

Implementing XML Filing

IACA 2018 Conference STS Session

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Agenda & Goals

- Guidance for offices making a transition to a new system
 - What can you do to make the transition easier *before* implementation?
 - What can you do to encourage adoption?
 - What can you do post-implementation to keep a good relationship and keep filings flowing smoothly?
- Proposal for technical specifications refresh
- Best practices and suggestions from the audience

Preparing for XML Filing

- Implementing a new STS/UCC registry/system?
- Considering an XML/web service interface?
- To make the process easier...
 - Planning guidance (next slide)
 - Review the IACA UCC XML Filing Specifications
 - Recommend 2018 updates for field length recommendations
 - Review the IACA e-Filing Optimal Field Length guidance
 - Review the IACA Business Process Design & the High Volume Filer Best Practices document

Planning your XML Filing Implementation

- What can the filing office do to make the process go smoother?
 - **Review the BPD & HVF Best Practices** to see what interfaces/APIs you want to provide to your high-volume customers
 - Ensure a **test site/environment is available** pre- and post-launch for continuous integration testing and later adopters
 - Useful for your staff and filers for training, as well
 - Site should be up 24X7 due to accommodate offshore developers
 - Provide notice of planned outages
 - Decide what **kind of documentation/specifications** you will follow and provide; consider the IACA UCC XML Specifications
 - Develop an **implementation guide** for customers
 - Decide how you'll handle payments, status checks, and image retrieval
 - Support sufficient field length/sizes, support multiple attachments (up to 10 MB), support multiple debtors/secured parties
 - Provide useful rejection reasons or error causes (Error 500 ☹)
 - Instant acknowledgements and responses
 - Ability to queue orders for your downtime or outages
 - Create your XML filer **onboarding/testing/implementation process**

Use IACA Resources

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

IACA - Business Process Design and the High Volume Filer, Best Practices

Overview

Data Field	Optimum	Minimum
D - Organization Name	300	120
D - Individual Last Name	32	24
D - Individual Middle Name	16	10
D - Individual First Name	20	16
SP - Organization Name	300	120
Mailing Street Address	80	72
Collateral	Unlimited	64,000
Electronic Filing Capabilities	Allowable/Accessible	
Electronic Attachments	PDF capability	



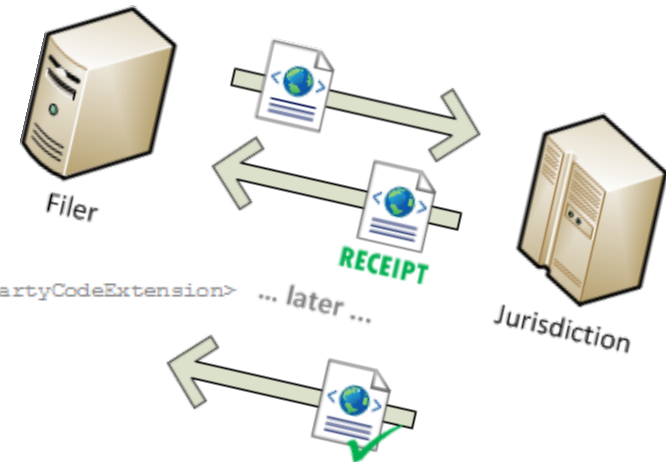
XML Technical Specifications
For
Uniform Commercial Code
Revised Article 9

General Interface Recommendations

1.1. We recommend each filer

IACA XML Specifications

- Refer to the document; don't go it alone!
- Increases adoption and speeds filer implementation
- Includes specs for status checking and image retrieval
- If you deviate, limit the differences



```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <XMLVersion version="262006" />
  <Header>
    <Filer>
      <Names>
        <OrganizationName>National Corporate Research, Ltd.</OrganizationName>
        <MailAddress>10 E 40 ST, 10 FL</MailAddress>
        <City>New York</City>
        <State>NY</State>
        <PostalCode>10017</PostalCode>
        <Country></Country>
        <Country>USA</Country>
        <TaxID></TaxID>
      </Names>
      <OrganizationalType></OrganizationalType>
      <OrganizationalJuris></OrganizationalJuris>
      <OrganizationalID></OrganizationalID>
    </Filer>
    <PacketNum>10000006592012051711570467750</PacketNum>
    <TestChoice>"Yes" />
  </Header>
  <Record>
    <SeqNumber>1</SeqNumber>
    <TransType>"Initial" />
    <InitialFileNumber></InitialFileNumber>
    <InitialFileDate></InitialFileDate>
    <SubmitterRef>Filed with: IL - Secretary of State</SubmitterRef>
    <AltNameDesignationAltName>"NOAltName" />
    <AltFilingTypeAltType>"NOAltType" />
    <Debtors>
      <DebtorName>
        <Names>
          <OrganizationName>ABC INC</OrganizationName>
          <MailAddress>123 FAKE STREET</MailAddress>
          <City>SAINT PAUL</City>
          <State>MN</State>
          <PostalCode>55102</PostalCode>
          <Country>USA</Country>
          <TaxID></TaxID>
          <OrganizationalType>CORPORATION</OrganizationalType>
          <OrganizationalJuris>CT</OrganizationalJuris>
          <OrganizationalID>12345</OrganizationalID>
        </Names>
        <DebtorAltCapacityAltCapacity>"NOAltCapacity" />
      </DebtorName>
    </Debtors>
  </Record>
</Document>
```

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<?xml version="1.0" encoding="utf-16"?>
<Envelope xmlns:si="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <EnvelopeID xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">99999999</EnvelopeID>
  <Password xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">passwordgoeshere</Password>
  <PaymentType xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">ClientAccount</PaymentType>
  <PaymentInstitution xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">None</PaymentInstitution>
  <ExpiryMonth xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">0</ExpiryMonth>
  <ExpiryYear xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">0</ExpiryYear>
  <EnvelopeID xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">1234</EnvelopeID>
  <Client xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">
    <ClientID>99999999</ClientID>
    <Name>ABC INC</Name>
  </Client>
  <Transactions xmlns="https://sosdirectws.sos.state.tx.us/ucc_ws/">
    <Transaction xsi:type="clsInitialFiling">
      <TransactionCode>InitialFinancingStatement</TransactionCode>
      <InitialFilingNumber>0</InitialFilingNumber>
      <Collateral>
        <Party>
          <clsParty xsi:type="clsOrganizationDebtor">
            <PartyCode>OrganizationDebtor</PartyCode>
            <PartyCodeExtension>AddOrganizationDebtor</PartyCodeExtension>
            <Street>123 FAKE STREET</Street>
            <City>Saint Paul</City>
            <State>MN</State>
            <PostalCode>55102</PostalCode>
            <Country>USA</Country>
            <Name>ABC INC</Name>
            <Jurisdiction>CT</Jurisdiction>
            <OrganizationID>12345</OrganizationID>
            <EntityType>Corporation</EntityType>
          </clsParty>
          <clsParty xsi:type="clsOrganizationSecuredParty">
            <PartyCode>OrganizationSecuredParty</PartyCode>
            <PartyCodeExtension>AddOrganizationSecuredParty</PartyCodeExtension>
            <Street>5555 FOO AVE</Street>
            <City>Waynesfield</City>
            <State>OH</State>
            <PostalCode>45896</PostalCode>
            <Country>USA</Country>
            <Name>BIG BANK</Name>
          </clsParty>
        </Party>
        <ActionType>None</ActionType>
        <DebtorTypeID>None</DebtorTypeID>
        <AlternativeDesignationID>None</AlternativeDesignationID>
        <PartyNumber>0</PartyNumber>
        <OptionalFilerReference>Filed with: TX - Secretary of State</OptionalFilerReference>
      </Transaction>
    </Transactions>
  </Envelope>
```

Planning your XML Filing Implementation

- Consider and plan the **timing of announcements**
 - New system is coming—get it on your roadmap
 - Share specifications/documentation (90 day notice would be ideal)
 - Invite/onboard private testers
 - Maintenance and scheduled downtime
 - Open registration for public testing & implementation
- Ensure you have developers, analysts, or support people available during the private testing phase to **respond to issues** found by your test filers. **Expect surprises that need remediation.**
- Consider limited pilot high volume customers to go live first to work out any issues before having all customers implement at the same time

Going live... what to consider

- How will you **mitigate problems**?
 - Ensure you have developer/analyst **support available** if/when issues occur
 - Provide **timely responses** to filers' bug reports/inquiries
- How will you **handle downtime**?
 - Electronic only—will you provide a **backup process** to secure file date?
 - **Advance notice** to filers of upcoming changes and downtime

Post-Implementation

What can you do to help keep a good relationship with customers to keep filings flowing smoothly?

- Maintain **backward compatibility**
- **Advance notice/timely communication** of changes or downtime
- Keep the **implementation guide updated** regularly
 - New features
 - Unplanned features (aka bugs)
 - Keep a version history

Q&A

- Best practices and suggestions from the audience