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Single Family Housing Guaranteed Annual Fee Implementation Guide

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Revision History

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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

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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

[TBD]

Appendices

Data Dictionary

| Field Name | Data Type | Format | Description | Usage ¹ |
|-----------------------------|-----------------|---------|--|--------------------|
| Address Line 1 | addressLineType | X(32) | Primary address line | B |
| Address Line 2 | addressLineType | X(32) | Secondary address line | B |
| Address Line 3 | addressLineType | X(32) | Tertiary address line | B |
| 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 | Month/year the annual fee was assessed | 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 | 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 |
| City | cityType | X(32) | City name | B |

| Field Name | Data Type | Format | Description | Usage ¹ |
|------------------------|-----------------|----------------------|--|--------------------|
| 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 |
| Current Annual Fee | currencyType | 9(7)V99 | Annual fee that is not past its due date | B |
| 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 |

| Field Name | Data Type | Format | Description | Usage ¹ |
|---------------------------|---------------|------------------------------------|---|--------------------|
| 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 |
| Notice Type | noticeType | X(1) | Notice classification: C =Servicer Change D = Anniversary Notice E = New Loan P = Pending Payoff Z = Annual Fee becomes 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 |

| Field Name | Data Type | Format | Description | Usage ¹ |
|-------------------------------|----------------|------------|---|--------------------|
| Period | xs:gYearMonth | YYYY-MM | The month/year of the period for which a notice applies. For an notice produced in October 2013 for premiums changing in December 2013, the period will be 201312 | AN |
| Received Date | xs:date | YYYY-MM-DD | Date payment file received by USDA | PR |
| Reject Code | rejCodeType | X(7) | 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 |
| State | stateType | X(2) | USPS state abbreviation codes (ISO 3166-2 [2]). | B |
| 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 |
| Total Rejected Payment Amount | currencyType | 9(9)V99 | Sum of the rejected payments for child records | PR |

| Field Name | Data Type | Format | Description | Usage ¹ |
|--------------------------|------------------|---------|---|--------------------|
| 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 |
| Zip | zipCodeType | 9(5) | USPS postal code | B |
| Zip+4 | zipPlus4CodeType | 9(4) | USPS Zip+4 code | B |

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

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.

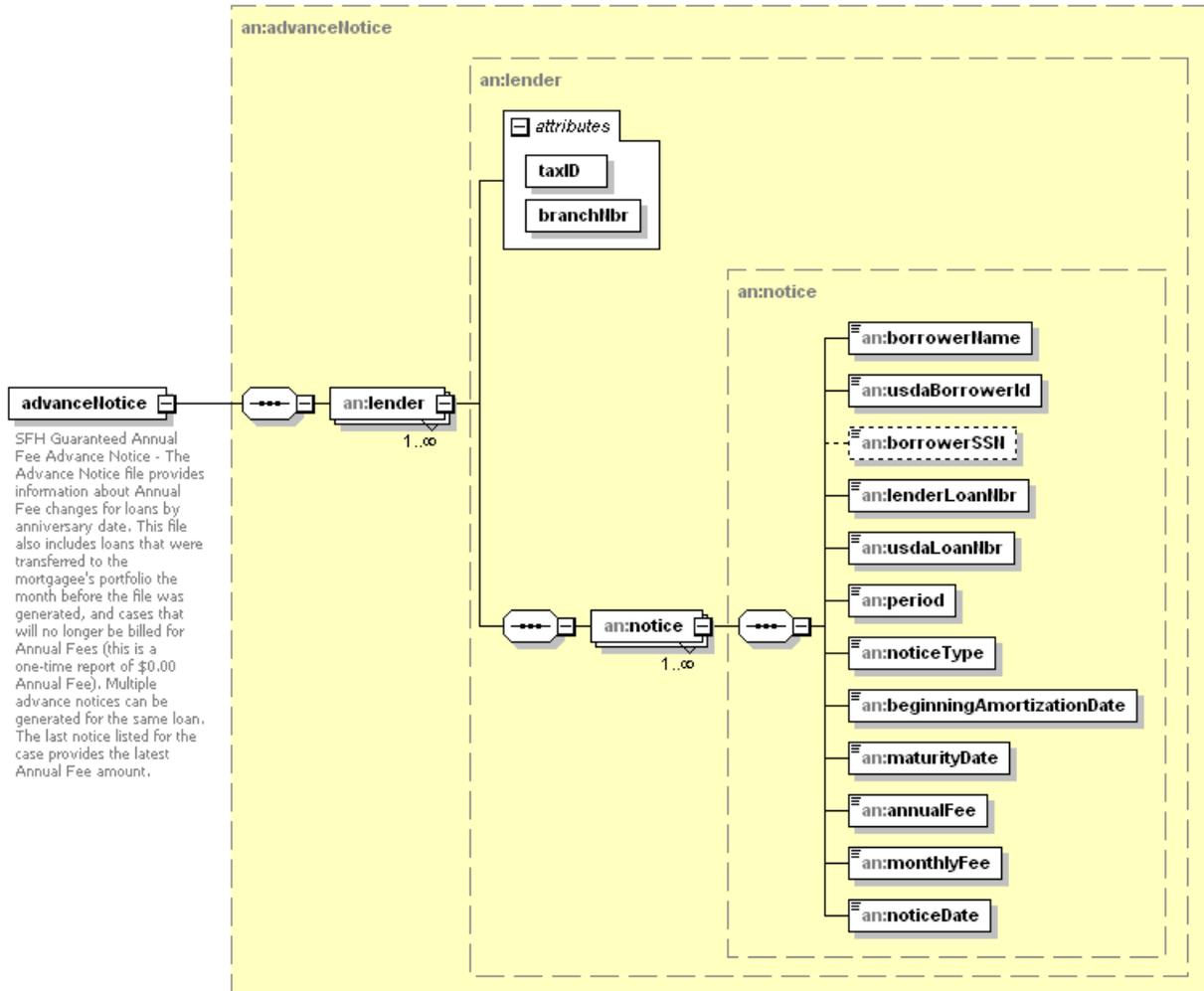


Figure 1 Advance Notice Schema Diagram

Sample Annual Fee Advance Notice File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Advance Notice XML File-->
<an:advanceNotice xmlns:an="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/advancenotice/v1">
  <an:lender taxID="546891257" branchNbr="001">
    <an:notice>
      <an:borrowerName>David Bjacommon</an:borrowerName>
      <an:usdaBorrowerId>678917586</an:usdaBorrowerId>
      <an:borrowerSSN>130545371</an:borrowerSSN>
      <an:lenderLoanNbr>bjacommond32-001</an:lenderLoanNbr>
      <an:usdaLoanNbr>50</an:usdaLoanNbr>
      <an:period>2012-10</an:period>
      <an:noticeType>D</an:noticeType>
      <an:beginningAmortizationDate>2011-10</an:beginningAmortizationDate>
      <an:annualFee>225.00</an:annualFee>
      <an:monthlyFee>18.75</an:monthlyFee>
      <an:noticeDate>2012-08-01</an:noticeDate>
    </an:notice>
  </an:lender>
  <an:lender taxID="546891257" branchNbr="001">
    <an:notice>
      <an:borrowerName>Sandra Bmaccommon</an:borrowerName>
      <an:usdaBorrowerId>976280240</an:usdaBorrowerId>
      <an:borrowerSSN>107407265</an:borrowerSSN>
      <an:lenderLoanNbr>bmaccommons78-002</an:lenderLoanNbr>
      <an:usdaLoanNbr>51</an:usdaLoanNbr>
      <an:period>2012-10</an:period>
      <an:noticeType>D</an:noticeType>
      <an:beginningAmortizationDate>2011-10</an:beginningAmortizationDate>
      <an:annualFee>184.00</an:annualFee>
      <an:monthlyFee>15.34</an:monthlyFee>
      <an:noticeDate>2012-08-01</an:noticeDate>
    </an:notice>
  </an:lender>
</an: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.

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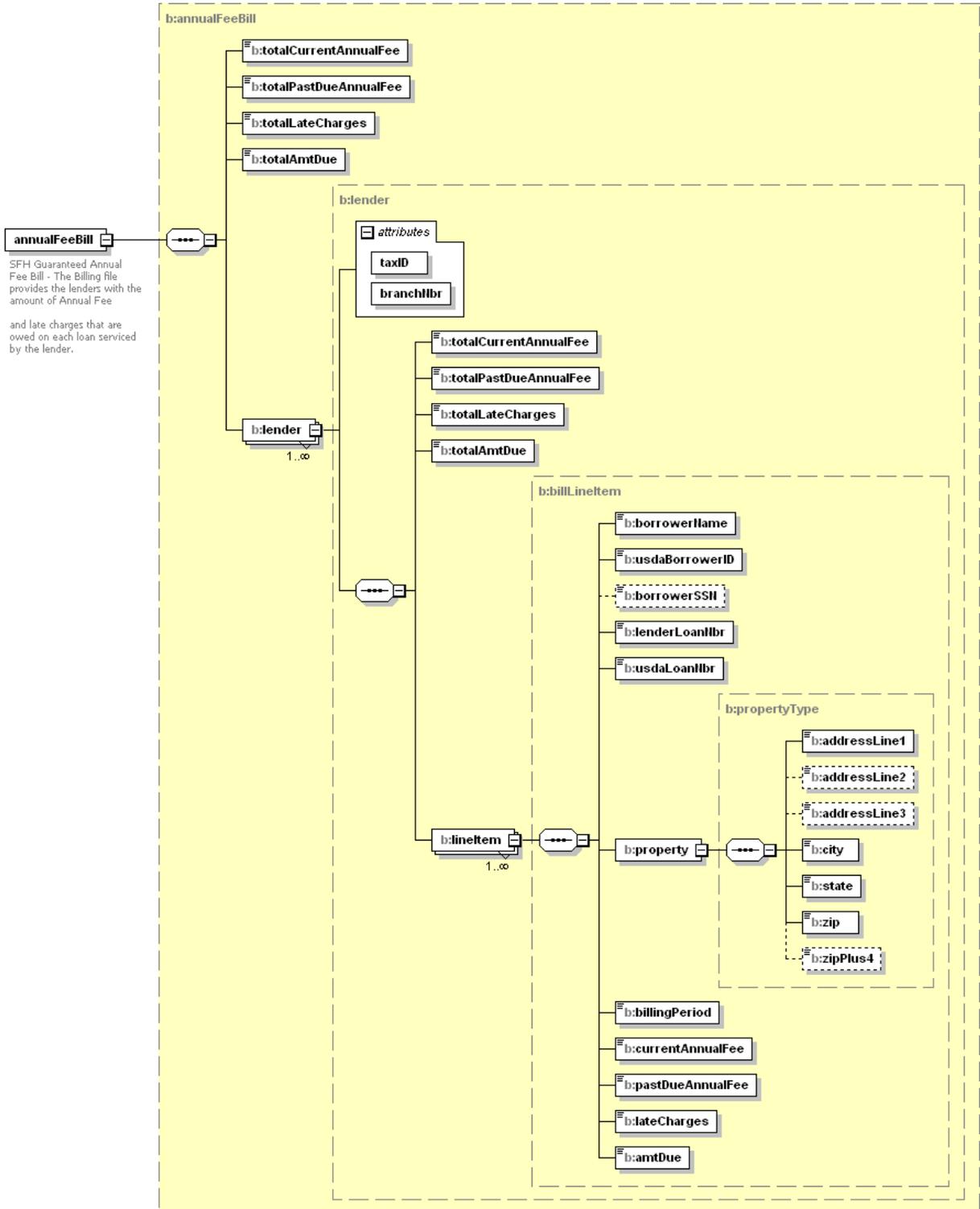


Figure 2 Bill Schema Diagram

Sample Annual Fee Billing File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Bill XML File-->
<b:annualFeeBill xmlns:b="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/billing/v1">
  <b:totalCurrentAnnualFee>1.12</b:totalCurrentAnnualFee>
  <b:totalPastDueAnnualFee>1.12</b:totalPastDueAnnualFee>
  <b:totalLateCharges>1.12</b:totalLateCharges>
  <b:totalAmtDue>1.12</b:totalAmtDue>
  <b:lender taxID="546891257" branchNbr="001">
    <b:totalCurrentAnnualFee>409.00</b:totalCurrentAnnualFee>
    <b:totalPastDueAnnualFee>0.00</b:totalPastDueAnnualFee>
    <b:totalLateCharges>0.00</b:totalLateCharges>
    <b:totalAmtDue>409.00</b:totalAmtDue>
    <b:lineItem>
      <b:borrowerName>David Bjacommon</b:borrowerName>
      <b:usdaBorrowerID>678917586</b:usdaBorrowerID>
      <b:borrowerSSN>130545371</b:borrowerSSN>
      <b:lenderLoanNbr>bjacommond32-001</b:lenderLoanNbr>
      <b:usdaLoanNbr>50</b:usdaLoanNbr>
      <b:property>
        <b:addressLine1>425 Pine St.</b:addressLine1>
        <b:city>Fantasy Island</b:city>
        <b:state>IL</b:state>
        <b:zip>60750</b:zip>
      </b:property>
      <b:billingPeriod>2012-10</b:billingPeriod>
      <b:currentAnnualFee>225.00</b:currentAnnualFee>
      <b:pastDueAnnualFee>0.00</b:pastDueAnnualFee>
      <b:lateCharges>0.00</b:lateCharges>
      <b:amtDue>225.00</b:amtDue>
    </b:lineItem>
    <b:lineItem>
      <b:borrowerName>Sandra Bmacommon</b:borrowerName>
      <b:usdaBorrowerID>976280240</b:usdaBorrowerID>
      <b:borrowerSSN>107407265</b:borrowerSSN>
      <b:lenderLoanNbr>bmacommons78-002</b:lenderLoanNbr>
      <b:usdaLoanNbr>51</b:usdaLoanNbr>
      <b:property>
        <b:addressLine1>33 Weaver Ave.</b:addressLine1>
        <b:city>Fantasy Island</b:city>
        <b:state>IL</b:state>
        <b:zip>60750</b:zip>
      </b:property>
      <b:billingPeriod>2012-10</b:billingPeriod>
      <b:currentAnnualFee>184.00</b:currentAnnualFee>
      <b:pastDueAnnualFee>0.00</b:pastDueAnnualFee>
      <b:lateCharges>0.00</b:lateCharges>
      <b:amtDue>184.00</b:amtDue>
    </b:lineItem>
  </b:lender>
</b: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.

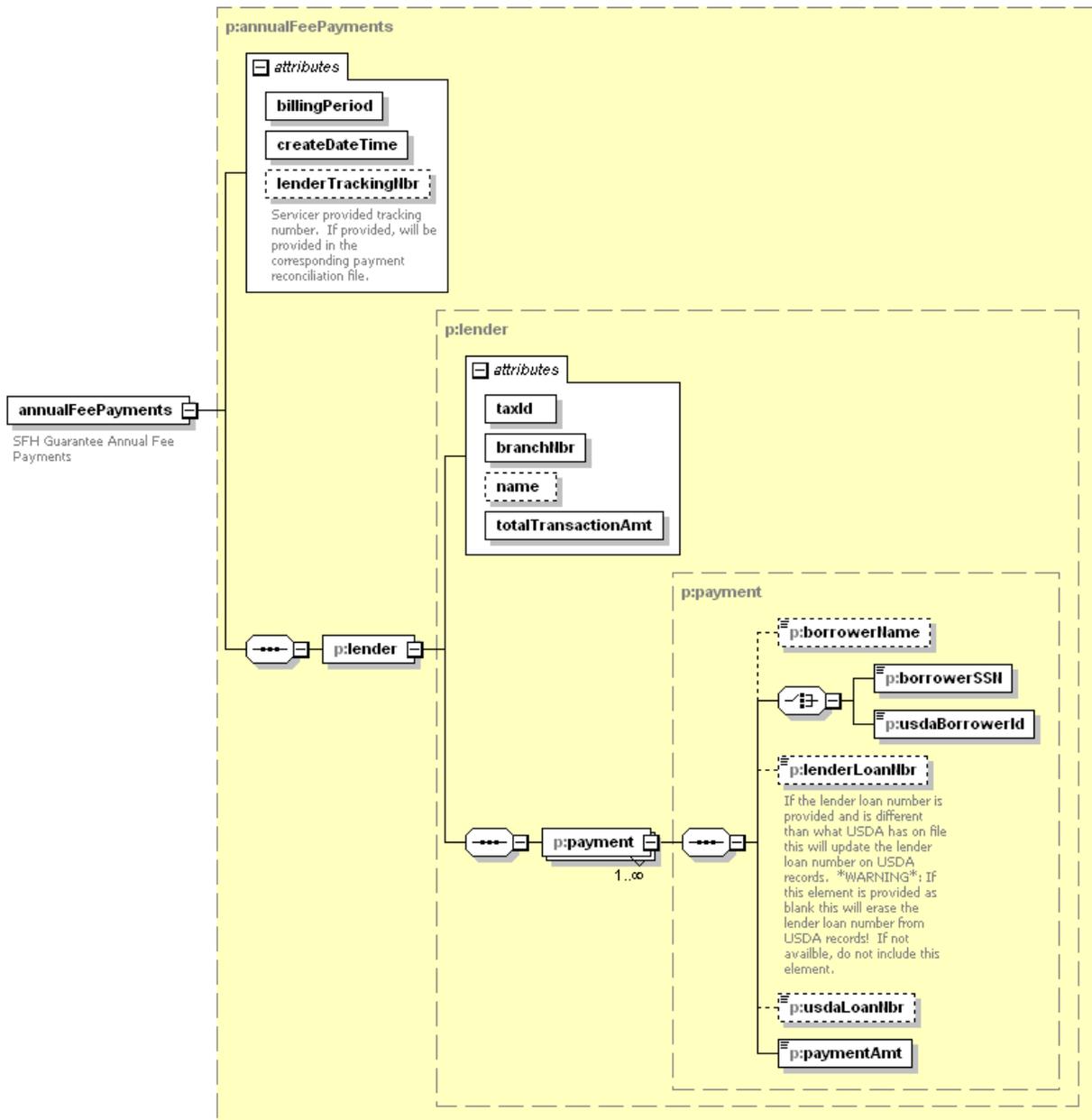


Figure 3 Payment Schema Diagram

Sample Annual Fee Payment File XML

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample Payment XML File-->
<p:annualFeePayments
  billingPeriod="2012-10"
  lenderTrackingNbr="P20121005-001"
  createDateTime="2012-10-05T09:30:47Z"
  xmlns:p="http://ns.rurdev.usda.gov/sfh/guarloan/annualfees/payment/v1">
  <p:lender name="First Bank of Fantasy Island" taxId="546891257" branchNbr="001"
totalTransactionAmt="409.00">
    <p:payment>
      <p:borrowerName>David Bjaccommon</p:borrowerName>
      <p:borrowerSSN>130545371</p:borrowerSSN>
      <p:lenderLoanNbr>bjacommond32-001</p:lenderLoanNbr>
      <p:usdaLoanNbr>50</p:usdaLoanNbr>
      <p:paymentAmt>225.00</p:paymentAmt>
    </p:payment>
    <p:payment>
      <p:borrowerName>Sandra Bmaccommon</p:borrowerName>
      <p:borrowerSSN>107407265</p:borrowerSSN>
      <p:lenderLoanNbr>bmaccommons78-002</p:lenderLoanNbr>
      <p:usdaLoanNbr>51</p:usdaLoanNbr>
      <p:paymentAmt>184.00</p:paymentAmt>
    </p:payment>
  </p:lender>
</p: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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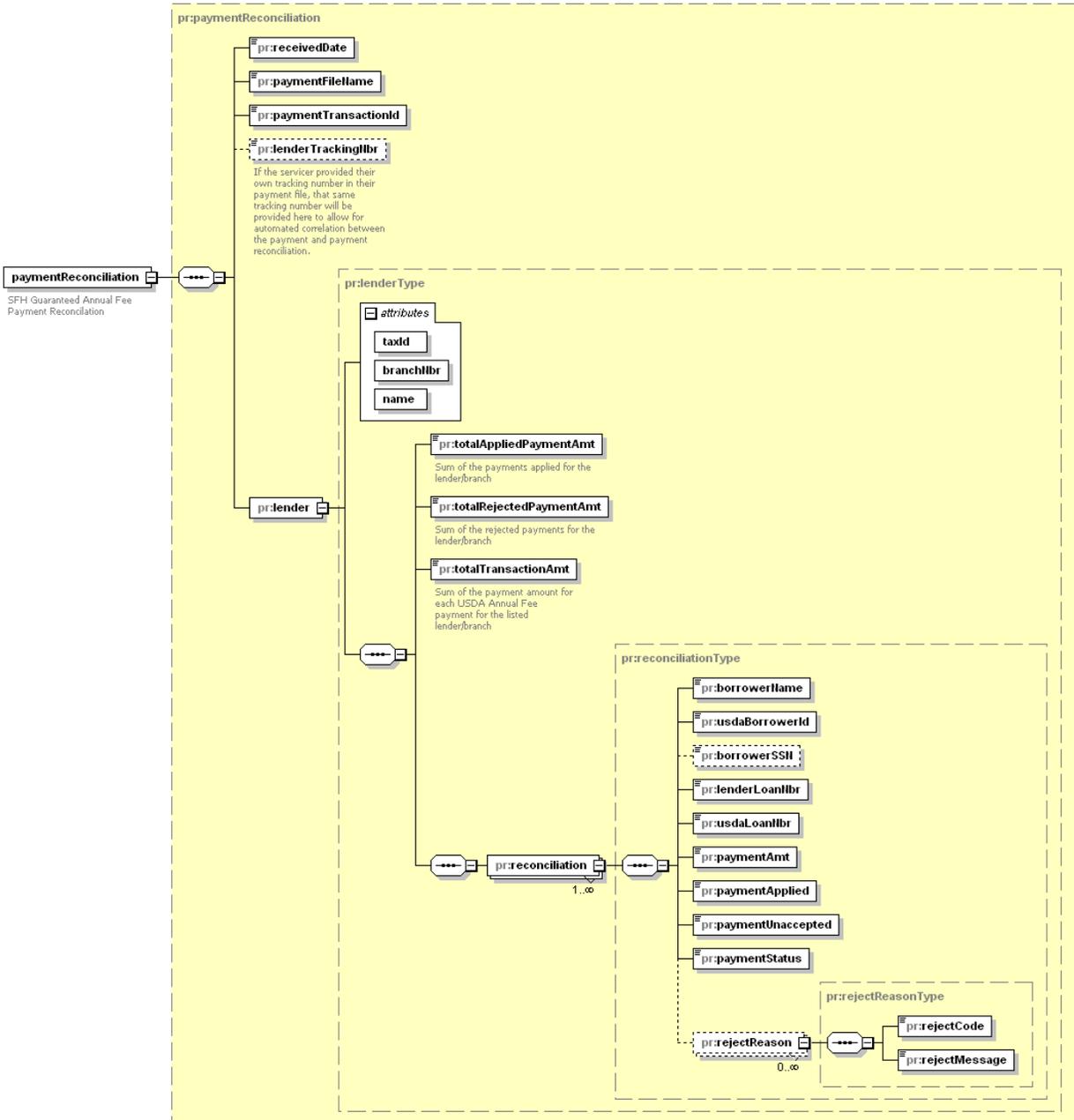


Figure 4 Payment Reconciliation Schema Diagram

Sample Annual Fee Payment Reconciliation File XML

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

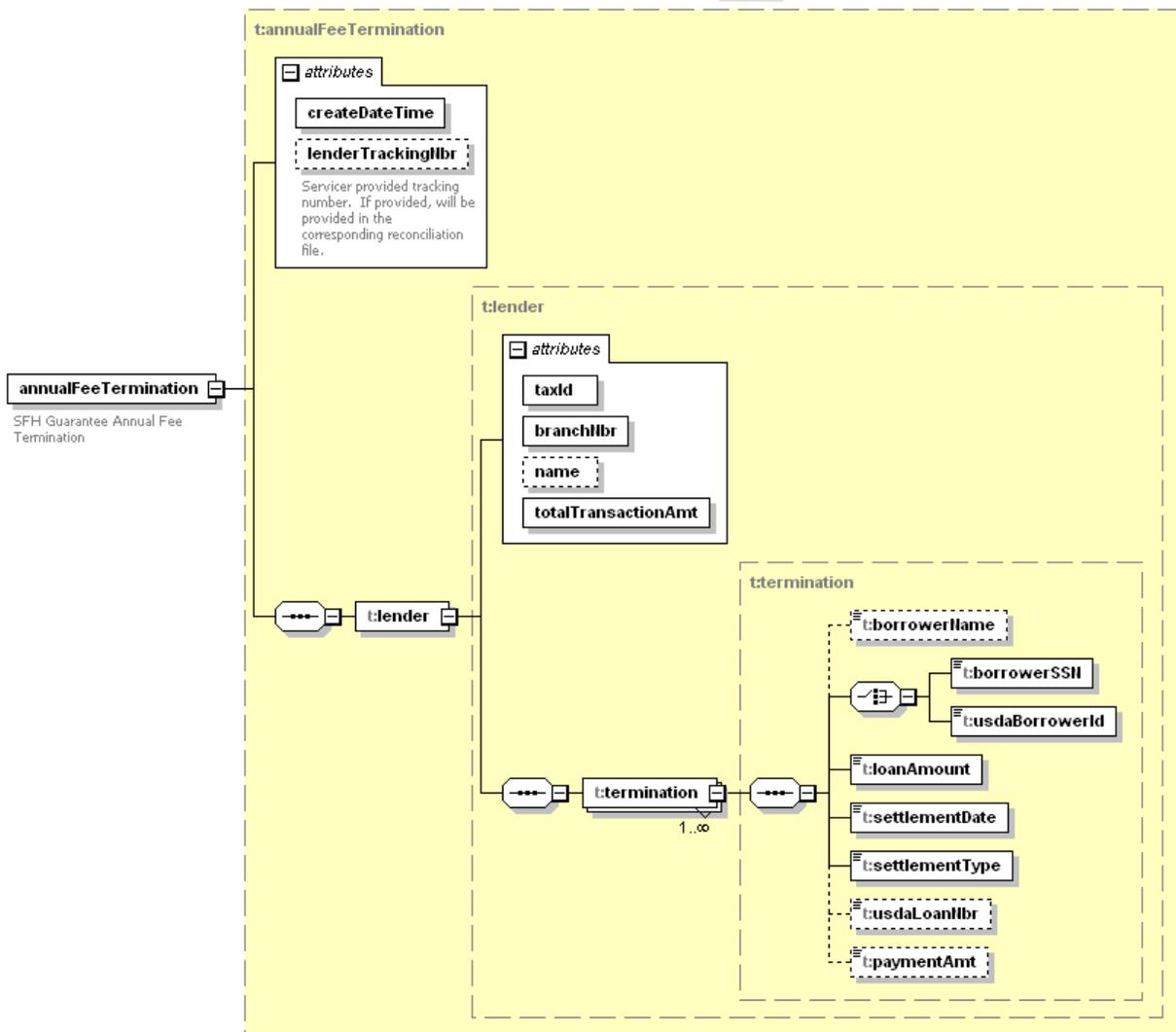


Figure 5 Termination Schema Diagram

Sample Annual Fee Termination File XML

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

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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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