



Student Financial Assistance

Consistent Answers for Customers

Customer Service Delivery Model

CIC Consolidation Report



8/27/2002



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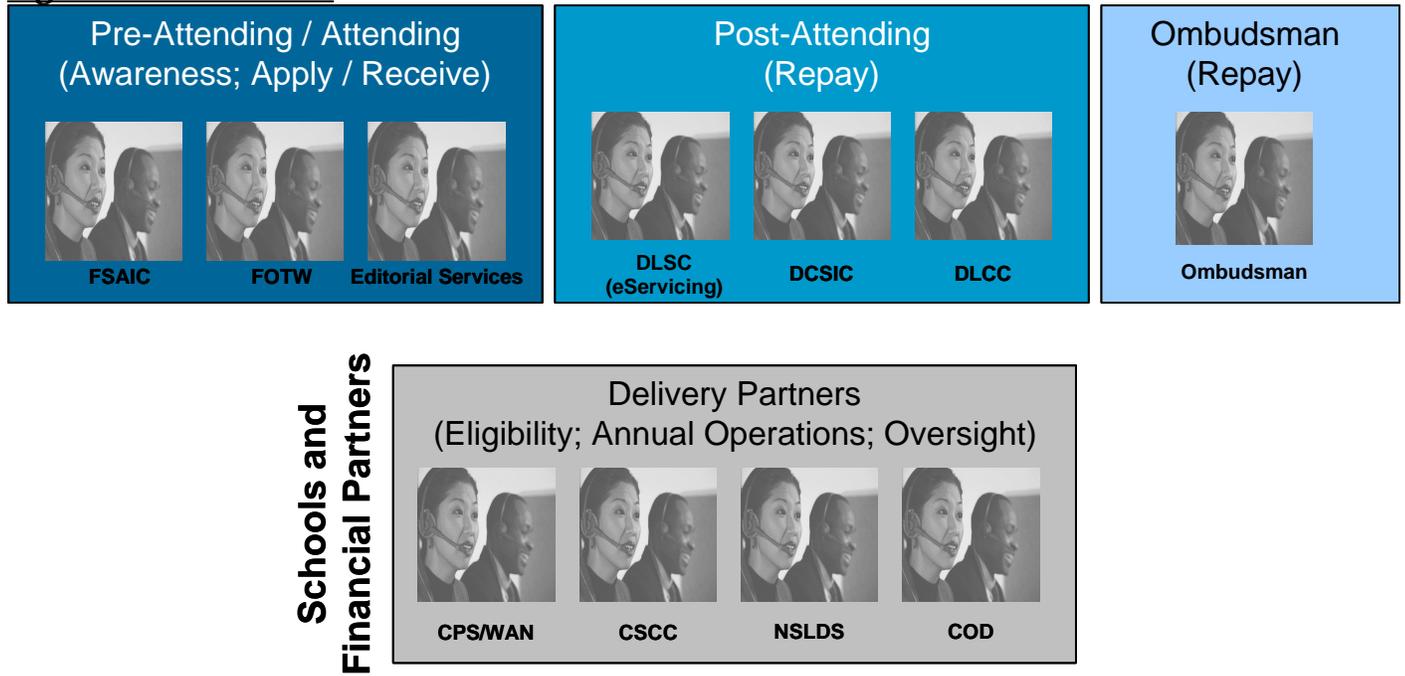
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1.0 Summary

The Customer Service Delivery Model (CSDM) indicates three phases in the student financial aid lifecycle and three phases in the delivery partner lifecycle. These three phases include **Awareness, Apply/Receive, and Repayment** of educational loans. This Customer Service Delivery Model indicates three logical Customer Interaction Centers (CICs) specializing in each of the different phases of learning about, applying and receiving, and repaying student loans. A fourth center addresses the specific needs of the Ombudsman office within SFA. A graphical representation of the Future State is included below, showing which former work functionalities would now be combined:

Figure 1.1 Future State



Acronym Key:

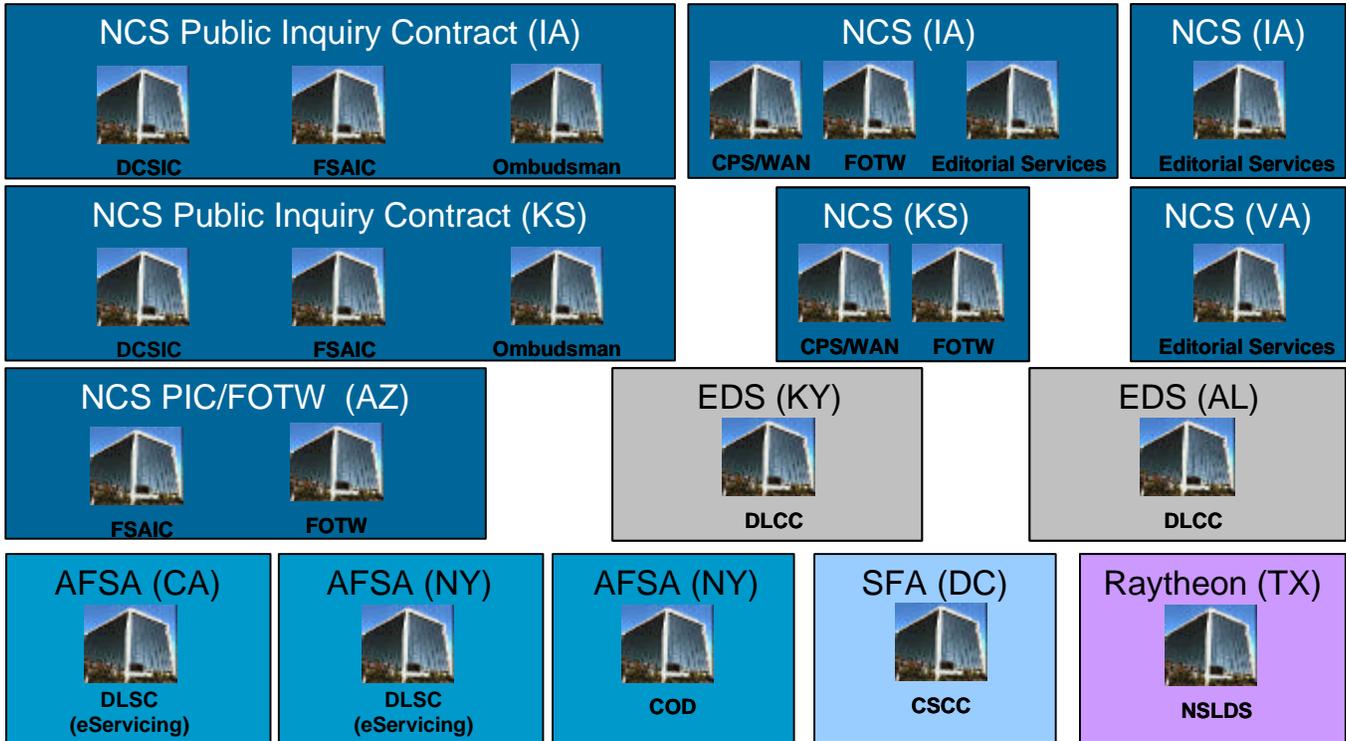
- COD** Common Origination and Disbursement Center
- CPS/WAN** **Central Processing System, Title IV Wide Area Network**
- CSCC** **Customer Support Call Center**
- DLCC** Direct Loan Consolidation Center
- DLSC** Direct Loan Servicing Center
- DCSIC** Debt Collection Services Information Center
- FSAIC** Federal Student Aid Information Center
- FOTW** FAFSA on the Web
- NSLDS** National Student Loan Data System

The four recommended interaction centers address each phase of Students’ and Delivery Partners’ life cycle. The first three interaction centers focus on providing services to students relating to financial aid, while the fourth center specializes in serving the Delivery Partners.



The Current State of Organization of the Customer Interactions Centers is pictured below:

Figure 1.2 Current State





2.0 Description of Logical Groups

During the development of the Future State for the SFA Customer Interaction Centers, the Consistent Answers Team began by logically grouping the current centers based on the customers' stage in the Financial Aid process. It was determined that there are three major phases in the lifecycle of the prospective and current student borrower.

2.1 Pre-Attending and Attending (PAA)

During this phase students may be learning about the loans and grants available to them from SFA. Additionally, the students may apply for financial aid by submitting a FAFSA. In some cases, students may submit inquiries about the FAFSA application process or need to make corrections to the FAFSA. All of these inquiries could be handled by a group of customer service representatives with knowledge of the **Awareness and Apply/Receive** phase of CSDM. Therefore, the Consistent Answers Team has streamlined the call centers formerly known as FSAIC, FAFSA on the Web, and Editorial Services into one Customer Interaction Center for general Pre-Attending and Attending inquiries.

2.2 Post-Attending

This phase begins when students and their co-borrowers have signed a promissory note for a loan. During this phase, students may require various services related to repayment; however, all of these services could easily be provided within one interaction center. The Post-Attending Customer Interaction Center will provide Direct Loan Servicing, Loan Consolidation, and Debt Counseling and Collection Services previously provided in the three separate centers known as DLSC, DLCC, and DCSIC. The Post-Attending center includes the responsibilities of outbound calling to borrowers in default or requiring servicing. The Consistent Answers Team recommends this combination, since it aligns expert knowledge in the various services in the **Repayment** phase of the CSDM.

2.3 Ombudsman

The third Customer Interaction Center deals with the very specialized area of the Ombudsman within SFA. This smaller center will focus on account disputes most often related to the **Repayment** phase of the CSDM. Up to this point the Ombudsman has also received general inquiries about the financial aid process; this particular center will specialize in the true Ombudsman cases requiring research, follow-up, and general case management skills. The Ombudsman center will focus solely on this casework because the Pre-Attending and Attending center will address the general inquiries previously received by Ombudsman.

2.4 Delivery Partners

While the previous centers have focused on the student borrowers' phase in the CSDM, the fourth logical interaction center addresses the needs of the Delivery Partners in the financial aid lifecycle.

The Delivery Partners Customer Interaction Center provides services specifically required by schools, Department of Education personnel, references, endorsers, schools, financial aid offices, lenders and guaranty agencies and other members of the financial aid community. The center will provide support for several different computer systems used in the financial aid process for SFA. Specifically, the center



will support the users who access Department of Education's databases, CPS mainframe database, and the EDE suite of software products, NSLDS, and transmission software. The center's representatives will also respond to inquiries regarding Direct Loan Origination, Pell Grants and Campus Based data. Because these systems are used in multiple stages of the delivery partners CSDM, the center will provide services in the **Eligibility, Annual Operations, and Oversight** phases of the lifecycle.

It should be noted that future systems requiring support would eventually be folded into the Delivery Partners CIC. This will require adept and experienced technical staff who will be trained on the fundamental elements of each system.

3.0 Non-Telephone Contacts

3.1 Written Correspondence and Fulfillment

It is important that all written correspondence be processed reliably and consistently, regardless of the interaction center involved. In the interests of customer service, the Consistent Answers team recommends a single P.O. Box or street address to receive all SFA written correspondence from customers: Students, Schools, and Financial Partners. This central mail center could be located within one of the centers or be incorporated into the current Multiple Data Entry (MDE) structure instead of each current center processing mail individually. Mail received at this address will be imaged and linked to the customer's account within the CRM software application. This imaging process will allow any CSR at any location to view the correspondence and respond accordingly. Once the document has been imaged and linked to the account, the appropriate logical center will receive notification of the service request. Workflow management will then route the correspondence to the appropriate representative.

Fulfillment will be handled through a fulfillment center near one of the CICs. For instance, if a customer calls to request an application for consolidation of loans, then the automated fulfillment will take place from the fulfillment center. Similarly, if a customer requests a duplicate SAR, then the automated fulfillment will take place from the fulfillment center. Such centralization of fulfillment will provide consistency and efficiency in information distribution from all the centers.

3.2 Fax

A central fax number will route all facsimiles to the fulfillment center location. The center's facsimile equipment will allow the fax to be imaged while it is received by the center. Upon receipt of the fax, a representative will review the fax and link it to the customer's account, just as direct mail is imaged. From this point on, the fax will be visible to all centers regardless of logical grouping or physical location.

3.3 E-mail

A single customer-facing e-mail address will receive all e-mail and web correspondence. This single common address will facilitate easier routing than the current multiple addresses. The E-mail can be sent in a forms-based interface as part of the current SFA portals. Trained representatives will use the CRM software's e-mail tracking and response system in order to sort and direct inquiries to the proper logical interaction center. Once there, the e-mails will be queued to the designated representative.



3.4 Chat

The SFA Customer Interaction Centers utilize web chat for some customer contacts. Consistent Answers seeks to improve this chat process by making it more efficient, pursuant to customer demand. Representatives working with chat must be well versed in the technical web-related issues and the financial aid lifecycle. The prevalence of web chat will be determined further after Consistent Answers receives customer input from a focus group.

Once the use of web chat has been determined, Consistent Answers will examine the telephonic and technical impacts of the implementation of web chat. Special consideration must be given to the representatives who will work on web chat with customers. Representative skills for web chat will be distinct from the telephone-focused representatives.

4.0 Tiers of Inquiries

For each Customer Interaction Center, the types of inquiries anticipated can be divided into levels of complexity, or tiers. Each tier of inquiry has specific criteria defining it as Tier One, Tier Two, etc. In general, the Customer Interaction Centers anticipate a high volume of Tiers One and Two inquiries and lower volumes of inquiries for Tiers Three and Four. The criteria for tiers of inquiry are detailed in this section.

4.1 Tier One

A Tier One Inquiry may be defined as an inquiry that requires a CSR have "Read-Only" access to Department of Education systems. Some of the most common inquiries that meet this criterion include status checks and balance inquiries. Tier One inquiries would also include requests for materials or applications. Additionally, any inquiry that can be automated within the IVR Self-Service system may be considered Tier One. Some of these inquiries include changing graduation dates or institutions, or requesting a consolidation application. Tier One inquiries will cross all of the logical centers. CSRs in all call centers will be expected to be able to answer Tier One calls for any of the logical centers.

4.2 Tier Two

A Tier Two inquiry may be defined as an inquiry with increased complexity from Tier One. In general, these inquiries may require some account analysis and changes to the customer records or basic web assistance. Or, in the case of the Delivery Partners' center, these inquiries require more detailed technical help. Tier Two inquiries are not automated because of their increased complexity. Tier Two inquiries may include in-depth SAR/FAFSA Help, answering questions about past-due accounts, or specific technical questions relating to a system such as NSLDS. Tier Two will involve opening service requests that may be escalated to other representatives.

4.3 Tier Three

Tier Three inquiries require even more expertise within a specific phase of the financial aid lifecycle. At this point, customers may be defaulting on loans or seeking a complex loan consolidation. In the Tier Three level, Delivery Partners may have inquiries related to Program Reviews or Default Rate Appeals. Tier Three also qualifies as the first tier of inquiry for the Ombudsman center. (Because of their specialized nature, the Ombudsman Cases will require the effort and research indicative of Tier Three or Four inquiries.) Complex general inquiries previously answered by Ombudsman CSRs will now be answered by CSRs who resolve Tier Three inquiries. Less complex Ombudsman cases will qualify as Tier Three inquiries.



4.4 Tier Four

Tier Four inquiries include the most complex and urgent needs required by the students and delivery partners. The Tier Four inquiries may include a long-range series of tasks that require borrower action or similar follow-up work and research. For Delivery Partners, Tier Four inquiries may include Inspector General Investigations, Emergency Actions, or System-Wide technical outages. For student borrowers, Tier Four inquiries may pertain to the Treasury Offset Process, Hearings or Appeals, and Litigation. Within the Ombudsman center, similarly highly skilled representatives can answer complex inquiries and requests.

5.0 Staffing

5.1 Expectations and Skill Sets

Customer Service Representatives for all four logical interaction centers must be able to respond to general inquiries about the financial aid process. Much of this knowledge already exists, and through CRM technology, Tier One CSRs will be able to respond to most general or Tier One inquiries, regardless of interaction center.

Tier One

Tier One service is responsible for taking incoming calls, logging details of calls, tracking calls, and taking action to resolve all issues related to the Customer Interaction Centers. If the call can be resolved at this point, Tier One service talks the customer through the resolution and closes the inquiry. Tier One is responsible for escalating unresolved issues to Tier Two support for resolution.

Tier Two

Tier Two service is responsible for insuring all calls are resolved or escalated to appropriate Tier Three resources. Tier Two is organized based on functional expertise and will be responsible for tracking and resolving all inquiries escalated by the Tier One representatives.

Tier Three and Tier Four

Tiers Three and Four support consist of people and teams with specific expertise. These tiers will not have much direct contact with users. Tiers Three and Four are the resolving domain for issues that cannot be resolved at the Tier One or Tier Two levels. Tiers One and Two will initiate the service requests that Tiers Three and Four will eventually resolve.

5.2 Staffing Levels

For the different logical centers, all CSRs must have a basic knowledge of their center's place in the financial aid lifecycle. The various CSR duties for the centers are outlined below:

Pre-Attending/Attending

Representatives in the Pre-Attending/Attending center must have general knowledge of the Awareness and Apply/Receive phases in the financial aid lifecycle. Representatives will respond to inquiries from students through telephone, e-mail, fax, and written correspondence as well as web chat, if offered. In some cases, schools may call on behalf of the students as well; however most



inquiries will come from students applying for aid. Some representatives will also answer more complex Tier Two inquiries, involving changes to student records.

Ombudsman

Representatives in the Ombudsman center will respond to Tier Three and Four inquiries relating specifically to Ombudsman casework and the Repayment phase of the lifecycle. Representatives will receive inquiries from students via phone, e-mail, and written correspondence. Additional contact channels, while available, are not anticipated due to the nature of Ombudsman casework. The Ombudsman CSRs will be responsible for responding during the initial contact and documentation of case details. The case management and casework will be done by SFA’s office of the Ombudsman.

Post-Attending

Representatives in the Post-Attending center must be well versed in the Repayment phase of the financial aid lifecycle. Representatives will respond to inquiries from both students and delivery partners inquiring about repayment status and options for various accounts. Many representatives will also specialize in a specific area of the lifecycle (e.g. deferment, TOPs, consolidation) to enable knowledgeable responses to Tier Two, Three, and Four inquiries. Customer contacts are anticipated from phone, e-mail, web, fax, and written correspondence.

Delivery Partners

Representatives in the Delivery Partners center will respond to inquiries primarily from schools in addition to some financial partner inquiries. Contacts are expected from phone, e-mail, web, fax, and written correspondence. Representatives will specialize in different areas of the financial aid lifecycle, from the perspective of delivery partners, rather than students. Different representatives may cultivate expertise in very specific technical areas to better respond to Tier Three and Four inquiries.

6.0 Hours of Operation

For these logical Customer Interaction Centers, the Consistent Answers team maintains that there should be locations in different time zones across the United States to provide maximum flexibility of service for customers.

All IVR self-services should be available to all callers (Spanish and English) 24 hours a day, 7 days a week. The database availability could be an issue in the offering of this service. Also, most live voice weekend services should be eliminated because Saturdays and Sundays are consistently the lowest inquiry days. With IVR self-service availability, many inquiries may be resolved without the use of CSR assistance. Additionally, late-night hours can be drastically reduced, since there are very few calls during this time of day. If there are anticipated peaks, hours could be altered for high volume months (e.g. month before FAFSA due date, hours will be extended).

All Times Eastern Standard Time

Eastern Area:	8:00 AM	6:00 PM	Monday - Friday
Western Area:	10:00 AM	8:00 PM	Monday - Friday



8:00 AM 2:00 PM Saturday¹

7.0 *Feedback and Customer Satisfaction*

Each Customer Interaction Center will be expected to provide reports and customer satisfaction surveys as stipulated by SFA. SFA will provide each Operating Partner with the telephonic and technical tools necessary to view and produce reports on center performance and customer satisfaction.

For example, SFA will provide the layout and configuration for the real-time reports the center must provide. SFA will standardize the ACD and IVR reports provided through the telephony system. Additionally, SFA will provide the IVR post-call surveys and capture that customer satisfaction information independent of the Operating Partners. When customers call, the initial IVR greeting can include an option for them to complete a survey at the end of their call. Upon resolution, the CSR can transfer the customer to the automated survey, allowing them to give immediate feedback about their service.

¹ Saturday will be used for Debt Collection campaigns, to phone people with outstanding/defaulted loans and, for customer callbacks (1-800-I-WILL-PAY) or similar.

From June 2001 ACD Reports,
DCSIC Saturday volume was only 427 with a weekday average of 2,939.
FSAIC Saturday volume was 4,404 and Sunday volume was 2,348.
From Monday to Friday, the average weekday volume was 17,483.