

Guide to mycampusloan.com



CAMPUS  PARTNERS

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Welcome to mycampusloan.com!

Our borrower Web site, www.mycampusloan.com, is designed to help borrowers manage their student loans on-line. Both static content and dynamic information is available from this site. Static content is information that is not specific to each borrower and does not change frequently. This information is available without having to log in to the site.

We refer to other information on the site as “dynamic” or “interactive.” Dynamic information is unique to each borrower and is directly related to loans that the borrower has on our system. To view this information, the borrower must enter a user name and password and log in to the site.

Through the static portion of this Web site, borrowers can:

- Download forms
- Read answers to frequently asked questions (FAQs)
- Find contact information for our Call Center

Through the dynamic pages of mycampusloan.com, borrowers can:

- Register for a user name and password
- View payment due dates and amounts
- Review interest paid amounts
- See payment, cancellation, and deferment histories
- Update their address
- Calculate future payoff amounts
- Make payments online through E-Pay
- Enroll in AutoDraft, our automatic direct draft service
- Enroll in E-Bill, our electronic bill presentation service
- Complete their E-Exit Interview, if their school contracts for this service

This *Guide* is designed to help our Borrower Service Representatives (BSRs) respond to questions from borrowers concerning mycampusloan.com. The instructions in the manual are written from the point of view of the BSR and not from the perspective of the borrower.

Functionality

The following functions are available to borrowers at this time.

➤ Inquiry

- ***Account Summary.*** The summary includes a list of all accounts and all loans within an account for each eligible borrower. Basic monetary information is provided at this level.
- ***Account Details.*** The account details include additional information for all loans within an account. Information provided at the account level includes the total amount due for all loans within the account as well as the last payment date and amount that was applied

to each loans within the account.

- **Loan Details.** Borrowers can view the details about a specific loan from the **Loan Details** page. Information that is loan specific and only available on the **Loan Details** page includes:
 - ❖ Loan Type
 - ❖ Loan Status
 - ❖ Collection Agency Name
 - ❖ Special Billing Information
 - ❖ Last Payment/Deferment/Cancellation information

Note: A link to Payment/Deferment/Cancellation history is available from **the Loans Detail** page

➤ **Electronic Payment**

- Borrowers can make a payment from the **Pay My Loan (E-Pay)** page. Payments via the Web are added to the payment file created to support **PREQ**. E-Pay transactions can be viewed on the **PREQ** screen on System III and are processed as if they were **PREQ** payments.

➤ **Calculate My Payoff**

- Borrowers can find out what their future payoff amount is from this section of the Web site.

➤ **E-Bill**

- Borrowers sign up to be notified via e-mail when their student loan payment is due.

➤ **AutoDraft**

- Borrowers can enroll in, change, or cancel their participation in **AutoDraft**, our automated direct draft service each month from this area.

➤ **E-Exit**

- If their school offers to service, borrowers can complete their Exit Interview counseling session on-line.

➤ **Maintenance**

- Borrowers can change their address, telephone numbers (work, home, and cell), and e-mail address online. They can change information related to their security profile in the Registration Center. Any changes that borrowers make updates the information on the customer site, System 3i.

➤ **Information**

- Borrowers can view static information without logging in. This information is not specific to the borrower and includes:
 - ❖ **Borrower Service Contact Information**-Borrowers can find mailing information, hours of operation, telephone numbers and mailing addresses.
 - ❖ **Product and Services**-Borrowers can access links to AutoDraft, View My Accounts, and www.edloanconsolidate.com (Student Trust Web site) from this area.
 - ❖ **Downloadable Forms**-Borrowers can download and print many forms (Deferments, Cancellations, Hardship, etc.) related to their loans from this page. They can also download a printable AutoDraft application here.
 - ❖ **Information Center**. Borrowers can find the answers to frequently asked questions, deferment and cancellation information, tax information, and other related information from this area.

Reasons that a borrower cannot register to view secure information

- The borrower's account must contain a valid SSN. Accounts with an invalid SSN, will be blocked from registering. If the borrower calls our company, the valid SSN should be obtained. Once the SSN has been entered on the borrower's account, the borrower will be allowed to register for access to mcampusloan.com. (This will exclude international students who do not have an SSN.
- If all of the borrower's accounts are in a 99 status (terminated schools), the borrower cannot register. The following message is displayed: *"Your loan(s) are no longer being serviced by Campus Partners. Please contact your school or originating lender for additional information."*
- A few borrowers have more than 20 loans on System III. These borrowers are identified with two different borrower numbers. These borrowers are not able to register for mycampusloan at this time.

Reasons that borrowers cannot view their accounts:

- The System III mainframe is down during nightly, weekly, monthly, posting cycles. The following message is displayed: *"INFORMATION UNAVAILABLE-Your account information is currently unavailable. Please try again later."*
- One or more of the borrower's accounts has an error condition that prevents the display of loan data. An example of this is "SO409-IAC Dates Invalid." When a condition such as this occurs, the following message displays: *"INFORMATION UNAVAILABLE – Manual intervention is required before this account can be viewed. Please contact our office."*

- A Campus Partners, university, or collection agency staff member is accessing the borrower's accounts. If the borrower attempts to view his or her account when someone else is currently viewing the record, the following message displays: *"INFORMATION UNAVAILABLE – Your account information is currently unavailable. Please try again later."* (In this case, you would see the message "BORROWER RECORD CURRENTLY BEING USED BY _____" on System III.
- The borrower registered to use mycampusloan.com and their last name was changed on System III. After the borrower's last name has been changed, mycampusloan will not be able to match the first four letters of the borrowers last name with the borrower's name on System III. When the borrower tries to login again, the following message displays: *"INFORMATION UNAVAILABLE – Your account information is currently unavailable. Please try again later."*

If this situation occurs, the borrowers should delete and re-establish their user profile.

- If borrowers attempt to register for access to mycampusloan.com and their account number AND first four letters of their last name do not match their record on the System III database, the following messages will be displayed: *"Please Verify Your Account – Your request cannot be processed because of the following: The information entered could not be verified."*
- If the borrower has registered for access to mycampusloan.com and all loans are now in a 99 status, the following message will be displayed: *"Your loan(s) are no longer being serviced by Campus Partners. Please contact your school or originating lender for additional information."*

Other issues

- The text in *Terms & Conditions* and *Privacy Policy* will be changed.
- If borrowers have deferments/payments/cancellations that have been processed on System III, but were backdated before the conversion date of the loan, the transactions will not be reflected in the history at this time.
- We will be updating text on several messages displayed to the borrower, including, but not limited to: "The message, "There is no Cancellation (or Payment, Deferment) history."
- There are a few situations of display of lower case letters when upper case would be appropriate. All data passed from System III is passed is all upper case letters. The web pages are translating to a combination of upper and lower case letters. There have been special 'rules' developed to help manage this conversion however, there are a few situations that have not yet been addressed successfully.

The following sections describe the navigational structure and functions of mycampusloan.

Home Page

The address for our borrower Web site is www.mycampusloan.com. After entering this address in their browser window, borrowers arrive at the home page pictured below. Borrowers can either log in or access static content from here.



Figure 2.1. Home Page

Home Page Navigational Buttons

There are three navigational buttons located on the top right hand corner of the page. These buttons lead to general information and do not require the borrower to be logged in.

Icon	Availability	Description
Mission Statement	Can be accessed without logging in	Links the borrower to our Mission Statement.
About Us	Can be accessed without logging in	Links the borrower to a page with information about Campus Partners.
Contact Us	Can be accessed without logging in	Links the borrower to a page with contact numbers and hours for our Borrower Services Call Center and IVR.

Table 1. Navigational Buttons





Borrower Login

To access loan information, borrowers must first create a user name and password. Registration only takes a few minutes to complete so the borrower can begin using the site almost immediately. The **Borrower Login** is located prominently on the home page. (See Figure 2-1 above.)

Home Page –Circular Icons

Several hyperlinks, which lead to both static material and loan details, are located in the central part of the home page.

The following table gives an overview of each area. The dynamic areas are described in more detail in later sections of this guide.

Icon	Availability	Description
 Pay my loan	Can only be accessed if the borrower is currently logged in. (See Pay My Loan , p.8-1). If this icon is selected before the borrower logs in, the login screen appears.	Accesses the Pay My Loan/E-Pay page
 AutoDraft	Can only be accessed if a borrower is currently logged in. (See AutoDraft , p. 10-1). If this icon is selected before the borrower logs in, the login screen appears.	Accesses the AutoDraft Application form if the borrower has loan(s) that are eligible for AutoDraft.
 E-Bill	Can only be accessed if the borrower is currently logged in. (See E-Bill , p.9-1). If this icon is selected before the borrower logs in, the login screen appears.	Accesses the E-Bill page
 View My Accounts	Can only be accessed if the borrower is currently logged in. (See View My Accounts , p.6-1). If this icon is selected before the borrower logs in, the login screen appears.	Accesses the View My Accounts page. From this screen, borrowers can view their loan details and payment, deferment, and cancellation history.





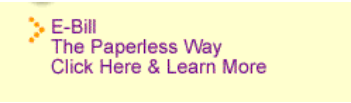
Icon	Availability	Description
 Update My Profile	Can only be accessed if the borrower is currently logged in. (See Update My Profile , p. 5-1) If this icon is selected before the borrower logs in, a login screen appears.	Accesses the Update My Profile page. From this page, the borrower can change their address.
 Borrower Services	Can be accessed without logging in.	Accesses contact numbers and hours for our Borrower Services Call Center and IVR. Mailing information is also provided.
 Downloadable Forms	Can be accessed without logging in.	Accesses borrower forms needed to apply for various deferments, forbearances, cancellations, and exits. Forms are in PDF format and can be downloaded.
 Information Center	Can be accessed without logging in.	Accesses frequently asked questions about loan payments, deferments, and cancellations. Also provides in-depth deferment information.
 E-Bill	Link to E-Bill FAQ . Can be accessed without logging in.	Link to E-Bill FAQ .

Table 2. Icons on Home Page

This page is intentionally blank.

Registration Center

When the “Need to sign-up?” link on the home page is selected, the **Registration Center** page appears. From this page, borrowers can enter data in the required fields to establish a security profile and obtain a password and user name.

mycampusloan.com
Manage your education loans from anywhere!

Mission Statement About Us Contact Us

Registration Center

Locate your information

The following information is required to establish your security profile. You will be asked to create a unique User Name and Password. To avoid unauthorized access to your personal information, do not share your User Name and Password with others. Keep them in a safe place if you write them down.

* Indicates required information

Account Number * Account Number
Please enter your 16-digit account number shown on your latest billing statement excluding hyphens.

First 4 letters of your last name * Last Name
Please enter the first four letters of your last name or your entire last name if it is less than five letters in length.

[Don't have your Account Number? - click here](#)

Figure 3-1. Registration Center

Updateable Fields

Account Number *

Account Number

Before a password and user name can be assigned, we must verify that the borrowers attempting to register have an account with us. We first attempt to locate this information by asking them to enter their 16- digit Account Number (excluding hyphens) and the first 4 letters of their Last Name (or Social Security Number as described on the next page). If they have more than one Account Number, they may enter either number in the appropriate area on the **Registration Center** screen.

First 4 letters of your last name *

First 4 letters of your last name

Borrowers must enter the first 4 letters of their last name here.

Notes

[Don't have your Account Number? - click here](#)

If borrowers do not have their 16-digit account number available, they may click on the **“Don’t have your Account Number?”** link on the registration page. This launches the following page, which prompts them to enter their 9-digit Social Security Number instead of their 16-digit account number. All of the other updateable fields are the same as on the initial Registration page.

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Registration Center

Locate your information

The following information is required to establish your security profile. You will be asked to create a unique User Name and Password. To avoid improper access to your personal information, do not share your User Name and Password with others and keep them in a safe place.

* Indicates required information

Social Security Number *

First 4 letters of your last name *

Cancel Next>>

Social Security Number
Please enter your nine digit social security number excluding hyphens.

Last Name
Please enter the first four letters of your last name or your entire last name if it is less than five letters in length.

CAMPUS PARTNERS

Figure 3-2. Registration Page with Social Security Field

Updateable Fields

Social Security Number *

Social Security Number

Borrowers are prompted to enter their nine-digit Social Security Number (excluding hyphens) and the first 4 letters of their last name here.

First 4 letters of your last name *

First 4 letters of your last name

Borrowers must enter the first 4 letters of their last name here. If **no match** is found for their account number or Social Security number and first four letters of their last name, the following page and message appears.



Figure 3-4. Verify Your Information Page

If borrowers select the **Search Again** button, they will be returned to the **Registration Center** to re-key their Account Number/Social Security Number and the first 4 letters of their last name. If a match is found for their Account Number or Social Security Number and the first 4 letters of their last name, the following page and message displays.

Verify and Confirm Information Page

The screenshot shows the mycampusloan.com website interface. The top navigation bar includes links for Mission Statement, About Us, and Contact Us. The main header features the mycampusloan.com logo and the tagline 'Manage your education loans from anywhere!'. A sidebar on the left lists various services: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. The main content area is titled 'Registration Center' and contains a section titled 'Please verify your information'. This section displays the user's account name as 'SANDERS, SALLY SUE' and their street address as '456 POTOFGOLD DRIVE'. Below this information is a checkbox for certification, followed by a paragraph stating that falsifying information is unlawful. At the bottom of the verification section are two buttons: 'No' and 'Yes'. An arrow points to the 'Yes' button.

Figure 3-5. Verify and Comfirm your Information Page

Updateable Fields

☐ I certify, under penalty of perjury, that the information listed above identifies my account. I understand that it is unlawful to knowingly falsify my identity to gain access to personal records that do not belong to me.

Identity Statement

Borrowers must check the box illustrated above before clicking the **Yes** button. If they do not check the box, a message appears noting that they cannot go farther unless the box is checked. The screen does not change, and the request does not process if the box is not checked.

Create a User Name and Password-When a borrower selects **Yes**, the following page appears.

The screenshot shows the mycampusloan.com website with a navigation menu on the left and a registration form in the center. The form is titled 'Create a User Name and Password' and includes a 'Type:' section with instructions. The form fields are: User Name, Password, Type Password again, User Name Hint, and Password Hint. There are 'Cancel' and 'Register' buttons at the bottom. A 'User Name/Password Hint' section on the right explains the purpose of the hints. The mycampusloan.com logo and 'Campus Partners' logo are visible at the bottom left.

Figure 3-6. Create a Password and User Name Page

Updateable Fields

User Name:

User Name

The borrower must enter a user name that is between 6-32 characters in length here.

Password:

Password-

Borrowers must enter a password that is between 6-32 characters in length here.

Type Password again:

Type Password Again-Confirm your password by re-entering it in this field.

Borrowers must re-enter their password in this box to verify that it has been entered correctly.

User Name Hint:

User Name Hint-Optional field

Entering a user name hint in this field is optional. Recording a hint makes it easier for a borrower to recall a forgotten user name.

Password Hint:

Password Hint-Entering a password hint in this field is optional. Recording a hint makes it easier for a borrower to recall a forgotten password.

Registration Confirmation Page

After a borrower creates a user name and password and selects the **Register** button, the following confirmation page appears.

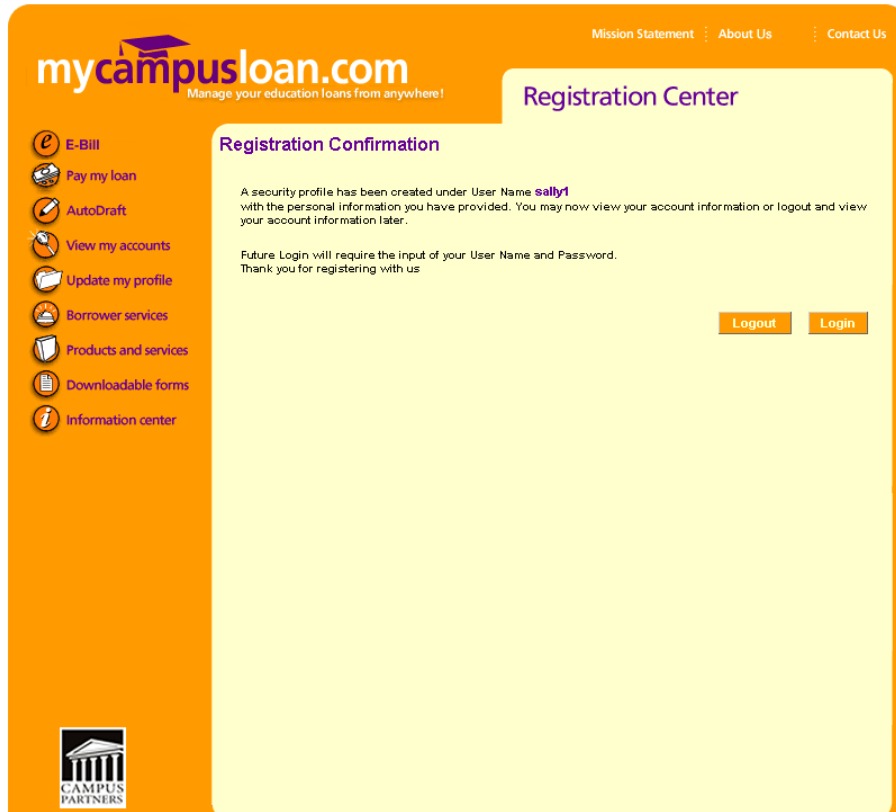


Figure 3-7. Registration Confirmation Page

After receiving confirmation of their successful registration, borrowers should select either the **Login** button if they want to access their account information or the **Logout** button if they want to end their session. When borrowers want to end their session, they should select the **Logout** button, which appears on every secure page. Logging out protects the borrower's personal information and allows the borrower to log back on immediately. If borrowers close their browser window instead of selecting the **Logout** button, their session expires 15 minutes after activity on the Web site ends. The borrower cannot log back on during this time.

Borrower Login

Logging in from the Home Page

After successfully registering, borrowers may log in from the **mycampusloan.com** home page by entering their user name and password in the area indicated.



Figure 4-1. Home Page with Borrower Login Noted

Logging in from Other Pages

If registered borrowers try to access account information from other pages on the site before logging in for a session, the following **Login** screen appears. This page prompts them to enter their user name and password.

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E-Bill
Pay my loan
AutoDraft
View my accounts
Update my profile
Borrower services
Products and services
Downloadable forms
Information center

Enter your User Name and Password
and then click on the Login button

User Name:

Password:

Login

Would you like to
[Create a new account?](#)

Have you forgotten your
[User Name](#) or [Password?](#)

CAMPUS PARTNERS

Figure 4-2. Login Page

Retrieving User Name or Password Hints

Borrowers have the opportunity to enter a password or user name hint when they register to use **www.mycampusloan.com**. If they choose to enter these hints, they can more easily recover their user name or passwords if they forget them in the future. A link to either of these hints displays when a borrower selects either link in the sentence “**Have you forgotten your User Name or Password?**”



Figure 4-3. Home Page with Forgotten User Name and Password Hint Noted

Borrowers **cannot** request a hint for both their **User Name** and **Password** at the same time. If they have forgotten both, they must contact Campus Partners.

If no **User Name Hint** or **Password** hint was entered during the registration, the following message appears: “**No User Name Hint or Password Hint Provided at Registration.**” In this case, the borrower must contact Campus Partners for help.

Internal Procedure: If you receive a call from a borrower who does not remember his or her User Name and Password and is unable to retrieve his or her Password or User Name hint, please record the borrower’s name, account number and social security number. Send this information to Judy Smith or Jan Blalock. Inform the borrower that will take 24 hours for the former password and user name to clear so the borrower can establish a new User Name or Password.

Retrieving User Name Hint

If borrowers have forgotten their User Name and click on the **User Name** link, the following page appears.

The screenshot shows the mycampusloan.com website with a navigation menu on the left containing links like E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. The main content area is titled 'How to retrieve your User Name'. It includes a note: 'To obtain your User Name hint, please fill in the fields below. Note: fields with an asterisk indicate information that is required to process your request.' There are two input fields: 'Account Number*' and 'Social Security Number*'. Between them is an 'OR' label. To the right of the Social Security Number field is a 'Password*' field. Below these fields are two buttons: 'Cancel' and 'Show User Name Hint'. The Campus Partners logo is in the bottom left corner.

Figure 4-4.
How to Retrieve Your User Name Page

Then, borrowers must enter their **Account Number** or **Social Security Number** and the **Password** that they established during registration. After they select the **Show User Name Hint** button, the following page displays.

The screenshot shows the same mycampusloan.com website, but the 'How to retrieve your User Name' section now displays a 'User Name Hint' field with the text 'name*1' and a 'User Name' input field. Below these fields are two buttons: 'Login' and 'Cancel'. The Campus Partners logo is in the bottom left corner.

Figure 4-5.
Enter User Name Hint Page

When borrowers enter a **User Name** that corresponds to their **User Name Hint**, they can begin the log in process.

Retrieving Password Hint

If borrowers have forgotten their password and click on the password hint link, the following page appears.

The screenshot shows the mycampusloan.com website with an orange header and sidebar. The main content area is titled "How to retrieve your Password". It contains instructions: "To obtain your Password hint, please fill in the fields below. Note: fields with an asterisk indicate information that is required to process your request." Below this, there are two input fields: "Account Number*" and "Social Security Number*", each with a sub-instruction. There is also a "User Name*" field. A "Cancel" button and a "Show Password Hint" button are at the bottom of the form area.

Figure 4-6.
How to Retrieve Your Password Page

Then, borrowers will be prompted to enter their **Account Number** or **Social Security Number** and the **User Name** that they established during registration. When they select the **Show Password Hint** button, the following page displays.

The screenshot shows the mycampusloan.com website with an orange header and sidebar. The main content area is titled "How to retrieve your Password". It contains two input fields: "Password Hint:" and "Password:". Below these fields are "Login" and "Cancel" buttons.

Figure 4-7. Enter Password Hint Page

When borrowers enter a **Password** that corresponds to the **Password Hint**, they can start the login process

This page is intentionally blank.

Update My Profile

From this page, borrowers can:

- update their home address, telephone numbers, or e-mail address,
- change their user name and password,
- disable Internet access to their account, or
- delete their profile.

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Update my profile

Warning: Our records indicate that the address information listed below is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

Here you can review or update your profile. If you wish to update information maintained on your current profile, select "Change" beside the information you want to update. To Disable your account or Delete your profile, see more detail below. [\[LOGOUT\]](#)

Personal Information

Sanders, Sally Sue
Home Address
456 Pototgold Drive
Anytown
NC 27107
Phone: (999)999-9999 [Change](#)
Work Phone Number: (899)999-9999 Extension: 8888
Mobile Phone Number: (899)999-9999
E-mail Address: STETING@TESTING.COM

Registration Information

UserName: sally1
Password: ***** [Change](#)

Disable My Account

You can Disable internet access to your account using the Disable My Account feature. If you Disable your account and later want to access your account via the internet, you will be required to submit a request to Campus Partners in writing to reinstate internet access.

To disable your account click below to begin process. You will be asked to confirm before disabling.
[Disable my account](#)

Delete My Profile

To delete your profile click below to begin process. You will be asked to confirm before deletion.
[Delete my profile](#)

CAMPUS PARTNERS

Figure 5-1. Update My Profile Page

Internal Procedures: Borrower registration information (**User Name** and **Password**) is not stored on System III. Only the borrower and our IT Applications staff have access to this information. As noted on page 15, our IT Applications staff must clear the borrower's former User Name and Password before the borrower can create a new User Name and Password.

Personal Information

Borrowers can view their first, middle, and last name here.

Updateable Fields**Change****Home Address** (See page 5-3)

Borrowers can update their home address, telephone number (home, work, and/or mobile), and e-mail address by selecting this link.

Change**Change Registration Information** (See page 5-5)

Borrowers can change their password by selecting this link.

Disable my account**Disable My Account** (See page 5-7)

If borrowers disable Web access to their account, they must submit a written request to Campus Partners in order to re-establish an Internet account.

Delete my profile**Delete My Profile** (See page 5-10)

If borrowers decide to delete their profile, they are immediately logged out and their security profile (user name and password) is deleted. **They can register again to create a new account and establish a new profile on-line at any time.**

Update My Home Address Page

When the **Change Home Address** button is clicked on the **Update My Profile** screen (Figure 5.5, page 5-1.), the following page displays.

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Update my profile

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown NC 27107

Update my home address

* Indicates required fields.

Type: United States [Foreign](#)

Street Address: 456 Potofgold Drive *

City: Anytown *

State: North Carolina *

Country: United States

Zip: 27107

Phone: 3366072176 (999)999-9999 OR 999-999-9999

Work Phone: 8999999999

Work Phone Ext: 8888

Mobile Phone: 8999999999

E-mail Address: STESTING@TESTING.COM

Cancel Submit

\$1,288.25
E-Pay

CAMPUS PARTNERS

Figure 5-2. Change My Home Address Page

The borrower can enter changes to their address, telephone numbers, or e-mail address* in these updateable fields. After the borrower has made the changes, the **Update My Profile** page reappears with the following notation. “Your home address has been changed.”

***Note: If the borrowers are enrolled in E-Bill, the system will not allow them to erase or delete their e-mail address. They will only be able to change their e-mail address. If they try to delete or erase their e-mail address, the system will launch an Internet Explorer box, advising the borrower that their e-mail address can be changed, but cannot be removed.**

Address Change Confirmation Page

This page confirms that the borrower's address has been changed.

The screenshot shows the mycampusloan.com website interface. The top navigation bar includes links for Mission Statement, About Us, and Contact Us. The main header features the mycampusloan.com logo with the tagline 'Manage your education loans from anywhere!' and a 'Update my profile' button. A left sidebar contains various service links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below these links, a balance of \$1,280.25 and an E-Pay button are displayed. The main content area is titled 'Update my profile' and contains a message: 'Your Home Address has been successfully changed' with a [LOGOUT] link. Below this, the 'Personal Information' section lists the user's name as Sanders, Sally Sue and shows the updated 'Home Address' as 4506 Potofgold Drive. Contact information includes Anytown, NC 27107, a phone number (336)607-2176, a work phone number (899)999-9999 extension 8888, a mobile phone number (899)999-9999, and an email address STESTINO@TESTING.COM. A 'Change' link is provided for each field. The 'Registration Information' section shows the username 'sally1' and a masked password, with a 'Change' link. At the bottom, there are two sections: 'Disable My Account' and 'Delete My Profile'. The 'Disable My Account' section explains that disabling internet access will require a written request to Campus Partners and provides a 'Disable my account' link. The 'Delete My Profile' section explains that deleting the profile will require confirmation and provides a 'Delete my profile' link. The Campus Partners logo is located in the bottom left corner.

Figure 5-3. Update My Profile page with message confirming address changes displayed

Update Password Page

Borrowers can change their password by selecting the **Change** button on the **Update My Profile** screen (Figure 5.5, page 5-1.).

After selecting the **Change** button, the following page displays. From this page, they can change their password and enter a hint for their new password.

The screenshot shows the mycampusloan.com website interface. The top navigation bar includes links for Mission Statement, About Us, and Contact Us. The main header features the mycampusloan.com logo with the tagline 'Manage your education loans from anywhere!'. A sidebar on the left contains a list of services: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile (highlighted), Borrower services, Products and services, Downloadable forms, and Information center. Below the sidebar, a balance of \$1,280.25 is displayed with an E-Pay button. The main content area is titled 'Update my profile' and shows the user's name 'Sanders, Sally Sue' with a [LOGOUT] link. Below the name is the home address: '4606 Potofgold Drive Anytown NC 27107'. The 'Update Registration Details' section is active, showing the 'Change my Password' form. This form includes four input fields: 'Current Password:', 'Type your new password:', 'Type your new password again:', and 'Type New Password Hint:'. At the bottom of the form are 'Cancel' and 'Update' buttons. The Campus Partners logo is visible in the bottom left corner.

Figure 5-4. Update My Registration Details

In order to change a password, borrowers must enter their current password and then enter their new password twice. Passwords must be 6 to 32 characters and should not contain special characters or blanks. Passwords are not case sensitive. The new password must be different from the borrower's current or last five passwords. The borrower should change their **Password Hint** to correspond to their new Password. The hint may not contain the actual password. After the borrower chooses the **Update** button, the borrower's password will be update.

Password Changed Confirmation Page

When the password has been changed, the **Update My Profile** page appears with the following notation, “Your Password has been successfully changed. Your Password Hint has been successfully changed.”

The screenshot shows the mycampusloan.com website with the 'Update my profile' page active. The page has an orange header with the site logo and navigation links. A left sidebar contains various service icons and a balance of \$1,288.25. The main content area is yellow and displays a confirmation message: 'Your Password has been successfully changed' and 'Your Password Hint has been successfully changed', with a '[LOGOUT]' link. Below this are sections for 'Personal Information' (including name, address, and contact details with a 'Change' link), 'Registration Information' (including username and password with a 'Change' link), and 'Disable My Account' (with instructions and a 'Disable my account' link). A 'Delete My Profile' section is also present with instructions and a 'Delete my profile' link. The Campus Partners logo is in the bottom left corner.

Figure 5-5. Update My Registration Details page with messages confirming password and password hint changes displayed

Disable my account**Disable My Account**

If borrowers disable Web access to their account, they must submit a written request to Campus Partners in order to re-establish an Internet account.

If borrowers want to disable their account, they should select the **Disable My Account** button on the **Update My Profile** screen (Figure 5.5, page 5-1.). When this button is selected, the following window appears.

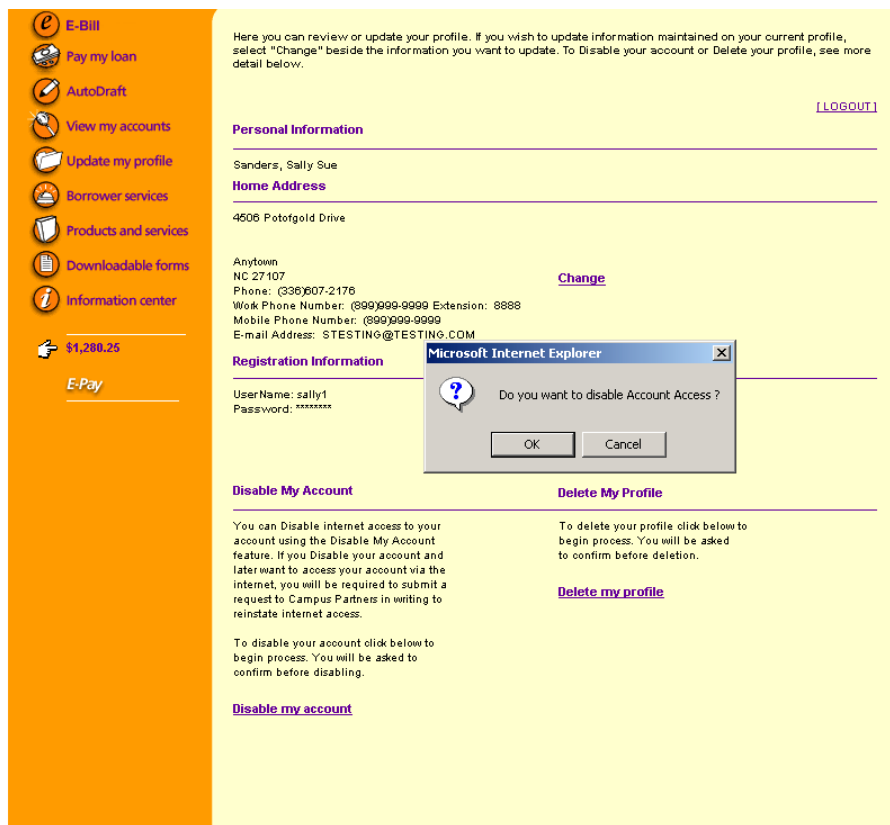


Figure 5-6. “Do you want to disable your account?” Confirmation Window

Disable My Account Confirmation Page

If the borrower chooses cancel, the **Update My Profile** screen displays again. If the borrower selects **OK**, the **Disable My Account Confirmation page** appears.



Figure 5-7. Disable My Account Confirmation page

Internal Procedure: Borrowers cannot log on, create a new password and user name, or view their accounts after they have disabled their account. Disabling the account places a flag on it that keeps the borrower from creating another account.

If borrowers contact you (Borrower Services at Campus Partners) about re-establishing their account, please send them the form that appears on page 5-9. Ask them to complete the form and mail it to our office. When you receive this letter, send the form to Judy Smith or Jan Blalock.



Campus Partners
PO Box 2901
Winston-Salem, NC 27106

(800) 334-8609
Fax (336) 607-2093
www.mycampusloan.com

AUTHORIZATION TO RE-ENABLE PROFILE

Name: _____
Address: _____
City: _____
State: _____
Phone: _____
Date of Birth: _____
Account Number: _____

I request and authorize Campus Partners re-enable the mycampusloan.com profile for the account named above.

Signature

Figure 5-8. Authorization to Re-Enable Profile Letter

Delete My Profile Page

[Delete my profile](#)

Delete My Profile

If borrowers decide to delete their profile, they are immediately logged out and their security profile (user name and password) is deleted. They can register again to create a new account and establish a new profile on-line at any time.

After the borrower selects the **Delete My Profile** button on the screen (Figure 5.5, page 5-1.) page, the following warning window appears.



Figure 5-9. “Do You Want to Delete your Profile?” Confirmation Window

Delete My Profile Confirmation Screen

If the borrower chooses the **Cancel** button, the **Update My Profile** page reappears. If the borrower selects **OK**, the borrower's profile is deleted.

Then the following confirmation screen appears.

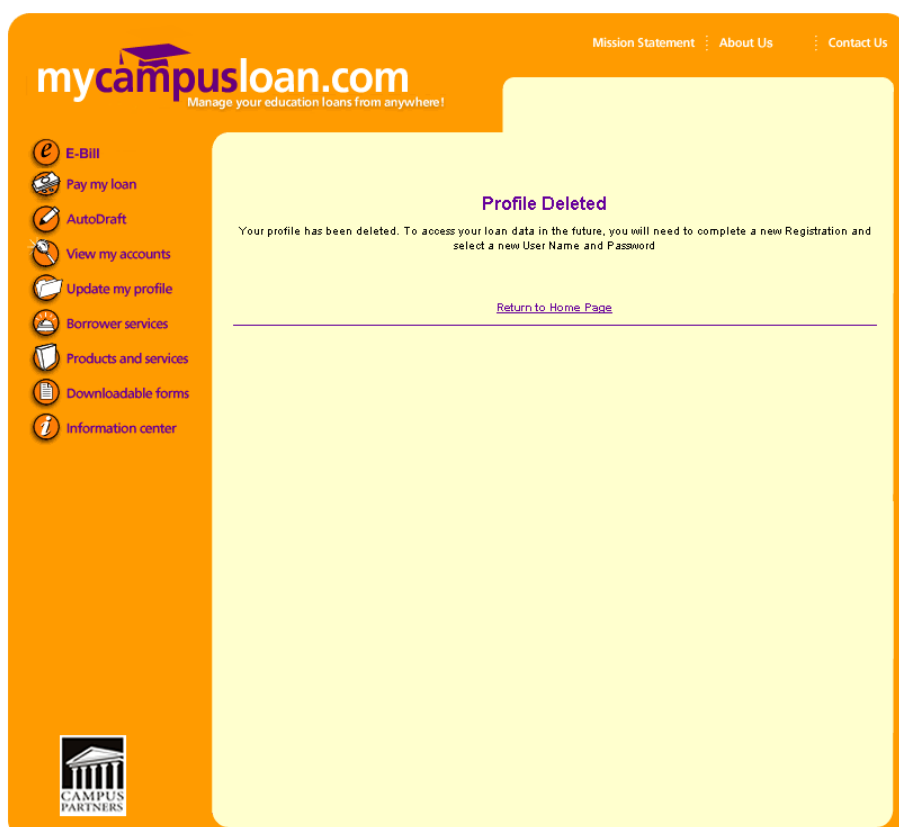


Figure 5-10. Delete My Profile Confirmation Screen

The **Delete My Profile** option differs from **Disable My Account** in that the later option places a flag on the borrower's security profile, blocking any future Web access for that borrower. As stated above, if a borrower chooses the **Disable My Account** option, a written request to enable Web access must be submitted to Campus Partners.

When borrowers *delete* their profile, they can immediately go to the Registration Center and create a new user name and password.

This page is intentionally blank.

View My Accounts

This page displays all accounts by consolidation* for a borrower and the loans associated with the consolidation. If borrowers have more than one account number, the **View My Accounts** page appears after log in (Figure 6-1.) However, if borrowers have only one account number, then **Account Details** (Figure 6-2, page 6-3) screen displays immediately after log in.

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View my accounts

Sanders, Sally Sue [LOGOUT]

Home Address: 4506 Potofgold Drive Anytown NC 27107

View my accounts

View Statement link

Account Number	Past Due	Current Due	Fees Due	Total Due	Due Date
Campus Partners-Sample College 00001-245454511-02 View Statement					
00002-535609215-01	\$0.00	\$24.36	\$0.00	\$24.36	05/02/2004
Campus Partners-Sample College 00001-245454511-03					
00001-245454511-17	\$0.00	\$2.11	\$0.00	\$2.11	05/01/2004
Campus Partners-Sample College 00001-245454511-04					
00001-245454511-10	\$426.59	\$0.00	\$0.00	\$426.59	NOW

Special Messages

E-Pay \$453.06

Figure 6.1. View My Accounts Page

The E-Pay amount indicates the total amount due on **all of a borrower's** loans. Clicking on this icon will take the borrower directly to the E-Pay page. This will only appear when a borrower has an amount due.

View Statement

If an account is enrolled in **E-Bill**, then a **View Statement** link will display next to the corresponding account. When the **View Statement link** is selected, the **E-Bill Statement** page displays.

Explanation of Monetary Fields

- Past Due** The past due amount is displayed. This amount is displayed at the loan level and a total amount due is displayed at the account level.
- Current Due** The current due amount is displayed. The amount is displayed at the loan level and a total line is provided at the account level.
- Fees Due** The fees that are due on the loan are displayed. Fees can include collection fees, other costs, and late charges. This amount is displayed at the loan level and a total line is provided at the account level.
- Total Due** The total due includes the Past Due, Current Due, and Fees Due. This amount is displayed at the loan level and a total line is provided at the account level.
- Due Date** The due date of the loan is displayed. The date can vary depending on certain loan conditions such as loan status. Please refer to the table below for further explanation.

Loan Condition	Due Date
If status is less than 80 and not equal to 41 and both Current Due and Past Due = 0, then	Due Date = Next Due date as shown on LN1.
If status is less than 80 and not equal to 41 and Past Due is less than or equal to 0 and Current Due is greater than 0, then	Due Date is displayed as shown on HOSB. Once the loan ages into past due (49 and 59), it will display as Now .
If status equals 41, then	Due Date = current Next Due which appears on LN1.
If status is 5X (except 59), then	Due Date = Next Due date as shown on LN1.

Special Messages**Special Messages**

Special messages concerning specific loans are displayed in this section. For example, messages are displayed if a loan is 75 or more days past due or if a loan is in collections.

Notes

Totals and monetary information for loans that are in collections or closed do not display.

Updateable Fields

None

***Consolidation:** A group of loans that are on the same billing statement. Loans are consolidated if they have the same due day and have the same method of billing (coupon book, ADD, or statements)

Account Details

This page displays loan information by account. If a borrower has only one account, then the **Account Details** screen shown below (Figure 6-2.) appears immediately after login. To view a particular loan, the borrower must click on the underlined loan number to display the **Loan Details** page.

If a borrower has multiple accounts, each account displays on a separate screen. A page forward and backward arrow appears in the left-hand corner below the [LOGOUT] link to facilitate scrolling between accounts.

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View my accounts

Sanders, Sally Sue [LOGOUT]

Home Address: 456 Potofgold Drive Anytown, NC 27107

Warning: Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]

Account Details

General Information

Loan Number	Loan Name	Past Due	Current Due	Fees Due	Total Due	Due Date
<u>00001-245454511-02</u>	A M S Sample College N D S L					
<u>00002-535609215-01</u>		\$325.84	\$24.36	\$98.00	\$448.20	NOW

Billing Address | **Financial Information** | **Billing Information**

Same as Home Address | Loan Amount: \$2,500.00 | Last Pay Date: 09/11/1984

Create a Billing Address | Loan Balance: \$1,435.37 | Last Pay Amount: \$23.89

Interest Accrued: \$306.41 | Billing Frequency: Monthly

Interest Rate: 3.000% | Billing Type: E-Bill

Interest Information

2004 Interest Paid: \$00.00
2003 Interest Paid: \$00.00

Special Messages

You have one or more loan(s) in past due status which requires immediate attention. You may initiate a payment by selecting the Pay my loan link on the left. If you are unable to make a payment, please visit the Information Center to determine what options may be available to you under the regulations that govern your loan(s).

E-Pay \$1,348.25

The E-Pay amount indicates the total amount due on all of a borrower's loans. Clicking on this icon will take the borrower directly to the E-Pay page. This will only appear when a borrower has an amount due.

Scroll Backwards Arrow

View Statement link

Figure 6-2. Account Detail Page

View Statement

If an account is enrolled in **E-Bill**, then a **View Statement** link will display next to the corresponding account. When the **View Statement link** is selected, the **E-Bill Statement** page displays.

General Information (Monetary Fields)

Past Due The past due amount is displayed. This amount is displayed at the loan level and a total amount due is displayed at the account level.

Current Due The current due amount is displayed. The amount is displayed at the loan level and a total line is provided at the account level.

Fees Due The fees that are due on the loan are displayed. Fees can include collection fees, other costs, and late charges. This amount is displayed at the loan level and a total line is provided at the account level.

Total Due The total due includes the Past Due, Current Due, and Fees Due. This amount is displayed at the loan level and a total line is provided at the account level.

Due Date The due date of the loan is displayed. This date can vary depending on certain loan conditions such as loan status. Please refer to the table below for explanation.

Loan Condition	Due Date
If status is less than 80 and not equal to 41 and both Current Due and Past Due = 0, then	Due Date = Next Due date as shown on LN1.
If status is less than 80 and not equal to 41 and Past Due is less than or equal to 0 and Current Due is greater than 0, then	Due Date is displayed as shown on HOSB. Once the loan ages into past due (49 and 59), it will display as Now .
If status equals 41, then	Due Date = current Next Due which appears on LN1.
If status is 5X (except 59), then	Due Date = Next Due date as shown on LN1.

Billing Address

This section displays the borrower's billing address for an account when the billing address is different from the home address. If the billing address for the account is the same as the home address, the words "Same as Home" appear in this section.

Financial Information

This section displays the following information about the borrower's loan(s):

Loan Amount Total loan amount (cumulative principal + cumulative principal capitalized) for all loans within the consolidation.

Loan Balance Total loan balance is the amount remaining to be paid (principal and capitalized) for all loans within the consolidation.

Interest Accrued The total amount of interest accrued (repayment, non-repayment, hardship, cap interest, postponed, and deferred) for all loans within the consolidation.

Interest Rate The interest rate for all loans within the consolidation. If the interest rate is not the same for all loans, the interest rate displays as “Various.” The interest rate for each loan will be displayed on the Loan Details page (see page 6-1).

Billing Information This section displays additional information about the borrower’s loan(s).

Last Pay Date The date that the last payment was received. If this date is not the same for all loans within the consolidation, the last payment date for the loan within the consolidation displays. (For example, one loan within a consolidation was paid on 01/12/04, and the other loan was paid on 1/25/04. **The Last Payment Date** displayed in this field would be 1/25/04).

Last Payment Amount The dollar amount of the last payment. If the **Last Payment Date** is not the same for all loans within the consolidation, this amount would reflect the payment for the last payment date within the consolidation. (For example, one loan within a consolidation has a last payment date of 01/12/04 and a payment of \$115.00, was made. The other loan has a last payment date of 1/25/04 and a payment of \$315.00 was made. The **Last Payment Amount** shown in this field would be \$315.00).

Billing Frequency The billing frequency for the consolidation. If the billing frequency is not the same for all loans within the consolidation, then the billing frequency displays as “Various.” The billing frequency for each loan is displayed on the **Loan Details** page (See page 6-6).

Billing Type The way that the borrower receives or pays bills (coupon, statement, E-Bill or ACH). If the **Type** is not the same for all loans within the consolidation, this field displays as “Various.” The type for each loan is displayed on the Loan Details page (See page 6-6).

Interest Information

This section displays the amount of interest that the borrower paid on his or her student loans. This information is important for tax purposes. Please see the **Information Center** for more information about student loan interest and taxes.

2004 Interest Paid The amount of interest paid (calendar year interest paid and calendar year capitalized balance paid) during the current year is displayed. Negatives amounts do not display.

2003 Interest Paid The amount of interest paid during the prior year. Negative amounts do not display.

Special Messages

Special messages concerning specific loans are displayed in this section. For example, messages are displayed if a loan is 75 or more days past due or if a loan is in collections. Totals and monetary information for loans that are in collections or closed do not display.

Loan Details

This page displays loan information at the 'loan' level (program/loan/sequence) and appears when borrowers click on the number for the loan that they want to view from the previously viewed **View My Accounts** or **Account Details** page.

If a borrower has multiple accounts, each account displays on a separate screen. A page forward and backward arrow appears in the left-hand corner below the **[LOGOUT]** link to facilitate scrolling between accounts. The screen pictured below does not show a page backward or forward arrow.

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View my accounts

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown, NC 27107

Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

Loan Details

General Information

Account Number:	00001-245454511-02	Loan Type:	Nursing
Loan Number:	00002-535609215-01	Loan Status:	Past Due
Billing Frequency:	Monthly	Billing Type:	E-Bill
School Name:	A M S Sample College N D S L	Interest Rate:	3.000%
		Interest Rate Type:	Fixed

Loan Amount:	\$2,500.00	Past Due:	\$325.84	Payoff Date:	04/14/2004
Loan Balance:	\$1,435.37	Current Due:	\$24.36	Payoff Amount:	\$1,839.78
Interest Accrued:	\$306.41	Fees Due:	\$98.00	Calculate Future Payoff	
Due Date:	NOW	Total:	\$448.20		

Special Billing Amount:	\$0.00	Special Billing End Date:	
Principal Cancelled:	\$750.00	Principal Paid:	\$314.63
Collection Agency:			

History

Last Payment Amount:	\$23.89	Last Deferment Type:	Administrative	Last Cancellation Type:	Cancellation Type N3
Last Payment Date:	09/11/1984	Last Deferment End:	03/02/2004	Last Cancellation End:	11/30/1983

[More..](#) [More..](#) [More..](#) ← "More" link

Special Messages

This loan is in past due status which requires immediate attention. You may initiate a payment by selecting the Pay my loan link on the left. If you are unable to make a payment, please visit the Information Center to determine what options may be available to you under the regulations that govern your loan.

CAMPUS PARTNERS

Figure 6-3. Loan Details Page

Updateable Fields

None

General Information

Account Number	Displays the Borrower's account number. Clicking on the underlined Account Number will take you to the Account details page
Loan Number	Displays the Program/Loan/Sequence number
Billing Frequency*	Displays as Annually, Bimonthly, Monthly, Quarterly, or Semi Annually
School Name	Displays the Lender Name (T11)
Loan Type	Displays the type of loan (Perkins, Nursing, Health Professions, Institutional, or Alternative)
Loan Status	Displays the status of the loan

10 and 11 = Enrolled
 19 = Enrolled-Past Due
 20 and 21 = Grace
 29 = Grace-Past Due
 40 = Current
 41 = Special Billing
 48 = Special Billing-Past Due
 49 = Past Due
 50 = Deferred
 51 = Post Deferment Grace
 52 = Hardship Deferment
 59 = Deferred-Past Due
 60 = Postponement

61 = Cancellation
 80, 85, 90, 94 and 95 = Closed
 81 and Loan Type equal to 'I' = Default Claim
 81 and Loan Type not equal to 'I' = Referred to DOE
 82 = Assigned to DOE
 83 = Litigation
 84 and 86 = Pending Bankruptcy
 91 = Disability Cancellation
 92 = Bankruptcy Cancellation
 93 = Accepted by DOE, or
 96 = Death Cancellation

Billing Type*	Displays whether the borrower pays via Statement, Coupon, E-Bill, or AutoDraft
Interest Rate*	Display the current interest rate on the loan
Interest Rate Type*	Displays whether the interest rate is Fixed or Variable

Monetary Fields

Loan Amount	Cumulative Amount Advanced + Cumulative Cap Principal
--------------------	---

Loan Balance*	Principal Balance + Capitalized Balance Loan
Interest Accrued*	The sum of Outstanding Interest Accrued Loan + Outstanding Non-repay Interest Accrued Loan + Postponed Interest Accrued Loan + Hardship Deferment Interest Accrued + Billed Interest Due Loan + Billed Interest Past Due Loan + Deferment Interest To Be Capitalized Loan + Capitalized Interest Loan
Past Due*	The past due amount for the specific loan is displayed.
Current Due*	The current due amount for the specific loan is displayed
Fees Due*	The fees that are due on the loan are displayed. Fees can include collection fees, other costs, and late charges.
Payoff Date*	Current System III effective date
Payoff Amount*	Payoff amount as of current effective date on System III.
Total*	Past Due + Current Due + Fees Due
Due Date	The due date of the loan is displayed. This date can vary depending on certain loan conditions such as loan status. Please refer to the table below for explanation.

Loan Condition	Due Date
If status is less than 80 and not equal to 41 and both Current Due and Past Due = 0, then	Due Date = Next Due date as shown on LN1.
If status is less than 80 and not equal to 41 and Past Due is less than or equal to 0 and Current Due is greater than 0, then	Due Date is displayed as shown on HOSB. Once the loan ages into past due (49 and 59), it will display as Now .
If status equals 41, then	Due Date = current Next Due which appears on LN1.
If status is 5X (except 59), then	Due Date = Next Due date as shown on LN1.

Miscellaneous Section*

Special Billing Amount*	Amount billed to the borrower at the interval dictated by the special billing frequency during the special billing period. (From LN4)
Special Billing End Date	Last bill affected by special billing
Principal Cancelled* **	Cumulative Principal Cancelled on the loan (From LN4)
Principal Paid* **	Cumulative Principal Paid (From LN1)

Collection Agency* Collection Agency handling collection efforts on the loan
(From T14)

History Section

Last Payment Amount Amount of the last payment made on the loan.

Last Payment Date Date of the last payment made on the loan.

More Choosing “More” will take you to the Loan Payment History page

Last Deferment Type Type of the last deferment processed on the loan. (Example: In-School, Unemployment, Working Mother, etc.)

Last Deferment End Date of the last deferment processed on the loan.

More Choosing on “More” will take you to the Loan Deferment History page

Last Cancellation Type** Type of the last cancellation processed on the loan. (Example: Teaching-Handicapped or Low Income, Volunteer Service, Nurse/Medical Tech, etc.)

Last Cancellation End** Date of the last cancellation processed on the loan.

More Choosing “More” will take you to the Loan Cancellation History page (see page).

Special Messages

Special messages concerning specific loans are displayed in this section. For example, messages display if a loan is 75 or more days past due, in collections, special billing, or is an Alternative loan in collections.

Notes

*Indicates the field displays N/A for closed loans or that are placed with a collection agency.

‘Closed loans’ consist of the following:

Closed (SIII status = 80, 85, 90, 94, and 95)

Litigation (SIII status = 83)

Disability Cancellation (SIII status = 91)

Accepted by DOE (SIII status = 93)

Default Claim (SIII status = 81)

Pending Bankruptcy (SIII status = 84 & 86)

Bankruptcy Cancellation (SIII status = 92)

Death Cancellation (SIII status = 96)

**** Indicates this field does not display for Alternative loans**

Loan Payment History

This page displays the borrower's payment history at the loan level (program/loan/sequence). The **Loan Payment History** screen displays when the **More** link, which is located under the **Last Payment Date** column on the **Loan Details** page (Figure 6-2, page 6-6) is selected.

The screenshot shows the mycampusloan.com interface. On the left is a navigation menu with links like E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. The main content area is titled 'View my accounts' and shows the user's name 'Sanders, Sally Sue' with a 'LOGOUT' link. Below this is the 'Home Address' and a red warning box stating: 'Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW!]'. The 'Loan Payment History' section includes a 'General Information' table with fields for Account Number, Loan Number, School, and Loan Status. Below this is a payment history table with columns for 'Payment Date' and 'Payment Amount'.

General Information	
Account Number:	<u>00001-245454511-03</u> School: A M S-Sample Univ N D S L
Loan Number:	<u>00001-245454511-17</u> Loan Status: Past Due

Payment Date	Payment Amount
03/18/1999	\$100.00

Figure 6-4. Loan Payment History Page

General Information

Account Number Displays the Borrower's account number. Clicking on the underlined Account Number will take you to the Account Details page (see page 6-6)

Loan Number Displays the Program/Loan/Sequence number. Clicking on the underlined Account Number will take you to the Account Details page (see page 6-6)

Billing Frequency* Displays as Annually, Bimonthly, Monthly, Quarterly, or Semi Annually

School Name Displays the Lender Name (T11)

Loan Type Displays the type of loan (Perkins, Nursing, Health Professions, Institutional, or Alternative)

Loan Status Displays the status of the loan

10 and 11 = Enrolled	61 = Cancellation
19 = Enrolled-Past Due	80, 85, 90, 94 and 95 = Closed
20 and 21 = Grace	81 and Loan Type equal to 'I' = Default Claim
29 = Grace-Past Due	81 and Loan Type not equal to 'I' = Referred to DOE
40 = Current	82 = Assigned to DOE
41 = Special Billing	83 = Litigation
48 = Special Billing-Past Due	84 and 86 = Pending Bankruptcy
49 = Past Due	91 = Disability Cancellation
50 = Deferred	92 = Bankruptcy Cancellation
51 = Post Deferment Grace	93 = Accepted by DOE, or
52 = Hardship Deferment	96 = Death Cancellation
59 = Deferred-Past Due	
60 = Postponement	

Payment Date List of dates that payments were received.

Payment Amount List of amounts paid on each payment date listed.

Notes

The following message appears when loans have pre-conversion payments. **“Payments granted prior to the date Campus Partners began servicing your loan(s) are not shown.”** This message appears below the borrower address on the **Loan Payment History** page.

If loan status equals “82” (Assigned to DOE) or “93” (Accepted by DOE), then historical information about the loan does not display, and the following message appears below the borrower address on the **Loan Payment History** page: **“Please contact our office regarding your request.”**

If System III **Paid Out Reason Code** equals **“P5,”** historical information does not display and the following message appears below the borrower address on the **Loan Payment History** page: **“Please contact our office regarding your request.”**

Loan Deferment History

This page displays the borrower's payment history at the loan level (program/loan/sequence). The **Loan Payment History** screen displays when the **More** link, which is located under the **Last Payment Date** column on the **Loan Details** page (Figure 6-2, page 6-6), is selected.

The screenshot shows the mycampusloan.com interface. The user is logged in as Sanders, Sally Sue. A warning message states: "Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]". Below this, a message says: "Deferments granted prior to the date Campus Partners began servicing your loan(s) are not shown." The main section is titled "Loan Deferment History" and contains a "General Information" table with account and loan details, and a "Deferment History" table with columns for Deferment Type, Begin Date, and End Date.

General Information		
Account Number:	<u>00001-2454545-11-02</u>	School: A M S Sample College N D S L
Loan Number:	<u>00002-5356092-15-01</u>	Loan Status: Past Due

Deferment Type	Begin Date	End Date
Administrative	06/03/2000	03/02/2004
Administrative	06/03/1995	06/02/2000
Administrative	06/03/1990	06/02/1995
Administrative	06/03/1988	06/02/1990
In-School	06/03/1988	06/02/1988

Figure 6-5. Loan Deferment History Page

General Information

Account Number Displays the Borrower's account number. Clicking on the underlined Account Number will take you to the Account details page (see page 6-3)

Loan Number Displays the Program/Loan/Sequence number. Choosing the underlined Program/Sequence number will take you to the Loan Details page (see page 6-6)

School Name Displays the Lender Name (From T11)

Loan Status Displays the status of the loan

10 and 11 = Enrolled	61 = Cancellation
19 = Enrolled-Past Due	80, 85, 90, 94 and 95 = Closed
20 and 21 = Grace	81 and Loan Type equal to 'I' = Default Claim
29 = Grace-Past Due	81 and Loan Type not equal to 'I' = Referred to DOE
40 = Current	82 = Assigned to DOE
41 = Special Billing	83 = Litigation
48 = Special Billing-Past Due	84 and 86 = Pending Bankruptcy
49 = Past Due	91 = Disability Cancellation
50 = Deferred	92 = Bankruptcy Cancellation
51 = Post Deferment Grace	93 = Accepted by DOE, or
52 = Hardship Deferment	96 = Death Cancellation
59 = Deferred-Past Due	
60 = Postponement	

Deferment Type Please refer to the table below.

System III Deferment Type Code	S3I Display Translation
A	Military
B or D	Temporary Total Disability
C	U.S. Public Health Service
E or I	Internship/Residency
G or S	In-School
H	Hardship
K	Economic Hardship
L	Parental Leave
M	Forbearance
N	Volunteer Service
O	NOAA Corps
P	Peace Corps
Q or Y	Administrative
T or R	Residency
U	Unemployment
V	VISTA
W	Working Mother
X	In-School
Z	Pending Service Cancellation

Begin Date The date each deferment listed started.

End Date The date each deferment listed ended.

Notes

Loans that have pre-conversion deferments display the following message: **“Deferments granted prior to the date Campus Partners began servicing your loan(s) are not shown.”**
This message displays below the borrower address field on the **Loan Deferment History** page.

If loan status equals “82” (Assigned to DOE) or “93” (Accepted by DOE), historical information does not display. The following message appears below the borrower address on the **Loan Deferment History** page: **“Please contact our office regarding your request.”**

If System III **Paid Out Reason Code** equals **“P5,”** historical information does not display and the following message appears below the borrower address on the **Loan Payment History** page: **“Please contact our office regarding your request.”**

Loan Cancellation History

This page displays cancellation history at the loan level (program/loan/sequence). The **Loan Cancellation History** page appears when the **More** link, which is located under the **Last Cancellation End** column on the **Loan Details** (Figure 6-2, page 6-6) page, is selected.

The screenshot shows the mycampusloan.com website. The user is logged in as Sanders, Sally Sue. A warning message states: "Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW!]" The page title is "Loan Cancellation History". Under "General Information", the Account Number is 00001-245454511-04, Loan Number is 00001-245454511-10, School is A M S-Sample Univ N D S L, and Loan Status is Past Due. A table shows the cancellation history:

Cancellation Type	Begin Date	End Date	Cancelled Amount
Teaching-Handicapped Or Low Income	03/02/2003	03/01/2004	\$75.00

Figure 6-6. Loan Cancellation History Page

General Information

- Account Number** Displays the Borrower's account number. Clicking on the underlined Account Number will take you to the Account Details page (see page 6-3)
- Loan Number** Displays the Program/Loan/Sequence number. Choosing the underlined Program/Sequence number will take you to the Loan Details page (see page 6-6)
- School Name** Displays the Lender Name (From T11)

Loan Status Displays the status of the loan

10 and 11 = Enrolled	61 = Cancellation
19 = Enrolled-Past Due	80, 85, 90, 94 and 95 = Closed
20 and 21 = Grace	81 and Loan Type equal to 'I' = Default Claim
29 = Grace-Past Due	81 and Loan Type not equal to 'I' = Referred to DOE
40 = Current	82 = Assigned to DOE
41 = Special Billing	83 = Litigation
48 = Special Billing-Past Due	84 and 86 = Pending Bankruptcy
49 = Past Due	91 = Disability Cancellation
50 = Deferred	92 = Bankruptcy Cancellation
51 = Post Deferment Grace	93 = Accepted by DOE, or
52 = Hardship Deferment	96 = Death Cancellation
59 = Deferred-Past Due	
60 = Postponement	

Cancellation Type Please refer to the table below.

System III Cancellation Type Code	S3I Display Translation
T1	Teaching
F1 or T3 or F3 or 23 or 33	Teaching-Handicapped or Low Income
M2 or M3	Military Service
P3	Headstart
L4	Law Enforcement
V4	Volunteer Service
S4	Teaching-Shortage or Expertise Field
H4	Nurse/Medical Tech
R4	Teaching-High Risk Children
SP and ST	Provisional
E0	Disability Cancellation
D0	Death Cancellation
Q or Y	Administrative

Begin Date The date each cancellation listed started. (period date)

End Date The date each cancellation listed ended. (period date)

Cancelled Amount Amount of principal cancelled for the cancellation listed

Notes

Loans that have pre-conversion cancellations display the following message: **“Cancellations granted prior to the date Campus Partners began servicing your loan(s) are not shown.”** This message appears below the borrower address field on the **Loan Cancellation History** page.

If loan status equals “82” (Assigned to DOE) or “93” (Accepted by DOE), historical information does not appear. The borrower will see the following message instead: **“Please contact our office regarding your request.”** This message appears below the borrower address on the **Loan Cancellation History** page.

Updateable Fields

None

View Collection Agency Information

One of the loans on the page illustrated below has been placed with a collection agency. Limited information is displayed for the loan, because collection agencies may have accelerated the loan (demanded the full amount of the loan be paid) and may have added collection costs to the amount due. The total due is determined by the collection agency and not by Campus Partners. The borrower must contact the collection agency to determine the amount due.

From the **Loan Details** screen, the borrower can click on the collection agency name to obtain contact information about the agency.

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown NC 27107 0000

Loan Details

General Information

Account Number:	00001-245454511-01	Loan Type:	Perkins
Loan Number:	00001-245454511-10	Loan Status:	Current
Billing Frequency:	N/A	Billing Type:	N/A
School Name:	Ams-Sample College NdsI	Interest Rate:	N/A

Loan Amount:	\$500.00	Past Due:	N/A	Payoff Date:	N/A
Loan Balance:	N/A	Current Due:	N/A	Payoff Amount:	N/A
Interest Accrued:	N/A	Fees Due:	N/A		
Due Date:	N/A	Total:	N/A		

Special Billing Amount: N/A Special Billing End Date: N/A

Principal Cancelled: N/A Principal Paid: N/A

Collection Agency: [Sample Collection Agency](#)

Click on the Collection Agency link to obtain contact information

Figure 6-7. Example of Loan Details Page with a Loan in Collections

Contact information for the collection agency appears below. Information about the collection agency comes from the T14 screen on System III.

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown NC 27107 0000

General Information

Account Number:	00001-245454511-01	School:	Ams-Sample College NdsI
Loan Number:	00001-245454511-10	Loan Status:	Current

Collection Agency Information

Sample Collection Agency
1 Collection Ave
Suite 101
Winston-Salem Nc 27102 9001
(336)111-2222

Figure 6-8. View Collection Agency Information Page

Calculate Future Payoff

The **Calculate Payoff** screen allows the borrower to project a payoff amount from 1-90 days in the future. Clicking on the **Calculate Future Payoff** button on the **Loan Details** page launches this page. The **Calculate Future Payoff** link is located in the middle of the Loans Details page illustrated below.

The screenshot shows the mycampusloan.com interface. The left sidebar contains navigation links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. The main content area is titled 'View my accounts' and shows the user's name 'Sanders, Sally Sue' with a 'LOGOUT' link. Below this is a warning message: 'Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]'. The 'Loan Details' section includes a 'General Information' table with fields like Account Number, Loan Number, Billing Frequency, School Name, Loan Type, Loan Status, Billing Type, Interest Rate, and Interest Rate Type. Below this is a table with financial details: Loan Amount (\$2,500.00), Past Due (\$325.84), Payoff Date (04/14/2004), Loan Balance (\$1,435.37), Current Due (\$24.36), Payoff Amount (\$1,839.78), Interest Accrued (\$306.41), Fees Due (\$98.00), and a 'Calculate Future Payoff' link. The 'Due Date' is listed as 'NOW' and the 'Total' is '\$448.20'. A box on the right with an arrow points to the 'Calculate Future Payoff' link, labeled 'Calculate future Payoff Link'. The 'History' section shows a table of payment and cancellation events. The 'Special Messages' section contains a notice about the loan's past due status.

General Information	
Account Number:	00001:245454511-02
Loan Number:	00002:535609215-01
Billing Frequency:	Monthly
School Name:	A M S Sample College N D S L
Loan Type:	Nursing
Loan Status:	Past Due
Billing Type:	E-Bill
Interest Rate:	3.000%
Interest Rate Type:	Fixed

Financial Details			
Loan Amount:	\$2,500.00	Past Due:	\$325.84
Loan Balance:	\$1,435.37	Current Due:	\$24.36
Interest Accrued:	\$306.41	Fees Due:	\$98.00
Due Date:	NOW	Total:	\$448.20
Payoff Date:	04/14/2004	Payoff Amount:	\$1,839.78

[Calculate Future Payoff](#)

Figure 7-1. Loan Details Screen with Calculate Future Payoff link noted

When **Calculate Future Payoff** is selected, the following page appears. From this drop-down box, borrowers can choose a day (from 1 to 90 days in the future) for which they want to calculate a payoff amount. After choosing a day, the borrower must select the **Calculate** button

The screenshot shows the mycampusloan.com website. The header includes the logo and navigation links: Mission Statement, About Us, and Contact Us. A sidebar on the left contains various service links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below these links is a balance of \$1,348.25 and an E-Pay button. The main content area is titled 'View my accounts' and shows the user's name, Sanders, Sally Sue, and a home address: 456 Potofgold Drive, Anytown, NC 27107. A red warning box states: 'Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]'. Below this is the 'Payoff Calculator' section, which includes instructions and a form with a 'Pick a Payoff Day' dropdown menu and a 'Calculate' button.

Figure 7-2. Payment Calculator

Updateable Fields

This close-up shows the 'Payoff Projection' section of the calculator. It features a label 'Payoff Projection:', a dropdown menu with the text 'Pick a Payoff Day', and an orange 'Calculate' button below it.

Pick a Payoff Day

From this drop-down box, borrowers can choose a day (from 1 to 90 days in the future) for which they want to calculate a payoff amount. After choosing a day, the borrower must select the **Calculate** button.

Loan Payoff Projection Page

After the **Calculate** button is selected, the following page appears. The page displays the Loan Payoff Projection Date based on the number of days the borrower selected from the previous page. (See Figure 7-2 on the previous page.)

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View my accounts

Sanders, Sally Sue [LOGOUT]

Home Address: 456 Potofofo Drive Anytown NC 27107

Warning: Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]

Loan Payoff Projection - 04/24/2004

This projected payoff amount is calculated by adding anticipated daily interest to your current payoff amount. The amount does not include potential late fees or other costs that may be added to your current payoff amount. This amount is subject to change if you have a variable interest rate or if any other adjustments are made to your loan(s).

Calculate payoff: days from today [Refresh]

Lender	Balance	Interest Rate	Daily Rate	Projected Payoff Amount
Account 00001-245454511-02 00002-535609215-01 A M S Sample College N D S L	\$1,435.37	3.000%	.118	\$1,840.96
Account 00001-245454511-03 00001-245454511-17 A M S-Sample Univ N D S L	\$500.00	5.000%	.0685	\$833.08
Account 00001-245454511-04 00001-245454511-10 A M S-Sample Univ N D S L	\$425.00	3.000%	.0349	\$426.87

E-Bill
Pay my loan
AutoDraft
View my accounts
Update my profile
Borrower services
Products and services
Downloadable forms
Information center

\$1,348.25
E-Pay

CAMPUS PARTNERS

Figure 7-3. Projected Payoff Amount Displayed

The following message displays for all borrowers who project a future payoff amount.

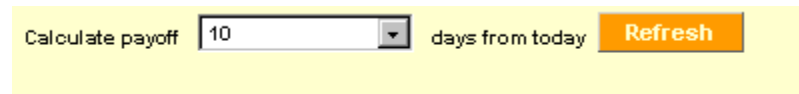
This projected payoff amount is calculated by adding anticipated daily interest to your current payoff amount. The amount does not include potential late fees or other costs that may be added to your current payoff amount. This amount is subject to change if you have a variable interest rate or if any other adjustments are made to your loans.

The next message will only be displayed if the borrower has one or more loans that are accruing interest at the time of the payoff calculation.

You have one or more loans in a status that does not accrue interest. The projected payoff amount for any loan that does not accrue interest is the same as the current

payoff amount. If a loan enters a status in which interest begins to accrue before your projected payoff date, you will be responsible for paying this newly accrued interest. You will also be responsible for any fees or costs your lender may assess to your loan(s).

Updateable Fields



Calculate payoff 10 days from today Refresh

Calculate Payoff

The borrower can change the number of days for payoff calculation by selecting a number from the drop-down box and clicking the **Refresh** button. A new payoff calculation projection, based on the new day chosen, then displays.

Notes

Loans in the following statuses are blocked from calculating a future payoff amount.

In Collection (SIII status 49C)

Closed (SIII status 80, 85, 90, 94, & 95)

Default Claim (SIII status 81)

Litigation (SIII status 83)

Assigned/Accepted by DOE
(SIII status 82 & 93)

Death Cancellation (SIII status 96)

Pending Bankruptcy (SIII status 84 & 86)

Disability Cancellation (SIII status 91)

Bankruptcy Cancellation (SIII status 92)

If a borrower has loans that are blocked from calculating a future payoff amount, in addition to loans on which the option is still available, the borrower can still access the **Projected Payoff Calculator** for the loans that are not blocked. Access to the **Projected Payoff Calculator** for the unblocked loans is available through the **Loan Details** pages for these unblocked loans. The blocked loans have a message beside them indicating why pay off information is not available for them.

Loans in Collections

In the example in Figure 7-4, the first loan is listed as “In Collection,” and a **Projected Payoff Amount** does not appear for this loan. For more information on viewing collection agency contact information, please see page 6-18.

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View my accounts

Sanders, Sally Sue [LOGOUT]

Home Address: 4506 Potofgold Drive Anytown NC 27107

Account Details

General Information

00001-245454511-04	Campus Partners-Sample College	Past Due	Current Due	Fees Due	Total Due	Due Date
00001-245454511-10	In Collection					

Billing Address **Financial Information** **Billing Information**

Same as Home Address	Loan Amount:	N/A	Last Pay Date:	
Create a Billing Address	Loan Balance:	N/A	Last Pay Amount:	\$0.00
	Interest Accrued:	N/A	Billing Frequency:	N/A
	Interest Rate:	N/A	Billing Type:	N/A

Interest Information

2004 Interest Paid:	\$00.00
2003 Interest Paid:	\$00.00

Loan in Collections Notation. No payoff information is available

Figure 7-4. Loan Payoff Projection Page with a Loan in Collections Noted.

This page is intentionally blank.

Pay My Loan/E-Pay

By clicking on the **Pay My Loan** navigational link, borrowers are linked to the page shown below. Here they can submit a one-time ACH draft (electronic payment) or charge the loan payment to their credit card. By keying in a payment amount and selecting **Next**, the user can start this process.

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Manage your education loans from anywhere!

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)
Home Address: PO Box 2901 Winston Salem NC 27102

Pay My Loan

You have several options using our E-Pay service. You may:

- Pay by using your checking/savings account or by a credit card*. Payments made with a credit card are processed through a third party billing service and may be charged a service fee.
- Pay the amount reflected in the "payment amount" field
- Pay your loan in full by entering the "E-Pay Payoff Amount" in the "payment amount" field
- Enter the amount you wish to pay in the "payment amount" field

If you wish to pay **future installments**, please click the "**future installments**" box. You must pay the amount reflected in the "payment amount" field plus your regularly scheduled payment amount. Partial payments of future installments do not advance the due date or reduce the amount due on the installment.

Account	Lender Name	Amount Due	E-Pay Payoff Amount	Payment Amount	Future Installment
Account 00006-801727973-04					
Loan 00006-888020090-01	Demo University	\$798.50	\$75,667.80	<input type="text" value="798.50"/>	<input type="checkbox"/>
Loan 00009-888020090-01	Demo University	\$36.53	\$3,218.41	<input type="text" value="36.53"/>	
Account 00006-801727973-05					
Loan 00007-888020090-01	Demo University	\$16.91	\$1,507.20	<input type="text" value="16.91"/>	<input type="checkbox"/>
Loan 00008-888020090-01	Demo University	\$22.22	\$2,009.59	<input type="text" value="22.22"/>	

*Some schools or lenders do not allow payment by credit card. Your available options will be displayed in the **Payment Method** window.

Figure 8-1. Pay My Loan Page

Message

"You have several options using our E-Pay service. You may:

- Pay by using your checking/savings account or by a credit card*. Payments made with a credit card are processed through a third party billing service and may be charged a service fee.*
- Pay the amount reflected in the "payment amount" field.*
- Pay your loan in full by entering the "E-Pay Payoff Amount" in the "payment amount" field.*
- Enter the amount you wish to pay in the "payment amount" field*

If you wish to pay future installments, please click the "future installments" box. You must pay the amount reflected in the "payment amount" field plus your regularly scheduled payment amount. Partial payments of future installments do not advance the due date or reduce the amount due on the installment."

*"*Some schools or lenders do not allow payment by credit card. Your available options will be displayed in the Payment Method window."*

Notes

Loans with a status higher than "79" are not eligible for **E-Pay** and are not shown. If one account has loans with statuses both above and below 79, then only the loans with a status under 79 will appear.

Borrowers with loans in collections can request an **E-Pay** transaction. If loans are assigned the collection agency numbers, "90876" or "91148," the **Amount Due** and **Payment Amount** will display. If the loans have any other collection agency numbers, the **Amount Due** and the **Payment Amount** displays as "N/A."

Static Fields

Account

Account numbers and all of the loans associated with the account are displayed here.

Lender Name

The lender name for each loan appears here. The Lender Name is the same as the name on the T11.

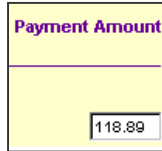
Amount Due

The current and past due amounts owed on the loan display here. If the loan is in a 41 or 48 status, the amount shown is the special billing amount due. (This is the same amount that is displayed on the MAIN screen). The Amount Due field for loans placed with a collection agency displays as "N/A." Because the loan is with a collection agency, we do not have access to the amount due because that is set by the collection agency and includes collection costs and accelerated amounts. However, borrowers with loans in collection can make a payment.

Payoff Amount

The payoff amount that displays here is the payoff amount for the loan as of the current System III post date.

Loans with a collection agency display a **Payoff Amount** as "N/A". Because the loan is with a collection agency, we do not have access to the payoff amount set by the collection agency. However, borrowers with loans in collection can make an e-payment.

Updateable FieldsA screenshot of a web form with a yellow background. At the top, the text "Payment Amount" is written in purple. Below this text is a horizontal line. Underneath the line is a small rectangular input box containing the number "118.89".**Payment Amount**

The Payment Amount field initially is populated with **Amount Due** total. This field is updateable, and borrowers can adjust their payment amount here.

A screenshot of a web form with a yellow background. At the top, the text "Future Installment" is written in purple. Below this text is a horizontal line. Underneath the line is a small, empty square checkbox.**Future Installments**

If the borrower would like to have their payment advanced, then they should click the Future Installment box.

Next

After the borrower decides on a payment amount or chooses to pay the amount displayed in the Payment Amount box, they should click the Next button, which launches the Financial Information page.

Pay My Loan (second screen)

After selecting the **Next** link from the first **Pay My Loan** page (Figure 8-1), the following page displays (Figure 8-2). From here, the borrower can select the payment method that they would like to use. The payment method choices depend on the options that have been selected by the borrower's lender.

- If the borrower's lender has chosen not to allow credit card payments as a method of payment, then the payment method displayed to the borrower will be checking or savings.
- If the borrower's lender has chosen to allow credit card payments and has elected to have the servicing fee for the payments passed back to the borrower, then the payment method displayed will be checking, savings, Master Card, and Discover.
- If the borrower's lender has chosen to allow credit card payments and has elected to pay the servicing fee for the payments, then the payment method displayed will be checking, savings, Master Card, Visa, and Discover.

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

We offer several different methods of making your payment. Please select a payment method for account(s) listed below. The payment methods listed have been approved by your lender.

Pay My Loan

Account/Loan#	Lender Name	Payment Amount	Payment Method
Account 00006-801727973-04			Checking
00006-888020090-01	Demo University	\$798.50	Checking
00009-888020090-01	Demo University	\$36.53	Savings
Total Payment Amount This Account:		\$835.03	Mastercard
Account 00006-801727973-05			Discover
00007-888020090-01	Demo University	\$16.91	Checking
00008-888020090-01	Demo University	\$22.22	
Total Payment Amount This Account:		\$39.13	

[Cancel](#) [Next>>](#)

Figure 8-2. Pay My Loan-Step Two Page

Updateable Fields

Payment Method

Checking

Checking

Savings

Mastercard

Discover

Checking

Payment Method

Borrowers must select a payment method before clicking the next button. Payment methods will vary depending on the lender.

Pay My Loan/E-Pay Financial Information Page

After selecting the **Next** link from the second **Pay My Loan** Page (Figure 8-2), the following page displays. From here, the borrower needs to enter the required information needed to process their request. The information will vary based on the payment method that was selected by the borrower.

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)
Home Address: PO Box 2901 Winston Salem, NC 27102

To make a payment, provide your account information below:

Pay My Loan

Account	Lender Name	Payment Amount	Payment Method
Account 00006-801727973-05	Demo University	\$39.13	Checking
Transit Routing Number <input type="text"/> Bank Account Number <input type="text"/>			
For help in determining transit and bank account numbers, click here to display a sample check and instructions.			
Account 00006-801727973-04	Demo University	\$868.08 (\$25.05 fee)	Mastercard
Name on Card <input type="text"/> CC No. <input type="text"/> ExpDate MM <input type="text"/> 01 <input type="text"/> YYYY 2006 <input type="text"/> CCVN <input type="text"/> What's this?			
The credit card verification number (CCVN) is a three digit number located on the back of your card.			
You are about to request an electronic payment using your credit card. By clicking the "Next" button below, you agree to the following: <ul style="list-style-type: none"> I authorize a charge to the above specified credit card. I understand that a servicing fee as printed above has been added to the above payment. The amounts in red indicated above, have been adjusted to reflect this service fee. The additional service fee will not be applied to the amount due on my loan. 			

[Next](#) [Cancel](#)

Figure 8-3. Pay My Loan-Step Three Page

Note:

- If the borrower selects pay with a one-time ACH draft from a checking or savings account, that account appears first.
- If the borrower selects the same payment method for multiple accounts, then the system will display each account individually. The borrower only has to enter the required information once to process the transaction.

Pay My Loan

Account	Lender Name	Payment Amount	Payment Method
Account 00006-801727973-04	Demo University	\$868.08 (\$25.05 fee)	Mastercard
Account 00006-801727973-05	Demo University	\$40.30 (\$1.17 fee)	Mastercard
Name on Card <input type="text"/> CC No. <input type="text"/> ExpDate MM <input type="text"/> 01 <input type="text"/> YYYY 2006 <input type="text"/> CCVN <input type="text"/> What's this?			
The credit card verification number (CCVN) is a three digit number located on the back of your card.			
You are about to request an electronic payment using your credit card. By clicking the "Next" button below, you agree to the following: <ul style="list-style-type: none"> I authorize a charge to the above specified credit card. I understand that a servicing fee as printed above has been added to the above payment. The amounts in red indicated above, have been adjusted to reflect this service fee. The additional service fee will not be applied to the amount due on my loan. 			

[Cancel](#) [Next>>](#)

Static Information

Account 00006-801727973-05

Account Number

The account number only displays for those loans eligible for AutoDraft enrollment or edit.

Demo University

Lender Name

The lender name that appears beside each eligible loan is derived from the T11 screen on System III.

\$39.13 Checking

\$860.08 (\$25.05
fee) Mastercard

Payment Amount

Displays the amount that will be drafted from the borrower's checking account or charged to the borrower's credit card. If the borrower has elected to have the payment charged to credit card and the lender has elected to have the borrower responsible for the service fee, then the payment amount that was previous entered in by the borrower will be increased to include the amount of the service fee.

Checking

Mastercard

Payment Method

Displays the method of payment that the borrower has chosen to use.

Message

If the borrower chooses to make a payment on their loan using a credit card, then one of the following special messages will be displayed at the bottom of the screen. When the borrower is charged the servicing fee and the payment amount has been increased by the fee amount then the following message will appear:

"You are about to request an electronic payment using your credit card. By clicking the "Next" button below, you agree to the following:

- I authorize a charge to the above-specified credit card.*
- I understand that a servicing fee as printed above has been added to the above payment.*
- The amounts in red indicated above, have been adjusted to reflect this service fee.*

The additional service fee will not be applied to the amount due on my loan."

If the lender has selected not to charge the servicing fee to the borrower but the lender will pay the fee then the following message will appear:

"You are about to request an electronic payment using your credit card. By clicking the "Next" button, you are authorizing a charge to the above specified credit card."

Updateable Fields

The updateable fields vary based on the payment method selected by the borrower.

If the borrower selects **checking or savings**, then the updateable fields are:

Transit Routing Number	<input type="text"/>
------------------------	----------------------

Transit Routing Number

Borrowers must enter the transit routing number for the account from which the payment will be drafted. The transit routing number must be a 9-digit number. In most cases, the transit routing number is the first nine digits in the lower left-hand corner of a check.

Bank Account Number	<input type="text"/>
---------------------	----------------------

Bank Account Number

The borrower should enter the bank account number for the account from which the payment should be drafted. The bank account number must be a minimum of 3 numbers and a maximum of 17-alpha/numeric characters. In most cases, the bank account number is the set of numbers that immediately follow the 9-digit transit routing number on a borrower's check.

For help in determining transit and bank account numbers, [click](#) here to display a sample check and instructions.

Find the Transit and Bank Account Number

If the borrower needs assistance in finding the transit and bank account number on their check, they can click on the above link and we will display the following example:

CAMPUS PARTNERS
Sample Check

Before starting an AutoDraft or E-Pay request, please locate a check from the account that you want to draft. Compare your check with the sample illustrated below if you cannot identify your transit routing number or bank account number.

Any Borrower 123 Any Street Anytown, NC 12345-1234		Date: 12/28/04	123
PAY TO THE ORDER OF		\$	
Anytown Bank		DOLLARS	**999999991111
FOR			
123456789-232323232-00123			

9-digit bank transit routing number bank account number check number: do not enter

Note: Most checks do not have an "Additional Transit Routing Number." This number usually appears on checks from credit unions. If you have an "Additional Transit Routing Number" on your check, please use it as your transit routing number when completing your financial information.

[X] Close

If the borrower selects **credit card**, then the updateable fields are:

A form field with a yellow background and a light blue border. It contains the text "Name on Card" followed by a white input box.

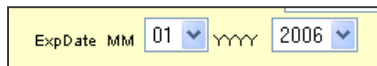
Name On Card

The cardholder's name needs to be entered as it appears on the card.

A form field with a yellow background and a light blue border. It contains the text "CC No." followed by a white input box.

CC No. (Credit Card Number)

The credit card number should be entered this blank field. The borrower is not required to enter in the dashes. This is a 16-digit field.

A form field with a yellow background and a light blue border. It contains the text "ExpDate MM" followed by a dropdown menu showing "01", a separator "YYY", and another dropdown menu showing "2006".

ExpDate (Expiration Date)

The borrower will need to provide us with the expiration date of the credit card by using the drop down boxes provided.

A form field with a yellow background and a light blue border. It contains the text "CCVN" followed by a white input box and a link that says "What's this?".

CCVN (Credit Card Verification Number)

The borrower needs to provide us with the Credit Card Verification Number (CCVN). The CCVN is a three or four digit number located on the credit card; however, at this time, we are accepting credit cards that use a three digit CCVN. If the borrower clicks on the "What's this?" link, the page to the right is displayed:

Note: If the borrower selects the **Cancel** button, the borrower is returned to the **Pay My Loan** page and sees a message that the transaction has been cancelled.

Credit Card Verification Number

The Credit Card Verification Number (CCVN) provides an additional level of online fraud protection. This number is located on your credit card and is generally three to four digits long. Many banks now require the verification code to be entered when processing credit card transactions. Others may charge a higher processing rate if a code is not entered. See the examples below for number placement on the cards we accept.



Discover
A three digit non-embossed number on the back of the card printed within the signature panel after the account number.



Mastercard
A three digit non-embossed number on the back of the card printed within the signature panel after the account number.



VISA
A three digit non-embossed number on the back of the card printed within the signature panel after the account number.

Pay My Loan/E-Pay Confirmation Page

This page allows borrowers to confirm the accuracy of the information that they entered on the two prior pages. After reviewing this information, the borrower should select the **Terms and Conditions** link in order to read them. If the borrower agrees to our **Terms and Conditions**, the acceptance box should be checked. Then, the borrower can select the **Cancel** or **Pay Now** button.

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Confirmation

Please verify the information listed below. Payments made from a checking or savings account can be updated up to the time the request is processed. Payments made with a credit card cannot be changed once the Pay Now button has been selected.

	Amount
Account # 00006-801727973-04	\$835.03 From Checking
Account # 00006-801727973-05	\$39.13 From Checking

☐ I accept the [Terms and Conditions](#)

☐ Remember my bank details.

Selecting this option will allow Campus Partners to retain your bank details for future visits to the Pay My Loans (E-Pay) area of our site. If you decline this option, you will be required to re-enter your banking information, each time you visit our site and want to submit, cancel, or change an E-Pay authorization. View [Campus Partners Privacy Policy](#).

[Cancel](#) [Pay Now](#)

OR

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Confirmation

Please verify the information listed below. Payments made from a checking or savings account can be updated up to the time the request is processed. Payments made with a credit card cannot be changed once the Pay Now button has been selected.

	Amount
Account # 00006-801727973-04	\$860.08 From Mastercard Amount includes Service Fee (\$25.05)
Account # 00006-801727973-05	\$39.13 From Checking

☒ I accept the [Terms and Conditions](#)

[Cancel](#) [Pay Now](#)

Figure 8-4.
Confirmation
Page

Message

*“Confirmation - Please verify the information listed below. Payments made from a checking or savings account can be updated up to the time the request is processed. **Payments made with a credit card cannot be changed once the Pay Now button has been selected.**”*

Static Information Displayed**Account Number**

The account numbers for the pending draft display here.

Amount

This is the amount of the pending draft or credit card charge. If the amount includes a service fee, then the amount will be displayed in red with the message "amount includes service fee" (display fee amount).

Account Type

Shows the type of account that will be used for the payment.

Updateable Fields

☐ I accept the [Terms and Conditions](#)

**CAMPUS PARTNERS
TERMS & CONDITIONS****Paying with Savings/Checking**

- I hereby authorize Campus Partners to deduct this one-time payment of my student loan(s) from my account specified at the Financial Institution named in this authorization. Campus Partners will consider this transaction as a pending payment until funds are secured from my Financial Institution.
- I understand that I must allow a minimum of two business days for the transaction to be completed and the payment to be reflected on my student loan account(s).
- I understand that this transaction will be transmitted to my Financial Institution identified as "Education".
- I understand that if Campus Partners is unable for any reason (including, but not limited to insufficient funds or inaccurate information provided by me) to secure funds from my account at the Financial Institution indicated, Campus Partners may undertake collection action including the application of returned check fees to the extent permitted by law.
- I understand that I may request termination of this one-time payment authorization only on the same business day that I submitted the authorization. Requests for termination must be directed to the Campus Partners Customer Support Center at 1-800-334-8609 during normal business hours.

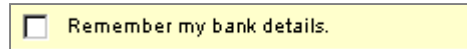
Paying with a Credit Card

- I hereby authorize Campus Partners, acting on behalf of my lending institution, to use a third party servicer to debit my credit card indicated for this transaction.
- I understand that I must allow three business days for Campus Partners to process this request. Completion of this payment transaction is contingent upon both the authorization of payment by my Credit Card Company and acceptance of my payment by the company I am paying.
- I have read, understand and agree to all Terms and Conditions during this credit card transaction.

Important Note: Should this transaction fail for any reason (including invalid account numbers, chargeback, etc.), I understand that additional penalties, fees, and interest may accrue. I understand that I should print a copy of the "Thank You" page and retain it for my records.

Terms and Conditions

Clicking the **Terms and Conditions** link prompts their display. To continue to submit a payment, borrowers must indicate that they accept these **Terms and Conditions** by checking the box located beside the acceptance statement. If the box is not checked, the **E-Pay** request will not process, and the screen does not change. A reminder to check the box also appears.

**Remember my bank details**

Selecting the box in front of the **Remember my Bank Details** statement prompts the storage of bank information entered while enrolling in **E-Pay**. Borrowers do not have to re-enter their bank account information when making future E-Payments or enrolled in AutoDraft if they check the **Remember my Bank Details** box. This option will only be displayed if the only payment method selected was checking or savings.

**Pay Now**

After the borrower confirms that information is accurate, they should select the **Pay Now** button, to finalize the payment. If information is incorrect, the borrower should use the back button to return to the **Financial Information** page. If System III detects that erroneous information has been entered, the **Financial Information** displays along with a message about the incorrect information. If all information is correct, then the **Thank You** page (Figure 8-5) appears.

**Cancel**

If the borrower changes his or her mind about making the payment, they should select **Cancel**.

Notes

- If the **Thank You** page does not display, the payment was not processed.
- If the borrower selects **Cancel**, the request will not be processed, and the **Pay My Loan** page appears.
- When the payment request is processed, the borrower's information on System III will be updated. History will be updated to indicate that the borrower has processed a payment or request. The **PREQ** screen will reflect the information that was entered by the borrower. The information will remain on the **PREQ** screen until the payment is processed.
- For credit card payments, when borrower clicks the Pay Now button, we send the vendor a pre-authorization and request for the payment. If the vendor does not approve the request, the borrower is returned to the Financial Information page with a message.
- One-time draft requests are held in a file and not transmitted until after the nightly post.

Pay My Loan/E-Pay –Thank You Page

The page re-caps payment information and thanks the borrower for choosing **E-Pay**. Information about payment processing and a link to our **AutoDraft** page also appears. By enrolling in **AutoDraft**, borrowers can have future payments automatically drafted from their accounts on an ongoing basis.



Figure 8-5. Thank You Page

Messages

*“Thank you! Your payment **request** has been received.”*

“You can request to have your loan payment automatically drafted from your checking or savings account on the payment due date by using our AutoDraft service.”

If the borrower made a one-time AutoDraft, then the following message will appear:

“Your one time draft from your checking or savings account will post to your loan(s) on the following business day with the effective date of the payment request. Online payments requested on the weekends or holidays will be processed the next business day and your payment will post the following day.”

If the borrower has requested a charge to a credit card then the following message will appear:

“Your request to charge your credit card has been submitted. Please allow at least three business days for us to process this request and apply your payment. During this time additional payments request cannot be processed.”

Static Information Displayed

Account Number

The account numbers for the pending draft display here.

Amount

This is the amount of the pending draft or credit card charge for the account.

Updateable Fields

None

Changing a Pending E-Pay or Telephone Payment Transaction

If a borrower has a pending **E-PAY** that is a one time AutoDraft, the pending payment amount is displayed with an **Update** link above it. To change or cancel the pending transaction, the borrower must select the **Update** link. If the pending E-Pay is a credit card charge, then an Update link will not be displayed and the transaction cannot be charged.

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Pay my loan

Demonstration, Barbara J [Logout](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Pay My Loan

If a box appears in the **Payment Amount** column, you do not have a pending payment for the loan(s) and a payment request can be created.

If an amount appears that is not in a box, you have a pending payment for the loan(s). A pending payment can be changed or cancelled by clicking on the word **Update** next to the payment amount. If a pending payment does not show the word **Update**, the pending request cannot be changed or cancelled.

Account	Lender Name	Amount Due	E-Pay/Payoff Amount	Payment Amount	Future Installment
Account 00006-801727973-04					
Loan 00006-888020090-01	Demo University	\$798.50	\$75,667.80	\$798.50	
Loan 00009-888020090-01	Demo University	\$36.53	\$3,218.41	\$36.53	
Account 00006-801727973-05					
Loan 00007-888020090-01	Demo University	\$16.91	\$1,507.20	\$16.91	Update
Loan 00008-888020090-01	Demo University	\$22.22	\$2,009.59	\$22.22	

*Some schools or lenders do not allow payment by credit card. Your available options will be displayed in the **Payment Method** window.

Amounts shown above may not reflect a service fee that was added for processing your credit card payment.

Click here to change or cancel a pending payment

Figure 8-6. Pay My Loan Page with Pending Transaction

Messages

“If a box appears in the Payment Amount column, you do not have a pending payment for the loan(s) and a payment request can be created.

If an amount appears that is not in a box, you have a pending payment for the loan(s). A pending payment can be changed or cancelled by clicking on the word Update next to the payment amount. If a pending payment does not show the word Update, the pending request cannot be changed or cancelled.”

*“*Some schools or lenders do not allow payment by credit card. Your available options will be displayed in the Payment Method window.”*

If the borrower has a pending credit card payment then the following additional message will appear.

“Amounts shown above may not reflect a service fee that was added for processing your credit card payment.”

Update (Change) a Pending Payment

After the borrower selects the **Update** link, the **Update My Loan Payment** page shown below appears.

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Pay my loan

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown NC 27107

Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

Update My Loan Payment

You may cancel the pending E-Pay draft by clicking the 'Cancel this payment' button. You may change the amount of the pending E-Pay draft by changing the amount displayed in the **Payment Amount** box and clicking 'Next'. If you need to change the banking information that you provided, please click 'Next'.

Account	Lender Name	Amount Due	Payoff Amount	Payment Amount
Account 00001-245454511-02				
Loan 00002-535609215-01	A M S Sample College N D S L	\$448.20	\$1,841.08	<input type="text" value="448.20"/>

[Cancel this payment](#) [Cancel](#) [Next>>](#)

Figure 8-7. Update My Payment Page

From here, borrowers have four choices. They can:

1. Change their payment amount by typing over the amount, and then select the **Next** button
2. Select the **Next** button and review the financial information
3. Select **Cancel this Payment** to stop the transaction
4. Select **Cancel** if they decide not to change their payment amount.

Message

The message that displays on the screen above reads:

*"You may cancel the pending E-Pay draft by clicking the **Cancel this Payment** button. You may change the amount of the pending E-Pay draft by changing the amount displayed in the **Payment Amount** box and clicking **Next**. If you need to change the banking information that you provided, please click **Next**."*

Update My Loan

After clicking the Next button on the Update My Loan Payment screen the borrower will be taken to the **Update My Loan** screen. On this screen the borrower could change the payment method to a different type on one time draft, but the borrower cannot switch from a draft to a credit card charge.

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Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)
Home Address: PO Box 2901 Winston Salem NC 27102

We offer several different methods of making your payment. Please select a payment method for account(s) listed below. The payment methods listed have been approved by your lender.

Update My Loan

Account/Loan#	Lender Name	Payment Amount	Payment Method
Account 00006-801727973-05			Checking
00007-888020090-01	Demo University	\$16.91	
00008-888020090-01	Demo University	\$22.22	
Total Payment Amount This Account:		\$39.13	

[Cancel](#) [Next>>](#)

[E-Bill](#)
[Pay my loan](#)
[AutoDraft](#)
[View my accounts](#)
[Update my profile](#)
[Borrower services](#)
[Products and services](#)
[Downloadable forms](#)
[Information center](#)

[\\$874.16](#)
[E-Pay](#)

CAMPUS PARTNERS

Figure 8-8. Update My Loan Page

From here the borrower selects a payment method and clicks the Next button.

Message

“We offer several different methods of making your payment. Please select a payment method for account(s) listed below. The payment methods listed have been approved by your lender.”

Selecting Next

If the borrower selects **Next**, whether or not the payment amount has been changed, the **Update My Loan Payment: Step 2** page displays. From here, the borrower can change banking information, if necessary.

Note: If the borrower has not requested that we save the banking information, then it will not be displayed and the borrower will need to re-key the information.

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Pay my loan

Demonstration, Barbara J [LOGOUT](#)

Home Address: PO Box 2901 Winston Salem, NC 27102

To make a payment, provide your account information below:

Update My Loan

Account	Lender Name	Payment Amount	Payment Method
Account 00006-801727973-05	Demo University	\$39.12	Checking

Transit Routing Number

Bank Account Number

For help in determining transit and bank account numbers, [click](#) here to display a sample check and instructions.

[Cancel](#) [Next>>](#)

Figure 8-9. Update My Loan Payment: Step 2

Confirmation Page

After the **Next** button is selected, the **Confirmation** page appears.

The screenshot shows the mycampusloan.com website interface. The header includes the site logo, navigation links (Mission Statement, About Us, Contact Us), and a 'Pay my loan' button. A left sidebar contains various service links like E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. The main content area is titled 'Confirmation' and displays user information for Barbara J. Demonstration, including her home address. It shows a confirmation message and a table with payment details: Account # 00006-801727973-05, Amount \$39.12, and Source From Checking. Below this, there are checkboxes for 'I accept the Terms and Conditions' and 'Remember my bank details', followed by a detailed explanation of the 'Remember my bank details' option. At the bottom, there are 'Cancel' and 'Pay Now' buttons, with an arrow pointing to the 'Pay Now' button.

mycampusloan.com
Manage your education loans from anywhere!

Mission Statement About Us Contact Us

Pay my loan

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Confirmation

Please verify the information listed below. Payments made from a checking or savings account can be updated up to the time the request is processed. Payments made with a credit card cannot be changed once the Pay Now button has been selected.

	Amount
Account # 00006-801727973-05	\$39.12 From Checking

☐ I accept the [Terms and Conditions](#)

☐ Remember my bank details.

Selecting this option will allow Campus Partners to retain your bank details for future visits to the Pay My Loans (E-Pay) area of our site. If you decline this option, you will be required to re-enter your banking information, each time you visit our site and want to submit, cancel, or change an E-Pay authorization. View [Campus Partners Privacy Policy](#).

Figure 8-10. Confirmation Page

If all the information is correct, the borrower should select the **Pay Now** button. The **Thank You** page pictured on the next page then appears.



Thank You Page

Figure 8-11. Thank You Page

Cancel Payment Confirmation

If the borrower selects **Cancel this Payment**, the page shown below displays. To confirm the payment cancellation, the borrower should select the **Submit** button.



Figure 8-12. Payment Cancellation Confirmation Page

Message

The following message appears on the page shown above:

“You have indicated you want to cancel the pending E-PAY draft authorization. This action will stop the transmission of the electronic debit to your bank account and no payment will be applied to your student loan. Any amounts now due on your account will remain due and payable. Complete this request by clicking the "Submit" button below. Click "Cancel" to terminate this action and return to the previous page.”

Thank You for Canceling Payment

If the borrower confirms that he or she wants to cancel the pending E-Pay transaction by selecting the **Submit** button, the following **Thank You** page appears.



Figure 8-13. Thank You for Canceling Payment Page

The following message appears on the **Thank You** page above:

“Your termination of this one-time payment authorization request has been successfully processed. You can request to have your loan payment automatically drafted from your checking or savings account on the payment due date by using our AutoDraft service.”

A history comment will be placed on System III indicating that the E-Pay was cancelled.

E-Bill

Campus Partners provides borrowers with the option to receive e-mail notices instead of paper billing statements or coupons book by placing their account on **E-Bill**. By enrolling in **E-Bill**, borrowers receive an e-mail notification instead of a paper statement when a billing statement is generated. The e-mail notification contains a hyperlink to **mycampusloan.com**, which takes the borrower to the **mycampusloan** home page. At the home page, the borrowers must log on to **mycampusloan.com** to view their statement and create an **E-Pay** transaction to satisfy the amount(s) due.

Before borrowers can enroll in **E-Bill**, they must have a good e-mail address. From the page shown below, the borrower can learn more about **E-Bill**, as well as enter a good e-mail address or verify that the e-mail address currently on System III is correct.

Note: If the borrower has a good e-mail address on System III, it appears on the screen below. The borrower can type over the current e-mail address if it is incorrect. If the current e-mail address is correct, the borrower does not need to enter any information. If the borrower does not have a good e-mail address on System III, an empty e-mail box displays. The borrower then needs to enter in a valid e-mail address before proceeding. When the borrower is satisfied with the information in the e-mail box, they should click the **Next** button. After the borrower selects **Next**, any new e-mail information entered will be updated on System III.

When a borrower who has multiple accounts and at least one accounts already set up on **E-Bill** selects the **E-Bill** icon, they bypass this page and go to the **Set Up** page (see page 6-3).

The screenshot shows the mycampusloan.com website with an orange header and sidebar. The main content area is white. At the top right of the header are links for Mission Statement, About Us, and Contact Us. The sidebar on the left contains a list of icons and links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below these is a balance of \$1,340.25 and an E-Pay button. The main content area has a yellow background. It features the user's name, Sanders, Sally Sue, and a home address: 450 Potofgold Drive, Anytown, NC 27107. A red warning box states: "Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]". Below this is the E-Bill section, which explains the service and lists benefits: Writing checks, Monthly paperwork, Postage, and Mail delays. It also provides instructions on how to enroll and a text box for the user's email address, which currently contains TESTING@TESTING.COM. A Next button is at the bottom of the form.

Figure. 9.1 E-Bill Introductory Page

Message

If a borrower has at least one account eligible for **E-Bill**, the following message appears:

*“Campus Partners' **FREE** E-Bill service allows you to view and pay your statements online. By enrolling in E-Bill, you will receive an e-mail when your statement is ready for viewing. A convenient link takes you to your statement. All payment transactions are processed in a secure environment for your protection. With E-Bill, forget about:*

- *Writing checks*
- *Monthly paperwork*
- *Postage*
- *Mail delays*

Enrollment into our E-Billing service is very simple. First we need an e-mail address to send your notifications. If the correct e-mail address is reflected below, simply click on the “Next” button. If not, then please type in the correct address and click on the “Next” button.”

Updateable Fields

The e-mail address is the only updateable field on this page. The e-mail address cannot be more than 40 characters and must contain an “@” (at sign) and a “.” (period).

Send my notifications to:

E-Bill Account Summary Page

After the borrower clicks on the **Next** button and the e-mail address passes the required edits, the **E-Bill Account Summary** page displays. If the borrower has multiple accounts and one of the accounts is currently on our **E-Bill** service, then the borrower will bypass the introductory page (see Figure 9-1, page 9-1) and go to the **Account Summary** page when the **E-Bill** icon is selected.

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Mission Statement About Us Contact Us

e E-Bill

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofoold Drive Anytown NC 27107

Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

E-Bill: Account Summary

Next you will need to select the account(s) that you would like to enroll into E-Bill. Please place a check in the checkbox next to the "Yes, I Want E-Bill Service" statement for all the accounts you would like set up for E-Bill. Once you have completed your selection, please click on the "Next" button.

If your account is already set up for our E-Bill service and you need to change your e-mail address, please select [Update My Profile](#).

We regret that not all accounts are eligible for E-Bill. If you have questions regarding the eligibility of an account, please contact our office at 1-800-334-8609 for additional eligibility information.

Lender Name	Account Number	Notification Frequency	
A M S Sample College N D S L	00001-245454511-02	Monthly	View Statement
A M S-Sample Univ N D S L	00001-245454511-03	Monthly	Not Eligible for E-Bill
A M S-Sample Univ N D S L	00001-245454511-04	Monthly	<input type="checkbox"/> Yes, I Want E-Bill Service

[<< Back](#) [Next >>](#)

\$1,340.25
E-Pay

CAMPUS PARTNERS

Figure 9.2. Account Summary Page

Message

This message displays for the borrower

"Next you will need to select the account(s) that you would like to enroll into E-Bill. Please place a check in the checkbox next to the "Yes, I Want E-Bill Service" statement for all the accounts you would like set up for E-Bill. Once you have completed your selection, please click on the "Next" button.

If your account is already set up for our E-Bill service and you need to change your e-mail address, please select [Update My Profile](#).

We regret that not all accounts are eligible for E-Bill. If you have questions regarding the eligibility of an account, please contact our office at 1-800-334-8609 for additional eligibility information.”

Static Information

Lender Name

The lender name that appears beside each loan is derived from the T11 screen on System III.

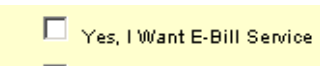
Account Number

Displays the borrower's account number.

Notification Frequency

Displays the billing frequency for each account. Borrowers will receive e-mails advising them to view their statement at this frequency.

Updateable Field



All accounts that are eligible for **E-Bill** display a check box with the message “Yes, I want the E-Bill Service.” To enroll the accounts in **E-Bill**, the borrower needs to check the box and then click the **Next** button.

Note: If the borrower has an account already on **E-Bill** and selects the **E-Bill** option, the system will display the **E-Bill Account Summary** screen. Instead of displaying “Yes, I want E-Bill Service” next to the account, a **View Statement** button displays. If the borrower has accounts eligible for **E-Bill** or enrolled in **E-Bill** as well as an account not eligible for E-Bill, the **E-Bill Account Summary** page displays when the borrower selects the **E-Bill** option. Instead of displaying “Yes, I want E-Bill Service” next to the account that is not eligible, a message displays indicating the account is not eligible.

Once the borrower has selected an account or accounts, he or she should select the **Next** button.

Please Verify Enrollment Information

This page allows borrowers to confirm the accuracy of the information entered. After reviewing the information, borrowers should select the **Terms and Conditions** link to read the information. If the borrower agrees to our **Terms and Conditions**, the acceptance box should be checked. From this screen, the borrower can submit or cancel his or her **E-Bill** request. If there are mistakes, the borrower can choose the **Back** button to correct any errors.

The screenshot shows the mycampusloan.com website interface. The header includes the site logo, tagline 'Manage your education loans from anywhere!', and links for Mission Statement, About Us, and Contact Us. A user profile section for 'Sanders, Sally Sue' is visible, including a home address and a 'LOGOUT' link. A warning message states: 'Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [UPDATE NOW]'. The main heading is 'E-Bill: Please Verify Enrollment Information'. The text below explains the verification process and the consequences of setting up E-Bill service. It shows the account number '00001-245454511-04' and the email address 'STESTING@TESTING.COM'. There is a checkbox for 'I accept the Terms and Conditions' and three buttons: '<< Back', 'Cancel', and 'Submit'. A sidebar on the left contains various links like 'E-Bill', 'Pay my loan', 'AutoDraft', 'View my accounts', 'Update my profile', 'Borrower services', 'Products and services', 'Downloadable forms', and 'Information center'. At the bottom left, there is a balance of '\$1,340.25' and an 'E-Pay' button. The Campus Partners logo is at the bottom left of the page.

Figure 9.3. Please Verify Enrollment Information

Message

*“Please verify the information you have entered. If the information is correct, please read and check the Terms and Conditions and select Submit. If the e-mail address entered is not correct, please select the “<<Back” button or change the address on Update My Profile. If you do not want us to process this request, select the “Cancel” button. By setting up your account for E-Bill service, you will **stop receiving paper statements** and*

start receiving e-mail notification of when your next payment is due. You will also be provided with a web address that will show you the amounts due as well as provide you with an electronic method of sending in your payments.

Your request has been processed for the following:

For Account Number: 16 digit account number This notification will be sent (billing frequency)

E-mail notifications will be sent to you at: ssanders@testing.com

Static Information

Account Number

Displays the account number for the accounts that the borrower is placing in E-Bill.

Notification will be sent

Displays the billing frequency of the accounts selected.

E-mail notifications will be sent to you at

Displays the current e-mail address as stored on System III.

Updateable Fields

Terms and Conditions

☐ I accept the [Terms and Conditions](#)

Clicking on the **Terms and Conditions** link prompts their display. To complete the **E-Bill** request, borrowers must indicate that they accept these **Terms and Conditions** by checking the box located beside the acceptance statement. If the box is not checked, the request does not process, and the screen does not change. A reminder to check the box also appears.

Terms and Conditions text:

Campus Partners

PRIVACY POLICY

By submitting the E-Bill Agreement, you are authorizing Campus Partners to send you electronic notices and discontinue sending you paper notices. Instead of receiving a paper notice, you will receive an e-mail notification advising you that your next installment has come due. At that time, you will need to log onto the web site that is provided to you in this e-mail notification to view your account information.

Unless we receive written notification from you at the address below, we will assume you have

the technology necessary to view, access, and print (if necessary) your E-Bill statement.

Once our office processes your request for E-Bill, you will be sent a confirmation e-mail. If this or any e-mail is returned to our office, we reserve the right to remove you from electronic notices and place your account(s) back on paper notices.

If at any time you would like to return to paper notices please contact our office at:

*Campus Partners
PO Box 2901
Winston-Salem, NC 27102-2901*

If your account becomes past due, you will receive paper notification regarding the status the account.

Campus Partners reserves the right to end this installment notification plan at any time and your participation in it.

Submit

After the borrower has reviewed this information and reads the **Terms and Conditions**, he or she should select the **Submit** button. At this point the **Thank You** page is launched.

Cancel

If a borrower decides not to enroll the account(s) in **E-Bill**, they should select **Cancel**. They will be returned to the **E-Bill Account Summary** page.

Notes

If the **Thank You** page does not display, then the **E-Bill flag** on System III has not been set to a "Y" (yes).

E-Bill Thank You Page

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e E-Bill

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 456 Potofgold Drive Anytown NC 27107

Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

E-Bill: Thank You!

Your request to enroll in our E-Bill service has been processed. We will be sending you a confirmation e-mail within the next few days; you will not be required to respond to this confirmation.

By setting up your account(s) for E-Bill service, **you will not receive a statement through the mail.** An e-mail notification will be sent to the e-mail address below approximately twenty days prior to your next payment due. You will be provided with a web address that will show you the amounts due as well as provide you with an electronic method of sending in your payments.

Please note that setting your account up on E-Bill does not affect any amounts currently or past due on your account. If you would like to make a payment now on your account, please select [E-Pay](#).

Your request has been processed for the following:

For Account Number: 00001-245454511-04 This notification will be sent Monthly

E-mail notifications will be sent to you at: STESTING@TESTING.COM

\$1,340.25

E-Pay

CAMPUS PARTNERS

Figure 9.4. E-Bill Thank You Page

Messages

The following message appears on the **E-Bill Thank You** page if the borrower's account(s) are current.

Your request to enroll in our E-Bill service has been processed. We will be sending you a confirmation e-mail within the next few days; you will not be required to respond to this confirmation.

*By setting up your account(s) for E-Bill service, **you will not receive a statement through the mail.** An e-mail notification will be sent to the e-mail address below approximately twenty days prior to your next payment due. You will be provided with a web address that will show you the amounts due as well as provide you with an electronic method of sending in your payments.*

*Your request has been processed for the following:
For Account Number: **16 digit account number** This notification will be sent (billing*

frequency)

E-mail notifications will be sent to you at: ssanders@testing.com

The following message appears on the **E-Bill Thank You** page if the borrower's account(s) have amounts due.

Your request to enroll in our E-Bill service has been processed. We will be sending you a confirmation e-mail within the next few days; you will not be required to respond to this confirmation.

*By setting up your account(s) for E-Bill service, **you will not receive a statement through the mail.** An e-mail notification will be sent to the e-mail address below approximately twenty days prior to your next payment due. You will be provided with a web address that will show you the amounts due as well as provide you with an electronic method of sending in your payments.*

Please note that setting your account up on E-Bill does not affect any amounts currently or past due on your account. If you would like to make a payment now on your account, please select E-Pay.

Your request has been processed for the following:

For Account Number: 16 digit account number This notification will be sent (billing frequency)

E-mail notifications will be sent to you at: ssanders@testing.com.

Static Information

The borrower's account number, billing frequency, and e-mail address that was previously entered on the **E-Bill** pages display here.

Updateable Fields

None

Accounts Not Eligible Page



Figure 9. 5. E-Bill Not Eligible Page

Messages

“We regret that none of your accounts are eligible for E-Bill. If you have questions regarding the eligibility of an account, please contact our office at 1-800-334-8609 for additional eligibility information.”

Static Information

None

Updateable Fields

None

Notes

Reasons an account would not be eligible for E-Bill.

1. Accounts on AutoDraft are not eligible.
2. Accounts that have a loan(s) that are enrolled or in grace are not eligible.
3. Accounts that have a loan(s) that are deferred are not eligible.
4. Accounts that have a loan(s) that are in collections are not eligible.
5. Accounts that have a loan(s) that have a stop code in billing are not eligible.
6. Accounts that have a loan(s) that are more than 60 days past due are not eligible.
7. Accounts that have a loan(s) that have a "N" (no) on T11 for E-Bill option are not eligible.
8. Accounts that all of the loan(s) have a status greater than 79.

E-Bill Statement Display

This page only displays for those borrowers enrolled in **E-Bill**. When a borrower in **E-Bill** logs into **mycampusloan.com**, they see a **View Statement** button on either the **View My Accounts** or **Accounts Detail** screen. After the borrower clicks the **View Statement** button, the **E-Bill Statement** displays.

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View my accounts

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 466 Potofgold Drive Anytown NC 27107

Warning: Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

View my accounts

Account ID	Past Due	Current Due	Fees Due	Total Due	Due Date
A M S Sample College N D S L 00001-245454511-02 View Statement					
00002-535609215-01	\$325.84	\$24.36	\$98.00	\$448.20	NOW
A M S-Sample Univ N D S L 00001-245454511-03					
00001-245454511-17	\$804.71	\$2.11	\$25.23	\$832.05	NOW
A M S-Sample Univ N D S L 00001-245454511-04 View Statement					
00001-245454511-10	\$30.00	\$30.00	\$0.00	\$60.00	NOW

Special Messages

You have one or more loan(s) in past due status which requires immediate attention. You may initiate a payment by selecting the Pay my loan link on the left. If you are unable to make a payment, please visit the Information Center to determine what options may be available to you under the regulations that govern your loan(s).

Left Sidebar:

- E-Bill
- Pay my loan
- AutoDraft
- View my accounts
- Update my profile
- Borrower services
- Products and services
- Downloadable forms
- Information center

Balance: \$1,348.25

E-Pay

CAMPUS PARTNERS

Figure. 9.6. View My Accounts E-Bill Statement Display

E-Bill Statement

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E-Bill Statement

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 466 Potofofo Drive Anytown NC 27107

Warning: Our records indicate that the address information listed above is either incorrect or is no longer valid. Please update this information immediately. [\[UPDATE NOW\]](#)

E-Bill Statement

Account:	00001-245454511-02	A M S Sample College N D S L	Amount Due: \$448.20
Loan:	00002: 635509215-01		
Currently Due:	\$24.36		
Past Due:	\$325.84		
Fees Due:	\$98.00		
Payment Due:	\$448.20		
Due Date:	NOW		

Financial Information

Loan Amount:	\$2,500.00
Loan Balance:	\$1,435.37
Interest Rate:	3.000%

Interest Information [Make a Payment](#) [Update My Profile](#)

2004 Interest Paid: \$00.00
2003 Interest Paid: \$00.00

Special Messages

You have one or more loan(s) in past due status which requires immediate attention. You may initiate a payment by selecting the Pay my loan link on the left. If you are unable to make a payment, please visit the Information Center to

Left Sidebar:

- E-Bill
- Pay my loan
- AutoDraft
- View my accounts
- Update my profile
- Borrower services
- Products and services
- Downloadable forms
- Information center
- \$1,340.25**
- E-Pay**

Figure 9-7. E-Bill Statement Display

General Information (Monetary Fields)

Amount Due	The total due includes the Past Due, Current Due, and Fees due at the account level.
Loan	The program loan sequence number for all loans within the account.
Currently Due	The current due amount is displayed. The amount is displayed at the loan level.
Past Due	The past due amount is displayed. The amount is displayed at the loan level.
Fees Due	The fees due are displayed. The amount is displayed at the loan level.
Payment Due	The total due includes the Past Due, Current Due, and Fees due at the loan level.

Due Date The due date of the loan is displayed. Please see the chart below.

Loan Condition	Due Date
If status is less than 80 and not equal to 41 and both Current Due and Past Due = 0.	Next Due as shown on LN1.
If status is less than 80 and not equal 41 and Past Due is less than or equal to 0 and Current Due is greater than 0.	Will display the bill as on HOSB. Once the loan ages into past due (49 and 59) it will display as 'NOW'.
If status equals 41.	Displayed as current 'Next Due' on LN1.
If status is 5X (except 59).	Will display the 'Next Due' as shown on LN1.

Financial Information

Loan Amount Total loan amount (cumulative principal + cumulative principal capitalized) for the loan.

Loan Balance Total loan balance (principal and capitalized) for the loan.

Interest Rate The interest rate for the loan.

Interest Information

This section displays the amount of interest that the borrower paid on his or her student loans. This information is important for tax purposes. Please see the **Information Center** for more information about student loan interest and taxes.

2004 Interest Paid The amount of interest paid (calendar year interest paid and calendar year capitalized balance paid) during the current year is displayed. Negative amounts do not display.

2003 Interest Paid The amount of interest and capitalized balance paid during the prior year. Negative amounts do not display.

Message

"The above statement reflects your loan activity as of today's date."

Note: If the borrower has a loan within the account that is not eligible for billing, the monetary fields will show N/A.

AutoDraft Page

Campus Partners provides borrowers with the opportunity to have scheduled loan payments drafted from their bank account through **AutoDraft**, our on-line automatic direct draft service. By using **AutoDraft**, borrowers do not have to worry about making their student loan payment on-time because their payment is automatically drafted from their account. A borrower can enroll in, change, or cancel **AutoDraft** through mycampusloan.com.

From the page illustrated below, borrowers can enroll in **AutoDraft** or change or cancel their current enrollment. More information about AutoDraft is available through our **Frequently Asked Questions** section on **AutoDraft** located in our on-line **Information Center**.

Note: Borrowers should always continue to make their regular payments until we notify them in writing that their **AutoDraft** account is set-up. This written notification will confirm the date that the payment will be drafted on an ongoing basis.

The screenshot shows the mycampusloan.com website interface. The top navigation bar includes links for Mission Statement, About Us, and Contact Us. The main header features the mycampusloan.com logo with the tagline 'Manage your education loans from anywhere!'. A left sidebar contains a vertical menu of icons and links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below the menu, a balance of \$874.16 is displayed with an 'E-Pay' button. The main content area is titled 'AutoDraft' and shows the user's name 'Demonstration, Barbara J' with a 'Logout' link. Below this is the 'Home Address' and a section for 'AutoDraft Accounts'. A paragraph explains the enrollment process. A table lists account details for 'Demo University', including account number, draft amount, and frequency, with an 'Enroll' button. The Campus Partners logo is at the bottom left.

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AutoDraft

[Logout](#)

Demonstration, Barbara J

Home Address: PO Box 2901 Winston Salem NC 27102

AutoDraft Accounts

By selecting Edit or Enroll below, your request for enrollment or changes to our AutoDraft service will be forwarded to our office for review. Please note that this information will not be reflected on mycampusloan.com until your AutoDraft enrollment or changes have been processed. Please allow a minimum of three business days for processing your request and please do not submit duplicate AutoDraft forms while your request is pending.

You will receive written confirmation of your AutoDraft approval or changes through the mail. Submitting the AutoDraft form does not effect any amounts currently or past due on your account at this time.

Lender Name	Account Number	Draft Amount	Draft Frequency
Demo University	00006-801727973-05	\$37.49	Monthly

[Enroll](#)

CAMPUS PARTNERS

Figure 10-1. AutoDraft Page

Message

If a borrower has loans that are eligible for AutoDraft, the following message appears:

“By selecting Edit or Enroll below, your request for enrollment or changes to our AutoDraft service will be forwarded to our office for review. Please note that this information will not be reflected on mycampusloan.com until your AutoDraft enrollment or changes have been processed. Please allow a minimum of three business days for processing your request and please do not submit duplicate AutoDraft forms while your request is pending.

You will receive written confirmation of your AutoDraft approval or changes through the mail. Submitting the AutoDraft form does not effect any amounts currently or past due on your account at this time.”

Static Information**Lender Name**

The lender name that appears beside each eligible loan is derived from the T11 screen on System III.

Account Number

The account number only displays for those loans eligible for AutoDraft enrollment or edit.

Draft Amount

This field displays the scheduled payment amount for the corresponding account number.

Draft Frequency

This field indicates whether the payment is due monthly or quarterly.

Updateable Fields**Enroll or Edit**

If a borrower does not have **AutoDraft** account, then the word **Enroll** appears next to the displayed account information as illustrated above. If the borrower already is enrolled, the word **Edit** appears instead. To proceed to the next step, the borrower should select the appropriate link.

When the **Enroll** option is selected, the **AutoDraft-New Enrollment** page appears.

The screenshot shows the mycampusloan.com website interface. The top navigation bar includes links for Mission Statement, About Us, and Contact Us. The main header features the mycampusloan.com logo with the tagline 'Manage your education loans from anywhere!' and an 'AutoDraft' icon. A left sidebar contains a list of services: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below this is a balance of \$874.16 and an 'E-Pay' button. The main content area is titled 'AutoDraft: New Enrollment' and includes a user profile for Barbara J. Demonstration with a home address in Winston Salem, NC. It prompts the user to provide bank information, with a link to a sample check and instructions. The form fields include: Account Number (00006-801727973-05), Draft Amount (37.49), Day Of Month (28), Draft Frequency (Monthly), Transit Routing Number, Bank Account Number, and Account Type (Checking). 'Cancel' and 'Next>>' buttons are at the bottom.

Figure 10-2. New Enrollment Page

Static Information

Account Number

The account number for the loan that the borrower is enrolling in AutoDraft displays here.

Updateable Fields

Draft Amount:	<input type="text" value="40.00"/>
---------------	------------------------------------

Draft Amount

The minimum payment amount is displayed in this window. This amount may be increased, but not decreased. Entering a payment that exceeds the principal balance is not permitted.

Day Of Month: **Day of Month**

From this drop-down box, borrowers can select the day that they want their payment to draft from their account each month. Any day of the month (from 1-28) listed in the drop-down date can be chosen.

Transit Routing Number: **Transit Routing Number**

Borrowers must enter the transit routing number for the account from which the payment will be drafted. The transit routing number must be a 9-digit number. In most cases, the transit routing number is the first nine digits in the lower left-hand corner of a check.

Bank Account Number: **Bank Account Number**

The borrower should enter the bank account number for the account from which the payment will be drafted. The bank account number must be a minimum of 3 numbers and a maximum of 17-alpha/numeric characters. In most cases, the bank account number is the set of numbers that immediately follow the 9-digit transit routing number on a borrower's check.

Account Type: **Account Type**

The borrower should indicate whether the account is a checking or savings account from this drop-down box.

Next

After entering all the appropriate information, the borrower should select the **Next** button. At this point the confirmation page appears.

Note

- If the borrower leaves a field blank or enters a **Transit Routing Number** not equal to nine digits, an error message appears on the **Financial Information** page.
- To assist borrowers in determining their transit and bank account numbers, we provide a link to a sample check. To display the sample check, the borrower must click the word "click" in the following sentence. "For help in determining transit and bank account numbers, click here to display a sample check and instructions." Please see the next page for an example.

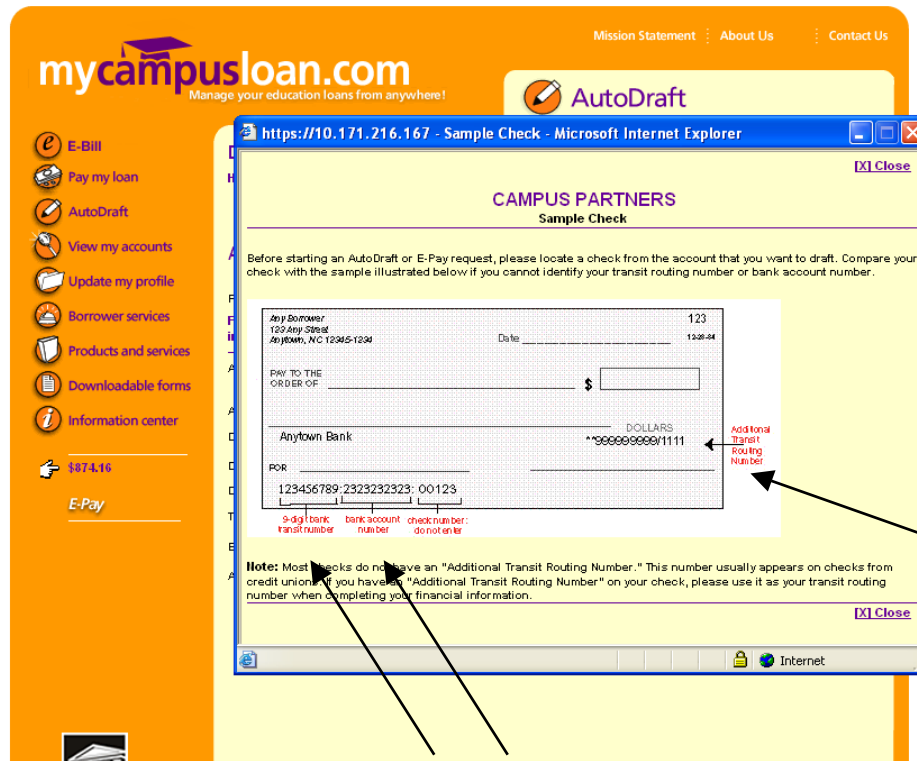


Figure 10-3. Sample Check Displayed with Transit and Bank Account Numbers Displayed

If the borrower enters an invalid **Transit Routing Number**, which contains at least nine digits, then the error message does not appear until the borrower reaches the **Confirmation Page**. This occurs because the programming for mycampusloan.com recognizes that the **Transit Routing Number** is the appropriate number of digits, but does not recognize that the number is incorrect. An error message is only generated after the information is rejected by System III. At this point, an error message appears on the **Confirmation** page.

If the borrower selects the **Cancel** button, the borrower is returned to the **Pay My Loan** page and sees a message that the transaction has been cancelled.

Confirmation Page-Verify AutoDraft Enrollment

This page allows borrowers to confirm the accuracy of the information that they entered on the two prior pages. After reviewing this information, borrowers should select the **Terms and Conditions** link in order to read them. If borrowers agree to our **Terms and Conditions**, the acceptance box should be checked. Then, borrowers can submit or cancel their **AutoDraft** request. If there are mistakes, borrowers can choose the **Back** button to correct any errors.

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AutoDraft

Demonstration, Barbara J [LOGOUT]

Home Address: PO Box 2901 Winston Salem, NC 27102

Please Verify Your Information - Enrollment for AutoDraft

Please verify the information you have entered. If this information is correct, please read and check Terms and Conditions and select Submit. If additional changes are needed, please select the "<< Back" button. To cancel this request, select "Cancel" button.

Account Number:	00006-801727973-05
Draft Amount:	\$37.49
Day Of Month:	28
Draft Frequency:	Monthly
Transit Routing Number:	000000013
Bank Account Number:	111
Type of Account:	Checking

☐ I accept the [Terms and Conditions](#)

<< Back Cancel Submit

Figure 10-4. Please Verify Your Enrollment Page

Static Information

The information entered on the **Enrollment** page is displayed on this page.

Updateable Fields

☐ I accept the [Terms and Conditions](#)

Terms and Conditions

Clicking on the **Terms and Conditions** link prompts their display. To complete the **AutoDraft** application, borrowers must indicate that they accept these **Terms and Conditions** by checking the box located beside the acceptance statement. If the box is not checked, the **AutoDraft** request does not process, and the screen does not change. A reminder to check the box also appears.

Submit

Once the borrower has reviewed their information and reads the **Terms and Conditions**, he or she should select the **Submit** button. At this point, the **Thank You** page is launched.

Cancel

If the borrower changes his or her mind about making the payment, they should select **Cancel**. They will be returned to the **AutoDraft Enrollment** page, and a message appears stating that the payment was cancelled.

Notes

- If the **Thank You** page does not display, the payment was not processed.
- When the payment is processed, the borrower's information on System III will be updated with a history payment. The information will be stored and printed out nightly for the payment processing area to handle.

AutoDraft-Thank You Page

This page displays the previously entered information and thanks the borrower for choosing AutoDraft.

The screenshot shows the mycampusloan.com website with the AutoDraft section. The user is Barbara J. Demonstration, with a home address of PO Box 2901, Winston Salem, NC 27102. The page displays a 'Thank You!' message and account details. A sidebar on the left contains navigation links: E-Bill, Pay my loan, AutoDraft, View my accounts, Update my profile, Borrower services, Products and services, Downloadable forms, and Information center. Below these links is a balance of \$874.16 and an E-Pay button. The main content area has two buttons: 'Pay my loans' and 'View my accounts'. An arrow points from the 'Pay my loans' button to the 'E-Pay' button in the sidebar. The account details table is as follows:

Account Number:	00006-801727973-05
Draft Amount:	\$37.49
Day Of Month:	28
Draft Frequency:	Monthly
Transit Routing Number:	000000013
Bank Account Number:	111
Type of Account:	Checking

Figure 10-5. Thank You Page

Messages:

The following message appears on the **Thank You** page.

“Your request to enroll in our AutoDraft service has been successfully forwarded to our office for review. Please note that these changes will not be reflected on mycampusloan.com until your AutoDraft enrollment has been established. Please allow a minimum of three business days for processing. Please do not submit duplicate AutoDraft enrollment forms while your request is pending.”

You will receive written confirmation of your approval to enroll in AutoDraft through the mail. Submitting the AutoDraft form does not effect any amounts currently or past due on your account. If you would like to make an immediate payment on your account, please select the “Pay my loans” button below.”

Static Information

The information entered on the **Enrollment** page is displayed on this page.

Updateable Fields

None

Notes

- Choosing the **Pay My Loans** option links the borrower to the **E-Pay** page. If the **View My Accounts** button is selected, the **View My Account** page appears.
- If the **Thank You** page does not display, the request was not processed.
- When an AutoDraft request is processed, the borrower's information is stored on System III and forwarded to our Payments Processing area for processing. The borrower's history will be updated with the following comment: "ADD ENROLL REQUESTED VIA SYS3I."

Change Enrollment Details

Borrowers already enrolled in **AutoDraft** can change their enrollment details via this page. After changing their payment and/or banking details, they must select **Next** as illustrated below to continue with their changes.

The screenshot shows the mycampusloan.com website with the AutoDraft section. The user is Barbara J. Demonstration, with a home address of PO Box 2901, Winston Salem, NC 27102. The page is titled "AutoDraft: Account Update". It contains a message about updating account information and a link to a sample check. Below this is a form with the following fields and values:

Field	Value
Account Number:	00006-801727973-05
Draft Amount:	40.00
Day Of Month:	28
Draft Frequency:	Monthly
Transit Routing Number:	000000013
Bank Account Number:	123
Account Type:	Checking

At the bottom of the form are three buttons: "Remove", "Cancel", and "Next>>". An arrow points to the "Next>>" button, indicating the next step in the process.

Figure 10-6. Account Update Page

Borrowers currently participating in AutoDraft are identified on the **CONM** screen with an **ACH Code** of 1,2,3,4,5,6, or D.

Updateable Fields

Draft Amount:

Draft Amount

The draft amount displayed is the one that the borrower previously entered. The borrower can increase this draft amount, but may not decrease it. This amount cannot exceed the loan's current principal balance.

Day Of Month:

Day of Month

The day displayed in the drop-down box is the one previously chosen by the borrower. This payment due date can be changed by selecting another day from 1 to 28 from the drop-down box.

Transit Routing Number:

Transit Routing Number - The routing number displayed is the one the borrower previously entered. It should be changed to reflect any new banking arrangements. The new number entered must be a 9-digit number.

Bank Account Number:

Bank Account Number – The account number displayed is the one the previously entered and should be updated to reflect changes in banking arrangements. The new number entered must be a minimum of 3 and a maximum of 17 alpha/numeric characters.

Account Type:

Account Type – The borrower can change the type of account to be drafted from this drop-down box. The only options available to the borrower are Checking and Savings.

The type of banking account currently used by the borrower is reported on the CONM screen as ACH. Below are definitions of the ACH codes:

- 1 = ACH Checking Unverified
- 2 = ACH Checking Verified
- 3 = ACH Draft Unverified
- 4 = ACH Draft Verified
- 5 = ACH Saving Unverified
- 6 = ACH Saving Verified
- D = Draft only regardless of ACH Member Bank status

Verify Changes – AutoDraft Update Page

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AutoDraft

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Please Verify Your Changes - AutoDraft Update

Please verify the information you have entered. If this information is correct, please read and check Terms and Conditions and select Submit. If additional changes are needed, please select the "<< Back" button. To cancel this request, select "Cancel" button.

Account Number:	00006-901727973-05
Draft Amount:	\$40.00
Day Of Month:	28
Draft Frequency:	Monthly
Transit Routing Number:	000000013
Bank Account Number:	124
Type of Account:	Checking

☐ I accept the [Terms and Conditions](#)

<< Back Cancel Submit

Figure 10-7. Verify Your Changes Page

Back

To make additional changes, the borrower must select the <<**Back**>> button. This will return the borrower to the previous page, where additional changes can be made.

If the borrower does not want to make additional changes, he or she should select **the Terms and Conditions** box described below.

Submit

After the **Submit** button is selected, the **Thank You** page appears.

Updateable Fields

☐ I accept the [Terms and Conditions](#)

Terms and Conditions

Clicking on the **Terms and Conditions** link prompts their display. To continue, borrowers must indicate that they accept these **Terms and Conditions** by checking the box located beside the acceptance statement. If the box is not checked, the **AutoDraft** request is not processed, and the screen does not change. A reminder to check the box also appears.

Notes

- If the **Thank You** page does not appear, changes were not processed.
- If the borrower selects **Cancel**, the request is not processed. The borrower is returned to the **AutoDraft Accounts** page, where a transaction cancellation message appears.
- When the borrower's AutoDraft information is updated, the information is updated on System III and a history comment is added the borrower's record. This information is stored and is printed nightly for the Payment Processing area to process.

Thank You Page

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AutoDraft

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Thank You!

Your request for changes to your current AutoDraft service has been successfully forwarded to our office for review. Please note that these changes will not be reflected on mycampusloan.com until we have processed these changes to your current service. Please allow a minimum of three business days for processing. Please do not submit duplicate AutoDraft change forms while your request is pending.

You will receive written confirmation of the changes you have requested to your current AutoDraft service. Submitting this AutoDraft form does not effect any amounts currently or past due on your account. If you would like to make an immediate payment on your account, please select the "Pay my loans" button below.

[Pay my loans](#) [View my accounts](#)

Account Number:	00006-801727973-05
Draft Amount:	\$40.00
Day Of Month:	28
Draft Frequency:	Monthly
Transit Routing Number:	000000013
Bank Account Number:	124
Type of Account:	Checking

[E-Bill](#)
[Pay my loan](#)
[AutoDraft](#)
[View my accounts](#)
[Update my profile](#)
[Borrower services](#)
[Products and services](#)
[Downloadable forms](#)
[Information center](#)

\$874.16
[E-Pay](#)

Figure 10-8. Thank You Page

Updateable Fields

None

Notes

When borrowers select the **Pay My Loans** button, they are linked to the **E-Pay** page. If they select the **View My Accounts** button, they are linked to the **View My Accounts** page.

- When the borrower's **AutoDraft** information is updated, the information is updated on System III and a history comment is added the borrower's record. This information is stored and is printed nightly for the Payment Processing area to process. Any changes should be applied to the borrower's account within three business days. These changes should appear on the borrower's account on mycampusloan within four business days. A written statement will also be mailed to the borrower.

End AutoDraft Enrollment

If borrowers are currently enrolled in **AutoDraft**, the payment and account information that they entered previously displays on this page. Borrowers can change their account information and select **Next** to continue with their changes. If they want to discontinue their enrollment in AutoDraft, they should select the **Remove** button from the page, as indicated below.

Borrowers currently participating in AutoDraft are identified on the **CONM** screen with an **ACH Code** of 1,2,3,4,5,6, or D. All information related to AutoDraft that is maintained on System III appears here.

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AutoDraft

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: P.O. Box 2901 Winston Salem NC 27102

AutoDraft: Account Update

Your account is currently set up on our AutoDraft service as indicated below. If you would like to make changes to your current information, please indicate the changes below and select the "Next >>" button. If you would like to be removed from our AutoDraft service, please select the "Remove" button.

For help in determining transit and bank account numbers, [click here to display a sample check and instructions.](#)

All the fields are required.

Account Number:	00006-801727973-05
Draft Amount:	<input type="text" value="40.00"/>
Day Of Month:	<input type="text" value="28"/>
Draft Frequency:	Monthly
Transit Routing Number:	<input type="text" value="000000013"/>
Bank Account Number:	<input type="text" value="123"/>
Account Type:	Checking

[Remove](#) [Cancel](#) [Next>>](#)

Figure 10-9. Account Update Page (Remove)

Static information

All previous information related to AutoDraft appears here. Information displayed comes from the **CONM** page on System III.

Updateable Fields

Draft Amount:

Draft Amount

The draft amount displayed is the one that the borrower previously entered. The borrower can increase this draft amount, but may not decrease it. This amount cannot exceed the loan's current principal balance.

Day Of Month:

Day of Month

The day displayed in the drop-down box is the one previously chosen by the borrower. This payment due date can be changed by selecting another day from 1 to 28 from the drop-down box.

Transit Routing Number:

Transit Routing Number - The routing number displayed is the one the borrower previously entered. It should be changed to reflect any new banking arrangements. The new number entered must be a 9-digit number.

Bank Account Number:

Bank Account Number – The account number displayed is the one the previously entered and should be updated to reflect changes in banking arrangements. The new number entered must be a minimum of 3 and a maximum of 17 alpha/numeric characters.

Account Type:

Account Type – The borrower can change the type of account to be drafted from this drop-down box. The only options available to the borrower are Checking and Savings.

The type of banking account currently used by the borrower is reported on the CONM screen as ACH. Below are definitions of the ACH codes:

- 1 = ACH Checking Unverified
- 2 = ACH Checking Verified
- 3 = ACH Draft Unverified
- 4 = ACH Draft Verified
- 5 = ACH Saving Unverified
- 6 = ACH Saving Verified
- D = Draft only regardless of ACH Member Bank status

Updateable Fields
None

Notes

- To cancel participation in the AutoDraft service, borrowers should select the **Remove** button. After selecting **Remove**, borrowers are asked to confirm their cancellation in the AutoDraft service.

Verify End of Enrollment Page

Borrowers are asked to verify that they want to end their enrollment in **AutoDraft** from this page. They should select **Submit** to continue with the termination process.

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AutoDraft

Demonstration, Barbara J [\[LOGOUT\]](#)

Home Address: PO Box 2901 Winston Salem NC 27102

Please Verify - Remove from AutoDraft

You have indicated you want to cancel your participation in AutoDraft. Selecting "Submit" will forward your request to be removed from AutoDraft to our office for processing. Please allow a minimum of three business days for your request to be processed. If you would like to remain on AutoDraft, please select "Cancel".

<< Back Cancel Submit

\$874.16
E-Pay

CAMPUS PARTNERS

Figure 10-10. Verify-Remove from AutoDraft

Updateable Fields

None

Notes

By selecting the **Back** button, the borrower returns to the previous page. By selecting **Cancel**, the borrower returns to the **AutoDraft** page and will remain enrolled in **AutoDraft**.

Thank You Page

This page provides details about the termination process. Borrowers are informed that they will receive written confirmation of their termination from this program.



Figure 10-11. Thank You Page

Updateable Fields

None

Notes

This information is downloaded from our Web server each night and a termination report is produced for processing by our Payment Processing area. In most cases, termination requests are processed and applied to accounts within three business days. We send borrowers a written notice to confirm their termination. These changes will appear on mycampusloan within four days.

Accounts Not Eligible for AutoDraft

If borrowers do not have any accounts that are eligible for enrollment in the **AutoDraft** service, they see the following page.

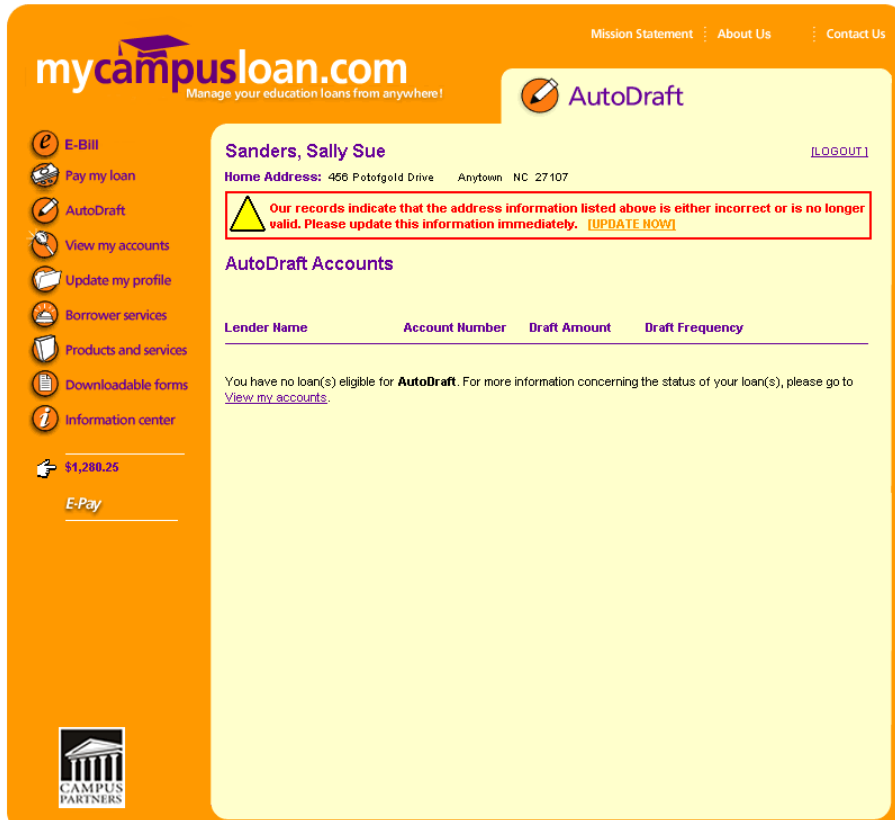


Figure 10-12. Accounts Not Eligible Page

Updateable Fields

None

Notes

To qualify for **AutoDraft**, the borrower must have at least one account that meets the following criteria:

1. No loans within the account can be in collection.
2. All loans within the account must have at least four (4) payments remaining in the repayment schedule.
3. All loans within the account must be in a status equal to 40, 41 or 49 and must not be more than 59 days past due.

System 3i AutoDraft Report

When a borrower submits an AutoDraft enrollment, change or removal request via mycampusloan, the transaction is stored in a file on the mainframe. At the end of each day, these are pulled and sorted and the last transaction for an account on that day is identified. Borrowers can submit multiple requests each day because the information is not stored on System 3i and will not be reflected on mycampusloan.com until the application is actually processed in house. If there is more than one transaction for any given account on the same day, only the last request the borrower submitted for that day is processed.

During the nightly post, the file is pulled and the transactions are written to a new report, which is available in View Direct the next day. The new report ID is NPSLS0122A. We process these transactions within three business days. The AutoDraft **Thank You** message displays this information after the borrower has successfully enrolled or changed their AutoDraft details.

Once this report is generated, the file is deleted so new data can be entered in the file the next day.

An internal report is available for Campus Partners staff.

This page is intentionally left blank.

E-Exit

E-Exit is an optional service provided by Campus Partners that allows borrowers from contracting schools to complete their exit interview counseling for Perkins, Health Professions, Primary Care, and Institutional Loans on-line.

After initial log in to mycampusloan.com, either the **View My Accounts** or the **Account Summary** page will be displayed. Loans that are eligible for **E-Exit** are noted by an **E-Exit** link beside them on either of these pages. Both pages are illustrated below with an arrow noting the **E-Exit** link.

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View my accounts

Sanders, Sally Sue [\[LOGOUT\]](#)
Home Address: 4506 Potofgold Drive Anytown NC 27107

View my accounts

Campus Partners-Sample College	00001-245454511-02	View Statement			
Past Due	Current Due	Fees Due	Total Due	Due Date	
00002-535609215-01	\$325.84	\$24.36	\$98.00	\$448.20	NOW

Campus Partners-Sample College	00001-245454511-03				
Past Due	Current Due	Fees Due	Total Due	Due Date	
E-Exit 00001-245454511-03	\$0.00	\$0.00	\$0.00	\$0.00	01/01/2005

Campus Partners-Sample College	00001-245454511-04				
Past Due	Current Due	Fees Due	Total Due	Due Date	
00001-245454511-10	In Collection				

[Special Messages](#)

You have one or more loan(s) placed with a collection agency. You may obtain collection agency information by viewing loan details.

E-Exit Link

Figure 11.1. E-Exit Link on View My Accounts page

E-Exit Link on Account Details Page with multiple loans indicated

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[View my accounts](#)

[E-Bill](#)
[Pay my loan](#)
[AutoDraft](#)
[View my accounts](#)
[Update my profile](#)
[Borrower services](#)
[Products and services](#)
[Downloadable forms](#)
[Information center](#)

Demonstration, Training [Logout](#)

Home Address: 123 Kite Rd Tinny MN

Account Details

General Information

		Past Due	Current Due	Fees Due	Total Due	Due Date
View Forms	00006-888020410-01	\$0.00	\$0.00	\$0.00	\$0.00	10/25/2006
View Forms	00007-888020410-01	\$0.00	\$0.00	\$0.00	\$0.00	04/25/2007
View Forms	00008-888020410-01	\$0.00	\$0.00	\$0.00	\$0.00	07/25/2007
E-Exit	00009-888020410-01	\$0.00	\$0.00	\$0.00	\$0.00	04/25/2007
Totals:		\$0.00	\$0.00	\$0.00	\$0.00	

Billing Address **Financial Information** **Billing Information**

Same as Home Address	Loan Amount:	\$5,500.00	Last Pay Date:	
Create a Billing Address	Loan Balance:	\$5,500.00	Last Pay Amount:	\$0.00
	Interest Accrued:	\$0.00	Billing Frequency:	Monthly
	Interest Rate:	Various	Billing Type:	Statement

Interest Information

2006 Interest Paid: \$00.00
2005 Interest Paid: \$00.00

Special Messages

Figure 11.2. E-Exit Link on Account Details page

Loan Interview-Section 1-Part A: Demographics

After clicking the **E-Exit** button on either of these pages, the Loan Interview page illustrated below appears and the Loan Interview begins.

This view-only page displays the borrower's address, phone numbers, and e-mail address.

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View my accounts

Sanders, Sally Sue [LOGOUT](#)

Home Address: 4506 Potofgold Drive Anytown NC 27107

Section 1 - Loan Interview - Part A: Demographics

Welcome to E-Exit

The loan counseling session is divided into three sections and should only take about thirty (30) minutes to complete. It is very important that you complete each section. Your lending institution will be notified when your session is complete.

Please review the information below. If the information presented is correct, click 'Next'. To update any information listed below, click 'Update my profile'. You will then have to click 'View My Account' and then the E-Exit link to return to this page. Required fields are marked with an asterisk.

NOTE: If you click 'Cancel' before completing this section, the information entered will not be saved.

Local Address:

* Home Address: 4506 Potofgold Drive
Anytown NC 27107

* Phone: 3366072176
Work Phone Number: 800/999-9999 Extension: 8888
Mobile Phone Number: 9999999999

Permanent Address:

* Home Address:
Phone:
Work Phone Number: 800/999-9999 Extension: 8888
Mobile Phone Number: 9999999999
E-mail Address: STESTING@TESTIN

Next Cancel

Figure 11.3. Section 1-Loan Interview-Part A: Demographics Page

To update the information on this page, the borrower should click on the **Update My Accounts** link illustrated above or the link located within the text of the **Welcome To E-Exit** paragraph. Once updates are made, the borrower should click the **View My Accounts** link, then the **E-Exit** button. The screen above will be re-displayed with the updated information.

The borrower has two options now. Choosing the **Cancel** button returns the borrower to either the **View My Accounts** screen or the **Account Details** screen. If the borrower selects the **Next** button, Part B of the Loan Interview screen illustrated on the next page appears.

Section 1-Loan Interview-Part B: Personal Information Page

The following fields will be pre-populated if the information is available from System III:

- SSN
- Student ID
- Driver's License Number
- State of Issue of D/L
- Date of Birth *
- Expected Grad Date
- Amount of Loan Award To Date
- Loan Type

Sanders, Sally Sue [\[LOGOUT\]](#)

Home Address: 4506 Potofgold Drive Anytown NC 27107

Section 1 - Loan Interview - Part B: Personal Information

Please review the information below and update as needed. Click "Next" when complete.

NOTE: If you click "Cancel" before completing this section, the information entered will not be saved.

SSN 888020410	Major 	Student ID
Driver's License No. 	State of Issue of D/L [Dropdown]	* Date of Birth
Expected Grad/Separation Date 06/30/2006	Plans [Dropdown]	
* Employer's Name 	* Address 	* City/State [Dropdown]
		* Phone () -
Amount of Loan Award to Date \$2000.00	Loan Type Institutional	Fraternity or Sorority
Spouse's Name 	Spouse's SSN 	Spouse's Work Phone No. () -
Spouse's Employer 	Address 	City/State [Dropdown]
Student Loans Other than Perkins/NDL 	GSL/Stafford \$	Other (Type) \$ ()
Bank 	City/State [Dropdown]	Account No.
Father, Stepfather, or Guardian 	Address 	City/State [Dropdown]
Phone No. () -	Employer 	
Mother, Stepmother, or Guardian 	Address 	City/State [Dropdown]
Phone No. () -	Employer 	

[Next](#) [Cancel](#)

**Figure 11.4. Section 1-
Loan Interview-Part B:**






Personal Information Page

The following fields are not updateable on this screen:

- SSN
- Date of Birth (unless blank)*
- Expected Date of Graduation
- Amount of Loan Award to Date
- Loan Type
- *Indicate a required field.*

Selecting **Cancel** will return the borrower to either the **View My Accounts** screen (no information entered will be saved) or the **Account Details** screen. 'Next' will display the following screen

Borrowers must furnish the names and addresses of their references on this page. All **Reference** fields are required except for **Employer Information** and **Information for Relatives**.

 Update my profile
  Borrower services
  Products and services
  Downloadable forms
  Information center

Section 1 - Loan Interview - Part C: References

Please review the information below and update as needed. Click on "Submit" when complete.

NOTE: If the "Cancel" button is clicked before completing this section, the information entered will not be saved.

TWO REFERENCES FROM HOME LOCALITY OTHER THAN RELATIVES OR STUDENTS

1. * Name

* Phone No.

1. Employer

Phone No.

* Address

Address

* City

* State

* Zip

City

State

Zip

2. * Name

* Phone No.

2. Employer

Phone No.

* Address

Address

* City

* State

* Zip

City

State

Zip

TWO RELATIVES OTHER THAN PARENTS WHO WILL ALWAYS KNOW YOUR ADDRESS

1. * Name

* Phone No.

1. Employer

Phone No.

* Address

Address

* City

* State

* Zip

City

State

Zip

2. * Name

* Phone No.

2. Employer

Phone No.

* Address

Address

* City

* State

* Zip

City

State

Zip

Submit

Cancel

Selecting **Cancel** will return the borrower to either the **View My Accounts** screen (no information entered for Part B or C will be saved) or the **Account Details** screen. If the borrower chooses **Submit**, the information entered for Parts B and C will be saved, and the **E-Exit Test** screen will be launched.

E-Exit Test

Borrowers must answer a series of questions regarding their obligation to repay their student loan to complete their exit interview.

Exit Test

Section 2: Obligations of Your Student Loan

This section contains very important information regarding the obligations of your Federal Perkins student loan. Please read carefully and answer the question at the end of each section. You must get all questions correctly in order to complete this section of Exit Counseling. If you click "Cancel" button before completing this section, the information entered will not be saved.

What is a Federal Perkins Loan?

A Federal Perkins Loan is a fixed-rate low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. The loan comes from government funds, with a share contributed by the school. As a result, your school—or its billing service—is your contact for everything about your Federal Perkins loan (your bank lender is your contact for Stafford loans).

What you need to know:
If you are graduating, or dropping below half-time attendance, it is important to understand the details of your Perkins Loan. Most importantly:

- You must pay back your loan. Regardless of your circumstances—whether or not you finish school, or your education didn't meet your expectations—you are responsible for paying your loan in full. Paying on time establishes good credit for future borrowing. Failure to pay will place you in default and will negatively impact your credit rating.
- Your school is your Federal Perkins Loan lender. Be sure to stay in touch with your school, or their billing service, and inform them of any changes such as name, address, phone number, employment, etc.
- Stay informed. Keep your records organized and up-to-date. Know your loan balances and the amount of your loan payments. Read all information carefully and keep copies of all documents, including any promissory notes you have signed.
- Help is available. If you are having trouble making your loan payments, you have several options for resolving issues before they impact your credit. Contact your school, or its billing service immediately at the first sign of difficulty.
- Learn to budget now. Budgeting helps you manage your student loan debt now and as you acquire additional credit in the future.

Question 1

Failure to repay my Federal Perkins loan will not have any negative impact on my credit rating.

☐ True

☒ False

Submit

Figure 11.6. E-Exit Test

All questions must be answered correctly before the borrower can proceed to the next question. If the borrower answers the question correctly, a correct message appears and the borrower can proceed to the next question. (Text of all test questions is available in the Publications folder under E-Exit Test Questions)

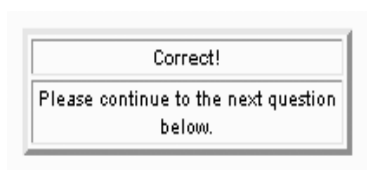


Figure 11.7. Correct Answer Message

If the question is answered incorrectly a message will also be displayed. The question will again display so the borrower can try again.

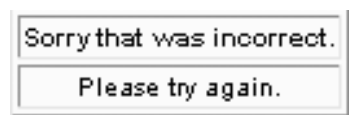


Figure 11.8. Incorrect Answer Message

Loan Counseling Status Page

After the borrower answers all questions correctly, the following screen appears.

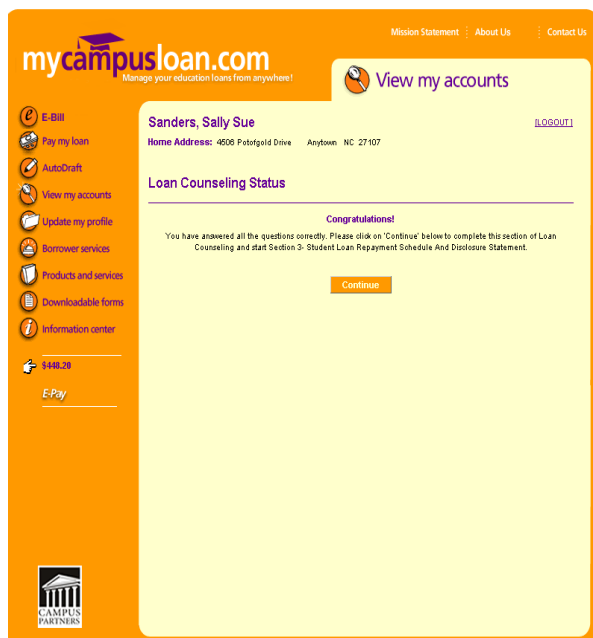


Figure 11.9. Loan Counseling Status Page

The borrower should click **Continue** to view the next section.

Loan Disclosure Statement

After the borrower completes their Exit Interview questions, the **Disclosure Statement** illustrated below appears.

Print

View my accounts

Update my profile

Borrower services

Products and services

Downloadable forms

Information center

If you select to print this document, please use the **Print** button located at the bottom of this page.

Please review the entire document below. Read each section carefully and ensure that all repayment terms are correct. You will be given an opportunity to print, have a copy of this document mailed to you or electronically sign this document. If you disagree with any of the information below, please click "Disagree" at the bottom of this screen.

Student Loan Repayment Schedule and Disclosure Statement

SYSTEM # - YOUR ACCOUNT NUMBER
00006-801636464-01

Loan(S) Payable To DEMO UNIVERSITY

Training Demonstration 123 Kite Rd Tinny, MN 00001	USE THIS SPACE FOR ADDRESS CORRECTIONS _____ _____ _____
--	---

This statement (1) summarizes the student loan you received from this institution, (2) outlines the schedule you are to follow for repayment, and (3) explains some of your rights and obligations associated with your loan. Your copy of this statement should be safeguarded for future reference.

Until your loan has been repaid, it is your responsibility to report any changes in your billing address to this institution or the billing agent servicing your student loan account.

Section A (below) summarizes the repayment terms of the student funds you received under the student loan program. You must submit timely certification when requesting any one of the benefits explained in your promissory note or other documentation received from this institution.

MAIL YOUR PAYMENTS TO:

CAMPUS PARTNERS
P.O. BOX 970004
BOSTON, MA 02297-0004

A. REPAYMENT TERMS

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf. (Loan Principal Balance)	Total of Payments	Program/Sequence Number
11.000 %	\$ 1,098.33	\$ 2,000.00	\$ 3,098.33	00009-01

Your payment schedule will be:

NUMBER OF PAYMENTS	Amount of Payments	Interest Accrues Beginning*	First Payment Due	Frequency of Payments
104	30.00 FOR 103 PAYMENTS, FINAL PAYMENT OF 8.33	03/31/2007	04/25/2007	Monthly

*Interest Accrual: Interest accrues daily, based on the unpaid balance of your loan. Payments received prior to the due date will reduce, and late payments will increase the total amount of interest you must pay.

Late Charge: If a payment is late, you may be charged a fee depending upon the type of loan you have. *

Prepayment: If you pay your loan(s) off early, you will not have to pay a penalty.

*See your promissory note(s) for any additional information about nonpayment, default, any required repayment in full before the scheduled date and late charge assessment.

Remission of the amount financed: \$ _____ Amount Given Directly to You.
\$ _____ Amount Paid to The Institution on Your Behalf.

Refer to your promissory note's provisions for the exact requirements that apply to your loan.

You must repay your loan on a timely basis as outlined in the repayment agreement mutually approved by you and this institution. If you are unable to make a payment for any reason, you must contact this institution (creditor) before the due date. Provisions of your promissory note may include any of these requirements:

- Scheduling of repayment in minimum installments that will ensure the loan's being repaid in less than the maximum repayment term of the loan.
- Assessment of late charges if your loan becomes past due.
- Payment of the total cost of collection and/or litigation if your loan becomes past due and continues to be past due without making appropriate arrangements with your lending institution to bring it current.
- Reporting to a credit bureau or,
- Accrual and/or payment of interest during a period of enrollment, grace or deferment.

B. LOAN SUMMARY (OPTIONAL)

Dates Received	Amounts	Dates Received	Amounts	Dates Received	Amounts
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

I understand that:

- I received a student loan and must repay my loan on a timely basis as called for in the repayment agreement that was mutually agreed upon by me and my lending institution.
- I must contact the lending institution, prior to the due date, if any payment cannot be made for any reason.

Disclosure Statement cont'd

1. I received a student loan and must repay my loan on a timely basis as called for in the repayment agreement that was mutually agreed upon by me and my lending institution.

2. I must contact the lending institution, prior to the due date, if any payment cannot be made for any reason.

3. I must immediately inform my lending institution or billing agent of any change in my name or address.

4. I must submit timely certification when requesting deferment, and/or cancellation benefits.

5. I can repay or make payments prior to the due date without penalty.

6. I can make payment in excess of the amount due. This can reduce the total amount of interest I will be required to pay over the life of my loan, but may not apply automatically to my next scheduled payment.

7. I might be eligible to defer, postpone and/or cancel repayment of my loan. The appropriate form to request any one of these privileges can be obtained from the lending institution or billing agent.

8. Provisions of my promissory note may require payment of my loan in minimum monthly (or quarterly) installments.

9. My loan might be subject to late charges if payments are past due depending on the provisions of my promissory note.

10. I might be required to pay the total cost of collection and/or litigation if my loan(s) becomes past due and remains past due without appropriate arrangements to bring it current.

11. Depending upon the promissory note provisions, I might be subject to being reported to credit bureaus.

I understand that I will be contacted during the next few months, with further information and instructions.

THE BORROWER ACKNOWLEDGES RECEIPT OF AN EXACT COPY OF THIS STATEMENT

Student
Borrower _____
Date _____

Institutional
Representative _____
Date _____

SIGN AND RETURN TO YOUR SCHOOL AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS

Disagree **Print** **Mail** **Sign Electronically** [Click here](#) for help with these options.

If the Print button above is clicked the disclosure that you just viewed will be presented in printable format. Please use the Print button located at the bottom of the formatted document to print the loan interview and disclosure.
Using the browser print function will not update your records with your lender properly and may cause you to have to repeat this process.

Figure 11.10. Disclosure Statement-Showing Disclosure Options

Options after Reviewing Disclosure Statement

After the borrower has reviewed his or her loan disclosure summary, they can choose the **Disagree**, **Print**, **Mail** or **Sign Electronically** buttons, which are located at the bottom of the page.

Disagree Button

A borrower can select **Disagree** if incorrect information appears on his or her **Loan Disclosure Statement**. Under these circumstances, a message is displayed instructing the borrower to contact his or her school. If borrowers select this option, they can log on again later and complete their E-Exit interview by choosing one of the other options available.

Loan Counseling Status

Thank You!

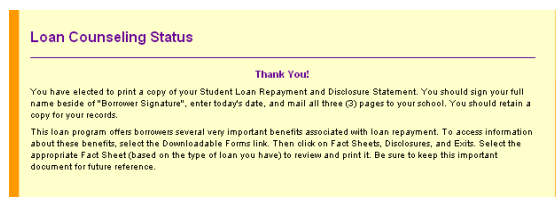
You have indicated that you disagree with the information printed on your Student Loan Repayment and Disclosure Statement. Please contact the school that granted your loan.

This loan program offers borrowers several very important benefits associated with loan repayment. To access information about these benefits, select the Downloadable Form link. Then click on Fast Sheet, Disclosures, and Exit. Select the appropriate Fast Sheet (based on the type of loan you have) to review and print it. Be sure to keep this important document for future reference.

Figure 11.11 Loan Counseling Status Disagree Message

Print Button

If the borrower chooses **Print**, a separate window will open, which displays the **Loan Interview and Disclosure**. **Print** and **Cancel** buttons are located at the bottom of this page. The **Print** button allows borrowers to print a copy of the loan interview and disclosure from their desktop. The following message is displayed, which instructs to the borrower to print and sign the disclosure and return it to their school.



NOTE: The borrower must use the Print buttons (both) in order for SIII to be updated correctly. If File>Print is used, then the loan will remain as an incomplete code on customer Exit Reports)

Figure 11.12. Loan Counseling Status Print Message

***NOTE:** In Phase I, we will mail a copy of the **Fact Sheet** to the borrower along with a cover letter.

Cancel Button

The **Cancel** button will cancel the print request and re-display the **Disclosure** page.

Mail Button

Borrowers should choose **Mail** if they want Campus Partners to mail a copy of their **Loan Interview and Disclosure** to them

The following message window will appear if the borrower selects the **Mail** button.

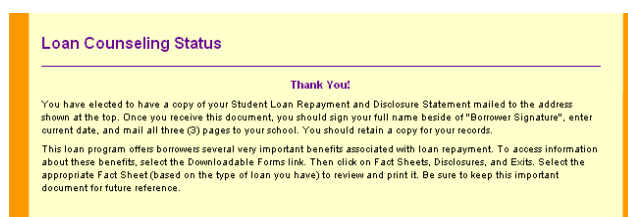


Figure 11.13. Loan Counseling Status Mail Message

NOTE: Campus Partners will mail a copy of the **Loan Interview, Disclosure**, and a **cover letter** to the borrower. We have created an internal report, which lists the borrowers that have requested the **Mail** option.

Sign Electronically Button

The following screen will appear if the borrower selects the **Sign Electronically** button.

AutoDraft
View my accounts
Update my profile
Borrower services
Products and services
Downloadable forms
Information center

Important Notice!
 Beginning December 26, 2004, the U.S. Department of Education, to provide the highest levels of security to PIN users, will implement changes to the PIN database that will require that all new PIN applicants provide a Challenge Question and Answer when registering a PIN. Current PIN holders must go to the PIN site and register that information as well in order to continue using their PIN.
 Current PIN holders cannot register their Challenge information until on or after December 26, 2004. If you attempt to use your PIN on or after December 26, 2004, and have not registered your Challenge information on the U.S. Department of Education's PIN site, your transaction will fail.
 You may visit the PIN site at:
<http://www.pin.ed.gov/PINWebApp/pinindex.jsp>
 I understand that:

- The following information is provided in accordance with Section 101(c)(1) of the E-Sign Act:
- Electronically signing your Student Loan Repayment and Disclosure Statement represents a legally binding transaction requiring you to repay your loan, even if you do not complete your program of study, are dissatisfied with your education, or are unable to secure employment upon completion of your program.
- You have the right to receive and sign the Student Loan Repayment and Disclosure Statement on paper at no charge.
- If you decide to sign the Student Loan Repayment and Disclosure Statement electronically, you have the right to withdraw consent at any time prior to the completion of signing.
- Consenting to sign the Student Loan Repayment and Disclosure Statement electronically in no way obligates you to conduct any future transaction electronically.
- If you elect to withdraw your consent to electronically sign this or other loan documents, you may print the documents at your location or request to receive printed materials via US mail. You will be subject to normal mailing times/delays for business conducted via the US Postal Service.
- Your election to electronically sign a document presented to you in an electronic format applies to that document only.
- Before you proceed, please insure that you have the following requirements:
 Internet Explorer 5.0 or higher
 Windows 98, ME, 2000, or XP
 Printer (only required if documents are to be printed locally)

Accept E-Signature **Decline E-Signature**

CAMPUS PARTNERS

Figure 11.14 – E-Sign Page

If the borrower selects the **Decline E-Signature** button the disclosure page will be re-displayed.

If the borrower selects the **Accept E-Signature** button, the following screen will appear

Borrower services
Products and services
Downloadable forms
Information center

STAN Authentication
 Please read the information below and click the 'Submit' button if you wish to continue. If you choose to abandon the STAN authentication process just click the 'Cancel' button and you will return to the Student Loan Repayment Schedule and Disclosure page.
 The STAN authentication process will forward you to an external web site, the Student Authentication web site, where you will enter the social security number, date of birth, first 2 letters of your last name and your FSA PIN. If successful, you will be returned to this web site and given another opportunity to either continue with the signing process or abandon it. If unsuccessful, you will be returned to this web site where you will have another opportunity at the authentication process.
 To safeguard your information, it will be encrypted during transmission over the Internet. To secure your privacy, we recommend you use 128-bit encryption, which has enhanced encryption features. 128-bit encryption browsers are subject to U.S. Export Administration Regulations and other U.S. law, and may not be exported or re-exported to certain U.S. embargoed destinations.
 To determine your browser's encryption level, click on Help and then on "About..." in the dropdown box that appears. The resulting page will show your encryption level (called "security" or "cipher strength"), probably 40-bit, 56-bit, or 128-bit. Many of the more popular browsers offer Web sites where you can upgrade your encryption level for free.

Submit **Cancel**

CAMPUS

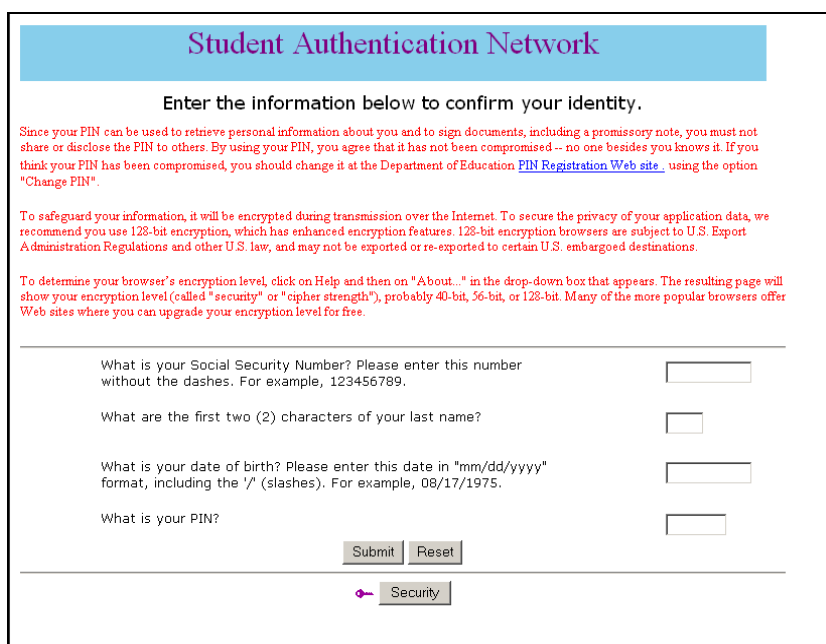
Figure 11.15 – STAN Authentication page

Cancel

If the borrower selects the **Cancel** button the disclosure page will be re-displayed.

Submit

If the borrower selects the **Submit** button, the screen below is displayed. The borrower is now in the STAN Authentication Network site. The borrower should enter his SSN, first two characters of his last name, DOB, and FAFSA PIN number.



Student Authentication Network

Enter the information below to confirm your identity.

Since your PIN can be used to retrieve personal information about you and to sign documents, including a promissory note, you must not share or disclose the PIN to others. By using your PIN, you agree that it has not been compromised -- no one besides you knows it. If you think your PIN has been compromised, you should change it at the Department of Education [PIN Registration Web site](#), using the option "Change PIN".

To safeguard your information, it will be encrypted during transmission over the Internet. To secure the privacy of your application data, we recommend you use 128-bit encryption, which has enhanced encryption features. 128-bit encryption browsers are subject to U.S. Export Administration Regulations and other U.S. law, and may not be exported or re-exported to certain U.S. embargoed destinations.

To determine your browser's encryption level, click on Help and then on "About..." in the drop-down box that appears. The resulting page will show your encryption level (called "security" or "cipher strength"), probably 40-bit, 56-bit, or 128-bit. Many of the more popular browsers offer Web sites where you can upgrade your encryption level for free.

What is your Social Security Number? Please enter this number without the dashes. For example, 123456789.

What are the first two (2) characters of your last name?

What is your date of birth? Please enter this date in "mm/dd/yyyy" format, including the "/" (slashes). For example, 08/17/1975.

What is your PIN?




Figure 11.16 – STAN Authentication Network page

Reset

If the borrower selects **Reset** (from the STAN page), then the previously entered data will disappear so that the information can be re-entered.

Submit

If the borrower selects the **Submit** button, a pop-up window will be displayed as shown below.

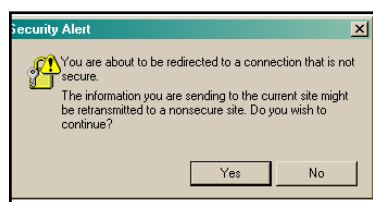


Figure 11.17 – STAN Security Alert

STAN Authentication Process

When the borrower selects “Yes” on the popup window illustrated on the previous page, the STAN Authentication process will take place. If it is successful, the following page appears.

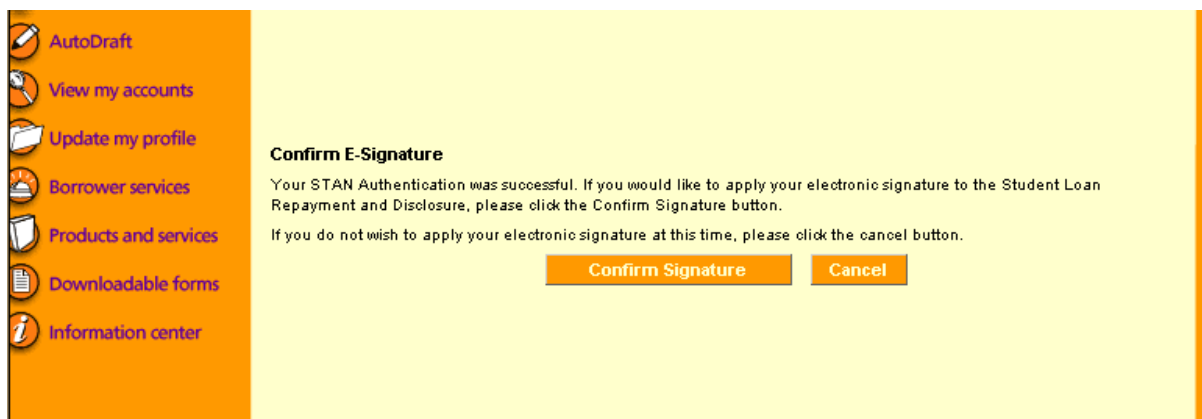


Figure 11.18 – Confirm E-Sign page

Cancel Option

If the borrower selects **Cancel**, then the disclosure page will re-display. (See **Figure 11-10** on page 11-9.)

Confirm Signature Option

If the borrower selects **Confirm Signature**, then the following screen appears.

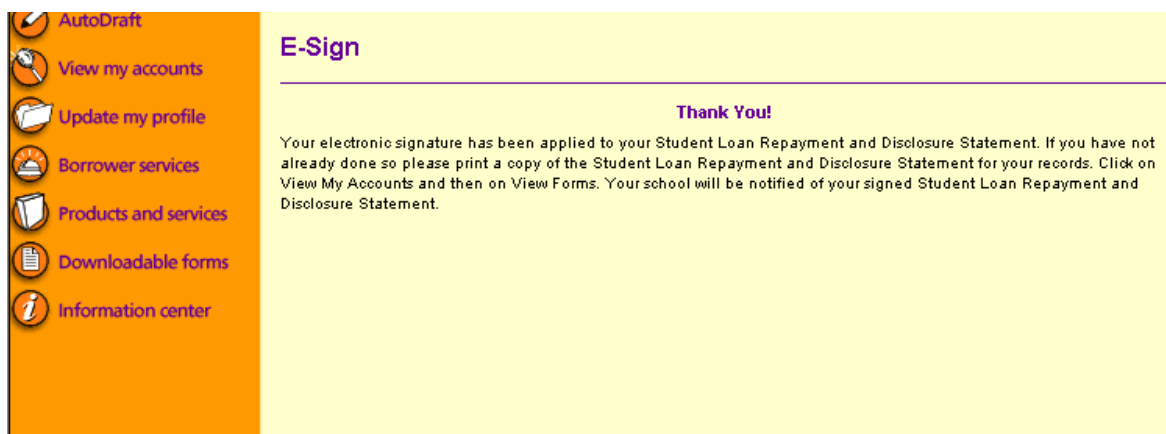


Figure 11.19 – E-Sign Thank You page

If the STAN Authentication is unsuccessful, an error message will be sent from the STAN site indicating why the authentication could not be completed. The borrower may need to provide additional or corrected information based on the error that is received.

No Option

If the borrower selects **No** from the pop-up window illustrated in **Figure 11.18** on page 11-13, then the following screen will be displayed. The screen may need to be refreshed before returning to mycampusloan.com

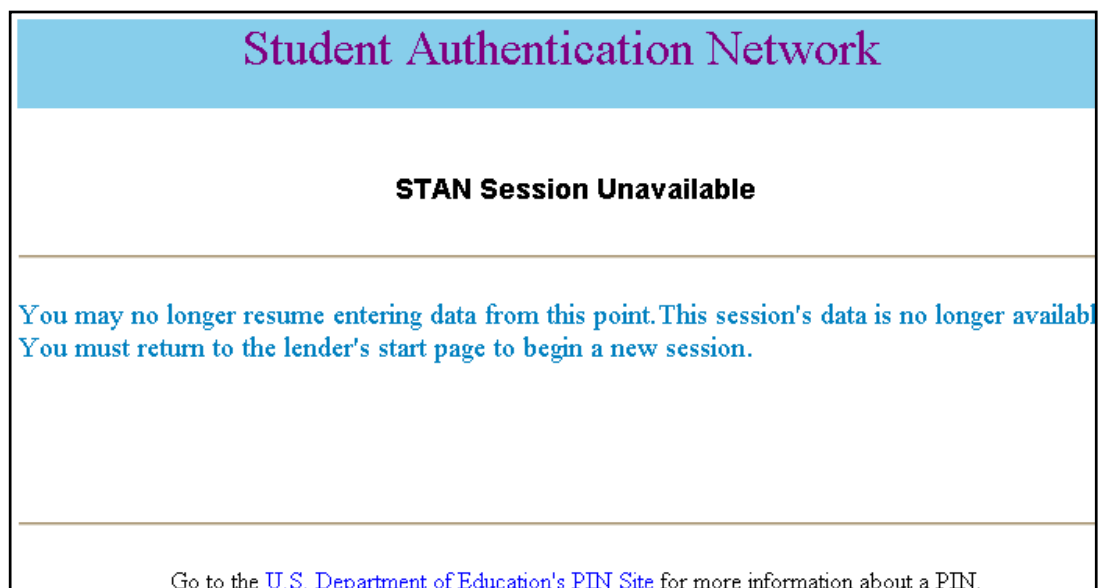


Figure 11.20 STAN Session Unavailable page

Loan Counseling Status Page

The **Loan Counseling Status** page is displayed if a borrower has logged in, but has not completed the entire **Loan Counseling Session**.

Each completed section is marked as “**Complete**.” If a section has not been completed, it will be noted by an **Incomplete** status. The borrower can click on an underlined section to make changes or choose the **Next** button, which will display the first incomplete section.

Borrowers can also update **Section 1** of their Loan Interview from this page. If **Section 2** is marked as complete, it will not be underlined and cannot be accessed.

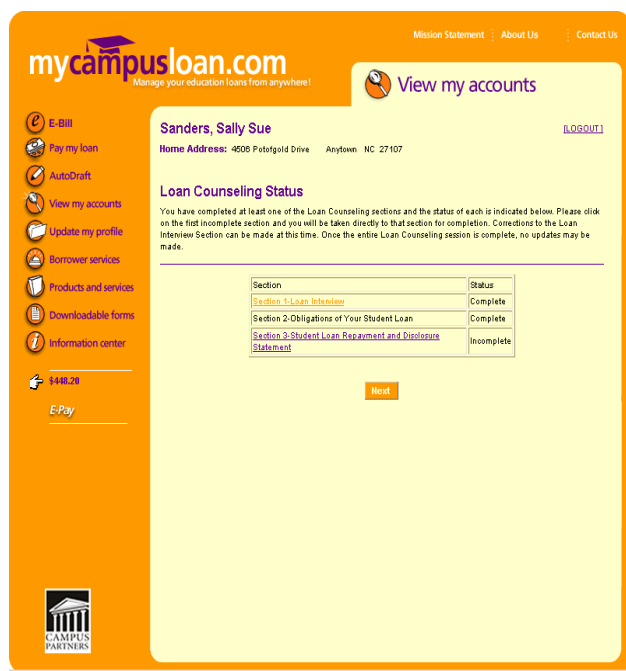


Figure 11.21. Loan Counseling Status Mail Message

View Documents Page

When a borrower has completed the entire **Loan Counseling Session**, the **E-Exit** link will change to '**View Forms.**' In this illustration, forms from more than one loan are available.

mycampusloan.com
Manage your education loans from anywhere!

Mission Statement : About Us : Contact Us

View my accounts

Demonstration, Training [\[LOGOUT\]](#)

Home Address: 123 Kite Rd Tinny MN

Account Details

General Information

	00006-801666464-01	DEMO UNIVERSITY	FAIRBORNE	CHICKADEE	FAIRBORNE	FAIRBORNE	DATE PAID
View Forms	00006-801666464-01		\$0.00	\$0.00	\$0.00	\$0.00	10/25/2006
View Forms	00007-801666464-01		\$0.00	\$0.00	\$0.00	\$0.00	04/25/2007
View Forms	00008-801666464-01		\$0.00	\$0.00	\$0.00	\$0.00	07/25/2007
View Forms	00009-801666464-01		\$0.00	\$0.00	\$0.00	\$0.00	04/25/2007
Totals:			\$0.00	\$0.00	\$0.00	\$0.00	

Billing Address **Financial Information** **Billing Information**

Same as Home Address Loan Amount: \$5,500.00 Last Pay Date:

[Create a Billing Address](#) Loan Balance: \$5,500.00 Last Pay Amount: \$0.00

Interest Accrued: \$0.00 Billing Frequency: Monthly

Interest Rate: Various Billing Type: Statement

Interest Information

2006 Interest Paid: \$00.00
2005 Interest Paid: \$00.00

Special Messages

Figure 11.22. View Documents Link

When a borrower clicks the **View Forms** link, the **Loan Interview** and the **Disclosure** will be presented with options to **Print** or **Cancel**.

By choosing the **Print** link, the borrower can print a copy of the **Loan Interview** and the **Disclosure** from his or her computer. The **Cancel** button will take the borrower back to **View My Accounts** or **Account Details** page.

The **Loan Interview** and the **Disclosure** will be stored on our server indefinitely so that the borrower can view these documents at any time.

The e-signed document is identical to the interview and disclosure document that displays when the **Print** or **Mail** option is selected except that it will have the following authentication information located in the bottom left hand corner.

THE BORROWER ACKNOWLEDGES RECEIPT OF AN EXACT COPY OF THIS STATEMENT	
Student Borrower SANDERS, SALLY SUE Date 2004-08-10.23.12.000000 STAN Authentication Code 5566000022MA`97123456789	Institutional Representative _____ Date _____

Figure 11.23. E-Signature Sample