

**Direct Loan eServicing High Level Design
Phase 1 Deliverables
Software Release 1.0
Section 4.0 – Glossary**

**Direct
Loans**
William D. Ford Federal Direct Loan Program

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4 eSERVICING GLOSSARY

4.1 Electronic Customer Relationship Management

The following terms have been defined to ensure a uniform understanding of this High Level Requirements Document:

Terms	Definitions/Descriptions
Activity	Activities are actions taken on an entity (borrower, service request, contact) by the application user, or a task that will be taken. Examples could be a phone call or e-mail sent to a borrower, or user changing demographic data on a borrower.
Borrower	Any person who has a Direct Loan. This includes Direct Stafford, Direct PLUS and Direct Consolidation loans.
CSR	A Customer Service Representative can be a Borrower Services representative, a Loan Counseling representative, a Payment Center representative or others that will be communicating with the borrower over the phone. To further distinguish between a CSR and a user, a CSR is a type of user. The CSR's particular function is to speak to customers on the phone. Users are any other individual using the servicing system.
Customer	Any person interacting with the DLSC. This person could be a borrower, a borrower's spouse or relative, a prospective borrower, an endorser, a reference, a school contact, etc.
Encyclopedia	Encyclopedia provides users with access to a repository of business-related information, such as online information and training documents. Built-in communication capabilities allow users to send information to customers through e-mail, fax, or automated correspondence.
PIN	Unless otherwise noted, PIN will denote the SFA Personal Identification Number that is issued by the CPS (Central Processing System).
Query By Example (QBE)	Querying allows a user to search through an applet's records by entering as much information that is needed, such as the first three letters of a borrower's last name. When the records containing those three letters come up, the user can then execute another query (such as the next letters in the name) or by selecting one of the records the query brought up.
Service Requests	Are customer requests for information or assistance with their Direct Loan. Service Requests track all customer requests and accompanying activities.
SmartScripts	SmartScripts enable business analysts, call-center managers, and

Terms	Definitions/Descriptions
	Developers to create scripts to define the application workflow for interactive customer communications. The flow of the interaction is determined entirely by the script, not by the agent or customer. This allows call centers to follow a set of questions to automatically populate fields based on the caller's responses.
System Administrator	A System Administrator handles certain tasks such as adding new users and determining the users' responsibilities in the eCRM system. An eCRM system user is granted System Administrator privileges. The System Administrator can be an individual at the call center or outside of the call center. An eCRM Administrator determines which views a user can have access to. Co-workers with different job responsibilities may have access to differing views and data. By defining responsibilities in the eCRM system, the System Administrator controls access to system functions and configures the interface to suit each user's needs. The System Administrator also creates and activates such application-wide bulletins such as the Message Bar.
User	Any person authorized by the Department. This could include any Department of Education employee, any call center employee (to include Borrower Services, Loan Counseling, Skip Tracing, Executive Issues, Processing, Data Integrity, School Services, Payment Center... etc.), and other contractor representatives – as authorized by Department of Education
Warm Transfer	When a CSR transfers a call to another CSR or works with another CSR as a 3-way call to resolve it. The original CSR introduces the new CSR to the borrower on the telephone after explaining to the CSR what the borrower is requesting.
Workflow Manager	Workflow is a set of tools that allow an organization to define their business processes and the policies that can trigger automatic tasks to accomplish these processes. A business process is defined as a series of steps and embedded sub-processes. A policy consists of rules to be monitored and the actions to take when a rule condition is met.

4.2 Electronic Bill Presentment and Payment/Online Correspondence

Terms	Definitions/Descriptions
Aggregator Engine	An Aggregator Engine is a software site that consolidates billing information and then distributes the information to there network of portal sites. Also known as Consolidation Engine. For example, CheckFree is one of the largest Aggregator Engine in the industry.
Aggregator Model	The Aggregator model is a form of Bill Presentment and Payment that allows customers to consolidate all of their bills for viewing and payment on one web site which is also referred as a portal site. The portal sites are provided information by the Aggregator Engine.
Direct Model	The Direct Model is a form of Bill Presentment and Payment that allows a customer to view and pay their bill directly on the company's or institution's web site.
Electronic Bill Presentment and Payment	Electronic Bill Presentment and Payment (EBPP) is a capability that allows a customer to view and pay their bill electronically using the internet.
Online Correspondence	Online Correspondence (OC) is a capability that allows a company or institution to send correspondence to their customers via email.
Portal Site	A Portal Site is a web site that allows customers to view and pay all of their bills. The Portal Site is provided with the billing information from the Aggregator Engine. Examples of Portal Sites include Yahoo (http://finance.yahoo.com/bp), USPS (http://www.usps.gov/ebpp/welcome.htm), StatusFactory.com (http://www.statusfactory.com/), and PayTrust (http://www.paytrust.com/htmlu/index.asp).