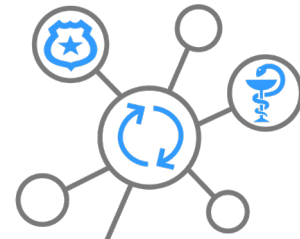


PACTRAC™



hdi solutions

HDI Solutions, LLC (HDI) is a highly-successful government and private-sector software development, records administration, data processing and data management company serving a diverse and dynamic group of government agencies and private-sector clients. HDI has earned a solid performance reputation, providing quality services to state agencies and private firms across the country.

PACTRAC™ allows states to administer the records for their college tuition savings programs more efficiently and at a greater cost savings than other programs available. Originally developed for the State of Alabama, PACTRAC™ offers the following features which are fully customizable for the needs of individual programs:

- Payment Processing
- Enrollment Services
- Fulfillment Services
- Customer Service/Call Centers
- Matriculation Processing
- Invoice Processing
- Correspondence Processing
- Customized Reporting
- Marketing Services
- PACTRAC™ Software: For states that administer programs in-house

EFFICIENT RECORDS ADMINISTRATION

HDI has been conducting records administration activities for more than 40 years. PACTRAC™ allows states to lower administrative costs and increase productivity by working smarter and more efficiently. PACTRAC™ offers states a fully-customizable solution to fit their unique environment. PACTRAC™ supports all phases of a PACT program while providing total integration of account data and images into a single web-enabled platform.

TECHNOLOGICALLY ADVANCED

In contrast to antiquated, mainframe systems currently available, PACTRAC™ incorporates the very latest in client/server, web-enabled technologies and programming languages.

USER-FRIENDLY TECHNOLOGY

With all account data and images integrated into a single web-enabled platform, Account Managers, Customer Service Representatives, State Administrators, Colleges and Universities can track real-time account, invoicing and payment information as appropriate. HDI works closely with state staff to ensure successful operations and can have the PACTRAC™ services fully implemented in as little as 60 days.

CUSTOMER SERVICE/CALL CENTER

As part of the PACTRAC™ offering, customer service and call center features are available. HDI's customer service staff will interact directly with colleges, universities and purchasers allowing state staff more time to tend to overall program operations. In addition, HDI offers mass mailing services for enrollment information, coupon books, annual statements, usage and fee statements, year-end tax statements in addition to any other mass mailings required by the program.

SUMMARY

PACTRAC™ is the most technologically advanced computing system in the nation designed for records administration functions associated with pre-paid college tuition programs. For more information, please fill out the contact form on our website at www.hdisolutions.com and one of our team members will contact you to discuss how HDI can meet your agency's needs.