

February 2020



Issue 3-2

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Are You  
Up to Date?

Our latest Version is:

**1738**

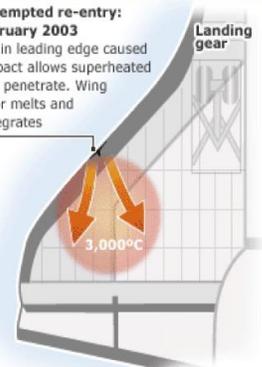
# What's New, FSS?



**1. Launch: 16 Jan 2003**  
Foam from external tank strikes wing



**2. Attempted re-entry: 1 February 2003**  
Crack in leading edge caused by impact allows superheated gas to penetrate. Wing interior melts and disintegrates



On Feb. 1, 2003, space shuttle Columbia broke up as it returned to Earth, killing all seven astronauts of the crew, designated STS-107. An investigation board determined that a large piece of foam fell from the shuttle's external fuel tank during liftoff and breached the leading edge of one of the spacecraft's wings, which resulted in catastrophic damage on reentry. Columbia was the first space shuttle to fly in space in April 1981. Columbia had successfully completed 27 previous flights.

NASA was investigating the foam strike while the crew carried out various experiments during their 16 days in space, and there remains a great deal of controversy surrounding the investigation and how NASA responded to the situation. Ultimately, Columbia began its return to Earth as scheduled on Feb. 1, making the usual approach to land at the Kennedy Space Center in Florida. Just before 9 a.m. EST, Mission Control began receiving abnormal readings from temperature sensors in the left wing. Soon after, tire pressure readings from the left side of the shuttle vanished. Moments later, communication with the shuttle was lost. Columbia was traveling over Dallas, TX at 18 times the speed of sound, at 200,700 feet when it is believed she succumbed to the damage from the foam strike and broke up in Earth's atmosphere.

<https://www.space.com/19436-columbia-disaster.html>

## Instant Funding

We have been working closely with our Debit Card processing service provider to add new functionality to our software, and we are happy to announce the newest version of LoanPro will allow you to provide your borrowers with **Instant Funding** of loan proceeds. Instant Funding allows you to transfer funds directly to your borrower's Debit card account.

This innovative way of providing loan proceeds to borrowers takes security and convenience to a whole new level. Instant Funding will help you provide a better, more customer-friendly funding process that removes the friction and processing delays associated with traditional fund disbursements. Call for details.

## Online Payments

We are also introducing a new Online Payment option, in addition to the Instant Funding option. For our customers that take advantage of our Debit Card payment function in LoanPro, you can now arrange for your borrowers to make their payments online.

Through cooperation with our real-time electronic payment partner, we have created functionality that allows payments that are made online to be posted to the borrowers account in LoanPro.

Borrowers can access a payment page to make payments on their account. This page is customized to you and hosted by our electronic payment partners, employing Payment Card Industry Data Security standards (PCI). And since you're not hosting the web page, your PCI burden is limited.

The best part? Instant Funding and the new Online Payment options are both covered by the Debit Card processing module fee! If you use LoanPro to take Debit Card payments, you're already eligible to start using these options (some setup required).

If you do not already use this awesome feature of our software, it's easy to start, and so affordable you will think we made a billing mistake. Call Jim today and get going with these new options.

## Saturday Hours

Don't forget, we have technical support available every Saturday from 8:30 to 3:30. Our Saturday "on-call" staff are the same support technicians that help you throughout the week. They have the same resources and access to remote connectivity that they do during normal business hours to help you with whatever issues you might experience.

Just because it's the weekend doesn't mean you're on your own. The phone number is the same, just give us a call if you need help.

## CDP Reminder

Emily has a special request this month. She asks that our customers who report to the Credit Bureaus to please email [emily@fssusa.com](mailto:emily@fssusa.com), and tell us which agencies you report to (Equifax, Experian, TransUnion). Please list ALL agencies, if you report to more than one. Please include your **Subscriber Code**. The Subscriber Code is generated by the credit bureaus and is normally located on your bill. If you have questions, call Emily and she will be happy to help. Thank you!

**What you do matters. What you say matters. You may never know how much a random act of kindness, a compliment, a word of encouragement could mean to someone when offered at just the exact moment they need it. Always remember:**

**Everyone you meet is fighting a battle you know nothing about.**

**Everyone you meet has something they can teach you.**

**Everyone you meet knows something you don't.**

**A smile translates the same in any language.**

**You will never regret offering an act of kindness or compassion.**

**It is better to give than to receive.**