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Single Family Housing Guaranteed Annual Fee Implementation Guide

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Draft
6/1/2012

Revision History

Version	Date	Description	Prepared By
1.0	1/18/2012	Initial Publication	André Van Klaveren
1.0	1/30/2012	Corrected Notice Type codes in data dictionary Added property address data to Advance Notice file schema Grouped property address data together in data dictionary Clarified Borrower name format in XML samples and data dictionary Moved billing period element from line item level to the top level of the document in the billing schema	André Van Klaveren
1.0	2/1/2012	Added middle initials to borrower names in XML samples	André Van Klaveren
1.0	2/7/2012	Corrected city length in data dictionary Corrected total amounts in billing file sample XML	André Van Klaveren
1.0	2/10/2012	Updated Contact Information section Added data dictionary legend entry for "T" Added reference to USDA Service Center Locator	André Van Klaveren
1.0	2/27/2012	Added Due Date field to Advance Notice file schema, xml sample, and corresponding data dictionary entry. Corrected grammar in data dictionary description for Period. Clarified description of Beginning Amortization Date in data dictionary.	André Van Klaveren
1.0	5/24/2012	Minor update to change case of "ID" to "Id" including XML file samples for Advanced Notice (taxID) and Billing File (taxID, usdaBorrowerID) and Data Dictionary (txnIDType)	Cynthia Judd
1.0	6/1/2012	Changed Reject Code in data dictionary to 8 characters. All prefixes have been removed from XML Schemas. Updated XML Schema Diagrams and Sample XML Files.	Jim Kaufmann

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Draft Disclaimer

This document is a draft that contains what is believed to be complete and accurate guidance as of the document publish date but could be updated throughout the initial integration and testing effort as the need for clarification or correction of errors or omissions are identified.

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References

[1] Supplemental Appropriations Act, 2010; <http://www.gpo.gov/fdsys/pkg/PLAW-111publ212/html/PLAW-111publ212.htm>

[2] International Organization for Standardization (ISO), ISO 3166-2:2007 Codes for the representation of names of countries and their subdivisions - Part 2: Country subdivision code; http://www.iso.org/iso/country_codes/background_on_iso_3166/iso_3166-2.htm

[3] USDA Service Center Locator; <http://offices.sc.egov.usda.gov/locator/app>

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Introduction

In fiscal year 2011 the Rural Development (RD) Single Family Housing (SFH) Guaranteed Loan Program (GLP) began assessing an annual fee against newly closed guaranteed loans as authorized by Public Law 111-212, Supplemental Disaster Relief and Summer Jobs Act of 2010 (H.R. 4899) [1] in an effort to maintain a budget-neutral loan program. The annual fee is charged annually for the life of the guaranteed loan. To support collection of the annual fee SFH GLP introduced the Guaranteed Annual Fee (GAF) system. This new web-based system allows loan servicers to authorize pre-authorized debit (PAD) payments as well as review annual fee advance notice, billing, and payment reconciliation details for SFH guaranteed loans that they service.

To reduce burden and to increase data accuracy GAF provides the ability to execute transactions or otherwise interact with the system through the use of XML formatted data files.

The intended audience of this document is primarily information technology staff responsible for developing or modifying their systems to produce and consume GAF XML data files.

Scope

The GAF Implementation Guide provides loan servicers and technology partners with the necessary technical guidance required to successfully produce and consume XML data files used for interacting with the GAF system.

Getting Started

File Formats

GAF takes advantage of the flexibility and extensibility of XML for the format of data files used for its data processing. Each data file is concisely defined using XML schema. Data dictionary and file format information is available as appendices to this document. The XML schema is provided in electronic format on the GAF system Help page.

Data files must be encoded as UTF-8. Files encoded with any other encoding scheme will fail to be processed by the GAF system.

File Validation

The GAF XML data file structure and general data element format is governed by XML schema referenced in this document. These schemas must be used during the development of data files to ensure that systems can produce and consume valid GAF data files.

XML validation can be performed using various XML development tools, both free and commercial, as well as programmatically using XML processing APIs provided by all modern development languages.

A few examples of free and commercial XML development tools that can be used to develop and verify XML documents against schema are Altova AltovaXML[®], Altova XMLSpy[®], Stylus Studio[®], Liquid XML Studio[®], etc.

Contact Information

Data File Implementation Questions

For assistance with XML file implementation topics please contact the Rural Development Help Desk.

Rural Development Help Desk

Toll Free Number: 1-800-457-3642

Select USDA Applications (Press 2); then select Rural Development (Press 2)

Email: RD.HD@stl.usda.gov

Hours: Monday through Friday, 6:00 a.m. – 6:00 p.m. CST

Policy and Regulation

Questions regarding RD policy or regulations can be directed to the local RD Program Staff or State Office. The [USDA Service Center Locator](#) [3] provides information on office locations. Questions can also be directed to the National Office, Single Family Housing Guaranteed Loan Division at 202-720-1452.

Appendices

Data Dictionary

Field Name	Data Type	Format	Description	Usage ¹
Amount Due	currencyType	9(6)V99	Sum of fees and late charges due for a loan	B
Annual Fee	currencyType	9(6)V99	Annual fee amount	AN
Beginning Amortization Date	xs:gYearMonth	YYYY-MM	The month and year the annual fee begins to accrue.	AN
Billing Period	xs:gYearMonth	YYYY-MM	Year and Month a bill is generated. Also referenced in payment files as the billing period the payment refers to.	B, P
Borrower Name	nameType	X(40)	Name of the primary borrower expressed as Last Name, First Name, Middle initial	AN, B, P, PR, T
Borrower SSN	ssnType	9(9)	Unformatted Social Security Number of the primary borrower on the loan. Include all leading zeros. Note: This field is mutually exclusive with the USDA Borrower ID field in Payment and Termination files. USDA Borrower ID field is preferred if available.	AN, B, P, PR, T
Create Date/Time	xs:dateTime	YYYY-MM-DDT99:99:99Z	Date and time of file creation in UTC time. Note: GAF will not allow the same file to be submitted more than once in order to prevent unintended financial transactions. If a submitted file is rejected by GAF and you intend to resubmit the same payment transactions to GAF, updating this field to reflect a new date and time will prevent GAF from rejecting the file as a duplicate file.	P, T

Field Name	Data Type	Format	Description	Usage ¹
Current Annual Fee	currencyType	9(7)V99	Annual fee that is not past its due date	B
Due Date	xs:gYearMonth	YYYY-MM	The month and year the fee payment is due.	AN
Lender Branch Number	branchNbrType	9(3)	The branch number assigned by the USDA for the lender location	AN, B, P, PR, T
Late Charges	currencyType	9(5)V99	Late charges currently assessed and due for a loan	B
Lender Loan Number	IndrLoanNbrType	X(16)	The loan number assigned by the lender. If this field is provided in the payment file and is different than what USDA has on file this will update the lender loan number on USDA records. <u>WARNING: If this field is provided in a payment file and is blank, it will erase the lender loan number from USDA records.</u> If not available, do not include this field in a file for a loan.	AN, B, P, PR
Lender Name	nameType	X(40)	Name of the Lender/Branch	P, PR, T
Lender Tax ID	taxIdType	9(9)	Tax ID of the lender	AN, B, P, PR, T
Lender Tracking Number	IndrTrckNbrType	X(16)	Servicer provided tracking number. If provided, will be provided in the corresponding payment reconciliation file.	P, T
Loan Amount	currencyType	9(8)V99	Original amount of loan	T
Maturity Date	xs:date	YYYY-MM-DD	Loan maturity date	AN
Monthly Fee	currencyType	9(6)V99	Monthly fee amount	AN
Notice Date	xs:date	YYYY-MM-DD	Date the notice was created	AN

Field Name	Data Type	Format	Description	Usage ¹
Notice Type	noticeType	X(1)	Notice classification: C = Change D = Anniversary E = Servicer Change P = Pending Payoff Z = Annual Fee is zero (\$0.00)	AN
Past Due Annual Fee	currencyType	9(6)V99	Annual Fees that are past due	B
Payment Amount	currencyType	9(7)V99	Payment amount submitted	P, PR, T
Payment Amount Applied	currencyType	9(7)V99	Payment amount accepted and applied by GAF	PR
Payment Amount Unaccepted	currencyType	9(7)V99	Payment amount not accepted by GAF (i.e. payment submitted was more than amount due)	PR
Payment File Name	fileNameType	X(256)	Name of associated payment file submitted for which the payment reconciliation applies.	PR
Payment Status	pmtStatusType	X(1)	A = Applied R = Rejected P = Partial	PR
Payment Transaction ID	txnIdType	X(8)-X(4)- X(4)- X(4)- X(12)	Transaction ID assigned by USDA that uniquely identifies each payment submission. This ID is returned to a web service client when submitting payments through the GAF Collections Service.	PR
Period	xs:gYearMonth	YYYY-MM	The month/year of the period for which a notice applies. For a notice produced in October 2013 for premiums changing in December 2013, the period will be 201312	AN
Property Address Line 1	addressLineType	X(32)	Primary address line of the property address	AN, B
Property Address Line 2	addressLineType	X(32)	Secondary address line of the property address	AN, B

Field Name	Data Type	Format	Description	Usage ¹
Property Address Line 3	addressLineType	X(32)	Tertiary address line of the property address	AN, B
Property City	cityType	X(22)	City name of the property address	AN, B
Property State	stateType	X(2)	State of the property expressed using USPS state abbreviation codes (ISO 3166-2 [2]).	AN, B
Property Zip	zipCodeType	9(5)	USPS postal code of the property	AN, B
Property Zip+4	zipPlus4CodeType	9(4)	USPS Zip+4 code of the property	AN, B
Received Date	xs:date	YYYY-MM-DD	Date payment file received by USDA	PR
Reject Code	rejCodeType	X(8)	Code reflecting reject reason	PR
Reject Message	rejMsgType	X(256)	Description of reject reason	PR
Settlement Date	xs:date	YYYY-MM-DD	Date of settlement event	T
Settlement Type	settlementType	X(1)	Type of event triggering the termination. P = Paid-in-full L = Expected Loss	T
Total Amount Due	currencyType	9(9)V99	Sum of all amounts due for child records	B
Total Applied Payment Amount	currencyType	9(9)V99	Sum of the applied payments for child records. Applied payments do not include rejected payments or overpayment amounts.	PR
Total Current Annual Fee	currencyType	9(9)V99	Sum of all Current Annual Fees for child records	B
Total Late Charges	currencyType	9(9)V99	Sum of all Late Charges for child records	B
Total Past Due Annual Fee	currencyType	9(9)V99	Sum of all Past Due Annual Fees for child records	B

Field Name	Data Type	Format	Description	Usage ¹
Total Rejected Payment Amount	currencyType	9(9)V99	Sum of the rejected payments for child records	PR
Total Transaction Amount	currencyType	9(9)V99	Sum of payment amounts for child records	P, PR, T
USDA Borrower ID	borridType	9(9)	The random borrower identifier assigned by the USDA. Include all leading zeros. Note: This field is mutually exclusive with the Borrower SSN field in Payment and Termination files. USDA Borrower ID field is preferred if available.	AN, B, P, PR, T
USDA Loan Number	usdaLoanNbrType	9(2)	The USDA loan number	AN, B, P, PR, T

¹ AN = Advance Notice, B = Bill, P = Payment, PR = Payment Reconciliation, T = Termination

File Formats

Advance Notice File Format

The Advance Notice file provides information about Annual Fee changes as follows:

On a yearly basis:

- As the loan progresses through its amortization schedule, the annual fee decreases as a result of the Average Annual Unpaid Principle Balance decreasing. The expected Annual Fee for the upcoming year is provide two months prior to the loan's anniversary date

As a reportable event occurs during the prior month:

- When a loan transfers into a mortgagee's portfolio, the Annual Fee is reported to the mortgagee since they are now responsible for remitting the annual fee
- When a loan transfers from mortgagee's portfolio, the Annual Fee is reported as \$ 0.00 to the prior mortgagee since they are no longer responsible for remitting the annual fee
- When a change in data that changes the annual fee schedule occurs (change in Loan Amount, Interest Rate, Loan Term, Annual Percentage Rate and Loan Obligation Date), the change in Annual Fee is reported
- When the mortgagee reports a payoff of a loan subject to annual fees through Electronic Status Reporting (ESR)

Multiple advance notices may occur for the same loan. The most recent notice listed for the loan provides the latest Annual Fee amount.

The Advance Notice file is available on the first business day of the month.

Schema

The annual fee advance notice file XML schema can be downloaded from the GAF Help page. Figure 1 depicts a graphical representation of the advance notice XML schema.

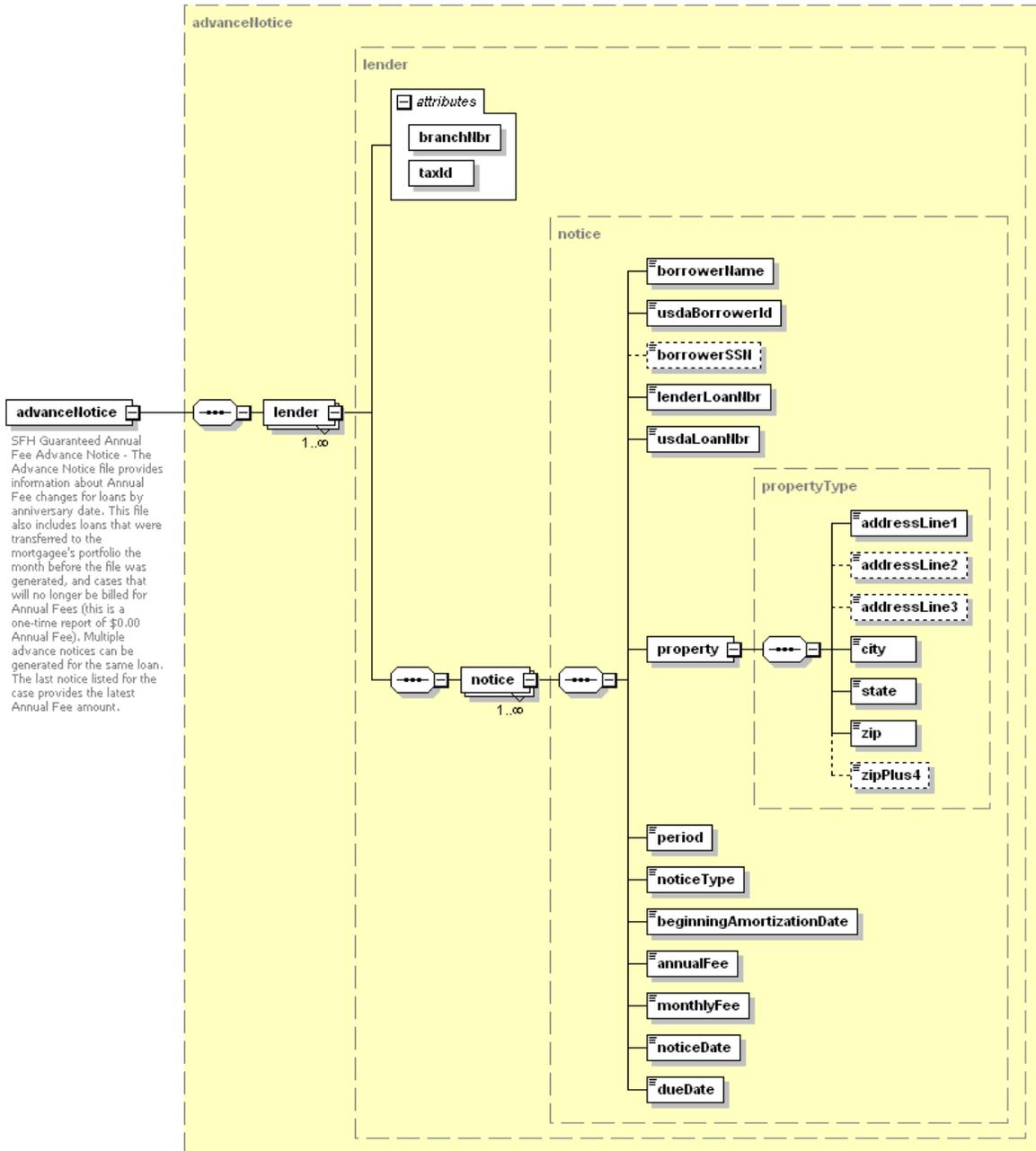


Figure 1 Advance Notice Schema Diagram

Sample Annual Fee Advance Notice File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Advance Notice XML File-->
<advanceNotice xmlns="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/advancenotice/v1.1">
  <lender branchNbr="001" taxId="546891257">
    <notice>
      <borrowerName>Bjaccommon, David M</borrowerName>
      <usdaBorrowerId>678917586</usdaBorrowerId>
      <borrowerSSN>130545371</borrowerSSN>
      <lenderLoanNbr>bjacommond32-001</lenderLoanNbr>
      <usdaLoanNbr>50</usdaLoanNbr>
      <property>
        <addressLine1>425 Pine St.</addressLine1>
        <city>Fantasy Island</city>
        <state>IL</state>
        <zip>60750</zip>
      </property>
      <period>2012-10</period>
      <noticeType>D</noticeType>
      <beginningAmortizationDate>2011-10</beginningAmortizationDate>
      <annualFee>225.00</annualFee>
      <monthlyFee>18.75</monthlyFee>
      <noticeDate>2012-08-01</noticeDate>
      <dueDate>2013-10</dueDate>
    </notice>
    <notice>
      <borrowerName>Bmaccommon, Sandra D</borrowerName>
      <usdaBorrowerId>976280240</usdaBorrowerId>
      <borrowerSSN>107407265</borrowerSSN>
      <lenderLoanNbr>bmaccommons78-002</lenderLoanNbr>
      <usdaLoanNbr>51</usdaLoanNbr>
      <property>
        <addressLine1>33 Weaver Ave.</addressLine1>
        <city>Fantasy Island</city>
        <state>IL</state>
        <zip>60750</zip>
      </property>
      <period>2012-10</period>
      <noticeType>D</noticeType>
      <beginningAmortizationDate>2011-10</beginningAmortizationDate>
      <annualFee>184.00</annualFee>
      <monthlyFee>15.34</monthlyFee>
      <noticeDate>2012-08-01</noticeDate>
      <dueDate>2013-10</dueDate>
    </notice>
  </lender>
</advanceNotice>
```

Billing File Format

The Billing file provides lenders with the amount of Annual Fee and late charges that are owed on each loan serviced by the lender. The billing file is available on the fourth business day following the 15th day of the month.

Schema

The annual fee billing file XML schema can be downloaded from the GAF Help page. Figure 2 depicts a graphical representation of the billing file schema.

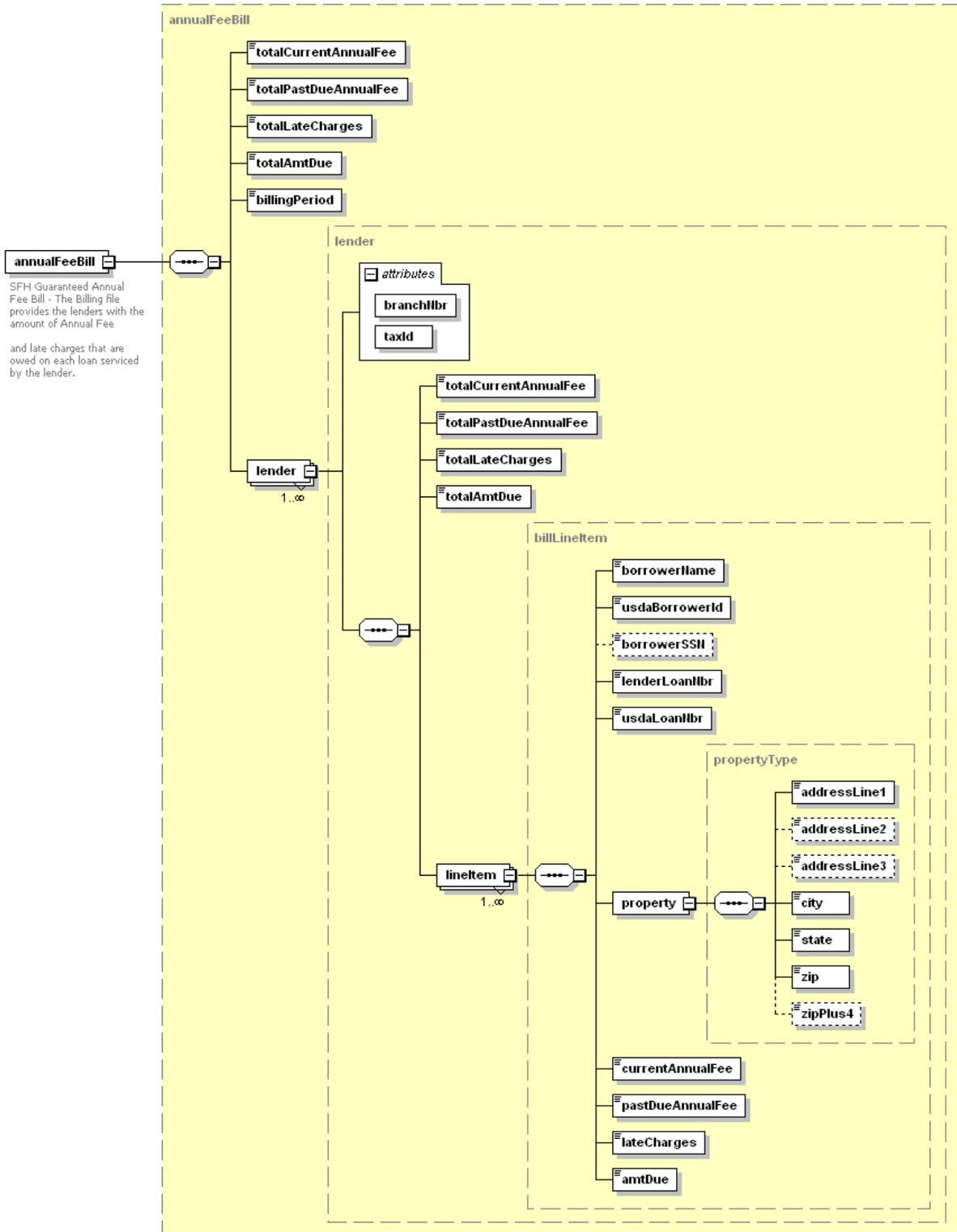


Figure 2 Bill Schema Diagram

Sample Annual Fee Billing File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Bill XML File-->
<annualFeeBill xmlns="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/billing/v1.1">
  <totalCurrentAnnualFee>409.00</totalCurrentAnnualFee>
  <totalPastDueAnnualFee>0.00</totalPastDueAnnualFee>
  <totalLateCharges>0.00</totalLateCharges>
  <totalAmtDue>409.00</totalAmtDue>
  <billingPeriod>2012-10</billingPeriod>
  <lender branchNbr="001" taxId="546891257">
    <totalCurrentAnnualFee>409.00</totalCurrentAnnualFee>
    <totalPastDueAnnualFee>0.00</totalPastDueAnnualFee>
    <totalLateCharges>0.00</totalLateCharges>
    <totalAmtDue>409.00</totalAmtDue>
    <lineItem>
      <borrowerName>Bjaccommon, David M</borrowerName>
      <usdaBorrowerId>678917586</usdaBorrowerId>
      <borrowerSSN>130545371</borrowerSSN>
      <lenderLoanNbr>bjacommond32-001</lenderLoanNbr>
      <usdaLoanNbr>50</usdaLoanNbr>
      <property>
        <addressLine1>425 Pine St.</addressLine1>
        <city>Fantasy Island</city>
        <state>IL</state>
        <zip>60750</zip>
      </property>
      <currentAnnualFee>225.00</currentAnnualFee>
      <pastDueAnnualFee>0.00</pastDueAnnualFee>
      <lateCharges>0.00</lateCharges>
      <amtDue>225.00</amtDue>
    </lineItem>
    <lineItem>
      <borrowerName>Bmaccommon, Sandra D</borrowerName>
      <usdaBorrowerId>976280240</usdaBorrowerId>
      <borrowerSSN>107407265</borrowerSSN>
      <lenderLoanNbr>bmaccommons78-002</lenderLoanNbr>
      <usdaLoanNbr>51</usdaLoanNbr>
      <property>
        <addressLine1>33 Weaver Ave.</addressLine1>
        <city>Fantasy Island</city>
        <state>IL</state>
        <zip>60750</zip>
      </property>
      <currentAnnualFee>184.00</currentAnnualFee>
      <pastDueAnnualFee>0.00</pastDueAnnualFee>
      <lateCharges>0.00</lateCharges>
      <amtDue>184.00</amtDue>
    </lineItem>
  </lender>
</annualFeeBill>
```

Payment File Format

The Payment file provides lenders with the ability to indicate which loans and corresponding amounts they wish to authorize payments for. Multiple payment files can be submitted by a lender within a given month.

Schema

The annual fee payment file XML schema can be downloaded from the GAF Help page. Figure 3 depicts a graphical representation of the annual fee payment file schema.

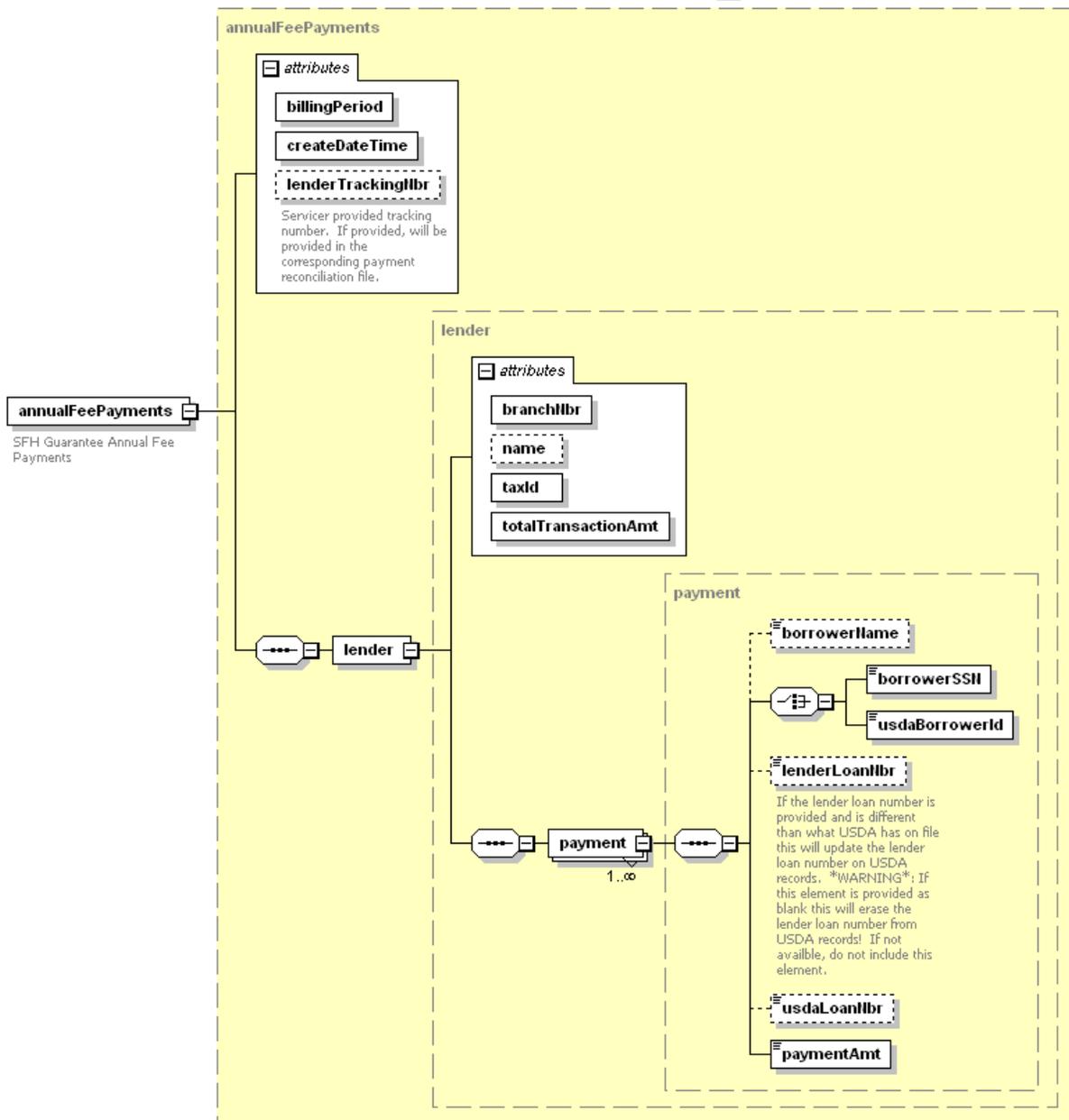


Figure 3 Payment Schema Diagram

Sample Annual Fee Payment File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Payment XML File-->
<annualFeePayments
  billingPeriod="2012-10"
  lenderTrackingNbr="P20121005-001"
  createDateTime="2012-10-05T09:30:47Z"
  xmlns="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/payment/v1.1">
  <lender branchNbr="001" name="First Bank of Fantasy Island" taxId="546891257"
totalTransactionAmt="409.00">
  <payment>
    <borrowerName>Bjacomon, David M</borrowerName>
    <borrowerSSN>130545371</borrowerSSN>
    <lenderLoanNbr>bjacommond32-001</lenderLoanNbr>
    <usdaLoanNbr>50</usdaLoanNbr>
    <paymentAmt>225.00</paymentAmt>
  </payment>
  <payment>
    <borrowerName>Bmacomon, Sandra D</borrowerName>
    <borrowerSSN>107407265</borrowerSSN>
    <lenderLoanNbr>bmacommons78-002</lenderLoanNbr>
    <usdaLoanNbr>51</usdaLoanNbr>
    <paymentAmt>184.00</paymentAmt>
  </payment>
</lender>
</annualFeePayments>
```

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Payment Reconciliation File Format

The Payment Reconciliation file provides lenders with the details of how the payments in the associated Payment or Termination file were applied. The file contains disposition information for each payment contained in the associated Payment or Termination file. The Payment Reconciliation file is available on the 2nd business day following the associated Payment or Termination file submission.

Schema

The payment reconciliation file XML schema can be downloaded from the GAF Help page. Figure 4 depicts a graphical representation of the payment reconciliation file schema.

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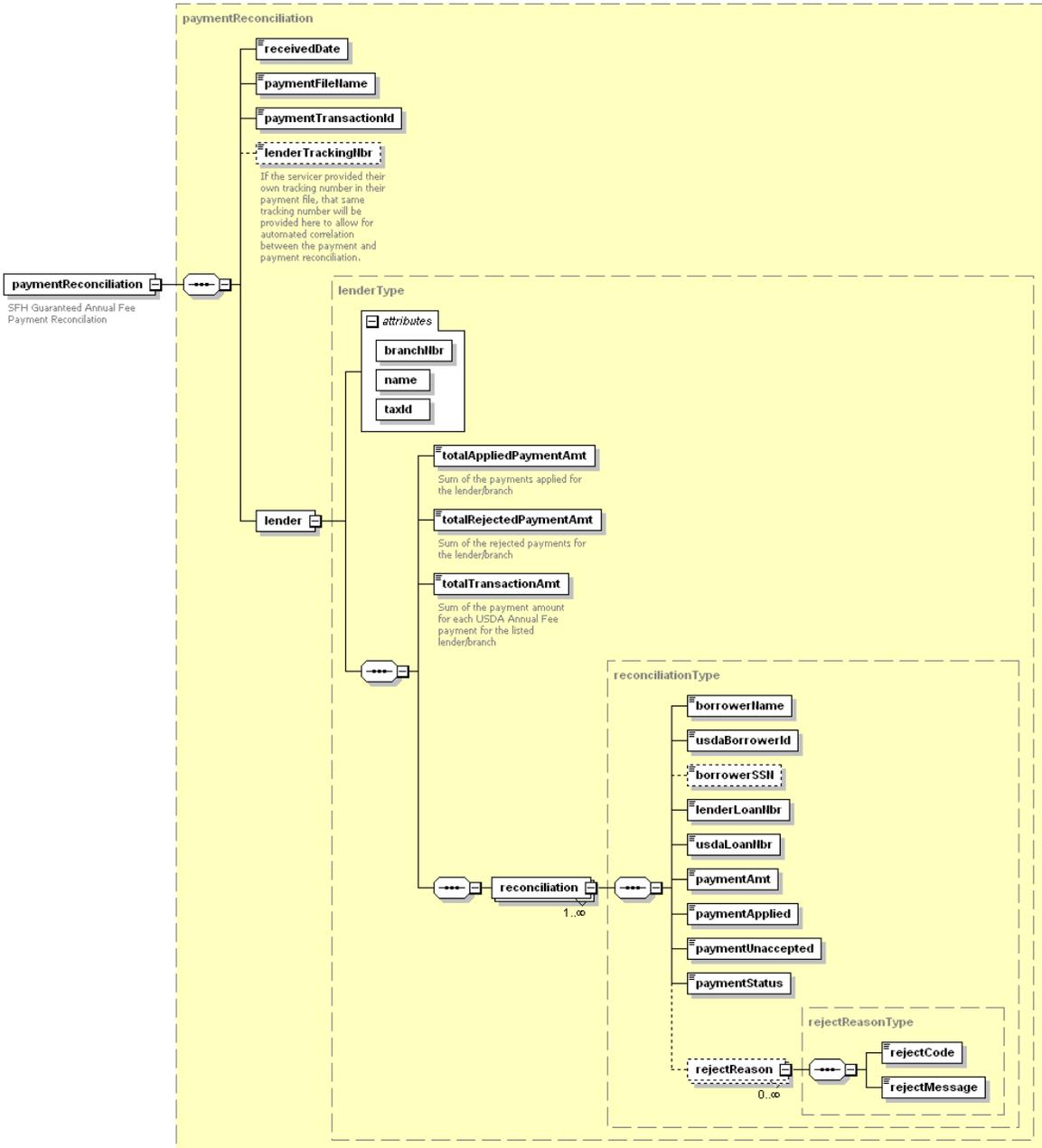


Figure 4 Payment Reconciliation Schema Diagram

Sample Annual Fee Payment Reconciliation File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Reconciliation XML File-->
<paymentReconciliation
  xmlns="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/paymentreconciliation/v1.1">
  <receivedDate>2012-10-05</receivedDate>
  <paymentFileName>usda-2012-10-05-af-payment.xml</paymentFileName>
  <paymentTransactionId>21e038ea-303c-4a06-a525-c167cf6cc2cd</paymentTransactionId>
  <lenderTrackingNbr>P20121005-001</lenderTrackingNbr>
  <lender branchNbr="001" name="First Bank of Fantasy Island" taxId="546891257">
    <totalAppliedPaymentAmt>409.00</totalAppliedPaymentAmt>
    <totalRejectedPaymentAmt>0.00</totalRejectedPaymentAmt>
    <totalTransactionAmt>409.00</totalTransactionAmt>
    <reconciliation>
      <borrowerName>Bjaccommon, David M</borrowerName>
      <usdaBorrowerId>678917586</usdaBorrowerId>
      <borrowerSSN>130545371</borrowerSSN>
      <lenderLoanNbr>bjacommond32-001</lenderLoanNbr>
      <usdaLoanNbr>50</usdaLoanNbr>
      <paymentAmt>225.00</paymentAmt>
      <paymentApplied>225.00</paymentApplied>
      <paymentUnaccepted>0.00</paymentUnaccepted>
      <paymentStatus>A</paymentStatus>
    </reconciliation>
    <reconciliation>
      <borrowerName>Bmaccommon, Sandra D</borrowerName>
      <usdaBorrowerId>976280240</usdaBorrowerId>
      <borrowerSSN>107407265</borrowerSSN>
      <lenderLoanNbr>bmaccommons78-002</lenderLoanNbr>
      <usdaLoanNbr>51</usdaLoanNbr>
      <paymentAmt>184.00</paymentAmt>
      <paymentApplied>184.00</paymentApplied>
      <paymentUnaccepted>184.00</paymentUnaccepted>
      <paymentStatus>A</paymentStatus>
    </reconciliation>
  </lender>
</paymentReconciliation>
```

Termination File Format

The Termination file provides lenders with the ability to indicate loans where they want to terminate the accumulation of the annual fee. The lender may also pay any partial year annual fee amount plus other outstanding annual fee amounts by including a payment amount in the file. Multiple termination files can be submitted by a lender within a given month.

Schema

The termination file XML schema can be downloaded from the GAF Help page. Figure 5 depicts a graphical representation of the termination file schema.

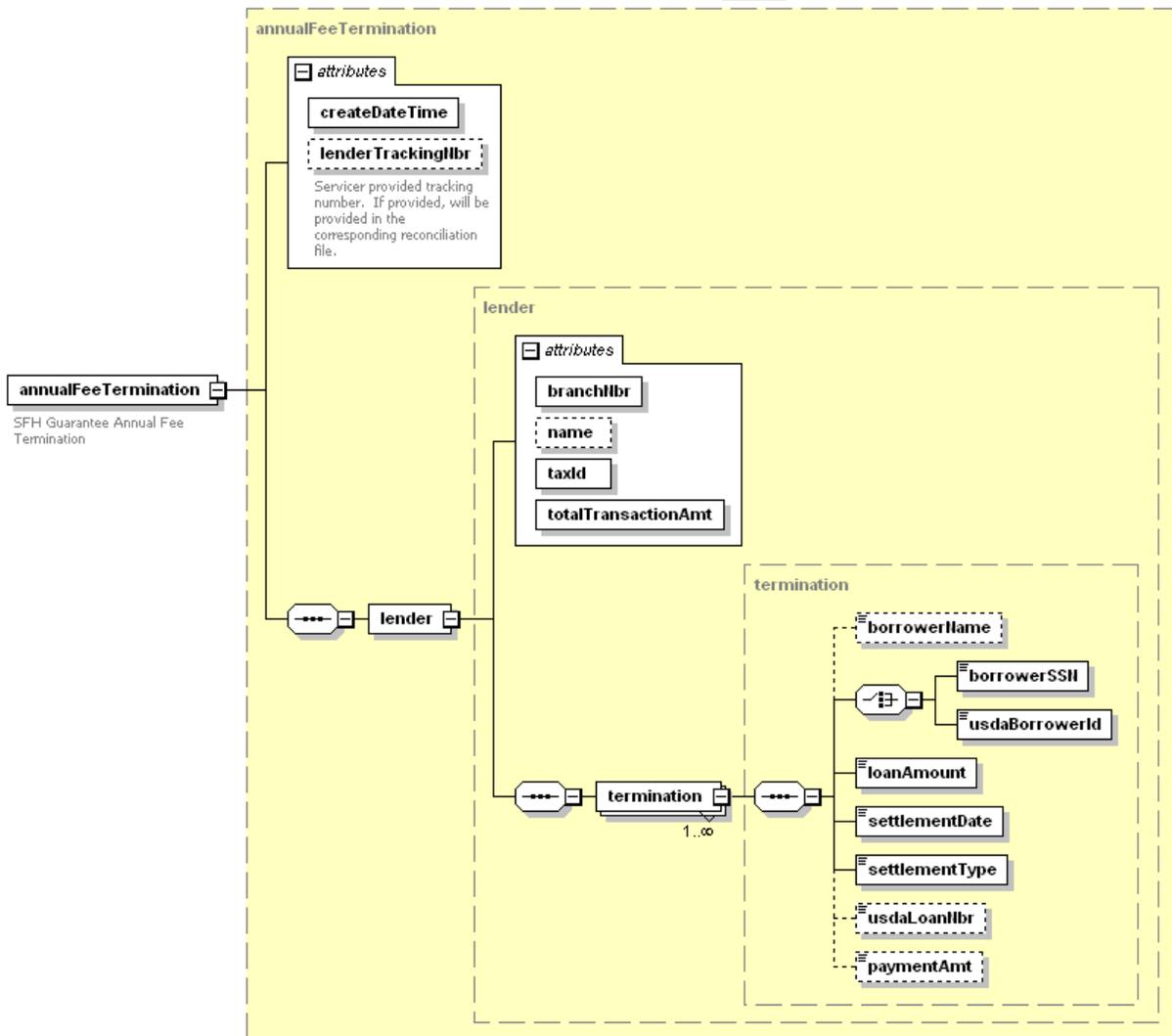


Figure 5 Termination Schema Diagram

Sample Annual Fee Termination File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Termination XML File-->
<annualFeeTermination
  lenderTrackingNbr="T20121008-001"
  createDateTime="2012-10-08T10:21:12Z"
  xmlns="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/termination/v1.1">
  <lender branchNbr="001" name="First Bank of Fantasy Island" taxId="546891257"
totalTransactionAmt="25.81">
    <termination>
      <borrowerName>Fkacommon, Alan T</borrowerName>
      <borrowerSSN>213440614</borrowerSSN>
      <loanAmount>65250.00</loanAmount>
      <settlementDate>2012-10-02</settlementDate>
      <settlementType>P</settlementType>
      <usdaLoanNbr>50</usdaLoanNbr>
      <paymentAmt>25.81</paymentAmt>
    </termination>
    <termination>
      <borrowerName>Hhacommon, Carolyn A</borrowerName>
      <borrowerSSN>218808207</borrowerSSN>
      <loanAmount>124800.00</loanAmount>
      <settlementDate>2012-10-03</settlementDate>
      <settlementType>I</settlementType>
      <usdaLoanNbr>50</usdaLoanNbr>
      <paymentAmt>0.00</paymentAmt>
    </termination>
  </lender>
</annualFeeTermination>
```

Acronyms

Acronym	Definition
API	Application Programming Interface
GAF	Guaranteed Annual Fee
GLP	Guaranteed Loan Program
PAD	Preauthorized Debit
RD	Rural Development
SFH	Single Family Housing
UCS	Universal Character Set
UTF-8	UCS Transformation Format – 8-bit
XML	Extensible Markup Language
XSD	XML Schema Document

Glossary of Terms

Term	Definition
UCS Transformation Format – 8-bit (UTF-8)	A multibyte, variable-length character encoding for Unicode that is backward-compatible with ASCII. UTF-8 is the dominant character encoding for the World-Wide Web.
Unicode	An international encoding standard for use with different languages and scripts, by which each letter, digit, or symbol is assigned a unique numeric value that applies across different platforms and programs.
XML Schema	A description of a type of XML document, typically expressed in terms of constraints on the structure and content of documents of that type, above and beyond the basic syntactical constraints imposed by XML itself.

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