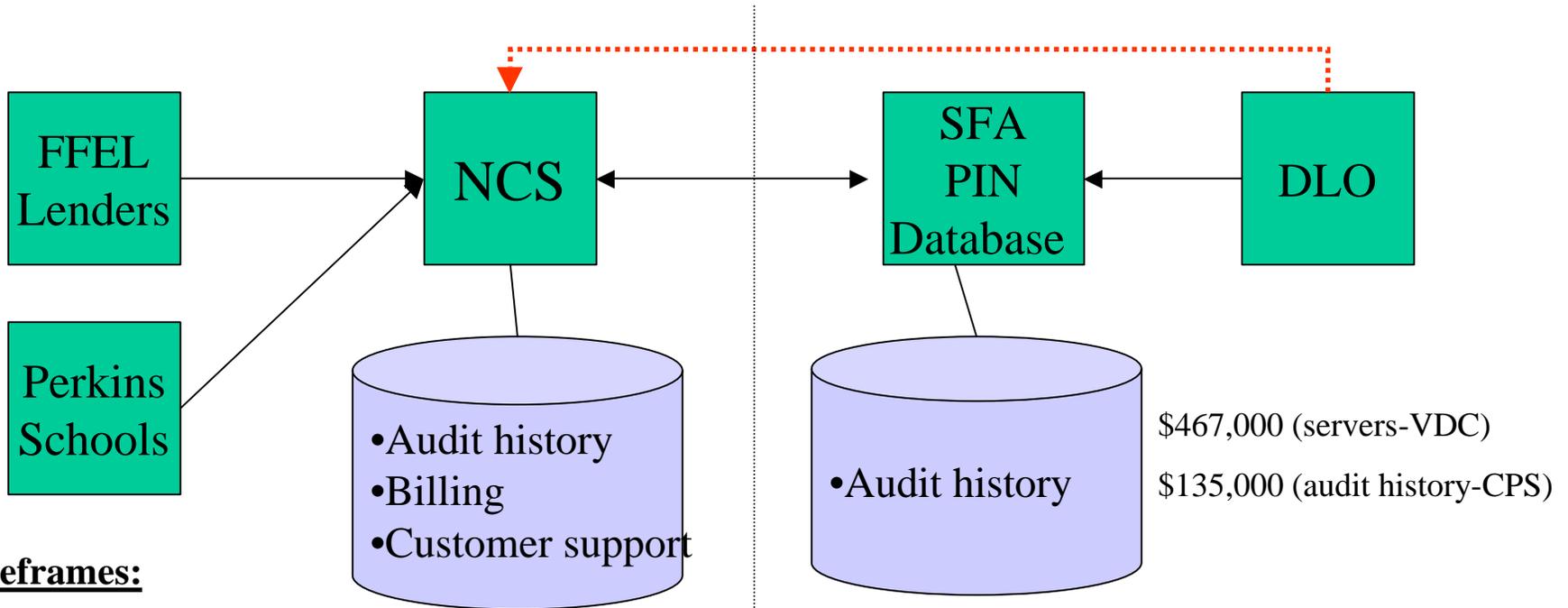


# PIN Authentication Services Vision (Option #1)



## Timeframes:

Phase 1 (6/30/01)

Phase 2 (6/30/02) ??

## Objectives:

- Enable SFA PIN access use for FFEL/Perkins
- Outsource FFEL/Perkins development costs
- Allow flexible processes from FFEL/Perkins lenders in their solution
- Become functional by 6/30/01

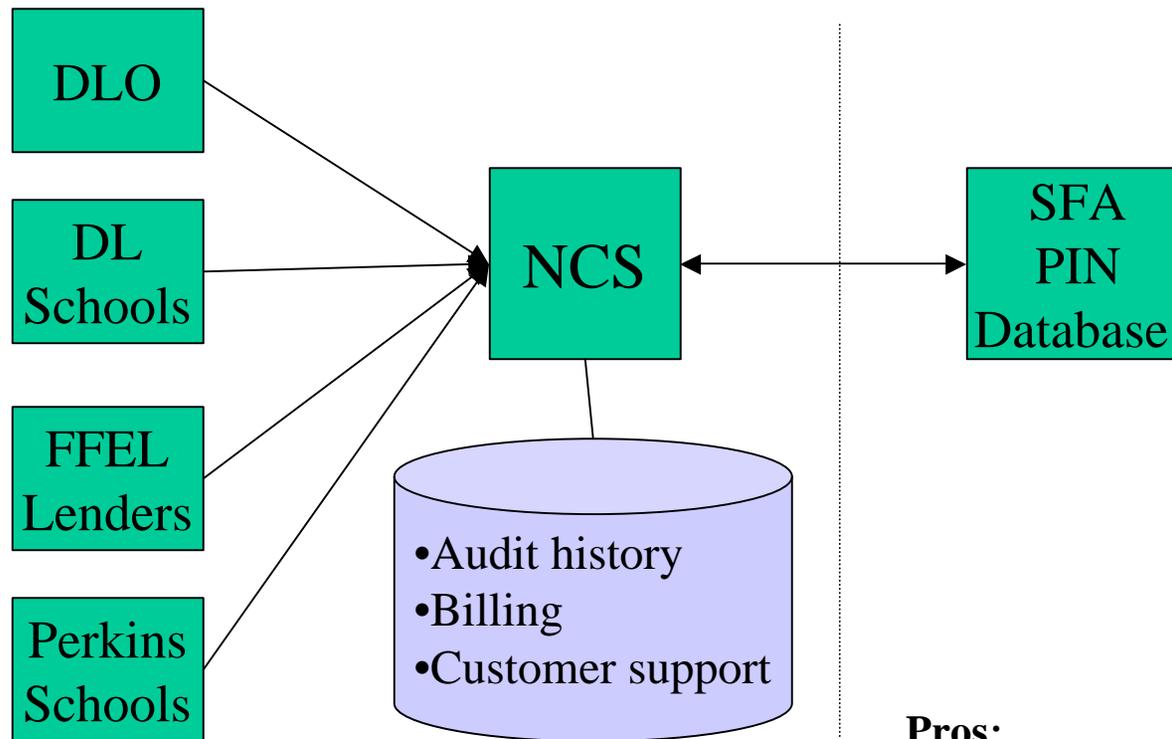
## Pros:

- DL isn't billed – only sunk costs
- NCS cost/revenue shares

## Cons:

- Perceived lack of parity between DLO and FFEL

## PIN Authentication Services Vision (Option #2)



### **Objectives:**

- Enable SFA PIN use for *all* Title IV loan programs
- Provide a level playing field between participants
- Outsource all development costs
- Supports flexible processes from all lenders in the solution
- Become functional by 6/30/01

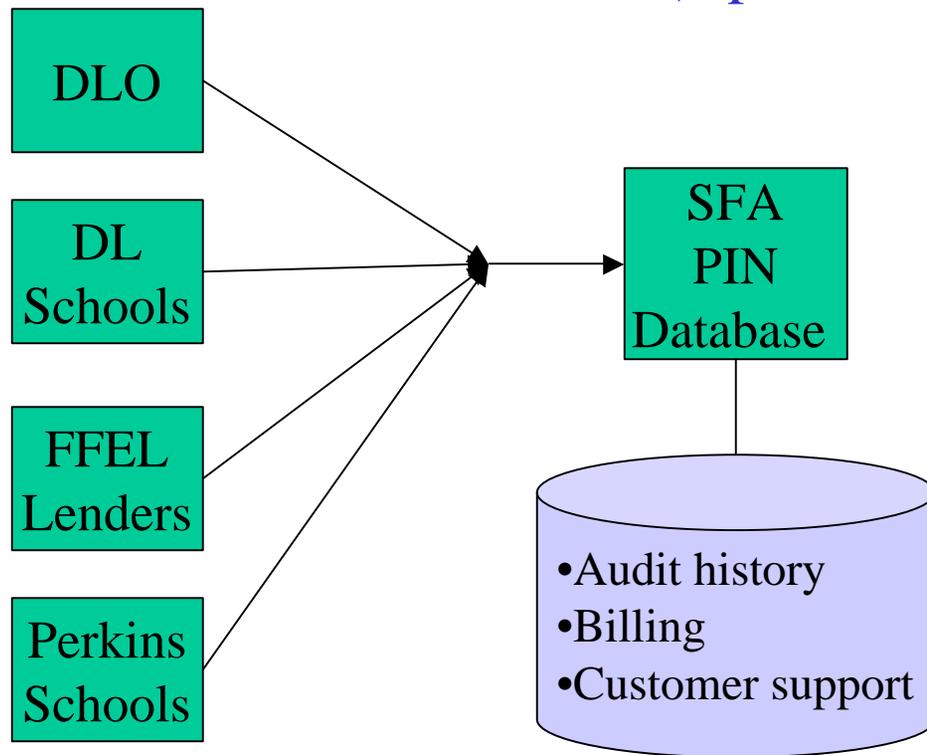
### **Pros:**

- Parity between DLO and FFEL
- Less initial infrastructure cost for SFA

### **Cons:**

- SFA has less control over cost charged for look-ups

## PIN Authentication Services Vision (Option #3)



### **Objectives:**

- Enable SFA PIN use for *all* Title IV loan programs
- Provide a level playing field between participants
- Outsource all development costs
- Supports flexible processes from all lenders in the solution
- Become functional by 6/30/01

### **Pros:**

- SFA maintains complete control over costs charged
- Can charge low amount to entice FFEL to use SFA PIN (no profit motive)

### **Cons:**

- Revenue goes to general fund
- More initial infrastructure cost for SFA