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General information

CAM files support two-way communication between lenders/lender-servicers and guarantors/guarantor-servicers and are dynamic in size and content. CAM records are small, concise, and event-specific. Generally, each record represents one transaction and is designed for a single purpose, which is determined by the type of data to be communicated, not the source or recipient of the data. All parties use the same record format whether they are sending or receiving data. Information reported in CAM includes:

- Person-level demographic updates, such as name, address, date of birth, and enrollment status updates
- Disbursement-level data, such as disbursement notification or cancellation.
- Loan-level changes, such as lender-servicer and loan status changes
- Employment, reference, endorser, comaker, and PLUS student data
- Loan-level default aversion assistance requests (skip tracing and delinquency)
- Claim payment requests (claim package-level requests with required associated records)
- Claim disposition information, provided at claim package-level
- Claim payment data, provided at claim package and loan-level

As events occur, CAM records are generated and submitted according to the frequency agreed upon by individual trading partners (see the *Data exchange* section in this chapter for recommended frequencies). Files are transmitted electronically or via tape, cartridge, or other media, as agreed upon by trading partners. Return files should be generated in the same media as the submittal files. There are three basic types of CAM files:

- **Submittal** files contain records grouped in as many combinations as needed to convey information about a person and his or her loan(s). The number and type of records in a submittal file are determined by the quantity and variety of information being provided.
- **Confirmation** files are returned by the original recipient to the original sender. This process is needed to confirm receipt of the file by the recipient, and is used only in response to electronic submittal files. For more details, see *Confirmation file composition* in this chapter.
- **Return** files contain five varieties of record statuses: acknowledgment, informational, loaded with errors, reject, and update. These varieties are identified by the value in the Record Status field, which indicates the reason the record was returned. Acknowledgment records have no additional data, only an indication that the record was processed successfully. Informational, reject, and loaded with errors records include error codes and may contain error messages. Update records provide missing loan identifier data. Not all return files are available for all submittal files; for more information, see *Chapter 3, Return Files*.

Note: **Re-submittal** record sets are generated by a lender/lender-servicer when a guarantor/guarantor-servicer has rejected a default aversion assistance request record (default aversion assistance has not been initiated), or a claim request record. Re-submittal records are used only in default aversion assistance and claim processing. For more information, see the section in *Chapter 10, Default Aversion Assistance Request Records*, titled *Re-submittal file example*, and the section in *Chapter 11, Claim Submittal Records*, titled *Re-submittals*.

Most records can be produced by any entity (lender/lender-servicer, guarantor/guarantor-servicer) in the exchange process. However, there are some exceptions; for example, only a lender/lender-servicer can produce a Lender/Lender-Servicer Change record. Possible sources of each record type are identified in the *Record type overview* table.

Record type overview

Note: In this chart, G/L/O means this submittal record can be produced by a guarantor, lender, guarantor-servicer, or lender-servicer, or other entity; G/O means only a guarantor or guarantor-servicer can produce this type of submittal record; and L/O means this submittal record can be produced by only a lender/lender-servicer, or other entity.

Record type	Produced by	Record name and purpose	Frequency	Possible return records
01	G/L/O	Header. One record required at the beginning of each file to identify the file type, sender, intended recipient, etc.	Every file	*
02	G/L/O	Identifier Data. One record required for each record set in the file to identify who is affected by any subsequent records in the record set.	Every record set	Reject
03	G/L/O	Identifier Data Change. Report changes in identifier data, including SSN, date of birth, or name (first, last, middle initial, or any combination).	Daily	Reject
04	G/L/O	Enrollment Status Data. Report or confirm enrollment information.	Weekly	Reject
05	G/L/O	Address/Phone Change. Report change of address and/or telephone number, or report that a current address/phone is no longer valid.	Weekly	Reject
06		Reserved for future use.		
07	G/L/O	Loan Period/Grade Level Change. Revise loan-level information, such as a student's grade level or loan period begin or end dates.	Daily	Reject Update
08		Not used in CAM.		
09	G/L/O	Pre-Disbursement Change. Report a disbursement change (cancellation, reschedule, reinstatement) before funds are released to the school.	Daily	Reject Update Acknowledgment (for reinstatements)
10	L/O	Post-Disbursement Change/Notification. Report release, reissue, cancellation, or reinstatements after funds are released to the school.	Daily	Reject Update Acknowledgment (for reinstatements)
11		Not used in CAM.		
12		Not used in CAM.		
13	G/L/O	Stafford Sub/Unsub Reallocation Decrease. Reduce one Stafford loan when funds are being reallocated to another Stafford loan.	Daily	Reject Update Acknowledgment
14	G/L/O	Stafford Sub/Unsub Reallocation Increase. Increase one Stafford loan when funds are being reallocated from another Stafford loan.	Daily	Reject Update Acknowledgment
15	G/L/O	Loan Status Change. Report a change in loan status or deferment period.	Daily for full loan cancellations. Weekly for all other purposes.	Reject Update
16	L/O	Lender/Lender-Servicer Change. Submitted by purchasing lender/lender-servicer when a loan sale occurs and by new lender-servicer when a servicer change occurs.	Weekly	Reject Update Acknowledgment
17	L/O	Consolidation Loan Notification. Notification of a new consolidation loan (lender/lender-servicer to guarantor/guarantor-servicer) or confirm that the loan was processed (guarantor/guarantor-servicer to lender/lender-servicer).	Weekly	Reject Acknowledgment
18	L/O	Consolidation Loan Add-On/Increase Notification. Notification of an increase to consolidation loan (lender/lender-servicer to guarantor/guarantor-servicer) or confirm that the increase was processed (guarantor/guarantor-servicer to lender/lender-servicer).	Weekly	Reject Update Acknowledgment
19	G/L/O	E-Mail Information. Report or update an e-mail address, or report that a current e-mail address is no longer valid.	Weekly	Reject

Record type	Produced by	Record name and purpose	Frequency	Possible return records
20	L/O	Consolidation Demographic Data. Provide initial demographic information of borrower or spouse jointly liable for consolidation loan.	Weekly	Reject
21	G/L/O	Guaranty/Federal Default Fee Invoice/Remittance. Report guaranty/federal default fees invoiced or remitted in the current billing period.	Monthly	Reject Update
22	G/L/O	Paid Guaranty/Federal Default Fee Adjustment. Report adjustments to previously remitted guaranty/federal default fees.	Monthly	Reject Update
23		Reserved for future use.		
24	G/L/O	Loan Increase. Increase a loan without reallocating funds.	Daily	Reject Update Acknowledgment
25		Reserved for future use.		
26	L/O	Principal and Accrued Interest Balance. Report outstanding principal and accrued interest balances on open loans.	When reversing paid-in-full status, daily. Otherwise, at least quarterly.	Reject Update
27	G/L/O	Master Promissory Note (MPN) Update. Report the following MPN-related data: Change in origination rights Revocation	Weekly	Reject
28	L/O	Post-Withdrawal Return. Report receipt of a school post-withdrawal return.	Daily	Reject Update
29	L/O	Post-Withdrawal Return Reversal. Reverse a school post-withdrawal return previously reported in error.	Daily	Reject Update
30-39		Reserved for future use.		
40	L/O	Default Aversion Assistance Request Borrower Demographic Information. Report borrower demographic information for a default aversion assistance request.	Weekly	Acknowledgement Informational Reject
41	L/O	Default Aversion Assistance Request. Employment/Deferment/Forbearance/Borrower Contact Information Report employment, deferment, forbearance, and borrower contact information for a default aversion assistance request.	Weekly	Acknowledgement Informational Reject
42	L/O	Default Aversion Assistance Request Reference Information. Report reference information for a default aversion assistance request.	Weekly	Acknowledgement Informational Reject
43	L/O	Default Aversion Assistance Request E/C/S Information. Report endorser, comaker, and PLUS student information for a default aversion assistance request.	Weekly	Acknowledgement Informational Reject Update
44	L/O	Loan-Level Default Aversion Assistance Request Information.	Weekly	Acknowledgement Informational Reject Update
45-49		Reserved for future use.		
50	L/O	Claim Borrower Demographic Information. Report borrower demographic information for a claim submittal.	Weekly	Acknowledgement Reject Loaded With Errors
51	L/O	Claim Employment Information. Report borrower employment information for a claim submittal.	Weekly	Acknowledgement Reject Loaded With Errors
52		Reserved for future use.		
53	L/O	Claim E/C/S Information. Report endorser, comaker, and PLUS student information for a claim submittal.	Weekly	Acknowledgement Reject Update Loaded With Errors

Record type	Produced by	Record name and purpose	Frequency	Possible return records
54	L/O	Loan-Level Claim Information. Report identifier and financial information on a loan level for a claim submittal.	Weekly	Acknowledgement Reject Update Loaded With Errors
55	L/O	Additional Information-Lender to Guarantor. Provide additional information that does not conform to or does not fit into the fields provided.	Weekly	Acknowledgement Reject Loaded With Errors
56	L/O	Repayment Information/Requested Claim Amount. Report financial information on a claim level about payments made and amounts claimed for a claim submittal.	Weekly	Acknowledgement Reject Loaded With Errors
57	L/O	Collection Activity. Report all due diligence activities on a claim-level for a claim submittal.	Weekly	Acknowledgement Reject Loaded With Errors
58	L/O	Claim Recall Request. Used to recall a claim submittal prior to claim payment.	Weekly	Acknowledgement Reject
59		Reserved for future use.		
60	G/O	Claim Disposition. Report claim review errors and the guarantor's disposition of the claim submittal.	Weekly	Reject
61-63		Reserved for future use.		
64	G/O	Loan-Level Claim Payment Information. Report financial information on a loan-level for a claim payment.	Weekly	Reject
65	G/O	Additional Information-Guarantor to Lender. Provide additional information regarding a claim disposition or claim payment that does not conform to or fit into the fields provided.	Weekly	Reject
66-93		Reserved for future use.		
94	G/O	Claim Payment Total. Report financial information for all claim payments submitted together.	Whenever a Record type 64 is sent	Reject **
95	G/L/O	Guaranty/Federal Default Fee Totals. Provide guaranty/federal default fee totals for records 21 and 22.	Whenever a Record type 21 or 22 is sent	Reject **
96	G/L/O	Record Totals, Series One. Provide a count of Record types 02-48 in the file.	Every file	*
97	G/L/O	Record Totals, Series Two. Provide a count of Record types 49-95 in the file.	Every file	*
98		Reserved for future use.		
99	G/L/O	Trailer. One record required at the end of each file to identify the file type, sender, intended recipient, total number of records, etc.	Every file	*

* Errors in the 01, 96, 97, or 99 records, as well as errors in the Record type field, prevent the receiver from processing the file. These should be resolved via manual intervention (for example, a telephone call) instead of returning the entire file as a reject.

** Errors in the Record types 94 and 95 do not constitute a file level error as they only impact Record types 64 and Record types 21 and 22, respectively.

File composition

There are three components of CAM exchanges: record, record set, and file.

Record

A **record** is an individual, fixed length record type in ASCII or EBCDIC format, often called a “transaction.” Submittal records are 480 bytes in length; return records are 800 bytes in length. For ASCII files, a carriage return/line feed (CR/LF) should follow each record. EBCDIC files have no CR/LF.

Record set

A **record set** is a collection of records representing data for one person. The first record in a record set is always 02 (Identifier Data), identifying the person to whom the set pertains. Next are all other record types containing data for that person. There is no limit to the number of records that can be contained in a record set. For PLUS loans, the student and borrower are not the same. In this situation, if data needs to be sent for both people, one record set is created for the student (containing all data related to the student) and a second record set is created for the borrower (containing the data related to the disbursement, loan, and/or borrower).

Note: For Federal Graduate/Professional PLUS loan, the borrower and student are the same. As such a Graduate/Professional PLUS loan does not require a second record set.

Certain records are dependent on other records being sent in the same record set in order to be processed correctly. For example, Record type 13 (Stafford Subsidized/Unsubsidized Reallocation Decrease) cannot be sent without a corresponding Record type 14 (Stafford Subsidized/Unsubsidized Reallocation Increase). If a record is missing, the recipient can return an error of [015] (transaction rejected due to missing dependent transaction). Dependencies for each record type are listed in each record layout chapter.

File

A file is made up of one Record type 01 (Header), a collection of record sets, one Record type 96 (Record Totals, Series One), one Record type 97 (Record Totals, Series Two), and one Record type 99 (Trailer). Record type 94 (Claim Payment Totals) is included if the file contains Record type 64 (Loan-Level Claim Payment Information). Record type 95 (Guaranty/Federal Default Fee Totals) is included if the file contains Record type 21 (Guaranty/Federal Default Fee Invoice/Remittance) and/or Record type 22 (Paid Guaranty/Federal Default Fee Adjustment). Header and trailer records identify the source and recipient of data, as well as whether the file contains submittal or return records. Trailer records show the total number of records in the file. Electronically transmitted files are unblocked. Block size for tape and cartridge files is determined by trading partners.

Files are identified by the value in the File Type field in Record type 01 (Header). The possible values and their meanings are:

CAMS	Submittal
CAMC	Confirmation
CAMR	Return

Sorting

Within each file, records are grouped by record set, in ascending SSN order. Within each record set, records are grouped according to type; for example, all type 03 records (Identifier Data Change) are grouped, followed by all type 04 records (Enrollment Status Data), and so on. On a file level, any special sorting must be performed by the recipient; this includes, for example, sorting by lender ID in files sent by lender-servicers. This will allow a standard process to be used by an entity submitting a file, rather than being required to perform different sorting criteria for different recipients.

Because processing methods vary among trading partners, multiple type 02 (Identifier Data) records may be created for a given SSN. Unless the submitter deletes the duplicates before the file is sent, the receiver may elect to pre-process the records to delete the duplicates before processing the file. Because of the same types of processing issues, return files can have more than one Record type 02 (Identifier Data) for an SSN.

Volume and processing procedures may dictate that records in a submittal file be distributed to different departments for processing, which may occur at different times. As a result, a return file may not be created immediately, and when it is, it may combine records from more than one submittal. For details about return file composition, see *Chapter 3, Return Files*.

SSN changes

If a person's SSN is changed, that change must be passed on to trading partners so they can identify the correct borrower, student, etc., on their database. Unless the SSN change is communicated, all subsequent submittal record sets for this person will be rejected based on identifier problems.

Only Record types 02 and 03 are required for an automated SSN change, but if the file contains changes made before the SSN change, the old SSN must be reported in the record containing the prior change so the receiving entity can correctly identify the person on their system:

Record type 02 (Identifier Data) identifying person using old SSN
Record type 03 (Identifier Data Change) containing the SSN change information

In any future files any records regarding this person must contain the new SSN, as it will have been changed on the recipient's database. Therefore, if any information in addition to an SSN change is being sent for this individual, another record set is created, showing the new SSN:

Record type 02 (Identifier Data) containing the new SSN
Record type 19 (E-mail Information) using the new SSN as identifier

Any other records containing loan, disbursement, or demographic information for this person are sent next, all using the new SSN.

As a suggestion, most entities will choose to process the file by identifying all record sets which contain a Record type 03 (Identifier Data Change) and processing all records in these record sets first, saving the Record type 03's to be processed last within these record sets. This will allow any changes included with this record set that are listed under the original SSN to be processed before the SSN has been changed on the recipient's system. This situation may occur when the sender has included records that resulted from events on their system that occurred prior to the SSN being changed.

As an example, a sender may submit Record types 05 (Address/Phone Change) on a weekly basis. The address may change on their system on Tuesday, with an SSN change occurring on Thursday. Identifier Data Changes are sent daily. Therefore, the address change will need to be included in the record set with the Identifier Data Change to allow the recipient to process the address change under the original SSN before it is changed on the recipient's system to the new SSN. Processing the type 03 record first would result in an identifier error for the Record type 05 (Address/Phone Change) because the original SSN would no longer reside on the recipient's system.

Submittal file composition

When constructing a file, the first record must be a header record:

Record type 01 (Header)

Immediately after the header record is the identifier record for the first record set:

Record type 02 (Identifier Data)

One or more records follow the identifier record to complete the first record set:

Record type 05 (Address/Phone Change)
Record type 16 (Lender/Lender-Servicer Change)
Record type 21 (Guaranty/Federal Default Fee Invoice/Remittance)

Additional record sets, each beginning with an identifier record, follow as needed. Record sets are grouped in SSN order.

One type 94 (Claim Payment Totals) record is used to report the total claim payment amount for a specific lender/lender-servicer combination. This record is included in any file containing a Record type 64 (Loan-Level Claim Payment Information).

Record type 94 (Claim Payment Total)

One or more type 95 (Guaranty/Federal Default Fee Totals) records, used to summarize guaranty/federal default fee monetary values only, comes next in any file containing Record types 21 and/or 22:

Record type 95 (Guaranty/Federal Default Fee Totals)
--

Record type 96 (Record Totals, Series One) and Record type 97 (Record Totals, Series Two) are placed next to provide a count of each Record type 02 through 95 in the file:

Record type 96 (Record Totals, Series One)
--

Record type 97 (Record Totals, Series Two)
--

A trailer record marks the file's end:

Record type 99 (Trailer)

Note: If a file is received that does not contain a Record type 01, 96, 97, and/or 99, the recipient should contact the sender by phone to alert them to the error. A return file is not produced in this case.

Date/time stamp

The Date/Time Stamp field is used to determine the order in which records should be processed in the event that there are multiple records of the same type for the same person, loan, or disbursement or where there are record dependencies. If the sender captures a date/time stamp when a change occurs, the actual date/time stamp should be reported in the Date/Time Stamp field for that transaction. If the sender does not capture a date/time stamp when a change occurs the Date/Time Stamp should be populated with the date and time the transaction was created.

If the sender does not capture a date/time stamp when a change occurs, it is critical for the sender to retain the transactions in chronological order, so when the date/time stamp is created, the earliest transaction has the earliest time stamp, and so on.

Confirmation file composition

Based on the critical nature of the data being submitted through CAM, a process is needed to confirm file receipt. A confirmation ("handshake") file, which is returned by the recipient, is required only when the incoming file is a submittal file that was transmitted electronically. It does not indicate successful processing; only successful receipt. Entities may choose to establish their own confirmation process for non-electronic files. The confirmation file contains only Record type 01 (Header) and Record type 99 (Trailer), from the original submittal file. All the data in the header and trailer records remains the same, except the File Type fields are changed to CAMC.

Return file composition

For more information on return file composition see *Chapter 3, Return Files*.

Record characteristics

Each record contains a Record type field identifying the record being sent, an SSN field providing the SSN of the person for whom the record was created (except 01, 96, 97, and 99), and Source ID and Recipient ID fields that identify the source and recipient of the data.

Loan identification data, if present, is listed in a consistent order in all records. The consistency of field placement among records reduces the amount of coding required to develop CAM records, and facilitates processing. Record types (other than 01, 96, 97, and 99) have a shaded field in the record layout chapters, which indicates the starting position of record-specific data.

All submittal record lengths are 480 bytes. Return files are structured like submittal files, except the record length is expanded to 800 bytes (for more information on return files, see *Chapter 3, Return Files*).

Required fields

For all record layouts, an R in the Required column in the record layout chapters indicates that the field is required on all records of this type. An R1 indicates that the data should be provided if available or fields may or may not be required, based on condition(s) in the edits (global, record-level, and field-level). An R2 means the field is required for some loan types, but not for others. Individual field requirements are explained in the next section of this chapter, titled *Field characteristics*. Specific field requirements are included in each record layout chapter.

Field characteristics

Within each record type, fields must be filled according to the designated data type. The types are C (character) or N (numeric), denoted in the Data column in the record layouts. If the wrong data type is used, the recipient can return the record with an error indicating invalid data format. The error code that would be used is 011. Any exceptions to these guidelines are noted in the field descriptions and edits in the record layouts.

Note: In all fields, “filled” means other than default value. In numeric fields, “filled” means greater than zero; in character fields, “filled” means other than spaces.

Numeric fields

When there is no value to report, numeric fields must contain zeros. Unless specified otherwise in the record layout, numeric fields must be right justified, contain leading zeros, and contain numeric digits only (no spaces, hyphens, commas, slashes, etc.).

Monetary amounts cannot contain commas, decimal points, or dollar signs. Some fields must contain whole dollar amounts (format=99999 or 999999); other fields accommodate decimal places or cents (format=999999V99). A V indicates the location of an assumed decimal point, but does not represent a character position and therefore is not counted in the size of the field; nor does the decimal point actually appear in the field. The number of 9s that follow the V indicates how many digits follow the assumed decimal point. For example, \$2,500.00 in a six-digit whole dollar field would be filled as 002500, whereas the same value in an eight-digit decimal point field would be filled as 00250000.

Only dollar amounts equal to or greater than zero are acceptable. Dollar amounts less than zero must be reported as zero. Rounding must be used for partial dollar amounts reported in whole dollar fields. If an amount is less than fifty cents, round down; if fifty cents or more, round up to the next whole dollar. Rounding to the penny is the same for partial dollar fields.

Date fields are always numeric, and are reported using the CCYYMMDD format. Date/time fields are also numeric, and are reported in CCYYMMDDHHMMSSNNNNNN format and 24-hour military time (for example, August 16, 1997, 2:30:46 p.m. is reported as 19970816143046009845). All times in records created by the submitting agency are their local time. Single-digit days, times, etc., are padded with a leading zero. If your agency does not track nanoseconds, fill the nanosecond segment with zeros.

Character fields

When there is no value to report, character fields must contain spaces. Unless otherwise noted, character fields must be left justified with spaces filling unused positions. Character fields can contain any character (alpha, numeric, or special characters, unless prohibited by the edits). All alphabetic data must be in uppercase characters. Filler fields must always be spaces. The error code that would be used for improper default values is 005.

Loan identifier fields

If the CommonLine (CL) unique identifier and CommonLine loan sequence number have been assigned, trading partners are strongly encouraged to use them. For this reason, CL Unique Loan ID and CL Sequence Number fields are included in the appropriate CAM records. For the CommonLine unique identifier and loan sequence number formats, see the *CommonLine* documentation.

If no CommonLine identifier has been assigned, the guarantor's assigned unique loan identifier should be reported in the Unique Loan ID field. Entities that identify loans by loan identifier should not edit against other identifying fields, such as First Disbursement Date or Guaranty Date. These fields should only be edited against if they are used as the primary means of loan matching (see *Matching/secondary matching* in this chapter).

If the recipient's system is only capable of storing one loan identifier, if present, the data in the Unique Loan ID field will be stored and reported back to the guarantor in subsequent transmissions (even if both the Unique Loan ID and CL Unique ID fields are filled). Therefore, if a guarantor has loans with both a Unique Loan ID and a CL Unique ID and wants the CL Unique ID returned in subsequent reporting, then only the CL Unique ID and CL sequence number fields should be filled in their return file.

Matching/secondary matching

Secondary matching guidelines apply to those record types that contain borrower, disbursement, or loan identifier information.

Borrower matching

If the SSN in Record type 02 (Identifier Data) matches the SSN on the recipient's database, a secondary match to confirm the person's identity may be necessary. There are three key data elements used to match identity against SSN: first name, last name, and date of birth. The table below, patterned after the matching criteria used by NSLDS, details matching options to confirm the validity of an SSN. Except when a new consolidation loan is submitted, the date of birth may not be included in Record type 02 (Identifier Data). When a date of birth is not provided, the matching process should use first and last name combinations to verify the SSN.

Note: Punctuation and spaces should not be counted in the number of characters used to perform a match.

Match Criteria	First Name (FN)	Last Name (LN)	Date of Birth (DOB)
Step 1: Match on FN and DOB	<ul style="list-style-type: none"> 3 of first 4 characters of incoming FN match 3 of first 4 characters of recipient's FN FN with fewer than 3 characters matches exactly 	N/A	<ul style="list-style-type: none"> Year matches exactly Year matches ± 1, and month matches exactly Year matches ± 10, and month and day match exactly Incoming DOB is real and recipient has a pseudo-date
Step 2: Check for transposed FN and LN	N/A	<ul style="list-style-type: none"> 3 of first 4 characters of incoming LN match 3 of first 4 characters of recipient's FN 	<ul style="list-style-type: none"> Year matches exactly Year matches ± 1, and month matches exactly Year matches ± 10, and month and day match exactly Incoming DOB is real and recipient has a pseudo-date

Match Criteria	First Name (FN)	Last Name (LN)	Date of Birth (DOB)
Step 3: Match on first initial of FN when recipient has only an initial for FN	<ul style="list-style-type: none"> Incoming FN begins with same letter as recipient's FN initial 	N/A	<ul style="list-style-type: none"> Exact match
Step 4: Match on first initial of FN, part of LN, and all of DOB	<ul style="list-style-type: none"> First character of incoming FN matches recipient's first character or initial for FN 	<ul style="list-style-type: none"> 5 of first 7 characters of incoming LN match 5 of first 7 characters of recipient's LN If fewer than 5 characters, all characters must match 	<ul style="list-style-type: none"> Year matches exactly Year matches ± 1, and month matches exactly Year matches ± 10, and month and day match exactly Incoming DOB is real and recipient has a pseudo-date

Loan matching

The loan identifier should match the data on the recipient's system being used to identify the loan. If it does not match or is reported as spaces, the recipient should run a secondary match using a combination such as SSN, loan type, first disbursement date (with 30-day tolerance), or guaranty date (with 30-day tolerance) to identify the loan and process the record.

If the recipient is an agency who uses the guaranty date as a loan identifier, and the guaranty date does not match the recipient's system or is not provided, a secondary match should be attempted using a combination such as SSN, loan type, and/or first disbursement date (with 30-day tolerance) to identify the loan and process the record.

If the recipient is an agency who uses the first disbursement date as a loan identifier, and the first disbursement date does not match the recipient's system or is not provided, a secondary match should be attempted using a combination such as SSN, loan type, and/or guaranty date (with 30-day tolerance) to identify the loan and process the record.

If the recipient is able to identify the loan using any of these matching techniques, they should return whatever value they use as a unique identifier in the Unique Loan ID field of an update record so the original sender can update their database. For example, if the guarantor/guarantor-servicer uses the guaranty date or first disbursement date as their loan identifier, then this date should be returned to the sender in the Unique Loan ID field in the exact format in which the guarantor/guarantor-servicer wants it reported in future transactions.

Edits

CAM data are edited for accuracy before being applied to the recipient's system. Records rejected during the edit process are returned to the original sender in a return file, with error codes indicating the reason for return and (optionally) a text message explaining further the reason for rejecting the record. Details about error handling and return files are discussed in *Chapter 3, Return Files*.

Default aversion assistance records allow the recipient to return an informational return record. These are records that are accepted by the guarantor/guarantor-servicer, but which data discrepancies have been identified. The lender/lender-servicer may opt to resolve these discrepancies to avoid future data inconsistencies and/or more severe errors at claim time. Records with informational errors are returned the same way as rejected records. Details about informational errors are discussed in *Chapter 10, Default Aversion Assistance Request Records*.

Claim records allow the recipient to return a record status of L (Loaded with Errors). This indicates that the claim information was loaded to the guaranty agencies' system but the claim contained one or more errors that prevented the guaranty agency from proceeding with the claim review. Details about Loaded with Errors return records are contained in *Chapter 11, Claim Submittal Records*.

Because some entities are likely to have more direct and more frequent contact with borrowers, PLUS students, etc., they may have more current information than that supplied by the sender. In these cases, the recipient can choose not to update their database with older data. Recipients should only create and send reject records if there is a record deficiency, not simply if the information is outdated.

There are three types of CAM edits: global, record-level, and field-level.

- **Global** edits apply to CAM as a whole. An example of a global edit is “Required field must be provided [013]” which is used in any instance that a required field is not filled. These are explained in this chapter and are not repeated in each field to which they apply. For a list, see *Appendix B, Global Edits*.
- **Record**-level edits are those that apply to a specific record type. For example, on Record type 07 (Loan Period/Grade Level Change), loan period begin and end dates must coincide with an academic term certified by the school. Record-level errors are not repeated throughout each field on related records, but are explained once in the explanatory paragraphs preceding that record. For a list, see *Appendix B, Record-Level Edits*.
- **Field-level** edits are those listed in the Edits column for each record type in the record layout chapters. These are edits that apply specifically to the field in which they are located; for example, “As-Of Date must be less than or equal to today’s date [100]” applies specifically to the As-Of Date field, and cannot be used as an error on the Date/Time Stamp field. For a list, see *Appendix B, Field-Level Edits*.

Edit guidelines were established to provide standardization in the way data is processed. Entities using CAM may choose not to use all the edits, but should not apply stricter edits than those specified. Standardized edit codes are utilized to identify specific errors cited by the recipient of CAM data. A separate edit code is utilized for each error. The recipient of the data must use the specific edits within the CAM documentation and must propose any additional edits as an issue to the NCHELP Electronic Standards Committee (ESC). Edit code 001 (Edit code not assigned) should be used once the issue of the new proposed edit(s) is approved by the NCHELP ESC. It is suggested that the “optional text message” in the error segment be utilized to explain the reason for the error. For more information on errors and edits, as well as the structure of return files and the codes used to identify them, see *Chapter 3, Return Files*.

In the default aversion assistance records only, fields are classified based on their impact on the ability of guarantor/guarantor-servicers to initiate default aversion assistance when missing or invalid data is provided by the lender/lender-servicer. For more information on these classifications, see the section titled *Error severity in Chapter 10, Default Aversion Assistance Request Records*.

Partial record processing

Recipients are encouraged to process records to the fullest extent possible and not reject an entire record due to errors in non-related fields.

For example, if a Record type 05 (Address/Phone Information) is received where the zip code is omitted from the address, but the phone number is complete, the recipient should process the phone number and return a reject record containing an error only for the missing zip code.

Unless otherwise indicated by an error code, recipients of reject records can assume that data not related to the error condition was processed.

To avoid misunderstanding or confusion, a record should never be returned with the Record Status field set to A (acknowledgment) unless the entire record was accepted.

Complete record set processing

Most CAM records were designed to report a single transaction; however, there are exceptions because of record dependencies. For example, Default Aversion Assistance Request (DAAR) information requires multiple records, which constitute a record set. The lender is required to send one Record type 40 (Default Aversion Assistance Request Borrower Demographic Information) and a Record type 44 (Loan-Level Default Aversion Assistance Request Information), for each loan that is being submitted in a DAAR, for a borrower. If the lender has additional information that is contained in the Record types 41 (Default Aversion Assistance Request Employment/Deferment/Forbearance/Borrower Contact Information), 42 (Default Aversion Assistance Request Reference Information) and/or 43 (Default Aversion Assistance Request E/C/S Information), these record types must be submitted along with the Record types 40 and 44. The guarantor must receive a complete DAAR record set on the same day and in the same file.

When a complete DAAR record set is received, the guarantor is expected to process all of the record types that were sent to the fullest extent (for more detailed information, see *Chapter 10, Default Aversion Assistance Request Records*). This means that the lender should expect to receive a CAM response record (in a CAMR file) for every DAAR record type sent within a record set. Guarantors are encouraged to process and return all DAAR record types in a record set at the same time and in the same file. However, circumstances may exist where guarantors are not able to process and return all record types in a record set at the same time or in the same file and the response will be returned to the lender at a later date.

Implementation schedule

The implementation plan recognizes that various CAM implementation approaches that will likely be followed (different schedules for particular record types, different reporting media, etc.). The implementation methodology was developed to accommodate this difference as well as the different implementation dates associated with CAM records. This recommendation is also offered to accommodate the different publication dates associated with different sets of CAM records.

CAM should be implemented on a guarantor-by-guarantor schedule. An individual guarantor can choose whether to (a) gradually phase-in the reporting of particular CAM record types or (b) process all record types beginning on a specified date. All CAM trading partners for that guarantor must be given an implementation window in accordance with the “G-Date” methodology outlined in the table below to start reporting in the CAM format. Agencies should work with each of their trading partners to set up testing procedures and expectations.

To avoid exchanging duplicate information, it is the sending institution’s responsibility to keep track of their trading partners’ CAM capability. Also, proprietary files must be converted to CAM as a whole. For example, if a trading partner processes name changes, address changes, and enrollment information updates with one file, they must implement CAM Record types 03 (Identifier Data Change), 04 (Enrollment Status Data), and 05 (Address/Phone Change) at once to completely replace the proprietary file that handled these updates. Current proprietary layouts for reporting data should remain in effect for at least 12 months following the guarantor’s CAM implementation date, or until the trading partners mutually agree that proprietary reporting can be discontinued.

The table below provides the recommended implementation schedule. Implementation dates are based upon the publication date of the particular CAM records. Agencies should work with each of their trading partners to set up testing procedures and implementation expectations.

Records	Version	Date Final Documentation Published	Earliest Possible G Date (for Guarantors)	G-Date Methodology	Latest Possible G-Date (for Guarantors)	Latest Full Implementation Date (for Lenders)	What’s Included?	Where Are They?
General CAM	1	3/8/99	NA	G+12	12/31/00	12/31/01	Chapters 1-9, 13: ⇒ 1-Introduction ⇒ 2-Processing Overview ⇒ 3-Return Files ⇒ 4-Identifier & Count ⇒ 5-Person Level ⇒ 6-Disbursement Level ⇒ 7-Loan Level ⇒ 8-Consolidation Loan ⇒ 9-Guaranty/Federal Default Fee ⇒ 13-MPN Update Appendices A-E, and H ⇒ A-Code Values ⇒ B-Edit Codes ⇒ C-Glossary ⇒ D-Guaranty/Federal Default Fee Examples ⇒ E-Person, Loan, & Disbursement Examples ⇒ H-MPN Update Examples	nchelp.org

Records	Version	Date Final Documentation Published	Earliest Possible G Date (for Guarantors)	G-Date Methodology	Latest Possible G-Date (for Guarantors)	Latest Full Implementation Date (for Lenders)	What's Included?	Where Are They?
Default Aversion	1	7/6/99	9/6/99	G+6	7/6/00	1/6/01	<p><u>Chapter 10:</u></p> <p>⇒ 10-Default Aversion Assistance Request</p> <p><u>Appendix F:</u></p> <p>⇒ F-Default Aversion Assistance Request Examples</p>	nchelp.org
Claims	1	07/01/01	1/1/02	G+9	9/30/02	6/30/03	<p><u>Chapters 11-12:</u></p> <p>⇒ 11-Claim Submittal</p> <p>⇒ 12-Claim Disposition & Claim Payment</p> <p><u>Appendix G</u></p> <p>⇒ G- Claim Submittal, Disposition, & Payment Examples</p>	nchelp.org

CAM compliance

CAM compliance is modeled after CommonLine compliance; therefore, an organization is said to be CAM compliant when it meets all requirements for the CAM processes it has chosen to implement. A CAM-compliant organization must fully support all required elements and processes for those records it is implementing. Any organization exchanging data with a CAM-compliant organization is assured that the data will be processed according to CAM standards.

In addition, some CAM records work as pairs, and must be implemented as such. For example, if a service provider chooses to use Record type 13 (Stafford Subsidized/Unsubsidized Reallocation Decrease), it must also support Record type 14 (Stafford Subsidized/Unsubsidized Reallocation Increase) to be CAM compliant.

It is acceptable for organizations to elect to implement the latest version of CAM while continuing to use previous versions. Future revisions will be made on a file-level, not a record type-level. That is, if one record format is updated, the entire CAM file layout is considered a new version.

Data exchange

Electronic data transmission is the preferred method for trading CAM data between industry partners. The alternative of trading tapes, cartridges, or even paper can be cumbersome and prone to numerous problems. See the Technical Manual for detailed information about the CAM electronic file transmission alternatives.

Frequency

All reporting frequencies are recommended, but not required. Individual trading partners will determine actual reporting frequencies. These recommended frequencies are minimums; participants can trade data more often, if necessary.

If there are no records to be sent, there is no need to send a header and trailer with zero counts. For example, the recipient can assume that if they do not receive a daily transmission, there were no records to be sent that day.

Recipients are encouraged to process data in the same time frame as the recommended reporting frequency. For example, if a lender/lender-servicer submits a request to a guarantor/guarantor-servicer for a loan increase on September 1, 1998 (a daily event), the guarantor/guarantor-servicer should process and respond to the request on or before September 2, 1998.

If the same type of change occurs more than once within one frequency period for that record, the sender is recommended to include all changes. For example, if a guarantor/guarantor-servicer processes an enrollment status change (a weekly event) on September 3, 1998, then another enrollment status change for the same person on September 5, 1998, the sender should include both changes in the weekly data exchange.

Stacking

Trading partners can choose to increase the frequency of electronic transmissions, which allows an entity to submit a file containing daily, weekly, and monthly transactions at the same time. However, the recipient is not required to process the information more often than defined by the frequency recommendations.

For example, if a lender/lender-servicer prefers to send Record types 05, 15, and 16 (weekly events) to a guarantor/guarantor-servicer daily, they may do so, but the guarantor/guarantor-servicer is not required to process them more often than weekly.

Daily

A daily exchange frequency is recommended for confirmation files and for records that include changes to key identifier data, disbursement amounts, loan amounts, records that could increase or decrease disbursements or loan amounts, and disbursement date-related changes:

Record type	Record name
03	Identifier Data Change
07	Loan Period/Grade Level Change
09	Pre-Disbursement Change
10	Post-Disbursement Change/Notification
13	Stafford Sub/Unsub Reallocation Decrease
14	Stafford Sub/Unsub Reallocation Increase
15	Loan Status Change (full loan cancellations only)
24	Loan Increase
26	Principal and Accrued Interest Balance (paid-in-full status reversals only)
28	Post-Withdrawal Return
29	Post-Withdrawal Return Reversal

Weekly

A weekly exchange frequency is recommended for these record types:

Record type	Record name
04	Enrollment Status Data
05	Address/Phone Change
15	Loan Status Change (except full loan cancellations)
16	Lender/Lender-Servicer Change
17	Consolidation Loan Notification
18	Consolidation Loan Add-On/Increase Notification
19	E-Mail Information
20	Consolidation Demographic Data
27	Master Promissory Note (MPN) Update
40	Default Aversion Assistance Request Borrower Demographic Information
41	Default Aversion Assistance Request Employment/Deferment/Forbearance/Borrower Contact Information
42	Default Aversion Assistance Request Reference Information
43	Default Aversion Assistance Request E/C/S Information
44	Loan-Level Default Aversion Assistance Request Information
50	Claim Borrower Demographic Information
51	Claim Employment Information
53	Claim E/C/S Information
54	Loan-Level Claim Information
55	Additional Information—Lender to Guarantor
56	Repayment Information/Requested Claim Amount
57	Collection Activity
58	Claim Recall Request
60	Claim Disposition
64	Loan-Level Claim Payment Information
65	Additional Information-Guarantor to Lender

Monthly

A monthly exchange frequency is recommended for these record types:

Record type	Record name
21	Guaranty/Federal Default Fee Invoice/Remittance
22	Paid Guaranty/Federal Default Fee Adjustment

At least quarterly

After CAM is fully implemented between trading partners, and NSLDS Lender Manifest is discontinued, the frequency of Record type 26 (Principal and Accrued Interest Balance) will be at least quarterly, except certain exception processing such as paid-in-full reversal due to a non-sufficient funds (NSF) check or a paid status reported in error. These events will cause a Record type 26 to be triggered when they occur.

Until then, guaranty agencies are recommended to work with each trading partner to determine the most logical frequency to exchange this data.

Record type	Record name
26	Principal and Accrued Interest Balance (except paid-in-full status reversals)

Record types 01 (Header), 02 (Identifier Data), 94 (Claim Payment Totals), 95 (Guaranty/Federal Default Fee Totals), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer) accompany other records. Therefore, their frequency is the same as the records they are accompanying.