NEVER BE LATE AGAIN WITH DIRECT PAYMENT (ACH)

Table of contents

1. Instructions for first time borrowers signing up for “Direct Payment.”…..pages 1-11
2. Instructions for borrowers who are only updating personal information…..pages 3-5
3. Instruction for borrowers who are updating banking information. …….pages 3-8

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.”

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.”
INSTRUCTIONS FOR UPDATING YOUR BANK/PERSOMAL INFORMATION

When the next screen comes up input the school code (d6), your account number (social security number) and password.

If you forgot your password, go to option 1. If a password is needed, click on option 2.

When this screen comes up verify that all the information listed is current. If not, click on update my information. If all information is current, then click on "my account menu."
Make all corrections when the “update my information” screen comes up.

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.”
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.”

When this screen comes up click on “Direct Payment (Scheduled ACH).”
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 all vital information located on the left side of the screen.
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.

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.
When the confirmation screen comes up, click on “Direct Payment Menu” to continue with the process of setting up your account.

Once again, click on “Make Direct Payment.”
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.

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.”
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.

If all the information is correct, then click on “I accept” located on the bottom of the page.
An acknowledgement page will come up next to verify that your “Direct Payment” account has been set up. At this point, you can log off the system by clicking on “Log out”.

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.