

Single Family Housing

Guaranteed Annual Fee (GAF)

Getting Started Guide

Version 1.1
September 2012

Revision History

| Version | Date | Description | Prepared By |
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| 1.0 | July/2012 | First Draft | Unisys Team |
| 1.0 | July 9, 2012 | Updates made for eAUTH Modernization: <ul style="list-style-type: none"> • New URL • Notes on Internet Explorer • Changes in Password Requirements NOTE: User Agreements need to be updated for new URL of https://www/eauth.usda.gov - when complete - new images of the agreements need to be included in this guide | Unisys Team |
| 1.0 | July 18, 2012 | Updated per Anthony Porter's feedback in 7/18/12 e-mail <ul style="list-style-type: none"> • Correct when GAF access available (3.2) • Add more details on global indicator (6.5..7.2) | Unisys Team |
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1. Getting Started with Guaranteed Annual Fee (GAF)

1.1. Background for GAF

In fiscal year 2011 the Rural Development (RD) Single Family Housing (SFH) Guaranteed Loan Program (GLP) began assessing an annual fee against newly closed guaranteed loans as authorized by Public Law 111-212, Supplemental Disaster Relief and Summer Jobs Act of 2010 (H.R. 4899) [1] in an effort to maintain a budget-neutral loan program. The annual fee is charged annually for the life of the guaranteed loan.

To support collection of the annual fee SFH GLP introduced the Guaranteed Annual Fee (GAF) system. This new web-based system allows loan servicers to authorize pre-authorized debit (PAD) payments as well as review annual fee advance notice, billing, and payment reconciliation details for SFH guaranteed loans that they service.

This document (**Guaranteed Annual Fee Getting Started Guide**) provides information on what needs to occur to access and use GAF and the “How To” to accomplish the access.

1.2. Ground Rules for the GAF Getting Started Guide

The term financial organization refers to both a lender and a service bureau. If the context justifies, the terms lender and/or service bureau will be used.

The financial organization may choose (at any time) to have the Borrower’s Social Security Number (SSN) suppressed in any batch files created by the GAF system. Suppressing the Borrower’s SSN will secure the personally identifiable information (PII). To accomplish this:

- Financial organization’s system must store the USDA Borrower ID to identify the borrower
- The financial organization must request the USDA Guaranteed Loan Branch set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes. Information on contacting the USDA Guaranteed Loan Branch is available on the **GAF Contact Us** web page.

Each person using the GAF system is assigned a GAF Security Role in the Application Authorization Security Management (AASM) system. This role controls the GAF functionality the user is able to access within GAF. The GAF Security Roles are discussed extensively below; however, at this point it is important to know:

- Security Administrator roles are set up by the USDA Guaranteed Loan Branch
- A financial organization must have at least one associate assigned a security administrator role
- The financial organization’s security administrator is responsible for assigning the other security type roles to their associates. This is done to give the financial organization control over which of their associates can access / use the GAF system and their level of access.
- Details about security roles can be found in section [What are GAF Security Roles](#) for an explanation of GAF Security Roles and section [How GAF Administrators Assign GAF Roles to Their Associates](#)

1.3. How to Establish GAF Access



There are several steps a financial organization needs to take to establish access to the GAF system. Detailed “How To” directions for the financial organization to establish access to the GAF system are provided later in this guide. A summary of the steps is listed here:

- To assist in filling out the GAF User Agreement, it is recommend the following information be gathered **prior to completing the GAF User Agreement** for the financial organization:
 - Determine associate(s) the financial organization will designate as GAF Security Administrator(s) and Pre-Authorized Debit (PAD) Security Administrator(s). More than one associate may be designated for each type of security administrator. The same associate can be designated for both types of security administrators.
 - Determine whether the GAF Security Administrator will be associated with:
 - All the financial organization’s branches
 - Specific branch or branches
 - Obtain eAuthentication IDs for all associate(s) who are designated on the User Agreement as a GAF / PAD Security Administrator. (See section [How to Request eAuthentication \(e-Auth ID\).](#))
 - If the financial organization is a lender, determine if a service bureau will be used to access GAF on the lender’s behalf. If a service bureau is used, the Service Bureau Addendum must be completed by the lender. Additional information (discussed below) is needed to complete the addendum.
- Complete the GAF User Agreement – See section [User Agreement Required to Use GAF.](#)
- GAF Security Administrator(s) set up financial organization’s associate(s) with GAF Security Role – See section [What are GAF Security Roles](#) for an explanation of GAF Security Roles and section [How GAF Administrators Assign GAF Roles to Their Associates.](#)
- PAD Security Administrator(s) set up the Pre-Authorized Debit (PAD) account to be used for payment of the guaranteed annual fees. See section [How PAD Administrators Set-Up GAF Default Pre-Authorized Debit Account \(PAD\)](#) for an explanation.
- If the financial organization wants to use File Transfer Protocol (FTP) or Web Service access to submit / receive GAF data by batch files, contact the USDA Guaranteed Loan Branch (Information on contacting the USDA Guaranteed Loan Branch is available on the **GAF Contact Us** web page.) to request batch integration. A special **Interconnection Security Agreement (ISA) agreement** must be in place. Once the ISA agreement is completed, the financial organization will be provided a copy of the **Guaranteed Annual Fee Integration Guide**. The financial organization and USDA will work together to set up the FTP / Web Service batch access. Please note that batch integration is not required to use GAF to process annual fees and can be requested at a future date if desired.

1.4. Additional GAF Documentation

The associates of financial organizations authorized to use GAF and who have been assigned a GAF Security Role will be able to access the GAF system.

A **Guaranteed Annual Fee User Guide** with complete instructions on how to use the GAF System is available in the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under the Guarantee Annual Fee (GAF) Billing and Payment Section / Documentation and Resources.

Any financial organization choosing to use batch files to transfer information to or from GAF can find details on how the files are defined in the **Guaranteed Annual Fee Implementation Guide**. This guide is also available in the USDA LINC Training and Resource Library.

2. User Agreement Required to Use GAF

2.1. What is the GAF User Agreement?

The User Agreement legally establishes the relationship between a financial organization and the Department of Agriculture. The financial organization is either a Lender or a Service Bureau.

To conduct Guaranteed Annual Fee (GAF) billing and payment processing for their Single Family Housing Guarantee Loans, the financial organization must:

- Complete and sign the appropriate user agreement (either Lender or Service Bureau User Agreement)
- Submit the user agreement to USDA Rural Development
- Implement the user agreement with the USDA Guaranteed Loan Branch
- Work with the USDA Guaranteed Loan Branch to set up Security Administrator(s)* for the Lender / Service Bureau. The Security Administrator(s) will set up their associates who will conduct the organization's GAF billing / payment processing.

* **NOTE:** Security Administrators must obtain an eAuth ID before they can serve as GAF Administrators. See the “**How User Obtains an eAuth ID**” section of this Getting Started Guide for details on how to obtain an eAuth ID. Completing either User Agreement form requires a valid USDA eAuth ID.

A lender must execute a **Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**. To authorize a service bureau to conduct Guaranteed Annual Fee (GAF) billing and payment processing on its behalf, the lender must designate the service bureau on the **Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF)**. If a lender designates a service bureau, the designated service bureau must have an executed **Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)** on record with the USDA Rural Development before the authorization can be established.

A service bureau designated to conduct Guaranteed Annual Fee (GAF) billing and payment processing on behalf of a lender must execute a **Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**.

The rest of this section presents:

- **Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**
 - [Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees \(GAF\)](#)
- **Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF)** – which is part of the Lender User Agreement
 - [Instructions For Completing Service Bureau Addendum for Single Family Housing Guarantee Annual Fees \(GAF\)](#)
- **Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**
 - [Instructions For Completing Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees \(GAF\)](#)

Copies of the following documents are available in the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under the Guarantee Annual Fee (GAF) Billing and Payment Section / Documentation and Resources:

- **Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**
- **Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)**

2.2. Fill-able Data Lender Enters on Lender User Agreement for GAF

**Lender User Agreement for
Single Family Housing Guarantee Annual Fees (GAF)**

Taxing Identification Number (TIN): _____
Complete legal name of Business [aka: User] _____
Street address of User _____
 (Street, City, State, Zip Code) _____

If using a Service Bureau (see Glossary of Terms), check here and provide related information in Service Bureau Addendum defined below.

Name of person executing Agreement for User _____
Title of person executing Agreement for User _____
Date of Execution _____

GAF Lender Security Administrator (GAF-SA) Information (as defined in the Glossary of Terms below) – at least one GAF-SA must be entered)

| | | | |
|-----------------------------|---------------|------------------------------|---------------|
| Name of SA #1 | _____ | Name of SA #2 | _____ |
| E-mail of SA #1 | _____ | E-mail of SA #2 | _____ |
| Phone Number SA #1 | _____ x _____ | Phone Number of SA #2 | _____ x _____ |
| Fax Number of SA #1 | _____ | Fax Number of SA #2 | _____ |
| e-Auth ID of SA #1 * | _____ | e-Auth ID of SA #2 * | _____ |

*Level 1 e-Auth IDs and passwords are required and can be created online, and activated via email at <https://www.eauth.usda.gov>. Your SFHG Annual Fee activation cannot occur without a valid activated e-Auth ID for GAF Lender Security Administrator(s).

Security Administrator(s) valid for: Only the location listed in the address above All locations of the organization
 (Check only one)

PAD Account Security Administrator (PAD-SA) Information (as defined in the Glossary of Terms below) – at least one SA must be entered.

| | | | |
|----------------------------|---------------|------------------------------|---------------|
| Name of SA #1 | _____ | Name of SA #2 | _____ |
| E-mail of SA #1 | _____ | E-mail of SA #2 | _____ |
| Phone Number SA #1 | _____ x _____ | Phone Number of SA #2 | _____ x _____ |
| Fax Number of SA #1 | _____ | Fax Number of SA #2 | _____ |
| eAuth ID of SA #1 * | _____ | e-Auth ID of SA #2 * | _____ |

*Level 2 e-Auth IDs and passwords are required and can be created online, and activated via email at <https://www.eauth.usda.gov>. In addition, your Level 2 activation cannot occur without a valid activated e-Auth ID and identity proofing by a USDA Local Registration Authority. Your Pre-Authorized Debit (PAD) Account activation cannot occur without a valid activated Level 2 e-Auth ID for Pre-Authorized Debit (PAD) Account Security Administrator(s).

Security Administrator(s) valid for: Only the location listed in the address above All locations of the organization
 (Check only one)

“USER” [aka Approved Lender]

By: _____
 Signature

Title: _____

By executing this form, I confirm I am a duly authorized officer of the company

and represent and warrant the information in this form is complete and accurate.

“Rural Development”

By:  _____
 Signature

Title: Deputy Administrator, Single Family Housing

Mailing Address
 For GAF User Agreement
 To Rural Development:

Standard/Priority/Overnight
 USDA, Rural Development
 Chief, Guaranteed Loan Branch
 ATTN: Anthony Porter; Telephone: (314) 457-4197
 4300 Goodfellow Blvd, Bldg 104, South End
 2nd Floor, Post H3
 St. Louis, MO 63120

2.3. How to Complete Lender User Agreement for GAF

| Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|---|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Business Identifying Information | |
| Taxing Identification Number (TIN): | Taxpayer Identification Number (TIN) is a unique nine digit identification number assigned to the business by the Internal Revenue Service (IRS) in the administration of tax laws. |
| Complete legal name of Business [aka: User] | Legal name under which the business conducts its operations |
| Street address of User (Street, City, State, Zip Code) | Address Information of User including: <ul style="list-style-type: none"> • Street Address • City • State • Zip Code |
| If using a Service Bureau (see Glossary of Terms), check here <input type="checkbox"/> and provide related information in Service Bureau Addendum defined below. | Service bureau is defined in the Glossary of Terms. If the User outsources the loan servicing function to a service bureau and the user wishes their service bureau to be identified as an entity allowed to administer the annual fee aspects of servicing the loan: <ul style="list-style-type: none"> • This checkbox should be checked • Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF) explained in the next section should be completed |
| Name of person executing Agreement for User | Name of person executing the Lender User Agreement |
| Title of person executing Agreement for User | Title of person executing the Lender User Agreement |
| Date of Execution | Date of Execution of Lender User Agreement |
| GAF Lender Security Administrator (GAF-SA) Information Where GAF-SA / referred to here as SA is defined in Glossary of Terms | |
| Name of SA #1 | Name of GAF Security Administrator |
| E-mail of SA #1 | E-mail of GAF Security Administrator |
| Phone Number SA #1 | Phone number of GAF Security Administrator – including area code and (if applicable) extension |

| Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|--|---|
| Name of Enterable Data | Description of Expected Information Entered |
| Fax Number of SA #1 | Fax number of Security Administrator – including area code |
| e-Auth ID of SA #1 * | <p>e-Auth ID of GAF Security Administrator</p> <p>*Level 1 e-Auth IDs and passwords are required and can be created online, and activated via email at https://www.eauth.usda.gov/. Your SFHG Annual Fee activation cannot occur without a valid activated e-Auth ID for GAF Lender Security Administrator(s).</p> |
| Name of SA #2 | <p>More than one GAF Security Administrator may be associated with the lender. The #2 indicates a second GAF Security Administrator designation. The same set of information needs to be provided for the person designated as the GAF Security Administrator #1.</p> <p>If more than two GAF Security Administrators are desired, provide similar information for each additional person as an addendum attached to the agreement.</p> |
| E-mail of SA #2 | |
| Phone Number SA #2 | |
| Fax Number of SA #2 | |
| e-Auth ID of SA #2 * | |
| <p>Security Administrator(s) valid for:</p> <p><input type="checkbox"/> Only the location listed in the address above</p> <p><input type="checkbox"/> All locations of the organization</p> <p>(Check only one)</p> | <p>The Security Administrator will be able to assign the Application Authorization Security Management (AASM) role based on the option selected:</p> <ul style="list-style-type: none"> • To any person within their financial organization (i.e. any location/branch) <ul style="list-style-type: none"> ○ Check the All locations of the organization checkbox ○ This is referred to as a Lender Administrator • To any person within a specific branch of the financial organization (i.e. specific location/branch) <ul style="list-style-type: none"> ○ Check the Only the location listed in the address above checkbox ○ This is referred to as a Branch Administrator <p>NOTE (1): This designation is required for each Security Administrator requested.</p> <p>NOTE (2): A Security Administrator may be defined as either a Lender Administrator or a Branch Administrator but not both (i.e. Check only one instruction applies). If there is more than one Security Administrator, this needs to be designated for each Security Administrator.</p> |
| PAD Account Security Administrator (PAD-SA) Information Where PAD-SA / referred to here as SA is defined in Glossary of Terms | |
| Name of SA #1 | Name of PAD Security Administrator |

| Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|--|---|
| Name of Enterable Data | Description of Expected Information Entered |
| E-mail of SA #1 | E-mail of PAD Security Administrator |
| Phone Number SA #1 | Phone number of PAD Security Administrator – including area code and (if applicable) extension |
| Fax Number of SA #1 | Fax number of PAD Security Administrator – including area code |
| e-Auth ID of SA #1 * | <p>e-Auth ID of Security Administrator</p> <p><small>*Level 2 e-Auth IDs and passwords are required and can be created online, and activated via email at https://www.eauth.usda.gov. In addition, your Level 2 activation cannot occur without a valid activated e-Auth ID and identity proofing by a USDA Local Registration Authority. Your Pre-Authorized Debit (PAD) Account activation cannot occur without a valid activated Level 2 e-Auth ID for Pre-Authorized Debit (PAD) Account Security Administrator(s).</small></p> |
| Name of SA #2 | <p>More than one PAD Security Administrator may be associated with the user. The same set of information needs to be provided for the person designated as the PAD Security Administrator #1.</p> <p>If more than two PAD Security Administrators are desired, provide similar information for each additional person and attach as an addendum to the agreement.</p> <p>See corresponding section under GAF Lender Security Administrator (GAF-SA) Information.</p> |
| E-mail of SA #2 | |
| Phone Number SA #2 | |
| Fax Number of SA #2 | |
| e-Auth ID of SA #2 * | |
| <p>Security Administrator(s) valid for:</p> <p><input type="checkbox"/> Only the location listed in the address above</p> <p><input type="checkbox"/> All locations of the organization</p> <p>(Check only one)</p> | |
| Signature Section | |
| USER – By: | Signature of person executing the Lender User Agreement |
| USER – Title: | Title of person executing the Lender User Agreement |
| Rural Development – By: | <p>Rural Development Representative executing the Lender User Agreement</p> <p>NOTE: USDA personnel completes this item</p> |
| Rural Development – Title: | <p>Title of Rural Development Representative executing the Lender User Agreement</p> <p>NOTE: USDA personnel completes this item</p> |
| Mailing Address Section | |

| Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|--|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Mailing Address | Mailing address to GAF User Agreement - USDA, Rural Development |

2.4. Fill-able Data Lender Enters on Service Bureau Addendum for GAF



NOTE: The Service Bureau Addendum is part of the Lender User Agreement and is completed when a lender wishes to authorize the Service Bureau to conduct Guarantee Annual Fee (GAF) billing and payment processing on their behalf.

**Service Bureau Addendum for
Single Family Housing Guarantee Annual Fees (GAF)**

Taxing Identification Number (TIN) (of User):

If using a Service Bureau (see Glossary of Terms), provide the following information relating to the Service Bureau:

Name
 Address

Tax ID:

Check only one Type of Association:

Servicing ALL Branches

Servicing specific Branches

List Specific Branch Location(s) below:

Effective Date for User's association with Service Bureau is Date of Execution of this agreement.

Name of person executing Addendum for User
 Title of person executing Addendum for User
 Date of Execution

A Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees must also be executed.

"USER" [aka Approved Lender]

By:
Signature

Title:

By executing this form, I confirm I am a duly authorized officer of the company

 and represent and warrant the information in this form is complete and accurate.

"Rural Development"

By:
Signature

Title: Deputy Administrator, Single Family Housing

2.5. How to Complete Service Bureau Addendum for GAF

| Instructions For Completing Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF) | |
|---|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Business Identifying Information | |
| Taxing Identification Number (TIN): | <p>Taxpayer Identification Number (TIN) is a unique nine digit identification number assigned to the business by the Internal Revenue Service (IRS) in the administration of tax laws.</p> <p>Use same TIN as entered on Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</p> |
| Designation of Service Bureau for Lender | |
| Name | Legal name under which the service bureau conducts its operations |
| Address | <p>Address Information of Service Bureau including:</p> <ul style="list-style-type: none"> • Street Address • City • State • Zip Code |
| Tax ID | Taxpayer Identification Number (TIN) of the Service Bureau |
| <p>Check only one Type of Association:</p> <p>Servicing ALL Branches <input type="checkbox"/></p> <p>Servicing specific Branches <input type="checkbox"/></p> <p>List Specific Branch Location(s) below:</p> | <p>The lender authorizes the service bureau to service its loans based on the option selected. The servicing of the loan for annual fees may be designated as either:</p> <ul style="list-style-type: none"> • To any location/branch of the Lender <ul style="list-style-type: none"> ○ Check the Servicing ALL Branches checkbox • To a specific location/branch of the Lender <ul style="list-style-type: none"> ○ Check the Servicing specific Branches checkbox ○ Provide the specific location/branch after Servicing specific Branches: <p>NOTE (1): A lender may have all its locations/branches designed or specific location/ branch(s) designed but not both (i.e. Check only one instruction applies).</p> |
| Identifying Person Executing Addendum for Lender | |
| Name of person executing Addendum for User | Name of person executing the Service Bureau Addendum |
| Title of person executing Addendum for User | Title of person executing the Service Bureau Addendum |

| Instructions For Completing Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF) | |
|--|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Date of Execution | Date of Execution of Service Bureau Addendum |
| Signature Section | |
| USER - By: | Signature of person executing the Service Bureau Addendum |
| USER - Title: | Title of person executing the Service Bureau Addendum |
| Rural Development - By: | Rural Development Representative executing the Lender User Agreement NOTE: USDA personnel completes this item |
| Rural Development - Title: | Title of Rural Development Representative executing the Service Bureau Addendum NOTE: USDA personnel completes this item |

2.6. Fill-able Data Service Bureau Enters on Service Bureau User Agreement - GAF

Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)

| | |
|--|---|
| Taxing Identification Number (TIN): | <input style="width: 100%;" type="text"/> |
| Complete legal name of Business [aka: User] | <input style="width: 100%;" type="text"/> |
| Street address of User (Street, City, State, Zip Code) | <input style="width: 100%;" type="text"/> |
| Name of person executing Agreement for User | <input style="width: 100%;" type="text"/> |
| Title of person executing Agreement for User | <input style="width: 100%;" type="text"/> |
| Date of Execution | <input style="width: 100%;" type="text"/> |

GAF Service Bureau Security Administrator (GAF-SA) Information (as defined in the Glossary of Terms below) – at least one GAF-SA must be entered)

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|-----------------|---|--------------------|---|---------------------|---|---------------------|---|--|---------------|---|-----------------|---|-----------------------|---|---------------------|---|---------------------|---|
| <table border="0" style="width: 100%;"> <tr><td>Name of SA #1</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>E-mail of SA #1</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>Phone Number SA #1</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>Fax Number of SA #1</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>eAuth ID of SA #1 *</td><td><input style="width: 100%;" type="text"/></td></tr> </table> | Name of SA #1 | <input style="width: 100%;" type="text"/> | E-mail of SA #1 | <input style="width: 100%;" type="text"/> | Phone Number SA #1 | <input style="width: 100%;" type="text"/> | Fax Number of SA #1 | <input style="width: 100%;" type="text"/> | eAuth ID of SA #1 * | <input style="width: 100%;" type="text"/> | <table border="0" style="width: 100%;"> <tr><td>Name of SA #2</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>E-mail of SA #2</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>Phone Number of SA #2</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>Fax Number of SA #2</td><td><input style="width: 100%;" type="text"/></td></tr> <tr><td>eAuth ID of SA #2 *</td><td><input style="width: 100%;" type="text"/></td></tr> </table> | Name of SA #2 | <input style="width: 100%;" type="text"/> | E-mail of SA #2 | <input style="width: 100%;" type="text"/> | Phone Number of SA #2 | <input style="width: 100%;" type="text"/> | Fax Number of SA #2 | <input style="width: 100%;" type="text"/> | eAuth ID of SA #2 * | <input style="width: 100%;" type="text"/> |
| Name of SA #1 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| E-mail of SA #1 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Phone Number SA #1 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Fax Number of SA #1 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| eAuth ID of SA #1 * | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Name of SA #2 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| E-mail of SA #2 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Phone Number of SA #2 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Fax Number of SA #2 | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |
| eAuth ID of SA #2 * | <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | |

*Level 1 eAuth IDs and passwords are required and can be created online, and activated via email at <https://www.eauth.usda.gov>. Your SFHG Annual Fee activation cannot occur without a valid activated e-Auth ID for GAF Service Bureau Security Administrator(s).

Security Administrator(s) valid for: Only the location listed in the address above All locations of the organization
(Check only one)

“USER” [aka Service Bureau]

By: _____
Signature

Title: _____

By executing this form, I confirm I am a duly authorized officer of the company

“Rural Development”

By: _____
Signature

Title: Deputy Administrator, Single Family Housing

and represent and warrant the information in this form is complete and accurate.

| | |
|--|---|
| <p>Mailing Address</p> <p>For GAF Service Bureau User Agreement To Rural Development:</p> | <p>Standard/Priority/Overnight</p> <p>USDA, Rural Development Chief, Guaranteed Loan Branch ATTN: Anthony Porter; Telephone: (314) 457-4197 4300 Goodfellow Blvd, Bldg 104. South End 2nd Floor, Post H37 St. Louis, MO 63120</p> |
|--|---|

2.7. How to Complete Service Bureau User Agreement for GAF

| Instructions For Completing Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|---|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Business Identifying Information | |
| Taxing Identification Number (TIN): | Taxpayer Identification Number (TIN) is a unique nine digit identification number assigned to the business by the Internal Revenue Service (IRS) in the administration of tax laws. |
| Complete legal name of Business [aka: User] | Legal name under which the business conducts its operations |
| Street address of User (Street, City, State, Zip Code) | Address Information of User including: <ul style="list-style-type: none"> • Street Address • City • State • Zip Code |
| Name of person executing Agreement for User | Name of person executing the Service Bureau User Agreement |
| Title of person executing Agreement for User | Title of person executing the Service Bureau Agreement |
| Date of Execution | Date of Execution of Service Bureau User Agreement |
| GAF Service Bureau Security Administrator (GAF-SA) Information Where GAF-SA / referred to here as SA is defined in Glossary of Terms | |
| Name of SA #1 | Name of GAF Security Administrator |
| E-mail of SA #1 | E-mail of GAF Security Administrator |
| Phone Number SA #1 | Phone number of GAF Security Administrator – including area code and (if applicable) extension |
| Fax Number of SA #1 | Fax number of Security Administrator – including area code |
| e-Auth ID of SA #1 * | e-Auth ID of GAF Security Administrator <small>*Level 1 eAuth IDs and passwords are required and can be created online, and activated via email at https://www.eauth.usda.gov/. Your SFHG Annual Fee activation cannot occur without a valid activated e-Auth ID for GAF Service Bureau Security Administrator(s).</small> |
| Name of SA #2 | More than one GAF Security Administrator may be associated with the service bureau. The same set of |
| E-mail of SA #2 | |

| Instructions For Completing Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|---|--|
| Name of Enterable Data | Description of Expected Information Entered |
| Phone Number SA #2 | information needs to be provided for the person designated as the GAF Security Administrator #1. If more than two GAF Security Administrators are desired, provide similar information for each additional person as an addendum to the agreement. |
| Fax Number of SA #2 | |
| e-Auth ID of SA #2 * | |
| Security Administrator(s) valid for: <input type="checkbox"/> Only the location listed in the address above <input type="checkbox"/> All locations of the organization (Check only one) | The Security Administrator will be able to assign the Application Authorization Security Management (AASM) role based on the option selected: <ul style="list-style-type: none"> • To any person within their financial organization (i.e. any location/branch) <ul style="list-style-type: none"> ○ Check the All locations of the organization checkbox ○ This is referred to as a Service Bureau Administrator • To any person within a specific location/branch of the financial organization (i.e. specific location/branch) <ul style="list-style-type: none"> ○ Check the Only the location listed in the address above checkbox ○ This is referred to as a Service Bureau Branch Administrator <p>NOTE (1): This designation is required for each Security Administrator requested.</p> <p>NOTE (2): A Security Administrator may be defined as either a Service Bureau Administrator or a Service Bureau Branch Administrator but not both (i.e. Check only one instruction applies).</p> |
| Signature Section | |
| USER - By: | Signature of person executing the Service Bureau User Agreement |
| USER - Title: | Title of person executing the Service Bureau User Agreement |
| Rural Development - By: | Rural Development Representative executing the Service Bureau User Agreement NOTE: USDA personnel will complete this item |

| Instructions For Completing Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF) | |
|--|---|
| Name of Enterable Data | Description of Expected Information Entered |
| Rural Development - Title: | <p>Title of Rural Development Representative executing the Service Bureau User Agreement</p> <p>NOTE: USDA personnel will complete this item</p> |
| Mailing Address Section | |
| Mailing Address | Mailing address to GAF User Agreement - USDA, Rural Development |

3. How to Request eAuthentication (e-Auth ID)

The Guaranteed Annual Fee (GAF) System is web-based and requires a GAF user be authenticated to use the system. The Department of Agriculture uses an **eAuthentication ID** (eAuth ID) to protect the system and its lender/borrower confidential information. An eAuthentication ID provides two different levels of security access based on the level assigned to that ID. The levels needed for annual fee processing are as follows:

To process annual fees within the GAF system:

- A **Level 1** eAuth ID is required to access the Guaranteed Annual Fee (GAF) System

To set up the Pre-Authorized Debit (PAD) account required to process payments in GAF:

- A **Level 2** eAuth ID is required to access the Pre-Authorized Debit system where the PAD account is created and maintained. (Background: Each lender making annual fee payments is expected to authorize automatic withdrawal from a default PAD account – the payment is processed through the Pay.gov system).

3.1. What is eAuthentication ID (eAuth ID)?

An eAuthentication account is a way for you to interact with USDA websites online. It gives you the ability to identify yourself to the USDA via your User ID and password. It permits you to access a wide range of USDA applications across the many USDA agencies and their services. You gain the convenience of transacting business with USDA online at any time and from any computer, with internet access, that is convenient to you.

Your eAuthentication account consists of a User ID, a password and your customer profile which contains information about you that will permit USDA applications to identify if you have the correct permissions to view the website you attempted to access.

Currently, USDA offers Accounts with Level 1 Access and Accounts with Level 2 Access for the general public and USDA customers.

Note: You must have a valid email address to register for all types of eAuthentication accounts. If you do not have an email account already, there are several online email providers, such as Yahoo.com, Gmail.com or Hotmail.com, that have free email services.

3.2. What is Level 1 Access?

An account with Level 1 access allows the user to enter USDA Web site portals and applications that have been determined to have minimum security requirements or restrictions.

Note: Level 1 access is limited to certain areas of the USDA agency websites and does not allow you to conduct official electronic business transactions with the USDA via the

internet. Please check the website for the application you wish to use. Many indicate whether a Level 1 or Level 2 is required.

Registering for an account with Level 1 access is easy. You will create a brief customer profile, User ID and password for your USDA account. You will then receive a confirmation email from the USDA asking you to respond to the email to confirm your account within seven (7) days. If you do not respond to the email asking you to confirm your account within seven (7) days, you will have to restart the registration process by creating another profile and will need to select a new User ID.

Once you have confirmed your online registration, a GAF AASM role must be associated with the eauth ID, (discussed in [GAF User Types and GAF Security Roles](#) below) to your e-auth ID. A confirmation e-mail stating you have an active GAF AASM role associated with your e-auth ID will notify you access to GAF application has been granted.

3.3. What is Level 2 Access?

An account with Level 2 access allows the user to enter USDA Web site portals and applications that have been determined to have the need of higher security requirements or restrictions and the need of a verified identity for each User ID and profile.

Registering for an account with Level 2 access is easy but requires a few more steps than Level 1. You will create a customer profile with your name, personal contact information, a User ID and a password for your USDA account. You will then receive a confirmation email from the USDA asking you to respond to the email to confirm your account within seven (7) days. If you do not respond to the email asking you to confirm your account within seven (7) days, you will have to restart the registration process by creating another profile and will need to select a new User ID.



Hints:

- Once you create a User ID, it cannot be changed.
- Your first and last names must be entered in your profile exactly as they appear on the identification you will be taking to the Service Center to prove your identity.
- Create a password that you will be able to remember.

The next step in the Level 2 process is to either call the USDA Finance Office @ 314-457-4192 for instant Level 2 authentication or make an appointment with a Local Registration Authority (LRA) at a USDA Service Center. Please press the "[Find an LRA](#)" link at the top of this page to locate the centers convenient to you. You will need to appear in person before the LRA so that they may validate your identification and match it to your USDA Level 2 profile. You must respond to the confirmation email before going to the Service Center to visit the LRA or the LRA will not be able to activate your account.

To prove your identity before the LRA, you must bring with you one of the following

acceptable forms of government-issued photo identification:

- State or Province-issued Driver's License or Photo Identification card from the United States or Canada
- US Military or US Federal Government employment PIV/CAC (Smart) identification card (DoD, DoS, DHS, etc.)
- Valid passport from one of the following countries: Andorra, Australia, Austria, Belgium, Bermuda, Brunei, Canada, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Guam, Hungary, Iceland, Ireland, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Marshall Islands, Mexico, Micronesia, Monaco, the Netherlands, Northern Mariana Islands, New Zealand, Norway, Portugal, San Marino, Singapore, Slovak Republic, Slovenia, South Korea (Republic of Korea), Spain, Sweden, Switzerland, the United Kingdom or the United States of America.

3.4. How to Begin eAuth ID Request



INTERNET EXPLORER:

- IE8 may not work with "Compatibility View" turned on for some eAuthentication pages (e.g. registration). You must turn it off to work.
- IE9 needs "Compatibility View" turned on for some eAuthentication pages.

To request an eAuth ID, go to the eAuthentication page by using the link:

<https://www.eauth.usda.gov>.

The eAuthentication page is presented. Press either of the "Create an Account" link to begin the process.

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

You are here: eAuthentication Home

eAuthentication Home

Welcome

USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the Internet. This includes things such as submitting forms electronically, completing surveys online, and checking the status of your USDA accounts.

Please note that USDA will only accept eAuthentication Accounts from individuals.

Currently USDA eAuthentication does not have the mechanism to issue accounts to businesses, corporations or other entities.

To apply for a USDA eAuthentication Account, please visit the [Create an Account Page](#).

Press Create an account or Create an Account Page

eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | USA.gov

Pressing “Create an Account” link presents the Create an Account page.

On the Create an Account page:

- Press the **Register for Level 1 Account** link to request **Level 1** eAuth ID. See section [How User Obtains Level 1 eAuthentication ID \(e-Auth ID\)](#) for further details about Level 1.
- Press the **Register for Level 2 Account** link to request **Level 2** eAuth ID. . See section [How User Obtains Level 2 eAuthentication ID \(e-Auth ID\)](#) for further details about Level 2.

The screenshot shows the USDA eAuthentication website interface. At the top left is the USDA logo and text: "United States Department of Agriculture" and "USDA eAuthentication". At the top right is the EARS logo: "Enterprise Application Services". Below the header is a navigation bar with links: "Home", "About eAuthentication", "Help", "Contact Us", and "Find an LRA". A breadcrumb trail reads "You are here: eAuthentication Account Registration".

The main content area features a green banner with the text "Create an Account - Getting Started". Below this is a section titled "USDA Federal Employees, Contractors, & Affiliates" with the instruction: "If you are a USDA Federal Employee, Contractor, or Affiliate of the USDA, you must register for a USDA Internal Account." A button labeled "Register for an Internal Account" is positioned to the right.

The next section is "USDA Customers - What Level of Access Do You Need?". It contains two sub-sections:

- Request Level 1 Access to:**
 - Visit a USDA web page that indicates a Level 1 account is necessary
 - Obtain general information about the USDA or its agencies
 - Participate in public surveys for a USDA agencyA red arrow points from a box on the left to a button labeled "Register for a Level 1 Account".
- Request Level 2 Access to:**
 - Submit official business transactions via the Internet
 - Enter into a contract with the USDA
 - Submit forms or applications for the USDA via the InternetA red arrow points from a box on the left to a button labeled "Register for a Level 2 Account".

The final section is "Changing from Level 1 Access to Level 2 Access" with the instruction: "If you already have a Level 1 account and require Level 2 access:". It lists three steps:

1. Log into your profile
2. Fill in and submit the required information
3. Visit your Local Registration Authority (LRA)

A button labeled "Log into Your Profile" is located at the bottom right of this section.

3.5. How User Obtains Level 1 eAuthentication ID (e-Auth ID)

Register for a Level 1 account button opens the Register for Your Account – Level 1 / Level 1 Access Account Registration web page. Enter User Information on this web page.

USDA United States Department of Agriculture
USDA eAuthentication

Register for Your Account - Level 1

Form Approved OMB No. 0503-0011

Step 1 of 4 - Level 1 Access Account Registration

USDA customers should complete the information below to create a USDA eAuthentication account. Please read the eAuthentication [Privacy Act Statement](#) and [Public Burden Statement](#) for more information on how your personal information will be protected.

All required fields are red and marked by an asterisk (i.e. *). Enter your first and last name exactly as it appears on your Government issued photo ID (e.g. state driver's license).

User Information [?]

Required Field*

First Name*

Middle Initial

Last Name*

Contact Information [?]

Email*

Confirm Email*

Login Information [?]

User ID*

Password*

Confirm Password*

Annotations:

- Press Help for additional instructions (points to Help link)
- Red * indicates data must be entered for this field (points to asterisks on form labels)
- Press question mark (?) next to any area you need help with - A new pop-up Help window will display with helpful information. (points to question marks in form sections)

Security Questions ?

Please select and answer four distinct questions from the selections below. This information will be used to validate your identity if you forget your password. Each question may only be used once. For additional assistance, click the ? above.

1*

2*

3*

4*

[Continue](#)

Instructions For Completing Register for Your Account - Level 1 web page

NOTE: Asterisk (*) indicates Field REQUIRED

User Information

| | |
|-------------------------------|--|
| First Name* (required) | Enter your first name exactly as it appears on your government issued photo ID (e.g. state driver's license). |
| Middle Initial | The middle initial is limited to one character and is not required. |
| Last Name* (required) | <p>Enter your last name exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> <div style="text-align: center;">  <p>Do you have "Jr", "Sr" in your name?</p> <p>Enter Last Name-Suffix</p> <p>For example: If your name is John Smith, Jr., enter Last Name As Smith-Jr.</p> </div> |

Contact Information

| Instructions For Completing Register for Your Account – Level 1 web page NOTE: Asterisk (*) indicates Field REQUIRED | |
|---|--|
| Email* (required) | <p>The email address provided will be used to confirm your identity to activate your account initially. It also may be used for correspondence periodically.</p> <p>'Email' must contain the '@' symbol and one letter must precede it.</p> <p>'Email' must contain the '.' symbol and one letter must precede it.</p> |
| Confirm Email* (required) | Re-enter Email entered above – must match Email |
| Login Information | |
| User ID* (required) | Create a permanent User ID that you will remember. For example, your first initial and last name (e.g. jsmith). The User ID must be a minimum of 6 characters and cannot exceed 20 characters. |
| Password* (required) | <p>Please create a password that you will remember. Your password is case sensitive.</p> <p>The 'Password' must contain at least one uppercase letter, at least one lowercase letter, and at least one non-alphabetical character.</p> <p>All passwords in eAuthentication (for Level 1 and Level 2 accounts) must adhere to the following criteria:</p> <p>Required Characters</p> <ul style="list-style-type: none"> • Minimum 12 Characters – Maximum 24 Characters • Must include at least one each of the following: uppercase, lowercase, a number, and special character (! # \$ % = + : ; , ? * -) • Password must be changed every 60 Days • Previous 24 passwords may not be reused <p>Restricted Information (Do Not Use)</p> <ul style="list-style-type: none"> • Dictionary Words • Spaces or special characters not listed above • Profile Information: Your name, Mother's Maiden Name, Date of Birth, PIN, Phone Number, Email, etc. <p>Note: We will require you to change your password every 180 days.</p> |
| Confirm Password* (required) | Re-enter Password entered above – must match Password |
| Security Questions | |

Instructions For Completing Register for Your Account – Level 1 web page

NOTE: Asterisk (*) indicates Field REQUIRED

**Four Security Questions*
(required)**

Systems use the answers to your security questions to verify your identity for access.

Create four security questions and answers by selecting a question from each row and answering the question in the text box to the right of the question.

1*

2*

3*

4*

Question Selections are:

- Select...
- What is the name of your first pet?
- What city was your first job in?
- What was the name of high school where you graduated?
- What is the name of your first school?
- What city did you graduate high school?
- What is your best friend's last name?
- What city were you born in?
- What is your father's middle name?
- What was the make of your first vehicle?
- What is your favorite cartoon character?
- What was your high school mascot?
- What is the name of the first street you remember living on?
- What is your first teacher's name?
- What is your paternal grandmother's first name?
- What is your paternal grandfather's first name?
- What was your grandfather's occupation?
- Who is your best friend from childhood?
- Who was your prom date?
- What is the name of the university that you attended?

Continuation of the Process

| Instructions For Completing Register for Your Account – Level 1 web page NOTE: Asterisk (*) indicates Field REQUIRED | |
|---|--|
| <p>Any Validation Error messages that apply are presented at bottom of the page.</p> <p>Correct the error and press Continue button</p> | <p>Validation Errors:</p> <ul style="list-style-type: none"> • First Name is required! • Last Name is required! • Email is required! • Confirm Email is required! • User ID is required! • Password is required! • Confirm Password is required! • Security Question #1 is required! • Answer #1 is required! • Security Question #2 is required! • Answer #2 is required! • Security Question #3 is required! • Answer #3 is required! • Security Question #4 is required! • Answer #4 is required! <p style="text-align: right;">Continue</p> |
| <p>Review what you entered. If you need to correct information, select the Edit button on the bottom of the screen.</p> | <p style="text-align: right;">Edit Submit</p> |
| <p>If the information you entered is correct, select Submit button on the bottom of the screen.</p> | <p style="text-align: right;">Edit Submit</p> |

Instructions For Completing Register for Your Account – Level 1 web page

NOTE: Asterisk (*) indicates Field REQUIRED

Presents Create an eAuthentication Account – Print Confirmation email web page.

Follow the instructions presented on the page; especially the confirmation email instructions.

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

You are here: [eAuthentication Account Registration](#) > [Account Request Confirmation](#)

Create an eAuthentication Account

Step 3 of 4 - Print Confirmation email

Account Created:

Your account has been created but you have one more step required to complete your registration!

Your confirmation email from eAuthHelpDesk@ftc.usda.gov should arrive within 1 hour. Please follow the instructions in the email complete step 4 of your registration.

eAuthentication Account Information:

User ID: GAFTest
Email: diane.placht@stl.usda.gov

If after 24 hours you do not receive the confirmation email:

1. Check the email filters of your provider and email client.
2. Contact the ITS Service Desk at eAuthHelpDesk@ftc.usda.gov or 800-457-3642. Please provide your User ID, first and last name, and email address.

Please print this page for future reference.

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)
[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [USA.gov](#)

Instructions For Completing Register for Your Account – Level 1 web page

NOTE: Asterisk (*) indicates Field REQUIRED

The system will send a confirmation e-mail to your specified business e-mail address. Read the e-mail completely, print it for your personal records, and press the **ACTIVATE MY ACCOUNT** link in Point Number 2.

From: eems.support@ocio.usda.gov
 To: [Redacted]
 Cc: [Redacted]
 Subject: eAuthentication: FII - Instructions to Activate Your USDA Account With Level 1 Access
 Sent: Wed 9/12/2012 10:11

Step 4 of 4 - Instructions to Activate Your USDA Account with Level 1 Access

Congratulations GAFTest, you have successfully created a USDA eAuthentication account with Level 1 access.

Before you can use your account with Level 1 access you must do the following:

1. Please wait approximately 10 minutes from the receipt of this email before you activate your account with Level 1 access.
2. Click **ACTIVATE MY ACCOUNT** Must activate account

NOTE: If you have trouble accessing your activation link above, please copy and paste the following URL into your browser address bar:
<https://www.eauth.usda.gov/registration/3d/RegistrationActivation.aspx?ID=ID76FC9BF76447E485CF4A3367FAB584>

The User ID you created is: GAFTest
 The email address you provided is: diane.placht@stl.usda.gov

Please retain this information for future reference.

Once you have activated your account you will have immediate access to the USDA portals and applications that accept accounts with Level 1 access.

You can also view or update your account information by clicking on the eAuthentication [USER ACCOUNT HOME](#) link.

NOTE: If you have trouble accessing your user account home link above, please copy and paste the following URL into your browser address bar:
<https://identitymanager.eems.usda.gov/jam/im/eems/ca12/index.jsp?console.tab=Home>

If you need further assistance, please contact the ITS Service Desk at eAuthHelpDesk@ftc.usda.gov or call 800-457-3642.

Please include the following information in your request:

- Your first and last name
- Your eAuthentication User ID
- The URL (web address) of the website or application you were attempting to access
- The text of any error messages and a detailed description of the problem

Thank You,
 -- The USDA eAuthentication Team

When you activate the account, the Create an eAuthentication Account / Account Activated web page is presented.

USDA United States Department of Agriculture
 USDA eAuthentication

login: YZ
 Password: [Redacted]

Home About eAuthentication Help Contact Us Find an LRA

You are here: [eAuthentication Account Registration](#) > Account Activation

Create an eAuthentication Account

Step 4 of 4 - Account Activated

Your account has been activated with Level 1 Access Please wait 20 minutes from the time of activation before using the account.

eAuthentication Account Information:

User ID: GAFTest
 Email: diane.placht@stl.usda.gov

Non-USDA Federal Employees Requesting Level 2 Access

If you are not a USDA Federal Employee and have requested Level 2 Access. You must visit a USDA service center for identity-proofing by a Local Registration Authority (LRA). [Find an LRA](#)

If you cannot find an LRA, contact the ITS Service Desk:
email: eAuthHelpDesk@ftc.usda.gov
Phone: 800-457-3642

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)
[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [USA.gov](#)

3.6. How User Obtains Level 2 eAuthentication ID (e-Auth ID)

Register for a Level 2 account button opens the Register for Your Account – Level 2 / Level 2 Access Account Registration web page. Enter User Information on this web page.

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication **Help** Contact Us Find an LRA

You are here: [eAuthentication Account Registration](#) > [Account Request Form](#)

Register for Your Account - Level 2

Form Approved OMB No. 0503-0014

Step 1 of 4 - Level 2 Access Account Registration

USDA customers should complete the information below to create a USDA eAuthentication account. Please read the eAuthentication [Privacy Act Statement](#) and [Public Burden Statement](#) for more information on how your personal information will be protected.

All required fields are red and marked by an asterisk (i.e. *). Enter your first and last name exactly as it appears on your Government issued photo ID (e.g. state driver's license).

User Information ?

Required Field*

First Name*

Middle Initial

Last Name*

Address*

City*

State*

Zip/Postal Code*

Country*

Contact Information ?

Home Phone

Email*

Confirm Email*

Quick Links

- What is an account?
- Create an account
- Update your account

Administrator Links

- Local Registration Authority Login

Annotations:

- Press Help for additional instructions (points to Help link)
- Red * indicates data must be entered for this field (points to asterisks on form fields)
- Press question mark (?) next to any area you need help with - A new pop-up Help window will display with helpful information. (points to question mark icons)

Login Information ?

User ID* invalid!

Password* invalid!

Confirm Password*

Security Information ?

Mother's Maiden Name*

Birth Date*

Four Digit PIN*

Security Questions ?

Please select and answer four distinct questions from the selections below. This information will be used to validate your identity if you forget your password. Each question may only be used once. For additional assistance, click the ? above.

1*

2*

3*

4*

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)
[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [USA.gov](#)

| Instructions For Completing Register for Your Account - Level 2 web page NOTE: Asterisk (*) indicates Field REQUIRED | |
|---|---|
| User Information | |
| First Name* (required) | Enter your first name exactly as it appears on your government issued photo ID (e.g. state driver's license). |
| Middle Initial | The middle initial is limited to one character and is not required. |

Instructions For Completing Register for Your Account – Level 2 web page

NOTE: Asterisk (*) indicates Field REQUIRED

| | |
|---|--|
| <p>Last Name* (required)</p> | <p>Enter your last name exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> <div style="text-align: center;">  <p>Do you have "Jr", "Sr" in your name?</p> <p>Enter Last Name-Suffix</p> <p>For example: If your name is John Smith, Jr., enter Last Name As Smith-Jr.</p> </div> |
| <p>Address* (required)</p> | <p>Enter your home address exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> |
| <p>City* (required)</p> | <p>Enter your city exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> |
| <p>State* (required)</p> | <p>Select your state exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> |
| <p>Zip/Postal Code* (required)</p> | <p>Enter your home postal / zip code exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> |
| <p>Country Name* (required)</p> | <p>Select your country</p> <p>Note: If you are entering an address outside the USA, please select 'NQ - unknown' for your State.</p> |
| <p>Contact Information</p> | |
| <p>Home Phone</p> | <p>Please enter your phone number in the text boxes provided.</p> |
| <p>Email* (required)</p> | <p>The email address provided will be used to confirm your identity to activate your account initially. It also may be used for correspondence periodically.</p> <p>'Email' must contain the '@' symbol and one letter must precede it.</p> <p>'Email' must contain the '.' symbol and one letter must precede it.</p> |
| <p>Confirm Email* (required)</p> | <p>Re-enter Email entered above – must match Email</p> |
| <p>Login Information</p> | |

Instructions For Completing Register for Your Account – Level 2 web page

NOTE: Asterisk (*) indicates Field REQUIRED

| | |
|--|--|
| <p>User ID* (required)</p> | <p>Create a permanent User ID that you will remember. For example, your first initial and last name (e.g. jsmith). The User ID must be a minimum of 6 characters and cannot exceed 20 characters.</p> |
| <p>Password* (required)</p> | <p>Please create a password that you will remember. Your password is case sensitive.</p> <p>The 'Password' must contain at least one uppercase letter, at least one lowercase letter, and at least one non-alphabetical character.</p> <p>All passwords in eAuthentication (for Level 1 and Level 2 accounts) must adhere to the following criteria:</p> <p>Required Characters</p> <ul style="list-style-type: none"> • Minimum 12 Characters – Maximum 24 Characters • Must include at least one each of the following: uppercase, lowercase, a number, and special character (! # \$ % = + : ; , ? * -) • Password must be changed every 60 Days • Previous 24 passwords may not be reused <p>Restricted Information (Do Not Use)</p> <ul style="list-style-type: none"> • Dictionary Words • Profile Information: Your name, Mother's Maiden Name, Date of Birth, PIN, Phone Number, Email, etc. <p>Note: We will require you to change your password every 180 days.</p> |
| <p>Confirm Password* (required)</p> | <p>Re-enter Password entered above – must match Password</p> |
| <p>Security Information</p> | |
| <p>Mother's Maiden Name* (required)</p> | <p>Enter your mother's maiden name.</p> |
| <p>Birth Date* (required)</p> | <p>Please enter your date of birth using this format mm/dd/yyyy.</p> <p>The month, days, and years must be numbers.</p> |
| <p>Four Digit PIN* (required)</p> | <p>Create a four digit personal identification number (PIN) that you will remember.</p> <p>NOTE: You cannot use a zero as the first digit.</p> |
| <p>Security Questions</p> | |

Instructions For Completing Register for Your Account – Level 2 web page

NOTE: Asterisk (*) indicates Field REQUIRED

**Four Security Questions*
(required)**

Systems use the answers to your security questions to verify your identity for access.

Create four security questions and answers by selecting a question from each row and answering the question in the text box to the right of the question.

1*

2*

3*

4*

Question Selections are:

- Select...
- What is the name of your first pet?
- What city was your first job in?
- What was the name of high school where you graduated?
- What is the name of your first school?
- What city did you graduate high school?
- What is your best friend's last name?
- What city were you born in?
- What is your father's middle name?
- What was the make of your first vehicle?
- What is your favorite cartoon character?
- What was your high school mascot?
- What is the name of the first street you remember living on?
- What is your first teacher's name?
- What is your paternal grandmother's first name?
- What is your paternal grandfather's first name?
- What was your grandfather's occupation?
- Who is your best friend from childhood?
- Who was your prom date?
- What is the name of the university that you attended?

Continuation of the Process

| Instructions For Completing Register for Your Account – Level 2 web page NOTE: Asterisk (*) indicates Field REQUIRED | |
|---|--|
| <p>Any Validation Error messages that apply are presented at bottom of the page.</p> <p>Correct the error and press Continue button</p> | <div style="background-color: #ffe6e6; padding: 10px;"> <p>Validation Errors:</p> <ul style="list-style-type: none"> First Name is required! Last Name is required! Email is required! Confirm Email is required! User ID is required! Password is required! Confirm Password is required! Security Question #1 is required! Answer #1 is required! Security Question #2 is required! Answer #2 is required! Security Question #3 is required! Answer #3 is required! Security Question #4 is required! Answer #4 is required! </div> <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Continue"/> </div> |
| <p>Review what you entered. If you need to correct information, select the Edit button on the bottom of the screen.</p> | <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Edit"/> <input type="button" value="Submit"/> </div> |
| <p>If the information you entered is correct, select Submit button on the bottom of the screen.</p> | <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Edit"/> <input type="button" value="Submit"/> </div> |

Instructions For Completing Register for Your Account – Level 2 web page

NOTE: Asterisk (*) indicates Field REQUIRED

Presents Create an eAuthentication Account – Print Confirmation email web page.

Follow the instructions presented on the page; especially the confirmation email instructions.

The screenshot shows the USDA eAuthentication website interface. At the top, there is a navigation bar with links for Home, About eAuthentication, Help, Contact Us, and Find an LRA. Below the navigation bar, a breadcrumb trail reads: You are here: eAuthentication Account Registration > Account Request Confirmation. The main heading is "Create an eAuthentication Account" in a green box. Below this, it says "Step 3 of 4 - Print Confirmation email".

Quick Links

- What is an account?
- Create an account
- Update your account

Administrator Links

- Local Registration Authority Login

Account Created:

Your account has been created but you have one more step required to complete your registration!

Your confirmation email from eAuthHelpDesk@ftc.usda.gov should arrive within 1 hour. Please follow the instructions in the email complete step 4 of your registration.

eAuthentication Account Information:

User ID: GAFTtester
Email: *@stl.usda.gov

Level 2 access activation process:

1. Follow the instructions provided in the confirmation email
2. Visit the [eAuthentication web site](#)
3. Click on "Update Your Account" to verify your information.
4. Present your Government issued photo ID (e.g. state issued driver's license) to a USDA Local Registration Authority (LRA) for activation of your account with Level 2 access. [Find an LRA](#)

Note: You will NOT be able to conduct official electronic business transactions with the USDA via the Internet until your account has been granted Level 2 Access by a USDA LRA.

If after 24 hours you do not receive the confirmation email:

1. Check the email filters of your provider and email client.
2. Contact the ITS Service Desk at eAuthHelpDesk@ftc.usda.gov or 800-457-3642. Please provide your User ID, first and last name, and email address.

Please [print](#) this page for future reference.

Instructions For Completing Register for Your Account – Level 2 web page

NOTE: Asterisk (*) indicates Field REQUIRED

The system will send a confirmation e-mail to your specified business e-mail address. Read the e-mail completely, print it for your personal records, and press the **ACTIVATE MY ACCOUNT** link in Paragraph 3.

Step 4 of 4 - Instructions to Activate Your USDA Account with Level 2 Access

Congratulations GAFtester, you have successfully created a USDA eAuthentication account.

Before you can use your account with Level 2 access you must do the following:

1. Please wait approximately 10 minutes from the receipt of this email before you activate your account with Level 2 access.
2. Click [ACTIVATE MY ACCOUNT](#)

NOTE: Once you click the activation link, you will have an account with limited access that allows you to review and manage your account information online.

3. Log in to review the account information you provided and ensure your first name, last name, and date of birth are correct by clicking on the [MODIFY MY CUSTOMER PROFILE](#) link.

NOTE: If your first name, last name, or date of birth do not match your government-issued photo ID, you will need to create another eAuthentication Level 2 account with a different User ID by clicking on the [REGISTER FOR YOUR LEVEL 2 ACCOUNT](#) link.

4. Take your government-issued picture ID (e.g. state-issued drivers license) and present it in person to a Local Registration Authority (LRA) who can activate your account with Level 2 access. Most LRAs are located at a USDA Service Center office. To find the nearest USDA Service Center office, go to <http://offices.sc.usda.gov/locator.app?type=fa>.

We recommend that you call ahead to ensure that an employee trained as a USDA LRA will be available when you plan to visit the Service Center.

NOTE: Until a USDA LRA activates your account with Level 2 access, you will NOT be able to conduct official electronic business transactions with the USDA via the Internet.

The User ID you created is: GAFtester
The email address you provided is: ems.support@ocic.usda.gov

Please retain this information for future reference.

If you need further assistance, please contact the ITS Service Desk at eAuthHelpDesk@fic.usda.gov or call 800-457-3642.

Please include the following information in your request:

- Your first and last name
- Your eAuthentication User ID
- The URL (web address) of the website or application you were attempting to access
- The text of any error messages and a detailed description of the problem

Additional verification is required for Level 2. Follow the instructions given in this email.

When you activate the account the Account Activation web page is presented. **Note that a public customer requesting Level 2 access must visit a USDA Service Center for identity-proofing.**

USDA United States Department of Agriculture
USDA eAuthentication

login: Password:

Home About eAuthentication Help Contact Us Find an LRA

Quick Links

- ▶ What is an account?
- ▶ Create an account
- ▶ Update your account

Administrator Links

- ▶ Local Registration Authority Login

Account Activation

Thank you, your account has been activated.

If you are a USDA Federal Employee, no further action is needed.

Please wait approximately 20 minutes from the time of activation before using this account.

If you are a public customer (or a non-USDA Federal Employee) of USDA and are applying for a USDA Account with Level 2 access, you will still need to visit a USDA Service Center for identity-proofing if you have not already.

If you are a public customer (or a non-USDA Federal Employee) of USDA and are applying for a USDA Account with only Level 1 access, no further action is needed.

eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FirstGov.gov

4. GAF User Types and GAF Security Roles

4.1. GAF User Types

The Guaranteed Annual Fee (GAF) System has different user types:

- A **Lender Type** is associated with a specific Lender ID / USDA Branch Number and is granted global authority to service all the lender's branches. When a user is assigned a lender type, the user is allowed to process annual fees for any of the lender's branches. For example:
 - Lender ID = 123456789 has three branches (# 001, 002, 003)
 - Lender's associate works at Branch #001 and is assigned a user type of Lender. This user can work on annual fees related to Branch # 001, Branch # 002 and Branch # 003.
- A **Branch Type** is associated with a specific Lender ID / USDA Branch Number and is granted limited authority to service only the branch with which they are associated. When a user is assigned a branch type, the user is allowed to process annual fees for only a specified branch. For example:
 - Lender ID = 123456789 has three branches (# 001, 002, 003)
 - Lender's associate works at Branch #002 and is assigned a user type of Branch associated with Branch #002. This user can work on annual fee payments related to Branch #002 only.
- A **Service Bureau Type** is associated with a specific Lender ID / USDA Branch Number that is identified as a Service Bureau. When a lender designates a service bureau on their Service Bureau Addendum for Single Family Housing Guaranteed Fees the service bureau servicing level is also specified. The service bureau functions on behalf of the lender and is given either global authority to service all of the lender's branches (like a Lender Type) or limited authority to service a specific branch (like a Branch Type). For example:
 - Service Bureau has Lender ID = 999999999 and Branch #999
 - Lender (Lender ID = 123456789 with three branches (# 001, 002, 003)) designates the Service Bureau (Lender ID 999999999 / Branch 999) on their Service Bureau Addendum. The Service Bureau can be assigned:
 - Global Authority – functions on behalf of Lender ID 123456789 and services all three branches (Branch # 001, Branch # 002 and Branch # 003).
 - Limited Authority – functions on behalf of Lender ID 123456789 and services Branch # 001 only

4.2. GAF Security Roles

The Guaranteed Annual Fee (GAF) System has different security roles that are assigned through the Application Authorization Security Management (AASM) system.

A security role defines:

- How much functionality the GAF user is allowed access. Functionality includes viewing, creating, submitting and administering annual fees
- Which User Type the user is assigned.

The GAF Security Roles that can be assigned through AASM are described below:

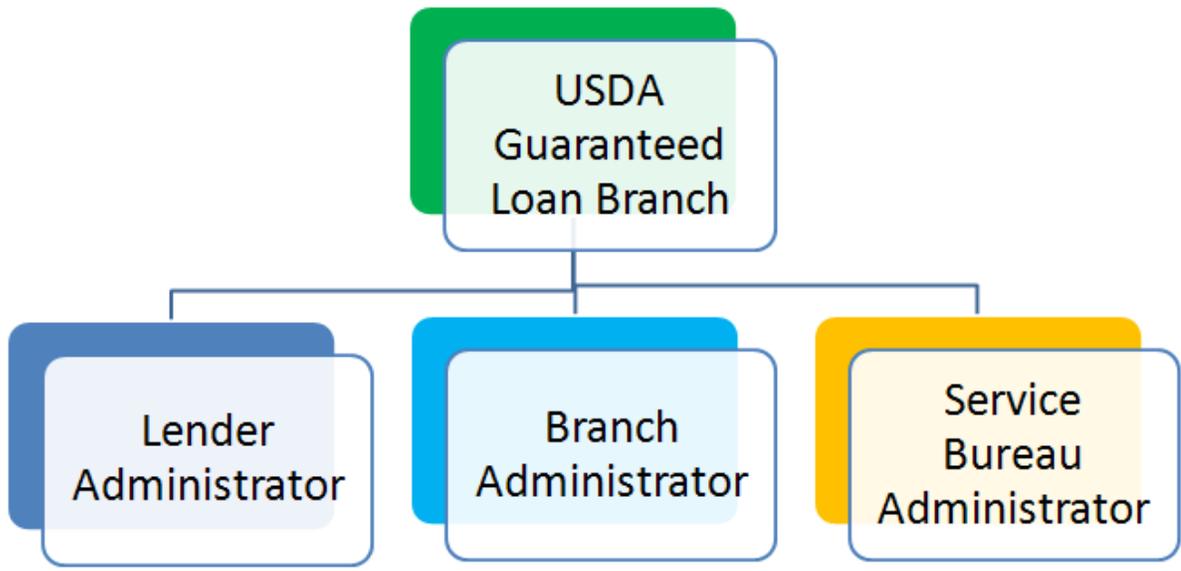
| GAF Security Roles Assigned through AASM | | |
|---|--|--|
| User Type | Security Role | You are allowed to.... |
| Lender | Lender Administrator | Allows the user to grant lender or branch roles to other users assigned to any of the lender's branches. Also allows the user full update and submit authority for all of the lender's branches. |
| | Lender Representative with Submit Authority | Allows the user full update and submit authority for all of the lender's branches. |
| | Lender Representative | Allows the user full update, but no submit authority for all of the lender's branches. |
| | Lender Viewer | Allows the user <u>view only</u> capabilities associated with the lender's branches. |
| Branch | Branch Administrator | Allows the user to grant branch roles for only the lender branch for which the user is associated. Also allows the user full update and submit authority for only the lender branch for which the user is associated |
| | Branch Representative with Submit Authority | Allows the user full update and submit authority for only the lender branch for which the user is associated. |
| | Branch Representative | Allows the user full update, but no submit authority for only the lender branch for which the user is associated. |
| | Branch Viewer | Allows the user <u>view only</u> capabilities for the branch for which the user is associated. |

| GAF Security Roles Assigned through AASM | | |
|---|--|--|
| User Type | Security Role | You are allowed to.... |
| Service Bureau | Service Bureau Administrator | Allows the user to grant Service Bureau roles to other users assigned to any of the Service Bureau's branches. Also allows the user full update and submit authority for all the Lender Branches associated to the Service Bureau. |
| | Service Bureau Representative with Submit Authority | Allows the user full update and submit authority for all the Lender Branches associated to the Service Bureau. |
| | Service Bureau Representative | Allows the user full update, but no submit authority for all the Lender Branches associated to the Service Bureau. |
| | Service Bureau Viewer | Allows the user <u>view only</u> capabilities for all the Lender Branches associated to the Service Bureau. |

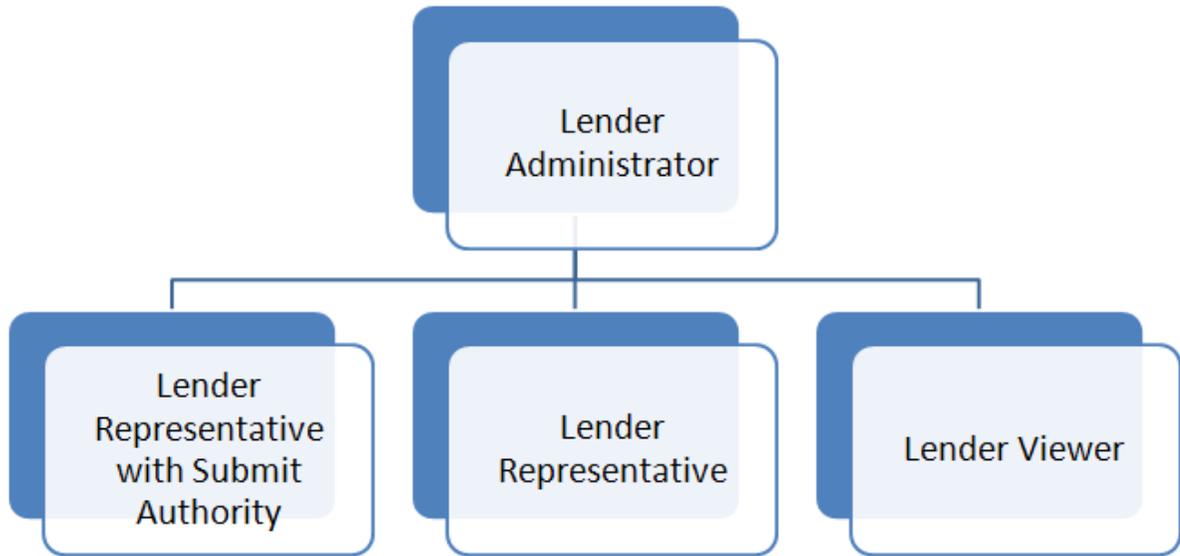
4.3. Who Assigns GAF Security Roles?

GAF Security Roles are assigned through the Application Authorization Security Management (AASM) system where:

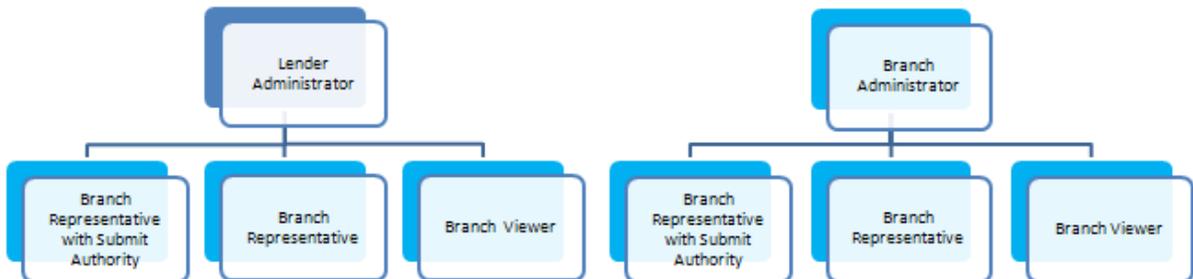
- Administrator Security Roles are assigned by the USDA Guaranteed Loan Branch as shown below:



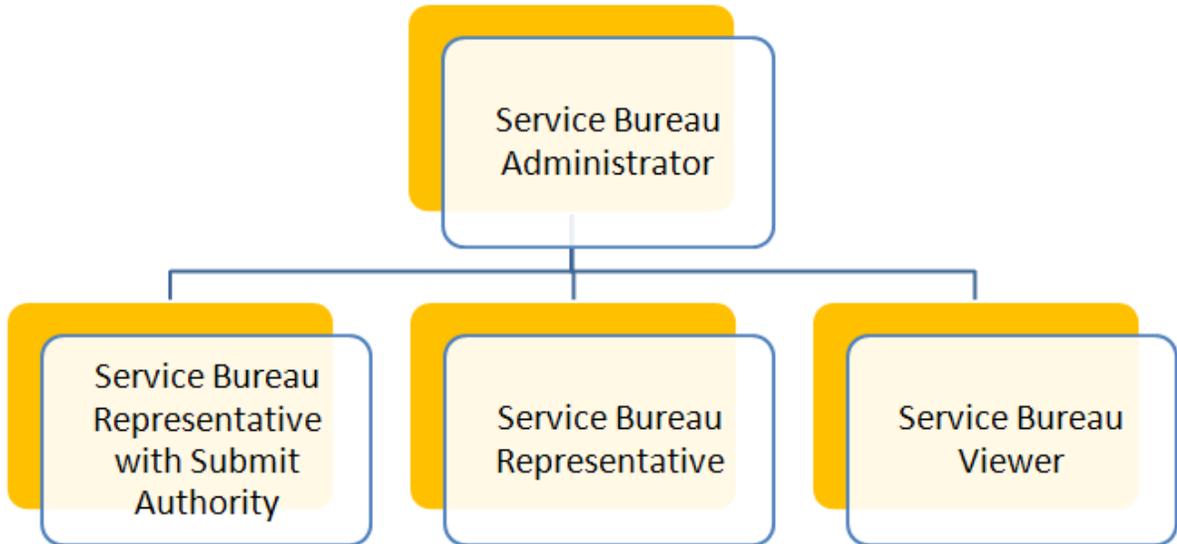
- All other Lender Security Roles are assigned by Lender Administrators as shown below:



- All other Branch Security Roles are assigned by Lender Administrators or Branch Administrators as shown below:



- All other Service Bureau Security Roles are assigned by Lender Administrators as shown below:



5. How GAF Administrators Assign GAF Roles to Their Associates

Section [GAF User Types and GAF Security Roles](#) defined GAF User Types, GAF Security Roles and who assigns the GAF Security Roles.

This section explains how the GAF Security Roles are assigned to the organization’s associates using the Application Authorization Security Management (AASM) system. The organization’s administrator uses AASM to add and maintain GAF Security Roles for those associates requiring access to GAF to process annual fees.

5.1. How to Log into Application Authorization Security Management (AASM)

The user logging into AASM must have an active Lender/Branch/Service Bureau Administrator Security Role to access the system. If the user needs an administrator security role, see the **Contact** web page for whom to contact.

5.1.1. Logging into AASM

| Instructions For Logging into AASM | |
|--|--|
| <p>To access the AASM system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at https://usdalinc.sc.egov.usda.gov</p> <p>Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to AASM:</p> <ul style="list-style-type: none"> • RHS LINC Home (in header) • Rural Housing Service picture <p>Pressing the Site Map link in the header will take the user to the site map for the USDA LINC Lender Interactive Network Connection page which contains a link to AASM.</p> | <p>The screenshot shows the USDA LINC Lender Interactive Network Connection website. Red arrows point to three specific links: the 'RHS LINC Home' link in the header, the 'Rural Housing Service' image in the main content area, and the 'Site Map' link in the header. A text box on the right explains that the Site Map link takes the user to a site map for the USDA LINC Lender Interactive Network Connection where the AASM link is available. Another text box on the left explains that the RHS LINC Home and Rural Housing Service links take the user to the USDA LINC Lender Interactive Network Connection where the AASM link is available. The website header includes links for USDA LINC Home, ESALINC Home, EBS LINC Home, EHS LINC Home, EUS LINC Home, Help, Site Map, and Message Board. A note mentions that the New User button and Log On hyper link for ESR have been moved to the ESR menu. A disclaimer at the bottom states that unauthorized access to the system is prohibited and that all activities are monitored. The page is last updated on 04/20/2010.</p> |

Instructions For Logging into AASM

From the RHS - USDA LINC Lender Interactive Network Connection page, press Application Authorization

From the site map for the USDA LINC Lender Interactive Network Connection page, press Application Authorization

Instructions For Logging into AASM

From USDA eAuthentication page -
Select "I Agree"

The screenshot shows the USDA eAuthentication login page. At the top left is the USDA logo and the text "United States Department of Agriculture" and "USDA eAuthentication". Below this is a navigation bar with links for "Home", "About eAuthentication", "Help", "Contact Us", and "Find an LRA". The main content area has a light blue background and contains a "WARNING" message. The warning text states that the user is accessing a U.S. Government information system and lists several points regarding system use, privacy, and consent. At the bottom of the warning area are two buttons: "Cancel" and "I Agree". A red arrow points from a box labeled "Select 'I Agree'" to the "I Agree" button. At the bottom of the page, there are links for "eAuthentication Home", "USDA.gov", "Site Map", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", and "www.FirstGov.gov".

*****WARNING*****

- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.
- Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
- By using this information system, you understand and consent to the following:
 - You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
 - Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
 - Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer.

*****WARNING*****

Select "I Agree"

Cancel I Agree

eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FirstGov.gov

Instructions For Logging into AASM

From the eAuthentication Login page:

- Enter User ID
- Enter Password
- Press Login

Quick Links

- ▶ What is an account?
- ▶ Create an account
- ▶ Update your account

Administrator Links

- ▶ Local Registration Authority Login

eAuthentication Login

Login with my User ID and Password

User ID: [Forgot your User ID?](#)

Password: [Forgot your Password?](#) [Change My Password](#)

Login with my USDA LincPass

USDA employees & contractors may now use their LincPass to login.
Instructions:

1. Please verify your LincPass is inserted into the card reader for your USDA computer.
2. Click the yellow "Login with my LincPass" button above.
3. A pop-up box "Choose a digital certificate" may appear.
4. Select the first or second certificate with your name and click "OK".
 - First time users:
 - Try your first certificate.
 - If your login fails then change your selection to your second certificate.
 - The certificate (first or second) that works for you will be the same for future logins.
5. Enter your LincPass PIN at pin prompt, if required.

If the user does not have an AASM administrative role, this screen appears stating "You are not authorized....."



Contact the USDA Guaranteed Loan Branch if an AASM administrative role is needed by the user.

Application Authorization Security Management

You are not authorized to use Application Authentication System Management.
Please contact your security administrator.

Instructions For Logging into AASM

If the user has an AASM administrative role for more than one financial organization, the **Lender Profile** web page presented

User must select the financial organization for this session

USDA Lender Profile

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Lender Profile](#) | [Help](#)

eAuth User ID: DIANE

| Select | System | Role | Lender ID | Branch | Program Area |
|-----------------------|---------|----------------------|-----------|--------|--------------|
| <input type="radio"/> | GLSLVL2 | Lender Administrator | 111111111 | 001 | RH |
| <input type="radio"/> | GLSLVL2 | Lender Administrator | 591494026 | 002 | RH |

5.1.2. AASM User List Web Page - Using AASM to Assign Security Roles

Instructions for Using AASM to Assign Security Roles

Application Authorization Security Management page

Actions available on page:

- LINC Home - returns to the RHS - USDA LINC Lender Interactive Network Connection page.
- Logoff - logs off system.
- Submit button – uses the selection criteria entered and searches for data meeting the criteria. Details are provided later in this table.
- Reset button – resets the search selection criteria.
- Add User button – takes the user to the AASM User Maintenance page. Details are provided in the [Adding / Maintaining AASM Users](#) section below.

USDA Application Authorization Security Management

[LINC Home](#) | [Logoff](#) | [Help](#)

User List

Tax Id Select

System Id

eAuth User ID Use * at end of eAuth User ID for wildcard search

Last Name Use * at end of Last Name for wildcard search

First Name Use * at end of First Name for wildcard search

Selection Criteria highlighted in yellow

Instructions for Using AASM to Assign Security Roles

| | Name of Search Criteria | Useful Information About Search Criteria |
|--|--------------------------------|---|
| | Tax Id | <p>Required</p> <p>A dropdown box lists all the Tax Ids the administrator is authorized to represent.</p> <p>A Tax Id must be selected from the dropdown list</p> |
| | USDA Branch Nbr / Branch List | <p>Required</p> <p>Once the Tax Id is selected, the Branch List button is available to select the USDA Branch Nbr desired.</p> |
| | System Id | <p>Required</p> <p>A dropdown box lists all the System Ids the administrator is authorized to access.</p> <p>For GAF, select SFHANLFEES</p> |
| | eAuth User ID | <p>Optional – if entered, the value is included in the search criteria. Use asterisk (*) for wild card search – i.e. if enter Smit* - system may return:</p> <ul style="list-style-type: none"> • Smith, John • Smithy, Joe • Smittle, Tom |
| | Last Name | <p>Optional – if entered, the value is included in the search criteria. Use asterisk (*) for wild card search. See wild card search descripton under eAuth User ID</p> |
| | First Name | <p>Optional – if entered, the value is included in the search criteria. Use asterisk (*) for wild card search. See wild card search descripton under eAuth User ID</p> |

Instructions for Using AASM to Assign Security Roles

When pressed the Submit button will search for and present data matching the entered search criteria.

If Errors are encountered correct the entry and press Submit again

If no records are found the Validation Errors section will display.

If No Errors are encountered the results of the search are returned. Details are displayed at the bottom of the page

Tax Id Select US
Tax ID must be selected

Validation Errors

No records found for the search criteria entered.

USDA Application Authorization Security Management
[LINC Home](#) | [Logout](#) | [Help](#)

User List

Tax Id: USDA Branch Nbr:

System Id:

eAuth User ID: Use * at end of eAuth User ID for wildcard search

Last Name: Use * at end of Last Name for wildcard search

First Name: Use * at end of First Name for wildcard search

Information in column blocked for Security Purposes

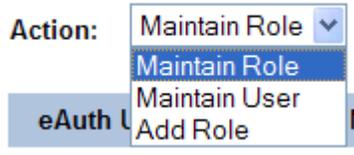
Action:

| eAuth User ID | Name | Status | System | Role | Tax Id | Branch | Program |
|---------------|------------|--------|-------------|---|-----------|--------|---------|
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Representative with Final Submit Authority | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Representative with Final Submit Authority | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |
| [REDACTED] | [REDACTED] | Active | SFHANLFEEES | Lender Administrator | 111111111 | 001 | RH |

Instructions for Using AASM to Assign Security Roles

The Action dropdown lists the actions that can be applied to a selected user. The available actions are:

- **Add Role** and **Maintain Role** - takes the user to the AASM User Role Maintenance page. Details for the page are provided in the [AASM User Role Maintenance Web Page - Add / Maintain / Delete User Role](#) section.
 - Press link related to Role
- **Maintain User** - takes the user to the AASM User Maintenance page. Details for the page are provided in the [AASM User Maintenance Web Page - Adding / Maintain AASM Users](#) section.
 - Press link related to eAuth User ID



If you get



The Action selected and the link pressed must be valid combination.

- Maintain Role – press link related to Role
- Maintain User – press link related to eAuth User ID
- Add Role – press link related to Role

| eAuth User ID | Name | Status | System | Role |
|-----------------------------|------|--------|-------------|--------------------------------------|
| DPGAFTESTER | P, D | Active | SFHANLFEEES | Lender Administrator |



5.2. AASM User Maintenance Web Page - Adding / Maintain AASM Users

5.2.1. Purpose of AASM User Maintenance Web Page

Allows an authorized administrator to:

- Add a new AASM user
- View an existing AASM user
- Maintain an existing AASM user

5.2.2. Access AASM User Maintenance Web Page

From **AASM User List** web page:

- Press Add User button to add a new user
- Select “Maintain User” Action and press link for the eAuth User Id of the user to be updated

5.2.3. Screen Prints of AASM User Maintenance Web Page

When adding user, the initial page presentation initializes the data as shown below:

USDA Application Authorization Security Management
[LINC Home](#) | [Logoff](#) | [Help](#)

User Maintenance

eAuth User ID *

Name

Phone/Extn *

Fax

Email Address

Assurance Level

When viewing / maintaining user, the initial page presentation displays the existing information for the selected eAuthentication ID as shown below:

USDA Application Authorization Security Management
[LINC Home](#) | [Logoff](#) | [Help](#)

User Maintenance

eAuth User ID *

Name

Phone/Extn *

Fax

Email Address

Assurance Level 2

Status * Active

5.2.4. Sections Displayed on AASM User Maintenance Web Page

| User Maintenance Label | Description / How to fill in data |
|-------------------------------|---|
| eAuth User ID * (required) | eAuth User ID When adding a user: the field is initially blank and must be entered When viewing / maintaining a user the field is protected and pre-filled with the eAuth User Id selected on the AASM User List web page. |
| Name | Name of the person owning the eAuth User ID Protected When adding a user the field is automatically filled in once a valid eAuth User ID entered. When viewing / maintaining a user the field is pre-filled with the |

| User Maintenance Label | Description / How to fill in data |
|---|---|
| | name associated with the eAuth User ID. |
| Phone/Extn* (phone required) | <p>Phone number / Extension Number (if applies)</p> <p>Enterable</p> <p>When adding a user the field is initially blank and the phone must be entered. Extension is optional.</p> <p>When viewing / maintaining a user the field is pre-filled with the existing data.</p> |
| Fax | <p>Fax number</p> <p>Enterable</p> <p>When adding a user the field is initially blank. Fax number is optional.</p> <p>When viewing / maintaining a user the field is pre-filled with the existing data.</p> |
| Email Address | <p>Email Address of the person owning the eAuth User ID</p> <p>Protected</p> <p>When adding a user the field is automatically filled in once a valid eAuth User ID is entered.</p> <p>When viewing / maintaining a user the field is pre-filled with the Email Address associated with the eAuth User ID.</p> |
| Assurance Level | <p>eAuth ID Level 1 or Level 2</p> <p>Protected</p> <p>When adding a user the field is automatically filled in once a valid eAuth User ID is entered.</p> <p>When viewing / maintaining a user the field is pre-filled with pre-filled with Assurance Level associated with the eAuth User ID.</p> |

| User Maintenance Label | Description / How to fill in data |
|------------------------|--|
| Status* | <p>Protected</p> <p>When adding a user the field is automatically filled in once a valid eAuth User ID is entered.</p> <p>When viewing / maintaining a user the field is pre-filled with pre-filled with the Status of the eAuth User ID. Values are:</p> <ul style="list-style-type: none"> • Active • Inactive |

5.2.5. Buttons on AASM User Maintenance Web Page

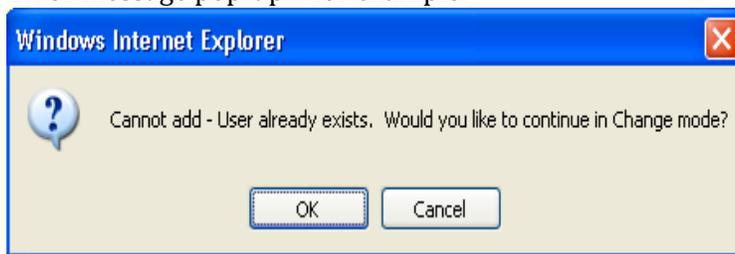
| Button | Actions Performed when Button Pressed |
|-------------|---|
| Save | <p>Validates the data entered.</p> <ul style="list-style-type: none"> • If error(s) are found, pop-ups present the error(s) for user action. Errors are discussed below. • If no errors are found, a Confirmation Submission pop-up is presented. <div data-bbox="500 1031 1430 1591" style="border: 1px solid blue; padding: 10px;"> <p>Confirm Submission -- Webpage Dialog</p> <p>I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.</p> <p>My statements on all submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)</p> <p>Are you sure you want to Submit the package?</p> <p style="text-align: center;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </p> </div> <ul style="list-style-type: none"> • Press No to remain on AASM User Maintenance web page. • Press Yes to save the data that has been entered. • When adding a new User – the “User has been created...” pop-up is presented. |

| Button | Actions Performed when Button Pressed |
|-----------------|---|
| |  <ul style="list-style-type: none"> • Press OK to present the AASM User Role Maintenance web page where a role can be added to the new user • Press Cancel to return to the AASM User List web page • When maintaining an existing User the <ul style="list-style-type: none"> ▪ Update Successful pop-up is presented  <ul style="list-style-type: none"> ▪ Press OK to return to AASM User List web page |
| Reset | Removes any information entered on the AASM User Maintenance web page since the last save. |
| Back | Returns to the AASM User List web page |
| Add Role | <p>Disabled when adding a user.</p> <p>Enabled when viewing / maintaining a user.</p> <p>Pressing Add Role presents the AASM User Role Maintenance web page</p> |

5.2.6. Errors Related to AASM User Maintenance Web Page

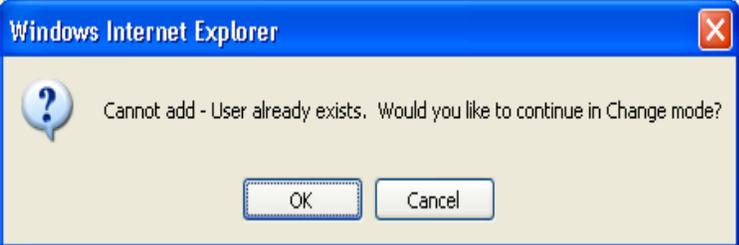
Errors are presented either as an:

- Error message pop-up - for example:



- Error message in red under text data – for example:



| Error Message | How to correct the error |
|---|--|
|  | <p>This error is issued when an existing eAuth User ID is entered when adding a new user. Verify the eAuth User ID for the new user and update or re-enter the user.</p> <p>Press OK to return to the AASM User Maintenance web page with the data for the existing user filled in</p> <p>Press Cancel to return to the AASM User List web page</p> |
|  | <p>This error is issued when one of the following occurs. Press OK to return to the AASM User Maintenance web page.</p> <ul style="list-style-type: none"> • When adding a user – Save is pressed without entering an eAuth ID. <ul style="list-style-type: none"> ○ Enter an eAuth ID (phone / fax information as needed) and press Save • When maintaining a user – Save is pressed without changing any data on page. <ul style="list-style-type: none"> ○ Enter changes as needed and press Save. |

| Error Message | How to correct the error |
|---|--|
|  <p>Windows Internet Explorer</p> <p>EAuth User ID not found.</p> <p>OK</p> | <p>This error is issued when the eAuth User ID was either incorrectly entered or does not exist in the eAuthentication system. Verify the correct eAuth User ID was entered.</p> <ul style="list-style-type: none"> • May find section How to Request eAuthentication (e-Auth ID) helpful |
| <p>Phone number is required</p> | <p>Enter phone number</p> |
| <p>Phone number is invalid</p> | <p>Enter the Phone number in the correct format. The correct format is a 3 digit area code plus 7 digit phone number.</p> |
| <p>Fax number is invalid</p> | <p>Enter the Fax number in the correct format. The correct format is a 3 digit area code plus 7 digit phone number.</p> |
|  <p>Windows Internet Explorer</p> <p>You are about to lose your changes, do you wish to proceed?</p> <p>OK Cancel</p> | <p>This error is issued when the user is about to leave the web page without saving the changes made on the page.</p> <p>Press OK to go to the AASM User List web page without saving the changes.</p> <p>Press Cancel to return to the ASSM User Maintenance web page to save the changes.</p> |

5.2.7. [Helpful Tips for AASM User Maintenance Web Page](#)



When a GAF user is added to ASSM, a Level 1 eAuth ID is required. See section [How to Request eAuthentication \(e-Auth ID\)](#) for information on how to request an eAuth User ID.

5.2.4.1. [Add User](#)

- Enter eAuth User ID; tab to “Enter Phone” – NOTE: the Name / Email Address / Assurance Level automatically appears based on valid eAuth User ID
- Enter Phone
- Extn optional
- Fax optional
- Press Save – see SAVE button in [Buttons on AASM User Role Maintenance Web Page](#)

USDA Application Authorization Security Management

[LINC Home](#) | [Logout](#) | [Help](#)

User Maintenance

eAuth User ID *

Name

Phone/Extn *

Fax

Email Address

Assurance Level

5.2.4.2. Maintain User

- Data pre-fills on **AASM User Maintenance** web page based on eAuth User ID and previously entered data
- Change Phone / Extn / Fax
- Press Save – see SAVE button in [Buttons on AASM User Role Maintenance Web Page](#)

USDA Application Authorization Security Management

[LINC Home](#) | [Logout](#) | [Help](#)

User Maintenance

| | |
|-----------------|---|
| eAuth User ID * | <input type="text" value="DAVIDSOD"/> |
| Name | <input type="text" value="REDACTED"/> |
| Phone/Extn * | <input type="text" value="(314)444-4444"/> <input type="text"/> |
| Fax | <input type="text" value="(314)222-2222"/> |
| Email Address | <input type="text" value="REDACTED"/> |
| Assurance Level | 2 |
| Status * | Active |

5.3. AASM User Role Maintenance Web Page - Add / Maintain / Remove User Role

5.3.1. Purpose of AASM User Role Maintenance Web Page

- Allows an authorized administrator to:
 - Assign the user a new AASM role
 - View the user's existing AASM role(s)
 - Maintain the user's existing AASM role(s)
 - Remove an existing AASM role from the user

5.3.2. Access AASM User Role Maintenance Web Page

From **AASM User List** web page:

- Select the "Add Role" Action and press the link for the eAuth User ID of the desired user
 - This option is used to add a new role to an existing user.
- Select the "Add Role" Action and press the link for the Role for the desired user
 - This option is used to add the selected role to the user for a new lender/USDA branch number.
- Select "Maintain Role" Action and press the link for the Role of the user to be updated.
- Press the OK button in this pop-up which is presented when a new AASM user is added.



5.3.3. Screen Prints of AASM User Role Maintenance Web Page

When adding a role by selecting the eAuth User ID hyperlink, the initial page presentation initializes the data as shown below:

USDA Application Authorization Security Management
[LINC Home](#) | [Logout](#) | [Help](#)

User Role Maintenance

| | |
|-----------------|---------------|
| eAuth User ID | DMP123 |
| Last Name | d |
| First Name | d |
| Phone/Extn | (333)333-3333 |
| Fax | |
| Email Address | [REDACTED] |
| Assurance Level | 1 |
| Status | Inactive |

Authorized System *

Security Role *

Security Roles Ordered in Descending Level of Administrative Functionality :

When adding a role by selecting the Role hyperlink, viewing or maintaining existing role(s), the initial page presentation displays the existing information for the selected eAuthentication ID and role as shown below:

USDA Application Authorization Security Management
[LINK Home](#) | [Logoff](#) | [Help](#)

User Role Maintenance

| | | |
|-----------------|---------------|--------------------------------|
| eAuth User ID | DEVGAFMGM78 | |
| Last Name | [REDACTED] | User's Identifying Information |
| First Name | [REDACTED] | |
| Phone/Extn | (333)334-4444 | |
| Fax | (222)222-2222 | |
| Email Address | [REDACTED] | |
| Assurance Level | 1 | |
| Status | Active | |

| | | |
|----------------------------|---|------------------------------|
| Authorized System * | SFH Annual Fees | |
| Security Role * | Lender Representative with Final Submit Authority | |
| Lender ID * | [REDACTED] | Role Maintenance Information |
| USDA Assigned Branch Nbr * | 001 BranchList | |
| Loan Program * | <input type="checkbox"/> RH | |

Save Save ID Remove ID Remove Role Reset Back

| Select | Lender ID | Branch Nbr | Program Areas |
|-----------------------|-----------|------------|---------------|
| <input type="radio"/> | 111111111 | 001 | RH |

Security Roles Ordered in Descending Level of Administrative Functionality : [Security Roles / Functionality](#)

| | |
|---|---|
| Lender Representative with Final Submit Authority | Allows the user full update and submit authority for all of the lender's branches. |
| Lender Representative | Allows the user full update, but no submit authority for all of the lender's branches. |
| Lender Viewer | Allows the user view only capabilities associated with the lender's branches. |
| Branch Representative with Final Submit Authority | Allows the user full update and submit authority for only the lender branch for which the user is associated. |
| Branch Representative | Allows the user full update, but no submit authority for only the lender branch for which the user is associated. |
| Branch Viewer | Allows the user view only capabilities for the branch for which the user is associated. |

5.3.4. Sections Displayed on AASM User Role Maintenance Web Page

5.3.4.1. User Identifying Information

As shown above – the page sections are:

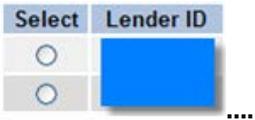
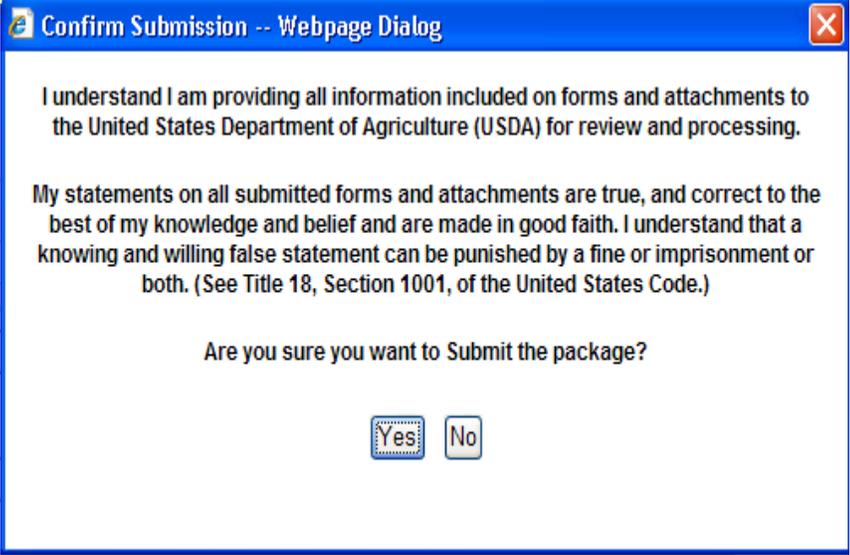
- **User's Identifying Information** – the data is protected and contains eAuth User ID, Last Name, First Name, Phone/Extn, Fax, Email Address, Assurance Level, and Status. This data is maintained on the **AASM User Maintenance** web page.
- **Role Maintenance Information** – data related to this section is discussed in tables below.
- **Description of Security Roles / Functionality** – quick reference for the security roles.

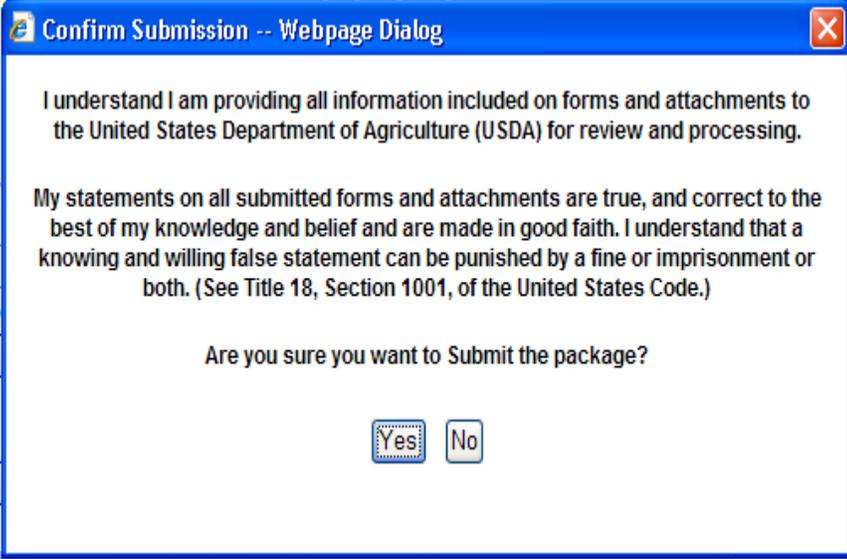
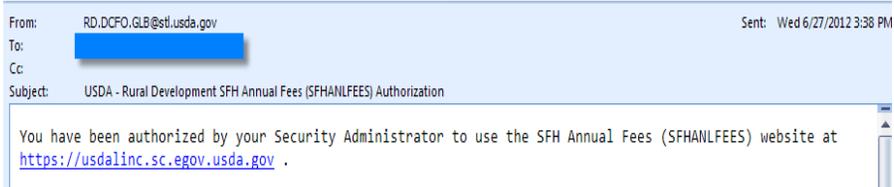
| Role Maintenance Information - Enterable Data | |
|--|---|
| User Role Maintenance Label | Description / How to fill in data |
| Authorized System * (required) | <p>Authorized System</p> <p>A dropdown box lists all the Authorized Systems for which the administrator is authorized to assign roles.</p> <p>An Authorized System must be selected from the dropdown list.</p> <div style="text-align: center;">  <p>For GAF users – select “SFH Annual Fees”.</p> </div> |
| Security Role * (required) | <p>Security Role</p> <p>A dropdown box lists all Security Roles the administrator is authorized to assign – See section GAF User Types and GAF Security Roles for a detailed explanation of the GAF User Types and GAF Security Roles.</p> <p>A Security Role must be selected from the dropdown list.</p> |
| Lender ID * (required) | <p>Lender ID</p> <p>A dropdown box lists all Lender IDs for which the administrator is authorized to assign roles.</p> <p>A Lender ID must be selected from the dropdown list.</p> |
| USDA Assigned Branch Nbr * (required) | <p>USDA Assigned Branch Nbr</p> <p>When BranchList is pressed a list of USDA Assigned Branch Nbrs associated with the Lender ID is presented. Select a USDA Assigned Branch Nbr by pressing the link for the desired branch. When the branch number is selected the user is returned to the AASM User Role Maintenance web page with the selected branch displayed and protected.</p> <p>A USDA Assigned Branch Nbr must be selected from the USDA Assigned Branch Nbr List web page.</p> |

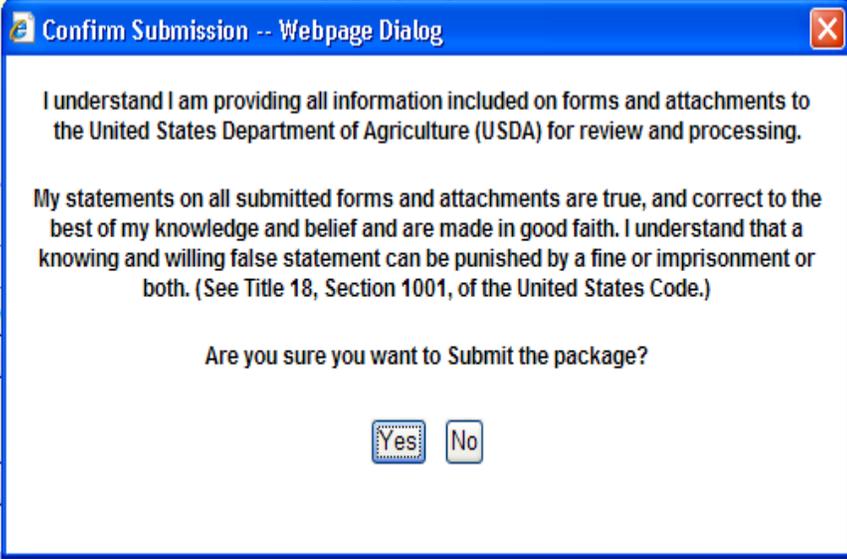
| Role Maintenance Information - Enterable Data | | | | | | | | | | | | | |
|--|---|------------|---------------|------------|---------------|-----------------------|--|-----|----|-----------------------|--|-----|----|
| User Role Maintenance Label | Description / How to fill in data | | | | | | | | | | | | |
| Loan Program* (required) | <p>Loan Program</p> <p>A checkbox indicating loan type to which the role is associated.</p>  <p>For GAF users – check the RH checkbox</p> | | | | | | | | | | | | |
| Select Lender ID / Branch Nbr / Program Areas | <p>This section of the page lists the Lender ID/Branch Nbr/ Program Areas combinations associated with a user for the selected Security Role. To maintain or add a specific role, select the radio button next to the Lender Id / Branch Nbr / Program Areas you wish to maintain or add.</p> <p>A sample List is shown below:</p> <table border="1"> <thead> <tr> <th>Select</th> <th>Lender ID</th> <th>Branch Nbr</th> <th>Program Areas</th> </tr> </thead> <tbody> <tr> <td><input type="radio"/></td> <td></td> <td>001</td> <td>RH</td> </tr> <tr> <td><input type="radio"/></td> <td></td> <td>002</td> <td>RH</td> </tr> </tbody> </table> | Select | Lender ID | Branch Nbr | Program Areas | <input type="radio"/> | | 001 | RH | <input type="radio"/> | | 002 | RH |
| Select | Lender ID | Branch Nbr | Program Areas | | | | | | | | | | |
| <input type="radio"/> | | 001 | RH | | | | | | | | | | |
| <input type="radio"/> | | 002 | RH | | | | | | | | | | |

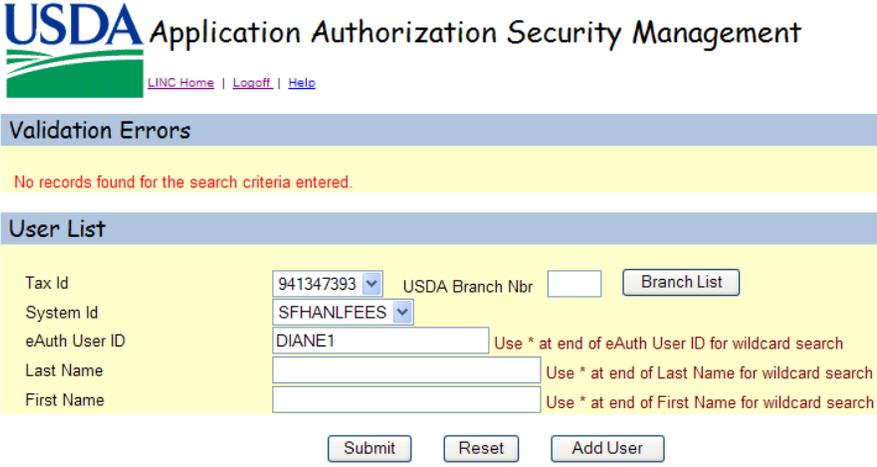
5.3.5. Buttons on AASM User Role Maintenance Web Page

| Role Data Maintained - Buttons | | | | | | | | | |
|---|---|------------|---------------|------------|---------------|----------------------------------|-----------|-----|----|
| Button | Actions Performed when Button Pressed | | | | | | | | |
| <p>Save</p> <p>Available when maintaining an existing role or adding a new role.</p> <p>For example: changing role from Lender Representative to Lender View.</p> <p>NOTE: Selection must be made in the "Select Lender ID / Branch Nbr / Program Areas"</p> | <p>Required a Lender ID / Branch Nbr / Program Areas selection be made:</p> <table border="1"> <thead> <tr> <th>Select</th> <th>Lender ID</th> <th>Branch Nbr</th> <th>Program Areas</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="radio"/></td> <td>111111111</td> <td>001</td> <td>RH</td> </tr> </tbody> </table> <p>When the Save button is pressed the Confirmation Submission pop-up is presented.</p> | Select | Lender ID | Branch Nbr | Program Areas | <input checked="" type="radio"/> | 111111111 | 001 | RH |
| Select | Lender ID | Branch Nbr | Program Areas | | | | | | |
| <input checked="" type="radio"/> | 111111111 | 001 | RH | | | | | | |

| Role Data Maintained - Buttons | |
|---|--|
| Button | Actions Performed when Button Pressed |
| <p>section of page – i.e.</p>  | <div style="border: 1px solid blue; padding: 5px;">  </div> <ul style="list-style-type: none"> • Press No to remain on AASM User Role Maintenance web page. • Press Yes to proceed and validate the data. <ul style="list-style-type: none"> • If error(s) are found the errors are presented for user action. Errors are discussed below. • If no errors are found: <ul style="list-style-type: none"> • The person whose data has been updated receives an e-mail informing them “Your Authorization access to SFH Annual Fees (SFHANLFEES) has been updated”. A sample e-mail is shown below: <div style="border: 1px solid lightblue; padding: 5px; margin-top: 10px;"> <p>From: RD.DCFO.GLB@stl.usda.gov Sent: Wed 6/27/2012 3:46 PM</p> <p>To: [Redacted]</p> <p>Cc:</p> <p>Subject: USDA - Rural Development SFH Annual Fees (SFHANLFEES) Authorization</p> <p>Your Authorization access to SFH Annual Fees (SFHANLFEES) has been updated.</p> </div> <ul style="list-style-type: none"> • The Update Successful pop-up is presented. <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;">  </div> |

| Role Data Maintained - Buttons | |
|---|---|
| Button | Actions Performed when Button Pressed |
| | <ul style="list-style-type: none"> Press OK to return to the AASM User Role Maintenance web page. |
| <p>Save ID</p> <p>Available when adding a new role to an eAuth ID.</p> <p>For example: eAuth ID has Branch Representative role for Lender 11111111 / Branch 001 and adding Branch Representative role for Lender 11111111 / Branch 002</p> | <p>When the Save ID button is pressed the Confirmation Submission pop-up is presented.</p>  <ul style="list-style-type: none"> Press No to remain on AASM User Role Maintenance web page. Press Yes to proceed and validate the data. <ul style="list-style-type: none"> If error(s) are found the errors presented for user action. Errors are discussed below. If no errors are found and a new Role is being added: <ul style="list-style-type: none"> The person assigned the new role receives an e-mail informing them "You have been authorized by your Security Administrator to use the SFH Annual Fees (SFHANLFEES) website at https://usdalinc.sc.egov.usda.gov." A sample e-mail is shown below:  <ul style="list-style-type: none"> Add Successful popup is presented. |

| Role Data Maintained - Buttons | |
|---|--|
| Button | Actions Performed when Button Pressed |
| | <div style="text-align: center;">  </div> <ul style="list-style-type: none"> Press OK to return to the AASM User Role Maintenance web page. |
| <p>Remove Role</p> <p>Available when removing all roles associated with an eAuth ID</p> | <p>When the Remove Role button is pressed the Confirmation Submission pop-up is presented.</p> <div style="text-align: center;">  </div> <ul style="list-style-type: none"> Press No to remain on AASM User Role Maintenance web page. Press Yes to proceed: <ul style="list-style-type: none"> The person whose data has been updated receives an e-mail informing them "Your Authorization access to SFH Annual Fees (SFHANLFEES) has been updated". A sample e-mail is shown below: <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>From: RD.DCFO.GLB@stl.usda.gov Sent: Wed 6/27/2012 3:46 P</p> <p>To: [REDACTED]</p> <p>Cc:</p> <p>Subject: USDA - Rural Development SFH Annual Fees (SFHANLFEES) Authorization</p> <p>Your Authorization access to SFH Annual Fees (SFHANLFEES) has been updated.</p> </div> <ul style="list-style-type: none"> The Remove Role Successful popup is presented. |

| Role Data Maintained - Buttons | | | | | | | | | | | | | |
|--|--|------------|---------------|------------|---------------|----------------------------------|----|-----|----|-----------------------|----|-----|----|
| Button | Actions Performed when Button Pressed | | | | | | | | | | | | |
| | <div style="text-align: center;">  </div> <ul style="list-style-type: none"> Press OK to return to the AASM User List web page. The page states “No records found for the search criteria entered” because all the role(s) have been removed from the eAuth User ID. <div style="text-align: center;">  </div> | | | | | | | | | | | | |
| <p>Remove ID</p> <p>Available when removing one role for an eAuth ID</p> <p>For example: An eAuth ID has a Branch Representative role</p> | <p>Requires a Lender ID / Branch Nbr / Program Areas selection be made:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Select</th> <th>Lender ID</th> <th>Branch Nbr</th> <th>Program Areas</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><input checked="" type="radio"/></td> <td>13</td> <td>001</td> <td>RH</td> </tr> <tr> <td style="text-align: center;"><input type="radio"/></td> <td>41</td> <td>001</td> <td>RH</td> </tr> </tbody> </table> <p>When the Remove ID button is pressed the Confirmation Submission pop-up presented</p> | Select | Lender ID | Branch Nbr | Program Areas | <input checked="" type="radio"/> | 13 | 001 | RH | <input type="radio"/> | 41 | 001 | RH |
| Select | Lender ID | Branch Nbr | Program Areas | | | | | | | | | | |
| <input checked="" type="radio"/> | 13 | 001 | RH | | | | | | | | | | |
| <input type="radio"/> | 41 | 001 | RH | | | | | | | | | | |

| Role Data Maintained - Buttons | | | | | | | |
|--|---------------------------------------|-----------|-----------------------|------------|-----------------------|------------|--|
| Button | Actions Performed when Button Pressed | | | | | | |
| <p>for branch 001 and branch 002. The administrator wants to remove the Branch Representative role for just branch 002</p> <p>NOTE: Selection must be made in the "Select Lender ID / Branch Nbr / Program Areas" section of page – i.e.</p> <div style="border: 1px solid gray; padding: 5px; width: fit-content;"> <table border="1"> <thead> <tr> <th style="text-align: center;">Select</th> <th style="text-align: center;">Lender ID</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><input type="radio"/></td> <td style="background-color: #0070C0; color: white;">[Redacted]</td> </tr> <tr> <td style="text-align: center;"><input type="radio"/></td> <td style="background-color: #0070C0; color: white;">[Redacted]</td> </tr> </tbody> </table> <p style="text-align: right;">....</p> </div> | Select | Lender ID | <input type="radio"/> | [Redacted] | <input type="radio"/> | [Redacted] | <div style="border: 2px solid #0070C0; padding: 10px; margin-bottom: 20px;"> <div style="background-color: #0070C0; color: white; padding: 5px; border: 1px solid #0070C0;"> e Confirm Submission -- Webpage Dialog X </div> <p style="text-align: center;">I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.</p> <p style="text-align: center;">My statements on all submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)</p> <p style="text-align: center;">Are you sure you want to Submit the package?</p> <p style="text-align: center;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </p> </div> <ul style="list-style-type: none"> Press No to remain on AASM User Role Maintenance web page. Press Yes to proceed: <ul style="list-style-type: none"> The person whose data has been updated receives an e-mail informing them "Your Authorization access to SFH Annual Fees (SFHANLFEEES) has been updated". A sample e-mail shown below: <div style="border: 1px solid #0070C0; padding: 5px; margin-bottom: 20px;"> <p style="font-size: 0.8em;">From: RD.DCFO.GLB@stf.usda.gov Sent: Wed 6/27/2012 3:46 P</p> <p>To: [Redacted]</p> <p>Cc:</p> <p>Subject: USDA - Rural Development SFH Annual Fees (SFHANLFEEES) Authorization</p> <p>Your Authorization access to SFH Annual Fees (SFHANLFEEES) has been updated.</p> </div> <ul style="list-style-type: none"> The Remove Lender Successful popup is presented <div style="border: 2px solid #0070C0; padding: 10px; margin-bottom: 20px;"> <div style="background-color: #0070C0; color: white; padding: 5px; border: 1px solid #0070C0;"> Windows Internet Explorer X </div> <div style="text-align: center;"> <p>Remove Lender Successful.</p> <input type="button" value="OK"/> </div> </div> <ul style="list-style-type: none"> Press OK to remain on AASM User Role Maintenance web page. The lender removed no longer appears in the list. |
| Select | Lender ID | | | | | | |
| <input type="radio"/> | [Redacted] | | | | | | |
| <input type="radio"/> | [Redacted] | | | | | | |

| Role Data Maintained - Buttons | | | | | | | | | |
|--------------------------------|---|------------|---------------|------------|---------------|-----------------------|----|-----|----|
| Button | Actions Performed when Button Pressed | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Select</th> <th>Lender ID</th> <th>Branch Nbr</th> <th>Program Areas</th> </tr> </thead> <tbody> <tr> <td><input type="radio"/></td> <td>41</td> <td>001</td> <td>RH</td> </tr> </tbody> </table> | Select | Lender ID | Branch Nbr | Program Areas | <input type="radio"/> | 41 | 001 | RH |
| Select | Lender ID | Branch Nbr | Program Areas | | | | | | |
| <input type="radio"/> | 41 | 001 | RH | | | | | | |
| Reset | When the Reset Button is pressed any information entered on the AASM User Role Maintenance web page since the last save is removed. | | | | | | | | |
| Back | When the Back button is pressed the user returns to the AASM User List web page | | | | | | | | |

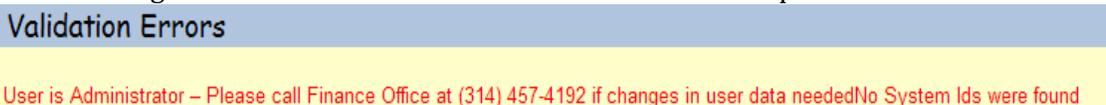
5.3.6. Errors Related to AASM Role User Maintenance Web Page

Errors are presented either as an:

- Error message in red under the associated text data – for example:



- Error message in red in the Validation Error section – for example



- Information on contacting the USDA Guaranteed Loan Branch is available on the **GAF Contact Us** web page.

| Role Data Maintained - Errors | |
|-------------------------------------|---|
| Error Message | How to correct the error |
| Authorized System must be selected | Select an Authorized System from the dropdown list. |
| Security Role must be selected | Select a Security Role from the dropdown list. |
| Lender ID does not exist in GLS | This error is issued when the Lender ID entered does not exist in GLS. Verify the correct Lender ID was entered. Correct the Lender ID or contact the USDA Guaranteed Loan Branch. |
| Lender Id is required | Select a Lender ID from the dropdown list. |
| Branch Number does not exist in GLS | This error is issued when the Branch Number |

| Role Data Maintained - Errors | |
|---|---|
| Error Message | How to correct the error |
| | <p>entered does not exist in GLS.</p> <p>Verify the correct Branch Number was entered. Correct the Branch Number or contact the USDA Guaranteed Loan Branch. (Information on contacting the USDA Guaranteed Loan Branch is available on the GAF Contact Us web page.)</p> |
| Lender branch requires a non-Service Bureau role type | <p>This error is issued when a conflict exists between the Security Role selected and the Lender ID selected. This lender / branch require a non-Service Bureau role.</p> <p>Verify the correct combination of security role / lender ID made. Correct the selections or contact the USDA Guaranteed Loan Branch.</p> |
| USDA Assigned Branch Nbr is required | <p>Select a USDA Assigned Branch Nbr. Press the Branch List to present a list of available braches. Press the link on the correct branch. The selected USDA Assigned Branch Nbr is filled in on the AASM User Role Maintenance web page.</p> |
| USDA Assigned Branch Nbr must match Administrators Branch Nbr | <p>This error is issued when a branch administrator attempts to assign a role to a branch they are not authorized for.</p> <p>Select the branch administrator is authorized to administer.</p> |
| <p>Lender branch is not authorized to originate, hold or service for <Loan Program></p> <p>Where <Loan Program> is dynamically filled in.</p> | <p>This error is issued when the lender ID / branch is not authorized to service the Loan Program.</p> <p>Verify the correct lender ID / branch was selected. Correct the selection or contact the USDA Guaranteed Loan Branch.</p> |
| Lender branch requires a non Service Bureau role type | <p>This error is issued when a conflict exists between the Security Role selected and the Lender ID selected. A lender / branch role requires the lender be defined as a lender in GLS.</p> <p>Verify the correct combination of security role / lender ID was made. Correct the selections or contact the USDA Guaranteed Loan Branch.</p> |

| Role Data Maintained - Errors | |
|---|--|
| Error Message | How to correct the error |
| <p>Lender branch must be <Loan Program> approved</p> <p>Where <Loan Program> is dynamically filled in.</p> | <p>This error is issued when the branch is not approved for RH.</p> <p>Verify the correct branch was selected. Correct the selection or contact the USDA Guaranteed Loan Branch.</p> |
| <p>Lender branch requires a Service Bureau role type</p> | <p>This error is issued when a conflict exists between the Security Role selected and the Lender ID selected. A service bureau role requires the lender ID be defined as a service bureau in GLS.</p> <p>Verify the correct combination of security role / lender ID was made. Correct the selections or contact the USDA Guaranteed Loan Branch.</p> |
| <p>Lender Id / Branch combination does not exist in GLS</p> | <p>This error is issued when the combination of Lender ID/Branch entered does not exist in GLS.</p> <p>Verify the correct combination of Lender ID/Branch was entered. Correct the combination of Lender ID/Branch or contact the USDA Guaranteed Loan Branch.</p> |
| <p>Cannot <remove role><remove lender><remove branch>. User has access to programs that you are not authorized to administer.</p> <p>Where <remove role><remove lender><remove branch> are dynamically filled in.</p> | <p>This error is issued when the user the administrator is trying to change has access to more role/lender/branch data than the administrator is authorized to change.</p> <p>Verify the correct role / Lender ID / branch was entered. Correct the role / Lender ID / branch or contact the USDA Guaranteed Loan Branch.</p> |
| <p>At Least one Loan Program value should be selected</p> | <p>This error is issued when the Loan Program is required and has not been selected.</p> <p>Check the checkbox next to the correct program. (For GAF, select RH).</p> |
| <p>User already has a role defined for <USDA_SYSTEM.SYS_NM>, <LENDER_ID>, <USDA_ASSIGNED_BRANCH_NBR>, <LOAN_PROGRAM>.</p> <p>Where <USDA_SYSTEM.SYS_NM>, <LENDER_ID>, <USDA_ASSIGNED_BRANCH_NBR>,</p> | <p>This error is issued when the administrator attempts to add a role to an eAuth ID that already has a role assigned for the lender ID / branch.</p> <p>Press the Back button to return to the AASM User List web page. Select the Maintain Role in the Action dropdown list and press the link on the role of the user you wish to change. This returns the</p> |

| Role Data Maintained - Errors | |
|---|---|
| Error Message | How to correct the error |
| <LOAN_PROGRAM> is dynamically filled in. | administrator to the AASM User Role Maintenance web page where the role can be changed. |
| Cannot add - eAuth Id already has role(s) in system(s) in which you are an administrator. Please click the Back button to return to the User List | <p>This error is issued when the administrator attempts to add a role to an eAuth ID that already has a role assigned for the lender ID / branch.</p> <p>Press the Back button to return to AASM User List web page. Select the Maintain Role in the Action dropdown list and press the link on the role of the user you wish to change. This returns the administrator to the AASM User Role Maintenance web page where the role can be changed.</p> |
| User already has authority for this Lender Id under a similar role - cannot add | <p>This error is issued when the administrator attempts to add a role to an eAuth ID that already has a similar role assigned for the lender ID / branch.</p> <p>Press the Back button to return to AASM User List web page. Select the Maintain Role in the Action dropdown list and press the link on the role of the user you wish to change. This returns the administrator to the AASM User Role Maintenance web page where the role can be changed.</p> |
| User is Administrator – Please call Finance Office if changes in user data needed | <p>This error is issued when the administrator attempts to add or maintain a person with an existing administrator role.</p> <p>Only the Finance Office can maintain an administrator. If changes are needed for this user, contact the USDA Guaranteed Loan Branch.</p> |

| Role Data Maintained - Errors | |
|--|--|
| Error Message | How to correct the error |
| Cannot add/update role. User has access to affiliations/programs that you are not authorized to administer | <p>This error is issued when the Administrator attempts to change a user with access to programs the administrator is not authorized to change.</p> <p>Verify the correct role / Lender ID / branch was entered. Correct the role / Lender ID / branch or contact the USDA Guaranteed Loan Branch.</p> <ul style="list-style-type: none"> Information on contacting the USDA Guaranteed Loan Branch is available on the GAF Contact Us web page. |

5.3.7. Helpful Tips for AASM User Role Maintenance Web Page



Role Maintenance Information is formatted based on previous selections.

For example:

- Initial presentation

- Selecting an Authorized System enables the Security Role field and populates the dropdown list with the allowed selections for that system.

This screenshot shows the top portion of a web form. The 'Authorized System *' dropdown is set to 'SFH Annual Fees'. The 'Security Role *' dropdown is currently set to 'Select'. Below the dropdowns are three buttons: 'Save', 'Reset', and 'Back'.

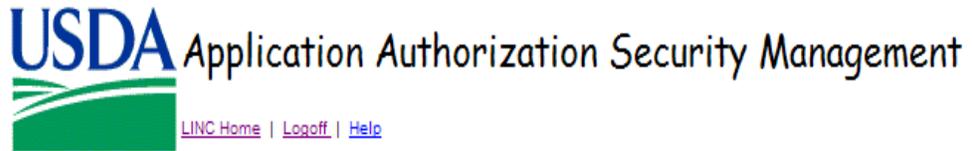
- Selecting a Security Role enables the Lender ID field and populates the dropdown list with allowed selections for that role.

This screenshot shows the form with the 'Security Role *' dropdown set to 'Lender Representative'. The 'Lender ID *' dropdown is now open, showing 'Select' as the only option. A 'BranchList' button is visible next to the 'USDA Assigned Branch Nbr *' field. The 'Save', 'Reset', and 'Back' buttons are still present.

- Selecting a Lender ID enables Branch List button used to select the USDA Assigned Branch Nbr. NOTE: Reset button is enabled.

This screenshot shows the form with the 'Lender ID *' dropdown set to '1'. The 'BranchList' button is now enabled and highlighted. The 'Reset' button is also enabled. The 'Save', 'Reset', and 'Back' buttons are visible at the bottom.

- Branch List



Lender ID: 1 [redacted]

| Branch Nbr | Lender Name | Address |
|---------------------|-------------|------------|
| 001 | [redacted] | [redacted] |
| 002 | [redacted] | [redacted] |
| 003 | [redacted] | [redacted] |
| 004 | [redacted] | [redacted] |
| 005 | [redacted] | [redacted] |

- Selecting a USDA Assigned Branch Nbr formats the Loan Program field so the related program can be checked NOTE: Save button is enabled.

Authorized System * SFH Annual Fees

Security Role * Lender Representative

Lender ID * 1 [redacted]

USDA Assigned Branch Nbr * 001

Loan Program * RH

6. Pre-Authorized Debit Account (PAD) Administrators Set-Up GAF Default (PAD)

6.1. PAD Security Roles

The Pre-Authorized Debit (PAD) System has different user types:

- A **Lender Type** is associated with a specific Lender ID / USDA Branch Number and is granted global authority to service all the lender’s branches. When a user is assigned a lender type, the user is allowed to assign Pre-Authorized Debit accounts for any of the lender’s branches. For example:
 - Lender ID = 123456789 has three branches (# 001, 002, 003)
 - The lender’s associate works at Branch #001 and is assigned a user type of Lender. This user can assign a Pre-Authorized Debit account for Branch # 001, Branch # 002, and Branch # 003 or as a global account servicing all the branches.

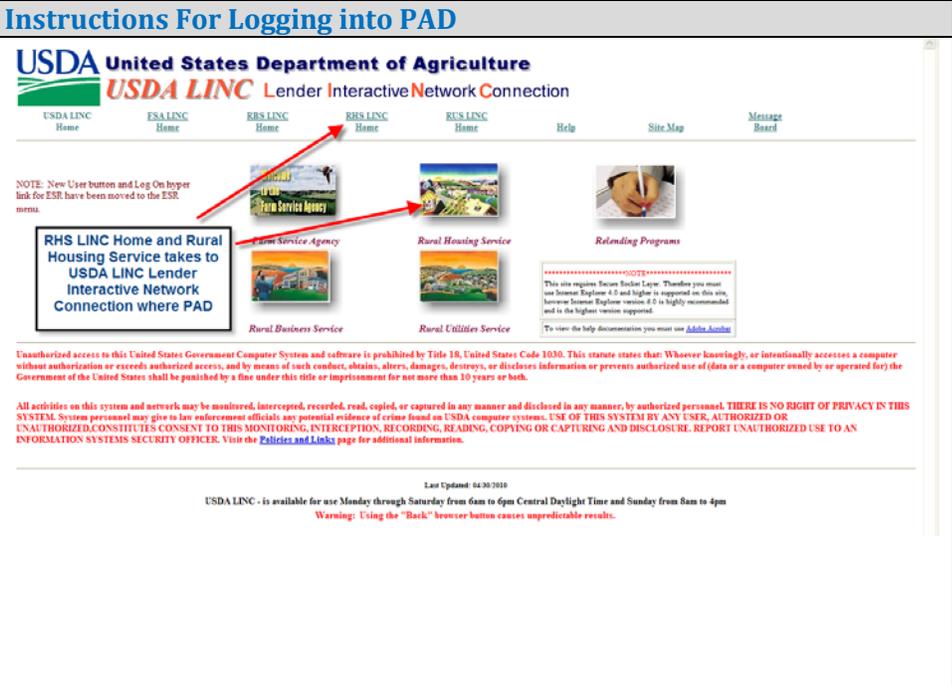
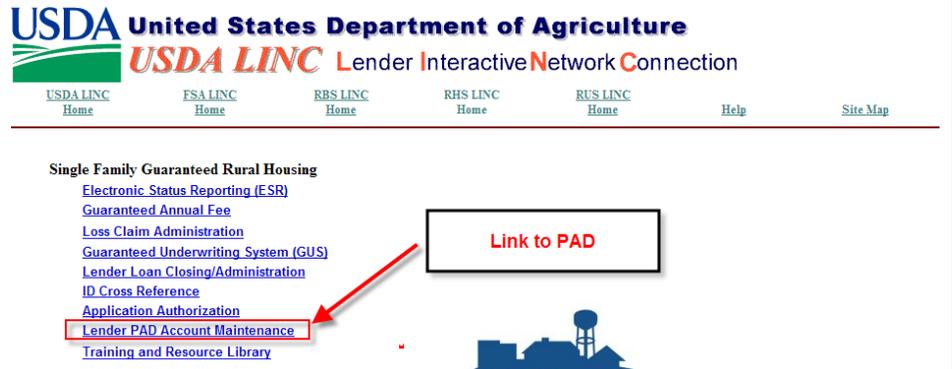
- A **Branch Type** is associated with a specific Lender ID / USDA Branch Number and is granted limited authority to service only the branch with which they are associated. When a user is assigned a branch type, the user is allowed to assign Pre-Authorized Debit accounts for only a specified branch. For example:
 - Lender ID = 123456789 has three branches (# 001, 002, 003)
 - The lender’s associate works at Branch #002 and is assigned a user type of Branch associated with Branch #002. This user can work on Pre-Authorized Debit accounts related to Branch #002 only.

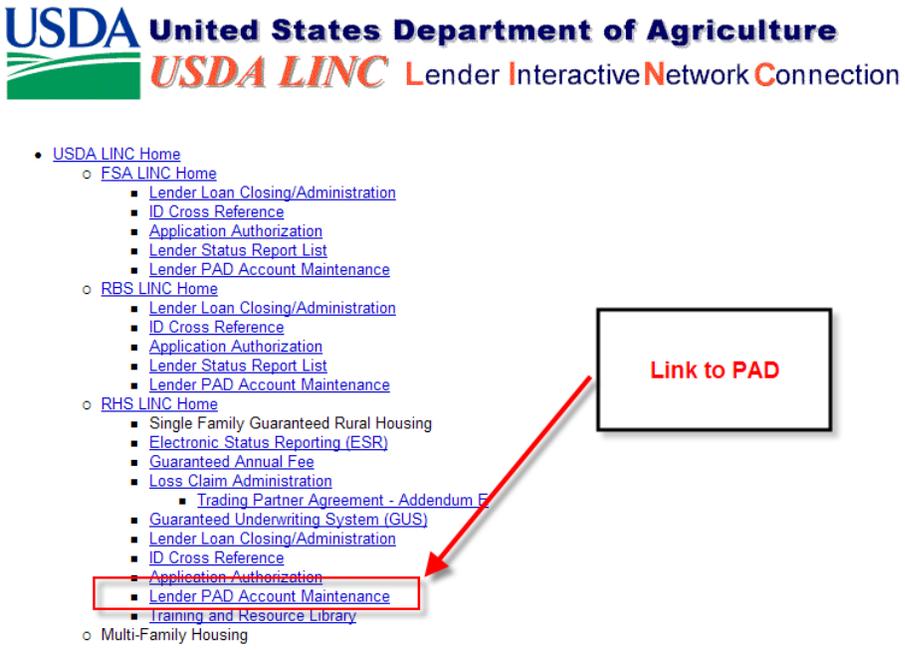
6.2. USDA Assigns PAD Administrator Roles

PAD Administrator Security Roles are assigned by USDA Guaranteed Loan Branch as shown below:

| Pad Security Roles Assigned through AASM | | |
|---|-----------------------------|---|
| User Type | Security Role | You are allowed to.... |
| Lender | Lender Administrator | Allows user to add and modify Pre-Authorized Debit account information for any of the lender’s branches. |
| Branch | Branch Administrator | Allows user to add and modify Pre-Authorized Debit account information for only the branch with which the user is associated. |

6.3. Logging into PAD

| Instructions For Logging into PAD | |
|--|--|
| <p>To access the PAD system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at https://usdalinc.sc.egov.usda.gov.</p> <p>Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to PAD:</p> <ul style="list-style-type: none"> • RHS LINC Home (in header) • Rural Housing Service picture <p>Pressing the Site Map link in the header will take the user to the site map for the USDA LINC Lender Interactive Network Connection page which contains a link to PAD.</p> |  |
| <p>From the RHS - USDA LINC Lender Interactive Network Connection page, press the Lender PAD Account Maintenance link.</p> |  |

| Instructions For Logging into PAD | |
|---|--|
| <p>From the site map for the USDA LINC Lender Interactive Network Connection page, press the Lender PAD Account Maintenance link.</p> |  <p style="text-align: center;">Link to PAD</p> |
| <p>From the USDA eAuthentication page - Select "I Agree"</p> |  <p style="text-align: center;">Select "I Agree"</p> |

| Instructions For Logging into PAD | |
|--|--|
| <p>From the eAuthentication Login page:</p> <ul style="list-style-type: none"> • Enter User ID • Enter Password • Press Login | <p>USDA United States Department of Agriculture USDA eAuthentication</p> <p>eAuthentication Login</p> <p>Login with my User ID and Password</p> <p>User ID: <input type="text"/> Forgot your User ID?</p> <p>Password: <input type="password"/> Forgot your Password? Change My Password</p> <p><input type="button" value="Login"/></p> <p>Login with my USDA LincPass</p> <p><input type="button" value="Login with my LincPass"/></p> <p>USDA employees & contractors may now use their LincPass to login. Instructions:</p> <ol style="list-style-type: none"> 1. Please verify your LincPass is inserted into the card reader for your USDA computer. 2. Click the yellow "Login with my LincPass" button above. 3. A pop-up box "Choose a digital certificate" may appear. 4. Select the first or second certificate with your name and click "OK". <ul style="list-style-type: none"> • First time users: <ul style="list-style-type: none"> ○ Try your first certificate. ○ If your login fails then change your selection to your second certificate. • The certificate (first or second) that works for you will be the same for future logins. 5. Enter your LincPass PIN at pin prompt, if required. |
| <p>If the user does not have a PAD administrator role, this screen appears stating "You are not authorized....."</p> <p> Contact the USDA Guaranteed Loan Branch if the user needs a PAD AASM administrator role.</p> | <p>USDA Unauthorized</p> <p>You are not authorized to use this system, this incident will be reported.</p> |

Instructions For Logging into PAD

If the user has an AASM administrator role for more than one financial organization, the **Lender Profile** web page is presented.

The user must select the financial organization for this session.



Lender Profile

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Lender Profile](#) | [Help](#)

eAuth User ID: DIANE

| Select | System | Role | Lender ID | Branch | Program Area |
|-----------------------|---------|----------------------|-----------|--------|--------------|
| <input type="radio"/> | GLSLVL2 | Lender Administrator | 111111111 | 001 | RH |
| <input type="radio"/> | GLSLVL2 | Lender Administrator | 591494026 | 002 | RH |

Cancel

6.4. Lender Pre-Authorized Debit Web Page – Lists Current PAD Accounts

Instructions for Using Lender Pre-Authorized Debit Web Page

The **Lender Pre-Authorized Debit** web page lists the current pre-authorized debit accounts associated with the lender.

The following actions available on the page:

- LINC Home - presents the RHS - USDA LINC Lender Interactive Network Connection page.
- FSA / RBS / RHS / RUS LINC Home – presents the respective FSA / RBS /RHS /RUS home pages.
- Lender Profile – presents the **Lender Profile** page. If the user has an AASM administrator role for more than one financial organization, the user can select a different lender.
- Help – presents links to several help documents.
- Logoff - logs the user off the system.
- Link related to Account ID – presents **Lender Pre-Authorized Debit Account Maintenance** web page populated with the data for the selected account. Details are provided in the [Lender Pre-Authorized Debit Account Maintenance](#) section below.
- Add Account – presents a blank **Lender Pre-Authorized Debit Account Maintenance** web page. Details are provided in the [Lender Pre-Authorized Debit](#)

USDA Lender Pre-Authorized Debit

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logoff](#)

Lender ID 111111111 USDA-Assigned Branch 001
 USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS , MO 63120-0011

Lender Information

Current Pre-Authorized Debit Accounts

| Routing Number | Account ID | Type | Global Account | SFHG Annual Fee Default | Account Description | Routing Invalid Date |
|----------------|---------------------------|----------------|----------------|-------------------------|--------------------------------|----------------------|
| 011000028 | 1233 | Checking | No | Yes | ddd | |
| 011000028 | 222222222 | Checking | No | No | State Street Bank and Trust | |
| 011000028 | 987654321 | Savings | No | No | STATE STREET BANK AND TRUST CO | |
| 011001331 | 222222222 | Checking | No | No | US Trust | |
| 011104131 | 000001 | General Ledger | Yes | No | People's Bank | |
| 011110552 | 111111111 | Checking | No | No | Citizen's Bank | |
| 011110552 | 333333333 | Checking | No | No | Citizen's Bank | |
| 101089292 | 123456789 | Savings | No | No | WORLD SAVINGS BANK, FSB | |
| 101089496 | 111111111 | General Ledger | No | No | test account description | |

Add Account Cancel

| Lender Information | |
|----------------------|---|
| Name of Data | Useful Information About Data |
| Lender ID | Pre-filled with the Lender ID |
| USDA-Assigned Branch | Pre-filled with the USDA-Assigned Branch Number |
| Lender Name | Pre-filled with the Lender Name |
| Lender Address | Pre-filled with the Complete Lender Address |

| Current Pre-Authorized Debit Accounts | |
|---------------------------------------|---|
| Name of Data | Useful Information About Data |
| Routing Number | Routing Number - nine digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn. |

Instructions for Using Lender Pre-Authorized Debit Web Page

| | | |
|---|-------------------------|---|
| <p>Account Maintenance section below.</p> <ul style="list-style-type: none"> Cancel - present the RHS - USDA LINC Lender Interactive Network Connection page. | Account ID | <p>Account ID – the financial institution’s account number. The Account ID combined with the routing number identifies the account used for the annual fee payments made via Pay.gov</p>  <p>Press the Account ID link to open the Lender Pre-Authorized Debit Account Maintenance web page to maintain the PAD account data for that account.</p> |
| | Type | <p>Type of account. The available options are:</p> <ul style="list-style-type: none"> Savings General ledger |
| | Global Account | <p>Global Account Indicator:</p> <ul style="list-style-type: none"> Yes - this Pre-Authorized Debit Account is available for every Lender/Branch. No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only. |
| | SFHG Annual Fee Default | <p>SFHG Annual Fee Default Indicator:</p> <ul style="list-style-type: none"> Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account. No – this account is not the default account for annual fee payments. It will not be used for annual fee payments. |
| | Account Description | <p>Account Description – free formatted text used to describe the account.</p> |
| | Routing Invalid Date | <p>Routing Invalid Date – if the routing number becomes invalid with the banking system, this field contains the date the routing number became invalid.</p> |
| | | |

6.5. Lender Pre-Authorized Debit Account Maintenance

6.5.1. Purpose of Lender Pre-Authorized Debit Account Maintenance Web Page

- Allows an authorized administrator to:
 - Add a new Pre-Authorized Debit Account
 - Maintain an existing Pre-Authorized Debit Account
 - Delete an existing Pre-Authorized Debit Account

6.5.2. Access Lender Pre-Authorized Debit Account Maintenance Web Page

To add a Pre-Authorized Debit Account:

- Press the “Add Account” button on the **Lender Pre-Authorized Debit** web page.

To maintain a Pre-Authorized Debit Account:

- Press the link (Account ID) on the **Lender Pre-Authorized Debit** web page.

6.5.3. Screen Prints of Lender Pre-Authorized Debit Account Maintenance Web Page

When adding a PAD account, the initial page presentation initializes the data as shown below:



Lender Pre-Authorized Debit Account Maintenance

[Help](#) | [Logout](#)

Lender ID 111111111 USDA-Assigned Branch 001
 USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS , MO 63120-0011

Routing Information

Routing Number *

Reenter Routing Number * (When Routing Number added or changed, must reenter to confirm value entered)

Account ID *

Reenter Account ID * (When Account ID added or changed, must reenter to confirm value entered)

Account Type *

Name on File *

Description

Global Account (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)

SFHG Annual Fee Default (If checked, this Pre-Authorized Debit Account will be default for paying SFHG Annual Fees)

Debit Threshold Amount

Prenote Status *

Prenote Date 06/25/2012

Create Date 06/25/2012

Routing Invalid Date

When viewing / maintaining a PAD account, the initial page presentation displays the existing information for the selected account as shown below:



Lender Pre-Authorized Debit Account Maintenance

[Help](#) | [Logoff](#)

Lender ID 11111111 USDA-Assigned Branch 001
 USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS , MO 63120-0011

User's Identifying Information

Routing Information

Routing Number *

Reenter Routing Number * (When Routing Number added or changed, must reenter to confirm value entered)

Account ID *

Reenter Account ID * (When Account ID added or changed, must reenter to confirm value entered)

Account Type *

Name on File *

Description

Global Account (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)

SFHG Annual Fee Default (This box must be checked to pay SFHG Annual Fees)

Debit Threshold Amount

Prenote Status *

Prenote Date 04/10/2012

Create Date 04/10/2012

Routing Invalid Date

Last Updated by Lender Admin on 06/28/2012

6.5.4. Sections Displayed on Lender Pre-Authorized Debit Account Maintenance Web Page

- **Lender's Identifying Information** consisting of:
 - Lender ID
 - USDA Assigned Branch
 - Lender's Complete Address – including Name, Street, City, State and Zip Code
- **Routing Information** – data related to this section is discussed in tables below.

| Routing Information Maintained – Enterable Data | |
|---|--|
| Routing Information Label | Description / How to fill in data |
| Routing Number * (required) | Routing Number When adding an account the field is initially blank and must be entered. When maintaining an account the field is protected and pre-filled with the Routing Number. |

| Routing Information Maintained – Enterable Data | |
|--|---|
| Routing Information Label | Description / How to fill in data |
| Reenter Routing Number * (required) | <p>Reenter Routing Number</p> <p>When adding an account the field is initially blank and must be entered. It must match the Routing Number entered.</p> <p>When maintaining an account the field is protected and pre-filled with the Routing Number.</p> |
| Account ID * (required) | <p>Account ID</p> <p>When adding an account the field is initially blank and must be entered.</p> <p>When maintaining an account the field is pre-filled with the Account ID.</p> |
| Reenter Account ID * (required) | <p>Reenter Account ID</p> <p>When adding an account the field is initially blank and must be entered. It must match Account ID entered.</p> <p>When maintaining an account the field is initially pre-filled with the Account ID.</p> |
| Account Type * (required) | <p>Account Type – The available values are:</p> <ul style="list-style-type: none"> • Checking • Savings • General ledger <p>When adding an account the field is initially set to “Select” and the user must select an account type from the dropdown list.</p> <p>When maintaining an account the field is pre-filled with the Account Type.</p> |
| Name of File * (required) | <p>Name of File – free form text field to provide a name for the account.</p> <p>When adding an account the field is initially blank and must be entered.</p> <p>When maintaining an account the field is pre-filled with the Name of File.</p> |

| Routing Information Maintained – Enterable Data | |
|--|--|
| Routing Information Label | Description / How to fill in data |
| Description | <p>Description - free form text field to provide a description of the account.</p> <p>When adding an account the field is initially blank. Optional field.</p> <p>When maintaining an account the field is pre-filled with the Description.</p> |
| Global Account (Indicator) | <p>Global Account (indicator) -</p> <ul style="list-style-type: none"> • If checked - this Pre-Authorized Debit Account is available for ALL Lender/Branches • If not checked - this Pre-Authorized Debit Account is available only for the specified Lender/Branch. <p>When adding an account this checkbox is unchecked. If checked, the account can be used for ALL lender/branches of the financial organization.</p> <p>When maintaining an account the checkbox is pre-filled with previous choice.</p> |
| SFHG Annual Fee Default (Indicator) | <p>SFHG Annual Fee Default (indicator) – optional</p> <ul style="list-style-type: none"> • If checked – this account is identified as the default account for annual fee payments – Pay.gov will withdraw payment from this account. • If not checked – this account is not the default account for annual fee payments – Pay.gov will not withdraw payment from this account. <p>When adding an account this checkbox is unchecked. If checked, the account will be used as the default PAD account for GAF payments.</p> <p>When maintaining an account the checkbox is pre-filled with previous choice.</p> |

| Routing Information Maintained – Enterable Data | |
|--|--|
| Routing Information Label | Description / How to fill in data |
| Debit Threshold Amount | <p>Debit Threshold Amount – a threshold amount is required if the account is a SFHG Annual Fee Default account. The threshold is the maximum total accumulated annual fee payment amount that can be submitted per day for a given lender (if global account) or lender/branch (if not global account).</p> <p>When adding an account this field is initially blank. If the SFHG Annual Fee Default checkbox is checked, a debit threshold amount must be entered.</p> <p>When maintaining an account the field is pre-filled with the Debit Threshold Amount.</p> |
| Pre-note Status * | Pre-note Status is protected and pre-filled with “Assumed”. |
| Pre-note Date | Pre-note Date is protected and pre-filled with the date account was created. |
| Create Date | Create Date is protected and pre-filled with the date account was created. |
| Routing Invalid Date | <p>Routing Invalid Date is protected and pre-filled with the date the routing number became invalid (if applicable).</p> <p>Routing number being identified as invalid is controlled by an independent process and the Routing Invalid Date is informational only.</p> |

6.5.5. Buttons on Lender Pre-Authorized Debit Account Maintenance Web Page

| Button | Actions Performed when Button Pressed |
|---------------|--|
| Submit | <p>When the Submit button is pressed the data is validated.</p> <ul style="list-style-type: none"> • If error(s) are found, the errors are presented for user action. Errors are discussed below. • If no errors are found, the user is returned to the Lender Pre-Authorized Debit web page. |

| Button | Actions Performed when Button Pressed |
|----------------------|--|
| <p>Delete</p> | <p>When the Delete button is pressed the</p> <p>“Delete the selected record? Popup is presented.</p>  <ul style="list-style-type: none"> • Press Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page. • Press OK to returns to the Lender Pre-Authorized Debit web page. |
| <p>Cancel</p> | <p>When the Cancel button is pressed the</p> <p>“You are about to discard.....” popup is presented.</p>  <ul style="list-style-type: none"> • Press Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page. • Press OK to return to the Lender Pre-Authorized Debit web page. |

6.5.6. Errors Related to Lender Pre-Authorized Debit Account Maintenance Web Page

Errors are presented in red under the associated text data.



| Lender Pre-Authorized Debit Account Maintenance - Errors | |
|--|---|
| Error Message | How to correct the error |
| System error has occurred – Contact Development Staff. | Contact the USDA Service Center for assistance. |
| Routing Number is not valid | Correct the Routing Number. |
| Routing Number must be entered | Enter a Routing Number. |
| Account ID must be entered | Enter an Account ID. |
| Account Type must be selected | Select an Account Type. |
| Name on File must be entered | Enter a Name of File. |
| Delete invalid - Pre-Authorized Debit transaction exists. | This error is issued when the account has at least one transaction pending or submitted when the delete is attempted. Wait until a later date to delete the PAD account. |
| Routing Numbers entered must match. | Routing Number and Re-entered Routing Number must match. Correct the entered data |
| Account IDs entered must match. | Account ID and Re-entered Account ID must match. Correct the entered data |
| Reentered Routing Number must be entered. | Enter the Re-entered Routing Number. |
| Reentered Account ID must be entered. | Enter the Re-entered Account ID. |
| Pre-Authorized Debit Account already exists | Cannot add the account as defined because it already exists. Validate the correct account information was entered and correct as necessary. |
| Account ID must be numeric | Enter a numeric Account ID. |
| Account ID must at least 4 digits long - use leading 0s if necessary | Enter Account ID that is at least 4 digits long. Use leading zeros if necessary. |

| Lender Pre-Authorized Debit Account Maintenance - Errors | |
|---|---|
| Error Message | How to correct the error |
| Debit Threshold Amount required for SFHG Annual Fee Default account | <p>SFHG Annual Fee Default checkbox check.</p> <p>Enter the Debit Threshold Amount to complete information needed for SFHG Annual Fee Default account.</p> <p>Or</p> <p>Uncheck the SFHG Annual Fee Default checkbox to indicate this is not a SFHG Annual Fee Default account.</p> |

6.5.7. Helpful Tips for Lender Pre-Authorized Debit Account Maintenance Web Page



6.5.7.1. Add PAD Account

- Enter all fields on the page as described in [Data Displayed on Lender Pre-Authorized Debit Account Maintenance Web Page](#).
- Press Save – see SAVE button in [Buttons on Lender Pre-Authorized Debit Account Maintenance Web Page](#).

Routing Information

Routing Number *

Reenter Routing Number * (When Routing Number added or changed, must reenter to confirm value entered)

Account ID *

Reenter Account ID * (When Account ID added or changed, must reenter to confirm value entered)

Account Type * Select ▼

Name on File *

Description

Global Account (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)

SFHG Annual Fee Default (If checked, this Pre-Authorized Debit Account will be default for paying SFHG Annual Fees)

Debit Threshold Amount

Prenote Status * ASSUMED ▼

Prenote Date 06/25/2012

Create Date 06/25/2012

Routing Invalid Date

6.5.7.2. Maintain PAD Account

- Data is pre-filled on the **Lender Pre-Authorized Debit Account Maintenance** web page based on account link pressed from **Lender Pre-Authorized Debit** web page.
- Change the desired fields on page as described in [Data Displayed on Lender Pre-Authorized Debit Account Maintenance Web Page](#).
- Press Save – see SAVE button in [Buttons on Lender Pre-Authorized Debit Account Maintenance Web Page](#).
- **NOTE:** Global Account field is not available to be modified; instead the user must delete the existing PAD account and add a PAD account with the changes to the Global Account field.

| Routing Information | |
|--------------------------|--|
| Routing Number * | 011000028 |
| Reenter Routing Number * | 011000028 (When Routing Number added or changed, must reenter to confirm value entered) |
| Account ID * | 22222222 |
| Reenter Account ID * | 22222222 (When Account ID added or changed, must reenter to confirm value entered) |
| Account Type * | CHECKING |
| Name on File * | State Street Bank and Trust |
| Description | State Street Bank and Trust |
| Global Account | <input type="checkbox"/> (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch) |
| SFHG Annual Fee Default | <input type="checkbox"/> (If checked, this Pre-Authorized Debit Account will be default for paying SFHG Annual Fees) |
| Debit Threshold Amount | |
| Prenote Status * | ASSUMED |
| Prenote Date | 04/09/2012 |
| Create Date | 04/09/2012 |
| Routing Invalid Date | |

7. Glossary of Terms

| Acronyms / Terms | Definition |
|-----------------------------|--|
| ACR | Automated Record Check Service |
| Applicant(s) or Borrower(s) | The borrower(s) associated with an active loan that is subject to an annual fee. |
| Approved Lender | A lender with an approved lender's agreement from Rural Development. |
| AASM | Application Authorization Security Management System |
| DCFO | Deputy Chief Financial Officer for Rural Development aka "USDA Finance Office" |
| e-Auth ID eAuth ID | eAuth ID / e-Auth ID are common abbreviation for e-Authentication |
| e-Authentication | A Government-wide security access system |
| FTP | File Transfer Protocol |
| FTPS | File Transfer Protocol Secure |
| GAF | Guaranteed Annual Fee System |
| GAF-SA | GAF Security Administrator (SA) – the individual assigned by the User to delegate access to the Guaranteed Annual Fee System for user identification numbers and passwords for specific employees or agents of the User. |
| GAF System | An annual fee administrative / collection system owned by Rural Development. The term "GAF System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development User or a third party. |

| Acronyms / Terms | Definition |
|---------------------------------------|---|
| GLS | Guaranteed Loan System. This system is only available to USDA Agency employees. |
| ISA | Interconnection Security Agreement - a security agreement that details each system's basic information and documents the connection between both interconnected systems and any agreement concerning the maintenance of each system's security has been signed by Rural Development and the User |
| RD | Rural Development |
| Pay.gov | Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from a bank account. |
| PAD | Pre-Authorized Debit default bank account defined by the Lender the Service Bureau is associated with used to submit an annual fee payment using Pay.gov (or other such method). |
| PAD Global Account Indicator | <p>PAD Global Account Indicator:</p> <ul style="list-style-type: none"> • Yes - this Pre-Authorized Debit Account is available for every Lender/Branch. • No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only. |
| PAD-SA | PAD Account Lender Security Administrator—the individual assigned by the User to designate GAF default bank account information needed to submit an annual fee payment using Pay.gov (or other such method). |
| PAD SFHG Annual Fee Default Indicator | <p>SFHG Annual Fee Default Indicator:</p> <ul style="list-style-type: none"> • Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account. • No – this account is not the default account for annual fee payments. It will not be used for annual fee payments. |
| PAD System | The Pre-Authorized Debit (PAD) System, a system owned by Rural Development whereby the user enters Pre-Authorized Debit (PAD) Account information such as Routing Number and Account Number for the default banking account monies will be withdrawn from to pay annual fees on specific loans. The term "PAD System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development, User, or a third party. |

| Acronyms / Terms | Definition |
|---|--|
| | |
| PII | Personally Identifiable Information |
| SA | Security Administrator |
| SSL | Secure Socket Layer |
| Service Bureau | Agents of the Approved Lender authorized by the Approved Lender and approved by Rural Development to receive advanced notices/billing/payment reconciliation information on loans serviced by the Approved Lender and due an annual fee. The Service Bureau may submit annual fee payments on behalf of the Approved Lender. The Approved Lender must specify this relationship in a properly executed Service Bureau Addendum as defined above. |
| SFHG | Single Family Housing Guaranteed |
| SOAP | Simple Object Access Protocol |
| Suppressing Borrower's Social Security Number (SSN) | <p>The financial organization may choose (at any time) to have the Borrower's Social Security Number (SSN) suppressed in any batch files created by the GAF system. Suppressing the Borrower's SSN will secure the personally identifiable information (PII). To accomplish this:</p> <ul style="list-style-type: none"> • Financial organization's system must store the USDA Borrower ID to identify the borrower • The financial organization must request the USDA Guaranteed Loan Branch (Information on contacting the USDA Guaranteed Loan Branch is available on the GAF Contact Us web page.) set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes. |
| System Categorization | System Categorization is the process in which the system and subsets of the system are recognized, differentiated, and understood. System Categorization implies that objects are grouped into categories, usually for some specific purpose. Ideally, a category illuminates a relationship between the subjects and objects of knowledge |
| Third Party Products | Products that are produced by a company / entity other than the USDA and used within the GAF System or the PAD system. |

| Acronyms / Terms | Definition |
|-------------------------|--|
| TIN | Taxing Identification Number |
| User Instructions | Instructions for use of the System, given by Rural Development to User from time to time through required training, or by notification through the System, including notification to User to review and follow instructions posted on Rural Development's Internet site. |