

REFERENCE GUIDE

BORROWER WEBSITE OVERVIEW

March 2014

MH

PRODUCT
TRAINING





Borrower Website Overview



Borrower Website Overview

Contents

1.0	Borrower Website.....	3
4.1	Make a Payment	6
4.2	Balance and Billing	7
4.3	Account Tools	8
4.4	Customer Service	13
4.5	On-Line Forms.....	13





Borrower Website Overview

1.0 Borrower Website

Borrowers are able to view account information, print forms, make payments, and perform other self-service activities by logging into HeartlandECSI.com.

There is a demonstration account available for use by all clients. It contains fictitious information.

School Code: Your school code

Account Number: 111111111

Password: 49466

Logging in as a Borrower

Step 1: From HeartlandECSI.com, click the **Borrower/Student Login** box link then click **Your Student Loan Account**.

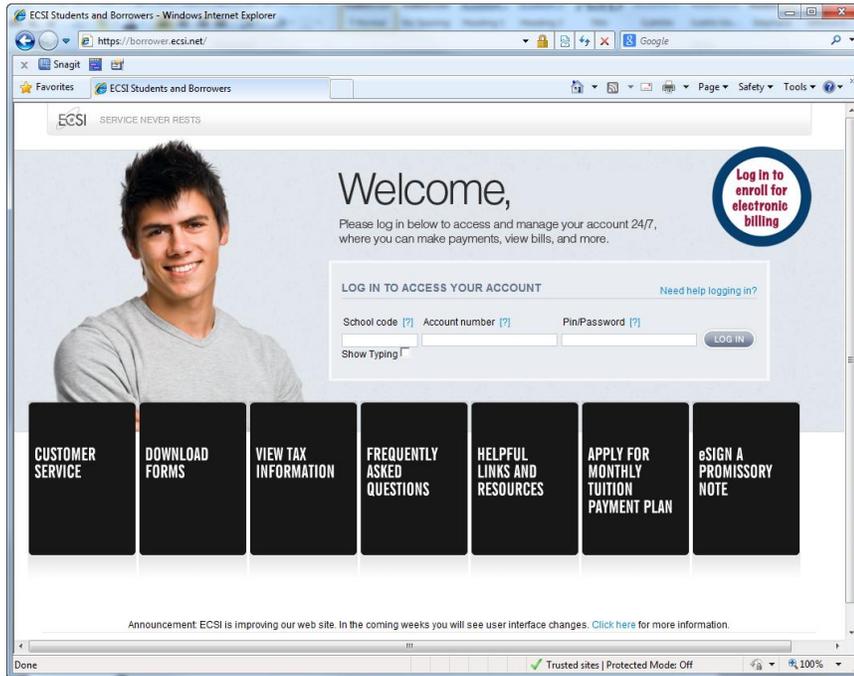
The screenshot shows the website header with the Heartland Campus Solutions ECSI logo. A dropdown menu is open under 'Borrower /Student Login', listing options: 'Your Student Loan Account' (circled in red), 'Your Refund Account', and 'Your Tuition Payment Plan'. Other menu items include 'Webx', 'ECSI Team/Support Online Tickets', 'OneCard Online Ticket/Support', and 'OneCard G58 Network'. Below the header is a main banner with the text 'We Don't Just Offer Products and Services. We Offer Solutions.' and a 'LEARN MORE' button. At the bottom, there are four service tiles: ServicingSelectSM, PaymentSelectSM, RefundSelectSM, and OneCardSelectSM.



Borrower Website Overview

Step 2:

Enter the appropriate School Code, Account Number, and PIN/Password. A password assistance link available for when borrowers do not have that piece of required information.



Step 3:

Once logged in, borrowers are encouraged to verify their mailing address, phone numbers, and email address. They are also presented with the option to enroll in electronic billing.

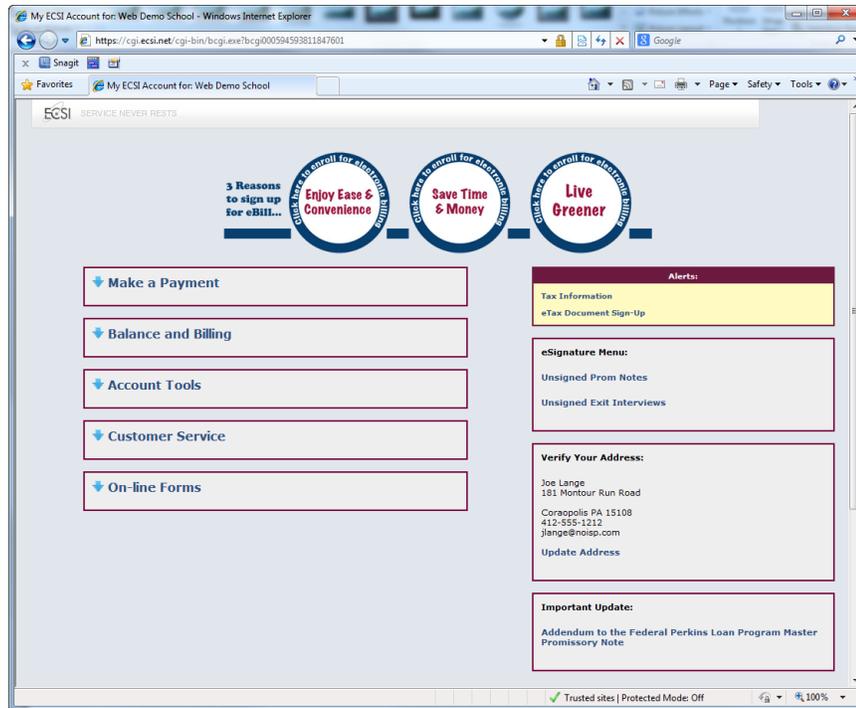




Borrower Website Overview

Step 4:

Borrowers should click the **My Account Menu** link to access more account options.



From the My Account Menu screen, borrowers are able to make a payment, view balance and billing information, access account tools, contact customer service, view/print on-line forms, access tax information, sign promissory notes/exit interviews and sign up for eBill.



Borrower Website Overview

4.1 Make a Payment

Borrowers are able to make payments online 24 hours per day, 7 days per week. There are fees associated with some payment methods. Below is a list of all of the payment methods that are available to borrowers, as well as the fees associated with each.

Payment Method	Fee	Description
Credit Card Payment via borrower website	\$1.00 plus 3.95% of the payment amount	Allows borrower to make a payment using a credit card. Credit card payments are processed the same day.
Credit Card Payment via phone	\$10.00 plus 3.95% of the payment amount	Allows borrower to make a payment using a credit card. Credit card payments are processed the same day.
Instant eCheck via borrower website	\$1.95	Allows borrower to make an instant payment using a checking or savings account.
Instant eCheck via phone	\$10.00	Allows borrower to make an instant payment using a checking or savings account.
Direct Payment via borrower website	Free	Allows borrower to schedule a future payment to be withdrawn from a checking or savings account. Direct payments can be set up as one-time, or can be recurring. Direct payments are processed on the 1 st , 10 th , 15 th , and 20 th day of the month.
Permanent ACH via phone	Free	Allows borrower to schedule a future payment to be withdrawn from a checking or savings account. ACH payments are recurring. ACH payments are processed on the 1 st , 10 th , 15 th , and 20 th day of the month.
International Payment	Varies	ECSI utilizes peerTransfer to process international payments. peerTransfer converts the payment to U.S. funds and transfers the money from the borrower's bank to ECSI's.



Borrower Website Overview

4.2 Balance and Billing

The Balance and Billing menu on the borrower website allows the borrower to access account tools. They can view balances and past bills, sign up for electronic billing, and request ACH payments.

Current Account Balance: Allows the borrower to view his or her current account balances as well as a comprehensive payment history.

eBill Statements: If the borrower is enrolled to receive eBills (electronic billing statements), he or she can access current and past eBills here.

Electronic Bill Sign-Up: Allows the borrower to enroll to receive eBills. This is an efficient and cost-effective way for borrowers to receive monthly statements.



Borrower Website Overview

4.3 Account Tools

The Account Tools menu offers borrowers a variety of information to help them manage their student loans.

Information Release Form: By default, only borrowers are allowed to access information about their loans. However, the borrower is able to grant Heartland ECSI permission to discuss account details with authorized people. The Information Release Form allows the borrower to select up to five people. Borrowers can modify the release of information at any time.

ECSI SERVICE NEVER RESTS

Release of Information

NOTE:
The Family Educational Rights and Privacy Act (FERPA) affords certain rights to students concerning the privacy of, and access to, their education records. Students may choose to complete and submit this form to ECSI to allow the release of their financial education records to specified third parties. Please note that while this form authorizes ECSI to release education records to third parties, it does not obligate ECSI to do so. ECSI reserves the right to review and respond to requests for release of education records on a case-by-case basis. For additional information of FERPA, visit the U.S. Department of Education's website at <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>.

- By completing this form, you are giving ECSI and your school permission to discuss the details of your account with the parties listed below. You may revoke permission at any time by removing a person's name from the list.
- Updating your authorized users will take one business day to be reflected on your account.
- Please return to the My Account page if you do not wish to complete this form.

Release Information to the Following

1. Relationship: Father
 Name: Robert W Jones
 Address 1: 255 Crawford Avenue
 Address 2:
 City/State/Zip: Pittsburgh PA 15345
 Country: United States
 Home Phone: 412-279-4321
 Work Phone:
 Cell Phone:
 Email: rjones@aol.com
 Purpose of release (select one): Family Communication
 Duration of release (select a date): 06/18/2013
 Education records to be released (select one): Loan Information

2. Relationship: Borrower
 Name: Mary D Smith
 Address 1: 400 University Place
 Address 2:
 City/State/Zip: Pittsburgh PA 14165
 Country: United States
 Home Phone: 412-342-6253
 Work Phone:





Borrower Website Overview

Tax Information: Per federal regulations, schools are required to send 1098T forms to anyone who paid in excess of \$600 of tuition within a year. Lenders are also required to send 1098E forms to anyone who has paid interest on a student loan. Both forms can be used for federal income tax credits. The Tax Information screen gives students access to current and prior tax documents.

General Announcement:

All tax documents will be mailed by January 31st. Please allow one week for delivery. You can check the status of your institution's documents as often as you wish by logging in to your account and looking under the current year on your account screen. If the current year's tax documents are not available online by January 31st, most likely your institution does not utilize ECSI's tax form service and you will need to contact your institution directly. You can find more information concerning your tax forms by visiting ECSI's Tax information page at: <http://www.ecsi.net/taxinfo.html>

1098T Box 1 Definition

The IRS provides the option for schools to report either "Payments received" in Box 1, or "Amounts billed" in Box 2, but not both. Once an institution has selected one of these options, they cannot change reporting methods between calendar years without IRS permission. Your institution is responsible for any questions regarding the amounts reported in Box 1 or Box 2. Box 1 ("Payments received for qualified tuition and related expenses") of your 1098-T displays the net amount of payments received during the tax year (January - December) that were required as a condition of your enrollment and attendance. To "qualify," payments must relate to an academic period for which fees are due and payable during the tax year and for which instruction begins no later than March of the following tax year. The amount is calculated by summing the "qualified" portions of registration and course materials fees, less any refunds or reductions of these fees due to enrollment changes. This net amount is sent to the IRS.

1098T Box 2 Definition

The IRS provides the option for schools to report either "Payments received" in Box 1, or "Amounts billed" in Box 2, but not both. Once an institution has selected one of these options, they cannot change reporting methods between calendar years without IRS permission. Your institution is responsible for any questions regarding the amounts reported in Box 1 or Box 2. Box 2 ("Amounts billed for qualified tuition and related expenses") of your 1098-T displays the total amounts billed for qualified tuition and related expenses less any related reductions in charges. The amount shown in Box 2 for qualified tuition and related expenses billed during the calendar year may represent an amount that is different from the amount actually paid during the calendar year, although for many students the amounts will be the same.

Thank you, The ECSI Tax Season Team
****Please keep in mind ECSI cannot offer tax advice, please consult your tax professional.****

Below are the tax documents available for your account.

Year Type

- 2010 1098-T
- 2009 1098-T
- 2008 1098-T
- 2007 1098-T

eTax Document Sign-Up: Federal regulations require that tax documents be sent by US Mail unless the recipient specifically requests to receive them electronically. This menu option allows students to make that request.

ECSI SERVICE NEVER RESTS

By checking the box below, you are giving your consent to receive your 1098T tax documents electronically. By signing up for an electronic version of this tax document, no paper form will be mailed to you. An email will be sent containing a link to this website where you may view your documents. You will need your password to gain access to your tax form. In order to protect your privacy, the email will contain **no** information specific to you or your financial information.

Benefits to receiving your forms electronically versus through the regular postal mail:

- Online delivery provides access to the form earlier than the traditional mailing process.
- Online delivery eliminates the chance that the form will get lost, misdirected or delayed during delivery, or misplaced once you receive it.
- Signing up for online delivery is easy and secure. You can change your mind and withdraw from online delivery at any time.
- You can receive your form even while traveling or on assignment away from home.

If you use a **Spam Filter**, please make sure to set your filter to allow mail from webmaster@ecsi.net to get through your filter.

By checking this box, I give my consent to receive my Tax Documents (1098T) electronically at the following email address:

Email:

- This consent is for this and every subsequent year you are eligible for IRS tax form 1098T.
- You can change back to a paper document at any time. You will need to return to the eTax Document Sign-Up page. Once there you should remove the check from the consent box and delete your email address.
- A 1098T document will not be created if no qualified tuition or fees were billed or paid during a given tax year.
- Contact your school directly to update your address information.
- All tax documents will be accessible online for at least 5 years. If you need assistance in any way contact ECSI's 1098T Hotline number at 866-428-1098.

Help is available for this form. [Contact Us](#).
[Return to My Account main page](#) or [Logout](#).



Borrower Website Overview

Exit Interview: Provides access to pending and completed exit interviews.

Exit Interview History

Our records show that you have received one or more loans. Your school requires that you complete an exit interview session, either in-person or electronically. If you proceed, you will complete your exit interview electronically. This can be a great convenience since you do not need to print, sign, or return any forms. While you must complete this exit interview, you need not complete it electronically. Your notification letter describes the other methods available to you.

You need the following to complete an on-line exit interview:

1. Netscape 4.0 (or newer) or Internet Explorer 4.0 (or newer). Other browsers may work but have not been tested.
2. You must not have images disabled. If you cannot see this red dot, you will need to enable images.
3. Enabling JavaScript is recommended but not required.
4. Certain documents and forms will require the Adobe Acrobat Reader. If you need a copy of the Acrobat Reader, you can [download it for free](#) from Adobe.

You will be requested to answer a series of questions at the start of the interview to demonstrate your understanding of the materials. You can not complete the interview until you have correctly answered the questions. If you can not successfully complete the questions, you will need to contact your loan office.

The purpose of the exit interview is to inform you of your rights and responsibilities based on the financial aid you accepted from your institution. The information presented during the interview is a summary of the information contained on the promissory note(s) you signed for financial aid. The promissory note is the binding obligation between you and your institution. We suggest that you review your promissory note(s) carefully in order to become familiar with all of the features and dates. Also, your promissory note will describe any deferment and cancellation privileges (more later).

You may print these pages as you go along (see [Printing Exit Pages](#) for more information). You can also return to the [My Account](#) page at any time to review and/or print the exit interviews you have completed.

Important Note! Your institution reserves the right to reject any on-line exit interview due to missing or unacceptable responses. Please carefully provide correct and complete information.

Following are a list of Exit Interviews on file.
Click on the Pending Exit link to complete any outstanding Exit Interviews.

Exited	Signed	Loan Type	Total Financed	Status
10/22/2010		Federal Perkins Loan (PER24A)	7,300.00	Pending Exit
10/22/2010		Health Professions Medical Loan (H1046A)	5,500.00	Pending Exit
10/22/2010		Health Professions Dental Loan (H2037A)	5,500.00	Pending Exit
10/22/2010		Direct Lending Loan (XDL01A)		Pending Exit
10/22/2010		Federal Stafford Loan (XSL01A)	14,926.00	Pending Exit

Disclosure Statements: Allows borrowers to view the disclosure statements on file for their loans.

ECSTI SERVICE NEVER RESTS

View the disclosure statements on file.

Select	Date
<input type="radio"/>	3/24/2011 Federal Perkins Loan (PER24A)
<input type="radio"/>	3/24/2011 Federal Perkins Loan (PER24B)

The information above does not reflect any awards that have not been disbursed.
Review the [\[Repayment Schedule\]](#) for more information.
[Return to My Account main page](#) or [Logout](#).

Copyright 1997-2012, ECSTI
Page: bc9j30.exe (Ver: 01.01.10) Last Modified: 10/04/2012





Borrower Website Overview

Promissory Notes: Provides access to the borrower’s Promissory Notes. They are able to view Promissory Notes they have already signed as well as access ones they need to sign. Borrowers can also find applicable Disclosures and Rights/Responsibilities statements here.

Promissory Notes

Below are the Promissory Notes available for Joe A Lange.

Select	Type	Date	Amount	Loan Period	Status	Memo
<input checked="" type="radio"/>	Federal Perkins Loan (MPN)	08/01/2012	*	Open	Paper Signed	signed in office
<input type="radio"/>	Federal Perkins Loan (MPN)	04/13/2012	*	Open	Ready to E-Sign	
<input type="radio"/>	Medical LDS (MPN) - D10	04/13/2012	1,500.00	2011-2012	Ready to E-Sign	
<input type="radio"/>	Medical HPL (MPN) - H10	04/13/2012	1,500.00	2011-2012	Ready to E-Sign	
<input type="radio"/>	Nursing Student Loan (MPN) - NS2	05/04/2012	1,500.00	2011-2012	Canceled by School	Student did not attend
<input type="radio"/>	Primary Care Loan (MPN) - P10	04/13/2012	1,500.00	2011-2012	Ready to E-Sign	
<input type="radio"/>	Federal Perkins Loan (MPN)	04/13/2012	*	Open	E-Signed	Entrance/Prom Completed
<input type="radio"/>	Federal Perkins Loan (MPN)	05/07/2012	*	Open	E-Signed	Entrance/Prom Completed
<input type="radio"/>	Medical LDS (MPN) - D10	06/19/2012	1,500.00	2011-2012	E-Signed	Entrance/Prom Completed
<input type="radio"/>	Medical HPL (MPN) - H10	06/28/2012	1,500.00	2011-2012	E-Signed	Entrance/Prom Completed
<input type="radio"/>	Nursing Student Loan (MPN) - NS2	05/04/2012	1,500.00	2011-2012	E-Signed	Entrance/Prom Completed

[Help](#) is available for this form. [Contact Us](#).
Return to the [My Account](#) page or [Logout](#).

Copyright 1997-2012, ECSI
Page: bcg27.exe (Ver: 02.01.70) Last Modified: 12/14/2010

Personal Information Update: Allows borrowers to update their address, phone number, email address, etc. Borrowers are obligated to provide accurate information to lenders as part of their loan agreements.

ECSI SERVICE NEVER RESTS

Before completing this form.

- Please be aware that it is an act of fraud to provide incorrect information to avoid your obligation to your student loan repayments. Please return to the [My Account](#) page if you do not have valid information to provide.
- If you need to change your name, you must provide documentation to the school. You cannot make changes to your name using this form.

Provide your corrections to the information below.

New Information

Domestic Address International Address Military Address

Address 1*: 181 Montour

Address 2:

Address 3: Coraopolis PA 15108
City* State* Zip/Postal Code*

DOB*: 08 10 1962
Month Day Year

Phone Numbers - At least one of the phone numbers below is required, not including Fax number (Domestic phone numbers must contain exactly 10 digits)

Home: 412-555-1212

Work: 412-788-3900

Cell: 724-111-2222

FAX: 412-494-5626

Default Phone: Cell

Email*: ray@noisp.com

Notify me by Email when this change has been processed.
 I certify, under penalty of law, that the information provided is correct.

Items with a red asterisk (*) are required by your school.



Borrower Website Overview

Password Change: Change the password for the HeartlandECSI.com account. Borrowers are initially set up with a PIN, but can use the Password Change option to create a password at any time.

The screenshot shows a web browser window with the ECSI logo and tagline 'SERVICE NEVER RESTS' at the top. Below the logo is a paragraph of instructions: 'Increase the security of your account by selecting a strong password. Make it something that is not easy to remember. Your password must be between 8 and characters, must contain one upper case letter, one lower case letter and one number or symbol. Your password cannot be a repeat of the prior password. Please careful typing and check your Caps Lock key to be sure you are typing in upper or lower case. The Pass-Phrase is a question we can ask to verify your identity, case you need your account reset. The response you provide must match the response you provide here.'

The form contains the following fields:

- Current Password:
- New Password:
- Reenter New Password:
- Pass-Phrase:
- Response:
- Email:

A 'Submit' button is located below the fields. At the bottom of the form area, there is a link: 'Help is available for this form. [Contact Us.](#) Return to [My Account](#) main page or [Logout.](#)'

At the very bottom of the browser window, the footer text reads: 'Copyright 1997-2012, ECSI Page: bcgi08.exe (Ver: 02.01.16) Last Modified: 07/26/2012'

Logoff: Log out of HeartlandECSI.com.



Borrower Website Overview

4.4 Customer Service

Where to Mail Payments: Some schools prefer that payments are sent directly to them while others have requested that ECSI process all payments. The Where to Send Payments link provides access to the list of schools and appropriate addresses.

Live Customer Service: Allows borrowers to ask an ECSI Call Center Representative questions via live chat.

Comment/Complaint: Provides access to a contact form.

4.5 On-Line Forms

All forms: Provides access to all borrower forms. Some schools have requested to use their own forms for cancellations, deferments, forbearances, etc. Those schools are listed on the web page. Borrowers who attended any other school should use the ECSI forms that can be found at the bottom of the page.