

## Business Requirements

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1. Support batch, real-time, and near real-time requests.
  2. Single transport method for all business application (payload insensitive).
  3. Process should not require you to open payload to determine type and destination.
  4. Can accommodate a variety of technical platforms (among schools, servicers, lenders, FAMS, guarantors and FSA).
  5. Data must arrive in a defined sequence.
  6. Highly secure – encryption required. Must adhere to privacy acts (cannot pass text in the clear, password protected, etc.)
  7. Cost not a barrier to adoption or use.
  8. No set size limits.
  9. Guaranteed delivery.
  10. No distribution royalties (no cost to the user that wants to utilize an implementation of the Transport Standard)
  11. Support low-tech institutions (can be placed on the desktop).
  12. Easy to use.
  13. Easy for integration.
  14. All institutions must be able to implement the technical solution.
  15. Must use open standards.
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