

The Memo Action Tab provides access to important notes about an account. Memos are created automatically by system functions, but they can also be added manually by Heartland ECSI staff or a school.

1.0 View Memos

To view Memos associated with an account, click the **Memo Action Tab**.

Memo Fields	
Date	SAL automatically provides a date stamp indicating the date that the memo was created.
Time	SAL automatically provides a time stamp indicating the time that the memo was created.
Code	A descriptor used to define the source of the conversation you had with the borrower. "BC - Borrower Call" is the most commonly used Code.
Borrower Contact Memo	Text description of the conversation.
Review Date	Used in conjunction with the Collections Module. It allows collectors to set a date to follow-up on the account.
Operator/Name	SAL automatically records the operator who accessed the account. System-automated memos can be identified by the Operator ID: C* -- Indicates that the memo was generated due to a Clearinghouse process. EC – Indicates that the memo was generated due to a SAL process.
Call Code	Optional field used to indicate if a call was incoming or outgoing.
Next Up Arrow	Allows you to view the prior 30 comment lines.

7.2 Add a Memo

Memos should be added to an account every time you interact with a borrower. Memos can be seen by both Heartland ECSI and by clients.

Adding a Memo	
Step 1:	From the Memo screen, click the Add Memo button.
Step 2:	Select a Memo code.
Step 3:	Click the Accept button.
Step 4:	Type the memo. Concisely summarize your interaction with the borrower.
Step 5:	Click the Accept button to save the memo.

The screenshot shows a window titled 'Memos - WILLIAM L LYNCH'. The window contains a table with the following columns: Date, Time, Op, Code, Memo, Review date, and Next Step. The data rows include various transactions such as 'ABA/ACCT: 031302955/ WebACH: 10/01/2111 \$67.75', 'COUPON BOOK 57.75/ 67.75 10/11-09/12', and 'FULL-TIME SIS FIRST STARTED: 05222010'. The 'Memo' column contains detailed text for several entries, such as 'I spoke to Chris Brown at the school he advised bur paid \$3,310.17 via school website 08/13 acct should be zero balance'.

7.3 Delete/Modify a Memo

You are able to delete or make changes to a memo that you created. You have until the end of the business day or until another SAL user modifies the account to make the change. To delete or change a memo that you recently entered, double-click the memo and follow the on-screen prompts.

