NEVER BE LATE AGAIN WITH DIRECT PAYMENT (ACH)

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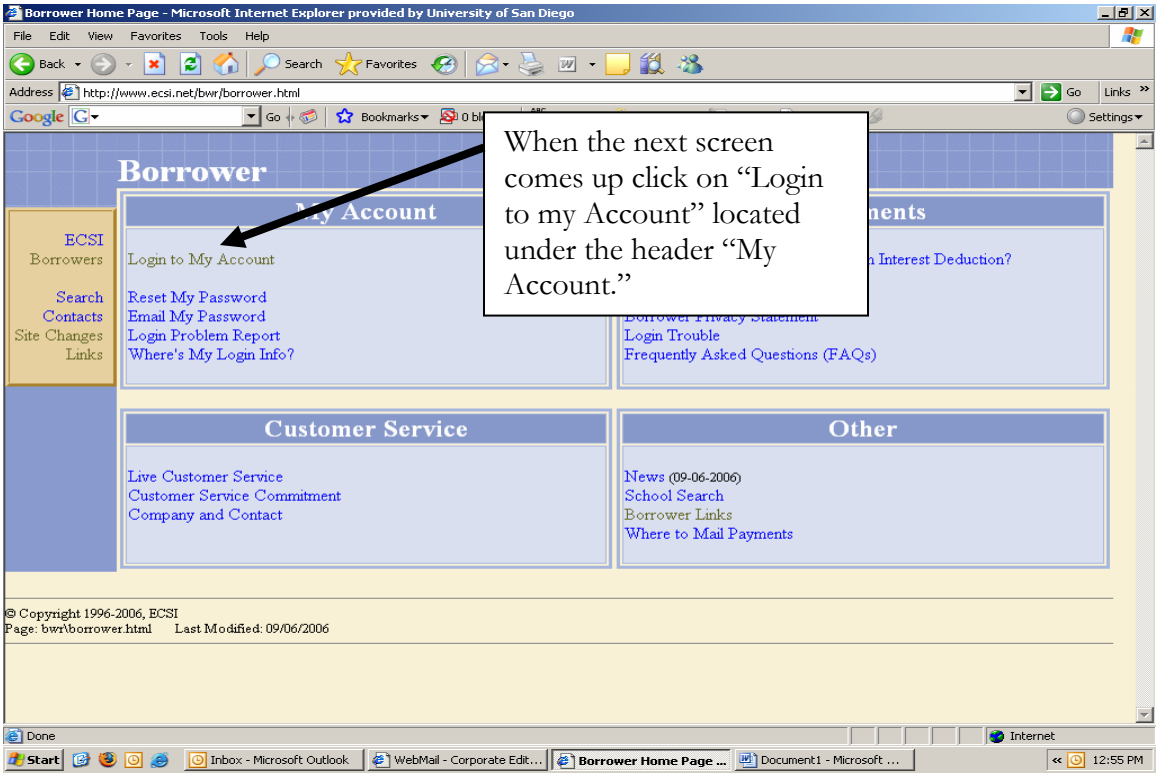
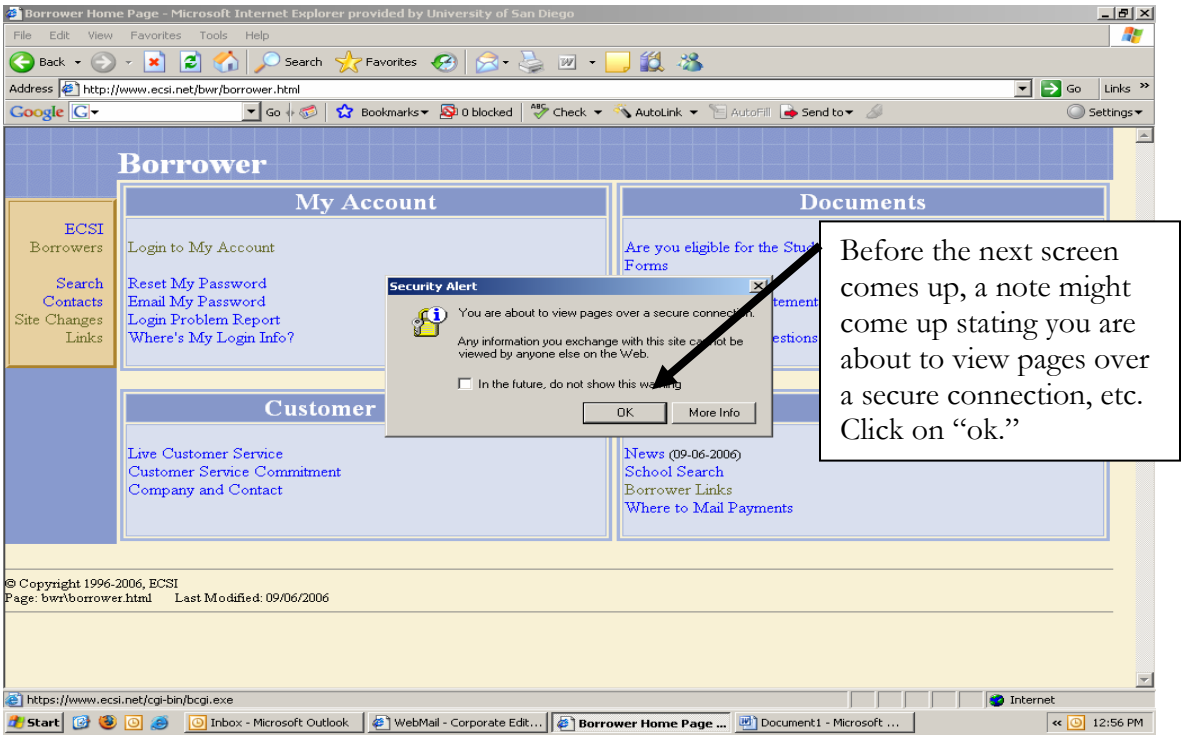
INSTRUCTIONS FOR FIRST TIME BORROWERS

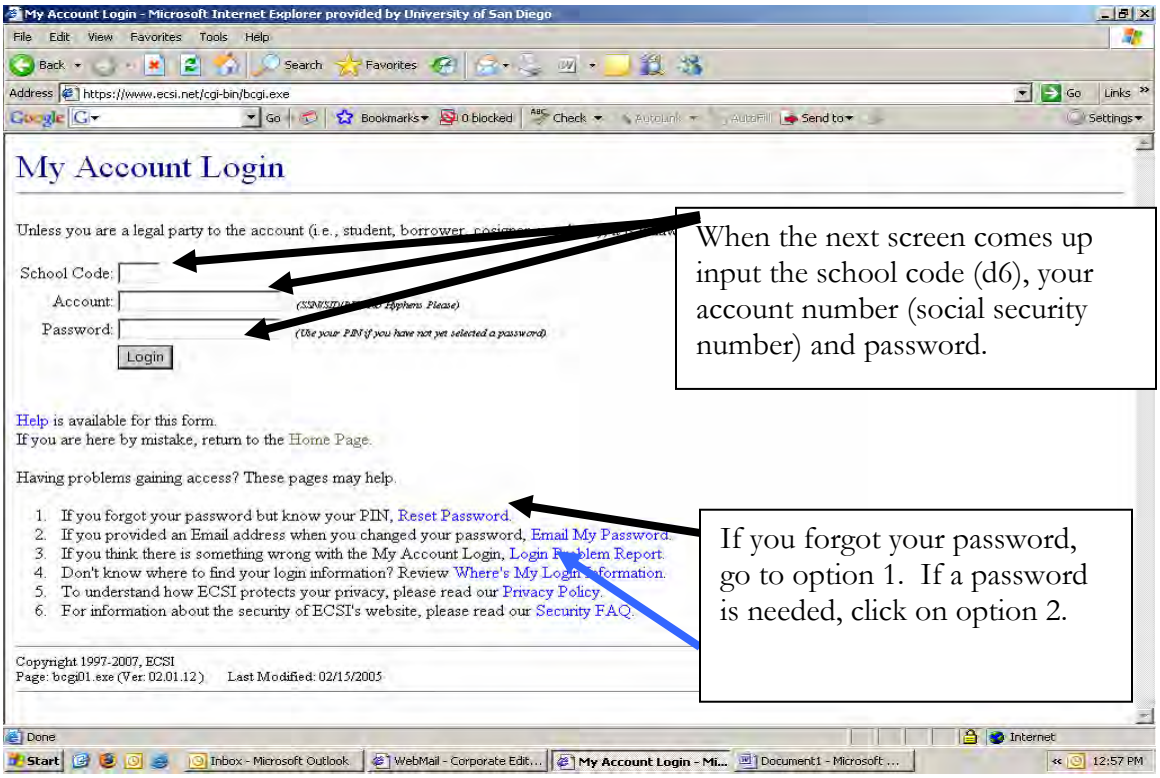
Signing up for Direct Payment is a convenient way to remit payment each month on your student loan account(s). For your convenience, the easy to follow steps are listed below for signing up for Direct Payment.

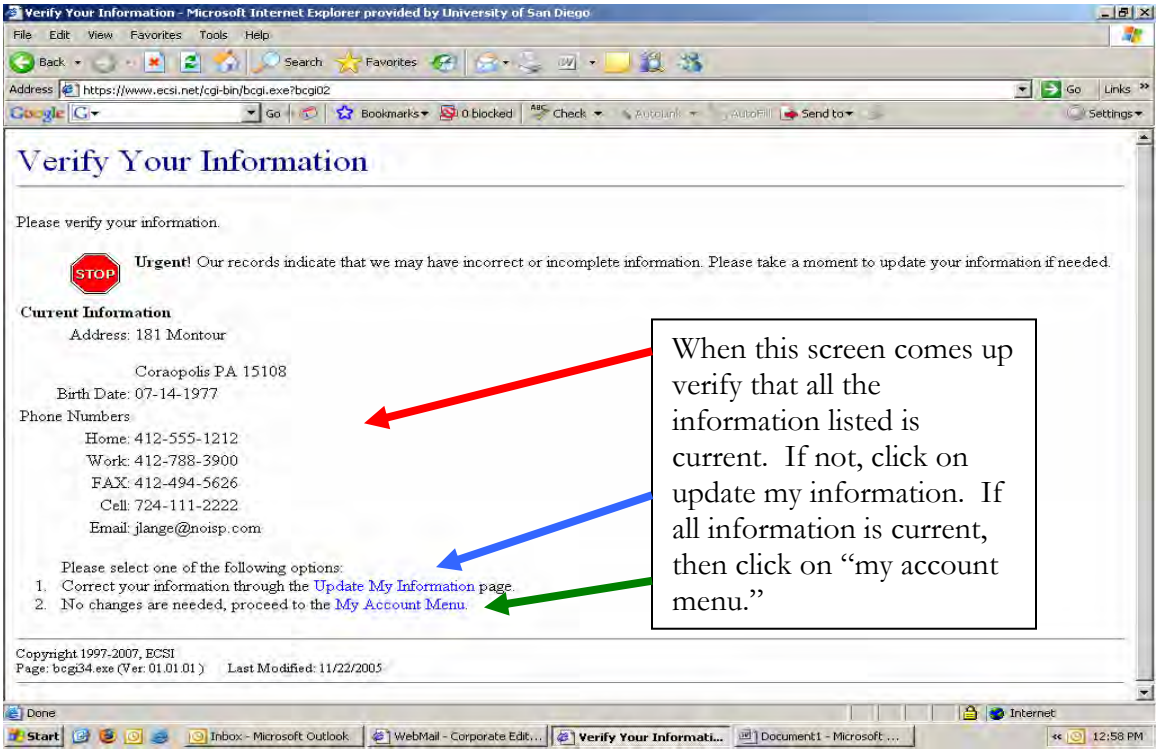
First, you will need to go to the ECSI website at www.ecsi.net.

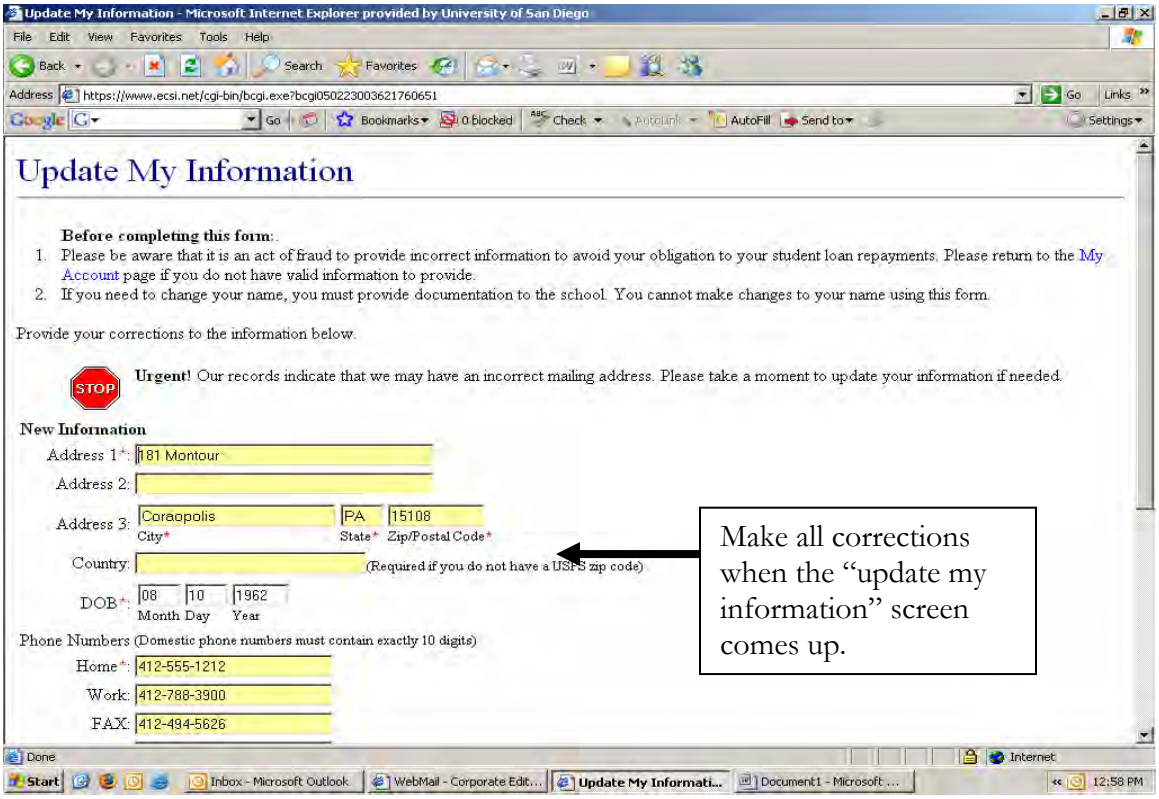

When the next screen comes up click on "Login to my Account" located under the header "My Account."
Borrower
My Account
Login to My Account
Reset My Password
Email My Password
Login Problem Report
Where's My Login Info?
Login Trouble
Frequently Asked Questions (FAQs)
Customer Service
Live Customer Service
Customer Service Commitment
Company and Contact
Other
News (09-06-2006)
School Search
Borrower Links
Where to Mail Payments
ECSI
Borrowers
Search
Contacts
Site Changes
Links
© Copyright 1996-2006, ECSI
Page: bwr\borrower.html Last Modified: 09/06/2006

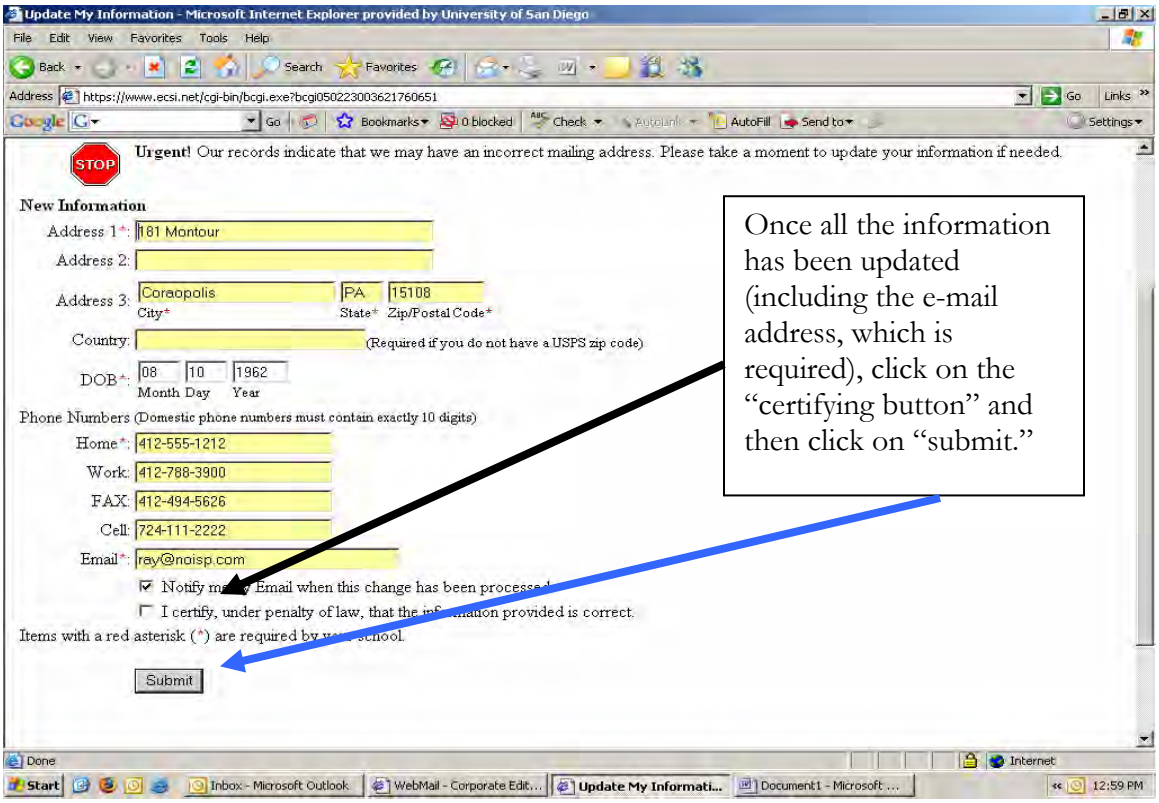

Before the next screen comes up, a note might come up stating you are about to view pages over a secure connection, etc. Click on "ok."
Security Alert
You are about to view pages over a secure connection.
Any information you exchange with this site cannot be viewed by anyone else on the Web.
In the future, do not show this warning
OK
More Info
Borrower
My Account
Documents
Login to My Account
Reset My Password
Email My Password
Login Problem Report
Where's My Login Info?
Customer
Live Customer Service
Customer Service Commitment
Company and Contact
News (09-06-2006)
School Search
Borrower Links
Where to Mail Payments
ECSI
Borrowers
Search
Contacts
Site Changes
Links
© Copyright 1996-2006, ECSI
Page: bwr\borrower.html Last Modified: 09/06/2006

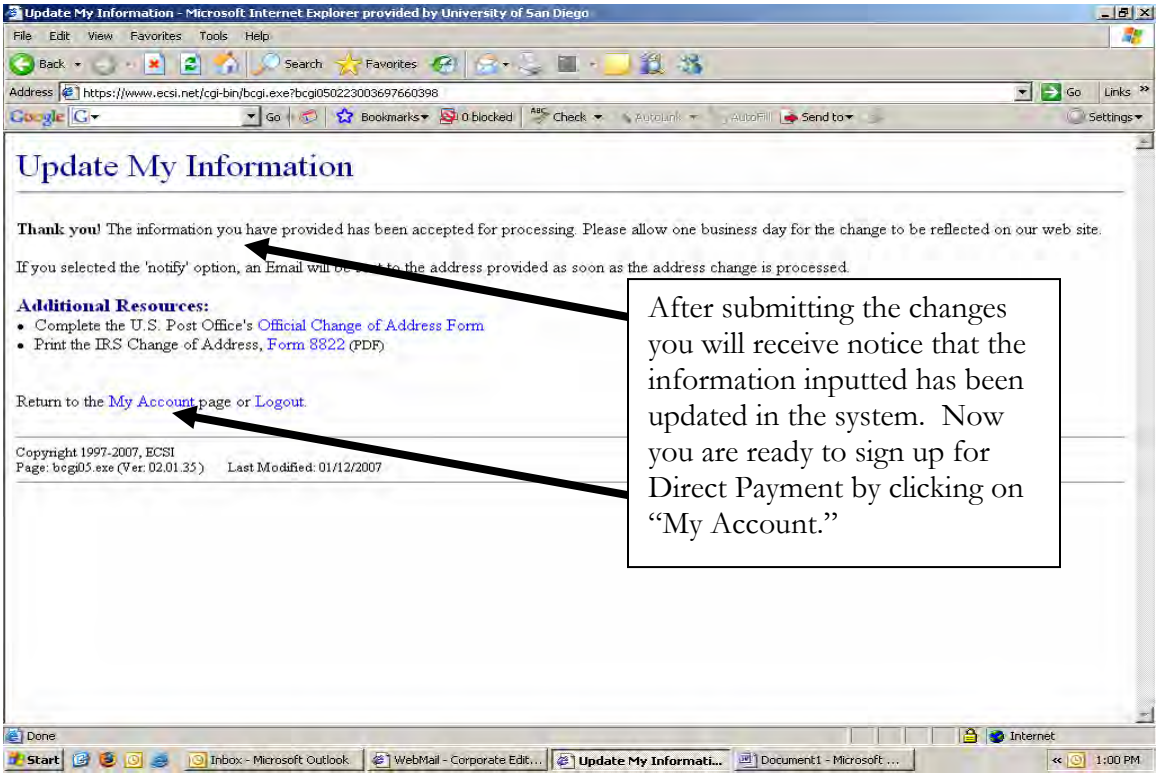
INSTRUCTIONS FOR UPDATING YOUR BANK/PERSONAL INFORMATION

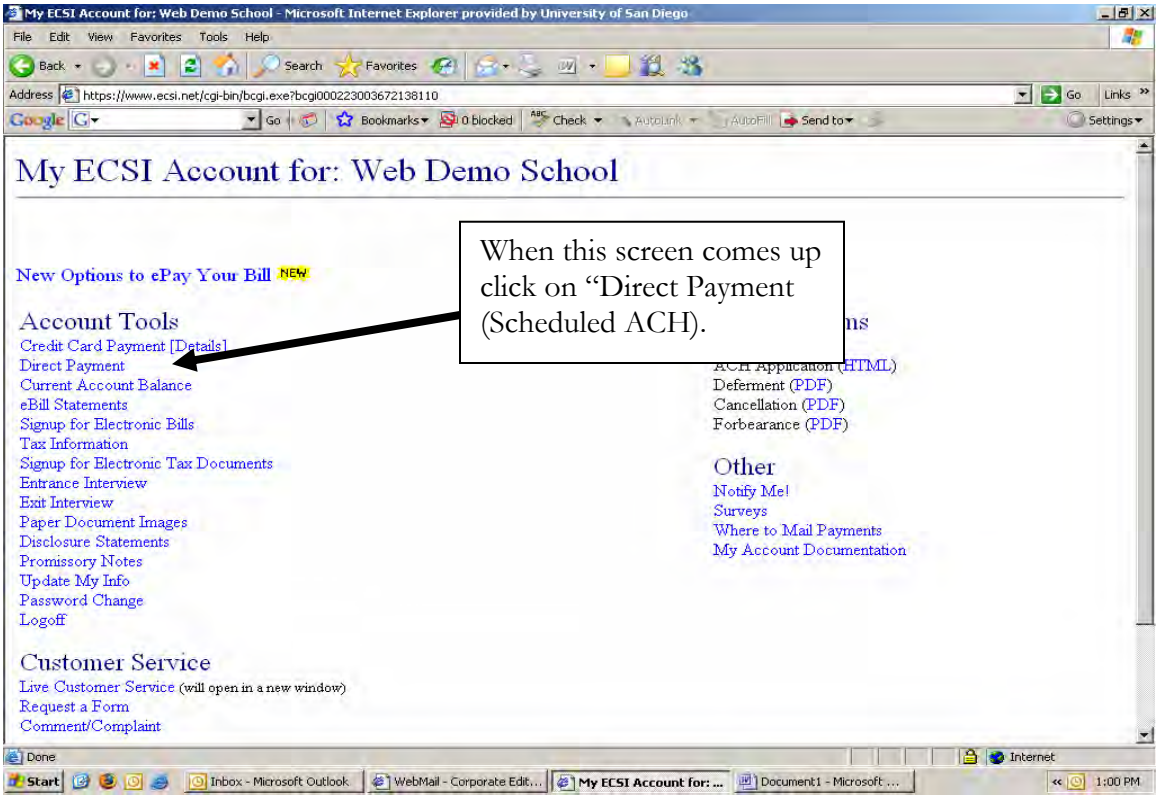


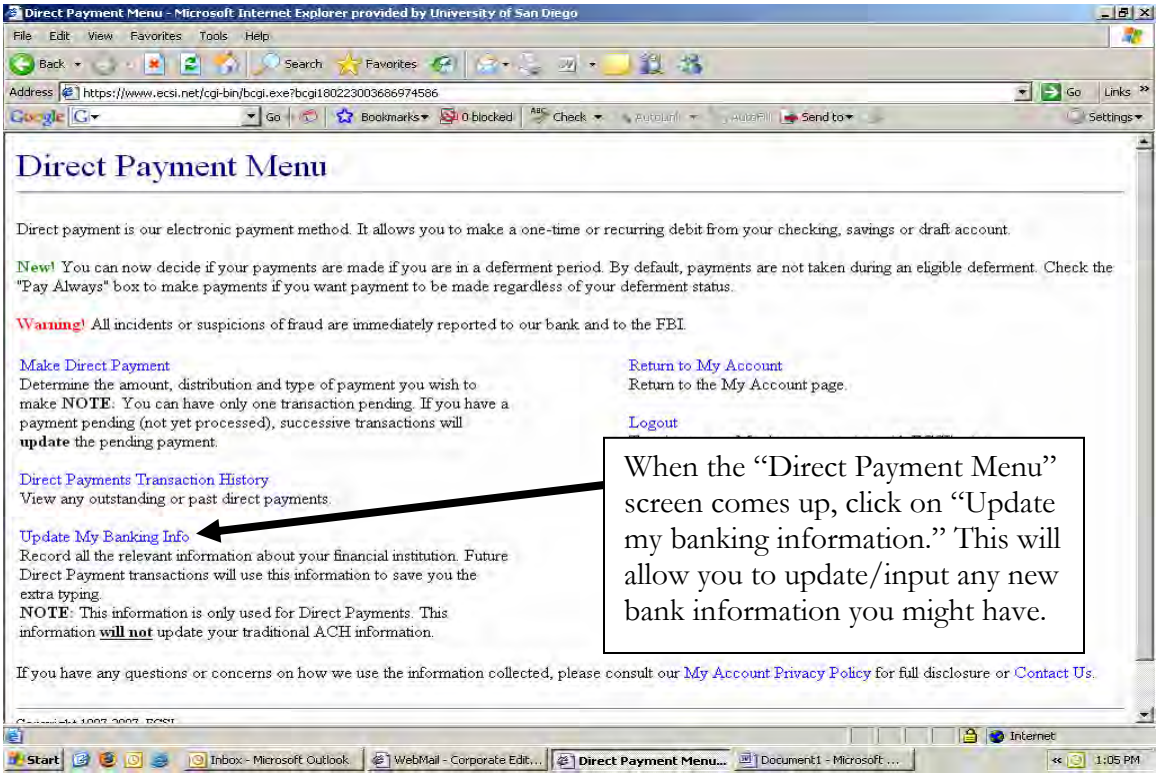


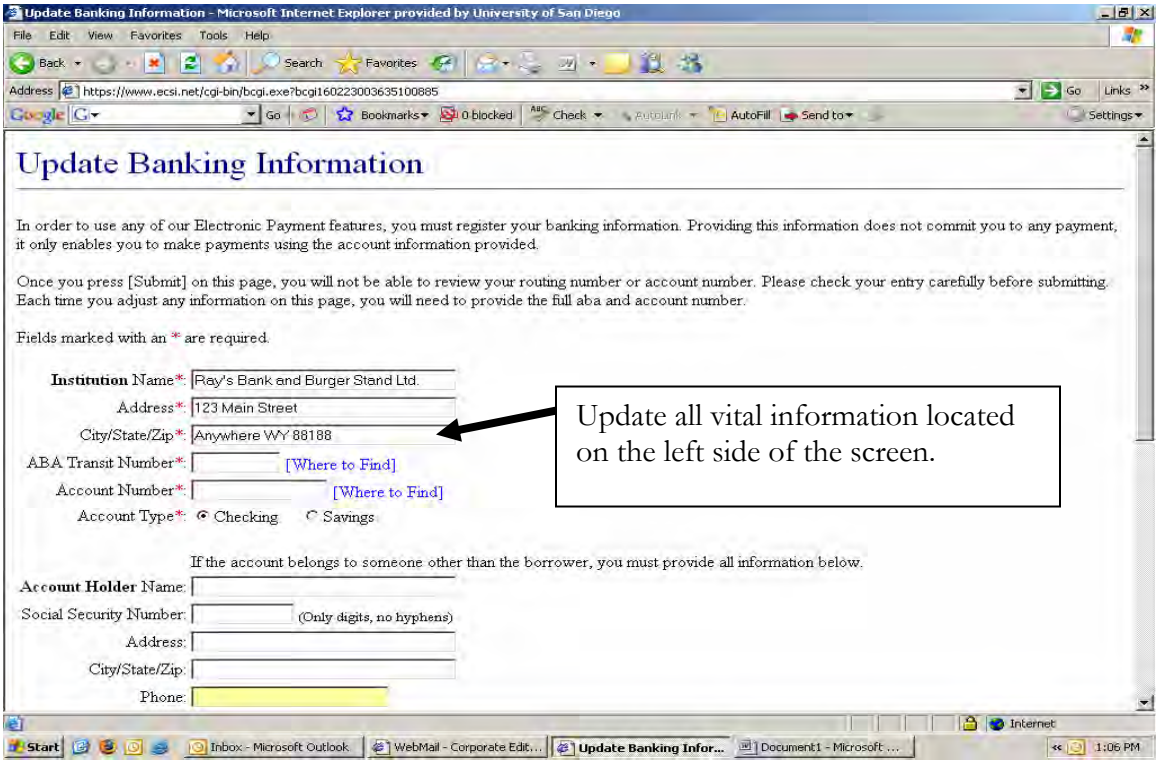

Update My Information - Microsoft Internet Explorer provided by University of San Diego
Update My Information
Before completing this form:
1. Please be aware that it is an act of fraud to provide incorrect information to avoid your obligation to your student loan repayments. Please return to the My Account page if you do not have valid information to provide.
2. 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.
STOP
Urgent! Our records indicate that we may have an incorrect mailing address. Please take a moment to update your information if needed.
New Information
Address 1*: 181 Montour
Address 2:
Address 3: Coraopolis PA 15108
City* State* Zip/Postal Code*
Country: (Required if you do not have a USPS zip code)
DOB*: 08 10 1962
Month Day Year
Phone Numbers (Domestic phone numbers must contain exactly 10 digits)
Home*: 412-555-1212
Work: 412-788-3900
FAX: 412-494-5626
Make all corrections when the "update my information" screen comes up.

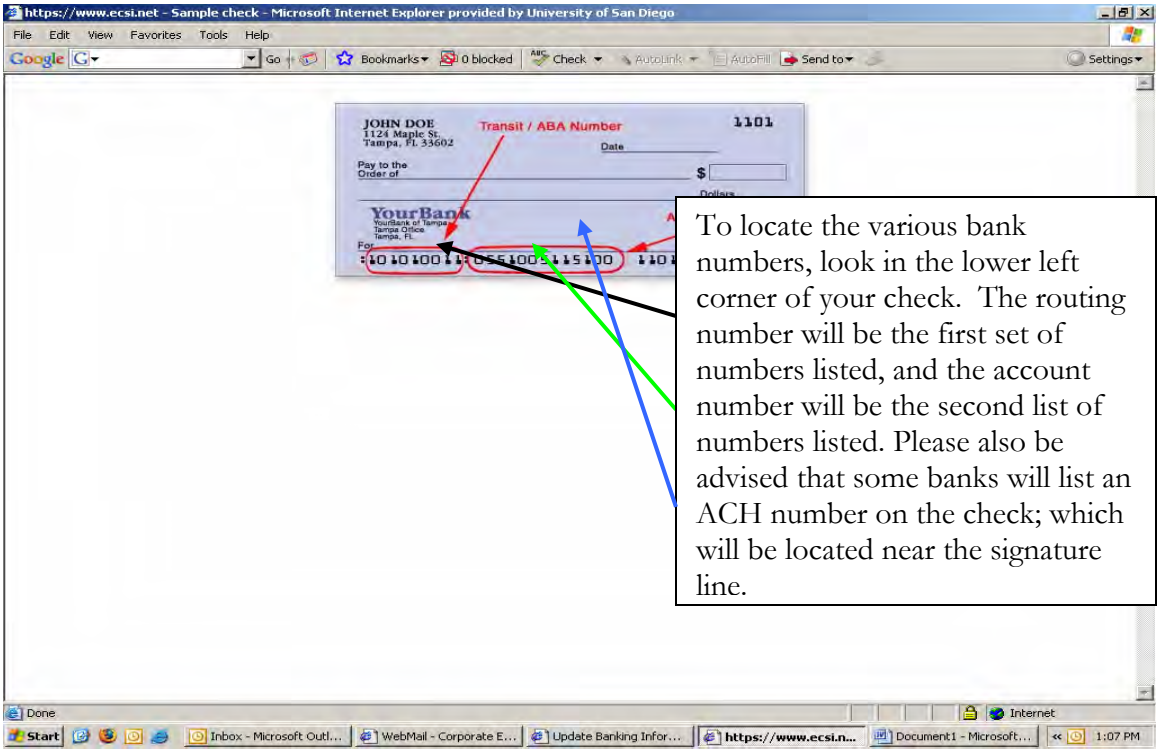

Update My Information - Microsoft Internet Explorer provided by University of San Diego
STOP
Urgent! Our records indicate that we may have an incorrect mailing address. Please take a moment to update your information if needed.
New Information
Address 1*: 181 Montour
Address 2:
Address 3: Coraopolis PA 15108
City* State* Zip/Postal Code*
Country: (Required if you do not have a USPS zip code)
DOB*: 08 10 1962
Month Day Year
Phone Numbers (Domestic phone numbers must contain exactly 10 digits)
Home*: 412-555-1212
Work: 412-788-3900
FAX: 412-494-5626
Cell: 724-111-2222
Email*: ray@noisp.com
I certify, under penalty of law, that the information provided is correct.
Items with a red asterisk (*) are required by your school.
Submit
Once all the information has been updated (including the e-mail address, which is required), click on the "certifying button" and then click on "submit."

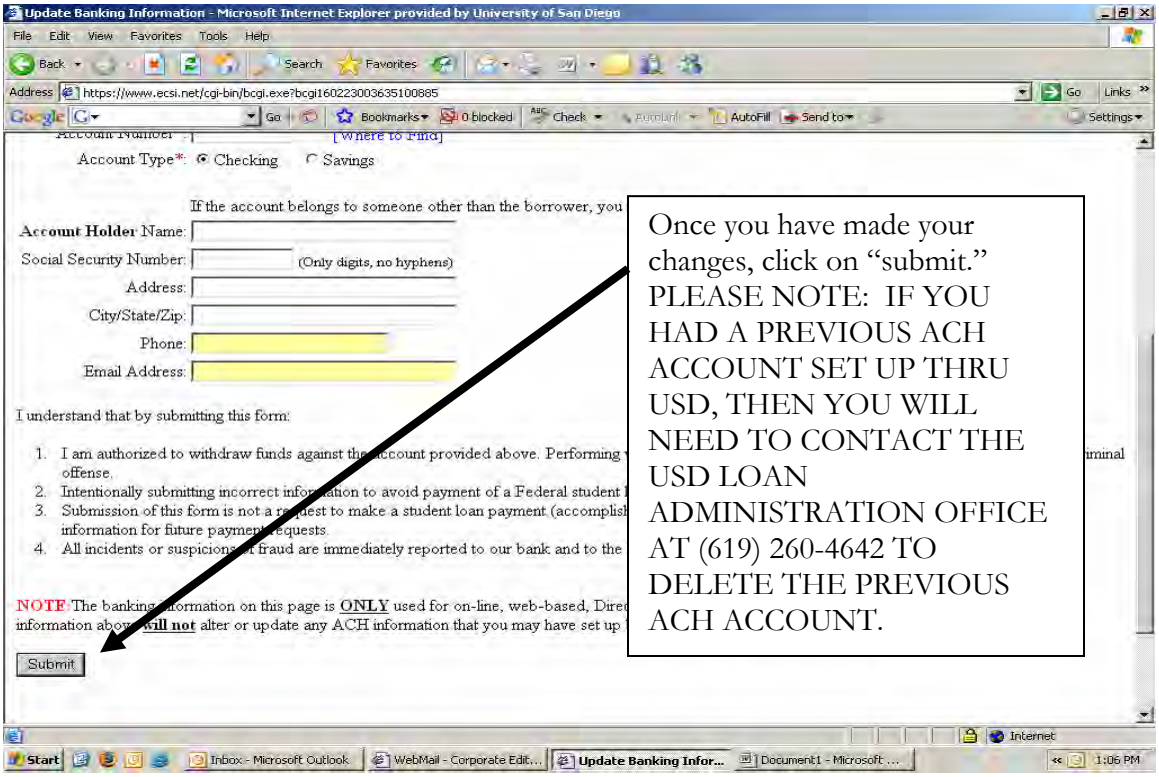

Update My Information - Microsoft Internet Explorer provided by University of San Diego
Update My Information
Thank you! The information you have provided has been accepted for processing. Please allow one business day for the change to be reflected on our web site.
If you selected the 'notify' option, an Email will be sent to the address provided as soon as the address change is processed.
Additional Resources:
Complete the U.S. Post Office's Official Change of Address Form
Print the IRS Change of Address, Form 8822 (PDF)
Return to the My Account page or Logout.
Copyright 1997-2007, ECSI
Page: bcgi05.exe (Ver: 02.01.35) Last Modified: 01/12/2007
After submitting the changes you will receive notice that the information inputted has been updated in the system. Now you are ready to sign up for Direct Payment by clicking on "My Account."

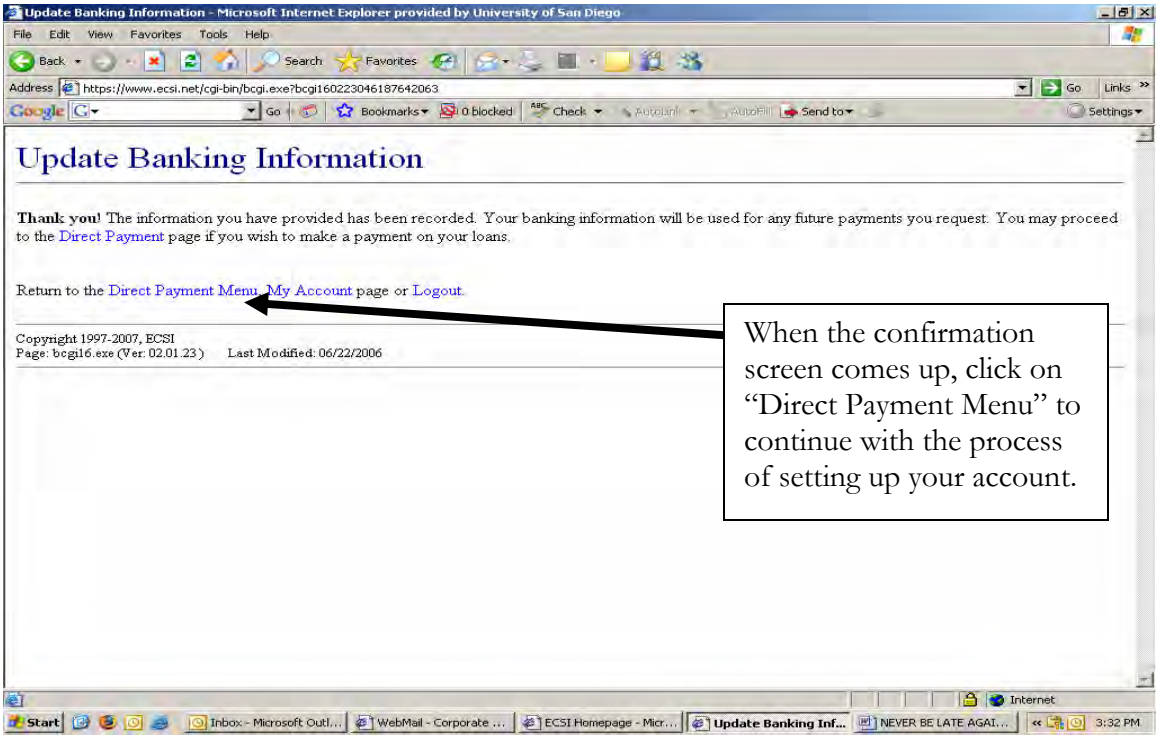

My ECSI Account for: Web Demo School - Microsoft Internet Explorer provided by University of San Diego
My ECSI Account for: Web Demo School
When this screen comes up click on "Direct Payment (Scheduled ACH).
New Options to ePay Your Bill NEW
Account Tools
Credit Card Payment [Details]
Direct Payment
Current Account Balance
eBill Statements
Signup for Electronic Bills
Tax Information
Signup for Electronic Tax Documents
Entrance Interview
Exit Interview
Paper Document Images
Disclosure Statements
Promissory Notes
Update My Info
Password Change
Logoff
Customer Service
Live Customer Service (will open in a new window)
Request a Form
Comment/Complaint
ACH Application (HTML)
Deferment (PDF)
Cancellation (PDF)
Forbearance (PDF)
Other
Notify Me!
Surveys
Where to Mail Payments
My Account Documentation

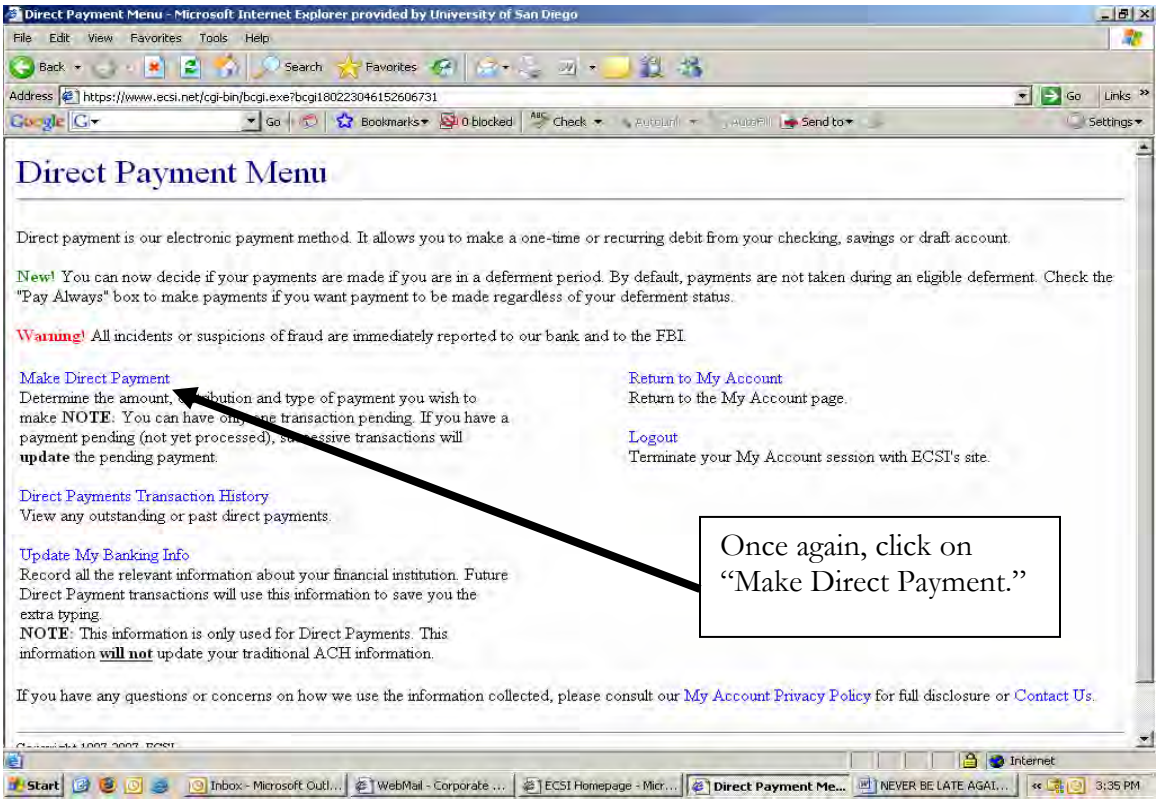

Direct Payment Menu - Microsoft Internet Explorer provided by University of San Diego
Direct Payment Menu
Direct payment is our electronic payment method. It allows you to make a one-time or recurring debit from your checking, savings or draft account.
New! You can now decide if your payments are made if you are in a deferment period. By default, payments are not taken during an eligible deferment. Check the "Pay Always" box to make payments if you want payment to be made regardless of your deferment status.
Warning! All incidents or suspicions of fraud are immediately reported to our bank and to the FBI.
Make Direct Payment
Determine the amount, distribution and type of payment you wish to make NOTE: You can have only one transaction pending. If you have a payment pending (not yet processed), successive transactions will update the pending payment.
Direct Payments Transaction History
View any outstanding or past direct payments.
Update My Banking Info
Record all the relevant information about your financial institution. Future Direct Payment transactions will use this information to save you the extra typing.
NOTE: This information is only used for Direct Payments. This information will not update your traditional ACH information.
Return to My Account
Return to the My Account page.
Logout
If you have any questions or concerns on how we use the information collected, please consult our My Account Privacy Policy for full disclosure or Contact Us.
When the "Direct Payment Menu" screen comes up, click on "Update my banking information." This will allow you to update/input any new bank information you might have.

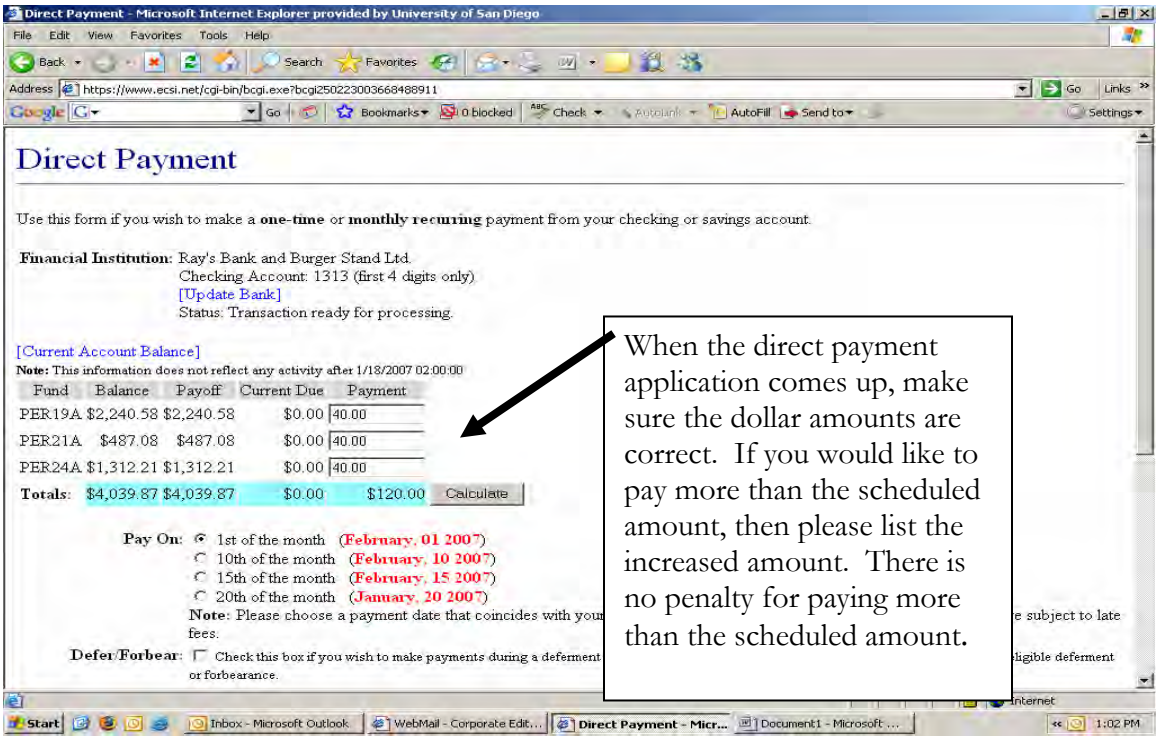

Update Banking Information - Microsoft Internet Explorer provided by University of San Diego
Update Banking Information
In order to use any of our Electronic Payment features, you must register your banking information. Providing this information does not commit you to any payment, it only enables you to make payments using the account information provided.
Once you press [Submit] on this page, you will not be able to review your routing number or account number. Please check your entry carefully before submitting. Each time you adjust any information on this page, you will need to provide the full aba and account number.
Fields marked with an * are required.
Institution Name*: Ray's Bank and Burger Stand Ltd.
Address*: 123 Main Street
City/State/Zip*: Anywhere WY 88188
ABA Transit Number*: [Where to Find]
Account Number*: [Where to Find]
Account Type*: Checking Savings
If the account belongs to someone other than the borrower, you must provide all information below.
Account Holder Name:
Social Security Number: (Only digits, no hyphens)
Address:
City/State/Zip:
Phone:
Update all vital information located on the left side of the screen.

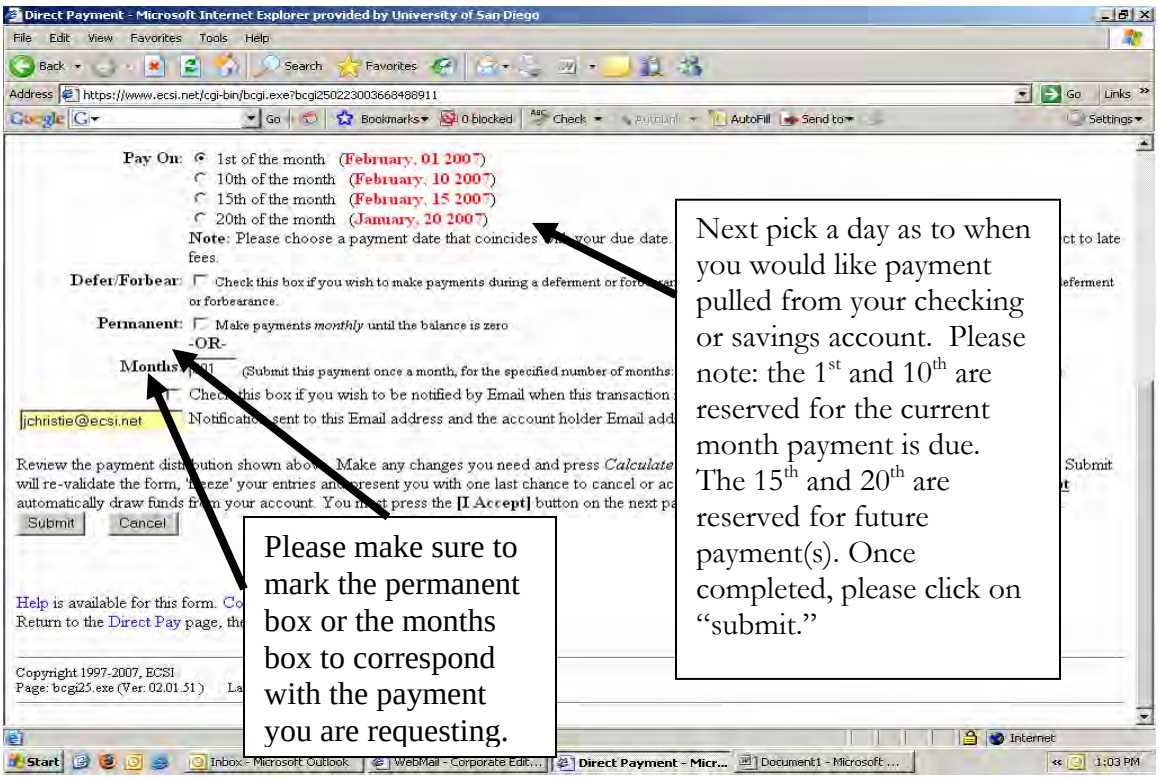

https://www.ecsi.net - Sample check - Microsoft Internet Explorer provided by University of San Diego
JOHN DOE
1124 Maple St.
Tampa, FL 33602
Transit / ABA Number
1101
Date
Pay to the Order of
$
YourBank
To locate the various bank numbers, look in the lower left corner of your check. The routing number will be the first set of numbers listed, and the account number will be the second list of numbers listed. Please also be advised that some banks will list an ACH number on the check; which will be located near the signature line.

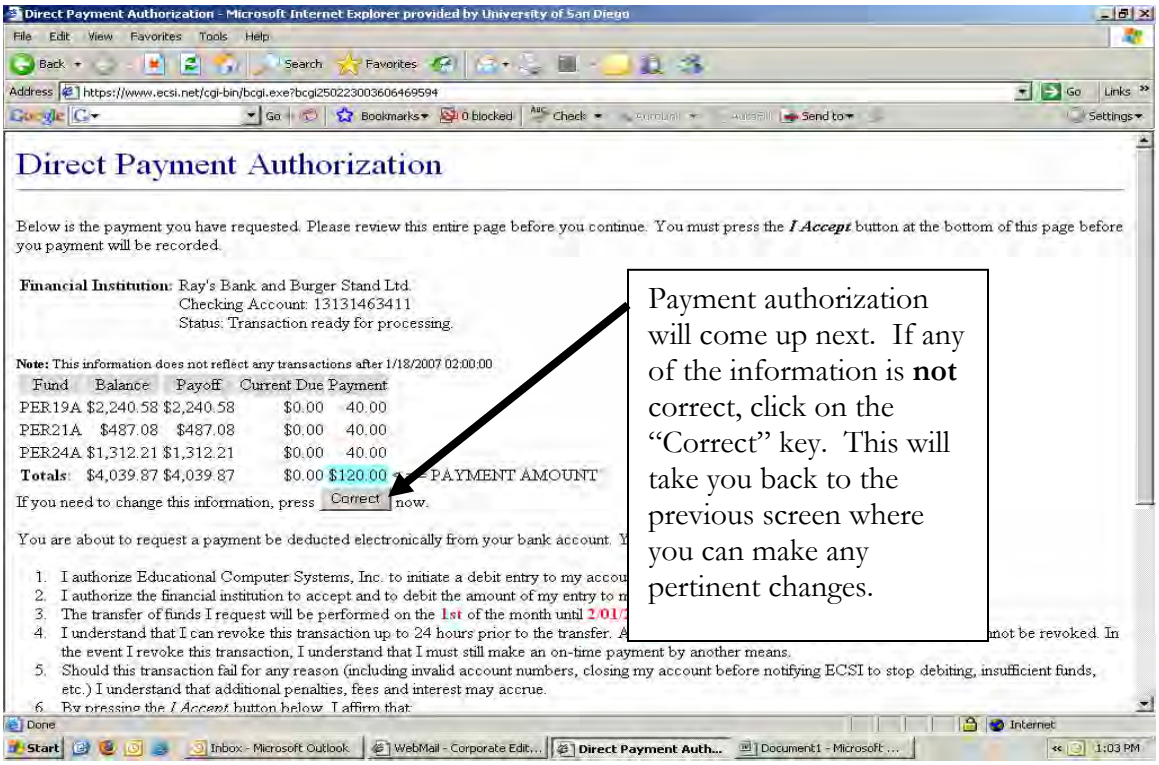

Update Banking Information - Microsoft Internet Explorer provided by University of San Diego
Account Type*: Checking Savings
If the account belongs to someone other than the borrower, you
Account Holder Name:
Social Security Number: (Only digits, no hyphens)
Address:
City/State/Zip:
Phone:
Email Address:
I understand that by submitting this form:
1. I am authorized to withdraw funds against the account provided above. Performing
offense.
2. Intentionally submitting incorrect information to avoid payment of a Federal student
3. Submission of this form is not a request to make a student loan payment (accomplish
information for future payment requests.
4. All incidents or suspicions of fraud are immediately reported to our bank and to the
NOTE: The banking information on this page is ONLY used for on-line, web-based, Dire
information abou will not alter or update any ACH information that you may have set up
Submit
Once you have made your changes, click on "submit." PLEASE NOTE: IF YOU HAD A PREVIOUS ACH ACCOUNT SET UP THRU USD, THEN YOU WILL NEED TO CONTACT THE USD LOAN ADMINISTRATION OFFICE AT (619) 260-4642 TO DELETE THE PREVIOUS ACH ACCOUNT.

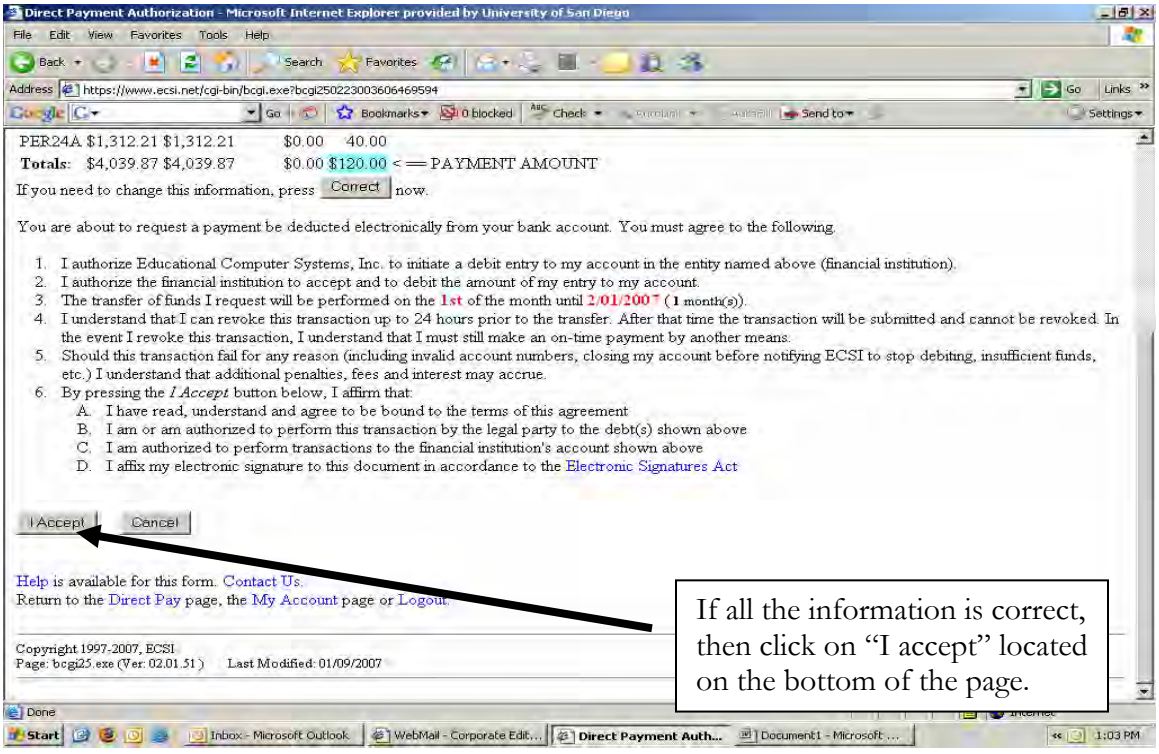

Update Banking Information - Microsoft Internet Explorer provided by University of San Diego
Update Banking Information
Thank you! The information you have provided has been recorded. Your banking information will be used for any future payments you request. You may proceed to the Direct Payment page if you wish to make a payment on your loans.
Return to the Direct Payment Menu, My Account page or Logout.
Copyright 1997-2007, ECSI
Page: bcgi16.exe (Ver: 02.01.23) Last Modified: 06/22/2006
When the confirmation screen comes up, click on "Direct Payment Menu" to continue with the process of setting up your account.

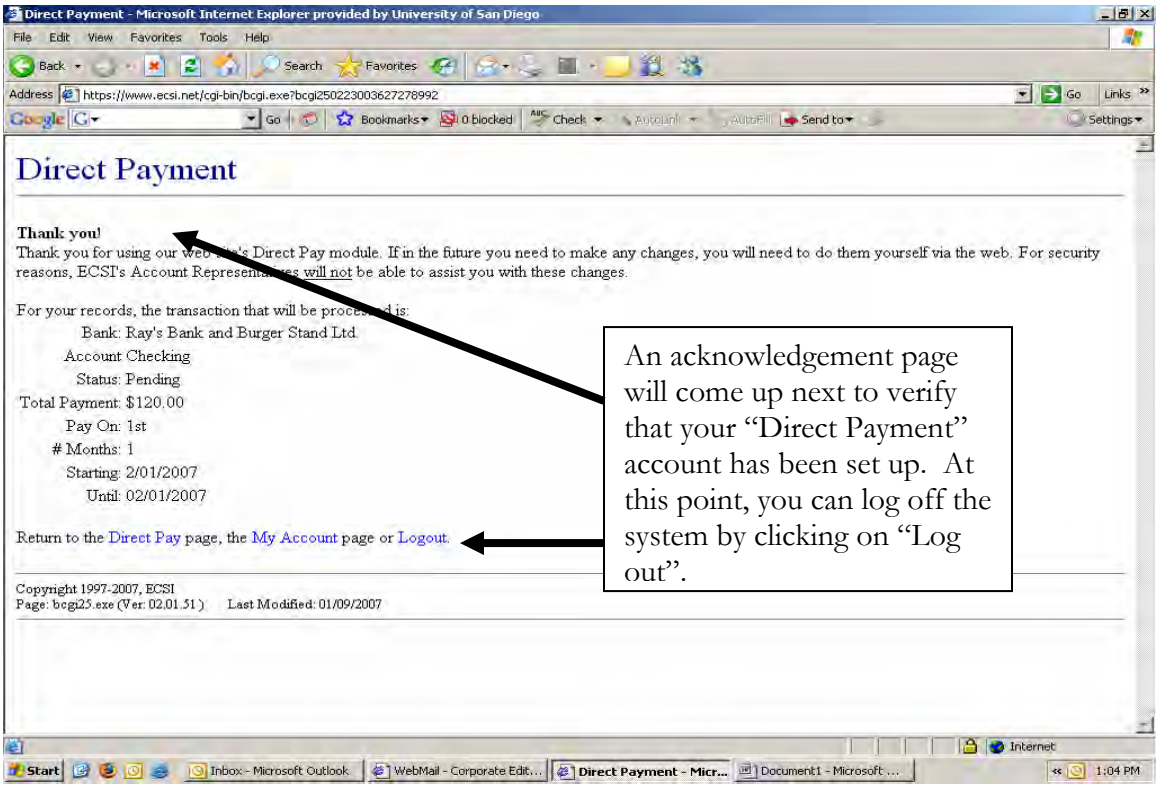

Direct Payment Menu - Microsoft Internet Explorer provided by University of San Diego
Direct Payment Menu
Direct payment is our electronic payment method. It allows you to make a one-time or recurring debit from your checking, savings or draft account.
New! You can now decide if your payments are made if you are in a deferment period. By default, payments are not taken during an eligible deferment. Check the "Pay Always" box to make payments if you want payment to be made regardless of your deferment status.
Warning! All incidents or suspicions of fraud are immediately reported to our bank and to the FBI.
Make Direct Payment
Determine the amount, distribution and type of payment you wish to make NOTE: You can have only one transaction pending. If you have a payment pending (not yet processed), subsequent transactions will update the pending payment.
Direct Payments Transaction History
View any outstanding or past direct payments.
Update My Banking Info
Record all the relevant information about your financial institution. Future Direct Payment transactions will use this information to save you the extra typing.
NOTE: This information is only used for Direct Payments. This information will not update your traditional ACH information.
Return to My Account
Return to the My Account page.
Logout
Terminate your My Account session with ECSI's site.
If you have any questions or concerns on how we use the information collected, please consult our My Account Privacy Policy for full disclosure or Contact Us.
Once again, click on "Make Direct Payment."


Direct Payment - Microsoft Internet Explorer provided by University of San Diego
Direct Payment
Use this form if you wish to make a one-time or monthly recurring payment from your checking or savings account.
Financial Institution: Ray's Bank and Burger Stand Ltd.
Checking Account: 1313 (first 4 digits only)
[Update Bank]
Status: Transaction ready for processing.
[Current Account Balance]
Note: This information does not reflect any activity after 1/18/2007 02:00:00
Fund Balance Payoff Current Due Payment
PER19A $2,240.58 $2,240.58 $0.00 40.00
PER21A $487.08 $487.08 $0.00 40.00
PER24A $1,312.21 $1,312.21 $0.00 40.00
Totals: $4,039.87 $4,039.87 $0.00 $120.00 Calculate
Pay On: 1st of the month (February, 01 2007)
10th of the month (February, 10 2007)
15th of the month (February, 15 2007)
20th of the month (January, 20 2007)
Note: Please choose a payment date that coincides with your
fees.
Defer/Forbear: Check this box if you wish to make payments during a deferment
or forbearance.
When the direct payment application comes up, make sure the dollar amounts are correct. If you would like to pay more than the scheduled amount, then please list the increased amount. There is no penalty for paying more than the scheduled amount.


Direct Payment - Microsoft Internet Explorer provided by University of San Diego
Pay On: 1st of the month (February, 01 2007)
10th of the month (February, 10 2007)
15th of the month (February, 15 2007)
20th of the month (January, 20 2007)
Note: Please choose a payment date that coincides with your due date.
fees.
Defer/Forbear: Check this box if you wish to make payments during a deferment or forbearance.
Permanent: Make payments monthly until the balance is zero
-OR-
Months
(Submit this payment once a month, for the specified number of months)
Check this box if you wish to be notified by Email when this transaction
jchristie@ecsi.net
Notification sent to this Email address and the account holder Email add
Review the payment distribution shown above. Make any changes you need and press Calculate
will re-validate the form, 'freeze' your entries and present you with one last chance to cancel or ac
automatically draw funds from your account. You must press the [I Accept] button on the next pa
Submit
Cancel
Help is available for this form.
Return to the Direct Pay page,
Copyright 1997-2007, ECSI
Page: bcgi25.exe (Ver: 02.01.51)
Next pick a day as to when you would like payment pulled from your checking or savings account. Please note: the 1st and 10th are reserved for the current month payment is due. The 15th and 20th are reserved for future payment(s). Once completed, please click on "submit."
Please make sure to mark the permanent box or the months box to correspond with the payment you are requesting.


Direct Payment Authorization - Microsoft Internet Explorer provided by University of San Diego
Direct Payment Authorization
Below is the payment you have requested. Please review this entire page before you continue. You must press the I Accept button at the bottom of this page before you payment will be recorded.
Financial Institution: Ray's Bank and Burger Stand Ltd.
Checking Account: 13131463411
Status: Transaction ready for processing.
Note: This information does not reflect any transactions after 1/18/2007 02:00:00
Fund Balance Payoff Current Due Payment
PER19A $2,240.58 $2,240.58 $0.00 40.00
PER21A $487.08 $487.08 $0.00 40.00
PER24A $1,312.21 $1,312.21 $0.00 40.00
Totals: $4,039.87 $4,039.87 $0.00 $120.00 < == PAYMENT AMOUNT
If you need to change this information, press Correct now.
You are about to request a payment be deducted electronically from your bank account.
1. I authorize Educational Computer Systems, Inc. to initiate a debit entry to my accou
2. I authorize the financial institution to accept and to debit the amount of my entry to
3. The transfer of funds I request will be performed on the 1st of the month until 2/017
4. I understand that I can revoke this transaction up to 24 hours prior to the transfer.
the event I revoke this transaction, I understand that I must still make an on-time payment by another means.
5. Should this transaction fail for any reason (including invalid account numbers, closing my account before notifying ECSI to stop debiting, insufficient funds, etc.) I understand that additional penalties, fees and interest may accrue.
6. By pressing the I Accept button below, I affirm that:
Payment authorization will come up next. If any of the information is not correct, click on the "Correct" key. This will take you back to the previous screen where you can make any pertinent changes.


Direct Payment Authorization - Microsoft Internet Explorer provided by University of San Diego
PER24A $1,312.21 $1,312.21 $0.00 40.00
Totals: $4,039.87 $4,039.87 $0.00 $120.00 < == PAYMENT AMOUNT
If you need to change this information, press Correct now.
You are about to request a payment be deducted electronically from your bank account. You must agree to the following.
1. I authorize Educational Computer Systems, Inc. to initiate a debit entry to my account in the entity named above (financial institution).
2. I authorize the financial institution to accept and to debit the amount of my entry to my account.
3. The transfer of funds I request will be performed on the 1st of the month until 2/01/2007 (1 month(s)).
4. I understand that I can revoke this transaction up to 24 hours prior to the transfer. After that time the transaction will be submitted and cannot be revoked. In the event I revoke this transaction, I understand that I must still make an on-time payment by another means.
5. Should this transaction fail for any reason (including invalid account numbers, closing my account before notifying ECSI to stop debiting, insufficient funds, etc.) I understand that additional penalties, fees and interest may accrue.
6. By pressing the I Accept button below, I affirm that:
A. I have read, understand and agree to be bound to the terms of this agreement
B. I am or am authorized to perform this transaction by the legal party to the debt(s) shown above
C. I am authorized to perform transactions to the financial institution's account shown above
D. I affix my electronic signature to this document in accordance to the Electronic Signatures Act
I Accept Cancel
Help is available for this form. Contact Us.
Return to the Direct Pay page, the My Account page or Logout.
Copyright 1997-2007, ECSI.
Page: bcgi25.exe (Ver: 02.01.51) Last Modified: 01/09/2007
If all the information is correct, then click on "I accept" located on the bottom of the page.



We hope these steps have been valuable to you. Please feel free to contact the USD Loan Administration office at (619) 260-4130 should you have any questions regarding your account or the "Direct Payment" process.