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Overview

CAM return files are structured like CAM submittal files. Each return file contains a Record type 01 (Header), an unlimited number 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). Like a submittal file, a return file is made up of a series of record sets. Each record set represents data for one individual, who is identified by the SSN in the SSN field of each record in the set. As with submittal files, these record sets are also grouped in ascending SSN order.

Regardless of the reason for return, all records in a return file are extended to 800 bytes in length. This additional 320 bytes, referred to as the error segment, is used to return error codes and optional text messages, when applicable.

Return records are identified by the value in the Record Status field. A value of A (acknowledgment), R (reject), U (update), I (informational), or L (loaded, with errors) is used to indicate the reason the record was returned. The types are:

- Acknowledgment record, indicates the record was processed successfully.
- Reject record, indicates the record was not processed successfully, error codes and optional text messages will be returned.
- Update record, provides missing loan identifier data to the lender/lender-servicer.
- Informational record, indicates additional action may be necessary (default aversion assistance processing only).
- Loaded, with error(s) record, indicates the record was loaded to the guarantor's/guarantor-servicer's system but errors exist, error codes and optional text messages will be returned (claim submittal processing only).

It is important to remember that return files may not be created immediately, and when they are, they may combine records from more than one submittal file. Therefore, receipt of a return file concerning a submittal does not indicate that all records in that submittal file were processed. For example, if you send a submittal file on Tuesday, and receive a return file on Thursday containing some of those records, do not assume that your trading partner has processed all the records from Tuesday's submittal file.

A new Record type 01 (Header), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer) are created for each return file. A Record type 02 (Identifier Data) is created for each returned record set if the original 02 record did not contain errors. All records in the return file are changed as follows:

- The Record Status field in each return record is changed to the correct return value.
- A 320 byte error segment (for records containing errors) or filler field (for records that do not contain errors but require an acknowledgment) is appended to the end of the record for a total return record length of 800 bytes.
- For loan-level records, if the submittal record does not contain the loan ID used by the recipient or the ID is incorrect and the recipient can identify the loan using secondary matching, they will also populate the appropriate loan ID field(s) in the return record.
- Record type 17, which is a loan-level record, has slightly different requirements. If Record type 17 (Consolidation Loan Notification) is returned with a Record Status of "A" (acknowledged), the Guaranty Date field will be populated. In addition, loan identifier information may be returned in this record. If the guarantor/guarantor-servicer uses a unique loan identifier, the Unique Loan identifier field will be populated. The CommonLine Unique Identifier field will be populated if the guarantor/guarantor-servicer relies on a CommonLine Unique Identifier to identify consolidation loans and the identifier was not provided in the submittal record.
- Record type 17, the CommonLine Sequence Number field will always be populated in the return file if there is a CommonLine Unique Identifier assigned to the loan.
- Record type 44 (Loan-Level Default Aversion Assistance Request Information) and Record 56 (Repayment Information/Requested Claim Amount) also require the recipient to populate the Guarantor Receipt Date field in the return record.

It is possible that Record type 02 (Identifier Data) from a submittal file is in error. In this case, the return file contains the original Record type 02 (Identifier Data) found to be in error with the Record Status field set to R. Because an error in Record type 02 (Identifier Data) prevents further processing of the record set, the remainder of the records in the record set are also returned with the Record Status set to R.

Multiple Record type 02s

A return file can have more than one Record type 02 (Identifier Data) for a given SSN. Volume and processing procedures may dictate that records in a submittal file be distributed to different departments for processing, which may also 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 example, when records are distributed for processing, each department may produce a copy of the Record type 02 (Identifier Data) as well as reject, update, and/or acknowledgment records, in addition to any default aversion assistance and claim return records. If, when return records are created, multiple copies of a Record type 02 (Identifier Data) are not identified and eliminated, the recipient may receive more than one copy of the same Record type 02 (Identifier Data) for the same person.

Balancing return files

Organizations have the option of balancing return files against submittals for the record types identified as requiring a positive acknowledgment. To facilitate balancing, the original provider fills the Submittal As-Of Date field of each record with the As-Of Date from the header record of the submittal file. This date is sent back in any return records. Data providers should consider balancing requirements when creating submittal files.

Rejects (Record Status=R)

Return records with a Record Status of R contain reject errors (and may also contain informational errors). If the return Record Status is R, the recipient was not able to process the complete submittal record. Rejects are responses to submittals. Lenders/lender-servicers can notify guarantors/guarantor-servicers of rejects, and vice versa.

Note: In default aversion assistance processing, if both a fatal error (Record Status=R) and an informational error (Record Status=I) are found in the same record, the Record Status should be set to R to reflect the most severe error. Likewise in claim processing, if both a fatal error (Record Status = R) and a loaded with errors condition (Record Status = L) are found in the same record, the Record Status should be set to R to reflect the most severe error.

Each rejected record in a return file is returned as it was received in the original submittal, with three exceptions:

- The Record Status field in the return record is filled with a value of R (reject) to indicate that the record contained an error.
- The error information (up to five codes and optional text messages) is appended to identify the nature of the error(s) (see the section in this chapter titled *Error segment*).
- On Record type 44 (Loan-Level Default Aversion Assistance Information) and on 56 (Repayment Information/Requested Claim Amount), the Guarantor Receipt Date field is populated by the guarantor/guarantor-servicer upon receipt.

Because errors are combined and appended to the original record, organizations who choose to distribute error reports among departments for correction or follow-up may need to pre-process reject records to isolate information needed by these individual departments.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

Reject record composition

There are two possible situations regarding Record type 02 and return files:

- If the Record type 02 (Identifier Data) does not contain an error, but an associated detail record does, create a new Record type 02 (Identifier Data) expanded to 800 bytes, and set the Record Status to S. The new 02 record will head the record set for any rejected, acknowledged, comment, update, informational or loaded with errors that needs to be returned.
- If the Record type 02 (Identifier Data) itself is in error, send back the original Record type 02, expanded to 800 bytes, with Record Status set to R, and with the appropriate edit codes in the error segments. Also send back the other records in the original record set with the Record status set to R and an edit code of 010 (transaction rejected due to error in associated transaction).

Error segment

On a return record set, the 320-byte error segment begins in position 480 and ends in position 799. The Record Terminator, which is in position 480 in a submittal record set, is moved to position 800 to mark the end of the return record. The error segment is composed of this information:

Field name	Description	Start position	Length	Data
Error Code 1	Numeric value identifying first specific error identified.	480	8	N
Optional Text Message 1	Can be used to supply a more detailed explanation of the first error's cause; may also contain original recipient's database value relating to the error.	488	56	C
Error Code 2	Numeric value identifying second specific error identified.	544	8	N
Optional Text Message 2	Can be used to supply a more detailed explanation of the second error's cause; may also contain original recipient's database value relating to the error.	552	56	C
Error Code 3	Numeric value identifying third specific error identified.	608	8	N
Optional Text Message 3	Can be used to supply a more detailed explanation of the third error's cause; may also contain original recipient's database value relating to the error.	616	56	C
Error Code 4	Numeric value identifying fourth specific error identified.	672	8	N
Optional Text Message 4	Can be used to supply a more detailed explanation of the fourth error's cause; may also contain original recipient's database value relating to the error.	680	56	C
Error Code 5	Numeric value identifying fifth specific error identified. If more than five errors for a record, code indicating such.	736	8	N
Optional Text Message 5	Can be used to supply a more detailed explanation of the fifth error's cause; may also contain original recipient's database value relating to the error.	744	56	C

Note: Because more than five errors for a given record indicates such a problem that further editing is meaningless, the maximum number of errors that can be returned for a single record is five. If there are more than five errors in a record, the first four error codes are filled with appropriate codes, and the fifth contains edit code 012 indicating that editing was terminated because more than five errors were found.

Error codes are eight digits long, and contain the record type where the error was found (digits 1 and 2), the field in error (digits 3, 4, and 5), and the specific three-digit edit code that caused the reject (digits 6, 7, and 8). The three-byte edit codes are found in brackets throughout the documentation, in the Edits column of the record layouts, and cross-referenced in *Appendix B, Edit Codes*.

Note: Field 28 is represented as 028.

If a specific record type or field is not being indicated (for example, in a record-level edit), fill that portion of the error code with zeros. For example, the error code 14000060 indicates that Record type 14 (Stafford Subsidized/Unsubsidized Reallocation Increase) is being returned because the guarantor does not allow reallocation to a loan that does not exist on their database. Because this does not pertain to a specific field, but is a record-level edit, digits 3, 4, and 5 of the error code are filled with zeros.

Edit codes 001 through 049 are reserved for global edits. For example, rather than creating an edit code corresponding to each required field in the layout, edit code 013 is used to signify that a required field is empty. Edit codes 050 through 099 correspond to record-level edits, and codes 100 through 999 correspond to field-level edits. For more information on edits, see the section titled *Edits* in *Chapter 2, Processing Overview*, as well as *Appendix B, Edit Codes*.

The optional text message may be used to provide a more detailed explanation of the condition resulting in the return, but is not required. When appropriate, the value from the recipient's database that relates to the error should be returned to aid in resolution, in addition to any other information that may need to be communicated.

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.

Note: Over the years, several new fields have been added to various CAM transactions. These fields were placed in unused or 'filler' areas of the transactions.

Each field in each CAM transaction is uniquely identified with a field number. Field numbers are referenced throughout the CAM documentation, most notably in appendix B-error codes. The transactions and field numbers that use each specific edit is referenced in appendix B.

Each new field added requires a unique field identifier. Renumbering all fields within a transaction after adding a new field would change field identifiers within the transaction, and would require changing references to the renumbered fields throughout the CAM documentation. Rather than renumbering all of the fields in each transaction, new fields are identified by appending a letter to the field number associated with the filler area.

For example, in record type 10, two new fields were added to filler field 42. Filler field 42 was split into two new fields:

Field 42 – Interest Rate Option
Field 42a – Origination fee

Error codes in the error segment of the reject record are numeric values. They are 8-digits long. Digits 3, 4 and 5 are reserved for the field in error.

Since the new fields may be alphanumeric and could be up to four characters long, it is recommended that the field number be included in the first four positions of the optional text message associated with each error code. This will assist the recipient in correctly identifying the field in error when the field in question has an alphanumeric identifier.

The following example illustrates how the error segment should be formatted to indicate that field 43a in Record type 28 is in error. Note that field identifier 043a is placed in the first four positions of the Optional Text Message.

Field name	Submittal Value	Position
Error Code 1	28043014	480
Optional Text Message 1	043a Value provided is an invalid code or number	488

Record Status field

The Record Status field is changed only in the record causing the return file to be sent, with one exception: if the record 02 is in error, records in that record set are also returned as an R. For example, if a guarantor/guarantor-servicer sends a submittal file to a lender/lender-servicer containing these records:

01 (Header)
02 (Identifier Data)
03 (Identifier Data Change)
04 (Enrollment Status Data)
05 (Address/Phone Change)
96 (Record Totals, Series One)
97 (Record Totals, Series Two)
99 (Trailer)

The lender/lender-servicer finds that the 03 contains an error, and sends back a reject file containing these records:

New 01 (Header)
New 02 (Identifier Data) with Record Status set to S
Old 03 (Identifier Data Change) with Record Status set to R and error segment populated with error code(s)
New 96 (Record Totals, Series One)
New 97 (Record Totals, Series Two)
New 99 (Trailer)

Note: The 04 and 05 are not returned, because they are not in error.

Partial record processing

See *Chapter 2*, section titled *Partial Record Processing*.

Acknowledgments (Record Status=A)

Positive acknowledgments are needed for these CAM records:

- Record type 09 (Pre-Disbursement Change); acknowledgment required only if Reinstatement Indicator is Y
- Record type 10 (Post-Disbursement Change/Notification); acknowledgment required only if Reinstatement Indicator is Y
- Record type 13 (Stafford Subsidized/Unsubsidized Reallocation Decrease)
- Record type 14 (Stafford Subsidized/Unsubsidized Reallocation Increase)
- Record type 16 (Lender/Lender-Servicer Change)
- Record type 17 (Consolidation Loan Notification)
- Record type 18 (Consolidation Loan Add-On/Increase Notification)
- Record type 24 (Loan Increase)
- Record types 40-44 (all Default Aversion Assistance Request records)
- Record types 50-58 (all Claim Submittal records)

When sending records that do not require positive acknowledgment, entities can assume the records were accepted by the recipient if no reject records are received for that specific record.

The recipient must acknowledge the receipt of all CAM records requiring an acknowledgment, regardless if an update is made or not. For instance, a source may send a recipient a record to process that requires an acknowledgment, however, an update is not needed because the source already has the correct information. In this case, the recipient must still acknowledge the record because the data on both systems match and this is considered successful processing even if the individual record did not result in an update.

There are four reasons requiring acknowledgement:

- Because some of these records affect the guaranty commitment, lenders cannot proceed without the guarantor/guarantor-servicer's approval.
- Immediate notification is necessary so the lender may proceed and respond to the school and/or borrower. Failure to provide a positive acknowledgment results in a delay in taking action on the request.
- Tracking of the lender/lender-servicer responsible for a loan is essential to reconciling records between lenders and guarantors/guarantor-servicers.
- Because the default aversion assistance and claim processes contain a high level of risk and liability, it is important to acknowledge the successful processing of these records.

Note: Updates and cancellations to previously submitted default aversion assistance requests do not require acknowledgments.

After successful processing, each acknowledgment record in a return file is returned as it was received in the original submittal, with the following exceptions:

- Record type 02 is newly created by the returning agency, the Record Status field is set to S, and the length of the record is expanded to 800 bytes.
- The Record Status field in the return record(s) is filled with a value of A (acknowledgment) to indicate that the record was successfully processed.
- The record length is extended to 800 bytes by adding 320 bytes of filler immediately before the Record Terminator field.
- For Record types 44 (Loan-Level Default Aversion Assistance Information) and 56 (Repayment Information/Requested Claim Amount), the Guarantor Receipt Date field is populated by the guarantor/guarantor-servicer and included in the return records.

- Record type 17 (Consolidation Loan Notification) acknowledgments have data added by the guarantor/guarantor-servicer. See *Chapter 8, Consolidation Loan Records* for details on which fields are populated with acknowledgment of a consolidation loan guaranty.

Note: If records in the record set also contain errors and/or loan identifier updates, and it is necessary to send back records with a Record Status of I, L, R, or U as well as A, see the section of this chapter titled *Combination return files*.

Record Status field

For example, if a lender/lender-servicer sends a submittal file to a guarantor/guarantor-servicer containing these records:

01 (Header)
02 (Identifier Data)
13 (Stafford Subsidized/Unsubsidized Reallocation Decrease)
14 (Stafford Subsidized/Unsubsidized Reallocation Increase)
96 (Record Totals, Series One)
97 (Record Totals, Series Two)
99 (Trailer)

The guarantor/guarantor-servicer receives and successfully processes all records. They return a record set to the lender containing these records:

New 01 (Header) with filler added
New 02 (Identifier Data) with Record Status=S and filler added
13 (Stafford Subsidized/Unsubsidized Reallocation Decrease) with Record Status = A
14 (Stafford Subsidized/Unsubsidized Reallocation Increase) with Record Status = A
New 96 (Record Totals, Series One)
New 97 (Record Totals, Series Two)
New 99 (Trailer)

Note: Record type 02 is sent back with Record Status set to S because it is a newly created record.

Loan identifier updates (Record Status=U)

Unique loan identifiers enhance the ability of all trading partners to accurately match loans. The purpose of an update record is to allow guarantors/guarantor-servicers to send proprietary and/or CommonLine (CL) unique loan identifiers, so their trading partners can update their systems accordingly. Update records are one-way records (guarantor/guarantor-servicer to lender/lender-servicer). A separate acknowledgment (Record Status=A) must also be sent, if necessary.

In the CAM layout, there are two places for loan identifiers:

- The Unique Loan ID field, which is used for a guarantor/guarantor-servicer-assigned proprietary loan identifier (the value the guarantor/guarantor-servicer expects to be used as the loan identifier in subsequent submittals).
- The CL Unique Loan ID and CL Sequence Number fields, which together make up the CommonLine unique loan identifier.

If a guarantor/guarantor-servicer receives a submittal record that lacks a loan identifier or contains an incorrect loan identifier, and the guarantor/guarantor-servicer can identify the loan using a secondary match, they should return the record to the sender as an update record with their proprietary loan identifier and/or the CommonLine unique identifier and sequence number provided. The guarantor/guarantor-servicer returns the original submittal record as it was received, with three exceptions:

- The Record Status field is filled with U.

- The Unique Loan ID and/or CL Unique Loan ID and sequence number fields are filled with the loan identifier.
- The record length is extended to 800 bytes by adding 320 bytes of filler starting at position 480 before the Record Terminator field.

Upon receipt of an update record, the lender/lender-servicer should update their system with the loan identifier provided by the guarantor/guarantor-servicer, and include that identifier on subsequent transmissions concerning that loan.

If the guarantor/guarantor-servicer fills both the Unique Loan ID and CL Unique Loan ID fields, both loan identifiers should be stored by the recipient, if possible, and returned on subsequent reporting.

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.

Unmatched loans

If a guarantor/guarantor-servicer receives a record that contains a missing/invalid loan identifier, and the guarantor/guarantor-servicer is unable to identify the loan at all, the guarantor/guarantor-servicer follows the normal reject process returning the record (see the section in this chapter titled *Rejects*).

Informational (Record Status=I)

Informational errors are returned only for default aversion assistance records. For an explanation of using informational return records, see *Chapter 10, Default Aversion Assistance Request Records*.

Loaded with Errors (Record Status=L)

Loaded with errors records are returned only for claim records. For an explanation of their use, see *Chapter 11, Claim Submittal Records*.

Combination return files

The possible return record statuses for CAM records are A=acknowledgment, R=reject, and U=update. Default Aversion Assistance Request and Claim records have additional return options. Default Aversion Assistance Requests records may include informational errors, Record Status = I and Claim records may include loaded with errors, Record Status = L. See *Chapter 10, Default Aversion Assistance Request Records*, and *Chapter 11, Claim Submittal Records*, for a discussion of these return types.

A single record may require two return records, because different fields in a particular record can require a response on a field-level basis. Not all record statuses can be combined for a particular record in a return file; the possible combinations are spelled out in this section using the Record Status value to identify the type of return record.

Note: When sending multiple return records for the same borrower, multiple Record type 02s (Identifier Data) are not necessary, but can be sent if desired.

A and U

If one record must be acknowledged (A) and the guarantor/guarantor-servicer wants to return a loan ID update (U), both an A and a U are sent.

1. Send a copy of the record back with the Record Status set to A and the filler added.
2. Send another copy of the record back with the Record Status set to U, the filler added, and the loan ID you want to use entered in the CommonLine Unique ID and/or Unique Loan ID field.

R and U

If one record contains a fatal error (R) and the guarantor/guarantor-servicer wants to return a loan ID update (U), both an R and a U are sent.

1. Send a copy of the record back with the Record Status set to R, the error segment appended, and the error codes and optional text messages for the errors found.
2. Send a copy of the record back with the Record Status set to U, the filler added, and the loan ID you want to use entered in the CommonLine Unique ID and/or Unique Loan ID field.

See *Chapter 10, Default Aversion Assistance Request Records* and *Chapter 11, Claim Submittal Records* for more information on the possible combination return files in the default aversion and claims processes.