

There are several ways to view information about borrower billing history. Within SAL, you can determine if a bill was sent a particular month, and if not, why it was not sent. You can also view a history of the amounts included on a billing statement. Finally, you can use ECSI's client website to access copies of prior bills.

Perpetual Billing

Perpetual Billing is used to view the status of billing for a borrower. It shows if and how a bill was sent a particular month. If a bill was not sent, it will show the reason a bill was not sent. A Code Key is available at the bottom of the screen. For example, a Billing Code "CU" indicates that a bill was not sent because the borrower is paying using a coupon book.

Step 1 From the Primary Window, click the **Utility** button.

Note: There is a shortcut available for the Perpetual Billing window. From the Primary Window, press your Page Up key.

Step 2 Click the **Perpetual Billing** button.

Step 3 Click the **Perpetual Billing** button.

The screenshot shows the 'Perpetual Billing Status' window. At the top, there are tabs for 'Previous Loan', 'Next Loan', and 'Report'. The main title is 'Perpetual Billing Status For PER24A 43'. Below this is a table with columns for years (2005-2013) and months (JAN-DEC). The table shows the status of billing for each month. For example, in 2005, the status is 'CU' for all months. In 2006, the status is 'CU' for JAN, FEB, MAR, and APR, and 'G1' for MAY. In 2007, the status is 'G2' for JAN, 'G1' for FEB, and 'G1' for MAR. In 2008, the status is 'CU' for all months. In 2009, the status is 'CU' for all months. In 2010, the status is 'CU' for all months. In 2011, the status is 'CU' for all months. In 2012, the status is 'CP' for JAN, FEB, and MAR, and 'CU' for the rest of the year. In 2013, the status is 'CU' for all months. To the right of the table are columns for 'Letters' with values 60, 90, and 120. Below the table is a 'Billing Codes' section with a list of codes and their meanings:

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	60	90	120
2005	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU			
2006	CU	CU	CU	CU	G1	CU	CU	CU	CU	CU	CU	CU			
2007	G2	CU	CU	G1	CU	CU	CU	CU	CU	CU	CU	CU			
2008	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU			
2009	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU			
2010	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU			
2011	CU	CU	CU	CU	CU	CU	CU	CU	CU	CU	CP	CP			
2012	CP	CP	CP	CU	CU	CU	CU	CU	CU	CU	CU	CU			
2013	CU	CU	CU												

Billing Codes

- 30 - Quarterly First Bill Notice
- A1 - Pre-Acceleration
- A2 - Acceleration
- AA - Ach Annual Audit
- AB - Address Bad
- AC - Accelerated
- AD - Fellowship Program
- AH - Ach Account
- AN - Ach Notification
- AP - Ach Past Due
- BD/7P/3P - Bankruptcy Pending
- BI - Billable Interest

Prior Bills

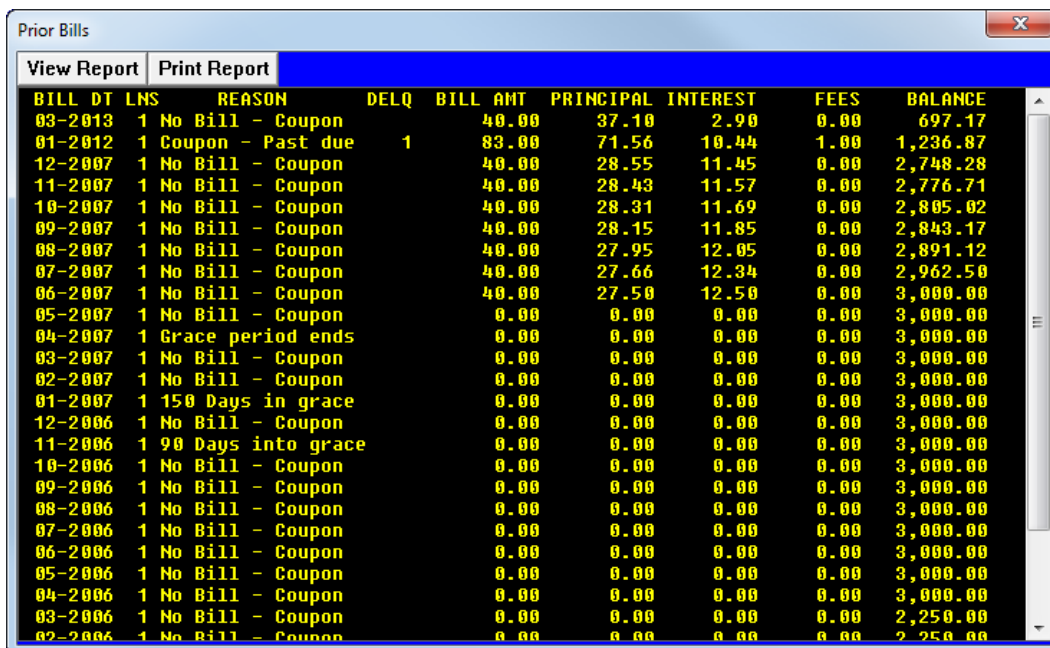
The Prior Bills screen shows the billing history for a borrower. It shows the billing period, amount due, fees, and balance. The information can be printed using the Print Report button. The printed information will automatically be sent to your default printer.

Step 1 From the Primary Window, click the **Utility** button.

Note: There is a shortcut available for the Perpetual Billing window. From the Primary Window, press your Page Up key.

Step 2 Click the **Perpetual Billing** button.

Step 3 Click the **Prior Bills** button.



The screenshot shows a window titled "Prior Bills" with a "View Report" button and a "Print Report" button. The table displays the following data:

BILL DT	LNS	REASON	DELQ	BILL AMT	PRINCIPAL	INTEREST	FEES	BALANCE
03-2013	1	No Bill - Coupon		40.00	37.10	2.90	0.00	697.17
01-2012	1	Coupon - Past due	1	83.00	71.56	10.44	1.00	1,236.87
12-2007	1	No Bill - Coupon		40.00	28.55	11.45	0.00	2,748.28
11-2007	1	No Bill - Coupon		40.00	28.43	11.57	0.00	2,776.71
10-2007	1	No Bill - Coupon		40.00	28.31	11.69	0.00	2,805.02
09-2007	1	No Bill - Coupon		40.00	28.15	11.85	0.00	2,843.17
08-2007	1	No Bill - Coupon		40.00	27.95	12.05	0.00	2,891.12
07-2007	1	No Bill - Coupon		40.00	27.66	12.34	0.00	2,962.50
06-2007	1	No Bill - Coupon		40.00	27.50	12.50	0.00	3,000.00
05-2007	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
04-2007	1	Grace period ends		0.00	0.00	0.00	0.00	3,000.00
03-2007	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
02-2007	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
01-2007	1	150 Days in grace		0.00	0.00	0.00	0.00	3,000.00
12-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
11-2006	1	90 Days into grace		0.00	0.00	0.00	0.00	3,000.00
10-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
09-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
08-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
07-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
06-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
05-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
04-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	3,000.00
03-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	2,250.00
02-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	2,250.00

New/IDAPP eBills

ECSI creates an electronic copy of every borrower bill. Borrowers have access to their eBills via the borrower website. Clients can also access copies using the client website.

Step 1 From the client website (log into client.ecsi.net), click the **New/IDAPP ebills** link.

Note: Bills from March 2007 and prior are available using the eBill Images link. The New/IDAPP ebills link is for anything dated April 2007 and more recent.

Step 2 Enter the student's account number. Click the corresponding **Find** link.

Step 3 All prior ebills will display. Click in the radio button next to the bill you wish to view and then click the **View** link.

ECSI SERVICE NEVER RESTS

MENU | LOGOUT

Review eBills

ECSI Student Name: 111111111 Joe Lang 181 Montour Run Road Coraopolis, PA 15108	Amount Due Date Due Payoff	3,172.91 04/01/2013 3,172.91
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Demo School Generated on: 03/11/2013

Type	20901A			
Description	Udsh-1001			
Current Due				
Past Due	3,172.91			
Fees Due				
Amount Due	3,172.91			
To Pay in Full	3,172.91			
Frequency	Monthly			
A.P.R.	5%			
Debt Amount	8,250.00			
Prin. Balance	3,148.54			
Int. Paid/Canc	677.54			
Fees Paid				
Last Payment	3/1/2013			

As of 7/1/2010, a \$15.00 fee will be charged for any check returned, unpaid.

Please note: ECSI converts all checks to electronic payments (ACH). Please see www.ecsi.net/achinfo for more information.
 Fax: (215)740-4034 School: (215)740-4077
 We are attempting to collect a debt and that any information obtained will be used for that purpose

IMMEDIATE ACTION NECESSARY, YOUR ACCOUNT IS 3495 DAYS PAST DUE
 Due Diligence Regulations require us to report delinquency to the credit bureau!

Credit Bureau rating as of the above due date: Seriously Past Due: 3510 Days