While it may seem technology is taking over the world, many agencies are still implementing systems to automate and simplify the way they do business. The Department of Education’s Federal Student Aid office is one such entity working to implement a common system that will work not only for them, but for their financial aid customers as well.

Jim McMahon discussed the Common Origination and Disbursement system during ED’s Spring Conference in Baltimore, Md. McMahon focused on how COD works, the upcoming release of COD and how to access the system.

COD works as a common process through a system that will support origination, disbursement and reporting by replacing the recipient Financial Management System and the Direct Loan Origination System starting in 2002-2003.

“COD redefines aid origination and disbursement processes for Pell Grants and Direct Loans, and provides optional common reporting opportunities for campus-based programs,” said McMahon.

During the month of March, COD underwent some testing phases and is expected to undergo even more phases before the deployment of COD Release 1.0 in April. COD application testing began on March 4. March 22 marked the completion date for the FSA User Acceptance Test and also the completion date for InterSystem Test. March 22 was also the end of COD Application Testing.

FSA is planning to deploy COD Release 1.0 by April 1. McMahon explained that the new release would allow for receiving, editing, processing and returning origination and disbursement records for Pell and Direct Loans. No system for PLUS loans will be available until May 13.

By using the new COD website, located at http://cod.sfa.ed.gov, schools will be able to search for records, awards and promissory notes. A new customer service center will also be available by calling 1-800-4PGRANT for Pell Grants and 1-800-848-0978 for Direct Loans.
XML Forum members gathered at the University of Miami-Coral Gables campus in late February to discuss issues regarding the implementation of XML schemas, the creation of sector libraries and the future work of the Forum. Ed Hauser, Forum Steering Committee Chair from SCT, was the meeting lead. Bruce Marton, Chair of the Architecture Team, organized the work of the meeting, encouraging successful movement toward the completion of XML Forum goals, such as the publication of a core data dictionary.

Breakout sessions convened to discuss rules for extending the core data dictionary and naming standards for the dictionary. The Technology Work Group also met to compile a list of implementation recommendations for XML schemas. These items may be found at http://www.pescxml.org/xmlfmeeting2002.asp. Representatives from the financial aid and admission/registrar communities worked on collapsing their separate data dictionaries. In addition to the breakout sessions, Peter Kharchenko, a software engineer at Interactive Business Solutions, and Justin Tilton, President and CEO of Instructional Media + Magic, Inc., presented a timely workshop on XML schema development and implementation.

The meeting in Coral Gables attracted several new parties to the XML Forum discussion table. Mark Jones of the National Student Clearinghouse, a new PESC member, was instrumental in producing the matrix on extension rules. Barbara Pearce, Ramiro Amezcua, and Linda King acted on behalf of Elm Resources, a PESC affiliate, at the meeting. Jason Elwood, Assistant Director of the DARS Project, and Jim Connor, Manager of CAS Technical Development, attended the meeting representing Miami University of Ohio, a new PESC member. American Council on Education, a PESC member, included several of its military sectors in the XML discussion. Sandra Mitchell, Diana Gross, Thomas Hill, and Linda Jacobs of ACE represented military interests in XML at the meeting.

The PESC umbrella policy was also effective in bringing new faces to the Forum. The University of Georgia, an AACRAO member, was represented at the meeting by

See FORUM, Page 7
Dear Friends and Colleagues:

Are cross industry standards just lofty ideals that don’t make practical sense? Do they ultimately cost more to build and implement than they are worth? Is a lack of standards really all that bad? Am I just full of questions this month or what?

I’d like to provide a simple example of a lack of cross industry standards, and the grief that such a lack has been causing me the last few weeks. My wife has decided that it’s time to add ceramic tile to the kitchen wall between the countertop and the upper cabinets. Wall tile comes in standard 4¼” and 6” squares, as well as 1”, 2”, and 3” trim strips. One would think that with such a limited number of tile sizes, there would be a standard distance between countertops and cabinets. After days of arranging and rearranging, measuring and measuring again, and talking with tile stores, I’m sorry to say that no such cross industry standard exists. Any way that I lay it out, I’m either stuck with one-half of an inch of wall without tile, or a design that requires me to buy a five times more expensive trim strip that I don’t want.

According to the clerk at a local wholesaler for a major tile manufacturer, my dilemma is a common one. At first I was annoyed at my builder for placing the cabinets at their current height. Then I realized that my builder hung the cabinets at the height specified by the cabinet manufacturer. The tile manufacturers already have their standard, and the cabinet manufacturers have their standard. If these two manufacturing groups would just come together and agree on joint standards, we the homeowners would benefit through less time or money spent trying to determine how to cover that last little bit of wall space.

If I find aggravation in such a trivial thing as a lack of interoperability standards between tile and cabinets, and I know that I’m not alone in feeling this way, then what exasperation must the technology departments at colleges and universities feel about the lack of interoperability standards between the systems that they deal with daily. Cross industry standards require work; they require us to look beyond our own provincial needs and take a broad view of how our individual systems impact our clients. So are cross industry standards really worth the cost? I can assure you that I would be a much more satisfied customer if the cabinet and tile manufacturers were working together with my best interests in mind, and I’m sure that our higher education colleagues would have similar feelings with regards to their vendors.

Sincerely,

Keith Riccitelli
Chair, PESC
Interview with...

Bruce Martin
Chair
Architecture Team, XML Forum

*The XML Forum recently met in Miami. How would you characterize the progress of the Forum thus far?*

I would have to say that the Forum has made tremendous progress in the 18 months of its existence.

It’s very difficult work, and I think that like so much work that is done in the standards community, there has to be a lot of ground work and foundation building in order for the final product to be stable, useful and worthwhile. It’s kind of like a tall building—they spend most of their time digging the hole that it’s going to go into. It doesn’t look very impressive until the last few stages of completion. I think a lot of what the Forum is doing is like that.

I think we are poised to begin delivering some great materials and some things that will have a strong impact on the education community that will accurately reflect the hard work that the Forum has contributed. From my point of view, I am very pleased with the progress that the Forum is making.

Our meeting in Miami settled a lot of thorny issues. We came away from it energized and committed. It was a kind of renewal of spirit. A lot of people have been working very hard independently since our previous meeting in Tampa through small meetings and telephone conferences and such. It’s very difficult work. I think that it’s very easy to get discouraged and it was nice to have a large meeting where we kind of reminded ourselves of what we are doing and why we are doing it. My sense is that there was a greater sense of energy and commitment and optimism as to our eventual success.

*The Forum consists of various subgroups that don’t necessarily work together in their professional environments. How are these groups interacting in the context of the Forum?*

That is certainly true. I don’t see it as an obstacle. Everyone involved in the Forum is there pretty much because they want to be. They understand the value of the Forum’s work and/or the businesses that employ them understand the value of the Forum’s work. Everyone is a professional so the fact that people come from different kinds of professional organizations I don’t think has a very great impact on the way that these groups interact.

Even though the business processes are very different and some of the goals are very different from the groups involved, I think the methodologies are very similar. We’re
all essentially problem-solvers and the way one goes about defining the problem, analyzing its structures and proposing solutions to it and eventually agreeing to solutions is something that we all have in common.

**How does the work completed in the Forum contribute to the education community?**

The educational community exists really to exchange information with one another. That’s how we do our business. One group credentials an individual and another group recognizes those credentials and in turn, employers looks at those credentials. Testing agencies and people who do evaluations and people who lend money are all communicating with each other about the accomplishments and qualities of a student and others in the field of education in general.

That is the nature of our business. We are an information business. The more that the exchange of that information can be facilitated, made easy and less expensive—the more that any activity can contribute to that—the more the education community will benefit in terms of doing more for their constituencies with the resources.

Those of us that work for public institutions of higher education will certainly be familiar with the notion of limited budgets. So much of what the XML Forum is doing is attempting to come up with technology solutions that give us more bang for the buck. We have recognized that XML technology in general holds vast potential for conveying information to one group or another in an inexpensive yet technological sound way.

This can’t happen unless there is a lot of groundwork done by standards setting bodies such as PESC to make sure that we all use the technology in the same way. Since so many of our business operations are different, it’s essential that we have a common language to describe the common information that we need to share with one another.

What the XML Forum promises and hopes to deliver to the education community is really the same promise that technology in general holds and that is the mantra of cheaper, faster, better. It sounds trite, but those are three very different things.

**It is considered standard practice to send XML data over ports allotted for Web traffic, thereby bypassing firewall restrictions. This design is less secure, requiring security at a higher level than the network access level. Is this an issue the Forum is dealing or will deal with, or is it an issue that will have to be addressed by technology servicers?**

Security is very much part of what the XML Forum is concerned about. We have had a lot of meetings about that. The technology work group has had three intensive meetings with security experts regarding the issues that you bring up. XML technology is designed to use the Web and as we all know the Web has security dangers. The Forum is identifying the kind of solutions that are out there.

For one thing, I want to stress that the security concerns that face the education community are the same concerns that really face any operation that uses the Web for any purpose—whether it’s banking, healthcare, insurance or any other number of concerns. We are all fortunate that we share the same concern. A lot of different people in the industry are working very hard to devise protocols to
ensure the security and integrity of the information that is conveyed by the Web without making it so difficult to use that you can’t use the technology in the first place.

The way that the Forum is addressing it specifically is that we are recognizing there are strong security concerns. We are outlining what we consider best practices regarding best practices. We are working on identifying specific best practices for our membership as to how they can address the security concerns and some of it will be content-specific and some of the information carries a greater risk than others. Some contexts may require higher levels of security than others and we are in the process developing recommendations to take the kind of situation into account.

We are not attempting to reinvent the wheel when it comes to security. We do intend to monitor and take advantage of many other efforts that are going on throughout the Internet and IT community in general. We intend to call the best practices from a wide array of things that are out there. We all recognize that Internet security is at a low-level of maturity and everyone knows it. A lot of work has been made already on digital signatures and so forth, but anyone in the industry will tell you that the issues surrounding security are far from resolved. Where we think we can make a strong recommendation we will.

**What is the next step for the Forum?**

We laid the groundwork at the Miami meeting for composing a core-components data dictionary. It will serve as the foundation informational structure to develop specific protocols for various kinds of information. The data dictionary is coming close to completion so we expect to publish reviewed portions of it very shortly. We are then going to move on within this coming year to develop specific protocols; technically they are the XML schemas, for transferring various kinds of information between parties that use it. They are roughly analogous to the transaction sets from the EDI environment. We have been spending a lot of time in the foundational stage. We are now entering a phase where a product will be visible and usable and evaluated by the outside community. The tangible products are what we expect to start publishing and proposing them for review and hopefully gathering acceptance from the industry. That is the next step to begin delivering actual usable products to have a utility outside the Forum itself.

“Mad in Massachusetts” wrote Ann Landers last week complaining about the proliferation of standards in everyday household products that results in annoying incompatibilities. Mad’s pet peeves include billing statements that are too large for the return envelopes; toothbrush handles that are too large for the built-in bathroom holders; bread slices too wide for a standard toaster; and cereal boxes too tall to fit into kitchen cabinets. Mad and Ann hope manufacturers are listening.

"The nice thing about standards is that there are so many to choose from."
PESC Annual Meeting and Conference, May 9 and 10

PESC will hold its annual spring events in the Washington, DC metro area at the Hilton Arlington and Towers. These events will be held in conjunction with the Department of Education’s OFSA’s CIO Update at the same location a day in advance.

The PESC Annual Meeting will take place Thursday morning, May 9, where member and work group updates will be provided and business conducted. The XML Forum for Education will be included at this time.

The PESC Annual Conference, entitled “Standards Through Collaboration,” will begin on the afternoon of Thursday, May 9, and continue on Friday afternoon, May 10. The focus of the multiple sessions will be on how successful standards and protocols are chosen through collaboration and exchanges through partnerships, and how those partnerships comprise a community. In addition, there are planned foundational sessions on XML, the technical aspects and its applications and benefits.

The conference is recognized as a unique opportunity to learn of the progress made in the higher education community in developing and using standards for data exchange. It is a great opportunity for networking and exchanging ideas, so plan to attend. Conference details and online registration are available at www.StandardsCouncil.org/2002Conference.asp. Reserve your space today.

W3C publishes XML encryption requirements, seeks feedback

The W3C XML Encryption Working Group has published an updated XML Encryption Requirements document and has approved the release of XML Encryption Syntax and Processing and Decryption Transform for XML Signature as Candidate Recommendation specifications, according to reports at xml.org.

The working group will continue to solicit feedback based on implementation experience on the two CRs until April 25.

The requirement specifications document includes information on design principles, scope and requirements for XML encryption as well as requirements at they relate to encryption syntax, data model, format, cryptographic processing, and external requirements and coordination.

The core specification for XML Encryption Syntax and Processing defines “a process for encrypting data and representing the result in XML. The data may be arbitrary data (including an XML document), an XML element, or XML element content. The result of encrypting data is an XML Encryption EncryptedData element, which contains (via one of its children’s content) or identifies (via a URI reference) the cipher data.

When encrypting an XML element or element content the EncryptedData element replaces the element or content (respectively) in the encrypted version of the XML document. When encrypting arbitrary data (including entire XML documents), the EncryptedData element may become the root of a new XML document or become a child element in an application-chosen XML document,” according to the XML.org website.

The Decryption Transform document also states that “an XML Signature ‘decryption transform’ that enables XML Signature applications to distinguish between those XML Encryption structures that were encrypted before signing (and must not be decrypted) and those that were encrypted after signing (and must be decrypted) for the signature to validate.”
Sarah Trammell, a programmer for the University, and Jenna King, an information analyst. Scott Burgy of California State University – Bakersfield and the AACRAO SPEEDE Committee Chair also participated in the two-day meeting.

Currently, the XML Forum is progressing through the project plan outlined at http://www.pescxml.org/xmlprod.asp?page=workprod&sub=projplan. The group will proceed in the creation of XML schemas based on the initial version of the data dictionary.

This month, the Technology Work Group is tackling the development of an XML schema for student transcripts. A draft of this schema will be reviewed by the Education Administration Subcommittee of X12 in June. Miami-Dade Community College and the AACRAO SPEEDE Committee requested this schema development in addition to XML schemas for degree audit and a request for FERPA directory information. The Technology work group will also revise and distribute another version of the “Technical Specification for Higher Education” that was first published in September.

For more information on the XML Forum, please visit the website at www.pescxml.org, or contact Ane al-Sayyed at alsayyeda@standardscouncil.org.

With the deployment of COD Release 1.0, many types of forms will also be available electronically. Among those are Pending Disbursement Lists, Funded Disbursement Lists, Social Security, date of birth and name change reports, and also a 30-day warning report.

The deployment of COD Release 1.1 is scheduled for May 13. With that release, PLUS record processing, additional Web features and COD reports will all be accessible through the system.

McMahon said that by accessing an Internet browser such as Microsoft Explorer or Netscape Navigator and visiting, http://cod.sfa.ed.gov, schools then only needed to follow a few steps. Schools needed to “refer to the COD User Setup Letter on IFAP for detailed instructions.” Schools then must have identified a Security Administrator and submit a Security Administrator Request Letter on university or corporate letterhead by March 11.

Once the request was accepted, the Security Administrator will be able to view, update and create school users. They are also able to update the school’s address and view, update and create award and disbursement data.

For the school users, they are allowed to search for data and people, look at rejected or pending records and update their own profile.

More information on COD is also available at www.ifap.ed.gov.
Nelnet has completed its loan generation and loan servicing business system conversion project. The first conversion, which transferred Nelnet’s student loan servicing function from UNISTAR servicing system to the Nservice system, was completed in January. Nelnet’s full service loan generation business has been converted from UNISTAR to a platform called Ngenius. The conversions will enhance Nelnet’s system by providing long-term loan serving and generation platforms, expanding customer service and changing responsiveness and also improving integration to the Internet, among others.

The University of Colorado has implemented Sallie Mae’s Net.Pay electronic billing suite. Students can use the Net.Pay system by using their university-assigned ID and password to schedule payments and add other payers, such as parents, to the account. The e-billing system also allows students to pay for tuition, housing and other university costs.

American Student Assistance announced March 1 that it had become the first FFEL program participant in the country to launch functionality for CommonLine Release 5. ASA is striving for a trouble-free implementation through standard testing with industry partners. “Lenders, guarantors, FAMs, and all service providers must work together to ensure a completely smooth transition,” said Michael Sessa, ASA Director of Program Relations and Planning, “In-depth interagency testing is required. To that end, ASA looks forward to sustained testing with our colleagues.”

XML, the computer language under consideration for the transfer of student data, is considerably less secure according to Mark O’Neil, chief technology officer and joint founder of Web transaction security and integration specialist Vordel. XML’s vulnerability lies in the way the data enters and leaves computers on Internet connections. It is standard practice to send XML data over ports allotted for web traffic, thereby bypassing firewall restrictions that normally recognize and filter network traffic based on the application. The ability to bypass firewall restrictions in this way means that security is required at a higher level than the network access layer.

Citibank’s Student Loan Corporation recently announced the ability to electronically sign federal education loans online at www.studentloan.com. Citibank will utilize the Department of Education’s PIN as its verification tool for electronically signed documents.
FSA and PESC Sign Agreement

The US Department of Education’s Office of Federal Student Aid (FSA) and PESC have formally agreed to the support of standards in education exchanges. On February 25, FSA CIO Steve Hawald and PESC Executive Director Betsy Bainbridge signed the agreement committing to use of standards set by national and international standards-setting bodies and industry groups and by PESC when there are no existing standards. PESC commits to serving in a standards-setting role when necessary and to providing guidance to the community in situations in which there are conflicting standards. This agreement formalizes recent FSA participation in PESC and PESC’s mission in support of standards.

The agreement is available at www.StandardsCouncil.org/docs/PESC-SFA.htm.

- As of Feb. 24 FSA has processed 197,533 electronic FAFSAs, with an additional 239,000 FAFSA on the Web, renewal FAFSA and FAFSA express applications waiting for student signatures.

- Sallie Mae recently announced that its electronic signature four-week pilot project is complete. With the completion of the pilot, the e-signature capability is being launched by 34 schools, 119 lenders and 23 guarantors.

- The Education Finance Council has announced a special conference on technology for June 3, in Washington, D.C. The one-day conference will be geared towards information technology experts as well as those involved in creating technology strategies at their organization. Some of the topics to be addressed include The Department of Education’s Common Origination and Disbursement initiative, XML and how technology is being shaped to implement e-signatures. Additional information about the conference will be announced soon.

- Accenture recently announced the redesign of the Department of Education’s FAFSA website. In addition to readily apparent changes to the appearance of the site, the system capacity has been increased to process the approximately six million aid applications this academic year.

- The College Board is changing its policy to allow prospective colleges access to every SAT II exam score, reports the Chronicle of Higher Education. As part of a nine-year policy, the College Board previously allowed the option of releasing only the best score, a process that appears to favor wealthy students with ability to maneuver the system. While the decision has been approved by the College Board’s Guidance and Admission Assembly Council, the Board has not yet decided on a date in which the change will take affect.
PESC kicks off membership drive

On behalf of the Board of Directors of the Postsecondary Electronic Standards Council (PESC), I am pleased to announce the kick-off of our 2002-2003 membership campaign! As you may know, PESC membership is renewed every July 1, and we’re excited that we can again offer meaningful member benefits without an increase in membership fees.

For Affiliates, we offer active participation in the PESC XML Forum for Education, representation in standards-setting bodies (ANSI ASC X12 and ebXML), an invitation to our annual national conference with a discounted fee for one attendee, and invitations to membership-only information meetings.

In addition to the benefits provided for Affiliates, Members carry the right to vote on issues as proposed by the membership, are qualified to serve on XML Forum for Education Steering Committee, are eligible to vote in elections of the Steering Committee of the XML Forum for Education, are qualified to serve on the Board of Directors, are eligible to vote in elections of the Board of Directors, and receive one free registration for the annual national conference in addition to the one discounted fee listed above.

Affiliates and Members that are associations can also take advantage of our “umbrella” policy which allows an association to pass on PESC benefits to its own membership. In an effort to “spread the good word” about electronic standards, we also offer a referral discount for existing Affiliates and Members to bring in new organizations into the PESC membership.

New this year is a program to encourage Affiliates and Members to pay the membership costs for an organization unlikely to join on their own. Such sponsorships are important for those organizations, especially colleges and universities, that have a vested interest in joining PESC but have restrictions on funds.

The Membership Form, Fee Structure, and full listing of benefits are posted on the PESC website at www.StandardsCouncil.org and can be downloaded at your convenience. Please ensure that completed forms are returned to PESC by May 1 (while fees should be received by July 1), which will indicate to us which organizations will be eligible for several important Member votes that will be taken at our national annual conference on May 9 & 10 in Washington, DC.

Please save those dates now! We’ll be providing more information about the conference shortly and we look forward to another successful year!

Michael Sessa
Membership Chair
PESC Board of Directors
MEMBERSHIP FORM
JULY 1, 2002 - JUNE 30, 2003

Organization Name

Voting Member (or Official Contact) Name and Title

Street Address

City, State and Zip

Phone  Fax  E-mail Address

Membership Category

☐ Member
☐ Affiliate
☐ Friend

Organizational Type

☐ College or university
☐ State or Federal government agency
☐ Non-profit organization
☐ Commercial organization

2002-2003 MEMBERSHIP FEE


Referring organization, if any:

______________________________

Please complete this form and send it to:

Postsecondary Electronic Standards Council
One Dupont Circle, NW, Suite 520
Washington, DC 20036
fax: (202) 872-8857