

U.S. Department of Education
Student Financial Assistance (SFA)



Modernization Blueprint
Progress Update

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Fiscal Year 2002

Student Financial Assistance

Chief Operating Officer

U.S. Department of Education

Washington, DC 20202

Winter 2001

Dear Colleagues,

This edition of the SFA Modernization Blueprint marks our 3rd anniversary and highlights our progress toward transforming SFA. We've set the stage

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The Modernization Blueprint – Building on Success...

Following the Path to Modernize

We've made some great strides in our Modernization effort. We've built on the successes of FY01 and are poised to accelerate our transformation in FY02. This Modernization Blueprint capitalizes on the work completed during 2000-2001 and sets the stage to achieve our 2002 Target Vision. This is a pivotal year in our modernization effort. We focused our efforts on key initiatives that have helped us continue to transform SFA into a performance-based organization focused on its customers, committed to its employees, and determined to reduce its overall unit costs. In FY01, these victory or key initiatives provided the direction of our modernization effort. We took that basic framework and executed a number of successful initiatives. In FY02, we're building on that success with both new and current initiatives. We've set the stage by outlining a clear path to achieving our modernization goals.

our application architecture that help us deliver the core capabilities needed to achieve our mission: We Help Put America Through School.

As you read through this document, you will come across a number of stories, which help to tell the tale of our modernization. Taken together, these features help to characterize our core customer capabilities: Aid Application, Origination & Disbursement, Common Servicing, and Financial Management. We also plan to provide greater access to our systems and processes by developing a common Enterprise Web Portal supporting specific customer views. These views will allow us to aggregate data from our applications and systems around our core customer base – our students while enabling our schools and financial partners to help us deliver better aid services.

We're also focusing on correcting our internal processes. We'll be implementing systems and transforming our organization to better support our employees. We've also built in the financial integrity that will enable us to operate as a

performance based organization and to safeguard both the public's money and their trust. You'll see a number of enabling technical capabilities sprinkled throughout this document. Taken separately, these new technologies are a great leap forward for our organization. Taken in context

with our other modernization efforts, these enabling technical capabilities help us fulfill our core customer capabilities and drive our business.

PBO Key Initiatives FY2002

- Aid Application Reengineering
- Common Application, Origination & Disbursement
- Financial Management System with E-Business Center
- Integrated Enterprise Portal with Student, School, Financial Partner, and Employee Views
- Common Servicing for Borrowers
- Consistent Answers for Customers
- Human Resources Support Systems

Our Modernization Integration Master Plan lays out our business capabilities and initiatives and provides an overall framework to keep us on track toward achieving our modernization goals. Our 2002 Target and 2004 Vision clearly outline

You will also see highlights of our Share in Savings and Share in Results successes. This highly innovative and unique contracting approach has helped us accelerate our modernization effort. We've already saved \$8 million by retiring the Central Data System. And now we've got another five initiatives slated for our Share in Savings "piggy bank" this year, with more on the way.

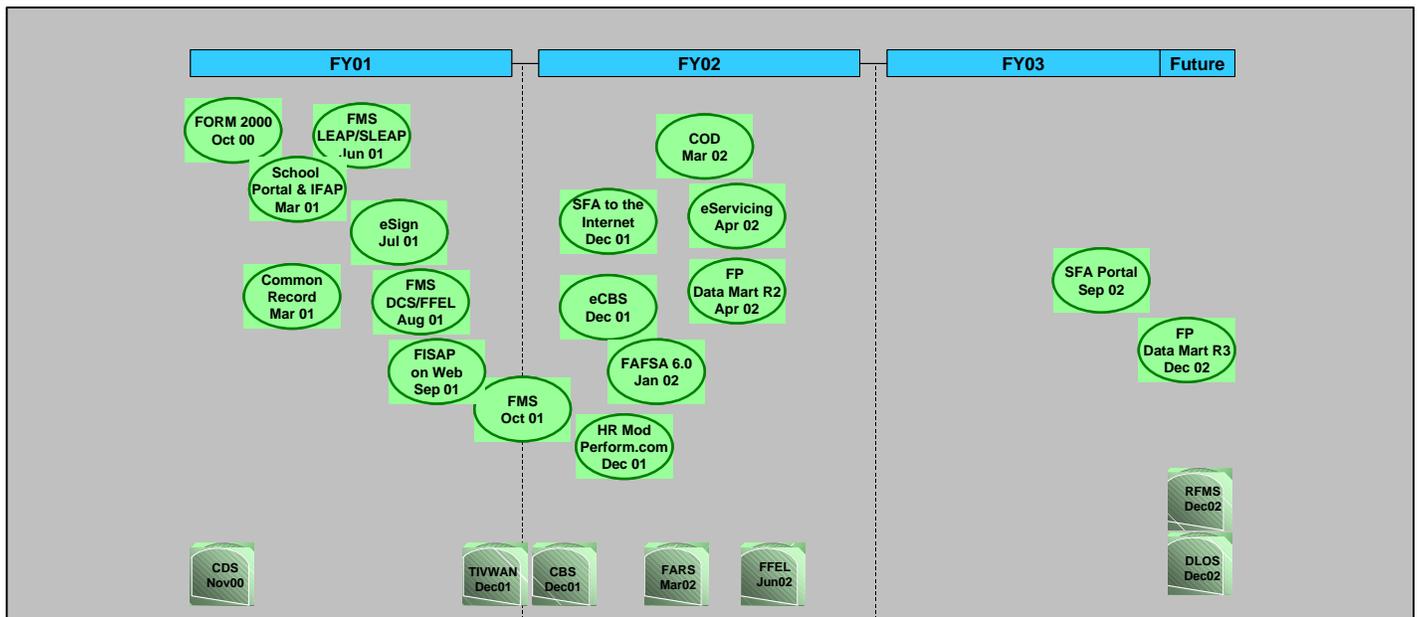
One of the key challenges mandated by our PBO transformation is to integrate our disparate and often redundant systems. In order to meet this challenge, we had to first figure out what it truly means to untangle the old "hairball" of systems that were built up over the course of the past 30 years. Our Modernization Integration Master Plan helps to clearly lay out what we've accomplished, what we're working on, and what's on the modernization horizon to achieve our Target Vision. You'll be able to understand our plans and to visually see how the pieces of our Modernization effort work together to get us to our future state.

Building on Success...

Utilizing our investment management process, we're assessing each modernization initiative to ensure that it helps us achieve our overall vision, integrate our systems, improve customer and employee satisfaction, or reduce unit costs. We're applying Clinger-Cohen rules to manage these initiatives after the investment decision has been made and we're conducting post-implementation reviews to assess the results of these initiatives.

These successes didn't happen overnight. A lot of groundwork was laid during FY2000 with a number of projects getting seeded or coming to fruition during FY2001. By establishing our FY2001 Key Initiatives, we focused our Modernization Partner and ourselves on developing capabilities that would help us meet the needs of our students, schools, and financial partners. You're probably aware of a number of these achievements, as they've improved the way we all interact.

We've reengineered the way we provide aid



Modernization Milestones – Ongoing Achievements and Success Stories

We've achieved a number of successes in the past year and we're laying the foundation for more wins in the future. We've brought on line a number of integrated modernized systems; retired old, stove-piped systems; and set the stage for future modernization success.

application services using the FAFSA on the Web tool. With the new functionality and capabilities delivered in January, 2002 we're now able to provide a new look and feel for easier usability and enhanced accessibility of the application. We've also adopted an integrated technical architecture that conforms to our standards and forms the foundation for enabling future upgrades and enhancements to our business processes. We've met our customer demands for improved performance and scalability. We also undertook some in-depth studies of our aid application processes in order to seek out new ways of doing business and to identify where we could improve the delivery of our services at a reduced cost to SFA.

We performed an in depth analysis of our aid origination and disbursement process and moved a step closer to developing a Common Origination and Disbursement (COD) system. Working with our Modernization Partner we've set COD as a Share in Results initiative. This decision helped us move this critical solution to the forefront of our modernization effort. This integrated origination and disbursement solution will change the way we deliver aid through the over 6000 school participants in our Title IV Financial Aid programs. COD will give us the capability to process and house the Pell, Direct Loan, and Campus-Based data in the same integrated technology. We'll also link our COD system to our new Financial Management System thereby integrating our origination process that our Schools use to our financial management system. This link will share information to provide schools with an integrated view of their functions as well as process funding requests to ensure funds are received at the right time to aid our students.

We've made progress towards restoring fiscal integrity to our organization. It's about restoring trust by achieving a clean audit and getting off the General Accounting Office's high-risk list. We started by making a commitment to developing and implementing a

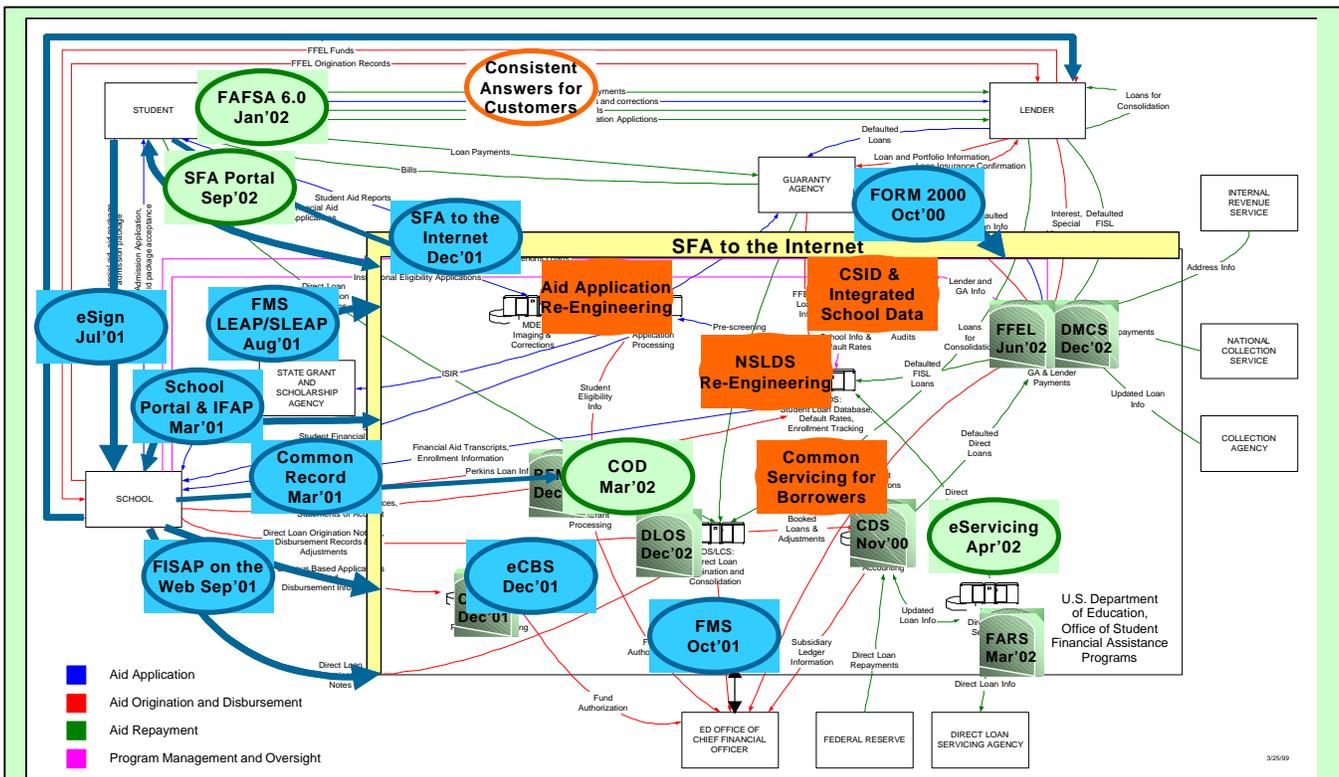
centralized core financial management system (FMS). Our FMS vision remains the same: to provide a single, centralized, integrated financial management system utilizing Oracle Federal Financials and incorporating business functionality across all program areas that provides access to sufficient levels of data. FMS supports SFA's Channels, Partners, and Contractors, provides timely and consistent data for strategic decisions, increases reporting capabilities across organizational units, provides appropriate security, controls, and audit trails, and limits data and process redundancies. The system enables SFA to achieve the objectives outlined for performance-based organizations, and is compliant with our Modernization Blueprint, the Joint Financial Management Improvement Program and other legislative requirements. To date, we've established a single SFA wide accounting system enabling our CFO organization to better track, manage, and utilize the funds allocated to SFA. Our Financial Management System is the system of record for all of SFA's financials and provides the Department of Education with key information and insight into the fiscal integrity and health of our financial aid delivery processes. We've also improved the business processes for better financial management and reporting. And we've improved the processes by which we manage funds with our financial partners. It's all part of our integrated approach to improving our fiscal health and restoring trust to our financial processes.

We're also consolidating a number of our disparate financial data systems into a usable, web-accessible, and report driven data mart. This Financial Partners Data Mart coupled with our CFO Data Mart provides us with the capability to quickly access and analyze key financial information. These modernization efforts not only enable us to work smarter, faster, and cheaper, but the capabilities delivered and information gleaned from these data marts allows us to monitor various financial trends throughout the organization and to act proactively. We're redesigning our

lender payment process, which will enable us to complete the retirement of the FFEL system. When this enhanced system goes on-line in April 2002 we'll be able to process over \$2billion in payments to our lenders utilizing a web-based lender payment process. And we will soon provide an automated, web-based process to allow for the execution of voluntary flexible agreements (VFA) between the Department of Education and our guaranty agencies that participate in the FFEL Program. We'll also deliver the capability to enable the guaranty agencies with VFAs to integrate with our Financial Management System, measure the performance of the VFA process and to provide data for required Congressional reports.

We've moved paper to electrons. Our new electronic signature capability allows us to close the processing gap within our Direct Loan program. This reusable eSign tool allows students to electronically sign promissory notes generated by schools and financial institutions. We're currently looking for more ways to apply the eSign tool across our organization.

We continue to serve our employees and our customers. The initial design for our new Human Resources organization is moving closer to completion. We expect to roll out new employee performance management tools and processes utilizing web based application



FY01 Modernization Achievements
FY01 In Progress Initiatives
FY02 Design Initiatives

Untangling the Hairball...

We're making progress towards untangling the hairball of disparate and stove-piped systems. By the end of 2002 our aid delivery landscape will be dramatically altered, but rest assured that our new environment will enable us to better serve our customers. We'll also be another step closer to integrating a majority of our systems allowing us to focus on our core capabilities to help put America through school.

service providers. Our Career Zone, a central point of access for SFA staff to access the learning and career development resources they need, came on line earlier this year. We've also launched an effort to expand the offerings of SFA University via a Learning Management System (LMS). The LMS will enable us to partner with the Department of Education's Training Development Center to provide our employees with course registration, tracking, and application. It will also provide us with the capability to support the administration, management, integration and delivery of training and information to our

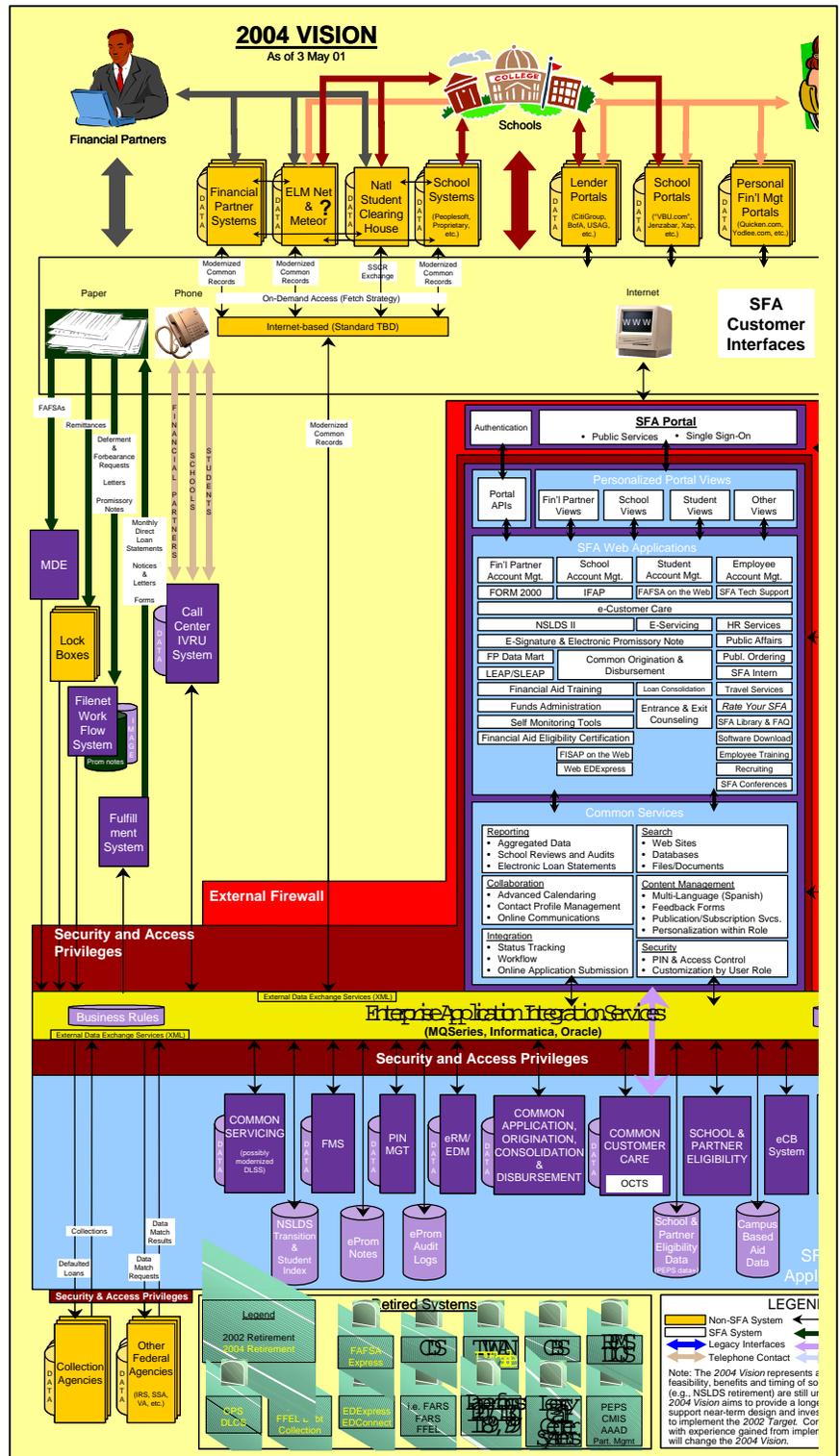
partners at our quarterly and annual conferences.

We've made a lot of progress towards building our core capabilities. Key technology enablers support a number of these capabilities. You'll find detailed descriptions of these key technology enablers throughout this Blueprint. You'll also gain a deeper understanding of our modernization effort and recognize the integration that is taking place within our business channels to get us to that future target state.

Graphic to be inserted here outlining Modernization Integration Master Plan

modernization lifecycle, we are committed to making sure that our modernized systems and processes are not only integrated, but tie directly to our core capabilities.

Our 2004 Vision, shown on the right, represents our end state vision and outlines our future application architecture structure. We'll have retired a number of our old and outdated systems, streamlined the connection between our customers and our processes, and implemented a secure security layer to protect our data and your information.



Making Progress According to Our Plan

We presented our plans in the previously published Blueprints, and we “kept score” for you about our progress in delivering results. We’re doing the work we promised. Here are some of the results we’ve achieved in the past months.

2001 Projects	Status/Progress
Students Channel	
<ul style="list-style-type: none"> Aid Application 	<ul style="list-style-type: none"> FAFSA on the Web release 6.0 operational in January, 2002 Mailed millions of personal identification numbers (PINs) to enable applicants to complete their FAFSAs on line Processed over xx% of FAFSA applications via the Web
<ul style="list-style-type: none"> Loan Servicing 	<ul style="list-style-type: none"> Direct Loan eServicing on-line correspondence, internet billing, and web base consistent answers tools operational in 2002.
<ul style="list-style-type: none"> Loan Consolidation 	<ul style="list-style-type: none"> Developing integration model between current Loan Consolidation and future Common Servicing for Borrowers
<ul style="list-style-type: none"> Debt Collections 	<ul style="list-style-type: none"> Initiated Debt Management Collection System Replacement effort tied to Common Servicing for Borrowers
<ul style="list-style-type: none"> Consistent Answers for Customers 	<ul style="list-style-type: none"> Initial transformation of contracts provided immediate cost savings. Initial design on future consistent answers framework to consolidate call centers and provide one call does it all service.
Schools Channel	
<ul style="list-style-type: none"> Common Origination & Disbursement 	<ul style="list-style-type: none"> Developed Common Record format to support future aid delivery processes; completed requirements and design for new technology that will lead to retirement of RFMS and DLOS systems.
<ul style="list-style-type: none"> Schools Web Portal 	<ul style="list-style-type: none"> Schools Portal (www.sfa4schools.sfa.ed.gov) Reengineered the IFAP (www.ifap.gov) site with a better search engine for more user friendly navigation tools and brought it on-line in March, 2001
<ul style="list-style-type: none"> eCampus Based 	<ul style="list-style-type: none"> FISAP on the Web system went live in September, 2001
Financial Partners Channel	
<ul style="list-style-type: none"> Financial Partners Data Mart 	<ul style="list-style-type: none"> Release 1 deployed in May, 2001 providing

	on-line analytical tools for SFA employees and reduced reliance on external contractors
<ul style="list-style-type: none"> • FFEL Retirement 	<ul style="list-style-type: none"> • Lender Payment Process redesign to be implemented in April 2002 • FFEL Retirement scheduled for June 2002
<ul style="list-style-type: none"> • Voluntary Flexible Agreements 	<ul style="list-style-type: none"> • Guaranty Agencies enabled to submit VFAs electronically to SFA in October 2001.
CFO	
<ul style="list-style-type: none"> • FMS 	<ul style="list-style-type: none"> • April, 2001: LEAP/SLEAP capabilities delivered for State aid applications • June, 2001: LEAP/SLEAP Award Calculator delivered • August, 2001: DCS/FFEL Lender interface and LEAP/SLEAP Performance Report delivered • October, 2001: Full basic accounting application delivered and capabilities to support Direct Loan, Pell, and Campus Based capabilities delivered.
CIO	
<ul style="list-style-type: none"> • Integrated Technical Architecture (ITA) 	<ul style="list-style-type: none"> • Delivered Reusable Common Services, Performance Enhancing Tools and architectural support services to shorten application development and delivery cycle.
<ul style="list-style-type: none"> • Enterprise Application Integration (EAI) 	<ul style="list-style-type: none"> • Implemented 9 Core Adaptors to support COD, eCampus Based, FMS,
<ul style="list-style-type: none"> • Security & Privacy Architecture 	<ul style="list-style-type: none"> • Security Assessment and initial Single Sign On capabilities to be delivered in summer, 2002.
<ul style="list-style-type: none"> • Consistent Data 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Enterprise Data Warehouse 	<ul style="list-style-type: none"> • Architecture framework for data mart consolidation to be incorporated by spring, 2002.
<ul style="list-style-type: none"> • Business Technology Alliance 	<ul style="list-style-type: none"> • Architecture Working Group and BTA framework implemented in December 2001.
<ul style="list-style-type: none"> • SFA to the Internet 	<ul style="list-style-type: none"> • SFA to the Internet retirement of TIV WAN proprietary system went live in September, 2001
<ul style="list-style-type: none"> • Modernization Blueprint 	<ul style="list-style-type: none"> • Submitted 2001 Blueprint to Department of Education in spring, 2001.

Focusing on Our Customers – Delivering Our Core Capabilities

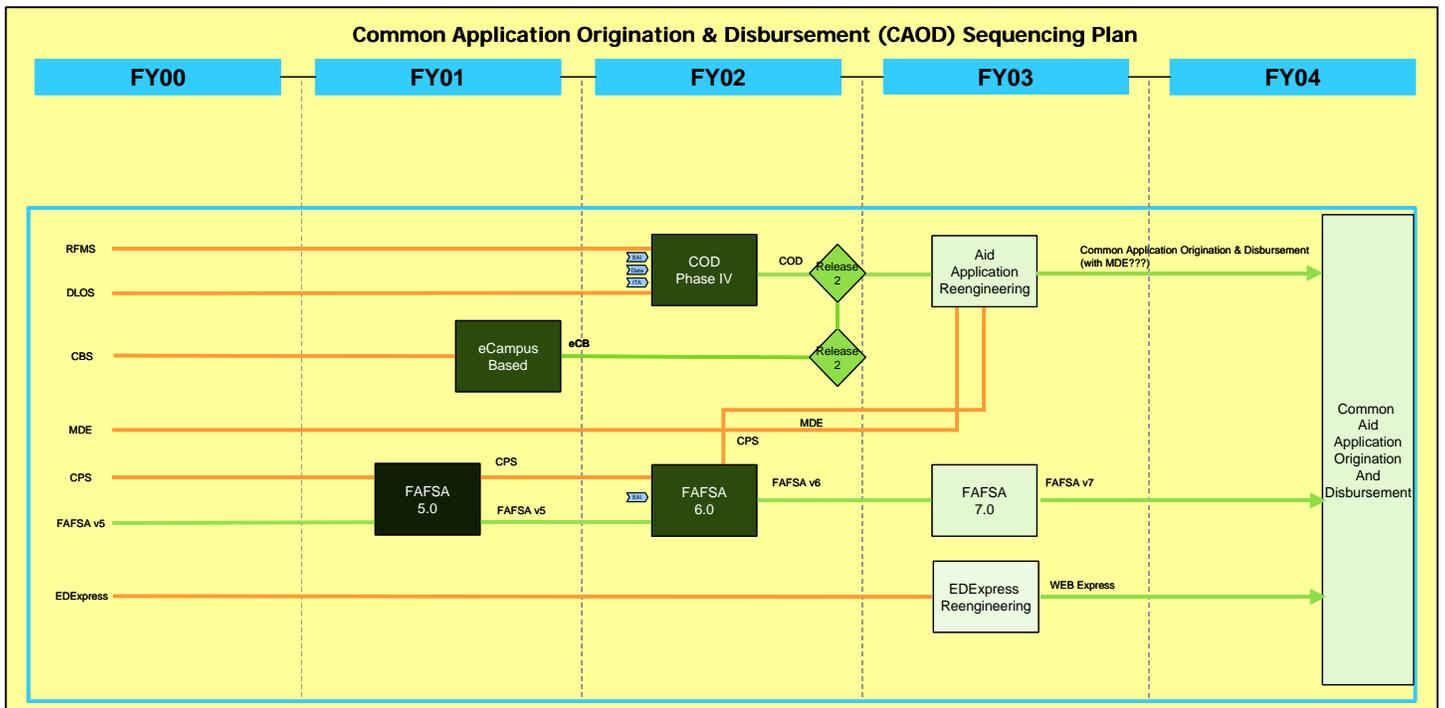
Aid Application – Putting the Right Tools in the Hands of our Customers

In the world of financial aid, one customer group exists at the center: students. Our ability to help put America through school is focused primarily on answering the question of “what does it take to put and keep a student in school?” We can only answer that by centering on our students and helping them maneuver through the current maze of financial aid delivery. It begins by helping students apply for aid directly, faster, and universally.

Aid application starts with the Free Application for Federal Student Aid – better known as the FAFSA. We’ve seen a thousand-fold increase in the number of applications submitted over the web since we started the FAFSA on the Web site in 1997. By enabling our students to apply

for aid directly over the Web either at home or through their School Financial Aid office we’ve made a dramatic difference in how students access our capabilities. In 2000-2001, we received over four million electronic applications from students all across the country. This year we expect to receive over five million applications via the web. In return, we’ve seen a decrease in the number of paper FAFSAs submitted to SFA and project an additional 10% decrease in paper FAFSAs next year. This change in how our customers and partners participate in the aid application processes will result in real cost savings to SFA.

We’ve been able to achieve this result by modernizing our current FAFSA on the Web site. We took the current website and performed an in-depth analysis to clearly understand the needs of our users. With this information, we worked to modernize the current system with plans to integrate the aid application process with a number of our other procedures. We’ve answered some of our



customers direct needs by enabling users to save their work on-line and in-process and provided them with the capability to access help via the web. With Release 6.0 of FAFSA on the Web we'll increase responsiveness and reliability of our system, increase its usability of, and we'll institute a scalable architecture that allows for greater volume. We will also set the foundation for future releases of FAFSA to support both specific needs of our user community and to respond to future regulatory changes in aid application legislation.

Our Aid Application core capability doesn't just end with FAFSA on the Web. We're looking at reengineering our entire process. We'll move to retire the current EDEExpress system and reengineer key functionality into FAFSA on the Web. We'll also begin to look at the eventual retirement of our FAFSA Express system. Our end goal will be a consolidated and integrated aid application system centered on our FAFSA on the Web site that enables students and parents to apply and manage their aid application via the web, anytime, and anyplace. We'll also set the stage to integrate our aid application processes with our origination and disbursement systems to create a seamless and integrated financial aid delivery cycle.

Origination and Disbursement – Linking our Aid Delivery and Aid Application Systems to Provide a Seamless and Integrated Environment

We've started to modernize our aid origination and disbursement process by retiring the old RFMS and DLOS systems and consolidating key and new functionality into our Common Origination and Disbursement (COD) system. We are moving away from a program-centric environment to a student-centric environment. With the framework underway and COD set to go on-line in March 2003, we're also moving forward with the next phase of our plans to provide our customers with common application, origination and disbursement process (CAOD). CAOD will integrate and link our aid application processes with our origination and disbursement systems to provide a seamless workflow for our students and schools.

We'll reengineer the design of our aid application processes to rapidly incorporate award year changes, the pre-population of aid applications as well as the renewal of applications. We'll also move towards building

Common School ID – Providing a Consistent Identifier Linking SFA and our Schools

We're in the process of reengineering the way we identify our Schools across and within our systems. Today, we maintain as many as 13 different numbers for identifying a single school. This situation complicates processing for SFA customers and SFA personnel who must learn each of these numbering systems to participate in SFA aid programs. The competing numbering schemes also increase the difficulty of reconciling school data between systems and create an obstacle to providing customers with consistent answers about a school.

We're going to use our middleware technology – the Bus – to translate school identifiers from our legacy systems into our new common school id whenever our legacy systems need to communicate with our modernized systems. This new common school identifier process will enable us to provide a higher level of service in support of our schools and will aid our efforts to provide common integrated systems and processes.

Schools will begin to use this id as they become "full participants" in COD. We will also use the middleware technology to translate current ids submitted by those phase in participants into the CSID for processing within the COD system. ♦

integrity into our application processing by

incorporating eligibility, completeness, and reasonableness checks into our electronic applications. Tying these to our origination and disbursement processing will enable us to better manage fund administration, process the common record and generate the proper authorizations and disbursement mechanisms to foster more efficient aid delivery ensuring in conjunction with our school partners that we help get the right funds to the right students at the right time.

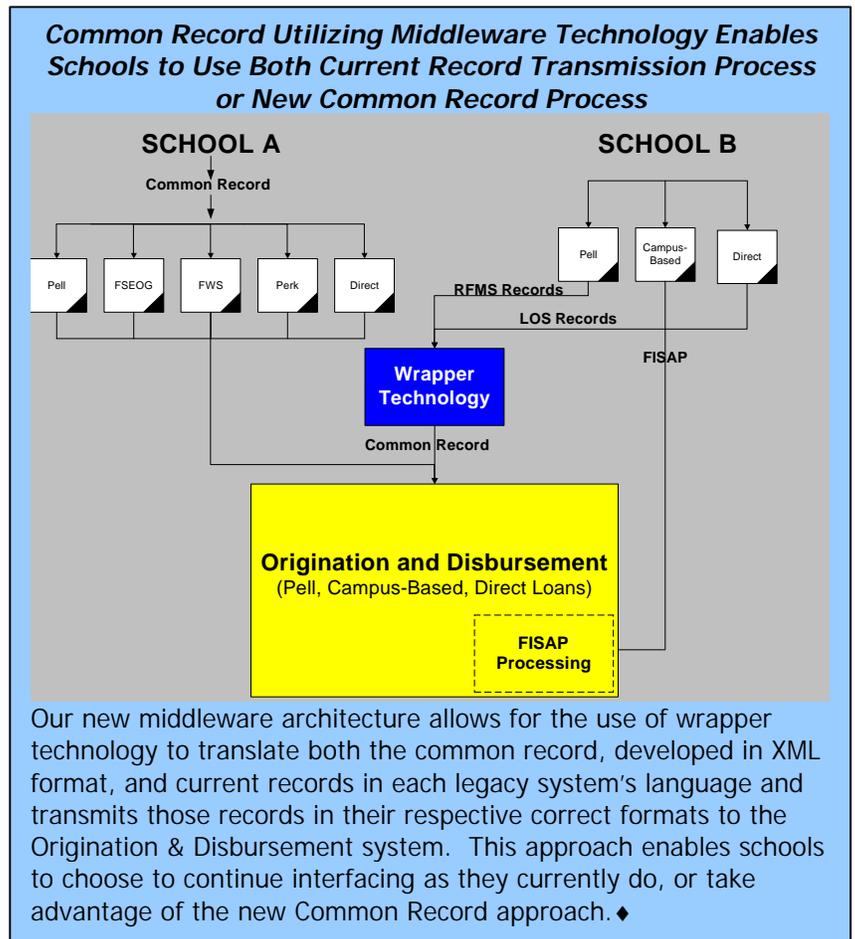
These new processes will be complemented by our improved customer service delivery enabled by our commitment to providing consistent answers for our customers and partners. It's all about focusing on our core customers – our students - and enabling our schools and financial partners to help put them through school.

Common Origination and Disbursement – Consolidating Aid Delivery Systems Utilizing a Common Record

Common Origination and Disbursement (COD) drives towards an integrated origination and disbursement solution option for all schools. We are reengineering the existing method of delivering aid to students into a common delivery process. With COD, we will be able to provide the over 6,000 colleges and universities that participate in our Title IV Financial Aid programs with a single process for aid origination and disbursement. We will create a system that facilitates close to “real-time” sharing of data across all of our partners, and we will create a platform that supports integrated

technical and functional customer service for schools across all programs.

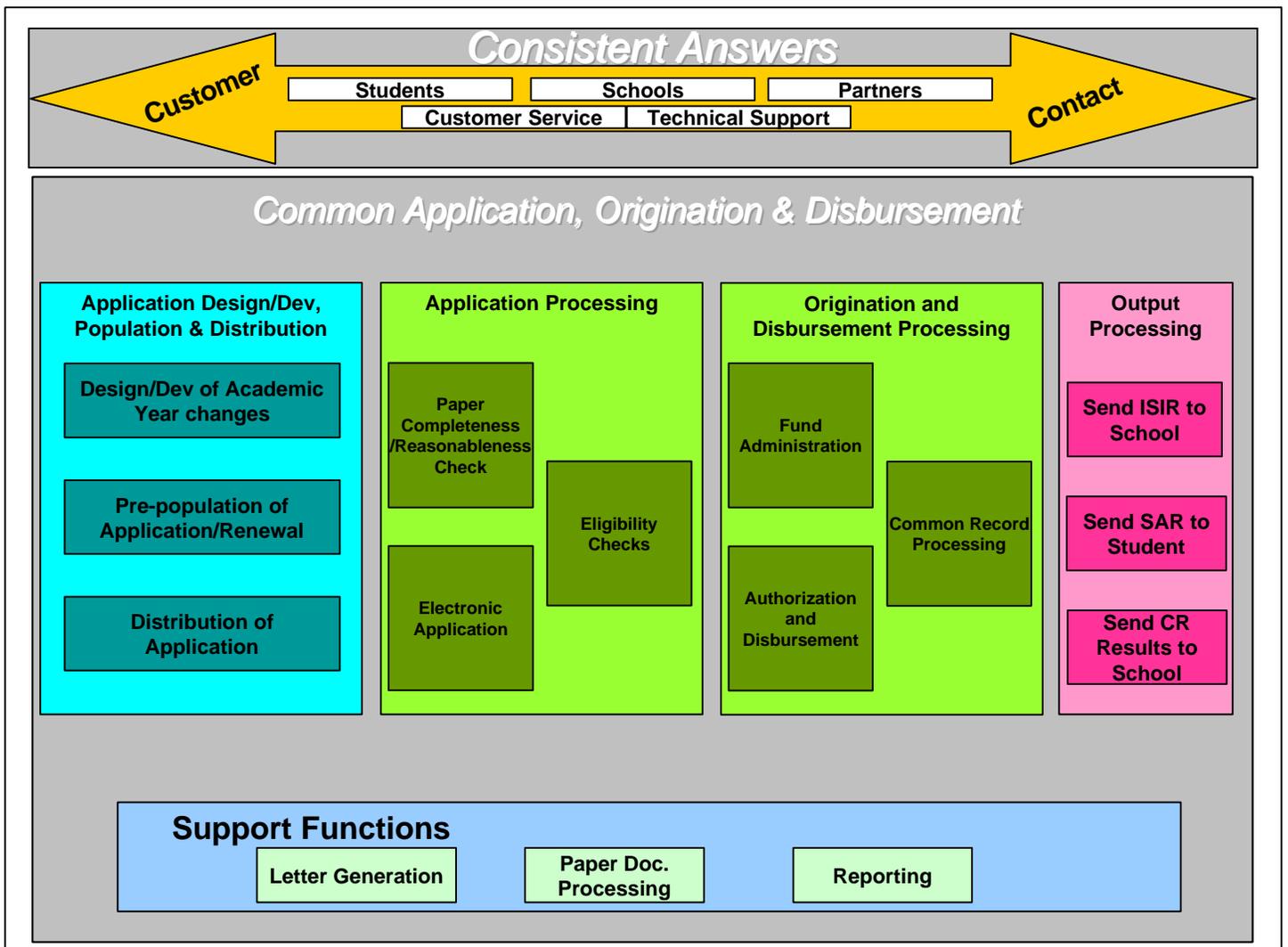
It's about creating an integrated and seamless process that enables our school partners to deliver aid to our students. We recognized the current problem – too many non-integrated systems providing often-conflicting information to our customers. Our partners feel significant pain when they try to see data across these different programs. Current systems require them to log in and log out constantly, oftentimes not providing the ability to retrieve necessary information. The COD initiative is a way for us to deliver simplification and easier access.



We'll keep the current processes for reporting student financial records while designing a new set of common processes across financial aid programs. Implementing common processes will help schools reduce their information systems maintenance, training on multiple SFA systems, and operations. It will also help to reduce the number of errors and time needed for reconciliation. The COD initiative encompasses a common process for requesting, reporting, and reconciling Pell Grants and Direct Loans. Also, we will provide options to detailed student reporting in the eCampus Based System to alleviate some of the burden of FISAP filing. These connections to both eCampus Based and the FMS allow us to maintain the integrity of our financial systems while providing our Schools with an integrated

view of key origination and financial data.

A key component of this effort will be the Common Record. The Common Record develops standards for the transfer of data among financial aid delivery partners. The idea is that a current data record for a particular student is made up of many sequential parts. In today's system, those parts must line up in specific places or the record cannot be read. Using XML technology to build the new common record we remove the need for static or fixed record layouts. The common record accepts each of its parts as a whole and can receive them in any order or sequence. The system that receives the record reads the data in the right sequence.



Our goal is to provide our customers– schools– with access to a single process to request funds and report disbursements. But we'll continue to accept records in the current forma until the 2004-2005 award year to allow schools to migrate to this new technology as they are ready. Although some schools will not transmit information via the XML common record in the initial two years of COD, the COD system will process all origination and disbursement data for 2002-2003 forward and all schools will receive the benefits of an integrated system. By creating an integrated system we can simplify the manner in which schools submit financial aid data to SFA, streamline the disbursement process, accurately track and manage our internal auditing processes by providing automatic links to our new Financial Management System, and begin to provide consistent access and data to our customers. This will include identifying common edits across programs and eliminating inter-system edits no longer necessary as we improve our underlying systems. Thus, we reduce the number of rejects and students caught up in the process.

Much of the initial functionality of COD is made possible through the use of middleware and our integrated enterprise architecture. The middleware will allow legacy systems to feed data into the integrated architecture where the common record is created. That common record will be fed into the COD application. Over time, COD will house additional functionality as redundant legacy systems are tombstoned.

We finished the process of developing requirements and are moving into the design and implementation phase of a fully integrated Title IV origination and disbursement process.

 *Phase I* – Assessed the current environment and processes for

origination and disbursement and identified options to reengineer the process – Complete!

 *Phase II* – Preferred solution partners will be identified, an implementation plan and a business case for the plan will be developed – Complete!

 *Phase III* – Full integration of the preferred solution and deployment strategies identified. – Complete!

Phase IV – The initial capabilities of COD will be developed and delivered by March 2002.

We're moving forward on an aggressive schedule that will provide customers with a world-class origination and disbursement system that delivers a seamless production and transfer of financial data to our partners and customers. We're doing this to streamline school interfaces with SFA, and give all participants the latest data.

In the end, we'll be giving our schools a single process with one integrated point of access instead of the current multitude of access points, with on-line access and faster exception processing. The present, cumbersome program-centric multiple systems will be replaced by a new student-centric integrated system.

Common Origination & Disbursement Implementation

- Phase III – Design & Development – August 2001
- October 2001 – Fully stress test new COD system and Common Record process.
- Implementation Phase 1 – Full Participant Schools to Utilize Common Record process starting in March, 2002

eCampus Based System – Web-Enabling Key Tools to Support our Schools

eCampus-Based System (eCB) is the initiative that will modernize the current legacy platform, Campus-Based System. This new eCB system satisfies two primary functions: the first, a web-based front-end for institutions to use to enter, submit, and edit their FISAP data; the second, a web-based front end for CB staff to run simulations, allocations, and administer the Campus-Based programs. In the end, eCB will be easier to update and maintain, provide a more efficient tool for CB staff to administer the CB programs, provide a friendlier tool for our customers, and offer scalability.

Additional benefits of the eCB system are:

- Fully modernizes CB back-end award calculations along with having a friendly user front-end.
- Improves CB staff's ability to provide

What is the purpose of eCampus Based Systems Modernization?

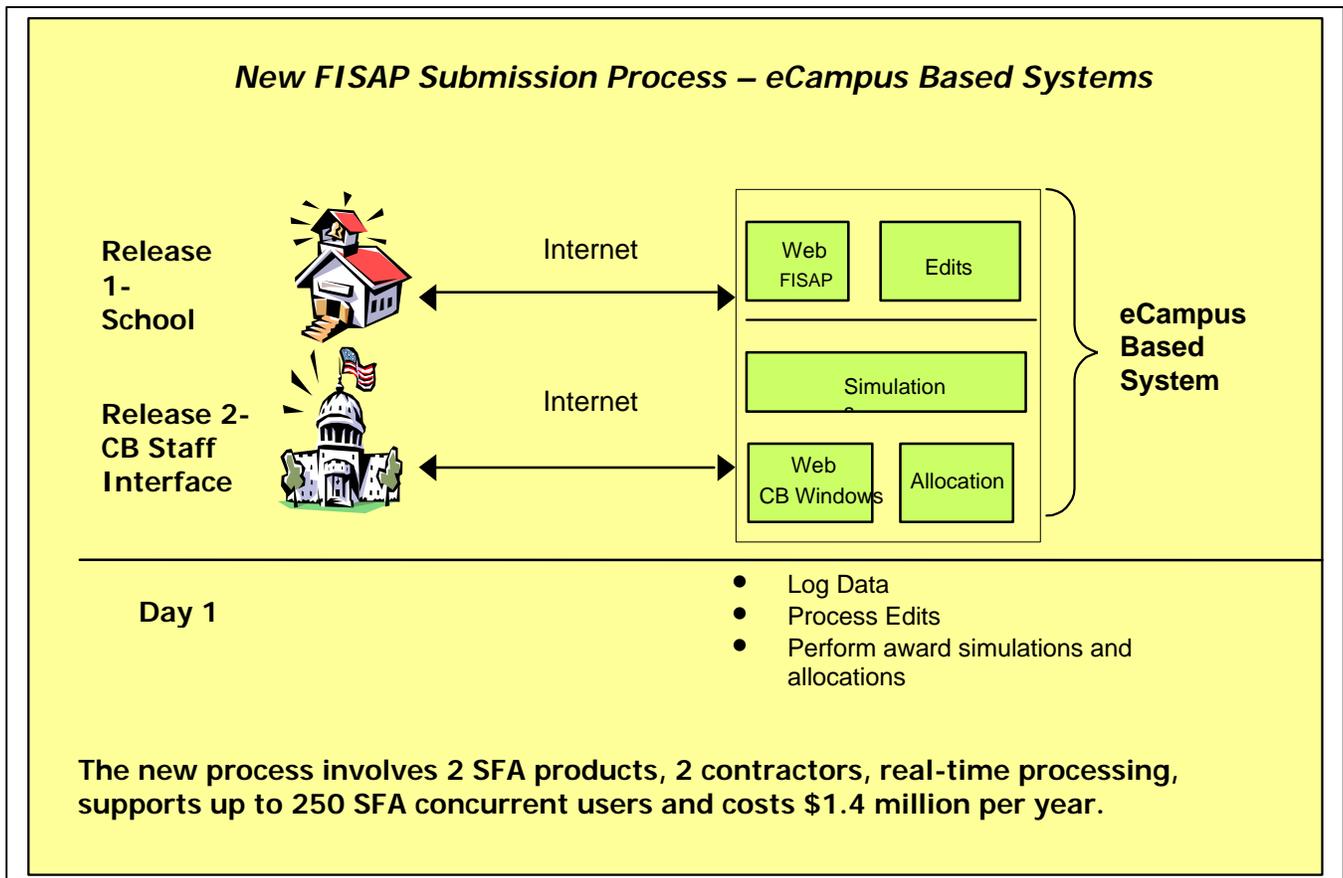
Answer: This initiative was designed to reduce the cycle time for application processing for schools, reduce risk related to an aging systems, increase SFA staff access to data and analysis capabilities, provide schools and servicers with an alternative submission option for the FISAP file and increase maintainability while reducing cost.

We provided our customers with the capability to interact with us electronically while reducing the probability of errors entering our systems. ..

better customer service through shared views of data.

- Places the control of key CB processes into the hands of CB staff vs. maintenance contractors.

We staged the production of eCB in two



releases. Release 1, which went into production in September 2001, covered the construction and production of the school web front-end, database, and mainframe data synchronization. This includes On-Line FISAP, real-time edits, a secure login, and data synchronization to the Mainframe during parallel operations. Release 2, scheduled for FY 02, will complete the CB Staff interface and add additional views for schools. This includes award simulations, an accounting module, an EAI interface, and the CB Staff interface.

eCB integrates with other modernization projects. It supports FMS as the financial control and reporting system for the modernization. It supports the internet/portal strategy as the remote access method of choice. It conforms to the application architecture that is documented in the blueprint and the target state vision. It can also accept aggregated student data from COD in order to pre-populate portions of the FISAP for school who have chosen to report campus-based disbursement information to COD. By working with other modernization projects, we are helping in achieving the goals of SFA by integrating our systems to provide seamless processes for our customers.

SFA to the Internet – Web-enabling Our Key Systems and Retiring Inefficient Processes

In spring 2001, we committed ourselves to retiring our old proprietary wide area network – TIVWAN (Title IV Wide Area Network) system and moving key capabilities to the Internet. Recognizing the speed required to retire TIVWAN, we entered into a Share-In-Savings agreement with our Modernization Partner. Using this unique contracting vehicle enabled us to accelerate our modernization effort and to save over \$10million by 2005. We were able to deliver the 1st phase of the SFA to the Internet solution to our customers in September 2001, with the final retirement of the old TIV/WAN system slated for December 2001.

The new capabilities will enable our customers to perform key data transactions over the internet without having to use our costly proprietary TIV/WAN network. It also enabled us to retire the old Title-IV on-line query system and replace it with a web-based solution.

We utilized new technologies like b*Trade to reengineer the old GEIS VAN network that handles transmissions from a number of our systems. This successful implementation enables our end-users (schools, guaranty agencies, state agencies and third party service providers) to download from the internet our new application. We were also able to retire the old Open*Net and Enterprise Systems

NSLDS Reengineering- Providing Access to Core School & Student Data

NSLDS currently centralizes all Title IV student aid data obtained from schools, guaranty agencies, and many internal SFA systems. We've recognized over the past few years that the current NSLDS costs of approximately \$20 million annually are too high while the system struggles to deliver timely and reliable information to internal and external users. That's why we are committed to modernizing NSLDS carefully and thoughtfully over the next few years using advances in data warehouse technology, modernized systems such as COD, and your direct feedback.

The first stage of our modernization effort in FY01 was to institute a "Mad Dog" team to find ways to improve customer service delivery and the processes and techniques around NSLDS without significant technology change.

The second stage will begin after COD is in production – in March 2002. We have sequenced these efforts in this manner to avoid the risk of changing these two key core processes and systems at the same time. During this stage, we will determine how to integrate data from NSLDS and other sources, using new technology. A re-engineered NSLDS will allow access to the best sources for real time view of and history of student of aid status.

The NSLDS modernization effort in FY02 will begin to provide immediate and long-term enhancements that will:

- Improve the responsiveness of NSLDS
- Improve the quality of NSLDS data
- Integrate NSLDS with our modernized data marts and portal views

without losing key functionality. We modified our current technical websites to enable our users to download transmission software

directly from the web thereby providing our customers direct access to our processes 24 hours a day, 365 days a year.

Electronic Signature and Master Promissory Notes – Providing Web-based On-Line Processing to our Students.

We released our eSignature capability on July 1, 2001 and enabled our students to electronically sign their loan promissory notes via the Web. With this capability, our schools that participate in our Direct Loan program are able to transmit an electronic promissory note to the student who is now able to electronically sign the promissory note and transmit it back to the school. This is a key capability that not only helps to meet the Government Paperwork Elimination Act (GPEA), but directly supports our efforts to move paper to electrons and provides our students and schools with an important tool in their financial aid delivery toolkit.

Graphic to be inserted here outlining E-signature capability and success of PIN site/STAN site program

Common Servicing for Borrowers – Streamlining Aid Servicing Around our Core Student Customer

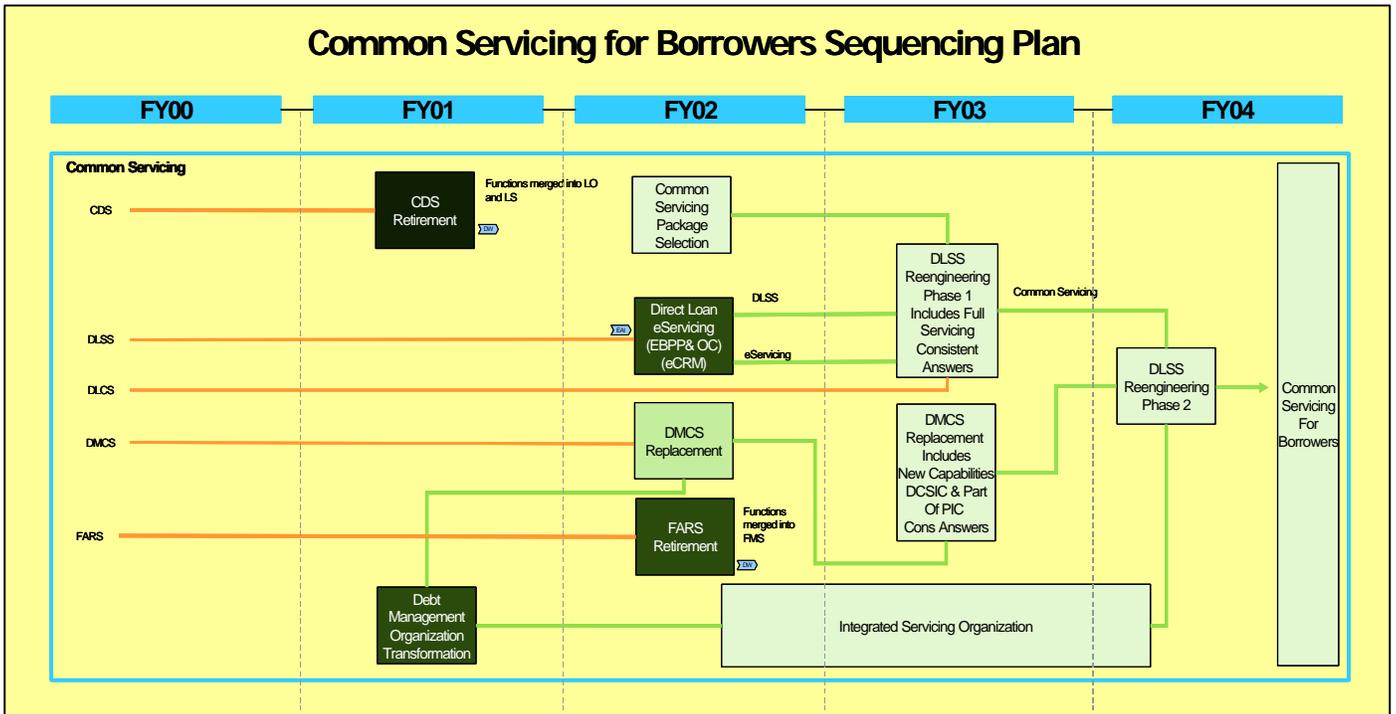
Providing Consistent Answers for Our Customers is a core pillar of our entire modernization effort. It's also one of the key areas of integration that will enable us to achieve our target state. We've focused on our core student customer group by streamlining the aid application process, creating a common record that acts as a foundation for our modernized aid origination and disbursement process. We're also tackling our loan servicing, consolidation, and collections processes. Our goal is clear – to create an integrated, modernized suite of applications that ensure the delivery of high levels of service to our students. It's all about providing our customers with consistent answers and our borrowers with a common solution.

We took a look at this large area of our business and put together a Road Map for

Common Servicing. This self-assessment allowed us to create a step-by-step plan to modernize this core capability area.

The key to this modernization effort is its sequencing. We started by retiring the old Central Database System. This enabled us to tackle the customer service aspects of our Direct Loan program. We'll follow up this effort with the replacement of our Debt Management and Collections System. The driving force behind our entire effort is to provide consistent answers for our customers. This initiative acts as the umbrella for our entire customer service modernization effort. It helps drive our Common Servicing for Borrowers, Direct Loan eServicing, DMCS Replacement, Debt Management II, and Direct Loan Servicing System Reengineering efforts.

Consistent Answers for Customers – Our Consistent Answers for Customers initiative is tightly integrated with our common servicing for borrowers effort and is one of the core capabilities of our overall modernization. The challenge is straightforward – how to create a world-class customer service organization that



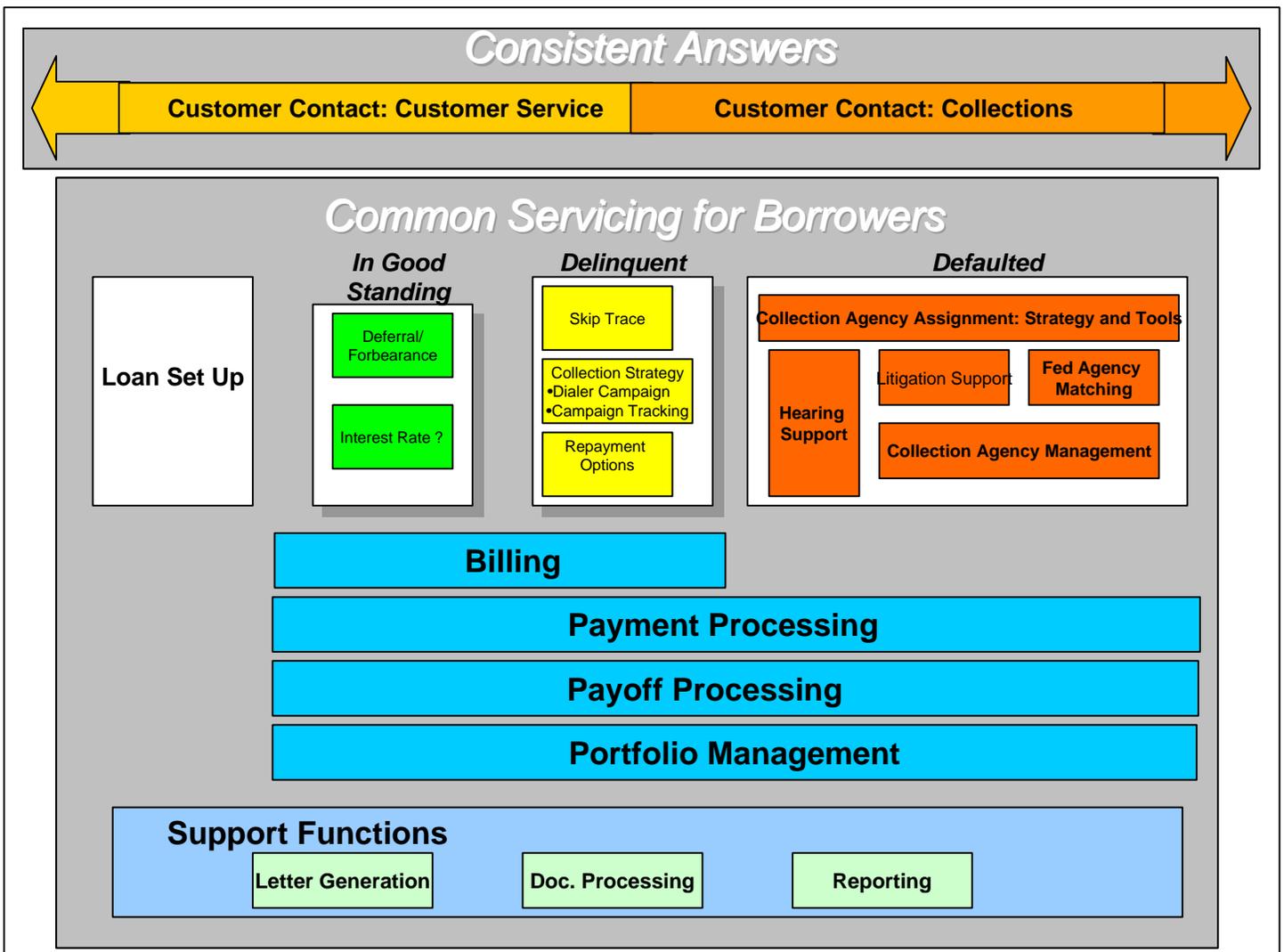
is integrated and provides seamless, high-quality service to our customers. We've moved forward aggressively by initiating this effort using our Share in Savings contracting vehicle.

Recognizing that our customers were receiving an inconsistent service experience supported by various applications including disjointed integrated virtual response units (IVRs), multiple customer contact numbers, and inconsistent data sources, we took the initiative to begin the transformation to a consistent customer service capability. We'll implement a common customer service suite of tools that can provide our employees with a consistent set of answers to common questions.

We've set the stage to transform current

contracts that support our thirteen call center systems and to modernize our customer contact capabilities into a world-class customer service delivery model. We'll consolidate these disparate contracts and then move towards creating our One Call Does it All customer service delivery model. We'll implement consistent scripting messages and logical voice and phone activated messaging systems. Our customer contact centers will have the right tools and knowledge to provide the right answers to your questions. We'll move forward with our efforts to create a Consistent Knowledge Delivery framework, which will lead to our Help Yourself Self Service and our end stage Customer Service Excellence model.

It's all about enabling our organization to



present a common and consistent face to our customers. From our One Call Does it All phone system to our common web presence, we're focused on delivering results for our customers and untangling the current maze of inconsistent, confusing, and costly contact centers and processes.

Direct Loan eServicing - We launched our Direct Loan eServicing modernization effort utilizing our Share in Savings contracting tool. We are implementing a web-based application to support Internet billing and on-line correspondence. This key functionality enables our customers to receive bills and make payments via the Web will be in place by spring of 2002 with more on the way. This is a win-win for all of us. Our students are able to interact with us financially over the Web and we are able to reduce current costs associated with handling and managing their loan repayments. Students will also be able to receive and send correspondence to us via the Internet. This will help us reduce the over 400 different pieces of correspondence that we currently mail out to our students each year. On top of that, our customer contact centers will be provided with common and consistent scripts that will ensure that each student receives consistent and accurate information each and every time they contact us.

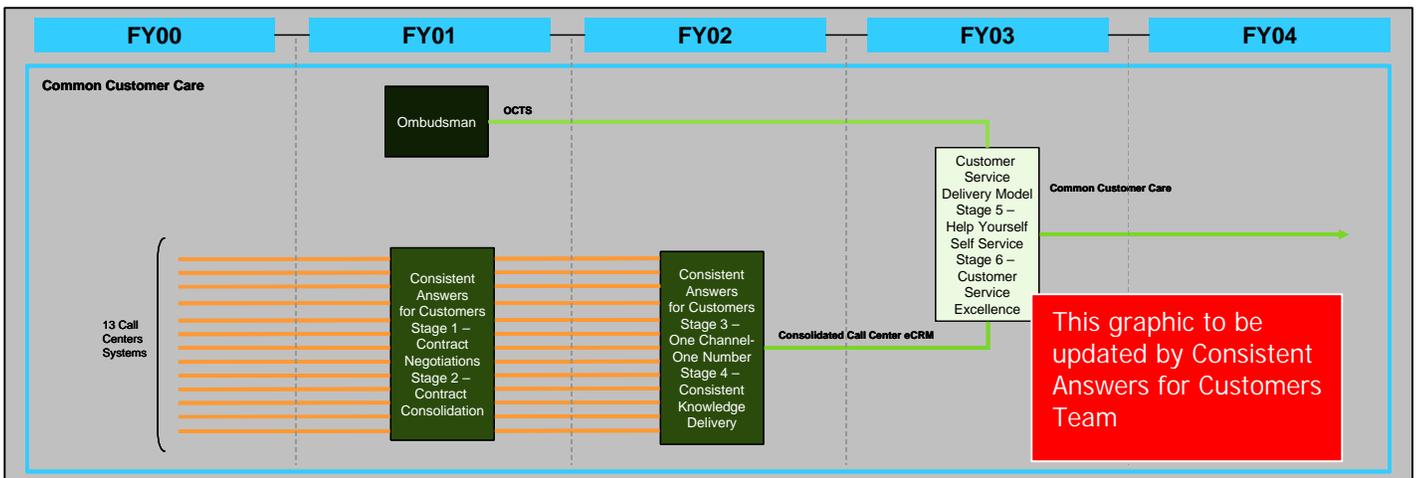
DMCS Replacement – We've recognized that the current debt management and collections system faces some challenges.

Some of these include:

- Intense pressure to maximize recovery rates while decreasing operational expenses and collection costs.
- Increasing recovery rate from 10.45% in FY00 to 11.36% in FY01.
- Reducing collection agency fee from 23% to 20% in the next two years.
- Growing defaulted loan portfolio.
- Managing collection agencies' performance and ensuring a performance-based environment.
- Improving Collections' productivity through lean, efficient and automated processes
- Lack of sophisticated decision strategy capabilities within the computer system
- Expiration of current legacy system contract and projected legacy system contract extension not to exceed December 2002

Additionally we've heard from our partners that due to the rigidity of our systems they are having trouble exchanging accurate and timely transactional, financial and skip tracing information in an automated fashion.

These were some clear and compelling challenges. Coupled with our need to follow up the retirement of the Financial Partners components of the FFEL system with the retirement of the Students FFEL components, we determined that the complete replacement of our DMCS would better serve our students and borrowers. Our plan is twofold – to create



a common application environment that provides our borrowers with accurate access to their loan information and to enable our borrowers to manage their loans via a consistent set of accessible tools and services. It enables us to better serve our borrowers and provides significant cost savings for us.

Debt Management II: We'll follow up our initial replacement of DMCS with the implementation of enhanced functionality. This effort will further consolidate our disparate servicing functions into a common servicing framework. We'll continue the efforts initiated by the DMCS Replacement effort and also leverages our Direct Loan eServicing successes. We'll introduce new capabilities focused on both reduction in collection costs and an increase in our overall collection rate. Combining this effort with our overall Common Servicing initiative will also help us decrease our overall default rate. The specific new capabilities would be:

- Default loan portfolio management
- Collection agency assignment strategies and tools
- Repayment predictive modeling
- Customer analysis and alternative collection strategies
- Collection agency performance monitoring and incentives
- Enhanced web self service
- Intelligent routing of defaulted loans
- Automated workflow
- Automated matching with other federal agencies

DLSS Reengineering - We'll move closer to the full implementation of our Common Servicing for Borrowers initiative by implementing the Fourth stage along the path of Common Servicing vision. This stage includes reengineering of the core servicing functions to take advantage of commercial best practices. We'll look to utilize the same COTS solution as Debt Management in order to establish the foundation for a Common

Servicing solution. New and enhanced capabilities will include:

- Enhanced skip tracing of delinquent loans
- Repayment predictive modeling
- Delinquent loan portfolio management
- Customer analysis and alternate repayment strategies
- Enhancement of web self service capabilities.

This stage will also build upon the eCRM capabilities implemented as part of the Direct Loan eServicing effort focusing on call center process reengineering, call center consolidation and deployment to Direct Loan Servicing Center departments beyond borrower services.

Keeping IT Fresh – Integrated Technical Architecture Speeds Delivery Time and Lowers Costs...

We've successfully released two iterations of our Integrated Technical Architecture and have a third on the way. These common reusable tools and practices enable us to lower our overall application development costs and speed up the software delivery cycle.

The concept is simple – we take the most common practices of software development and build core, adaptable, and reusable components that each of our application system development teams can access. It's a variation on the successful plug and play component methodology. Instead of having each of our teams spend valuable resources to build the same tools repeatedly – our ITA team does the job for them once. We also keep it all fresh, by building in frequent upgrades to make sure that our systems are up to date, optimized, and available for our various modernization project teams. In the end, we get systems that work for less cost and you get the business capability that you require faster and with a higher level of quality built in. ♦

Financial Management – Restoring Trust and Integrity to Our Financial Systems

We're committed to restoring your trust in the integrity of our financial systems and achieving a clean GAO audit. We're well on our way to that accomplishment.

FMS utilizes Oracle Federal Financials system in order to create a single, centralized integrated financial management system. The purpose of SFA FMS is to incorporate Financial Management users, systems, data and processes into useful, accurate and timely information, which can be utilized across all SFA channels, enterprise areas, partners and stakeholders.

FMS's vision is to incorporate business functionality across all program areas that:

- Provides access to sufficient levels of data
- Supports SFA Channels, Enterprise areas, and Partners
- Provides timely and consistent data for strategic decisions
- Increases reporting capability across organizational units
- Provides appropriate security, controls and audit trails
- Limits data and process redundancies
- Achieves the SFA performance-based objectives
- Complies with legislative requirements

FMS will provide SFA and its partners a number of benefits. We will reduce the overall unit cost of delivering student aid by providing cost information, funds management, and better integrity and internal controls over costs. We will improve employee satisfaction by providing employees with better tools to increase accuracy and efficiency to meet business needs. We will improve customer service through improving response time to financial information by providing a single source of

current, on-line, accurate data. The most important concept is that FMS will provide the financial accounting mechanism critical to an organization responsible for more than \$65 billion worth of grant and loan awards

FMS is being implemented in phases. This phasing approach enables SFA to achieve measurable success in short, manageable amounts of time. The phasing approach also

CFO is using a Phased Approach for implementing FMS

✓ **Phase I – Planning.** *Validate the SFA FMS Concept of Operations, develop conceptual design, develop implementation plan. Completed April 14, 2000.*

✓ **Phase II – Proof of Concept Implementation.** *Implementation of Oracle products for the FFEL/Guaranty Agency Payment program. Completed September 29, 2000.*

✓ **Phase III – Incorporate core accounting for each of the remaining Title IV programs (Direct Loan, Campus Based, Pell, Lender Payments, LEAP/SLEAP and Debt Collection Services).** *Completed October 1, 2001.*

Phase IV – Integration with Program Systems and Department core financial systems. *Development and transition management activity."*

lessens risk by approaching each development task in the same manageable time frame with definable and controllable milestones.

Phases I and II were completed in 2000, and Phase III was completed in October 2001. Phase III enables SFA to begin to capture the appropriate transactions in order to produce financial statements and other important management information and statistics for the Title IV programs. Phase IV, which is currently in development, updates the interfaces for SFA's new program systems (COD, eCBS, Lender Payments, etc.). We will provide a single point of funding and financial data for SFA programs, and gain greater financial

management and control over its receivables through enhancements to accounts receivables.

Having a consolidated financial management system will facilitate SFA to have the “best in business” integrated FMS, and will help manage the flow of financial information across all of SFA’s information systems.

Financial Partners Data Mart – Easy Access to the Information You Need

The FP Data Mart provides customer information for the employees and partners, and will eventually be the main source of consolidated financial partner information.

We planned for three releases of the FP Data Mart. Release 1 was deployed on May 29, 2001. Release 1 established the infrastructure for compilation and access to lender and guaranty agency data. Loaded in the Data Mart is data pertaining to lenders and guaranty agencies that forms a historical basis for evaluation. The Data Mart eliminated legacy system, contractor dependent processes and replaced it with user owned data management. The Data Mart allows channel personnel more time to analyze the information and work with the guaranty agencies and lenders to provide assistance instead of spending time trying to access and accumulate information.

Release 2 of the FP Data Mart will provide self monitoring and oversight tools and will focus on the data load and link with the new FMS to provide a continuous stream of financial data as well as select elements from NSLDS which are necessary to augment data comparisons and lender risk management assessment. Release 3 will provide augmented monitoring tools and

oversight ability. This release will focus on the data load and links from FMS, PEPS, NSLDS, and an evaluation of any newly implemented processes or systems, which may replace existing legacy links as well as guaranty agency risk management assessment.

The FP Data Mart is expected to be effective for years to come. It provides a more cost effective method to create additional reports as analytic requirements change. In additional, data mart reports and analysis capability will allow for more joint comprehensive analysis with our partners and customers and can be accessed and reviewed as needed within any venue and greatly enhance communications and customer satisfaction.

Financial Partners Data Mart – Improving Efficiency while Providing a Broader View of our Fiscal Health

- Foundation for providing a consolidated view of information about our partners
- Enables the web portal and other tools and technologies to be more cost effective
- Reduce costs by providing capabilities that currently either do not exist or are inefficient
- Increase customer satisfaction by providing more timely information to our partners
- Increase employee satisfaction by giving them the information and tools to better support “partner” relationships internally and externally
- Long-term benefit in ensuring consistent data and having a single repository

Moving Towards an Enterprise Data Warehouse – Consolidating our Consistent Data

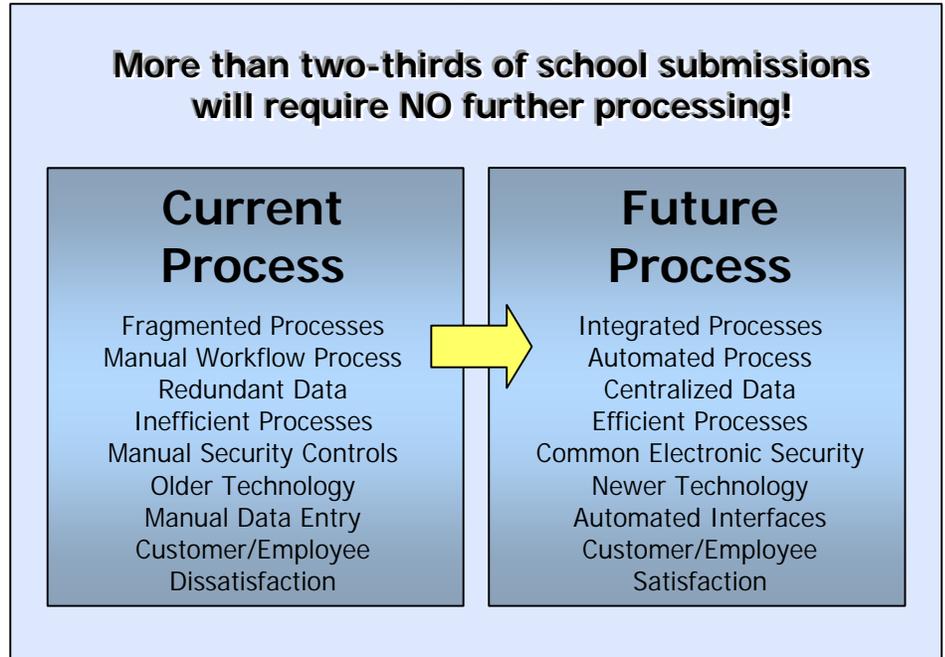
We’re developing the core infrastructure and architecture to support an Enterprise Data Warehouse. This initiative will build a framework to connect and integrate our existing and future data marts, using the industry’s best practices and methods, so that SFA can get more consistency across all its information data stores as well as more value from its current and future data mart investments. ♦

Electronic Financial Statements and Compliance Audits – Creating a Paperless Environment

Currently, the Department of Education collects financial statements and compliance audits in paper form from 6,500 proprietary, non-profit and public institutions that participate in the Title IV programs. This collection process is time-consuming, labor intensive and involves constant document handling. In fiscal year 2000, the Document and Receipt Control Center (DRCC), a review process group within SFA, processed over 13,500 documents – 7,200 compliance audits and 6,300 financial statements.

The Government Paper Elimination Act (GPEA) requires government agencies to have electronic versions of most documents, and we plan to answer to that.

Our Electronic Financial Statements and Compliance Audits initiative will create a paperless single point of receipt for financial and compliance reports through the web. We will integrate business rules for improved decision-making throughout the review



Providing Our Customers and Users with Direct Benefits...

- **Schools** – Will no longer submit a paper copy to SFA but will use a web interface.
- **Auditing Firms** – Will electronically verify the accuracy of data submission through the web.
- **Document and Receipt Control Center (DRCC)** – Role will change from checkers to quality control and compliance updaters.
- **Case Teams** – Will have a new workflow process and methods to allocate resources and streamline current resolution processes.
- **Federal Audit Clearinghouse** – Will have a reduced role for processing A-133 audits for SFA. "

process. We will also design the application to provide for managing workflow, automating certain repetitive tasks and providing an electronic record of a school filing.

We will be building off the success of related applications within the Department of Housing and Urban Development (HUD) and the Securities Exchange Commission (SEC). For example, HUD and SEC experience proves that the key to their success was the early involvement of key financial groups including , which we plan to utilize in the design phase.

We plan on utilizing the full systems development lifecycle to provide our users with the capability by October 2002 to transmit their electronic financial statement to us via the web, retiring an old manual and paper-based process and saving us close to \$1.3 million annually by 2004.

Providing a Window into SFA – Integrated Portal Views

In order to better serve our customers and to provide the consistent answers we all demand, we need to do a better job of managing our many web-based systems. We're committed to improving the way and the manner in which you can access our systems and applications.

We've got more than 175 different web-access points, each committed to serving various portions of our customer base and each delivering services the best they can. But this disjointed approach often leads to confusion and redundancy. We've decided to clear the noise by consolidating our many internet sites into consistent and integrated portal views focused on each of our core customers. These integrated portal views are part of an enterprise-wide portal strategy that puts a common face on our web presence and gives us one place on the web to access SFA's services.

Just like our consistent answers effort will seek to create a "One Call Does It All" telephone access system, our portal roll-out effort will seek to create a "One Place Gets It All" Internet access system. We'll provide our users with the means to access customer specific information and websites like our FAFSA on the Web, eCampus Based FISAP filing, IFAP, Front2Back on the Web, Electronic Financial Statements, Direct Loan Consolidations and many others via our integrated web portals.

This is a major undertaking for us, but it's a very important one as we seek to provide our customers with access to applications and systems. We've made some progress to date. Our improved School Portal site went live in early 2001 and provides key information to our School Financial Aid Administrators via the IFAP application site. We'll build upon that success with a focused effort on our Students and Financial Partners views.

Plan to insert graphic outlining Portal View capability and architecture

Empowering Our Employees to Better Serve our Customers

We're determined to provide our employees with the right tools and training to better serve our customers. If we truly want to improve the way we deliver student aid, provide consistent answers, and transform our organization, we must also focus on enabling and empowering our people.

Part of that transformation centers on creating a world-class corporate university – SFA University – that helps us connect our people to our processes. We also need to reinvigorate and transform our human resources so that we are focused on results. Whether it's results through increased and improved training, targeted recruiting, or focused counseling, we want to make sure that our total efforts are committed to supporting the needs of our students, schools, and financial partners.



SFA's All New Employee Development Center!

The Career Zone is a one-stop career development center that provides a number of services to help in SFA employees' professional growth. Services and programs available include job-related counseling and workshops, career planning, formal classroom training, mentoring programs, peer information sharing, and confidential one-on-one counseling to aid employees through personal and workplace transitions such as a job change or reassignment. Career Zone allows SFA employees to take ownership of their own careers, which helps in increasing employee satisfaction with SFA. The Career Zone is located in the new SFA building, with professional, Certified Career counselors and Transition Counselors on-site. "

SFA University – Becoming a World-Class Corporate University



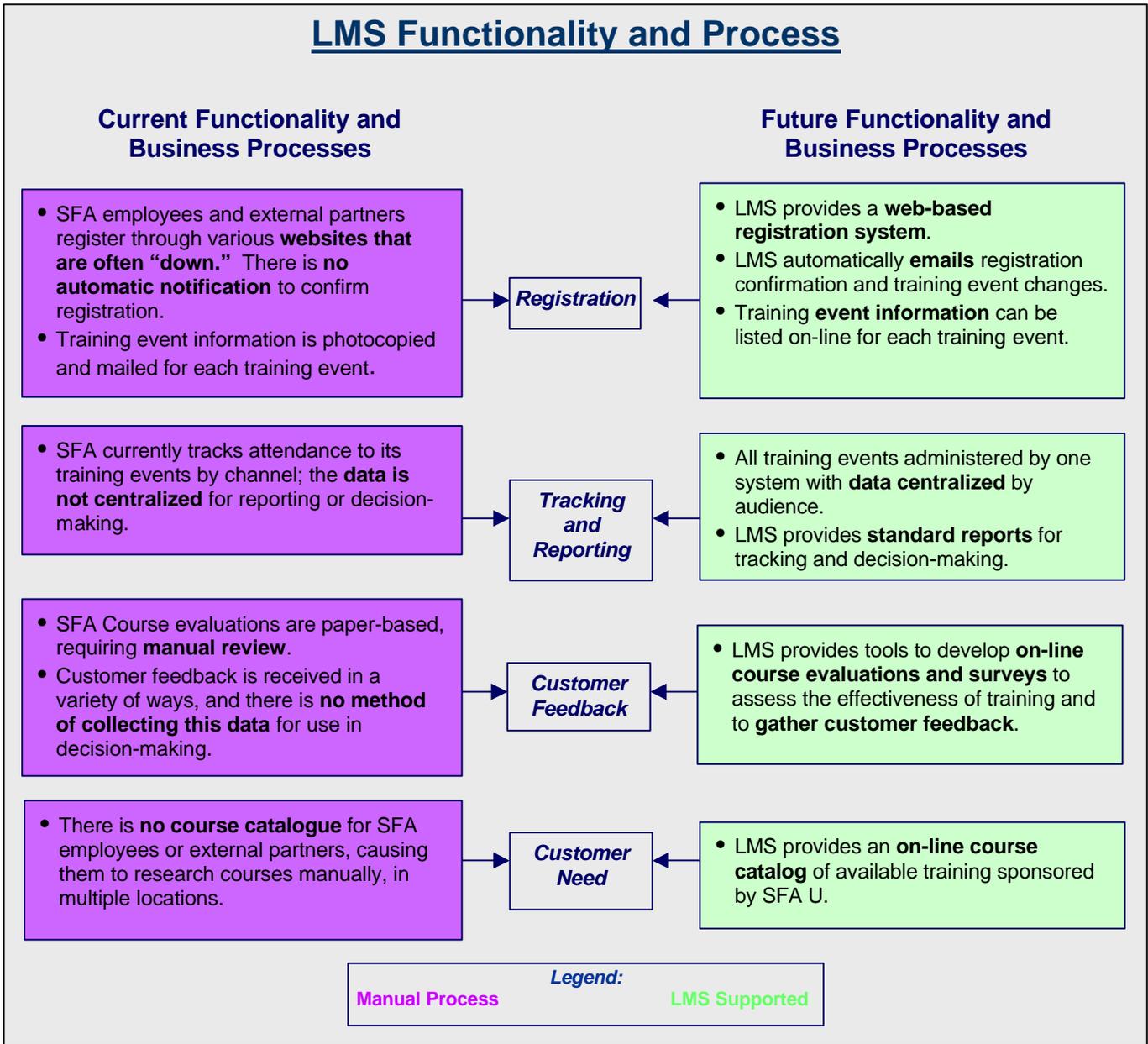
When SFA became a PBO, SFA University (SFA-U) was created and given the responsibility of providing best in business learning services to both SFA staff and to external partners. SFA-U is responsible for the development and delivery of instruction led training as well as the delivery of Computer Based Training (CBT's). In addition to this training, SFA-U and the Channels sponsor various conferences for external partners.

Learning Management Systems

Our transformation to a more efficient employee organization also focuses on supporting our external partners. The Learning Management System (LMS) initiative was

established to support the administration, delivery and integration of training throughout SFA and its external partners. By January of 2002 we will have in place a web-based conference, course, and training registration system for our external partners. We'll be able to provide centralized management of the events and logistics required to host our annual Direct Loan Conference and EACs.

Our focus for the LMS will be to improve the efficiency of training delivery administration within SFA-U to provide better service both internally and externally. The implementation of LMS will automate these training administration functions, as well as provide a means to deliver key computer based training.. We will be able to improve operating efficiency through streamlined processes and reliable access to course information for employees.



The following graphic outlines the current and future processes of our Learning Management System.

We divided LMS into a two phase process: Phase 1, requirements and solution selection, which was completed in July 2001, and Phase 2, registration and customizations, scheduled to be completed in June 2002.

Phase 1 activities included:

- Gathering business and technical requirements from throughout the organization.
- Evaluating and selecting a business model.
- Evaluating best-in-business LMS vendors.
- Creating the business case for Phase 2.

At the end of Phase I, the decision was made to use a combination of options: Jamcracker, a platform for net-sourced applications at SFA, for external partners; and the agreement

between TDC and TVU, for the Dept. of Ed. Staff.

Phase 2 is split into two different releases.

- Release 1, scheduled for October 2001 to March 2002, will cover the registration, catalogue and notification capabilities, and will also have a limited rollout for the Direct Loan Conference.
- Release 2, scheduled for March 2002 to June 2002, will handle the customizations and the piloting of the LMS product.

The benefits of our LMS are focused on two user groups:

- External Customers – a reduced number of complaints and increased satisfaction due to improved information and registration capabilities.
- SFA Employees – a reduced number of complaints and increased satisfaction due to improved information and registration capabilities.

The Learning Management System will be an integral part in making SFA University a success. When implemented in FY02, customers will be able to access targeted learning more accurately and more quickly while enabling SFA to deliver these services in a proactive manner with greater consistency and efficiency.

Front to Back Training – Educating Our Employees through the Student Aid Process



We developed internal training courses to support our employees understand our transformation to a

PBO. The first two courses, PBO at the Front Lines and SFA Traditions, focused on the performance based organization aspect of SFA and the mission of the PBO and how this would be achieved. The third course now available is called Front to Back, which provides a “big picture” look at SFA and the Student Aid process.

We rolled out the Front to Back course between May and August 2001 as a classroom learning session. This classroom course focused on a number of key messages. We reviewed the key concepts from our PBO at the Front Lines and SFA Traditions courses, outlined the student’s pathway from the time they learn about financial aid through repayment of their loans, provided an overview of what SFA, schools, lenders, guaranty agencies, and operating partners do to support the student and SFA University’s commitment to creating more efficient processes and greater employee

satisfaction. We also reviewed the partnership that we’ve helped to foster between the Department of Education and SFA-University. And finally, we reviewed our modernization initiatives and performance measurements (e.g., ACISI, Gallup, and balanced scorecard).

After the classroom course ended, Front 2 Back on the Web was created. This website enhances the information that was taught in the classroom, and offers a one stop shop to find more information about SFA and the Student Aid Process.

To view Front 2 Back on the Web, go to:



http://extranet.sfa.ed.gov/sfa_university/trainin g/f2botw/index2.html

Making the Transition to that Future State – Operating as a High-Performing Organization

We've come a long way since last year and we're making good progress towards transforming our organization into a high performing organization. We're on the cutting edge of new technologies and we're implementing first-class services for our customers.

We've set the stage to reengineer our aid application process and to move forward towards that vision of a Common Application Origination and Disbursement system. We're tying it all to our Common Servicing for Borrowers initiatives, which will enable us to deliver high quality services and provide the consistent answers that our customers demand. We're restoring trust and integrity back into our financial systems through the successful release of our Financial Management System. We're also providing key tools to our employees to empower them to continuously improve their skills.

We've taken a great leap forward. We're pioneering the Share in Savings (SIS) contracting vehicle within the Federal Government. Our track record is filled with success. Our first SIS deal – the retirement of our Central Database System – generated over \$8 million in savings to date with more on the way. We've teed up our Direct Loan eServicing, FARS Retirement, Consistent Answers for Customers, SFA to the Internet, and Common Origination and Disbursement initiatives as Share in Savings deals for FY02. We're also putting in place our next wave of SIS deals, which will include the reengineering of our Aid Application capabilities, the retirement of our Debt Management and Collection System, and the reengineering of our Direct Loan Servicing System as part of our transformation to a Common Servicing for Borrowers framework.

These Share in Savings deals enable us to accelerate our modernization effort and will generate significant savings for our organization.

We undertook this modernization to move away from our old high-cost, disparate, and confusing way of doing business. We've made some significant progress in transforming ourselves into a performance based organization and we've begun to show some real accomplishments in both modernizing and retiring our legacy systems and improved service for our employees and customers.

