



F E D E R A L
S T U D E N T A I D

We Help Put America Through School

FSA Technology Infrastructure Blueprint

Version 4.1

Business Technology Alignment

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1.0 Introduction

Overview

The U.S. Department of Education's Federal Student Aid (FSA) programs provide financial assistance for students enrolled in eligible programs at participating schools to cover school expenses, including tuition and fees, room and board, books and supplies, and transportation. FSA provides the largest source of student aid in America, providing nearly 70% of all student financial aid. FSA administers more than \$61 billion in Federal financial aid for more than 8.7 million students.

FSA as a Performance-Based Organization (PBO)

Congress designated FSA as a PBO, in part, to encourage the integration of the many, disparate information systems used to deliver student financial aid. An integrated and sound system architecture needed to be established and effectively implemented. FSA subsequently devised an enterprise-wide systems architecture. As part of its continuing systems integration efforts, FSA initiated a new approach, commonly referred to as system consolidation, to provide users with a more complete and integrated view of information contained in multiple databases. System consolidation uses a variety of techniques including the incorporation of middleware tools. In selecting this approach, FSA adopted a viable, industry-accepted means for integrating and using its existing data on student loans and grants. FSA's implementation of the system consolidation technology remains in its early stages.

FSA has taken steps to adopt practices surrounding strategic goals and strategic vision, the results of this being that FSA has restructured itself into three customer-oriented “channels” — one for students, schools, and financial partners (guaranty agencies and lenders) — each led by a channel general manager. This realignment is intended to improve the organization's performance and increase coordination of mission-critical activities. FSA also created a number of “enterprise” units to support the channels by focusing on internal customer or stakeholder needs. These units, each with its own enterprise director, focus on activities such as analysis, communications, and human resources. The operations of the chief financial officer (CFO) and chief information officer (CIO) are considered support organizations responsible for technical and financial management practices and infrastructure.

Introduction (Continued)

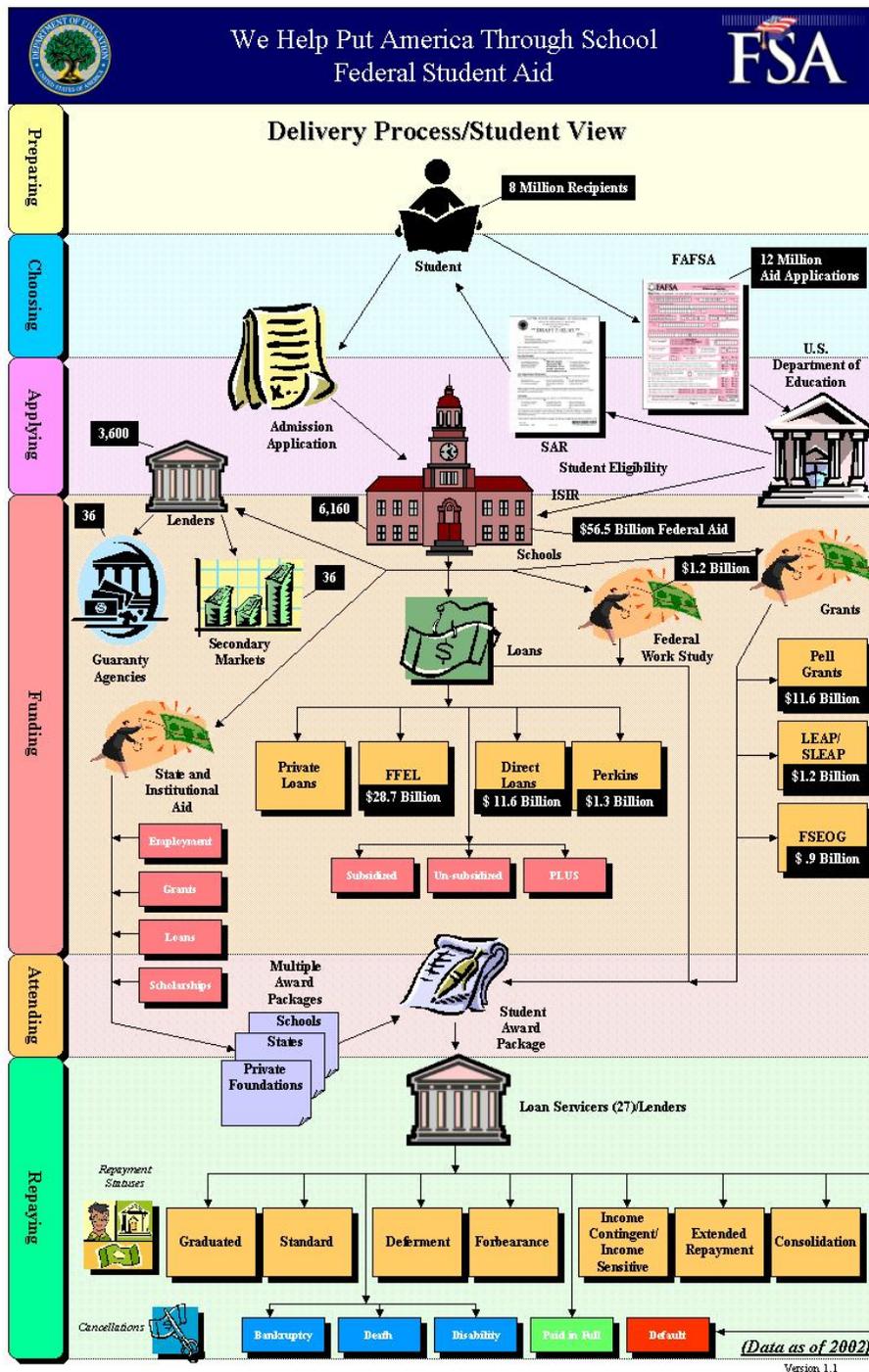
The Federal Student Aid (FSA) Technology Infrastructure Blueprint (TIB) describes the common, enterprise-wide technology infrastructure supporting FSA at all levels of the organization. In addition, it contains:

- A set of technology models and statements that guide FSA toward a consistent, compatible technology infrastructure based on FSA defined standards (see *FSA Technology Policies, Standards & Products Guide*) and supporting FSA's modernization vision;
- High-level design illustrations, via server diagrams, of the essential components of the FSA technology infrastructure;
- A description of the technology infrastructure that is the foundation for each FSA application defined by the Target Architecture (TA); and
- Points of contact for each system within the FSA technology infrastructure, provided in an Appendix at the end of this document.

This document will usually be updated quarterly and published at a minimum on an annual basis through the Business Technology Alignment (BTA) process. This version of the TIB is based on information collected through December 2003. In the next iteration, the diagrams, as Visio files, will be available for download on FSANET (<http://fsanet.ed.gov>).

1.1 FSA Vision

The following figure is the current FSA delivery process. In a future iteration of this document, we will include a Vision diagram depicting the vision for consolidation of FSA's business processes and systems.



1.2 Enumeration of Subsystems

This section describes the following subsystems:

1. Students
2. Borrowers
3. Schools
4. Financial Partners
5. Ombudsman Channel
6. Federal Student Aid (FSA) University
7. Chief Information Officer (CIO)
8. Chief Financial Officer (CFO)
9. Federal Student Aid (FSA) Communications
10. Other

The above taxonomy of subsystems differs from the collection of projects. Some subsystems may incorporate more than one project.

1.2.1 Students

Herein, a student is an individual who is seeking to study at an institution of higher learning and who is looking to receive some type of Federal student aid.

First, students must complete the *Free Application for Federal Student Aid* (FAFSA). Once the student completes and submits his or her FAFSA, within one to four weeks the Central Processing System (CPS) will send the student a Student Aid Report (SAR) (or a SAR Information Acknowledgement if the student applied via the Internet). The SAR confirms the information reported on a FAFSA and lists the Expected Family Contribution (EFC), which is an index of need that the financial aid administrator uses to determine the amount of Federal student aid that the student qualifies for. The Financial Aid Administrator (FAA) then prepares a financial aid package based on the student's EFC.

1.2.2 Borrowers

The U.S. Department of Education's Federal Student Aid (FSA) programs provide financial assistance for students enrolled in eligible programs at participating schools to cover school (a four-year or two-year public or private educational institution, a career school or trade school) expenses, including tuition and fees, room and board, books and supplies, and transportation. FSA's loan programs are a large source of that aid.

Both undergraduate and graduate students may borrow, and parents may also borrow to pay education expenses for ‘dependent’ undergraduate students. FSA provides loans through the Federal Stafford Loan Program. Federal Stafford Loans are made to students and PLUS Loans are made to parents through two loan programs:

- William D. Ford Federal Direct Loan (Direct Loan) Program: Eligible students and parents borrow directly from the federal government at participating schools. Direct Loans include Direct Stafford Loans, Direct PLUS Loans, and Direct Consolidation Loans.
- Federal Family Education Loan (FFEL) Program: Private lenders provide federally guaranteed funds. FFELs include FFEL Stafford Loans, FFEL PLUS Loans, and FFEL Consolidation Loans.

1.2.3 Schools

A school that wants to participate in the FSA programs must demonstrate that it is eligible to participate before it can be certified for participation. A school must apply and receive approval from the U.S. Department of Education (ED) regarding eligibility to participate. Some schools apply only for a designation as an eligible institution (they do not seek to participate) so that students attending the school may receive deferments on FSA program loans, or be eligible for the HOPE/Lifetime Learning Scholarship tax credit, or so the school may apply to participate in federal HEA programs. The same application form is used to apply for both eligibility and certification for participation. Schools may find this application on <http://eligcert.ed.gov>.

The institutional eligibility regulations define three types of eligible institutions – institutions of higher education, proprietary institutions of higher education, and postsecondary vocational institutions. Under the three definitions, a school is eligible to participate in all the FSA programs provided the school offers the appropriate type of eligible program. Although the criteria for the three types of institutions differ somewhat, the definitions are not mutually exclusive. That is, a public or private nonprofit school may meet the definition of more than one type of eligible institution. Also, by law, a foreign school can participate in the FFEL programs if it is comparable to an institution of higher education and has been approved by ED.

1.2.4 Financial Partners Service (FPS)

Financial Partners Services (FPS) has primary responsibility for providing excellent business service to lenders and guaranty agencies while maintaining strong oversight and providing comprehensive partner support. In addition, FPS maintains a network of effective and satisfied customers and guarantee agencies. FPS has two non-organization functional areas: Financial Analysis and State Agency Liaison.

The Financial Partners Portal was designed in close cooperation with FSA's many partners in the financial aid community and will be updated regularly with content that will benefit the FSA community. Federal Student Aid (FSA) Financial Partners works in partnership with guaranty agencies, lenders, servicers, trade associations, trustees, schools and secondary markets to ensure access for students to Federal student loans, particularly the FFEL program. In addition, Financial Partners work with State Grant Agencies on the LEAP/SLEAP grant program. FSA promotes business excellence and strives for greater program integrity through innovative technical development, oversight, technical assistance, partnership, and community outreach programs.

In this portal, users will be able to conduct business using one of the various online system processes by linking to FSA's Financial Management System (FMS), the Financial Partners Data Mart, or the National Student Loan Data System (NSLDS).

1.2.5 Ombudsman Channel

In 1998, Congress directed the U.S. Department of Education to appoint a student loan Ombudsman. Despite numerous improvements in lending money to students, there appeared to be little improvement in repayment services to students. Both students and advocates reported that there was massive confusion in the student lending programs.

The Ombudsman is the last resort. After other avenues are exhausted, the Office of The Ombudsman will intervene to try to solve the problem.

1.2.6 FSA University

FSA University enables the workforce of the office of Federal Student Aid (FSA) to succeed in a performance-based organization, understand and assume accountability for meeting FSA's performance objectives, and feel a direct connection to FSA's mission—to help put America through school.

The FSA University contains many useful products, including a Learning Coupon and other training resources, a career zone, manager services, meeting and event planning, toolkits, retirement services, and others. Users also have access to their FSA Now newsletter, the "Weekly Executive Dashboard," and emergency preparedness information.

FSA University includes the following:

- **FSA Extranet** purpose is to provide access for operating partners to review strategic plans and initiatives currently in progress. All of FSA's operating partners have access to the FSA extranet.
- **Front2Back on the Web** is on FSA's extranet, with the purpose of training interested parties about the student aid process, the partners involved, FSA services, the modernization effort, and more.
- **FSA Coach** is a system of courses by which FSA personnel can learn about FSA and its ecosystem.

1.2.7 Chief Information Officer (CIO)

The FSA Chief Information Officer (CIO) has the primary responsibility for promoting the effective use of technology to achieve FSA's strategic objectives through sound technology planning and investments, integrated technology architectures and standards, effective systems development and production support. CIO core business functions and processes include:

- **Application Development Group**, which is responsible for full life cycle development of mainframe and distributed applications for FSA, in support of the channels and functional areas.
- **Enterprise IT Management Group** which is responsible for providing enterprise-wide technology planning and oversight, development and maintenance of technology architecture, development and promulgation of technology standards, and providing the necessary processes and discipline to ensure that FSA is investing in and using information technology wisely.
- **Enterprise IT Services Group** which is responsible for planning, managing, operating, and maintaining FSA's development, test, and production environment technical infrastructure, including the Virtual Data Center, and FSA internet and intranet infrastructure.

1.2.8 Chief Financial Officer (CFO)

The Chief Financial Officer (CFO) has primary responsibility to support the Performance Based Organization by serving as the financial advisor to the Chief Operating Officer (COO). The CFO will, in partnership with the U.S. Department of Education's Office of the Chief Financial Officer (OCFO), develop and implement sound, value-added FSA financial management policies, procedures, systems and program controls which will enable the organization to strengthen internal controls and provide Congress and other constituents both summary and detailed accounting on FSA grant, loan, and operational activities.

The Financial Management System (FMS), an Oracle Federal Financials Application (Release 11.0.3) System, serves as the centralized financial accounting system. It manages the flow of all financial information for FSA. FMS facilitates the FSA transformation by giving the CFO the ability to report information across loan and grant programs, consolidate redundant processes, and account for FSA Title IV funds.

1.2.9 FSA Communications

FSA Communications (<http://fsanet.ed.gov/communications>) provides FSA staff with internal documentation and enterprise wide information. It has three primary roles:

- FSA Communications External Relations: Informing Departmental colleagues, the higher education community, Congress and the public about FSA, financial aid programs, and progress as a PBO.
- Internal Relations: Educating FSA staff (including operating partners) about modernization projects and office-wide initiatives, and issues regarding the PBO status.
- Freedom of Information Act (FOIA) & Privacy Act: Responding to requests for information from the public under the Freedom of Information Act and Privacy Act.

FSA Communications has three products: **FSA Now**, their monthly newsletter, **FSANet**, and the **Graphics Style Guide**.

1.2.10 Other

This category consists of entities that do not belong in any other category in this document.

ED Home Page: The ED Home Page (www.ed.gov) provides information for students, parents, teachers, and administrators. For students, there are four features: Portal for Student Aid, Publications on Student Aid, For Tonight's Homework, and the Student's Classroom.

FSA Homepage: The Federal Student Aid home page provides links to its various "channels" (e.g., Students, Schools, Financial partners, etc.), forms, training, library, and so forth. The FSA Home page also has news about staff meeting presentations, weekly FSA news, data strategy, includes information on emergency preparedness, workday schedules, leave policies, travel, purchasing, FSA objectives and standards, strategic plans, GAO and IG audits, financial aid statistics, and others.

Interns: The FSA Intern Program is responsible for providing gifted and highly motivated young Americans with some first-hand experience in the process of working at FSA, while potentially attracting these candidates with future employment. To accomplish this, the Intern Program will partner with post-secondary institutions to recruit and select interns and manage intern activities.

2.0 Students

Overview

This section includes all of the systems that enable a student to apply for and receive Federal student aid.

The initial step for students is to complete the *Free Application for Federal Student Aid* (FAFSA). Students have several options available to them, as they may complete a paper FAFSA, electronic FAFSA, Renewal FAFSA, or submit a FAFSA over the Internet via FAFSA on the Web. To submit electronic FAFSAs and FAFSAs over the Internet, the student uses a Personal Identification Number (PIN) to electronically sign the FAFSA or correction. The PIN does not expire, so it can be used from one year to the next.

Once the student completes and submits his or her FAFSA, within one to four weeks the Central Processing System (CPS) will send the student a Student Aid Report (SAR) (or a SAR Information Acknowledgement if the student applied via the Internet). The SAR confirms the information reported on a FAFSA and will list the Expected Family Contribution (EFC), which is an index of need that the financial aid administrator uses to determine the amount of Federal student aid that is appropriate. The EFC is used in the following equation to determine students' financial need:

$$\text{Cost of Attendance} - \text{EFC} = \text{Financial Need}$$

If the student is qualified, the Financial Aid Administration (FAA) prepares a financial aid package for the student. The FAA is usually an official of a participating school.

Also, students can take advantage of the numerous financial aid products that FSA offers. FSA's goal is to create a greater awareness nationwide of the student financial aid products and services it offers. Each year FSA produces numerous publication and informational products to educate the American public about their student financial aid options.

2.1 Students Process Flow Diagram

A future release of this document will include a process flow diagram for the Students section that will illustrate the entire, high-level student/applicant process from a business standpoint.

2.2 Free Application for Federal Student Aid (FAFSA)

Overview

Students complete the Free Application for Federal Student Aid (FAFSA) in order to apply for Federal student aid. Students can submit FAFSAs via the Internet or via paper applications. Schools can also transmit electronic FAFSAs for students via FAA Access to CPS Online (<http://www.fafsa.ed.gov/FAA/faa.htm>).

Using FAFSA on the Web (FOTW), students may file a FAFSA, a Renewal FAFSA, Correction application, or a Spanish version of the FAFSA. They may also check on corrections to a previously filed FAFSA, register for a Personal Identification Number (PIN), print their Student Aid Report (SAR), and more. FOTW is the fastest growing FSA offering. More detail is given below.

Electronic FAFSA

An Electronic FAFSA begins with a signed Free Application for Federal Student Aid (FAFSA) that is completed by the student. The data is entered by the school, exported to create a file, formatted, and transmitted via the Student Aid Internet Gateway (SAIG) to the Central Processing System (CPS). Processed FAFSA Records are transmitted back to the school's destination point as ISIRs in separate message classes.

Renewal FAFSA

If a student applied for Federal student aid for the previous school year, he or she is probably authorized to file the current award year's Renewal FAFSA. Using a Renewal FAFSA means the applicant has fewer questions to answer than if he or she applied with a new application, because most of the Renewal form will be populated with information the applicant provided on the previous year's FAFSA. The applicant will only have to update any information that has changed since the previous award year and fill in a few answers.

For example, if the applicant applied for Federal student aid electronically in 2002-2003, a reminder will be sent, either through regular mail or e-mail (depending on whether an e-mail address was provided) that it is time for this student to reapply. The reminder will include the applicant's Personal Identification Number (PIN), which will be used to go online to complete a Renewal FAFSA on the Web and to sign it electronically.

2.2.1 FAFSA on the Web

Overview

In addition, there are many benefits for using FOTW, such as:

- FAFSA on the Web is faster than applying via paper.
- FAFSA on the Web uses skip logic based on the student's particular information, so the student answers fewer questions than on the paper application.

- FAFSA on the Web checks the answers before the applications are submitted. There is less chance that an application will be rejected because of missing or conflicting information.
- Students can save their application information so that it can be completed and transmitted at a later time.
- FAFSA on the Web does not require software to be installed on the PC itself.
- Students can access FAFSA on the Web from anywhere, including school or home, making it more convenient to complete the application.
- FAFSA on the Web can support an unlimited number of users, allowing thousands of students to apply at once.

FAA's Use on Behalf of the Student

Financial Aid Administrators (FAAs) may also access FAFSA on the Web via FAA Access to CPS Online to perform the same functions on behalf of the student. FAFSA on the Web immediately identifies potential errors and allows for on-the-spot correction. Additionally, FAAs may also view processed data for students who have included their school code on the application. Authorized sites may also pre-populate certain fields on the FAFSA Web application with student data. FAFSA application data is also transmitted to the NY State Agency for inclusion on their Tuition Assistance Program application.

FAFSA on the Web's Architecture

FAFSA on the Web utilizes an N-tier architecture where business and presentation logic are separated. This is shown in the diagram in 2.2.3.

2.2.2.1 FAFSA on the Web Customer Service

Overview

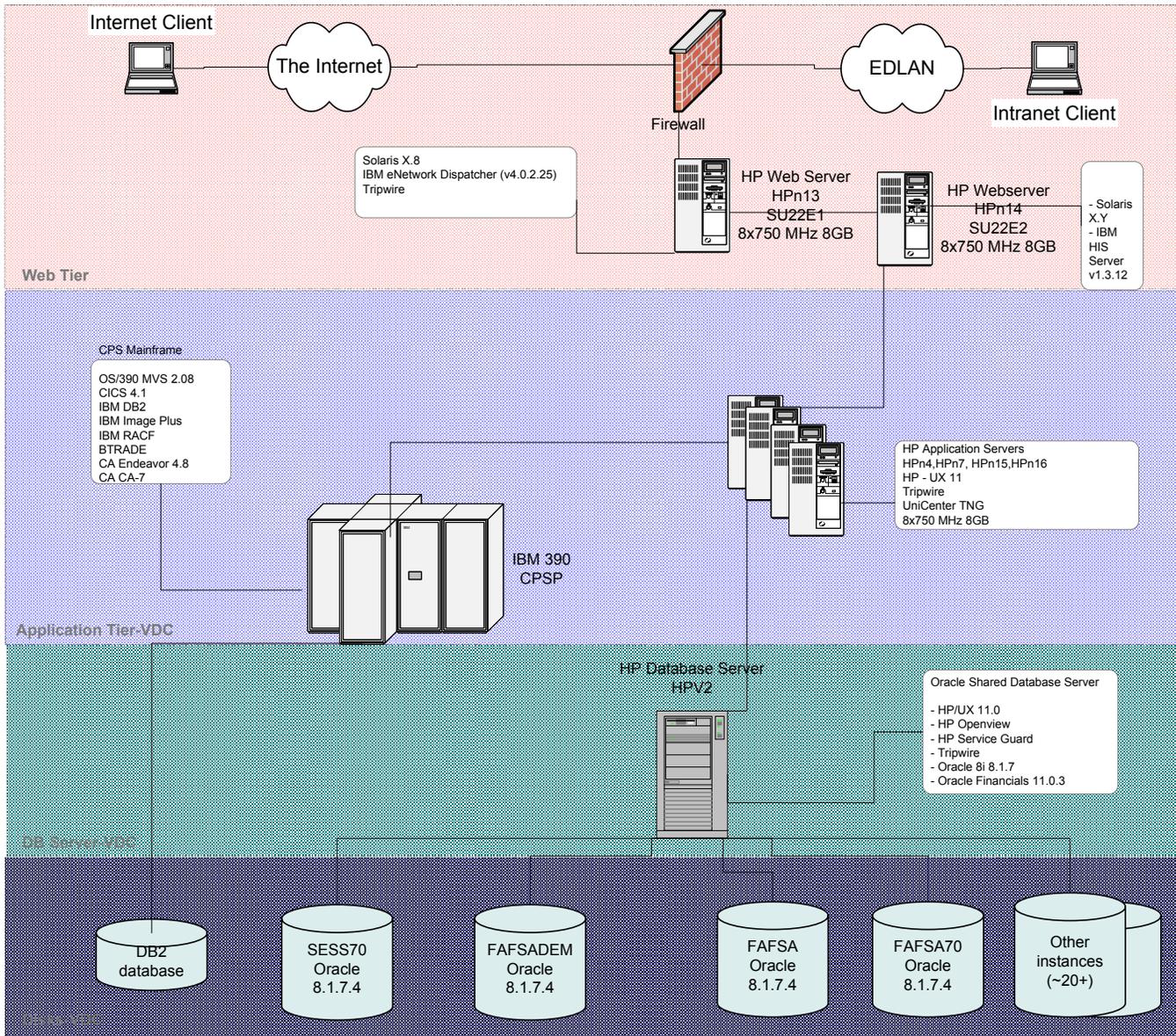
FAFSA on the Web Customer Service has been merged with the Federal Student Aid Information Center (FSAIC). Callers can obtain answers to questions regarding problems or difficulties using FAFSA on the Web, or specific questions about the FAFSA. Students may call the customer service's 1-800 number, and they also offer a TTY line for the hearing impaired.

Students may also e-mail customer service for assistance at fafsaweb@ncs.com, or by selecting the **Contact Us** option from the FAFSA on the Web home page at www.fafsa.ed.gov. In addition, FAFSA on the Web conveniently offers a live Chat option on its Web site, so that the student may receive assistance in 'real-time.' To begin, the student merely selects the "Chat" button located within the pages of the application.

See section 2.6.1 in this document about additional information about the FSAIC.

2.2.2 FOTW/CPS Server Diagram

This diagram shows the overall server architecture for FOTW and CPS.



2.3 The Central Processing System (CPS)

Overview

The Central Processing System (CPS) processes Federal Student Aid (FSA) applicant data and sends the results to students, schools, state agencies, and the U.S. Department of Education (ED). The processing is performed at the Virtual Data Center (VDC), while Pearson Government Solutions performs the printing. FAFSA is documented in 2.2.

CPS consists of several phases:

- FAFSA
- Electronic Edits
- Agency Matches
- Eligibility Calculation
- SAR/ISIR Generation

Eligibility Calculation

Electronic Edits

CPS performs edit checks for incomplete or inconsistent data.

Agency Matches

Selected records are sent out to various external matching agencies such as Social Security Administration (SSA), Veteran's Administration (VA), Bureau of Citizenship and Immigration Services (BCIS), National Direct Student Loan Data System (NSLDS), and Selective Service Agency (SS).

Eligibility Calculation

CPS calculates the Expected Family Contribution (EFC) for FAFSAs that successfully pass the computer edits. (The EFC is an index of need that a financial aid administrator uses to determine the amount of Federal student aid that students qualify for.)

CPS (Continued)

SAR/ISIR Generation

CPS generates several different outputs, such as an Institutional Student Information Report (ISIR), which is sent to the organization submitting an electronic FAFSA. An ISIR is also sent to organizations and state agencies listed on the student's application (of which participate in ED's Electronic Data Exchange).

Students who provide an e-mail address, either via the Web application or on the paper application, receive the SAR via an e-mail notification and access to a secure Web site. For those students who do not provide an e-mail address, CPS prints and sends a SAR to the applicant's mailing address.

2.4 Personal Identification Number (PIN) Requests

Overview

A Personal Identification Number (PIN) is an electronic access code number that serves as an identifier, which in turn allows students (and parents of dependent students) to access their personal Federal student aid information online within various ED systems.

The FSA Pin works much like the personal identification number one receives from a bank. Whether a student completes a paper FAFSA or files an application using FAFSA on the Web, the student receives a PIN. Also, the PIN allows students and parents of dependent students to electronically sign their master promissory notes, make corrections to their application information, and access their student loan histories. Also, once students receive their PINs, they may use them in future award years.

Schools can request that PINs be sent to eligible applicants instead of paper Renewal FAFSAs. PINs allow students to access their electronic Renewal FAFSA data on the Web.

2.4.1 Renewal PIN Request

Process

Schools have two options to request that a PIN be sent to a student instead of the paper Renewal FAFSA:

1. Request a PIN via the FAA Access to CPS Online Web site.
2. Request a PIN via a Type 2 Individual PIN Request. This request is sent via the Student Aid Internet Gateway (SAIG).

Renewal PIN Requests (Continued)

Participation

To participate in the PIN Request process via the FAA Access to CPS Online site or Type 2 requests via SAIG, the school must have:

- Completed and filed a SAIG Enrollment Form that requests specific services for an EDE process (such as receiving electronic automatic ISIRs). The SAIG Enrollment process can be completed at <http://www.FSAWebEnroll.ed.gov>;
- An active enrollment status for their Federal School Code, which means they have correctly indicated on their SAIG Enrollment Form the Federal School Code they plan to use to perform the specific processes;
- Ensure their Federal School Code has an active enrollment status for Renewal Applications. Their enrollment status is designated on their schools' SAIG Enrollment Form with CPS/WAN Technical Support; ***and***
- Be set up to receive electronic automatic ISIRs for the current academic year for the destination number (TG#) they use to submit their PIN Request. If the school is not properly enrolled for Renewal Applications, they cannot make PIN requests. If they attempt to do so, they will receive error messages or rejected batches (or both) when they submit a PIN Request. If schools want to verify or update their statuses for electronic automatic ISIRs or Renewal Applications, they may contact CPS/WAN Technical Support at 800/330-5947.

2.5 FSA Students Portal

Description

In Fiscal Year 2002 (FY02), FSA invested in the initial development of a single Web channel with student-specific views. The Students Portal is quickly establishing a track record for slashing costs through the implementation of modern technologies and practices, such as:

- FAFSA on the Web Redesigned
- Printing Costs Reduced
- Electronic Loan Consolidations Increase
- New Direct Loan e-Servicing Features Online
- Repayments on Defaulted Loans Increase
- Premier of the Students Portal
- Direct Loan Servicing System awards
- FAFSA on the Web awards

The Student Aid on the Web provides information and productivity tools necessary for FSA's customers to make informed financial aid decisions.

Architecture

This portal also creates a common architecture standard that utilizes FSA's integrated technical architecture (ITA) to enable FSA to integrate its existing Web sites (e.g., *Free Application for Federal Student Aid* (FAFSA), National Student Loan Data System (NSLDS), and Direct Loan Servicing System {DLSS} etc.) and external sites (Mapping-your-future.com, finaid.org etc.) into the portals. This portal also utilizes FSA's common look and feel and provides users with a consistent and seamless online experience. The second release of Student Aid on the Web was deployed in November 2003.

2.5.1 FSA Students Portal Process Flow Diagram

A future release of this document will include a process flow diagram that will illustrate the entire, high-level Students Portal process from a business standpoint.

2.6 Student Aid Awareness (Call Centers)

Overview

One goal of FSA is to create a greater nationwide awareness of the student financial aid products and services offered by FSA. Each year, FSA produces numerous publications and informational products to educate the American public about their student financial aid options. Student Aid Awareness (SAA) supports the U.S. Department of Education's (ED's) mission of equal access, "To reduce the gap in college access and completion among student populations..." FSA accomplishes this object through *outreach* and numerous, high-quality informational *materials*, both of which are explained below.

Outreach

- Partner with organizations (e.g., federal, state, local, private, faith and community-based organizations) that have established relations with members of the targeted groups and share a common goal of supporting and/or promoting improvement in individuals' educational, social, or economic well-being for the purpose of disseminating information to the targeted group.
- Partnership activities range from direct distribution of student aid information to high school students, parents, and counselors at college fairs and college "night" presentations; to train-the-trainer sessions for an organization's staff; to promoting information exchange and collaboration among community groups for the purpose of disseminating financial aid info.
- Last year more than 100,000 students received information during face-to-face interaction with staff, and many more received information indirectly through FSA partners.

Informational Materials

- FSA provides a variety of informational materials for high school students and counselors. Hard copies of publications are available to order via ED Pubs, the Department's publications warehouse, and most of the publications are also available online.

2.6.1 Federal Student Aid Information Center (FSAIC)

Overview

Information specialists at the FSAIC provide students and the general public with information about Federal student aid. Specifically, information specialists assist people with questions about:

- FAFSA completion (either electronic or paper);
- Personal Identification Numbers (PINs);
- Corrections to SARs;
- Schools participating in the Federal student aid programs and the school's student loan default rate;
- Federal student aid eligibility requirements;
- Process of determining financial need and awarding aid;
- Application information to be sent to a specific school;
- Receipt of federal student aid publications; and,
- Federal student loans.

In addition, the FSAIC has an automated response system so that students can ascertain whether their FAFSAs have been processed. They may also request copies of their Student Aid Reports (SARs). The FSAIC has a toll-free number, a toll number, and also a number for the hearing impaired.

2.7 Server Diagram

A future release of this document will include a server diagram.

3.0 Borrowers

Overview

The U.S. Department of Education (ED) administers the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (Direct Loan) Program. Eligibility rules and loan amounts are identical under both programs, but the repayment plans may differ. The main difference, however, is that the student borrowers receive FFEL funds from private lenders (such as banks, credit unions, or other lenders that participate in the FFEL Program). Conversely, Direct Loan funds come from the federal government to the school, which in turn disburses the loan proceeds to the student borrowers.

Both the FFEL and Direct Loan programs consist of Stafford Loans (for undergraduates and graduate students) and PLUS Loans, for the parents of dependent undergraduates.

Furthermore, Direct and FFEL Stafford Loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need and the borrower is not charged any interest prior to repayment; on the other hand, an unsubsidized loan is not awarded on the basis of need and the borrower is charged interest from the time the loan is disbursed until it is paid in full.

3.1 Borrowers Process Flow Diagram

A future release of this document will include a business process flow diagram for Borrowers.

3.2 Direct Loan Servicing System (DLSS) Web site

Overview

Direct Loans are part of the William D. Ford Federal Direct Loan Program that Congress implemented in 1994 to provide student loan borrowers an alternative to the Federal Family Education Loan Program (FFEL). Direct Loan funds come from the Federal government to the participating school, which delivers the loan proceeds to the students. Students can receive both FFELs and Direct Loans, but not both types for the same period of enrollment at the same school. FSA's goal is to ensure that the students and parents who receive Direct Loans have a fast, efficient, and easy way to repay the loans.

Services

The Direct Loan Servicing Online (<http://www.dlsonline.com/index.asp>) is the complete, fast, easy and secure way to manage Direct Loan(s) online anytime and anywhere. The Direct Loan Servicing System (DLSS) Web site services Direct Loans while borrowers are in school, in a grace period, or in repayment.

The DLSS receives all 'booked' student loans from the Direct Loan Origination System (DLOS) and/or the Common Origination & Disbursement (COD) system, and maintains them for their repayment life. DLSS performs functions including placing the loan into repayment at the proper time, billing the borrower, tracking and posting payments, applying deferments and forbearances, resolving delinquencies, and retiring the loan when paid in full, discharged, or defaulted.

The DLSS also provides the following essential services to Direct Loan borrowers:

- Maintains participant and loan information;
- Proactively counsels borrowers on selection of repayment plans;
- Processes billing information through the Direct Loan Servicing System and handles request for billing documents and statuses;
- Processes loan payments;
- Manages aid status;
- Collects Direct Loans in delinquent status (less than 270 days); and,
- Reports Direct Loan information to the National Student Loan Data System (NSLDS).

3.2.1 Eservicing

Direct Loan eServicing provides Internet billing and payment, online correspondence, and an enhanced Customer Management System. By integrating these three components, DLSS provides a uniform and high-quality customer service experience for our borrowers regardless of how they choose to interact with DLSS – via the Internet, the VRU, or Customer Service Representatives (CSRs).

3.2.2 eServicing Server Diagram

A future release of this document will include a business process diagram for eServicing.

3.3 Direct Loan Servicing System (DLSS) Pin Request

Overview

To access all of the features and benefits of the Direct Loan Servicing System (DLSS) such as making online payments, viewing account balances and payment histories, changing billing options, and so forth, the borrower (and parent of a ‘dependent’ borrower) must have a Personal Identification Number (PIN). Also, before borrowers can request a PIN on the DLSS, the system first validates that they are currently in the system as a Direct Loan borrower with a valid address. The PIN is then mailed to the address that is on file. If the borrower has a valid email available in the system, he or she may choose to receive their PIN either by regular mail or e-mail. If the borrower believes the DLSS does not have the most current address on file, the borrower is instructed to contact the Direct Loan Servicing Center at their toll-free number to confirm or request a change of address.

After the system validates the borrower’s information, he or she is instructed to enter their Social Security Number (SSN), Date of Birth, and Zip Code in order to request a PIN. Borrowers may request new or duplicate PINs.

3.4 Common Origination & Disbursement (COD)

Overview

The Common Origination and Disbursement (COD) system is a streamlined method for processing Pell Grant and Direct Loan financial aid data. The COD system integrates the origination and disbursement processes for Pell Grants and Direct Loans that were previously performed by the Recipient Financial Management System (RFMS) and the Direct Loan Origination System (DLOS). The COD System was deployed in production in April 2002 for all Pell Grant and Direct Loan student level records.

Architecture

COD represents a migration of program-centric systems to a student-centric system consistent with the vision described in the introduction. FSA's current system architecture was built over a period of years using a variety of software products and platforms, and each system was built to support a single student aid program. COD processing integrates the Pell Grant and Direct Loan student level origination and disbursement functions into one system that will help FSA streamline data collection, eliminate data redundancy, and create a more student-centric process for schools and FSA employees.

Although the COD system is one piece of FSA's overall system modernization initiative to integrate student aid delivery systems, it is also key to improving services to schools. The COD system also helps FSA and schools improve financial integrity by ensuring that Title IV funds are properly managed.

The COD process provides financial controls and tools to monitor schools' adherence to the regulatory 30-day reporting requirements. These tools are: Web-based views about student and batch level origination and disbursement data, information about funds drawn, funds available for draw, and several reports to help schools reconcile and correct data.

Schools can also submit and correct data using the COD Web site. The COD Web site is designed to be a single entry point into the COD data repository of origination and disbursement data for use by the financial aid community, FSA staff, and COD customer service.

Financial Aid Administrators, Servicers, or other officials can use this site to perform a variety of functions related to student/award/disbursement data for Pell, Direct Loan, and Campus-Based programs.

COD (Continued)

Benefits of the COD Process

The COD system offers schools several benefits and flexibility in establishing processing parameters that meet individual school needs. The following are some benefits of the COD process:

- *Student-centric view:* All schools have an expanded ability to access student financial aid history online via a secure Internet accessible Web site. Schools can view Pell Grant and Direct Loan data for a single student on one COD Web screen.
- *Less data to report:* Full Participants enjoy the benefit of the XML Common Record that requires only the student identifier information to match to the proper record and the data required to process the business requirement. Full Participant schools no longer have to submit an entire fixed length record in order to update a data element.

Implementation of New Technology

FSA has incorporated a variety of technologies in the COD process that speed transaction processing and provide other enhancements to schools. The highlights of the new technologies are:

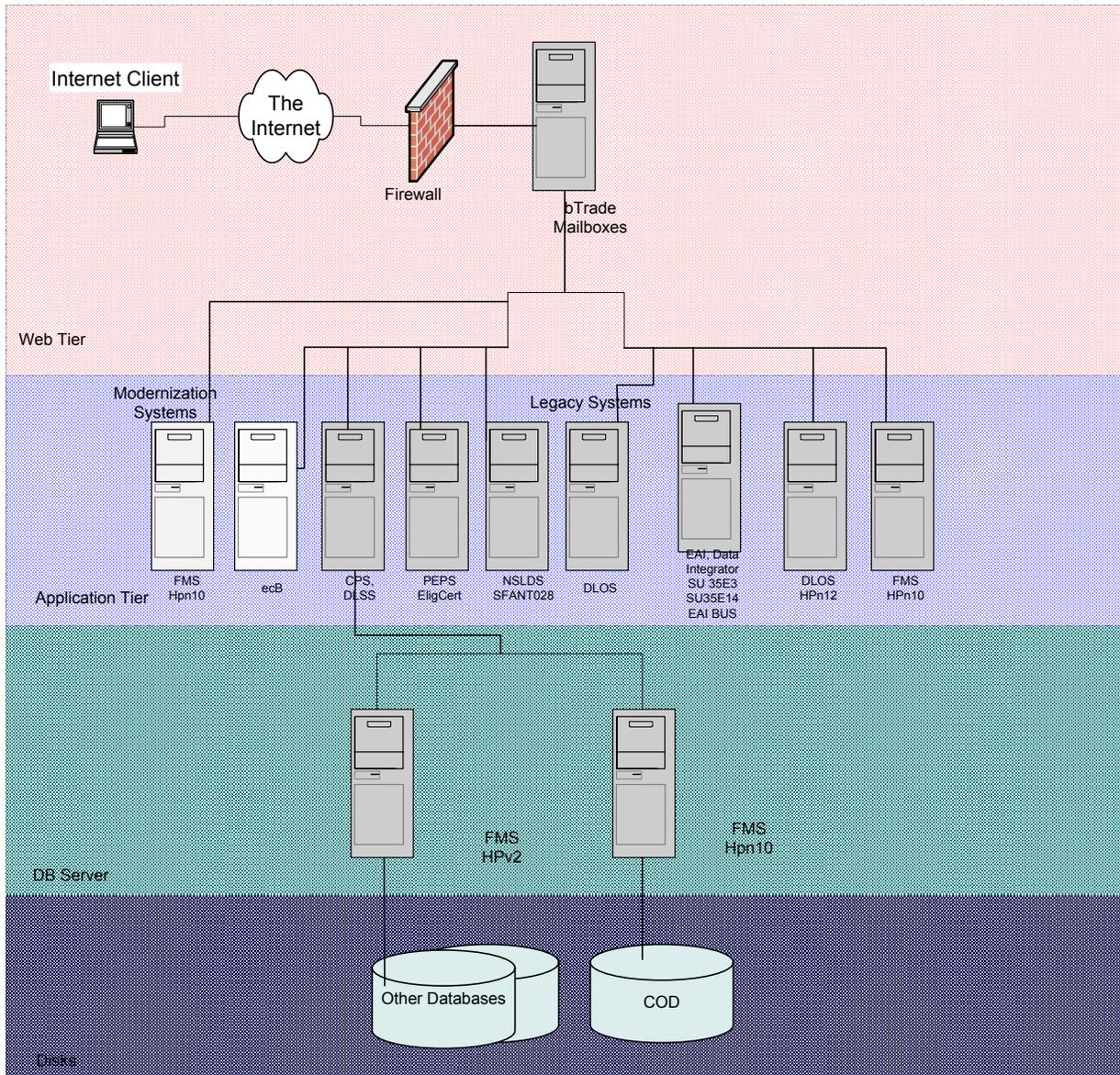
- *XML:* Extensible Markup Language (XML) is the computer language COD uses for processing the Common Record and for Web applications. XML uses data elements, like COBOL, BASIC, and other computer languages; but XML is more flexible and efficient. In COD, this flexibility enables schools to send only the minimum amount of data elements required for a business action, rather than an entire fixed-length record.
- *Middleware/Electronic Application Interface (EAI BUS):* The EAI BUS acts as a bridge between schools, interfacing systems, and the COD system. The EAI BUS is also referred to as “Middleware”. It transmits information from a school’s SAIG mailbox to COD and vice versa.

The COD Web site

Schools can submit and correct data using the COD Web site. The COD Web site is designed to be a single entry point into the COD data repository of origination and disbursement data for use by the financial aid community, FSA staff, and COD customer service. The URL is <https://cod.ed.gov/cod/LoginPage>.

3.4.1 COD Server Diagram

The diagram below depicts the server configuration that supports COD.



3.5 National Student Loan Data System (NSLDS)

Overview

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. (NSLDS is the first comprehensive national database of information about the Federal financial aid history of recipients of student financial assistance authorized under Title IV of the Higher Education Act of 1965, as amended. NSLDS receives data from schools, agencies that guaranty loans, the Direct Loan program, the Pell Grant program, and other U.S. Department of Education programs. NSLDS provides a centralized, integrated view of Title IV loans and Pell grants that are tracked through their entire cycle; from aid approval through closure. The NSLDS Student Access Web site is available 24 hours a day, 7 days a week, unless maintenance is being performed.

Web site

Students can use the Web site to make inquiries about their Title IV loans and/or Pell grants. The site displays information on loan and/or grant amounts, outstanding balances, loan statuses, and disbursements. However, borrowers need to provide certain information prior to accessing the site, such as:

- Social Security Number (SSN);
- First two digits of last name;
- Date of Birth; and,
- Personal Identification Number (PIN).

In addition, the NSLDS site is secure; the unique combination of SSN, PIN, and personal information needed to access the NSLDS Student Access Web site makes it as secure as using an ATM.

NSLDS (Continued)

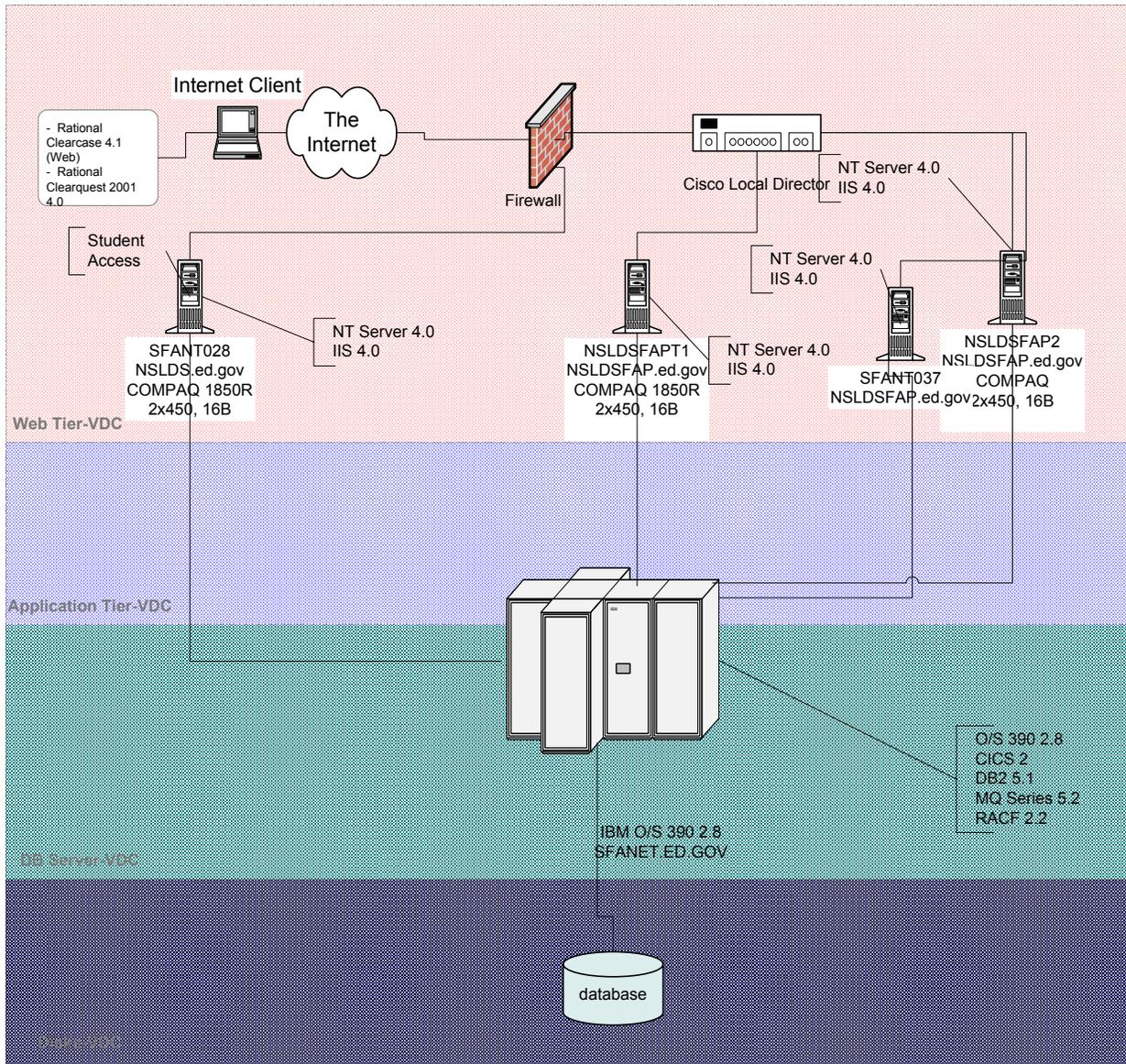
Interfaces

NSLDS interfaces with the following systems and individual entities:

- **Central Processing System (CPS)**—CPS sends NSLDS a daily prescreening feed identifying applicants for new or additional Title IV aid. NSLDS returns to CPS financial aid history data for any applicant found in the NSLDS database. From this data, CPS generates an Expected Family Contribution and a Pell Grant Index. Also, CPS submits demographic data on a quarterly basis. NSLDS also notifies CPS when eligibility has changed using the post screening process.
- **Federal Family Education Loan System (FFELS)**—FFELS sends NSLDS a weekly file containing data on all loans held by ED in the Debt Collection System portfolio, including Perkins loans, FDLP loans, and FFELP loans. FFELS also supplies GA code table and lender code table information to NSLDS.
- **Postsecondary Education Participants System (PEPS)**—PEPS sends NSLDS a daily file containing updates to the ED school table. NSLDS computes and stores official school cohort default rates and sends them to PEPS for storage.
- **Direct Loan Servicing System (DLSS)**—DLSS sends NSLDS a weekly file containing data on Direct Loans from first disbursement until they are repaid or reported to NSLDS with a closed status. In turn, NSLDS sends Student Status Confirmation Report (SSCR) data to DLSS.
- **Common Origination and Disbursements (COD)**—COD sends NSLDS a daily feed containing data on Federal Pell grants.
- **Guaranty Agencies (GAs)**—GAs, or their servicers, send NSLDS a monthly feed containing data on FFELP loans held by lenders or by the GA itself. In turn, NSLDS sends Student Status Confirmation Report (SSCR) data to GAs. NSLDS sends Payment of Loan Processing Issuance Fee (LPIF), Account Maintenance Fee (AMF), and Reasonability data periodically to GAs.
- **Schools**—Schools, or their servicers, send NSLDS data on Perkins loans, on Pell and FSEOG overpayments, and on student enrollment status.
- **Lender/Lender Servicers**—Lenders or Lender Services can now access NSLDS information through the Web site.
- **State Agencies**—State agencies can now access NSLDS information through the Web site.

3.5.1 NSLDS Server Diagram

The following diagram depicts the NSLDS server configuration.



3.6 Common Services for Borrowers (CSB)

Overview

Common Services for Borrowers (CSB) is the result of a challenge by Congress for FSA to integrate its many disparate legacy systems, improve service to its customers and employees, reduce its operational costs, and restore integrity to the systems and processes that manage the federal loan program. The CSB initiative, which involves the integration of the Servicing, Consolidation, and Collections business operations and functions, are managed within FSA through the Student Credit Management (SCM) team. CSB is still a vision and is scheduled for project initiation in January 2004.

By implementing CSB, FSA reaches toward its goals to:

- Integrate FSA Systems and Provide New Technology Solutions;
- Improve Program Integrity;
- Reduce Program Administration Costs;
- Improve Human Capital Management; and,
- Improve Products and Services to Provide Better Customer Service.

The CSB Solution

To work toward achieving these goals, the CSB solution will have the capability to manage all types of student aid obligations. These obligations include Direct Loans, defaulted debts assigned to the Department of Education from Federal Family Education Loan (FFEL) or other lenders, rehabilitated loans, and any other type of Title IV student aid obligation. The Title IV, Higher Education Act (HEA) programs include, but are not limited to:

- The Federal Pell Grant Program;
- The National Early Intervention Scholarship and Partnership (NEISP) Program;
- The Federal Supplemental Educational Opportunity Grant (FSEOG) Program;
- The Leveraging Educational Assistance Partnership (LEAP) Program;
- The Federal Stafford Loan Program;
- The Federally Insured Student Loan (FISL) Program;
- The Federal Parent Loan for Undergraduate Students (PLUS) Program;
- The Federal Consolidation Loan Program;
- The Federal Work-Study (FWS) Program;

- The William D. Ford Federal Direct Loan (Direct Loan) Program;
- The Federal Perkins Loan Program; and
- The Paul Douglas Teacher Scholarship Program.

Reengineering

Reengineering the functions associated with the servicing and collecting federal student aid obligations will include the “back office” and “front office” functions. The “back office” functions include Data Management, Transaction Processing (including consolidating loans), Payment Processing, Fulfillment, Document Management, Debt Recovery and Resolution, Portfolio and Risk Management, Performance Management, Program Management, and all necessary resources required to support these activities (school services, entitlement processing, etc.).

Alternatively, the “front office” functions include Customer Relationship Management (CRM)/Customer Interaction activities and interfaces, consisting of Paper Correspondence, Call Center (Customer Service Representative) Operations, an Interactive Voice Response (IVR) system, and the CSB Web site. The CSB solution will not include aid awareness, *Free Application for Federal Student Aid* (FAFSA) processing, loan origination, National Student Loan Data System (NSLDS) operations, or any other functions not directly related to the post-enrollment activities of loan consolidation, servicing, and recovering federal student aid obligations. However, the CSB solution must fully integrate and be compatible with these and other FSA business functions that support the management of student aid obligations.

Because CSB is a new initiative, the next iteration of this document will include additional information about this effort.

3.7 Debt Collection Service Center (DCSC) (Call Center)

Overview

Failure to repay a loan according to the terms agreed to when a borrower signs a promissory note can lead to default of that loan. In many cases, default can be avoided by submitting a request for a deferment, forbearance, or cancellation and by providing the required documentation before reaching the point of default. The consequences of default are severe. The school, the lender or agency that holds the loan, or the state, and the federal government may all take action to recover the money, including notifying national credit bureaus of the default. This affects the borrower's credit rating for a long period of time.

In addition, the U.S. Department of Education (ED) might ask the Internal Revenue Service (IRS) to withhold the borrower's U.S. individual income tax refund and apply it to the amount owed, or the agency holding a loan might ask an employer to deduct payments from the borrower's paycheck. Also, borrowers are liable for expenses incurred in collecting the loan.

Some borrowers may need assistance when his or her loan is in default. When a borrower contacts the DCSC, the information specialists are trained to answer questions about a variety of topics, including:

- Bankruptcy
- Closed schools
- Death or disability
- False certification
- Forgery
- Teacher and military cancellation
- Balance Disputes
- Collection Agencies
- Default Status
- Incarceration

Debt Collection Service Center (DCSC) (Continued)

- Infancy
- Ownership of Loan
- School Complaints
- Statute of Limitations
- Transcript Release
- Unable to Pay

Borrowers may call the 1-800 number for questions regarding defaulted student loan accounts or may also email the center their questions.

3.8 Debt Management and Collections System (DMCS)

Overview

The Debt Management and Collections Systems (DMCS) is a major component of the Federal Family Educational Loan (FFEL) system developed approximately 20 years ago. This mainframe based FFEL system is co-owned by the Financial Partners Business Unit and the Students Business Unit within FSA.

Functionally, DMCS provides for the processing of defaulted student loans from the time a debt is assigned to the Department of Education until it is paid-in-full or otherwise satisfied. The DMCS reengineering project was incorporated into the Common Services for Borrowers (CSB) solicitation, which was awarded in December 2003. That is, DMCS will be retired when CSB becomes operational.

3.9 Direct Loan Consolidation System (DLCS)

Overview

The Direct Loan Consolidation System (DLCS) supports the U.S. Department of Education's (ED's) Federal Direct Loan Program (DL). DLCS allows borrowers to consolidate multiple student loans from multiple sources into one Direct Consolidation Loan, funded and serviced by ED. DLCS provides mechanisms to convert DL and FFELP originated loans into Direct Loans. The URL is <http://loanconsolidation.ed.gov>.

There are three portals within the DLCS: Borrower Services, School Services, and Loan Holder Services.

- **Borrower Services Portal:** Borrowers, using their Personal Identification Numbers (PINs), may electronically sign their applications and promissory notes and also view the status of their applications and loans. They may also obtain other valuable information about the benefits of consolidation, eligibility, how to apply, and borrower rights and responsibilities. The site also has information about interest rates.

Borrowers may also access additional resources, such as Direct Loan Servicing, NSLDS, ed.gov, an online calculator, PIN information, and students.gov.

- **School Services Portal:** includes information on interest rates, the consolidation process, the school's role in consolidation, the benefits to borrowers, the affect on the borrower's loan limits, and the affect on the school's default ratio.
- **Loan Holder Services Portal:** includes information on interest rates, on the consolidation process, on how to certify loan verification certificates, on how the U.S. Department of Education pays off a borrower's loan, and access to Loan Holder Services online (https://loanconsolidation.ed.gov/app_loanholder_application/loanholder/jsp/lhslogin.jsp)

DLCS also includes links to the online application, forms and publications, and FAQs.

3.10 Federal Student Aid (FSA) Collections

Overview

Federal Student Aid (FSA) Collections is a means for borrowers to gain information about defaulted student loans. Its main function is the servicing of defaulted student loans that are administered under the Federal Family Education Loans (FFEL) program, which include Federal Stafford and Federal PLUS loans, and Federal Direct Loans Program. The goal is to provide the student loan community with the highest level of service possible. Student loan borrowers in default now have more options than ever before to repay their student loans. The U.S. Department of Education's Collections Department is committed to assisting those in default by making repayment of their debts a simple process.

This site provides borrowers with information on the following loan programs:

- Federal Family Education Loans (FFEL), which include Federal Stafford and Federal PLUS loans. When placed in default, these loans are first assigned to a guaranty agency (an organization that administers the FFEL Program for your state) for collection. Periodically, guaranty agencies assign loans to the Department for collection.
- Direct Loans. Federal Stafford and PLUS loans are also offered through the William D. Ford Direct Loan Program. When placed in default, these loans are assigned to the Department's Debt Collection Service.
- Federal Perkins Loans. When placed in default, Perkins Loans may remain with the school or be assigned to the Department for collection.
- Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOG). In certain instances, students may have to repay part of a Federal grant, if it was mis-awarded.

3.11 Loan Consolidation

Overview

Consolidation loans allow borrowers to combine different types of federal student loans to simplify repayment. Even if a borrower has just one loan, he or she can also choose to consolidate it. Both the FFEL and Direct Loan Programs offer consolidation loans. There are several advantages to consolidate or rehabilitate loans as described in the categories below.

FFEL Consolidation Loans:

A FFEL Consolidation Loan is designed to help student and parent borrowers consolidate several types of federal student loans with various repayment schedules into one loan. With a FFEL Consolidation Loan, borrowers only make one payment a month. Under this program, the consolidation loan is made by a commercial lender, credit bureaus are notified that the account has a zero balance, and the borrower signs a new promissory note that will establish a new interest rate and repayment schedule. To receive a FFEL Consolidation Loan, a borrower must be in repayment on his or her defaulted loan (that is, three voluntary, on-time, full monthly payments). Depending on the balance due, the repayment period may extend up to 30 years.

Direct Consolidation Loan:

The Direct Consolidation Loan program offer four different repayment plans, including an Income Contingent Repayment Plan. These plans are flexible to meet the different needs of borrowers. With a Direct Consolidation Loan, borrowers may switch repayment plans at any time. Direct Consolidation Loans do not exclude anyone based on the size of their loan debt. In addition, consolidation is free.

A variety of loans can be consolidated into a Direct Consolidation Loan, including:

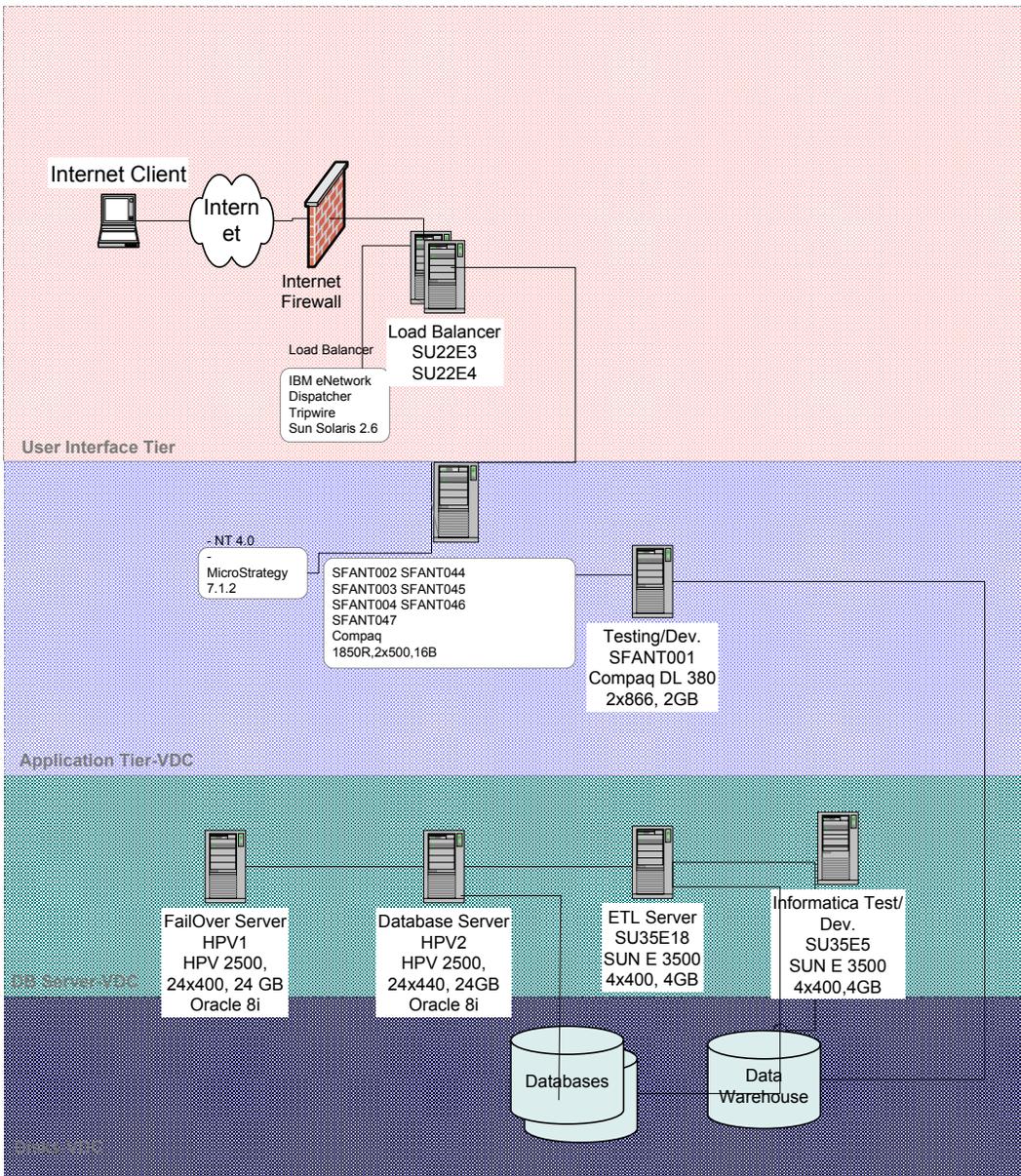
- Direct Subsidized and Unsubsidized Loans
- Federal Subsidized and Unsubsidized Federal Stafford Loans
- Direct PLUS Loans and Federal PLUS Loans
- Direct Consolidation Loans and Federal Consolidation Loans
- Guaranteed Student Loans
- Federal Insured Student Loans
- Federal Supplemental Loans for Students
- Auxiliary Loans to Assist Students
- Federal Perkins Loans
- National Direct Student Loans
- National Defense Student Loans
- Health Education Assistance Loans
- Health Professions Student Loans
- Loans for Disadvantaged Students
- Nursing Student Loans

3.12 Borrower Data Mart

Data Mart Systems are systems that store information primarily in Oracle databases. Data stored in the Data Mart Systems provides FSA with a more normalized data schema that lends itself to the use of business components and object relational mapping. Data for business is typically extracted from the data marts and staged for delivery to portal users, analysis tools, or other FSA users.

3.12.1 Borrower Data Mart Server Diagram

The diagram below depicts the server configuration that supports the Borrower Data Mart.



3.12.2 Credit Management Data Mart

The Credit Management Data Mart (CMDM) was created to replace financial reporting previously completed by the Direct Loan legacy accounting system, FARS. The CMDM brings together Direct Loan Servicing financial transactions with month end Direct Loan borrower, loan and institution demographic data to provide FSA with a comprehensive reporting solution. The functional objectives of CMDM include:

- Provide FSA CFO and Student Credit Management with a tool to report on detailed financial transactions.
- Provide a transaction register to FMS for DLSS transactions.
- Provide Credit Management and other departments with a tool to complete MIS reporting from Direct Loan Data.
- Provide direct Web access to end-users so they can retrieve reports as needed.
- Provide access to designated FSA Power Users so they can create new reports.

CMDM provides various levels of reporting capabilities to end-users. It serves as the primary reporting tool for the Direct Loan Program at the borrower, loan and financial transaction level.

3.12.3 Delinquent Loan Data Mart

The Delinquent Loan Data Mart (DLDM) maintains data on direct loans that are either in jeopardy or are already in default. This data is used to communicate with borrowers and collection agencies.

4.0 Schools

Overview

Herein schools are defined as institutions of higher learning (specifically, four-year or two-year public or private educational institutions, career schools or trade schools) that participate in the Department's Title IV programs, authorized by the Higher Education Act of 1965, as amended.

Numerous areas of assistance exist to help schools process Federal student aid. The Information for Financial Aid Professionals (IFAP) Web site contains tools for schools, such as aids to promoting Federal Aid, computer-based training for COD and FISAP, EDEXpress Basics CBTs, FSA Coach computer-based training, and ISIR Analysis Tool. IFAP also contains valuable documents and references, such as Action Letters, Dear Partner/Colleague Letters, and other electronic announcements. There are also publications such as Audit Guidance, Blue Book: Accounting/Recordkeeping/Reporting for the Business Office, Closed Schools guide, Cohort Default Rate guide, Counselors' Handbooks, and other valuable publications. Schools can also find worksheets, schedules and tables, and laws and regulations.

4.1 IFAP Business Process Flow Diagram

A future release of this document will include a business process flow diagram for Financial Aid School Officials.

4.2 FSA Schools Portal

Overview

The FSA Schools Portal is the U.S. Department of Education's Federal Student Aid Portal. It provides a gateway to all of the FSA sites a school uses, along with a calendar of events and FSA News headlines. It is one of FSA's first steps toward modernizing and integrating FSA's systems. The Schools Portal serves schools better, keeping them up-to-date with FSA information, training, and documentation.

The Schools Portal consists of five main areas: Resources and Training, FAA Access to Student Data, Participation and Funding, and the FSA Calendar and FSA Headlines.

Resources and Training

Under Resources and Training, schools can access the IFAP home page, conference information, List-Servers, order publications and software, and can access training tools such as the FSA Self-Assessments Tool. There is also a link to the Training for Financial Aid Professionals training Web site (<http://www.ed.gov/offices/OSFAP/training/index.html>).

FAA Access to Student Data

Financial aid administrators (FAAs) have access to students' data from CPS. To access this data, FAAs may use the FAA Access to the CPS Online Web site. From there, FAAs may view students' SAR data, check batch statuses, make PIN requests, enter FAFSAs and corrections to FAFSAs. FAAs also have access to the COD Web site, where they may perform a variety of functions related to student/award/disbursement data for Pell, Direct Loan, and Campus-Based programs. They also have access to DL Servicing for FAAs, and NSLDS for FAAs, which they may use to manage student loan information.

Participation and Funding

FAAs also have access to E-App (Application/Recertification), audits and program reviews, COD on IFAP, eCampus-Based/FISAP, GAPS & E-payments, PEPS, the Quality Assurance Program, and the SAIG enrollment and mailbox.

4.2.1 FSA Call Center

Description

The Customer Service Call Center, formerly the Customer Support Branch, was established in 1994 within the Office of Postsecondary Education (OPE), in response to Executive Order 12862, "Setting Customer Service Standards". CSCC developed and adopted the following mission statement: "To foster an improved flow of information and to promote customer service ideals within the student financial aid community".

Initially the Customer Service Call Center was established as a toll-free "Help Line" for Title IV program and procedural inquiries from financial aid professionals. CSCC accumulated a wealth of FSA publications and guidance in electronic format to enable our staff to research the customer's inquiries. FSA soon realized that providing electronic access to this information to our partners would be a major improvement in providing the tools needed to efficiently manage the Title IV programs.

In keeping with the latest technology, the FSA Customer Service Call Center harnessed the power of the Internet to implement the "Information for Financial Aid Professionals" (IFAP) Web site. This Web site has been an invaluable tool and serves as the "reference library" for the FSA4Schools Web site, the gateway to all Title IV Federal Student Financial Aid information and programs.

4.2.2 E-App Schools Portal

Description

E-App is a link from the Schools Portal that is the electronic version of the *Application for Approval to Participate in the Federal Student Financial Aid Programs*. Schools use E-App to apply for designation as an eligible institution, initial participation, recertification, reinstatement, change in ownership, or to update a current approval. Updates include changes such as (but not limited to), new address change, new location or program, increased level of offering, change of officials, or mailing address for publications.

Note that schools must meet certain requirements and that not all schools may be eligible. Listed on the next page are the minimum requirements that a postsecondary educational institution must meet in order to apply for eligibility. If the institution also wishes to participate in the Title IV programs, it must meet the financial responsibility standards and administrative capability requirements.

Below are the minimum requirements:

1. The school must be authorized by the State in which it is located to provide an educational program that is beyond secondary education.
2. The school must admit as regular students only persons who have a high school diploma or equivalent, or are beyond the age of compulsory school attendance in the State where the school is located.
3. The school must provide at least one eligible program that provides an Associate's degree or higher, or provides training to students for employment in a recognized occupation and is at least 300 clock hours and 10 weeks in program length.
4. The school must be accredited by an accrediting agency recognized by the Secretary of Education to accredit schools to participate in the Federal student aid programs.
5. Three types of schools are recognized:
 - Public
 - Private nonprofit - a school that has been granted a tax exemption by IRS under 501(c)(3) of the Internal Revenue Code
 - Proprietary

E-App School Portal (Continued)

6. The school must have provided its eligible program for at least two years prior to applying if it is a:
 - o Proprietary school, or
 - o Public or private nonprofit school that does not offer a program that is at least 900 clock hours and 30 weeks in length.

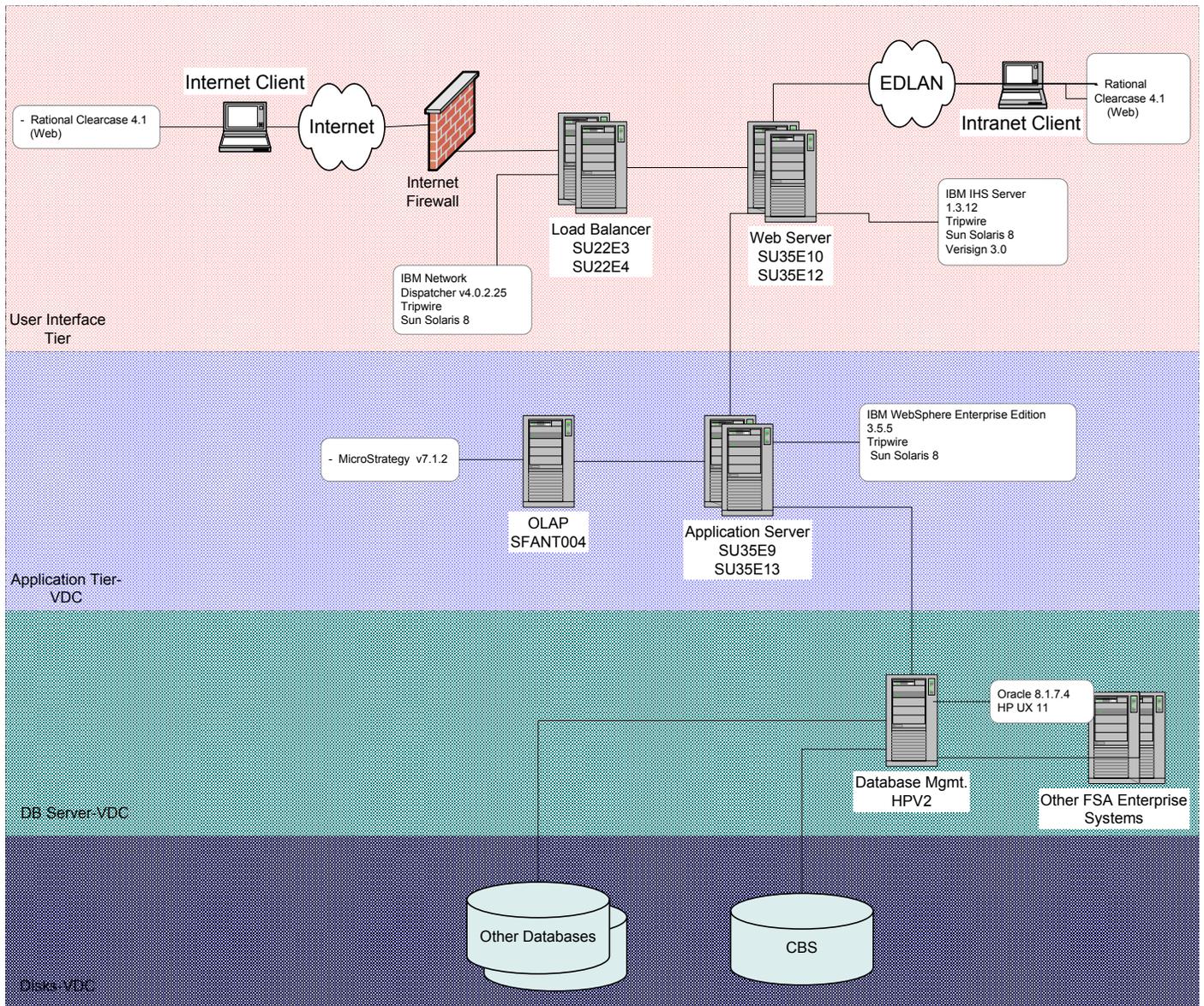
Schools must also provide proof that they are financially responsible, are administrative-capable, and meet all of the requirements under the *Part 600—Institutional Eligibility* under the Higher Education Act of 1965, as amended.

4.2.3 eCampus

e-Campus is a Web-based system within the FSA Web network. The site contains the Fiscal Operations Report and Application to Participate (FISAP) in the three Campus-Based Programs (Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work Study (FWS). The eCampus-based Web site allows users to submit FISAP information, access Campus-Based account data, and view reports. A FISAP tutorial provides information on the eCampus-based program and how to complete the FISAP. To log into the site, users need a valid FSA PIN and TG number.

4.2.3.1 eCampus Server Diagram

The following diagram depicts the servers that support the e-Campus program.



4.3 EDEExpress

EDEExpress is free software provided by ED for the Electronic Data Exchange (EDE) - allows participating destination points to electronically transmit, receive, and correct data). Schools use EDEExpress to enter, edit, manage, and report Title IV student financial aid application data and Federal Pell Grant payment data. This software also has functions that institutions can use to package financial aid awards, originate Direct Loans, and print Direct Loan promissory notes.

EDEExpress is an alternative legacy mechanism for schools to access CPS. While some schools will continue to use EDEExpress, the goal is to use zero-footprint (i.e. no-install required) client-software such as a browser (e.g., Internet Explorer).

4.4 FSAdownload

Overview

The U.S. Department of Education's (ED's) FSA download Web site contains useful materials for operating partners, schools, and any agency that participates in FSA's programs. Users can download a wide array of technical and informational materials relating to the FSA programs, including technical references (e.g., COD Technical Reference, EDE Technical Reference, FISAP Technical Reference, etc.), user guides and process guides (CPS Test System, Guaranty Agency TEF File, ISIR Guide, RAD Process Guide, etc.), software (Direct Loan Tools, EDconnect, EDEExpress, FISAP, ISIR Analysis Tools, SSCR, etc.), and other materials. Most documents are available either in Microsoft Word or Portable Document Format (PDF). (Users should download a free copy of Adobe Reader if they do not have it, so they can view the PDF files.) Archived documents are also available.

FSAdownload also has other links to FSA sites, including FSA Enrollment, and FSATech Listserv, where financial aid professionals can ask and get answers to their technical questions about FSA's software or systems. Listserv subscribers will also automatically get "hot" news flashes about processing and software issues. A user can request individual messages, or receive all messages posted to the FSATech list in daily digests. The digest collects all of the messages posted to FSATech throughout the day and distributes them to users the following morning in their emails as one message.

Also, from the FSAdownload home page users can access FAA Access to CPS Online, E-Campus Based/FISAP Web site, Common Origination and Disbursement (COD), NSLDS for FAAs, and other ED links.

The FSAdownload site currently completed a redesign phase, during which it received a new look and feel: <http://www.fsadownload.ed.gov>

4.5 Information for Financial Aid Partners (IFAP)

Overview

The Information for Financial Aid Professionals (IFAP) Web site (<http://ifap.ed.gov>) is an electronic library for financial aid professionals. The site contains publications, regulations, and guidance regarding the administration of the Title IV Federal Student Financial Aid Programs. IFAP is managed by the Customer Service Call Center (CSCC) within the Schools Channel of Federal Student Aid in the Department of Education.

Also, IFAP has a subscription option that notifies registered customers via email when new information (Dear Partner Letter, Announcement, Federal Register, etc.) has been added to the wealth of information available on IFAP. The email is customized based on users' subscription selections.

Users can select to be notified when new documents are added to the IFAP catalog based on Publication Type and Program/Service categories. Users can select more than one publication type or program/service category. Even if selections overlap, the system is designed to not send duplicate notifications of a single document.

4.5.1 IFAP Server Diagram

A future release of this document will include a server diagram for Financial Aid School Officials.

4.6 Student Aid Internet Gateway (SAIG)

Overview

Organizations that are enrolled in the Student Aid Internet Gateway (SAIG) are able to exchange information electronically with FSA. Many student financial aid services can be accessed via the SAIG. Schools and organizations can determine which services they need and then enroll appropriate individuals as destination point administrators (DPAs) for the specific services that they want them to access. When a school or organization enrolls a new DPA, a destination will be established with an assigned "TG" number that identifies the DPA's destination point on the SAIG.

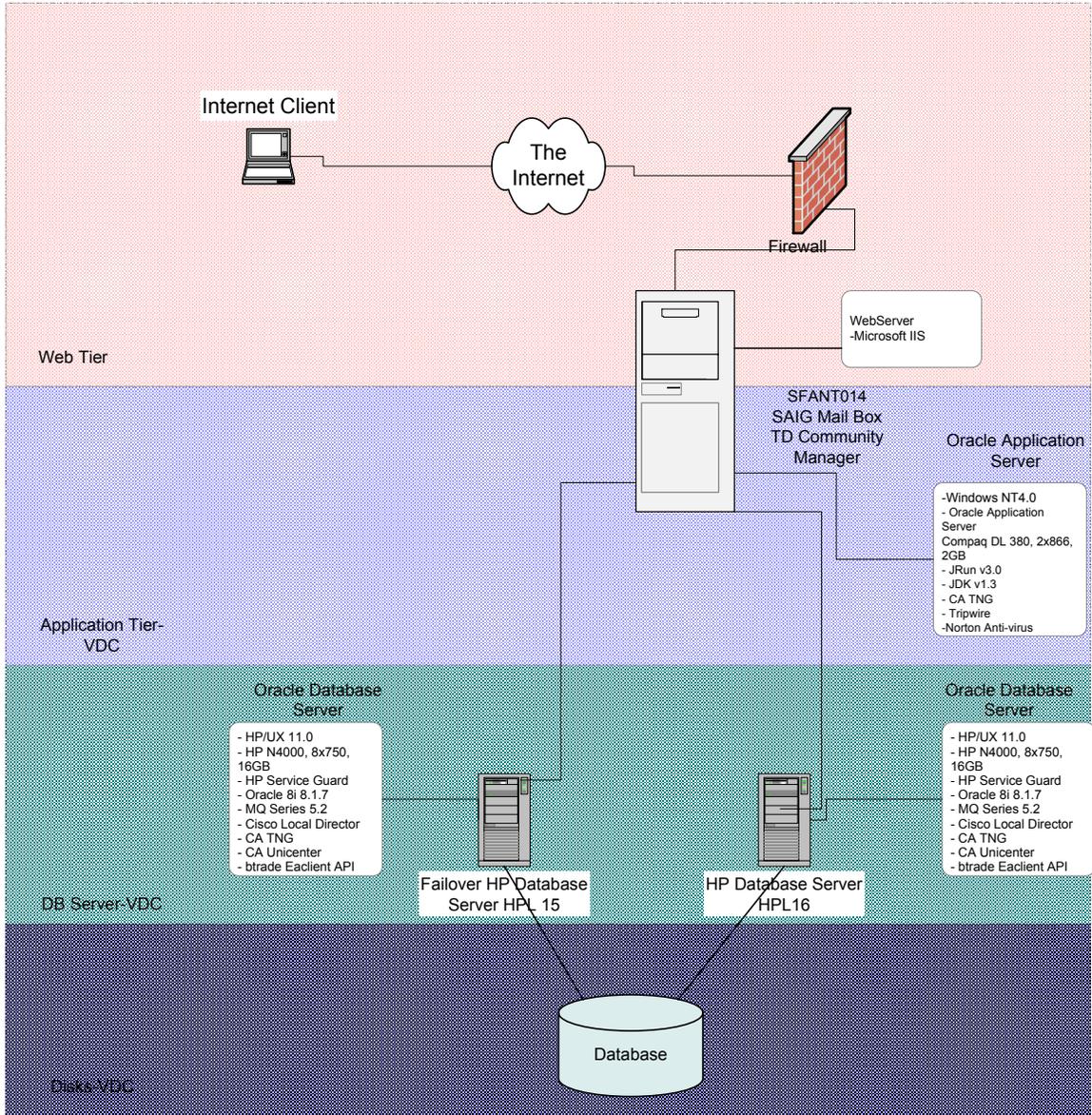
Destination Points

Only one destination point can be established to exchange each type of data available through the Central Processing System (CPS), except initial application data that can be submitted by two destination points. Similarly, only one destination point each can be established for campus-based report program data and Federal Perkins Loan batch data. However, multiple individuals, called SAIG users, can be given access to these destination points. Destination points that include access to the National Student Loan Data System (NSLDS) data can be used for other services, however only the DPA for that destination point can use that destination point to access NSLDS online.

Schools and organizations may enroll DPAs with their own destination points (mailboxes) for each service or function, or they may combine services and functions through a single DPA with a single destination point (DP). Where permitted, the DPA will determine the SAIG users allowed access to that destination point. The DPA must enforce the security requirements as outlined in the SAIG User Statement including the completion and maintenance of this statement(s). Their President (or designee such as a CEO or Chancellor), must certify that each DPA has developed secure procedures in compliance with the security requirements for permitting other people to use his or her destination point. The DPA must also complete a profile for each SAIG user within the EDconnect software used to connect to SAIG.

4.6.1 SAIG Server Diagram

The following SAIG Server Diagram (SAIG) illustrates the logical flow of SAIG from the Internet Client down to the database storage at the VDC.



4.7 Postsecondary Education Participation System (PEPS)

Overview

The Postsecondary Education Participants Systems (PEPS) provides consistent and reliable data and flexible reporting on post-secondary institutions, accrediting bodies, state licensing agencies, lenders, guarantors, and servicers for a large number of users with diverse business needs. On-line users include FSA, OPE, OIG, GAO, all FFEL guarantors, regional and national accreditors, and state licensing agencies. Off-line users of the Web site include schools, lenders, servicers, state governments, and the general public looking for eligibility and certification status of schools.

Impact

The PEPS impact on the business of FSA is both ‘high’ and ‘critical’ since all of FSA, both regional and headquarters, keeps its eligibility, certification, and oversight information in PEPS. The PEPS impact on other Title IV delivery systems and education community systems is both ‘high’ and ‘critical’.

PEPS is the “official” system of record for pertinent information about postsecondary institutions. PEPS provides a Daily File of data about postsecondary institutions to the Title IV Delivery Systems. This file is used to determine which schools are eligible to participate in Title IV. PEPS provides the Financial Partners' data mart with the information they need on postsecondary institutions. Also, PEPS provides ED’s OCFO with school, lender, and guarantor audit and program review information on a weekly basis and provides a downloadable, extensive school file on the PEPS Web site, which lenders, schools, guarantors, state governments, and servicers actually download into their systems. State governments use PEPS data to assist in determining eligibility for the 529 College Savings Plan.

PEPS’ impact on the higher education community and on other ED nationwide is critical. PEPS is also critical to both international and domestic schools, since it provides the Web application which all of them must use to transmit their data used to apply for eligibility and certification and to make updates to ED.

Business is seriously disrupted if PEPS goes down for more than a short while, given the data PEPS collects from postsecondary institutions worldwide and the data it provides to the education community nationwide.

PEPS (Continued)

Major Functions

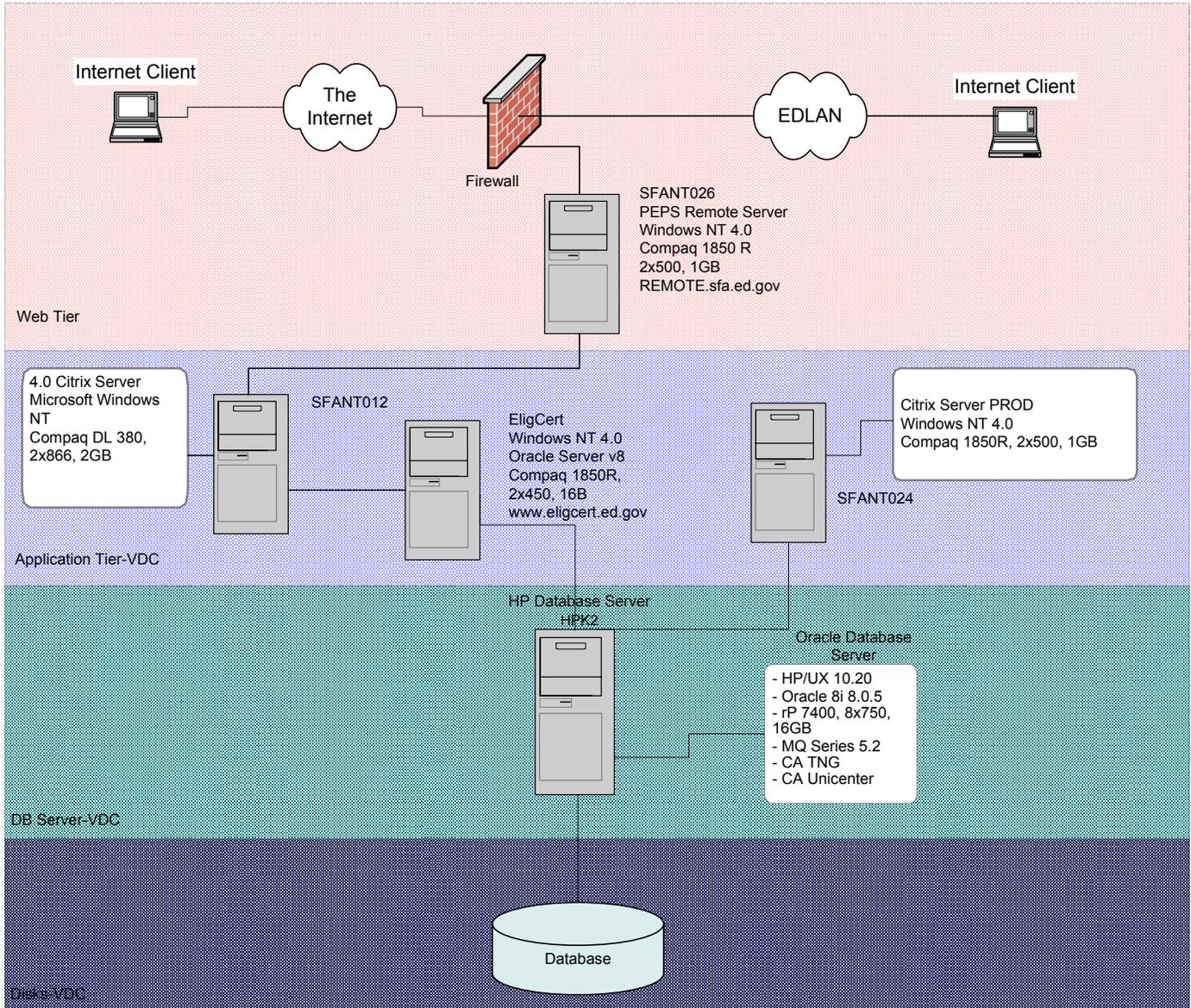
Some major functions include:

- Provides data on postsecondary institutions, to include eligibility, certification for various Title IV programs, locations of instruction and courses offered;
- Provides both domestic and foreign institutions with a Web application to use to send new data to ED, update existing data, or send data for recertification to ED;
- Provides FSA staff with a Reviewer Area to review and accept or reject the data received from domestic and foreign institutions via the Web application. Accepted data is posted to the PEPS database;
- Monitors and records GA and lender servicer participation;
- Provide audit and program review data on lenders and guarantee agencies via interface to Dept of ED OCFO;
- Allows guarantors to enter data concerning lender and school reviews, and to view ED's reviews of those same entities;
- Assigns OPEID's as well as program ID's to all schools;
- Provides institutional reviewer data;
- Supports twice yearly default rate calculations for FFEL and Direct Loan schools, as well as FFEL lenders and guarantors. Chooses the ramifications of three years' worth of rates, selecting the correct letter to be sent to the schools, and providing notification to the schools. Provides the Secretary of Education's press package regarding national default rates;
- Provides program review data on schools, lenders, and guaranty agencies;
- Provides technical assistance data concerning schools;
- Provides Direct Loan School participation information;
- Provides Distance Learning information;
- Provides internal FSA staff with a place to record 'pre-finalization of review findings' discussions;
- Provides audit data on schools, lenders, and guarantee agencies (including interface to Dept. of ED OCFO);

- Provides closure information concerning schools;
- Provides Administrative Actions and Appeals data concerning schools;
- Provides an extensive on-line query ability for on-line users, which includes the ability of users to download these queries into extracts and create their own reports;
- Runs SQL queries for the FSA community (internal and external);
- Logs hardware/software problem calls from PEPS users and forwards them to the appropriate area of response.

4.7.1 PEPS Server Diagram

This diagram shows the server architecture for PEPS.



4.8 Closed Schools

Background

The closing of a school can be one of the most frustrating and disruptive events possible for a student. Many students who are affected by a school closure cannot continue their education due to lack of opportunity, financial difficulties, or other problems connected to the school that closed.

Once a school has closed, the challenge of communicating with its former students becomes increasingly difficult. Therefore, in order to help these students continue their education, outreach efforts need to be made as soon as possible to encourage them to obtain copies of their financial and academic transcripts and attendance records, as these documents will streamline their transition to a new school.

Discharging Loans

When schools close, loans can be discharged if a student was enrolled when the school closed and could not complete the program because of the closure. If the student was on an approved leave of absence, he or she is considered to have been enrolled at the school. If the school closed within 90 days after the student withdrew, he or she is also considered eligible for the discharge. However, a loan cannot be cancelled because of personal circumstances that caused a student to withdraw more than 90 days before the school closed.

Serving Students Better

In an effort to serve students better, FSA tells students that if they are trying to locate records from a closed school, they should contact the state licensing agency in the state in which the school was located to ask whether the state made arrangements to store the records. For the convenience of students, FSA provides a listing of telephone numbers for State Licensing Agencies on the Closed School Web page (the URL for the Closed School Web page is <http://studentaid.ed.gov/PORTALSWebApp/students/english/closedschool.jsp>). These records may be useful in substantiating claims for loan discharges.

4.9 FSA Case Management and Oversight

Overview

The Case Management & Oversight (CMO) is the division within FSA responsible for monitoring postsecondary institutions' compliance with statutory and regulatory requirements for participation in the programs. CMO is also responsible for providing technical assistance to the institutions. During 2000 and 2001, the OIG issued several audit reports that cited CMO for a significant decrease in compliance monitoring and inconsistent resolution of identified instances of noncompliance by institutions.

The Higher Education Act of 1965 as amended requires the Secretary to provide for the conduct of program reviews on a systematic basis designed to include all institutions of higher education participating in FSA programs. Program reviews play an important role in protecting the interest of taxpayers and students by identifying institutions that are mismanaging FSA programs or not complying with Title IV requirements. A failure to: a) perform these reviews or b) to perform them in such a way that ensures compliance with program requirements, results in an increased risk of unidentified institution misuse of federal funds.

Anticipated Objectives

- Determine whether CMO's Risk Model is identifying most "at-risk" institutions.
- Assess CMO's use of its Risk Model for monitoring institutions. Specifically, determine whether CMO is performing program reviews at institutions identified as high risk by their Risk Model.
- Determine whether CMO is examining "problem areas" when conducting reviews, and whether they are identifying findings in these areas or providing technical assistance in lieu of a reporting the program as a finding.
- Assess the balance between compliance reviews and technical assistance.
- Determine if resolution decisions and follow up on enforcement actions such as return of funds and/ or payment of interest is being performed consistently across Case Team.

5.0 Financial Partners

Overview

Financial Partners Services (FPS) has primary responsibility for providing excellent service to lenders and guaranty agencies while maintaining strong oversight and providing comprehensive partner support. In addition, FPS maintains a network of effective and satisfied customers and guarantee agencies. FPS has two non-organization functional areas, which are Financial Analysis and State Agency Liaison.

5.1 Financial Partners Business Process Flow Diagram

A future release of this document will include a business process flow diagram for Financial Partners.

5.2 Financial Partners Portal

Description

The Financial Partners Portal was designed in close cooperation with FSA's many partners in the financial aid community and will be updated regularly with content that will benefit the FSA community. The FSA Financial Partners business unit works in partnership with Guaranty Agencies, Lenders, Servicers, Trade Associations, Trustees, Schools and Secondary Markets to ensure access for students to Federal Student Loans, particularly the FFEL program. In addition, Financial Partners work with State Grant Agencies on the Leveraging Educational Assistance Partnership (LEAP) and Special Leveraging Educational Assistance Partnership (SLEAP) Programs. FSA strives for greater program integrity through innovative technical development, oversight, technical assistance, partnership, and community outreach programs.

Within this portal, users are able to conduct business using one of the various online system processes by linking to FSA's Financial Management System (FMS), the Financial Partners Data Mart, or the National Student Loan Data System (NSLDS). Guarantors can access Postsecondary Education Participants System (PEPS) using the Citrix Metaframe Solution package. Users will also find resource tools that answer their day-to-day business questions and make access to key personnel easier.

The current activities page includes:

- Financial Partners Publications Library;
- Financial Partners Community Members resource that gives users access to agency, association, and financial institution information;
- Financial Partners Contact Resource that lists the management staff and regional locations;
- Financial Partners Default Prevention clearinghouse.

If the user community is interested in what FSA is currently working on, have completed, or would like to know what is being planned in the future, they may go to the Current Activities page.

5.3 Financial Partners Data Mart

Overview

The Financial Partners Data Mart provides executive/summary information and decision support capabilities around several key business functions that include Risk Management, Customer Relationship Management, Compliance Management, and Portfolio Management. Data from several FSA systems are consolidated into the Data Mart to provide multi-dimensional analysis capabilities.

The initiative for a “Data Mart” started in late 2000. The purpose is to provide executive/summary information and decision support capabilities around several key business functions, which include Risk Management, Customer Relationship Management, Compliance Management, and Portfolio Management. The FP Channel is responsible for both current and retired loan programs and as such is under customer and program obligation to ensure the capture and comparative ability of all programs. By collecting information from several sources into a central location, personnel in the Channel as well as external partners will be able to more efficiently identify areas in which each party may assist the other while improving the support for students within the FFEL Program.

Major Objective

The major objective of the FPDM will be to serve as the central location for information associated with lending activities among Financial Partners including Guaranty Agencies, Lenders, and Servicers particularly in the FFEL Student Loan Program. The FPDM is the infrastructure/system that will provide customer information for employees and partners. The FPDM will ultimately be the main source of consolidated customer information that will support several key business areas within the Channel. This Data Mart initiative supports Federal Student Aid’s (FSA’s) three main objectives. It will ultimately reduce costs by providing capabilities that currently either do not exist or are very inefficient to provide. It will increase customer satisfaction by providing more timely information to our partners that will allow them to work more effectively with FSA. It will increase employee satisfaction by providing them with the information and tools to better support ‘partner’ relationships both internally and externally. It also has a long-term benefit in ensuring consistent data and a single resource of data.

The complete FPDM will be implemented in three phases. Release I was completed in June 2001 and was for U.S. Department of Education (ED) internal use only which included the FFEL system to prepare for its retirement (ED Forms 1130, 1189, 799). Release II expands data report availability to Guaranty Agencies and will be available October 2002. Design work for Release III will be started in the fall of 2002 and be available by the end of FY 2003.

Financial Partners Data Mart (Continued)

The Financial Partners Data Mart (FPDM) provides summary information and decision support capabilities for several key business functions including **Risk Management, Customer Relationship Management, Compliance Management, and Portfolio Management:**

Risk Management – Targeting areas of fiscal risk to FSA and its financial partners (i.e., Guaranty Agencies, Lenders and Servicers). Monitoring financial partners’ operating performance (risk factors) to identify and focus on areas of risk and the need for technical assistance. Reducing the time required between identifying risk areas and implementing solutions.

Customer Relationship Management - Increasing routine, positive communication with external financial partners by providing information regarding their performance between review cycles. Assist guaranty agencies in reviewing lenders by providing additional information.

Compliance Management – Focusing performance reviews to those financial partners that are not performing in accordance with standards and/or regulations. Improving the efficiency of pre-planning and analysis activities associated with the review process.

Portfolio Management – Identifying and assessing the portfolio mix to improve policy decisions. Improving the efficiency and effectiveness of trend analysis by providing calculated benchmarks, where appropriate.

Responsibilities

The Financial Partners Channel is responsible for both current and retired loan programs and, as such, is under customer and program obligation to verify the capture and comparative ability of all programs. By collecting information from several sources into a central location, personnel in the Channel, as well as external partners, will be able to more efficiently identify areas in which each party may assist the other while improving the support for Students within the Federal Family Education Loan Program (FFEL). The URL is <http://www.fp.ed.gov/PORTALSWebApp/fp/dmart.jsp>

6.0 Ombudsman Channel

Background

In 1998 Congress directed the U.S. Department of Education to appoint a student loan Ombudsman. Despite numerous improvements in lending money to students, when it came to repaying their loans, there appeared to be little improvement in services to students. Both students and advocates reported that there was massive confusion in the student lending programs. The Ombudsman is the last resort. After other avenues are exhausted, the Office of The Ombudsman will intervene to try to solve the problem.

Ombudsman's Role

An ombudsman resolves disputes from a neutral, independent viewpoint. The Federal Student Aid (FSA) Ombudsman business unit will informally conduct impartial fact-finding about student complaints. The Ombudsman Office recommends solutions, but does not have the authority to reverse decisions. The office also works to bring about changes that will help prevent future problems for student loan borrowers. This free service is provided by FSA.

The Ombudsman researches students' problems and determines whether or not they have been treated fairly. If a student loan complaint is justified, the Ombudsman's Office will work with the student, and the office, agency, or company involved in the problem. On the student's behalf, the Ombudsman will contact other offices within ED, private lenders, loan guaranty agencies, and the servicing agency or firm collecting the loan.

If the complaint is not justified, the Ombudsman then takes the time to explain to the student how they reached their conclusion.

6.1 Ombudsman Business Process Flow Diagram

A future release of this document will include a business process flow diagram for the Ombudsman's Office that will illustrate the entire, high-level process from a business standpoint.

6.2 Ombudsman Office Customer Support

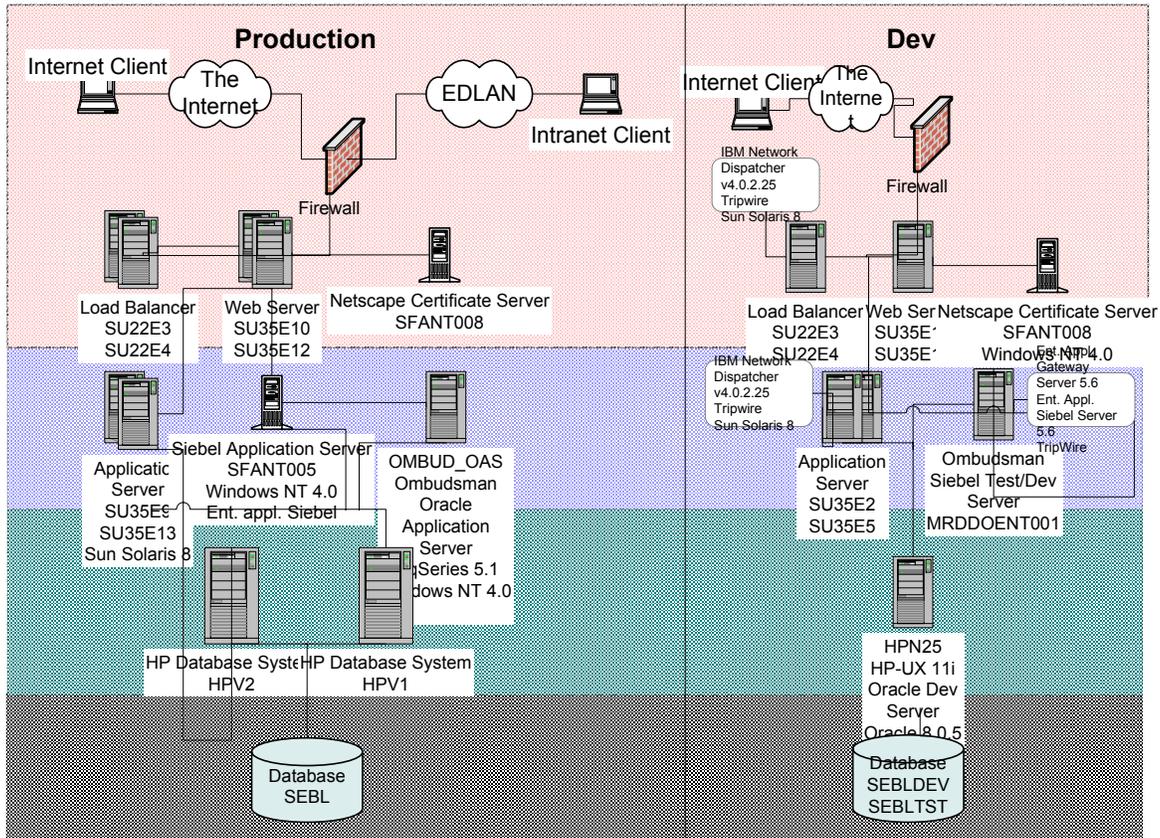
Overview

In 1998, Congress directed the U.S. Department of Education to appoint a student loan Ombudsman. Despite numerous improvements in lending money to students, there appeared to be little improvement in repayment services to students. Both students and advocates reported that there was massive confusion in the student lending programs.

The Ombudsman is the last resort. After other avenues are exhausted, the Office of The Ombudsman will intervene to try to solve the problem.

6.3 Ombudsman Server Diagram

This diagram shows the overall server architecture for the Ombudsman.



7.0 FSA University

Overview

FSA University enables the workforce of the office of Federal Student Aid (FSA) to succeed in a performance-based organization, understand and assume accountability for meeting FSA’s performance objectives, and feel a direct connection to FSA’s mission—to help put America through school.

The FSA University contains many useful products, including a Learning Coupon and other training resources, a career zone, manager services, meeting and event planning, toolkits, retirement services, and others. Users also have access to their FSA Now newsletter, the “Weekly Executive Dashboard,” and emergency preparedness information.

The FSA University section consists of:

- FSA Extranet
- Front2Back on the Web
- FSA Coach

7.1 FSA Extranet

The FSA Extranet's purpose is to provide access for operating partners to review strategic plans and initiatives currently in progress. All of FSA's operating partners have access to the FSA Extranet. The URL is <http://fsaextranet.ed.gov>. For operating partners, the username is **fsapartner**; the password is **success**.

The FSA Extranet is in the process of construction, with CIO, CFO, FSA University, Ombudsman, Schools and Students channel being incorporated.

7.2 FSA Coach

FSA Coach is a system of courses by which FSA personnel can learn about FSA and its ecosystem. FSA Coach includes an introduction to federal student financial aid, student and family responsibilities, school responsibilities regarding communication and also for enrolled and former students, how to determine student eligibility for FSA, fiscal and records management for schools, and evaluation of Title IV program management. FSA Coach is a FREE training program from the U.S. Department of Education (ED).

7.3 Front2Back on the Web

Description

Front2Back on the Web is on FSA's extranet, with the purpose of training interested parties about the student aid process, the partners involved, FSA services, the modernization effort, and more. See below for the various sections of this Web site and what's included:

The Student Aid Process: In this section, you can share the experience of students as they learn about the types and availability of student aid, apply for aid, receive an award package, and finally repay their student loans. It is narrated as though you are the student to help you see the student aid process through the eyes of a student going through the financial aid process.

The Players: FSA works with a large and varied group of partners who help deliver financial aid to our student customers. Here you can explore who does what inside FSA's offices and outside in our partner organizations.

FSA Services and Support: FSA was established as a performance-based organization to focus on customers and results. This section describes the functions that FSA's Channels, Enterprise Units, and operating partners engage in to support the student aid process.

Modernization and Transformation: Modernizing FSA's systems is a primary goal of the transformed organization. Here we explore how FSA is changing to help achieve our performance goals.

Measurements: This section explains the tools we at FSA use to help us focus our efforts and measure the success of our results.

These topics are further enhanced by the addition of a PBO Desk Reference, a Systems View, and an FSA dictionary.

7.3.1 Server Diagram

A future release of this document will include a server diagram for FSA University.

8.0 FSA Chief Information Office (CIO)

Overview

The FSA Chief Information Officer (CIO) has the primary responsibility for promoting the effective use of technology to achieve FSA's strategic objectives through sound technology planning and investments, integrated technology architectures and standards, effective systems development and production support. CIO core business functions and processes include:

1) Application Development Group

The Application Development Group is responsible for full life cycle development of mainframe and distributed applications for FSA, in support of the channels and functional areas. The Application Development Group provides a suite of online services and information to meet the specific needs and interests of the student financial aid community by using the technology of the Internet and other electronic functions and processes to reduce costs, cycle time, and paperwork. The group also identifies opportunities to develop innovative tools and services to improve customer service, reduce the overall cost of delivering student aid, and improve employee satisfaction.

Specifically, Application Development:

- Designs, tests, and implements computer systems to support the needs of the channels and functional areas;
- Administers related databases to assure data integrity and reliability;
- Manages and coordinates interagency projects;
- Provides systems configuration management and change control;

CIO Application Development Group (Continued)

- Provides user training as part systems implementation and roll-out;
- Coordinates the production installation of new applications into the target production operational environment;
- Maintains systems documentation and procedural manuals in accordance with established standards and guidelines;
- Provides the necessary resource, financial, and procurement planning to support the design and development of computer systems;
- Manages special application development projects, as required to support FSA’s strategic objectives;
- Provides leadership and direction for innovation activities;
- Plans, develops, and implements internal quality control and productivity analysis.

2). Enterprise IT Management Group

Enterprise IT Management Group is responsible for providing enterprise-wide technology planning and oversight, development and maintenance of technology architecture, development and promulgation of technology standards, and providing the necessary processes and discipline to ensure that FSA is investing in and using information technology wisely. Enterprise IT management performs the following major functions and activities in coordination with ED/CIO:

Technology Planning

- Develops and communicates a consolidated, consistent information technology vision and strategy for FSA;
- Researches, analyzes, tests, and plans for the implementation of new techniques;
- Provides expert analysis, advice, guidance, and support for the acquisition of technologies and technology related services;
- Conducts in-depth research and analysis and forms partnerships with industry experts, other Federal agencies, and Departmental staff, to identify proven “best practice” processes and tools;
- Facilitates the transition of proven tools and services to FSA customer Channels;
- Keeps up-to-date with emerging technology and Internet trends and recognizes and acts on the implications of technological changes prior to and when they occur.

CIO Enterprise IT Management Group (Continued)

Technology Architecture

- Develops and maintains the FSA enterprise information technology architecture;
- Works with Channels and functional areas to ensure the FSA architecture supports business requirements.
- Provides enterprise-level configuration management.
- Ensures new technologies comply with the established architecture and approve exceptions;
- Provides expert analysis, advice, and guidance to Channels and functional areas in evaluating and selecting appropriate technologies to meet their business needs.

Technology Standards

- Defines information technology standards, principles, and protocols to ensure interoperability of technologies across FSA;
- Evaluates and recommends technologies to be used in business solutions within channels and functional areas that are consistent with established standards and protocols;
- Performs contract-related functions and monitors contractor performance as appropriate.

3.0 Enterprise IT Services Group

Enterprise IT Services Group is responsible for planning, managing, operating, and maintaining FSA's development, test, and production environment technical infrastructure, including the Virtual Data Center, and FSA internet and intranet infrastructure. Enterprise IT Services performs the following major functions and activities in coordination with ED/OCIO:

FSA Web Master

- Coordinates content development with business areas owning the content;
- Maintains the Internet and intranet sites and manages the change control process for implementing changes to the production environment.

CIO Enterprise IT Services Group (Continued)

Data Center

- Provides technical support associated with the Virtual Data Center, including:
- Database management
- Security Management
- Hardware and software support;
- Configuration management and change control;
- Systems training;
- End-user Technical support.

Operations and Scheduling

- Coordinates production job schedules across FSA major systems;
- Provides system processing activities and production support to meet the needs of the Channels and functional areas.
- Develops operational policies and procedures for data processing activities;
- Reviews and evaluates processing activities to ensure compliance with established standards;
- Performs contract-related functions and monitors contractor performance for enterprise-wide systems
- Plans, develops, and implements internal quality control and productivity analysis.

8.1 Data Strategy

Overview

The overall goal of this initiative is to help improve program integrity, operational efficiency and customer service through improvements in data quality, data access and data sharing.

The data strategy project was initiated in FY03 to:

- Identify focus areas for data improvements,
- Develop strategies for implementing data quality, access, and sharing improvements, and
- Identify "quick win" opportunities.

Separate business cases will come out of the Data Strategy project to focus on implementing the various components needed to achieve common data standards throughout FSA.

The focus areas are Common Student ID, Routing ID, Single Enrollment & Access Management, research & deploy technology to support our requirements (which aligns with the Department's Enterprise Architecture), and mapping FSA's data architecture to the Department overall data collection strategies. This initiative is to move FSA from FY03 data strategy to planning and implementation.

Key components include:

- Plan and begin implementing high-priority data improvement areas
- Begin implementing the data quality process, developed in FY03 data initiative
- Begin implementing new XML-based and standardized data sharing/data exchange
- Begin standardizing and integrating key technology areas (portal, Web services, data warehouse/data marts)

With this initiative in place, FSA will be in the position to provide concrete technical and architectural guidance so that subsequent system implementation efforts are aligned to support FSA achieving Data & Information Quality mandates. FSA, through this effort, will create an effective management tool for the management of data.

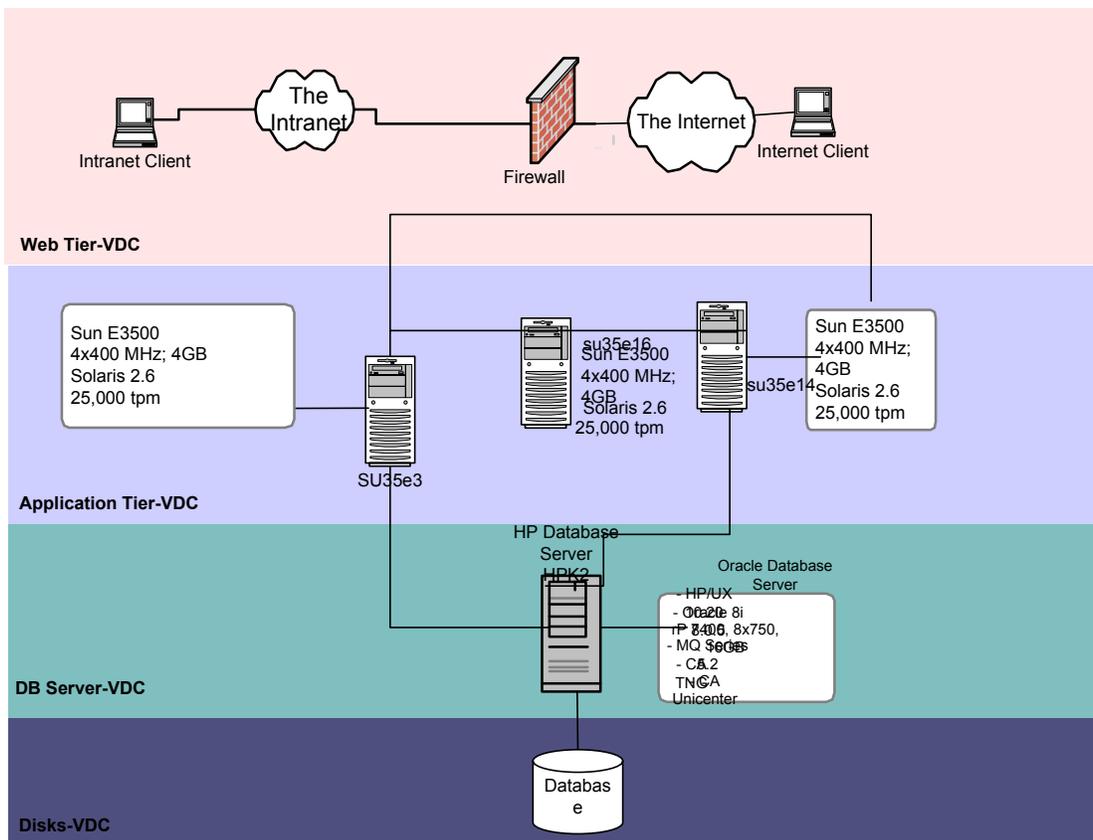
8.2 Enterprise Application Integration (EAI)

The EAI Core Architecture effort consists of the design and implementation of the MQSeries integration architecture for the Department of Education, Office of Federal Student Aid (FSA).

Collectively, the implementation of the EAI components and architecture is referred to as the EAI Bus. The EAI components provide the core architecture to enable FSA applications to utilize a common, reusable infrastructure for connecting disparate, heterogeneous systems. The EAI core architecture provides the EAI components and services to connect the FSA Internet Domain and nine FSA legacy systems to the EAI bus. Middleware communications are provided by MQSeries Messaging, transformation and routing is provided by MQSeries Integrator, and application connectivity is provided by custom EAI adapters.

8.2.1 EAI Server Diagram

Below is the server diagram for the Enterprise Application Integration.



8.3 Integrated Technical Architecture (ITA)

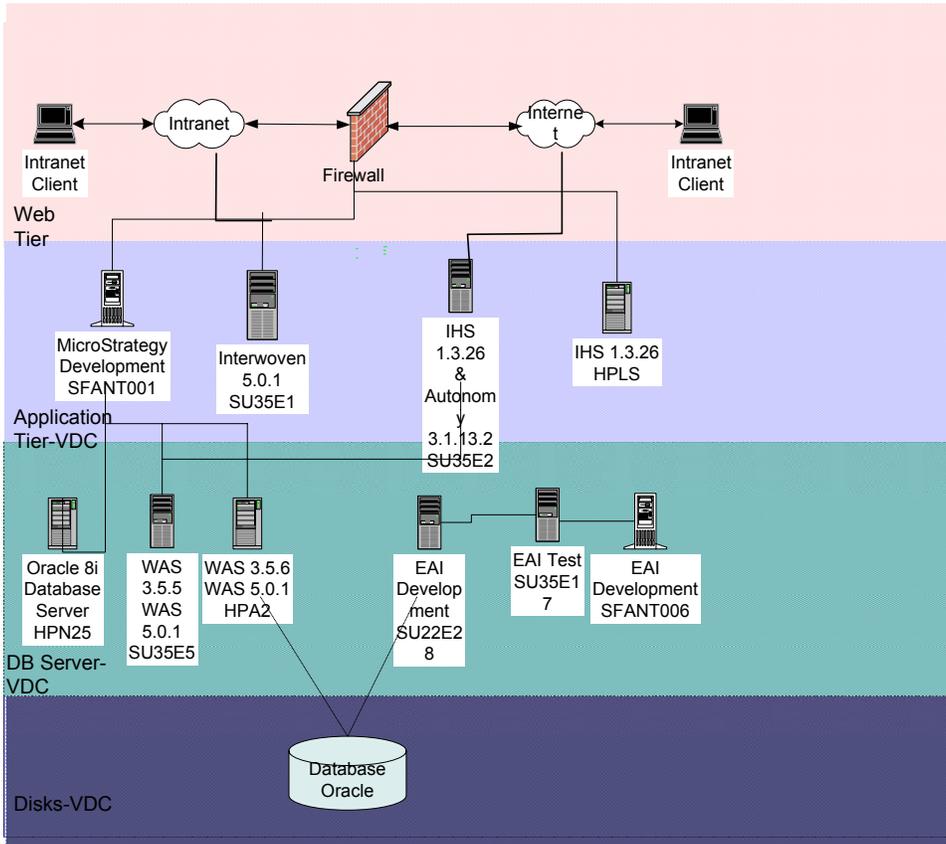
The Integrated Technical Architecture (ITA) provide services, support, and engineering to maintain and enhance the Internet, EAI and Security architectures in ITA Release 2.0.

It performs the following:

- Ongoing technical and functional support of the Integrated Technical Architecture
- Technical architecture detailed design of additional ITA services required to support post-Release 1 functionality
- Post-Release 1 implementation analysis and review
- Designs, builds, and tests incremental components and ITA services integration with ITA Release 1, including security improvements
- Supports ITA infrastructure upgrades, including hardware and software product evaluation of new versions, patches, and upgrade
- Defines and enhances the development and test environments to support application development and testing

8.3.1 FSA/ ITA Server Diagram

The server diagram below illustrates the FSA/ITA architecture.



9.0 Chief Financial Officer (CFO)

Overview

The Chief Financial Officer (CFO) has primary responsibility to support the Performance Based Organization by serving as the financial advisor to the Chief Operating Officer (COO). The CFO will, in partnership with the U.S. Department of Education's Office of the Chief Financial Officer (OCFO), develop and implement sound, value-added FSA financial management policies, procedures, systems and program controls which will enable the organization to strengthen internal controls and provide Congress and other constituents both summary and detailed accounting on FSA grant, loan, and operational activities. To accomplish this mission, the office of the CFO will be responsible for:

- Financial Management Group
- Asset Management Group
- Budget Group
- Financial Management Systems Group

9.1 Grant Administration and Payment System (GAPS)

Overview

The Education Central Automated Processing System (EDCAPS) Grant Administration and Payment System (GAPS) was developed and implemented by ED to streamline payment processing and reporting for their grantees/payees. GAPS provides online capabilities to request payments from the Department and continuous access to current grant and payment information. Grantees/payees can access GAPS via the Internet.

Links Within GAPS

This system was revamped in 2003, and <http://gapsweb.ed.gov> was replaced with <https://e-grants.ed.gov> and the Web site is called e-grants. The e-grants Web site has five tabs:

E-Application

E-Application automates, and exists in parallel with, the current paper-based U.S. Department of Education (ED) grant application process. e-Application allows applicants to apply on-line to a specially selected group of grant programs. A completed application includes basic applicant information, required certifications and assurances, and a variety of separate forms and narrative content that may be required by the specific ED Program Office managing the grant programs. These separate forms may include, but are not limited to 1) a one page abstract or summary of your proposed project; 2) a detailed project description which addresses the general and/or program specific selection criteria included in the application package and/or published in the Federal Register; 3) a budget description; 4) project performance information.

E-Reader

E-Reader: e-Reader allows peer reviewers for the U.S. Department of Education (ED) to complete on-line peer reviews for a selected group of grant applications. e-Reader automates the paper-based grant application review process. e-Reader presents peer reviewers with the same Technical Review Form normally used in a paper review, but in electronic format over the Web.

E-Reader allows grant application reviewers to complete and submit all necessary forms via the Internet. A completed grant reading includes, but is not limited to, a Technical Review Form, which contains scoring and comments for each application assigned to a reader, and may include an Exit Assessment. In addition, if the original application was submitted electronically with e-Application, a peer reviewer using e-Reader may access it online. When a review is completed, e-Reader manages the return and validation of the completed forms to the Department of Education.

Links Within GAPS (Continued)

Once you register and you have a Username and password, you can begin your review. You will only have access to your forms during the dates designated for your Panel review. Therefore, you will be unable to access forms until the Start Date for the Review.

e-Reader is a pilot program sponsored by the Department of Education. The Federal Government mandates that all agencies provide the capability to conduct business electronically by fiscal year 2003. As ED moves to a paperless environment, this expanded pilot takes the next step toward meeting this goal. The ED on-line grant application reading system (e-Reader) will be available to field readers for several discretionary grant programs.

E-Payments

E-Payments: This tab is used to draw down payments from GAPS. Users need a GAPS User ID and Password from the U.S. Department of Education (ED) by submitting an External Access Security Form. ED then issues GAPS User Ids and Passwords to those individuals authorized by the payee to access GAPS to request funds and report expenditures. All new User Ids and Passwords will be sent to such offices as the CFO or Treasurer responsible for the cash accountability of funds for each organization. User Ids and Passwords cannot be faxed or given over the phone, and may not be shared by multiple users.

E-Reports

E-Reports automates, and exists in parallel with, the current paper-based U.S. Department of Education (ED) annual grant performance reporting process. E-Reports presents grantees with the same Grant performance report normally used in a paper report, but in electronic format over the Web. Upon completion, e-Reports manages the return and validation of the completed report to ED.

Links Within GAPS (Continued)

A completed report includes basic grantee information, budget and project status and performance information. E-Reports allows grantees (project directors) to complete annual grant performance reports via the Internet. Grantees have the ability to create new grant reports; update, delete and view existing grant reports; as well as check the status of your reports and submit reports to ED.

e-Reports is a pilot program sponsored by the U.S. Department of Education. Based on the Government Paperwork Elimination Act (P.L. 105-277), ED is providing the capability to receive annual grant performance reports electronically. As ED moves to a paperless environment, this pilot takes the next step toward meeting this goal. The ED on-line annual grant performance report submission process (e-Reports) will be available to several discretionary programs' grantees.

E-Administration

E-Administration allows grantee Project Directors to request administrative actions to their grant awards (e.g., submit a change of address related to a grant award) via our on-line electronic e-Grants system. The grantee Project Director can submit a request and instantly track when the ED Program Contact reviews it and when the change takes effect. Once the request is approved, the grantee Project Director receives a system automated e-mail notification.

9.2 Financial Management System (FMS)

FMS, an Oracle Federal Financials Application (Release 11.0.3) System, serves as the centralized financial accounting system. It manages the flow of all financial information for FSA. FMS facilitates the FSA transformation by giving the CFO the ability to report information across loan and grant programs, consolidate redundant processes, and account for FSA Title IV funds. Phase III of FMS was fully implemented on September 30, 2001 and incorporated core accounting for Direct Loan, Campus Based, Pell, and Debt Collection Services.

Operating Requirements

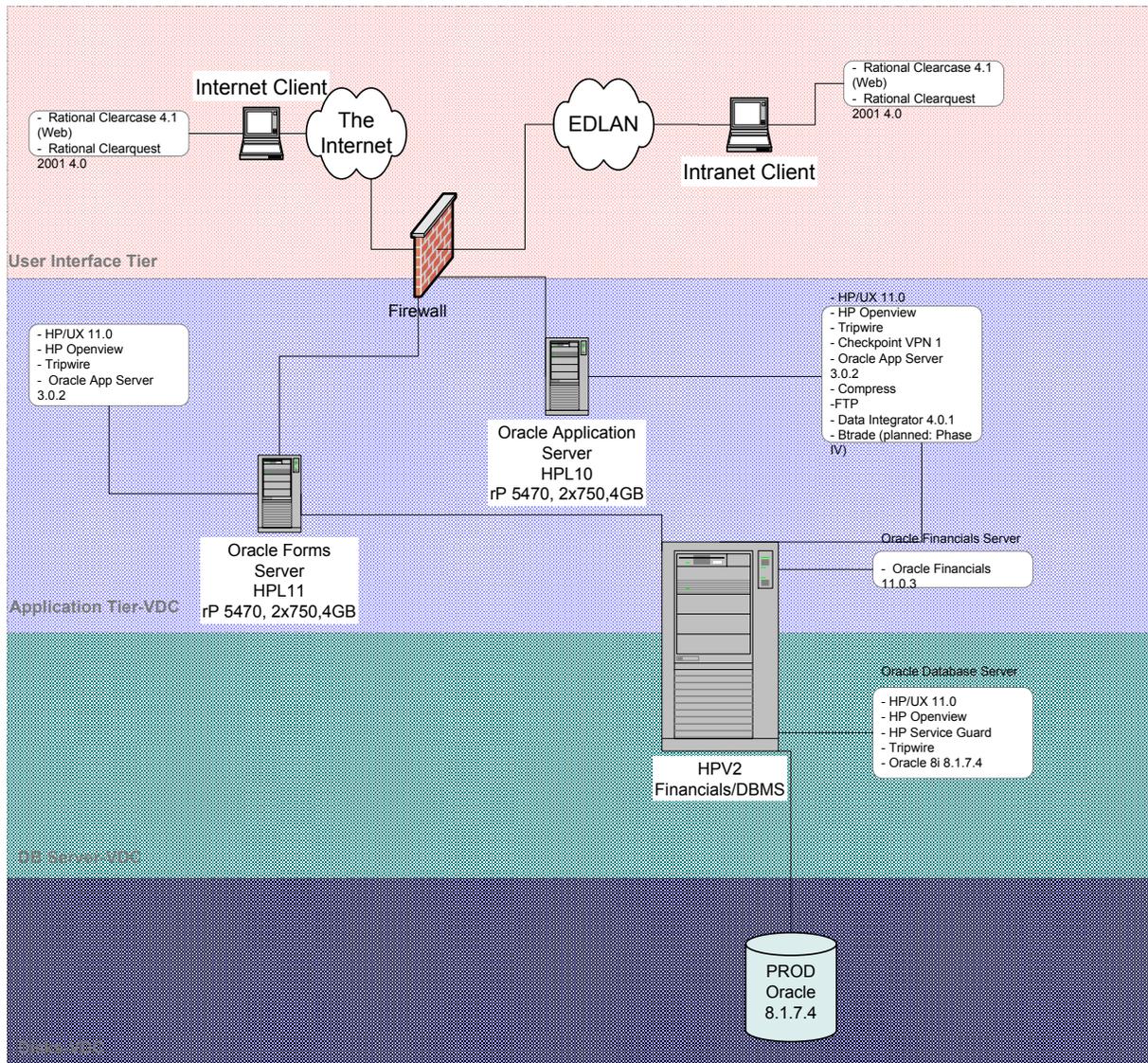
The business processes of FSA require that the financial system meet unique operating needs. At a minimum, it was determined that the financial system must:

- Be integrated, to minimize the data gathering and process redundancies caused by ad-hoc systems tracking the same information. Integration ensures that information is entered only once and stored in the most appropriate location, and then accessed by all users within SFA and its partners' systems.
- Provide access to sufficient levels of data,
- Support all FSA Channels (Schools, Students, Financial Partners) and FSA Partners and FSA Contractors,
- Provide timely and consistent data for strategic decision making,
- Promote increased reporting capability across organizational units,
- Provide appropriate security, controls, and audit trails.

Similarly, the FSA system must meet a set of financial needs supporting the shift to the Office of the CFO as the primary unit responsible for the integrity of financial data and the production of analytical reports. These requirements ensure the timeliness and accuracy of reports used by others within FSA and for the data provided to ED.

9.2.1 FMS Server Diagram

This diagram shows the overall server architecture for FMS.



9.3 CFO Data Mart

The CFO Data Mart provides an automated financial analysis and reporting process. Financial Management Systems Software (FMSS), a Department of Education system, serves as the source system for data used in the CFO data mart. User-supplied cross-reference data is also used to populate the mart (e.g., channel, activity). FMSS performs nightly extracts of activity from the previous day. The extracted data is exported via FTP to the Informatica server at the VDC. Informatica then imports the data into Oracle, performs the necessary transformations, and populates the CFO data mart. The data mart is accessed by MicroStrategy Intelligent Server to satisfy user requirements that are sent via a Web interface. Users access the CFO data mart directly through the FSA intranet.

The CFO, FP, and CM Data Marts have identical architectures with the exception that CFO is on Oracle 8.1.7, while FP and CM are on 8.1.6.

10.0 FSA Communications

Overview

FSA Communications (<http://fsanet.ed.gov/communications>) provides FSA staff with internal documentation and enterprise wide information. It has three primary roles:

- FSA Communications External Relations: Informing Departmental colleagues, the higher education community, Congress and the public about FSA, financial aid programs, and progress as a PBO.
- Internal Relations: Educating FSA staff (including operating partners) about modernization projects and office-wide initiatives, and issues regarding the PBO status.
- Freedom of Information Act (FOIA) & Privacy Act: Responding to requests for information from the public under the Freedom of Information Act and Privacy Act.

FSA Communications has three products: **FSANet**, **FSA Now**, their monthly newsletter, and the **Graphics Style Guide**.

10.1 FSANet

Overview

The FSA Intranet provides FSA staff with internal documentation and enterprise wide information. The site is made up of the following core components:

- *Employee Services* – Information regarding Life at Work, News & Events, Travel, Administration, My Commute.
- *Career Zone* – FSA’s employee development center. It’s a resource for all FSA staff to access learning and career development services.
- *FSA University* – Provides business learning services to support FSA employees and partners.
- *FSA Communications* – Provides Press Releases, announcements, and publications
- *Students Channel* – Provides information relating to the Borrower Services
- *Schools Channel* – Provides information, tools, and news relating to the Schools Channel
- *Financial Partners* – Provides information and contacts for all Financial Partners
- *Ombudsman* – Provides information on policy, reports, forms and letters
- *CFO* – Provides information relating to purchasing, administration, financial management, and training
- *CIO* – Provides information on CIO related activities such as IT Services Report, Vision/Mission, IT Security, People Library, IRB Activities, Career Planning, Giga Group, and etc.
- *Analysis* – Provides analysis and performance metrics on the enterprise
- *Human Resources* – HR related information and links
- *Acquisitions* – Information regarding acquisitions and contract performance

These core components of the FSA Intranet are run from the Virtual Data Center (VDC) in Meriden, Connecticut. Computer Sciences Corporation (CSC) staff are responsible for the operation, maintenance, and security of this system from a hardware and operating system perspective, with the support of ROH staff for application administration and maintenance.

10.2 FSA Now

FSA Now is a monthly newsletter for FSA staff that is available on FSANet. *FSA Now* may contain articles about upcoming conferences, new projects on the horizon, management activities, and so forth.

10.3 Graphics Style Guide

The Style Guide represents the Master Graphic Design Elements for Federal Student Aid (FSA) and establishes guidelines for the approved uses of FSA graphic elements. This guide presents a common look and feel for all FSA Print and Web communications and is to be used by FSA staff and operating partners in creating all communications materials for FSA. Although the Style Guide does not include examples of every possible design application, it does include the basic graphic elements and design direction and allows for flexibility and creativity within the basic design package.

FSA staff and operating partners are directed to use these key components to create communications materials that are consistent with the overall design integrity of the package. However, in order to maintain this common look and feel, FSA Communications must approve any variations or alterations of the designs, prior to use.

11.0 Other

11.1 ED Homepage

The ED Home Page (www.ed.gov) provides information for students, parents, teachers, and administrators:

- Students: When one clicks on the Student link, there are four features: Portal for Student Aid, Publications on Student Aid, For Tonight's Homework, and the Student's Classroom.
 - Portal for Student Aid: leads to the studentaid.ed.gov Web site, which provides information about preparing, choosing, applying, funding, attending, and repaying loans for college.
 - Publications on Student Aid: leads to the documents area of the studentaid.ed.gov Web site, which provides many useful publications for free download.
 - For Tonight's Homework: This link leads to the Federal Resources for Educational Excellence, which includes reference material to help secondary students to learn or improve upon a variety of subjects.
 - The Student's Classroom: This Web link leads to the National Center for Education Statistics home page, where students can utilize resources such as games and activities, fun facts, quizzes, graph creation, and others.

11.2 FSA Homepage

The Federal Student Aid home page provides links to its various “channels” (e.g., Students, Schools, Financial partners, etc.), forms, training, library, and so forth. The FSA Home page also has **News** (including news about staff meeting presentations, weekly FSA news, data strategy, news for Feds, and so forth); **myWorkplace** (including information on emergency preparedness, workday schedules, leave policies, travel, purchasing, etc.); **systems integration** (including the modernization blueprint, integration projects, and mod partner and operating partners links); **customer information** (including links for students, schools, financial partners, loans and grants, scholarships, tax credits, and general financial aid information); **Our performance** (which includes information about the annual reports, performance plans, bi-weekly performance reports, FSA objectives and standards, strategic plans, GAO and IG audits, financial aid statistics, and others).

11.3 Interns

The FSA Intern Program is responsible for providing gifted and highly motivated young Americans with some first-hand experience in the process of working at FSA, while potentially attracting these candidates with future employment. To accomplish this, they will partner with post-secondary institutions to recruit and select interns and manage intern activities

Appendix A – Project Table

Project	Subsystem
FAFSA (+ FAFSA on the Web)	Students
<ul style="list-style-type: none"> • <i>FAFSA on the Web</i> • <i>FAFSA on the Web (Customer Service)</i> 	
CPS	
Personal Identification Number (PIN) Requests	
<ul style="list-style-type: none"> • <i>Renewal Personal Identification Number (PIN) Requests</i> 	
Students Channel	
Student Aid Awareness (Call Centers)	
<ul style="list-style-type: none"> • <i>Federal Student Aid Information Center (FSAIC)</i> 	
Direct Loan Servicing System (DLSS) Web site	Borrowers
EServicing	
Direct Loan Servicing System (DLSS) Pin Request	
Common Origination & Disbursement (COD)	
National Student Loan Data System (NSLDS)	
Common Services for Borrowers (CSB)	
Debt Collection Service Information Center (Call Center)	
Debt Management and Collections System (DMCS)	
Direct Loan Consolidation System (DLCS)	
Federal Student Aid Collections	
Loan Consolidation	
Data Marts	
<ul style="list-style-type: none"> • <i>Credit Management Data Mart</i> • <i>Delinquent Loan Data Mart</i> 	

Project Table (Continued)

Project	Subsystem
Schools Portal	Schools
FSA Call Center	
E-App Schools Portal	
FSAdownload	
Information for Financial Aid Partners (IFAP)	
Student Aid Internet Gateway (SAIG)	
Postsecondary Education Participation System (PEPS)	
Closed Schools	
FSA Case Management and Oversight (CMO)	
Financial Partners Portal	Financial Partners
Financial Partners Data Mart	
Ombudsman Channel Customer Support	Ombudsman Channel
Front2Back on the Web	FSA University
FSA Coach	
FSA Extranet	
Enterprise Application Integration (EAI)	CIO
Integrated Technical Architecture (ITA)	
Data Strategy	
EAI	
ITA	

Project Table (Continued)

Project	Subsystem
Grant Administration and Payment System (GAPS)	CFO
Financial Management System (FMS)	
CFO Data Mart	
FSA Net	FSA Communications
FSA Now	
Graphics Style Guide	
ED HomePage	Other
FSA Homepage	
Interns	

Appendix B - Contacts

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Appendix B - Contacts

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Appendix C – Programming Languages

Application	Language	Version
CMDM	PL/SQL	8
DLDM	PL/SQL	8
FPDM	PL/SQL	8
CPS	Java	
CPS	XML	
CPS	PL/SQL	
CPS	C++	
DMCS	COBOL	
eCB	Java	1.2.2 with WAS 3.5.5
eCB	PL/SQL	

Appendix C – Programming Languages

Application	Language	Version
FMS	PL/SQL	Oracle 8.0.4
PEPS	PL/SQL	8.0.5.2.1
EAI	Java	1.3.1
FSANET	Java	1.2.2
DLSSWS	Oracle SQL Plus	8i
DLSSWS	HTML Web pages	
DLSSWS	ASP Web pages	Visual Studio 6.0
DLSSWS	JSP Web pages	Dreamweaver 4.0
DLSSWS	Microsoft Visual Basic	Visual Studio 6.0
DLSSWS	Microsoft C++	Visual Studio 6.0
DLSSWS	Java Applets	Dreamweaver 4.10
eServ	PL/SQL	8.17
eServ	C++	6
IFAP	Java	
IFAP	HTML	
SFPP	Java	2

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
CMDM	Receive data from	FMS	MQ Series / Data Integrator
CMDM	Receive data from	DLSS	MQ Series / Data Integrator
FPDM	Receive data from	FMS	EAI Batch
FPDM	Receive data from	NSLDS	EAI Batch
FPDM	Receive data from	PEPS	EAI Batch
FPDM	Receive data from	Raytheon (provides Lender info.)	Informatica
CPS	Bi-directional	COD	EAI Batch
CPS	Bi-directional	eServicing	Oracle Stored Procedure
CPS	Bi-directional	FoTW	Batch
CPS	Bi-directional	FSA Intranet	EAI Client
CPS	Bi-directional	SAIG	Batch
CRM4FSA	Uni-directional	PEPS	MQSeries

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
CRM4FSA	Bi-directional	CPS	MQSeries
CRM4FSA	Bi-directional	FSA PIN Management	MQSeries
COD	Bi-directional	CPS	EAI Batch
COD	Bi-directional	DLOS	EAI Batch
COD	Bi-directional	DLSS	EAI Batch
COD	Bi-directional	eMPN	EAI Transactional
COD	Bi-directional	FMS	EAI Transactional
COD	Bi-directional	NSLDS	EAI Batch
COD	Bi-directional	SAIG	EAI Batch & Transactional
COD	Receive data from	PEPS	Transactional
DMCS	Bi-directional	Guaranty Agencies	Tape, Floppy
DMCS	Bi-directional	Collection Agencies	Tape, EFT, Floppy, and Manual/Data Entry
DMCS	Bi-directional	United States Postal Service	Tape
DMCS	Bi-directional	Department of Justice	Tape

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
DMCS	Bi-directional	Department of Defense	Tape
DMCS	Bi-directional	Postsecondary Schools	
DMCS	Bi-directional	Department of Health and Human Services	
DMCS	Send data to	Housing and Urban Development	
DMCS	Bi-directional	Sallie Mae	
DMCS	Bi-directional	Department of Treasury	Tape
DMCS	Bi-directional	Internal Revenue Service	Tape
DMCS	Bi-directional	Social Security Administration	Tape
DMCS	Sends data to	National Credit Bureaus	
DMCS	Bi-directional	Lenders	Tape, EFT, Floppy, and Manual/Data Entry
DMCS	Sends data to	Census Bureau	
DMCS	Bi-directional	Borrowers	Manual/Data Entry
DMCS	Bi-directional	DLCS	

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
DMCS	Bi-directional	DLSS	EFT
DMCS	Receive data from	eCB	
DMCS	Bi-directional	FARS	
DMCS	Bi-directional	FMS	
DMCS	Bi-directional	NPC/SLPC (FRB, Western Union, Speed Pay, Employers, Credit Card Companies, AFSA)	Manual/Data Entry, EFT
DMCS	Sends data to	NSLDS	
DMCS	Bi-directional	PIC/DCSIC	
DMCS	Bi-directional	Regional Offices (Chicago, Atlanta, San Francisco, Washington DC)	
DLSS	Bi-directional	Debt Collection Service (DCS)	Data files via FTP
DLSS	Bi-directional	Debt Collection Service (DCS)	Imaging files input via FTP
DLSS	Bi-directional	Debt Collection Service (DCS)	Imaging files output via media tape

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
DLSS	Bi-directional	IRS	Media tape
DLSS	Data sent to	Lockbox Vendor	FTP
DLSS	Data sent to	US Treasury/EDA Vendor	FTP
DLSS	Data sent to	EBPP – Electronic Payments	FTP
DLSS	Data sent to	EBPP – Aggregator Payments	FTP
DLSS	Bi-directional	DLCS	FTP
DLSS	Bi-directional	DLOS	FTP
DLSS	Bi-directional	COD	FTP
DLSS	Data sent to	Web servers	FTP
DLSS	Data sent to	Credit Bureau Processing (Equifax, Experian, Transunion, Innovis)	Media tape
DLSS	Data sent to	Clearinghouse	Media tape
DLSS	Bi-directional	NSLDS	FTP

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
DLSS	Data received from	SSCR's Processing	SAIG
eCB	Receive data from	PEPS	EAI Batch
eCB	Send data to	Customers (Schools)	SMTP
eCB	Send data to	FMS	EAI Batch
FMS	Bi-directional	DLSS	FTP
FMS	Bi-directional	ECB	EAI Batch & Transactional
FMS	Bi-directional	FFEL	Direct On-line Entry
FMS			File Transfer
FMS	Bi-directional	FMSS	Database Link
FMS	Bi-directional	PELL	FTP
FMS	Bi-directional	Accounts Receivable (Planned 6/02)	EAI
FMS			Direct On-line Entry
FMS	Receive data from	COD	EAI Batch
FMS	Receive data from	DLCS	FTP

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
FMS	Receive data from	LEAPP/SLEAPP Guaranty Agencies (GAs)	Direct on-line Entry
FMS	Receive data from	Lenders (Planned 10/02)	Direct on-line Entry
FMS	Send data to	Credit Management Data Mart	Database Link
NSLDS	Bi-directional	CPS	Electronic File via EAI
NSLDS	Bi-directional	PEPS	Electronic File via EAI
NSLDS	Bi-directional	DLSS	Electronic File via EAI
NSLDS	Receive data from	DCS	Tape
NSLDS	Receive data from	COD	Electronic File via EAI
NSLDS	Bi-directional	FMS	Electronic File via EAI
NSLDS	Bi-directional	Ombudsman	Electronic File via EAI
NSLDS	Receive data from	TPD (System in Development)	Electronic File via EAI
NSLDS	Bi-directional	SAIG	Electronic File through SAIG and EAI
NSLDS	Bi-directional	FP Datamart	Electronic File via EAI

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
NSLDS	Bi-directional	Schools/Service/ers/Clearinghouse	Electronic File through SAIG and EAI and Tape
NSLDS	Bi-directional	Guaranty Agencies	Electronic File through SAIG and Tape
PEPS	Send data to	CMO/DMAD	FTP
PEPS	Send data to	COD	EAI bus
PEPS	Send data to	DLLO	FTP
PEPS	Send data to	ECB	EAI bus
PEPS	Send data to	FPDM	FTP
PEPS	Send data to	NSLDS	FTP
PEPS	Send data to	OCFO	FTP
PEPS	Send data to	PEPS web site at ed.gov	File Upload
PEPS	Send data to	RFMS	FTP
EAI	Bi-directional	DLSS	EAI
EAI	Bi-directional	CPS	EAI
EAI	Bi-directional	NSLDS	EAI

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
EAI	Bi-directional	SAIG	EAI
EAI	Bi-directional	FMS	EAI
EAI	Bi-directional	eServicing	EAI
EAI	Bi-directional	eMPN	EAI
EAI	Bi-directional	PEPS	EAI
EAI	Bi-directional	eCB	EAI
EAI	Bi-directional	CMDM	EAI
EAI	Bi-directional	COD	EAI
EAI	Bi-directional	FP Data Mart	EAI
SAIG	Bi-directional	CPS	Batch – TDAccess
SAIG	Bi-directional	DLOS	Batch – TDAccess
SAIG	Bi-directional	DLSS	Batch – TDAccess
SAIG	Bi-directional	eCB	Batch – TDAccess
SAIG	Bi-directional	FMS	Batch – TDAccess
SAIG	Bi-directional	NSLDS	Batch – TDAccess

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
SAIG	Bi-directional	PEPS	Batch – TDAccess
SAIG	Bi-directional	RFMS	Batch – TDAccess
SAIG	Bi-directional	COD	MQSeries
SAIG	Send data to	LaRS	MQSeries
DLSSWS	Bi-directional	DLSS Alpha Database (ACS GS)	ACMS Middleware
DLSSWS	Bi-directional	DLM Datamart (VDC)	ODBC Data call
DLSSWS	Bi-directional	FSA eMPN Repository (VDC)	API call
DLSSWS	Bi-directional	NSLDS (VDC)	API MQSeries call
DLSSWS	Bi-directional	Loan Origination (EDS)	Internet re-Direct
DLSSWS	Bi-directional	Pin Validation (NCS)	Internet re-Direct
DLSSWS	Bi-directional	Utica Filenet/Panagon	FTP Internal Route
DLSSWS	Bi-directional	Bank of America	FTP Internet Encrypted
DLSSWS	Bi-directional	CheckFree	FTP Internet Encrypted
DLSSWS	Bi-directional	EGAIN (ACS AFSA)	Internet Email Encrypted

Appendix D – Interfaces

Application	Direction	System	Data Transfer Method
DLSSWS	Bi-directional	SAIG	SAIG Client Software
DLSSWS	Bi-directional	DLSS eCRM Pin Requests	FTP
eServ	Bi-directional	DLSS	EAI Batch & Transactional
eServ	Bi-directional	ECRM - FSA System FSA (PIN Site)	Oracle stored procedure
eServ	Send data to	CPS	Direct access to Oracle stored procedures
FOTW	Bi-directional	CPS	Batch
FOTW	Bi-directional	FSA PIN	PIN API
IFAP	Receive data from	CSCC (FSA)	Interwoven TeamSite
OMBUD	Bi-directional	NSLDS	EAI Transcational