The Consumer Bankers Association (CBA), the Education Finance Council (EFC), the National Council of Higher Education Loan Programs (NCHELP), and the Postsecondary Electronic Standards Council (PESC) are pleased to announce the 2nd Annual Conference on Technology and Standards in Higher Education to be held May 2 to 4, 2005 in Washington, D.C.

Due to the overwhelming success of the 1st Annual Conference which hosted 250 attendees, the four associations are continuing to focus on technological issues important to their respective memberships under one efficient venue. Once again, this conference includes the full support and participation of the US Department of Education’s Office of Federal Student Aid (FSA) and the National Association of Student Financial Aid Administrators (NASFAA).

In partnering together, CBA, EFC, NCHELP, and PESC are jointly planning and developing this conference, and PESC will serve as overall administrator. Members and/or Affiliates from any of the four associations are eligible for the discounted registration rate of $450. The non-Membership rate is $650.

Hotel reservations can be made now by contacting the Wyndham Washington directly at 202-429-1700 or at 800-996-3426. The Wyndham Washington is located at 1400 M Street NW in Washington, D.C. A conference rate of $175 has been reserved for single/double rooms and the group name is “PESC.” The cut-off date to receive this discounted rate is April 11, 2005.

Conference registration is available online at http://www.PESC.org/Events/Tech-Conference-2.asp. For planning purposes, the conference will begin on Monday May 2 at 8:30 a.m. and conclude by noon on Wednesday, May 4.

A joint conference committee has been formed to finalize all sessions and speakers, and announcements will be made with respective updates. If you have any questions, please contact Michael Sessa, PESC Executive Director, at 202-293-7383 or at Sessa@PESC.org.
The FDIC has released a report on ending financial account hijacking, and is seeking public output on its findings. The report, entitled, “Putting an End to Account-Hijacking Identity Theft,” outlines how such account hijacking methods as “phishing,” which is the issuance of consumer data-collecting email from entities posing as legitimate financial institutions to garner access to consumer accounts, are increasing the dangers posed to consumer by identity theft, which the FDIC says cost consumer $5 billion in damages in 2003.

The FDIC paper, which heavily cites data from two recent Federal Trade Commission papers on identity theft, reports that approximately one million Americans received phishing emails between April 2003 and April 2004. The FDIC itself, the paper notes, was hit with six phishing attacks in 2004, with the last one occurring in September while “Account Hijacking” was being written.

In addition to phishing, the FDIC report highlights the following computer-based identity theft techniques:

- Hacking into financial institution or service provider computer systems to steal confidential consumer account data;
- Retrieving hard-copy documents – by way of “dumpster diving” into trash bins to obtain these documents, “shoulder surfing” to collect consumer ATM passwords while consumers are making ATM transactions, etc. – to obtain sensitive customer data;
- Purchasing consumer account data from financial institution insiders; and
- Harvesting consumer data from private and public computers via the use of spyware.

The remainder of the FDIC’s 41 page report highlights the penalties implemented by lawmakers on identity thieves, and reviews the efforts of private, corporate and federal entities to combat phishing and other forms of computer-based identity theft, as well as the technological tools currently available to banks for preventing identity theft among their customers.

The report shows how grass-roots organizations, banks and federal agencies have worked together to form consortia against identity theft like the Financial Services Information Sharing and Analysis Center, the Anti-Phishing Working Group, the Identity Theft Assistance Corporation, and Infragard, an FBI program with private sector partners that began in 1996. Such consortia serve as trading posts for up-to-date information on identity theft attacks, technologies available for thwarting them, and best practices for educating consumers on preventing identity theft.

The FDIC report is available for free download at www.FDIC.gov/Consumers/Consumer/IDTheftStudy/Identity_Theft.pdf. For additional information on federal-private efforts to combat electronic identity theft, please visit www.DigitalPhishnet.org.

**Update on the EAP**

Activities related to The Electronic Authentication Partnership (EAP) continue to progress. Most importantly, organizations that signed a Letter of Intent to join the EAP have recently approved the founding Board of Directors (a list of those organizations and Board members are attached). The Board is holding weekly conference call meetings to determine how the EAP will operate once GSA’s funding of this effort terminates (currently April 2005). Items the Board is discussing include: Membership Fees, Operations, Benefits, Pilot Programs, and a variety of other administrative tasks. The next meeting of the EAP is scheduled for February 9, 2005. The meeting announcement and registration form are also attached. For more information, please contact Michael Sessa in the PESC offices at 202-293-7383 or at Sessa@PESC.org.
Tell us a little about EDUCAUSE, including what the association does and what it provides to the community.

EDUCAUSE is a nonprofit association whose mission is to advance higher education by promoting the intelligent use of information technology. Membership is open to institutions of higher education, corporations serving the higher education information technology market, and other related associations and organizations. Resources include professional development activities; print and electronic publications, including books, monographs, and the magazines *EDUCAUSE Quarterly* and *EDUCAUSE Review*; strategic policy advocacy; teaching and learning initiatives; applied research; special interest collaborative communities; awards for leadership and exemplary practices; and extensive online information services.

How was the association founded and how many clients does it have?

EDUCAUSE was founded in 1998 through the merger of CAUSE, an association focusing on administrative computing in higher education, and Educom, an association focusing on academic and research computing in higher education. The current membership comprises more than 1,900 colleges, universities, and educational organizations, including 200 corporations, with 15,000 active members.

Where is it headquartered?

EDUCAUSE is headquartered in Boulder, CO, and has an office in Washington, D.C.

How many people does EDUCAUSE employ?
Exclusive of interns and research fellows, EDUCAUSE employs 50 regular staff members.

In your opinion, what is the biggest technological concerns we face in higher education?

EDUCAUSE performs an annual Current Issues survey of our membership. The results of the 2005 survey, to be published later this year in EDUCAUSE Quarterly, are:

1. Funding IT
2. Security and Identity Management
3. Administrative / ERP / Information Systems
4. Strategic Planning for IT
5. Infrastructure Management for IT
6. Faculty Development, Support, and Training
7. E-learning / Distributed Teaching and Learning
8. Governance, Organization, and Leadership for IT
9. Enterprise-level Portals
10. Web Systems and Services

How does EDUCAUSE deal with privacy and security?

- The EDUCAUSE/Internet2 Security Task Force. See http://www.educause.edu/AboutTheTaskForce/1202. This group has been active for about four and a half years. We worked with the White House to produce the section on Higher Education for the National Strategy to Secure Cyberspace. We continue to work with the Department of Homeland Security and various other Federal agencies on computer and network security. We have an extensive online database of “Effective Security Practices” (http://www.educause.edu/EffectiveSecurityPracticesGuide/1246). We also sponsor several mailing lists; hold an annual Security Professionals Conference; provide security workshops, seminars, and track sessions at EDUCAUSE conferences and elsewhere; write articles; and a wide range of other activities noted on the Security Web Page.

- The Higher Education Bridge Certificate Authority. This is a project funded by EDUCAUSE, NSF, NIH, and other partners. Its aim is to facilitate the use of PKI (Public Key Infrastructure) in higher education. PKI is a technology that allows authenticated, private, signed communication between individuals and between computers.

- The Net@EDU PKI Working Group. This group and many other committees, task forces, and constituencies housed in or facilitated by EDUCAUSE have as their goal the adoption of technologies – now called “Identity Management” – that can provide both security and privacy.

- EDUCAUSE is a member of the E-Authentication Partnership, a public/private-sector activity aimed at developing standards and common practices to foster secure and private identity services.

What is the PKI Fed/ED project? Who is involved? What is it trying to achieve?

For several years, EDUCAUSE has been hosting, with support from the National Science Foundation, a series of meetings aimed at coordinating PKI activities (now, more generally, Identity Management activities) in the Federal government and Higher Education. These are called the “Fed/Ed Meetings”. The activity recognizes that a great deal of research, development, experimentation, and testing is taking place in government and education sectors, which will benefit from synergy and coordination. In addition to these Fed/Ed meetings held in DC, there is also an annual “PKI Summit” held in Snowmass, Colorado, in conjunction with the annual Seminars in Academic Computing. Again, the purpose of that meeting is coordination, both within higher education and between higher education and other sectors (public and private).
**How does it relate to other authentication initiatives?**

We try to make sure that all important activities are discussed during each of the meetings. Activities not already mentioned above include Shibboleth and the InCommon Federation; the federal government's eAuthentication initiative; the Pharma and Aero PKI bridges; and FIPS-201 and the Federal “PIV” initiative.

**Is interoperability achievable?**

Yes. Technical interoperability of the various protocols related to Identity Management has been achieved to a greater or lesser extent already, driven by functional need. That is, as it has become valuable or necessary to have two technologies interoperate, the technical problems have been solved. What is far more problematic is interoperation at the policy, business-process, and legal levels. Again, I believe that the potential financial value of such interoperation will drive a solution. The E-Authentication Partnership is moving rapidly in that direction, and its members include the financial institutions, technology companies, and government agencies who are in a position to make interoperation a reality.

**How does EDUCAUSE support standards?**

Both of EDUCAUSE’s “birth parents”, CAUSE and Educom, were heavily involved in standards, shared software development, similar activities. As representatives of the campus CIO community, we recognize the day-to-day value of common, open protocols and standards. Our publications, conferences, constituent groups, and policy and technical activities frequently include material related to standards. PKI, for one concrete example, can only exist by virtue of X.509 and a variety of related standards. EDUCAUSE also has activities that support the application of technology to teaching and learning – NLII, the National Learning Infrastructure Initiative – which is another area where standards are under development with EDUCAUSE support.

**Does your company support PESC?**

EDUCAUSE has had an ongoing relationship with PESC over the years, and now that both PESC and EDUCAUSE are active in the Identity Management area, I anticipate an expanded interaction.

**To what should we all be paying more attention?**

Our Resource Center shows the highest hit rates on our Web site at this page: http://www.educause.edu/Browse/647

Here’s 5 of my own:

- The convergence of computing, entertainment, and communication devices (the cell phone that connects to the Internet and plays MP3’s), which our incoming students will be bringing onto campus over the next few years.

- The trend, for personal and national security reasons, to “lock down” computing environments to allow only a limited set of known software and hardware components.

- The need to find new business models for the creation and exploitation of intellectual property, an area where higher education is both producer and consumer.

- The tension between free, open, anonymous inquiry that is at the core of academic life and the perceived need to authenticate all computer and network activity for law enforcement and national security purposes.

- The move to an always-connected society.

*Editor’s Note: Information about EDUCAUSE the organization*
Craig Cornell Appointed to PESC Board of Directors

The Board of Directors of the Postsecondary Electronic Standards Council (PESC) is very pleased to announce the appointment of Mr. Craig Cornell to its Board of Directors effective January 1, 2005.

Mr. Cornell has served as Director of Student Financial Aid at Bowling Green State University since June of 2003. Prior to that position, he served as Associate Director of Financial Aid at Kent State University. He has held various positions within the financial aid community including Chair of the Technology Initiatives Committee under the National Association of Student Financial Aid Administrators (NASFAA). In 2002 that Committee was named NASFAA Committee of the Year.

Mr. Cornell received his master’s degree in higher education administration from Kent State University in 1996, and his bachelor’s degree in psychology from the University of Akron in 1992.

The PESC Board of Directors appointed Mr. Cornell based on a recommendation from Dr. Dallas Martin, President of NASFAA and founding PESC Board Member. Due to competing time demands, Dr. Martin resigned from the PESC Board of Directors effective December 31, 2004.

“We are very pleased to have NASFAA continue its representation on the PESC Board,” stated Dr. Martin. “Craig is very knowledgeable about financial aid systems and supports the goals and activities of PESC,” Dr. Martin added.

“I am very excited about the direction of PESC and the role we are playing within higher education,” said Mr. Cornell. “Working with Dallas and the entire NASFAA community over the years has been truly inspiring. I am looking forward to adding my expertise into the mix and moving the community forward,” Mr. Cornell adds.

Mr. Cornell will complete Dr. Martin’s term on the PESC Board of Directors through 6/30/2006. “Dallas has served on the PESC Board of Directors since its inception. He has provided strong support and leadership, and was instrumental in both the strategic direction of PESC and the hiring of PESC’s Executive Directors,” states Keith Riccitelli of Sallie Mae and Chair of PESC’s Board of Directors. “He will be sorely missed.” Dr. Martin received PESC’s Outstanding Service Award in 2004 for his long-standing and consistent efforts and support of standards in higher education.

Membership On the Move!

At the beginning of 2005, it’s a good time to look back at 2004 and see how much we’ve grown. As of January 2005, PESC now has 64 Members and Affiliates. The breakdown of Membership:

- 20 school organizations representing approximately 155 schools
  - California Community College System (which represents approximately 105 schools)
  - Columbia University
- Community College of the Air Force
- Florida State University
- George Washington University
- Iowa State University
- Northern Illinois University
- Purdue University
- Texas A & M University
- University of Illinois System (which represents 3 Illinois universities including Chicago below)
- University of Illinois at Chicago
- University of Maryland – University College
- University of Minnesota
- University of Northern Iowa
- University of Oklahoma
- University of Phoenix
- University of Texas at Austin
- University of Virginia
- University System of Georgia (which represents approximately 30 schools)
- Virginia Polytechnic Institute and State University

13 Associations
- AACRAO
- ACE
- COHEAO
- CBA
- Educause
- EFC
- IMS Global Learning Consortium
- NACUBO
- NASFAA
- NASLA
- NCHELP
- SIF
- SLSA

12 software/service providers
- DARS – Miami University
- Datatel
- Docufide
- Jenzabar
- Nuventive
- Oracle
- Pearson
- PeopleSoft
- Princeton Review
- RDA Corporation
- Sungard SCT
- XAP

19 lender/guarantor organizations
- Access Group, Inc
- Citibank
- Edfinancial Services
- Eduaid
- First Marblehead
- IDAPP
- Nelnet
- Sallie Mae
- USA Funds

3 centralized processing organizations
- ELM Resources
- Law School Admission Council
- National Student Clearinghouse

3 state organizations
- AES
- CSIS
- KHEAA

2 testing organizations
- ACT
- College Board

1 foundation
- Lumina Foundation

1 federal agency
- US Department of Education
Schools, districts and states are urged to consider SIF Certification in the Department of Education’s recently released National Education Technology Plan. The plan provides a technology utilization framework developed from input received from educators and technology experts across the country.

IBM recently announced that it is giving away rights to 500 of its software patents to help in the development of open-source software. IBM has long led the nation in amassing technology patents and earning billions of dollars by licensing them, but it has made open-source software a key part of its business in recent years.

Google recently announced that it will work with libraries at Harvard and Stanford Universities, the University of Michigan at Ann Arbor, and the University of Oxford, as well as the New York Public Library to digitize the institutions’ holdings. The company will begin by scanning works that are in the public domain, and the full contents of those books will be accessible through Google. It also plans to scan copyrighted books in some of the libraries, providing short excerpts, each consisting of only a few lines of text for these items.
I want to invite you to join me at FSA's 2005 Spring Conference in Reno, Nevada from March 22 to March 24, 2005. This year, FSA is offering exciting new programs designed specifically for campus financial aid professionals. For experienced financial aid professionals, we are excited to offer the opportunity to participate in a strategic visioning program designed to begin the development of a new, front-end, student aid delivery system - Hearing From You: Creating a Vision for the Aid Delivery Process. For those new to financial aid, we will be offering intensive, specialized, training designed for new financial aid officers - Financial Aid 101. In addition, we will be conducting two pre-conference workshops on Monday, March 21, one for those from the Direct Loan community and one for our colleagues from career colleges.

This new agenda replaces our traditional approach of offering update and interest sessions. Also, we will not be hosting a PC Lab or "Ask a Fed". I hope you will consider joining us as we shape the future of financial aid. Details on the Spring Conference activities are provided below.

Hearing From You: Creating a Vision for the Aid Delivery Process

FSA is entering a new phase of its aid delivery evolution with the introduction of the Front End Business Integration (FEBI) initiative that will result in a re-engineering of its aid awareness activities, application processes, disbursement business processes, funds management activities, and its customer service functions. Participation of campus aid professionals is critical in helping FSA set a strategic vision for the new system. Participants will be expected to be actively involved in a series of exercises designed to ensure that "we get it right".

The program will explore the future of financial aid delivery from both a student and institutional perspective. Using a structured approach, in small workgroup environments, participants will help define the considerations FSA should use to inform the future of the aid delivery process. FSA leadership will synthesize your recommendations and ask for your validation of our summaries. For additional information on specific topics to be addressed, please visit the Program section on www.ed.gov/fsa/conferences.

Because the active participation of registrants for this three-day meeting is critical, we ask that you register only if you are able to attend the entire three-day program. Due to the unique format of this program, we can only accommodate 650 participants on a first come, first served basis. Therefore, if you want to help design the future of student aid delivery, register as soon as possible. This program is designed for campus aid administrators and due to space limitations, other members of the higher education community (lenders, servicers, software developers, etc.) are invited to join us on day three, March 24, as we review and validate the results of the workgroups.

Financial Aid 101

Financial Aid 101 is a new three-day course offering basic instruction on the Federal Title IV student aid programs and their administration at schools. It is designed for newcomers to the world of student financial aid. Participants will learn how to determine student eligibility, calculate Pell Grant awards, determine loan periods and loan amounts, award campus-based aid, and much more. This program is restricted to campus financial aid professionals who have two years or less experience working in a financial aid office and will be limited to the first 200 registrants.

We will also be conducting the following two pre-conference workshops on Monday, March 21.

o Pre-Conference Direct Loan Workshop
This workshop includes a session on Direct Loan servicing with Sue Szabo, our General Manager of Borrower Services, and consolidation updates with Jeff Baker, our Program Manager of Policy Liaison and Implementation. There will also be a Direct Loan clinic, beginning at 1:00 pm to answer your specific questions in a one-on-one format. FSA's Chief Operating Officer, Terri Shaw, will conduct a Direct Loan town-hall meeting at 3:00 pm followed by a reception from 5:00 pm to 7:00 pm.

**o Pre-Conference Career Colleges Workshop**

This special workshop is designed for private career colleges and schools and will provide important information, updates and training on the administration of the Title IV student aid programs.

I encourage you to visit the conference website at [www.ed.gov/fsa/conferences](http://www.ed.gov/fsa/conferences) to register. I look forward to seeing you in Reno.

Terri
December 8, 2004

LOOKING AHEAD TO FEBRUARY: Please mark your calendar for the February meeting of the Electronic Authentication Partnership (EAP) on Wednesday, February 9, 2005.

To allow us the opportunity to plan appropriately, please return the EAP meeting registration form to the NACHA office by Friday, February 4, 2005. Dress for the meeting is business casual.

ACCOMMODATIONS: You are responsible for making your own hotel reservations, which must be made by the hotel cut-off date of Wednesday, January 19, 2005. The special negotiated group rate is $179.00 per night. Note that this rate is subject to availability.

Marriott Wardman Park
2660 Woodley Road, NW
Washington, DC, 20008
Phone: 202/328-2000
Toll Free: 800/228-9290
Fax: 202/234-0015
http://marriott.com/property
Metro Stop: Woodley Park on Redline

Attendees are encouraged to make hotel reservations as soon as possible since rooms are on a first-come first-served basis. The room rate is not guaranteed after the cut-off date and reservations made after this date are subject to the regular hotel rate.

HOTEL CANCELLATION POLICY: Hotel cancellations must be received 7 days prior to arrival. Cancellations received after this time will be charged a fee of one night's room and tax.
Registration Form
February 9, 2005
Marriott Wardman Park

Please fill out the form below. If more than one person from your organization plans to
attend, please have each person complete and forward the form. Thank you.

☐ I plan to attend.

Date: __________________________
Name: __________________________________
Title: __________________________________
Organization: __________________________________
Address: __________________________________
City/ST/ZIP: _____________________________
Phone: _____________________________
Fax: ________________________________
E-mail: _____________________________

PLEASE RETURN THIS FORM BY FRIDAY, FEBRUARY 4, 2005:
Donna Carter
Coordinator, Public/Private Partnerships
13665 Dulles Technology Drive, Suite 300, Herndon, VA 20171
Phone: (703) 561-3935  Fax: (703) 561-0391
Email : dcarter@nacha.org
Electronic Authentication Partnership

Letter of Intent

Organization
1. Alliance Data Systems
2. AMAG Technology, Inc.
3. American Association of Motor Vehicles Administrators (AAMVA)
5. Authentify, Inc.
6. Bell Canada
8. Bio-Key International
10. ChoicePoint Government Services, Inc.
11. Computer Associates International
12. Computing Technology Industry Association
13. Comtech LLC
14. eBay, Inc.
15. EDUCAUSE
16. Electronic Data Systems (EDS)
17. Entegrity Solutions
18. Entrust, Inc.
19. Experian Fraud Solutions
20. Federal Reserve Bank of Cleveland
22. Glenbrook Partners
23. Global Identity Solutions LLC
24. Hadley Limited
25. Hollen Group
26. Identrus
27. Microsoft Corporation
28. Mortgage Bankers Association (MBA)
29. National Association of State Auditors, Comptrollers, Treasurers (NASACT)
30. National City Corporation
31. Parkweb Associates, LLC
32. Ping Identity
33. Postsecondary Electronic Standards Council (PESC)
34. RSA Security, Inc.
35. Sagem Morpho, Inc.
36. Smart Card Alliance
37. SSP Litronic
38. Sun Microsystems
39. Synergy Biometrics, LLC.
40. 3Factor
41. The Shipley Group
42. the Zygma partnership
43. TransUnion
44. Trustgenix, Inc.
45. University Bank
46. University of Illinois, T-Card Programs
47. U.S. General Services Administration
48. VeriSign, Inc.
49. VisionShare, Inc.
50. Watchfire, Inc.
51. Wave Systems Corporation
52. Wells Fargo
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<th>NAME</th>
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<tr>
<td>Khaja Ahmed</td>
<td>Group Manager MSN/MPG Security</td>
<td>Microsoft Corporation</td>
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<td>Catherine Allen</td>
<td>CEO</td>
<td>BITS Financial Services Roundtable</td>
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<td>James DeVaul</td>
<td>Partner, Risk and Advisory Services</td>
<td>KPMG, LLP.</td>
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<td>Glen Gainer III</td>
<td>West Virginia State Auditor</td>
<td>National Association of State Auditors, Comptrollers, and Treasurers</td>
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<td>Jane Hennessy</td>
<td>Senior Vice President</td>
<td>Wells Fargo Bank, N.A.</td>
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<td>John Jackson</td>
<td>Director of Enterprise Software Technologies</td>
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<td>Linda Lewis-Pickett</td>
<td>President &amp; CEO</td>
<td>American Association of Motor Vehicle Administrators</td>
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<td>Judy Lin</td>
<td>EVP, Security Services</td>
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<td>Elliott McEntee</td>
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<td>NACHA – The Electronic Payments Association</td>
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<td>Gabe Minton</td>
<td>Vice President Industry Technology</td>
<td>Mortgage Bankers Association of America</td>
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<td>Jack Radzikowski</td>
<td>Director, Commercial Authentication &amp; ID</td>
<td>Northrop Grumman</td>
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<td>Howard Schmidt</td>
<td>Former White House Advisor</td>
<td>U.S. Computer Emergency Readiness Team (U.S. CERT)</td>
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<td>Michael Sessa</td>
<td>Executive Director</td>
<td>Postsecondary Electronic Standards Council</td>
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<td>Bill Smith</td>
<td>Director, Software Standards – Sun Microsystems, Inc.</td>
<td>Liberty Alliance Project</td>
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<td>James Wagner</td>
<td>President – JRW Consulting, LLC.</td>
<td>Healthcare Information and Management Systems Society</td>
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<td>David Temoshok</td>
<td>Director, Identity Policy/Management</td>
<td>U.S. General Services Administration</td>
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