

Business Capability	Data Management				Transaction Processing				Information Fulfillment				Performance Management				Risk Management						
Functional Requirement	Document Management	External Reporting	Internal Reporting	Information Access and Security	Consolidate Loans	Receive and Process Payments	Funds Processing	Account Set-up and Maintenance	Process Forms	Billing	Correspondence	Customer Outreach	Customer Response	Self-Service	Resource Management	Contract Management	Future Planning/ Visioning	Portfolio Management	Quality	Repayment Counseling	Locate Borrowers	Portfolio Analysis/ Risk Modeling	Collection Tools
Phase I	- Move Servicing Prom Notes to existing LC/DMCS storage			- Provide all needed access to prom note images - Augment CMDM for DMCS data, Modify Reporting	- Express Refinance (Phone)		- Electronic refunds to EDA/EBPP borrowers	- Capture Add'l Borrower Info I (LS, DMCS)			- Utilize UPS Mail Innovations™ for selected LS mailings				- Pilot legal resource sharing - Review 'As Is' Contracts model, Co-locate contracts team, Common Language - Expand LS Bankruptcy Proceeding Capacity			- Solicit and leverage GA Best Practices for SCM		- Capture Add'l Borrower Info I (LS, DMCS) - NDNH Data Match Pilot - USPS Skip Trace Services Lessons Learned, IRS Skip Trace Review	- Augment CMDM for DMCS data, Modify Reporting - Define Trending Model/ Approach to be used on LS/DMCS data - Solicit and leverage GA Best Practices for SCM	- Pilot legal resource sharing	
Phase II	- Integrate LC and LS Imaging Solutions - Establish SCM document storage and retention policies			- Integrate LC and LS Imaging Solutions - Review/ Enhance CMDM reporting requirements for SCM - Borrower Comment Access across SCM	- Express Refinance (Web) - Integrated Web Site I		- Pilot electronic refunds and payments to lenders and schools	- Capture Add'l Borrower Info II (forms, imaging)			- Expand UPS mailings, Expand Electronic Fulfillment, Phase out fulfillment centers			- Integrated Web Site I	- Organize single SCM Legal team, train, system access - Organize central SCM Contracts team, train - Discharge/ Cancellation Entity I			- Central IQCU		- Capture Add'l Borrower Info II (forms, imaging) - Analyze existing data for validity and completeness - NDNH Data Match Pilot (Next Steps) - Implement Standard/Shared Skip Trace Services	- Review/ Enhance CMDM reporting requirements for SCM - Implement sophisticated modeling tools	- Organize single SCM legal team, train, system access	
Phase III	- Virtual Imaging Solution for SCM	- Credit Bureau Reporting Enhancements between LS and DMCS		- Virtual Imaging Solution for SCM - Update CMDM for other SCM functions (ex: Consolidation, Delinquency Reporting)	- Integrate Consolidation function into Servicing - Integrated Web Site II	- Downloadable Payment Statements - Bi-Weekly Payments	- Expand electronic refunds and payments to lenders and schools	- Capture Additional Borrower Info III (FAFSA) - IRS Consent Form (eliminate or convert to electronic) - Shift IRS AGI Solicitation to Consolidation	- IRS Consent Form (eliminate or convert to electronic) - Shift IRS AGI Solicitation to Consolidation		- Virtual Fulfillment Center for all of SCM		- Create Common Response Library for response to customer questions and concerns	- Integrated Web Site II - Downloadable Payment Statements	- Discharge/ Cancellation Entity II			- Transfer Non-Defaulted Loans out of DMCS	- Market EDA specifically to delinquent borrowers - Bi-Weekly Payments	- Capture Additional Borrower Info III (FAFSA) - Remove/Archive non-useful data	- Update CMDM for other SCM functions (ex: Consolidation, Delinquency Reporting) - Reduce number of dischargeable loans consolidated into SCM		

LC = Loan Consolidation
LS = Loan Servicing
DMCS = Debt Management Collection System