Loan Electronic Reporting Interface-Redesign (LERI-R)

*Business Requirements Document*

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# Purpose

The Business Requirements Document (BRD) is authored by the business community for the purpose of capturing and describing the business needs of the customer/business owner. The BRD provides insight into the AS-IS and TO-BE business areas, identifying stakeholders and profiling primary and secondary user communities. It identifies what capabilities the stakeholders and the target users need and why these needs exist, providing a focused overview of the request requirements, constraints, and other considerations identified. This document is a business case and does not mandate a development methodology, however the requirements are written using agile methodology terminology. The intended audience for this document is the Office of Information and Technology (OI&T) to facilitate project planning when the project is approved and funded. These requirements are not documented at a level sufficient for development.

# Overview

The Department of Veterans Affairs (VA) Loan Guaranty (LGY) Service provides home loan benefits to eligible Veterans obtaining mortgage loans through private lenders by guaranteeing a portion of the loan against default. This allows Veterans to obtain mortgage loans at competitive rates with little or no down payment. When a default occurs on these guaranteed loans, Veterans receive help in retaining their homes and minimizing their financial losses through primary servicing performed by their servicers and servicing by exception performed by VA. The Veterans Affairs Loan Electronic Reporting Interface (VALERI) was conceptualized to enable Loan Administration (LA) to improve services to Veterans, improve oversight capability over VA loan servicers, and reduce the cost to the Government for defaulted loans. VALERI supports VA and LGY’s mission in helping Veterans and their families retain their homes.

VALERI is a web-enabled rules-based solution, designed to improve VA’s oversight capability and to reduce the cost to the Government for the servicing and liquidation of VA-Guaranteed loans. It provides an interface between VA and the mortgage servicing community, allowing mortgage servicers to report significant event updates to VA focusing on default, loss mitigation, foreclosure, and claim payments. The current VALERI system provides both a web-interface and an integration component to allow automated loading of updates from VA mortgage servicers. The web-interface allows VAs technicians to manage VA loans and evaluate servicer performance, allowing VA to intervene on the Veteran’s behalf, when necessary. Implementation of VALERI began February 20, 2008. Since November 2008, all servicers and all VA-Guaranteed loans have been managed through the VALERI environment. Currently, VALERI assists VA in managing over 2.02 million active and 2.05 million inactive VA loans (inactive loans are defined as 425 calendar days following the termination of a VA loan). By Fiscal Year (FY) 2019, VA anticipates managing 2.7 million active and 10 million inactive loans.

VALERI is able to accomplish VA’s mission of providing improved service to Veterans by:

* Providing Veterans assistance earlier in the default
* Maximizing loss mitigation
* Standardizing organizational structure
* Providing total case management
* Conducting post-audits of servicer actions to ensure compliance
* Offering detailed reports on performance data
* Offering standardized and recurring employee training; and
* Providing data on all outstanding VA-Guaranteed loans

VA does not own the source code or have any rights to the existing VALERI system, and is interested in replicating the functionality in-house and enhancing the system so that it better serves the needs of VA employees, loan servicers, and veterans. Beyond this, VA also wants to achieve concrete organizational goals by replatforming VALERI by incorporating new technological capabilities into VA’s loan servicing process and taking advantage of any opportunities to innovate how VA interfaces with its loan servicers.

VALERI, as envisioned here, consists of several capabilities that are each critical to supporting VA’s needs. VA requires a portal for loan servicers to monitor their VA loan portfolios and to report loan events to VA. VA also requires a data aggregation capability and service to combine automated data feeds from thousands of individual loan servicers and to outsource the maintenance of data connections from VA staff. VA also requires a loan management/case management/customer relationship management application where VA staff can perform various actions related to addressing delinquent loans and also monitoring the activities of loan servicers. Additionally, VA requires VALERI to integrate with the Financial Management System, FMS, so it can pay claims, issue BOCs, etc. VA requires the ability to take the data generated by these various input methods and use it to automate various loan processes. Lastly, VA requires the ability to aggregate all the data produced from these various components and use it to drive a business intelligence capability to support VA operational and reporting needs.

# Scope

As described above, VA’s need for VALERI encompasses multiple capabilities, including systems/solutions and services. The below adds detail to the capabilities briefly described above in the overview:

Servicer Portal

VA requires an internet-accessible portal where loan servicers can take self-service actions associated with the VA home loans they manage. This includes the ability to submit loan information (loan events, claims associated with loans, etc.) in both bulk and transactionally for single loans. Servicers must also be able to look up individual loans, their status and generate reports on their entire loan portfolios. Additionally, they must be able to upload documentation to the system in support of their loan. Data input into the servicer portal must be integrated with the other components of VALERI to enable automated processing of some loan functions and business intelligence reporting, as well as access to the data in other LGY systems and VALERI components.

Data Aggregation Services

VA requires a service provider to manage its interconnections with the thousands of VA loan servicers. This aggregator will maintain connections with the servicers and bundle data provided by them into a single, consolidated data stream for VA. This includes administratively managing the interconnections and ensuring documentation of each connection exists. While the data will belong to the VA, the data aggregator service provider will play an essential role in managing the data and how it is shared. This contractor will also facilitate limited administrative processes associated with VA home loans for loan servicers, such as training them on the servicer portal.

Case management /loan management portal for LGY staff

VA requires an internal application/portal to allow for loan management activities to be conducted in support of managing the delinquency process for VA home loans. When a VA home loan goes into delinquency, VA staff review actions taken by the loan servicer, including contacts/notifications to Veteran homeowners and may also contact the homeowners directly. This application/portal must also allow staff to review and approve payments to loan servicers and adjudicate claims made by the servicers. For all of this work, the internal portal must include workflow and work queue capabilities to ensure efficient routing of home loans to LGY staff. This portal must also interface with appropriate VA systems such as FMS, CPTS, WebLGY to allow payments and bills to be made to loan servicers and provide VA REO department information of an acquired property.

Shared database and shared document repository

VA requires that all of the VALERI components/capabilities utilize a shared database and document repository so information may be shared between the components quickly and efficiently and so business intelligence activities can be performed on the data. The database must include audit trails for transactions made. A shared document repository is also required and access to various documents must be able to be limited/filter via security settings and other metadata.

Transition Activities

VA requires all of these capabilities be enabled through a careful transition from the existing VALERI to ensure VA’s Loan Guaranty Service can maintain operations throughout the entire transition period and that no negative impacts occur for servicers or for Veterans.

Reporting*, Analytics, and Business Intelligence*

VA requires a shared data repository that will enable business intelligence solution to generate predefined reports . This will allow VA to use information to satisfy operational needs and strategic analyses.

VA requires the ability to enable a risk-based oversight environment that will determine stakeholder performance evaluation; align processes to strategic goals; insight into benefit delivery; identify deficiencies so that remedial action can be taken; Reduce risk to program integrity by having greater awareness overall performance; respond to internal and external inquiries and increased ability to reconcile data; ability to perform analysis on multiple disparate sources of data; and Enable an automated underwriting environment.

# Customer and Primary Stakeholders

Randy Cope, Assistant Director for Program Management and Data Integration, representing the Veterans Benefits Administration’s Loan Guaranty Service is the primary stakeholder for this request. Review [Appendix C](#bookmark=id.2u6wntf) for the complete list of primary and secondary stakeholders.

# Goals/Objectives and Outcome Measures

| **Goal/Objective and Desired Outcome** | **Impact/Benefit** | **Measurement** |
| --- | --- | --- |
| Address VALERI contractual issues and successfully create in-house VA solutions for needed VALERI capabilities. | Allows continued LGY operations.  Addresses security concerns regarding liquidated damages. | Binary measure – was the solution created and does it eliminate the security/contractual considerations associated with liquidated damages? |
| Update VALERI and update relationships with servicers to account for the progress/evolution of the loan servicing industry and more modern technology. | Improves service to the Veteran and keeps more Veterans in their homes.  Allows LGY to more effectively use resources.  Improves relationships with loan servicers. | LGY leadership and loan servicer leadership satisfaction with measured before and after project on relationships with servicers.  Percentage of business processes that can be performed automatically as opposed to pre-project.  Time and motion study of LGY staff to see if new solutions allow more efficient operations. |
| Preserve the core functionality of VALERI and ensure LGY staff does not lose critical features. | Ensures continued, efficient business operations for LGY. | Percentage completion of requirements listed in the BRD.  Time and motion studies of LGY staff efficiency for various tasks before and after to ensure the solution(s) created don’t just satisfy the functionality, but optimize it. |
| Improve handling of loan deficiencies; keep more Veterans in their homes by gathering richer data from servicers and using automation to speed outcomes. | Service to Veteran homeowners. | Percentage of Veterans who could successfully be kept in their houses under the existing VALERI system and under the new one and an analysis to see if the software had any effect on these rates. |
| Ensuring a successful transition from the existing solution to the new VALERI capability. | LGY business operations. | LGY performance metrics before the transition and post-transition for the first few quarters of new system operation. |

# Business Requirements

## Themes, Epics (Needs), and User Narratives (Business Requirements)

| **Business Need (BN)** | **OWNR**  **Number** | **Owner Requirement (OWNR)** | **Priority\*** |
| --- | --- | --- | --- |
| BN 1: Adhere to the Enterprise Level requirements within the Enterprise Requirements Repository (ERR) and as specifically addressed in [Appendix D](#bookmark=id.19c6y18) of this document. | | | |
| BN 2: The system shall have an electronic portal that allows users employed by a loan servicer to take self-service actions. | | | |
|  | 2.1 | The system shall allow for servicers to access the self-service portal accessible on the public internet. | High |
|  | 2.1.1 | The system shall adhere to VA Handbook 6500 requirements (and other documents referenced within VA Handbook 6500) for all security requirements. Any security requirements within VA Handbook 6500 that may be defined by the project shall be elaborated in subsequent Requirements Specification Documents (RSDs). |  |
|  | 2.1.2 | The system shall interface with the Identity and Access Management Access Services suite of services and applications for all access-related functions, to include authentication, authorization and user provisioning. |  |
|  | 2.1.3 | The system shall allow VA to define specific loan servicing companies (hereafter “servicers”) and associate groups of loans and groups of users to the servicers. |  |
|  | 2.1.4 | The system shall allow for servicers to create users for their respective companies. |  |
|  | 2.1.4.1 | The system shall restrict user access to loan information to only loans associated with a user’s particular servicer. |  |
|  | 2.2 | The system shall have a persistent navigation pane or location within the user interface that allows a user to access key defined functions at any time they are logged into the portal. |  |
|  | 2.2.1 | These key defined functions may include but are not limited to: “search for a loan,” “upload documents,” “submit appeals and claims,” etc., and shall be defined by VA in subsequent requirements specifications documents. |  |
|  | 2.3 | The system shall allow for a user to search for their assigned loans based on a variety of loan characteristics and view loan information. |  |
|  | 2.4 | The system shall return similar match results related to a search, and not restrict results to exact matches. |  |
|  | 2.4.1 | The system shall allow for a VA employee to search using the following characteristics:  • VA Loan Number  • Servicer Loan Number  • Borrower Name  • Property Address  • Loan Origination Date |  |
|  | 2.4.2 | The system shall allow for a servicer to search using the following characteristics:  • VA Loan Number  • Servicer Loan Number  • Borrower Name  • Property Address  • Loan Origination Date |  |
|  | 2.4.3 | The system shall allow a user to filter the search results by the following criteria:  • Filter by Region  • Filter by Status |  |
|  | 2.5 | The system shall allow a user to view specific administrative details regarding a loan and its related reported loan events. |  |
|  | 2.5.1 | The system shall allow a user to filter or view the loan events by date or status. |  |
|  | 2.5.2 | The system shall allow a user to click the loan event for more detail. |  |
|  | 2.5.2.1 | The system shall allow a user to view loan servicing related information on a loan, including but not limited to:  • VA Loan Number  • Servicer Loan Number  • Servicer Name  • Guaranty Date  • Guaranty Status  • Guaranty Amount  • Original Guaranty Percentage  • Current Guaranty Percentage  • Loan Term  • Loan Amount  • Loan Type  • Loan Modifications  • Indemnified Loan  • Interest Rate  • Origination Date  • Termination Date  • Borrower Name  • Property Address  • Net Value  • NOV Issue  • NOV Expiration  • UPB  • P&I Amount  • T&I Amount  • Other Payments  • Refinance Type  • Post Audit Technician  • Assigned Technician  • Case Notes (currently only available to VA users)  • Payment History (to include bills of collection) |  |
|  | 2.5.3 | The system shall present the user with the status of forms (documents) submitted through the portal that will either take action or record information about a loan. |  |
|  | 2.5.3.1 | Forms can be in one of five types of status:  • Pending  o This event has yet to be processed.  • Unprocessed  o This event was withdrawn or cancelled before it was processed.  • Accepted  o This event has been accepted with no errors.  • Accepted with Errors  o This event has been accepted, but with at least one failed business rule.  • Rejected  o This event was not accepted by VALERI because the event failed at least one fatal business rule. |  |
|  | 2.6 | The system shall allow the user to submit various forms either taking action on or recording information about a loan within the servicer portal. |  |
|  | 2.6.1 | The system shall validate form data entered by users and shall clearly indicate to the user if data entered does not match the formatting or allowable data types. |  |
|  | 2.6.1.1 | The system shall prevent the user from submitting until the data is corrected. |  |
|  | 2.6.2 | Once a form is submitted, the system shall store the data in its database and/or send it to business rules for automated processing as appropriate for the form type. |  |
|  | 2.6.3 | The system shall notify the user when form information is successfully saved or if an error occurred and data could not be saved. |  |
|  | 2.6.4 | The system shall allow the user to upload attachments (to include multiple document types) in support of a form to a document repository created for each loan. |  |
|  | 2.6.4.1 | The system shall require users to select specific document types associated with the attachment. |  |
|  | 2.6.4.2 | The system shall require users to enter metadata (specific either to the document or form type) when attaching a document. |  |
|  | 2.6.4.3 | The system shall perform a virus scan of all documents uploaded prior to storage in VA systems. |  |
|  | 2.6.4.4 | The system shall notify the user if a document was successfully stored or if an error occurred. |  |
|  | 2.6.4.4.1 | The system shall log every error and exception encountered and provide the user a tool to view the errors and exceptions. |  |
|  | 2.6.4.5 | The system shall allow users to view documents they have uploaded (or that all servicer users have uploaded) in the web portal after the document has successfully submitted and shall follow document load times and screen load times established in the forthcoming service level agreement (SLA). |  |
|  | 2.6.4.5.1 | The system shall allow servicers to view documents a VA user has uploaded in the web portal pertaining to a loan. |  |
|  | 2.6.4.6 | The system shall store all attachments in the database/system repository or record for VBA/Loan Guaranty Data. |  |
|  | 2.6.5 | The system shall allow the various types of forms to be submitted, including but not limited to, loan events, appeals, and claims. |  |
|  | 2.6.6 | The system shall allow the user to submit forms manually. |  |
|  | 2.6.6.1 | The system shall present the user with a case specific list of forms that can be manually submitted for a loan when the user is looking at the detailed loan information in the portal. |  |
|  | 2.6.6.2 | The system shall allow the user to click on a link to allow entry of form information when showing the user the list of forms that can be manually submitted. |  |
|  | 2.6.6.3 | The system shall allow the user to submit forms for the following loan events by manually entering data, including but not limited to:   * [Monthly Loan Status Update](https://www.vbavaleri.com/SWP/Events/EventMonthlyStatusUpdate.aspx) * [Loan Paid In Full](https://www.vbavaleri.com/SWP/Events/EventLoanPaidInFull.aspx) * [Transfer of Ownership](https://www.vbavaleri.com/SWP/Events/EventTransferOfOwnership.aspx) * [Release of Liability](https://www.vbavaleri.com/SWP/Events/EventReleaseOfLiability.aspx) * [Partial Release of Security](https://www.vbavaleri.com/SWP/Events/EventPartialReleaseOfSecurity.aspx) * [Loss Mitigation Letter Sent](https://www.vbavaleri.com/SWP/Events/EventLossMitigationLetterSent.aspx) * [Electronic Default Notification](https://www.vbavaleri.com/SWP/Events/EventElectronicDefaultNotification.aspx) * [Foreclosure Attorney Contact Information](https://www.vbavaleri.com/SWP/Events/EventForeclosureAttorneyContactInformation.aspx) * [Foreclosure Referral](https://www.vbavaleri.com/SWP/Events/EventForeclosureReferral.aspx) * [Foreclosure Sale Scheduled](https://www.vbavaleri.com/SWP/Events/EventForeclosureSaleScheduled.aspx) * [Results of Sale](https://www.vbavaleri.com/SWP/Events/EventResultsOfSale.aspx) * [Transfer of Custody](https://www.vbavaleri.com/SWP/Events/EventTransferOfCustody.aspx) * [Improper Transfer of Custody](https://www.vbavaleri.com/SWP/Events/EventImproperTransferOfCustody.aspx) * [Invalid Sale Results](https://www.vbavaleri.com/SWP/Events/EventInvalidSaleResults.aspx) * [Confirmed Sale Date with No Transfer](https://www.vbavaleri.com/SWP/Events/EventConfirmedSaleDateWithNoTransferOfCustody.aspx) * File a Claim * File a Supplemental Claim (after a claim is filed) * Refund Settlement * [Bulk Event Upload](https://www.vbavaleri.com/SWP/BulkEvents.aspx) * [Delinquency Status](https://www.vbavaleri.com/SWP/Events/EventDelinquencyStatus.aspx) * [Servicing Transfer - Transferring Servicer](https://www.vbavaleri.com/SWP/Events/EventServicingTransferTransferringServicer.aspx) * [Servicing Transfer - Receiving Servicer](https://www.vbavaleri.com/SWP/Events/EventServicingTransferReceivingServicer.aspx) * [Contact Information Change](https://www.vbavaleri.com/SWP/Events/EventContactInformationChange.aspx) * [Occupancy Status Change](https://www.vbavaleri.com/SWP/Events/EventOccupancyStatusChange.aspx) * [Partial Payment Returned](https://www.vbavaleri.com/SWP/Events/EventPartialPaymentReturned.aspx) * [Default Reported to Credit Bureau](https://www.vbavaleri.com/SWP/Events/EventDefaultReportedToCreditBureau.aspx) * [Default Cured/Loan Reinstated](https://www.vbavaleri.com/SWP/Events/EventDefaultCuredLoanReinstated.aspx) * [Repayment Plan Approved](https://www.vbavaleri.com/SWP/Events/EventRepaymentPlanApproved.aspx) * [Special Forbearance Approved](https://www.vbavaleri.com/SWP/Events/EventSpecialForbearanceApproved.aspx) * [Loan Modification Approved](https://www.vbavaleri.com/SWP/Events/EventLoanModificationApproved.aspx) * [Loan Modification Complete](https://www.vbavaleri.com/SWP/Events/EventLoanModificationComplete.aspx) * [Compromise Sale Complete](https://www.vbavaleri.com/SWP/Events/EventCompromiseSaleComplete.aspx) * [Deed-In-Lieu Complete](https://www.vbavaleri.com/SWP/Events/EventDeedInLieuComplete.aspx) * [Bankruptcy Filed](https://www.vbavaleri.com/SWP/Events/EventBankruptcyFiled.aspx) * [Bankruptcy Update](https://www.vbavaleri.com/SWP/Events/EventBankruptcyUpdate.aspx) |  |
|  | 2.6.6.4 | The system shall assist the user by auto-completing any form fields possible (as defined in further requirements) based upon a user’s initial keystrokes. |  |
|  | 2.6.7 | The system shall allow the user to bulk upload or submit forms by uploading files that contain multiple forms. |  |
|  | 2.6.7.1 | The system shall allow users to include forms for more than one loan at a time in these files. |  |
|  | 2.6.7.2 | An example list of forms that can be submitted is included in Attachment A. |  |
|  | 2.6.7.3 | The forms for loan events that can be submitted via the VALERI servicing events import spreadsheet are included in Addendum 1 |  |
|  | 2.6.7.4 | The system shall validate all of the forms submitted in the file uploaded by the user. |  |
|  | 2.6.7.4.1 | The system shall reject files where the data types, lengths or other information does not match standards established for that information or existing files. |  |
|  | 2.6.7.4.2 | The system shall notify the user if uploaded files either fail validation or are successful. |  |
|  | 2.6.8 | After form validation, the system shall immediately store form data in the database/system of record for Loan Guaranty/VBA. |  |
|  | 2.6.9 | The system shall initiate any required post-processing for form data, including rules-based processing to be defined in later business needs within this BRD. |  |
|  | 2.6.9 | The system shall initiate any required post-processing for form data, including rules-based processing to be defined in later business needs within this BRD. |  |
| BN 3: The system shall allow designated users employed by VA to take administrative actions on delinquent loans. | | | |  | The system shall allow VA employees to access the system within the VA intranet, including users connected to the intranet via Virtual Private Network (VPN) connection or through the Citrix Access Gateway (CAG). |
|  | 3.1 | The system shall allow VA employees to access the system within the VA internet including users connected to the intranet via Virtual Private Network (VPN) connection or through the Citrix Access Gateway (CAG). |  |
|  | 3.1.1 | The system shall adhere to VA Handbook 6500 requirements (and other documents referenced within VA Handbook 6500) for all security requirements. Any security requirements within VA Handbook 6500 that may be defined by the project shall be elaborated by Loan Guaranty Service in subsequent Requirements Specification Documents (RSDs). |  |
|  | 3.1.2 | The system shall interface with the Identity and Access Management Access Services suite of services and applications for all access-related functions, to include authentication, authorization and user provisioning (including workflows to request assignment of user roles, functions, etc. to route business requests to Information Security Officers (ISO) for approval).\* |  |
|  | 3.1.2.1 | At a minimum, the system shall allow users to authenticate using their personal identification verification (PIV) cards and associated security certificates. |  |
|  | 3.1.3 | The system shall limit access to certain functions in the loan management portal based upon the user role(s) and functions assigned to a user. |  |
|  | 3.1.3.1 | The following roles shall be available to Loan Administration employees:  • Read Only High (ROH)  • Central Office Servicer Liaison (COSL)  • Central Office Loan Manager (COLM)• Assistant Loan Technicians (ALT)  • Loan Technician (LT)  • Senior Loan Technician (SLT)  • Servicing Officer (SO)  • Loan Administration Officer (LAOs) |  |
|  | 3.1.3.2 | The system shall allow for attribute-based access controls to be assigned to individual users. |  |
|  | 3.1.4 | When a user logs into the portal, the system shall authenticate the user’s credentials and take the user to the VALERI Main menu screen where applications are listed depending on the user’s defined role. |  |
|  | 3.1.5 | At a minimum, users shall have access based on a user’s role to links to a predefined set of applications, such as:  • Loan Management & Work Queue – This is where users may complete assigned tasks and manage their workload.  • Reports – this is where Servicing Officers (SOs) and Loan Administration Officers (LAOs) can access servicer operational and Loan Administration reports.  • Servicer Web Portal – this is where authorized servicers, along with the following VA employees can access information seen by loan servicers:  o Senior Loan Technicians (SLTs)  o Servicing Officers (SOs)  o Loan Administration Officers (LAOs) |  |
|  | 3.1.5.1 | The system shall allow access to the Servicer Web Portal for Assistant Loan Technicians and Loan Technicians on an authorized case-by-case basis. |  |
|  | 3.1.6 | The system shall allow for the creation, edit and deletion of loan servicing companies and loan servicer users from the servicer portal in the VALERI application and reflect these changes in the Stakeholder Information Management (SIM) application. |  |
|  | 3.1.6.1 | The system shall allow a Loan Administration supervisor to request or update accounts for a new loan servicer user in the system by providing or selecting the following information:  • Company  • Whether the account shall be locked  • Whether the user is a GSM Admin  • Whether the account shall be available for password resets  • Whether the user is a Company Admin  • Office  • Roles |  |
|  | 3.1.6.2 | The system shall integrate with the LGY Stakeholder Information Management (SIM) system to add new servicers. |  |
|  | 3.2 | The system shall provide users with a work queue and with access to various loan management functions. |  |
|  | 3.2.1 | The work queue and loan management interface shall have a persistent navigation toolbar or location within the user interface in the work queue that allows a user to access key defined functions at any time they are logged into the portal. |  |
|  | 3.2.2 | The persistent work queue navigation pane shall provide users the following options at a minimum:  • A link to return the user to the Loan Management & Work Queue Homepage.  • A link to return to the previous screen the user was on.  • A search toolbar that allows a user to search for a loan based on specified criteria set by the user.  • A link to enable users to access payment history reports.  • A link that shall enable a user to log out from the VALERI application.  • A link to return a user to the VALERI Main Menu screen. |  |
|  | 3.2.3 | After a user logs in, the system shall display any announcements that have been issued to users on the general loan management interface. |  |
|  | 3.2.4 | On the Loan Management & Work Queue Homepage, the system shall display the following options for a user to select:  • A link to allow a user to access tasks assigned to them. This link shall allow a user to access a queue made up of tasks that they have assigned to themselves or have been assigned to them by another user regarding loans that are currently assigned to them. It is a work management tool for follow-up action.  • A link to a user’s Workbasket (applicable to Assistant Loan Technician (ALT) and Loan Technicians (LT). This location allows a user who completes work processes to view all loan processes assigned to them.  • A link to view approval /certification processes assigned to their approval workgroup (applicable only to, Senior Loan Technicians (SLTs), Servicing Officers (SOs), and Loan Administration Officers (LAOs)), or other designated role or attribute based control. |  |
|  | 3.2.5 | When a user selects to view their Work Queue, the system shall allow for them to view pending tasks in the delinquent loan servicing process for a specific loan assigned to them. |  |
|  | 3.2.5.1 | The workbasket shall display the cases requiring action. The columns include but are not limited to:  • Loan Number  • Funding Fee Exempt  • Process Name   * + Indicates the type of action a user needs to take.   • Step Name   * + Indicates the specific action a user needs to take.   • Due Date  • RLC  • Technician Name  • Servicer Number  • Servicer Name |  |
|  | 3.2.5.2 | The system shall allow a user to sort their Work Queue by any of the above criteria by selecting the respective column heading. |  |
|  | 3.2.5.3 | The system shall default a user’s Work Queue to prioritize the process steps in the descending order of earliest due date. |  |
|  | 3.2.5.4 | The system shall allow a user to apply filters against the process step parameters so that he/she can view and access cases that fall into a specified criteria. |  |
|  | 3.2.5.4.1 | The system shall allow a user to save a filter for later use. |  |
|  | 3.2.5.4.2 | The system shall allow a user to delete any saved filters. |  |
|  | 3.3 | After a servicer automatically or manually reports that a loan is delinquent for 61 days through the Electronic Default Notification (EDN), the system shall automatically assign the case to the next available Loan Technician’s work queue through a balanced assignment process nationwide. |  |
|  | 3.3.1 | The system shall automatically review the number of cases that each Assistant Loan Technician and Loan Technician has been assigned. |  |
|  | 3.3.2 | The system shall automatically assign the case to the next available technician with the least number of cases. |  |
|  | 3.3.3 | The system shall assign all processes associated with that loan from the default notification through the claim payment, including appeals and supplements OR through reinstatement of the default to the same Loan Technician. |  |
|  | 3.3.4 | The system shall assign loans that have been in default and ensure that loans requiring Post Audit are assigned to different users than those who initially worked on them. |  |
|  | 3.4 | The system shall allow a user to access and view a process assigned to them by selecting the loan from their Work Queue. |  |
|  | 3.4.1 | Once a loan is selected, the system shall display general information on the loan along with steps that a user must complete for the selected process. |  |
|  | 3.4.2 | For the step that needs to be completed for the selected task, the system shall display the following information, including but not limited to:  • A description of the process step  • The number of days a user has to complete each step in the entire process  • The original due date |  |
|  | 3.4.3 | If the loan has more than one process, the system shall default to show the user the process that is closest to being due or the process that is most overdue. |  |
|  | 3.4.4 | The system shall allow a user view all of the processes on a loan by selecting View All. |  |
|  | 3.4.4.1 | The system will display a link to allow a user to access the Manual Process Utility function to transfer in a process. This is an important functionality for a user that would like to complete a process on a loan, but has not been automatically assigned the process by the system. |  |
|  | 3.4.5 | The system shall filter processes by business area. |  |
|  | 3.4.6 | The system shall display the following business areas, at a minimum:  • Acquisition  • Claim  • Finance  • Loss Mitigation  • Oversight |  |
|  | 3.5 | The system shall route loans and processes through a workflow process where the completion of one process step triggers the initiation of another step or another process. |  |
|  | 3.5.1 | The system shall accept that a user has completed a process when they enter a date of completion for a specific loan process, or take other actions substantiating completion. |  |
|  | 3.5.1.1 | The system shall, in warranted cases, auto-populate dates based on the validated completion of a step. |  |
|  | 3.5.2 | Once a Completed date has been entered, or other action taken the system shall generate the next step in the appropriate Work Queue. |  |
|  | 3.5.4 | The system shall allow some workflow actions to be routed for multiple levels of review and approval by different user groups. The review and approval level shall be end-user configurable in the system. |  |
|  | 3.5.4.1 | A user assigned a role that requires additional approval on certain processes (Assistant Loan Technicians (ALT) or Loan Technicians (LT)) shall have that specific work routed to appropriate approval workbaskets in VALERI. |  |
|  | 3.5.4.1.1 | Senior Loan Technicians (SLT), Servicing Officers (SO) and Loan Administration Officers (LAO) shall be provided the authority to work the appropriate approval workbaskets. |  |
|  | 3.5.4.2 | A user assigned the role of Loan Technician (LT) shall have the ability to approve some of their own recommendation, but shall require approval from a Senior Loan Technician (SLT) or Servicing Officer (SO) for most of the work they complete or Loan Administration Officer (LAO). |  |
|  | 3.5.5 | The system shall assign cases for post-audit review and validation to a Loan Technician that was not originally assigned to the loan. |  |
|  | 3.5.6 | The system shall restrict a Loan Technician from conducting a post-audit on a case that was previously assigned to them at any time during its default. |  |
|  | 3.5.7 | The system shall assign the post-audit cases by round-robin scheduling across technicians nationwide without regard for the number of pending audits or other cases in the technician’s work queue. |  |
|  | 3.6 | The system shall allow manual management of work queues, workflows and loan assignment by Loan Administration Officer (LAO). |  |
|  | 3.6.1 | The system shall allow for the assignment and reassignment of loans to a user to oversee all delinquent loan events. |  |
|  | 3.6.2 | The system shall allow Loan Administration management, including Loan Administration Officers, to reassign individual cases, groups of cases, and individual tasks to employees. |  |
|  | 3.6.3 | The system shall, when one of the following conditions is satisfied, remove the loan from being assigned to a Loan technician:  • The status of the loan changes to reinstated (and 45 days have passed) or terminated (and 395 days have passed).  • Timeframes for claim filing, system processing, payment certification and/or appeals are expired. |  |
|  | 3.6.4 | The system shall, when one of the following conditions is satisfied, remove the loan from a user’s Work Queue:  • The Loan Technician completes all open processes  • The system validates that no new processes were created |  |
|  | 3.7 | The system shall allow a user to upload, view and store documents in support of a loan to a document repository created for each loan. |  |
|  | 3.7.1 | The system shall allow for a user to associate documents to a loan process. |  |
|  | 3.7.2 | The system shall require users to select specific document types associated with the attachment. |  |
|  | 3.7.3 | The system shall require users to select or enter metadata (specific either to the document or form type) when attaching a document. |  |
|  | 3.7.4 | The system shall perform a virus scan of all documents uploaded prior to storage in VA systems. |  |
|  | 3.7.5 | The system shall notify the user if a document was successfully stored or if an error occurred. |  |
|  | 3.7.6 | The system shall allow users to view documents they have uploaded (or that other users have uploaded) in the portal after the document was successfully submitted. |  |
|  | 3.7.7 | The system shall reject files where the data types, lengths or other information does not match standards for that information or existing files. |  |
|  | 3.7.8 | The system shall allow for a user to search for a loan based on a variety of loan characteristics and view loan information. |  |
|  | 3.8 | The system shall allow for a user to search for a loan using the following criteria:  • Loan Number Exact  • Loan Number Like  • Borrower Name  • Property Address  • Servicer LIN  • Servicer Name |  |
|  | 3.8.1 | The system shall retrieve the search results and allow the user to select and open a loan. |  |
|  | 3.9 | The system shall provide functions to allow the Loan Technician to complete their assigned work. |  |
|  | 3.9.1 | The system shall provide the following tools:  • A tool to allow users to generate loss mitigation recommendations for borrowers.  • A tool to allow users to analyze claims submitted by servicers and approve or make adjustments to claim payments if necessary.  • A tool to allow users to access an appeal to make a recommendation to allow or deny the appeal.  • A tool to allow users review cases for Post-Audit purposes.  • A tool to allow users to manually add and take action on a regulatory infarction when they identify when a servicer fails to comply with a VA regulatory requirement. |  |
|  | 3.10 | The system shall allow for a Servicing Officer to manually open the Return Custody event. |  |
|  | 3.11 | The system shall allow for a user to evaluate and monitor general loan events for the adequacy of servicing. |  |
|  | 3.12 | The system shall allow for a user to provide information and instructions to borrowers about servicing procedures. |  |
|  | 3.12.1 | The system shall allow for Holds and Issues to be attached to a loan, which requires approval of the action by a Senior Loan Technician or higher supervisor. |  |
|  | 3.13 | The system shall allow a user to add case notes, tasks for the specific loan, and issues to a loan process. |  |
|  | 3.13.1 | The system shall allow a user to manually add general case notes to a loan and not associate it to a specific loan process. |  |
|  | 3.13.1.1 | The system shall require users to select a Note Type. |  |
|  | 3.13.1.1.1 | The system shall not default the Note Type to Other.\* |  |
|  | 3.13.1.2 | The system shall allow a user to select a note and display it entirely in the system (without needing to export it to Microsoft Word). |  |
|  | 3.13.2 | The system shall automatically record case notes for any action a loan technician takes on a loan. |  |
|  | 3.13.3 | The system shall not time-out on users manually entering case notes on a loan. |  |
|  | 3.14 | The system shall allow a user to conduct exception-based servicing when necessary. |  |
|  | 3.15 | The system shall allow a user to review and make a recommendation to approve or deny appeals made by servicers on VA decisions. |  |
|  | 3.15.1 | The system shall allow for appeals to be filed on claims, acquisitions, regulatory infractions, bills of collection, existing appeals, and additional items. |  |
|  | 3.15.1.1 | The system shall allow a user to review the circumstances surrounding the loan being appealed, justification provided by the servicer, and any supporting documentation submitted at the time of the appeal. |  |
|  | 3.15.2 | The system shall allow a user to recommend to approve or deny the appeal. |  |
|  | 3.15.3 | The system shall route the recommendation to the approval work queue where a Senior Loan Technician (SLT), Servicing Officer (SO) or Loan Administration Officer (LAO) can make the final determination whether to approve or deny the recommendation on the appeal. |  |
|  | 3.16 | The system shall automatically calculate payments on necessary processes submitted by servicers. |  |
|  | 3.16.1 | The system shall automatically calculate the payment for a submitted claim. |  |
|  | 3.16.1.1 | The system shall calculate the payment amount for a claim submitted by a servicer by examining total eligible indebtedness, maximum guaranty amount as provided by WebLGY integration, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater). |  |
|  | 3.16.1.2 | This system shall present this claim amount to a VA certifying official for certification. If denied, the system shall close the process and re-open the Review Non-Routine Claim for additional review by the ALT or LT. |  |
|  | 3.16.1.3 | If the system is presented with a non-routine claims, it shall allow a user to review and possibly adjust the system-calculated claim amount prior to certification of the claim payment. |  |
|  | 3.16.2 | The system shall automatically calculate the payment for an incentive to be paid after the servicer reports the Default Cured/Loan Reinstated event (for home retention options) or after the servicer files their claim (for alternatives to foreclosure). |  |
|  | 3.16.2.1 | The system shall calculate the incentive payment based upon the loss mitigation option that was completed and the servicer’s tier ranking at the time the incentive payment is calculated. |  |
|  | 3.16.2.2 | The system shall present the incentive payment amount to a VA certifying official for approval. |  |
|  | 3.16.3 | The system shall automatically calculate the payment for an acquisition. |  |
|  | 3.16.3.1 | The system shall track the NV Factor to apply different factors to multiple time periods. |  |
|  | 3.16.3.2 | The system shall calculate the property acquisition payments for approved Transfer of Custody events based on net value and bid type. |  |
|  | 3.16.3.3 | The system shall automatically present the payment amount for routine acquisitions to a VA certifying official for certification. |  |
|  | 3.16.3.4 | The system shall automatically present the payment amount for non-routine acquisitions to a Loan Technician for review and recommendation for approval to a VA certifying official. |  |
| BN 4: The system shall provide approved payment authorizations to the Financial Management System (FMS) to oversee day-to-day Loan Administration financial operations. | | | |  | The system shall send a payment file to FMS for processing which includes the following certified payment transactions:  • Acquisition payments  • Claim and incentive payments on pre-credit reform loans with no debt  • Claim and incentive payments on post-credit reform loans with no debt  • Refunded loans on post-credit reform loans  • Claim payments on post-credit reform loans with debt  • Refunded loans on pre-credit reform loans |
|  | 4.1 | The system shall send a payment file to FMS for processing which includes the following certified payment transactions:  • Acquisition payments  • Claim and incentive payments on pre-credit reform loans with no debt  • Claim and incentive payments on post-credit reform loans with no debt  • Refunded loans on post-credit reform loans  • Claim payments on post-credit reform loans with debt  • Refunded loans on pre-credit reform loans |  |
|  | 4.2 | The system shall receive notification from FMS when it transmits a payment file to Treasury. |  |
|  | 4.3 | The system shall receive notification on changes in payment status and payment details from FMS on a daily basis. |  |
|  | 4.4 | The system shall transmit loan modification data, including new loan terms and established bills of collection, to FMS. |  |
|  | 4.5 | The system shall receive a daily file to update vendorization information from FMS in SIM. |  |
|  | 4.5.1 | This daily file will be constituted with information on vendor addition, deletion, or modification in SIM. |  |
|  | 4.6 | The SIM system shall maintain records of vendor information that mirrors the vendorization information maintained in FMS. |  |
|  | 4.7 | The system shall log all incoming and outgoing FMS transactions to allow for reconciliation. |  |
|  | 4.7.1 | The system shall update its status log as transactions are received and shall always remain current. |  |
|  | 4.7.2 | The system shall archive transactions indefinitely in the database. |  |
|  | 4.7.2.1 | Transaction logs stored in the database by the system shall contain the following:  • Entire contents of the transaction files  • Significant metadata including the date and time when the file was received  • Whether it was able to be parsed and imported into the system successfully |  |
|  | 4.7.3 | The system shall allow transactions to be viewed “online” for no less than 180 days. |  |
|  | 4.7.4 | After 180 days, the system shall allow for transactions to be moved offline for performance or storage considerations. |  |
|  | 4.7.5 | The system shall allow authorized users to access offline data when it is required. |  |
|  | 4.8 | The system shall post a notice in the Servicer Web Portal and Loan Management Portal when acquisition, incentive, or claim payments are issued by FMS. |  |
|  | 4.9 | When the user identifies a new servicer through documentation received on a VA guaranteed loan, they will request required documents from the servicer to complete and submit electronically through SIM.  Note: The system shall not be able to identify a new servicer, the above is a manual user process conducted outside of the system. |  |
|  | 4.10 | Once the SIM system validates that the servicer has not already been established, it shall create a LGY Servicer ID Number for them. |  |
|  | 4.10.1 | The Servicer ID number shall be a 6 digit number composed of:  • Two Digit State Code  • Two Digit Month  • Two Digit Day |  |
|  | 4.11 | The SIM system shall send the Servicer ID number to FMS for establishment. |  |
|  | 4.11.1 | The SIM system shall receive a LGY Vendor ID and confirmation from FMS that the servicer’s information has been processed. |  |
|  | 4.11.2 | Once the LGY Vendor ID has been received, the SIM system shall allow a user to establish a servicer profile in the system. |  |
|  | 4.11.3 | A VA employee shall receive a confirmation notification email when a servicer is successfully established. |  |
| BN 5: The system shall collect data sets and provide the ability to generate web-based, detail summary reports in a format that is accessible through the business intelligence tool. | | | |  | The system shall store all data sets captured by the VALERI application suite in a centralized database and/or send it to a data warehouse from which Loan Guaranty can extract and run reports. |
|  | 5.1 | The system shall store all data sets captured by the VALERI application suite in a centralized database and/or send it to a data warehouse from which Loan Guaranty can extract and run reports. |  |
|  | 5.2 | The centralized Loan Guaranty data warehouse shall be capable of importing external data sets that can be matched and compared for analysis purposes. |  |
|  | 5.3 | The system shall provide an interface for users to access available reports based on their user role. |  |
|  | 5.4 | The system shall provide an interface for servicers to access available reports based on their approved authorization. |  |
|  | 5.5 | The system shall allow reports to be sorted, filtered, and exported to in different formats such as different formats such as Crystal Reports (RPT), Adobe Acrobat (PDF), Excel Spreadsheets (XLS), Microsoft Word documents (DOC), and Rich Text Format documents (RTF). |  |
|  | 5.5.1 | The system shall allow for filtering functionality on reports, at a minimum based on the following examples:  • Date parameters  • RLC Office parameters  • Supervisor parameters  • Servicing Officer  • Team |  |
|  | 5.6 | The system shall be able to generate real-time production reports anytime of the day for a user upon request. |  |
|  | 5.6.1 | The system shall allow for a user to run a report query from answering prompts. |  |
|  | 5.7 | The system shall allow for supervisors to schedule reports to run at a scheduled time. |  |
|  | 5.8 | The system shall be able to generate reports for the day, for the week, for the month, and for the year, and over multiple years as requested. |  |
|  | 5.9 | The system shall provide the following types of reports for authorized users:  • Reports with program management and operations information that can be accessed by Central Office Management and Regional Loan Center Management.  • Reports with operations information to be accessed by VA organizations such as Administrative Loan Accounting Center (ALAC), the Debt Management Center (DMC), Loan Production (LP), Monitoring Unit (MU), and Property Management (PM).  • Reports to communicate information with servicers. |  |
|  | 5.10 | The system shall provide the following information on each report when it is listed:  • Brief description of the report  • Report Type  • Report Owner  • Date and time of last generation  • Actions that can be performed on the report |  |
|  | 5.10.1 | The system shall allow a user to filter a report once it is selected with the following characteristics, including but not limited to:  • Date parameters  • RLC Office parameters  • Supervisor parameters  • Servicing Officer  • Team  • Role |  |
|  | 5.11 | The system shall generate the following servicer reports, at a minimum, to communicate information with servicers:  • Acquisition Payment Status Report  • Appeal Status Report  • Bill of Collections Status and Offsets Report  • Claim Payment Status Report  • Claims Summary Report  • Incentive Payment Status Report  • Post-Audit Results Report  • Post-Audit Selection Detail Report  • Post-Audit Selection Report  • Re-conveyance Status Report  • Refund Status Report  • Servicer Action Required Report  • Servicer Events Report Log Report  • VA Contact Information Report  • Payment Denial Report  • Non Matching Report |  |
|  | 5.11.1 | The system shall allow access to the servicer operational reports to Servicing Officers and Loan Administrative Officers, along with additional designated individuals given permissions. |  |
| BN 6: The system shall provide interfaces for the VALERI application between the Servicers, internal VA staff, and third party vendors that comply with all VA security requirements. | | | |  | The system shall manage a single interface provided by an aggregator (contractor) to VA. |
|  | 6.1 | The system shall manage a single interface provided by an aggregator (contractor) to VA. |  |
|  | 6.2 | The aggregator (contractor) shall be provided a performance based goal to comply with the information security requirements in VA Handbook 6500 and work with the industry to maximize the efficiency of servicer submissions. |  |
|  | 6.3 | The system shall, as needed, aggregate industry data sets (turning thousands of files from servicers into a single database for VA consumption). |  |
|  | 6.3.1 | The system shall store aggregate data sets in tables pursuant to data architecture’s final VALERI application design. |  |
|  | 6.3.2 | The system shall store aggregate data for an unlimited amount of time for all active loans and transfer the data to the VALERI central database on a routine scheduled basis. |  |
|  | 6.3.3 | Prior to transmission of data sets to VA, vendors shall perform data validation on all files submitted. |  |
|  | 6.4 | The aggregator (contractor) shall collect all of the data from servicers and send it to VA in a repeatable, sustainable data transfer (i.e. transactional, Batch, etc.) so that the data can be imported into VA systems. |  |
|  | 6.4.1 | The aggregator (contractor) shall report any issues aggregating data from servicers, and provide updates through daily status reports and critical issue reports. |  |
|  | 6.4.2 | The aggregator (contractor) shall send an email status to a support email inbox for each batch job run (indicating success or failure, the number of records, etc.). |  |
|  | 6.5 | The aggregator (contractor) to VA will maintain the system linkages with a large quantity of loan servicers to collect loan reporting data that is transmitted electronically. |  |
|  | 6.6 | The aggregator (contractor) shall maintain the business process, procedures, and the administrivia that cannot be handled by VA associated with onboarding servicers for data purposes. |  |
|  | 6.6.1 | The aggregator (contractor) shall facilitate the completion of any VA paperwork that is required to identify new servicers. |  |
|  | 6.7 | The aggregator (contractor) shall be able to accept multiple aggregate types. |  |
|  | 6.8 | The system shall send frequent notifications to the third party and non-frequent ad hoc notifications to third parties when needed. |  |
| BN 7: The system shall automatically process loan data, and select loan events, claims and appeals through a rules-based processing engine. | | | |  | The system shall validate data received by delinquent loan events prior to its reflection in the system. |
|  | 7.1 | The system shall validate data received from the data aggregator by delinquent and current loan events prior to its reflection in the system. |  |
|  | 7.2 | The system shall automatically process the following delinquent loan events, at a minimum:  • Delinquency Status Update.  • Monthly Status Update (MSU)  • Contact Information Change  • Occupancy Status Change  • Servicing Transfer (Transferring Servicer)  • Servicing Transfer (Receiving Servicer)  • Bankruptcy Filed  • Bankruptcy Update  • Default Cured/Loan Reinstated |  |
|  | 7.2.1 | The system shall automatically update the due date and current unpaid balance on a loan when it receives Delinquency Status Update and Monthly Status Update (MSU) events. |  |
|  | 7.2.2 | The system shall automatically update contact information when it receives a Contact Information Change event. |  |
|  | 7.2.2.1 | The system shall reflect this updated contact information under the Borrower Contact Information tab. |  |
|  | 7.2.3 | The system shall automatically update occupancy information when it receives an Occupancy Status Change event. |  |
|  | 7.2.4 | The system shall automatically update servicer information when it receives Servicing Transfer (Transferring Servicer) and Servicing Transfer (Receiving Servicer) events. |  |
|  | 7.2.5 | The system shall automatically update the bankruptcy indicator when it receives a Bankruptcy Filed event indicating that bankruptcy has been filed. |  |
|  | 7.2.5.1 | The system shall automatically allow an additional 180 days of interest if a claim is subsequently filed as a result of that default, evidence is received regarding a bankruptcy filing and that Relief of Stay was filed and/or granted. |  |
|  | 7.2.6 | The system shall automatically update the loan status when it receives a Bankruptcy Update (of dismissal or Relief of Stay Granted) event. |  |
|  | 7.2.7 | The system shall kick off an incentive to review for payment when it receives a Default Cured/Loan Reinstated event only on repayment, special forbearance or loan modification. |  |
|  | 7.2.7.1 | The incentive, when reviewed and approved, will be paid via FMS. |  |
|  | 7.2.7.2 | The system shall automatically change the language from Delinquency Status Update to Monthly Status Update when it receives a Default Cured/Loan Reinstated event. |  |
|  | 7.3 | The system shall reflect the updated loan payment date within 24 hours of the payment. Currently, when a payment is made, the loan payment date is not reflected until the first to the seventh of the month. |  |
|  | 7.4 | The system shall differentiate between conveyed and non-conveyed statuses of terminated loans and calculate the correct payment amount based on a set of rules that VA is responsible for paying. |  |
|  | 7.5 | The system shall provide a list of all actions that a technician takes on a claim or appeal in one area of the interface to be easily reviewed by the approving official. |  |
|  | 7.6 | The system shall provide an error message when supporting documents are not attached to an appeal as at least one document must be attached to provide detail on the action that is under appeal. |  |
|  | 7.7 | The system shall clearly display the amount that will be paid on an appeal once a loan technician reviews and updates the system with the information received on a servicer’s appeal. |  |
|  | 7.8 | The system shall clearly display the amount that will be paid on an appeal once a loan technician reviews and updates the system with the information received on a servicer’s appeal. |  |
| BN 8: The system shall supply general information and updates to the Customer Relationship Management Unified Desktop (CRUM-UD) system in order to assist the Loan Technician in resolving LGY general-purpose calls.\* | | | |  | The system shall provide basic information to NCC employees on the LGY program and benefits and data that is specific to the LGY line of business. |
|  | 8.1 | The system shall provide basic information to LGY employees on the LGY program and benefits and data that is specific to the LGY line of business. |  |
|  | 8.1.1 | The system shall provide information to LGY employees associated with a veteran or beneficiary. |  |
|  | 8.1.1.1 | The system shall provide relevant information to allow for LGY employee to ID the veteran or authorized caller. |  |
|  | 8.1.2 | The system shall provide unambiguous LGY eligibility information based on the LGY eligibility rules system. |  |
|  | 8.1.2.1 | The system shall provide LGY employees the ability to determine LGY eligibility for other services provided by VA, such as refinancing, etc. |  |
|  | 8.1.3 | The system shall allow LGY employees to perform “Change of Address” related to the loan and have it reflect in the VALERI application. |  |
|  | 8.2 | The system shall provide loan technicians with a customer relationship management tool (future state) access that will allow for a holistic view of a claimant during the life cycle of a loan as it displays all information available on a veteran in VBA. | Future state |
|  | 8.2.1 | The system shall display whether a veteran is in receipt of VA disability compensation, education, pension benefits, etc. |  |
|  | 8.2.2 | The system shall display whether a veteran is going to school and receiving Education benefits. |  |
|  | 8.2.3 | The system shall display whether a veteran has VR&E assessments. |  |
|  | 8.2.4 | The system shall display whether a veteran has Insurance coverage. |  |
|  | 8.2.5 | The system shall display whether a veteran has any pending claims. |  |
|  | 8.2.6 | The system shall display whether a veteran has been awarded benefits, such as Specially Adaptive Housing |  |
|  | 8.2.6.1 | The system shall display the amount of a veteran’s award benefits. |  |

\* Note: This symbol denotes requirements that are not in the current VALERI system and will be incorporated in the new system.

## User Access Levels

| **User Level** | **Role** | **Responsibilities** | **VALERI Access Level** |
| --- | --- | --- | --- |
| Primary User | VA Loan Technician | There are approximately 200 to 300 Loan Technicians  Their primary role is Level 2 Support | * Ability to view all claimants’ data. * Will be subject to the Sensitivity Level permissions settings. |
| Primary User | Loan Servicer | The system interfaces with approximately 1,500 loan servicers. | * Ability to view authorized assigned claimants’ data. * Ability to submit forms either taking action on or recording information about a loan. |
| Secondary User | FMS | The system interfaces with the FMS system to process and pay acquisition, claim and incentive payments to servicers when authorized. | * Ability to process approved payment files from VALERI. * Ability to view and maintain vendorization information. |
| Secondary User | NCC | LGY would like to route LGY general-purpose calls to the NCC for level 1 call resolution.  NCC staff will service LGY calls upon receipt. If they are unable to resolve a call they will have the option to perform a warm transfer to LGY. | * Ability to view information associated with a Veteran/ beneficiary. * Will be subject to the Sensitivity Level permission settings. |

## Known Interfaces and Data Sources

The table below outlines what the business community believes to be the list of known interfaces. All required interfaces will be stated as Business Needs in Section 7.1.

| **Name of Application** | **Description of current application** | **Interface Type** |
| --- | --- | --- |
| Master Veteran Index (MVI) | Source of VA person identity information | Outbound |
| Knowledge Management (KM) | Storage and management of LGY content | Outbound |
| Identity Access Management (IAM) | Management of identity access and VA Enterprise Person Search capability | Outbound |
| Loan Servicer Data Feeds | Existing loan servicers send information on VA loans electronically to VALERI | Inbound |
| LGY Database | Data on loans, servicers, lenders, etc. | Inbound/Outbound |
| CPTS (Centralized Property Tracking System) | CPTS provides LGY with the information it needs to monitor the progress and performance of selling VA properties and to process sales proceeds. | Inbound |
| FMS | Financial Management System | Outbound/Inbound |
| SIM | Stakeholder Information Management | Inbound |
| PA&I | Office of Performance Analysis & Integrity develops and maintains the Enterprise Data Warehouse to enable the generation of recurring and ad hoc reports in response to VBA decision-making and business needs. | Outbound |
| IBM Cognos Connection | The software is designed to enable business users without technical knowledge to extract corporate data, analyze it and assemble reports. | Outbound |

## Related Projects or Work Efforts

The table below provides the additional related projects or work efforts that were used in the development of design requirements in this BRD.

| **Related Projects** | **Description** |
| --- | --- |
| IAM | MVI Person Search |
| MSTI | Correspondence Service |
| MSTI | Interaction / Activity Service |
| MSTI | Certificate of Eligibility Service |
| MSTI | Eligibility Determination Service |
| Knowledge Management | Provide content to generate Smart Scripts |
| FMS | Financial Management System |
| EVSS | Enterprise Veterans Self Service |
| SEP | VSO (Veteran Services Organization) Self-Serve Portal |
| CRMe | CRM Enterprise project |
| WebLGY | Web Loan Guaranty Application |
| SIM | Stakeholder Information Management |

# Service Level Requirements

## Availability

| **Service Level Requirement (SLR) Question** | **SLR Criteria** | **Description** |
| --- | --- | --- |
| 1. How much time should the system be available (and how much down time is acceptable due to incident [unexpected] outage)? | 99.9% (8.76 hours down time) | The system needs to be maintained to be as available as the current VALERI system.  This system has not experienced these levels of downtime any year since inception, and the SLR criteria is approximately 1,200% higher than actually experienced. |
| 1. When should the system be available (what will be the core operating hours of the system)? | 24x7 | The system is currently available 24x7. |
| 1. How soon should the system fully recover from an outage? (Includes Mean Time to Restore) | 4 hours | The current system must recover from an outage within 4 hours, |
| 1. How much data will be restored when outage is recovered? | 100% (continuous back up) |  |
| 1. What time period should be considered for maintenance periods? | After hours | Usually maintenance is completed after hours or overnight on Saturdays from 8pm – 12pm EST. |
| 1. What standard time zone will the system operate in? | Eastern Standard Time. |  |

## Capacity & Performance

| **SLR Question** | **SLR Criteria** | **Description** |
| --- | --- | --- |
| 1. How many users will be on the system hourly? | 101-1000 |  |
| 1. How many transactions will each average user perform each hour? | >10 | Note: the system creates millions of events each month that are not manually performed by a user. |
| 1. What are the anticipated peak user times during the day? | 9AM – 3PM EST, M-F | The peak time is on business days, Mondays through Friday from 9AM – 3PM EST. This peak time is made up of a variety of users in different time zones. |
| 1. What is the anticipated peak transaction load (when do you think that there will be the most transactions being performed on the system) during the day? | 9AM – 3PM EST, M-F | The peak transaction load is on business days, Mondays through Friday from 9AM – 3PM EST. |
| 1. How many new users will be added in one year? | >100 | This includes VA employees and servicers. |
| 1. How many more (if any) transactions will be added in one year? | >10 | This number is much greater than 10. |
| 1. What kind of information will be stored (specify average of each kind per month)? | Forms & Documents   1. PDF 2. GIFs 3. JPEGs | Servicers and VA employees will be able to upload and store non-editable documents.  **We may need to revisit this to allow for editing/annotating needs for VA employees for oversight purposes.** |
| 1. What kind of search capacity is required? | Medium (11-1000 per hour) |  |
| 1. What type of system(s) is/are required? | Internet (public) | The system will be located on the internet, but only authorized users will be able to log in. |
| 1. Is there a need for heavy application reporting? If yes, when? | End of day. | Servicers report daily files most commonly at end of day. They are then processed at 6AM EST.  VA employees & servicers run reports throughout the day and after the business day. |

## 8.3. Interfaces and Security

| **SLR Question** | **SLR Criteria** | **Description** |
| --- | --- | --- |
| 1. Will this system interact with other existing systems? | Yes | The following existing systems interact:   * FMS * WebLGY * Servicer System * ALAC (this is a department and not a system) * CPTS * Reporting Databases * eBenefits * CRM (potential) * Corporate Database * Enterprise Services * VBMS |
| 1. Will this system require additional monitoring for Information Technology system metrics? | Yes | The new VALERI system will require additional monitoring for external systems that may impact accessibility (i.e. Active Directory). |
| 1. Will this system contain Personally Identifiable Information (PII), Protected Health Information (PHI), Health Insurance Portability and Accountability Act (HIPAA) information, or other confidential/regulated data? | Yes | The system will contain PII and other regulated and confidential data. |
| 1. Who will be the anticipated users of this system? | VA   * VA employees   Public   * Authorized Loan Servicers Authorized Contractors that are employed by the Loan Servicer. | Restraint: Users authorized by loan servicers cannot be foreign contractors.  They also must complete all required training, pursuant to directive 6500. |

## Assumptions

* Subject Matter Experts (SME) and key stakeholders will be identified in collaboration with the Business Owner (BO) or designee and remain engaged throughout the lifecycle of the work effort
* Project priorities have been established and funding has been requested for FY17 and will be approved.
* Appropriate technical staff will be assigned and engaged to participate in the work effort
* This effort will provide VA with available options, which it will then consider from a resources/budget perspective
* All options generated by this group will provide a highly confident, cradle to grave, estimate of time/budget.  Options need to account for all aspects; gathering requirements, development, testing (unit, regression, functional, user acceptance), training (internal VA and all external users), coding changes required by industry, and overall transition activities.
* All options must include all functionality currently available in the VALERI solution hosted by BKFS.
* All options must include the enhancements that will be made to the VALERI solution prior to the termination of the existing contract (or subsequent contracts awarded to “bridge” this effort).
* All options must account for long-term enhancements planned, but not reasonably achieved, prior to the termination of the existing contract (or subsequent contracts awarded to “bridge” this effort).
* All meetings will include meeting minutes and pertinent meetings/demonstrations will be recorded.
* LGY expects stability in the project team.  If new non-LGY resources (i.e. OI&T) are added to the project, LGY will not be expected to conduct rework to “bring the new resources up to speed”.

## Dependencies

* WebLGY
  + The new VALERI system is dependent on WebLGY for data regarding new and inactive VA guaranteed loans.
* Corporate Database
  + The new VALERI system is dependent on the Corporate Database to determine claim status and Disability Compensation verification.
* Enterprise Services
  + The new VALERI system is dependent on Enterprise Services for military service data.
* FMS
  + The new VALERI system is dependent on FMS for performing acquisition, claim and incentive payments and the issuance of bills of collections for any and all payments.
* CRM (future state)
  + The new VALERI system is dependent on its integration with CRM in order to assist the Loan Technician in resolving LGY general-purpose calls.
* ALAC
* The new VALERI system is dependent on ALAC in order to establish any required receivables or payables for a refund or BOC.

## Constraints

* Requirements Analyst and Business Architect staff availability may be limited.
* Availability of resources may be limited due to strategic priorities or funded work efforts.
* The current VALERI system must stay in operation in parallel to the new system being built.
* Contracting clauses restrict vendor selection.
* Regulation Title 38, Chapter 36, Part B: Guaranty or Insurance of Loans with Electronic Reporting.

## Business Risks and Mitigation

| **Business Risks** | **Mitigation** | **Category** |
| --- | --- | --- |
| If there is insufficient funding to support development or acquisition, then necessary data will not be collected. | Coordinate with Business Owners and leadership to ensure project funding. | Business/ Operational |
| If the system is not employed and integrated or does not meet the business requirements, then the employees will not have correct guidance on servicing loans. | Implement organizational change management on activities from begin to end. | Organizational and Change Management |
| If the system is not available, LGY will not be able to provide proactive services and benefits to Veterans as directed by VBA’s strategic goals. | Coordinate with Business Owners and leadership to ensure project funding. | Strategic |
| If the system is not secure, VA employees will be able to access unauthorized loan records. | Deploy Enterprise Services. | Privacy |
| If the system is not available, VA employees will not be able to provide oversight and assist Veterans with maintaining and retaining home ownership. | Coordinate with IT to ensure the system is available 24x7. | Data/ Information |
| If there is insufficient security, then the PII will be exposed to unauthorized users. | Coordinate with stakeholders to ensure PII is protected and safeguards are in place. | Security/ Privacy |
| If a servicer is unable to provide loan status information, then VA is unable to provide necessary oversight to assist Veterans. | Coordinate with stakeholders and ensure that the Data Aggregation Service is available 24x7. | Data / Information |

**Appendix A References**

The authority to produce the Business Requirements Document (BRD), which is authored by the business community, is found in the following:

* OneVA EA Enterprise Technical Architecture (ETA) Compliance Criteria <http://vaww.ea.oit.va.gov/wp-content/uploads/2014/10/OneVA_EA_ETA_Compliance_v5_08312014.pdf>
* Requirement Level Guide <http://vaww.oed.wss.va.gov/process/Library/requirement_level_guide.docx>

## Document References:

* Department of Veterans Affairs (VA) Handbook 6500 – Information Security Program  
  <http://vaww.va.gov/vapubs/viewPublication.asp?Pub_ID=793&FType=2>

The following resources were used in the creation of the recommendations included in this BRD:

* LGY homepage: [http://www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/%20)

**Addendum 1**

The following form types for loan events can be submitted via the VALERI servicing events import spreadsheet (from SWP\_Bulk\_Upload\_Template and Claims\_Bulk\_Upload\_Template V8):

* Monthly Loan Status Update
* Loan Paid in Full
* Transfer of Ownership
* Release of Liability
* Unauthorized Transfer of Ownership
* Partial Release of Security
* Servicing Transfer – Transferring
* Servicing Transfer – Receiving
* Electronic Default Notification
* Delinquency Status Update
* Contact Information Change
* Occupancy Status Change
* Bankruptcy Filed
* Bankruptcy Update
* Loss Mitigation Letter Sent
* Partial Payment Returned
* Default Cured Loan Reinstated
* Default Reported to Credit Bureau
* Repayment Plan Approved
* Special Forbearance Approved
* Loan Modification Approved
* Loan Modification Complete
* Compromise Sale Complete
* DIL Complete
* Foreclosure Attorney Contact Info
* Foreclosure Referral
* Foreclosure Sale Scheduled
* Results of Sale
* Transfer of Custody
* Improper Transfer of Custody
* Invalid Sale Results
* Confirmed Sale Date With No TOC
* Appraisal Fees
* Attorney Fees
* DIL Recording Fees
* Filing Fees
* Foreclosure Facilitation Fees
* Foreclosure Recording Fees
* Other Fees
* Property Inspection Fees
* Title Fees
* Foreclosure Buydowns
* Insurance Loss Proceeds
* Origination Buydowns
* Prepayments
* Association Fee Advances
* Boarding Advances
* Debris Removal Advances
* Equip Repair Replace Advances
* Ground Rent Advances
* Hazard Abatement Advances
* Insurance Advances
* Securing Advances
* Special Assessment Advances
* Tax Advances
* Utilities Advances
* Winterization Advances
* Yard Maintenance Advances
* ARM Interest Rate Change
* SCRA Interest Rate Change

**Appendix D Enterprise Requirements**

Below is a subset of Enterprise-level Requirements that are of particular interest to the business community. These requirements MUST be addressed within each project resulting from this work effort. If OI&T cannot address these Enterprise-level requirements, the Business Owners responsible for each area MUST be engaged in any waiver discussions prior to any decisions being made. This section is not meant to be a comprehensive list of all Enterprise-level requirements that may apply to this work effort and should not preclude the technical community from reviewing all Enterprise-level requirements and identifying others that should apply to this work effort as well.

| **Requirement Type** | **Description** |
| --- | --- |
| Security | All VA security requirements will be adhered to. Based on Federal Information Processing Standard 199 and National Institute of Standards and Technology (NIST) SP 800-60, recommended Security Categorization is <<High/Moderate/Low>>.  The Security Categorization will drive the initial set of minimal security controls required for the information system. Minimum security control requirements are addressed in NIST SP 800-53 and VA Handbook 6500, Appendix D. |
| Privacy (Standard) | All VA Privacy requirements will be adhered to. Efforts that involve the collection and maintenance of individually identifiable information must be covered by a Privacy Act system of records notice. |
| 508 Compliance (Standard) | All Section 508 requirements will be adhered to. Compliance with Section 508 will be determined by fully meeting the applicable requirements as set forth in the Veterans Health Administration (VHA) Section 508 checklists (1194.21, 1194.22, 1194.24, 1194.31 and 1194.41) located at: http://www.ehealth.va.gov/508/resources\_508.html or as otherwise specified. Checkpoints will be established to ensure that accessibility is incorporated from the earliest possible design or acquisition phase and successfully implemented throughout the project. |
| Executive Order (Standard) | All executive order requirements will be adhered to. |
| Identity Management (Standard) | All Enterprise Identity Management requirements will be adhered to. These requirements are applicable to any application that adds, updates, or performs lookups on persons. |
| System Performance Reporting - Performance Metric Measuring Instrumentation | Include instrumentation to measure all performance metrics specified in the Service Level Requirements section of the BRD. At a minimum, systems will have the ability to measure reporting requirements for Responsiveness, Capacity, and Availability. |
| Performance Measurement Availability | Make the performance measurements available to the Information Technology (IT) Performance Dashboard to enable display of “actual” system metrics to customers and IT staff. |
| VistA Evolution (VE): HIPAA | Computer systems shall track accounting of disclosure information when the system is accessed by a non-VA user. |
| VE: HIPAA | Computer systems shall allow for the correction or amendment of any piece of individually identifiable information. |

**Appendix E User Interface/User Centered Design Principles**

User Experience encompasses direct and indirect interactions between the user and the system Improving usability over the prior version is a key requirement for this application. The International Organization for Standardization (ISO) defines usability as “the extent to which a product can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use” (1998).

For an optimal user experience the system must meet the requirements outlined in this section, which involve attributes of the application and the process required to achieve them.

In order to improve usability of VA-developed or purchased applications, the following actions are required:

* In accordance with the Office of the National Coordinator for Health Information Technology’s Meaningful Use Stage 2 final ruling, employ an industry recognized User Centered Design (UCD) process. The methods for UCD are well defined in documents and requirements such as ISO 9241–11, ISO 13407, ISO 16982, National Institute of Standards and Technology Interagency Report 7741, ISO/International Electrochemical Commission 62366, and ISO 9241-210. Developers will choose their UCD approach; one or more specific UCD processes will not be prescribed.
* Adhere to an industry recognized User Interface (UI) Best Practices Guideline or Style Guide. For example, first follow UI guidelines for the development platform. In instances where platform guidelines are not available, adhere to VA’s Best Practices Guidelines/Style Guide.
* Inform requirements and designs with detailed human factors work products that have been/will be completed for the specific project. Examples of specific human factors activities might include heuristic evaluations, site visits, interviews, application-specific design guides, and usability testing on existing systems or prototypes.

A sound UCD and development process based on human factors should include the following activities:

* Understanding of the users, the users’ tasks, and the users’ environments
* Review of similar or competitive systems to inform requirements and design
* Heuristic evaluation of prior versions, prototypes, or baseline applications, if applicable
* Iterative design and formative usability testing (formative usability testing is used to discover usability problems during the design and development process)
* User risk analysis
* Summative validation usability testing (summative usability testing is used to quantify and validate usability of a product with measures of effectiveness, efficiency, user perceptions, etc.)

To demonstrate high usability, the application should be:

* Intuitive and easy to learn, with minimal training
* Effective by allowing users to successfully complete tasks
* Efficient by allowing users to complete their work in a manner consistent with clinical practice and workflow
* Perceived to have high usability, as demonstrated by appropriate survey measures
* Designed to aid users in meeting task goals without being an additional burden

The system must be reliable and enable user trust by providing:

* Stable and reliable performance
* Accurate data
* Display of all data that is available in native or interfaced systems and intended to be available in the application
* Accessible information related to the source of data

The application should include a modern Graphical User Interface that allows the user to view data from multiple sources and include:

* Integrated display of structured and unstructured data
* Rich data visualization and graphical display of data
* Ability to switch between tabular and graphical data views
* Ability to interact with displayed data to obtain additional details related to the data and source of the data
* User customizable components and settings

The application must provide for advanced and up-to-date searching, to include:

* Fast search functionality with auto-complete and real-time display of matched results during typing
* Search history

The application must provide for advanced filtering capabilities, to include:

* Filtering of data tables, lists, and grids
* Filtering of search results

The application design should be modified to:

* Address the specific findings from a human factors heuristic evaluation conducted on the prior version of the application
* Address the specific findings reported from field use of the prior version
* Address the specific findings reported from usability testing of the prior version or relevant prototypes

| **Identifier** | **Usability/User Interface Requirements** |
| --- | --- |
|  | Left align content in table cells to facilitate quick visual scan. |
|  | Left align text for column headers to facilitate visual scan and make columns and content appear more organized. |
|  | Use mixed case instead of all caps whenever possible (e.g., dropdown list items, table data, table headers, hyperlinks, tab names). Limit the use of “all caps” throughout the application. |
|  | Simplify button labels. Re-label buttons to reflect standard terminology that is common in web interfaces and other applications (e.g., “Cancel”). Emphasize the action being performed in the most succinct way possible. Minimize redundancy in text/terminology that is used to convey the same action. |
|  | Left align page/section titles to anchor titles in consistent locations regardless of window sizing. |
|  | Labels for fields should be left aligned to facilitate quick visual scan and make forms and field groupings appear more organized. |
|  | Avoid using acronyms or abbreviations unless (a) they are widely understood/well known or (b) there is very limited space to display the full meaning. This supports naïve user understanding. If limited space results in using a non-common acronym/abbreviation, ensure it is specified within “Help” and/or as a tooltip. |
|  | Use colors such as red and green only for status driven content. Avoid using red for text/content, links, button labels, etc. This will reduce risk for user error, improve link discoverability, and facilitate understanding of differences in navigation/actions/content. It will also help users to isolate important status information (using red, green, etc.) from other less important information when viewing and processing information provided to them on a page. |
|  | Provide visual separation between the navigation space and the main content area. |
|  | Add field level validation and notification of missing information on the same page without launching a new window or navigating to another page. |
|  | Make all text hyperlinks appear consistent in style. |
|  | Make drop-down selection box widths appropriate for content and visual appeal. |
|  | Use standard and always visible radio buttons for “Yes/No” options instead of requiring the user to click in a drop down box and then click to select the “Yes” or “No” option. |
|  | Use standard date and time selection widgets. Where date and time are selected/picked from a standard widget, also provide direct data entry to support keyboard navigation. Enable field level validation immediately upon entry. Include instructional format text within the field entry box. |
|  | Provide standard sort behavior and visual indications on columns in all tables. |
|  | Define and adhere to a standard model for use and design of controls, buttons, hyperlinks, and navigation elements. |
|  | Ensure that text is sized to be readable (for example, by using the 007 Rule to assure text size is readable for users with 20/40 vision. The formula: Text height = .007 \* distance between eyes and screen). |
|  | Place common navigation elements in consistent locations. |
|  | Place critical information “above the fold” (i.e., in the top portion of the screen that is immediately viewable). |
|  | Use consistent screen flow models, elements, and terms to support similar workflows. |
|  | Use consistently named buttons when actions are the same (e.g., Add vs. Save vs. Submit). |
|  | Enable users to print views from where they are in the interface. Avoid requiring the user to “run a report” in order to print something that is viewable on the screen. |
|  | Provide field entry tool tips at the field location. Ensure consistency across the application in field labels, formats, location of tooltips, and tool tip text. |
|  | Provide visual indication of required fields. |
|  | Display field labels in close proximity to entry elements. |
|  | Use consistent elements to filter data. |
|  | Use consistent elements to sort data. |
|  | Use a consistent model for display, layout, and grouping of data entry fields. |
|  | Provide alternate row shading in lengthy tables of data, form elements, etc. |
|  | Ensure that icons are recognized by users. |
|  | Provide some “white space” between status icons in report views, white board views, etc. |
|  | Auto-populate default values in entry / selection fields when possible and appropriate. |
|  | Visually differentiate status icons from clickable icons, when appropriate. |
|  | Define and support the appropriate user tab sequence through fields in forms in order to support keyboard navigation when entering data in forms. |
|  | Define and adhere to standard action button placement on screens, forms, etc. |
|  | Visually distinguish the primary action button on a page. |
|  | Consistently use screen elements, action elements, workflow sequences within/across screens, language, etc. |
|  | Provide error messages in user-centric language with specific instructions on the meaning of the error and how to recover from it. Use error messages and method of display consistently across the interface. |
|  | Provide context-specific Help. |
|  | Do not use the term “sex” or any like abbreviations of that to represent gender. |

**Appendix F Acronyms and Abbreviations**

| **Term** | **Definition** |
| --- | --- |
| ALT | Assistant Loan Technician |
| APG | Agency’s Priority Goal |
| ASD | Architecture, Strategy and Design |
| BKFS | Black Knight Financial Services |
| BO | Business Owner |
| BOC | Bill of Collection |
| BRD | Business Requirements Document |
| CAG | Citrix Access Gateway |
| COE | Certificate of Eligibility |
| CRM-UD | Customer Relationship Management - Unified Desktop |
| EDN | Electronic Default Notification |
| EVSS | Enterprise Veterans Self Service |
| FFPS | Funding Fee Payment System |
| FISMA | Federal Information Security Management Act |
| FNOD | First Notice of Death |
| HAP | Homeowners Assistance Program |
| HELP | Homeowners Loss Prevention Program |
| HIPAA | Health Insurance Portability and Accountability Act |
| HUD | Housing and Urban Development |
| FMS | Financial Management System |
| ISA | Information Security Agreement |
| ISO | Information Security Officer |
| IT | Information Technology |
| LA | Loan Administration |
| LAO | Loan Administration Officer |
| LAPP | Lender Appraisal Processing Program |
| LGC | Loan Guaranty Certificate |
| LGO | Loan Guaranty Officer |
| LGY | Loan Guaranty |
| LP | Loan Production |
| LT | Loan Technician |
| MOU | Memorandum of Understanding |
| MSU | Monthly Status Update |
| NCC | National Call Center |
| NIST | National Institute of Standards and Technology |
| NTRID | NewTrak Rail ID |
| OI&T | Office of Information and Technology |
| PII | Personally Identifiable Information |
| PIV | Personal Identification Verification |
| RSD | Requirements Specification Document |
| SEP | Stakeholder Enterprise Portal |
| SLR | Service Level Requirements |
| SLT | Senior Loan Technician |
| SDE | Service Delivery Engineering |
| SME | Subject Matter Expert |
| SO | Servicing Officer |
| UCD | User Centered Design |
| UI | User Interface |
| USDA | U.S. Department of Agriculture |
| VA | Department of Veterans Affairs |
| VALERI | VA Loan Electronic Reporting Interface |
| VBA | Veterans Benefits Administration |
| VPN | Virtual Private Network |
| VRM | Veterans Relationship Management |