

CSLP NOVEMBER 2019 RELEASE

FEATURES AND FUNCTIONALITY

An Information Guide for CSLP Staff and Stakeholders

- ✓ Virtual Repayment Counsellor
- ✓ One-time payments
- ✓ Communicating missing financial institution (banking) information

FEATURES OF THE CSLP PHASE 4 RELEASE:

Page 3 - Virtual Repayment Counsellor

CSLP clients that are entering repayment will be presented with the virtual repayment counsellor on the NSLSC website. The virtual repayment counsellor will use the business rules engine to determine the best repayment options for the client.

Page 23 - One-time Payment via the NSLSC website

CSLP clients will have the functionality to make one-time payments directly on the NSLSC website. The payment will be withdrawn from the bank account that is currently on file with the NSLSC.

Page 31 - Communicating Missing Financial Institution Information

CSLP clients that do not have financial institution information on file with the NSLSC at the time of disbursement will be notified via email and their secure inbox. The client will be directed to update the information in order to receive the disbursement via electronic funds transfer.

The implementation date of these features is planned for November 18, 2019.

VIRTUAL REPAYMENT COUNSELLOR

VIRTUAL REPAYMENT COUNSELLOR

Clients that are about to go into repayment will be presented with the virtual repayment counsellor upon logging in to the NSLSC website.

The purpose of the virtual repayment counsellor is to guide the client toward the best repayment path and prevent the client from missing payments on their loan.

The client will be presented with the virtual repayment counsellor based on the following conditions:

- The client has an active, full-time loan. This feature is not currently available for clients with part-time loans.
- There is a Repayment Notice with a date less than two months from the current date on the client's file.
- The client's period of study end date (PSED) is less than the current date.
- The client has not completed the virtual repayment counsellor before.
- There is no Repayment Assistance Plan (RAP) status on the client's file.

VIRTUAL REPAYMENT COUNSELLOR

The virtual repayment counsellor is presented as a series of pop-ups on the NSLSC website. The content of the pop-up changes based on the client's selections or answers.

Depending on the client's selections or answers, the client may be taken to several different areas of the NSLSC website.

There are four common scenarios that the client may experience:

Scenario #1: Client is returning to school.

Scenario #2: Client is entering repayment and is okay with their payment schedule.

Scenario #3: Client is entering repayment and is okay with their payment schedule but does not have financial institution (banking) information on file with the NSLSC.

Scenario #4: Client is entering repayment and would like to explore repayment options that may be available.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #1

In this scenario, the client is going back to school. In order to keep the loan in interest free status and not enter repayment, the educational institution and client must confirm enrolment.

The client clicks on the “I’m going back to school” button.

The screenshot displays the National Student Loans Service Centre (NSLSC) website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French, along with links for Canada.ca, Services, Departments, and Français. The main header features the NSLSC logo and the Canadian flag. Below the header is a navigation menu with options: Plan Your Education, Funding Options, Manage a Loan, Loan Repayment Options, My Inbox, and My Account. The main content area is titled 'My Dashboard' and includes sections for Notifications, Loan Summary, and More Information. A prominent notification box titled 'Loan Status Update' is overlaid on the dashboard, containing the text: 'You are entering repayment soon, let us help you get ready! Learning what your options are can help you repay your loan and set you up for success!'. This notification box contains two buttons: 'I'm going back to school' (highlighted with a red border) and 'Repayment Options'. The 'More Information' section at the bottom includes 'Update Your Profile' and 'Repayment Assistance Plan' options. An 'Instant Answers' chatbot interface is visible in the bottom right corner.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #1

The virtual repayment counsellor advises the client of the specific time-frame that a confirmation of enrolment must be submitted in order to avoid entering repayment.

The confirmation of enrolment process does not change as a result of implementing the virtual repayment counsellor.

The client clicks on the “Update my school start date” button and is taken to the existing Confirmation of Enrolment page on the NSLSC website.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Canada.ca | Services | Departments | Français'. Below this is the main header for the 'National Student Loans Service Centre (NSLSC)' with a red maple leaf logo and the 'Canada' logo. A secondary navigation bar includes links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'My Dashboard' and features several sections: 'Notifications' with a 'My Inbox' button, 'Loan Summary' with a 'My Funding' button, and 'More Information' with 'Update Your Profile' and 'Repayment Assistance Plan' options. A modal dialog box titled 'Confirm Your Enrolment' is overlaid on the dashboard. The dialog box contains the following text: 'You must update your new school start date by **November 1, 2019** in order to avoid entering repayment. If you have a part-time loan and are returning to full-time studies, your part-time loan will remain interest free.' At the bottom of the dialog box, there are two buttons: 'Go to My Dashboard' and 'Update my school start date'. The 'Update my school start date' button is highlighted with a red rectangular border.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #2

In this scenario, the client has finished school and is entering repayment. The client is aware of the repayment schedule and amount.

The client is presented with the virtual repayment counsellor upon logging in to the NSLSC website. Since the client is not going back to school, the client clicks on the “Repayment Options” button.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Canada.ca | Services | Departments | Français'. Below this, the main header reads 'National Student Loans Service Centre (NSLSC)' and 'Canada'. A navigation menu includes 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'My Dashboard' and features a 'Notifications' section with a 'Loan Status Update' pop-up. The pop-up text says: 'You are entering repayment soon, let us help you get ready! Learning what your options are can help you repay your loan and set you up for success!'. It has two buttons: 'I'm going back to school' and 'Repayment Options', with the latter highlighted by a red box. Below the pop-up, there are sections for 'Loan Summary' and 'More Information'. The 'More Information' section includes 'Update Your Profile' and 'Repayment Assistance Plan'. At the bottom right, there is an 'Instant Answers' search bar with the text 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #2

The client is presented with the Loan(s) Summary screen that displays the client's loan balance, repayment start date, first payment due date and the payment amount.

In this scenario, the client is okay with the schedule and payment amount and is not interested in reviewing repayment options. The client clicks on the “Keep this Payment Plan” button.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC) | Canada

Plan Your Education | Funding Options | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My_Dashboard → Loan(s) Summary

Loan(s) Summary

Loan Type	Balance	Repayment Start Date	First Payment Due Date	Payment Amount
Canada-Ontario Integrated Student Loan	\$19,576.91	November 1, 2019	November 30, 2019	\$230.13

It is important to understand your loan so that you can find out the best repayment plan that fits you.

If you are ok with the payment plan set up, select the 'Keep this Payment Plan' button. If you would like to see what other repayment options may be available to you, select the 'Repayment Options' button.

[Keep this Payment Plan](#) [Repayment Options](#)

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Terms and Conditions | Privacy Policy

Help
[FAQ](#)
 Security
 Glossary

About
 About NSLSC

Contact Us
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VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #2

The client has the opportunity to review the financial institution (banking) information that the NSLSC has on file. The client can also update this information if it is not correct or up-to-date. If the client wishes to update the financial institution information, they will be taken to an existing NSLSC page and follow the existing update process.

In this scenario, the client's financial institution information is correct. The client clicks on the "Go to My Dashboard" button.

At this point the client is taken back to the Dashboard and the schedule and payments are set.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French. Below this is the main header for the National Student Loans Service Centre (NSLSC) with a red maple leaf logo and the word 'Canada'.

The main content area is titled 'One Last Step!' and contains a section for 'Financial Institution (Banking) Information'. It includes a message: 'Please review the details below to make sure your information is accurate. Financial institution details are very important as this account will be used for payments.' Below this are three input fields: 'Financial Institution Number' (containing '003'), 'Transit Number' (containing '00922'), and 'Account Number' (containing '****546'). There is an 'Update my Banking Information' button below these fields.

A green button labeled 'Go to My Dashboard' is highlighted with a red box. Below the button, it says 'Date modified: 2019-06-21'.

At the bottom of the page, there is a footer with links for 'Terms and Conditions' and 'Privacy Policy'. Below that are three columns of links: 'Help' (with sub-links for FAQ, Security, and Glossary), 'About' (with sub-link for About NSLSC), and 'Contact Us' (with sub-link for Contact NSLSC).

At the very bottom, there is a black navigation bar with links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', and 'TAXES'. On the right side of this bar is an 'Instant Answers' search box with the text 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #3

In scenario #3, the client is okay with the schedule and payment amount but discovers that the NSLSC does not have the financial institution (banking) information on file.

It is very important for the NSLSC to have the client's financial institution information on file as it speeds up transaction times, reduces processing errors and reduces payment delinquency rates.

As seen in the other scenarios, the client is presented with the virtual repayment counsellor upon logging in to the NSLSC website.

The client is not going back to school, so they click on the "Repayment Options" button.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. Below the header is a navigation menu with options like 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'My Dashboard' and features a 'Notifications' section with a 'Loan Status Update' alert. The alert text reads: 'You are entering repayment soon, let us help you get ready! Learning what your options are can help you repay your loan and set you up for success!'. Two buttons are visible: 'I'm going back to school' and 'Repayment Options', with the latter highlighted by a red box. Below the notification, there are sections for 'Loan Summary' and 'More Information', including 'Update Your Profile' and 'Repayment Assistance Plan'. An 'Instant Answers' chatbot is also visible at the bottom right.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #3

The client reviews the Loan(s) Summary screen which displays the client's basic loan information.

The client decides that they are okay with the schedule and the payment amount and clicks on the "Keep this Payment Plan" button.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | Funding Options | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard → Loan(s) Summary

Loan(s) Summary

Loan Type	Balance	Repayment Start Date	First Payment Due Date	Payment Amount
Canada-Ontario Integrated Student Loan	\$19,576.91	November 1, 2019	November 30, 2019	\$230.13

It is important to understand your loan so that you can find out the best repayment plan that fits you.

If you are ok with the payment plan set up, select the 'Keep this Payment Plan' button. If you would like to see what other repayment options may be available to you, select the 'Repayment Options' button.

[Keep this Payment Plan](#) [Repayment Options](#)

Date modified: 2019-06-21

Terms and Conditions | Privacy Policy

Help
[FAQ](#)
 Security
 Glossary

About
 About NSLSC

Contact Us
 Contact NSLSC

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VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #3

Since the client does not have any financial institution information on file with the NSLSC, the system recognizes this and presents the client with options:

-The client can click the “Update my Banking Information/PAD (Pre-Authorized Debit)” button to add their information to the NSLSC file. This action follows the existing process of updating information on the NSLSC website.

-The client can choose not to provide the financial institution information at this time by clicking the “No thanks” button. At that point the client is taken back to their Dashboard and may have to make payments manually or via cheque.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo, the text 'Government of Canada / Gouvernement du Canada', and links for 'Canada.ca', 'Services', 'Departments', and 'Français'. Below this is the main header for the 'National Student Loans Service Centre (NSLSC)' with the Canada wordmark and a red maple leaf logo. A secondary navigation bar contains menu items: 'Plan Your Education', 'Funding Options', 'Manage a Loan', and 'Loan Repayment Options', along with 'My Inbox' and 'My Account'. The main content area is titled 'One Last Step!' and features a section for 'Financial Institution (Banking) Information'. The text in this section reads: 'Let's make sure we have your banking information set up for payments. Do you want a quicker and easier way to make your student loan payments? Update your banking information and sign up for Pre-Authorized Debit (PAD) to make your student loan payments virtually effortless! Your account will be automatically debited, eliminating the need to mail payments and ensuring your payments are consistently made on time!' Below this text are two buttons: 'Update my Banking Information/PAD' and 'No thanks'. At the bottom right of the content area, it says 'Date modified: 2019-06-21'. The footer contains links for 'Terms and Conditions' and 'Privacy Policy', and three columns of links: 'Help' (FAQ, Security, Glossary), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC).

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

In the last scenario, the client has finished school and is entering repayment. The client cannot afford to set a repayment amount yet and wants to explore what repayment options may be available to them.

Upon logging in, the client is presented with the virtual repayment counsellor. The client clicks on the “Repayment Options” button.

The screenshot displays the National Student Loans Service Centre (NSLSC) dashboard. At the top, there is a navigation bar with the Government of Canada logo and the text 'Government of Canada' and 'Gouvernement du Canada'. To the right, it says 'Canada.ca | Services | Departments | Français'. Below this, the main header reads 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation menu includes 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'My Dashboard' and features several sections: 'Notifications' with a 'Check your inbox to keep up to date' message, 'Loan Summary' with a 'Go to My Funding to view your funding options' message, and 'More Information' with 'Update Your Profile' and 'Repayment Assistance Plan' options. A prominent 'Loan Status Update' notification box is overlaid on the dashboard, containing the text: 'You are entering repayment soon, let us help you get ready! Learning what your options are can help you repay your loan and set you up for success!'. Below this text are two buttons: 'I'm going back to school' and 'Repayment Options', with the latter being highlighted by a red rectangular box. At the bottom right, there is an 'Instant Answers' chat widget with the text 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The next screen summarizes the loan information for the client and presents the client with the option to keep the payment plan (as shown) or to explore repayment options that may be available.

The client clicks on the “Repayment Options” button.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | Funding Options | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard → Loan(s) Summary

Loan(s) Summary

Loan Type	Balance	Repayment Start Date	First Payment Due Date	Payment Amount
Canada-Ontario Integrated Student Loan	\$19,576.91	November 1, 2019	November 30, 2019	\$230.13

It is important to understand your loan so that you can find out the best repayment plan that fits you.

If you are ok with the payment plan set up, select the 'Keep this Payment Plan' button. If you would like to see what other repayment options may be available to you, select the 'Repayment Options' button.

Keep this Payment Plan | **Repayment Options**

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Terms and Conditions | Privacy Policy

Help
[FAQ](#)
 Security
 Glossary

About
 About NSLSC

Contact Us
 Contact NSLSC

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VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The client has the opportunity to review the financial institution (banking) information that the NSLSC has on file.

In this scenario, the client's financial institution information is correct. The client clicks on the "Continue" button.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'Before You Start!' and features a section for 'Financial Institution (Banking) Information'. This section includes a message: 'Please review the details below to make sure your information is accurate. Financial institution details are very important as this account will be used for payments.' Below this are three input fields: 'Financial Institution Number' (containing '004'), 'Transit Number' (containing '06772'), and 'Account Number' (containing '*****569'). There is an 'Update my Banking Information' button and a prominent 'Continue' button highlighted with a red border. At the bottom right of the main content area, it says 'Date modified: 2019-06-21'. The footer contains links for 'Terms and Conditions' and 'Privacy Policy', and a 'Help' section with links for 'FAQ', 'Security', and 'Glossary'. There is also an 'About' section with 'About NSLSC' and a 'Contact Us' section with 'Contact NSLSC'. At the very bottom, there is a search bar with the text 'Instant Answers' and a query 'E.g. How can I make payments?' with an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The virtual repayment counsellor presents the client with four questions to which the answers will determine available repayment options.

Question 1 asks if the client currently resides in Canada.

The client can select “Yes” or “No”. In this scenario the client selects “Yes” and clicks the “Continue” button.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'Question 1 of 4' and contains the following text: 'We want to know more about you so that we can help find out which solution fits you the best. Before we begin, keep in mind that you always have the option to increase or decrease your payments. Let's get started!'. Below this is a question: '* Are you currently residing in Canada? (required)'. A dropdown menu shows '-Select-'. At the bottom of the question area are 'Go Back' and 'Continue' buttons. A 'Privacy Notice' section follows, explaining that the assessment is voluntary and that results will be used to improve services. At the bottom of the page, there are links for 'Terms and Conditions' and 'Privacy Policy', and a 'Help' section with links for 'FAQ', 'Security', and 'Glossary'. A footer contains 'JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES' and an 'Instant Answers' chatbot window with the text 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

Question 2 asks for the client's family size. The client has to select at least "1" as the family size.

In this scenario the client selects "1" and clicks on the "Continue" button.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French. Below this is the main header for the National Student Loans Service Centre (NSLSC), featuring a red maple leaf logo and the word "Canada". A secondary navigation bar contains links for "Plan Your Education", "Funding Options", "Manage a Loan", "Loan Repayment Options", "My Inbox", and "My Account". The main content area displays "Question 2 of 4" in green text. Below this, a question is presented: "* What is your family size? This includes you, your spouse or common law partner (if applicable) and any dependants. (required)". A dropdown menu is shown with the text "-Select-". At the bottom of the question area, there are "Go Back" and "Continue" buttons. The footer of the page includes links for "Terms and Conditions" and "Privacy Policy", as well as sections for "Help", "About", and "Contact Us". An "Instant Answers" chat window is visible in the bottom right corner with the text "E.g. How can I make payments?" and an "Ask" button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

A question about the family monthly gross income is presented. The gross income includes the total pre-tax income that the client and/or live-in family generate (for example spouse).

In this scenario, the client has specified that the family size is “1”. We also know that the client is currently looking for employment.

The client specifies that the family monthly gross income is “\$0” and clicks on the “Continue” button.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French. Below this is the main header for the National Student Loans Service Centre (NSLSC) with the Canada wordmark and a red maple leaf. A secondary navigation bar contains links for Plan Your Education, Funding Options, Manage a Loan, Loan Repayment Options, My Inbox, and My Account. The main content area displays 'Question 3 of 4' with a large dollar sign icon and the text: '* What is your monthly gross family income? (required)'. Below the text is a text input field with a dollar sign prefix. At the bottom of the question area are 'Go Back' and 'Continue' buttons. A footer section includes links for Terms and Conditions, Privacy Policy, Help, About, and Contact Us. At the very bottom, there is a 'JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES' menu and an 'Instant Answers' chatbot widget with the example question 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The last question asks if the client or spouse (if applicable) have any other government student loans currently in repayment.

The client selects “No” and clicks on the “Continue” button.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text "Government of Canada" and "Gouvernement du Canada". To the right, it says "Canada.ca | Services | Departments | Français". Below this is a blue header with "National Student Loans Service Centre (NSLSC)" and a red maple leaf logo. The "Canada" logo is also present in the top right. A secondary navigation bar contains links: "Plan Your Education", "Funding Options", "Manage a Loan", "Loan Repayment Options", "My Inbox", and "My Account". The main content area is titled "My Dashboard -> Question 4 of 4". The question is "Question 4 of 4" and asks: "* Do you (or your spouse or common law partner, if applicable) have any other government student loans currently in repayment? (required)". Below the question is a dropdown menu with "-Select-" and a downward arrow. There are two buttons: "Go Back" and "Continue". At the bottom right of the question area, it says "Date modified: 2019-06-21". Below the question area is a footer with "Terms and Conditions" and "Privacy Policy". Further down, there are sections for "Help" (FAQ, Security, Glossary), "About" (About NSLSC), and "Contact Us" (Contact NSLSC). At the very bottom, there is a dark navigation bar with links: "JOBS", "IMMIGRATION", "TRAVEL", "BUSINESS", "BENEFITS", "HEALTH", "TAXES". On the right side of this bar, there is an "Instant Answers" widget with a search input field containing "E.g. How can I make payments?" and an "Ask" button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The virtual repayment counsellor presents the repayment options results based on the answers that the client provided.

In this scenario, the client may be eligible for the Repayment Assistance Plan (RAP). This outcome is based on the answers provided by the client during the questionnaire. The virtual repayment counsellor recommends that the client apply for RAP by clicking the appropriate button. This takes the client to an existing electronic RAP (eRAP) application page if the client is less than 30 days from the repayment start date. If the client is more than 30 days from the Repayment start date, the wording encourages the client to come back and apply within 30 days from their repayment start date.

The client also has the option to use the Loan Repayment Estimator to modify the terms of their loan. This process is an existing process that is available on the NSLSC website and it is currently paper/manual based.

The client can take no action and go back to the Dashboard by clicking the “Go to My Dashboard” link. If the client chooses to take no action, the loan will move to regular repayment status as indicated on the client’s file on the Loan Summary page.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Canada.ca | Services | Departments | Français'. Below this is the main header with 'National Student Loans Service Centre (NSLSC)' and the Canada wordmark. A secondary navigation bar contains links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area displays 'My Dashboard -> Repayment Options Results' with a green checkmark icon and the heading 'Repayment Options Results'. The text below states: 'Looks like you might qualify for the Repayment Assistance Plan.' There are two buttons: 'Apply for the Repayment Assistance Plan' and 'Learn more about the Repayment Assistance Plan'. A note says: 'Don't forget that you can always increase or decrease your payments. Keeping your loan up to date and making your payments on time is important to avoid negatively affecting your credit. If you think you may have difficulty keeping up with your payments, we'll always be here to help! You can also explore and compare different repayment options by entering your information in a Loan Repayment Estimator.' There is a 'Loan Repayment Estimator' button. At the bottom of the main content area, it says: 'If you have a part-time loan, please visit My Funding to review the details of your part-time loan.' and a 'Go to My Dashboard' link. The footer contains 'Terms and Conditions | Privacy Policy', a 'Help' section with links for 'FAQ', 'Security', and 'Glossary', an 'About' section with 'About NSLSC', and a 'Contact Us' section with 'Contact NSLSC'. At the very bottom, there is a 'JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES' bar and an 'Instant Answers' search bar with the text 'E.g. How can I make payments?' and an 'Ask' button.

VIRTUAL REPAYMENT COUNSELLOR

SCENARIO #4

The virtual repayment counsellor uses existing business rules and logic to determine whether a client may qualify for the Repayment Assistance Plan (RAP).

If the client answers the questionnaire with answers outside of the RAP qualification range, the virtual repayment counsellor advises the client of other repayment options and encourages the client to use the Repayment Assistance Estimator which has more specific variables such as exceptional expenses for clients with a permanent disability.

The client can choose to revise the terms of their loan such as extending the term to reduce monthly payments. This is an existing manual process. The client can also choose to take no action and return to the Dashboard.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'My Dashboard - Repayment Options Results' and features a large green checkmark icon and the heading 'Repayment Options Results'. Below this, a message states: 'Based on the information you provided, it appears that you may not qualify for the Repayment Assistance Plan at this time.' It provides information about the 'Repayment Assistance Estimator' and offers a button to 'Customize Repayment Terms'. Another section mentions 'Loan Repayment Estimator' with a corresponding button. At the bottom, there are links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. A footer contains various service categories like 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', 'TAXES', and an 'Instant Answers' chatbot widget.

ONE-TIME PAYMENT VIA THE NSLSC WEBSITE

ONE-TIME PAYMENT

The one-time payment functionality provides the client with the option to make payments directly from the NSLSC website. This functionality uses the financial institution (banking) information that is currently on file with the NSLSC.

This feature allows for making lump-sum payments to accelerate student loan repayment. This feature is available for both full-time and part-time loans.

For now, this feature only permits making payments on the requested date; for example today's date. Future development will enable clients to schedule payments up-to 30 days in the future.

The client will be able to navigate to the "Make A Payment" section of the NSLSC website and make payments on their own. The client must have Pre-Authorized Debit (PAD) active on their account in order to make one-time payments via the NSLSC website.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and links for Canada.ca, Services, Departments, and Français. The main header features 'National Student Loans Service Centre (NSLSC)' and the Canada logo. Below the header is a secondary navigation menu with options like 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'Make a Payment' and includes the following text: 'You can make a payment on your student loan(s) any time, even in between regularly scheduled payments. The payment takes a few days to process and will not appear on your transaction history until the amount is withdrawn. You have two options:'. The two options are 'One-Time Payment' (with a 'Make a One-Time Payment' button) and 'Online Banking' (with a 'Pay with Online Banking' button). A 'Date modified: 2019-06-21' note is present at the bottom right of the content area. The footer contains links for 'Terms and Conditions' and 'Privacy Policy', and a grid of service categories: Help (FAQ, Security, Glossary), About (About NSLSC), and Contact Us (Contact NSLSC). At the very bottom, there is a navigation bar with categories like JOBS, IMMIGRATION, TRAVEL, BUSINESS, BENEFITS, HEALTH, TAXES, and an 'Instant Answers' chat widget with the text 'E.g. How can I make payments?' and an 'Ask' button.

ONE-TIME PAYMENT

When the client navigates to the Make A Payment page, the system checks to ensure the client's loan(s) are eligible for making a one-time payment via the NSLSC website.

There are certain scenarios and reasons where the loan(s) may not be eligible for one-time payment processing:

- Client is in bankruptcy; Trustee is not discharged and no Trustee authorization on file.
- Loan is either flagged, sent or returned to Government (RTG loan).
- Loan is cancelled or closed for any reason.
- Loan does not have an outstanding balance.
- Loan has a one-time payment already scheduled for the same date which is pending processing.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and links for Canada.ca, Services, Departments, and Français. Below this is the main header with the NSLSC logo and a red maple leaf. A secondary navigation bar contains links for Plan Your Education, Funding Options, Manage a Loan, Loan Repayment Options, My Inbox, and My Account. The main content area displays a breadcrumb trail: My Dashboard → Make a Payment. The primary heading is "Make a Payment" in green. Below it, a message states: "You cannot make a One-Time payment at this time due to a pending payment. Please try again tomorrow or [Pay with Online Banking](#)." The date "Date modified: 2019-06-21" is shown in the bottom right of the message box. At the bottom of the page, there are links for Terms and Conditions and Privacy Policy, and a footer with categories like JOBS, IMMIGRATION, TRAVEL, BUSINESS, BENEFITS, HEALTH, TAXES, MORE SERVICES, and Canada.ca. An "Instant Answers" search box is visible in the bottom right corner with the query "E.g. How can I make payments?" and an "Ask" button.

ONE-TIME PAYMENT

Once logged in, if the client wishes to make a one-time payment via the NSLSC website, the client can navigate to the appropriate page by clicking the “My Account” button and selecting the “Make a Payment” option.

Once the option is clicked, the eligibility rules run automatically, and the appropriate page (or message if not eligible) is displayed. In this scenario the client is eligible to make one-time payments.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text "Government of Canada" and "Gouvernement du Canada". To the right, it says "Canada.ca | Services | Departments | Français". Below this, the main header reads "National Student Loans Service Centre (NSLSC)" and "Canada". A red maple leaf logo is positioned to the right of the header. A secondary navigation bar contains several menu items: "Plan Your Education", "Funding Options", "Manage a Loan", "Loan Repayment Options", "My Inbox", and "My Account". The "My Account" menu is expanded, showing a list of options: "My Dashboard", "My Funding", "My Profile", "My Disbursements", "Make a Payment" (highlighted with a red border), "Customize Payment Terms", "Financial Institution Information", "Activate Pre-Authorized Debit", "Confirmation of Enrolment", "Repayment Assistance Plan", and "Logout". The main content area is divided into three sections: "My Dashboard" with a notification to check the inbox; "Loan Summary" with a link to view the current status of the loan; and "More Information" with two cards: "Update Your Profile" and "Repayment Assistance Plan". The footer contains links for "Terms and Conditions" and "Privacy Policy", and a "Help" section with links for "FAQ", "Security", and "Glossary". There is also an "About" section with "About NSLSC" and a "Contact Us" section with "Contact NSLSC". At the bottom, there is a navigation bar with links for "JOBS", "IMMIGRATION", "TRAVEL", "BUSINESS", "BENEFITS", "HEALTH", and "TAXES". An "Instant Answers" search bar is visible at the bottom right, with the text "E.g. How can I make payments?" and an "Ask" button.

ONE-TIME PAYMENT

The eligible client is presented with two options:

- “Make a One-Time Payment” is the new feature that allows the client to make payments directly via the NSLSC website.
- “Pay with Online Banking” is an existing feature that directs the client to their financial institution’s website with directions on how to set up the NSLSC as a payee.

In this scenario, the client wants to make a one-time payment directly from the NSLSC website.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French. Below this is the main header for 'National Student Loans Service Centre (NSLSC)' with a red maple leaf logo and the 'Canada' logo. A secondary navigation bar contains links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area is titled 'Make a Payment' and includes the following text: 'You can make a payment on your student loan(s) any time, even in between regularly scheduled payments. The payment takes a few days to process and will not appear on your transaction history until the amount is withdrawn. You have two options:'. Two options are listed: 'One-Time Payment' with a 'Make a One-Time Payment' button, and 'Online Banking' with a 'Pay with Online Banking' button. A 'Date modified: 2019-06-21' is shown at the bottom right of the content area. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. At the very bottom, there is a 'JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES' bar and an 'Instant Answers' search box with the text 'E.g. How can I make payments?' and an 'Ask' button.

ONE-TIME PAYMENT

The “Make a One-Time Payment” page displays the following components:

- Financial Institution Information (on file with the NSLSC)
- Details of loan(s) having unprocessed (i.e. pending) payments
Information displayed is read only:
 - Loan Number & Type / Amount Owing / Monthly Payment Amount / Arrears Amount / Payment Amount
- Details of loan(s) eligible for making one-time payments:
 - Loan Number & Type / Amount Owing / Monthly Payment Amount / Arrears Amount / Payment Amount – editable field / Total Payment Amount

The client enters the desired payment amount for any eligible loan(s) and clicks the “Continue” button.

If the client clicks the “Cancel” button at this point, they will be navigated back to the Make A Payment page.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | Funding Options | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard → Make a Payment → Make a One-Time Payment

Make a One-Time Payment

Make a One-Time Payment using your financial institution account.

Financial Institution Information

Financial Institution	Transit Number	Account Number
003 - ROYAL BANK OF CANADA	01544	****273

Please enter the amount you want to pay toward your student loan(s).

Your payment will be applied to the following loan(s):

Loan Number	Loan Type	Amount Owing	Monthly Payment Amount	Arrears Amount	Payment Amount
9-423788	Canada-New Brunswick Integrated Student Loan	\$25,209.33	\$307.43	\$307.43	\$ 0.00

Total Payment Amount: \$0.00

Cancel Continue

Date modified: 2019-06-21

Terms and Conditions | Privacy Policy

Help
FAQ
Security
Glossary

About
About NSLSC

Contact Us
Contact NSLSC

Instant Answers
E.g. How can I make payments? Ask

JOB'S IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES

ONE-TIME PAYMENT

The client has the opportunity to review chosen payment information before submitting.

This page displays the following:

- Explanatory text, requesting the client to review before confirmation.
- Payment Information: (all elements read only)
 - Loan Number & Type
 - Payment Amount
 - Financial Institution (Bank) Name
 - Transit Number
 - Account Number
 - Total Payment Amount
- Buttons: Back / Submit

Once the client clicks on the Submit button, the payment is processed automatically and is withdrawn from the financial institution that is on file with the NSLSC.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Canadian flag, 'Government of Canada / Gouvernement du Canada', and links for 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header features 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. Below the header is a menu with options: 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The breadcrumb trail reads: 'My Dashboard → Make a Payment → Review Your One-Time Payment'. The main heading is 'Review Your One-Time Payment' in green. Below this, a message states: 'Please review the information. If it's correct, select the Submit button. If you need to make any changes, select Back.' A section titled 'Payment Information' contains a table with the following data:

Loan Number	Loan Type	Payment Amount	Financial Institution	Transit Number	Account Number
9-423788	Canada-New Brunswick Integrated Student Loan	\$307.43	003 - ROYAL BANK OF CANADA	01544	****273

Below the table, the text reads: 'Total Payment Amount: \$307.43'. A note states: 'Once this payment is submitted, it will take approximately three to five business days to be debited from your account.' At the bottom of the main content area are two buttons: 'Back' and 'Submit'. The footer includes links for 'Terms and Conditions' and 'Privacy Policy', and sections for 'Help' (FAQ, Security, Glossary), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC). At the very bottom, there is a navigation bar with links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', and 'TAXES', along with an 'Instant Answers' search bar containing the text 'E.g. How can I make payments?' and an 'Ask' button.

ONE-TIME PAYMENT

Once the client submits the payment, the client is presented with a one-time payment confirmation page.

This page displays the one-time payment amount and date that has been sent for processing as well as a payment reference number for the client's records.

All one-time payments are captured by the NSLSC systems for employees to review and report on.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The breadcrumb trail reads 'My Dashboard > Make a Payment > One-Time Payment Confirmed'. The main content area features a green heading 'One-Time Payment Confirmed' followed by a confirmation message: 'You have successfully made a one-time payment to your student loan. It will take a few days to process and will not appear on your transaction history until the amount is withdrawn.' Below this is a table with the following data:

Loan Number	Loan Type	Payment Amount	Payment Date	Payment Reference Number
9-423788	Canada-New Brunswick Integrated Student Loan	\$307.43	October 8, 2019	9-42378810082019

The date modified is 2019-06-21. At the bottom, there are links for 'Terms and Conditions' and 'Privacy Policy', and a 'Help' section with links for 'FAQ', 'Security', and 'Glossary'. There is also an 'About' section with 'About NSLSC' and a 'Contact Us' section with 'Contact NSLSC'. A footer contains navigation links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', and 'TAXES'. An 'Instant Answers' chat box is visible in the bottom right corner with the text 'E.g. How can I make payments?' and an 'Ask' button.

COMMUNICATING MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

Missing Financial Institution Information is currently one of the most common reasons why the NSLSC disburses funds via cheque or other non-electronic funds transfer (ETF) means.

When the NSLSC receives an electronic certificate from the province or territory (eCert) and there is no financial institution information listed, the client's account is flagged with what the NSLSC refers to as an "exception".


The NSLSC then follows up with the client via mail or phone to resolve this exception and add the client's financial institution information to their file.

This feature aims to digitize this process and direct the client to add the financial institution information to their file themselves. This enables the client to resolve the missing financial institution information exception on their own.

MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

When the client's account is flagged with the missing financial institution information exception, the account is placed in a queue for client notification.

An email is generated and sent to the client within 48 hours of exception identification. The message advises the client that there is an unresolved issue on their account that requires the client to log into the NSLSC website.

National Student Loans Service Centre  Canada

! Important information about your current funding status.

Hi **FirstName1**,

Almost there! There is one more thing you need to complete to receive your student funding. Please [log in to your secure inbox](#) on the National Student Loans Service Centre (NSLSC) website for details about your current funding status.

Reminder: Keep your contact info up to date so we can stay in touch.

[Log In](#)


We made changes to the registration process

We care about protecting your personal information, so we have introduced a new, more secure registration process!

If you have an existing online account and have NOT registered using the new GCKey or SecureKey authentication process, you will need to re-register [here](#). This will enable additional security and safety measures for accessing your NSLSC online account.

Thanks,

The National Student Loans Service Centre



This communication is intended for the use of the recipient to whom it is addressed, and may contain confidential, personal and/or privileged information. Please contact us immediately if you are not the intended recipient of this communication, and do not copy, distribute, or take action relying on it. A communication received in error, or subsequent reply, should be deleted or destroyed. Do not reply to this e-mail as a response will not be sent. For your security and privacy, specific personal or loan related inquiries will not be responded to by email.

MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

Upon a successful login, the client will be presented with an action required modal as well as a Notification on their Dashboard.

The action required message explains the issue and directs the client to take appropriate action.

In the case of missing financial institution (banking) information, the client is directed to go to the financial institution information page and add the details of the financial institution account.

Once the financial institution information and details have been added, the exception is resolved and the client will receive their disbursement via electronic funds transfer (EFT).

The screenshot displays the NSLSC dashboard with the following elements:

- Header:** Government of Canada / Gouvernement du Canada, Canada.ca | Services | Departments | Français, National Student Loans Service Centre (NSLSC), and the Canada logo.
- Navigation:** Plan Your Education, Funding Options, Manage a Loan, Loan Repayment Options, My Inbox, and My Account.
- My Dashboard:**
 - Action(s) Required:** A yellow box with a warning icon stating: "Financial Institution (Banking) information is required to issue your student funding electronically! [Update Financial Institution \(Banking\) Information.](#)"
 - Funding Tracker:** A progress bar with four steps: "Confirmation Authorizing Your Funding Received" (Received on September 1, 2019), "Confirmation of Enrolment" (Received on September 1, 2019), "Pending Release" (current step, marked with a green circle and a question mark), and "Funding is On The Way".
 - Notifications:** A box with the message: "Complete this step to receive your student funding!" dated September 2, 2019.
 - Loan Summary:** A section with the text "Go to My Funding to view the current status of your loan(s)." and a "My Funding" button.

MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

The client will also receive a message in their secure inbox explaining the issue and any required actions.

When the client clicks on the green button “Update My Banking Information” they are redirected to the Financial Institution (Banking) Information page where they can make the appropriate updates.

Once updated, the actions required message will no longer appear and they will obtain a confirmation in their secure inbox of the update made to their account.

The screenshot displays the NSLSC website interface. At the top, there are navigation links for "Government of Canada", "Gouvernement du Canada", "Canada.ca", "Services", "Departments", and "Français". The main header includes "National Student Loans Service Centre (NSLSC)" and the "Canada" logo. A navigation bar contains links for "Plan Your Education", "Funding Options", "Manage a Loan", "Loan Repayment Options", "My Inbox", and "My Account". Below this, a breadcrumb trail reads "My Dashboard -> Inbox -> In Repayment -> Complete this step to receive your student funding!".

The main content area features an "Inbox Folders" sidebar with "In School", "In Repayment (1)", and "Tax Documents". The primary message is titled "Complete this step to receive your student funding!". It is dated "October 2, 2019" with "Certificate Number: 01234567". The message body says: "Hi Ronald, Just one more step and your student funding will be on the way! In order to issue your funds electronically, we need your financial institution (banking) information. Update your banking information now and avoid any further delays in receiving your student funding." A prominent green button labeled "Update My Banking Information" is provided. The message concludes with "Thanks, The National Student Loans Service Centre" and a "Date Modified: 2018-07-07" footer.

At the bottom of the page, there are links for "Terms and Conditions" and "Privacy Policy". A "Help" section lists "FAQ", "Security", and "Glossary". An "About" section includes "About NSLSC". A "Contact Us" section provides "Contact NSLSC". A footer navigation bar lists "JOBS", "IMMIGRATION", "TRAVEL", "BUSINESS", "BENEFITS", "HEALTH", and "TAXES". An "Instant Answers" chat widget is visible in the bottom right corner with the text "E.g. How can I make payments?" and an "Ask" button.

MISSING FINANCIAL (BANKING) INSTITUTION INFORMATION

If the exception is not resolved by the client, the disbursement will be made via cheque.

8th Business Day

Exception Not Resolved

No contact made by client

NSLSC action:

eCert is processed by cheque – existing process.

Outcome:

1. Funds are disbursed by cheque – existing process.
2. Exception status is updated to Resolved.
3. Action Required alert message on NSLSC website Dashboard is deleted.

Within 8th Business Day

Exception Not Resolved

Client made contact with promise to resolve

NSLSC action:

Exception is diarized to 18th Business Day.

Outcome:

1. Action Required alert message on the NSLSC website Dashboard stays.

18th Business Day

Exception Not Resolved

NSLSC action:

eCert is processed by cheque – existing process.

Outcome:

1. Funds are disbursed by cheque – existing process.
2. Exception status is updated to Resolved.
3. Action Required alert on the NSLSC website is deleted.