

NSLDS II
Fetch Strategy Review
UPDATE

July 19, 2002

Table of Contents

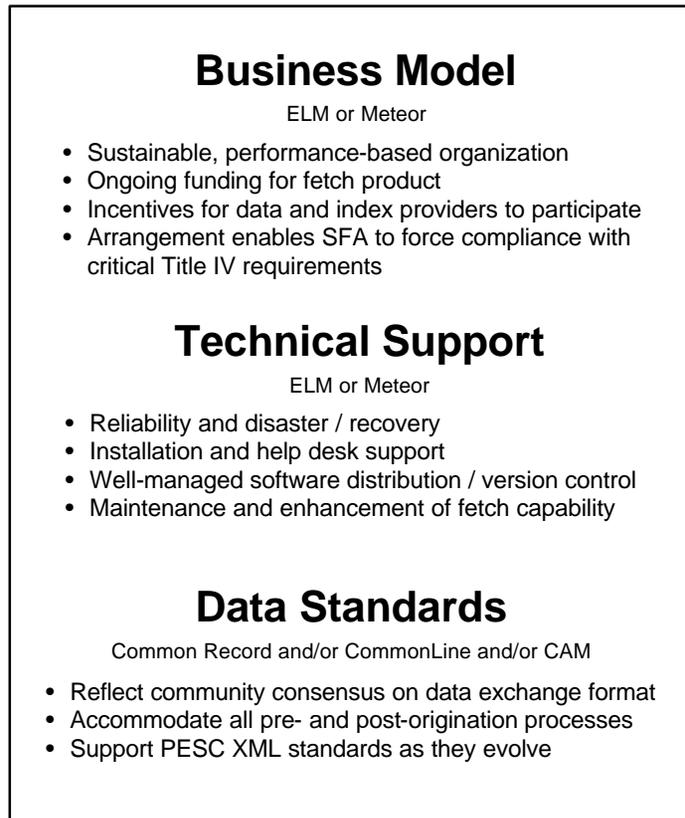
- Setting the Context
- FFEL Fetch Capability
- Overall Priority for Investment Spending
- Status of Meteor and ELM Initiatives
- Attachments
 - Community Site Visit Summaries
(from April 5, 2002 High-Level Business Requirements)

Setting the Context

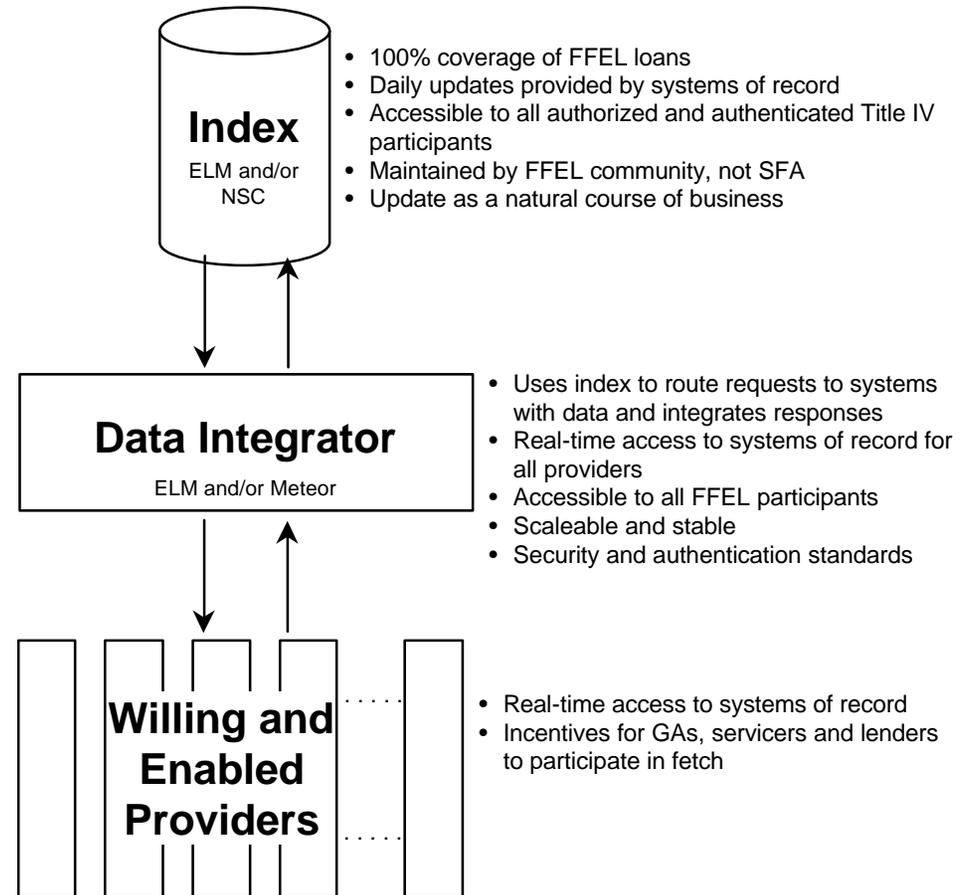
- During the November 2001 through March 2002 timeframe, the NSLDS II Reengineering team assessed the viability of providing more timely, direct access to FFEL data from source systems supported by lenders, servicers and GAs through a “fetch” strategy.
- Based on its initial assessment of the two solutions for pursuing a FFEL fetch strategy – ELM and Meteor, the project team concluded that it will take some time for industry consensus on the pre-requisite standards, technology and provider to emerge.
 - Key challenge is FFEL and Perkins data, due to the number and variety of data providers
 - ELM’s fetch solution is maturing but will need time and creativity to achieve broad coverage for its index and from loan servicers
 - Meteor solution is less mature and has major open issues regarding its business model and user technical support strategy
 - SFA capabilities need enhancement to support a fetch strategy
 - Convergence on XML-based data exchange standards is just beginning
- This deliverable provides a brief update regarding the progress of the FFEL fetch strategy in terms of:
 - Overall priority of FFEL fetch relative to other initiatives within the “big ideas” being considered as part of NSLDS II Reengineering
 - Recent progress of ELM and Meteor toward implementing a production-ready solution

FFEL Fetch Capability* Key Building Blocks, Requirements and Candidates

Infrastructure



Core Components



*Perkins Fetch building blocks and requirements are similar but candidates differ

Overall Priority for Investment Spending

- Since the initial review, the NSLDS II project team has worked with FSA and ED leadership to prioritize the rollout of a number of “big ideas” including FFEL fetch:
 - Data Warehousing
 - Internal FSA Direct Access
 - Outsourced / Reengineered Enrollment Tracking
 - FP Data Feed Reengineering (which includes FFEL fetch)
 - Common Record Extension

- FFEL fetch is positioned as a longer term opportunity to focus on during the FY04 timeframe. The reasons for this include:
 - Ability to enhance internal capabilities first
 - Gaps in the existing ELM and Meteor architectures
 - Soundness of business models for both the ELM and Meteor solution

- As work on the first release of NSLDS II progresses (data warehousing and internal FSA direct access), the priority and rollout schedule for FFEL fetch will be reassessed.

Status of Meteor and ELM Initiatives

Meteor

- Since the initial review, Meteor has shown more progress toward a workable solution than has ELM – both in terms of the evolution and deployment of its architecture as well as its adoption. Currently, there are more than 30 “early adopters” including schools, lenders and GAs. As designed today, Meteor will:
 - Support inquiries to multiple access provider sites (e.g., student portal at a school)
 - Use the Clearinghouse index to route requests to data providers (e.g., lenders, servicers)
 - Return real-time responses, as available, to the user
- Going forward, key areas for development include the following:
 - Currently does not support high volume, batch requests
 - Business model is still evolving, and management and product support needs to be transitioned from NCHelp to an organization with a long-term commitment to its success
 - Participation/coverage needs to grow well beyond the early adopters, with full production rollout scheduled to begin by the end of CY02

ELM

- Progress by ELM on its FFEL fetch capability has delayed as ELM resources have been focused on stabilizing the core product offering from Q1 – Q3 CY02. A renewed emphasis on FFEL fetch is not likely to occur before Q4 CY02.
- Key areas for development include the following:
 - Currently does not provide a true fetch solution (i.e., real-time, direct access)
 - As with Meteor, participation/coverage needs to grow significantly among data providers

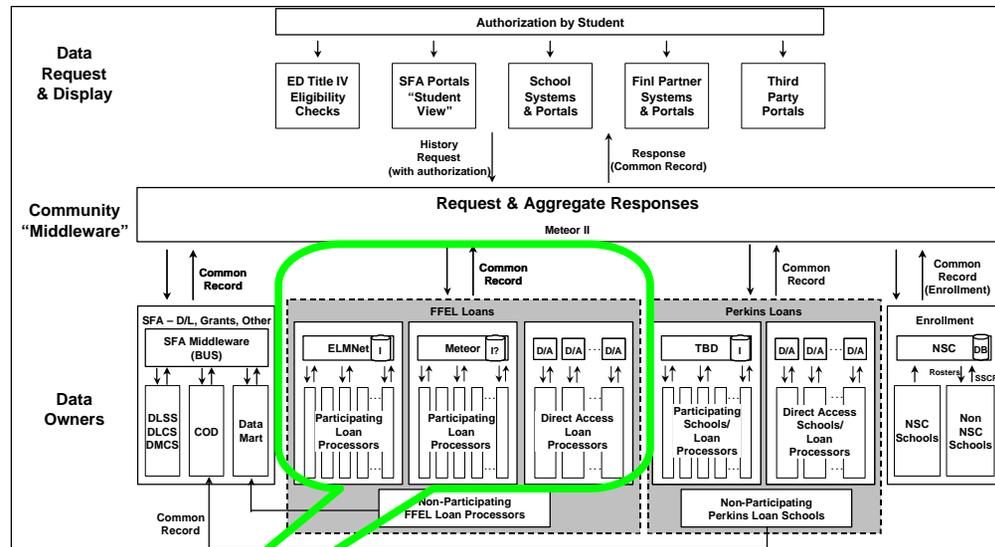
Attachments

Community Site Visit Summaries

(from April 5, 2002 High-Level Business Requirements)

Community Site Visit Objectives

The site visits aimed at an initial assessment of how current and emerging community capabilities might meet key elements of the NSLDS Strawman design presented at the 12/12/01 NSLDS Focus Group meeting



Direct Access Strategy
As of 12/12/01
NSLDS Focus Group Meeting

FFEL Fetch Capability focus

- ELM site visit
- Meteor site visit
- NSC site visit (index only)

Key Areas for Improvement^{*}

FFEL Fetch Capabilities

- **ELM**

- ELM's fetch solution is maturing but will need time and creativity to achieve broad coverage for its index and from loan servicers

- **Index**

- The ELMNet2 index currently has 40% coverage of FFEL loans. Commitments from Sallie Mae (in March 2002) and PHEAA PHEAA that should bring coverage of non-defaulted loans to 90%
 - Even with broader coverage of non-defaulted loans, index coverage still needs to improve in support of defaulted FFEL loans

- **Data Integrator**

- ELMNet2 currently provides real-time access to approximately 10% of non-defaulted FFEL loans as part of a pilot of the fetch capability at Citibank and Wells Fargo

- **Meteor**

- Meteor's solution is less mature than ELM and has major open issues regarding its business model and technical support strategy

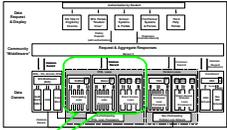
- **Business Model**

- NCHHELP launched the Meteor Project to demonstrate the feasibility of a concept and technology – not to provide the infrastructure and support for a production system.
 - It is NCHHELP's intent to transition Meteor to another organization to provide long-term support. This process is vital given current plans to rollout the production system this summer

- **Technical Support**

- The Meteor solution, which is designed to be distributed across hundreds and potentially thousands of providers, introduces software distribution and version control issues, thereby increasing the difficulty of quality assurance
 - As the Meteor strategy is further refined, additional attention needs to be focused on the help desk support infrastructure. To date, work in this area has been deferred as a responsibility of the adopting organization

^{*}Based on status at the time of January 2002 site visits.



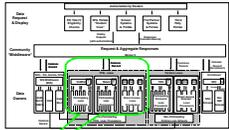
ELM Overview, History and Status

- **ELM Defined**

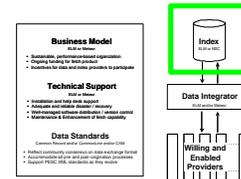
- ELM refers to Mutual Benefit Corporation ELM Resources as well as the combination of ELMNet2 and ELMNet3, the current and future iterations of the ELM tool that uses its home grown and maintained index of borrowers tied to the financial institution originating or servicing their loan. It also refers to the NCS Pearson data facility and technical services personnel dedicated to the ELM application and maintenance team.

- **ELM Myths / History**

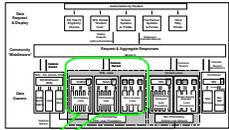
- What percent of FFEL data does the ELM have?
 - There are many other ways slice the question of “coverage” obtained by ELM, be it through memberships, origination share, affiliates, etc. However, this issue boils down to two main questions pertaining to the “fetch” strategy. What percent of post-disbursement data owners maintain their information on the ELMNet index? What percent of post-disbursement data owners are willing and able fetch providers? Today, the ELMNet index receives daily updates from lenders and servicers that comprise nearly 40% of the post-disbursement FFEL loan volume (I.e. Citibank, Wells Fargo, First Union, NELNet). ELM has commitments from PHEAA and Sallie Mae that would bring that volume to near 90% for the index. The percent of willing and able fetch providers is a subset of this 40%.
- ELM Classic, E-Box, ELMNet2, ELMNet3 – what does it all mean?
 - ELM Classic was launched by ELM in 1996 and today still serves as the core of ELM's loan delivery and origination system. E-Box is an electronic mailbox used to facilitate communication between loan parties (school, lender, etc.) ELMNet2 is a current ELM implementation that partially integrates ELM Classic with a real-time loan inquiry system using the ELMNet Index. This Index is updated daily by ELM members, through batch updates as well as through use of ELM Classic, and ties borrowers to the lending and servicing institutions that service their loans. ELMNet3 (really phase three) is the integration of ELM Classic, E-Box, and ELMNet2, along with additional real-time features. This integration is underway and is scheduled for production release Spring 2002.
- How does facilitating an Open Market drive up ELM's market share?
 - ELM is a corporation in business to provide a free service to schools by creating a common presentation of multiple member lenders for schools to choose from when issuing FFEL Loans. ELM also offers optional in-house origination services for these FFEL loans. As a by-product of this role, ELM drives competition on service levels and terms up while decreasing the importance of platform and data exchange. In this role as an originator, ELM is able to collect information from these transactions to populate an index (the ELMNet Index) that links borrowers to the source location for information about their loan. This exists as a by-product only while the loan is in the origination process. Once the loan is disbursed, manual updates are needed to keep the index current. As ELM's share (20% in 2000) of the origination market grows, so does the inherent coverage and accuracy of its index.



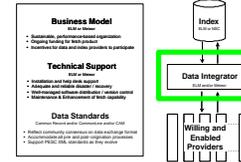
Provider: ELM
Target Data Need: FFEL and Perkins Information
Component: Index



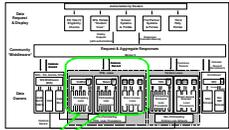
FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirements
<p>ELM's index currently covers 40% of non-defaulted FFEL loans but with major near term commitments, still has apparent gaps in the coverage of defaulted FFEL loans and Perkins loans</p>	
<ul style="list-style-type: none"> • 100 % coverage of FFEL Loans 	<ul style="list-style-type: none"> • Current 40% coverage from Citibank, Wells Fargo, First Union and NELNet plus some smaller FFEL servicers. • Commitments and work-in-progress from Sallie Mae (by end of March 2002) and PHEAA (by summer 2002) should bring non-defaulted loan coverage to 90% this year • OPEN ISSUE: Coverage for defaulted loans serviced by GAs is unclear • OPEN ISSUE: Coverage of Perkins loans is currently not provided
<ul style="list-style-type: none"> • Daily updates provided by systems of record 	<ul style="list-style-type: none"> • Index updates occur as a normal by-product of transactions made to loans while being originated through ELMNet2. • Loans not in origination require separate daily updates provided by participating members. • OPEN ISSUE: How to compel members to maintain currency of index for loans not in origination
<ul style="list-style-type: none"> • Accessible to all authorized and authenticated Title IV participants 	<ul style="list-style-type: none"> • Various levels of access exist depending on whether the user logged-on to the system as a Financial Aid Professional, using a password, or as a student using SSN and DOB.
<ul style="list-style-type: none"> • Maintained by FFEL Community, not SFA 	<ul style="list-style-type: none"> • ELM is owned and funded by its members who are FFEL lenders and guarantors • ELM and its members, not SFA, perform maintenance of the index.
<ul style="list-style-type: none"> • Update as a natural course of business 	<ul style="list-style-type: none"> • True for FFEL loans originated through ELMNet but not for loans in repayment or originated outside ELMNet • Loans that are not originated through ELM and those that are not serviced by ELM members are not maintained in the ELMNet2 index. • OPEN ISSUE: How to maintain currency of index for non-members and non-ELM-originated loans



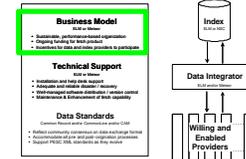
Provider: ELM
Target Data Need: FFEL and Perkins Information
Component: Data Integrator



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirements
As with its index, data provider coverage stands as one key area for improvement. Today, ELM can provide real-time access to approximately 10% of non-defaulted FFEL loans	
<ul style="list-style-type: none"> • Uses index to route requests to systems with data and integrates responses 	<ul style="list-style-type: none"> • ELMNet2 uses its index to determine the source system of information, and if that source is accepting real-time fetch then makes a request for information of that system. Otherwise, the ELMNet2 product retrieves its most recent copy of information for display to the user. • This “fetch” capability is in the pilot stages with Citibank and Wells Fargo
<ul style="list-style-type: none"> • Real-time access to systems of record for all providers 	<ul style="list-style-type: none"> • Citibank and Wells Fargo currently provide real-time access (approx 10% of non-defaulted loans) • Commitments from other ELMNet2 participants to provide real-time access to their source data • OPEN ISSUE: Impact of committed participants on overall coverage • OPEN ISSUE: Need better understanding of schedule for gaining real-time access.
<ul style="list-style-type: none"> • Accessible to all FFEL participants 	<ul style="list-style-type: none"> • Available free to students and schools • Fee-paying ELM members also have access to ELM services such as ELMNet, ELM Classic and E-Box. • FFEL lenders, servicers and GAs that are not members do not have access to ELMNet2 services.
<ul style="list-style-type: none"> • Scalable and stable 	<ul style="list-style-type: none"> • The ELMNet2 tool is built and maintained in standard “N+1” architecture, meaning “N” units of application storage and/or processing power can be added to support the product. • Application maintenance is performed by the contracted services of NCS Pearson in Iowa City, IA.
<ul style="list-style-type: none"> • Security and authentication standards 	<ul style="list-style-type: none"> • School Financial Aid Professionals and ELM Members are authenticated by password. • Today, student access to the site is not password or pin protected. • NCS Pearson is also the SFA operating partner maintaining the SFA Pin Site.

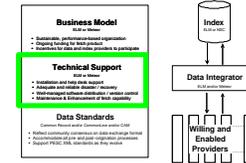
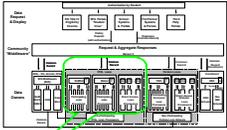


Provider: ELM
Target Data Need: FFEL and Perkins Information
Component: Business Model



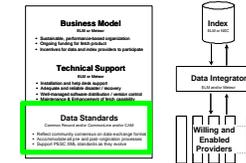
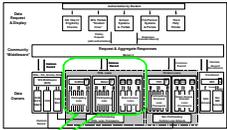
FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirements
ELM's business model is fundamentally sound, built around its core loan origination business	
<ul style="list-style-type: none"> • Sustainable, performance-based organization 	<ul style="list-style-type: none"> • Provides a demanded service to its customers, with loan origination serving as the foundation for the business • Sound capital backing from multiple credible sources in finance and banking • Led by a board of directors - all ELM Members – who each have one equal vote
<ul style="list-style-type: none"> • Ongoing funding for fetch product 	<ul style="list-style-type: none"> • The ELMNet2 product is a current offering from ELM and enhancements to the product are planned through Spring 2002 and beyond to expand fetch capabilities. • OPEN ISSUE: Timing and estimated funding levels for expanded capabilities vs. maintenance and support
<ul style="list-style-type: none"> • Incentives for data and index providers to participate 	<ul style="list-style-type: none"> • As schools and other lenders apply pressure to increase service levels and offer better loan terms, lenders and servicers are driven toward participation to increase their visibility and lower competition costs based on platform dependence. • OPEN ISSUE: Need better understanding of current pricing structure for members and potential implications, particularly for smaller lenders
<ul style="list-style-type: none"> • Arrangement enables SFA to force compliance with critical Title IV requirements 	<ul style="list-style-type: none"> • ELM is owned and funded by its members who are FFEL lenders and guarantors • ELM indicated that it was willing to work with SFA regarding fetch capability evolution. • OPEN ISSUE: SFA reliance on an ELM-provided fetch capability will require a detailed contract with ELM, similar in scope and terms to an “operating partner” agreement that balances SFA and ELM interests.

Provider: ELM
Target Data Need: FFEL and Perkins Information
Component: Technical Support

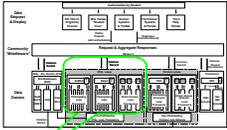


FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirements
Technical support services, including help desk support and software maintenance, are managed and provided by NCS Pearson	
<ul style="list-style-type: none"> Reliability and disaster / recovery 	<ul style="list-style-type: none"> Routers, switches, servers and storage are redundant in both power supply and I/O access. ELM servers are monitored at the NCS Pearson data center using HP Open View and Tivoli monitoring tools. Weekly full backups and nightly incremental backups are taken and stored at an off-site location.
<ul style="list-style-type: none"> Installation and help desk support 	<ul style="list-style-type: none"> ELM's installation and help desk support services are contracted through NCS Pearson. NCS Pearson became the ELM technical services provider in late calendar year 2001. OPEN ISSUE: Need to confirm that the existing help desk structure is scalable given that the use of the ELMNet2 index could significantly increase support requirements. For example, hits on the index would increase from sporadic inquiries to constant use by a much more active user base including SFA.
<ul style="list-style-type: none"> Well-managed software distribution / version control 	<ul style="list-style-type: none"> The ELMNet2 and future phase ELMNet3 are centralized, web-served applications. NCS Pearson manages these web-servers as well as maintenance for older versions of ELM Classic and E-Box.
<ul style="list-style-type: none"> Maintenance and enhancement of fetch capability 	<ul style="list-style-type: none"> ELM and NCS Pearson indicated that they are willing to work with SFA and the community to advance their fetch capabilities. ELM and NCS Pearson perform ongoing maintenance for the existing ELM products. OPEN ISSUE: What are the business drivers for ELM's members and sponsors to enhance fetch given that loan origination is ELM's core business?

Provider: ELM
Target Data Need: FFEL and Perkins Information
Component: Data Standards



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirements
Today, ELM supports multiple CommonLine formats and has expressed a willingness to move in the direction of a single, standard format and support key extensions	
<ul style="list-style-type: none"> • Reflect community consensus on data exchange format 	<ul style="list-style-type: none"> • Currently ELMNet2 supports multiple CommonLine formats
<ul style="list-style-type: none"> • Accommodate all pre- and post-origination processes 	<ul style="list-style-type: none"> • ELM has indicated a desire to work with COTS vendors such as PeopleSoft to support the end-to-end financial aid life cycle. • ELM has also indicated the potential to make enhancements to ELMNet2 to support defaulted, Perkins and Direct loans as well as state grants. • OPEN ISSUE: Need better understanding of ELM's priorities with regard to enhancements including SIS software and alternative aid.
<ul style="list-style-type: none"> • Support PESC XML standards as they evolve 	<ul style="list-style-type: none"> • ELMNet2 uses CommonLine (flat file) formatted files for its data exchange. • ELM has indicated that it supports the evolution of XML as a standard. • OPEN ISSUE: Who is going to be the leader of this initiative?



Meteor Overview, History and Status

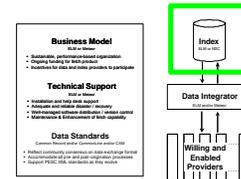
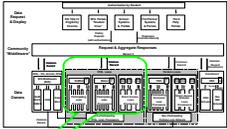
- **Meteor Defined**

- Meteor refers to the concept and development plan to use a distributed network of Access, Index and Data providers to provide a real-time FFEL borrower and loan inquiry tool. It also refers to the Priority Technology personnel dedicated to the Meteor Project and the undetermined future corporate adopter for the initiative.

- **Meteor Myths / History**

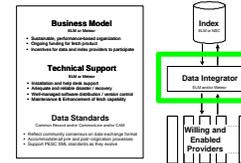
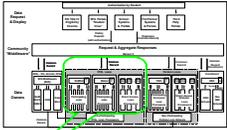
- Is there a real-live product?
 - Meteor completed a Reference Implementation in March 2001 using Sallie Mae as the Data Provider and the All Borrower Index (Clearinghouse – Loan Locator) as the Index Provider. The Reference Implementation is not the version that will be implemented for use by the community, but rather was a proof-of-concept on which to build and refine the future Meteor architecture. The next iteration of the product is slated for completion mid-year 2002.
 - Status of current implementation iteration:
 - February – early adopters guide
 - April – implementation guide
 - June – code release
 - Phased rollout to production
- What is an Incubator Strategy?
 - NCHHELP has been fostering the development of the Meteor Project for over 2 years in the hope that the project would grow to take on a life of its own. With the addition of Priority Technology Inc. as the developer of the new product, and the fast approaching implementation, Meteor is placing more and more demands on NCHHELP, demands it was never suited to address. As the incubator of this project, NCHHELP has come to the conclusion that it is time for Meteor to “leave the nest” and be adopted by a corporate sponsor who can carry on the development
- Up for Adoption?
 - Post-incubation stage, NCHHELP is now soliciting bids for a corporate sponsor for the Meteor Project. To date, bids from both ELM and The Clearinghouse have been received and reviewed. The goal of the adoption is to place the Meteor Project ground work in the hands of a corporation, rather than a trade organization, that is better suited to the development, maintenance and improvement needs of a true production application.

Provider: Meteor
Target Data Need: FFEL and Perkins Information
Component: Index



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirement
Meteor's indexing strategy is designed to maximize coverage through the use of multiple index providers including the Clearinghouse and ELM	
<ul style="list-style-type: none"> 100 % coverage of Loans 	<ul style="list-style-type: none"> Although Meteor is not an index or an index provider, it is architected to use a network of index providers to achieve maximum coverage. The Meteor solution plans to use the All Borrower Index (Clearinghouse Loan Locator) and the ELMNet2 Index as its indexes. The All Borrower Index has near 100% coverage of defaulted and non-defaulted FFEL loans, and updated on a monthly basis by GAs The ELMNet2 Index has 40% coverage of open, non-defaulted FFEL loans, and is updated as often as on a daily basis for ELM originated loans OPEN ISSUE: Terms have not been reached for the use of the ELMNet2 Index OPEN ISSUE: What is the freshness of data in the All Borrower Index, especially for non-defaulted loans where a GA is not the system of record? OPEN ISSUE: Coverage of Perkins loans is currently not provided
<ul style="list-style-type: none"> Daily updates provided by systems of record 	<ul style="list-style-type: none"> The All Borrower Index is updated at the discretion of the data provider. For the ELMNet2 Index, updates occur as a normal by-product of transactions made to loans while being originated through ELMNet2. Loans not in origination require separate daily updates provided by members. OPEN ISSUE: How to compel NSC data providers, and ELM data providers with loans not in origination, to maintain currency of indexes
<ul style="list-style-type: none"> Accessible to all authorized and authenticated Title IV participants 	<ul style="list-style-type: none"> One of Meteor's primary objectives is to provide free access to all authorized and authenticated Title IV participants through an open source model.
<ul style="list-style-type: none"> Maintained by FFEL Community, not SFA 	<ul style="list-style-type: none"> Meteor is not an index or an index provider. Maintenance of the index is the responsibility of the individual index providers (e.g., ELM, NSC).
<ul style="list-style-type: none"> Update as a natural course of business 	<ul style="list-style-type: none"> Meteor is architected to rely on the All Borrower Index and ELMNet2 Index to be maintained as part of their role as Index Providers. OPEN ISSUE: How to determine which index is correct when multiple "hits" are made for a record OPEN ISSUE: How to maintain currency of index

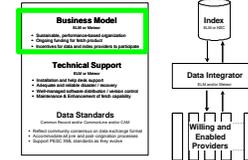
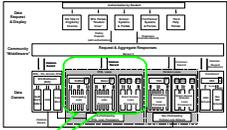
Provider: Meteor
Target Data Need: FFEL and Perkins Information
Component: Data Integrator



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirement
<p>Although the production system will not be available before the Summer of 2002, Meteor has a growing list of “early adopters. Further, Sallie Mae participated in the “Reference Implementation” of Meteor in March 2001</p>	
<ul style="list-style-type: none"> • Uses index to route requests to systems with data and integrates responses 	<ul style="list-style-type: none"> • Meteor’s software is designed to be installed at an “Access Provider’s” site (e.g., student portal at a school). This software will make requests of multiple Index Providers (e.g., NSC and ELM). If there is a hit, these Index Providers will then contact the correct Data Provider to attempt a real-time fetch of information. Once all responses are returned, business logic found in the “Access Provider’s” installation of the Meteor software would determine what is the most current information to display to the user. • This “fetch” capability was piloted as part of the Reference Implementation in March 2001 using the All Borrower Index and Sallie Mae as the Data Provider over a single room LAN using a local installation of the Meteor software. • The Meteor solution relies on the ability to fetch data from the source system, in the event of a failure to retrieve data there is no copy of data, dated or otherwise, to serve as a “system of last resort”. • OPEN ISSUE: The Reference Implementation is not the current version of the software and the new, production version of software is not scheduled from release until later this summer • OPEN ISSUE: What happens when no hits are returned from the Index Provider or Data Provider?
<ul style="list-style-type: none"> • Real-time access to systems of record for all providers 	<ul style="list-style-type: none"> • “Early Adopters” can start to enable real-time access by Spring of 2002 • The list of early adopters is small, but growing • OPEN ISSUE: Need better list and schedule of early and planned adopters. • OPEN ISSUE: Need better understanding of initial capabilities available to early adopters given that programming activities are scheduled for completion in June 2002 with testing and rollout to occur later in the summer.
<ul style="list-style-type: none"> • Accessible to all FFEL participants 	<ul style="list-style-type: none"> • Plans are to enable Meteor for use free of charge to all participants.
<ul style="list-style-type: none"> • Scalable and stable 	<ul style="list-style-type: none"> • Meteor has not yet been delivered for use as a production system; however, both the application and its distributed installation approach enable it to expand to the necessary scale. • Meteor’s distributed network of hardware, software and security (authentication) make stability and security difficult to judge. • OPEN ISSUE: Security and authentication are the responsibility of the Access Provider. As Meteor plans to have multiple Access Providers, who and how will they manage the overall security of the system?
<ul style="list-style-type: none"> • Security and authentication standards 	<ul style="list-style-type: none"> • The Meteor project has expressed interest in using the SFA Pin site as an alternative for their Access Providers who will perform authentication. • OPEN ISSUE: The distributed nature of the Meteor architecture will necessitate the ability to share authentication certificates or rights across multiple unrelated platforms. How will this be achieved and maintained when everyone will need to adopt this model?

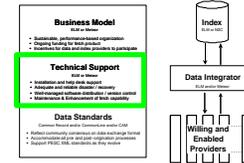
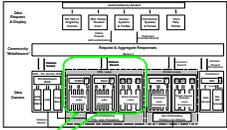
Target Data Need: FFEL and Perkins Information

Component: Business Model



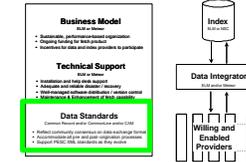
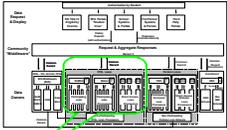
FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirement
<p>NCHELP is actively seeking to transition Meteor to an organization that can make it a viable, long-term solution – a role that NCHELP is not positioned for, or intends to support</p>	
<ul style="list-style-type: none"> • Sustainable, performance-based organization 	<ul style="list-style-type: none"> • The Meteor project was launched by the NCHELP trade organization to demonstrate the feasibility of the concept and technology • NCHELP’s intent is to turn over the production version of Meteor to another organization to provide the required infrastructure and support. • NCHELP has issued multiple RFPs in recent months to take over support of Meteor. Respondents have included the Clearinghouse and ELM. • OPEN ISSUE: The viability of the Meteor is in jeopardy until the project is transitioned to an organization with a long-term commitment to its success.
<ul style="list-style-type: none"> • Ongoing funding for fetch product 	<ul style="list-style-type: none"> • Without a corporate owner, Meteor has relied on contributions from its 40 sponsors to support product development. In addition to funding, 20+ sponsors have provided no-cost, in-kind services. • As a trade organization, NCHELP is not positioned and does not intend to provide ongoing product funding and support.
<ul style="list-style-type: none"> • Incentives for data and index providers to participate 	<ul style="list-style-type: none"> • As schools and other lenders apply pressure to increase service levels and offer better loan terms, lenders and servicers are driven toward participation to increase their visibility and lower competition costs based on platform dependence.
<ul style="list-style-type: none"> • Arrangement enables SFA to force compliance with critical Title IV requirements 	<ul style="list-style-type: none"> • NCHELP has indicated that it is willing to work with SFA regarding Meteor fetch capability evolution. • However, until another organization has taken over support of Meteor, it is difficult to predict SFA’s ability to force compliance with Title IV requirements

Provider: Meteor
Target Data Need: FFEL and Perkins Information
Component: Technical Support



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirement
To date, key aspects of the technical support strategy, including help desk support and software distribution, have not been adequately addressed and will become the responsibility of the organization that takes over Meteor	
<ul style="list-style-type: none"> Reliability and disaster / recovery 	<ul style="list-style-type: none"> The distributed nature of the Meteor solution also distributes the need for reliability and disaster recovery services across hundreds and, potentially, thousands of Index, Access and Data Providers. OPEN ISSUE: How will standards be enforced to maintain reliability and recovery of the system across the distributed network?
<ul style="list-style-type: none"> Installation and help desk support 	<ul style="list-style-type: none"> The distributed nature of the Meteor architecture makes installation and help desk support essential to its success and viability. OPEN ISSUE: This capability cannot be assessed until support has been transitioned from NCHHELP to another organization.
<ul style="list-style-type: none"> Well-managed software distribution / version control 	<ul style="list-style-type: none"> The distributed nature of the Meteor architecture makes distribution and version control essential to its success and viability. OPEN ISSUE: This capability cannot be assessed until support has been transitioned from NCHHELP to another organization.
<ul style="list-style-type: none"> Maintenance and enhancement of fetch capability 	<ul style="list-style-type: none"> The distributed nature of the Meteor architecture makes maintenance and enhancement support essential to its success and viability. OPEN ISSUE: This capability cannot be assessed until support has been transitioned from NCHHELP to another organization.

Provider: Meteor
Target Data Need: FFEL and Perkins Information
Component: Data Standards



FFEL Fetch Capability Requirements by Building Block	Ability to Meet Requirement
Meteor is being developed to support an XML-based format for data exchanges with some flexibility to support the convergence of existing data formats and extensions to support end-to-end financial aid delivery processes	
<ul style="list-style-type: none"> Reflect community consensus on data exchange format 	<ul style="list-style-type: none"> Meteor is planning to use an XML based format for all its data exchange. This XML schema is a different format than CommonLine, Common Record or CAM. However, Meteor is consistent with PESC's early XML standards work.
<ul style="list-style-type: none"> Accommodate all pre- and post-origination processes 	<ul style="list-style-type: none"> Meteor is being built to accommodate all pre and post-origination processes. The data retrieved by Meteor is only as complete as its network of Index and Data providers.
<ul style="list-style-type: none"> Support PESC XML standards as they evolve 	<ul style="list-style-type: none"> Meteor is planning to use an XML based format for all its data exchange. Meteor has supported efforts to codify a common XML dictionary of tags for use in data exchange.