

XML Standards Revision

IACA 2019 Conference STS Session

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Agenda

Introductions

History of XML standards

Standards –vs– Implementation

Changes in the new standard

Q&A

Draft Resolution

Introductions

Panel consisting of representatives from Secretaries of State, Service Providers, and Software Vendors

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Cogency Global

John Bloxom
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Paul Hodnefield
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Brad Harris
Office of Secretary of State,
Louisiana

Scott Clark
Office of Secretary of State,
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Carrie Dolezal
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Gary Walsh
Enterprise Registry Solutions

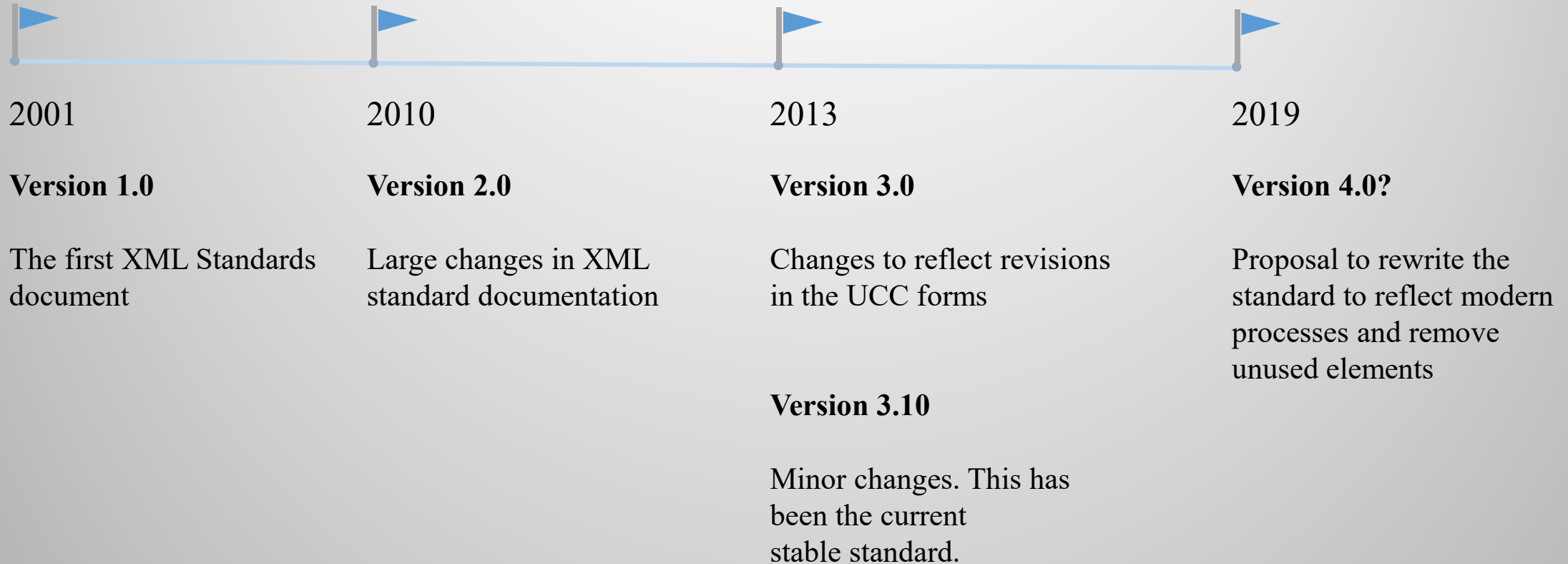
Rayne Sherman
Office of Secretary of State,
Michigan

Don Mason
Foster Moore

History and Benefits of XML Standards

- Earlier forms of electronic filing (Iowa, Colorado, Texas)
- Introduction of XML-based electronic filing standard in 2001
- Now 30+ U.S. states provide an XML filing interface or are working on one
- UCC filing data is encapsulated in XML “tags” and transmitted to the state for automated review, processing, and acknowledgment
- Many states support attachments, generate acknowledgment images that mimic a paper filing, and support interfaces for checking on the status of an in-progress filing
- Benefits for all parties
 - Increased processing speed and reduced time to review and file
 - Less prone to error – no manual keying or OCR
 - Ability to automate aspects of lending systems, filing review processes, etc.
 - Advantages for filers (no paper, lower fees, faster turnaround, etc.)
 - Safe and secure – HTTPS, audit trails for filing transmissions, easier tracking

History of XML Standards



New XML Standard Proposal

- Proposed major version update “4.0”
- This version will be a “breaking change”
- Version 3.10 is still valid and acceptable for those that have implemented already
- States implementing new or upgraded systems should use 4.0

Standards –vs- Implementation

- Standards are intended to keep structure of services standardized
- Jurisdictions create XML services based on standards
- Jurisdictions may have requirements such as field lengths that are different to standards
- Jurisdictions should provide “implementation guide” to service providers. This is specific to the office.

Recommendations for Implementation

- Standards document now provides “checklist”
- Understand standards and what jurisdictional specific changes required
- Use standards document as baseline for “implementation guide”
- Engage customers early and often

4.0 Changes

- SOAP vs REST (XML vs JSON)
- Removed unused elements
- Updated element names
- Updated minimum field lengths

4.0 Changes

- Removed jurisdictional specific elements
- Removal of search specification
- Removed recommendation to map XML to IACA UCC paper filing form for acknowledgment

Questions?



Draft Resolution

The International Association of Commercial Administrators (IACA) Secured Transactions Section hereby adopts the revisions to the IACA XML Technical Specifications, as presented to the Secured Transactions Section members at the XML Standards Review session on May 21, 2019, at the annual IACA conference in New Orleans, Louisiana. The 2019 Edition of the XML Technical Specifications, with a revised date of May 23, 2019, is the official version of the XML Technical Specifications as promulgated by IACA. The XML Technical Specification Workgroup will continue as a standing group to annually review application of the IACA XML Technical Specifications and evaluate emerging technologies.

Use IACA Resources

<https://www.iaca.org/secured-transactions/xml-technical-specifications/>

IACA – Business Process Design High Volume Filer, Best Practices

Overview

Every jurisdiction deals with a wide range of jurisdictions have built websites to assist in state company and UCC databases, with minimal designed to support one or only a few transactions with high-volume filers. Business processes do not scale effectively.

This document was developed to suggest ideas for upgrades to their filing system. Not all ideas presented. Rather, the ideas presented were judged worthy of upgrades, business process improvement programs.

It is not the intention of IACA to establish technical dictate which services are implemented. Where referenced to encourage uniformity across jurisdictions.

1. General Interface Recommendations

1.1. We recommend

Data Field	
D - Organization Name	
D - Individual Last Name	
D - Individual Middle Name	
D - Individual First Name	
SP – Organization Name	
Mailing Street Address	80
Collateral	Un
Electronic Filing Capabilities	Allow
Electronic Attachments	PDF ca

Version 4.00



XML Technical Specifications
for
Uniform Commercial Code Filings
Revised Article 9

XML Technical Specifications