



**SFA Modernization Partner
CIO Office of Innovations**



SFA eSign Possibilities

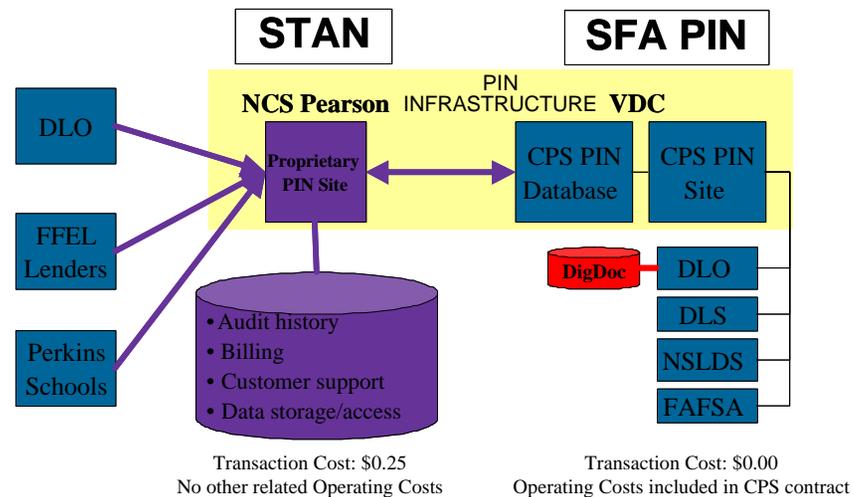
**Investment Review Board
December 5, 2001**



Objective

Determine opportunities for extending eSign (PIN-based) infrastructure to other SFA business processes

- Analysis requested by IRB (08/28/2001)
- Additional progress reported to IRB (10/30/2001)



CURRENT SFA eSign INFRASTRUCTURE



Analysis

eSignature Possibilities	Customer (who signs)	Basis for Signature
CDR	SFA	Regulatory- 34 CFR 668.16 (o); Statutory
Federal Perkins Promissory Note	Students & Parents	Regulatory- HEA Section 464©; 34 CFR 674.31 (a)
FFEL Forbearance and Deferments		Regulatory
Form 2000	Financial Partners	Regulatory- HEA Section 490; Statutory- Federal False Claims Act; Federal Program Fraud Civil Remedies Act
Form 799		
FISAP	Schools	Regulatory
Application to Participate		Regulatory
PPA		Regulatory



Conclusion

- Of the 8 candidates identified, 2 ready for immediate action:
 - Perkins eNote analysis
 - Cohort Default Rate Report business case
- The remaining 6 candidates require further research:
 - Forms 2000
 - e799
 - FFEL Forbearance and Deferments
 - FISAP
 - Application to Participate
 - PPA

Perkins eNote Options



1. Do nothing
2. Schools do their own eNote
3. SFA creates a HTML/XML eNote for schools to plug and play
4. SFA hosts a Perkins eNote server
 1. Creates a digital document
 2. Interfaces with STAN
 3. Wraps document and sends back to school
5. SFA full service (includes storing the digital document in #4 above)
6. Marketplace provides (Lenders or 3rd Party servicers)

Cohort Default Rate Report



1. E-Mail to schools a summary with a reference to the school portal URL for detail
2. Full School Portal Solution - Inform schools of default information through portal alerts



In Summary...

1. Research Perkins eNote Cost Options (01/02)
2. Develop Cohort Default Rate Report Business Case (02/02)
3. Clarify eSign Standards to address institutional users for electronic signatures
4. Continue the eSign Working Group (Mod Partner, Innovations, Business Units, PDD, OGC) to work with business units on enterprise-wide solutions