



## REFERENCE GUIDE

### Introduction to SAL

April 2014

MH

PRODUCT  
TRAINING





Introduction to SAL



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## Introduction to SAL

### 1.0 Introduction to SAL

SAL, which stands for “Stand A Loan,” is software that is used to service student loans. It was developed by ECSI in 1972. It is currently used by approximately 1,800 K-12 schools, colleges, and universities throughout the United States.

SAL is used by ECSI and its customers to track institutional and federal student loans. It helps with billing, payment processing, receivables management, default prevention, federal tax reporting, etc. It is the core of ECSI’s product line.

Throughout this *Introduction to SAL* course, we will discuss the types of information that can be found in SAL and how that information is used to comply with Department of Education regulations.



## 2.0 Primary Window

The Primary Window is the main screen in SAL. It is the first screen that appears after login.

The screenshot shows the Primary Window interface for a borrower named ABRAHAM W LYNCH. The window title is 'PRIMARY WINDOW' and it includes a menu bar with options like File, Find, Account Functions, General Functions, Printing, and Help. Below the menu is a toolbar with buttons for Search, Adv, Name, Cash, Collection, Adjust, Def, Canc, History, Memo, Forms, Utility, Run, Optional, and Help. The main area is divided into several sections:

- Header:** SS# [redacted], Name ABRAHAM W LYNCH, Info [redacted]
- Account Info:** PER24A, 1 1 C
- Student Info:** [1] Domestic Good 08/24/2012, 14 SOMEWHERE STREET, CORAOPOLIS, PA 15108, Ph Home (412)555-4053, RFlag 00, Status G
- Loan Info:** Perkins-N 07/1993 To Current, 1-In-School Separated 06/01/2014, Plan 1, Interest Begin, Exit, Principal Begin, Special Code, Collector Code, Current-Good Status 11 11/30/2011, Term 120, Last Due Date, Hold, Interest Rate .05000 H, Stop N, Cycle, E-Note E, Frequency H
- Dues Table:**

Current	
15 Past	
45 Past	
75 Past	
105 Past	
105+Past	
Int Due	
Interest Past	
Late Fee	
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Month Del	
<b>Total</b>	
- Paids Table:**

Amount	1,334.00
Prin Paid	
Prin Canc	
<b>Balance</b>	1,334.00
<b>Payoff</b>	1,334.00
Suspense	
Int Paid	
Int Canc	
Late Fee	
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Next Due	ENROLLED
1 Mon Int	5.56
- Last Transaction:** ADVNCE, Dep Amt, Date 11/04/2011, Amt 667.00, Ck-No, Def/Canc, To, Resched To, Amt
- Footer:** Email Bad ABRAHAMLYNCH@ECSI.NET, Scan Pw, SID 000002127

The Primary Window is used to view borrower account information. It provides an overview of their account at a glance and provides access to detailed information about their account. From the Primary Window, you can see the borrower's name, address, loan information, last transaction, amount due, and amount paid, along with other detailed information that can be used to assist the borrower.



## Introduction to SAL

## 3.0 Action Tabs

The Action Tabs are the row of buttons that span the top of the Primary Window. They allow you to access various functions within SAL, such as searching for a borrower, applying a payment, and viewing transaction history.

Action Tabs	
Search	The Search button is used to find borrower accounts.
Adv	Used to process and view advances.
Name	Shows the people who are named on a loan. It includes the borrower's name, co-signors (if applicable), and names of known references. The Name action tab can also be used to access the Change Demographic Data screen and to view/set-up ACH payments.
Cash	Used to process payments.
Collection	The Collection Action Tab can be used by in-house collectors to manage accounts that are past due. It provides a detailed account summary.
Adjust	Used to make a loan adjustment. Adjustments include adding NSF fees, applying a refund, or adjusting a payment.
Def	Used to apply a deferment to a loan or view existing deferment information.
Canc	Used to process a loan cancellation or view an existing cancellation.
History	Shows a complete transaction history for the account. The information can be sorted by transaction type.
Memo	Provides access to memos that are on the account. Memos are created automatically by SAL when certain functions are performed (such as posting a payment). They are also added manually when ECSI has contact with a borrower.
Forms	Used to access various forms and profiles.
Utility	Provides access to configuration screens, including the Fund File and School File. Access may be limited for some users.
Run	Provides access to advanced utilities, including the Out of Balance report and Calc utilities. Access may be limited for some users.
Optional	Displays the account options that apply to the account. The options are school-specific and are based on the features the school requests and pays ECSI to provide.
Help	Currently not in use. Please refer to <a href="http://client.ecsi.net/training/index.html">http://client.ecsi.net/training/index.html</a> for training documents.



## Introduction to SAL

## 3.1 Search

The Search Action Button in SAL allows you to search for borrower accounts using a variety of criteria.

Search	
<b>Prior Accounts</b>	Displays the last five accounts accessed.
<b>Name</b>	Used to search by last and/or first name. You can search using just the first few characters in a name.
<b>Maiden</b>	Allows you to search using a maiden name.
<b>Student SS Number</b>	Student Social Security Number. Note: You can type the full SSN directly on the Primary Window in the top left corner.
<b>Student ID Number</b>	A Student ID Number is a unique number assigned by the school to the student. SAL allows schools to use SID in place of SSN or in addition to SSN.
<b>Co-Signer</b>	Search for co-signor by last and/or first name.
<b>Archive</b>	If the school elects to use the feature, accounts are archived a year after they are paid in full. You can search for archived accounts using last and/or first name, SSN, and SID. This search accesses only archived data.
<b>Last 4 digits SSN</b>	Allows you to search for a borrower using the last four digits of his/her social security number.
<b>Email address</b>	Search for a borrower using an email address.
<b>Phone Number</b>	Allows you to search using a borrower's phone number.
<b>Cancel</b>	Exit the Search options screen.



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### 4.0 Red Flag

Federal law requires that schools guard a borrower's identity and have procedures in place to protect the borrower from fraud and identity theft. At ECSI, we help schools comply with those federal laws by ensuring that we protect borrower information through the use of policies and procedures that safeguard account information.

ECSI's Red Flag policy mandates that we verify at least three pieces of information before we release information to a caller. A caller must verify three of the four following pieces of information:

1. Last 4 digits of his/her social security number
2. Name
3. Address
4. Phone number

If the caller cannot verify at least three of the four requirements listed above, one of the following may be used as a supplemental means of confirming identity:

1. Date of birth
2. Email address
3. Specific account information such as original amount of a loan, last payment amount and date, etc.

Once the caller has provided three pieces of information from the list above and the Call Center representative is confident the person is who they say they are, he or she can discuss the account with the borrower. Before answering any questions, however, they will take the opportunity to verify that the address, phone number, and email address on file is correct.



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4.2 Authorizations

Borrowers are able to authorize ECSI to release information about their accounts to persons other than those listed on the promissory note. For example, a student can authorize ECSI to release information to a parent.

- Authorizations must be written.
- Authorizations are not immediately visible in SAL.
- Authorizations can be submitted via fax or online at HeartlandECSI.com. Depending on how the borrower submits the authorization, it will show up in a different screen on SAL.

The screenshot shows the SAL software interface for a student named AMANDA J LYNCH (SMITH). The interface includes a menu bar (File, Find, Account Functions, General Functions, Printing, Help) and a toolbar with various options like Search, Adv, Name, Cash, Collection, Adjust, Def, Canc, History, Memo, Forms, Utility, Run, Optional, and Help. The main display area shows account details, including SS#, Name, and various financial fields. A 'Special Memo' pop-up window is overlaid on the screen, containing a warning icon and the text: 'Bwr auth to speak with husband/Christopher (DC:07/23/2010)'. A text box with a red arrow pointing to the pop-up window states: 'A pop-up window will appear if the borrower completes a paper authorization.' The interface also shows a 'Last Transaction' section with details like Dep Amt, Date, and Amt, and a 'Phone' section with Inhouse, Month Del, and Total fields.



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PRIMARY WINDOW M3 U: CORNELL UNIVERSITY MICHELLE HAMMONS M3 9/10/2012

File Find Account Functions General Functions Printing Help

Search Adv Name Cash Collection Adjust Def Canc History Memo Forms Utility Run Optional Help

SS# 7182 Name REBECCA

PER2 4A

Student	[1] Domestic Good	05/01/2012	Dues	Paids	Next Year Cohort
63	RD		Current	Amount	1,000.00
ALBERTSON, NY 11507			15 Past	Prin Paid	
Ph Home 51f 7256 RFlag 00 Status G			45 Past	Prin Canc	
Loan Info Perkins-N 07/1993 To Current			75 Past	Balance	1,000.00
2-G	Grace	Separated 06/01/2012	105 Past	Payoff	1,000.00
Plan	1	Interest Begin 03/01/2013	105+Past	Suspense	
Exit	W	Principal Begin 04/01/2013	Int Due	Int Paid	
Special Code			Interest Past	Int Canc	
Collector Code			Late Fee	Late Fee	
Current-Good Status	11	08/31/2012	Agency	Agency	
Term	27	Last Due Date 07/01/2015	Legal	Legal	
Hold		Interest Rate .05000 M	NSF	NSF	
Stop	Y	Cycle 04 E-Note	Letter		
Frequency	M	Fixed Payment 40.00	Cred-Bur		
Last Transaction : ADVNCE			Other 1		
Dep Amt		Date 01/04/2011	Phone		
Amt	1000.00	Ck-No	Inhouse		
Del/Canc		To	Cohort Month Del		Next Due 04/01/2013
Resched To		Amt	Total		1 Mon Int 4.17

Clear All Dues Undo Changes Campus 01 Apply

Campus: Cornell University

Email Good @GMAIL.COM Scan PW SID

An active Release button indicates that a release was completed online.

Release



### 5.0 Loan Buckets

“Loan Buckets” refers to the boxes near the top of the Primary Screen. The boxes provide information about the loan(s). Borrowers may have several loans.



The loan buckets are designed to provide at-a-glance information about a loan. The color indicates where the loan is in the repayment process while the characters and numbers inside the loan bucket provide additional detailed information.

Loan Bucket Colors		
<b>PER24A</b> 1 C	Red	Indicates loan is in Repayment.
<b>PER24A</b> 1 B	Green	The account is part of this year's cohort. Accounts enter cohort after the nine month grace period.
<b>PER24B</b> 1 C	Yellow	The account is part of next year's cohort.
<b>TUI01A</b> 1 B	Purple	Account is a delinquent accounts receivable.
<b>PER15A</b> P I F	Powder Blue	Account has a zero balance and has been archived. It is still available in SAL, but it is not included when you search the entire loan portfolio.
<b>PER24A</b> P I F	Gray	Account has zero balance and has not been archived.



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Loan Bucket Labels		
	Fund/Loan Type	Denotes the type of loan or fund the borrower has with the school. <ul style="list-style-type: none"> <li>• A/R or REC: Delinquent account receivable</li> <li>• TPP: Tuition Payment Plan</li> <li>• S: Institutional</li> <li>• PER: Perkins Loan</li> <li>• HPL: Health Professions Student Loan</li> <li>• P: Primary Care Loan</li> <li>• NS: Nursing Loan</li> <li>• NFL: Nursing Faculty Loan</li> <li>• LDS: Loans for Disadvantaged Students</li> </ul>
	Prom Note	Indicates the promissory note that was in place when the borrower took out the loan.
	Sequence	Used to differentiate loans when the borrower has more than one with the same fund type and promissory note. For example, if the borrower has two different Perkins loans, the first one might be PER24A and the second one PER24B.
	Bill To	Indicates the person who is being billed for the loan. 1 - Student
	Billing Method	A – ACH B – Billing Statement or eBill C – Coupon
	Co-signor Indicator	If a number is present in this field, it indicates that there is a co-signor on the loan. Mouse over the co-signor indicator to view the co-signor's information at the bottom of the Primary Window.

To learn more about a particular loan, click on the appropriate Loan Bucket.



### 6.0 Demographic Area

The demographic area contains the most current information on file for a borrower. It shows the borrower’s address, phone number, red flag counter, and status code. It also shows his or her email address near the bottom of the screen.



Demographic Fields	
Address Status	Indicates if the address listed is a valid address. The status is changed to “Bad” when the postal service notifies ECSI that an address is not valid.
Address Date	Denotes the most recent date the address status was confirmed.
Address	The most recent address for the borrower.
Phone	The “best” phone number available for the borrower.
RFlag	Red Flag Indicator. Shows the number of red flag violations that have been entered for the account.
Status	B = The phone number is “Bad.” The status is changed to bad when ECSI attempts to contact the borrower by phone and is unable to reach him/her. G = The phone number is “Good.”
Email	Status: Bad = The email address is “Bad.” An email address is updated to show this status when ECSI has emailed the account holder and received the email back marked as undeliverable. Good = The email address is “Good.”



### 7.0 Loan Info

The Loan Info section contains details about the conditions of the selected loan. It includes the interest begin date, interest rate, and the regular payment amount.



Loan Info Fields		
Loan Repayment Status		1 – In School 2 – Grace Period 3 – In Repayment 4 – Paid in Full 5 – Paid in Full This Month 6 – Assigned
Plan	The repayment plan for the loan. Several codes that are in the system apply to a rarely used loan type. The most common codes are listed here.	1 – Fix Pay Includes Interest 2 – Fix Pay + Interest A – Accelerated R – Reverse Acceleration P – Pre-Acceleration N – Accelerated This Month
Exit	Indicates the status of the Exit Interview	E – Exit Generated S – Signed M – Mailed W – Web Accepted H – Hold R – Release Hold P – Paid Up Not Signed



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Separated	The date which the borrower separated from the school. The date is generally populated using data from the National Student Clearinghouse.	
Interest Begin	The date interest began or will begin to accrue on the account.	
Principal Begin	The date the first payment was or will be due.	
Special Code	Denotes special circumstances. If blank, no special circumstances apply to the account.	Codes vary depending on the school, but may include codes for: <ul style="list-style-type: none"> <li>• DRAP letter sent</li> <li>• 2<sup>nd</sup> letter sent</li> <li>• 3<sup>rd</sup> letter sent</li> <li>• Disability application sent</li> <li>• Disability cancellation</li> <li>• Disability pending</li> <li>• Government assignment</li> <li>• Print 553 form</li> <li>• Government assignment pending</li> <li>• Litigation in progress</li> <li>• Judgment awarded – continue billing</li> <li>• Judgment awarded – stop billing</li> <li>• Unemployed – can’t collect</li> <li>• All efforts exhausted</li> <li>• Military mobilization</li> <li>• Compromise write off</li> </ul>
Collector Code	If the loan has been sent to collections, this field identifies the collector or collection agency.	Alpha-numeric code. First alpha character indicates the collection agency’s name. The numeric character indicates the placement.
Credit Bureau Code	Shows the information that is being shared with credit bureaus and the date of the last report.	Common Codes: 11 – Current/Good 13 – Paid in Full/Account Closed 93 – Sent to Collection Agency
Term	Number of months the loan will be in repayment.	
Last Due Date	Most recent payment due date.	
Hold	Shows if the client has placed any holds on the borrower’s account. Only a school can place a hold.	Blank – There are no holds on the account H – There are holds on the account. Examples of reasons for a hold include delinquency or an unsigned exit letter.
Interest Rate	The interest rate that applies to the loan.	



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Stop	Used to stop something from happening with an account. Stops can be temporary or permanent and may do things like stop the account from going to collections, stop NSF fees from being applied, or indicate that the borrower should not be called.	Blank – There are no stops on the account N – There are no stops on the account Y – There are stops on the account  Further information about a stop can be seen after placing a “Y” in the Stop field.
Cycle	Shows the month when billing began.	If the borrower is NOT billed monthly, this field shows when they are sent bills. For example, if the borrower is billed quarterly, the following codes and schedule are used: 1 – January (billed January, April, July, October) 2 – February (billed February, May, August, November) 3 – March (billed March, June, September, December) 4 – April (billed April, July, October, January) 5 – May (billed May, August, November, February) 6 – June (billed June, September, December, March) 7 – July (billed July, October, January, April) 8 – August (billed August, November, February, May) 9 – September (billed September, December, March, June) 10 – October (billed October, January, April, July) 11 – November (billed November, February, May, August) 12 – December (billed December, March, June, September)
Frequency	Shows how often the borrower is billed	M – Monthly B – Bi-Monthly Q – Quarterly S – Semiannual A - Annual
Fixed Payment	Regular fixed payment amount for the loan.	





### 8.0 Last Transaction

The Last Transaction section of the Primary Window displays detailed information about the last transaction that was processed on an account. It shows the amount of the payment, date, check number, etc. This section is automatically updated by system functions.



Last Transaction	
Last Transaction	The type of transaction that was last processed.
Dep Amt	Total dollar amount associated with the last transaction
Date	Last transaction date
Amt	Amount posted to this debt
Ck-No	Check number
Def/Canc	The most recent deferment or cancellation applied to the account
To	Ending date of the most recent deferment or cancellation, if applicable
Resched To	Ending date of the temporary payment agreement, if applicable
Amt	The amount of the temporary payment agreement, if applicable



### 9.0 Dues

The area within SAL’s Primary Window breaks down the total and past due amounts (if any) as of the most recent payment due date. Monies due will move down the Past Due fields as payment due dates pass. The process required to recalculate dues is referred to as the “calc.”

Dues Fields	
Current	Current principal due
15 Past	Principal past due 15 days
45 Past	Principal past due 45 days
75 Past	Principal past due 75 days
105 Past	Principal past due 105 days
105+ Past	Principal past due greater than 105 days
Int Due	Current Interest due
Interest Past	A summary of all past due interest
Late Fee	Penalty or late charge due
Agency	Collection fees due
Legal	Legal fees due
NSF	Fees charged for transactions (check or ACH) rejected due to insufficient funds or incorrect bank account information
Letter	Letter fees due
Cred-Bur	Credit bureau fee due
Other 1	To be used for miscellaneous fees due
Phone	To be used for miscellaneous fees due
InHouse	In-House collection fees due
Month Del	The number of months delinquent as of the last billing cycle.
Total	Total amount currently due on the account.



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**10.0 Pairs**

This area within SAL's Primary Window shows the cumulative amounts that have been paid on the account to date. Money is always applied to fees first then to interest and principle. If the total amount of principal owed in a month is not paid, the account will show a past due amount.

Amount	Original dollar amount of the loan
Prin Paid	Amount of principal paid on the loan
Prin Canc	The amount of principal cancelled on the loan
Balance	The principal balance outstanding on the loan
Payoff	The amount needed to pay the loan in full principal, interest, and all fees
Suspense	If a borrower specifically requests that an overpayment be used towards a future payment, the amount available to be applied to the future payment will be displayed here
Int Paid	Interest paid to date
Int Canc	Interest cancelled to date
Late Fee	Amount of penalty/late charges paid to date
Agency	Agency fees paid to date
Legal	Legal fees paid to date
NSF	NSF fees paid to date
Letter	Letter fees paid to date
Cred-Bur	Credit bureau fee paid to date
Other 1	Miscellaneous fees paid to date
Phone	Phone fees paid to date
InHouse	In-House collection fees paid to date
Next Due	Date (MM/DD/YYYY) the next bill be due

**10.1 Applying Payments**

When payments are applied, they have to be applied in a particular order. For example, late charges are paid before principal. Past due amounts are paid before current due amounts. An easy way to remember the order in which payments are applied is to think *CLIP*.

- C - Collection fees
- L - Late fees
- I - Interest
- P - Principal

*Note: Past due amounts are always paid before current dues. As such, past due principal is paid before current due interest.*



### 11.0 Updating Demographic Information

Borrowers are able to update their demographic information online at HeartlandECSI.com, but Customer Service Representatives and clients are also able to make changes to addresses, phone numbers, and email addresses.

The Names Action Button is used to access and update all known demographic information for a borrower. The same Action Button can be used to access information about the other persons who have been named as a reference or co-signor on the loan.

Updating Demographic Information	
Step 1:	Click the <b>Name</b> action tab.
Step 2:	<p>Double-click the information that you wish to update.</p> <p><i>Note: The Show Changes button provides access to all previous addresses for the borrower.</i></p>



Step 3:

Update the appropriate fields.

Changing Demographic Data

File Help

Save Changes Undo Changes Billed Loans Other Info New Reference Copy Student Help

**STUDENT** Send Bill  Yes  No Last Updated 09/17/2012 Source BWR CALL

Domestic  Foreign  Military Status AG Title Student SS# 000 00 0N/A

First ROCHELLE Middle Major  
 Last LYNCH Maiden Hyphen  
 Add1 10 BROADWAY AVE  
 Add2  
 City HAYWARD State CA Zip 94542

Phone (412)555-0001 Zone Status G DOB 01/01/1970  
 Work 724-999-3546 Ext Status G ACH Dup OK  
 Fax (412)112-0001 Status G Race  
 Cell (412)112-0001 Status G Sex  Send E-Billing Statements

E-Mail ROCHELLELYNCH@ECSI.NET Status Good Class Year  
 SID 000 00 0001 Old# 000 00 0001 Drop DMV

ACH Information

CP	FD/TP	Permanent	Temporary	Permanent	ABA	Account Number	Ac
**	TOTALS	.00	.00	.00			

Drivers Information

Driver No State Expires  
 DMV No State

Step 4:

Select the correct **Source** from the drop-down menu.

Changing Demographic Data

File Help

Save Changes Undo Changes Billed Loans Other Info New Reference Copy Student Help

**STUDENT** Send Bill  Yes  No Last Updated 03/09/2011 Source BWR CALL

Domestic  Foreign  Military Status AG Title Student SS# BWR CALL

First WILLIAM Middle L Major BIOLG  
 Last LYNCH Maiden  
 Add1 101 MONTOUR RUN  
 Add2  
 City CORAOPOLIS State PA Zip 15108

Phone (412)555-8038 Zone E Status B DOB 01/01/11  
 Work (412)113-8038 Ext Status G ACH Dup OK  
 Fax (412)112-8038 Status G Race  
 Cell (412)112-8038 Status G Sex  Send E-Billi

E-Mail WILLIAMLYNCH@ECSI.NET Status Good  
 SID 000 00 2414 Old# 000 00 2414 Drop DMV

ACH Information

CP	FD/TP	Permanent	Temporary	Permanent	ABA	Account N
00	ALM05A	.00	25.32	.00		
00	PER24A	.00	42.43	.00		
**	TOTALS	.00	67.75	.00		

Drivers Information

Driver No State Expires  
 DMV No State



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Step 5:	Click the <b>Save Changes</b> button.
Step 6:	Click the <b>Memo</b> button.
Step 7:	Note the reason for the borrower contact and what changes were made.
Step 8:	Click the <b>Save Memo</b> button.



## 12.0 Setting Up ACH

ACH Payments are payments which are automatically debited from a borrower's account each month. ACH streamlines the payment process in that borrowers do not need to remember to make a payment, thereby eliminating the possibility of having a payment lost or delayed in the mail. Additionally, there is less opportunity for error with ACH payments because they are processed electronically. ACH payments are processed on the 1<sup>st</sup>, 10<sup>th</sup>, 15<sup>th</sup>, and 20<sup>th</sup> of each month.

ACH draws a fixed payment amount, so no past due amounts are paid. If a borrower requests to have ACH set up and has monies past due on his or her account, be sure to work with the borrower to bring the account current before setting up ACH. This will assure that a negative report is not sent to the credit bureaus.

When selecting a date for ACH withdrawal, pay special attention to processing and due dates. The date of the ACH must be before the due date in order to prevent a past due balance.

There is no fee associated with ACH payments. ACH payments must be set up to be recurring. While one-time ACH payments are possible, they should only be done when setting up a recurring payment on the account.

**Adding Permanent ACH**

Step 1: Click in the **Demographics Box.**

The screenshot shows the SAL software interface for a student account. The window title is 'PRIMARY WINDOW AO U: TEST UNIVERSITY MICHELLE HAMMONS M3 2/20/2013'. The menu bar includes File, Find, Account Functions, General Functions, Printing, and Help. The toolbar contains buttons for Search, Adv, Name, Cash, Collection, Adjust, Def, Canc, History, Memo, Forms, Utility, Run, Optional, and Help. The main display area shows the following information:

- SS#**: [Redacted]
- Name**: KATJA A LYNCH (SMITH)
- PER24A**: [Redacted]
- Student**: [1] Domestic Good 02/17/2012
- 0315 MONTOUR RUN**
- CORAOPOLIS, PA 15108**
- Ph Cell**: (412)112-0315 RFlag 00 Status G
- Loan Info**: Perkins-N 07/1993 To Current
- 3-Repayment**: Separated 08/01/2006
- Plan**: 1 Interest Begin 05/01/2007
- Exit**: E Principal Begin 06/01/2007
- Special Code**: [Redacted]
- Collector Code**: [Redacted]
- Current-Good Status**: 11 01/31/2013
- Term**: 91 Last Due Date 01/01/2015
- Hold**: [Redacted] Interest Rate .05000 M
- Stop**: N Cycle 06 E-Note
- Frequency**: M Fixed Payment 40.00
- Last Transaction**: LOCKBX
- Dep Amt**: 40.00 Date 02/01/2013
- Amt**: 40.00 Ck-No 1034
- Def/Canc**: [Redacted] To [Redacted]
- Resched To**: [Redacted] Amt [Redacted]
- Email**: Bad KATJALYNCH@ECSI.NET
- Scan PW**: SID 00000024

The **Dues** section shows:

Current	37.10
15 Past	
45 Past	
75 Past	
105 Past	
105+Past	
Int Due	2.90
Interest Past	
Late Fee	
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Month Del	
Total	40.00

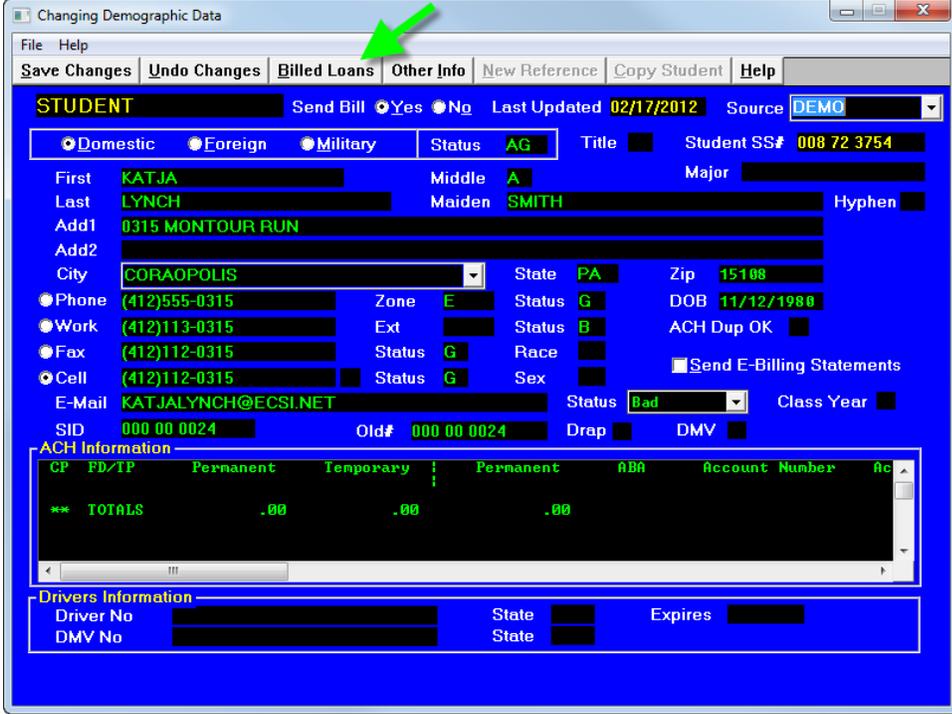
The **Paids** section shows:

Amount	3,000.00
Prin Paid	2,302.83-
Prin Canc	
Balance	697.17
Payoff	700.07
Suspense	
Int Paid	540.89-
Int Canc	
Late Fee	
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Next Due	04/01/2013
1 Mon Int	2.90

Buttons at the bottom include: Clear All Dues, Undo Changes, Apply Changes, and Release.



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<p>Step 2:</p>	<p>Click the <b>Billed Loans</b> button.</p> 
<p>Step 3:</p>	<p>Click the appropriate loan to apply the ACH payment.</p>
<p>Step 4:</p>	<p>In the Billing Type Box, click the <b>ACH radio button</b>.</p>
<p>Step 5:</p>	<p>If the borrower would like to make payments while in grace or deferment, click the <b>Always Draw Permanent ACH</b> checkbox.</p>
<p>Step 6:</p>	<p>In the Permanent ACH Box, type the appropriate amount for the automatic withdrawal.</p>
<p>Step 7:</p>	<p>Type the <b>Bank Account</b> Information.</p>



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<p>Step 8:</p>	<p>Type the appropriate start date for the ACH. Be sure that date is prior to the borrower’s monthly due date.</p>
<p>Step 9:</p>	<p>Click the <b>Accept</b> button.</p>
<p>Step 10:</p>	<p>Click the <b>Done</b> button.</p>
<p>Step 11:</p>	<p>If there are additional loans on the account, repeat Steps 4 – 10 to set up ACH on each of the loans.</p>
<p>Step 12:</p>	<p>Click the <b>Save Changes</b> button.</p>
<p>Step 13:</p>	<p>Create a Memo indicating that changes were made to the account.</p>



## Introduction to SAL

### 13.0 Memo

The Memo Action Button provides access to important notes about an account. Memos are created automatically by system functions, but should also be manually created any time you interact with a borrower and/or an account.

#### 13.1 View Memos

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

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.
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.
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.



13.2 Add a Memo

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

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

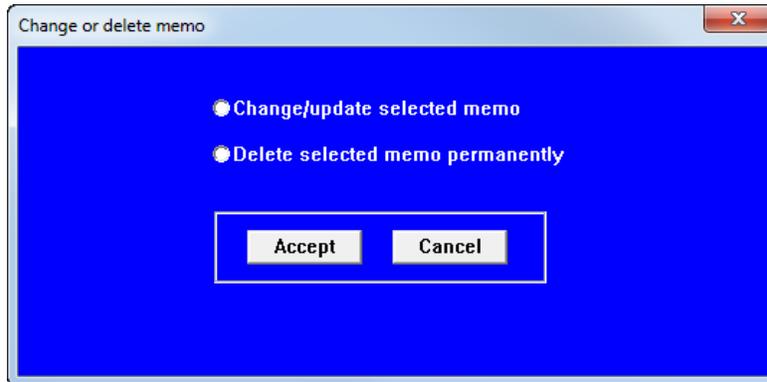
The screenshot shows a window titled 'Memos - EMLY J LYNCH'. It displays a list of transactions with the following columns: Date, Time, Op, Code, Memo, Review date, and Next Step. The data includes various transaction types such as CM (Check Made), ME (Memo Entered), EC (Error Corrected), AA (Account Added), BC (Balance Check), and NS (New Student).

Date	Time	Op	Code	Memo	Review date	Next Step
9/28/2012	14:21	KM	CM	PER24A/A0 -NO COL/AGCYTO C1-NCM - 1ST		
9/28/2012	14:21	KM	CM	PER24A/A0 - .000%TO C1- 21.951%-POF		
9/28/2012	14:21	KM	CM	PER24A/A0 - .000%TO C1- 18.000%PLAT		
9/28/2012	14:21	KM	ME	TO AGY: C1 PER24A A0 TOTAL: 2,195.12		
9/28/2012	14:21	KM	ME	TURNOVER: PRIN: 1,800.00 INT: .00		
9/28/2012	14:21	KM	ME	TURNOVER: AGCY: 395.12 LEG: .00		
9/28/2012	14:21	KM	ME	TURNOVER: FEES: .00 LAT: .00		
9/28/2012	14:21	KM	ME	ACCELERATED (PLAN) FROM 1 TO A ON PER24A		
9/19/2012	3:51	EC	SL	120 DAY DELINQUENT		
3/6/2012	12:16	EC	ME	LOAN VERIFICATION FORM CREATED: DIR LOAN		
				PAYOFF: 51,800.00		
10/11/2011	17:46	EC	ME	E-BILL STATUS; SENT PAPER BILL		
9/17/2011	15:44	C*	NS	WITHDRAWL STS FIRST STARTED: 0520		
	17:11	C*	NS	T-BG:02192011 TEND:05202011		
	17:11	C*	NS	43 PER24A BYPASSED - NOT REQ'D		
	17:11	C*	NS			
8/10/2011	17:11	EC	ME	BILLING STATUS: E-BILL ONLY		
8/5/2011	9:36	EC	ME	Web Address Update		
7/18/2011	2:05	EC	ME	ABA/ACCT: 031308784/		
7/18/2011	2:05	EC	ME	WebACH: 08/01/2111 \$40.00		
5/19/2011	11:33	EC	ME	43-PER24A WebExit E-signed: 05/19/2011		
5/19/2011	12:32	AA	ME	Resent exit email to borrower thru		
	12:32	AA	ME	ECSI.net		
5/19/2011	11:51	MZ	BC	per chat--bur was worried because she		
	11:51	MZ	BC	got a notice that her grace period was		
	11:51	MZ	BC	ending. told her i show that deferment		
	11:51	MZ	BC	ends june 1st... grace period until		
	11:51	MZ	BC	march 2012.		
3/26/2011	15:17	C*	NS	FULL-TIME STS FIRST STARTED: 05222010		
	19:32	C*	NS			
	19:32	C*	NS	T-BG:02192011 TEND:05202011 AGD:06052011		
	19:32	C*	NS	43 PER24A DEFERMENT EXTENDED 0311 0611		
	19:32	C*	NS			
3/19/2011	19:32	C*	NS	FULL-TIME STS FIRST STARTED: 05222010		
	17:25	C*	NS			
	17:25	C*	NS	T-BG:11132010 TEND:02182011 AGD:06052011		
	17:25	C*	NS	43 PER24A FIRST TIME DEFERMENT 0311		
	17:25	C*	NS			
3/10/2011	17:25	EC	ME	BILLING STATUS: E-BILL ONLY		
2/1/2011	20:42	EC	ME	WebACH Removed: 02/01/2011		
2/1/2011	20:42	EC	ME	WebACH Removed: 02/01/2011		
1/18/2011	21:27	EC	ME	ABA/ACCT: 031308784/		



### 13.3 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.





### 14.0 Reviewing Account History

SAL provides an overview of the status of an account on the Primary Window. However, there are times when it is helpful to see more detail about transactions and the transaction history associated with an account. There are two action tabs that can be beneficial in researching account status.

#### 14.1 History Action Tab

The History Action Tab provides a transaction history for a particular loan. It shows the type of transaction, the date it was posted to the account, and other pertinent information.

There are four buttons on the History Action Tab that can help manage the information that is displayed. Use the Maximize button to expand the window. Use the Filter button to select to see only Advances, Deferments & Cancellations, Payments & Other Transactions, or to view all transaction types. The Change Loan button is used to view another loan attached to the same borrower (if applicable). The Merge button will merge memos into the transaction history so that both sources of information can be seen at the same time.

DESC	CK #	POSTED	TOTAL CHECK	AMOUNT	PRINCIPAL	INTEREST	TOTAL F
LOCKBX	111	4/ 4/2014	88.00	88.00	41.31-	21.69-	25.00
NSF-AH	130201	2/ 1/2013	95.46	95.46-	73.77-	21.69-	25.00
ADJUST	123445	3/17/2014			12.00-		
PAYMNT	123445	3/17/2014	40.00	40.00	40.00-		
ADUNCE	2567	12/ 1/2013		1,000.00			
DI-AGN		9/12/2013		5,132.43-	5,132.43		
DI-AGN		9/12/2013		5,132.43	5,132.43-		
GRACE		6/14/2013					FROM: 6
STUDDF		3/20/2013					FROM: 1
ACH	130201	2/ 1/2013	95.46	95.46	73.77-	21.69-	
ACH	130101	1/ 2/2013	95.46	95.46	73.46-	22.00-	
ACH	121201	12/ 3/2012	95.46	95.46	73.16-	22.30-	
ACH	121101	11/ 1/2012	95.46	95.46	72.85-	22.61-	
ACH	121001	10/ 1/2012	95.46	95.46	72.55-	22.91-	
ACH	120901	9/ 4/2012	95.46	95.46	72.25-	23.21-	
ACH	120801	8/ 1/2012	95.46	95.46	71.95-	23.51-	



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14.2 Collection Action Tab

The Collection Action Tab provides access to the Collection Module of SAL, which was designed for use by in-house collectors. It allows collectors to “work” accounts by providing a summary of the account status and then allowing the collector to set a follow-up date to review the account again. Because the Collection screen is designed to provide an at-a-glance overview of the account, it can be used in lieu of the History and Memo Action Tabs.

The screenshot shows the 'COLLECTION SCREEN' window for user 'MICHELLE HAMMONS M3' on '5/17/2013'. The account is for 'ASHLEY E LYNCH' (Act# 000 00 2421). The interface is divided into several sections:

- Account Information:** Student [1] Domestic Good 02/25/2012, Address: 9061 MONTOUR RUN, CORAOPOLIS, PA 15108, Phone: (412)555-9061, Zone E, Status G.
- Father Information:** Father [A] Domestic Good 05/18/2011, Address: 9069 MONTOUR RUN, CORAOPOLIS, PA 15108, Phone: (412)555-9069, Zone, Status G.
- Special Memo Table:**

FD/TP	CP	AMOUNT	BALANCE	PAYOFF	MTH-DELQ	NOV-DUE	FIXED PAYMENT	CC COLLE
PER24R	A0	2,000.00	1,644.32	1,651.17	0/ 0	40.00	40.00	
<b>TOTAL</b>		<b>2,000.00</b>	<b>1,644.32</b>	<b>1,651.17</b>		<b>40.00</b>	<b>40.00</b>	
- Memo List:**

Date	Time	Code	Memo	Review date	Operator/Name
5/16/2013	9:36	ME	LOAN VERIFICATION FORM CREATED: DIR LOAN		EC/Supervisor
		ME	PAYOFF: - \$1,651.17		
9/19/2012	3:49	SL	120 DAY DELINQUENT		EC/Supervisor
9/ 6/2012	16:18	ME	DEFR CHANGED - SD STUDDF 01/2012 06/2012		EC/Supervisor
9/ 6/2012	16:15	ME	Deferment Posted Email sent		EC/Supervisor
9/ 6/2012	16:15	CM	PER24R A0 01-COLLECTOR ATO -NO COL/ACC		EC/Supervisor

At the bottom, a blue box contains the text: "This List Box contains the loan information for this account".



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By default, the Collection Screen displays basic demographic information about the account holder, a summary of loans, and memos associated with the account. Click the History button to view transaction history.

COLLECTION SCREEN    A0 U: TEST UNIVERSITY    MICHELLE HAMMONS M3    5/17/2013

File Find Account Functions General Functions Printing Help

Search Name History Forms Review Rn / Rs / Forecast Collector Send Letter Rehab Help

SS#	Act#	000 00 2421	Name	ASHLEY E LYNCH									
ED/TP CP	PER24A A0	2,000.00	BALANCE	1,644.32	PAYOFF	1,651.17	MTH-DELQ	0/ 0	NOW-DUE	40.00	FIXED PAYMENT	40.00	CC COLLE
TOTAL		2,000.00		1,644.32		1,651.17			40.00		40.00		

Transaction History

History Transaction For: PER24A A0    Maximize Specific Chg loan Merge Next Prev

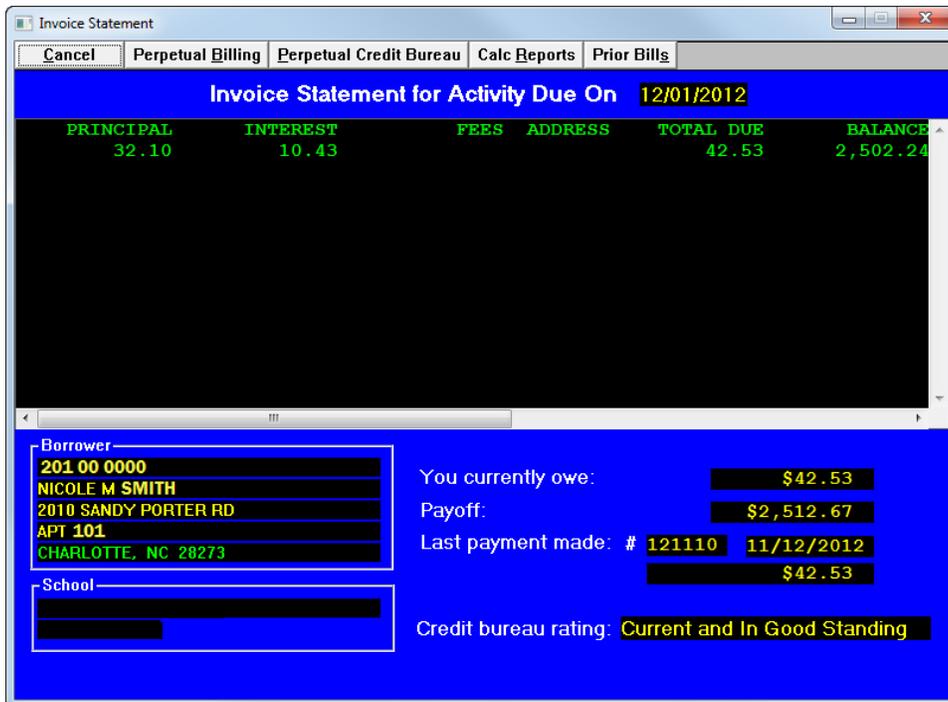
DESC	CK #	POSTED	TOTAL CHECK	AMOUNT	PRINCIPAL	INTEREST	TOTAL P
ACh	130210	2/11/2013	40.00	40.00	33.01-	6.99-	
ACh	130110	1/10/2013	40.00	40.00	32.87-	7.13-	
ACh	121210	12/10/2012	40.00	40.00	32.74-	7.26-	
ACh	121110	11/12/2012	40.00	40.00	32.60-	7.40-	
ACh	121010	10/10/2012	40.00	40.00	32.47-	7.53-	
ACh	120910	9/10/2012	40.00	40.00	32.33-	7.67-	
ACh	120810	8/10/2012	40.00	40.00	32.20-	7.80-	
ACh	120710	7/10/2012	40.00	40.00	32.06-	7.94-	
ACh	120610	6/11/2012	40.00	40.00	31.93-	8.07-	
ACh	120510	5/10/2012	40.00	40.00	31.80-	8.20-	
ACh	120410	4/10/2012	40.00	40.00	31.67-	8.33-	
ADUNCE		2/17/2010		500.00	CAMPUS: A0	FISCAL: N	COSIGN:
ADUNCE		11/ 6/2009		500.00	CAMPUS: A0	FISCAL: N	COSIGN:
ADUNCE		9/14/2009		500.00	CAMPUS: A0	FISCAL: N	COSIGN:
ADUNCE		9/14/2009		500.00	CAMPUS: A0	FISCAL: N	COSIGN:



### 14.2 Utility Menu: Perpetual Billing

The Perpetual Billing screen provides access to billing information about accounts. It houses billing history, credit bureau reporting history, and several reports that are related to billing.

To access the Perpetual Billing screen, click the Utility Action Button on the Primary Window. Then click Perpetual Billing. The Invoice Statement screen will appear.



The Invoice Statement screen shows the most recent statement information for the account. Additional information is available using the buttons across the top of the window.



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14.2a Perpetual Billing

The Perpetual Billing screen shows the three (3) year billing history for a borrower. It lists the month and year of the billing statement along with a Billing Code. The Billing Codes provide information about the status of the account at the time the billing statement was generated, such as if it was an ACH account, if the address was bad, if no bill was sent because the student was in grace, etc. A complete list of the codes is available on the screen.

**Perpetual Billing Status**

Previous Loan | Next Loan | **Report**

**Perpetual Billing Status For PER24A 01 Letters**

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	60	90	120
2004															
2005										EN	EN	EN			
2006	EN														
2007					GP	GP	GP	GP	G1	GP	G2	GP			
2008	GP	GE	GP	CB	DB	DB	CB	DB	EB	EB	DB	AN			
2009	AH	EA													
2010	AH	EA													
2011	AH	EA													
2012	AH	AA													

**Billing Codes**

- G1/E1 - Grace 90 Days
- G2/G2 - Grace 150 Days
- GE - Grace Ending
- GI - Interest Accrues - Grace
- GP - Grace Period
- GZ - Assignment Pending
- HC - 15% Head Start
- HD - Hardship
- ID - Internship
- II - Interest Accrues - Enrolled
- JB - Judgement - Bill
- JD - Graduate Program



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14.2b Perpetual Credit Bureau

The Perpetual Credit Bureau screen provides up to ten (10) years of credit bureau reporting history. The screen shows the credit status by year and month. A complete list of the codes is available on the screen.

Previous Loan   Next Loan   Report   Utility

**Credit Bureau Reporting for**   **C6096A**   **03**   Letters

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	60	90	120
2004															
2005															
2006											11				
2007	11	11	11	11	11	11	11	11	11	11	11	11			
2008	11	11	11	11	11	11	11	11	11	11	11	11			
2009	11	11	11	11	11	11	11	11	11	11	11	11			
2010	11	11	11	11	11	11	11	11	11	11	11	11			
2011	11	11	11	11	11	11	11	11	11	11	11	11			
2012	11	11	11	13	13										

<b>00</b> Temp Delete 1 Month	<b>62</b> Coll Agency PIF	<b>78</b> Past Due 60 Days	<b>93</b> Sent to Coll Agency
<b>04</b> Temp/Perm Delete	<b>64</b> PIF - Charge Off	<b>80</b> Past Due 90 Days	<b>97</b> Write Off
<b>11</b> Current-Good Standing	<b>67</b> Bankrupt - Chapter 7/11	<b>82</b> Past Due 120 Days	
<b>12</b> Current-Good Standing	<b>68</b> PIF - Settlement	<b>83</b> Past Due 150 Days	
<b>13</b> PIF/Closed Account	<b>69</b> Bankrupt - Chapter 13	<b>84</b> Seriously Past Due	
<b>21</b> Death	<b>71</b> Past Due 30 Days	<b>88</b> Government Pending	



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### 14.2c Calc Reports

**90 Days into Grace:** Lists the borrowers who have been in grace 90 days.

**Accelerate Notice:** Provides a list of accounts that are being accelerated during the current calc period.

**Accrued Interest/Late/InHouse:** This report shows the amount of accrued interest, late fees, and in-house collection fees in each fund for the month.

**Bankruptcy Pending:** Lists accounts that have an active bankruptcy deferment. The report includes the total amount due on the account, the agency fees due, and the total amount of principal that is due.

**Deferment Ending:** Lists the account holders who have a deferment ending.

**Forbearance/Hardship Ending:** Lists the account holders who have a forbearance ending.

**Grace Ending:** This reports shows all accounts that are about to reach the end of a grace period.

**Postponement Ending:** Provides a list of accounts that have a postponement ending.

**Pre-Accelerate Notice:** Provides a list of accounts holders that have been sent pre-acceleration notices for the current calc period.

**Rehab Ending:** Provides a list of all accounts that are ending a rehabilitation.

**Rehab Payment Missed:** Lists accounts that have a rehabilitation posted, but the borrower has missed a payment.

**Reschedule Ending:** Provides a list of accounts that have are ending a reschedule.

**Stop Billing:** Lists all accounts that current have a stop on billing. The report provides the account holder's name, ID number, and information about the amount of money outstanding on the account.

**Suspense:** Provides detailed information about all accounts that currently have a balance in suspense.

**150 Days Into Grace:** Lists borrowers who have been in grace 150 days.

**Quarterly First Bill:** Shows the accounts that have quarterly billing and will be receiving their first bill this quarter.

**Summary Report:** Provides a summary of all Calc Reports. It includes a count of the number of accounts that qualify for each type of Calc Report. For example, it will report the total number of accounts that are 90 Days into Grace.

**Grace – Open Postponements:** Provides a list of accounts that are in grace and have open postponements.



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14.2d Prior Bills

The Prior Bills screen shows a list of all summarized billing statements for the account. It shows the bill amount broken out by total, principal, and interest. It also shows a reason if a bill was not sent.

View Report		Print Report							
BILL DT	LNS	REASON	DELQ	BILL AMT	PRINCIPAL	INTEREST	FEES	BALANCE	
12-2007	1	No Bill - Coupon		63.64	39.95	23.69	0.00	5,686.33	
11-2007	1	No Bill - Coupon		63.64	39.78	23.86	0.00	5,726.11	
10-2007	1	No Bill - Coupon		63.64	39.62	24.02	0.00	5,765.73	
09-2007	1	No Bill - Coupon		63.64	39.45	24.19	0.00	5,805.18	
08-2007	1	No Bill - Coupon		63.64	39.29	24.35	0.00	5,844.47	
07-2007	1	No Bill - Coupon		63.64	39.13	24.51	0.00	5,883.60	
06-2007	1	No Bill - Coupon		63.64	38.96	24.68	0.00	5,922.56	
05-2007	1	No Bill - Coupon		63.64	38.80	24.84	0.00	5,961.36	
04-2007	1	No Bill - Coupon		63.64	38.64	25.00	0.00	6,000.00	
03-2007	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
02-2007	1	Grace period ends		0.00	0.00	0.00	0.00	6,000.00	
01-2007	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
12-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
11-2006	1	150 Days in grace		0.00	0.00	0.00	0.00	6,000.00	
10-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
09-2006	1	90 Days into grace		0.00	0.00	0.00	0.00	6,000.00	
08-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
07-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
06-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
05-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
04-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
03-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	6,000.00	
02-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	4,667.00	
01-2006	1	No Bill - Coupon		0.00	0.00	0.00	0.00	4,667.00	
12-2005	1	No Bill - Coupon		0.00	0.00	0.00	0.00	4,667.00	