# REQUEST FOR RECORDS DISPOSITION AUTHORITY
(See Instructions on reverse)

JOB NUMBER **N1-309-05-23**

DATE RECEIVED **7/28/05**

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

## 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request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.

| 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 | DATE | ARCHIVIST OF THE UNITED STATES |
|---|---|---|---|
| Helga Taylor | (202) 205 - 7053 | 5/13/06 | Allen Weinstein |

## 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 ___105 71__ 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 |
|---|---|---|
| 07-25-2005 | Jacqueline White | Records Officer |

| 7. ITEM NO. | 8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION | 9. GRS OR SUPERSEDED JOB CITATION | 10. ACTION TAKEN (NARA USE ONLY) |
|---|---|---|---|
| | The enclosed electronic records disposition schedule for SBA's Loan Accounting System is a complete revision and an expansion of the original Loan Accounting System schedule that was written in 1986 and approved by NARA under NI-309-87-2. The new schedule encompasses 33 subsystems, each of which is listed separately, but each constituting a part of the Loan Accounting System. | NI-309-87-2 | |
| | Each subsystem includes an electronic information system description and a disposition schedule. As there are multiple program managers for these systems, we have attached the name and telephone number of each program manager and the schedule he/she manages at the back of this package. These will be the contacts NARA may wish to confer with if questions arise on any of these schedules. For all other related matters, please contact Helga Taylor on 202-205-7053. | | |
| | See attached. | | |

1. Loan Accounting Daily Update

   a. Loan Accounting Daily Update Cycle (LADUC)

## I. Loan Accounting Daily Update
### A. System Name: Loan Accounting Daily Update Cycle (LADUC)
**Program:** Office of the Chief Financial Officer (OCFO), Denver Finance Center (DFC)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

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

**Purpose:** LADUC is a system by which all transactions that have been assembled during the course of a day in support of the Agency's loan making, servicing, and accounting functions are sequenced, edited, and, if they pass edit, applied to the Loan Accounting root database. This database consists of a large number of areas dedicated to specific functions. There is a group of 10 consecutive sections collectively known as the root database. It is the Loan Accounting root database that is primarily updated by LADUC.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Transaction Files<br>• File of update transactions entered via Loan Accounting Update (LAU) data entry screens<br>• File of Journal Voucher transactions from the DFC<br>• Files of transactions from front-end data entry systems such as Notes Receivable, Journal Vouchers, SBIC, 1416 disbursements, 327 updates, Care and Preservation of Collateral (CPC), and guaranty loan reporting.<br>• Payment transactions file from DFC via the Loan Collection System. This input includes Pre-Authorized Debit (PAD) transactions flowing back from the Automated Clearing House (ACH) and payments collected by servicing banks and forwarded by the fiscal transfer agent through DFC.<br>• Transactions file of business loan approval data from the Loan Application Tracking System (LATS).<br>• Transactions file of disaster loan approval data from the Office of Disaster Assistance (ODA).<br>• Files of Web and Sybase entered transactions from LATS and the Guaranty Purchase Tracking System (GPTS)<br>• Files of miscellaneous transactions entered by OCIO.<br>• Released correcting transactions from the | Temporary. Back up to cartridge prior to update. Delete disk file after update is completed. Delete backup file after 24 hours. |

● Suspense System.

| | | |
|---|---|---|
| 2. | a. Master File. Loan Accounting Root Database. Information includes Loan Number, Borrower Name and Address, Loan Principal Amount, Loan Approval Date, Loan Maturity Date, Minority Code, Loan Type, Major Loan Program, Subprogram Code, and Loan Status. | a. Permanent. Copy the cumulative year end paid-in-full loans onto magnetic tape(s) at the end of each fiscal year. Transfer tapes together with supporting system documentation to the National Archives at the end of each fiscal year. (N1-309-87-2, Item 1.a (b).) |
| | b. Public Use Version | b. Permanent. Transfer to the National Archives along with the Master File at the end of each fiscal year. (N1-309-87-2 Item 1.A (c).) |
| 3. | Output. | |
| | a. Daily download comprised of processed transactions to the Electronic Loan Information Processing System (ELIPS), a Sybase reporting subsystem | a. Temporary. Delete after update is completed. |
| | b. Monthly disc file which is basis for Infoquest, Management Information Summary (MIS) books, and a host of monthly and quarterly reports | b. Temporary. Delete at end of next month, when replaced by subsequent file. |
| | c. Daily reports for DFC. | c. Temporary. Cut off at end of fiscal year. Destroy or delete six years and three months after cutoff. |
| | d. Daily transaction file to General Ledger disk file | d. Temporary. Delete after update is completed. |
| | e. Monthly cumulative current transaction history file on disk. | e. Back up to cartridge at end of month. Delete disk file after backup. Delete backup file after two years. |
| 4. | Documentation. | Permanent. Transfer documentation with master tapes at end of each fiscal year to the National Archives. |

5.  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.

2. Subsystems that supply input to LADUC

    a. Loan Collection Accounting System (LCA)

    b. Loan Accounting Online Update (LAU)

    c. Journal Voucher (JV)

    d. Loan Disbursement (1416)

    e. Form 327 Loan Approval Modifications (327)

    f. Care Preservation of Collateral (CPC)

    g. Portfolio Management Guaranty Loan Reporting (PMG)

    h. Financial Institution Reporting System (FIRS)

    i. Guaranty Purchase Tracking System (GPTS)

    j. Notes Receivable Subsystems (NRS)

    k. Small Business Investment Company (SBIC)

    l. Loan Application Tracking System (LATS)

## II. Subsystems that supply input to LADUC

A. **Subsystem Name:** Loan Collection Accounting System (LCA)
   **Program:** Office of the Chief Financial Officer, Denver Finance Center (DFC)
   **Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))
   **Applicability:** Office of the Chief Financial Officer, Denver Finance Center
   **Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act. This system contains information restricted under the Privacy Act.
   **Purpose:** This system collects data entered into the Loan Accounting Online Update (LAU), edits and formats it, and either updates transactions directly to Loan Accounting Root Data Base or passes them to the Loan Accounting Daily Update Cycle (LADUC) for this purpose. Reports of both accepted and rejected data are sent electronically to DFC for printing there.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Transactions from LAU. | Temporary. Delete after 30 days. (Refer to LAU schedule, Item 3.a.) |
| 2. | Master File. Loan Accounting Root Database. Fields updated by LCA include SBA interest rate, Bank interest rate, borrower name and address, loan maturity date, fund code, subprogram code, current loan type, subprogram code, loan status, payment amount, payment type, payment frequency, date to litigation status. | N/A. This item is scheduled as N1-309-05-23 item 1a2. |
| 3. | Output. | |
| | a. Data edited for input to LADUC, for application to the Loan Accounting Root Database. | a. Temporary. Delete after 30 days. |
| | b. A large number of Collection Operations Report System (CORS) reports produced for printing at DFC. These are lists of accepted or rejected transactions. | b. Temporary. Cut off at end of fiscal year. Delete or destroy six years and three months after cutoff. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |

**B. Subsystem Name: Loan Accounting Online Update (LAU)**

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

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

**Purpose:** LAU is primarily a data entry and collection facility for the continuing servicing of existing loans. It is not used for initial loan entry. Most transactions are entered through desktop monitors, and LAU holds them for input to the Loan Accounting Daily Update Cycle (LADUC). There are also several batch programs that prepare files for LADUC. Other functions include:
- Hold future transactions and release timely to LADUC
- Produce monthly update file for SBA's Fresno Commercial Loan Servicing Center

This subsystem supersedes N1-309-87-2 item 1Ab.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Data entered as transactions by users at desktop terminals. Source documents are placed in the loan file. | Temporary. Approved as N1-309-86-1, Item 50:13. |
| | b. Loan Accounting root database used to edit screen input and to supply data sent to the SBA's Fresno Commercial Loan Servicing Center | N/A. This item is scheduled as N1-309-05-23 item 1A2. |
| | c. Monthly file of 504 program debenture updates from the fiscal transfer agent formatted for entry into LADUC in a batch process. | Temporary. Delete prior to next monthly run. |
| 2. | Master File. N/A. Records go through LAU to update the Loan Accounting Root Database in LADUC. | |
| 3. | Output. | |
| | a. Transactions entered through desktop terminals held in disk files for collection and formatting for input to LADUC via Loan Collection Accounting System (LCA). | Temporary. Delete after 30 days. |

| | | |
|---|---|---|
| b. | File containing records serviced by the SBA's Fresno Commercial Loan Servicing Center sent monthly to a dedicated server. | Temporary. Delete prior to the next monthly run. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**C. Subsystem Name:** Journal Voucher (JV)

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** OCFO, Denver Financial Center (DFC)

**Restrictions:**

**Purpose:** Journal vouchers are used in accounting to make adjustments not covered by standard transactions. The JV subsystem allows for creation, updating, approval, and query of journal voucher transactions for subsequent entry to the Loan Accounting Daily Update Cycle (LADUC). The system also permits entry of a comment for each journal voucher. This subsystem provides the Journal Voucher component for the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Data keyed into desktop monitors at the OCFO and DFC. The source document is a request from a field office to change a data element or a cash item that suspends an attempt to post to the loan. The system produces a printed copy of each transaction entered for their files. (Other copies of journal vouchers reside in a dedicated area of the Loan Accounting Database and in ELIPS). | a. Temporary. Source document and printed copy. Cut off at end of fiscal year. Destroy six years and three months after cutoff. |
| | b. Loan Accounting Root database. | b. N/A. This item is scheduled as N1-309-05-23 item 1a2. |
| 2. | Holding Files. | |
| | a. Transactions held in a dedicated area of the Loan Accounting Database. Information includes Effective Date, Fund Symbol, Fund Year, Transaction Code, Ledger Account, and Debit or Credit Amount. | a. Temporary. Delete daily after unload. |
| | b. Control records held in a Relational Database Management System (RDMS) database. Information includes JV number (assigned consecutively), Fiscal Year, Creation Date, Requestor, Group ID. | b. Temporary. Delete at end of calendar year after backup to tape. |

3. Output.
   a. Daily file of transactions input to the LADUC.

   a. Temporary. Delete after LADUC run.

   b. Transactions viewed through desktop query.

   b. Temporary. Delete when superseded or obsolete.

4. Documentation.

   Temporary. Destroy or delete at each major version change.

5. 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.

**D. Subsystem Name: Loan Disbursement - 1416**

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** The system is available to users with valid User ID and password at all Agency sites where loans are made or serviced. Certain functions are permitted only to users at the Denver Finance Center (DFC).

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

**Purpose:** The basic purpose of this system is to disburse loan funds to borrowers. Data for the payment to borrower is entered at the originating office, and then the DFC approves and schedules the disbursement. Many loans are disbursed in multiple stages, which means the system is used several times before the loan is fully disbursed. The preferred payment method is direct deposit to the borrower's account via the Treasury Automated Clearing House (ACH), so the system also is used to enter borrower bank account and routing numbers.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Data keyed into templates displayed on desktop monitors. The source document is the disbursement record, an internal form called "Disbursement Instructions," which is used to authorize a 1416 transaction. Form 1416, the official document, is printed. The disbursement record and the Form 1416 are retained in the loan file. Information entered includes disbursement amount, bank disbursement date, months installments are due, repayment amount, number of checks to be issued, and disbursement type (check or ACH). | Temporary. Approved as N1-309-86-1, Item 50:13. |
| 2. | Holding File. Transactions held in a dedicated area of the Loan Accounting Database until they are extracted by a scheduled batch program. | Temporary. Delete after scheduled batch run. |
| 3. | Output.<br>a. Batch program output read into the Loan Accounting Daily Update Cycle (LADUC).<br><br>b. Payment files (one for checks and one for ACH) go through the DFC to the Department of Treasury. | a. Temporary. Delete after LADUC run.<br><br>b. N/A. Files are sent to the Department of Treasury. |

c. Query screens.

c. Temporary. Delete when superseded or obsolete.

d. Reports including MARS 380 (Outstanding Unscheduled 1416 Requests), Undelivered Check Register, Network Transaction Register forwarded to Department of Treasury for disbursement.

d. Temporary. Cut off SBA copy at end of fiscal year. Delete or destroy six years and three months after cutoff.

4. Documentation.

Temporary. Destroy or delete at each major version change.

5. 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.

**E. Subsystem Name:** Form 327 Loan Approval Modifications

**Program:** Office of the Chief Financial Officer (OCFO) and Office of Financial Assistance (OFA)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This subsystem contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act (FOIA). This subsystem contains information restricted under the Privacy Act.

**Purpose:** The 327 subsystem provides a means to modify the original amount or repayment terms of a loan by entering data into TIP screens. This data will be formatted into transactions to be processed through the nightly Loan Accounting Daily Update Cycle (LADUC) run. This subsystem acts as a component of the Loan Accounting system providing the means to update the terms of loans stored in the Loan Accounting Root database.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Data keyed into desktop screens by authorized personnel at loan service centers or Headquarters. SBA Form 327, Modification or Administrative Action, is the source document. | Temporary. Approved as N1-309-86-1, Item 50:13. |
| 2. | Holding File. Transactions held in the 327 holding area of the Loan Accounting Database until they are extracted by a scheduled batch program later in the day. | Temporary. Delete after daily extract of transactions. |
| 3. | Output. | |
| | a. Disk file of transactions from the batch program is read into Loan Accounting Daily Update Cycle (LADUC). | Temporary. Delete after successful completion of LADUC run. |
| | b. Query screen to display transactions keyed in but not yet processed by LADUC. | Temporary. Delete when obsolete or superseded. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**F. Subsystem Name:** Care and Preservation of Collateral (CPC)

**Program:** Office of the Chief Financial Officer (OCFO) and Office of Financial Assistance (OFA)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** The system is implemented agency wide, but certain functions are restricted to employees at Headquarters and the Denver Financial Center (DFC). All users must have valid User ID, password, and rights to the system.

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

**Purpose:** The CPC subsystem provides an automated means to track and service both payables and receivables that are incurred when a loan in liquidation requires disposal of collateral and other borrower assets. This subsystem acts as a component to the Loan Accounting System tracking the results of liquidation activity on a loan.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Data entered through desktop monitors. Fifteen data entry screens are available to users: five to field users only, eight to Headquarters and DFC users only, and two to both. As a general rule disbursement records are entered in field offices and receivables are entered at Headquarters and DFC. SBA Form 1034 is printed at the time of data entry or update. Source documents are payee invoices. Payee invoices and SBA Form 1034s are placed in the loan case files. | a. Temporary. Approved as N1-309-86-1, Item 50:13. |
| | b. Loan Accounting Root database. | b. N/A. This item is scheduled as N1-309-05-23 item 1a2. |
| 2. | Master File. Three CPC areas of the Loan Accounting Database. Database records are designed to track payment and receivable balances. Information includes Payment Status, Payment Status Date, Payment ID, Payment Purpose Code. | Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff. |
| 3. | Output. | |
| | a. Daily transactions file for input to the Loan Accounting Daily Update Cycle (LADUC). | a. Temporary. Delete after LADUC run. |

b. Two daily disbursement files, one for the Automated Clearing House (ACH) and one for checks, sent to DFC for certification and then to the Department of Treasury for payment.

b. Temporary. Cut off SBA copy at end of fiscal year. Delete six years and three months after cutoff.

c. A daily billing file sent to the DFC to be used as input to report programs.

c. Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff.

d. CPC database areas updated via batch programs.

d. Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff. (See Item 2.)

e. Duplicate Payment Report and Daily Error Report sent daily to the DFC.

e. Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff

f. Seven query screens. All are available to field personnel; four also may be used at Headquarters.

f. Temporary. Delete when superseded or obsolete.

g. Three Management Accounting Report System (MARS) reports produced by weekly runs for Message Management System (MMS) distribution.

g. Temporary. Cut off at end of month. Delete or destroy one month after cutoff.

h. Three reports (two MARS) produced by monthly runs for the DFC.

h. Temporary. . Cut off at end of quarter. Delete or destroy three months after cutoff.

i. MARS 433 and MARS 346 produced quarterly for the DFC.

i. Temporary. Cut off at end of fiscal year. Delete or destroy one year after cutoff.

j. A series of annual reports produced for Headquarters OCFO

j. Temporary. Cut off at end of fiscal year. Destroy three years after cutoff.

k. IRS Form 1099s printed annually. When SBA charges off a loan, the Internal Revenue Service (IRS) considers the difference between the unpaid loan balance and the proceeds realized from asset disposal to be income. This income is reported annually to payees on IRS Form 1099.

k. N/A. Reports are sent to payees.

| | |
|---|---|
| l. File containing Form 1099 information sent to the IRS. SBA copy is kept on CD. | l. Temporary. Delete SBA copy on CD after six months. |
| m. MARS 617 sent to DFC. | m. Temporary. Cut off at end of fiscal year. Delete or destroy three years after cutoff. |
| 4. Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

**G. Subsystem Name:** Portfolio Management Guaranty Loan Reporting System (PMG)

**Program:** Office of Financial Assistance (OFA), Portfolio Management Division

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act (FOIA).

**Purpose:** Monthly Reporting & fee Transmittal. Lenders are required to report the status of every Guaranty loan by the third day of each month, using a mutually agreed upon format through the fiscal transfer agent. This data format serves three purposes:
1. Reporting on the status of the loan.
2. Transmittal of the loan payment for loans sold on the Secondary Market
3. Transmittal of the Servicing fee for loans approved since 1997.

At the end of each month, SBA produces a file of all SBA guaranteed loans and provides that file to the fiscal transfer agent. Using the mutually agreed upon data format submissions, and the SBA Guaranty Loan Portfolio file, the fiscal transfer agent submits the data to the SBA via a File Transfer Protocol (FTP) from the $21^{st} - 30^{th}$ of each month. Office of the Chief Information Officer (OCIO) then processes the data into dedicated areas of the Loan Accounting Database.

All non-performing loans and loans whose monthly reports contain errors, as identified by the fiscal transfer agent, are flagged for both servicing center and District Office actions. Error messages are generated by either non-reporting or invalid entries. The PMG subsystem provides the Loan Accounting System with information on the collection of Lender-Serviced Guaranty Loans.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Guaranty Loan Portfolio file updated by the fiscal transfer agent with form 1502 data. This file is submitted electronically. | a. Temporary. Delete after non-use for three days. |
| | b. Daily guaranty loan history file produced by the Portfolio Management Query (PMQ) System. | b. Temporary. Delete after successful completion of program run. |
| | c. Data keyed in by field office personnel. | c. N/A There is no source document. |
| 2. | Master File. Dedicated areas for Guaranty Loan Reporting. One record per active bank-serviced loan per month is created and saved. Information includes servicing office, lender SBA number, borrower's name, SBA loan | Temporary. After the number of records for a loan reaches 99, delete the oldest record when a new record is added. |

number, period month end date, fiscal transfer agent lender loan number, lender contact name, lender telephone number, loan status code, next installment date, interest paid to date, amount disbursed this period, amount applied to principal, Amount applied to interest, total principal disbursed, total undisbursed principal, interest rate.

3. Output.

a. Guaranty loan file to the fiscal transfer agent.

a. Temporary. Delete SBA copy after non-use for three days.

b. Guaranty purchased loan file to the fiscal transfer agent.

b. Temporary. Delete SBA copy after non-use for three days.

c. Display Screens for error correction.

c. Temporary. Delete when obsolete or superseded.

d. Display screens for Inquiry and System Reports.

d. Temporary. Delete when obsolete or superseded.

4. Documentation.

Temporary. Destroy or delete at each major version change.

5. Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule.

Temporary. Delete after the record keeping copy has been produced.

**H. Subsystem Name:** Financial Institution Reporting System (FIRS)

**Program:** Office of Financial Assistance (OFA)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:**

**Purpose:** FIRS is a repository of data on domestic lending institutions in dedicated areas of the Loan Accounting Database. This subsystem provides the referential component on lending institutions for the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. File from Partner Identification Management System (PIMS) | a. Temporary. Delete input file after update has been completed. |
| | b. File of Polk numbers to directly set closed and inactive bank indicators | b. Temporary. Delete input file after update has been completed. |
| 2. | Master File. Dedicated area of the Loan Accounting Database including FIRS Identification Number, Lender Name and Address, Mailing Address, Contact Information, and Corporate Structure. | Temporary. Cut off when system is terminated. Destroy/Delete three years after cutoff. |
| 3. | Output. | |
| | a. Daily update file to the Loan Accounting Daily Update Cycle (LADUC). | a. Temporary. Delete after LADUC update has been completed. |
| | b. Weekly and monthly reports, mainly in hard copy, but in one case as a downloadable file. | b. Temporary. Cut off at end of fiscal year. Destroy or delete one year after cutoff. |
| | c. Query capability to display lender data is available to end users through desktop terminals. | c. Temporary. Delete when obsolete or replaced by a subsequent query. |
| | d. Monthly file to update the RISK Lender Database | d. Temporary. Delete after monthly update of RISK Lender Database. |

| | | |
|---|---|---|
| 4. | Documentation. | Temporary. Destroy or delete at end of each major version change. |
| 5. | 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. |

**I. Subsystem Name:** Guaranty Purchase Tracking System (GPTS)

**Program:** Office of Field Operations (OFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains information restricted under the Privacy Act. This system contains confidential business or proprietary information which may be restricted under the Freedom of Information Act (FOIA)

**Purpose:** GPTS is an online system which keeps track of the information about Guaranty loans that are purchased by the SBA. This subsystem provides the capability of tracking Guaranty loans for the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Master Data extracted from the Electronic Loan Information Processing System (ELIPS). | a. No Disposition. System to system transfer. |
| | b. Data from the purchase package from the lender keyed in by SBA personnel via input screens. Purchase package is part of the loan file. | b. Temporary. Approved as N1-309-86-1, Item 50:13. |
| 2. | Master File. The master file is a Sybase database containing information about guaranteed loans purchased from lenders by the SBA. This information includes loan number, loan purchase status, demand date, servicing information, interest purchase transcripts, repair/recovery amounts and reasons, disbursement and billed amounts, lender contact information and chronological history (chron) comments. | 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. Online reports and queries available to assist in tracking the loan throughout the purchase process. | a. Temporary. Delete screen display when no longer needed. |
| | b. Data sent to the Loan Accounting Daily Update Cycle (LADUC) to update the Loan Accounting Root Database and the General Ledger once a purchase has been approved. | b. Temporary. Delete transaction record after update. |

| 4. | Documentation. | Temporary. Delete at each major version change. |
| --- | --- | --- |
| 5. | 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. |

**J. Subsystem Name:** Notes Receivable System (NRS)

**Program:** Office of the Chief Financial Officer (OCFO) and Office of Financial Assistance (OFA)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act. This system contains information restricted under the Privacy Act

**Purpose:** When a loan becomes delinquent, one method of recovery is to turn all or part of the balance due into a note receivable. The note will have a loan number identical to the original loan except for the last digit, and it will be serviced through the Loan Accounting Daily Update Cycle (LADUC) in the same manner as a loan. NRS provides a means to enter, update, and query notes and to generate journal vouchers to transfer balances from loan to note general ledger accounts. This subsystem provides the handling of note receivables component for the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Data from Form 327 keyed into desktop screens by authorized personnel at loan service centers or Headquarters. | Temporary. Approved as N1-309-86-1, Item 50:13. |
| 2. | Holding File. Transactions held in dedicated Notes Receivable area of Loan Accounting Database until they are extracted by a scheduled batch program later in the day. | Temporary. Delete after daily extract of transactions. |
| 3. | Output. | |
| | a. Output file from the batch program read into LADUC. | Temporary. Delete after successful completion of batch run. |
| | b. Query screen that displays transactions collected but not yet entered to LADUC | Temporary. Delete when superseded or obsolete. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**K. Subsystem Name:** Small Business Investment Company (SBIC)

**Program:** Office of Capital Access, Investment Division and Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Section 303 of the Small Business Investment Company Act of 1958 (15 U.S.C. 683)

**Applicability:** SBA Headquarters

**Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act (FOIA).

**Purpose:** Small Business Investment Companies (SBICs) are venture capital firms that specialize in making loans to start up businesses, particularly those involved in new technologies or business concepts. SBA supports these SBIC firms with direct loans and loan guarantees. The SBIC system supports entry, update, and servicing of loans and guarantees by SBA to these venture capital firms. SBA does not service or track loans that SBICs make to small business borrowers.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Data for loan approval and maintenance entered through a series of SBIC entry and update screens available on desktop monitors. Access to these screens is restricted to the Investment Division and OCFO. Source documents are draw applications and commitment applications. | Temporary. Approved as N1-309-04-1, Item 1. |
| 2. | Holding File. Section of Loan Accounting Root Database. Data is held for later entry into the Loan Accounting Daily Update Cycle (LADUC). | Temporary. Delete after daily extract of transactions. |
| 3. | Output. | |
| | a. Daily update file to the LADUC. | a. Temporary. Delete after LADUC run. |
| | b. Update to Allotment section of the Loan Accounting Database when loans are approved. | b. Temporary. Delete after update of Allotment section of Loan Accounting Database. |
| | c. Several query screens available on user desktops | c. Temporary. Delete when obsolete or superseded. |
| | d. Two daily cross reference files sent to the Denver Financial Center (DFC). | d. Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff. |

e. Monthly file sent to the DFC for printing of 20 day delinquency notices.

e. Temporary. Cut off at end of fiscal year. Delete six years and three months after cutoff.

f. Reports that provide aggregate leverage outstanding and leverage charged off by each type of funding instrument that an SBIC can hold. Reports are broken out into SBIC status and SBIC name that summarizes the Loan Accounting System 014 (LAS014) screen and show categories of funding activity and status of each SBIC licensee and includes information of operating, liquidating, current applicants, rejected applicants, and unknowns (new market venture companies and license number input errors).

f. Temporary. Cut off at end of fiscal year. Delete or destroy 15 years after cutoff.

4. Documentation.

Temporary. Destroy or delete at each major version change.

5. 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.

**L. Subsystem Name:** Loan Application Tracking System (LATS)

**Program:** Office of Financial Assistance (OFA), Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** LATS Data entry is available in all SBA offices where loan applications are accepted.

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

**Purpose:** LATS accepts loan applications from SBA offices and from preferred lenders, returns error messages when data is not valid, assigns loan number when application is accepted, and holds approved new loan data until it is transferred to Loan Accounting Daily Update Cycle (LADUC) and added to the Loan Accounting root database. LATS provides the loan tracking function of the Loan Accounting system. This subsystem supersedes N1-309-87-2 item 2A.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan application data entered through desktop monitors. Source documents are paper loan applications. | a. Temporary. Approved as N1-309-86-1, Item 50:13. |
| | b. Loan application data entered via the Electronic Lending System and assembled on the Sybase Loan Database | b. Temporary. Cut off at end of fiscal year in which loan is paid or charged off-final. Delete six years and three months after cutoff. |
| 2. | LATS Transaction Interface Package (TIP) Files. | Temporary. Delete files when quantity of data degrades system performance. |
| 3. | Output. | |
| | a. Transactions used by LADUC to establish new loans on the Loan Accounting Root Database. | a. Temporary. Delete prior to next LADUC run. |
| | b. Loan approval records placed on the Loan Automatic Allotment (LAA) data base area (for later use in Executive Information System, among other things) | b. Temporary. Delete at end of month after download and merge with year-to-date approval history file on disk. (Refer to Loan Automated Allotment schedule, Item 2.a.) |
| | c. A number of query screens are available. | c. Temporary. Delete when obsolete or superseded by an up-to-date query. |

d. A Client Identification (CID) Cross Reference report distributed via local printers to field offices.

d. Temporary. Destroy when obsolete or superseded by an up-to-date report.

e. Data provided to the Portfolio Management Query System (PMQ) for use by the Pipeline System.

e. N/A. System to system transfer.

4. Documentation.

Temporary. Delete at each major version change.

5. 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.

3. Systems that interact with LADUC

    a. Suspense System

    b. Liquidation & Litigation Tracking System (LLTS)

    c. Delinquent Loan Collection System (DLCS)

    d. Loan Automated Allotment System (LAA)

## III. Subsystems that interact with LADUC

**A. Subsystem Name:** Suspense System

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** OCFO and the Denver Finance Center (DFC)

**Restrictions:**

**Purpose:** The Suspense Subsystem holds transactions that have been input to the Loan Accounting Daily Update Cycle (LADUC) but which do not pass one or more LADUC edits. The suspended transactions are stored in dedicated areas of the Loan Accounting Database where they are held for correction. Correction may be to the transaction itself or to the loan to which the proposed update applies. Suspended transactions are released in the next LADUC cycle after corrections are applied.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Corrections input through desktop screens. | N/A There are no source documents. |
| 2. | Holding File. Transactions in suspense held in dedicated areas of the Loan Accounting Database (a Unisys Relational Database Management System (RDMS) database). Information includes include Loan Number, Transaction Sequence Number, Transaction Entry Date, Transaction Effective Date, Transaction Process Date, Transaction Code, Status Code, Major Program Code, Subprogram Code, and Subsidy Rate. | Temporary. Delete corrected transaction after release to LADUC |
| 3. | Output. | |
| | a. Released correcting transactions input to LADUC daily | a. Temporary. Back up to cartridge prior to LADUC update. Delete disk file after update is completed. Delete backup file after 24 hours. |
| | b. Transactions viewed through desktop query | b. Temporary. Delete when superseded or obsolete. |
| | c. MARS-201, Detail Transaction Listing, sent to DFC daily | c. Temporary. Cut off at end of month. Delete or destroy one month after cutoff. |

|  |  |  |
|---|---|---|
| d. | Month end file of suspense transactions sent to the Loan Accounting Reports System. | d. Temporary. Delete after 30 days. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**B. Subsystem Name:** Liquidation and Litigation Tracking System (LLTS)

**Program:** Office of Financial Assistance (OFA) for liquidations, Office of General Counsel (OGC) for litigations

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** SBA offices that service loans

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

**Purpose:** LLTS is a comprehensive system use to track delinquent loans when liquidation or a litigation procedure becomes necessary. Each loan is set up as a case with display of current status, chronological history (referred to as chron) of past actions, scheduled future actions, and associated collateral. LLTS also may be used for litigation actions not specific to a given loan. LLTS acts as a component of the Loan Accounting System providing tracking of liquidation and litigation activity for loans stored in the Loan Accounting Root database.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Data entered online into LLTS by authorized liquidation and litigation officials. Collateral and property information entered through Loan Accounting Update (LAU) screens. Source documents are part of the loan file. | a. Temporary. Approved as N1-309- 86-1, Item 50:13. |
| | b. Name and Address area of the Loan Accounting Database. | b. No disposition. System to system interface. |
| 2. | Master File. LLTS areas of the Loan Accounting Database containing loan data including Collateral real present value, Collateral other present value, Collateral status, Collateral type, Collateral program ID, Collateral purchase prior liens, Litigation case number, Litigation region code, Litigation office code, Litigation SBA attorney, Litigation chron action code, Litigation chron result code, Property asking price, Property sale price, Property sale date, Property appraiser name, Property broker name. Property inspector name, Property clean up cost, Liquidation program ID, Liquidation chron create date, Liquidation chron update date, Liquidation chron action official, Liquidation comment, Charge off entry date, | Temporary. Cut off when system is terminated. Delete three years after cutoff. |

Charge off recommending official, Charge off approving official, and Charge off approving official approval date.

3.  Output.

a.  Input file to the Loan Accounting Daily Update Cycle (LADUC) containing transactions which move loans in or out of liquidation and transactions which contain liquidation or litigation related data.

a.  Temporary. Delete after nightly update.

b.  Monthly, quarterly and annual liquidation and litigation reports.

b.  Temporary. Cut off at end of calendar year. Destroy five years after cutoff.

c.  Collateral purchase forms printed from Purchase and Sale screens.

c.  Temporary. Cut off at end of calendar year. Destroy five years after cutoff.

d.  File of collateral properties for sale uploaded weekly to the web making the data available to the public.

d.  Temporary. Delete after up-to-date file has been uploaded to the web.

4.  Documentation.

Temporary. Destroy or delete at each major version change.

5.  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.

**C. Subsystem Name:** Delinquent Loan Collection System (DLCS)

**Program:** Office of Financial Assistance (OFA)/Portfolio Management Division
**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c)); Debt Collection Improvement Act of 1996
**Applicability:** Agencywide
**Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act (FOIA). This system contains information restricted under the Privacy Act.
**Purpose:** The function of this system is to use the Loan Accounting Root Database to identify loans that are currently delinquent (10 to 60 days past due) and to assemble loan data in the system to facilitate borrower contact by both telephone and mail. It provides agency loan collectors with an automated system to track collection activities (on-line work queue, call back scheduling, and chronological history). Telephone contact is supported by a Digital Mosaix Predictive Dialing System in the Birmingham and Santa Ana Servicing Centers. Loans serviced at service centers are downloaded to the two Mosaix systems for auto-dialing. Birmingham handles loans for offices 0429, 0228, and 0626. Santa Ana handles loans from 0927, 0632, 0992, 0946, and 1112. The remaining loans are loaded into work groups at their own servicing office for manual calling. An Automated Message System (AMS) forwards a daily file to the Office of Financial Operations (OFO) Denver printing/mailing facility. This includes both a 10 day late notice that is automatically sent to past due borrowers and a series of on-line collection letters that are selected and automatically sent by the collection staff.

| Item No. | Description of Records | Disposition |
|---|---|---|
| | Input. | |
| 1. | a. File of delinquent loans built weekly from the Loan Accounting Root Database. Input to auto-dialing file. | a. Temporary. Delete each week after an up-to-date file has been extracted. |
| | b. Loan documentation and correspondence from borrowers. | b. Temporary. Approved as N1-309-86-1, Item 50:13. |
| | c. Base loan data from Loan Accounting Root Database used to validate loan data and confirm loan is still delinquent at time of collection effort. | c. No disposition. System to system interface. |
| | d. A Treasury Offset Program (TOP) relational database file excludes loans currently subject to Treasury collection cross servicing. This file is not sent to the Department of Treasury. | d. No disposition. System to system interface. |
| | e. The Pre-authorized Debit System (PMD) data base excludes loans participating in PMD. | e. No disposition. System to system interface. |

| | | |
|---|---|---|
| 2. | Master File. Dedicated area of Loan Accounting Database containing collection history and collector information. Contains loan number, borrower's name, address, delinquency data, balance and payment data, collection history. | Temporary. Cut off at end of fiscal year in which loan is closed. Delete six years and three months after cutoff. (N1-309-87-2, item 3C.) |
| 3. | Output.<br>a. Weekly Collection Status reports | a. Temporary. Cut off at end of calendar year. Destroy hard copy reports three years after cutoff. |
| | b. AMS file sent to the OFO Denver daily for borrower mailings. | b. Temporary. Delete after mailing has been completed. |
| | c. Borrower address updates to be processed through the Loan Accounting Daily Update Cycle (LADUC). | c. Temporary. Delete after update process has been completed. |
| | d. Desktop inquiry | d. Temporary. Delete or destroy when obsolete or superseded by a subsequent desktop inquiry. |
| 4. | Documentation. | Temporary. Destroy or delete at end of each major version change. |
| 5. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

**D. Subsystem Name:** Loan Automated Allotment System (LAA)

**Program:** Office of the Chief Financial Officer (OFCO), Office of Capital Access (OCA), and Office of Disaster Assistance

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:**

**Purpose:** The LAA System performs the following primary functions:
- Record apportionment of loan levels and subsidy budget authority when received from the Office of Management and Budget (OMB)
- Allot loan levels to loan making units (District Office and Disaster Area Office) as needed
- Maintain historical file of allotments and of loan approvals

This subsystem represents a funds allotment component of the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Apportionments of loan levels and subsidy budget authority from OMB | a. Temporary. Cut off at end of fiscal year. Destroy or delete three years after cutoff. |
| | b. Loan approvals from the Loan Application Tracking System (LATS) | b. No disposition. System to system interface. |
| | c. Updates (increases, decreases, cancellations, reinstatements) from the Loan Accounting Update (LAU) Daily | c. Temporary. Delete input file after update has been completed. |
| | d. Disaster loan approvals | d. No disposition. System to system interface. |
| 2. | Master File. LAA areas of Loan Accounting Database. | |
| | a. Approval History Record. Information includes Location Code, Loan Type, Fiscal Year, Loan Number, Minority Code, Approval Date, Loan Program, and Subprogram Code. | a. Temporary. Delete at end of month. |
| | b. Allotment History Record (allocation from Department of Treasury to SBA, sub-allocation to SBA field offices). Information includes Location Code, Fiscal Year, History Type, Direct Funds | b. Temporary. Delete at end of month. |

on Hand, Guaranty Funds on Hand. Borrower Name, Loan Amount, and Allotment Comments.

c.  Funding Record (transfer of funds from Department of Treasury to SBA into field accounts). Information includes Location Code, Fiscal Year, Current Direct Amount, Current Guaranty Amount, Reserve Direct Amount, Reserve Guaranty Amount, Cumulative Direct Amount, Cumulative Guaranty Amount, Month to Date Approved Direct Funds, Month to Date Approved Guaranty Funds, Year to Date Approved Direct Funds, and Year to Date Approved Guaranty Funds.

c.  Temporary. Cut off when system is terminated. Destroy/delete 3 years after cutoff.

3.  Output.

a.  Online queries.

a.  Temporary. Delete when obsolete or replaced by a subsequent online query.

b.  Hard copy reports printed at requestor's local printer.

b.  Temporary. Destroy when obsolete or replaced by a subsequent report.

c.  Month-end hard copy reports produced in batch runs.

c.  Temporary. Cut off at end of fiscal year. Destroy three years after cutoff.

d.  Daily loan approval activity output to Loan Accounting Daily Update Cycle (LADUC) in General Ledger Only (GLO) format.

d.  Temporary. Delete after LADUC update has been completed.

e.  Monthly Approval History File.

e.  Temporary. Delete at end of month after download and merge with year-to-date approval history file on disk

f.  Year-to-date Approval History File on disk, accumulated from monthly loan approval downloads used for Executive Information System (EIS) reports.

f.  Temporary. Copy to tape at end of fiscal year. Cut off at end of fiscal year. Delete disk file one month after cutoff.

g.  Annual Approval History File on tape.

g.  Temporary. Cut off at end of fiscal year. Delete three years after cutoff.

| | |
|---|---|
| h. Monthly Allotment History File. | h. Temporary. Delete at end of month after download and merge with year-to-date allotment history file on disk. |
| i. Year-to date Allotment History File on disk. | i. Temporary. Copy to tape at end of fiscal year. Cut off at end of fiscal year. Delete one month after cutoff. |
| j. Annual Allotment History File on tape. | j. Temporary. Cut off at end of fiscal year. Delete three years after cutoff. |
| k. Monthly Funding File. | k. Temporary. Delete at end of month after download and merge with year-to-date funding file on disk. |
| l. Year-to-date Funding File on disk. | l. Temporary. Copy to tape at end of fiscal year. Cut off at end of fiscal year. Delete one month after cutoff. |
| m. Annual Funding File on tape. | m. Temporary. Cut off at end of fiscal year. Delete three years after cutoff. |
| n. Weekly hard copy reports produced from weekly loan approval downloads. | n. Temporary. Cut off at end of fiscal year. Destroy three years after cutoff. |
| o. Loan level and subsidy budget authority allotments to make funds available for Electronic Lending (ELEND) and Electronic Transactions (ETRAN) loans exported to web-based Sybase databases. Sybase databases are 504 Basic, Accredited Lenders, 7A General, Certified Lenders, LowDoc, MicroLoan, Community Express, Export Express, Premier Certified Lenders, PLP, Preferred Lenders with EWCP, and SBA Express. | o. Temporary. Delete after web-based Sybase databases have been updated. |
| 4.     Documentation. | Temporary. Destroy or delete at each major version change. |

5.      Electronic Mail and Word Processing Copies:        Temporary. Delete after the
        Electronic copies of records created on             recordkeeping copy has been
        electronic mail and word processing systems         produced.
        and used solely to generate a recordkeeping
        copy of other items covered in this schedule.

4. Subsystems that use Loan Accounting database independent of LADUC

    a. Mainframe Microloan System

    b. Portfolio Management Loan Experience System (PME)

    c. Portfolio Management Name and Address (PMN)

    d. Pre-authorized Debit System (PMD or PAD)

    e. Portfolio Management Treasury Systems (PMT)

    f. 1201 Billing Notice (1201)

## IV. Subsystems that use Loan Accounting Database independent of LADUC

**A. Subsystem Name:** Mainframe Microloan System

**Program:** Office of Financial Assistance (OFA)
**Legal Authority:** Section 7(m) of the Small Business Act, 15 USC 636(m)
**Applicability:** Office of Financial Assistance, Office of Program Development,
Microenterprise Development Branch
**Restrictions:** This system contains confidential business or proprietary information which may be restricted under the Freedom of Information Act (FOIA).
**Purpose:** The purpose of Mainframe MicroLoan is to maintain a file of Intermediary Lenders (IL) and the loans that SBA makes to them. The IL is a community or regional organization that approves and services micro loans to borrowers. This activity is financed by loans and sometimes grants from SBA to the IL. ILs and the loans that SBA makes to them is the activity tracked by the Sybase system. This system does not track micro loans to borrowers; that is done by the Sybase Micro Loan system.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. IL Application data entered via user desktops in the Microenterprise Development Branch. | Temporary. Cut off at end of fiscal year in which loan is paid off. Destroy three years after cutoff. |
| 2. | Master File. Section of Loan Accounting Root Database. IL data includes IL Number, IL Name, IL Address, IL Official, IL Telephone, IL Point of Contact (POC). Loan data includes loan number, borrower name, borrower address, borrower social security number, current loan balance, loan approval date. | Temporary. Cut off when system is terminated. Delete 3 years after cutoff. |
| 3. | Output. Hardcopy reports requested online including List of Allotment Report, Summary of Loan Approvals/Funding, Detail List of Loan Approvals/Modifications, and Delinquency Report on Microloans. | Temporary. Destroy when obsolete or superseded by an up-to-date report. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**B. Subsystem Name:** Portfolio Management Loan Experience (PME)

**Program:** Office of Financial Assistance (OFA)/Portfolio Management Division

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:**

**Purpose:** The SBA Loan Experience (PME) Subsystem contains loan data summarized by Franchise Code and also by North American Industry Classification System (NAICS). It provides on-line maintenance of the current list of Franchise Codes plus loan performance reports summarized by either franchise code or NAICS code in both demand and batch. The PME subsystem provides a loan experience reference component to the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a.  Loan data in Loan Accounting Root Database | a.  N/A. This item is scheduled as N1-309-05-23 item 1a2. |
| | b.  Franchise data from Loan Accounting Database.  The program office assigns franchise codes. | b.  Temporary.  Cut off when system is migrated to a web-based platform.  Delete three years after cutoff. |
| 2. | Master File.  Loan performance data extracted from the main Loan Accounting Root Database and summarized by Franchise Code and also by Standard Industrial Classification.  It also contains the master list of franchise codes.  Information includes Disbursement Count, Disbursement Amount, Charge Off Count, Charge Off Amount added to appropriate place in an array determined by Originating Office Code and Approval Fiscal Year.  This file is a dedicated area of the Loan Accounting Database (redundant data). | Temporary.  Replace file by semi-annual batch run in April and October. |
| 3. | Output. | |
| | a.  NAICS and Franchise reports printed semiannually in batch. | a.  Temporary. Cut off at end of calendar year. Destroy one year after cutoff. |
| | b.  NAICS and Franchise reports requested electronically through desktop monitors at | b.  Temporary.  Delete when obsolete or superseded by an |

any time.

    c.  NAICS and Franchise reports requested in hard copy through desktop monitors at any time.

    d.  Full and selected Franchise Lists requested electronically through desktop monitors.

    e.  Full and selected Franchise Lists requested in hard copy through desktop monitors.

4.    Documentation.

5.    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.

up-to-date report.

    c.  Temporary. Destroy when obsolete or superseded by an up-to-date report.

    d.  Temporary. Delete when obsolete or superseded by an up-to-date report.

    e.  Temporary. Destroy when obsolete or superseded by an up-to-date report.

Temporary. Destroy or delete at end of each major version change.

Temporary. Delete after the recordkeeping copy has been produced.

**C. Subsystem Name:** Portfolio Management Name and Address System (PMN)

**Program:** Office of Financial Assistance (OFA)/Portfolio Management Division

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains information restricted under the Privacy Act. This system may contain confidential business or proprietary information the disclosure of which may be restricted under the Freedom of Information Act.

**Purpose:** The PMN subsystem supports Debt Collection Initiatives for Treasury Offset, collection agencies, litigation and liquidation accounts and quality lending. It is a repository of name, address, and other data for obligors and other significant individuals. These individuals may be identified in this system as co-borrower, guarantor, accountant, and others, as well as the loan principal.

This is an on-line system accessed through Unisys Transaction Interface Package (TIP) screens. Field offices can retrieve, add, update or delete borrower's and guarantor's name and address with valid security. User can stop referral by entering "OUTLAWED" Code. Loans referred to the Treasury Offset Program (TOP) for debt collection cannot be deleted from this system. This subsystem provides the Loan Accounting System with a component for tracking names, addresses, and responsibilities of persons associated with an SBA loan.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan applications. Data keyed in through a desktop monitor for immediate update to the dedicated PMN areas of the Loan Accounting Database. | Temporary. Approved as N1-309-86-1, Item 50:13. |
| | b. Addresses supplied through an automated interface with the Portfolio Management Treasury Systems (PMT). | b. No disposition. System to system interface. |
| 2. | Master File. Information in the PMN areas of the Loan Accounting Database includes Servicing Office, SBA Loan Number, Borrower's Name, Street Address, City, State, Zip Code, Home Phone Number, Business Phone Number, Generation, Name Association Code, Outlawed Code and Date of Demand of all participants associated with an SBA loan, e.g., guarantor, principal, co-borrower, attorney, etc. | Temporary. Cut off at end of fiscal year in which loan is cancelled, paid in full, liquidated, or sold. Delete six years and three months after cutoff. (N1-309-87-2, Item 3e.) |

3.  Output.
    a.  The Treasury Offset Program (TOP) accesses PMN for name and address data that it does not carry.

        a.  No disposition. System to system interface.

    b.  The Liquidation and Litigation Tracking System (LLTS) accesses this system for name and address data that it does not carry.

        b.  No disposition. System to system interface.

    c.  Screen display of adhoc online queries made through desktop monitors.

        c.  Temporary. Delete when no longer needed.

    d.  Printed copies of adhoc online queries.

        d.  Temporary. Destroy when no longer needed.

4.  Documentation.

    Temporary. Delete when system is obsolete or superseded.

5.  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.

**D. Subsystem Name:** Pre-authorized Debit System (PMD, also known as PAD)

**Program:** Office of Financial Assistance (OFA)/Portfolio Management Division

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**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 (PMD) provides collection of scheduled loan payments through electronic transfer of authorized debit amounts from consumer bank accounts to the U.S. Department of Treasury. This system provides for automatic scheduled repayment of loan processing. This subsystem provides an automated debit component to the Loan Accounting System.

| 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 disk file from the Federal Reserve Bank (FRB) monthly to keep database validation current received through Denver Finance Center (DFC) on 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 DFC) daily | c. Temporary. Delete after update has been completed. |
| | d. Notice of Change (NOC) – FRB generated updates to borrower bank information that come daily via DFC. | d. Temporary. Delete after update has been completed. |
| | e. Loan Accounting Root Database used to validate loan and its eligibility for PAD (e.g., Paid in Full loans are excluded). | e. No Disposition. System to system interface. |
| 2. | Master File. Dedicated area of Loan Accounting Database including enrollment data, debit/pre-note file, Automated Clearing House (ACH) 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 DFC to FRB/ACH

a. No disposition. File is sent via DFC to FRB/ACH

b. Debit transaction file transmitted daily via DFC, FRB, and ACH to borrower banks. Payment records return to DFC for entry to the Loan Accounting Daily Update Cycle (LADUC).

b. No disposition. File is sent via DFC, FRB, and ACH 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. 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.

**E. Subsystem Name:** Portfolio Management Treasury Systems (PMT)

**Program:** Office of Financial Assistance (OFA)/Portfolio Management Division

**Legal Authority:** Deficit Reduction Act of 1984, Cash Management Improvement Act of 1992, Debt Collection Improvement Act of 1996

**Applicability:** Agency-wide

**Restrictions:** This system contains information restricted under the Privacy Act. This system may contain confidential business or proprietary information the disclosure of which may be restricted under the Freedom of Information Act (FOIA).

**Purpose:** The Treasury Offset Program (TOP) offsets and forwards to SBA salaries, pension payments, Internal Revenue Service (IRS) refunds, and other federal payments for obligors of delinquent loans. Debt Management Services (DMS) is a Department of Treasury run collection service in behalf of many federal agencies including SBA. Loans that are more than 180 days past due are forwarded to the Department of Treasury for DMS action.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Accounting root database maintained by the Loan Accounting Daily Update Cycle (LADUC). Past due loans are identified for receipt of 60 day notices, or, when 180 days past due, for referral to Department of Treasury. These actions are recorded in the database along with pertinent data relevant to the loan in question. | a. N/A. This item is scheduled as N1-309-05-23, item 1a2. |
| | b. Portfolio Management Name and Address (PMN) areas of the Loan Accounting root database supply obligor data not found on the loan accounting root record. | b. No disposition. System to system interface. |
| | c. Data files from Department of Treasury supply collection and offset amounts as received weekly. | c. Temporary. Delete after database has been updated. |
| | d. Voluntary payments (from checks received from borrowers) and loan status comments are keyed into the system using system Transaction Interface Package (TIP) screens. The loan status comments are not based on paper records. TIP is a Unisys graphic online interface to the Unisys mainframe computer. It is used to create input transactions to the Loan | d. Temporary. Delete file after database has been updated. |

Accounting System.

2.      Master File. Dedicated area of Loan Accounting Database (Relational Database Management System (RDMS) database) of loan, collection, and obligor data for the loans selected for Treasury Offset Program (TOP) and/or Debt Management Service (DMS). Information includes Loan number, Borrower Name, Borrower Address (street, city, state, zip), Name type, Name Association code, Amount owed, Amount Collected, Debt Type, and Judgment Indicator.

Temporary. Cut off when system is terminated. Delete 3 years after cutoff. (N1-309-87-2 items 3a, 3b and 3d)

3.      Output.

a.    Data files sent to Department of Treasury with new loans for TOP/DMS and updates for existing loans.

a.    No disposition. Files are sent to Department of Treasury.

b.    TIP screens for desktop query.

b.    Temporary. Delete when obsolete or superseded by a subsequent query.

c.    File of delinquent borrowers extracted from the Credit Alert Interactive Voice Response (CAIVR) data base monthly and sent to Department of Housing and Urban Development to help that agency to avoid making loans to poor risks. The CAIVR table in the relational database management system contains loan number, referral date, status, loan balance, and amount and days delinquent.

c.    No disposition. File is sent to Department of Housing and Urban Development.

d.    Files sent to each of the three major commercial credit bureaus via Credit Bureau Reporting programs.

d.    Cut off after creation of file. Delete SBA copy of file 90 days after cutoff.

e.    CAIVR effective dates displayed on a query system.

e.    Temporary. Delete when no longer needed.

f.    Name and address database may be updated from TOP/DMS TIP menu.

f.    No disposition. System to system interface.

| | | | |
|---|---|---|---|
| g. | TOP/DMS referral status is input to an Internal Revenue Service (IRS) system for 1099-C tax form selection. | g. | No disposition. System to system interface. |
| h. | Hard copy reports. | h. | Temporary. Cut off at end of fiscal year. Destroy one year after cutoff. |
| 4. | Documentation. | | Temporary. Destroy or delete at end of each major version change. |
| 5. | 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. |

**F. Subsystem Name:** 1201 Billing Notice System

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** The subsystem processes all active loans that are SBA serviced.

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

**Purpose:** The function of this system is to produce data files for the Denver Finance Center (DFC) that will be used to print and mail SBA Form 1201. This form acts as the notification to the borrower of an impending loan payment. Notices are normally mailed 17 days before Next Payment Due Date. This system is a component of the Loan Accounting System providing a method to notify borrowers of pending payments and status of their loans.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Loan Accounting Root Database. | N/A. This item is scheduled as N1-309-05-23 item 1a2. |
| 2. | Master File. N/A | |
| 3. | Output. Two files sent to an outsourcer by the DFC to print and mail 1201 Billing Notices. | Temporary. Delete after printing and mailing 1201 Billing Notices. |
| 4. | Documentation. | Temporary. Delete at each major version change. |
| 5. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

5. Support Subsystems

   A. SBA Office Information System (SOI)

# V. Support Subsystems

**A. Subystem Name:** SBA Office Information System (SOI)

**Program:** Office of the Chief Information Officer (OCIO)
**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))
**Applicability:** Agencywide
**Restrictions:**
**Purpose:** SOI maintains a table of field office data that is used to supply report data and control parameters to more than 150 Unisys mainframe production programs.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Updates and new field offices are entered in real time through desktop monitors. | No disposition. SBA has no records. |
| 2. | Master File. Dedicated area of the Loan Accounting Database including office name, address, telephone numbers, location code, points of contact, and office type (branch, DO, etc.) for each field office. | Temporary. Cut off when system is terminated. Delete 3 years after cutoff. |
| 3. | Output. | |
| | a.  Data and control parameters supplied to Unisys mainframe reporting programs. | a.  No disposition. System to system interface. |
| | b.  Electronic and paper: Monthly audit report of changes applied during the previous month. | b.  Temporary. Cut off when system is terminated. Destroy/delete 3 years after cut off. |
| | c.  Electronic and paper: Monthly report of current office database information. | c.  Temporary. Cut off when system is terminated. Destroy/delete 3 years after cut off. |
| | d.  Online screen displays. | d.  Temporary. Delete when no longer needed. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

6. Subsystems using LADUC output

   a. Portfolio Management Query (PMQ)

   b. Electronic Loan Information Processing System (ELIPS)

   c. General Ledger Only (GLO)

## VI. Daily Report Subsystems using LADUC output

**A. Subsystem Name:** Portfolio Management Query (PMQ)

**Program:** Office of the Chief Financial Officer (OCFO)
**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))
**Applicability:** Agencywide
**Restrictions:** This system contains confidential commercial or financial information the disclosure of which may be restricted under the Freedom of Information Act (FOIA). This system contains information restricted under the Privacy Act.
**Purpose:** The PMQ subsystems primary function is to provide a comprehensive and widely available means to query the Loan Accounting Database. Several PMQ batch programs serve as conduits between the Loan Application Tracking System (LATS) source and end users of Pipeline files.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Loan Accounting Database | Permanent. Previously approved as N1-309-87-2, Item 1.A (b). |
| 2. | Master File. PMQ does not maintain any files. Its function is strictly data display and to pass data from the Loan Accounting database. | N/A |
| 3. | Output. | |
| | a. A series of 26 screens that present a wide array of Loan Accounting data | a. Temporary. Delete when obsolete or superseded. |
| | b. A weekly Collateral Purchase (COLPUR) file containing data on property owned and for sale by SBA. It is displayed to the public via a Web page. | b. Temporary. Delete after one week when superseded by an up-to-date file. |
| | c. A daily guaranty loan history file that is read by the Guaranty Loan Reporting system. | c. Temporary. Delete after successful completion of program run. |
| | d. A series of files built daily and sent to a dedicated server for use in field offices | d. Temporary. Delete the next day prior to replacement. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | 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. |

**B. Subsystem Name:** Electronic Loan Information Processing System (ELIPS)

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

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

**Purpose:** ELIPS is a client based system that offers several query options. The most important of these is rapid and comprehensive access to the full range of data concerning any given loan. ELIPS acts as a query component Loan Accounting System to display data in a variety of formats.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Loan data and General Ledger balances extracted from the mainframe Loan Accounting system during the Loan Accounting Daily Update Cycle (LADUC) cycle and downloaded to ELIPS. General Ledger transactions downloaded from a daily allotment run. | Temporary. Delete after completion of update. |
| 2. | Master File. The master file is a replication of the Loan Accounting Root Database in Sybase tables. The Sybase files are cumulative; new data is added each day. Information includes loan number, borrower name and address, loan origination date, loan maturity date, loan origination office, loan servicing office, loan approval amount, subprogram code, current loan type, subprogram code, minority code, gender code, veteran code, and current loan balance. | Temporary. Copy to tape nightly. Detroy/delete 90 days after copied to tape. |
| 3. | Output. | |
| | a. Comprehensive query data on items such as borrowers' history, current loan status, etc., for any given loan number. | Temporary. Destroy or delete when obsolete or superseded by a subsequent query. |
| | b. Other queries including General Ledger balances, borrower search of either ELIPS or Portfolio Management Name and Address (PMN) file on a number of parameters, and daily load statistics going | Temporary. Destroy or delete when obsolete or superseded by a subsequent query. |

|  |  |  |
|---|---|---|
|  | back to March, 2000. Search results may be printed or downloaded. | Temporary. Delete after completion of update. |
|  | c. Month-end extract of transaction data to Master ON-line System for Trend Evaluation and Research (MONSTER) | Temporary. Delete when obsolete or superseded. |
|  | d. Other files extracted from time to time on request and sent to user offices |  |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

**C. Subsystem Name:** General Ledger Only (GLO) Databases

**Program:** Office of the Chief Financial Officer (OCFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Office of the Chief Financial Officer, SBA Headquarters

**Restrictions:**

**Purpose:** The General Ledger is a disk file of account balances which represents the cumulative sum of all Agency financial activity, and the Report Ledger is a disk file in a format used in General Ledger Trial Balance reports. Both files are normally updated by the Loan Accounting Daily Update Cycle (LADUC).

When the OCFO determines that an account balance must be corrected or adjusted in a manner that cannot be accomplished by a LADUC transaction, they prepare transactions through GLO, which runs to perform an immediate update. This function is analogous to a journal voucher for an individual loan. This system is used at the end of the fiscal year to close allotment accounts and to close revenue and expense accounts against retained earnings.

When a user logs on to GLO, GLO downloads the General Ledger disk file to a SQL Anywhere database on the OCFO server. The SQL Anywhere database is deleted at the end of the user's GLO session.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. Disk files of corrections prepared by OCFO personnel on their desktop computers, and transferred to the Unisys 2200 by File Transfer Protocol (FTP). Source documents are printouts showing errors from Loan Accounting programs. | Temporary. Delete or destroy after update has been completed. |
| 2. | Master Files. | |
| | a. General Ledger disk file (flat file). Information includes account number, fund code, loan type, fiscal year, account balance, account description, last LADUC update date, last GLO update date. The General Ledger for any date going back 10 years can be generated from the Loan Accounting Database. Each LADUC run or GLO run (ad hoc) creates a new General Ledger disk file. | a. Temporary. Copy to tape monthly. Cut off at the end of the year. Delete 3 years after cut off. |
| | b. Report Ledger disk file (flat file) used for the General Ledger Trial Balance reports (MARS 317 and MARS 317 FY). Information includes account number, | b. Temporary. Copy to tape monthly. Cut off at the end of the year. Delete 3 years after cut off. |

fund code, loan type, fiscal year, subsidiary count, GL code, account balance, account description, last LADUC update date, and last GLO update date. Each LADUC run or GLO run (ad hoc) creates a new Report Ledger disk file.

c.  GLO SQL Anywhere database on OCFO server which is downloaded from the General Ledger disk file when a user logs on to GLO. This database is used to prepare GLO transactions.

    c.  Temporary. Copy to tape monthly. Cut off at the end of the year. Delete 3 years after cut off.

3.    Output.
    a.  Audit reports.

    a.  Temporary. Destroy after verification that update has completed successfully and correctly.

    b.  General Ledger Trial Balance reports (MARS 317 and MARS 317 FY) from Report Ledger File.

    b.  Temporary. Destroy after one month.

    c.  Output file to Consolidated General Ledger/Financial Reporting Information System (CGL/FRIS) System.

    c.  Temporary. Cut off output file at end of fiscal year. Delete six years and three months after cutoff.

4.    Documentation.

Temporary. Delete at each major version change.

5.    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.

7. Report subsystems that use LADUC output less frequently than daily

  a. Loan Accounting Reports

  b. Management Information Summary (MIS)

  c. Risk Lender (RISK)

  d. Loan Accounting Infoquest (LAI)

  e. Federal Assistance Awards Data System (FAADS)

## VII. Report Subsystems that use LADUC output less frequently than daily

**A. Subsystem Name:** Loan Accounting Reports

**Program:** Office of the Chief Financial Officer (OCFO), Denver Finance Center (DFC)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains information restricted under the Privacy Act. This system may contain confidential business or proprietary information the disclosure of which may be restricted under the Freedom of Information Act (FOIA)

**Purpose:** Loan Accounting Reports is a comprehensive system that includes periodic loan accounting reporting with the exception of Management Information Summary (MIS) books. Reports may be monthly, quarterly, semi-annual, annual, or by request. Most of the reports are in the Management Accounting Report System (MARS) series. Each MARS report is assigned a number, and lists showing MARS number and report title are available. Loan Accounting Reports also does the annual run of IRS form 1032 for mailing to borrowers whose loans have matured during the past calendar year. This subsystem supersedes N1-309-87-2 item 1b.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Accounting disk file downloaded from the Loan Accounting root database at each month end. | a. Temporary. Copy to tape at the end of each month. Delete information on tape 3 years after cut off. |
| | b. Loan Application Tracking System (LATS) Transaction Interface Package (TIP) files. | b. Temporary. Delete files when quantity of data degrades system performance. |
| | c. Surety Bond Guaranty (SBG) data uploaded from the SBG Sybase database. | c. Temporary. Delete after one month. |
| | d. Month-end file of suspense transactions from the Suspense System. | d. Temporary. Delete after 30 days. |
| 2. | Master File. N/A | |
| 3. | Output. | |
| | a. Periodic reports that show loan activity and loan status, or accounting data. Most reports are in the Management Accounting Report System (MARS) series. Reports are designated by an assigned three digit number. Reports may be printed and distributed at SBA | |

Headquarters, transmitted to DFC and printed there, sent to field offices by the Message Management System (MMS), or sent to end users as e-mail attachments.

| | | |
|---|---|---|
| i. | Weekly reports (200 series) | i. Temporary. Cut off at end of month. Delete or destroy one month after cutoff. |
| ii. | Monthly reports (300 series) | ii. Temporary. Cut off at end of quarter. Delete or destroy three months after cutoff. |
| iii. | Quarterly reports (400 series) | iii. Temporary. Cut off at end of fiscal year. Delete or destroy one year after cutoff. |
| iv. | Semi-annual reports (500 series) | iv. Temporary. Cut off at end of fiscal year. Delete or destroy two years after cutoff. |
| v. | Annual reports (600 series) | v. Temporary. Cut off at end of fiscal year. Delete or destroy three years after cutoff. |
| b. | Copy on tape of IRS Form 1032 (annual notification of interest paid). This form is mailed to borrowers whose loans became inactive during the past calendar year. | b. Temporary. Delete after 90 days. |
| c. | New Loan and loan increase records extracted from a month-end file sent to Federal Assistance Awards Data System (FAADS) | c. Temporary. Delete after next quarterly run of FAADS. |
| 4. | Documentation. | Temporary. Delete at each major version change. |
| 5. | 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. |

**B. Subsystem Name:** Management Information Summary (MIS)

**Program:** Office of the Chief Financial Officer (OCFO)
**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))
**Applicability:** Agencywide
**Restrictions:**
**Purpose:** MIS provides summary level loan approval and loan status data at each month end in an easily read book format. The reports are targeted to upper level management. The MIS Subsystem provides the management information summary component to the Loan Accounting System. This subsystem supersedes N1-309-87-2 item 1d.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Accounting disk file downloaded from the Loan Accounting Root Database at each month end. | a. Temporary. Copy to tape at the end of each month. Delete information on tape 3 years after cut off. |
| | b. Surety Bond Guaranty (SBG) data uploaded from the SBG Sybase database. | b. Temporary. Delete after one month. |
| 2. | Master File. N/A | |
| 3. | Output. | |
| | a. Monthly reports organized in book format of year to date summary comparison of current and prior year loan approval activity and aging summaries of the loan portfolio. Quarterly reports of SBG year to date comparisons of current and prior year activity. Agency-wide books with yellow covers include an agency summary followed by breakouts by region. Regional books with green covers include a regional summary followed by breakouts by office within the region. | a. Temporary. Cut off at end of each fiscal year. Destroy three years after cutoff. |
| | b. Online reports accessed through Unisys Transaction Interface Processor (TIP) screens. | b. Temporary. Delete when superseded or obsolete. |
| 4. | Documentation. | Temporary. Delete at each major version change. |
| 5. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

**C. Subsystem Name:** RISK Lender

**Program:** Office of Financial Assistance (OFA), Office of Lender Oversight

**Legal Authority:** Sections 4(b)(3), 4(c) and 23 of the Small Business Act (15 U.S.C. 633(b)(3), 633(c), and 650)

**Applicability:** OFA, Office of Lender Oversight

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

**Purpose:** RISK Lender provides a means for users to do a quick query of a wide variety of loan and lender data in order to monitor lender performance and loan servicing.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Accounting disk file downloaded from the Loan Accounting Root Database at each month-end. | a. Temporary. Delete at end of next month, when replaced by subsequent file. |
| | b. Two files with data from the Financial Information Reporting System (FIRS) areas of the Loan Accounting Database. | b. Temporary. Delete after monthly run. |
| 2. | Master File. Sybase relational database including Borrower Name, Borrower street address, city, state, ZIP, Borrower social security number, Borrower telephone, Loan Approval Date, Loan Approval fiscal year, Subprogram Code, Lender ID, Lender name, Lender City, Lender state, Loan status, Ethnic code, Veteran code, Standard Industrial Classification code, North American Industry Classification System code, Effective Charge Off Date, Loan number, Maturity term, Transfer to Liquidation date, and Principal Gross to Liquidation amount. | Temporary. Delete prior to creation of a new version each month. (N1-309-04-6) |

3.      Output.

      a.  PowerBuilder screen displays.

                                          a.  Temporary. Delete when replaced by a subsequent screen display, or when user exits PowerBuilder.

      b.  Cognos reports

                                          b.  Temporary. Delete at month-end when replaced by up-to-date reports.

      c.  Microsoft Excel Spreadsheets.

                                          c.  Temporary. Destroy or delete when obsolete or when replaced by an up-to-date spreadsheet.

4.      Documentation.                        Temporary. Destroy or delete at end of each major version change.

5.      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.

**D. Subsystem Name:** Loan Accounting InfoQuest (LAI)

**Program:** Office of the Chief Information Officer (OCIO)

**Legal Authority:**

**Applicability:** InfoQuest is available to authorized users throughout the Agency. It is not, however, in use in every office.

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

**Purpose:** InfoQuest is intended to give the end user a fast and convenient means to craft ad hoc reports to meet the particular needs of his or her office without the delay that would be inevitable if these requests were made to the Office of the Chief Information Officer (OCIO). It saves OCIO the need to devote substantial resources to responding to a continuing stream of special requests.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input. | |
| | a. Loan Accounting disk file downloaded from the Loan Accounting Root Database at each month end. | a. Temporary. Delete at end of next month, when replaced by subsequent file. |
| | b. Rural/Urban file received infrequently from Department of Agriculture at their discretion. | b. Temporary. Delete after a new version is received. |
| | c. Current Congressional District file by ZIP code received after each Congressional reapportionment. | c. Temporary. Delete after a new version is received after Congressional reapportionment. |
| 2. | Master File. The records consist of a large number of data fields extracted from each loan record at month-end including loan number, borrower name, borrower address, borrower social security number, current loan balance, loan approval date, originating office code and servicing office code, as well as rural/urban code and congressional district code. | Temporary. Delete prior to creation of a new version each month. |

3. Output. Ad hoc reports (query outputs)
   a. Electronic copy

   a. Temporary. Delete when obsolete or superseded by an up-to-date report.

   b. Paper copy

   b. Temporary. Destroy when obsolete or superseded by an up-to-date report.

4. Documentation.

   Temporary. Delete when the system is superseded or obsolete.

5. 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.

Note: There is no backup of this system.

**E. Subsystem Name:** Federal Assistance Awards Data System (FAADS)

**Program:** Office of the Chief Financial Officer (OCFO); Office of Procurement and Grants Management (OPGM); and, Office of Surety Guarantees (OSG)

**Legal Authority:** Title 31 Section 6102(a) of the United States Code.

**Applicability:** Office of the Chief Information Officer (OCIO)

**Restrictions:**

**Purpose:** The FAADS Subsystem performs mandatory reporting to Bureau of the Census for the purpose of providing Congressional and state government officials with comprehensive and timely information about federal financial assistance awards made to public and private recipients under the assistance programs described in the Catalog of Federal Domestic Assistance (CFDA). This subsystem supersedes N1-309-87-2 item 1c.

| Item No. | Description of Records | Disposition |
|---|---|---|
| 1. | Input | |
| | a. New loan and loan increase records extracted from month-end Loan Accounting file produced by Loan Accounting Reports. | a. Temporary. Delete after next quarterly run. |
| | b. Grants data from OPGM submitted as an Excel spreadsheet that is loaded onto the Unisys 2200. | b. Temporary. Delete after non-use for three days. |
| | c. Surety Bond Guarantee (SBG) data (extracted from the SBG Sybase database) submitted as an Excel spreadsheet that is loaded onto the Unisys 2200. | c. Temporary. Delete after three years. |
| 2. | Master File. N/A | |
| 3. | Output. Two files transmitted quarterly to the Bureau of the Census. | Temporary. Destroy SBA copy after six months. |
| 4. | Documentation. | Temporary. Destroy or delete at each major version change. |
| 5. | Electronic Mail and Word Processing Copies: Electronic copies of records created on electronic mail and word processing systems and used solely to generate a record keeping copy of other items covered in this schedule. | Temporary. Delete after the record keeping copy has been produced. |

8. Executive Information System (EIS) Report Series

AA. Executive Information System (EIS)

**VIII. Executive Information System (EIS) Report Series**

**Subsystem Name:** Executive Information System (EIS includes Goals Tracking and EIS Query)

**Program:** Office of Financial Assistance (OFA), Office of Field Operations (OFO)

**Legal Authority:** Sections 4(b)(3), 4(c) of the Small Business Act (15 U.S.C. 633(b)(3), 633(c))

**Applicability:** Agencywide

**Restrictions:** This system contains information restricted under the Privacy Act. This system may contain confidential business or proprietary information the disclosure of which may be restricted under the Freedom of Information Act (FOIA).

**Purpose:** The EIS system extracts Loan Approval data from Loan Accounting root database and presents it in a variety of formats, sequences, and media. Data is shown in a concise and comprehensive manner to meet the needs of a range of users with emphasis on those in decision making capacities. This subsystem provides a query and reporting component to the Loan Accounting System.

| Item No. | Description of Records | Disposition |
|---|---|---|
| A. | Input. | |
| | 1. Disk file downloaded from the Loan Automated Allotment (LAA) area of the Loan Accounting Database for the past month's loan approvals including Loan number, Originating location code, Approval date, Original Loan Type, Subprogram code, Original Gross Amount, Original SBA Amount, Current Servicing office code, Current Loan Type, Loan status, Minority code, Woman owned code, Veteran code, Special program code, Rural urban code, and Special Zone Indicator. | 1. Temporary. Delete three days after completion of monthly or weekly processing. |
| | 2. File on disk from the Loan Automated Allotment (LAA) System of loan approvals including Loan number, Originating location code, Approval date, Original Loan Type, Subprogram code, Original Gross Amount, Original SBA Amount, Current Servicing office code, Current Loan Type, Loan status, Minority code, Woman owned code, Veteran code, Special program code, Rural urban code, and Special Zone Indicator. | 2. Temporary. Copy to tape at end of fiscal year. Cut off at end of fiscal year. Delete disk file one month after cutoff. |

3. Congressional District file received after congressional reapportionment.

3. Temporary. Delete after a new version is received after congressional reapportionment.

4. Microloan ID Reporting System database

4. N/A. This item is scheduled as N1-309-04-3 item 2.

B. New historical file on disk (Item 1.a. added to Item 1.b.) of loan approvals including Loan number, Originating location code, Approval date, Original Loan Type, Subprogram code, Original Gross Amount, Original SBA Amount, Current Servicing office code, Current Loan Type, Loan status, Minority code, Woman owned code, Veteran code, Special program code, Rural urban code, and Special Zone Indicator.

Temporary. Delete disk file three days after completion of monthly or weekly processing.

C. Output.
1. Weekly and monthly hardcopy reports. Weekly reports include: Business Loan Approvals, Low Doc Loan Approvals, SBA Goal Monitoring Loan Approvals, and Business Loan Approvals. Monthly reports include: Business Loan Approvals, Special Programs Reports, Special Zones Reports, Microloan Reports, and Disaster Loan Approvals.

1. Temporary. Destroy after an up-to-date report has been produced.

2. Goals Tracking (weekly and monthly reports of the number of loans made to various minority groups, to ensure that goals of loans to various demographic groups are met. These reports are made available to SBA employees on mainframe display screens.

2. Temporary. Delete after an up-to-date Goals Tracking has been produced.

3. Executive Information System (EIS) Query database (PowerBuilder system on a Sybase platform)

3. Temporary. Delete after weekly or monthly run.

4. Cognos cubes (multidimensional representation of data) and Power Play reports e-mailed to field Information Resource Managers

4. N/A. This item is scheduled as N1-309-04-3 item 2.

5. Reports to field service centers by File Transfer Protocol (FTP)

5. Temporary. Delete after up-to-date reports have been produced.

| | | |
|---|---|---|
| | 6. Business loan summary data to www.sba.gov | 6. Temporary. Delete after an up-to-date business loan summary has been produced. |
| | 7. Copy of master file on tape (copied after completion of monthly processing) | 7. Copy master file to tape after completion of monthly processing. Cut off at the end of each fiscal year. Delete three years after cut off. |
| D. | Documentation. | Temporary. Destroy or delete at end of each major version change. |
| E. | 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. |