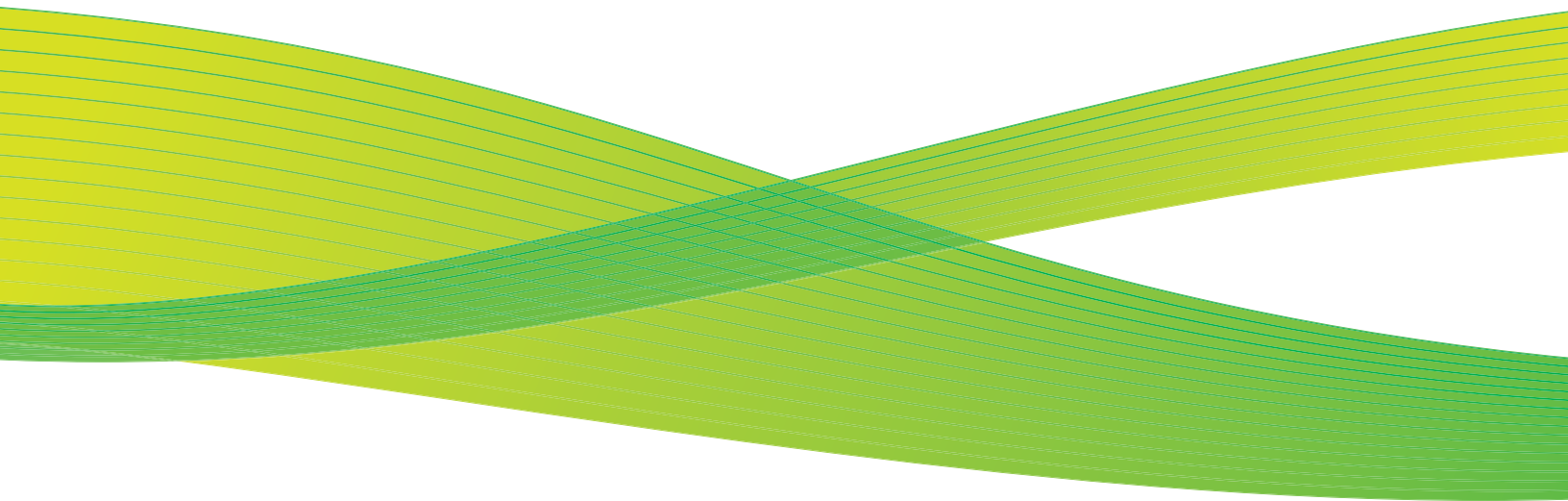


Behind a great student loan service, there's a great (anonymous) servicer.

Our private label solution provides 225,000 borrowers with an assortment of services – all branded with the institution's name.



Behind-the-scenes skill is what great private labeling is all about.

We're quietly making a hero of a large financial institution servicing student loans.

The Challenge

One of the nation's leading financial services institutions had a contract with us to provide borrower services in its student loan programs. Now it wanted to take it to the next level: transitioning to private label services from us and creating a "one-stop shop" for its borrowers. It needed a seamless system that would allow customers to feel that – whether they were interacting with a branch, with our call center or via the Web – they would experience a unified, singular brand. We would be "invisible" to borrowers.

The Solution

We designed a customized system to give the institution and its borrowers the advanced capabilities and technology inherent in our own larger FFEL loan servicing platform – with the added advantage of being a separate, private label system.

We created a separate website for the client, launched institution-specific integrated voice response (IVR) technology and pulled together a dedicated team of loan servicing representatives to support borrowers through an institution-branded call center. Then our rollout team executed the transition. Within six months, the client was up and running with a comprehensive private label servicing unit.

We back up our dedicated borrower services team with extensive customer service training and assist-escalated and resolution management teams to resolve any issues that need further support.

The Results

The institution's student loan customers now receive a singular brand across all services, delivered in the institution's name. Staffed by our specialists, the student loan call center maintains an average 45-second ASA (average speed of answer) on thousands of calls every day. Plus, 24-hour IVR technology and a customized Web interface provide around-the-clock convenience for borrowers.

You can learn more about us at www.acs-inc.com.



Sector: Higher Education

Solution: Private Label Services

Client: Nationally renowned bank holding company

Challenge: Private label loan servicing

Results: Fully branded loan servicing solution implemented within six months

The Bottom Line

A large bank holding company wanted to transition to a private label solution for its student loan services. It had been working with us for loan servicing for more than 16 years, and now wished to convert all loan servicing functions to a customized, end-to-end branded solution. We worked with them to implement a comprehensive private label

loan servicing solution with a full spectrum of branded interfaces: website, borrower services hotline, notices, coupon books, e-mails, correspondence and a borrower call center with IVR technology. The end-to-end solution serves 225,000 borrowers with an assortment of services – all delivered under the institution's name.