zeros. If no branch ID has been assigned, fill positions 7-10 with zeros.

Position 11 = System ID

A 1-character code indicating the computer system on which the original electronic application was created. The system ID is especially useful in environments where the same software product is loaded on multiple PC's.

Positions 12-17 = Incremental Code

A unique 6-character code assigned by the software to the application. See Appendix C, CommonLine Unique Identifier Algorithm, for a description of the algorithm for this code.

Use of this algorithm is strongly recommended for CommonLine processing.

This data is required.

4 COMMONLINE LOAN SEQUENCE NUMBER — A unique 2-digit identification number assigned by the guarantor at the time of guarantee. This number is used in conjunction with CommonLine Unique Identifier (field 3) to identify the loan.

The number must be unique for each new loan resulting from an application. Any 2-digit number is valid.
NOTE
Typically, the CommonLine loan sequence number is assigned when the loan guarantees and the Response File/Disbursement Roster Acknowledgment File is sent. If the CommonLine loan sequence number has not yet been assigned and the Disbursement Roster File is created by an organization other than the guarantor, it is that organization’s responsibility to obtain the CommonLine loan sequence number from the guarantor and populate **CommonLine Loan Sequence Number**. The guarantor has the option to delegate the responsibility of assigning the CommonLine loan sequence number to the lender.

This data is required if the CommonLine loan sequence number can be obtained by the file creator. Otherwise, fill with zeros.

5 BORROWER LAST NAME — The last name of the borrower identified in **Borrower SSN** (field 8).

Examples:  
SMITH JR (John W. Smith, Jr.)
JONES (Mark Jones, M.D.)
ST THOMAS (Susan H. St. Thomas)
JOHNSON-HALL (Laura Johnson-Hall)
O’CONNER (Patrick O’Conner)

NOTE
Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required if **Borrower First Name** (field 6) does not contain a valid name. If the borrower’s first name is provided and there is no last name given, populate this field with NLN (no last name).

6 BORROWER FIRST NAME — The first name of the borrower identified in **Borrower SSN** (field 8).

Examples:  
JOHN (John W. Smith, Jr.)
MARK (Mark Jones, M.D.)
SUSAN (Susan H. St. Thomas)
LAURA (Laura Johnson-Hall)
PATRICK (Patrick O’Conner)
NOTE

Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

This data is required if Borrower Last Name (field 5) does not contain a valid name. If the borrower’s last name is provided and there is no first name given, populate this field with NFN (no first name).

7 BORROWER MIDDLE INITIAL — The middle initial of the borrower identified in Borrower SSN (field 8).

This data is required if the borrower has a middle initial. Fill the field with a space if you are not providing this data.

8 BORROWER SSN (Social Security Number) — The borrower’s 9-digit Social Security Number.

This data is required. This must be a valid SSN (do not send pseudo SSN’s). It must not begin with an 8 or 9, and the first three characters must not be 000.

This must be a valid SSN (001-01-0001 to 799-99-9999) for Stafford and PLUS loans.

Note: 800-00-0000 to 999-99-9999 is optional to support for service providers for alternative loans when the student does not have a valid SSN. Please contact your service provider for additional information.

This data is required for all loan programs and processes.

9 BORROWER ADDRESS (line 1) — The first line of the borrower’s permanent home address.

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.

Note: If a P.O. Box is submitted a valid street address must also be submitted.

10 BORROWER ADDRESS (line 2) — The second line of the borrower’s permanent home address.

This data is required for new or reissued disbursements if necessary for continuation of the borrower’s address. It is optional for adjustments. Fill the field with spaces if you are not providing this data.
Note: If a P.O. Box is submitted a valid street address must also be submitted.

11 **BORROWER CITY** — The city of the borrower’s permanent home address.

If the address is in a territory or foreign country, both the city and the territory or country name should appear in this field, separated by a comma and a single space. If applicable, a foreign postal code must also be included.

Examples: INDIANAPOLIS
          PANAMA CITY, PANAMA
          LONDON, ENGLAND SW10 9HY

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.

12 **FILLER** — This field is reserved for future use. It must be filled with spaces.

13 **BORROWER STATE** — The 2-character state abbreviation of the borrower’s permanent home address.

If the address is in a territory or foreign country, the 2-character abbreviation for that location or FC should appear in this field. See Appendix B, Valid State Abbreviations, for a complete list of abbreviations.

Example: IN (Indiana)
          FC (Foreign country)

**NOTE**

FC is not valid for printing mailing addresses. When FC is used, the name of the country should still appear in **Borrower City** (field 11).

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.

14 **BORROWER ZIP CODE** — The 5-digit zip code of the borrower’s permanent home address.

**NOTE**

Do not print all 9’s or 0’s for mailing addresses.

This data is required for new or reissued disbursements if the address is in the United States or a territory. It is optional for adjustments. If the address is in a foreign country, fill the field with nines (99999). Fill the field with zeros if you are not providing this data. See Appendix B, Valid State Abbreviations, for a list of territories and countries.

15 **BORROWER ZIP CODE SUFFIX** — The 4-digit zip code extension of the borrower’s permanent home address.
NOTE
Do not print all 9’s or 0’s for mailing addresses.

This data is required for new or reissued disbursements if the zip code has a suffix and the address is in the United States or a territory. It is optional for adjustments. If the address is in a foreign country, fill the field with nines (99999). Fill the field with zeros if you are not providing this data. See Appendix B, Valid State Abbreviations, for a list of territories and countries.

16 DATE ADDRESS LAST UPDATED — The date the borrower’s permanent address (fields 9, 10, 11, 13, 14, and 15) was last updated.

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

Example: 19990202 (February 02, 1999)

This data is strongly recommended for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.

NOTE
This date will usually reflect the date that was submitted in the initial Disbursement Roster File. However, in the event the CDA has a more recent address than submitted, the CDA will pass back the more recent date in the Disbursement Roster Acknowledgment File.

17 EFT AUTHORIZATION CODE — A 1-character code indicating whether the borrower has authorized the school to transfer the loan proceeds received by EFT to the appropriate student account.

Y = Yes, transfer of loan proceeds has been authorized
N = No, transfer of loan proceeds has not been authorized

This data is required for new or reissued disbursements for Federal Stafford, Federal PLUS, and Federal Graduate/Professional PLUS loans. It is optional for adjustments for Federal Stafford, Federal PLUS, and Federal Graduate/Professional PLUS loans. Fill the field with a space if you are not providing this data.

18 PLUS/ALTERNATIVE STUDENT LAST NAME — The last name of the PLUS, Federal Graduate/Professional PLUS or alternative student identified in PLUS/Alternative Student SSN (field 21).

Examples: SMITH JR (John W. Smith, Jr.)
JONES MD (Mark Jones, M.D.)
ST THOMAS (Susan H. St. Thomas)
JOHNSON-HALL (Laura Johnson-Hall)
O’CONNER (Patrick O’Conner)

NOTE
Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

The first character of the last name must be alphabetic and cannot be blank.

This data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. In addition, it is required if PLUS/Alternative Student First Name (field 19) does not contain a valid name. If the PLUS/Alternative student’s first name is provided and there is no last name given, populate this field with NLN (no last name). Fill this field with spaces if you are not providing this data.

19 PLUS/ALTERNATIVE STUDENT FIRST NAME — The first name of the Federal PLUS, Federal Graduate/Professional PLUS, or alternative student identified in PLUS/Alternative Student SSN (field 21).

Examples: JOHN (John W. Smith, Jr.)
MARK (Mark Jones, M.D.)
SUSAN (Susan H. St. Thomas)
LAURA (Laura Johnson-Hall)
PATRICK (Patrick O’Conner)

NOTE
Hyphens, apostrophes, and spaces are acceptable data. Periods and commas should not be used.

Professional and educational titles should not be considered part of the name.

This data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. In addition, it is required if PLUS/Alternative Student Last Name (field 18) does not contain a valid name. If the PLUS/Alternative student’s last name is provided and there is no first name given, populate this field with NFN (no first name). Fill the field with spaces if you are not providing this data.

20 PLUS/ALTERNATIVE STUDENT MIDDLE INITIAL — The middle initial of the Federal PLUS, Federal Graduate/Professional PLUS, or alternative student identified in PLUS/Alternative Student SSN (field 21).

This data is required for new or reissued disbursements for Federal PLUS and Federal Graduate/Professional PLUS loans if the student has a middle initial. It is also required for new or reissued disbursements for alternative
loans if the borrower and the student are not the same individual and the student has a middle initial. It is optional for adjustments. Fill the field with spaces if you are not providing this data.

21 PLUS/ALTERNATIVE STUDENT SSN — The Federal PLUS and Federal Graduate/Professional PLUS, or alternative student’s 9-digit Social Security Number.

This data is required for Federal PLUS and Federal Graduate/Professional PLUS loans. It is also required for alternative loans if the borrower and the student are not the same individual. Otherwise, fill the field with zeros. If included, this must be a valid SSN (do not send pseudo SSN’s). It must not begin with an 8 or 9, and the first three characters must not be 000.

Note: 800-00-0000 to 999-99-9999 is optional to support for service providers for alternative loans when the student does not have a valid SSN. Please contact your service provider for additional information.

This data is required for all loan programs and processes.

22 SCHOOL ID — The unique 8-digit Office of Postsecondary Education (OPE) identification number assigned by ED to the school associated with the loan. The last 2 digits identify the branch campus.

This data is required.

23 SCHOOL DESIGNATED BRANCH/DIVISION CODE — The unique 2-character code assigned by the school to identify the branch campus associated with the loan. This code is used by schools for internal routing purposes.

This data is required if a branch/division code has been assigned by the school originating the application. Otherwise, fill the field with spaces.

24 SCHOOL USE ONLY — A field reserved for school information only. Schools may use the field to store information not otherwise tracked, such as campus activity or a school-assigned application ID.

NOTE

If this data is provided, it must not be manipulated by the receiving organization. It must be returned in the Disbursement Roster Acknowledgment File created by the CDA, as originally submitted.

This data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the most recent non-blank value. Otherwise, the field is filled with spaces.

25 LOAN PERIOD BEGIN DATE — The beginning date, as reported by the school, of the period covered by the loan.
26 **LOAN PERIOD END DATE** — The ending date, as reported by the school, of the period covered by the loan.

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

Example: 19990530 (May 30, 1999)

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.
27 **LOAN TYPE CODE** — A 2-character code indicating the program under which the loan was guaranteed.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SF</td>
<td>Subsidized Federal Stafford loan</td>
</tr>
<tr>
<td>PL</td>
<td>Federal PLUS loan</td>
</tr>
<tr>
<td>GB</td>
<td>Federal Graduate/Professional PLUS</td>
</tr>
<tr>
<td>SU</td>
<td>Unsubsidized Federal Stafford loan</td>
</tr>
<tr>
<td>AL</td>
<td>Alternative loan</td>
</tr>
</tbody>
</table>

This data is required.

28 **ALTERNATIVE LOAN PROGRAM TYPE CODE** — A 3-character code indicating the specific category of the alternative loan.

The NCHELP central office assigns a block of codes to each service provider that processes alternative loans. The service provider assigns one of these codes to each type of alternative loan it processes. It then registers all of these codes with the NCHELP central office and provides these codes to its customers.

This data is required for alternative loans. Otherwise, fill the field with spaces.

29 **LENDER ID** — The unique 6-character identification number assigned by ED to the lender associated with the loan.

**NOTE**
A school acting as a lender should identify itself as a lender and use its ED-assigned lender ID for identification purposes.

This data is required.

30 **LENDER BRANCH ID** — The unique identification number (maximum of 4 digits) assigned to the lender’s branch office associated with the loan.

This data is required if a branch ID has been assigned. Otherwise, fill the field with spaces.
31 LENDER USE ONLY — A field reserved for lender information only. Lenders may use the field to store information not otherwise tracked, such as branch activity, specific accounting needs, or a lender-assigned application ID.

NOTE

If this data is provided, it must not be manipulated by the receiving organization. It must be returned in the Disbursement Roster Acknowledgment File created by the CDA, as originally submitted.

This data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the most recent non-blank value. Otherwise, the field is filled with spaces.

32 BORROWER CONFIRMATION INDICATOR — A 1-character code indicating if the service provider has received borrower confirmation of the loan request.

Y = Yes, service provider has received borrower confirmation
N = No, service provider has not received borrower confirmation

This field is required if the service provider has an agreement to provide this information to the school and this is a renewal loan for a Master Promissory Note. Fill the field with a space if you are not providing this data.

33 FILLER — A field reserved for future use. It must be filled with spaces.

34 FUNDS RELEASE DATE — In the Disbursement Roster File to the school this field indicates the delivery date of the funds from the lender originator or the CDA.

If the lender originator is releasing funds to a CDA, the Disbursement Roster File will indicate the delivery date of the funds from the lender originator to the CDA.

The Disbursement Roster Acknowledgment File from the CDA will indicate the delivery date of the funds from the CDA to the school.

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

Example: 19990926 (September 26, 1999)

This data is required unless the service provider is transmitting only loan data (and not funds) to the CDA. Fill the field with zeros if you are not providing this data.

35 DISBURSEMENT NUMBER — A 1-digit code identifying the disbursement.
1 = First disbursement of a multiple-disbursement loan, or only disbursement of a single-disbursement loan
2 = Second disbursement of a multiple-disbursement loan
3 = Third disbursement of a multiple-disbursement loan
4 = Fourth disbursement of a multiple-disbursement loan

NOTE
The disbursement number is established at the time of guarantee and should not be altered due to subsequent changes (e.g., reissues or reinstatements).

This data is required.

36 TOTAL NUMBER OF SCHEDULED DISBURSEMENTS — A 1-digit code indicating the original number of disbursements scheduled for the loan.

1 = One scheduled disbursement
2 = Two scheduled disbursements
3 = Three scheduled disbursements
4 = Four scheduled disbursements

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with a zero if you are not providing this data.

37 GUARANTOR ID — The 3-digit number used to identify the guarantor associated with the loan. See Appendix A, Valid Guarantor ID’s, for a complete list of valid values.

NOTE
For alternative loans, the terms “guarantor” and “guarantee” are equivalent to “insurer” and “insurance”.

For non-FFELP guarantors that have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3-character value.

For those organizations accommodating alternative loans, the valid guarantor ID may not be listed in Appendix A. Contact your receiving organization to determine the value for this field.

If the alternative loan program insurer is not a guarantor, enter the code 999.

This data is required.

38 GUARANTOR USE ONLY — A field reserved for guarantor information only. Guarantors may use the field to store information not otherwise tracked, such as loan activity or a guarantor-assigned application ID.
NOTE
If this data is provided, it must not be manipulated by the receiving organization. It must be returned in the Disbursement Roster Acknowledgment File created by the CDA, as originally submitted.

This data is required if a non-blank value was ever supplied in either the Application Send File or Change Transaction Send File. This field must contain the most recent non-blank value. Otherwise, the field is filled with spaces.

39 GUARANTEE DATE — The date the loan was guaranteed.

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

Example: 19990227 (February 27, 1999)

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with zeros if you are not providing this data.

40 GUARANTEE AMOUNT — The total amount approved by the guarantor for the loan (including issued and pending disbursements). This amount includes all applicable fees.

Example: 07500 ($7,500)

NOTE
If the guarantee amount has been changed since the original guarantee processing, the changed amount should be provided.

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with zeros if you are not providing this data.

41 GROSS DISBURSEMENT AMOUNT — The gross amount of the disbursement.

This amount includes all applicable fees.

\[
\text{NET DISBURSEMENT AMOUNT} \quad \text{(field 44)} \\
+ \quad \text{ORIGINATION FEE} \quad \text{(field 42)} \\
+ \quad \text{GUARANTEE/FEDERAL DEFAULT FEE} \quad \text{(field 43)} \\
\]

\[
\text{GROSS DISBURSEMENT AMOUNT} \\
\text{Example: 0230000 ($2,300.00)} \\
\]

This data is required for new or reissued disbursements. Otherwise, fill the field with zeros.
42 ORIGINATION FEE — For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the disbursement.

Example: 0002500 ($25.00)

For new or reissued disbursements, this data is required for Federal Stafford, Federal PLUS and Federal Graduate/Professional PLUS loans. It is optional for alternative loans for new or reissued disbursements. Fill the field with zeros if you are not providing this data.

NOTE: A CDA should not edit the amount in this field unless there is a mutual agreement in place with the lender originator.

43 GUARANTEE/FEDERAL DEFAULT FEE — The maximum fee required to be deposited into the guarantor’s Federal Fund by the guaranty agency for the disbursement of TIV funds.

Example: 0001500 ($15.00)

NOTE
If this record is reporting data for an alternative loan, this field should contain the insurance premium charged by the insurer.

This data is required for new or reissued disbursements if a guarantee/federal default fee is charged. Otherwise, fill the field with zeros.

NOTE: A CDA should not edit the amount in this field unless there is a mutual agreement in place with the lender originator.

44 NET DISBURSEMENT AMOUNT — The amount issued to the borrower or school for the disbursement. This is Gross Disbursement Amount (field 41) minus all fees not subsidized by the guarantor or lender.

\[
\text{NET DISBURSEMENT AMOUNT} = \text{GROSS DISBURSEMENT AMOUNT} - \text{ORIGINATION FEE} - \text{GUARANTEE/FEDERAL DEFAULT FEE} + \text{FEES PAID}
\]

Example: 0225000 ($2,250.00)

This data is required for new or reissued disbursements. Otherwise, fill the field with zeros.

45 FUNDS DISTRIBUTION METHOD CODE — A 1-character code indicating the method used to release funds to the school or disbursing agent. If the lender is releasing funds to the CDA, the Disbursement Roster File will indicate the
method the lender used to release funds to the CDA; the Disbursement Roster Acknowledgment File will indicate the method the CDA used to release funds to the school.

E = EFT  
I = Individual borrower check  
M = Master check  
N = Netting process (adjustments only)

**NOTE**

A *Funds Distribution Method Code* of N (netting) is valid only if *Record Type Indicator Code* (field 2) contains A (adjusted disbursement).

The netting process is optional for service providers, but must be supported by all SBS. Refer to CommonLine compliance rules in the Implementation guidelines for information on netting.

This data is required unless the service provider is transmitting only loan data (and not funds) to the CDA. Fill the field with a space if you are not providing this data.

**46 CHECK NUMBER** — The identification number (maximum of 15 characters) assigned to the check for the disbursement.

For new or reissued disbursements, this data is required if *Funds Distribution Method Code* (field 45) contains I or M. It is optional if *Funds Distribution Method Code* contains E (see note).

For adjustments, this data is optional if *Funds Distribution Method Code* (field 45) contains I, M, or E.

Fill the field with spaces if you are not providing this data.

**NOTE**

This field can be used optionally to transmit transaction numbers for EFT transactions. These numbers are not required.

**47 LATE DISBURSEMENT INDICATOR CODE** — A 1-character code indicating whether the disbursement will be issued after the earlier of the *Loan Period End Date* (field 26) or the borrower’s last date of at least half-time enrollment.

Y = Yes, this is a late disbursement  
N = No, this is not a late disbursement

This data is required for new or reissued disbursements. It is optional for adjustments. Fill the field with spaces if you are not providing this data.
48 PREVIOUSLY REPORTED INDICATOR CODE — A 1-character code indicating if the disbursement was reported on a previous disbursement roster.

Y = Yes, the disbursement was previously reported
N = No, the disbursement was not previously reported

This data is required for adjustments. Fill the field with a space if you are not providing this data.

IMPORTANT: Fields 49-53 (Error Message Code 1–5) are valid only for Disbursement Roster Acknowledgment Files as identified in File Identifier Name (field 7, header record) and will be used solely for correspondence between a CDA and a disbursing agent.

A description of messages that may appear in Error Message Code 1–5 is contained in the NCHELP CommonLine® Network for FFELP and Alternative Loans Error Codes Addendum.

49 ERROR MESSAGE CODE 1 — A 3-digit code indicating the first error that occurred while processing the file.

This data is required for Disbursement Roster Acknowledgment Files if one or more processing errors occurred. Otherwise, fill the field with spaces.

50 ERROR MESSAGE CODE 2 — A 3-digit code indicating the second error that occurred while processing the file.

This data is required for Disbursement Roster Acknowledgment Files if two or more processing errors occurred. Otherwise, fill the field with spaces.

51 ERROR MESSAGE CODE 3 — A 3-digit code indicating the third error that occurred while processing the file.

This data is required for Disbursement Roster Acknowledgment Files if three or more processing errors occurred. Otherwise, fill the field with spaces.

52 ERROR MESSAGE CODE 4 — A 3-digit code indicating the fourth error that occurred while processing the file.

This data is required for Disbursement Roster Acknowledgment Files if four or more processing errors occurred. Otherwise, fill the field with spaces.

53 ERROR MESSAGE CODE 5 — A 3-digit code indicating the fifth error that occurred while processing the file.

This data is required for Disbursement Roster Acknowledgment Files if five processing errors occurred. Otherwise, fill the field with spaces.
54 FEES PAID — The total amount of fees subsidized by the guarantor or lender on behalf of the borrower for the disbursement.

Example: 0001000 ($10.00)

This data is required for new or reissued disbursements if fees have been or will be subsidized by the guarantor or lender. Otherwise, fill the field with zeros.

NOTE: A CDA should not edit the amount in this field unless there is a mutual agreement in place with the lender originator.

55 LENDER NAME — The name of the lender identified in Lender ID (field 29) or Lender ID and Lender Branch ID (field 30).

This data is required for new or reissued disbursements. Otherwise, fill the field with spaces.

56 NET CANCELLATION AMOUNT — The amount of the previously reported disbursement that was cancelled or reduced. The Total Net Disbursement Amount (field 3, Trailer Record) for the entire disbursement roster will be reduced by the amount shown in this field.

Example: 0150000 ($1,500.00)

This data is required if Record Type Indicator Code (field 2) contains A. Otherwise, fill the field with zeros.

57 E-SIGNATURE SOURCE TYPE CODE — A 9-byte code that includes the type of organization that captured the electronic signature and that organization’s OPE ID or NCHELP assigned ID. Allowable codes are S for School or School Servicer, L for Lender, O for Guarantor or Lender Servicer and G for Guarantor.

Example: L888888 = Lender and Lender OPE ID

NOTE

This field will be used to determine the organization that captured the e-sign note to assist entities that perform servicing and disbursing functions. Only the service provider capturing the electronic signature can populate this field; however, if an organization receives this data, it must pass it on in a subsequent Disbursement or Response File.

This data is required if available. Fill this field with spaces if you are not providing this data.
58 **ORIGINATION FEES PAID** — The total amount of origination fees subsidized by the lender on behalf of the borrower for the disbursement.

Example: 01000 ($10.00)

This data is required for new or reissued disbursements if origination fees have been or will be subsidized by the lender. Fill this field with zeros if you are not providing this data.

**NOTE**
This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

NOTE: A CDA should not edit the amount in this field unless there is a mutual agreement in place with the lender originator.

58a **GUARANTEE/FEDERAL DEFAULT FEES PAID** — The total amount of guarantee/federal default fees subsidized on behalf of the borrower for the disbursement.

Example: 01000 ($10.00)

This data is required for new or reissued disbursements if guarantee/federal default fees have been or will be subsidized. Fill this field with zeros if you are not providing this data.

**NOTE**
This data is required for Service Providers and SBS products to support. It is optional for school systems to support.

NOTE: A CDA should not edit the amount in this field unless there is a mutual agreement in place with the lender originator.

59 **DIRECT DISBURSEMENT TO BORROWER INDICATOR** — A 1-character code indicating if the disbursement is for a borrower enrolled in a Study Abroad program and the lender or guarantor will be verifying enrollment prior to disbursement of the funds directly to the borrower.

Y = Yes the funds should be disbursed directly to the borrower enrolled in a Study Abroad program

If this field contains “Y”, verification of enrollment for TIV loans for a borrower in a Study Abroad program must be done by the originator of the disbursement prior to disbursing the funds to the borrower. If this field contains a Space, funds will be disbursed to the school.
59a **FILLER** — A field reserved for future use. It is filled with spaces.

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

61 **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 61].)

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.
There may be one or more Unique Supplemental (@2) Detail Record(s) in the file for each disbursement if the school wishes to use unique services provided by the disbursing agent. If included, the @2 Detail Record(s) must immediately follow the corresponding Disbursement (@1) Detail Record.

NOTE
All @2 Detail Record layouts must be registered with the NCHELP central office.

If unique services are included, they may require the inclusion of an @2 Detail Record for each disbursement. Schools wishing to use unique services should contact their disbursing agents.

If @2 Detail Record(s) are included in the original Disbursement Roster File, they may be sent back with the Disbursement Roster Acknowledgment File, depending on the CDA’s agreement with the disbursing agent. Contact your disbursing agent or CDA for more information.

If organizations receive unique information for which they have no agreement to accept, they should ignore this information, and should not produce a fatal processing error.

The following Layout table lists all of the fields to be contained in the Unique Supplemental (@2) Detail Record(s), along with each field’s required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.
Layout

<table>
<thead>
<tr>
<th>Field</th>
<th>Field Name</th>
<th>Required Field</th>
<th>Start Position</th>
<th>Length</th>
<th>Data Type</th>
<th>Justify</th>
<th>Padding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Code</td>
<td>R</td>
<td>1</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Unique Supplemental Vendor Code</td>
<td>R</td>
<td>3</td>
<td>4</td>
<td>X(004)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>3</td>
<td>Unique Supplemental Layout Identifier Code</td>
<td>R</td>
<td>7</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Filler</td>
<td>—</td>
<td>9</td>
<td>551</td>
<td>X(551)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Record Terminator</td>
<td>R</td>
<td>560</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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 5].)

1This data is required based on condition(s) listed in the field description.

Field descriptions

1 **RECORD CODE** — The value identifying the Unique Supplemental (@2) Detail Record. This field must contain the constant: @2

   This data is required if you are including this detail record.

2 **UNIQUE SUPPLEMENTAL VENDOR CODE** — A code (maximum of 4 characters) indicating the vendor that owns the unique supplemental fields layout included in this record. The vendor indicated must participate in the CommonLine Network.

   **NOTE**
   The NCHELP central office maintains a list of all vendor codes. Contact this office if you would like to obtain a current code list.

   This data is required if you are including this detail record.

3 **UNIQUE SUPPLEMENTAL LAYOUT IDENTIFIER CODE** — A 2-character code identifying the unique supplemental fields layout included in this detail record. The code used to complete this field will be provided by the owner of the unique supplemental layout.

   This data is required if you are including this detail record.
4 FILLER — An area reserved for information that is unique to certain disbursing agents. If applicable, the disbursing agent will provide schools or CDA’s with documentation listing the fields to be included in this area.

5 RECORD TERMINATOR — The value identifying the end of the record. If you are including this record type, this field must contain the constant: *

This data is required if you are including this detail record.

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 5].)

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.
THIS PAGE IS INTENTIONALLY BLANK
SPECIAL MESSAGES (@3) DETAIL RECORD

There may be one or more Special Messages (@3) Detail Record(s) for each disbursement if special messages are necessary. If included, the @3 Detail Record(s) must immediately follow the corresponding Disbursement (@1) Detail Record or Unique Supplemental (@2) Detail Record(s).

NOTE
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.

The following Layout table lists all of the fields contained in the Special Messages (@3) Detail Record, along with each field’s required status, start position, length, data type, justification, and padding. A definition of each field is provided after the table.

<table>
<thead>
<tr>
<th>Field</th>
<th>Field Name</th>
<th>Required Field</th>
<th>Start Position</th>
<th>Length</th>
<th>Data Type</th>
<th>Justify</th>
<th>Padding</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Record Code</td>
<td>R¹</td>
<td>1</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Message 1</td>
<td>R¹</td>
<td>3</td>
<td>80</td>
<td>X(080)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>3</td>
<td>Message 2</td>
<td>R¹</td>
<td>83</td>
<td>80</td>
<td>X(080)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>4</td>
<td>Message 3</td>
<td>R¹</td>
<td>163</td>
<td>80</td>
<td>X(080)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>5</td>
<td>Message 4</td>
<td>R¹</td>
<td>243</td>
<td>80</td>
<td>X(080)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>6</td>
<td>Message 5</td>
<td>R¹</td>
<td>323</td>
<td>80</td>
<td>X(080)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>7</td>
<td>Filler</td>
<td>—</td>
<td>403</td>
<td>157</td>
<td>X(157)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Record Terminator</td>
<td>R¹</td>
<td>560</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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].)

¹This data is required based on condition(s) listed in the field description.
Field descriptions

1 RECORD CODE — The value identifying the Special Messages (@3) Detail Record. This field must contain the constant: @3

This data is required if you are including this detail record.

2 MESSAGE 1 — A brief description of the first message for the disbursement.

This data is required if you are including this detail record and at least one message is necessary. Otherwise, fill the field with spaces.

3 MESSAGE 2 — A brief description of the second message for the disbursement.

This data is required if you are including this detail record and at least two messages are necessary. Otherwise, fill the field with spaces.

4 MESSAGE 3 — A brief description of the third message for the disbursement.

This data is required if you are including this detail record and at least three messages are necessary. Otherwise, fill the field with spaces.

5 MESSAGE 4 — A brief description of the fourth message for the disbursement.

This data is required if you are including this detail record and at least four messages are necessary. Otherwise, fill the field with spaces.

6 MESSAGE 5 — A brief description of the fifth message for the disbursement.

This data is required if you are including this detail record and five messages are necessary. Otherwise, fill the field with spaces.

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

8 RECORD TERMINATOR — The value identifying the end of the record. If you are including this record type, this field must contain the constant: *

This data is required if you are including this detail record.

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.
A single trailer record must be the last record in the file.

The following Layout table lists all of the fields to be contained in the trailer record. 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.

## Layout

<table>
<thead>
<tr>
<th>Field</th>
<th>Field Name</th>
<th>Required Field</th>
<th>Start Position</th>
<th>Length</th>
<th>Data Type</th>
<th>Justify</th>
<th>Padding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Code</td>
<td>R</td>
<td>1</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disbursement (@1) Detail Record Count</td>
<td>R</td>
<td>3</td>
<td>6</td>
<td>9(006)</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>3</td>
<td>Total Net Disbursement Amount</td>
<td>R¹</td>
<td>9</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>4</td>
<td>Total Net EFT Amount</td>
<td>R¹</td>
<td>23</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>5</td>
<td>Total Net Non-EFT Amount</td>
<td>R¹</td>
<td>37</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>6</td>
<td>Total Reissue Amount</td>
<td>R¹</td>
<td>51</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>7</td>
<td>Unique Supplemental (@2) Detail Record Count</td>
<td>R¹</td>
<td>65</td>
<td>6</td>
<td>9(006)</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>8</td>
<td>Special Messages (@3) Detail Record Count</td>
<td>R¹</td>
<td>71</td>
<td>6</td>
<td>9(006)</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>9</td>
<td>File Creation Date (CCYYMMDD)</td>
<td>R</td>
<td>77</td>
<td>8</td>
<td>9(008)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>File Creation Time (HHMMSS)</td>
<td>O</td>
<td>85</td>
<td>6</td>
<td>9(006)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Source ID</td>
<td>R</td>
<td>91</td>
<td>8</td>
<td>X(008)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>12</td>
<td>Filler²</td>
<td>—</td>
<td>99</td>
<td>2</td>
<td>X(002)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Source Non-ED Branch ID</td>
<td>R¹</td>
<td>101</td>
<td>4</td>
<td>X(004)</td>
<td>Left</td>
<td>Spaces</td>
</tr>
<tr>
<td>14</td>
<td>Total Cancellation Amount</td>
<td>R¹</td>
<td>105</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>15</td>
<td>Total Deficit Amount</td>
<td>R¹</td>
<td>119</td>
<td>14</td>
<td>9(012)/V99</td>
<td>Right</td>
<td>Zeros</td>
</tr>
<tr>
<td>16</td>
<td>DUNS Source ID</td>
<td>O</td>
<td>133</td>
<td>9</td>
<td>X(009)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Filler</td>
<td>—</td>
<td>142</td>
<td>418</td>
<td>X(418)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Record Terminator</td>
<td>R</td>
<td>560</td>
<td>1</td>
<td>X(001)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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 18].)

¹This data is required based on condition(s) listed in the field description.
²This field is reserved for future use.
Field descriptions

1 RECORD CODE — The value identifying the trailer record. This field must contain the constant: @T

This data is required.

2 DISBURSEMENT (@1) DETAIL RECORD COUNT — The count of all Disbursement (@1) Detail Record(s) in the file.

Example: 001500 (1,500 @1 Detail Records)

This data is required.

3 TOTAL NET DISBURSEMENT AMOUNT — The total amount to be disbursed for this disbursement roster. This is the sum, if greater than zero, of Net Disbursement Amount (field 44) minus the sum of Net Cancellation Amount (field 56) from all Disbursement (@1) Detail Record(s) in the file.

Example: 00000040010050 ($400,100.50)

NOTE

Negative total net disbursement amounts must be entered in Total Deficit Amount (field 15). Do not enter negative amounts in this field.

This data is required if the total net disbursement amount is greater than zero. If the total net disbursement amount is a negative number, fill this field with zeros and enter the amount in Total Deficit Amount (field 15).

4 TOTAL NET EFT AMOUNT — The sum of Net Disbursement Amount (field 44) from all Disbursement (@1) Detail Record(s) where Funds Distribution Method Code (field 45) contains E. This includes both new and reissued disbursements.

Example: 00000002052550 ($20,525.50)

This data is required if the file includes any new or reissued EFT disbursements. Otherwise, fill the field with zeros.

5 TOTAL NET NON-EFT AMOUNT — The sum of Net Disbursement Amount (field 44) from all Disbursement (@1) Detail Record(s) where Funds Distribution Method Code (field 45) contains I or M. This includes both new and reissued disbursements.

Example: 00000003550000 ($35,500.00)

This data is required if the file includes any new or reissued non-EFT disbursements. Otherwise, fill the field with zeros.
6 TOTAL REISSUE AMOUNT — The sum of Gross Disbursement Amount (field 41) in all Disbursement (@1) Detail Record(s) where Record Type Indicator Code (field 2) contains R.

Example: 0000001525025 ($15,250.25)

This data is required if the file includes any reissued disbursements. Otherwise, fill the field with zeros.

7 UNIQUE SUPPLEMENTAL (@2) DETAIL RECORD COUNT — The count of all Unique Supplemental (@2) Detail Record(s) in the file.

Example: 001500 (1,500 @2 Detail Records)

This data is required if @2 Detail Record(s) are included in the file. Otherwise, fill the field with zeros.

8 SPECIAL MESSAGES (@3) DETAIL RECORD COUNT — The count of all Special Messages (@3) Detail Record(s) in the file.

Example: 001500 (1,500 @3 Detail Records)

This data is required if @3 Detail Record(s) are included in the file. Otherwise, fill the field with zeros.

9 FILE CREATION DATE — The date the file was created. This date must match File Creation Date (field 3, Header Record).

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

Example: 19990220 (February 20, 1999)

This data is required.

10 FILE CREATION TIME — The time the file was created. This must be the sending organization’s local time. This time must match File Creation Time (field 4, Header Record).

The time must be in HHMMSS format on a 24-hour military clock. Single-digit hours, minutes, and seconds must be padded with a leading zero.

Example: 013024 (1:30:24 a.m.)
133024 (1:30:24 p.m.)

This data is optional. Fill the field with zeros if you are not providing this data.
11 SOURCE ID — The unique identification code assigned to the organization creating this file.

For guarantors, this is the 3-digit number as shown in Appendix A, Valid Guarantor ID’s. For lenders and servicers, this is the 6-digit number assigned by the U.S. Department of Education (ED).

For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters.

NOTE
If you are a servicer or a service bureau and you have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3- or 6-character value.

A school acting as a lender should identify itself as a lender and use its ED-assigned lender ID for identification purposes.

This data must match the Source ID in field 10 within the header record.

This data is required.

12 FILLER — A field reserved for future use. It must be filled with spaces.

13 SOURCE NON-ED BRANCH ID — The unique identification code (maximum of 4 digits) assigned by an entity other than ED to the branch office creating this file. This ID is unique to the entity that assigned it and can be used by the sending organization.

This data is required if a branch ID has been assigned by an entity other than ED. Otherwise, fill the field with spaces.

14 TOTAL CANCELLATION AMOUNT — The sum of Net Cancellation Amount (field 56, Disbursement [@1] Detail Record[s]) from all @1 Detail Record(s) where Record Type Indicator Code (field 2) contains A.

Example: 00000040010050 ($400,100.50)

This data is required if the file contains any adjusted disbursements. Otherwise, fill the field with zeros.

15 TOTAL DEFICIT AMOUNT — The total deficit amount for this disbursement roster. This is the sum of Net Disbursement Amount (field 44) minus the sum of Net Cancellation Amount (field 56) from all Disbursement (@1) Detail Record(s) in the file, when the result is an amount less than zero.

Example: 00000040010050 ($400,100.50)
NOTE
This field always indicates an amount less than zero. If the sum of Net Disbursement Amount minus the sum of Net Cancellation Amount is a positive number, fill this field with zeros and enter the amount in Total Net Disbursement Amount (field 3).

This data is required if the total net disbursement amount is less than zero. If the total net disbursement amount is a positive number, fill this field with zeros.

16 DUNS SOURCE ID — A 9-digit code from ED used to identify the organization creating this file. This code references the same organization as identified in Source ID (field 11).

NOTE
Although this field is optional, it is expected that ED will replace their existing identification numbers with DUNS identification numbers. CommonLine participants are encouraged to plan appropriately to support the use of the DUNS number.

This data is optional. Fill the field with spaces if you are not providing this data.

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

18 RECORD TERMINATOR — The value identifying the end of the file. 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 18].)

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.
THIS PAGE IS INTENTIONALLY BLANK
APPENDIX A

Valid Guarantor ID’s

**IMPORTANT**: The following table lists the valid 3-digit numbers used to identify guarantors in this file. For those organizations accommodating alternative loans, the valid guarantor ID may not be listed in this appendix.

Please note that guarantors may guarantee loans for students attending schools and/or residing in states other than the ones for which the guarantor is designated. You should include the ID for the guarantor that guaranteed the loan.

**NOTE**
For non-FFELP guarantors that have not been assigned an ED number, contact the NCHELP central office to determine the appropriate 3-character value.

<table>
<thead>
<tr>
<th>STATE/TERRITORY NAME</th>
<th>DESIGNATED GUARANTOR NAME</th>
<th>GUARANTOR ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Kentucky Higher Education Assistance Authority</td>
<td>721</td>
</tr>
<tr>
<td>Alaska</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>American Samoa</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Arizona</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Student Loan Guarantee Foundation of Arkansas</td>
<td>705</td>
</tr>
<tr>
<td>California</td>
<td>California Student Aid Commission</td>
<td>706</td>
</tr>
<tr>
<td>Colorado</td>
<td>Colorado Student Loan Program</td>
<td>708</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Connecticut Student Loan Foundation</td>
<td>709</td>
</tr>
<tr>
<td>Delaware</td>
<td>American Education Services - AES</td>
<td>742</td>
</tr>
<tr>
<td>Federated States of Micronesia</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Florida</td>
<td>Florida Department of Education</td>
<td>712</td>
</tr>
<tr>
<td>Georgia</td>
<td>Georgia Higher Education Assistance Corporation</td>
<td>713</td>
</tr>
<tr>
<td>Guam</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Hawaii</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Idaho</td>
<td>Northwest Education Loan Association</td>
<td>753</td>
</tr>
<tr>
<td>Illinois</td>
<td>Illinois Student Assistance Commission</td>
<td>717</td>
</tr>
<tr>
<td>Indiana</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Iowa</td>
<td>Iowa College Student Aid Commission</td>
<td>719</td>
</tr>
<tr>
<td>Kansas</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Kentucky Higher Education Assistance Authority</td>
<td>721</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Louisiana Student Financial Assistance</td>
<td>722</td>
</tr>
<tr>
<td>Maine</td>
<td>Maine Education Assistance Division</td>
<td>723</td>
</tr>
<tr>
<td>STATE/TERRITORY NAME</td>
<td>DESIGNATED GUARANTOR NAME</td>
<td>GUARANTOR ID</td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------------------------------------------------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Marshall Islands</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Maryland</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>American Student Assistance</td>
<td>725</td>
</tr>
<tr>
<td>Michigan</td>
<td>Michigan Higher Education Assistance Authority</td>
<td>726</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
<td>755</td>
</tr>
<tr>
<td>Mississippi</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Missouri</td>
<td>Missouri Coordinating Board for Higher Education</td>
<td>729</td>
</tr>
<tr>
<td>Montana</td>
<td>Montana Guaranteed Student Loan Program</td>
<td>730</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Nebraska Student Loan Program</td>
<td>731</td>
</tr>
<tr>
<td>Nevada</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>New Hampshire Higher Education Assistance Foundation</td>
<td>733</td>
</tr>
<tr>
<td>New Jersey</td>
<td>New Jersey Higher Education Student Assistance Authority</td>
<td>734</td>
</tr>
<tr>
<td>New Mexico</td>
<td>New Mexico Student Loan Guarantee Corporation</td>
<td>735</td>
</tr>
<tr>
<td>New York</td>
<td>New York State Higher Education Services Corporation</td>
<td>736</td>
</tr>
<tr>
<td>North Carolina</td>
<td>North Carolina State Education Assistance Authority</td>
<td>737</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Student Loans of North Dakota</td>
<td>738</td>
</tr>
<tr>
<td>Northern Mariana</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Ohio</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
<td>755</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Oklahoma Guaranteed Student Loan Program</td>
<td>740</td>
</tr>
<tr>
<td>Oregon</td>
<td>Educational Credit Management Corporation (ECMC)</td>
<td>927</td>
</tr>
<tr>
<td>Palau</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>American Education Services - AES</td>
<td>742</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
<td>755</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Rhode Island Higher Education Assistance Authority</td>
<td>744</td>
</tr>
<tr>
<td>South Carolina</td>
<td>South Carolina State Education Assistance Authority</td>
<td>745</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Education Assistance Corporation</td>
<td>746</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Tennessee Student Assistance Corporation</td>
<td>747</td>
</tr>
<tr>
<td>Texas</td>
<td>Texas Guaranteed Student Loan Corporation</td>
<td>748</td>
</tr>
<tr>
<td>Utah</td>
<td>Utah Higher Education Assistance Authority</td>
<td>749</td>
</tr>
<tr>
<td>Vermont</td>
<td>Vermont Student Assistance Corporation</td>
<td>750</td>
</tr>
<tr>
<td>Virgin Islands</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
<td>755</td>
</tr>
<tr>
<td>Virginia</td>
<td>Educational Credit Management Corporation (ECMC)</td>
<td>927</td>
</tr>
<tr>
<td>Washington</td>
<td>Northwest Education Loan Association</td>
<td>753</td>
</tr>
<tr>
<td>Washington D.C.</td>
<td>American Student Assistance</td>
<td>725</td>
</tr>
<tr>
<td>West Virginia</td>
<td>American Education Services - AES</td>
<td>742</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
<td>755</td>
</tr>
<tr>
<td>Wyoming</td>
<td>USA Funds</td>
<td>800</td>
</tr>
<tr>
<td>STATE/TERRITORY NAME</td>
<td>DESIGNATED GUARANTOR NAME</td>
<td>GUARANTOR ID</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>N/A</td>
<td>Used when the alternative loan program insurer is not a guarantor</td>
<td>999</td>
</tr>
</tbody>
</table>
THIS PAGE IS INTENTIONALLY BLANK
## Valid State Abbreviations

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>FULL NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Alabama</td>
</tr>
<tr>
<td>AK</td>
<td>Alaska</td>
</tr>
<tr>
<td>AZ</td>
<td>Arizona</td>
</tr>
<tr>
<td>AR</td>
<td>Arkansas</td>
</tr>
<tr>
<td>CA</td>
<td>California</td>
</tr>
<tr>
<td>CO</td>
<td>Colorado</td>
</tr>
<tr>
<td>CT</td>
<td>Connecticut</td>
</tr>
<tr>
<td>DE</td>
<td>Delaware</td>
</tr>
<tr>
<td>DC</td>
<td>District of Columbia</td>
</tr>
<tr>
<td>FL</td>
<td>Florida</td>
</tr>
<tr>
<td>GA</td>
<td>Georgia</td>
</tr>
<tr>
<td>HI</td>
<td>Hawaii</td>
</tr>
<tr>
<td>ID</td>
<td>Idaho</td>
</tr>
<tr>
<td>IL</td>
<td>Illinois</td>
</tr>
<tr>
<td>IN</td>
<td>Indiana</td>
</tr>
<tr>
<td>IA</td>
<td>Iowa</td>
</tr>
<tr>
<td>KS</td>
<td>Kansas</td>
</tr>
<tr>
<td>KY</td>
<td>Kentucky</td>
</tr>
<tr>
<td>LA</td>
<td>Louisiana</td>
</tr>
<tr>
<td>ME</td>
<td>Maine</td>
</tr>
<tr>
<td>MD</td>
<td>Maryland</td>
</tr>
<tr>
<td>MA</td>
<td>Massachusetts</td>
</tr>
<tr>
<td>MI</td>
<td>Michigan</td>
</tr>
<tr>
<td>MN</td>
<td>Minnesota</td>
</tr>
<tr>
<td>MS</td>
<td>Mississippi</td>
</tr>
<tr>
<td>MO</td>
<td>Missouri</td>
</tr>
<tr>
<td>MT</td>
<td>Montana</td>
</tr>
<tr>
<td>NE</td>
<td>Nebraska</td>
</tr>
<tr>
<td>NV</td>
<td>Nevada</td>
</tr>
<tr>
<td>NH</td>
<td>New Hampshire</td>
</tr>
<tr>
<td>NJ</td>
<td>New Jersey</td>
</tr>
<tr>
<td>NM</td>
<td>New Mexico</td>
</tr>
<tr>
<td>ABBREVIATION</td>
<td>FULL NAME</td>
</tr>
<tr>
<td>--------------</td>
<td>------------------</td>
</tr>
<tr>
<td>NY</td>
<td>New York</td>
</tr>
<tr>
<td>NC</td>
<td>North Carolina</td>
</tr>
<tr>
<td>ND</td>
<td>North Dakota</td>
</tr>
<tr>
<td>OH</td>
<td>Ohio</td>
</tr>
<tr>
<td>OK</td>
<td>Oklahoma</td>
</tr>
<tr>
<td>OR</td>
<td>Oregon</td>
</tr>
<tr>
<td>PA</td>
<td>Pennsylvania</td>
</tr>
<tr>
<td>RI</td>
<td>Rhode Island</td>
</tr>
<tr>
<td>SC</td>
<td>South Carolina</td>
</tr>
<tr>
<td>SD</td>
<td>South Dakota</td>
</tr>
<tr>
<td>TN</td>
<td>Tennessee</td>
</tr>
<tr>
<td>TX</td>
<td>Texas</td>
</tr>
<tr>
<td>UT</td>
<td>Utah</td>
</tr>
<tr>
<td>VT</td>
<td>Vermont</td>
</tr>
<tr>
<td>VA</td>
<td>Virginia</td>
</tr>
<tr>
<td>WA</td>
<td>Washington</td>
</tr>
<tr>
<td>WV</td>
<td>West Virginia</td>
</tr>
<tr>
<td>WI</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>WY</td>
<td>Wyoming</td>
</tr>
</tbody>
</table>

**ARMED FORCES**

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>FULL NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Armed Forces Atlantic</td>
</tr>
<tr>
<td>AE</td>
<td>Armed Forces Europe</td>
</tr>
<tr>
<td>AP</td>
<td>Armed Forces Pacific</td>
</tr>
</tbody>
</table>

**TERRITORIES**

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>FULL NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS</td>
<td>American Samoa</td>
</tr>
<tr>
<td>FM</td>
<td>Federated States of Micronesia</td>
</tr>
<tr>
<td>GU</td>
<td>Guam</td>
</tr>
<tr>
<td>MH</td>
<td>Marshall Islands</td>
</tr>
<tr>
<td>MP</td>
<td>Northern Mariana Islands</td>
</tr>
<tr>
<td>PW</td>
<td>Palau</td>
</tr>
<tr>
<td>PR</td>
<td>Puerto Rico</td>
</tr>
<tr>
<td>VI</td>
<td>Virgin Islands</td>
</tr>
</tbody>
</table>

**COUNTRIES**

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>FULL NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>FC(^1)</td>
<td>Foreign country</td>
</tr>
</tbody>
</table>

\(^1\)Code is not valid for printing mailing addresses; instead, use the full country name.
APPENDIX C

CommonLine Unique Identifier Algorithm

The following information describes the algorithm for determining the Incremental Code (positions 12-17) portion of the CommonLine Unique Identifier. Use of this algorithm is strongly recommended for CommonLine processing.

Positions 12-14 will represent the date code and positions 15-17 will represent the incremental counter. For consistency, it is recommended that the incremental counter begin with 001 (and not 000) as the first record.

This algorithm permits both the date code and an incremental (per record) counter to be compressed and stored in the 6-byte field. To accomplish this compression, the date and counter information is converted from Base 10 (0-9) to Base 36 (0-9 plus A-Z). A detailed explanation of the revised format of the Incremental Code and an explanation of the Base 36 algorithm is outlined in the sections that follow.

Layout

Positions 12-14 = Date Code

The date segment is comprised of the Julian date (numeric day of the year) with a maximum value of 366 (There are 365 days in a year; 366 for a leap year) and the two digit year with a maximum value of 99 (representing 1999). Because the 2-digit year will change from 99 to 00 in year 2000, this scheme will suffice for nearly 100 years. As this date field represents a part of the unique identifier (and not impacted by date calculations), this 2-digit year method will not be impacted by year 2000 issues. The maximum date value is represented as 36699 in Base 10; when converted to Base 36, the date is shown as SBF.

Positions 15-17 = Incremental Counter

Like the date code, the incremental counter is converted from a Base 10 value to a Base 36 value. Since the maximum Base 36 value for a 3-byte field is ZZZ, this converts to a maximum incremental counter value of 46655. This means the total number of daily Unique ID records is a maximum of 46655 (46655 converted to Base 36 equals ZZZ). A further explanation of the Base 36 conversion method follows.

Base 36

The Base 36 numbering method uses 0-9 plus A-Z as the digits for each field. The Base 10 (0-9) numbering method that is commonly used is replaced with 36 digits. Examples of each are listed below:

<table>
<thead>
<tr>
<th>Base 10 Counting</th>
<th>1, 2, 3, . . . 9, 10, 11, 12, 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base 36 Counting</td>
<td>1, 2, 3, . . . 9, A, B, C, D</td>
</tr>
</tbody>
</table>
When 1 is added to 9 in Base 10, a 0 is placed in the ‘ones’ position and 1 is placed in the ‘tens’ position. Adding 1 to 9 in Base 36 equals ‘A’. The ‘tens’ position is not realized until 1 is added to ‘Z’ (again, Z is the highest value for a Base 36 digit). Base 36 allows larger numbers to be compressed into fewer bytes as each base 36 digit holds more counters (0-9 plus A-Z) than the standard Base 10 (0-9) method.

To further explain this concept, the sample program code below converts a Julian date and year in Base 10 to a Base 36 equivalent. This program code is one example; there are numerous programming techniques that can accomplish the same calculation. The basic purpose of this algorithm is to convert the date segment and the incremental counter segment from Base 10 to Base 36 and retain the ASCII number/character equivalent. The conversion table shown at the end of this Appendix is for reference only.

Example:

Converting March 15, 1998 from Base 10 to Base 36. When converted to the date segment format, the date is shown as: 7498 (74th day of 1998.) (The lines showing ‘###’ are comment lines and are for explanation purposes only.)

###This program shows a loop statement that starts with 36
### to the power of 1 and loops through this program until the
### conversion from Base 10 to Base 36 is complete.
for Power = 1 to 999999999
    ### On the initial pass, the program sets the Power to 1;
    ### each successive loop increments the power by one.
    Remainder = Modulus (Base_10_Number, 36^Power)
    ### Modulus is a computer function that solves solely for
    ### the remainder.
    ### The Modulus function uses the comma separator as
    ### “divided by” in standard math.
    ### The “^” indicates “to the power of” (e.g., 3^2 = 9).
    ### Calculation: 7498 / 36^1 = 208; Remainder = 10
    Unit = Remainder / 36^(Power - 1)
    ### To solve for “Unit,” Remainder is divided by Power - 1
    ### (36^0 = 1).
    ### On the initial pass, Unit will equal Remainder as 36^0 equals 1
    ### Calculation: 10 / 36^0 = 10
    if Unit < 10 then Base_36_Number = char (Unit + 48) +
      Base_36_Number
    ### This step converts the Base 36 value into an ASCII value.
    ### If the number is less than 10, this step converts the number
    ### to the ASCII numeric equivalent by adding 48 to the number
    ### (see the table below) and skips to the “end if” statement.
    ### If the number is greater than or equal to 10 the program
    ### skips to the conversion step below
    else
      Base_36_Number = char (Unit + 55) Base_36_Number

### This program shows a loop statement that starts with 36
### to the power of 1 and loops through this program until the
### conversion from Base 10 to Base 36 is complete.
### By skipping to this step, the number is greater than or equal to 10.
### This step converts the number to the ASCII numeric equivalent by adding 55 to the number (see the table below). This special step is necessary as special characters exist in ASCII positions 58-64 that are not part of the Base 36 number/character set.
### Calculation: 10 + 55 = 65; ASCII value 65 equals “A.”

End if

Base_10_Number = Base_10_Number - Remainder
### This step subtracts the Remainder from the Base 10 number.

If Base_10_Number = 0 then exit for loop
### If the Base 10 number equals 0, the program ends;
### if not, the program loops to the top and increments the power to the next higher value.

This program solves for the Base 36 digits from right to left. Therefore, the first pass of this program yields a base 36 value of “A”; the second pass of this program yields a base 36 value of ‘S’; the final pass of the program yields a base 36 of ‘5’. The conversion of the base 10 date code of 7498 yields a base 36 conversion of ‘5SA.’

The Incremental Code for the first application of March 15, 1998 would be ‘5SA001’; the 35th application would be ‘5SA00Z,’ and the 36th would be ‘5SA010.’ Again, the two segments are converted separately, but both use the same conversion algorithm.
Reference Table:

This table is not part of the program; it is shown to provide a cross-reference among the Base 10, Base 36, and ASCII values.

<table>
<thead>
<tr>
<th>Base 10</th>
<th>Base 36</th>
<th>ASCII</th>
<th>Base 10</th>
<th>Base 36</th>
<th>ASCII</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>48</td>
<td>18</td>
<td>I</td>
<td>73</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>49</td>
<td>19</td>
<td>J</td>
<td>74</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>50</td>
<td>20</td>
<td>K</td>
<td>75</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>51</td>
<td>21</td>
<td>L</td>
<td>76</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>52</td>
<td>22</td>
<td>M</td>
<td>77</td>
</tr>
<tr>
<td>5</td>
<td>5</td>
<td>53</td>
<td>23</td>
<td>N</td>
<td>78</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
<td>54</td>
<td>24</td>
<td>O</td>
<td>79</td>
</tr>
<tr>
<td>7</td>
<td>7</td>
<td>55</td>
<td>25</td>
<td>P</td>
<td>80</td>
</tr>
<tr>
<td>8</td>
<td>8</td>
<td>56</td>
<td>26</td>
<td>Q</td>
<td>81</td>
</tr>
<tr>
<td>9</td>
<td>9</td>
<td>57</td>
<td>27</td>
<td>R</td>
<td>82</td>
</tr>
<tr>
<td>10</td>
<td>A</td>
<td>65</td>
<td>28</td>
<td>S</td>
<td>83</td>
</tr>
<tr>
<td>11</td>
<td>B</td>
<td>66</td>
<td>29</td>
<td>T</td>
<td>84</td>
</tr>
<tr>
<td>12</td>
<td>C</td>
<td>67</td>
<td>30</td>
<td>U</td>
<td>85</td>
</tr>
<tr>
<td>13</td>
<td>D</td>
<td>68</td>
<td>31</td>
<td>V</td>
<td>86</td>
</tr>
<tr>
<td>14</td>
<td>E</td>
<td>69</td>
<td>32</td>
<td>W</td>
<td>87</td>
</tr>
<tr>
<td>15</td>
<td>F</td>
<td>70</td>
<td>33</td>
<td>X</td>
<td>88</td>
</tr>
<tr>
<td>16</td>
<td>G</td>
<td>71</td>
<td>34</td>
<td>Y</td>
<td>89</td>
</tr>
<tr>
<td>17</td>
<td>H</td>
<td>72</td>
<td>35</td>
<td>Z</td>
<td>90</td>
</tr>
</tbody>
</table>