

REQUEST FOR RECORDS DISPOSITION AUTHORITY
(See Instructions on reverse)

TO NATIONAL ARCHIVES and RECORDS ADMINISTRATION (NIR)
WASHINGTON, DC 20408

1. FROM (Agency or establishment)
Small Business Administration

2. MAJOR SUBDIVISION
Office of Administrative Services

3. MINOR SUBDIVISION
Administrative Information Branch

4. NAME OF PERSON WITH WHOM TO CONFER 5. TELEPHONE
Helga Taylor (202) 205 - 7053

LEAVE BLANK (NARA use only)

JOB NUMBER
11-309-04-4

DATE RECEIVED
11-20-2003

NOTIFICATION TO AGENCY

In accordance with the provisions of 44 U.S.C. 3303a the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.

DATE ARCHIVIST OF THE UNITED STATES
WITHDRAWN

6. AGENCY CERTIFICATION
I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,

is not required; is attached; or has been requested.

DATE SIGNATURE OF AGENCY REPRESENTATIVE TITLE
11-12-2003 *Greg White* *Acting*
Records Officer

7. ITEM NO.	8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN (NARA USE ONLY)
	<p>The attached electronic records disposition schedule is a new electronic application to be added to SBA's present records management manual.</p>		

System Name: Pre-authorized Debit System

Program: Office of Financial Assistance/Portfolio Management Division

Legal Authority:

Applicability: Agencywide

Restrictions: The system contains information restricted under the Privacy Act. The system contains confidential commercial or financial information the disclosure of which might be restricted under the Freedom of Information Act (FOIA).

Purpose: The Pre-authorized Debit System (PAD) provides collection of scheduled loan payments through electronic transfer of authorized debit amounts from consumer bank accounts to the U.S. Treasury. This system provides for automatic scheduled repayment of loan processing.

Item No.	Description of Records	Disposition
1.	Input.	
	a. Loan files. Participating borrowers' information entered, updated, and terminated by data keyed into desktop monitors at field offices.	a. Temporary. Approved as N1-309-86-1, Item 50:13.
	b. New Financial Master file from the Federal Reserve Bank monthly to keep data base validation current (received through Denver 25 th or 26 th of each month).	b. Temporary. Delete monthly after an up-to-date file has been received.
	c. Unsuccessful pre-notes and non-sufficient funds returns (via Denver) daily	c. Temporary. Delete after update has been completed.
	d. Notice of Change (NOC) – Federal Reserve Bank generated updates to borrower bank information that come daily via Denver.	d. Temporary. Delete after update has been completed.
	e. Loan Accounting data base used to validate loan and its eligibility for Pre-authorized Debit (e.g., Paid in Full is excluded).	e. Permanent. Approved as N1-309-87-2, Item 1.a.
	f. LAU transactions which update payment amount changes.	f. Temporary. Delete after update has been completed.

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| 2. | Master File. Enrollment data, debit/pre-note file, Automated Clearing House transmittal information, corrected borrower information, non-sufficient funds (NSF) check information, debit voucher information. | Temporary. Cut off at end of fiscal year in which loan is paid or charged off. Delete six years and three months after cutoff. |
| 3. | Output. | |
| | a. Pre-note file transmitted daily via Denver to Federal Reserve Bank/Automated Clearing House | a. No disposition. File is sent via Denver to Federal Reserve Bank/Automated Clearing House. |
| | b. Debit transaction file transmitted daily via Denver, Federal Reserve Bank, and Automated Clearing House to borrower banks. Payment records return to Denver for entry to Daily Accounting Collection Database as P Blocks. | b. No disposition. File is sent via Denver, Federal Reserve Bank, and Automated Clearing House to borrower banks for collection. |
| | c. Hard copy reports (daily, weekly, monthly, quarterly) | c. Temporary. Cut off at end of calendar year. Destroy three years after cutoff. |
| | d. Query through desktop monitor | d. Temporary. Delete or destroy when obsolete or replaced by an up-to-date query. |
| 4. | Documentation. | Temporary. Destroy or delete at end of each major version change. |
| 5. | Backups. | Temporary. Delete after the primary records have been deleted, or when replaced by a subsequent backup file. |
| 6. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a recordkeeping copy of other items covered in this schedule. | Temporary. Delete after the recordkeeping copy has been produced. |

Contact Information:

Name: Walter Intlekofer

Telephone No: 202-205-7543

Program: Office of Financial Assistance/Portfolio Management Division