

## Four ways to improve your loan management.

Amadeus features four key modules:

- **Policy Manager** lets you manage, archive and validate your credit processing, product eligibility and pricing policy with a robust rules-based editor that lets you make modifications at any time and in any way you wish.
- **Loan Center** gives you access to information submitted by consumers in Marketplace, provided the consumer has selected one of your featured products, and provides summary statistics on offered products and products selected by consumers.
- **Loan Provider Administration** allows you to manage your loan products quickly and efficiently, giving you exclusive access to your products and complete flexibility in rolling out new offerings.
- **Test Center** supports testing and validation of your policy before you publish it, and includes a full suite of test cases for testing of credit policies.

## Let's get you started.

There are no fees to set you up with Student Loan Marketplace, and Overture will provide you with dedicated support during the startup tasks at no cost to you. We'll be with you every step of the way to ensure Student Loan Marketplace meets your needs.

Give the lender implementation team a call at 518-473-4096, or e-mail [marketplace@hesc.org](mailto:marketplace@hesc.org)

to set up an appointment for a live demonstration of Student Loan Marketplace, and a walk-through of the Lender Portal.

Don't miss out on the opportunity to present your best loan products in a non-bidding situation, which can also result in increased market share. HESC looks forward to your participation and your willingness to provide consumers with the best financing options!

**Join forces with HESC in our mission to help people pay for college.**



New York State Higher Education Services Corporation

99 Washington Avenue, Albany, New York 12255

1-866-431-HESC • [www.hesc.org](http://www.hesc.org)

David A. Paterson, Governor



Student Loan Marketplace brings lenders, consumers and schools together into a dynamic financing community.

**Student Loan Marketplace** from HESC is a dynamic new interactive Web site that lets consumers learn about, compare and apply for alternative loan financing quickly and easily. On one site, consumers have all the facts and information they need to evaluate college financing options.

Consumers can compare pre-qualified loan products from multiple lenders quickly and with only one credit check — preserving their credit scores and ensuring they receive trustworthy information.

Powered by Overture Technologies, HESC Student Loan Marketplace presents products to pre-qualified consumers who fit your product portfolio.

HESC Student Loan Marketplace operates on terms that comply with New York State's Student Loan Accountability, Transparency and Enforcement (SLATE) Act of 2007 and federal regulations.

## What's in it for you.

With Student Loan Marketplace, you have the opportunity to boost your alternative loan revenues while increasing your market share and creating lasting new relationships with educational institutions.

Because credit report costs are shared among all Marketplace lenders, you'll also achieve maximum cost efficiencies. And, despite the more stringent requirements of the SLATE Act, the site's unique star-based rating system enables schools to transparently rate lending products on features and service.

Marketplace also lets you:

- Obtain pre-qualified leads through a low-cost channel (saving 75% or more in cost of origination as compared to other marketing channels).
- Present your best loan product in a non-bidding situation.
- Maintain exclusive control of credit policy and pricing rules.
- Adjust product terms and policy rules in real time.
- Ensure confidentiality for policy rules.
- Track all selected loan products with comprehensive lender reports.

## How it works.

The borrower portal of Student Loan Marketplace includes two main sections.

The **Learning Center** helps students plan to pay for college, and includes a wealth of helpful information on smart borrowing, budgeting and managing credit cards intelligently.

In the **Loan Center**, students may submit their information then view a list of available loan products and key terms. Students can sort the loans by terms such as APR or total cost and view loan products side-by-side to compare key terms. A student may select a loan product to begin the origination process with the selected lender.

Co-signers are sent e-mails from the Marketplace instructing them to log in and complete their Personal Information Form. Students can then compare lenders side-by-side before making their final decision.

With Marketplace, you have the flexibility to qualify potential borrowers for any or all products based on a full review of the consumer's credit report. Lenders can follow their normal underwriting and origination procedures, i.e. perform their own credit check to finalize the loan. You also have the option of establishing real time or offline integration with your origination system.

## The lender portal gives you complete control of your policy and loan management.

The lender portal of the Student Loan Marketplace, powered by Amadeus, allows each lender to retain total control of loan policy, pricing, and loan management.

Amadeus, created by Overture Technologies, is a secure, automated underwriting and pricing tool for student loan providers.

Authenticated staff from your lending organization will have exclusive access to your credit and pricing policy.

## Speed. Power. Flexibility.

Amadeus evaluates a credit report and provides a common translation layer that gives you the ability to input your credit policy using English-language rules for product selection and pricing with ease.

This remarkable system returns an instant loan pre-qualification for all of your credit-based products. Amadeus reporting features allow you to search and review consumer product selection results.

You also get the choice of seamless **Real-Time or Offline Integration Options** with your origination system. You can choose to establish real-time integration with your origination system. Or, if you prefer offline transfer for personal information forms, you can receive extract files through a nightly process in Commonline v4.0, v5.0 or CRC format.