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PESC conference focuses on collaboration

"I have seen and experienced more collaboration this year than in any of my 16 plus years of experience," said Keith Riccitelli, chair of the Postsecondary Electronic Standards Council, in his opening remarks to the attendees of PESC's Standards Though Collaboration Conference, May 16, in Ballston, Va.

The two-day conference, which focused on emerging standards and collaboration among the various entities that make up the postsecondary community, was kicked off by keynote speaker David Barkley, ASC X12 Chair and Director of eCommerce Relations at Freddie Mac.

Barkley explained to attendees that the accreditation of XML by ASC X12 would "offer another tool set to facilitate business information exchange."

Barkley walked the audience through the evolution of standards.

"If you look at standards evolution, they start internally and are very customer specific," explained Barkley. "They then move across a specific industry and eventually across all industries. Industry standardization, what you are doing (with PESC), requires collaboration and does not have competition."

Unfortunately, this cross-industry standardization is a long process, said Barkley, but stressed that X12 was working to bring it all together across the industries by expanding its charter to include XML.

As part of its XML inclusion, the X12 Steering Committee has created a Convergence and Outreach Task Group to help assist the Committee with bringing the various industries together to organize and work on cross-industry XML standards, said Barkley.

"X12 offers a neutral consensus-based approach to bring these industries together," said Barkley.

In addition to Barkley's explanation of the evolution of XML standards the conference included sessions on the National Student Clearinghouse, Electronic Services, Electronic Signatures, State Collaborative Efforts and SAML, among others. All PowerPoint presentations from the conference may be accessed at www.standardscouncil.org.



XML Forum Update

Members of the XML Forum for Education have made great strides in the past month toward the goal of producing Version 1 of the education data dictionary and developing an XML schema for the academic transcript.

Bruce Marton, UT Austin, has ably led the effort as Chair of the Architecture Team. In mid-April Bruce convened a small group of functional experts in financial aid and admissions/registrars data exchanges. Gathering with Bruce in the PESC offices in Washington, DC, **Adele Marsh** (AES), **Kurt Scafe** (Educaid), **Steve Margenau** (NASLA), and **Holly Hyland** (US Dept. of Education) worked to identify overlapping data in the two areas, thus collapsing the dictionary formed by merging data requirements for the Common Record, Meteor, CommonLine, and EDI transactions developed for the admissions/registrars community. The group identified aggregate data elements that can be reused in various transactions by the two communities. Bruce's creative use of a tree diagram helped the group analyze its data requirements.

Further filtering and shaping took place off line and in subsequent conference calls in which **Jeanenne Rothenberger** (Purdue University) and **Tom Stewart** (Miami-Dade Community College) provided the needed knowledge of admissions and registrar data needs. Holly helped to make the element names consistent with the Technology Work Group's naming conventions while **Betsy Bainbridge** proposed generic definitions to aid reusability.

A method for explaining cardinality rules to the Technology Work Group was eventually selected, and by May 1st a transcript tree structure and a draft of the data dictionary in spreadsheet form was ready to share. At that time **Garret Minakawa** (Oracle) had agreed to lead the transcript schema development initiative. The Technology Work Group, represented by **Karl Van Neste** and **Mark Reeve** (both of the College Board) and **Steve Margenau**, took part in an initial conference call along with Bruce, Tom, Jeanenne, **Brian Chan**, **Veshaal Singh** and **Richard Straton** (all of Oracle). The group agreed to use XML Spy to create the base schema, the sector library, and the transcript schema.

The past two weeks have seen some frenzied activity as small groups confer via conference call, the dictionary is tweaked, and Garret creates the base dictionary in XML Spy. With two weeks left before a draft of the transcript schema is to be reviewed at the June 1st trimester meeting of ANSI ASC X12, volunteers are doing a last pass to make names consistent and provide missing code sets. Garret anticipates meeting the schedule.

The Core Components Financial Aid group continues its analysis of required data for the various transactions in financial aid. Once complete, these data elements will be incorporated as needed into the data dictionary.

The Technology Work Group completed Version 2.0 of its Technical Specification in time for publication and distribution at the PESC Membership Meeting in Washington, DC, May 9th. Members were asked to review the documents and provide feedback for the continued updating of this document. The most recent release will soon be posted to www.PESCXML.org.



Letter from the Chair

Dear Friends and Colleagues:

It was great to see many of you last week at the member meeting and the Spring Conference. I found fresh energy in talking with you about community-based initiatives that are currently underway, and in hearing your ideas on possible work groups for the coming year.

For the past year we have focused extensively on working at the leading edge of the XML curve in order to put into place a firm foundation for building XML data standards for the higher education community. Through the hard work of the members of the XML Forum, we have made great strides this year. Yet, there is still significant work left to do. In the coming year, we will continue to maintain a focus on establishing XML data standards.

If you were in the member meeting last week you heard me remind the group that we are the Postsecondary Electronic Standards Council, not the Postsecondary XML Standards Council. Our charter charges us to address electronic data standards issues across higher education. Some lively discussion followed, and the following ideas were raised as potential work groups:

Common College Code – The need to develop a single identifier for colleges and universities that transcends all areas of business and works for domestic and international schools.

Authentication – Providing guidance on both the business and technical issues of authenticating, addressing issues such as SAML and appropriate levels of authentication.

Web Services – This topic generated significant interest, and Jerry Bracken volunteered to facilitate development of this work group.

If you're interested in taking part in any of these work groups, or in recommending another work group, please contact Betsy Bainbridge at 202-293-7383 or via email at bainbridgel@aacrao.org.

Another major topic of discussion during the meeting was outreach. We will be looking for new opportunities to reach out to schools, other potential members, and to potentially form new partnerships this year. Keep in mind that outreach is not just a function of the Board or the staff as you interact with others in the industry. If you believe in the work of the Standards Council, won't you share PESC with someone else in the higher education community? In the end we will all benefit from broader community participation.

Sincerely,

Keith Riccitelli
Chair, PESC

Letter *From* the Editor

Okay I admit, approximately two years of experience covering technology and financial aid in postsecondary education does not exactly qualify me as an expert. However, tens of thousands of dollars in loans and an ongoing battle with my graduate schools computer systems should afford me at least a little respect in the “working knowledge” department.

As the new editor for PESC’s *Standard*, I will readily admit that I was not ready for the kind of issues that arise when creating standards. I’ve found myself several times thinking, what is so hard about this? You need to agree on formats for name, age, SSN, etc. This isn’t tough stuff. But as Judy Flink recently pointed out at the PESC conference even a consensus on the standard colors to use in a Web environment can be an argument.

As a student, who recently was told that American University here in Washington, D.C. is not an accredited institution because of a reporting error during my financial aid process, I appreciate all the work that is being done to bring the many facets of postsecondary education together into one cohesive data transfer environment.

However, also as a student, I am hoping that the community will work on standards to address the issues associated with the things we, as students, really care about—our stereo equipment.

I recently set off my own car alarm, which in turn put my car stereo into “safe” mode. Simply put it won’t work. I called the dealership where I bought my car and was told that in order to get it out of safe mode I had to punch in the four-digit code that was in my owner’s manual.

After two hours of going over my owner’s manual with a fine-toothed comb, I drove to the dealership to ask where exactly this code might be located. My ever so friendly salesman explained that they must have forgotten to place the code in the manual, but never fear, the code is originally kept on a sticker under the spare tire in the trunk.

If you have tried to remove the spare tire from the trunk of a foreign sports car, you will understand how utterly disgusted I was when it was finally removed to reveal that the sticker was no longer there. The salesman promptly took me over to the service department.

The service department explained that the code would also be stamped into the metal casing of the stereo’s rear panel. Ahhhh, if the fact that the access code to my stereo was once kept under a spare tire didn’t make sense, the idea that the anti-theft device that shuts my stereo off can be cracked by what? —that’s right pulling the stereo out of the dash and looking on the back of it. And I thought electronic data transfer had security issues!

After agreeing to pay \$80 to have a technician spend about 10 minutes to pull my stereo from the dash, we discovered the code was not there either. The service manager politely refunded my money and suggested a new factory stereo for the low, low price of \$489 installed.

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PESC's Board of Directors election results are in....

The Postsecondary Electronic Standards Council finalized its election for members of the Board of Directors on May 9.

The Board, which consists of eight, two-year term members who serve staggered terms, oversees the Council's business operations and guides the work of the Council.

This year, the terms of four members of the PESC Board of Directors will be completed June 30. Keith Riccitelli (Sallie Mae), Michael Sessa (NASLA), Dallas Martin (NASFAA), and Judith Flink (University of Illinois, Chicago) agreed to run for a second two-year term.

After a seven-day election process all four members were re-elected to the Board of Directors.

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Upon returning home I visited a popular online car stereo dealer where I quickly discovered that although they had 422 car stereos available only three were rated "EZ" for installation in my car. The other 419 would require some degree of dash alteration that ranged from "minor shaving" to from the best of what I could tell was major reconstructive surgery.

Once my new stereo arrived, I found that "EZ" referred only to the amount of work it required to get it out of the box it arrived in. After three additional trips to a local car stereo specialist, another \$63 in parts, two knuckles that no longer have skin on them, I now am in possession of a car stereo that works with six of my eight speakers.

So I beg of you, once you all agree on the data dictionary and have mastered the XML-based transfer of my academic and financial records, could one of you explain to me why the hole for a stereo receiver in a Chevy is a different size than in a Pontiac (especially considering they are both GMAC products), why the red wire on a Volkswagen's wiring harness is the equivalent of a blue and white wire on a Kenwood receiver (Judy you may have to be the one to answer this), and more importantly why nearly every one of the 422 car stereos available today requires one to purchase an antenna adapter, when all antennas consist of metal stick attached to a cable?

—Heidi L. Weber

GAO report questioned

As reported in the April edition of *The STANDARD* in its report, *Electronic Government: Challenges to Effective Adoption of the Extensible Markup Language*, the General Accounting Office (GAO) stated that in the absence of formal policy and standards for XML, governmental agencies should be cautious about adopting the Web standard out of fear of future interoperability problems caused by proprietary development of XML extensions.

In response to the GAO's findings, the Raleigh-based HR-XML Consortium Inc. publically denounced the GAO's findings claiming that it did not consider the group's achievements and called on the agency to publish a record of the group's work.

However, a member of the General Services Administration's Office of Governmentwide Policy's XML Working Group said that the GAO report contained nothing to disagree with, according to a *Government Computer News* report.

In January, the Working Group distributed a draft list of federal-specific XML best practices. The co-chair of the Group indicated that private-sector data elements were either undefined or redundant and inconsistently defined—all issues that the Working Group wants to minimize if not eliminate within government, according *GCN*.

NCHELP wins 2001 best practices award

Keith Riccetelli, chair of the Postsecondary Electronic Standards Council, presented the PESC 2001 Best practices award to Tim Cameron, who accepted for the National Council of Higher Education Loan Providers (NCHELP) Electronic Standards Committee for its development of the Common Claim Initiative in the Common Account Management (CAM) Default Aversion and Claims Process.

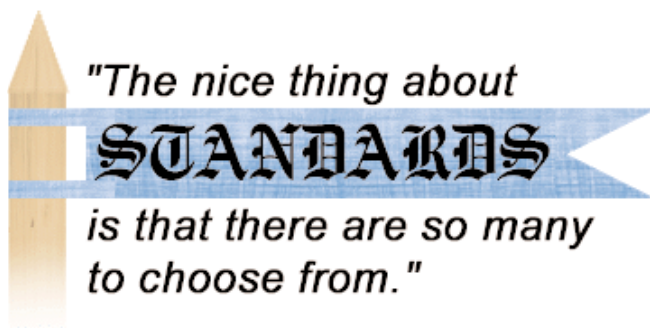


CONGRATULATIONS: Tim Cameron of NCHELP receives the PESC 2001 Best Practices Award from Keith Riccetelli. The initiative progressed with Default Aversion Assistance Request records in July of 1999 and most recently, July 2001, has moved on to claim records.

CAM, which began in July of 1997 with the creation of the initial workgroup, standardizes communication between guarantors, lenders, and services. As an event-driven, transaction-based reporting process, CAM facilitate the exchange of loan, disbursement, person, default aversion, and claim information in a standardized electronic format.

According to Dione Byers of Sallie Mae, of the 36 guaranty agencies at least 29 have implemented the use of the default aversion records. Byers also indicated that more than seven lenders/servicers have also implemented the program.

In March of 1999, the group transferred the initial CAM records, which were geared toward status types of records, said Kevin Woods of Sallie Mae.



The Financial Accounting Standards Board (FASB) complained of "standards overload" in the spring FASB Report. Responding to a survey, FASB members expressed their concern about the volume of accounting rules and the level of complexity and detail of those rules, prompting the FASB Board to propose some improvements in managing these accounting standards. The improvements include a shift to less detailed standards with a focus more on the substance rather than the form of a transaction;

improving the retrievability of accounting literature; and devoting staff time to assisting SEC staff on its initiative to simplify financial disclosures.

Such self-regulation, some feel, does not address the public's concern that financial statements aren't providing them all the information they need on publicly held companies. The General Accounting Office has its own ideas about ways to improve financial reporting which were outlined in a May 3 letter to Sen. Paul Sarbanes (D-Md.). These include formation of an oversight board, appointed by the SEC, with the authority to set auditing standards and investigate and discipline accounting firms. It looks like FASB can expect more standards to complain about.



X12 teams with UBL for meeting

As part of the ANSI Accredited Standards Committee (ASC) X12 inaugural Convergence and Outreach Task Group the Committee is extending its meeting venue to host the OASIS Universal Business Language (UBL) Technical Committee meeting June 3 to 7 in Minneapolis, Minn.

The co-habitation of the two groups will enable liaison activity between ASC X12, which develops e-business data exchange standards in X12 and Extensible Markup Language (XML) formats, and UBL, which creates standard XML schemas for business documents.

ASC X12 is also working on crafting XML design rules and processes for developing, approving and maintaining XML standards. The latest draft of the XML design rules can be viewed at http://www.x12.org/x12org/xml-design-rules_V4_draft.PDF.

The OASIS UBL Technical Committee is developing a standard library of XML business documents and designing context-specific business schemas. UBL is intended to become an international standard for electronic commerce freely available to everyone without licensing or other fees.

To register for the UBL meeting, visit http://www.x12.org/x12org/meetings/pdfs/ubl_reg.pdf. To register for the ASC X12 meeting, visit http://www.x12.org/x12org/meetings/x12trimt/reg_062002.pdf.

Technology Tidbits and Standard Snippets

■ **ELM Resources** recently announced that **SunTech**, a Mississippi-based student loan servicer, has become the latest participant in **ELMNet**. The company added approximately 315,000 borrowers to the ELMNet system. ELM Resources will soon implement the next phase of ELMNet, which will add real-time transaction processing to ELMNet's real-time aggregation and display capability.

■ The 64-institution **State University of New York** has entered into an agreement with **SCT** that will encourage further migration by those campuses currently not using SCT software platforms to SCT products. Thirty SUNY institutions currently use SCT Banner software and increased standardization is a system priority.

■ **Sallie Mae** recently announced that its **private credit** loans are now **e-signature enabled**. Following a successful launch of its own e-signature solution for Stafford and PLUS loans, Sallie Mae is beginning a four-week pilot program for its Signature Student Loan, Business Education Loan

and Law Student loan programs. Among the first participants to offer Sallie Mae's e-signature for private credit are Chase, Nellie Mae and Citizen's Bank.

■ **AFSA Data Corp.** has developed and launched a **Web-based economic hardship forbearance application** at www.afsa.com. The form, which utilizes electronic signature capabilities for a completely online transaction, is the first such forbearance form, according to AFSA's Senior Vice President of FFELP Servicing Meliss Hankin.

■ Beginning this summer, Illinois' **Midwestern University** will present its financial aid **award packages** to its students **online** via **Sallie Mae's Your Electronic Award** solution. The university will be able to send and revise student award letters via the Internet, enabling them to speed the process while saving thousands on postage. Once the student receives the electronic award package he/she will be able to revise, decline or accept their award

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package.

■ The **Connecticut Student Loan Foundation** recently announced that **Yale University** was the first institution to implement the Foundation's **electronic signature** process. The Foundation announced the availability of electronic signatures for Stafford loans in November of last year and will be adding PLUS functionality for the 2002-2003 academic year.

■ If you haven't had a chance to check out the latest Web development at the Department of Education, take a moment to visit the new **financial partners portal** (www.fp.ed.gov). The portal has been met with its share of "oohs and aahs" from the financial community. One community member's publication referred to the resources available from the site as an "amazing library." The site is clean, crisp and easily navigable. Although we are uncertain as to when USA Today started publishing Action and Dear Partner letters, as the graphic icon next to that link suggests.

■ In a recent column for developer.com, **Benoit Marchal**, author of **XML by Example** and **Applied XML Solutions**, warns that "strict adherence to standards comes at a cost: Standards are notoriously slow to develop...and are often too broad for your needs." To combat these and other issues, Marchal suggests clearly identifying what standards are needed and where they should be used as well as having a formal policy that documents the benefits expected from those standards. The full article may be accessed at www.developer.com.

■ **Lightspeed Interactive**, an information management and delivery solutions, and **Altova**, an XML development tool provider, recently announced the formal establishment of a strategic partnership. The two companies plan to integrate their technologies to provide for the creation, management and delivery of advanced XML-based applications.

■ A **white paper** discussing the role that open e-

business standards can play in the administration's **e-government** initiatives as well as an approach to apply these standards directly to current initiatives is available at www.disa.org/pdfs/white_paper02.pdf.

■ A software-development project, **Open Knowledge Initiative**, aimed at helping professors build Web pages for their courses and manage administrative functions has released its first technical standards. As part of the process, the collaborating colleges and universities are developing a set of **APIs**. The group hopes that commercial course-management producers will make their platforms compatible with APIs so that their self-created software will seamlessly integrate with existing systems.

■ The **W3C XML Core Working Group** has released a Last Call Working Draft for **XML 1.1**, previously called '**XML Blueberry**.' XML 1.1 As outlined in the XML Blueberry Requirements, XML version 1.1 resolves problems related to Unicode and line ending. Since Unicode will continue to grow past version 3.1, further changes to XML can be avoided by allowing almost any character, including those not yet assigned, in names. In addition, XML 1.0 attempts to adapt to the line-end conventions of various modern operating systems, but discriminates against the conventions used on IBM and IBM-compatible mainframes. The working group invites comments on the draft through the end of the Last Call review period, 28-June-2002. Latest Version URL: <http://www.w3.org/TR/xml11/>. Previous Version URL: <http://www.w3.org/TR/2001/WD-xml11-20011213/>.

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