

E-ID Mad Dog Meeting Minutes

EFC/NCS/SFA PIN Authentication Design Discussion
4/5/01 12:00-2:00 Portals 6th Floor Main Conference Room

Attendees	Name	Organization	E-mail
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Purpose	To provide a forum for EFC, FFEL, NCS and SFA to: <ul style="list-style-type: none"> • Discuss EFC model for PIN authentication • Discuss status of SFA PIN authentication services 		
Outcomes	<ul style="list-style-type: none"> • NCS will add a unique transaction identification number to each PIN authentication • NCS will investigate a process for lenders/customers to obtain long-term access to NCS' stored PIN transaction data • EFC/FFEL agree with the NCS authentication model. EFC/FFEL decided that their model has merit, but is too complicated to implement by 6/30/01, might raise the bar too high for some FFEL lenders to enact, but will be considered in future designs. 		
Topics Covered	<p>EFC PIN Authentication Model EFC explained they came up with their token-based model because they had some concerns with what they knew about the NCS model. EFC wants a solution that addresses 4 areas—authenticity, confidentiality of data, integrity of data, and non-repudiation. Also, EFC noted how electronically signing is only part of the process; retention and access are also major components</p> <p>Concerns with NCS Authentication Model EFC had the following questions/concerns about the NCS model:</p> <ol style="list-style-type: none"> Develop a seamless redirect from lender web site to NCS PIN site; liked idea of private pipe to NCS site Q: What information is encrypted and how? A: Redirect to PIN site with lender code is in plaintext. After a successful PIN verification, the verification data is sent back to the lender as an encrypted extension to a plaintext URL. We'll use DES symmetric key encryption; the key pair will be established with the agreement between each lender and the NCS PIN site. Q: Will lenders get access to NCS' stored PIN verification data in order to use NCS as a 3rd party verification source? A: NCS will look into how that can be done. The date/time of verification will be stored not only at NCS but also at SFA, and should be a part of the holder's eMPN digital document. 		



	<p>d) Q: How much more work would it be to do PKI? A: It would take a lot longer to implement with PKI because the infrastructure and policies aren't in place—the technology isn't the problem. PKI could be used to encrypt the data to maintain confidentiality during transport, just like symmetric encryption. PKI would offer non-repudiation, but when loans are sold it would be difficult to have the new holder be a part of the PKI system the loan came from. Symmetric encryption is less processor intensive and easier to implement. Would be great if someone took the lead to study whether the student loan industry has enough business reasons to establish their own PKI.</p> <p>Timelines for Specs, Standards, and NPRM Next steps are:</p> <ul style="list-style-type: none"> • Standards get approved. (They are on the Secretary's desk) • NCS is writes a Memorandum of Understanding with SFA, draft due within a couple of days. • NCS distributes technical, legal and financial info to FFEL community. Includes API specs and a piece about security. EFC reiterated the urgent need to see the specs because lenders need to see the specs before they can decide to use the SFA PIN. <p>Getting students to use the PIN EFC wanted to make sure SFA would publicize to students the importance of keeping the PIN and its ability to be used for FFEL and DL loans. Since schools play a key role in getting students to sign their notes, we need to consider how schools will be marketing the PIN use.</p>
Action Items	<ul style="list-style-type: none"> • Add words to the SFA PIN mailer that reinforce the importance to hold on to the PIN and the fact that students can use the PIN for FFEL loans as well as Direct Loans (Saunders) • Provide copy of PIN mailer to EFC (Saunders) • Research how schools will help influence students' use of the PIN (FFEL Community) • Add unique ID number to each PIN authentication transaction and investigate how to provide lenders access to NCS' stored PIN verification data (NCS)

