

How the DLO eMPN Process Maps to SFA Standards for E-Signatures in Electronic Student Loan Transactions

Standards Section		DLO eMPN Website Process				
2	Borrower Consent					
	2.1 Parties Responsible for Obtaining Consent	Disclosure & Consent				
	2.2 Manner of Consent	Disclosure & Consent				
	2.3 Required Disclosures	Disclosure & Consent				
	2.4 Consent to Use and Electronic Promissory Note or Electronic Record for Covered Transaction	Disclosure & Consent				
	2.5 Transferability of Consents	Disclosure & Consent				
3	Electronic Signatures					
	3.1 Electronic Signature Processes for Covered Transactions	PIN Registration	Sign Your MPN			
	3.2 Knowledge-Based Authentication	PIN Registration				
	3.3 Attribution	PIN Registration				
	3.4 Establishing Attribution for Covered Transactions	PIN Registration				
	3.5 Authenticating the Borrower's Identity	PIN Registration				
	3.6 Intent to Sign an Electronic Record	Complete New MPN	Read Borrower's Rights & Responsibilities	Review Draft MPN	Review Signed MPN	Confirm Acceptance of MPN Terms and Submit MPN
	3.7 Establishing the Purpose for Signature	Complete New MPN	Read Borrower's Rights & Responsibilities	Review Draft MPN	Sign Your MPN	Confirm Acceptance of MPN Terms and Submit MPN
	3.8 Required Display of the Terms and Conditions of a Promissory Note or Other Document	Read Borrower's Rights & Responsibilities	Review Draft MPN	Review Signed MPN		
4	Format of Electronically-Signed Records					
	4.1 Printing and Viewing Electronically-Signed Records	Review Draft MPN	Review Signed MPN	Confirm Acceptance of MPN Terms and Submit MPN	Success! Now Print Your MPN	PDF file of signed eMPN with transaction history on last page

	4.2 Self-Contained Records	Review Signed MPN	Confirm Acceptance of MPN Terms and Submit MPN	Success! Now Print Your MPN	PDF file of signed eMPN with transaction history on last page	
5	Integrity of Electronic Records	hash number of PDF file				
	5.1 Authoritative Copies	Direct Loan Digital Document	PDF file of signed eMPN with transaction history on last page			
	5.2 Associating Electronic Records	PDF file of signed eMPN with transaction history on last page				
	5.3 Tracking Changes and Updates to Electronic Records	Direct Loan Digital Document	hash number of PDF file			
6	Managing and Maintaining Electronic Records	Direct Loan Digital Document				
	6.1 Hybrid Records	Direct Loan Digital Document	PDF file of signed eMPN with transaction history on last page			
7	Accessing Electronic Records					
	7.1 Access Rights and Responsibilities	Direct Loan Digital Document				
	7.2 Providing Access	Direct Loan Digital Document	PDF file of signed eMPN with transaction history on last page			
	7.3 Timeframe for Providing Access	Success! Now Print Your MPN	Direct Loan Digital Document	PDF file of signed eMPN with transaction history on last page		

8	Holder Certifications	Direct Loan Digital Document	Saved copy of Direct Loan eMPN Website Version	
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