



**PRIORITY
GUARANTY
SOLUTIONS**

Technical Specifications

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High-level Features

- ▶ Real-time guarantee processing
- ▶ Extremely high-level of security
 - Independently audited
- ▶ FFELP Standards-Based
 - CommonLine-based central database
 - CAM processing
 - Meteor and High Performance Channel ready
- ▶ IT Standards-Based
 - Web-based technology
 - Runs on multiple platforms
- ▶ Direct Customer Access to Information
 - Self-service direct customer access to Information MPN Management
- ▶ Standard and Ad Hoc Report Generation
- ▶ School-based support
- ▶ Lender interface
- ▶ Agency-neutral CommonLine Post Office
- ▶ e-Signature
- ▶ Web and file-based disbursement cancellation & revision
- ▶ CCI-compliant claims and collections

System Hosting Options

Application Service Provided (ASP) Option

- ▶ PTI will host the product for the client, providing the hardware and software infrastructure for the product, as well as continued technical maintenance and support
- ▶ This model has a lower up-front cost, but will have recurring service fees
- ▶ The system will be wholly separated and secure from other clients' systems
- ▶ The PTI ASP model provides the following:
 - High availability
 - High bandwidth
 - Redundant, distributed servers
 - Load balancing
 - Fail-over mechanisms
 - Network infrastructure
- ▶ Multi-homed tier 1 network access
 - 24X7 Technical support
 - Dedicated access
 - Regular back-up
 - Integration with legacy systems
 - Highly secured hosting facilities

On-Site Installation Option

- ▶ PTI provides the complete software system, including all system source code
- ▶ Client is free to extend and enhance the system for individual business process adaptation, or to create competitive advantages
- ▶ System can operate on existing client hardware or PTI can provide a certified package of hardware and pre-installed system software

Software System Requirements

Java Virtual Machine

- ▶ Java 2 version 1.3 compatible

Operating System

- ▶ Windows NT Server, Version 4.0, Service Pack 6a
- ▶ Windows 2000 Server Service Pack 2 or Advanced Server Service Pack 2
- ▶ AIX, Version 4.3.3.7, Version 4.3.3.8 (5765-C34) at APAR level IY19277 or Version 5.1 (5765-E61)
- ▶ Solaris, Version 7 or Version 8 at a maintenance level of October 2000 or higher
- ▶ HP-UX, Version 11.0
- ▶ Linux Red Hat, Version 7.1 or Linux SuSE, Version 7.1, based on kernel 2.4
- ▶ OS/400, Version 4 Release 5 or higher
- ▶ OS/390, Version 2.8 or higher

Application Server

- ▶ Java 2 Enterprise Edition (J2EE) version 1.2 compliant
 - Java 2 version 1.3, JSP 1.1, Servlet 2.2, and EJB 1.1
- ▶ Examples include:
 - Apache Tomcat 3.x (web container) and JBoss Server (EJB container)
 - IBM WebSphere Application Server Version 4.0, Advanced Edition
 - BEA WebLogic Server Version 6.1
 - iPlanet Application Server Version 6.0
 - Oracle 9i Application Server

Web Server

- ▶ Examples include:
 - Apache HTTP Server
 - iPlanet Web Server
 - Lotus Domino Application Server
 - IBM HTTP Server

Database

- ▶ JDBC 2.0 compliant RDBMS
- ▶ Examples include:
 - IBM DB/2 Version 7
 - Oracle 9i Database
 - PostgreSQL Version 7.2

Security

- ▶ CommonLine and CAM support encryption/decryption
- ▶ Secret Agent version 4.x
- ▶ Built-in support for OpenPGP
- ▶ Components compliant with the J2EE security model

End-User Access Software

- ▶ User access is entirely web-based, requiring no user software installation. Browser requirements:
Netscape 4.0 or Internet Explorer 4.0 or compatible web browser

Hardware System Requirements

System Type

- ▶ Intel Pentium processor at 500 MHz or faster
- ▶ 604e RS/6000 workstation at 375MHz or faster
- ▶ Sparc workstation at 440MHz or faster
- ▶ HP 9000
- ▶ IBM AS/400 server 720
- ▶ IBM iSeries server 820
- ▶ Any binary floating-point hardware that supports OS/390, Version 2.8 or higher

System Memory

- ▶ Minimum of 1GB of memory recommended

Disk Space

- ▶ Guaranty system application space – 20 MBytes
- ▶ Data space – 3 GBytes for each 1 Million loans
- ▶ Infrastructure application space – 2GBytes

Performance Metrics

Performance (Design specifications)

- ▶ 1 second per loan plus overhead for file routing when applications are sent in a batch file
- ▶ Greater than 20,000 loan guarantees per day

System Security

- ▶ Priority Guaranty Solutions™ implements a J2EE security model, which is based on user id and password authentication and authorization roles
- ▶ System access is configurable (number of logon attempts, password resetting, user verification etc.) and customizable to the client's environment
- ▶ All Internet communications are performed over a Secure Socket Layer (SSL)
- ▶ Priority Guaranty Solutions supports the CommonLine and CAM encryption/decryption standards (Secret Agent and OpenPGP)



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