

Chapter 12

Claim Disposition and Claim Payment Records

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Chapter composition

Chapter 12, Claim Disposition and Claim Payment Records, contains the following record types:

- Record type 60 (Claim Disposition)
- Record type 64 (Loan-Level Claim Payment Information); one for each loan included in the claim
- Record type 65 (Additional Information-Guarantor to Lender)
- Record type 94 (Claim Payment Totals)

Overview - General information for Claim Disposition and Claim Payment

While developing the electronic CAM-CCI claim submittal process, it was apparent that standardized claim review disposition (reporting of claim review results) and claim payment processes were necessary to fully realize the benefits of electronic data exchange. The file layouts and procedures in this chapter provide a standardized means to communicate both claim review disposition and claim payment. Full implementation will benefit all trading partners.

Guarantors are not required to use both the electronic claim disposition and the claim payment processes; however, either component must be implemented in its entirety.

Note: It is necessary to review *Chapter 2, Processing Overview*, and *Chapter 3, Return Files*, prior to reviewing this chapter to have a thorough understanding of overall CAM processes. These chapters include such terms as file transmission, edits/errors, return files, etc. It is also necessary to review *Chapter 11, Claim Submittal Records*, prior to reviewing this chapter to have a thorough understanding of claim processing. Claim payment returns should be generated only for the reasons documented in the record layouts and should not be returned for issues associated with the amount of claim payment. Existing supplemental claim processes should be used for these situations.

Record set composition

A claim disposition record set must contain the following record types:

- Record type 02 (Identifier Data)
- Record type 60 (Claim Disposition)

Note: The guarantor must retain the Unique Claim Identifier for each claim record set so it can be supplied when submitting Record type 60 (Claim Disposition). This allows the claim disposition to be sent to the lender without including the original claim record set.

Note: Record type 65 (Additional Information-Guarantor to Lender) can be included in the record set if the claim disposition requires additional explanation.

A claim payment record set must contain the following record types:

- Record type 02 (Identifier Data)
- Record type 64 (Loan-Level Claim Payment Information); one for each loan included in the claim

Guarantors who remit the claim payment at the time of claim disposition have the option to combine claim disposition and claim payment record sets. A combined record set must contain the following record types:

- Record type 02 (Identifier Data)
- Record type 60 (Claim Disposition)
- Record type 64 (Loan-Level Claim Payment Information); one for each loan included in the claim

Note: Guarantors who do not remit claim payment at the time of disposition should communicate the disposition at the time of review. In this scenario, the guarantors should not hold the disposition results for claim payment. The disposition results and the claim payment would be sent separately.

Zero balance claims

If the loan is paid in full by the borrower prior to claim submittal (e.g., claim type CS or FC), the claim disposition code would be returned as X upon claim approval. No payment record would be sent.

Claim disposition process flow

Guarantors should use the edits defined in the CCI Claim Form documentation supplemented by review edits to review the claim records and physical collateral submitted by the lender. This review will determine the claim disposition (see table below for standardized claim disposition codes). If errors are encountered during the review process that affect the claim disposition and the disposition is being returned electronically, they must be reported using the standardized Claim Review Result Codes (see *Appendix A, Code Values*).

Record type 60 (Claim Disposition) is used to communicate the claim disposition code and the claim review result codes. A separate claim review result code is entered for each error or each occurrence of the same type of error. Free-form text fields following each Claim Review Result Code field should be used to further define the specific error. Whenever possible, the specific dates or date ranges of violations should be identified to assist the lender with cure processing or researching the validity of an interest penalty assessed by the guarantor. Each Record type 60 (Claim Disposition) can accommodate up to ten claim review result codes. Multiple type 60 (Claim Disposition) records must be used if more than ten errors are found so complete claim review findings can be communicated to the lender.

Record Type 60 does not require a positive acknowledgement to be sent. However, the record can be rejected if it fails prescribed edits and would be returned with a Record Status of R and error information appended as described in *Chapter 3 Return Files*.

Claim disposition codes

Claim Disposition Code	Guarantor Claim Disposition	Definition
X	Accepted without penalty or variance	Indicates the guarantor reviewed the claim, accepted the physical collateral documents (i.e., promissory note/application), and the claim will be scheduled for payment as requested by the lender. The X claim disposition code includes fully paid claims with lender-reported uninsured interest.
Y	Accepted with penalty or variance	Indicates the guarantor reviewed the claim, accepted the physical collateral documents (i.e., promissory note/application), and the claim will be scheduled for claim payment with an interest penalty deduction to the requested claim amount or variance based on guarantor recalculation of interest.
T	Return	Indicates the guarantor reviewed the claim but found a condition during the review process which prevents the guarantor from paying the claim.
L	Loss of guaranty	Indicates the guarantor reviewed the claim, but found a condition during the review process that warrants the loss of guaranty on one or more of the loans in the claim.

Claim disposition example

The lender submits four claims, and the guarantor completes its claim review and document verification. A disposition record is sent to the lender for each claim with the disposition code. Record types 01 (Header), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer) are sent for each CAM file. In addition, the guarantor submits the following records:

Record type	Claim Disposition Code	Record status	Unique Claim ID
02 (Identifier Data) - claim 1	N/A	S	
60 (Claim Disposition)	X (accepted without penalty)	S	19991028001
02 (Identifier Data) - claim 2	N/A	S	
60 (Claim Disposition)	Y (accepted with penalty)	S	19991028002
02 (Identifier Data) - claim 3	N/A	S	
60 (Claim Disposition)	T (return)	S	19991028003
02 (Identifier Data) - claim 4	N/A	S	
60 (Claim Disposition)	L (loss of guaranty)	S	19991028004

Note: Claim dispositions for multiple record sets submitted in a single file may be sent separately because processing time varies.

Claim interest calculations

The Claim Interest Paid From Date reported in Record type 64 (Loan-Level Claim Payment Information) will be one day after the Interest Paid Through Date reported by the lender in Record type 56 (Repayment Information/Requested Claim Amount). The Claim Interest Paid Through Date in Record type 64 (Loan-Level Claim Payment Information) will be equal to the Claim Paid Date in Record type 64 (Loan-Level Claim Payment Information) if the Claim Disposition Code in Record type 60 (Claim Disposition) is X. The Claim Interest Paid Through Date in Record type 64 (Loan-Level Claim Payment Information) will be equal to or prior to the Claim Paid Date in Record type 64 (Loan-Level Claim Payment Information) if the Claim Disposition Code in Record type 60 (Claim Disposition) is Y.

For claims determined eligible for payment, the guarantor may calculate the dollar amount of interest accrued between the Interest Paid Through Date in Record type 56 (Repayment Information/Requested Claim Amount) and the Interest Claimed As-Of Date in Record type 56 (Repayment Information/Requested Claim Amount). To determine if the amount of the Interest Claimed in Record type 56 (Repayment Information/Requested Claim Amount) is within their own tolerance, a guarantor should use the per diem calculation as described in the Common Claim Form Review Procedures. If within tolerance, the guarantor will compute the claim payment amount using the amount of Interest Claimed in Record type 56 (Repayment Information/Requested Claim Amount). Guarantors are strongly encouraged to use the claim payment process described in the Common Claim Form Review Procedures.

Claim payment process flow

Claim payment record sets are submitted by the guarantor using Record type 64 (Loan-Level Claim Payment Information) and 94 (Claim Payment Total). There is a Record type 64 (Loan-Level Claim Payment Information) for each loan in the claim payment record set. Record type 94 (Claim Payment Total) summarizes all of the individual Record types 64 (Loan-Level Claim Payment Information) by holder/lender. If multiple holders/lenders are included in the claim payment file, one Record type 94 (Claim Payment Total) will be sent for each.

This information should provide lenders with all of the pertinent financial data needed to post a guarantor claim payment and/or reconcile a payment discrepancy.

Claim payment example

The guarantor pays the lender for claim 1, which includes three loans. In addition to Record types 01 (Header), 02 (Identifier Data), 96 (Record Totals, Series One), 97 (Record Totals, Series Two), and 99 (Trailer), the guarantor submits the following record set:

Record type	Record status
02 (Identifier Data)	S
64 (Loan-Level Claim Payment Information)	S
64 (Loan-Level Claim Payment Information)	S
64 (Loan-Level Claim Payment Information)	S
94 (Claim Payment Totals)	S

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Record type 60 (Claim Disposition)

Guarantors use Record type 60 (Claim Disposition) to communicate the disposition of the claim and details of the claim review results. The claim disposition is not reported to the lender until the claim review is completed. In order to minimize the number of claims that are returned multiple times, it is important that guarantors identify all errors in the claim disposition record(s).

Claim review result codes identify the specific error cited by the guarantor. A separate code is entered for each error or each occurrence of the same type of error. Guarantors must use those claim review result codes listed in *Appendix A, Code Values*, and must propose any additional codes to the NCHHELP Electronic Standards Committee. The Miscellaneous error code of M01 should be used until a new code is defined (see *Appendix A*). This will ensure standardization of the codes and their values.

Each Record type 60 (Claim Disposition) can accommodate up to ten claim review result codes. Multiple type 60 (Claim Disposition) records must be used if more than ten errors are found so all claim review findings can be communicated to the lender.

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.

Record dependency:

- Record type 02 (Identifier Data)

Recommended reporting frequency: Weekly

Record type 60 (Claim Disposition)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is guarantor, Source ID must be ED-assigned guarantor code. [014] If sender is guarantor-servicer, Source ID must be NCHHELP-assigned guarantor-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]

Record type 60 (Claim Disposition)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
07	Recipient ID	Recipient's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Claim Disposition Code	The disposition of the claim (See <i>Appendix A, Code Values</i>).	44	1	C	R	Claim Disposition Code must be L, T, X, or Y. [014] If Claim Disposition Code is L, T, or Y; Claim Review Result Code must be filled. [558]
11	Date of Earliest Unexcused Violation	The effective date on which the loan guarantee is canceled due to servicing or collection due diligence violations as described in the Common Manual. CCYYMMDD format.	45	8	N	R1	If the Claim Disposition Code is L, a valid date must be provided. [557]
12	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	53	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550] If Claim Review Result Code is filled, Claim Disposition Code must be L, T, or Y. [559]
13	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	56	24	C	R1	
14	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	80	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
15	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	83	24	C	R1	
16	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	107	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
17	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	110	24	C	R1	
18	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	134	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]

Record type 60 (Claim Disposition)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
19	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	137	24	C	R1	
20	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	161	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
21	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	164	24	C	R1	
22	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	188	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
23	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	191	24	C	R1	
24	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	215	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
25	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	218	24	C	R1	
26	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	242	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
27	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	245	24	C	R1	
28	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	269	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
29	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	272	24	C	R1	
30	Claim Review Result Code	Identifies error affecting claim disposition. Each claim review result code applies to a single error or issue. Multiple occurrences of the same error type should be reported separately.	296	3	C	R1	If filled, Claim Review Result Code must be valid code. [014] If Claim Review Result Detail is filled, corresponding Claim Review Result Code must be filled. [550]
31	Claim Review Result Detail	Used to supply specific information such as violation date or descriptive explanation of error or issue.	299	24	C	R1	

Record type 60 (Claim Disposition)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
32	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502] Unique Claim Identifier must match value on recipient's database. [009]
33	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or school-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
34	Lender Use Only	Reserved for lender information only. Lender may use this field to store information not otherwise tracked, such as branch activity, special accounting activity or lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
35	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
36	Filler	Spaces.	400	33	C	R	
37	Submittal As-Of-Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
38	DUNS Source ID	Reserved for future use (upon initiation of DUNS by ED).	441	9	N	R1	
39	DUNS Recipient ID	Reserved for future use (upon initiation of DUNS by ED).	450	9	N	R1	
40	Record Status	Type of record being sent: R=reject S=submittal	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R. [003]
41	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
42	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

Record type 64 (Loan-Level Claim Payment Information)

Guarantors use Record type 64 (Loan-Level Claim Payment Information) to communicate claim payment information for each loan within the claim. The claim payment information for the entire file is totaled at the lender level in Record type 94 (Claim Payment Total).

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.

Record dependency:

- Record type 02 (Identifier Data)
- Record type 94 (Claim Payment Total)

Recommended reporting frequency: Weekly

Record type 64 (Loan-Level Claim Payment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is guarantor, Source ID must be ED-assigned guarantor code. [014] If sender is guarantor-servicer, Source ID must be NCHELP-assigned guarantor-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Unique Loan Identifier	Unique value assigned and used by guarantor identifying loan. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	44	16	C	R1	If filled and used for matching, Unique Loan Identifier must equal value on recipient's database. [018]

Record type 64 (Loan-Level Claim Payment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
11	Guaranty Date	Date loan was guaranteed. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .) Used by some recipients to identify loan. CCYYMMDD format.	60	8	N	R1	If filled and used for matching, Guaranty Date must equal value on recipient's database ±30 days. [018]
12	Loan Type	A 2-character code indicating the type of loan. (See <i>Appendix A, Code Values</i> .)	68	2	C	R	If used for matching, Loan Type must equal value on recipient's database. [018] Loan Type must be AL, CL, GB, PL, SF, SL, or SU. [257]
13	Alternative Loan Program Type Code	A 3-character code indicating the specific category of the alternative loan. For the most recent code list, see the NCHelp website at www.nchelp.org or contact NCHelp.	70	3	C	R1	If filled and used for matching, Alternative Loan Program Type Code must equal value on recipient's database. [018] If Loan Type is AL, Alternative Loan Program Type Code must be valid alternative loan code. [014] If Loan Type is other than AL, Alternative Loan Program Type Code must be spaces. [173]
14	First Disbursement Date	Date loan was first disbursed. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .) Used by some recipients to identify loan. CCYYMMDD format.	73	8	N	R1	If filled and used for matching, First Disbursement Date must match value on recipient's database ±30 days. [018]
15	Holder/Lender Code	A 6-digit ED-assigned code identifying current loan holder.	81	6	N	R	Holder/Lender Code must be eligible lender on recipient's database. [002] If used for matching, Holder/Lender Code must equal value on recipient's database. [018]
16	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	87	6	N	R1	If filled and used for matching, Servicer Code must equal value on recipient's database. [018]
17	Loan Period Begin Date	The beginning date of the period covered by the loan. CCYYMMDD format.	93	8	N	R1	If filled and used for matching, Loan Period Begin Date must equal value on recipient's database. [018]
18	Loan Period End Date	The ending date of the period covered by the loan. CCYYMMDD format.	101	8	N	R1	If filled and used for matching, Loan Period End Date must equal value on recipient's database. [018]
19	Filler	Spaces.	109	2	C	R	
20	Student SSN	Student for whom loan proceeds are intended. Provide only if PLUS or alternative loan. This field is optional for Graduate/Professional PLUS.	111	9	N	R1	If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is PL, GB, or AL, Student SSN must be greater than zero and less than all nines. [014] If Loan Type is other than PL, GB, or AL, Student SSN must be zeros. [174]
21	CommonLine Unique Identifier	If assigned, CommonLine Unique Identifier. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	120	17	C	R1	If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018]
22	CommonLine Loan Sequence Number	If assigned, CommonLine 2-digit loan sequence number. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .)	137	2	N	R1	If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018]
23	Filler	Spaces.	139	4	C	R	
24	Current Interest Rate	Current interest rate of loan identified. Degree of accuracy represented by five decimal places: (e.g., 10450=10.45%, 08000=8%). V99999 format.	143	5	N	R	

Record type 64 (Loan-Level Claim Payment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
25	Insurance Rate	The percentage paid by the guarantor. 9V99999 format.	148	6	N	R	
26	Claim Paid Date	The date the guarantor paid the claim. This should be the same value guarantors report to NSLDS in the Date Claim Paid field. CCYYMMDD format.	154	8	N	R	
27	Principal Paid	The amount of principal paid by the guarantor to the lender for this loan. This should equal the current principal balance of the loan, less any Risk Share Principal Not Paid. 999999V99 format.	162	8	N	R	
28	Interest Paid	The amount of interest paid by the guarantor to the lender for this loan. This should equal the interest due on the loan, less any Risk Share Interest Not Paid and/or Loan-Level Penalty Amount. 999999V99 format.	170	8	N	R	
29	Total Paid	The sum of Principal Paid plus Interest Paid for this loan. 999999V99 format.	178	8	N	R	Total Paid must equal sum of Principal Paid and Interest Paid. [553] Total Paid must be greater than zero if Claim Type is other than FC or CS. [554]
30	Risk Share Principal Not Paid	The amount of Risk Share Principal Not Paid by the guarantor for loans insured at less than 100%. 999999V99 format.	186	8	N	R	
31	Risk Share Interest Not Paid	The amount of Risk Share Interest Not Paid by the guarantor for loans insured at less than 100%. 999999V99 format.	194	8	N	R	
32	Risk Share Total Not Paid	The sum of Risk Share Principal Not Paid plus Risk Share Interest Not Paid. 999999V99 format.	202	8	N	R	Risk Share Total Not Paid must equal sum of Risk Share Principal Not Paid plus Risk Share Interest Not Paid. [555]
33	Loan-Level Penalty Amount	The amount of any interest penalty assessed to this loan by the guarantor during claim review. This should not include lender-identified cure interest not requested in the claim. 999999V99 format.	210	8	N	R	
34	Claim Interest Paid From Date	The date from which the guarantor paid interest. CCYYMMDD format.	218	8	N	R1	
35	Claim Interest Paid Through Date	The date through which the guarantor paid interest. CCYYMMDD format.	226	8	N	R1	
36	Number of Days Claim Interest Paid	The number of days for which interest was paid.	234	4	N	R1	

Record type 64 (Loan-Level Claim Payment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
37	Unique Reconciliation ID	An ID assigned by guarantors to assist lenders in reconciliation of claim payments. This ID should be included with the actual remittance as well, (e.g. printed on the check stub), in order to enable the lender to reconcile the CAM Records to the monies received.	238	10	C	R1	
38	Other Charges Paid	Amount of any other insured costs incurred by lender on this account (for example, guarantor collection costs repurchased, or collection costs incurred on CS or FC accounts). Do not include late charges. This amount is included in claim payment, but not in interest accrual. 999999V99 format.	248	8	N	R1	
39	Filler	Spaces.	256	67	C	R	
40	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502] Unique Claim Identifier must match value on recipient's database. [009]
41	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or school-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
42	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity or lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
43	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
44	Filler	Spaces.	400	2	C	R	
45	Holder/Lender Non-ED Branch ID	If assigned, non-standard value used to designate specific branch or location.	402	4	C	R1	If filled and used for matching, Holder/Lender Non-Ed Branch ID must equal value on recipient's database. [018]

Record type 64 (Loan-Level Claim Payment Information)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
46	Filler	Spaces.	406	9	C	R	
47	DUNS Holder/Lender Code	Reserved for future use (upon initiation of DUNS by ED).	415	9	N	R1	
48	DUNS Servicer Code	Reserved for future use (upon initiation of DUNS by ED).	424	9	N	R1	
49	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
50	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
51	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
52	Record Status	Type of record being sent: S=submittal R=reject	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R. [003]
53	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
54	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

Record type 65 (Additional Information-Guarantor to Lender)

Guarantors may use Record type 65 (Additional Information-Guarantor to Lender) to provide additional information that cannot be included in Record type 60 (Claim Disposition), but is relevant to the claim disposition. This information should only explain extenuating claim disposition circumstances associated with the claim record set and should be used only on an exception basis.

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.

Record dependency:

- Record type 02 (Identifier Data)
- Record type 60 (Claim Disposition)

Recommended reporting frequency: Weekly

Record type 65 (Additional Information-Guarantor to Lender)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
01	Record Code	Not used for CAM.	1	2	C	-	
02	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
03	SSN	SSN of person for whom data is being reported.	5	9	N	R	SSN must match SSN field in Record type 02. [105]
04	Source ID	Sender's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is guarantor, Source ID must be ED-assigned guarantor code. [014] If sender is guarantor-servicer, Source ID must be NCHELP-assigned guarantor-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
05	Filler	Spaces.	22	3	C	R	
06	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
07	Recipient ID	Recipient's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014]
08	Filler	Spaces.	37	3	C	R	
09	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Text	This space is used to convey a free-form text message.	44	279	C	R	
11	Unique Claim Identifier	Numeric code assigned by the lender identifying a specific claim and its underlying loan(s) for a specific SSN.	323	11	N	R	Unique Claim Identifier must be greater than zero. [502] Unique Claim Identifier must match value on recipient's database. [009]
12	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or school-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
13	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity or lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	

Record type 65 (Additional Information-Guarantor to Lender)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
14	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
15	Filler	Spaces.	400	33	C	R	
16	Submittal As-of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
17	DUNS Source ID	Reserved for future use (upon initiation of DUNS by ED).	441	9	N	R1	
18	DUNS Recipient ID	Reserved for future use (upon initiation of DUNS by ED).	450	9	N	R1	
19	Record Status	Type of record being sent: S=submittal R=reject	459	1	C	R	If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R. [003]
20	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
21	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]

Record type 94 (Claim Payment Total)

Guarantors submit Record type 94 (Claim Payment Total) to report the total claim payment amount for a specific holder/lender ID. The total claim payment amount is the sum of the claim payment amount fields in the corresponding type 64 (Loan-Level Claim Payment Information) records. A separate Record type 94 (Claim Payment Total) must be sent for each holder/lender ID associated with the claim payment(s).

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.

Record dependency:

- Record type 02 (Data Identifier Record)
- Record type 64 (Loan-Level Claim Payment Information)

Recommended reporting frequency: Weekly

Record type 94 (Claim Payment Total)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
1	Record Code	Not used for CAM.	1	2	C	-	
2	Record Type	A 2-digit code indicating the type of record being sent.	3	2	N	R	
3	Filler	Spaces.	5	9	C	R	
4	Source ID	Sender's identification number: Guarantor=3-character guarantor code Guarantor-servicer=up to 8 character guarantor-servicer code	14	8	C	R	Source ID must be valid identifier on recipient's database. [002] If sender is guarantor, Source ID must be ED-assigned guarantor code. [014] If sender is guarantor-servicer, Source ID must be NCHELP-assigned guarantor-servicer code. [014] Source ID must equal Source ID in Record type 01. [101]
5	Filler	Spaces.	22	3	C	R	
6	Source Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	25	4	C	R1	If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002]
7	Recipient ID	Recipient's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code	29	8	C	R	Recipient ID must be valid identifier on recipient's database. [002] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHELP-assigned lender-servicer code. [014]
8	Filler	Spaces.	37	3	C	R	
9	Recipient Non-ED Branch ID	If assigned, non-standard value designating specific branch or location.	40	4	C	R1	If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009]
10	Claim Payment Total	Total of Total Paid fields in Record type 64 for the specified holder/lender. 9999999V99 format.	44	10	N	R	Claim Payment Total must equal the sum of the Total Paid fields in the corresponding loan-level claim payment records for the specified lender. [561]
11	Holder/Lender Code	A 6-digit ED-assigned code identifying current loan holder.	54	6	N	R	Holder/Lender Code must be eligible lender on recipient's database. [002] If used for matching, Holder/Lender Code must equal value on recipient's database. [018]
12	Servicer Code	A 6-digit ED-assigned lender-servicer code used if non-holder services the loan.	60	6	N	R1	If filled and used for matching, Servicer Code must equal value on recipient's database. [018]
13	Unique Reconciliation ID	An ID assigned by guarantors to assist the lenders in the reconciliation of claim payments. This ID should be included with the actual remittance as well, (e.g. printed on the check stub), in order to enable the lender to reconcile the CAM Records to the monies received.	66	10	C	R1	
14	Payment Method	A 1-character code indicating the method by which payment is remitted (See <i>Appendix A, Code Values</i>).	76	1	C	R	Payment Method must be A, C, W, or O. [014]
15	Filler	Spaces.	77	257	C	R	

Record type 94 (Claim Payment Total)							
Field no.	Field name	Description	Start	Length	Data	Required	Edits
16	School Use Only	Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or school-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	334	23	C	R1	
17	Lender Use Only	Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity or lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	357	20	C	R1	
18	Guarantor Use Only	Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record.	377	23	C	R1	
19	Filler	Spaces	400	2	C	R	
20	Holder/Lender Non-ED Branch ID	If assigned, non-standard value used to designate specific branch or location.	402	4	C	R1	If filled and used for matching, Holder/Lender Non-ED Branch ID must equal value on recipient's database. [018]
21	Claim Payment Recipient	The recipient of the claim payment (See <i>Appendix A, Code Values</i>).	406	1	C	R	Claim Payment Recipient must be L or S. [014]
22	Filler	Spaces	407	8	C	R	
23	DUNS Holder/Lender Code	Reserved for future use (upon initiation of DUNS by ED).	415	9	N	R1	
24	DUNS Servicer Code	Reserved for future use (upon initiation of DUNS by ED).	424	9	N	R1	
25	Submittal As-Of Date	As of date from header record optionally filled by source in original submittal. CCYYMMDD format.	433	8	N	R1	
26	DUNS Source ID	Reserved for future use, upon initiation of DUNS by ED.	441	9	N	R1	
27	DUNS Recipient ID	Reserved for future use, upon initiation of DUNS by ED.	450	9	N	R1	
28	Filler	Spaces.	459	1	C	R	
29	Date/Time Stamp	Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format.	460	20	N	R	
30	Record Terminator	End-of-record indicator.	480	1	C	R	Record Terminator must be * (asterisk). [014]