

Step-by-Step Instructions

for Using ASA Direct® Stafford Electronic Signature Process



American Student Assistance®
ASA Direct Version 2004.02
ASA Direct Internet Site: <http://www.amsa.com/direct/default.asp>
Email Questions to asadirect@amsa.com
Support Telephone Number (800) 999-9080 ext. 5015

What is electronic signature (e-sign)?

ASA's electronic signature process (e-sign) provides you, the student borrower, with a faster and more convenient way to process your request for a Stafford loan. It allows you to complete your Stafford loan application online and legally sign your Stafford Master Promissory Note (MPN) online. This process allows your loan to be approved and loan proceeds to be disbursed more quickly by providing an alternative to the traditional process of printing the paper MPN. The e-sign process also provides you with the ability to review an "authoritative copy" of your electronically signed Stafford MPN throughout the life of the loan.

Before you start, you will need the following:

You must have a user ID and password to access ASA Direct. If you do not have a user ID and password, please refer to Step 1 instructions on how to establish a new user account.

Lightening the "mammoth" loan

American Student Assistance is all about providing student loan borrowers with the education and encouragement they need to successfully manage their debt in order to make repayment seem like less of a mammoth undertaking.



You will also need your **Federal Student Aid Personal Identification Number (PIN)**. The PIN is an electronic access code number that serves as an identifier. If you did not complete your FAFSA electronically, you can request a PIN from the U.S. Department of Education Web site. To apply for a PIN or if you do not remember your PIN, please visit the official PIN site at www.pin.ed.gov.

Two references: You will need the name, address and telephone numbers of two references with different U.S. street addresses. PO Boxes are not accepted. Both references must be completed in full. The first reference should be a parent (if living), legal guardian, or adult relative.

Valid e-mail address: To access ASA Direct you need to have a user name and password. The e-mail address is necessary for obtaining a username and password. If you do not have an e-mail address, you may sign up for a free e-mail account through a commercial site such as Yahoo or Hotmail.

Browser: Microsoft Internet Explorer version 4.0 or higher and Netscape Navigator version 4.6 or higher (excluding Netscape Navigator version 6.0, which is not compatible with ASA Direct). ASA recommends that you use Microsoft Internet Explorer (IE) version 6.0 with SP1.

Software: Adobe Acrobat Reader version 4.0 or higher to view sections of the Master Promissory Note.

Printer: You must have access to a printer if you wish to print any of the certification pages or promissory note information that will be available throughout this process.

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Instructions for using ASA Direct Stafford E-Sign process

To access ASA's E-sign application you will need a username and password. If you already have an ASA Direct account, log into ASA Direct by typing in your username and password at the Borrower login page and go directly to the steps involved in electronically signing your Master Promissory Note (MPN) on the next pages.

Step 1

Establish a new user account

1. Type the following Web address:
<http://www.amsa.com/direct>.
2. Click on the ASA Direct **for BORROWERS** login button.
3. Next the borrower's **Conditions of Use** page will be displayed. Read through the conditions of use. If you agree with the conditions, click on **I accept** to proceed to the borrower login page. If you do not agree with the conditions, click on **I do not accept** and you will return to the ASA Direct home page. You cannot apply for a loan if you do not accept here..
4. Click on the **New User?** link to create your User ID and password, type in the information required on the online form and click on the **Submit** button.
5. Check your e-mail account for an e-mail from **autoReply@asa.com**. The e-mail will include a Registration ID, which you will need to access ASA Direct.
6. Click on the hyperlink within the e-mail, which will bring you back to the ASA Direct login page. At the **ASA Direct Login** page, click on **Login**. Type in the username, password (and registration ID if prompted) at the login page and click on the **Submit** button. If the hyperlink does not take you to the ASA Direct Login page, take note of the Registration ID and go to the **ASA Direct Borrower Login** page and enter your newly created user ID and password. You will then be prompted to enter your Registration ID.
7. If you are unable to log into ASA Direct, contact ASA at (800) 999-9080 ext. 5015.

Important Note: ASA Direct will use the e-mail address you provide on the short online form to send you a Registration ID necessary to activate your account. If you do not have an e-mail address, you may sign up for a free e-mail account through a commercial site such as Yahoo or Hotmail.

Step 2

E-Sign process steps

The following instructions will guide you through the Stafford e-sign process. It's important to note that you can "opt out" at any point during the e-sign process by clicking on **Exit**. It is estimated that it will take approximately 30 minutes to read through the certification, complete and electronically sign the promissory note. Please allow yourself enough time to complete the entire Stafford Electronic MPN process in one session. If you leave your computer unattended for 30 minutes, your login session will expire and you will need to restart the process.



Step 2—

E-Sign process steps

1. Once you have successfully logged into ASA Direct, the **ASA Direct Welcome** page will appear. At the Welcome page, click on the **Application List** menu option to begin the Stafford MPN e-sign process.
 - a. If the status of your pending application states Missing Information, click on the **Missing Information** link. Once you click on the Missing Information application link the **Worksheet for Completing Your Master Promissory Note** screen will appear. The Worksheet informs you of the items/information needed to complete the e-signature process.
 - b. If the status of your pending application states **Missing Signature**, click on the Missing Signature link and go to No. 6 below.
2. Over the next few steps you will be prompted to:
 - a. Select an e-sign lender (lenders that participate in e-sign are listed in red letters and are identified by an asterisk (*) character in the drop-down menu). In order to electronically sign the MPN, you must complete all fields noted with an asterisk (*) character.
 - b. Provide two personal references. The first reference should be that of a parent, legal guardian or adult relative. The second reference must be an adult who does not have the same address as the first reference.
3. Review the information provided for accuracy. Click on **Save** to submit and save the information **OR** click **Edit** to make any changes to the information provided. If you wish to cancel the updates, you may click on **Cancel** and return to the ASA Direct home page.
4. Click on the **Missing Signature** link to begin the process of electronically signing your MPN.
5. Review the **Electronic Signature Stafford Master Promissory Note (MPN) Process Steps** page, select the check box at the end of the page and click on the **Continue** link.
6. A checklist is displayed at the **Information Questionnaire** screen; check each box to confirm that you have the software and hardware needed to complete the e-sign process as well as a PIN from the Department of Education.
7. Authentication with the Federal Student Aid PIN site; enter your PIN to verify your identity. Click on the **Continue** link to proceed with the authentication process. To authenticate your identity enter your PIN, Social Security number, date of birth and first two letters of your last name.

Note: *If the personal information you provide at the Federal Student Aid PIN Web site does not match the information on record, the FSA Web site will allow you a total of three attempts. Upon a third failure to match the information, you will be directed to the ASA Direct home page and will not be permitted to proceed with the e-sign process.*
8. The **Consumer Disclosure** page explains that you are not required to electronically sign the MPN and at any time can access a paper version of the MPN. Read and confirm agreement with the Consumer Disclosure, Privacy Act Notice, Borrower's Rights and Responsibilities, Certifications and Authorizations, and MPN Terms and Conditions.
9. Select the **I agree to proceed with Electronic MPN and have the required hardware and software** checkbox and click on **Continue** to proceed to the next step.
10. Review **Draft MPN** page to make sure all information is correct. Click on checkbox **I have read, understand, and agree to the information in the Draft MPN**. Click **Continue** to proceed to the next step.
11. Read the **Promise to Pay** and electronically sign the MPN by typing your first and last name exactly as you provided it on the Master Promissory Note. This is your signature page. By typing your name and clicking the **Sign MPN and Continue** link, you are electronically signing the MPN. You may click **Exit** if you do not wish to sign the MPN.
12. Review the signed MPN and confirm acceptance. Before you can proceed to the next step, you must confirm that you have read the entire MPN.
13. Success! At this point you have signed your MPN. The status of your application will be provided upon completion of the e-sign process. You may now print the signed MPN.

Important: *If you exit the e-sign process and wish to complete your MPN electronically at a later time, you will have to restart the process.*

Need additional help?

Contact a Loan Center representative at 800-999-9080 ext. 5015 or by e-mail at asadirect@amsa.com.

