



## STUDENT LOAN SERVICING SAL



### Combining Industry-Leading Technology with Unparalleled Customer Service

Since our inception in 1972, ECSI has established itself as the Industry Leader by being the most responsive, stable and cost-effective company in the Student Loan Management Industry.

Today, we continue to flourish because we actually listen and learn from our clients' requests and quickly respond with system enhancements and streamlined solutions that will save you time and money, and reduce hassles, every step of the way.

Hundreds of Colleges and Universities across the country would agree. Our Superior Technology, Custom-Designed Solutions and World Class Customer Service are evidence that 30+ years of continuous ownership fulfils a promise of unparalleled quality and reliability.

### Win Big with ECSI

By scoring over 99.5% in every category, ECSI rated at least 15% higher in Technology, Customer Service, and Value, when compared to our competition in a recent Independent Audit at the University of Florida. By selecting ECSI, the University's Student Loan Conversion and Implementation Team measurably increased their department's performance and productivity—and received the University's prestigious Davis Productivity Award for their innovation, creativity, and decision-making.

### Real-Time Data Access and Instant Disaster Recovery

Unlike our mainframe-based competitors, ECSI provides our clients with the only PC-based Windows Product (SAL-Win) available on the market today. In addition, we're also the only Student Loan Billing Servicer that offers an Internet-based Solution (SAL-Net) with an automated, nightly, on-site, data backup for clients who desire real-time data access and instant disaster recovery functionality.

With SAL-Net, ECSI is the only Student Loan Billing Servicer that can guarantee you'll never experience any downtime.

### Flexible, Levels of Service

At every College and University across the country, each Student Loan Department operates a little differently. That's why ECSI offers three (3) flexible Levels of Service (i.e. Full Service, Modified Service, and Super Modified Service) to meet your needs. From Due Diligence Compliance to Data Backup & Storage and everything in between, we've got you covered. By partnering with ECSI, we'll allow you to focus on what's really important by relieving you of the following administrative responsibilities:

- **Monthly Bill Creation & Mailing**
- **NSLDS Reporting**
- **Credit Bureau Reporting (New Metro 2 Format)**
- **Document Imaging & Storage**
- **Monthly Management Report Generation**
- **Required System Enhancements**
- **Web Site Updates & Maintenance**

ECSI's **Super Modified Service** typically works best for clients who are properly staffed and are converting from In-House Systems. As a Super Modified Service Client, you'll rest assured knowing that you're always in compliance with Federal Regulations, while still maintaining full contact with your borrowers. This level of service allows you to continue processing all of your borrower's Payments & Entitlement Forms, while still receiving all Inbound Phone Calls.

Our **Modified Service** is almost identical to our Super Modified Service, with the exception of Payment Processing. As a Modified Service Client, you'll save time and relieve your administrative workload by allowing ECSI to process all of your borrower's Payments on your behalf.

And finally, **Full Service** is our most comprehensive and cost-effective solution to managing your Student Loan Portfolio. As a Full Service Client, ECSI will provide your borrowers with World Class Customer Service & Unlimited Phone Support, while processing all Payments & Entitlement Forms on your behalf.

## Multi-Functional and User-Friendly

As an ECSI Client, you'll have tremendous functionality from our intuitive, user-friendly Primary Window. There are no more confusing screens, function key paths, or elaborate menu choices to remember. With SAL, 95% of all questions can be answered from just one (1) screen, and the remaining 5% is Tab Driven for easy access.

From the Primary Window, you'll have instant access to perform the following functions, if desired:

- **Search for a Borrower by SSN, SID, Name, Maiden Name, Co-Signer, etc.**
- **Manually Add New Loans and/or Advances**
- **Change a Borrower's Demographic Information**
- **Process Payments, Adjustments, Deferments, Postponements, Cancellations, etc.**
- **Access the Collection Screen for Rehabilitations, Reschedules, and Payoff Forecasting**
- **Review Transaction History**
- **Review and Add Memos or Comments**
- **Create and Generate Custom Letters via Our Integrated Document Writer—Microsoft Word**
- **Produce Complete Exit Interviews, LVCs, and/or 553 Forms, within seconds**
- **Instantly Create and Print Management Reports**

At ECSI, seeing is believing. Let us show you what so many in your profession have already discovered. ECSI simply provides the most innovative, efficient and well-supported solutions in Higher Education.



## Streamline Your Operation

1. Flexible enough to handle any Loan or Debt Type in existence (i.e. Perkins, Health, Nursing, Institutional, Delinquent Receivables, Tuition Payment Plans, etc.), **SAL's Fund File** stores an electronic copy of all Federal & Institutional Promissory Note Entitlements and Parameters, to ensure accurate and compliant SAL System processing.

2. Although individual accounts may be placed manually within SAL, our **Auto Agency Placement Module** was designed to greatly enhance the process of placing and retracting your Collection Accounts, while keeping you in compliance with Federal Regulations.

3. In February of 2002, ECSI began our **Document Imaging** initiative by scanning every Check and Remittance Statement received and processed on our clients' behalf. Today, by scanning and storing all important documentation, we can now provide our clients, and their borrowers, with instant clarification.

4. ECSI is the only Student Loan Billing Servicer that provides a fully integrated **Collection Module** with a built-in Tickler System, as a part of our Standard Software. Our Collection Screen allows you to see all of a borrower's debt summarized with totals, and also includes the ability to Forecast Future Payoffs, Process Rehabilitations, Temporary Payment Arrangements, etc.

With ECSI, you'll have the option to access pre-determined Collection Fees that will instantly appear on the SAL System and on the borrower's next ECSI Billing Statement. By assessing these Collection Fees, your school has the ability to recover its investment by allowing the SAL System to pay for itself.

## World Class Customer Service

As an ECSI Client, you'll have access to the Highest Levels of Customer Service and Support in the Industry. Unlike our competitors, ECSI does not have an Automated Phone System or Voicemail. When needed, your staff and borrowers can reach a live, experienced ECSI Customer Service Representative (CSR) from 7:30 a.m. to 8:00 p.m. EST, Monday through Friday.

And at ECSI, all requests and inquiries are responded to within 24 hours or less, providing you and your borrowers with World Class Customer Service that will exceed your expectations.

## Seamless System Integration

With the ability to interface with every Student Information System (SIS) on the market today, ECSI is willing to accept your school's existing data files in any file layout or format (including your current system requirements or your current Student Loan Billing Servicer's requirements) to facilitate automation, relieve your administrative workload, and improve processing accuracy.

ECSI's Standard Interfaces include the following:

- **New Loans & Advances**
- **Registration & Graduation Exit File Matches**
- **National Student Clearinghouse Exit & Deferment Processing**
- **NSLDS Reporting**
- **General Ledger/Accounting Feed Updates**
- **Holds on Transcripts**
- **State Tax Offset Files**

Most importantly, if there's a Special or Custom Interface that your school requires, ECSI will create and provide it to your school—at no additional charge.

## Flexible and User-Friendly Management Reports

In an effort to meet every client's needs, ECSI is the only servicer that offers unlimited report flexibility—at no additional cost to your school. At your request, ECSI is willing to create and/or customize any new (or existing) ECSI Management Report to meet your specific reporting needs. If desired, all ECSI Reports may be customized according to your specific field and layout requirements, sort and sequence criteria, and report frequency.

For your convenience, all ECSI Management Reports may be generated through SAL's Report Menu or from your Monthly CD-ROM. Most importantly, every ECSI Management Report is uploaded and stored forever on ECSI's secure, state-of-the-art, Web site and is instantly available in MS Excel, Text, and PDF Formats.

## State-of-the-Art Web Site Functionality

Designed with the end-user in mind, our State-of-the-Art Web site provides Clients, Borrowers, and Collection Agencies with important, up-to-date information.

After successfully logging into our secure Web site, your Borrowers have the ability to quickly review their Account Information to answer many of their own questions. In addition, they also have unlimited access to:

- **Sign Up and Review Copies of their Electronic Bills**
- **Make Electronic Payments via ACH or Credit Card**
- **Review Current Account Balances, Payoff Amounts, etc.**
- **Update Demographic and/or Banking Information**
- **Download Entitlement Forms**
- **Complete On-Line Entrance Interviews & eSign their Prom Notes**
- **Complete On-Line Exit Interviews**
- **Review Electronic Disclosure Statements**

Just as important, each Client has the ability to access and review all borrower information to answer questions as well. In addition, you'll also have 24x7 access to view and print all ECSI Management Reports, Electronic Bills, Scanned Documents, Users Manuals, etc.

And finally, whether you assign your accounts manually or through our Auto Agency Placement Module, your Collection Agencies will have the ability to instantly access and download all Borrower Account Information and Data Files to begin their collection efforts immediately.



## Value Added Services Provide Unlimited Customization

When time and internal resources are limited, many clients rely on ECSI to relieve their administrative burdens and streamline their internal processes. When needed, our highly trained System Consultants and Project Managers are available and will work closely with you and your staff to help develop and implement the Value Added Services that best suit your needs.

- On-Line Entrance Interviews
- Electronic Signatures on Promissory Notes
- On-Line Exit Interviews
- Electronic Disclosure Statements
- Default Prevention Services (DPS)
- Fully Automated Skip Trace Services
- Custom Letter & Phone Calls
- DRAP Reporting Services
- E-OSCAR Reporting Services
- TRA-97 Reporting Services (1098-Es & 1098-Ts)
- Tuition Payment Plans
- Delinquent Receivable Servicing
- Electronic Refund Services
- Electronic Bill Presentment and Payment (EBPP)
- Short Term / Emergency Loan Application Processing

By utilizing our Value Added Services, you and your staff will avoid hours and hours of tedious, resource-draining work, which will allow you to focus on what's really important.

[www.ecsi.net](http://www.ecsi.net)

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