

How the DLO eMPN Process Maps to SFA Standards for E-Signatures in Electronic Student Loan Transactions	
DLO eMPN Website Page	Standards Section
Complete New MPN	3.6 intent 3.7 purpose
PIN Registration	3.1 e-sig process includes shared secret (PIN) 3.2 knowledge-based authentication (SSN, first two letters last name, DOB plus PIN); session is secured via SSL 3.3 lender maintains evidence of PIN assignment and student aid history to associate identity of borrower with e-sig (PIN plus typed name) 3.4 attribution established by PIN assignment and directions to protect it 3.5 lender authenticated borrower identity with SSA before mailing PIN
Disclosure & Consent	2.1 lender responsible for obtaining consent 2.2 "I Agree" button on web page: consent done electronically and demonstrates borrower can communicate electronically with lender; borrower acknowledges having necessary equipment 2.3 E-Sign Act disclosures prior to consent 2.4 consent before esignature; lender maintains record that consent occurred first; consent covers eMPN transaction only
Provide Name & School	N/A
Read Borrower's Rights & Responsibilities	3.6 intent 3.7 purpose 3.8 displays these terms and conditions of note; requires borrower to click "I read, understood and agree" before esigning eMPN
Complete MPN	N/A
Review Draft MPN	3.6 intent - borrower sees eMPN to be signed, can exit here 3.7 purpose - establishes reason for signing 3.8 displays all terms and conditions of note 4.1 ability to view eMPN, format is HTML which is commonly available
Sign Your MPN	3.1 typed name is added to previously used shared secret (PIN) as part of e-sig process 3.6 intent - borrower can exit here 3.7 purpose - highlights reason for signing by extracting Promise to Pay text
Review Signed MPN	3.6 intent - borrower sees signed eMPN before final submission, can exit here 3.8 displays all terms and conditions of note
	4.1 ability to view eMPN, format is PDF which is commonly available

		4.2 self-contained PDF file that shows contents, e-sig method, and person who signed
	Confirm Acceptance of MPN Terms and Submit MPN	3.6 intent - last chance to cancel the signed eMPN, warns borrower he/she is about to submit
		3.7 purpose -reinforces reason for signature
		4.1 ability to view eMPN
		4.2 self contained PDF file that shows contents, e-sig method, and person who signed
	Success! Now Print Your MPN	4.1 ability to print eMPN now or later, format is PDF which is commonly available
		4.2 self contained PDF file that shows contents, e-sig method, and person who signed
		7.3 tells borrower how to obtain paper copies
Direct Loan Digital Document		5.1 will be the authoritative copy and stored as read-only
		5.3 centralized storage area will monitor and control access to records
		6 SFA will keep all digital documents in existing, centralized storage area
		6.1 paper records can be cross-referenced to digital document by data elements within
		7.1 access to digital document will be restricted
		7.2 as current holder, SFA responsible to ensure those entitled to access have it
		7.3 access given until 3 years after loan is paid off
		8 holder certification
	PDF file of signed eMPN with transaction history on last page	4.1 ability to print eMPN now or later, format is PDF which is commonly available
		4.2 self-contained PDF file that shows contents, e-sig method, and person who signed
		5.2 associates other student loan data with eMPN via name, SSN and eMPN ID number
		6.1 paper records can be cross-referenced to eMPN by its data elements
		7.2 access given to borrower to view, download and/or print copies
		7.3 access given until 3 years after loan is paid off
	hash number of PDF file (part of digital document)	5 lender responsible for ensuring eMPN hasn't been altered
		5.3 altered hash number will indicate PDF file was changed