

# CSB SOO Mapping

## CSB SOO Mapping – Table Key

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
# Only the Min Req	<p><b>COLUMN COMPLETED BY FSA</b></p> <p>Place your suggested High Level Requirement HERE.</p> <p>List any known Regulatory or Statutory Cites. Cite as many as necessary/available. If you don't have such a Cite, it's not a Minimum Requirement.</p>	<p><b>COLUMN COMPLETED BY IP</b></p> <p>Determine if minimum req is in SOO – If so, note section and page #. If not, include recommended text for SOO along with location.</p> <p>Determine if program expectation is in SOO – If so, note section and page #. If not but if you deem necessary to include in SOO, add recommended text along with location.</p>	<p><b>COLUMN COMPLETED BY FSA</b></p> <p>Needs listed in this row are Program Specific requirements. If you can provide a Statutory or Regulatory citation, this will be moved to “Minimum Requirements”. If the Program Specific requirement does not currently exist it should be included under the New CSB Solution Expectations column.</p>	<p><b>COLUMN COMPLETED BY FSA</b></p> <p>Provide any new expectations for the CSB solution (i.e., things that might be requirements that cannot currently be filled due to system limitations, wish list items, etc.). Much of this information will likely be pulled from either the Current Program Expectations column or the Evaluation Suggestions column.</p>	<p><b>COLUMN COMPLETED BY FSA</b></p> <p>Provide any evaluation criteria that might assist in differentiating between proposals.</p>	<p><b>COLUMN COMPLETED BY FSA</b></p> <p>What is the current contractor actually providing? Be specific.</p>

Source Selection Information -- See FAR 2.101 and FAR 3.104

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**CSB SOO Mapping – DLSS**

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1	<p><i>General #1:</i></p> <p>The contractor shall act as an agent for the Federal Government and, at a minimum and not limited to, be transparent to the CSB customers.</p>	<p>Recommendation: 2.2.8 Performance Management – pg. 21, add wording: “...to ensure continuous improvement. <i>The contractor shall always conduct themselves as an agent of the US Department of Education and shall not embarrass the government. This requirement implies that, at a minimum, the contractor will immediately notify ED of any problems, issues, or concerns with customer service, production, security, budget, audit, etc.</i>”</p>				
2	<p><i>General #2:</i></p> <p>The contractor shall avoid embarrassing the Department of Education and the Federal Government. This requirement</p>	<p>Recommendation: 2.2.8 Performance Management – pg. 21, add wording: “...to ensure continuous improvement. <i>The contractor shall always conduct</i></p>				

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	<p>implies that, at a minimum and not limited to, the contractor will immediately notify ED of any problems/issues/concerns with customer service, production, security, budgetary, etc.</p>	<p><i>themselves as an agent of the US Department of Education and shall not embarrass the government This requirement implies that, at a minimum, the contractor will immediately notify ED of any problems, issues, or concerns with customer service, production, security, budget, audit, etc."</i></p>				
					<p>The contractor must process daily, weekly, monthly, and year-end batch processes to maintain borrower data. Daily interfacing with other entities through coordinated specific schedules for data transmissions and receipt of data transmissions. Interface includes those systems located at the Department's Virtual Data Center and other external partners.</p>	<p>Production issues concerning batch processing jobs that impact customers are:</p> <ul style="list-style-type: none"> <li>➤ Process 1<sup>st</sup> and 2<sup>nd</sup> Disbursements</li> <li>➤ Payment Processing/posting</li> <li>➤ Daily Auto-Dialer file</li> <li>➤ Billing Statements and other correspondence</li> <li>➤ Collection Statements</li> <li>➤ SSCR processing</li> <li>➤ NSLDS Reporting</li> <li>➤ Credit Bureau Reporting</li> <li>➤ Interface Transaction processing</li> <li>➤ Year end interest statements</li> </ul>

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3	<p><i>2.1 Maintain Borrower Data</i></p> <p>The Contractor shall maintain, in a current and accurate state, all data elements required to support the various functions of Common Services for Borrowers, in accordance with all applicable laws, regulations and program requirements.</p>	2.2.1 Data Management – pg. 11				
			The Contractor shall maintain and associate the loan ID as assigned by the Origination System and be able to communicate with trading partners using that loan ID.		Does the proposed solution ensure that borrower data is maintained consistently and that reporting can be done at the borrower level? (Cohort default rate, combined billing, payment allocation)?	
		2.2.2 Transaction Processing (Status Updates) – Pg. 12	The Contractor shall process timely and accurately all enrollment status changes and place borrowers into repayment at the appropriate time.		The contractor shall maintain accurate and timely enrollment status information, including timely updates and adjustments.	Include electronic updates received from the NSLDS through Student Status Confirmation Reports (SSCR) and paper updates received from schools and students within <b>3 business days of receipt</b> .
		2.2.2 Transaction Processing (Financial Transactions, Status Updates) –	The Contractor shall process timely and accurately all financial data and changes and place so that the borrower is into repayment at the appropriate		The following are examples of those events that must be allowed to initiate the automated account re-application and re-	

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		pg. 12  2.2.7.2 Call Center (Customer Service Representative) – pg. 18-19	time.		calculation process. This is not an exhaustive list: <ul style="list-style-type: none"> <li>• Payments and payment reversals</li> <li>• Subsidy allocation changes and reversals</li> <li>• Deferment processing, posting, and reversals</li> <li>• Forbearance processing, posting, and reversals</li> <li>• School separation date changes (update, correct, and backdate)</li> <li>• Disbursement date and amount changes, adjustments, refunds, and cancellations</li> <li>• Entitlements</li> <li>• Interest reversals, adjustments, and write-offs</li> <li>• Bill date changes and next payment due date changes</li> <li>• Prepaid amount changes and reversals, and</li> <li>• Incentive eligibility changes.</li> </ul>	

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		2.2.7.2 Call Center (Customer Service Representative) – pg. 19	The Contractor shall record and provide information regarding all contacts, both written and oral with a borrower or a borrower's representative onto the borrower's account. The contractor shall keep this information updated on a daily basis.			
4	<p><b>2.4 Produce Project Materials</b></p> <p>The Contractor shall produce appropriate and accurate standard and non-standard forms, correspondence, and enclosures to CSB customers (borrowers, endorsers and other identified individuals) in full compliance with regulations and laws.</p>	<p>2.2.4 Fulfillment – pg. 14</p> <p>2.2.7.1 Paper – pg. 18</p> <p>2.3.2 Application and System Software Maintenance – pg. 24, add wording: “The CSB vendor(s) will provide a detailed description of change control requirements to include procedures necessary to control the software, documentation, and data definitions throughout the life of the contract. <i>As appropriate, the CSB vendor will design, build, and implement new and</i></p>				

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		<i>updated correspondence, reports, on-line screens, etc. with approval from FSA.”</i>				

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			All forms, correspondence, and enclosures must meet standards imposed by the U.S. Postal Service, FSA's authorized lockbox agent, and FSA.		<p>The Contractor shall generate or provide at least the following documents:</p> <ul style="list-style-type: none"> <li>• Account Statements</li> <li>• Payment histories, depicting payment received date and how it applied to interest, principal, fees, and capitalized interest</li> <li>• Individualized repayment schedules</li> <li>• Deferment forms</li> <li>• Forbearance forms</li> <li>• Entrance and Exit Counseling materials</li> <li>• Billing statements, past due notices, delinquency notices, and final demand letters</li> <li>• EDA applications</li> <li>• Annual and</li> </ul>	

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					<p>Quarterly Interest Statements</p> <ul style="list-style-type: none"> <li>• Income Contingent Waiver Forms</li> <li>• Income Contingent Alternative Income documents</li> <li>• Death, Disability and Bankruptcy documents</li> <li>• Closed School, False Certification, Child Care, and Teacher Loan Forgiveness Applications</li> <li>• Welcome Letters</li> </ul> <p>The Contractor shall generate, store and distribute Direct Loan materials needed to perform Direct Loan servicing activities.</p>	

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5	<p data-bbox="163 228 394 313"><b>2.7 Convert Loans to Repayment Status</b></p> <p data-bbox="163 358 401 716">The contractor shall convert loans to a repayment status when appropriate and provide notification to the borrowers according to Regulatory and statutory requirements, including the Fair Credit Reporting Act.</p>	<p data-bbox="428 196 625 280">2.2.2 Transaction Processing (Status Updates) – pg. 12</p>				
		<p data-bbox="428 724 625 808">2.2.2 Transaction Processing (Status Updates) – pg. 12</p>	<p data-bbox="665 724 999 930">The contractor shall work to insure that Federal Direct Stafford Subsidized and Unsubsidized loan borrowers entering repayment receive the full benefits of the 6-month Grace Period.</p>		<p data-bbox="1381 724 1688 1179">The grace period begins when the borrower ceases to be enrolled on at least a half-time basis. At the end of the grace period, the repayment period begins. A borrower may choose to make interest or principal reduction payments on unsubsidized loans or principal reduction payments on subsidized loans during the time the borrower is in school or in grace.</p> <p data-bbox="1381 1211 1680 1356">A Stafford loan borrower may, upon written request, begin the repayment period prior to the end of the grace period. In this event, the</p>	

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					<p>borrower waives the remainder of the grace period. Borrower payments received on subsidized loans during their in school, grace, or deferred periods shall be applied as principal reduction payments except if outstanding interest from a prior period exists or late charges are outstanding on the account. These payments shall not put the borrower in a paid ahead (pre-paid) status, but can satisfy current or pending payments.</p>	

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			The contractor shall work to insure that Federal Direct PLUS loan borrowers enter repayment immediately on disbursement of the loan.		The first payment on a PLUS loan is due from the borrower within 60 calendar days after the loan is fully disbursed. The Contractor shall un convert loans when appropriate, when for example borrowers are given incorrect status.	
			The contractor shall insure that Federal Direct Consolidation loan borrowers enter repayment immediately on disbursement of the loan.			
			The first payment due must be within 45 days, but not less than 15 days. A consolidation loan booked as an in school consolidation shall be serviced in similar fashion as a Federal Direct Stafford loan booking in an in school status, and converted to a repayment status based on the borrowers anticipated or actual separation from school.			

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			If the Contractor has not been notified by the borrower of the repayment option chosen the contractor shall default the borrower to the Standard Repayment Plan. The Contractor shall have the capability to identify borrowers in a Grace Status, identify borrowers who made an active choice for the Standard Repayment Plan versus those defaulting to the Standard Plan.			The contractor will place "grace status" accounts into an automated telephone calling system to support calls to borrowers about to enter repayment who have not selected a repayment plan.
		2.2.6 Recovery and Resolution – pg. 15  2.2.7.2 Call Center (Customer Service Representative) – pg. 18	The Contractor shall support the following repayment options: <ul style="list-style-type: none"> <li>• The Standard Plan – 10 year repayment</li> <li>• The Extended Plan – 12 to 15 year repayment</li> <li>• The Graduated Plan – Supports various terms</li> <li>• The Alternative Plan – As defined by Direct Loan Business Rules</li> <li>• The Income Contingent Plan(s) – As defined by Direct Loan Business Rules</li> </ul>			
		2.2.6 Recovery and Resolution – pg. 15-16  2.2.7.1 Call Center (Customer Service Representative) – pg. 18	The Contractor shall provide loan counseling and respond to borrowers' telephone or written inquiries.			
6	2.7 Convert	2.2.7.2 Call Center (Customer Service				

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	<p><b><i>Loans to Repayment Status</i></b></p> <p>The contractor shall provide customer services and provide call center facilities and other required facilities.</p>	<p>Representative) – pg. 18</p> <p>2.3.1 Hosting – pg. 23</p>				
						<p>Abandon Rate</p> <p>ASA</p> <p>Customer to CSR ration</p> <p>School Support</p> <p>Use of eCRM/Siebel</p> <p>Web sites</p> <p>Spanish Language Support</p> <p>Hours of Operation</p>
7	<p><b>2.21 Loan Consolidation</b></p> <p>The Contractor shall fully comply with the regulatory requirements for servicing Direct Consolidation Loans.</p> <p>34 CFR 685.220</p>	<p>2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12</p> <p>2.2.7.2 Call Center (Customer Service Representative) – pg. 18</p>	<p>The Contractor shall provide requested information to FSA or the Loan Consolidation contractor or other authorized consolidator on loans for borrowers that are serviced by the Contractor who have requested consolidation.</p>		<p>The contractor’s solution provides fast turnaround for processing of new consolidation loans.</p>	<p>To support FFEL lenders consolidating Direct Loans, the Contractor shall also track and report all payoff certification forms received, and respond to those inquiries within 10 business days.</p>
8	<p>The Contractor shall support the consolidation of Direct Loans by FFEL consolidators as required by regulations.</p>	<p>2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12</p> <p>2.2.7.2 Call Center (Customer Service Representative) – pg. 18</p>	<p>The Contractor shall explain, upon borrower request, loan consolidation options available to borrowers for consolidating their Federal education loans, and provide guidance and counseling regarding these options.</p>			<p>Actual payoffs received from FFEL lenders shall be posted within three business days of receipt, and verified to be accurate and payment in full.</p>

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		2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12	The Contractor shall have the ability to receive electronic requests for loan balance and interest rate data and send electronic certifications to certain FFEL lenders with large consolidation activities of Direct Loans, but only upon approval of FSA.			
		2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12, add wording: “...verification/certification, loan holder payoff, <i>over and under payment processing</i> , consolidation set-up, and supplemental loan processing.”  2.2.2 Transaction Processing (Loan Booking and Set-up, Financial Transactions) – pg. 12, add wording: “...balance certifications, debt write-offs, collection costs, <i>refunds for</i>	For payoffs received which are greater than the appropriate payoff, the Contractor shall credit the overpayment to the remitter. Requests for additional payments for insufficient payoffs should be documented and forwarded to the consolidating lender. These activities must be tracked, reported, and reconciled.			

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		<i>overpayments, drawdown requests, handling of excess cash, and other balance or account adjustments as necessary.”</i>				
			The Contractor shall quickly and efficiently consolidate Direct Loan-only loans using a streamlined process.			
9	<i>Provide Customer Service</i>	2.2.7.2 Call Center (Customer Service Representative) – pg. 18, 19	The Contractor shall provide borrowers access to toll-free telephone lines provided through a Government furnished FTS 2001 800 number service.		The contractor demonstrates a commitment to providing excellent customer service, and proposes the personnel, tools, and procedures to do this.	The Contractor shall route correspondence received at any address or telephone line to the appropriate point of contact within three business days of receipt.

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			<p>The Contractor shall provide customer service via the FTS 2001 800 number service from 8:00 am to 8:30 pm Eastern Time, Monday through Friday.</p> <p>(Saturday hours???)</p> <p>(Holidays??)</p>		<p>The contractor shall provide business hours conducive to the student borrower population with regards to geographic location. The contractor shall have the means to third party transfer calls to other FSA call centers. The contractor shall also have the means to provide customer service to callers in times of a disaster with minimal, prefer no, impact.</p> <p>Customer Service Representatives must be trained efficiently to ensure accurate FSA information is being provided to the callers throughout the contract.</p>	<p>The Contractor's telephone system shall include automatic routing and a mechanism that will keep abandon rate under one percent (1%). ??? We often exceed this. How about 2%?</p> <p>Abandon Rate ASA Average Talk Time Number of calls handled Number of calls offered Blocked calls Trunk utilization Number of TDD calls Answered TDD Trunk busy percentage Fax Transmissions received Fax Trunk busy percentage Calls offered to the VRU and Resolved (24 hours) Calls offered to the VRU and Resolved (business hours) Conversant (Voicemail) Address Changes Conversant Separation Date Changes Calls transferred to CSR via another FSA call center. Third party Transfer and Connect to other FSA call centers Virtual Call Center method utilized through the use of FTS call Allocation feature System availability and response times</p>

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						Customer to CSR ratio Call Management System Staff Scheduling Tools Continuous weekly training/briefings of FSA programs/policies, etc. School Support Use of eCRM/Siebel Web sites Spanish Language Support Hours of operation: Utica 8:00am – 6:30 pm EST M-F Bakersfield 8:00am-8:30pm EST M-F

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		<p>2.2.7.2 Call Center (Customer Service Representative) – pg. 18, 19</p> <p>Recommendation: May want to include specific mention of TDD in either 2.2.7.2 or 2.2.7.3 Interactive Voice Response (IVR) – pg. 20</p>	<p>The Contractor shall provide Telephone Devices for the Deaf (TDD) service.</p>			<p>Customer wait time shall be averaged monthly and should average no more than one minute, and should never exceed 5 minutes at any given time.</p>
		<p>2.2.7.3 Interactive Voice Response (IVR) – pg. 20...mentions accessible call logs and communication to borrowers while on hold</p>	<p>The Contractor shall provide an automated call management system capable of tracking customer wait-time and busy signals. The system shall provide a voice message informing waiting callers that they are on hold and the anticipated amount of time that they can expect to be on hold before the next operator is available.</p>			<p>Unique and infrequent issues shall necessitate callbacks. Calls are returned within one business day</p>
		<p>2.2.7.2 Call Center (Customer Service Representative) – pg. 19 – discussion of operational metrics for call center (phones)</p>	<p>The percentage of calls receiving a busy signal and wait-time statistics shall be reported on a monthly basis to FSA.</p> <p>If the percentage of calls receiving a busy signal reaches one percent (1%) in any month, the Contractor shall notify FSA so that FSA and the Contractor can determine if additional FTS 2001 customer service lines are necessary.</p>			<p>The IVR is capable of processing borrower requests for demographic changes, requests for deferment and forbearance forms, call-backs, repayment due date changes, account status statements during periods of normal and closed business operations.</p>

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		2.3.2 Application and System Software Maintenance – pg. 24	FSA will approve interactive voice response unit (IVR) scripts prior to their use.			During peak or seasonal periods, the IVR can provide access to interest paid year to date messaging, and the ability to request 1098E statements.
			The Contractor shall respond to all mail inquiries for routine requests, such as requests for standard forms, within 3 business days of receipt.			The Contractor shall institute a quality control mechanism to ensure the accuracy of answers provided in response to written correspondence. The Contractor shall routinely examine a statistically valid sampling of the written and verbal correspondence provided in response to customer inquiries. ???
			The Contractor shall respond to mail inquiries requiring unique responses within 10 business days of receipt.			
10	2.30 Conduct Customer Service Surveys	2.2.7 Customer Relationship Management (CRM)/Customer Interaction – pg. 18 (top)			The contractor proposes an effective method of surveying customer satisfaction, and of analyzing and acting upon the results.	The Contractor shall develop customer satisfaction surveys to aid FSA in improving Direct Loan Program customer service. After FSA approval, the Contractor shall provide documentation to assist FSA in obtaining Office of Management and Budget (OMB) clearance. After OMB approval, the Contractor shall select a statistically valid survey population from the borrower or school universe and

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						<p>conduct the surveys. The Contractor shall submit its methodology for selecting the survey population to FSA for approval prior to conducting the survey.</p> <p>No surveys are to be conducted without the approval of FSA.</p> <p>The Contractor shall develop a plan and a schedule for responding to any significant dissatisfaction revealed as a result of customer surveys. This plan and schedule shall be provided to FSA for approval no later than 10 business days after the results of the survey have been analyzed and provided to FSA.</p>

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11	<p>2.31 <i>Correct and Control Errors</i></p>	<p>2.2.2 Transaction Processing – pg. 13, add wording: “All transactions will undergo a verification process to identify, limit, and resolve errors and document a detailed audit trail for customer service, staff support, risk management, and portfolio management. <i>The CSB vendor shall implement and present to FSA corrective action to prevent future errors from occurring when it discovers multiple errors of the same type. The CSB vendor must keep FSA informed of any known processing problem.</i>”</p>	<p>The Contractor shall correct errors that it discovers on Direct Loan accounts. The Contractor shall promptly contact schools, borrower references, and other appropriate parties to resolve errors as it becomes necessary.</p> <p>The Contractor shall implement corrective actions to prevent future errors from occurring when it discovers multiple errors of the same type.</p>		<p>The Contractor has effective procedures to identify and control errors, and to prevent future errors.</p>	
12	<p>2.36 <i>Report to NSLDS</i></p> <p><i>The Contractor shall report data to</i></p>	<p>1.3.3.5 NSLDS – pg. 6</p> <p>2.2.1 Data Management – pg. 11</p>	<p>The Contractor shall report to NSLDS in accordance with the NSLDS Data Provider Instructions for FDSLPI, included at <b>Appendix G ??? of this SOO.</b></p>		<p>The contractor</p>	<p>The Contractor reports to NSLDS on a weekly basis.</p>

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	<i>NSLDS as required by regulation.</i>	2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13				
		2.2.1 Data Management – pg. 11 2.2.2 Transaction Processing (Status Updates) – pg. 12	The Contractor shall have the ability to receive student status change requests from NSLDS on a daily, weekly or ad hoc basis and ensure timely account revisions and updates.		The Contractor demonstrates they will perform student status updates quickly.	
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13. Both reconciliation and proper error resolution procedures are mentioned, no specific “data conflict” terminology though.	The Contractor shall implement procedures to research and correct data conflict issues between the DLSS and NSLDS in which loan servicing update transactions cannot be processed by NSLDS due to conflicts in underlying data values			These procedures include correcting DLSS data based on available documentation. Procedures should outline tracking and follow-up efforts to obtain support documentation to correct or justify DLSS data from other data vendors/providers, including Direct Loan borrowers. Upon evaluation and analysis of this documentation, the Contractor shall update the DLSS with correcting transactions, or forward supporting documentation to NSLDS for their data correction process.
13	<i>School Services</i>  The Contractor shall respond to Cohort Default Rate appeals by schools and	2.2.1 Data Management pg. 11 2.2.7.2 Call Center (Customer Service Representative) pg. 19				A dedicated School Services staff is provided to respond to inquiries from schools and provide them with appropriate information regarding their borrowers.

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	provide detailed borrower history data as required by regulations.  34 CFR 668.185 34 CFR 668.189 34 CFR 668.193	2.2.9 Portfolio/Risk Management pg. 23				
						Provide support to schools by mailing 30-day Demand Letters to borrowers who received Direct Loan funds for which the borrower was not eligible for certain reasons.
14	<b><i>Borrower Payment Refunds</i></b>  For loan discharge due to a closed school, false certification or unauthorized payment, the Contractor shall send appropriate refunds to the borrower for all payments made on the discharged loan.  34 CFR 685.213 34 CFR 685.214	2.2.2 Transaction Processing (Financial Transactions) pg. 12	The Contractor shall not make any refunds to a borrower unless all other due amounts have been satisfied for that borrower.			The contractor initiates refunds within 45 days of identifying the need for a refund.
15	<i>For conditional loan discharge due to</i>	2.2.2 Transaction Processing (Financial				

Source Selection Information -- See FAR 2.101 and FAR 3.104

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	<p><i>permanent and total disability, the contractor shall not refund payments made after the date of disability, but shall forward appropriate payment information to the Conditional Disability Discharge Tracking System (CDDTS).</i></p> <p>34 CFR 685.213</p>	<p>Transactions) – pg. 12</p> <p>2.2.3 Payment Processing – pg. 13</p> <p>Appendix G – Glossary of Terms – pg. G-3 add definition for Conditional Disability Discharge Tracking System (CDDTS), “Receives and evaluates applications for conditional total and permanent disability, determines medical eligibility for discharge, and tracks applicants through a three-year discharge period.”</p>				
16	<p><i>The contractor shall make appropriate refunds when there is a negative balance on all of a borrowers loans, or in the case of a misdirected payment (wrong payee).</i></p>	<p>2.2.2 Transaction Processing (Financial Transactions) – pg. 12</p> <p>2.2.3 Payment Processing – pg. 13</p>	<p><b>The contractor shall follow FSA CFO approved rules for small balance writeoff/writeups, and dollar thresholds for making refunds automatically or with more research required.</b></p>			

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	(No specific DL cite but this must be covered by banking law or something)					
17	<p><i>The Contractor will transfer unidentified payments to the appropriate Treasury account after they have remained unidentified for one year. Unidentified payments are those for which a refund cannot be made because the name and/or address of the person who should receive the refund are not known.</i></p> <p>Treasury Management Manual Volume 1, Part 6, Chapter 3000</p>	<p>2.2.2 Transaction Processing (Apply Borrower Payments) – pg. 12</p> <p>2.2.3 Payment Processing – pg. 13</p>				Unidentified payments are transferred on a quarterly basis, with payments over a year old being transferred each quarter.
18	<b>Business Rules Maintenance</b>	2.3.6 Documentation pg. 25	The Contractor shall maintain and update the Business Rules document to reflect new and modified statutory, regulatory, and procedural requirements.			The contractor's procedures shall adhere to the Business Rules.
19	<ul style="list-style-type: none"> <li><b>Calculate Interest</b></li> </ul> <p>The Contractor shall calculate fixed, variable, or weighted</p>	2.2.2 Transaction Processing (Financial Transactions) – pg. 12	<p><b>2.8 Calculate Interest</b></p> <p>The Contractor shall have the capability of accessing interest for all periods, prior and current, in order to process payments,</p>	<b>2.8</b>	<p><b>2.9 Calculate Interest</b></p> <p>Does proposed solution contain method for borrower notification of annual interest rate</p>	<p><b>2.8 Calculate Interest</b></p> <p>The Contractor acquires interest rates for all Direct Loan types annually and provide the rates to FSA for</p>

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	average interests that accrues on borrowers' accounts in accordance with established/existing regulations  34 CFR685.202 (a)	Payment Processing – pg. 14	payment reversals, separation date changes, removal of deferments and forbearances, or other conditions.  <b>The Contractor distinguishes between interest levied to the borrower and interest that is FSA's during authorized periods of in-school, grace, and deferred periods for subsidized loans.</b>		change?  Does proposed solution contain process for adding and removing deferments/forbearances from borrowers' accounts?  Does proposed solution contain method for accessing prior period interest rates?	verification, adjusts all monthly payment amounts to reflect the change in the variable interest rate, notifies borrowers of rate change, posts accrued interest to borrowers' loans at least monthly, and reports posted interest to FSA's Financial Management System.
20	<i>The Contractor shall have the capability to capitalize interest at the end of in-school, grace, deferred, and forbearance periods on subsidized loans.</i>  1. 34 CFR 685.202 (b) 2. 34 CFR 685.208 (g) (5) 3. 34 CFR 685.209 © (5)	2.2.2 Transaction Processing (Financial Transactions) – pg. 12  Payment Processing – pg. 14	The Contractor shall have the capability to remove capitalized interest if a new deferment, forbearance, or in-school adjustment transaction is received which extends the original length of the postponement of payments.		Does proposed solution provide for the capability to remove capitalized interest if a new deferment, forbearance, or in-school adjustment transaction is received which extends the original length of the postponement of payments?  Does proposed solution allow for capitalization of negatively amortized accounts?	The Contractor capitalizes all unpaid interest on the date repayment begins for all Direct Loan borrowers with the exception for ICR borrowers whose accounts, under certain conditions, may be capitalized annually.
21	<b>2.18 Resolution of Complaints</b>	2.2.7.1 Paper – pg. 18  2.2.7.2 Call Center	<b>2.18 Resolution of Complaints</b>		<b>2.18 Resolution of Complaints</b>	<b>2.18 Resolution of Complaints</b>

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	<b>The Contractor shall track and resolve customer complaints and provide FSA with the customer's complaint file when requested.</b>	(Customer Service Representative) – pg. 19	<i>Contractor shall have procedures and staff in place to provide effective and timely response to borrowers' complaints.</i>		Does proposed solution provide for dedicated staff to resolve complaints?  Does proposed solution provide a quality control process?  Does proposed solution contain a minimum timeframe to respond to complaints?	The Contractor provides FSA a copy of the collection activity record on the customer's account, any other relevant information, and a draft copy of the response to the complaint.
22	<b>a.PROCESS BORROWER REMITTANCES</b>  The Contractor shall receive borrower payments from the lockbox and post to the borrower's account.  34 CFR 685.211(a)(1) <b>34 CFR 685.211(3)(ii)</b>	2.2.3 Payment Processing – pg. 13	The Contractor shall post to borrower accounts all data received from the Lockbox regarding borrower payments.		Payments shall be posted within one day of receipt from the Lockbox.  Payments received by the Contractor shall be sent to the Lockbox along with identifying information.  Store payment information at the account level.	Posts within one day.  Sends payments within one day.  Posts at the account level.
		2.2.1 Data Management – pg. 11  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	<i>The Contractor shall perform reconciliation. The Contractor shall have the ability to receive deposit identification information and payment trace number information for all payments. Such information must be stored at the account level for future reference.</i>		Reconcile payments received from the Lockbox to borrower accounts.  The payment information retained must include trace number and document (schedule) number.	Reconciliation's are done within one day.  Trace number and schedule number are retained.

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		2.2.3 Payment Processing – pg. 13	The Contractor shall have the ability to receive and process summary deposit information from the Lockbox.		For payments and Non Sufficient Funds.	Creates G records.
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall perform reconciliation.		Reconcile payments received from Lockbox to summary deposits.	Reconciles detailed amounts back to the summary record.
23	The Contractor shall apply payments first to fees, then interest, then principal.	2.2.3 Payment Processing – pg. 14				
		2.2.3 Payment Processing – pg. 13	The Contractor shall be able to accept and apply prepayments from borrowers.		Prepayments must be at least equal to current due plus the next payment due amount.	Applies proportionally across the loans and advances the due date unless instructed otherwise by the borrower. See business rule 1.8 for additional details.
		2.2.3 Payment Processing – pg. 13	The Contractor shall post to the borrowers account all data from the Lockbox concerning Non Sufficient Funds.		Payments shall be posted within three days of receipt from the Lockbox.  The payment information retained must include trace number and document (schedule) number.	Posts within one day.  Trace number and schedule number are retained.
		2.2.3 Payment Processing – pg. 13	The Contractor shall accept payment from the borrower on at least a monthly basis. However, the Contractor shall propose receiving payments on a bi-weekly basis as well receiving payment any time during the month.		Are they proposing more than a single monthly payment date?  Are they posing offering flexibility for payment dates to the borrower?	Offers only monthly payments and borrower must pick one of four fixed dates.

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		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall perform reconciliation of Non Sufficient Funds.		Reconcile Non Sufficient Funds received from the Lockbox to borrower accounts.	Reconciles borrower level to detail level.
		2.2.3 Payment Processing – pg. 13	The Contractor shall be able to identify and distinguish payments as to their source.		Lockbox, EDS, WEB.	Currently only EDA and checks are tracked.
24	<b>b.Process Borrower Requests for Remittances Via Electronic Debit Account</b>  The Contractor shall be able to receive payments from the EDA vendor and post to the borrowers account.	2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12  2.2.7.1 Paper – pg. 18	<i>The Contractor shall provide EDA applications to borrowers.</i>		The application, at a minimum, shall include borrower identification, financial institution account information, and the date signed.  The Contractor shall review returned EDA applications to ensure that they are complete, unaltered, and signed by the bank account holder. The Contractor shall return incomplete or altered applications to the borrower along with a replacement application.  The Contractor shall record the receipt and acceptance or rejection of the EDA application on the borrower's account history.	The Contractor shall have the ability to support the electronic debit process by establishing an EDA start and stop date, initial debit date, prepayments, applying EDA discounts, generating confirmation notices, modify withdrawal amounts based on changes to repayment plans or amounts, and support payment date changes on the account.
		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction	The Contractor shall provide borrowers who pay via EDA with an interest incentive, which is set by the Department.		Did they correctly cite the incentive rate?	.25%

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		Processing (Financial Transactions) – pg. 12				
		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall perform reconciliation.		Reconcile payments received from the EDA Vendor to borrower accounts.	Reconciled daily.
		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall have the ability to receive and process summary deposit information from the EDA Vendor.		For payments and Non Sufficient Funds.	G records created.
		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall perform reconciliation.		Reconcile payments received from the EDA Vendor to summary deposits.	Reconciled daily.
		2.2.3 Payment Processing – pg. 13  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall post to the borrowers accounts all data from the EDA Vendor concerning Non Sufficient Funds.		Payments shall be posted within three days of receipt from the EDA Vendor.  The payment information retained must include trace number and document (schedule) number.	Posted within one day.  Trace number and schedule number are retained.
		2.2.3 Payment	The Contractor shall perform		Reconcile Non Sufficient	Reconciled within one day.

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		Processing – pg. 13 2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	reconciliation of Non Sufficient Funds.		Funds received from the EDA Vendor to borrower accounts.	
		2.2.3 Payment Processing – pg. 13	The DLSS shall count the number of EDA reversals received, by reason, and if a predetermined number of reversals are reached, the borrower shall be removed automatically from EDA and returned to paper billing, and lose their repayment incentive discount associated with being on EDA.		How do they propose to do this?	Meets minimum requirement.
25	<b>3.11 Prepare Quarterly Interest Statements</b>  The Contractor shall prepare quarterly statements for borrowers who are not required to making payments	2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12 2.2.4 Fulfillment – pg. 14	Borrowers in school, in grace, deferments, and cessation of payment forbearance.		Do they understand who receives them?  What are they proposing for fulfillment?  What are they saying their turnaround time will be?	See business rule 1.4.1-4 for complete requirements.
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12	The Statement must advise borrowers of their payment options for accrued interest.		Allow having it accrue and capitalize.  Pay off the interest.	Borrowers are notified on their quarterly statement.

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		2.2.4 Fulfillment – pg. 14				
26	<p><b>2.25 Process Returned</b></p> <p>The Contractor shall process returned mail.</p>	2.2.7.1 Paper – pg. 18	Contact school, borrower references, co-makers, or endorsers.		Have they listed their protocol for how they plan to do this?	
		2.2.7.1 Paper – pg. 18	Correspondence for which no correct address can be found may be destroyed or regenerated to the borrower, depending on the importance of the returned item.		Have they cited examples of what they think they can destroy?	
		<p>2.2.2 Transaction Processing (Demographic Updates) – pg. 12</p> <p>2.2.2 Transaction Processing – pg. 13</p> <p>2.2.7.2 Call Center (Customer Service Representative) – pg. 18</p>	The Contractor shall update the system with the address obtained as a result of processing returned mail.		Are they doing this for a borrower and not just a loan?	
27	<p><b>2.26 Perform Skip-</b></p> <p>The Contractor shall perform skip tracing.</p> <p><b>34 CFR 682.411(h)</b></p>	2.2.1 Data Management – pg. 11	If in school first contact the school.		Have they proposed some kind of school relation's staff?	
		2.2.1 Data	The Contractor shall begin to		Send a letter to the	Meets requirement.

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		Management – pg. 11	aggressively skip-trace a borrower within 10 business days of learning that the Contractor does not have a current borrower address, or if mail is returned as undeliverable. The Contractor shall perform at least those skip-tracing activities described in 34 CFR 682.411(h). The status of the borrowers account should reflect if the address, e-mail address, and or telephone number(s) status is good, bad, or in the process of attempting to locate a new address.		borrower’s relatives, endorser, references, and school. This must be completed prior to default.	
28	<p><b>2.28 Maintain Institutional Data</b></p> <p>The Contractor shall maintain information on schools in order to determine a student borrower's eligibility for deferment.</p>	<p>2.2.1 Data Management – pg. 11, add wording: “Financial data includes, but is not limited to, principal balance, disbursement amount(s), incentives, and capitalized interest across the system. <i>Other types of data will be supported and maintained by CSB. This includes the ability to update and display institutional data (i.e., schools, guarantors, lenders, PCAs,</i></p>	The Contractor shall accept an institutional feed from FSA on a daily basis.		The Contractor shall process the updates on a timely basis.	<p>Receives feed from FSA.</p> <p>Posts within one day.</p>

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		<i>etc.). The data will come from both FSA and external sources and may be received as frequently as daily.”</i>				
		2.2.1 Data Management – pg. 11, add wording: “Financial data includes, but is not limited to, principal balance, disbursement amount(s), incentives, and capitalized interest across the system. <i>Other types of data will be supported and maintained by CSB. This includes the ability to update and display institutional data (i.e., schools, guarantors, lenders, PCAs, etc.). The data will come from both FSA and external sources and may be received as frequently as daily.”</i>	The Contractor shall have the capability to perform updates and revisions to the institutional file.		Is this a high security transaction?	Only DBA’s can make the change.

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		<p>2.2.1 Data Management – pg. 11, add wording: “Financial data includes, but is not limited to, principal balance, disbursement amount(s), incentives, and capitalized interest across the system. <i>Other types of data will be supported and maintained by CSB. This includes the ability to update and display institutional data (i.e., schools, guarantors, lenders, PCAs, etc.). The data will come from both FSA and external sources and may be received as frequently as daily.</i>”</p>	<p>The Contractor shall have the capability to display on a screen, all data elements of the institutional file.</p>			<p>Does not display change of affiliation.</p>
29	<p><b>2.32 Reconcile and System Balance with Trading</b></p> <p><b>The Contractor shall reconcile borrower account</b></p>	<p>2.2.2 Transaction Processing – pg. 13</p>	<p>Both transactional and financial reconciliations must be performed depending on the interface.</p> <p>Reconciliations will be performed daily and monthly.</p>		<p>Transactional reconciliations include: Collections, NSLDS, and the Internal Revenue Service.</p> <p>Financial reconciliation includes FSA’s FMS and</p>	<p>Reconciliations are usually performed within one day.</p>

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	data exchanged with internal and external trading partners.				the lockbox.	
30	The Contractor shall system balance data exchanged with internal and external trading partners	2.2.2 Transaction Processing – pg. 13	System balancing shall be performed on a daily basis and monthly if instructed by the Department.		System balancing shall be performed with Loan Consolidation and Common Origination and Disbursement systems.	Schedule A's shall be produced.
		2.2.1 Data Management – pg. 11 2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	The Contractor shall provide the electronic capability to receive loan reconciliation transactions from COD and perform loan reconciliation. The Contractor must be able to receive reconciliation transactions on a regularly scheduled basis and once reconciled at the loan level provide a loan indicator signifying that the loan balance has been reconciled with the COD			
31	2.33 Management Information System  The Contractor shall produce report data to support informational requests from the Department, auditors and outside sources.	2.2.8 Performance Management – pg. 22	FSA will provide existing MIS report formats and samples at contract award. During Stage 1 of the contract, the Contractor shall conduct a final requirements analysis with FSA staff to determine the actual data elements that will be reflected on the reports.  .During Stage 1, the Contractor shall work with FSA and other		Does the Contractor understand which reports they are responsible for?  Do they understand the sources (data marts vs. a servicing MIS database.	They use information from their servicing MIS database, and from the Delinquency Data Mart and the Credit Management Data Mart.

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			Direct Loan Contractors to develop data retrieval methods to satisfy FSA and Direct Loan Program level MIS requirements.			
		2.2.8 Performance Management – pg. 22	The Contractor shall then program, test, document, implement, and deliver the reports.		How do they propose to document and test?	Currently not performed as part of SIT/SAT.
		2.2.8 Performance Management – pg. 22	The Contractor shall produce existing reports as well as ad hoc queries.		What tools are they proposing?	Some CMDM work done outside of Microstrategy.
		2.2.8 Performance Management – pg. 22	The Contractor shall provide these reports/extracts on the media specified by FSA, including diskettes, cartridge, CD ROM or hardcopy on a schedule and in a format determined jointly by FSA and the Contractor.			All listed output formats are currently used.
32	Origination Fee Reimbursement for the Coast Guard Mutual Assistance Program  The Contractor shall process origination fee reimbursements for borrowers who are serving in the Coast Guard.	2.2.2 Transaction Processing (Financial Transactions) – pg. 12	The Contractor shall process reimbursements of the origination fee once a manifest is received from the Coast Guard Mutual Assistance Program.		The fee should be credited to the borrowers account.	Credits fee upon receipt and verification.
		2.2.2 Transaction Processing (Generate and	The Contractor shall send the borrower a WEL1AV01 Notice each time a disbursement is		The letter should be run during the weekly.	Letter produced as part of weekly.

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		Track Correspondence) – pg. 12 2.2.4 Fulfillment - pg. 14	made.			
			The Contractor shall complete the “Receipt Confirmation Section” of the manifest and return it to the coast Guard.		The confirmation should be endorsed and dated.	
33	Military Allotments  <b>The Contractor shall reduce a borrower’s loan principal on an annual basis if a Military Allotment form is received from the Department of Defense.</b>	2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Upon receipt of the Department of Defenses Educational Loan Repayment Program Annual Application (Form 2475) the borrower qualifies for a Military Allotment reimbursement.		Verifies borrower is on the system.	
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12 2.2.4 Fulfillment – pg. 14	The Contractor shall accept the form when received through the mail.			
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	The Contractor shall accept a manifest of borrowers from Defense that shall be tied back to a lump payment check received from the Lockbox.		Enter payment into system.  Reconciles all payments to the manifest.	

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		2.2.3 Payment Processing – pg. 13				
			The Contractor shall Complete Section 3 of Form 2475 and mail it back to the borrower.			
34	Interface Support  <b>The Contractor shall maintain a Production Interface Section that shall be devoted solely with production issues with its trading partners.</b>	2.2.2 Transaction Processing – pg. 13  2.3.2 Application and System Software Maintenance – pg. 24	The Contractor shall maintain a Production Interface Support Section that works with Trading Partners that includes but is not necessarily limited to: the Internal Revenue Service, credit bureaus, Common Origination and Disbursement, Loan Consolidation, Debt Collection Management System, Bank of America, Checkfree, and FSA’s Financial Management System.		Have they listed all the interfaces?  Have they specifically said what they will do on an interface-by-interface basis?	
		2.2.2 Transaction Processing – pg. 13  2.3.2 Application and System Software Maintenance – pg. 24	The Production Interface Support Section shall use schedules approved by FSA that shall show and account for transactions sent and received by them.		Have they discussed Schedule A?  Have they named a schedule or report for each interface?	They have at least one report for each interface.
		2.2.2 Transaction Processing – pg. 13  2.3.2 Application and System Software Maintenance – pg. 24	The Production Interface Support Section shall research errors that were a result of transactions rejecting from their trading partners systems.		Have they named an interface tool to track at a minimum COD and Loan Consolidation transaction?	Uses BUD for COD and LC.
		2.2.2 Transaction Processing – pg. 13  2.3.2 Application and System	The Production Interface Support Section shall document and report problems that were a result of transactions erring on their trading partner’s system.		Have they set timelines for reporting problems?	Currently, problems are reported and documented within 3 days.

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		Software Maintenance – pg. 24				
35	Child Care  <b>The Contractor shall support the Child Care Demonstration program for Direct Loan’s and FFEL.</b>	Appendix G – Glossary of Terms – pg. G-2, add definition for Child Care Provider Loan Forgiveness Program, <i>“Provides loan forgiveness (payments) for borrowers who provide child care services. It is administered under a first come first serve basis.”</i>  2.2.7.2 Call Center (Customer Service Representative) – pg. 19	The contractor shall answer phone calls from borrowers, guarantee agencies, schools, etc. on the general requirements of the Child Care Demonstration Program.		Have they discussed how they will log and report them?	Part of the ACCESS database that they maintain.
		2.2.7.2 Call Center (Customer Service Representative) – pg. 19	The Contractor shall mail applications to borrowers who request them.		Have they discussed the turnaround time?	Their turnaround time is 3 days.
		2.2.2 Transaction Processing (Entitlements Reviews/Decisions ) – pg. 12	The Contractor shall process applications received from borrowers.		Have they any notifications that they will send to the borrowers?	
		2.2.7.2 Call Center (Customer Service Representative) – pg. 19	The Contractor shall follow-up with the borrower, guarantee agencies, etc. if the applications are not received within a timeframe specified by the		Have they discussed the timeframe?	Currently 14 days.

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			Department.			
			The Contractor shall verify the borrowers eligibility using guidelines specified by the Department.		Have they discussed using NSLDS?  Have they shown that they understand what the qualifications are to determine eligibility?	They use the government provided guidelines and look up all FFEL borrowers in NSLDS.
		2.2.7.2 Call Center (Customer Service Representative) – pg. 19	The Contractor shall maintain a database that captures but is not limited to calls received (including source), applications received, applications approved, applications rejected, applications pending, and funding levels.		Have they described the database?  Have they shown that it is mobile?	Currently, ACCESS is used.
			The Contractor shall send to the Department the Database described above.			
			The Contractor shall determine funding on an individual borrower basis.		Have they discussed the ED provided formula?	They use the PPD provided formula.
			The Contractor shall send funding requests to the Department in a format determined by the Department.		Have they discussed the mechanism that they will use?	Currently, a text file is received.
36	Electronic Bill Presentment and Payment  <b>The Contractor shall offer the borrower the ability to make payment through either the Direct Loan Servicing Web site</b>	2.2.3 Payment Processing – pg. 13  2.2.7.4 Web – pg. 20	The Contractor shall allow borrower's to schedule payments on either the Direct Loan Servicing Web site or through an aggregator.		Do they have an understanding of how the aggregator works?	

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	<b>or through an aggregator. Additionally, the Contractor shall allow borrowers to see their bill through the Direct Loan Web site.</b>					
		2.2.7.4 Web – pg. 20	The Contractor shall allow the borrower to view their customized bill on the Direct Loan Servicing Web site.		Do they understand what comprises the electronic bill?	Uses FSA provided bill requirements.
		2.2.74. Web – pg. 20	The Contractor shall allow the borrower to view their bill in either English or Spanish.			
		2.2.3 Payment Processing – pg. 13	The Contractor shall work with third parties such as Bank of America and Checkfree to assure that payments are credited correctly and promptly.		Do they understand that you go through Checkfree for the aggregator and through Bank of America when dealing with the Direct Loan Web site?	
37	Data Mart Support  <b>The Contractor shall support the Delinquency Data Mart and the Credit Management Data Mart.</b>	2.2.9 Portfolio Management – pg. 22	The contractor shall supply the Delinquency Data Mart with a monthly feed of delinquency information at the school level.		Do they understand the distinct degree of delinquency (60 days, 90 days etc)?  Do they understand this go to schools both eligible and ineligible?	Reports at both the summary and detailed level.
		2.2.9 Portfolio Management – pg. 22	The Contractor shall assist in resolving problems that is a result of data supplied by them to the Delinquency Data Mart.		Do they understand that they are responsible for verifying the accuracy of the data?	
		2.2.9 Portfolio Management – pg. 22	The Contractor shall supply the Credit Management Data Mart with demographic data on a monthly basis.		Do they understand that they do not directly feed the CMDM with financial data?	Sends accounting files to FSA's FMS.

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		2.2.9 Portfolio Management – pg. 22	The Contractor shall assist in resolving problems that is a result of data supplied by them to the Credit Management Data Mart.		Do they understand that they may have to provide research at the transaction level?	

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38	<p><b>2.2 Exchange Data</b></p> <p>The Contractor shall be able to exchange loan-servicing data and/or document image files with other entities as required and approved by FSA and trading partner interfaces.</p> <p>Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>1. 34 CFR 682.411</li> <li>2. 34 CFR 685.209</li> <li>3. 34 CFR 685.211</li> </ol>	<p>2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13</p> <p>2.2.5 Document Management – pg. 14</p> <p>2.2.6 Recovery and Resolution – pg. 15</p> <p>2.2.7.4 Web – pg. 21</p> <p>Appendix F – List of Other Entities, Business and Technical – pg. F-5</p>	<p><b>2.2 Exchange Data</b></p> <p><b>The Contractor shall maintain all documents (or images of all documents) received (e.g., deferments, forbearances, death certificates, notices of bankruptcy, ICR waiver forms, correspondence, deferments, etc.) and have the capability to exchange with other entities as necessary or required.</b></p> <p>The contractor shall, as necessary or required by FSA, transfer loan data to, or receive loan data from, another servicer, i.e. COD or Consolidation Disability Discharge Tracking System (CDDTS).</p> <p>The contractor shall assign and/or transfer data on defaulted borrowers to Debt Collections Service on the 361<sup>st</sup> day of delinquency.</p> <p>The contractor shall transfer loan data to NSLDS on a weekly basis for all loans incurring a status change in order to reflect and maintain the most current loan status.</p> <p>The contractor shall transfer loan data for the entire portfolio to all national credit bureaus on a monthly basis, and all such data</p>		<p><b>2.2 Exchange Data</b></p> <p>Does the proposed solution provide for proper control, rapid retrieval, easy exchange and/or interface with trading partners, and cost effective storage of data and/or documents?</p> <p>Does the proposed solution provide for the proper notification of data exchanges to borrowers when appropriate, i.e. transfer of data to Debt Collections Service?</p> <p>Does proposed solution accommodate multiple interfaces for data exchanges with a number of different entities?</p> <p>Does proposed solution provide for reject processing and the reconciliation of all data exchanges with other entities?</p>	<p><b>2.2 Exchange Data</b></p> <p>The Contractor may be required to cease servicing activity on a borrower's loans so that FSA may transfer the loans to another contractor. In that case, the Contractor shall send all appropriate records, data and documents pertaining to any accounts transferred to a location specified by FSA.</p> <p>The Contractor shall also transfer loans to the Disability Discharge Loan Servicing Center (DDLSC) Contractor for borrowers who meet initial eligibility requirements for total and permanent disability discharge.</p> <p>The Contractor shall electronically transfer defaulted loan data to Collections on the 361<sup>st</sup> day of delinquency and shall electronically send all account data, loan activity histories, collection efforts, borrower demographics including loan references and imaged documents to Collections. Electronic transfer transmissions must be balanced and reconciled with Collections. All</p>

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			<p>transfers should be made in accordance with the industry standard Metro reporting format.</p> <p>The contractor shall provide borrower consent data to the IRS for AGI solicitation for ICR borrowers.</p> <p>The contractor shall provide data to schools on their delinquent borrowers via the Student Aid Internet Gateway (SAIG) and the WEB.</p>			<p>exceptions and record transfer rejects must be investigated within 5 business days of receipt, and tracked until successful resubmission of the transfer record.</p> <p>The Contractor shall, no later than 15 calendar days from the date a loan is transferred, provide a notice to the borrower of:</p> <ul style="list-style-type: none"> <li>• the transfer action and effective date;</li> <li>• the address of the new collection point to which subsequent correspondence and payments must be sent, if any; and</li> <li>• the telephone numbers of points of contact at both the Contractor and new servicer.</li> </ul> <p>The Contractor shall report all direct loan data to all national credit bureaus on a monthly basis in accordance with credit bureau requirements and standards. The Contractor shall report the following data: (1) The total amount of Direct Loans made to the borrower, within</p>

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						<p>90 calendar days of each disbursement; (2) The outstanding balances of the loans; (3) Information concerning the repayment status of the loan, within 90 calendar days after a change in that status from current to delinquent; (4) The date the loan is fully repaid by, or on behalf of, the borrower, or discharged by reason of the borrower's death, total and permanent disability, or bankruptcy, within 90 calendar days after that date; (5) loans discharged due to closed schools or false certification; and (6) Loans transferred to Collections; (7) Repayment and/or Delinquency status; (8) and other information required by law to be reported that includes endorser and joint consolidation borrower information.</p> <p>The electronic file(s) sent to the credit bureaus must be reconciled to the DLSS for total number of borrowers and for correct status and principal balance outstanding for each borrower. The Contractor shall implement procedures to ensure that the credit bureaus received the monthly update and were</p>

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						able to successfully load this information into their data files.

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39	<p><b>2.9 Assess Fees and Late Charges</b></p> <p>The Contractor shall support the application of Late Charges and assessment of various fees, as defined in statute, regulation and FSA policy.</p> <p>Regulatory and Statutory Cites:</p> <p>1. 34 CFR 685.202</p>	<p>2.2.2 Transaction Processing (Financial Transactions) – pg. 12</p> <p>2.0 Core FSA Business Objectives – pg. 10, add wording, “<i>The following sections detail the core business objectives of the CSB initiative. In fulfilling these objectives, the CSB solution must abide by all federal and state laws, regulations, and Department of Education interpretation of those regulations.</i>”</p> <p>2.2.3 Payment Processing – pg. 14</p>	<p><b>2.9 Assess Fees and Late Charges</b></p> <p><b>The contractor shall have the capability to reverse any assessed fee or late charge.</b></p> <p>The contractor shall have the capability to suspend the assessment of fees or late charges on a program wide or individual borrower/loan basis.</p>		<p><b>2.9 Assess Fees and Late Charges</b></p> <p>Does the proposed solution provide for selective manual assessment/reversal capability in addition to automated processing?</p> <p>Does the proposed solution provide for the <u>immediate</u> notification of borrowers for all assessments or assessment reversals?</p>	<p><b>2.9 Assess Fees and Late Charges</b></p> <p>Fees and late charges not currently assessed.</p>
40	<p><b>2.13 Income Contingent Repayment</b></p> <p>The Contractor shall determine and provide income contingent repayment (ICR) schedules in</p>	<p>2.2.2 Transaction Processing – pg. 12</p> <p>2.2.6 Recovery and Resolution – pg. 15</p> <p>2.0 Core FSA Business Objectives – pg. 10, add wording,</p>	<p><b>2.13 Income Contingent Repayment</b></p> <p>The Contractor shall have the capability to bill the borrower for interest only payments until the necessary data is received to determine the income contingent repayment amount.</p>		<p><b>Income Contingent Repayment</b></p> <p>Does proposed solution provide for appropriate removal of borrowers from ICR, via either direct borrower request or failure to provide required income</p>	<p><b>2.13 Income Contingent Repayment</b></p> <p>Prior to a loan entering repayment, the Contractor sends the borrower repayment plan selection forms to determine whether or not a borrower</p>

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	<p>accordance with statute, regulations, and FSA policy.</p> <p>The Contractor shall <b>NOT</b> provide third party disclosure of information secured from federal tax returns. Any violation is subject to criminal prosecution. Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>1. 34 CFR 685.209</li> <li>2. 34 CFR 685.211</li> <li>3. 34 CFR 685.220</li> <li>4. 26 U.S.C. section 7213a</li> </ol>	<p><i>“The following sections detail the core business objectives of the CSB initiative. In fulfilling these objectives, the CSB solution must abide by all federal and state laws, regulations, and Department of Education interpretation of those regulations.”</i></p> <p>Appendix G – Glossary of Terms – pg. G-8</p>	<p>The Contractor shall remove borrowers from interest only payments and place them in the standard repayment plan if valid alternative documentation of income is NOT returned.</p> <p>The Contractor shall calculate ICR payments and change payment plans at borrower’s request.</p> <p><b>The Contractor shall obtain alternate documentation of income for borrowers anytime if there has been a significant change in income or if income data is not available from the IRS, but always during the first two years of repayment since it is unlikely that accurate IRS income data will be available during this time; however, the Contractor shall begin to obtain income tax data from the IRS for borrowers during their second year of repayment.</b></p> <p><b>The Contractor shall perform an annual solicitation of income data for all ICR borrowers; those borrowers for whom income data can not be obtained are reverted to the Standard Repayment</b></p>		<p>documentation?</p> <p>Does proposed solution accommodate timely interface and security with IRS to obtain borrower data?</p> <p>Does proposed solution accommodate distinctions for requesting alternative documentation from borrower (&lt; 2 yrs in repayment) versus data from IRS (&gt; 2yrs in repayment)?</p> <p>Does the proposed solution provide for appropriate disclosure for change of payment or payment plan?</p> <p>Does the proposed solution provide for the timely change of repayment plans and/or payment amounts that result from borrower requests to recalculate?</p>	<p>desires income contingent repayment and, if so, to obtain the borrower’s waiver for the release of income tax data, and other information necessary to calculate the monthly ICR payment amount.</p> <p>If the IRS rejects the waiver form (for one of ten error reasons), the Contractor sends the borrower a letter indicating the reason for the rejection along with a new waiver form.</p> <p>Upon notification of IRS approval of the waiver the Contractor sends a transaction file to the IRS’s Computer Center containing a request to obtain income tax data. The transaction file is run against information maintained by the IRS with necessary information (Adjusted Gross Income and Filing Status) transmitted to the DLSS. The Contractor uses the income tax data obtained from the IRS, along with information obtained from the borrower, to calculate the ICR payment</p>

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			<p><b>plan.</b></p> <p>The Contractor shall allow borrowers who have a previously defaulted student loan(s), in lieu of making three on time payments and obtaining a consolidation loan with a repayment plan of their choice, to only consolidate on the income contingent repayment plan. The request for income information remains as previously described.</p>			<p>amount. The DLSS generates billing statements to the borrower based on this calculated payment amount.</p> <p>Until the Contractor receives the data necessary to determine the income contingent repayment amount, the Contractor bills the borrower for interest only payments. If the borrower does not return valid alternative documentation of income within 90 days from the date of the last notice to the borrower, the borrower is removed from interest only payments and placed in the standard repayment plan; or, at the borrower's request, a forbearance is granted until placement in the income contingent repayment plan.</p>

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41	<p><b>2.17 Collections/Due Diligence</b></p> <p>The Contractor shall attempt to collect payment on all delinquent loans; and such efforts, at a minimum, shall be in compliance with appropriate regulatory requirements, as well as all applicable federal and state laws.</p> <p>Regulatory and Statutory Cites:</p> <p>1. 34 CFR 682.411 2. 34 CFR 685.211 <b>2. 5 USC 522a(i)</b></p>	<p>2.2.2 Transaction Processing (Entitlements Reviews/Decisions ) – pg. 12</p> <p>2.2.5 Document Management – pg. 14</p> <p>2.2.6 Recovery and Resolution – pg. 15</p> <p>2.2.7 Customer Relationship Management (CRM)/Customer Interaction (2.2.7.2 Call Center) – pg. 19</p> <p>3.1 CSB Solution – pg. 27</p>	<p><b>2.17 Collections/Due Diligence</b></p> <p>The collection and due diligence process shall begin no later than the 10<sup>th</sup> day of delinquency, and continue in each 30 day period of delinquency up to the 360<sup>th</sup> day of delinquency. Defaulted borrowers are assigned or transferred to the Department’s Debt Collections Service (DCS) on the 361<sup>st</sup> day of delinquency.</p> <p>The Contractor shall propose performance-based default aversion alternatives for borrowers in the late stage delinquency period of 181-360.</p> <p>The contractor shall have the capability to accelerate a loan into default and assign or transfer it to DCS.</p> <p>The contractor shall properly record and document all due diligence activities and maintain the history on a per borrower basis.</p> <p>The contractor shall have the capability to produce borrower history reports to document due diligence activities in order to properly respond to cohort default rate loan servicing challenges and appeals.</p>	2.17	<p><b>2.18 Collections/Due Diligence</b></p> <p>Does proposal exceed minimum due diligence activities proscribed by federal regulations?</p> <p>Does proposal reflect incentives/disincentives for low and high portfolio delinquency rates, respectively?</p> <p>Does proposal allow for targeting collection efforts via behavioral scoring techniques?</p> <p>Are late stage default aversion activities at least as robust as those performed in all other delinquency periods?</p> <p>Does proposal accommodate maintenance of due diligence activities of previous contractor?</p> <p>Does the proposal provide sufficient portfolio delinquency reporting?</p> <p>Does proposal provide for the maintenance of a toll free collections number for delinquent borrowers to use?</p>	<p><b>2.17 Collections/Due Diligence</b></p> <p>The Contractor provides information and loan counseling to delinquent borrowers so that delinquent borrowers understand the collection process and their benefits, rights, and responsibilities within the Direct Loan Program. Repayment plan alternatives must be discussed with delinquent borrowers, including the right to change repayment plan or payment due date. The Contractor provides the borrower with expected monthly payment schedules and total finance charges of the repayment plan they are considering, and does so before any changes are made to the account. The borrower must be advised of the different types of deferment and forbearance options that are available.</p> <p>If the Contractor is notified that a borrower received a loan for which the borrower was not eligible, the Contractor shall send a final demand letter to the borrower requesting payment in full within 30 calendar days. If</p>

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						<p>the borrower does not pay in full or provide reasons why the loan should not be paid in full, the borrower is in default on the entire loan and the Contractor shall accelerate the default and transfer of the entire loan to Debt Collections Service.</p> <p>The Contractor maintains borrower/endorser contact by letters, telephone calls, and other means, as appropriate. A separate toll-free telephone number is provided to facilitate servicing for delinquent borrowers and endorsers. Delinquency status is reported to all national credit bureaus for borrowers, co-borrowers, and endorsers.</p> <p>The Contractor shall ensure that all attempts to collect are fair and reasonable, and do not involve harassment, intimidation, false or misleading representation. The Contractor ensures that no communications concerning a debt involve persons other than the debtor, the debtor's authorized representative, or the debtor's attorney. Contractor employees who make inappropriate disclosure of</p>

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						<p>individually identifiable information may be subject to criminal penalties as specified in the Privacy Act (5 U.S.C. 522a(i)).</p> <p>The Contractor shall record all collection activity occurring on an account. This information shall include, at a minimum, skip-trace attempts for address and telephone numbers, written and verbal contacts to, from and concerning the debtor or the debtor's representative, repayment negotiations, and all other pertinent data on each account. The Contractor shall also record name, address, home, work, and cell telephone number changes and information regarding the debtor's employment, (e.g., employer's name, address and telephone number). All information is recorded in plain English without the use of special codes other than standard abbreviations.</p> <p>Borrower history/activity reports contain all account data and transactions, can be sorted by activity type, and is presentable to borrowers, internal and external auditors, government officials, and</p>

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						<p>others as directed by FSA. Loans are electronically transferred to, and received from, Collections. All loan and account data is included in the electronic transfer process, including appropriate images of specified loan documents. Loans are electronically transferred to Collections at the 361<sup>st</sup> day of delinquency. In addition, loans can be identified and held for a period of time, if necessary, from being transferred to Collections.</p> <p>Borrowers with a good foreign address and/or telephone number receive the same level of outbound effort as those borrowers with a domestic address. For collection purposes, borrowers residing in Puerto Rico are deemed to have a domestic address.</p>

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42	<p><b>2.37 Repayment Incentives</b></p> <p>The Contractor shall have the capability to support a variety of repayment incentives for borrowers, as required by current or future FSA policy.</p> <p>Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>34 CFR 685.202</li> <li>34 CFR 685.211</li> </ol>	<p>2.2.2 Transaction Processing (Financial Transactions) – pg. 12</p> <p>2.0 Core FSA Business Objectives – pg. 10, add wording, <i>“The following sections detail the core business objectives of the CSB initiative. In fulfilling these objectives, the CSB solution must abide by all federal and state laws, regulations, and Department of Education interpretation of those regulations.”</i></p> <p>2.2.6 Recovery and Resolution – pg. 15</p>	<p><b>2.37 Repayment Incentives</b></p> <p>The contractor shall have the capability to determine when an incentive is in effect, permanently awarded, or no longer allowed.</p> <p>The contractor shall have the capability to accommodate the following current repayment incentives:</p> <ul style="list-style-type: none"> <li>upfront interest rebate,</li> </ul> <p><b>This incentive applies to borrowers with Direct Subsidized, Direct Unsubsidized, or Direct PLUS loans. In order to keep the upfront rebate, the borrower must make the first 12 required monthly payments on time. The borrower permanently earns the rebate after the first 12 on-time payments have been made. If the borrower does not make all 12 payments on time, the rebate amount is added back to the borrower’s loan balance; the time to comply with this requirement is extended by the length of any deferment or forbearance.</b></p> <ul style="list-style-type: none"> <li>consolidation interest rate reduction,</li> </ul>		<p><b>2.37 Repayment Incentives</b></p> <p>Does the proposed solution provide for selective incentive assessment/reversal capability in addition to automated processing?</p> <p>Does the proposed solution provide for the proper notification of borrowers who receive or lose an incentive?</p> <p>Does proposal include override capability to allow re-instatement of a lost incentive or incentive eligibility?</p> <p>Does proposal accommodate appropriate reporting for all incentive options?</p>	<p><b>2.37 Repayment Incentives</b></p> <p>The Contractor shall be able to identify and support various borrower repayment incentives, including interest rate reductions and up-front rebates of interest, as defined and approved by FSA. Incentives and rebates shall be controllable by loan type, disbursement date, repayment status, and number of payments paid, or some combination thereof. The Contractor shall have functionality to support the Earned Rebate Incentives program provided to borrowers in repayment who make 12 on time payments, which are defined as being made within 6 days of due date. As defined in the Direct Loan Business Rules, up-front interest rebates apply to Stafford and PLUS loans, and interest rate reductions apply to Consolidation loans made in the 2000 - 2001 academic period. Borrowers using EDA receive an interest rate reduction. The Contractor shall support, identify, track, and report on the number and impact these various incentives have on the</p>

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			<p>All borrowers, including PLUS borrowers, who consolidated their student loans under the Direct Consolidation Loan Program beginning October 01, 2000 through September 30, 2001, received a reduction in the consolidation loan's interest rate. To maintain this lower rate, borrowers must make the first 12 payments on time; the time to comply with this requirement is extended by the length of any deferment or forbearance.</p> <ul style="list-style-type: none"> <li>• EDA interest rate discount</li> </ul> <p>Direct Loan borrowers who make their monthly loan payments using EDA receive an interest rate discount on Direct Subsidized, Unsubsidized, and PLUS consolidation loans as an added incentive to make on-time payments. The interest rate discount will remain in effect as long as the borrower uses electronic debiting to make monthly Loan payments. Borrowers who have two EDA payment failures within a 12-month period will be removed from EDA. However, the interest rate discount is not applied to borrowers' payments during in-school or grace status or during periods of deferment or forbearance.</p>			performance of the Direct Loan portfolio.

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			The contractor shall provide appropriate reporting on all incentive options.			

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43	<p><b>2.38 Cohort Default Rate Appeals</b></p> <p>The Contractor shall process school challenges and appeals of their cohort default rate in compliance with applicable regulations and laws, as well as relevant FSA guidelines.</p> <p>Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>1. 34 CFR 668.17(e)</li> <li>2. 34 CFR 668.185</li> <li>3. 34 CFR 668.189</li> <li>4. 34 CFR 668.193</li> </ol>	<p>2.2.9 Portfolio/Risk Management – pg. 23</p> <p>2.2.9 Portfolio/Risk Management – pg. 23, add wording: “<i>Data mining the CSB portfolio supports FSA’s efforts to continue to reduce cohort and lifetime default rates in the Federal student loan portfolio. The CSB vendor should be able to receive, process, and respond to cohort default rate challenges and appeals from schools.</i>”</p>	<p>When a challenge or appeal is received from a school, the Contractor should do the following:</p> <ul style="list-style-type: none"> <li>• Determine whether all relevant material is available; such as a spreadsheet identifying the loans to be reviewed, copies of applicable pages of the Loan Record Detail Report, and other relevant supporting documentation.</li> <li>• Research each allegation and determine whether documentation supports it.</li> <li>• Make a decision.</li> </ul> <p>Within 30 days of receiving a challenge or appeal, a school should be sent a response. Data corrections are made if there is agreement with an allegation; if there is disagreement, only the rationale which supports that decision is provided. If a school fails to submit a challenge or appeal within 45 calendar days of receipt, or fail to submit it to the proper servicing entity, it will <b>NOT</b> be reviewed.</p> <p>The contractor shall provide a representative sampling list of defaulted borrowers’ loans in preparation for an improper loan servicing appeal to schools that request it, but only if their cohort default rate is in excess of 20%.</p>		<p>Does proposed solution provide for the timely processing of cohort challenges and appeals?</p> <p>Does proposed solution accommodate appropriate corrections and school notifications?</p> <p>Does proposed solution provide for depositing funds paid by schools for sampling lists into a federal reserve bank account?</p>	<p>Direct Loan Servicing is required to comply with certain guidelines with respect to processing Cohort Default Rate challenges or appeals from schools. This is simply a process whereby schools can have inaccurate data corrected. School <b>challenges</b> are made to rates published in the <b>Draft Cohort Default Rate Guide</b> while <b>appeals</b> are made to rates published in the <b>Official Cohort Default Rate Guide</b>. Generally, a school can only appeal data that was previously challenged. If a challenge is not made based on the Draft data, a subsequent challenge and/or appeal is not permitted for the affected data. Exceptions would be for improper loan servicing by the Servicer or erroneous data corrections.</p> <p>Additionally, a representative sampling of defaulted loan information may be requested and provided to a school with a high cohort default rate in excess of 20%. The Servicer determines whether a school is eligible to receive this sampling and whether a request was submitted timely.</p> <p>Note: All challenges and appeals must be made and processed in accordance with requirements as outlined in the respective guide for each process. Both the Draft and Official Cohort Default Rate</p>
<p><b>Source Selection Information -- See FAR 2.101 and FAR 3.104</b></p> <p><b>This document cannot be released outside the Government without express written consent of the Contracting Officer (CO)</b></p> <p>The contractor will provide schools with a bill for any sampling request reflecting \$10.00 per borrower identified in</p>				<p><b>DRAFT</b></p>		

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44	<p><b>2.39 School Delinquency Reporting</b></p> <p>The Contractor shall provide those schools that are current Direct Loan participants with a monthly Borrower Delinquency Report (BDR) containing delinquent borrowers, in 30 day increments, who are 31-360 days past due.</p>	<p>2.2.2 Transaction Processing (Apply Borrower Payments, Third Party Payments, and Process Exceptions) – pg. 12</p> <p>Appendix F – List of Other Entities, Business and Technical (SAIG) – pg. F5</p> <p>Appendix G – Glossary of Terms (CMDM) – pg. G3</p>	<p>The contractor shall provide delinquency reports with accurate month end data at the beginning of the following month; reports should be delivered and available as close to the preceding month end date as possible.</p> <p>Delinquent borrower data will be provided via the Student Aid Internet Gateway (SAIG) and the WEB.</p> <p>The contractor shall ensure the accuracy of data prior to transmission to schools.</p>		<p>Does the proposed solution provide for availability and delivery of report in less than 5 days after each month end date?</p> <p>Does the proposed solution provide for a quality control review prior to dissemination of data?</p> <p>Will data be released simultaneously thru the SAIG and the WEB?</p>	<p>The Borrower Delinquency Report is generated for each school out of the Servicing month end processing and is transmitted electronically by the 10<sup>th</sup> of the month.</p> <p>Schools have the option of receiving or viewing their reports via the DL WEB site or they can receive data via the SAIG in a Report and/or Data format. In addition, schools can be sent an e-mail notification when their institution's report is available on-line.</p>
45	<p><b>2.3 Issue Forms, Correspondence and Enclosures</b></p> <ul style="list-style-type: none"> <li>The Contractor shall issue appropriate and accurate standard and non-standard forms, correspondence, and enclosures to customers (borrowers, endorsers and other identified</li> </ul>	<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12</p> <p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12, add wording: “This category includes both the automatic and manual events that will trigger the fulfillment process</p>	<p>The Contractor shall support 1098E statement calculation, reporting and retention requirements as defined by the IRS.</p>		<p>How much info will the contractor provide in forms, correspondence and enclosures?</p>	<p>The Contractor shall print and send consolidated bills or coupon books to borrowers for loans on which payments are due.</p> <p>Billing statements and coupon books shall be in a format as required by the Lockbox Vendor.</p> <p>Billing statements must, at a minimum, contain the borrower's account balance as of a specific date, borrower account identification, billing details (principal, interest, late charges, etc.) for all loans,</p>

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	<p>individuals) in full compliance with regulations and laws. At a minimum the contractor must issue:</p> <ul style="list-style-type: none"> <li>• Gramm-Leach-Bliley Privacy Notices information</li> <li>• IRS form 1098E</li> <li>• Interest rate change information</li> <li>• Disclosures</li> <li>• Loan change information such as payment amount adjustments</li> <li>• Delinquency and default information</li> <li>• Deferment forms</li> <li>• Forbearance forms</li> <li>• Discharge applications</li> <li>• Responses to inquiries</li> </ul>	<p>(electronic and paper) for bills, letters, statements, forms, applications, brochures, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.</i></p> <p>2.2.4 Fulfillment – pg. 14, add wording: “The CSB solution will incorporate a standard Fulfillment component for all CSB correspondence (please see <i>Generate and Track Correspondence in Section 2.2.2 – Transaction Processing</i>), thereby creating a</p>				<p>the date and amount of the last payment and the payment due date.</p> <p>The billing statements must also contain a text area for notification of upcoming changes</p> <p>The Contractor shall be able to link specific text fields with the correct billing cycle. The Contractor shall provide a choice of at least four (4) payment due dates within a month and may assign borrowers a payment due date or allow borrowers their choice.</p> <p>The Contractor shall mail billing statements so as to be received by borrowers at least 15 calendar days prior to the payment due date and allow the borrower to notify the Contractor of any change in his or her mailing address.</p> <p>The Contractor shall have the capability to regenerate billing statements, when those initially prepared have erroneous or misleading information on them. These regenerated statements shall reflect the account status as of the appropriate billing cycle as it should have been</p>

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	Regulatory and Statutory Cites: IRS Notice 98-7, 1998-3 I.R.B. 54  IRS Publication 1220  <i>Gramm-Leach-Bliley Act (Public Law 106-102)</i>  34 CFR 682.211  34 CFR 682.411  34 CFR 685.202  34 CFR 685.208  34 CFR 685.209  34 CFR 685.211	consistent look and feel for CSB correspondence. The focus of the CSB Fulfillment solution is to provide prompt printing and distribution of CSB correspondence, <i>to allow for a timely response from the customer</i> , both in paper and electronic formats. This also includes the preparation, storage, and distribution of inserts, stuffers, brochures, and envelopes, etc. that are sent to the borrowers. In providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount wherever possible.</i> ”  2.2.7.1 Paper – pg. 18				if the correct information had originally been used.  Contractor shall incorporate the following rules into the DLSS for billing and collecting the final payment from Direct Loan borrowers who have small balances of \$25.00 or less. (1) Final payment balance of \$5.00 or less - The Contractor shall not generate a billing statement. The Contractor shall write-off the remaining loan balance once it determines the last payment instrument cleared through normal banking channels, and reflect on DLSS that the account is paid in full. (2) Final payment balance between \$5.01 and \$25.00 - The Contractor shall bill the borrower for the final amount due. If the Contractor does not receive payment within ten days after the due date, the Contractor shall send the borrower a delinquency notice. The Contractor shall continue to send the borrower billing statements and delinquency notices for 60 days. If the Contractor does not receive payment within 90 days of sending the original final payment billing

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		Appendix A – Current Student Credit Management Website Functionality – pg. A1  Appendix C – Current Student Credit Management IVR Functionality – pg. C1				statement, the Contractor shall write-off the remaining balance, including the accrued interest. (3) Final payment balance of \$25.01 or greater - The Contractor shall generate a billing statement and pursue normal collection activities if the borrower does not pay the balance by the due date. The Contractor shall put the account into a defaulted status at the appropriate time, if necessary and transmit the account to Collections.

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		2.3.2 Application and System Software Maintenance – pg. 24	Under no circumstances shall the Contractor issue correspondence or enclosures that have not been approved by FSA.		Will the contractor send a consolidated bill for multiple loans, how will account changes be handled (time cost to FSA),	<p>The Contractor shall prepare and send a combined annual statement/IRS Form 1098E/ Gramm-Leach-Bliley Privacy Notice to every Direct Loan borrower not later than 31 January. Requirements are specified in the Direct Loan Business Rules. The Contractor shall send endorser's annual statements only on loans that are delinquent 60 calendar days or more.</p> <p>The Contractor regenerate annual statement/IRS Form 1098E/ Gramm-Leach-Bliley Privacy Notices, when those initially prepared have erroneous, incorrect, or misleading information on them. These regenerated statements should reflect the account status, as it should have been when the statements were initially prepared.</p> <p>Customer service representatives shall be able to access all data points contained on the annual statement</p>
		2.2.5 Document Management – pg. 14	The Contractor shall maintain all documents (or images of all documents) received (e.g.,		What type of billing instruments does the contractor offer (paper, e-bill, coupons etc) can we	

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			inquiries, complaints, deferments, forbearances, death certificates, notice of bankruptcy, ICR waiver forms, correspondence, deferments, etc.)		advertise on the proposed bill.	
		2.2.4 Fulfillment – pg. 14	<p>The Contractor shall track versions of forms, correspondence and enclosures as they change over time and shall determine which version was sent to a particular borrower and provide, as needed, an electronic and/or hard copy format of existing and historical correspondence versions.</p> <p>The contractor shall retain the history of past correspondence and cross-reference the correspondence code from history to the version sent.</p>		How is delinquency and default info communicated to customer?	
		2.3.2 Application and System Software Maintenance – pg. 24	The Contractor shall be able to modify/revise formats and wording of all forms, correspondence and enclosures with minimal lead times and minimal degree of effort or cost to FSA.		Can multiple entities be billed (borrower, endorser, co-borrower, school (for cohort appeal payments).	
		2.3.2 Application and System Software Maintenance – pg.	The Contractor shall use a letterhead and appropriate Department logos approved by FSA for all forms,		How will the billing instrument handle Reduced payment forbs, Negative Amortization, Alternative	

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		24	correspondence and enclosures.		Repayment Plans, DOJ compromised payments.	

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		2.2.4 Fulfillment – pg. 14	The Contractor shall continuously strive to reduce postage and related costs.		Will the billing instrument allow for demographic changes, prepayment waivers?	
		2.2.4 Fulfillment – pg. 14	The contractor shall be able handle the of fulfillment volume generated by CSB. This must include various peak volumes.		<p>UNEM – Unemployment</p> <p><i>Forbearance</i></p> <p>GFB – General Forbearance IRFB – Internship/Residency LDBFB – Loan Debt Burden</p> <p><i>Discharge</i></p> <p>DSQ – False Certification/Disqualifying Status AB - Ability to Benefit False Certification CLO – Closed School TPD – Permanent Disability UNAUTH – Unauthorized UNP – Unpaid Refund TLF - Teacher Loan Forgiveness</p> <p><b>Other Forms</b></p> <p>Repayment Plan Selection Alternative Documentation of Income Consent to Disclosure of Tax Information</p>	

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					<u>Enclosures</u>	
		2.2.4 Fulfillment – pg. 14  2.3.2 Application and System Software Maintenance – pg. 24	The Contractor shall design standard borrower correspondence related to CSB Direct Loan servicing and shall obtain FSA approval of correspondence designs and changes prior to implementation		Repayment Plan Choices	
		2.3.2 Application and System Software Maintenance – pg. 24	The Contractor shall not include any information or enclosures in Direct Loan mailings without advance approval from FSA.			
			The Contractor shall include points of contact (i.e., office, address, and phone number) for further information.			
		2.2.4 Fulfillment – pg. 14	The Contractor shall include a return envelope with each piece of correspondence requiring a response.			
		2.2.4 Fulfillment – pg. 14, add wording: “In providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount</i> ”	The Contractor shall send all correspondence first class mail unless otherwise specified. The Contractor shall continuously work to reduce postage costs. The contractor shall utilize postal zip code discounts			Move Forward software product to match change of addresses with the U.S. Postal Service.

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		<i>wherever possible.”</i>				
		2.2.4 Fulfillment – pg. 14	The Contractor shall update the borrower’s account with correspondence type and date sent.			
			The Contractor shall be able to bill multiple entities (borrower, endorser, co-borrower, and the school (for cohort appeal payments).			
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12 2.2.3 Payment Processing – pg. 13	The billing instrument proposed must handle Reduced payment forbs, Negative Amortization, Alternative Repayment Plans (all 4 authorized plans), Department of Justice compromised payments			
		2.2.2 Transaction Processing (Demographic Updates) – pg. 12 2.2.7.2 Call Center (Customer Service Representative) – pg. 18 2.2.7.4 Web – pg. 20 Appendix – C Current Student Credit Management IVR	Borrower must be allowed to provide demographic changes.			

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		Functionality, pg. C-1				
		<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12, add wording: “This category includes both the automatic and manual events that will trigger the fulfillment process (electronic and paper) for bills, letters, statements, forms, applications, brochures, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.</i>”</p> <p>2.2.4 Fulfillment – pg. 14, add wording: “The</p>	<p>The contractor shall provide an annual loan(s) statement to borrowers who have/had at least 1 Direct Loan that has a financial balance in that year.</p>			

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		<p>CSB solution will incorporate a standard Fulfillment component for all CSB correspondence (<i>please see Generate and Track Correspondence in Section 2.2.2 – Transaction Processing</i>), thereby creating a consistent look and feel for CSB correspondence. The focus of the CSB Fulfillment solution is to provide prompt printing and distribution of CSB correspondence, <i>to allow for a timely response from the customer</i>, both in paper and electronic formats. This also includes the preparation, storage, and distribution of inserts, stuffers, brochures, and envelopes, etc. that are sent to the borrowers. In</p>				

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		<p>providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount wherever possible.</i>”</p>				
		<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12, add wording: “This category includes both the automatic and manual events that will trigger the fulfillment process (electronic and paper) for bills, letters, statements, forms, applications, <i>brochures</i>, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation</i></p>	<p>The Contractor shall provide IRS Form 1098E, Gramm-Leach-Bliley Privacy Notice and Annual Interest Rate Change Notice as required and as is appropriate.</p>			

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		<p><i>Account Statements, and Gramm-Leach-Bliley Privacy Notices.”</i></p> <p>2.2.4 Fulfillment – pg. 14, add wording: “The CSB solution will incorporate a standard Fulfillment component for all CSB correspondence (<i>please see Generate and Track Correspondence in Section 2.2.2 – Transaction Processing</i>), thereby creating a consistent look and feel for CSB correspondence. The focus of the CSB Fulfillment solution is to provide prompt printing and distribution of CSB correspondence, <i>to allow for a timely response from the customer</i>, both in paper and</p>				

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		<p>electronic formats. This also includes the preparation, storage, and distribution of inserts, stuffers, brochures, and envelopes, etc. that are sent to the borrowers. In providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount wherever possible.</i>"</p>				
		<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12, add wording: “This category includes both the automatic and manual events that will trigger the fulfillment process (electronic and paper) for bills, letters, statements, forms, applications,</p>	<p><i>IRS Form 1098E – Must be provided to borrowers by January 31 of the calendar year following the tax year for which you are reporting.</i></p> <p><b>1098E Information Reporting</b> – Must be provided to the IRS by February 28 of the calendar year following the tax year for which you are reporting.</p>			

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		<p><i>brochures, and notices. Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.”</i></p> <p>2.2.4 Fulfillment – pg. 14, add wording: “The CSB solution will incorporate a standard Fulfillment component for all CSB correspondence (please see <i>Generate and Track Correspondence in Section 2.2.2 – Transaction Processing</i>), thereby creating a consistent look and feel for CSB correspondence. The focus of the</p>				

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		<p>CSB Fulfillment solution is to provide prompt printing and distribution of CSB correspondence, <i>to allow for a timely response from the customer</i>, both in paper and electronic formats. This also includes the preparation, storage, and distribution of inserts, stuffers, brochures, and envelopes, etc. that are sent to the borrowers. In providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount wherever possible.</i>"</p>				
		<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12, add</p>	<p>Gramm-Leach-Bliley Privacy Notice - Must be provided to borrowers by July 1 of each calendar year.</p>			

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		<p>wording: “This category includes both the automatic and manual events that will trigger the fulfillment process (electronic and paper) for bills, letters, statements, forms, applications, brochures, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.</i>”</p> <p>Appendix E – Standards and Relevant Documents – pg. E-1, add link: <i>Gramm-Leach-Bliley Act</i>  <a href="http://www.sebate.gov/~banking/conf/">http://www.sebate.gov/~banking/conf/</a></p>				

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			Must be able to bill multiple entities (borrower, endorser, co-borrower, and the school (for cohort appeal payments).			
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12  2.2.3 Payment Processing – pg. 13	The billing instrument must handle Reduced payment forbids, Negative Amortization, Alternative Repayment Plans (all 4 authorized plans), DOJ compromised payments.			
46	<p><b>2.19 Eligibility Determination and Processing</b></p> <p>The contractor shall counsel borrowers, co-borrowers and endorsers in all options available to Direct Loan borrowers, as well as, determine eligibility for and process requests, applications and forms for those options including but not limited to: deferments and forbearances; loan discharges, cancellations, and forgiveness, prepayment requirements, and repayment options</p>	2.2.2 Transaction Processing (Entitlement Reviews/Decisions ) – pg. 12  2.2.7.2 Call Center (Customer Service Representative) – pg. 18 – 20	The Contractor shall offer alternative repayment schedules in lieu of forbearance as a first option to borrowers stating financial difficulty in making their scheduled payments. Reduced payment or extended term forbearances are also an option that must be presented to borrowers seeking forbearance.		What are the proposed processing times?	19 Deferment types 3 forbearance types  8 discharge cancellation types. (not to include Child Care Provider Forgiveness

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	<p>and incentives in accordance with all applicable laws regulations and program requirements. For purposes of discharge the appropriate dischargeable portion is defined in regulations. The contractor shall provide borrower notifications as appropriate.</p> <p>Regulatory and Statutory Cites:  34 CFR 685.202  34 CFR 685.204  34 CFR 685.205  34 CFR 685.210  34 CFR 685.211  34 CFR 685.212  34 CFR 685.213  34 CFR 685.214  34 CFR 685.215  34 CFR 685.216  34 CFR 685.217  Bankruptcy Code 523(a)(8)</p>					
		2.2.7.2 Call Center (Customer Service Representative) – pg. 18 – 20	As appropriate, the Contractor shall contact and assist the borrower in order to obtain a complete request.		How will requests, response, and application of requests be tracked in the system?	
		2.2.7.2 Call Center (Customer Service	Contractor must allow for forbearances over the telephone		How specific deferment, forbearance, discharge types	

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		Representative) – pg. 18 – 20  Appendix – C Current Student Credit Management IVR Functionality – pg. C-1			be tracked?	
			Refunds are provided if the borrower has no other due amounts (outstanding balances) with Direct Loans.		How will eligible time periods be tracked? (i.e. deferments have 24-36 months of eligibility with reapplication every 6-12 months in most cases)	
		2.2.2 Transaction Processing (Entitlement Reviews/Decisions ) – pg. 12	Other holder deferments, forbearances and discharge forms may be process in Direct Loans if the deferments, forbearances or discharge is offered by Direct Loans.		DoD forbearance processing will be effective as of October 1, 2003. How does contractor propose to handle these?	
					<p><i>Deferment</i></p> <p>EDU – Education Related            HRD – Economic Hardship            SCH – In-School            PLWM – Parental Leave/Working Mother            PUB – Public Service            TDIS – Temporary Disability            UNEM – Unemployment</p> <p><i>Forbearance</i></p> <p>GFB – General Forbearance</p>	

Source Selection Information -- See FAR 2.101 and FAR 3.104

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					IRFB – Internship/Residency LDBFB – Loan Debt Burden  <i>Discharge</i>  DSQ – False Certification/Disqualifying Status AB - Ability to Benefit False Certification CLO – Closed School TPD – Permanent Disability UNAUTH – Unauthorized UNP – Unpaid Refund TLF - Teacher Loan Forgiveness  <b>Other Forms</b>  Repayment Plan Selection Alternative Documentation of Income Consent to Disclosure of Tax Information	
47	<b><i>DL Web Site</i></b>  The contractor shall support FSA by providing web services and web site functionality which must be Section 508 Compliant and must	2.2.7.4 Web – pg. 20 – 21			All users shall have access to at least the level of functionality currently available.	<b>Available on the Direct Loan Servicing Borrower Web Site:</b> Site Standards: <ul style="list-style-type: none"> <li>• Section 508 Compliant</li> <li>• Security - 128 bit</li> </ul>

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	<p>provide security of at least 128 bit encryption</p> <p><i>At a minimum, the contractor shall maintain and support web functionality for use by FSA staff, Direct Loan schools and Client Account Managers, as well as, borrower/customer. Web site logon must be supported, providing verifiable access to users accessing private and or privileged information. US Department of Education PIN access must be supported.</i></p> <p>Regulatory and Statutory Cites: Section 508 of The Rehabilitation Act of 1973, as amended.</p> <p><i>Government Paperwork Elimination Act (GPEA) P.L. 105-277, Title XVII</i></p>					<p>encryption</p> <p>Access to Site:</p> <ul style="list-style-type: none"> <li>• PIN log-on: ED Universal PIN</li> <li>• PIN Request option - Daily process of requesting new or duplicate PIN</li> </ul> <p>Borrower Account Options:</p> <ul style="list-style-type: none"> <li>• Online Advisor</li> <li>• Borrower Surveys</li> <li>• Spanish Language Option</li> <li>• email option - and routing through eGain</li> <li>• General Account Information</li> <li>• Payment History</li> <li>• Payoff Information</li> <li>• 1098 E Tax Information</li> <li>• Electronic Promissory Note Retrieval</li> <li>• Address Change</li> </ul>

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	<p>Government Information Security Reform Act (GISRA)</p> <p>OMB Circular No. A-130 - Security of Federal Automated Information Resources</p> <p>Computer Security Act of 1987</p> <p>FSA Graphic Style Guide</p>					<p>Feature</p> <ul style="list-style-type: none"> <li>• Electronic Correspondence</li> <li>• Deferment Request and forms - Interactive and Blank Form Download</li> <li>• Forbearance Request and forms- Interactive and Blank Form Download</li> <li>• Other Forms Download and Discharge Request forms</li> <li>• Change Repayment Plan</li> <li>• Change Payment Due Date</li> <li>• Make Online Payment</li> <li>• Apply for Electronic Debit Account (EDA)</li> <li>• Electronic Billing</li> <li>• Entrance Counseling</li> </ul>

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						<ul style="list-style-type: none"> <li>• Exit Counseling</li> <li>• Repayment Estimator</li> <li>• Interest Capitalization Estimator</li> <li>• Budget Calculator</li> <li>• Frequently Asked Questions (FAQ)</li> <li>• Glossary of Terms</li> <li>• Web site Help</li> </ul> <p>General Options:</p> <ul style="list-style-type: none"> <li>• Site Map</li> <li>• Search Feature</li> <li>• News Area</li> <li>• Site Tour</li> </ul> <p><b>Available on the Direct Loan Servicing School Web Site:</b> Access to Site:</p> <ul style="list-style-type: none"> <li>• Log in through Direct Loan Origination (soon to be Common Origination and Disbursement)</li> </ul>

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						<p>School Options:</p> <ul style="list-style-type: none"> <li>• Student Account Lookup feature</li> <li>• School Reports <ul style="list-style-type: none"> <li>(1) Entrance Counseling</li> <li>(2) Exit Counseling</li> <li>(3) Delinquency</li> <li>(4) School Portfolio</li> </ul> </li> <li>• Report Subscription to SAIG</li> </ul> <p><b>Available on the Direct Loan Servicing Department (ED) Web Site:</b> Department of Education Options:</p> <ul style="list-style-type: none"> <li>• Manage survey tool on borrower site (create and edit)</li> <li>• Manage online advisor tool on borrower site</li> <li>• Ability to change text content on borrower site</li> </ul> <p>Retrieval of Statistics</p>
					What will the web maintenance window be?	

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					How will functionality issues be addressed (web payments lost, page versions control, electronic correspondence not going out?)	
					Is eDocs part of the web server solution?	
48	<p><b><i>In-Military Status</i></b></p> <p>The borrower shall support the In-Military Status processing and application, to include the following:</p> <ol style="list-style-type: none"> <li>1. Borrowers must apply for In-Military Status by submitting a request in writing.</li> <li>2. The borrower must be in an in school or grace period status on at least one of his Direct Loans as of the begin date of the active duty status.</li> <li>3. Any single In-Military Status period may not exceed 36</li> </ol>	2.2.2 Transaction Processing (Status Updates) – pg. 12, add wording: “Examples include in-school, in-grace, <i>in-military</i> , in repayment, delinquent (various stages), and default.”			How is the borrower notified?	See BR 4.10

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	<p>months. The 36-month limit includes a maximum 12-month re-enrollment period and excludes the 6-month grace period.</p> <p>If at anytime amendments to the orders are received the appropriate adjustments must be made to the borrower's In-Military Status.</p> <p>-----</p> <p>* If the borrower <b>does</b> re-enroll in school and the enrollment effective date falls within the 36-month period, the separation date for the In-Military Status period will be set to the day before the enrollment effective date. If a new loan booking is received the separation date for the In-Military Status period will be set to the day before</p>					

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	<p>the loan period start date. A normal In School status period will begin with the following day.</p> <p>Regulatory and Statutory Cites: 34 CFR 685.207(b)(2)(ii)(A)</p> <p>34 CFR 685.207(b)(2)(ii)(B)</p>					

**CSB SOO Mapping - DMCS**

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
1	<b>New Debts and Program Overpayment Processing</b>	2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12  3.1 CSB Solution – pg. 27 (Assumption #2)	Ability to edit, format, and load defaulted FISL loan data received from Lenders. Data is submitted via hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on defaulted FISL loans prior to acceptance to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? The maximum time frame for processing shall be 30 business days. Can the data be received electronically?	Manual and system edits are applied consistently and accurately. Loans are loaded to the collections database within specified timeframes, currently 30 business days to database load.
			Ability to edit, format, and load defaulted FFEL loan data received from guaranty agencies. Data is submitted via tape and hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on defaulted FFEL loans prior to acceptance to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? The maximum time frame for processing shall be 30 business days. Can the data be received electronically?	Manual and system edits are applied consistently and accurately. Loans are loaded to the collections database within specified timeframes, currently 30 business days to database load.
			Ability to edit, format, and load defaulted Direct Loan data received from the Direct Loan Program. Data is submitted via EFT.		Manual and system edits shall be performed on defaulted Direct Loans to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access?	Manual and system edits are applied consistently and accurately. Currently, there is no processing timeframe stipulated.

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					The maximum time frame for processing shall be 5 business days.	
			Ability to edit, format, and load defaulted and non-defaulted (i.e., Closed School) Perkins loan data received from schools. Data is submitted via hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on defaulted and non-defaulted (i.e., Closed School) Perkins loans to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? The maximum time frame for processing shall be 25 business days. Can the data be received electronically?	Manual and system edits are applied consistently and accurately. Loans are loaded to the collections database within specified timeframes, currently 25 business days to database load.
			Ability to edit, format, and load grant program overpayment data (i.e., Pell, FSEOG) received from schools. Data is submitted via hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on grant program overpayment records to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? What processing timeframes are proposed? Five days or less is target. Can the data be received electronically?	Manual and system edits are applied consistently and accurately. Currently, 5 business days to enter the data.
			Ability to edit, format, and load re-defaulted rehabbed FFEL loans. Data is submitted via hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on re-defaulted rehabbed FFEL loans to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and	Manual and system edits are applied consistently and accurately. Loans are loaded to the collections database within specified timeframes, currently 30 business days to database load.

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					access? The maximum time frame for processing shall be 30 business days. Can the data be received electronically?	
			Ability to edit, format, and load non-defaulted Closed School Perkins loans. Data is submitted via hardcopy forms, along with associated loan portfolio files.		Manual and system edits shall be performed on non-defaulted Closed School Perkins loans to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? The maximum time frame for processing shall be 25 business days. Can the data be received electronically?	Manual and system edits are applied consistently and accurately. Loans are loaded to the collections database within specified timeframes, currently 25 business days to database load.
			Ability to reject defaulted loan and program overpayment inputs if errors exceed a predetermined "threshold" and return the rejected loans to the originating source. Processing results in the form of tape files, EFT files, and/or reports, along with loan portfolio files, are returned to the submitting lender, guaranty agency, or school.		Manual and system edits shall be performed on loan and program overpayment inputs to prevent the acceptance of erroneous, inaccurate and invalid data. The maximum time frame for processing shall be 30 business days. Can the processing results be returned electronically?	Manual and system edits are applied consistently and accurately. Loans and program overpayment records containing erroneous, inaccurate and invalid data are rejected and returned to the originating source within specified timeframes.
		2.2.5 Document Management – pg. 14	Ability to request, access, and/or display images of collateral documentation associated to a borrower's new debt.		Images of collateral documentation associated to a borrower's account shall be easily and promptly requested, accessed, and retrieved for display on workstations. What is expected response time for queries?	Collateral documentation is promptly and accurately and requested, accessed, and retrieved.

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		2.2.8 Performance Management – pg. 22, add wording “The CSB vendor and FSA will agree to specific performance standards and metrics for achieving desired business outcomes and ensuring quality performance through a detailed reporting mechanism.”	Ability to generate processing reports and error reports for all new debt loan types.		Processing reports and error reports shall be generated and printed for all new debt loan types. Reports shall be timely, consistent, accurate, and complete. Reports shall be printed and shipped within 1 day.	Reports are generated and distributed within specified timeframes.
			Ability to transmit processing reports and error reports to the originating source for all new debts.		Processing reports and error reports shall be generated and electronically transmitted to operating partners for all new debts. Reports shall be timely, consistent, accurate, and complete.	Reports are generated and transmitted within specified timeframes.
		Page 24: 2.3.2 Application and System Software Maintenance	Flexibility to change the level and amount of system edits performed on all new debt loan types.		Input selection parameters shall be mutable, easily understood, and well documented. The process shall be timely, consistent, accurate, and complete.	These capabilities do not exist in the current environment.
		Page 13: 2.2.2 Transaction Processing (Data Exchange and Maintenance)	Ability to utilize the standard CAM CCI electronic data exchange format across all sources that submit new debts.		<b>What metrics are indicated by the vendor to gauge the effectiveness of this requirement?</b>	These capabilities do not exist in the current environment.
		2.2.2 Transaction Processing (data	Ability to create a ‘FFEL’ claims record when a rehabbed FFEL		The ability to create a ‘FFEL’ claim record when a	These capabilities do not exist in the current

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		<p>Exchange and Maintenance) – pg. 13, add wording: “This category consists of all transactions that support the transfer of data and/or images between entities, including reconciliation between the CSB solution and all external interfaces, and loan balance verification between COD and the CSB solution. These interfaces may include credit bureaus, the National Student Loan Data System (NSLDS), the Internal Revenue Service (IRS), and the National Directory of New Hires, (NDNH), Guaranty Agencies (GA), Schools, among others. <i>The CSB solution must include the ability to manage the process for reviewing and processing defaulted FISL</i></p>	<p>loan (sold to Sallie Mae) re-defaults. Sallie Mae is viewed as a lender when they buy loans, and ED becomes the guarantor of the loan. In the current system, the only way to handle these re-defaulted FFEL loans is to enter them as a FISL claim record via the FISL (in-house) claim process. This is done because the old FISL system was setup with ED as the guarantor and there is no current FFEL (in-house) claim process for Sallie Mae to submit claims to DMCS.</p>		<p>rehabbed FFEL loan (sold to Sallie Mae) re-defaults shall be developed. The process shall be timely, consistent, accurate, and complete. The maximum time frame for processing shall be 30 business days.</p>	<p>environment.</p>

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		<i>loans received from participating lenders.”</i>				
			Explore the option of adding an edit to the load process that requires the data for a new debt to match the existing data on NSLDS for that debt. If the data does not match, then the account could possibly be rejected.		System edits shall be performed on defaulted loans prior to acceptance. Establish a reject process to prevent loans with non-matching data to be loaded to the system. This process shall produce timely, consistent, accurate, and complete results. This process shall be part of the load processing job streams and not delay the load of new debts or overpayments beyond the timeframes for the respective programs, as indicated above.	These capabilities do not exist in the current environment.
			Ability to remove fees from new debts, as they are loaded to the system without rejecting the debt. Fees must be accepted and then systematically written-off, so accounting matches what the guaranty agencies assigned.		Fees shall be removed from each debt record submitted for assignment. This process shall produce timely, consistent, accurate, and complete results. This process shall be part of the load processing job streams and not delay the load of new debts or overpayments beyond the timeframes for the respective programs, as indicated above.	These capabilities do not exist in the current environment.
			Ability to electronically make corrections to incorrect loan data elements that were provided when the loan was accepted.		Non-financial updates could be performed automatically without review. All corrected fields must be accurately reported to	These capabilities do not exist in the current environment.

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					NSLDS and to the Financial and Accounting System. Any changes with financial impacts that could cause recalculations within the account should be reviewed for approval prior to final update. Audit histories shall be maintained. This process shall produce timely, consistent, accurate, and complete results.	
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12	Ability to automatically send an Initial Contact Notice letter to a borrower upon loading of a new debt.		Initial Contact Letters shall be printed and mailed to borrowers taking advantage of automated postal discounts. This process shall produce timely, consistent, accurate, and complete results. Letter history shall be maintained. Letters shall be printed and mailed within 2 days.	Initial Contact Letters are printed and mailed to borrowers within specified timeframes, currently these days. Postal discounts are maximized. Letter histories are maintained.
		2.2.6 Recovery and Resolution – pg. 15	Ability to assign a new debt account to a private collection agency when the borrower's account is already with a private collection agency.		New debt accounts shall be systematically evaluated using criteria provided by ED to determine eligibility for transfer to a private collection agency. Input selection parameters shall be mutable, easily understood, and well documented. This process shall produce timely, consistent, accurate, and complete results. The maximum time frame for processing shall be 3	Assignments are performed accurately and within specified timeframes.

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
					business days.	
		2.2.7.4 Web – pg. 20	Ability to provide web-based forms enabling schools/Guaranty Agencies/lenders who do not have EFT capabilities to manually input new debts into DCMS.		The formats shall be compatible with CAM. This process shall produce timely, consistent, accurate, and complete results. Are there client-side and/or server-side edits to ensure the submission and acceptance of correct data? How immediate are the results?	These capabilities do not exist in the current environment.
			Ability to directly send/assign non-defaulted Perkins (Closed School) debts and collateral to Direct Loan Servicing.		This option requires negotiation between FSA-Collections and DSL. This process shall produce timely, consistent, accurate, and complete results.	These capabilities do not exist in the current environment.
			Ability to transfer the claim payment function of re-defaulted rehabbed FFEL loans to FSA/Financial Partners or to a GA to service the loan.		Explore the possibility of transferring claim payment function of re-defaulted rehabbed FFEL loans to FSA/Financial Partners or to a GA to service the loan.	These capabilities do not exist in the current environment.
			Ability to handle Guaranty Agency loan repurchases.		Manual and system edits shall be performed on Guaranty Agency loan repurchases to ensure the accuracy and integrity of the data. The maximum time frame for processing shall be 30 business days.	Manual and system edits are applied consistently and accurately.  Loans are processed within the within specified timeframes.
			Ability to return a debt to a lender, guaranty agency, or school for any reason after the new debt has been loaded.		Debts shall be returned to lenders, guaranty agencies, or schools after acceptance into ED's system, after review and approval by ED personnel. This process	Debts are returned to lenders, guaranty agencies, or schools after acceptance into ED's system.

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					shall produce timely, consistent, accurate, and complete results. Is financial data properly recorded on the DMCS and reported to the Financial Management and Accounting system? The maximum time frame for processing shall be 1 business day.	
			Ability to maintain address and contact information for originating sources (i.e., lenders, guaranty agencies, and schools) of new debts.		Address and contact information for originating sources (i.e., lenders, guaranty agencies, and schools) of new debts shall be maintained. This process shall produce timely, consistent, accurate, and complete results.	Address and contact information is accurate and current.
		2.2.1 Data Management – pg. 11  2.2.6 Recovery and Resolution – pg. 16, add wording, “Another method for returning delinquent loans to a current status is through the use of default aversion tactics including phone calls and statements to delinquent borrowers, <i>skip</i>	Ability to trigger the IRS skip trace process for new debts containing undeliverable borrower address.		IRS skip trace requests shall be triggered for new debts containing an undeliverable borrower address. This process shall produce timely, consistent, accurate, and complete results. Address requests shall be triggered for the next Skiptrace cycle.	IRS skip trace requests are triggered for new debts containing an undeliverable borrower address. This process produces timely, consistent, accurate, and complete results. Address requests are triggered for the next Skiptrace cycle.

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		<i>tracing to obtain good addresses from borrowers, the processing of entitlements for those who are eligible, and grace and repayment counseling, to name a few.”</i>				
			Explore options to resolve IRS special offset debts (to the extent possible).		Options to resolve IRS special offset debts shall be analyzed. A solution shall be proposed to resolve IRS special offset transactions. Does the vendor’s proposed solution resolve all debts or just some?	These capabilities do not exist in the current environment.
			Explore the ability to include any attached documents and image files that that relate to the inquiry of a borrower’s account.		Can system properly catalogue, track and attach documents and image files associated with a borrower’s account, including documents that are received AFTER the original loading of the account or debt (aka, single sheet updates)? Are expanded capabilities proposed to allow increased flexibility in attaching documents?	These capabilities partially exist within the DMCS.
			Ability to electronically make corrections to incorrect loan data elements that were provided when the loan was assigned (i.e., correcting GA mistakes). Non-financial changes can automatically update DMCS		The system shall allow electronic corrections to loan data that were provided when the loan was loaded to the DMCS. Are non-financial changes updated automatically without	These capabilities do not exist in the current environment.

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			without review. All corrected fields must be properly reported to NSLDS (e.g., change/update records must be sent to NSLDS) per their requirements for changes. Any changes with financial impacts could cause re-calculations within the account and should be reviewed for approval prior to updating DMCS.		review and approval by ED personnel? Can financial changes be reviewed and approved for update by ED personnel? Are the new data values properly recorded in the DMCS and reported to the Finance and Accounting system and to NSLDS? Are audit trails maintained?	
		2.2.5 Document Management – pg. 14	Ability to access, view online, and print imaged documents that relate to the inquiry of a borrower's account. Specifically, provide the ability to connect to a web site that provides a URL that links to the location(s) where certain images are located (going forward, Direct loan images will be maintained by DLS and PIC and SLPC will both continue to maintain their existing image systems).		What is response time for on-line image requests? What is response time for printed images? Does the web site comply with ED security requirements, including but not limited to, access control and encryption?	These capabilities do not exist in the current environment.
2	<b>Private Collection Agency (PCA) Assignment: Ability to assign, recall and receive returned accounts from PCAs, as well as exchanging data with the PCAs. Key reports for summary, details and exceptions are included.</b>	2.2.6 Recovery and Resolution – pg. 15	Ability to identify accounts eligible for Account Transfer.		Account Transfer eligibility shall be determined systematically. Transfer process shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented. The transfer process shall be capable of running monthly. What are the constraints?	Account Transfer eligibility is performed systematically. Transfer process is executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria is mutable, easily understood, and well documented. Run frequency is monthly.
			Ability to identify accounts		Account Recall eligibility	Account Recall process shall

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			eligible for Account Recall		shall be determined systematically. Account Recall shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented. The account recall process shall be capable of running weekly. What are the constraints?	be executed to ensure timely, consistent, accurate, and complete results. Account Recall process is executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria is mutable, easily understood, and well documented. Run frequency is weekly.
			Ability to identify accounts eligible for Account Adjustments		Account Adjustments shall be determined systematically. Account Adjustments shall be executed to ensure timely, consistent, accurate, and complete results. The account adjustment process shall be capable of running weekly. What are the constraints?	Account Adjustment process is executed to ensure timely, consistent, accurate, and complete results. Account Adjustments are executed to ensure timely, consistent, accurate, and complete results. Run frequency is weekly.
			Ability to report PCA commissions		PCS commissions shall be reported on a scheduled basis. Is scheduling flexible to allow varying time frames for report execution (daily, weekly, monthly, quarterly, and annually)?	This capability does not exist in the current environment.
			Ability to identify accounts eligible for the Address Extract		Address Extract Process shall be performed systematically. Address Extract Process shall be executed to ensure timely, consistent, accurate, and	Address Extract Process is performed systematically. Address Extract Process is executed to ensure timely, consistent, accurate, and complete results. Run

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					complete results. The address extract process shall be capable of running weekly. What are the constraints?	frequency is weekly.
			Ability to identify accounts eligible for the Financial Transaction Extract		Accounts eligible for the Financial Transaction Extract shall be identified and included thereon. The process shall provide timely, consistent, accurate, and complete results. The financial transaction extract process shall be capable of running daily. What are the constraints?	Accounts eligible for the Financial Transaction Extract are identified and included thereon. The process provides timely, consistent, accurate, and complete results. Run frequency is daily.
			Ability to extract accounts from the database that meet selection criteria for transfer to collection agencies and create a collection agency transfer file.		Account Transfer eligibility shall be determined systematically. Transfer process shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented. This process shall be capable of running monthly. What are the constraints?	Account Transfer eligibility is performed systematically. The Account Transfer process is executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria are mutable, easily understood, and well documented. Run frequency is monthly.
			Ability to update the database to reflect Account Transfers, Account Recalls, Account Returns, Account Updates, Account Billing Updates, Notepad Updates, and Letter Request Updates.		Database updates for Account Transfers, Account Recalls, Account Returns, Account Updates, Account Billing Updates, Notepad Updates, and Letter Request Updates shall be performed systematically. The update processes shall	Database updates for Account Transfers, Account Recalls, Account Returns, Account Updates, Account Billing Updates, Notepad Updates, and Letter Request Updates are performed systematically. The update processes are executed to

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					be executed to ensure timely, consistent, accurate, and complete results. How do the update processes impact database performance and access? Is there contention with any other resource? What are the constraints?	ensure timely, consistent, accurate, and complete results. Run frequencies of these processes are the same for the respective extract processes listed in this section.
			Ability to create transfers for Collection Agency Account Transfer and Monthly Inventory Reporting.		Transfers for Account Transfer and Monthly Inventory Reporting shall be performed systematically. Transfers shall be executed to ensure timely, consistent, accurate, and complete results. How do these processes impact database performance and access? Is there contention with any other resource? What are the constraints?	Transfers for Account Transfer and Monthly Inventory Reporting are performed systematically. Transfers are executed to ensure timely, consistent, accurate, and complete results. Run frequency is monthly.
			Ability to automatically generate collection agency transfer letters.		Collection agency transfer letters shall be printed and mailed to borrowers taking advantage of automated postal discounts. Letters shall be produced to ensure timely, consistent, accurate, and complete results. Letters histories shall be maintained. Letters shall be mailed within 2 days release by ED.	Collection agency transfer letters are are printed and mailed to borrowers taking advantage of automated postal discounts. Letters are produced to ensure timely, consistent, accurate, and complete results. Letter histories are maintained. Run frequency is daily. Letters are mailed within 3 days of release by ED.
			Ability to generate/create summary reports and detail reports on Account Transfer, Account Return, Account Recall,		Summary reports and detail reports on Account Transfer, Account Return, Account Recall, Account	Summary reports and detail reports on Account Transfer, Account Return, Account Recall, Account Adjustment,

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			Account Adjustment, and Account Reassignment Statistics.		Adjustment, and Account Reassignment Statistics shall be produced. The reports shall be timely, consistent, accurate, and complete. The reports shall be printed and mailed within 1 day.	and Account Reassignment Statistics are produced. The reports are timely, consistent, accurate, and complete. Run frequencies of these processes are the same for the respective extract processes listed in this section.
			Ability to produce Account Transfer, Account Adjustment, Account Reassignment, Account Return, and Account Recall Exception reports.		PCA reports and error reports shall be generated and printed for all new debt loan types. The reports shall be timely, consistent, accurate, and complete. The reports shall be printed and mailed within 1 day.	PCA reports and error reports are generated and distributed within specified timeframes. The reports are timely, consistent, accurate, and complete.
			Ability to generate EFTs (daily, weekly) for Account Recall, Account Reassignment, and Account Adjustment.		EFTs (daily, weekly) for Account Recall, Account Reassignment, and Account Adjustment shall be performed. EFTs shall be executed to ensure timely, consistent, accurate, and complete results.	EFTs (daily, weekly) for Account Recall, Account Reassignment, and Account Adjustment are performed. EFTs are executed to ensure timely, consistent, accurate, and complete results.
			Ability to process files sent by collection agencies for Account Return, Account Update, Account Billing Update, Notepad Update, and Letter Request Update.		Files sent by PCAs for Account Return, Account Update, Account Billing Update, Notepad Update, and Letter Request Update shall be processed to ensure timely, consistent, accurate, and complete results. These processes shall be executed within 2 days of receipt.	Files sent by PCAs for Account Return, Account Update, Account Billing Update, Notepad Update, and Letter Request Update are processed to ensure timely, consistent, accurate, and complete results. Run frequency is within three business days of receipt of respective update file.
			Ability to generate statistical process reports for file uploads (Account Update, Billing		Statistical process reports for file Uploads (Account Update, Billing Update,	Statistical process reports for file Uploads (Account Update, Billing Update,

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			Update, Notepad Update, Letter Request Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update).		Notepad Update, Letter Request Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update) shall be produced. The reports shall provide timely, consistent, accurate, and complete results. Reports shall be printed and mailed within 1 day.	Notepad Update, Letter Request Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update) are produced. The reports provide timely, consistent, accurate, and complete results. Run frequency is within three business days of receipt of respective update file.
			Ability to produce Summary Reports, Error Summary Reports, and reject files for Account Update, Account Billing Update, Notepad Update, and Letter Request Update.		Summary Reports, Error Summary Reports, and reject files for Account Update, Account Billing Update, Notepad Update, and Letter Request Update shall be produced. The reports shall provide timely, consistent, accurate, and complete results. Reports shall be printed and mailed within 1 day.	Summary Reports, Error Summary Reports, and reject files for Account Update, Account Billing Update, Notepad Update, and Letter Request Update are produced. The reports provide timely, consistent, accurate, and complete results. Run frequency is within three business days of receipt of respective update file.
			Ability to create reports detailing and summarizing accounts eligible for recall from collection agencies.		Reports detailing and summarizing accounts eligible for recall from collection agencies shall be produced. The reports shall provide timely, consistent, accurate, and complete results. Reports shall be printed and mailed within 1 day.	Reports detailing and summarizing accounts eligible for recall from collection agencies are produced. The reports provide timely, consistent, accurate, and complete results. Run frequency is weekly.
			Ability to generate reports detailing collection agency commissions, account payment		Reports detailing collection agency commissions, account payment	Reports detailing collection agency commissions, account payment transactions,

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			transactions, collection agency administrative resolutions and fees, and litigation preparation activities.		transactions, collection agency administrative resolutions and fees, and litigation preparation activities shall be produced. The reports shall provide timely, consistent, accurate, and complete results. Reports shall be printed and mailed within 1 day.	collection agency administrative resolutions and fees, and litigation preparation activities are produced. The reports provide timely, consistent, accurate, and complete results.
		2.2.8 Performance Management – pg. 22, add wording “The CSB vendor and FSA will agree to specific performance standards and metrics for achieving desired business outcomes and ensuring quality performance <i>through a detailed reporting mechanism.</i> ”	Ability to generate monthly and year-to-date Collection Cost reports, and initialize year-to-date totals in the beginning of the fiscal year.		Monthly and year-to-date Collection Cost reports shall be produced. Year-to-date totals in the beginning of the fiscal year shall be initialized. The reports shall provide timely, consistent, accurate, and complete results. Reports shall be printed and mailed within 1 day.	Monthly and year-to-date Collection Cost reports are produced. Year-to-date totals in the beginning of the fiscal year are initialized. The reports provide timely, consistent, accurate, and complete results.
			Ability to generate an extract file that will be split into separate files for each collection agency (Address Extract, Financial Transaction Extract, Monthly Inventory Extract).		An extract file that will be split into separate files for each collection agency (Address Extract, Financial Transaction Extract, Monthly Inventory Extract) shall be created. The files shall provide timely, consistent, accurate, and complete results.	An extract file that will be split into separate files for each collection agency (Address Extract, Financial Transaction Extract, Monthly Inventory Extract) is created. The files provide timely, consistent, accurate, and complete results. Run frequency varies by file type – weekly or daily.

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			Ability to generate an extract error report, tape labels, and transmittal letters for collection agencies (Address Extract, Financial Transaction Extract, Monthly Inventory Extract).		Extract error reports, tape labels, and transmittal letters for collection agencies (Address Extract, Financial Transaction Extract, Monthly Inventory Extract) shall be created. The results shall be timely, consistent, accurate, and complete.	Extract error reports, tape labels, and transmittal letters for collection agencies (Address Extract, Financial Transaction Extract, Monthly Inventory Extract) are created. The results are timely, consistent, accurate, and complete. Run frequency varies by file type – weekly or daily.
			Ability to edit/validate data submitted by collection agencies and produce a control report for the SLPC (Account Billing Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update).		Data submitted by collection agencies shall be edited and control reports shall be produced for the SLPC (Account Billing Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update). The results shall be timely, consistent, accurate, and complete.	Data submitted by collection agencies is edited and control reports are produced for the SLPC (Account Billing Update, AWG Update, Collection Agency Mailed Letter Update, Collection Agency Returned Letter Update). The results are timely, consistent, accurate, and complete. Run frequency is within three business days of receipt of respective update file.
		2.2.1 Data Management – pg. 11	Ability to restrict PCAs to only access (view and update) their accounts.		PCAs shall be restricted to only access (view and update) their accounts. Controls shall be in place to prevent unauthorized access to data. Audit histories of updates shall be maintained.	PCAs are restricted to only access (view and update) their accounts. Controls are in place to prevent unauthorized access to data. The results are timely, consistent, accurate, and complete.
			Ability to perform electronic account transfers, account		Account transfers, account recalls, and Monthly	These capabilities do not exist in the current

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			recalls, and Monthly Inventory Reports (eliminate all tape transmissions).		Inventory Reports shall be performed electronically (eliminate all tape transmissions). The results shall be timely, consistent, accurate, and complete. How quickly can these processes be run? What are the volume capacities?	environment.
			Increase process frequency with Inventory reports and reports delivery.		The processing frequency relative to Inventory reports and reports delivery shall be increased. The results shall be timely, consistent, accurate, and complete. How quickly can these processes be run? What are the volume capacities?	These capabilities do not exist in the current environment.
			Ability to change criteria by which an account is assigned to a PCA (flexibility of system to modify PCA Assignment rules).		PCA automated account transfer selection criteria shall be mutable to allow flexibility to modify PCA assignment rules.	These capabilities do not exist in the current environment.
			Ability to produce and access reports online.		PCA reports shall be produced and accessed on-line. The reports shall provide timely, consistent, accurate, and complete results.	These capabilities do not exist in the current environment.
			Ability to provide commission reporting to PCA's electronically. Also provide the ability to archive performance and commission reports online.		Commission reporting to PCS's shall be performed electronically. The results shall be timely, consistent, accurate, and complete. How quickly can these processes be run? What are the volume capacities?	These capabilities do not exist in the current environment.

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		2.2.6 Recovery and Resolution – pg. 15	Ability to track PCA performance and generate statistical performance reports for collection agency evaluation. Need flexibility to change criteria easily.		PCA performance shall be monitored and tracked, and statistical reports shall be produced that measure the results of a PCA’s activities. These reports shall identify trends, track history, and perform comparison between the PCA’s performance levels. Alarms shall be built into this process to alert ED management when a CAR is performing outside the standards. The evaluation metrics are to be determined and shall be mutable. The results shall be timely, consistent, accurate, and complete. How quickly can these processes be run? What are the volume capacities?	These capabilities do not exist in the current environment.
			Ability to review and accept/reject PCA account return EFTs online. This would eliminate the transmission of documentation to and from the PCA’s and the regional staff.		PCA account returns shall be performed on-line. The online process shall allow a user the capability to review and accept/reject accounts. The results shall be timely, consistent, accurate, and complete.	These capabilities do not exist in the current environment.
		2.2.6 Recovery and Resolution – pg. 15	Ability to run collection agency performance queries.		CAR performance queries shall be generated. These queries shall allow for trend analysis and comparative analysis. Alarms shall be built into this process to alert ED management as to	These capabilities do not exist in the current environment.

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					when a CAR is performing outside the standards. The evaluation metrics are to be determined and shall be mutable. The results shall be timely, consistent, accurate, and complete. What flexibilities are built into the query process?	
		2.2.6 Recovery and Resolution – pg. 15	Ability to Immediately alert PCA's when individual accounts are recalled (manual or system driven), transferred (manual or system driven), or adjusted.		Alerts shall immediately be generated when accounts are recalled (manual or system driven), transferred (manual or system driven), or adjusted. The results shall be timely, consistent, accurate, and complete.	These capabilities do not exist in the current environment.
			Ability to immediately alert users when an account is returned to ED.		Alerts shall immediately be generated when accounts are returned to ED. The results shall be timely, consistent, accurate, and complete.	These capabilities do not exist in the current environment.
			Ability to adjust an account/a debt without having to recall. Automatically alert the PCA that an adjustment has occurred.		Without performing a recall, accounts/debt adjustments shall be permitted. PCAs shall be automatically alerted that the adjustment has occurred. Audit trails shall be maintained. The results shall be timely, consistent, accurate, and complete.	These capabilities do not exist in the current environment.
			Ability to reassign accounts to the same PCA if the need arises (manual override based on security level – should not normally be available).		Reassignment of an account to a PCA that previously serviced that account shall be permitted. The process shall have appropriate	These capabilities do not exist in the current environment.

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					access levels to permit a manual override. The results shall be timely, consistent, accurate, and complete.	
			Improve timeliness of PCA address updates.		PCA address updates shall be processed in a more timely fashion than the current system permits. The results shall be timely, consistent, accurate, and complete. How quickly can address updates be performed?	These capabilities do not exist in the current environment.
			Create "what-if" scenarios to analyze the impact of mass recalls.		"What if" scenarios shall be produced to assess the impact of mass recalls. This process shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria for the "what if" scenarios shall be mutable, easily understood, and well documented.	These capabilities do not exist in the current environment.
3	<b>Administrative Wage Garnishment (AWG): Manage wage garnishment program: 1) Employer information management 2) AWG Status 3) AWG Rules 4) AWG Employer Compliance 5) AWG Letters.</b>	2.2.6 Recovery and Resolution – pg. 16	Ability for PIC/collection agencies to enter data pertaining to borrowers and their employers through online screens.		Are the screens user friendly? Response times of online screens must be minimal. Are audit trails maintained? Are controls in place to prevent errors, fraud, or abuse?	PIC/collection agencies enter data pertaining to borrowers and their employers through online screens.

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			Perform preliminary edits on the AWG data as it is entered into the system via the online screens.		System edits shall be performed on AWG data as it is entered into the system. The edits shall ensure timely, consistent, accurate, and complete results.	System edits are performed on AWG data as it is entered into the system. The edits shall ensure timely, consistent, accurate, and complete results.
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12	Ability to automatically generate letters to notify borrowers and employers or wage garnishment actions.		Automated letters shall be printed and mailed to borrowers taking advantage of automated postal discounts. This process shall produce timely, consistent, accurate, and complete results. Letters shall be printed and mailed within 2 days	Automated letters are printed and mailed to borrowers taking advantage of automated postal discounts. This process produces timely, consistent, accurate, and complete results
		2.2.1 Data Management – pg. 11	Ability to track borrower's employment status and movement to new employment.		Borrower's employment status and movement to new employment shall be tracked.	Borrower's employment status and movement to new employment is tracked.
			Ability for PIC/collection agency to update the AWG database via EFT.		PIC and collection agency updates to the database shall be accomplished via EFT.	This capability does not exist in the current environment.
			Ability for the system to identify borrowers who meet AWG eligibility criteria.		AWG eligibility shall be determined systematically. Eligibility selection shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented.	AWG eligibility is determined systematically. Eligibility selection is executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria are mutable, easily understood, and well documented.
			Ability to monitor AWG payments from employers to ensure compliance.		AWG payments shall be monitored and tracked. Appropriate alarms shall be in place to alert ED management of non-compliance. What metrics	AWG payments are monitored and tracked..

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					are used to identify non-compliant employers? The evaluation metrics are to be determined and shall be mutable. Is there an escalation process so that the most flagrant employer violators “bubble” to the top of the list? Do non-compliant notices get sent to employers? The results shall be timely, consistent, accurate, and complete	
			Ability to automatically kick off the AWG process if a borrower fails to respond to letters or refuses to pay.		The AWG process shall automatically be initiated for a borrower fails to respond to letters or refuses to pay. AWG eligibility identification process shall be executed such that borrowers shall be evaluated regularly and identified promptly. The process shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented.	The AWG process is initiated for a borrower fails to respond to letters or refuses to pay. The process shall be executed to ensure timely, consistent, accurate, and complete results. Eligibility criteria shall be mutable, easily understood, and well documented.
			Updates the account and debt records with AWG status		The AWG status shall be updated to the system regularly. The process shall be executed to ensure timely, consistent, accurate, and complete results.	The AWG status is updated to the system regularly. The process is executed to ensure timely, consistent, accurate, and complete results.
			Maintain a history of status changes for garnished accounts and debts.		A history of status changes for garnished accounts and debts shall be maintained.	A history of status changes for garnished accounts and debts is maintained. The

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					Are the history updates timely, complete, consistent, and accurate?	history updates are timely, complete, consistent, and accurate.
			Ability to process remittances from employers for garnished debts		Remittances from employers for garnished debts shall be posted to borrower accounts. Are the history updates timely, complete, consistent, and accurate?	Remittances from employers for garnished debts shall be posted to borrower accounts nightly. The payments are posted timely, completely, consistently, and accurately.
			Ability to generate the AWG Payment reports by employers and PCAs.		AWG Payment reports shall be produced by employers and PCAs. Are the results timely, consistent, accurate, and complete?	AWG Payment reports are produced by employers and PCAs nightly. The results shall be timely, consistent, accurate, and complete
			Ability to remove accounts from AWG as they close and/or become inactive based on designated business rules (e.g. when an account balance reaches a minimum dollar amount).		Accounts shall be removed from AWG as they close and/or become inactive based on designated business rules (e.g. when an account balance reaches a minimum dollar amount). Are these parameters mutable to allow for flexibility in applying modified business rules?	This capability does not exist in the current environment.
			If account balance is less than regular employer payment, send final payment letter to employer and remove from AWG.		A final payment letter shall be sent to an employer and be removed from AWG for accounts where the balance is less than regular employer payment. The mailing shall take advantage of automated postal discounts. This process shall produce timely, consistent, accurate, and complete results.	This capability does not exist in the current environment.
			Track payment receipt from		Voluntary payment receipts	This capability does not exist

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			borrower (if they enter voluntary repayment to avoid AWG) to ensure compliance		for borrowers shall be tracked to determine compliance. Does the process automatically place the non-compliant borrower back into the AWG process?	in the current environment.
			Allow for concurrent employer garnishment (currently, the borrower will only be garnished from the most recent employer).		Concurrent employer garnishments shall be permitted.	This capability does not exist in the current environment. Currently, the borrower will only be garnished from the most recent employer.
			Establish automated workflow capabilities (automated letter creation based on change in account status as defined by users, alerts to notify users of account review required after certain periods of time, etc.).		Automatic workflow capabilities shall be established. Does the process allow for the input of a wide range of variables, and are those variables mutable (Type of work, assignment of work, setting of priorities, etc.).	This capability does not exist in the current environment.
			Create a field for "Registered Agent" in employer information area. This field will be used to capture the name and address of the Registered Agent for Service that an employer may use.		A field for "Registered Agent" shall be added to the employer information area. This field shall capture the name and address of the Registered Agent for Service that an employer may use.	This capability does not exist in the current environment.
			Allow specified users to manually change the status of accounts that are not progressing through the system properly.		First and foremost, the evaluation of AWG accounts shall be performed to ensure the accounts are progressing through the process correctly. Under special circumstance, users shall be allowed to manually change the status of accounts to another status	This capability does not exist in the current environment.

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					code. Is the source problem corrected? Are access levels with proper update and approval authority established? Is an audit record of status changes maintained?	
		2.2.6 Recovery and Resolution – pg. 16	Ability to monitor, track, and assign all Non-compliant employer litigation referrals to OGC/DOJ.		All non-compliant employer litigation referrals shall be monitored, tracked, and assigned to OGC/DOJ. How does the process monitor, track, and assign accounts?	This automated capability does not exist in the current environment. Today it is done by way of MS Access databases in each region.
			Ability to report on various aspects of hearings and employer compliance procedures (status, analyst assignment, dates, etc.).		The ability to report on various aspects of hearings and employer compliance procedures (status, analyst assignment, dates, etc.) shall be implemented.	This capability does not exist in the current environment.
			Flexibility to change AWG percentages.		AWG percentages shall be mutable, to allow flexibility in changing the percentages.	This capability does not exist in the current environment.
			Provide for the validation of the orders for withholding of employee wages (Y11 and Y13 letters) by an ED official		A process to allow for the Validation of the orders for withholding of employee wages (Y11 and Y13 letters) by an ED official shall be allowed.	A process to allow for the Validation of the orders for withholding of employee wages (Y11 and Y13 letters) by an ED official is allowed.
			Provide a new Certificate of Service for Order Report (manifest) and a new Certificate of Service for Notice Report (manifest). They will be signed and dated each time they are printed and the accompanying orders and notices are mailed .. They will be retained		A new Certificate of Service for Order Report (manifest) and a new Certificate of Service for Notice Report (manifest) shall be provided. They shall be signed and dated each time they are printed and the accompanying orders and	A new Certificate of Service for Order Report (manifest) and a new Certificate of Service for Notice Report (manifest) is provided. It is signed and dated each time it is printed and the accompanying orders and notices are mailed. They are

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			indefinitely.		notices shall be mailed. They shall be retained indefinitely. Does the mail process take advantage of automated postal discounts?	retained indefinitely.
			Print and mail Treasury forms for Letter to Employer & Important Notice to Employer (SF-329A), Wage Garnishment Order (SF-329B), Wage Garnishment Worksheet (SF-329C), and Employer Certification (SF-329D).		Treasury forms for Letter to Employer & Important Notice to Employer (SF-329A), Wage Garnishment Order (SF-329B), Wage Garnishment Worksheet (SF-329C), and Employer Certification (SF-329D) shall be printed and mailed. Are automated postal discounts maximized? Printing and mailing shall be accomplished within 2 business days.	Treasury forms for Letter to Employer & Important Notice to Employer (SF-329A), Wage Garnishment Order (SF-329B), Wage Garnishment Worksheet (SF-329C), and Employer Certification (SF-329D) are printed and mailed, maximizing automated postal discounts?
			Ability to update information on the Employer Information/Update (L142) Screen.		Are audit trails maintained? Are there controls in place to prevent errors, fraud, or abuse? Response time shall be minimal.	Information is updated on the Employer Information/Update (L142) Screen.
			Eliminate creation of redundant Audit History records.		The creation of unnecessary Audit History records shall be eliminated.	This capability does not exist in the current environment.
			Create a new daily job to perform reconciliation of Employers form FIN Change records created by the L143 Screen (internal control). Remove the FIN Change file as a download to the client/server for Employer Reconciliation		Reconciliation of Employers form FIN Change records created by the L143 Screen (internal control) shall be performed. The FIN Change file as a download to the client/server for Employer Reconciliation shall be removed.	This capability does not exist in the current environment.
			In a Collection Agency EFT File		In a Collection Agency EFT	This capability does not exist

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			Edit/Update process, remove the requirement that Current Status must equal the AWG Debt Current Status on the data base		File Edit/Update process, the requirement that Current Status must equal the AWG Debt Current Status on the database shall be removed.	in the current environment.
			Synchronize the expected amount for VPY status and the payment amount on the Billing Information (L103) Screen (internal control)		The expected amount for VPY status shall be synchronized with the payment amount on the Billing Information (L103) Screen (internal control).	This capability does not exist in the current environment.
			Send out a Final Payoff letter when the garnishment payoff amount is below the last payment amount.		A Final Payoff letter shall be sent when the garnishment payoff amount is below the last payment amount. Does the system automatically identify accounts eligible for a Final Payoff letter? The letter shall be printed and mailed within one day of generation. Are automated postal discounts maximized?	A Final Payoff letter is sent when the garnishment payoff amount is below the last payment amount. The letter is printed and mailed within three days of generation. Automated postal discounts are maximized
			Change the AWG certified balance amount that determines when the status is changed to SWG from \$75 to \$25.		Is the parameter mutable to allow for changes in business rules?	This is a hard coded parameter.
			Change the number of days since the last payment; used for moving accounts in GAR status to LPT status, to be variable depending on payment schedule.		Is the parameter mutable to allow for changes in business rules?	This capability does not exist in the current environment.
			Allow for the ability to manually request a resend of the W32 (Notice to Cancel Withholding of Wages) letter, if it has already been sent to the current			This capability does not exist in the current environment.

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			employer.			
			Add a means of keeping track of whether the Expected Amount is a full or a reduced amount. If the payment period for the VPY account is exceeded and the status is changes to OWF, send the Y13 letter if the Expected Amount is a reduced amount or the Y11 letter if it is not		A means of keeping track of whether the Expected Amount is a full or a reduced amount shall be established. If the payment period for the VPY account is exceeded and the status is changes to OWF, the Y13 letter shall be sent if the Expected Amount is a reduced amount or the Y11 letter shall be sent if it is not.	This capability does not exist in the current environment.
			Create a process to remove AWG accounts that are in certain location codes, and therefore no longer subject to wage garnishment, on a weekly basis (internal control). Also, remove accounts that are in CWG status with no activity for 60 days in the same process. Bypass normal processing of the accounts in the daily status/letter process, except for determining if the W32 letter should be sent.		A process to remove AWG accounts that are in certain location codes, and therefore no longer subject to wage garnishment, on a weekly basis shall be created. Accounts that are in CWG status with no activity for 60 days in the same process shall be removed from the process. Normal processing of the accounts in the daily status/letter process, except for determining if the W32 letter should be sent shall be bypassed.	This capability does not exist in the current environment.
			Create a new AWG status for Non-Compliant Low Balance, status code NCL, and a means of reporting on those accounts.		A new AWG status for Non-Compliant Low Balance, status code NCL, and a means of reporting on those accounts shall be allowed.	A new AWG status for Non-Compliant Low Balance, status code NCL, and a means of reporting on those accounts is allowed.
			Remove the entry verification		The entry verification	This capability does not exist

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			(double-key) procedure from the L143 screen to allow it to be a single entry screen. However, provide for special validation of new FIN number due to its importance in Employer Reconciliation (internal control).		(double-key) procedure shall be removed from the L143 screen to allow it to be a single entry screen. The FIN number, due to its importance, shall have edits applied to ensure key-entry accuracy in Employer Reconciliation (internal control).	in the current environment.
			Automatically move accounts in status SWG to status CWG after 90 days.		Accounts in status SWG shall automatically be mover to status CWG after 90 days. Is this parameter mutable to allow for different time intervals?	This capability does not exist in the current environment.
			Create the Closed Accounts With Payments file weekly instead of daily		The Closed Accounts With Payments file shall be created weekly. Does this option allow ED to adjust schedule, as needed, to create the file daily or weekly, or on some other time interval.	This capability does not exist in the current environment.
			Review and Update of AWG EAWW/Family Size Forms		EAWW forms for the AWG process will be received from employers. Debt ID's for EAWW forms shall be identified and employee information entered on-line. This process shall be performed daily.	EAWW forms for the AWG process are received from employers. Debt ID's for EAWW forms are identified and employee information entered on-line.
			Received and process AWG Quarterly Confirmation Reports.		Quarterly reports shall be received from employers to update employee payment information. Information shall be entered into the system and verified prior to	Quarterly reports are received from employers to update employee payment information. Information is entered into the system and verified prior to updating the

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
					updating the database.	database.
4	<b>NSLDS Interface</b>	2.2.1 Data Management – pg. 11  2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 12	Ability to extract loan portfolio data (including payments) from the Debt Collections database and transfer to NSLDS.		Loan portfolio data (including payments) shall be extracted from the Debt Collections database and transferred to NSLDS on a weekly basis, in the format prescribed by the Data Provider Instructions.	Loan portfolio data (including payments) from the Debt Collections database and transfer to NSLDS on a weekly basis. Submittals reflect either all accounts in the DMCS or just those with changed data to report.
			Ability to extract lender information from the FFEL/Debt Collections database and transfer to NSLDS.		Lender information shall be extracted from the FFEL/Debt Collections database and transferred to NSLDS on a scheduled basis, in the format prescribed by the Data Provider Instructions.	Lender information is extracted from the FFEL/Debt Collections database and transferred to NSLDS on an ad-hoc schedule basis.
			Ability to derive NSLDS loan status codes based on loan status information maintained in Debt Collections.		NSLDS loan status codes shall be determined based on loan status information maintained in Debt Collections.	NSLDS loan status codes are determined based on loan status information maintained in Debt Collections.
			Ability to compare a new NSLDS data extract with the prior week's extract and send only the changed records to NSLDS.		NSLDS data extract shall be compared to the prior week's extract and only the changed records shall be sent to NSLDS.	NSLDS data extract is compared to the prior week's extract and only the changed records are sent to NSLDS.
			Ability to electronically transfer loan data and lender information between DMCS and NSLDS (i.e., EFT).		Loan data and lender information shall be transferred between DMCS and NSLDS via EFT.	This capability does not exist in the current environment. Currently, tape cartridges are used in the data exchange process.
			Ability for DMCS to receive and process the Error tape from NSLDS.		DMCS shall have the capability to receive and process an error file from NSLDS. How will the	This capability does not exist in the current environment.

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
					errors be evaluated, resolved, and resubmitted to NSLDS?	
			Ability to implement a consistent standard for exchanging loan data between GAs/Lenders/Schools-to-DMCS and DMCS-to-NSLDS.		Explore the possibility to implement a consistent standard for exchanging loan data between GAs/Lenders/Schools-to-DMCS and DMCS-to-NSLDS.	This capability does not exist in the current environment.
			Ability to provide users a link to the NSLDS website via Siebel.			This capability does not exist in the current environment.
			Ability to create an NSLDS-based screen (containing Collections-specific data) that would eliminate the need for users to access the many NSLDS screens to obtain the information needed by them.		An NSLDS-based screen (containing Collections-specific data) shall be created. This screen would eliminate the need for users to access the many NSLDS screens to obtain the information needed by them. Does the screen provide the information in a user-friendly fashion? Does it provide the needed information?	This capability does not exist in the current environment.
5	<b>Financial Management and Accounting</b>	2.2.1 Data Management – pg. 11 2.2.2 Transaction Processing – pg. 13 2.2.3 Payment Processing – pg. 14	Track account financials (P&I&F) and report to FMS based on FMS' requirements; send requests for EFT and check refund payments to Treasury; report to FMS on their Oracle accounting structure.		Account financials (P&I&F) shall be tracked and reported to FMS based on FMS' requirements; requests for EFT and check refund payments shall be sent to Treasury; these transactions shall be reported to FMS on their Oracle accounting structure.	EFT and check refund payments are reported twice weekly.
			Ability to establish account receivables; process financial transactions to borrower's		Account receivables shall be established. Financial transactions shall be posted	Account receivables are established nightly. Financial transactions are

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			account and debts; establish and calculate interest accrual simple or variable; Maintain the 7 balance categories; process student refunds, and calculate collections fees.		to borrower's account and debts. Interest accrual - simple or variable – shall be calculated and maintained on the account and debts. Seven balance categories shall be maintained. Student refunds shall be processed. Fees shall be calculated.	posted to borrower's account and debts nightly. Interest accrual - simple or variable – is calculated and maintained on the account and debts. Seven balance categories are maintained. Transactions updates are performed nightly. Student refunds are processed. Fees are calculated.
			Ability to post financial transactions to a borrower's account based on transaction type, transaction reason, and document type.		Financial transactions shall be posted to a borrower's account based on transaction type, transaction reason, and document type.	Financial transactions are posted to a borrower's account based on transaction type, transaction reason, and document type nightly.
			Ability to calculate and apply "accrued interest" to a borrower's account as applicable during the posting process.		Accrued interest shall be calculated and applied to a borrower's account as applicable during the posting process.	Accrued interest is calculated and applied to a borrower's account as applicable during the nightly posting process.
			Ability to apply financial transactions to balance categories in various sequences based on the transaction type.		Financial transactions shall be applied to categories in various sequences based on the transaction type.	Financial transactions are applied to categories in various sequences based on the transaction type during the nightly posting process.
			Ability to provide a facility for capturing the accounting associated with the daily financial transactions that are posted to the Debt Collections database.		Accounting associated with the daily financial transactions that are posted to the Debt Collections database shall be captured and maintained.	Accounting associated with the daily financial transactions that are posted to the Debt Collections database are captured and maintained.
			Ability to provide a facility for processing and maintaining Debt Collection payment requests received from Subledger as well as payment requests for FISL claims.		Debt Collection payment requests received from Subledger as well as payment requests for FISL claims shall be processed and maintained.	Debt Collection payment requests received from Subledger as well as payment requests for FISL claims are processed and maintained

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			Ability to generate check and EFT payment files and forward them to FSA-FMS.		Check and EFT payment files shall be generated and forwarded to FSA-FMS.	Check and EFT payment files are generated and forwarded to FSA-FMS at least twice weekly.
			Ability to generate accounting & disbursement files and forward them to FSA-FMS		Accounting & disbursement files shall be generated and forwarded to FSA-FMS.	Accounting & disbursement files are generated and forwarded to FSA-FMS.
			Ability to summarize detailed collection & payment records prior to sending them to FSA-FMS.		Detailed collection & payment records shall be summarized prior to sending them to FSA-FMS.	Detailed collection & payment records are summarized prior to sending them to FSA-FMS.
			Ability to provide a facility for maintaining appropriation, apportionment, and allotment information used for “funds-checking”.		Appropriation, apportionment, and allotment information used for “funds-checking” shall be maintained.	Appropriation, apportionment, and allotment information used for “funds-checking” is maintained.
			Ability to perform credit reform distributions to financial transactions prior to sending them to FSA-FMS		Credit reform distributions to financial transactions shall be allocated prior to sending them to FSA-FMS.	Credit reform distributions to financial transactions are allocated prior to sending them to FSA-FMS.
			Ability to receive and process Treasury payment check numbers received from FSA-FMS.		Treasury payment check numbers received from FSA-FMS shall be posted to the system within 2 days of receipt.	Treasury payment check numbers received from FSA-FMS are posted to the system when received.
			Ability for users to add, update, or verify financial transactions maintained in the Subledger.		Are audit trails maintained? Are there controls in place to prevent errors, fraud, or abuse? Are there appropriate levels of access authority (i.e., there should be a entry function and an approval function).	Users to have the ability to add, update, or verify financial transactions maintained in the Subledger.
			Ability for users to enter adjustments and beginning balances to the General Ledger accounts maintained within the Subledger.		User shall be given the ability to enter adjustments and beginning balances to the General Ledger accounts maintained within the	Users currently have the ability to enter adjustments and beginning balances to the General Ledger accounts maintained within the

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
					Subledger. Are appropriate levels of access authority in place (i.e., there should be a entry function and an approval function).	Subledger on an “as-needed” basis..
			Ability for users to maintain (i.e., create, read, update, delete) Credit Reform distribution information.		Users shall have the ability to maintain (i.e., create, read, update, delete) Credit Reform distribution information. Are audit trails maintained? Are there controls in place to prevent errors, fraud, or abuse? Are there appropriate levels of access authority (i.e., there should be a entry function and an approval function).	Users have the ability to maintain (i.e., create, read, update, delete) Credit Reform distribution information.
			Integrate the history of account payments with the breakout of each account between principal, interest, other, and total. (currently done on two screens – R103 and R104).		The history of account payments shall be integrated with the breakout of each account between principal, interest, other, and total (currently done on two screens – R103 and R104). Does the process properly allocate payments across the various components that comprise the total account/debt balance.	This is currently done on two screens - R103 and R104.
			Explore the option of transferring the Debt Collections Subledger accounting functionality to FSA-FMS in effort to align to FSA’s Modernization Blueprint.		The option of transferring the Debt Collections Subledger accounting functionality to FSA-FMS in effort to align to FSA’s Modernization Blueprint shall be explored. Analysis shall be performed to produce a proposal to	This capability does not exist in the current environment. Currently, the summarized accounting for debt collections is maintained in FSA’s Financial Management System (FMS) and the detailed accounting is maintained in the DMCS

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					determine if FSA intends to continue this practice, or whether Debt Collections should feed all detailed posted financial transactions directly to FSA-FMS or into a data mart (i.e., CMDM) similar to the Direct Loan program.	Subledger
			Ability to electronically transfer Treasury payment confirmation information (i.e. check numbers) between FSA-FMS and Debt Collections. Currently, this is a paper-based process. Additional working sessions between FSA-Debt Collections and FSA-FMS will be needed during the detailed requirements phase.		The transfer of Treasury payment confirmation information (i.e. check numbers) between FSA-FMS and Debt Collections shall be converted from a paper-based process to EFT.	This capability does not exist in the current environment.
			Presently, not every financial transaction passes to FSA-FMS. Certain financial transactions are defined as "FIS-only" and are maintained in the Debt Collections Subledger only. Examples include fees/charges and interest accrual on some loan types. Explore whether or not FSA intends to continue this practice in the future?		Explore whether or not FSA intends to continue this practice in the future?	This capability does not exist in the current environment.
			Explore the option to transfer the payment processing of FISL claims to the Financial Partners Channel. Additional research is required.		The option to transfer the payment processing of FISL claims to the Financial Partners Channel shall be explored.	This capability does not exist in the current environment.
			Ability to convert the current, obsolete TIR/FIR ACCS structure (based on Common		The current, obsolete TIR/FIR ACCS structure (based on Common	This capability does not exist in the current environment.

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			Accounting Numbers) residing in the Subledger to the FSA-FMS Oracle ACCS structure.		Accounting Numbers) residing in the Subledger shall be converted to the FSA-FMS Oracle ACCS structure.	
			Ability to transfer accounting and payment files to FSA-FMS via EAI (FSA's enterprise-wide standard for electronic file transfer).		Accounting and payment files shall be transferred to FSA-FMS via EAI (FSA's enterprise-wide standard for electronic file transfer). Are proposed data exchange file layouts and data structures compatible?	This capability does not exist in the current environment.
6	<b>Credit Management Data Mart</b>	1.3.4.3 Data Mart Applications – pg. 9  2.2.1 Data Management – pg. 11  2.2.9 Portfolio/Risk Management – pg. 22	<i>Ability to provide DMCS collections data to the Credit Management Data Mart.</i>		DMCS collections data shall be provided to the Credit Management Data Mart in compliance with the data provider instructions. Data shall be provided to the data mart on an "On-Demand" basis. Can a data file be provided directly from the DMCS to other entities such as OIG or GAO for audit purposes? Are all data elements captured on the file?	This capability does not exist in the current environment.
7	<b>Account Archive and Restore</b>	2.2.1 Data Management – pg. 11-12	Contractor shall provide the capability to archive accounts.			After X number of years of inactivity on an account the account is archived.
		2.2.1 Data Management – pg 12	The contractor shall provide the ability to restore accounts that have been archived.		(Possible Evaluation Criteria) VVVV  VVVVV	If any action is received on any account that has been archived. The archived account is automatically restored.
8	<b>Collect Payments from the USPS</b>	2.2.2 Apply Borrower Payment,	Open mail, data entry and microfilm all payment		Payments collected are deposited in the Federal	Payments are posted to the students account the same

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		<p>Third Party Payments, and Process Exceptions – pg. 13</p> <p>2.2.3 Payment Processing - pg. 14, add wording: “Payments (manual and electronic) received from third parties (i.e., CheckFree, Department of Justice, Lockbox, Electronic Debit Account (EDA) Vendor, Department of Treasury Clearinghouse, <i>United States Postal Service (USPS)</i>, and Credit Card Vendors) will need to be posted to proper accounts using the appropriate payment manifest, when applicable.”</p> <p>2.2.7.1 Paper – pg. 19, add wording: “...all forms and applications are <i>imaged and processed in</i></p>	<p>instruments as they are processed through an Optical Character Reader. (OCR)</p> <p>Maintain the receipt of borrower payment</p>		<p>Reserve Bank the same day as received from the Lockbox.</p> <p>Payments are posted to the borrowers accounts the same day they are received</p>	<p>day</p> <p>Payments picked up from the post office box before 10:30 am will be deposited by 11:00 pm at the FRB</p>

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		<i>accordance with the Document Management Strategy, and all...</i>				
		2.2.3 Payment Processing – pg. 13, add wording: “using the appropriate payment manifest, when applicable. <i>In addition, the CSB vendor must provide the ability to perform special payment processing and handling for checks drawn on foreign banks and checks with special endorsements or instructions.</i> ”	The contractor shall provide the ability to do special payment processing and handling for checks drawn on foreign banks and checks with special endorsements or instructions		(Possible Evaluation Criteria) VVVV  VVVVV	The contractor creates a deposit ticket (SF-215), with the foreign amount left blank, for each foreign check. The deposit ticket if forwarded to Citibank via certified mail along with the deposit of foreign checks and a letter. The US equivalency of the amount of the foreign check is posted to the borrowers account.  Contractor ensures all conditions set forth in the special endorsement/instructions are met before processing
		2.2.3 Payment Processing – pg. 13	Deposit payment directly into the Federal Reserve Bank (FRB)			Contactor makes the deposit, including all payment instruments received before 10:30 am to the FRB by 11:00 pm the same day via courier. The courier will return a copy of the deposit ticket to the contract as confirmation that the deposit was delivered. Each day the number of payment instruments received and processed must agree with the number or payment

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
						instruments deposited. A daily payment balance log is maintained. An SF215 is prepared
		Section 2.2.2, pg. 12, Financial Transactions.	Initiate Refunds			When a refund from an account request is received, contractor researches and documents the supporting information, sends this information along with the original request to the appropriate ED regional office. Refund requests from suspense, or other agencies are researched and entered online through CICS screens.
		2.2.2 Transaction Processing (Apply Borrower Payments, Third Party Payments, and Process Exceptions) – pg. 13	Provide copies of payments received upon request			
		2.2.6 Recovery and Resolution – pg. 16	Process AWG forms			AWG is received at a separate PO Box. These payments are sorted into single and split payments The count of AWG payments is logged in to the Payment instrument Balance Log. The AWG documents and other items are then forwarded for processing in accordance with AWG processing

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						procedures.
		2.2.7 Customer Relationship Management (CRM)/Customer Interaction – pg. 18	Forward Correspondence received to Collections regional offices			Correspondence is reviewed and d routed to the appropriate location within NPC/ SLPC. If a Contractor receives miscellaneous correspondence, which does not involve payment instruments, it is routed to the PIC.
		2.2.7.4 Web – pg. 21-22	Eliminate all keyed in forms and set up web-based submission forms with client side edits. Some trading partners submit hard copy forms, and hard copy forms have to be keyed in.			
		2.2.3 Payment Processing – pg. 14	Contractor shall provide the ability to accept electronic payments from all sources (e.g. Western Union 1081, AWG payments and Electronic 1081 transfer between federal government agencies and within ED.			
			The contractor shall reduce incoming suspense items by implementation business rules in the new system			
			The contractor shall have a built in suspense item tracking function.			
			The contractor shall provide ability to enable SLPC to post the suspense file online or electronically transfer the file to appropriate agencies			
		2.2.1 Data Management – pg.	The contractor shall have query capabilities against suspense			

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		<p>11, add wording: "...and analyzing data for portfolio management, <i>querying upon the database for reporting and analysis</i>, among others."</p> <p>2.2.9 Portfolio/Risk Management – pg. 24</p>	items by authorized users.			
		<p>2.2.4 Fulfillment – pg. 14</p> <p>Appendix C – Current Student Credit Management IVR Functionality includes the generation of letters as a current SCM IVR function but does not include the requirement to eliminate all NPC manual letters.</p>	The contractor shall eliminate all the NPC manual letters and have the system generate them			
		2.2.3 Payment Processing – pg.14	The contractor shall provide credit card processing			
		2.2.5 Document Management – pg. 15 doesn't specifically identify checks, but	Provide ability to store digital images of checks and have them available for online retrieval			

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		discusses repository for all images and online retrieval.				
			Provide suspense transfer capability to Treasury and return from Treasury. Also enable suspense payment to be flagged to transfer to Treasury on the next transfer along with selected accounts that meet specific criteria			
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Provide the ability to produce net check refunds			
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Print listing of suspense refunds for multiple student refund checks			
		2.2.4 Fulfillment – pg. 14, add wording: “In providing prompt printing and distribution of CSB correspondence, the CSB solution will minimize mail time <i>and maximize the associated postage discount wherever possible.</i> ”	Provide for Dense mailings		Combine MCS mailing with other projects to increase mail volume, and regionalize mailings	
		2.2.1 Data Management – pg.	Ability to update borrower address information in the Debt			Contractor updates the borrower record via a CICS

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		<p>11, add wording: “Examples of such validation include skip tracing <i>borrowers (see Appendix F for skip tracing entities)</i> to ensure the addresses and phone numbers on file are up to date...”,</p> <p>2.2.2 Transaction Processing (Demographic Updates) – pg. 12 doesn’t specifically reference skip trace as mechanism for receiving update.</p> <p>2.2.6 Recovery and Resolution – pg. 17, add wording “Another method for returning delinquent loans to a current status is through the use of default aversion tactics including phone calls and statements to delinquent borrowers, <i>skip tracing to obtain good addresses from borrowers,</i></p>	Collections Database to capture the USPS skip tracing results.			screen

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		<p>...”</p> <p>Appendix F – List of Other Entities, Business and Technical F-1 – F-6</p>				
		<p>2.2.1 Data Management – pg. 11, add wording: “Examples of such validation include skip tracing borrowers (see Appendix F for skip tracing entities) to ensure the addresses and phone numbers on file are up to date...”,</p> <p>2.2.2 Transaction Processing (Demographic Updates) – pg. 12 doesn’t specifically reference skip trace as mechanism for receiving update.</p> <p>2.2.6 Recovery and Resolution – pg. 17, add wording “Another method for returning delinquent loans to a current status is</p>	<p>Contractor shall receive and process change of address information received from USPS</p>			<p>Contractor receives an Address Service Change tape from the USPS that will be used to update borrower address. Address changes that cannot be made automatically are printed in a report for manual review. The report along with USPS 3547 forms is reviewed for potential data base address updates.</p>

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		<p>through the use of default aversion tactics including phone calls and statements to delinquent borrowers, <i>skip tracing to obtain good addresses from borrowers, ...</i>"</p> <p>Appendix F – List of Other Entities, Business and Technical F-1 – F-6</p>				
			Contractor shall provide USPS results to requestors			
	Account Archive and Restore	<p>1.3.4.3 Data Mart Applications – pg. 9</p> <p>2.2.2 Transaction Processing – pg. 13</p> <p>Appendix B – Student Credit Management Data Mart reporting, pg. B-1</p>	The Contractor shall provide the capability to produce system reports generated from the mainframe.			<p>There are approximately 675 reports in use by the current DMCS system. The Regional Offices use 200 to 300 of these system reports. Reports are delivered to their intended audience by remote printers or mailed hard-copies/print-outs.</p> <p>Dedicated personnel at Headquarters, DCSIC/PIC, and the regional offices generate Ad-hoc reports.</p> <p>Approximately 150 temporary reports are</p>

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						generated on a recurring basis.
		2.2.7.4 Web – pg. 22  Appendix A – Current Student Credit Management Website Functionality	The contractor shall provide capability for Ad-hoc report generation for designated personnel  The contractor shall provide the capability of viewing reports over the web and allow for the user design of reports over a web interface.		(Possible Evaluation Criteria) VVVV  VVVVV	.
		2.2.7.4 Web – pg. 22  2.2.9 Portfolio/Risk Management – pg. 24	The contractor shall provide statistical, trending, and pattern analysis, comparative analysis, graphs and charts			
		1.3.4.1 Mainframe Applications – pg. 8  1.3.4.3 Data Mart Applications – pg. 9	The contractor shall provide for reports automatically generated via schedule/calendar			
		2.2.1 Data Management – pg. 11  2.2.7.4 Web – pg. 22  2.3.3 Security – pg.	The contractor shall have security for multiple levels (application, report, data)			

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		26				
		2.2.1 Data Management – pg. 11, add wording: “...and creating and analyzing internal reports, <i>monitored and maintained in an organized system</i> , to ensure consistency of the data across the system.”	The contractor shall have an organized system of monitoring and maintaining reports			
			The contractor shall allow for reports generated from a source other than the production database so as to free production resources from report processing requirements			
		2.2.1 Data Management – pg 11	The contractor shall have historical data available for querying (storing snapshots of the database)			
		2.2.1 Data Management – pg 11, add wording: “Examples of such validation include skip tracing borrowers ( <i>see Appendix F for skip tracing entities</i> ) to ensure addresses and phone numbers on file are up to date...”	Contractor shall receive and process Skip Trace requests from external requestors such as Guaranty Agencies, and schools to help locate defaulted borrowers.			Data is keyed, 100% verified and written to an output tape in accordance to specifications.

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		2.2.6 Recovery and Resolution – pg. 17, add wording: “Another method for returning delinquent loans to a current status is through the use of default aversion tactics including phone calls, and statements to delinquent borrowers, <i>skip tracing to obtain good addresses for borrowers, ...</i> ”				
		2.2.1 Data Management – pg. 11	The contractor shall select eligible skip trace records from the Debt Collections database, merge selected records with records from external requestors and produce a Skip Trace Request Tape that is sent to the Internal Revenue Service (IRS)			Requests are received (either hardcopy or on magnetic media). The skip trace subsystem generates records for DMCS on tape. The records are then merged with records received from the external requestors (GA’s, schools) onto a tape. The tape is sent to the IRS monthly. IRS attempts to match data using the SSN and the first four characters of the borrower’s last name with information on the IRS master file.
			The contractor shall manually input hardcopy skip trace request listings received from external requestors.			Hardcopy requests are manually keyed into DMCS.

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			The contractor shall convert the IRS skip trace Request Tape from the old format to the new IRS required format. Also the ability to convert the IRS Skip trace Return tape from the new IRS required format to the DCS format.			Contractor uses two converter programs that transform the data from the DMCS format to the IRS format
			Contractor shall receive and process the IRS skip trace return tape file containing matches with addresses and non-matches with only Social Security Numbers.			Contractor converts the return data to the DMCS format, updates the DMCS database with addresses received from the IRS. And sends address information back to the external requestor.
			Ability to generate a match file, non-match file, and reports to capture the results of processing the IRS skip trace return file and send them to the external requestor.			Contractor generates a match and no-match file for processing from the IRS return tape containing records in response to external skip trace requests. Contractor creates address reports by requestor number and statistical reports for the purpose of internal checks and balances.
		2.2.7.2 Call Center (Customer Service Representative) – pg. 20	Ability to reset skip trace status indicators to avoid duplicate IRS skip trace requests.			Contractor resets skip trace status indicators on a monthly basis to avoid duplicates.
			Ability to create tape labels as applicable			System produces labels from the IRS processed tape. An alternate GA/School file is utilized to override the database for GA/school files.
			Contractor shall accept and			External skip trace requests

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			process external skip trace requests for borrowers not stored in the Debt Collections Database			for borrowers not stored on the database are received from external sources via magnetic media. The file is merged with a DMCS file and written to the e tape that is sent to the IRS.
			Ability to accept and process "procedure" reports (Form 1075) as part of the external requestor's application to participate in the IRS skip tracing process.			Contractor reviews, log, batch, enter and validate input data in accordance to specifications, and update validation file.
			Contractor shall accept and process Activity Reports sent by external requestors to ED to maintain their "IRS skip tracing eligibility status. These reports contain information about how the requestor is safeguarding their address records and changes in physical security.			Contractor stores all safeguard reports for ED review and retention. These report are also mailed to ED
		2.2.7.2 Call Center (Customer Service Representative) – pg. 20	Ability for users to add or change a borrower's name or address information in the Debt Collections database			Contractor updates address information via CICS screen
		2.2.7.1 Paper – pg. 19	Contractor shall initiate or trigger the IRS skip trace request process upon receipt and scanning on any Debt Collections letters returned as "undeliverable".			The program reads a file created by the barcode reader storing one undeliverable letter record for every letter returned "undeliverable". Also, the contractor uses wand input to record an undeliverable address
			Contractor shall have the ability of allowing ED the option of converting the monthly IRS skip tracing process to a weekly			

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			process with capability to miss a cycle if ED desires.			
			Contractor shall provide capability to provide GA's and Schools capability to submit IRS skip tracing requests via EFT or web.			
			Contractor shall provide ability to exchange IRS skip tracing information with IRS via electronic format.			
			Ability to provide IRS skip tracing results to external requestors in any format they choose.			
			Ability to provide IRS last update dates for borrower addresses in the IRS return address file.			
			Ability to develop tracking system for tracking an external requestor's eligibility to participate in the IRS Skip Tracing Process. Specifically, tracking the filing and submission dates of "procedure & activity reports" which are required for participation in the IRS skip tracing process			
			Contractor shall explore the possibility of using the USPS as a possible source of external Skip Tracing			
			Review and refine the business rules associated with updating the IRS addresses in the DMCS database.			
9	Discharges	2.2.1 Data				

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	<p><b>Ability to process various discharges: Ability-to-Benefit, Closed School, Unauthorized Signature, Unpaid Tuition Refund, Death, Disability, Bankruptcy, and Litigation.</b></p> <p><b>Regulatory &amp; Statutory Cites:</b></p> <ol style="list-style-type: none"> <li>1. 34CFR 682.402(e)(3)(ii)(B)</li> <li>2. Section 437(c) of the HEA, 20 U.S.C. Sec.1087(c) (GSL and FFEL); HEA §464(g), 20 U.S.C. §1087dd(g) (Perkins and NDSL); 34 CFR 685.215 (Direct Loans)</li> <li>3. HEA Sections 437(a) (FFEL/GSL) and 464(c) (NDSL/Perkins), 20 U.S.C. Sec. 1087(a), 1087(dd). Under 34 CFR §§674.51 (s), 682.200 (b), 685.102(a)(3)</li> <li>4. 11 U.S.C.§523(a)(8)</li> <li>5. HEA section</li> </ol>	<p>Management – pg. 11</p> <p>2.2.2 Transaction Processing (Entitlement Reviews/Decisions ) – pg. 13, add wording: “The entitlements include various deferments, forbearances, and conditional and permanent loan discharges (Death, Disability, Bankruptcy, Closed School, Loan Forgiveness, <i>Ability-to-Benefit, Unauthorized Signature, Unpaid Tuition Refund, Litigation, etc.</i>)”</p>				

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	<p><b>437(a), (d), 20 U.S.C., 1087(a), (d). (FFEL)</b>  <b>Direct Loans: 34 CFR 685.212 (death), 685.213 (disability)</b>  <b>Perkins/NDSL: HEA section 467(c)(1)(F), 20 U.S.C. 1087dd(c)(1)(F);</b></p>					
			<p>The contractor shall provide the capability to document to the system, any discussion surrounding discharge claims.</p>			<p>Discussions surrounding discharge claims are enter on to the Notepad screen (1102) in free style text.</p>
			<p>The contractor shall have the ability to refund payments made on a loan.</p>			<p>Refund is automatically calculated and all steps necessary to generate a request to Treasury for payment is done within the system when the discharge application is approved in the system</p>
			<p>The contractor shall provide the capability to adjust a balance to reflect payment of a tuition refund from lenders or schools, or discharge of a loan entirely.</p>			<p>An audit adjustment is entered to the system via an accounting screen (A220) by analyst. System performs most of the calculations.</p>
			<p>The contractor shall have the ability to send discharge applications/letters to a borrower.</p>			<p>A program is run to identify borrowers who have debts associated with closed schools. Once identified, letters and discharge applications are generated</p>

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						and mailed to the borrower.  For other types of discharges, the contractor is provided a file identifying borrowers who should receive a specific type of discharge application.
			The contractor shall provide the capability to delete derogatory credit references from the credit bureau.			Program currently sets a flag to delete debt from credit bureau once the discharge application has been approved in the system.
			The contractor shall have the ability to write off debts after discharge application is approved.			Program currently performs all write off functions once the discharge application is approved in the system.
			<p>The contractor shall design a workflow for tracking and resolving discharges other than closed school. (i.e. tracking expiration dates, automatic letters, alerts).</p> <ul style="list-style-type: none"> <li>(a) Ability to perform actions on the discharge at the debt level (i.e. generating letters, refunds, etc.) for all discharge types.</li> <li>(b) Ability to perform account maintenance (i.e. credit bureau reporting, calculating refunds, closing accounts) for all discharge types once discharge application has been approved.</li> </ul>			This functionality is currently only available for close school discharges.

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			The contractor shall have the ability to process and sort data for deaths from the Social Security Administrations Death Master File.			Updates from SSA are received and processes monthly.
			The contractor shall provide the capability for borrowers to complete and submit discharge forms via the web.			
			The contractor shall provide the capability to view discharge forms submitted via the web on-line.			
			The contractor shall transfer Closed School Discharge supporting documentation electronically, prior to ED rendering its decision.			
			The contractor shall have the ability to interface with a source system to obtain closed school information.			
			The contractor shall have the ability to capture six digit and eight digit (schools with multiple campuses) school codes from a source system and ensure that the most current school file is available.			
10	<b>Credit Bureau Reporting</b>  Ability to select accounts from the database that are eligible for credit bureau reporting and report them to	2.2.1 Document Management – pg. 11  2.2.2 Transaction Processing (Data Exchange and Maintenance) –pg. 13				

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	<p><b>the four national credit reporting agencies.</b></p> <p>Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>1. HEA Section 430A, 20 U.S.C. 1080a for FFEL</li> <li>2. HEA Section 463(c) 20 U.S.C. 1080cc(c) for NDSL/Perkins</li> <li>3. Debt Collection Improvement Act 31 U.S.C. §§ 3711(e) and 3720(B)</li> </ol>	2.2.8 Performance Management – pg. 23				
			The contractor shall have the ability to select eligible accounts from the database and report them for a period of seven years, with the exception of NDSL/Perkins debts, to the four national credit reporting agencies		Contractor has experience in reporting debts to the credit bureaus and is familiar with and utilizes the Metro 2 format.	ED reports eligible debts monthly.
			The contractor shall provide the			ED users can start, stop, or

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			flexibility for ED users to start, stop or exclude borrower debts from being reported to the credit bureau.			exclude a debt from credit bureau reporting via an on-line transaction (L103 screen).
			The contractor shall provide the capability to report co-makers to the credit bureaus.			Co-makers are now being reported to the credit bureaus.
			The contractor shall provide reports that summarize the number of accounts/debts reported to the credit bureau.			Report is generated monthly.
			The contractor shall provide the capability to delete borrower accounts/debts that have been rehabilitated or erroneously referred to the credit bureau.			ED users can delete a debt from credit bureau reporting via an on-line transaction (L103 screen).
			The contract shall have the ability to provide users the online capability to view the credit reporting status of a specific borrower.			Debt level credit bureau statuses are stored in the database and may be viewed by the user online (L109 screen).
			The contractor shall have the ability to provide users online capability to update the credit reporting status of a borrower's disputed debt and report that status to the credit bureau.			User can now enter a status code online that, when the monthly updates are run, advises the credit reporting agencies that a debt is in dispute
			The contractor shall have the ability to electronically transfer all eligible debts to the four national credit reporting agencies.		Contractor has demonstrated experience in electronically transferring data to the credit reporting agencies.	Monthly reporting is currently done by tape cartridge.
			The contractor shall provide the ability to send updates of eligible account information to credit reporting agencies on a more frequent or ad hoc basis and update the database as			Current cycle for credit bureau reporting is monthly.

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			applicable.			
			The contractor shall have the ability to transfer accounts for borrowers in bankruptcy to ECMC.			Account data is transferred to ECMC via EFT.
			The contractor shall have the ability to capture all Adversary/Bankruptcy information for a borrower account and that information made available for viewing by users in one location.			
			The contractor shall have the ability to inhibit the system from performing collection activities during the bankruptcy Automatic Stay Period.			
			The contractor shall automatically transfer to ECMC, any payments made by the borrower to ED if the account is closed on the ED system and is now owned by ECMC.			The payment is currently going into suspense and a refund to transfer the payment to ECMC must be processed by NPC.
			The contractor shall provide the ability to accept account returns from ECMC.			Accounts returned by ECMC are rejected as duplicate accounts.
			The contractor shall provide access to the Banko system and alert user that a bankruptcy is pending on an account.			
			The contractor shall have the ability to capture all Litigation information (i.e. judgment date, judgment amount, court, verdict, etc.) for a borrower account and that information made available for viewing by users in one location.			Currently this information is annotated on the notepad.

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			The contractor shall provide the ability to transmit data electronic litigation packages between collection agencies, FSA, and DOJ.			
			The contractor shall provide automated workflows for both the bankruptcy and litigation processes (i.e. (1) flags notifying ED that required documentation is missing, (2) status codes for the various phases of the processes, (3) track account while at DOJ.).			
			In the case of a borrower with multiple debts, the contractor shall provide the ability to treat each debt separately between DOJ and ED to allow for proper allocation of payments to DOJ held and ED held debts, protection of DOJ held debts from other collection activities, and certification of ED held debts.			
			The contractor shall have the ability to receive payment transactions (SF1081) and payment information electronically.			Payment information is received from DOJ via disk.
			The contractor shall provide the ability to adjust DOJ held debts to reflect changes in interest rate, addition of court costs, etc. as a result of judgments to accurately reflect balance of debt.			Currently borrower payments from DOJ are posted in the same manner as those to any other account. However, the balance shown on ED's system is not a true reflection of what the borrower owes because DOJ posts the

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						payments against the debt differently.
			The contractor shall have the ability to automatically decertify debts from TOP once the litigation package is transmitted to DOJ.			
			(Column Heading)  Needs listed in this row are Program Specific requirements. If you can provide a Statutory or Regulatory citation, this will be moved to "Minimum Requirements".		(Column Heading)  Provide any evaluation criteria which might assist in differentiating between proposals.	(Column Heading)  What is the current contractor actually providing? Be specific.
			The contractor shall have the ability to generate and mail account-level and debt-level letters to borrowers for all debts upon user request. (a) Ability to pull system data to include in letters. (b) Ability to produce multiple page coupon and non-coupon letters. (c) Ability to include specific "debt level" information for multiple debts within a single letter.			Both account-level and debt-level letters are generated and mailed from the system. (a) System currently pulls necessary data based on variables placed in letter template. (b) System has the ability to produce one, two, and three page coupon and non-coupon letters. When debt level information is included on a letter and the borrower has multiple debts, the letter becomes lengthy and may exceed four pages. (c) Multiple letters must be sent.
			The contractor shall provide the capability to all ED authorized users to create and maintain			ED users with the appropriate access have the ability to create and save letter

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			letter templates. (a) Ability to display and modify existing letter templates; add new templates, and approve or reject new/modified letter templates. (b) Ability to place new or modified letter templates in “pending” status until approved by ED Headquarters staff. (c) Ability to prevent specific users or user groups from making modifications to specific letter templates. (d) Ability to restrict on-line edits of specific letter templates that are generated via a batch process. (e) Ability to delete existing letter templates			templates. When new letters templates are created or existing templates are modified, they are placed in pending until approved by ED Headquarters staff. Users with appropriate access are also able to modify, approve, reject, and flag for deletion existing letter templates. Currently, there is no means by which to prevent users from modifying specific letters.
			The contractor must provide the ability for users to submit letter template approval requests to the appropriate ED Headquarters personnel vial an electronic format (i.e., email).			
			The contractor must have the ability to implement and maintain version control for all letter templates. This includes storing effective start and end dates for each specific letter template.			
			The contractor must have the ability to capture the letter			Existing system identifies which letter was generated,

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			<p>history and provide users the ability to view the history of actual letters sent to the borrower.</p> <p>(a) Ability to receive data on letters sent from private collection agencies' (PCAs) systems and load to the letter history.</p>			<p>date of letter, and the address the letter was mailed to. The information can be viewed by the user (L106 – Letter History screen).</p> <p>(a) The PCAs send a transmission that includes the identifier of the letter send, date of letter, and the address the letter was mailed to.</p>
			<p>The contractor shall provide the ability to capture letter exceptions (i.e. errors) for all letter requests.</p> <p>(a) Ability to integrate different levels of letter edit checks that are preformed during the letter request and letter fulfillment stage.</p> <p>(b) Ability to provide a mechanism that notifies users (who originally requested letter) of letter exceptions.</p>			<p>Existing system identifies errors for all letter requests, however, does not have currently have the ability to perform (a) and (b).</p>
			<p>The contractor shall have the ability to provide complete “word processing” (i.e. cut, paste, spell check, etc.) capabilities for letter templates.</p>			
			<p>The contractor shall provide the ability to implement an on-line indicator to identify Spanish-speaking borrowers and generate letters containing Spanish text.</p>			
			<p>The contractor shall have the ability to generate reports listing all letter types with the</p>			

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			respective descriptions.			
			<p>The contractor shall have or provide the ability to set and stop appropriate billing cycle for each account, produce bills, edit text of the bill template, track prompt payment based on billing date.</p> <ul style="list-style-type: none"> <li>(a) Ability to select account records from the database for the appropriate billing cycle.</li> <li>(b) Ability to generate a single billing statement for all debt types for each borrower.</li> <li>(c) Ability to automatically remove borrower account from a billing cycle if delinquent on payment.</li> <li>(d) Ability to edit billing statement text using word processing functionality.</li> <li>(e) Ability to provide a template that will allow more than 25 debts per bill.</li> <li>(f) Ability for the system to automatically remove a debt from “billing” if the debt reaches a “paid-in-full” status or zero balance.</li> </ul>			<ul style="list-style-type: none"> <li>(a) The existing system has the ability to select accounts for the appropriate billing cycle and produce and mail bills.</li> <li>(b) Currently non-defaulted loans do not appear on the same bill as defaulted loans.</li> <li>(c) Currently the account is removed from billing when it becomes 60 days delinquent.</li> <li>(d) This functionality is unavailable.</li> <li>(e) Currently there is a limit of 25 debts per billing statement.</li> <li>(f) Currently, billing continues until no payment is received for 60 days, or a manual stop request is entered into the system.</li> </ul>
			The contractor shall have the ability to produce a report that reflects billing exceptions (i.e., errors).			System currently produces billing exceptions for each billing cycle.

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			The contractor shall have the ability to process delinquent non-defaulted debts.			
11	<p><b>The contractor shall have the ability to retrieve and compile the data for tax form 1098-E for borrowers who have paid interest on their student loans during a tax year.</b></p> <p>Regulatory and Statutory Cite</p> <ol style="list-style-type: none"> <li>1. Section 6050S(a)(2) of the IRS Code, as amended by Section 201 of the Taxpayers Relief Act of 1997, Pub. L. 105-34</li> <li>2. Section 412(a)(1), (2), &amp; (3) of the Economic Growth and Tax Relief Reconciliation Act of</li> </ol>	<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 13, add wording: “...for bills, letters, statements, forms, applications, brochures, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.</i>”</p>				

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	2001, Pub. L. 107-16					
			The contractor shall produce and mail 1098-E tax forms to borrowers.			Substitute 1098-Es are mailed not later than 1/31 to borrowers who made interest payments during the previous tax year.
			The contractor shall submit to the Internal Revenue Service (IRS) information on borrowers who have paid interest on their student loans during the previous tax year.			Cartridge with borrower data and the amount of interest paid is submitted to the IRS by the end of February of each year.
			The contractor shall produce a 1098-E detail and summary report made available to users via electronic media.			Report is provided on CD-ROM.
			The contractor shall have the ability to retrieve capitalized interest paid on student loans during the previous tax year.			
12	<p><b>The contractor shall have the ability to retrieve and compile the data for the 1099-C tax form for borrowers who have had their student loan debt written-off during a tax year.</b></p> <p>Regulatory and Statutory Cite</p>	2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 13, add wording: “...for bills, letters, statements, forms, applications, brochures, and notices. <i>Actual examples of CSB correspondence include, but are not limited to, 1098-E, 1099-C, Annual</i>				

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		<i>Statements, Disclosure Notices, Consolidation Account Statements, and Gramm-Leach-Bliley Privacy Notices.”</i>				
			The contractor shall produce and mail 1099-C tax forms to borrowers.			Substitute 1099-Cs are mailed not later than 1/31 to borrowers who had a principal balance of \$600 or more written-off during the previous tax year.
			The contractor shall submit to IRS, information on borrowers who have had their student loans debts with a total principal balance of \$600 or more written-off during the previous tax year.			Cartridge with borrower data and the amount of principal written-off is submitted to the IRS by the end of February of each year
			The contractor shall produce a 1099-C detail and summary report made available to users via electronic media.			Report is provided on CD-ROM.
			The contractor shall have the ability to identify potential direct debit accounts, accept and reject direct debit applications, setup direct debit details with the Department of Treasury, process scheduled direct debit payments and bounces. (a) Ability to automatically identify borrowers who are eligible for direct debit. (b) Ability to reject direct debit applications that do not pass system edits.			Current process requires direct debit applications and interaction with Treasury. Applications are manually entered by SLPC, and wet signatures are sent to Treasury. (a) A program is run to identify borrowers who are currently on billing, have a balance of \$100 or greater, and a deliverable address. (b) Applications are reviewed and manually entered onto

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			<ul style="list-style-type: none"> <li>(c) Ability to process notifications of acceptance, via EFT, from Treasury.</li> <li>(d) Ability to update the Direct Debit account record once notification of acceptance is processed.</li> <li>(e) Ability to automatically remove borrower from regular paper billing and begin direct debit, after a seven day grace period, following the processing of the notification of acceptance.</li> <li>(f) Ability to set a borrower up on a monthly, semi-monthly, or weekly debit schedule.</li> <li>(g) Ability to transmit a direct debit withdrawal request file Treasury each week.</li> <li>(h) Ability to automatically update borrower accounts to reflect un-honored debits, which include returns for insufficient funds and closed accounts, and automatically generate letter to borrower of such.</li> </ul>			<p>the system (D110 screen) by SLPC. If all edits are not met and the application is rejected, the status of the application is entered as "application rejected" on the D110.</p> <ul style="list-style-type: none"> <li>(c) Notifications of acceptance are received from Treasury via EFT.</li> <li>(d) Account record is automatically updated once notification of acceptance is received and processed.</li> <li>(e) Borrower is automatically removed from paper billing to direct debit once notification of acceptance is received and processed.</li> <li>(f) The ability to set a borrower up on a monthly, semi-monthly, or weekly debit schedule currently exists within the system.</li> <li>(g) The ability to transmit a direct debit withdrawal request file from Treasury each week currently exists.</li> <li>(h) The ability to automatically update borrower accounts to reflect un-honored debits and generate a letter to the borrower currently exists.</li> </ul>
			The contractor shall provide the ability to offer borrowers the option to apply and change direct debit payment details			

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			online.			
			The contractor shall provide the ability to introduce new payment options (e.g. credit card) in addition to regular checking and savings accounts.			
			The contractor shall establish a central repository for imaging and receiving documents.			Documents are received, imaged and stored at contractor site in Greenville, Texas.
			The contractor shall provide the ability to scan and attach supporting documentation to an account in the system.			
			The contractor shall have the ability to scan and store copies of letter templates sent from the private collection agencies' (PCA) systems.			
			The contractor shall provide the ability to make an ad hoc query via the system.			This functionality is currently available via an online screen.
			The contractor shall provide the flexibility to update multiple accounts at once (i.e. ability to sort data by specific criteria and update accounts that share common traits).			
			The contractor shall incorporate audit trail capabilities to track changes and identify users who make them.			The functionality is currently available and the audit history can be viewed via an online screen.
			The contractor must have the ability to capture and display the most recent borrower interaction information when user accesses an account.			Borrower interaction is currently documented to the system via an online screen (Notepad) and can be viewed by any user accessing the account.

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13	<p><b>TREASURY OFFSET PROGRAM (TOP)</b></p> <p>The Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996 authorizes the U.S. Department of the Treasury to offset eligible Federal payments of individuals who are indebted to the U.S. Government. In addition, these Acts also require Federal agencies to refer all eligible, defaulted debts to Treasury for offset of these Federal payments as a means of satisfying the outstanding debts.</p>	2.2.6 Recovery and Resolution – pg. 16	Provide services to the Guaranty Agencies (GA) that allows them to participate in TOP.			<p>Must be able to merge data from the GAs with ED data on one data stream, distribute incoming and outgoing files related to TOP processes to either Treasury or the appropriate GAs and notify GAs if they are <u>not</u> supposed to receive files (as appropriate). Must also be able to submit just GA or ED data to Treasury, if necessary. Must be able to edit incoming GA and Treasury files to ensure data integrity and compliance with prescribed formats. Must generate and provide GAs with unprocessable records (both hard copy reports and electronic files) discovered during ED editing.</p>
		<p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 13</p> <p>2.2.6 Recovery and Resolution – pg. 16</p>	Provide ED and GA subagency Contact information to Treasury to be used on their notices to borrowers at the time of offset.			<p>Must provide the ability to enter, change and display contact name, address and phone number data for subagency file. This file contains each current subagency listed with Treasury and is maintained by ED staff. Must also have ability to create new subagency code, as needed. Contractor must be able to</p>

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						send contents of file to Treasury in prescribed format, on ad hoc basis, when updates are required.
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	Receive and process Treasury unprocessable data from ED and GA transmissions.			Forward unprocessable data to the appropriate GA. If ED data, determine if error can be corrected and resubmitted. If it cannot be corrected, adjust database accordingly. Must be able to process and resubmit corrections of Certification/Recertification unprocessable data to Treasury, updating reports and database, as appropriate. Also need to create a program that reads the certification/recertification unprocessable records with certain error codes. The program should correct all ED records and GA records (at their request), and resubmit to Treasury.
		2.2.8 Performance Management – pg. 22	Report on participation in and collections obtained through TOP to ED management and Treasury.			Provide daily/weekly/monthly/ad hoc reports that produce statistics on the accounts in TOP – both ED and GA. Fiscal, calendar year and cumulative statistics are required.
		2.2.6 Recovery and Resolution – pg. 16	Identify and select eligible, defaulted accounts for the Treasury Offset Program for the Pre-Offset Address Request, 65-Day Notice, and the Certification and Recertification processes.			Must be able to evaluate ED accounts at each process based on criteria given (Pre-Offset Address Request, 65-Day Notice, and Certification/Recertification)

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			(ED only.)			to determine if they are still eligible for inclusion in TOP and either protect them or include them, as appropriate. Must be able to merge eligible ED accounts with GA accounts and send them to Treasury in the prescribed formats, regardless of the process, including addresses and appropriate alias name changes.
		<p>2.2.1 Data Management – pg. 11</p> <p>2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13</p> <p>2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 12</p>	After merging ED and GA data, interface with Treasury to request and receive borrower addresses to be used to send TOP 65-day Notices of Offset to accounts with newly eligible debts. Must also send information back to the GA (as appropriate),			<b>ED only:</b> A) Use Treasury provided addresses to generate and send TOP 65-day Notices to ED Accounts. These Notices consist of: the Notice of Proposed Treasury Offset of Federal Income Tax Refund and Other Federal Payments, the Request for Review form (both of which are inserts), and a Loan Statement (which is a system letter containing debt specific information). If Treasury did not provide an address, a system address must be substituted. B) Track address used, but do not display if Treasury provided. C) Track deliverability of TOP 65-Day Notice. <b>GA only:</b> send Treasury provided addresses to appropriate GA for their use in similar process.
		Appendix F – List of Other Entities,	Track Request for Review responses and protect accounts			Track Request for Review responses (including if

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		Business and Technical – pg. F-2  Appendix G – Glossary of Terms – pg. G-4	from inclusion in TOP, as appropriate. (ED only.)			required dates have been met and if documents have been received) and protect accounts from inclusion in TOP, as appropriate.
		2.2.6 Recovery and Resolution – pg. 16  Appendix F – List of Other Entities, Business and Technical – pg. F-2  Appendix G – Glossary of Terms – pg. G-4	Track status of both ED and GA accounts through the TOP process to properly service accounts.			Must be able to track and display the current status of both the account and debt(s), including listing the debts that will be/are/were certified (including each debt amount). Debt information is only available on ED accounts, not GA accounts. This status will identify where the account/debt is in the TOP process. Create account level records for GA accounts with same fields (see Weekly Update process above) at Certification/Recertification, complete with status.
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13  Appendix F – List of Other Entities, Business and Technical – pg. F-2	Respond to Treasury electronic requests for addresses on certified TOP accounts.			Must be able to select addresses from the database and provide them to Treasury upon request. Must also be able to forward address request to appropriate GAs and merge data received from GAs as appropriate.
		2.2.2 Transaction Processing (Financial Transactions) – pg.	Receive and process Weekly Collection Offset/Reversal data from Treasury, properly credit ED accounts, and send data to			Must be able to process offsets or reversals of previous offsets and properly credit/debit transactions,

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		<p>12</p> <p>2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13</p> <p>2.2.3 Payment Processing – pg. 13</p>	<p>the appropriate GA.</p>			<p>including fees, to the appropriate ED borrower accounts and debts. Must be able to send data to appropriate GA. Must be able to capture and display all offsets and reversals by account, to include: Cycle number, effective date, process date, and amount (both ED and GA).</p>
		<p>2.2.2 Transaction Processing (Financial Transactions) – pg. 12</p> <p>2.2.3 Payment Processing – pg. 13</p>	<p>Send Treasury Weekly Updates of inactivations, reactivations, balance replacements, decreases, increases, refunds and adjustments to refunds for both ED and GA accounts.</p>			<p>Must be able to capture and display the balance replacements, decreases, increases, refunds and adjustments to refunds, including the date and amount fields and calculate and display the TOP Current Balance (both ED and GA). Must be able to track payments, refunds of offsets and adjustments to previously reported refunds and report them to Treasury (ED only). Must be able to allow users the capability to inactivate and reactivate accounts (both ED and GA) and debts (ED only) on-line manually. Must be able to display the last date of inactivation, reactivation and certification or recertification (both ED and GA). Must be able to merge multiple Weekly Update files from a single GA, upon request.</p>

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		2.2.2 Transaction Processing – pg. 13	Must be able to pass both ED and GA TOP financial information onto ED Finance according to specifications.			Must be able to pass both ED and GA TOP financial information onto ED Finance according to specifications. Must work with ED Finance and assist in reconciliation of data, as necessary.
		2.2.6 Recovery and Resolution – pg. 16	Protect ED accounts from TOP for various reasons.			System must be interactive enough to allow for some method that would signify various situations in which an account would need to be either inactivated or protected from inclusion in TOP (for example: death, disability, bankruptcy, discharge, etc.), and the system must take such action.
		2.2.2 Transaction Processing – pg. 13	Perform Certification/Recertification more than once a year.			Currently only perform this function once a year. Provide the ability to schedule and execute the appropriate programs on demand multiple times a year. Move away from treating this as a yearly process
			Capture and retain TOP Trace Number of each offset.			Use TOP Trace Number to assist in the application of refunds and reversals of offsets.
			Capture contact information provided at time of offset.			Retain last address provided at time of offset for each calendar year (i.e., store only one address per year). This will save space on the database, as there are multiple offsets possible each

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						year. This address should be for display purposes only and must be protected against use by any mail programs. It must be verified before use.
		2.2.2 Transaction Processing – pg. 13	Automate reconciliation process with Treasury.			Request a status file from Treasury, and use that tape to create a TOP Weekly Update file which inactivates all active accounts.
			Prevent reactivation of ineligible accounts			System must not allow reactivation of account that does not meet certain criteria (currently can only reactivate within 6 months of inactivation, within same processing year). Criteria may change, system must allow flexibility.
			Mirror the action Treasury takes when a refund or a reversal of a current year offset is processed.			Currently, Treasury will inactivate an account if ED or a GA sends a refund transaction for a current year offset. The system should do the same to the account on our database. When Treasury processes a reversal of a current year offset, they increase the TOP Current Balance and so should our database.
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	Exchange data with Treasury and GAs electronically.			Instead of sending tapes/cartridges, we should be sending EFT files. This will take some coordination with Treasury, due to the size of our files.
			Edit incoming tapes from			Must be able to edit

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			Treasury to ensure data integrity.			incoming Treasury tapes to ensure that the Agency Code is 05, that the Site IDs are valid and that effective dates for offsets and reversals are valid (current year + or – one year).
			Create an electronic process to furnish GAs with ED Pre-Offset Address Request process unprocessable records.			Currently, ED only provides paper reports for this process.
			Create uniform transmittal for all Treasury processes for use by tape processing contractor (especially Weekly Update Unprocessable) in sending data to the GAs.			Must be able to easily update information, including where transmittal should be mailed. Again, system must be able to notify a GA if no transmission is expected.
			Provide ED and the GAs with the capability to submit delete records (Record Type 6) to Treasury			Must be able to allow users the capability to stop/restart a specific payment stream on-line. Current list of payment streams may expand or decrease – flexibility is a must. This should be at an account level for both ED and GA. Electronic record must be sent to Treasury in prescribed format.
			TOP offsets and reversals should post to closed accounts and reopen them.			If a TOP offset or reversal is received on a closed account, the account should be re-opened and the transaction should be processed and posted to the account. The account should be protected from further adverse action, but should be identifiable in such a way that staff is aware

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						of the need to work the account to determine what action to take. This will stop these transactions from going into suspense in the future.
			Properly update Treasury when an SSN is changed on an ED held account.			Must send an inactivation record to Treasury whenever an SSN of a currently certified account is changed. ED only.
			Ensure TOP 65-Day Notices are generated and sent to accounts with multiple eligible debts.			Currently if an account has more than 37 eligible debts, a TOP 65-Day Notice is not generated or sent to the borrower. While this is rare, there is no reason that NO Notice is sent. At a minimum, a Notice with the maximum number of debts that can be printed on the Notice should be generated and sent to the borrower. Only those debts on the Notice are eligible for certification.
			Ensure that best data is provided for "Date Delinquency Began" field in Certification/Recertification process.			Currently, this data field does not appear to contain consistent data across the different loan types. This must be corrected.
14	<b>FEDERAL EMPLOYEE SALARY OFFSET PROGRAM (FESOP)</b>  The regulation governing Federal		Perform computer data matches with the U.S. Department of Defense (DOD) and the U. S. Postal Service (USPS).			A) The system must be able to identify eligible accounts given certain criteria. B) A file of selected accounts in the proper format must then be sent to DOD and USPS.

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	<p>Employee Salary Offset Program (FESOP) is 34 CFR Part 31</p> <p>ED is authorized by 5 U.S.C. 5514 to collect defaulted student loans and grant claims by offsetting the wages of current Federal employees. 31 U.S.C. 3416 provides ED with the authority to offset retirement benefits of former Federal employees. This current percentage of salary offset is set at 15% of the employees' disposable pay.</p>					<p>C) Those agencies would compare our account SSNs and names against their employee SSNs and names to see if there are any matches. D) These agencies then notify ED of the full matches and name mis-matches. E) The system must be able to capture and display information on eligible matched accounts, complete with employment data provided by the agency.</p>
			<p>Receive and process unprocessable/reject accounts from DOD and USPS.</p>			<p>System must be able to receive and process unprocessable/reject accounts from DOD and USPS. These will be accounts for individuals that are no longer working at the agency and must be removed from FESOP.</p>
			<p>Track status of both accounts through the FESOP process to properly service accounts.</p>			<p>Must be able to track and display the current status of the account, including listing the debts that will be/are/were in the FESOP,</p>

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						and providing the dates for each status. This status will identify where the account/debt is in the FESOP process.
			Accounts must be re-evaluated and then notified of impending salary offset.			A) Once the matching information is received from the agency, the system must re-evaluate the account to ensure that it still meets certain eligibility criteria, and if an account is at a Private Collection Agency (PCA) it must be recalled. B) must be able to generate and send FESOP 65-day Notices to both the borrower's work and home address, using information provided by the agency. The system must capture and display the date of these letters for use in other programs.
			Track Request for Review responses and protect accounts from inclusion in FESOP, as appropriate.			Track Request for Review (RFR) responses (including if required dates have been met and if documents have been received) and protect accounts from inclusion in FESOP, as appropriate.
			Track hearing requests and suspend FESOP, if appropriate.			The database must have a way to track the receipt of hearing requests, to include the date of receipt, date of both the initial review and the hearing and the disposition of both. If the borrower requests a hearing, as part of

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						the RFR, and the written request is received more than 65 after when the 65-Day Notice was sent, FESOP continues throughout the review/hearing process. If, however, the hearing request is received less than 65 after when the 65-Day Notice was sent, the database must suspend FESOP until the results of the hearing are known.
			Automate repayment verification process.			System must be able to verify that the FESOP eligible borrower who enters into repayment (either with or without the RFR process), stays in repayment. If there is a break in repayment status (according to specified criteria), FESOP must be initiated.
			Initiate employer notification to start salary offset.			If the account is still eligible (i.e., no payments within X days, no RFR, etc.) a system generated letter must be sent to the employer instructing them to initiate FESOP. This letter captures the balance due and the employer will offset up to this amount. This balance must also be captured and displayed on the database. If borrower is no longer employed by that employer, the agency is requested to send in the

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						current employer information, which must be captured and displayed on the database.
			Initiate hardship adjustment or voluntary reduction in salary offset percentage/amount.			System must be able to generate a letter to the employer to initiate an offset of the employee's wages at a percentage less than 15% or for a specific dollar amount. This may be due to a voluntary arrangement or the granting of a hardship adjustment. This letter must capture the balance due and the employer will offset up to this amount. This balance must also be captured and displayed on the database.
		2.2.3 Payment Processing – pg. 13	Receive and process payments.			System must have the ability to receive and properly credit payments received from an employer, to the debts in FESOP.
			Report on participation in and collections obtained through FESOP to ED management and Finance.			Provide daily/weekly/monthly/ad hoc reports that produce statistics on the accounts in FESOP. Fiscal, calendar year and cumulative statistics are required.
			Stopping salary offset.			System must be able to generate and send a letter to the employer when the balance is satisfied, to avoid overpayment.
15	<b>FEDERAL EMPLOYEE</b>	2.2.6 Recovery and Resolution – pg. 16				

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	<p><b>SALARY OFFSET PROGRAM (FESOP) MERGED WITH THE TREASURY OFFSET PROGRAM</b></p> <p>The regulation governing Federal Employee Salary Offset Program (FESOP) is 34 CFR Part 31</p> <p>ED is authorized by 5 U.S.C. 5514 to collect defaulted student loans and grant claims by offsetting the wages of current Federal employees. 31 U.S.C. 3416 provides ED with the authority to offset retirement benefits of former Federal employees. This current percentage of salary offset is set at 15% of the employees' disposable pay.</p>		<p>Merge FESOP into Treasury Offset Program (TOP)</p> <p>[The Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996 authorizes the U.S. Department of the Treasury to offset eligible Federal payments of individuals who are indebted to the U.S. Government. These Federal payments include salaries of Federal employees.]</p>			<p>This will involve mirroring the TOP process, but should simplify the FESOP process. Still need to maintain accounts currently being offset through the FESOP. Determination would need to be made as to whether matching agreements would need to be continued with DOD and USPS, as no further matches would be conducted. In the future, Treasury would be responsible for identifying Federal employees within the ED/GA TOP certified accounts.</p>
			<p>Provide services to the Guaranty Agencies (GA) that allows them</p>			<p>Must be able to provide GAs with Treasury information</p>

Source Selection Information -- See FAR 2.101 and FAR 3.104

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			to participate in Federal Salary Offset through TOP.			which identifies Federal employees. Since GAs cannot offset Federal salaries, GAs will be able to use the information as a collection tool. Ultimately, however, the GA may need to assign the account to ED, if the borrower does not get into repayment. No special action will be required, however, because if the borrower does not get into repayment with ED, their account will naturally be placed into TOP, which will allow Treasury to identify them as Federal Employees.
			Accounts must be re-evaluated and then notified of impending salary offset.			A) Once the matching information is received from Treasury, the system must re-evaluate the account to ensure that it still meets certain eligibility criteria B) must be able to generate and send FESOP 65-day Notices to the borrower's address, using specific selection criteria. The system must capture and display the date of these letters for use in other programs.
			Track Request for Review responses and protect accounts from inclusion in FESOP within TOP, as appropriate.			Track Request for Review (RFR) responses (including if required dates have been met and if documents have been received) and protect accounts from inclusion in

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						FESOP within TOP, as appropriate.
			Track hearing requests and suspend FESOP within TOP, if appropriate.			The database must have a way to track the receipt of hearing requests, to include the date of receipt, date of both the initial review and the hearing and the disposition of both. If the borrower requests a hearing, as part of the RFR, and the written request is received more than 65 after when the 65-Day Notice was sent, FESOP within TOP continues throughout the review/hearing process. If, however, the hearing request is received less than 65 after when the 65-Day Notice was sent, the database must suspend FESOP within TOP until the results of the hearing are known.
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Automate repayment verification process.			System must be able to verify that the FESOP within TOP eligible borrower who enters into repayment (either with or without the RFR process), stays in repayment. If there is a break in repayment status (according to specified criteria), FESOP within TOP must be initiated.
			Initiate employer notification to start salary offset.			If the account is still eligible (i.e., no payment arrangements with payments within X days, no RFR, etc.)

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						a system must notify Treasury, in the prescribed format, to initiate FESOP.
			Initiate hardship adjustment or voluntary reduction in salary offset percentage/amount.			System must be able to generate a request to Treasury, in the prescribed format, to initiate an offset of the employee's wages at a percentage less than 15% or for a specific dollar amount. This may be due to a voluntary arrangement or the granting of a hardship adjustment. This reduction information must be captured on the database.
		2.2.2 Transaction Processing (Data Exchange and Maintenance) – pg. 13	Receive and process Weekly Collection Offset/Reversal data from Treasury, properly credit ED accounts, and send data to the appropriate GA. FESOP offsets will come through the Weekly Collection file unidentified as such, i.e., ED does not know the source of offset, so all offsets must be treated the same.			Must be able to process offsets or reversals of previous offsets and properly credit/debit transactions, including fees, to the appropriate ED borrower accounts and debts. Must be able to capture and display all offsets and reversals by account, to include: Cycle number, effective date, process date, and amount.
			Send Treasury Weekly Updates of inactivations, reactivations, balance replacements, decreases, increases, refunds and adjustments to refunds for accounts involved in FESOP within TOP. Again, this is just a restatement of the TOP process.			Must be able to capture and display the balance replacements, decreases, increases, refunds and adjustments to refunds, including the date and amount fields and calculate and display the TOP Current Balance (both ED and GA). Must be able to track

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						payments, refunds of offsets and adjustments to previously reported refunds and report them to Treasury (ED only). Must be able to allow users the capability to inactivate and reactivate accounts (both ED and GA) and debts (ED only) on-line manually. Must be able to display the last date of inactivation, reactivation and certification or recertification (both ED and GA). Must be able to merge multiple Weekly Update files from a single GA, upon request.
16	<p><b>CONSOLIDATION</b></p> <p><b>Under the Consolidation Loan Program, lenders make loans to borrowers to pay off (“consolidate”) outstanding student loans. Consolidation loans are new loans that pay off the original loans.</b></p> <p>20 U.S.C. 1078-3</p>	<p>2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12</p> <p>Appendix F – List of Other Entities, Business and Technical – pg. F-2</p> <p>Appendix G – Glossary of Terms – pg. G-6</p> <p>Appendix G – Glossary of Terms – pg. G-9</p> <p>2.2.1 Data Management – pg. 11</p>	<p>Select only eligible debts for either Federal Family Education Loan (FFEL)/Direct Loan (DL) Consolidation loans.</p>			<p>The system must be able to identify eligible debts and have the ability to allow on-line exclusion/inclusion of debts. Examples of ineligible accounts: Debts with judgments, Program Overpayments (POVR). In addition National Defense Student Loans (NDSL)/Perkins loans cannot be consolidated under DL, unless the consolidation includes at least one DL, FFEL or Federally Insured Student Loan (FISL).</p>

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		2.2.6 Recovery and Resolution – pg. 16, add wording: <i>“The CSB solution must assist ED in managing the process for automated tracking and transfer of rehabilitated Direct consolidated loans to a non-default status.”</i>				
			Provide “talk-off” screen for system users.			System must provide users with a screen which would display: consolidation eligibility status (reflects whether borrower’s debts are eligible and if borrower qualifies based on payment history and if debts meet minimum balance requirements), and if the borrower is not eligible the reason why; payoff balance; new consolidation balance; lowest approved compromise balance; lowest approved monthly payment amount; amortization calculator (user enters a payment amount and system computes months to repay, or user enters number of months to repay and system computes payment amount), and the account’s

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						weighted interest rate and current periodic (monthly, annual) interest accruals.
		2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12	Automate application process.			System must allow users to initiate a DL Consolidation application at borrower’s request and upon their qualification. Application must be sent electronically to DL. Coordinate with DL to produce a Promissory note which must be signed by borrower and returned before process is finalized. System must track receipt of signed note.
		2.2.2 Transaction Processing (Loan Booking and Set-up) – pg. 12	Loan Verification Certificates (LVC) preparation.			System must still summarize LVC information for manual preparation, as some FFEL lenders cannot process an electronic LVC. System must also have the option of electronically preparing and submitting the LVC . Preparation and submission of electronic DL LVCs must trigger inactivation from the Treasury Offset Program, if applicable.
		2.2.3 Payment Processing – pg. 13	Electronic payment processing.			System must accept electronic payments from both DL and FFEL lenders and properly credit appropriate debts. System must capture and display lender information, in case a refund is warranted. There must be a way to manually

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						enter lender data on borrower accounts in cases where payments are manually processed (one payment instrument sent with a manifest detailing payments for multiple borrowers).
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Overpayment/underpayment processing.			Upon receipt of a Consolidation payment, the system must immediately calculate the correct payoff amount. If the payment received is greater than the correct payoff, the system should automatically issue a refund to the consolidating lender. This should occur electronically, if that is the way the payment was received. If the payment was less than the correct payoff, the system should generate and send a supplemental payoff request to the consolidation lender. Once an account has been paid, the system should automatically forward any voluntary payments received to the consolidation lender, unless a new debt is received for the borrower. The system must also recall debts from a PCA, stop AWG. and inactivate debts from TOP (if appropriate), once the debts are Consolidated.
		2.2.2 Transaction	Calculate collection costs.			Once an account qualifies for

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		Processing (Financial Transactions) – pg. 12  2.2.6 Recovery and Resolution – pg. 16				consolidation, the system must calculate the collection costs owed on the debts in question based on whether it is a DL or FFEL Consolidation and if a Private Collection Agency (PCA) is involved, which one, as the rates differ by contract.
			PCA commissions.			Before any commission is awarded the system must check to ensure that all requirements were met at the time the account was certified. Reasons to deny PCA commission: <ul style="list-style-type: none"> <li>▪ Failure to have sent the consolidation responsibilities letter</li> <li>▪ Presence of an unpaid judgment debt or POVR</li> <li>▪ Lack of either 3 consecutive timely payments, each of which is 1% of the correct payoff balance, or 6 consecutive payments, each of which is .5% of the correct payoff balance</li> </ul> If commission is denied, the denial reason must be present on the commission adjustments report.  If an automated refund is generated because of an

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						overpayment, the commission paid must be reduced accordingly.
		2.2.9 Portfolio/Risk Management – pg. 24	Credit Bureau Reporting			System must have the ability to properly update a borrower’s credit bureau report to reflect the current consolidation status.
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 13	Consolidation letter.			Once account is satisfied through Consolidation, the system must send the appropriate letter to the borrower, notifying them.
17	<p><b>REHABILITATION</b></p> <p><b>The Rehabilitation Loan Program, allows borrowers with defaulted student loans to be taken out of default status.</b></p> <p>Section 428F(a) of the HEA of 1965 as amended, 2178-6 (Desk Reference)</p> <p>Section 4287(a) of the HEA 1992 (Accenture document)</p>	<p>2.2.6 Recovery and Resolution – pg. 16</p> <p>Appendix G - Glossary of Terms, add definition for rehabilitation loan</p> <p>2.2.6 Recovery and Resolution – pg. 16, add wording: <i>“The CSB solution must assist ED in managing the process for packaging and sale of FFEL Rehabilitated loans to eligible FFEL program lenders, when appropriate.”</i></p>	Select only eligible debts for either Federal Family Education Loan (FFEL)/Direct Loan (DL) Rehabilitation loans.			The system must be able to identify eligible debts and have the ability to allow on-line exclusion/inclusion of debts. Examples of ineligible accounts: Debts with judgments, Program Overpayments (POVR), and National Defense Student Loans (NDSL)/Perkins loans. In addition, borrower must make 12 consecutive, timely payments (meeting specific criteria). Direct Loans (DL) are automatically eligible for Rehabilitation after making 12 payments and the system must
			Provide “talk-off” screen for system users.			System must provide users with a screen which would

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						display: rehabilitation eligibility status (reflects whether borrower's debts are eligible and if borrower qualifies based on payment history and if debts meet minimum balance requirements), and if the borrower is not eligible the reason why; payoff balance; new rehabilitation balance; lowest approved compromise balance; lowest approved monthly payment amount; amortization calculator (user enters a payment amount and system computes months to repay, or user enters number of months to repay and system computes payment amount), and the account's weighted interest rate and current periodic (monthly, annual) interest accruals.
			Automate and track Rehabilitation agreement.			System must provide users with a way to request that borrowers with FFEL and FISL loans be sent agreements to participate. System must also allow for tracking receipt of the signed agreement from the borrower, prior to rehabilitation of loans is completed/finalized.
			Automate Rehabilitation "sale" process.			System must allow users to initiate, and send, an electronic or manual "sale"

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						package consisting of eligible loans going to the same rehabilitation lender. System must prevent the inclusion of any Direct Loans in these “sale” packages. If account contains both FFEL and DLs, the DLs will be selected separately (see below). The system must also recall debts from a PCA, stop AWG, and inactivate debts from TOP (if appropriate).
			Automate DL Rehabilitation process			DLs are automatically eligible for Rehabilitation after making 12 voluntary, consecutive payments. The system must evaluate accounts/debts, track payments made on DLs, automatically recall debts from PCA (if appropriate), stop AWG (if appropriate), and inactivate debts from TOP (if appropriate) and initiate electronic debt transfer to DL.
		2.2.3 Payment Processing – pg. 14  2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Electronic payment processing.			System must accept electronic payments from both DL and FFEL lenders and properly credit appropriate debts. System must capture and display lender information, in case a refund is warranted. There must be a way to manually enter lender data on borrower accounts in cases where

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						payments are manually processed (one payment instrument sent with a manifest detailing payments for multiple borrowers).
			Payment tracking.			If a payment is more than 15 days late or a check is returned, the consecutive months paid counter must reset to zero (starts over). Borrower would then need to make 12 consecutive, timely payments in order qualify.
		2.2.2 Transaction Processing (Financial Transactions) – pg. 12	Overpayment/underpayment processing.			Upon receipt of a Rehabilitation payment, the system must immediately calculate the correct payoff amount. If the payment received is greater than the correct payoff, the system should automatically issue a refund to the rehabilitation lender. This should occur electronically, if that is the way the payment was received. If the payment was less than the correct payoff, the system should generate and send a supplemental payoff request to the rehabilitation lender. Once an account has been paid, the system should automatically forward any voluntary payments received to the rehabilitation lender, unless a new debt is received for the borrower. The system must

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						also recall debts from a PCA, stop AWG. and inactivate debts from TOP (if appropriate), once the debts are Rehabilitated.
		2.2.9 Portfolio and Risk Management – pg. 24	Credit Bureau Reporting			System must have the ability to properly update a borrower’s credit bureau report to reflect the current rehabilitation status.
		2.2.2 Transaction Processing (Generate and Track Correspondence) – pg. 13	Rehabilitation letter.			Once account is satisfied through Rehabilitation, the system must send the appropriate letter to the borrower, notifying them.

**CSB SOO Mapping - PIC**

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1	<p><i>Operating and Responding to Telephone Inquiries at the Debt Collection Service Information Center (DCSIC)</i></p> <p>The contractor provides:</p> <p>Operator assistance on the DCSIC toll-free information line (1-800-621-3115) seven days a week from 8 a.m. to midnight, Eastern Time. Federal holidays are excluded unless prior arrangements have been made with the COTR.</p> <p>Regulatory and Statutory Cites in this Pink. Cite as many as necessary/available:</p> <p>1.Title 34 CFR 600-699</p>	<p>Section 2.2.7 Customer Relationship Management (CRM)/ Customer Interaction – pg. 17</p> <p>Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 18</p>				

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2.						
		Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 18-19	<p>The contractor shall respond accurately to general loan servicing issues including but not limited to the following:</p> <p><b>Disputes</b></p> <ul style="list-style-type: none"> <li>▪ Resolve simple disputes based on data available in the DMCS and/or NSLDS.</li> <li>▪ Provide instructions for filing various types of disputes, including sending relevant discharge application forms</li> <li>▪ Explain the procedures that will be followed (including relevant authorities) when responding to the dispute</li> <li>▪ Apprise borrowers of the status of previously filed disputes</li> </ul> <p><b>Requests for information</b></p> <ul style="list-style-type: none"> <li>▪ Provide account-specific information from the DMCS (balance, loan type, servicing history, etc.) and/or NSLDS</li> <li>▪ Issue/request appropriate letters and other documents (promissory notes, etc.)</li> <li>▪ Provide general information about ED policies, procedures, etc.</li> <li>▪ Refer borrowers to other ED offices/partners responsible for their</li> </ul>		<p>Will the contractor staff the information center with trained and qualified individuals who will focus on providing quality information as opposed to giving canned responses?</p> <p>Will these employees receive the same training as the contractor correspondence unit?</p> <p>Will the contractor provide ED with the capability of monitoring phone calls from a remote location including capturing the SSN?</p>	The current contractor is handling all loan servicing issues under <b>Program Expectations</b> and ad hoc work as needed.

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			account <b>Repayment arrangements</b> <ul style="list-style-type: none"> <li>▪ Negotiate repayment arrangements according to ED guidelines</li> <li>▪ Offer compromises within ED guidelines</li> <li>▪ Process credit card payments via web site</li> <li>▪ Initiate or request loan servicing actions as appropriate, including but not limited to:               <ul style="list-style-type: none"> <li>▪ Account adjustments/write-offs</li> <li>▪ Location code changes, collection agency recall</li> <li>▪ CAIVRS suppression</li> <li>▪ Refund review</li> <li>▪ NSLDS correction</li> </ul> </li> <li>▪ Respond to, and/or log for ED review, complaints against collection agencies</li> <li>▪ At a minimum respond to 95% of the calls received at the DCS toll-free phone number.</li> </ul>			
2	<i>Providing and Maintaining an Interactive Voice Response System (IVRS)</i>  Establish and maintain an	Section 2.2.7.3 Interactive Voice Response (IVR) – pg. 20				

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	<p>Interactive Voice Response System (IVRS) on the toll-free line that is accessible 24 hours/7 days a week, ensuring that the IVRS interfaces properly with ED's mainframe computer system, and will allow callers to identify and select specialized inquiry queues, and where feasible, provide automated responses to queries that can be input through a telephone keypad.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699 2.</p>					
		Section 2.2.7.3 Interactive Voice Response (IVR) – pg. 20	<p>The contractor shall provide:</p> <ul style="list-style-type: none"> <li>▪ Statistics</li> <li>▪ Enhancements</li> <li>▪ Maintenance</li> <li>▪ Recording in both English and Spanish</li> <li>▪ State of the art functionality</li> </ul>	<ul style="list-style-type: none"> <li>▪</li> </ul>	<ul style="list-style-type: none"> <li>▪ Will the IVRS have the capacity to handle new loan or grant types.</li> <li>▪ Will the IVRS support remote recording functionality?</li> <li>▪ Can changes be made to the IVRS without</li> </ul>	The current contractor is handling all requirements listed under <b>Program Expectations.</b>

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					<p>affecting without effecting daily operation or the professionally recorded voice?</p> <ul style="list-style-type: none"> <li>▪ If needed, can contractor provide a script in other foreign languages?</li> </ul>	
		<p>Section 2.2.7.3 Interactive Voice Response (IVR) – pg. 20</p>	<p>The contractor shall develop the capability to capture SSNs and IVRU menu choice(s) of borrowers who enter their SSN into the IVRU and record this data in the form of a fixed-width text file. Contractor Shall create these files when ED requests so in advance Contractor shall be able to begin capturing data within 24 hours of a request from ED." This Would allow us to do more analysis of how borrowers are using the IVRU.</p>	<ul style="list-style-type: none"> <li>▪</li> </ul>	<ul style="list-style-type: none"> <li>▪</li> </ul>	

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3	<p><b><i>Placing and/or Returning Calls</i></b></p> <p>Provide the capability to place or return calls, using government provided FTS lines, about any topic related to the collection of defaulted student loans or processes involved in the Department's collection effort.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699 2.</p>	<p>Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 19</p>				
		<p>Section 2.2.6 Recovery and Resolution – pg. 16-17</p> <p>Section 2.2.7 Customer Relationship Management/ Customer Interaction – pg. 18</p>	<p>The contractor shall make outbound calls that are related to the collection of defaulted loans or processes involved in ED's collection effort.</p>		<p>Will the contractor randomly monitor outbound calls for quality and take appropriate measures to rectify and problems?</p>	<p>Current contractor is making outbound calls and returning calls within 48 hours.</p>

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4	<p><i>Receiving, Opening, Sorting, Scanning, Imaging and Documenting DCS Non-Controlled Correspondence</i></p> <p>The contractor shall:</p> <p>Pick-up all incoming correspondence from the designated P.O. Box on a daily basis, Monday-Friday. Open, review, scan, image and document receipt within 48 hours, all correspondence.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699 2</p>	<p>Section 2.2.5 Document Management – pg. 14</p> <p>Section 2.2.7.1 Paper – pg.18</p>				
		<p>Section 2.2.5 Document Management – pg. 15</p>	<p>The contractor shall accurately sort, scan and image various categories of non-controlled correspondence. The contractor will promptly forward various documents to the appropriate entity. The contractor shall store images of documents that have been deemed pertinent by ED officials. The contractor will</p>		<p>Will this contractor have the capability to operate a payment center including identifying, posting and researching payments?</p> <p>Will the contractor develop a process to handle payments that have missing information?</p>	<p>Current contractor is performing <b>Program Expectations</b> except the documenting of the notepad within 48 hours.</p>

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			also annotate on the system notepad the receipt of correspondence within 48 hours of receipt.			
5	<b>Receiving Disability Discharge Applications for the Private Collection Agencies</b>	Section 2.2.2 Transaction Processing (Entitlement Reviews/Decisions ) – pg. 12	The contractor shall be the "central intake facility" for disability discharge applications when the account is located with a private collection agency. For discharge applications the AGs will handle.		Will the contractor update the system with new information e.g., address and billing?	Not currently performing
5	<b>Responding to DCS Non-Controlled Correspondence</b>  Establish and maintain DCS Correspondence Unit with personnel trained in student loan and debt collection laws, regulations, and policy, who are familiar with the DMCS and all reference materials provided to the contractor by the Debt Collection Service. Through training provided by the Department under and updated through conference calls, site visits, and periodic	2.2.7.1 Paper – pg. 19, add wording: “This correspondence may include standard bills, forms, statements, applications, letters, and notices as well as customer correspondence in response to Control Mail, such as Congressional letters and escalated issues (i.e., non-controlled mail such as balance disputes, hardship claims, claims of erroneous default, etc.).”				

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	<p>training updates, the contractor shall ensure that staffing levels be adequate to respond to all non-controlled inquiries with standard paragraphs, standard (form) letters, and some individual writings, either by mail, facsimile, or Internet within eight (8) working days of receipt.</p> <p>Regulatory and Statutory Cites:</p> <ol style="list-style-type: none"> <li>1. Title 34 CFR 600-699</li> <li>2.</li> </ol>					
		2.2.7.1 Paper – pg. 19	<p>The contractor shall respond to written inquiries as follows:</p> <ul style="list-style-type: none"> <li>▪ Credit bureau consumer dispute verifications</li> <li>▪ Mortgage/payoff inquiries received by fax.</li> <li>▪ Third-party disclosure authorizations</li> </ul> <p><b>General (non-control) inquiries and disputes, received by both mail and email, including but not</b></p>		<p>Will this contractor have the capability to operate a payment center including identifying, posting and researching payments?</p> <p>Will the contractor develop a process to handle payments that have missing information?</p>	<p>Current contractor is performing <b>Program Expectations</b> except the documenting of the notepad within 48 hours.</p>

Source Selection Information -- See FAR 2.101 and FAR 3.104

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			<p><b>limited to:</b></p> <ul style="list-style-type: none"> <li>▪ Balance disputes (mis-applied payments, interest accruals, fee calculations, etc.—both by ED and by any previous loan-holders)</li> <li>▪ Identity disputes (third party identifiers wrongfully associated with our loan)</li> <li>▪ Claims of erroneous default or mis-servicing by prior loan-holders</li> <li>▪ Complaints against ED, collection agencies, other loan holders, schools</li> <li>▪ Hardship claims</li> <li>▪ Discharge/cancellation applications and/or disputes</li> <li>▪ Requests for account information and or copies of records</li> <li>▪ General disputes (laches, minority, statute of limitations, collection practices)</li> <li>▪ Consolidation loan verification certificates</li> <li>▪ Requests logged by operators handling telephonic inquiries.</li> <li>▪ Special form letters that cannot be generated from the DMCS</li> <li>▪ Custom letters</li> <li>▪ Research requests</li> </ul>			

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
6	<p><i>Receiving, Scanning and Responding to DCS Controlled Correspondence</i></p> <p>The contractor shall:  a) Establish a process where the contractor shall pick-up from the Collections Headquarters, on a daily basis, Monday-Friday, by 12 noon, all controlled correspondence.  b) Open, review and scan, on the date of receipt, all correspondence.</p> <p>Regulatory and Statutory Cites:  1. Title 34 CFR 600-699  .</p>	2.2.7.1 Paper – pg. 19				
		Section 2.2.7.1 Paper – Control Mail pg. 18	The contractor shall respond to any of the types of inquiries and/or disputes when received from a Member of Congress, the President or the Secretary of Education. Inquiries and responses are tracked via a special tracking system, and each response is reviewed/signed		Will the contractor offer multi- pricing levels for responses based on the type e.g. responses that contain both individual writings and standard paragraphs?	The current contractor is meeting <b>Program Expectations.</b>

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			by ED.			
7	<p><i>DCS Treasury Offset Program/ Administrative Wage Garnishment/Federal Salary Offset Requests for Review/Hearings</i></p> <p>The contractor shall:</p> <p>Establish a process where the contractor shall pick-up from the PO Box, on a daily basis, Monday-Friday, by 12 noon, all incoming Treasury Offset Program/Administrative Wage Garnishment/Federal Salary Offset Requests for Review/Hearings.</p> <p>Regulatory and Statutory Cites: 1.. Title 34 CFR 600-699</p> <p>.</p>	<p>2.2.7.1 Paper – pg. 19</p> <p>2.2.6 Recovery and Resolution – pg. 16</p>				
		2.2.6 Recovery and Resolution – pg. 16	At a minimum, the contractor shall complete 90% of the		Will the contractor offer multi- pricing levels for	The current contractor is meeting <b>Program</b>

Source Selection Information -- See FAR 2.101 and FAR 3.104

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#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			<p>hearings/reviews within five (5) working days of receipt. The percentage will be calculated as follows: the total number of hearings/reviews completed within five (5) working days divided by the total number of requests for reviews /hearings received. In general, the same types of disputes and inquires are handled as occur in non-control mail. As with control mail, inquiries and responses are tracked via a special tracking system, and each response is reviewed/signed by ED. Special procedures, statutes and regulations govern each type of hearing:</p> <ul style="list-style-type: none"> <li>• Treasury Offset</li> <li>• Federal Employee Salary Offset</li> <li>• Administrative Wage Garnishment</li> </ul>		<p>responses based on the type e.g. responses that contain both individual writings and standard paragraphs?</p> <p>Contractor will need to maintain a database of hearing requests and index as follows:</p> <ul style="list-style-type: none"> <li>▪ Tracking Number</li> <li>▪ Inquirer Name</li> <li>▪ Date Received</li> <li>▪ Written or telephone hearing</li> <li>▪ Subject type</li> <li>▪ SSN</li> </ul>	<b>Expectations.</b>
8	<p><i>Processing Bankruptcy Documents (Optional)</i></p> <p>The contractor shall:</p> <p>Establish and maintain a Collections Bankruptcy</p>	2.2.6 Recovery and Resolution – pg. 16				

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	<p>Processing Unit with personnel trained in bankruptcy and student loan laws, regulations, and policy, who are familiar with the DCS Debt Management Collection System (DMCS) and all reference materials provided to the contractor by the Debt Collection Service in training, provided by the Department under 2.1 Phase A, and updated through conference calls, site visits and periodic training updates. Staffing levels must be adequate to review and respond to bankruptcy documentation within five (5) working days of receipt.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>					

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			At a minimum, the contractor shall complete 90% of all bankruptcy related activities within five (5) working days of receipt. The percentage will be calculated as follows: the total number of bankruptcies completed within five (5) working days divided by the total number of bankruptcies received.			Not currently performing
9	<p><b><i>Identifying and Processing Accounts for Loan Rehabilitation</i></b></p> <p>The Contractor Shall:</p> <p>Assist ED complete an Electronic Rehabilitation Sale process on a weekly or bi-weekly basis.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>	<p>Section 2.2.6 Recovery and Resolution – pg. 16</p> <p>Section 2.2.7.1 Paper – pg. 19</p> <p>Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 19</p> <p>Section 2.2.8 Performance Management – pg. 23</p> <p>2.2.6 Recovery and Resolution – pg. 17, add wording: “<i>The CSB solution</i>”</p>				

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		<i>must assist ED in managing the process for the packaging and sale of FFEL Rehabilitated loans to eligible FFEL program lenders, when appropriate.”</i>				
			The contractor shall maintain borrower requests for rehabilitation for a period of up to one year, and shall review the account at the time it is expected to be eligible for rehabilitation to determine if eligibility has been gained."		Contractor shall have the capability of executing electronic sales.	Currently meeting <b>Program Expectations.</b>
10	<p><b>Research Referrals</b></p> <p>The Contractor Shall:</p> <p>Refer calls that require additional research to a sub-team of specialists who will work with established liaisons in the ED regions on resolving the caller's inquiry.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>	Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 19				

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
			The contractor telephone specialists will refer calls to the sub-team when the research required cannot be completed within a reasonable amount of time over the telephone or when assistance is needed by ED personnel to resolve the issue.		The contractor shall maintain a staff of trained telephone specialists who are well trained and can respond to most inquiries, limiting the need to refer calls.	In some cases, contractor is sending out system letter(s) requesting borrower to write-in if there is an issue that cannot be resolved telephonically.
11	<p><b>Desktop Faxing</b></p> <p>The Contractor Shall:</p> <p>Fax the appropriate letters to customers who request them based on established criteria.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>	Section 2.2.7.2 Call Center (Customer Service Representatives) pg. 18, add wording: "... processing transactions (i.e., demographic updates and account indicator changes, which must be applied in line with all applicable policies and procedures), generating correspondence, <i>faxing forms per customer requests,...</i> "				
			The contractor shall fax letters based on predetermined criteria generally based on the urgent need of the borrower e.g., buying a home, reinstatement of			Not currently performing

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			Title IV Aid, etc.			
12	<p><b><i>Developing DCS Management Information System (MIS) Reports</i></b></p> <p>The Contractor Shall:</p> <p>Provide monthly and weekly data that covers a variety of aspects of administration of the Public Inquiry Contract.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>	<p>Section 2.2.7.2 Call Center (Customer Service Representative) – pg. 19</p> <p>Section 2.2.8 Performance Management – pg. 23</p>				
		<p>Section 2.2.8 Performance Management – pg. 24, add wording: “...performed regularly. <i>The CSB vendor will report metrics to a secure website.</i>”</p>	<p>The Contractor Shall:</p> <p>Maintain data information on a web site that includes but is not limited to the daily number of calls received, the number answered, the number of calls blocked, the number of calls abandoned, statistical data on correspondence received, data entry, etc.</p>		<p>Contractor should provide reasonably priced reports per ED’s request in connection with the tasks performed. All reports should be available in electronic form according to the desktop software that ED uses.</p>	<p>Currently performing <b>Program Expectations</b></p>

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13	<p><b><i>Providing Training Updates</i></b></p> <p>The Contractor Shall:</p> <p>Participate in two DCSIC training sessions that ED will conduct related to the contract's provisions. ED's training will include, but not be limited to, information about the Title IV student aid programs and debt collection activities, how to disseminate that information via the telephone, and developing high quality responses to DCS correspondence. ED will designate resource persons to assist the contractor in understanding SFAP procedures.</p> <p>Regulatory and Statutory Cites:</p> <p>1. Title 34 CFR 600-699</p>	2.3.5 Training – pg. 26				

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			The contractor shall ensure that the training materials are easy to understand, and can be retained by beginning staff. The contractor shall provide a copy of the training materials to ED at least ten (10) working days before the start of the training session.		The contractor shall provide ED staff with training materials in advance of training sessions and solicit comments from ED at least five (5) working days before the start of a training session.	Contractor <b>is not</b> currently providing a copy of training materials or soliciting comments.
14	<p><b>Property Assignment</b></p> <p>The Contractor Shall:</p> <p>Assign all ownership rights to tangible media created for use under this contract to ED. This includes, but is not limited to books, disks, tapes, software, etc.</p> <p>Regulatory and Statutory Cites:</p> <p>1.</p>	3.2 Rights in Data and Computer Software – pg. 29				
		3.2 Rights in Data and Computer Software – pg. 29	The contractor shall assign to ED all rights and grant access upon request to enhancements,		Contractor should be willing to contact ED prior to making any changes,	

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			improvements, changes, etc. that are made as a result of this contract.		enhancements or improvements.	

**CSB SOO Mapping – DLCS, CDDTS**

#	MINIMUM REQUIREMENTS	SOO MAPPING	CURRENT PROGRAM EXPECTATIONS (AS-IS)	NEW CSB SOLUTION EXPECTATIONS (TO-BE)	EVALUATION SUGGESTIONS	CURRENT LEVEL OF SERVICE
1	<p>William D Ford Direct Loan Consolidation Consolidations - 685.220</p> <p>Higher Education Act of 1965, as amended, Section 455 (g)</p>	<p>1.2 Common Services for Borrowers (CSB) Initiative – pg. 2-4</p> <p>1.3.4.1 Mainframe Applications – pg. 8</p> <p>1.3.4.2 Website/User Interface Applications – pg. 8</p> <p>2.2.1 Data Management – pg. 11</p> <p>2.2.2 Transaction Processing (Loan Booking and Set Up) – pg. 12</p> <p>2.2.7.2 Call Center (Customer Service Representative) – pg. 19</p> <p>2.2.7.4 Web – pg. 21</p> <p>2.2.9 Portfolio/Risk Management – pg. 24</p>	<p>One Direct Loan or FFEL must be included in any Direct Consolidation Loan.</p> <p>Borrowers consolidating all FFEL loans must certify on the application they have checked with their FFEL lender(s) and have been unable to obtain a FFEL consolidation loan or have been unable to obtain one with income sensitive terms and conditions acceptable to the borrower.</p> <p>Borrowers do not have to include all their title IV student loans in a consolidation</p> <p>The consolidation may only include federally insured student loans.</p> <p>Borrowers may consolidate only one loan and there is no minimum or maximum amounts required.</p> <p>Consolidation loan may be prepaid at any time.</p> <p>Borrowers receive a six-month grace period for the entire consolidation loan if the borrower is attending school at</p>		<p>On average, 75% of loans applications submitted electronically.</p> <p>Need to resolve borrower complaint averaging 300 or less over 13-month period. Rate of resolution equal to average number of complaints.</p> <p>Average calendar days to book an application less than or equal to 25 days or less.</p> <p>System error (XE) resolution of less than two weeks for any error.</p> <p>Loan Consolidation Wish List: Interactive web application allowing borrower to link to NSLDS to select loans to be consolidated from pick list.</p> <p>Forced ICR documentation and alt doc provided obtained at time of application.</p> <p>Real-time consolidation for Direct Loans</p>	<p>On average, 75% of loans applications submitted electronically.</p> <p>Need to resolve borrower complaint averaging 300 or less over 13-month period. Rate of resolution equal to average number of complaints.</p> <p>Average calendar days to book an application less than or equal to 25 days or less.</p> <p>System error (XE) resolution of less than two weeks for any error.</p>

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		<p>2.3.7.1 Phase-in Transition Plan – pg. 27</p> <p>3.1 CSB Solution – pg. 29</p> <p>Appendix A – Current Student Credit Management Website Functionality – pg. A-1 - A-3</p> <p>Appendix B – Student Credit Management Data Mart Reporting – pg. B-1</p> <p>Appendix C – Current Student Credit Management IVR Functionality – pg. C-1</p> <p>Appendix D – Current Federal Student Aid Assets – pg. D-1 - D-2</p> <p>Appendix F – List of Other Entities, Business and Technical – pg. F-1 - F-6</p>	<p>least half-time and one of the loans in the consolidation is in and in-school period at the time of application.</p> <p>Current interest rates on a consolidation loan are calculated by taking the weighted average interest rate of all the loans being consolidated, rounded to the nearest higher one-eighth of one percent, not to exceed 8.25%. Historically there have been different interest rate calculations applied that vendors must be able to implement for borrowers whose loan provisions apply a different rate formula than the current one.</p> <p>Borrowers may consolidate defaulted loans if they have at least one Direct Loan and agree to repay the loan under an income contingent repayment plan (ICR) or have made satisfactory repayment arrangements on the defaulted loans. Borrower may consolidate Defaulted FFEL loans if they have at least one FFEL loan and have been unable to obtain a Federal Consolidation Loan with an income-sensitive repayment terms acceptable to the borrower AND agrees to repay under ICR OR have made satisfactory</p>		<p>Consolidation all loans, other than Direct Loans, in 30 days or less.</p> <p>EFT for all lender payments and refunds.</p> <p>Electronic 1081 processes with all government entities and GAs.</p> <p>Electronic verification certification with all lenders.</p> <p>Loan summary statement pick-up and acceptance at secured web-site. Prevent borrower if fixed rate consolidation loan in place from obtaining new loan unless adding a loan.</p> <p>Allow borrowers to enroll in eServicing options at time of application.</p> <p>Schedule calls and callbacks through website.</p> <p>Electronic Income Waiver form completion and forward to IRS with real-time approval.</p> <p>On-line credit check and approval for PLUS consolidators.</p> <p>Consolidate Direct Loans</p>	

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		<p>Appendix G – Glossary of Terms – pg. G-1 - G-15</p> <p>Appendix H – Student Credit Management Volumes – pg. H-1 - H-2</p>	<p>repayment arrangements on the defaulted loans.</p> <p>Borrowers consolidating PLUS loans must have a credit check performed to determine credit worthiness before a consolidation loan can be made. PLUS borrowers with an adverse credit history may receive a consolidation loan if they can obtain an endorser who does not have and adverse credit history or provide documentation to the Secretary that extenuating circumstances related to the credit history exist.</p> <p>Borrowers who default on a consolidation loan and had already consolidated a defaulted loan into that consolidation loan are not eligible for reconsolidation.</p> <p>Borrowers with Direct Consolidation Loans have new loans and all deferment and forbearance provisions for new borrowers apply.</p> <p>In cases where the holder of the loan has which a borrower wishes to be consolidation has received a judgment on that loan, the borrower must obtain Secretary approval to consolidate that loan. We do not normally grant that approval.</p>		<p>real-time and add non-Direct as Supplementals.</p> <p>Prevent borrower from making new loan within 180 days when supplemental can be added.</p> <p>On-line/telephony real-time access to borrower data and loan processing status.</p> <p>Determination of applicability of single holder rule from NSLDS for borrower counseling before verification certification</p>	

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			<p>Married borrowers may consolidate their loans jointly if either borrower includes a Direct Loan or includes an FFEL loan and has been unable to obtain a Federal Consolidation Loan with and FFEL Consolidation lender with income-sensitive repayment terms acceptable to them. To take advantage of in-school consolidation, both borrowers must meet in-school consolidation eligibility requirements. If applying for a PLUS consolidation and both borrower have an adverse credit history, only one endorse is needed for the loan.</p> <p>A single application may be used for one or more consolidation loans and a borrower may add additional loans up to 180 days after the consolidation loan is made. This additional loan is known as a supplemental loan.</p> <p>Vendors must pay the prior loan holder in full for the loan being consolidated. Therefore, any overpayments or underpayments in purchasing the prior loan must be adjusted so the borrower's consolidation loan balance reflects those adjusted payments or receipts or payment to or from the prior loan holder.</p>			

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2	<p>Conditional Total and Permanent Disability</p> <p>Perkins Loan Program 34 CFR 674.61</p> <p>Federal Family Education Loan Program 34 CFR 682.402</p> <p>William D. Ford Direct Loan Program 34 CFR 685.213</p>	<p>1.3.4.1 Mainframe Applications – pg. 8, add wording: “...multiple loans into a single consolidated loan. <i>The Conditional Disability Discharge Tracking System (CDDTS) accepts assignments from FFEL guaranty agencies, DLSS, Perkins schools, and DMCS for loans where the borrower may be eligible for loan discharge due to total and permanent disability. CDDTS holds these loans for a conditional period of three years before the discharge is permanently granted.</i>”</p> <p>Add reference to CDDTS to Appendix D.</p> <p>Add definition of CDDTS to</p>	<p>CDDTS Business Rules</p> <p><b>Step 1: Application Review</b></p> <p>Total and Permanent Loan Disability Loan Discharge Applications are currently received and processed for Federal Family Education Loans (FFELs), Federal Insured Student Loans (FISLs), Direct Loans or Perkins Loans in either electronic or manual format, along with supporting documentation. Loans are sent from Guaranty Agencies, Direct Loans, schools and the Atlanta Regional Office of Debt Collection. The senders are notified of receipt and acceptance of loans, and the outcome of the Department’s initial determination decision. Submissions may be rejected if a borrower’s disability application is incomplete, the electronic records cannot be processed, etc. If a submission is rejected, it is return to sender along with all documentation pertaining to reject loans.</p> <p><b>3. Competent Medical Professional Review</b></p> <p>All applications received and accepted are reviewed by a nurse to assure the Department agrees with the original loan holder’s preliminary determination of</p>		<p><b>Conditional Total and Permanent Disability</b></p> <p>Days to review Disability Applications 5 days or less.</p> <p>Days to review incoming income forms 5 days or less.</p> <p>Days to resolve pending issues such as physician contact and eligibility determination 30 days or less.</p> <p>Cash deposits made same day received.</p> <p>Days to process manual (paper) assignments 5 days or less.</p> <p>Days to resolve problems with GA electronic tape files with GAs 30 days or less.</p> <p>Days to reinstate ineligible borrowers 14 days or less.</p>	<p><b>Conditional Total and Permanent Disability</b></p> <p>Days to review Disability Applications 5 days or less.</p> <p>Days to review incoming income forms 5 days or less.</p> <p>Days to resolve pending issues such as physician contact and eligibility determination 30 days or less.</p> <p>Cash deposits made same day received.</p> <p>Days to process manual (paper) assignments 5 days or less.</p> <p>Days to resolve problems with GA electronic tape files with GAs 30 days or less.</p> <p>Days to reinstate ineligible borrowers 14 days or less.</p>

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		<p>Appendix F.</p> <p>Add CDDTS to glossary in Appendix G.</p>	<p>borrower's eligibility for discharge, including verification of Physician's Certification, licensing, and that the borrower's medical condition is total and permanent under 34 CFR 682.200(b) and 674.51(s) and makes initial determination of borrower's eligibility. Many times the nurse may follow-up with the physician to clarify facts, solicit additional information, or discuss the condition before making a determination.</p> <p><b>4. Borrower Medically Eligible</b> If the nurse determines the borrower is eligible for conditional discharge determination, the borrower's loans are set up for monitoring using the physician's date that the borrower became unable to work and earn money to determine the end date of the three-year conditional disability discharge period.</p> <p><b>5. Additional Loan Verification and Monitoring</b> Once a borrower is determined medically eligible for conditional discharge monitoring, National Student Loan Data System NSLDS is used to verify whether the borrower received title IV student loans after the date of</p>			

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			<p>disability. NSDLS is also checked quarterly to determine whether the borrower received new title IV loans after the application was submitted and the preliminary determination was made. If the borrower has any loans after the date of disability or makes a new loan after conditional discharge is approved, the borrower becomes ineligible for discharge.</p> <p><b>6. Income Verification</b>  If a borrower is both medically eligible and has no loans subsequent to the disability date, the borrower is sent information in order to request a tax transcript(s) for up to three years after the date of disability. If the disability date is recent, the transcript request is only for a single year or two years. In addition, to verify income requests may be made for other documents such as W-2s and 1099s (joint filers must present Federal tax transcripts and borrower's W-2s). If a borrower does not file a Federal tax return, the borrower must present adequate documentation to support self-certification for non-tax filer's status. Once received, it is ensured that the borrower's annual earnings from employment did not exceed the poverty line amount for a family</p>			

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			<p>of two, considering only the borrower's annual earnings <i>from employment</i>. (Currently, all borrower income verification is performed manually through receipt of tax transcripts, returns, W-2, etc.)</p> <p><b>7. Borrower Ineligibility Determination</b>            If the nurse determines the borrower is ineligible for discharge, the borrower fails to continue to qualify for loan discharge because of title IV loans subsequent to disability date or the borrower's income from work exceeds the poverty guidelines, the borrower is notified he or she is ineligible for loan discharge and the loan is reinstated for servicing if the loan is not in default or collection if the loan is in default.</p> <p><b>8. Accounts, Borrower Payments, and Account Adjustments</b>            During the time a loan is in conditional discharge status, interest does not accrue on the loan nor is the borrower required to make payments on the loan. If the borrower's loan is reinstated interest again begins to accrue and the borrower is again required to make payments. If borrower is in</p>			

Source Selection Information -- See FAR 2.101 and FAR 3.104

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			<p>default and wishes to reinstate Title IV eligibility without making further loans, the borrower is allowed to make payments to reinstate the defaulted loan under the provisions required in 34 CFR 668.35. Once the system can report to NSLDS, this account status change, from in default to not in default, must also be reported to NSLDS.</p> <p>A borrower's account may need other types of adjustments. When an accounting event occurs that requires an account adjustment, appropriate adjustments to account balances for voluntary payments, interest accrual, and other adjustments received from prior loan holders, must be made. All accounting events on an account are tracked and reconciled to sub-ledger and general ledger activity.</p> <p>10. Making a Final Disability Discharge Determination and Borrower Refunds</p> <p>If the borrower meets all eligibility requirements, the loan is discharged. In addition, any payments made to prior loan holders or to the Department after the date of disability, as determined by the physician, are refunded to the borrower.</p>			

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