

RefundSelectSM Frequently Asked Questions

What is RefundSelectSM?

RefundSelectSM from Heartland ECSI is your school's chosen refund provider offering you convenient, fast, and secure access to your refund monies. The RefundSelectSM Solution is a simple and cost effective way for you to have a true choice in how you receive your excess financial aid or campus refunds.

What are my refund options?

During registration, you can select from three refund methods: 1) ACH or Direct Deposit to a banking account of your choice, 2) apply for a Discover Cashback Rewards Checking Account or, 3) receive a paper check.

Are there any fees?

There are no fees for ACH or Direct Deposit into an existing checking or savings account. There are no fees associated with the Discover Cashback Rewards Checking Account. In addition, there is access to over 60,000 no-fee ATMs in the U.S. There are no fees to receive a paper check. The check will arrive to your address on file via the U.S. Postal Service.

How do I sign up?

During the enrollment process, your school will have Heartland ECSI establish a RefundSelectSM Online Account. At this time, Heartland ECSI will send you an email that that will have your Heartland Key and a link to connect you to your RefundSelectSM Online Account where you will be able to register to make your selection and complete your profile.

What do I need to do to elect one of Heartland ECSI's refund options?

To elect a refund option, you will need to log into your RefundSelectSM Online Account with the user name and password that you created when you registered at the Heartland website. Once you sign onto the website, simply review or update your information and hit save.

Can I sign up for my refund option at any time?

Yes, you may elect a refund option at any time. If you do not select a refund option, your refund will be delivered to you by paper check via the U.S. Postal Service.

Can I change my refund option at any time?

It's your money. It's your choice. You may change your refund option at any time.

Do I need to sign up every semester?

You do not need to sign up every semester. Once you have registered and elected your refund option, you are in the system until you graduate.

What if my name or address changes?

If you want to change your name and/or address, simply contact a school official at your campus to update your information in your school's student information system. Your updated information will be available in your RefundSelectSM Online Account the following business day.

How do I cancel my refund option?

If you decide that you no longer want your refunds via your elected method, you must log into the site and click the "UNENROLL" button on the menu. You will receive an email from Heartland ECSI confirming you have successfully updated your refund option.

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What if I forget my password?

If you forget your password, you can go to the login page at <https://www.heartland.ecsi.net>, follow the reset password link, and then enter your email address. You will receive an email, at the email address on file from Heartland ECSI with instructions on how to reset your password. If you have any problems with this, please contact Heartland ECSI at 1-844-760-6052 and they will be happy to help.

Refund Disbursements

How will I know my refund has been processed?

No matter which refund option you elect, you will receive an email from Heartland ECSI confirming your funds have been processed.

How long does it take to get a refund via Direct Deposit?

If you elect this refund option, your funds will be available in 1-2 business days.

How long does it take to get a refund via Cashback Rewards Checking Account?

If you elect this refund option, your funds will be available in 1-2 business days.

How long does it take to get a refund via paper check?

If you elect this refund option, it may take 5-7 business days to receive your refund via the U.S. Postal Service. If you do not select one of the above options, you will receive your refund via check by default.

Who do I contact if the refund amount I was expecting is different from what I received?

Heartland ECSI will only disburse the exact funds received from your school. If you feel the amount is not what you were expecting, please contact your campus Bursar or Financial Aid Department for further clarification and information regarding your specific refund amount.

How do I review the status of my refund?

Once you log into the system, look for the Transaction History link. You can click on that to check on the status of your refund including when it was processed.

Direct Deposit

Do I need to provide a cancelled check?

You do not need to provide a cancelled check to elect the direct deposit option. The website also provides assistance with locating your account number and ABA routing number.

Where can I locate my account number and ABA routing number on my check?

The website provides assistance with locating your account number and ABA routing number.

What if the bank account does not belong to me (i.e. parents or spouse)?

If you wish to have your funds placed in an account that is not yours, you will need completely fill out the section that says "Account Holder". If the account is yours, you will check the box that says, "I (the student) am the account holder". If you are not the account holder, you will fill out the name of the account holder and other information that the site asks for.

Can I change my bank account information once I am signed up?

If your bank account information changes for any reason, simply log into the system and click the direct deposit button to update your information.
