

**Single Family Housing**  
**Guaranteed Annual Fee (GAF)**  
**Getting Started Guide**

**Version 1.0**  
**Draft**  
July 2012

## Revision History

Version	Date	Description	Prepared By
1.0	July/2012	First Draft	Unisys Team
1.0	July 9, 2012	Updates made for eAUTH Modernization: <ul style="list-style-type: none"> <li>• New URL</li> <li>• Notes on Internet Explorer</li> <li>• Changes in Password Requirements</li> </ul> NOTE: User Agreements need to be updated for new URL of <a href="https://www/eauth.usda.gov">https://www/eauth.usda.gov</a> - 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"> <li>• Correct when GAF access available (3.2)</li> <li>• Add more details on global indicator (6.5..7.2)</li> </ul>	Unisys Team
1.0	July 24,2012	Accept all changes and add Draft in preparation for UAT	Unisys Team

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## 1. Getting Started with Guaranteed Annual Fee (GAF)

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### 1.1. Background for GAF

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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

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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 chose (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.

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 assigned 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

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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 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

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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 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

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### 2.1. What is the GAF User Agreement?

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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)**

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

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

<b>Taxing Identification Number (TIN):</b>	<input type="text"/>
<b>Complete legal name of Business [aka: User]</b>	<input type="text"/>
<b>Street address of User</b>	<input type="text"/>
(Street, City, State, Zip Code)	<input type="text"/>

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

<b>Name of person executing Agreement for User</b>	<input type="text"/>
<b>Title of person executing Agreement for User</b>	<input type="text"/>
<b>Date of Execution</b>	<input type="text"/>

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

<b>Name of SA #1</b>	<input type="text"/>	<b>Name of SA #2</b>	<input type="text"/>
<b>E-mail of SA #1</b>	<input type="text"/>	<b>E-mail of SA #2</b>	<input type="text"/>
<b>Phone Number SA #1</b>	<input type="text"/>	<b>Phone Number of SA #2</b>	<input type="text"/>
<b>Fax Number of SA #1</b>	<input type="text"/>	<b>Fax Number of SA #2</b>	<input type="text"/>
<b>e-Auth ID of SA #1 *</b>	<input type="text"/>	<b>e-Auth ID of SA #2 *</b>	<input type="text"/>

\*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.

<b>Name of SA #1</b>	<input type="text"/>	<b>Name of SA #2</b>	<input type="text"/>
<b>E-mail of SA #1</b>	<input type="text"/>	<b>E-mail of SA #2</b>	<input type="text"/>
<b>Phone Number SA #1</b>	<input type="text"/>	<b>Phone Number of SA #2</b>	<input type="text"/>
<b>Fax Number of SA #1</b>	<input type="text"/>	<b>Fax Number of SA #2</b>	<input type="text"/>
<b>eAuth ID of SA #1 *</b>	<input type="text"/>	<b>e-Auth ID of SA #2 *</b>	<input type="text"/>

\*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  
2<sup>nd</sup> Floor, Post H3  
St. Louis, MO 63120

2.3. How to Complete Lender User Agreement for GAF

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

<b>Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</b>	
<b>Name of Enterable Data</b>	<b>Description of Expected Information Entered</b>
	code
<b>e-Auth ID of SA #1 *</b>	<p><b>e-Auth ID of GAF Security Administrator</b></p> <p>*Level 1 e-Auth IDs and passwords are required and can be created online, and activated via email at <a href="http://www.eauth.usda.gov/">http://www.eauth.usda.gov/</a>. Your SFHG Annual Fee activation cannot occur without a valid activated e-Auth ID for GAF Lender Security Administrator(s).</p>
<b>Name of SA #2</b>	<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.</p>
<b>E-mail of SA #2</b>	
<b>Phone Number SA #2</b>	
<b>Fax Number of SA #2</b>	
<b>e-Auth ID of SA #2 *</b>	
<p><b>Security Administrator(s) valid for:</b></p> <p><input type="checkbox"/> <b>Only the location listed in the address above</b></p> <p><input type="checkbox"/> <b>All locations of the organization</b> (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"> <li>• To any person within their financial organization (i.e. any location/branch)                             <ul style="list-style-type: none"> <li>○ Check the <b>All locations of the organization</b> checkbox</li> <li>○ This is referred to as a Lender Administrator</li> </ul> </li> <li>• To any person within a specific branch of the financial organization (i.e. specific location/branch)                             <ul style="list-style-type: none"> <li>○ Check the <b>Only the location listed in the address above</b> checkbox</li> <li>○ Provide the specific branch after <b>Security Administrator(s) valid for:</b></li> <li>○ This is referred to as a Branch Administrator</li> </ul> </li> </ul> <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>
<b>PAD Account Security Administrator (PAD-SA) Information</b> <b>Where PAD-SA / referred to here as SA is defined in Glossary of Terms</b>	
<b>Name of SA #1</b>	<b>Name of PAD Security Administrator</b>

<b>Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</b>	
<b>Name of Enterable Data</b>	<b>Description of Expected Information Entered</b>
<b>E-mail of SA #1</b>	<b>E-mail of PAD Security Administrator</b>
<b>Phone Number SA #1</b>	<b>Phone number of PAD Security Administrator – including area code and (if applicable) extension</b>
<b>Fax Number of SA #1</b>	<b>Fax number of PAD Security Administrator – including area code</b>
<b>e-Auth ID of SA #1 *</b>	<b>e-Auth ID of Security Administrator</b>  *Level 2 e-Auth IDs and passwords are required and can be created online, and activated via email at <a href="http://www.eauth.usda.gov">http://www.eauth.usda.gov</a> . 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).
<b>Name of SA #2</b>	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.  If more than two PAD Security Administrators are desired, provide similar information for each additional person.
<b>E-mail of SA #2</b>	
<b>Phone Number SA #2</b>	
<b>Fax Number of SA #2</b>	
<b>e-Auth ID of SA #2 *</b>	
<b>Security Administrator(s) valid for:</b> <input type="checkbox"/> Only the location listed in the address above <input type="checkbox"/> All locations of the organization (Check only one)	See corresponding section under <b>GAF Lender Security Administrator (GAF-SA) Information</b> .
<b>Signature Section</b>	
<b>USER – By:</b>	<b>Signature of person</b> executing the Lender User Agreement
<b>USER – Title:</b>	<b>Title of person</b> executing the Lender User Agreement
<b>Rural Development – By:</b>	<b>Rural Development Representative</b> executing the Lender User Agreement  NOTE: USDA personnel completes this item
<b>Rural Development – Title:</b>	<b>Title of Rural Development Representative</b> executing the Lender User Agreement  NOTE: USDA personnel completes this item
<b>Mailing Address Section</b>	
<b>Mailing Address</b>	<b>Mailing address to GAF User Agreement - USDA, Rural</b>

<b>Instructions For Completing Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</b>	
<b>Name of Enterable Data</b>	<b>Description of Expected Information Entered</b>
	Development

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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

<b>Instructions For Completing Service Bureau Addendum for Single Family Housing Guarantee Annual Fees (GAF)</b>	
<b>Name of Enterable Data</b>	<b>Description of Expected Information Entered</b>
<b>Business Identifying Information</b>	
<b>Taxing Identification Number (TIN):</b>	<p><b>Taxpayer Identification Number (TIN)</b> is a unique 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 <b>Lender User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</b></p>
<b>Designation of Service Bureau for Lender</b>	
<b>Name</b>	<b>Legal name</b> under which the service bureau conducts its operations
<b>Address</b>	<p><b>Address Information</b> of Service Bureau including:</p> <ul style="list-style-type: none"> <li>• Street Address</li> <li>• City</li> <li>• State</li> <li>• Zip Code</li> </ul>
<b>Tax ID</b>	<b>Taxpayer Identification Number (TIN)</b> of the Service Bureau
<p><b>Check only one Type of Association:</b></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"> <li>• To any location/branch of the Lender                             <ul style="list-style-type: none"> <li>○ Check the <b>Servicing ALL Branches</b> checkbox</li> </ul> </li> <li>• To a specific location/branch of the Lender                             <ul style="list-style-type: none"> <li>○ Check the <b>Servicing specific Branches</b> checkbox</li> <li>○ Provide the specific location/branch after <b>Servicing specific Branches</b>:</li> </ul> </li> </ul> <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>
<b>Identifying Person Executing Addendum for Lender</b>	
<b>Name of person executing Addendum for User</b>	<b>Name of person executing the Service Bureau Addendum</b>
<b>Title of person executing Addendum for User</b>	<b>Title of person executing the Service Bureau Addendum</b>

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

DRAFT

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)

<b>Taxing Identification Number (TIN):</b>	
<b>Complete legal name of Business [aka: User]</b>	
<b>Street address of User</b>	
(Street, City, State, Zip Code)	
<b>Name of person executing Agreement for User</b>	
<b>Title of person executing Agreement for User</b>	
<b>Date of Execution</b>	

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

<b>Name of SA #1</b>		<b>Name of SA #2</b>	
<b>E-mail of SA #1</b>		<b>E-mail of SA #2</b>	
<b>Phone Number SA #1</b>	x	<b>Phone Number of SA #2</b>	x
<b>Fax Number of SA #1</b>		<b>Fax Number of SA #2</b>	
<b>eAuth ID of SA #1 *</b>		<b>eAuth ID of SA #2 *</b>	

\*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)

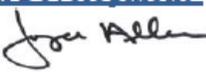
**“USER” [aka Service Bureau]**

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.

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

2.7. How to Complete Service Bureau User Agreement for GAF

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

<b>Instructions For Completing Service Bureau User Agreement for Single Family Housing Guarantee Annual Fees (GAF)</b>	
<b>Name of Enterable Data</b>	<b>Description of Expected Information Entered</b>
<b>Phone Number SA #2</b>	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.
<b>Fax Number of SA #2</b>	
<b>e-Auth ID of SA #2 *</b>	
<b>Security Administrator(s) valid for:</b> <input type="checkbox"/> <b>Only the location listed in the address above</b> <input type="checkbox"/> <b>All locations of the organization</b> (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"> <li>• To any person within their financial organization (i.e. any location/branch)                             <ul style="list-style-type: none"> <li>○ Check the <b>All locations of the organization</b> checkbox</li> <li>○ This is referred to as a Service Bureau Administrator</li> </ul> </li> <li>• To any person within a specific location/branch of the financial organization (i.e. specific location/branch)                             <ul style="list-style-type: none"> <li>○ Check the <b>Only the location listed in the address above</b> checkbox</li> <li>○ Provide the specific location/branch after <b>Security Administrator(s) valid for:</b></li> <li>○ This is referred to as a Service Bureau Branch Administrator</li> </ul> </li> </ul> <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>
<b>Signature Section</b>	
<b>USER - By:</b>	<b>Signature of person</b> executing the Service Bureau User Agreement
<b>USER - Title:</b>	<b>Title of person</b> executing the Service Bureau User Agreement
<b>Rural Development - By:</b>	<b>Rural Development Representative</b> executing the Service Bureau User Agreement  NOTE: USDA personnel will complete this item
<b>Rural Development - Title:</b>	<b>Title of Rural Development Representative</b> executing

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

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

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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 level 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)?

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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, please request the USDA Guaranteed Loan Branch assign a GAF AASM role (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 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

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#### **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:  
<http://www.eauth.usda.gov/>.

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

USDA United States Department of Agriculture  
USDA eAuthentication

login : VZ  
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

## eAuthentication

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**.

Last Modified: 08/09/2010

**Press Create an account or Create An Account Page**

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

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

On the Create an Account page:

- Press the **Level 1 Access** 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 **Level 2 Access** 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.

**USDA** United States Department of Agriculture  
**USDA eAuthentication**

login : YZ  
 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

**Create an Account**

**What Level of Access do you need?**

**If you are a USDA Federal Employee**, the **USDA Employee Create an Account** page will take you through the steps to create a USDA eAuthentication Employee Account.

**If you are a USDA customer (*Users who are not USDA Federal Employees*)**, you should answer the following questions to determine if you need Level 1 or Level 2 account access:

Would you like to interact with the USDA doing the following?

- Conducting official electronic business transactions via the Internet?
- Entering into a contract with the USDA?
- Filling out and Submitting electronic forms or applications for USDA via the Internet?

If you answered **YES** to 1 or more of the questions, you will need to register for an eAuthentication account with **Level 2 Access**.

If you already have a Level 1 eAuthentication account and need Level 2 Access, then **log into your profile** and select "Apply for Customer Level 2 Authentication". No need to create a new account, simply upgrade from Level 1 to Level 2.

Would you like to interact with the USDA doing the following?

- Utilizing an application or USDA web portal that indicates a Level 1 account is needed?
- Obtaining general information about a specific USDA agency?
- Participating in public surveys for a USDA agency?

If you answered **YES** to 1 or more of these questions, you will need to register for an eAuthentication account with **Level 1 Access**.

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

Requesting Level 1 Access opens the Create an Account page (Level 1 Access) – User Information

**USDA** United States Department of Agriculture  
USDA eAuthentication

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

**Create an Account**

Form Approved - OMB No. 0503-0014 [Create an Account Help](#)

Level 1 Access  
**Step 1 of 4: User Information**

If you are a USDA Federal Employee, click **Employee Create an Account** to continue with the USDA eAuthentication registration process.

Public customers should complete the information below to create a USDA 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 marked by an asterisk (\*). Enter your first and last name exactly as it appears on your government issued photo ID (e.g. state driver's license).

User ID\*:  6-20 characters

Password\*:  9-12 characters  
[Click here](#) for additional requirements

Confirm Password\*:

First Name\*:

Middle Initial:

Last Name\*:

Home Postal/Zip Code:

Country Name\*:

Email\*:

Confirm Email\*:

**Email address must be valid to complete registration**

**TIPS: Press "Create an Account Help" to display Create an Account Help which will help you**

**Press "here" for tips help with Password requirements**

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

**Instructions For Completing Create an Account (Level 1 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

<p><b>User ID* (required)</b></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><b>Password* (required)</b></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</p>

<b>Instructions For Completing Create an Account (Level 1 Access)</b> <b>NOTE: Asterisk (*) indicates Field REQUIRED</b>	
	<p>adhere to the following criteria:</p> <p><b>Required Characters</b></p> <ul style="list-style-type: none"> <li>• Minimum <b>12</b> Characters – Maximum <b>24</b> Characters</li> <li>• Must include <b>at least one each</b> of the following: uppercase, lowercase, a number, and special character (! # \$ % = + : ; , ? * -)</li> <li>• Password must be changed every <b>60</b> Days</li> <li>• Previous <b>24</b> passwords may not be reused</li> </ul> <p><b>Restricted Information (Do Not Use)</b></p> <ul style="list-style-type: none"> <li>• Dictionary Words</li> <li>• Profile Information: Your name, Mother's Maiden Name, Date of Birth, PIN, Phone Number, Email, etc.</li> </ul> <p>Note: We will require you to change your password every 180 days.</p>
<b>Confirm Password* (required)</b>	Re-enter Password entered above – must match Password
<b>First Name* (required)</b>	Enter your first name exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>Middle Initial</b>	The middle initial is limited to one character and is not required.
<b>Last Name* (required)</b>	Enter your last name exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>Home Zip/Postal Code</b>	The home postal code is limited to 15 characters.
<b>Country Name* (required)</b>	Select your country name from the dropdown menu.
<b>Email* (required)</b>	<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>
<b>Confirm Email* (required)</b>	Re-enter Email entered above – must match Email

**Instructions For Completing Create an Account (Level 1 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

Review what you entered. If you need to do it over, select the **Reset** button on the bottom of the screen.

If the information you entered is correct, select **Continue**.

Which presents Create an Account – User Information Confirmation page

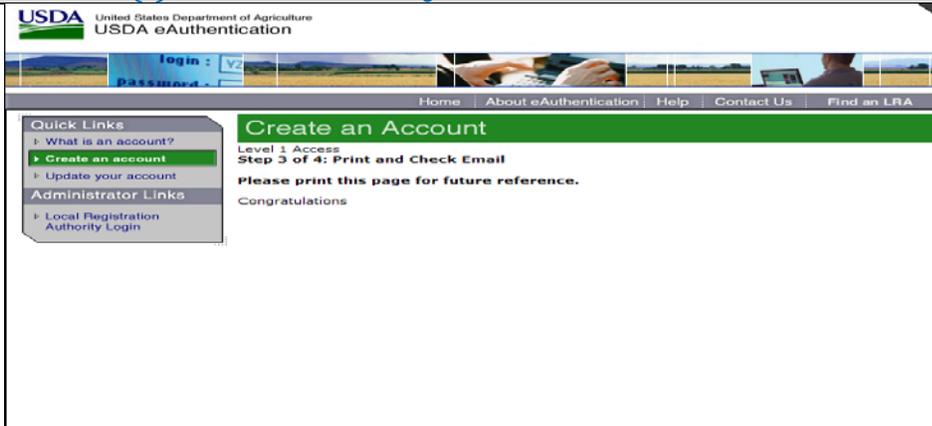
- Press Back button – returns to Create an Account – User Information page where changes can be made

- Press Submit button (errors exist) – error messages appear on top of page with instructions on what needs to be fixed – make the change(s) and press Submit button again

**Instructions For Completing Create an Account (Level 1 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

- Press Submit button (no errors exist) – Create an Account – Print and Check E-mail page
  - Close the page – E-mail will be sent to the Email address entered when account requested



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.



**Instructions For Completing Create an Account (Level 1 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

When you activate the account the Account Activation web page is presented.

**USDA** United States Department of Agriculture  
USDA eAuthentication

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.

[Close Window](#)

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

Requesting Level 2 Access opens the Create an Account page (Level 2 Access) – User Information

**USDA** United States Department of Agriculture  
**USDA eAuthentication**

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

**Create an Account**

Form Approved - OMB No. 0503-0014 [Create an Account Help](#)

Level 2 Access  
**Step 1 of 4: User Information**

If you are a USDA Federal Employee, click **Employee Create an Account** to continue with the USDA eAuthentication registration process.

Public customers should complete the information below to create a USDA 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 marked by an asterisk (\*). Enter your first and last name exactly as it appears on your government issued photo ID (e.g. state driver's license).

**TIPS: Press "Create an Account Help" to display Create an Account Help which will help you complete the page**

**Click "here" for help with Password requirements**

User ID\*:  6-20 characters  
 Password\*:  9-12 characters  
 Click [here](#) for additional requirements  
 Confirm Password\*:   
 First Name\*:   
 Middle Initial:   
 Last Name\*:   
 Home Address\*:   
 City\*:   
 Note: If you are entering an address outside the USA, please select 'NQ - unknown' for your State.  
 State\*:   
 Home Postal/Zip Code\*:   
 Country Name\*:   
**Email address must be valid to complete registration**  
 Email\*:   
 Confirm Email\*:   
 Home Phone: (  )  -   
 International Home Phone: (if applicable)

Alternate Phone: (  )  -

International Alternate Phone: (if applicable)

Mother's Maiden Name\*:

4 digit PIN\*:  NOTE: You cannot use a zero as the first digit

Your Date of Birth\*:  mm/dd/yyyy

**Please create your 4 security questions and answers. This information will be used to validate your identity if you forget your password. Each question can be used only once.**

<input type="text"/>	<input type="text"/>

Click the **Continue** button to go to Step 2

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[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [www.FirstGov.gov](#)

**Instructions For Completing Create an Account (Level 2 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

<p><b>User ID* (required)</b></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><b>Password* (required)</b></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><b>Required Characters</b></p> <ul style="list-style-type: none"> <li>• Minimum 12 Characters – Maximum 24 Characters</li> <li>• Must include <b>at least one each</b> of the following: uppercase, lowercase, a number, and special character (! # \$ % = + : ; , ? * -)</li> <li>• Password must be changed every 60 Days</li> <li>• Previous 24 passwords may not be reused</li> </ul> <p><b>Restricted Information (Do Not Use)</b></p> <ul style="list-style-type: none"> <li>• Dictionary Words</li> <li>• Profile Information: Your name, Mother's Maiden Name, Date of</li> </ul>

<b>Instructions For Completing Create an Account (Level 2 Access)</b> <b>NOTE: Asterisk (*) indicates Field REQUIRED</b>	
	<p>Birth, PIN, Phone Number, Email, etc.</p> <p>Note: We will require you to change your password every 180 days.</p>
<b>Confirm Password* (required)</b>	Re-enter Password entered above – must match Password
<b>First Name* (required)</b>	Enter your first name exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>Middle Initial</b>	The middle initial is limited to one character and is not required.
<b>Last Name* (required)</b>	<p>Enter your last name exactly as it appears on your government issued photo ID (e.g. state driver's license).</p> <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>
<b>Home Address* (required)</b>	Enter your home address exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>City* (required)</b>	Enter your city exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>State* (required)</b>	Select your state exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>Home Postal/Zip Code* (required)</b>	Enter your home postal / zip code exactly as it appears on your government issued photo ID (e.g. state driver's license).
<b>County Name* (required)</b>	<p>Select your country</p> <p>Note: If you are entering an address outside the USA, please select 'NQ - unknown' for your State.</p>
<b>Email* (required)</b>	The email address provided will be used to confirm your identity to activate your account initially. It also may be used for correspondence periodically.

<b>Instructions For Completing Create an Account (Level 2 Access)</b> <b>NOTE: Asterisk (*) indicates Field REQUIRED</b>													
	'Email' must contain the '@' symbol and one letter must precede it.  'Email' must contain the '.' symbol and one letter must precede it.												
<b>Confirm Email* (required)</b>	Re-enter Email entered above – must match Email												
<b>Home Phone</b>	If you are from the United States of America, please enter your phone number in the text boxes provided.												
<b>International Home Phone (if applicable)</b>	If you have an international phone number, please enter it in the international phone text box provided.  You are only allowed to enter one or the other.												
<b>Alternate Phone</b>	If you are from the United States of America and have an alternative phone number, please enter your alternative phone number in the text boxes provided.												
<b>International Alternate Home Phone (if applicable)</b>	If you have an alternative international phone number, please enter it in the alternative international phone text box provided.  You are only allowed to enter one or the other.												
<b>Mother's Maiden Name* (required)</b>	Enter your mother's maiden name.												
<b>4 digit PIN* (required)</b>	Create a four digit personal identification number (PIN) that you will remember.  NOTE: You cannot use a zero as the first digit.												
<b>Your Date of Birth* (required)</b>	Please enter your date of birth using this format mm/dd/yyyy.  The month, days, and years must be numbers.												
<b>Four Security Questions* (required)</b>	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. <table border="1" style="width: 100%; margin-top: 10px;"> <tbody> <tr> <td style="width: 70%;"><input type="text"/></td> <td style="width: 5%; text-align: center;">▼</td> <td style="width: 25%;"><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td style="text-align: center;">▼</td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td style="text-align: center;">▼</td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td style="text-align: center;">▼</td> <td><input type="text"/></td> </tr> </tbody> </table>	<input type="text"/>	▼	<input type="text"/>									
<input type="text"/>	▼	<input type="text"/>											
<input type="text"/>	▼	<input type="text"/>											
<input type="text"/>	▼	<input type="text"/>											
<input type="text"/>	▼	<input type="text"/>											

**Instructions For Completing Create an Account (Level 2 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

	<p>Question Selections are:</p> <div style="border: 1px solid black; padding: 5px;"> <p>What city did you graduate high school?                  What city was your first job in?                  What city were you born in?                  What is the name of the first street you remember living on?                  What is the name of the university that you attended?                  What is the name of your first pet?                  What is the name of your first school?                  What is your best friend's last name?                  What is your father's middle name?                  What is your favorite cartoon character?                  What is your first teacher's name?                  What is your paternal grandfather's first name?                  What is your paternal grandmother's first name?                  What was the make of your first vehicle?                  What was the name of high school where you graduated?                  What was your grandfather's occupation?                  What was your high school mascot?                  Who is your best friend from childhood?                  Who was your prom date?</p> </div>
<p>Review what you entered. If you need to do it over, select the <b>Reset</b> button on the bottom of the screen.</p>	
<p>If the information you entered is correct, select <b>Continue</b>.</p>	

**Instructions For Completing Create an Account (Level 2 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

Which presents Create an Account – User Information Confirmation page

- Press Back button – returns to Create an Account – User Information page where changes can be made

USDA United States Department of Agriculture  
USDA eAuthentication

login :  Password :

Home About eAuthentication Help Contact Us Find an LRA

**Create an Account**

Level 2 Access  
**Step 2 of 4: User Information Confirmation**

Verify your Level 2 access information.

Click the **Back** button to make changes or click the **Submit** button to create your account with Level 2 access.

User ID: **gafdm2**  
 Password: **\*\* Not Shown \*\***  
 First Name: **D**  
 Middle Initial:  
 Last Name:  
 Email: **p**  
 Home Address: **diane.placht@stl.usda.gov**  
 City: **333 Washington Ave**  
 State/Province: **St Louis**  
 Home Postal/Zip Code: **Missouri**  
 Country Name: **63103**  
 Home Phone: **United States**  
 Alternate Phone: **314-333-3333**  
 Mother's Maiden Name: **--**  
 4 Digit Pin: **test**  
 Your Date of Birth: **1234**  
**01/01/1980**

Your 6 Security Questions and Answers:  
**What city did you graduate high school?** **dd**  
**What city was your first job in?** **dd**  
**What city were you born in?** **dd**  
**What is the name of your first school?** **dd**

Please verify that your information is correct before clicking the **Submit** button.

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

- Press Submit button (errors exist) – error messages appear on top of page with instructions on what needs to be fixed – make the change(s) and press Submit button again

**Create an Account**

Form Approved - OMB No. 0503-0014 [Create an Account Help](#)

Level 2 Access  
**Step 1 of 4: User Information**

The following errors occurred:

- The 'User ID' must be entered.
- The 'First Name' must be entered.
- The 'Last Name' must be entered.
- The 'Password' must be entered.
- The 'Confirm Password' must be entered.

**Instructions For Completing Create an Account (Level 2 Access)**

**NOTE: Asterisk (\*) indicates Field REQUIRED**

- Press Submit button (no errors exist) – Create an Account – Print and Check E-mail page is presented
  - Close the page – An e-mail will be sent to the Email address entered when account requested.

USDA United States Department of Agriculture  
USDA eAuthentication

login :   
Password :

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

**Create an Account**

Level 2 Access  
**Step 3 of 4: Print and Check Email**  
**Please print this page for future reference.**

Congratulations D p, only one more step to complete your initial registration!

You should receive a confirmation email within 1 hour from [eAuthHelpDesk@ftc.usda.gov](mailto:eAuthHelpDesk@ftc.usda.gov) with the subject line of 'Activate Your USDA Account with Level 2 Access within 7 Days'  
**Step 4 is contained within this email. Please refer to the instructions in the email to complete your registration.**

The User ID you created is : gafdmp2  
The email address you provided is : diane.placht@stl.usda.gov

Level 2 access activation process:

1. Click on the email confirmation link provided in the email within **7 days**. Be sure to follow the instructions provided in the confirmation email. **If you do not click on the email confirmation link within the required 7 days, your account will be terminated and you will have to start the entire process over again.**

NOTE: Once you click the email confirmation link in the email, you will have an account with limited access that allows you to review your account information online.

2. Go to the eAuthentication web site at [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov) and click on "Update Your Account" link and login to review the account information you provided to ensure it is correct (e.g. first name, last name, etc. are the same as your government issued photo ID).
3. Take your government issued photo ID (e.g. state issued driver's license) and present it in person to a USDA Local Registration Authority (LRA) for activation of your account with Level 2 access. To find the nearest USDA Service Center office go to <http://offices.sc.egov.usda.gov/locator/app?type=lra>

**NOTE: Until a USDA Local Registration Authority (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.**

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

1. Check your email provider filters.
2. Check your personal email filter settings.
3. Contact the ITS Service Desk at [eAuthHelpDesk@ftc.usda.gov](mailto:eAuthHelpDesk@ftc.usda.gov) or 800-457-3642. Please provide your User ID, first and last name, and email address.

Close Window

### Instructions For Completing Create an Account (Level 2 Access)

**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.

**From:** eAuthHelpDesk@fc.usda.gov  
**To:** [Redacted]  
**Subject:** Action Required: Instructions to Activate Your USDA Account with Level 2 Access

Level 2 Access  
 Step 4 of 4: Link to Account Activation page

Congratulations gafdmp2, 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 20 minutes from the receipt of this email before you can activate your account with Level 2 access.
2. Activate your account within 7 days of the receipt of this email.
3. Click **ACTIVATE MY ACCOUNT** Your must press ACTIVATE MY ACCOUNT!

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

4. Go to the USDA eAuthentication web site at <http://www.eauth.egov.usda.gov> and click on "Update Your Account" link and login to review the same account information you provided to ensure it is correct (e.g. first name, last name, etc. are the same as your govt. issued photo ID). You can also review or update your account information by clicking **UPDATE YOUR ACCOUNT**.
5. Take your government issued photo 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.egov.usda.gov/locator/app?type=lra>. We recommend that you call ahead to ensure that an employee trained as a Local Registration Authority (LRA) will be available to provide the service at the time you plan to visit the Service Center.

NOTE: Until a USDA Service Center Local Registration Authority (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: gafdmp2  
 The email address you provided is: [diane.placht@efl.usda.gov](mailto:diane.placht@efl.usda.gov)

**Please print and retain this message for your future reference.**

One hour after your account with Level 2 access has been activated by the USDA Service Center employee, you should have access to conduct official electronic business transactions with the USDA via the Internet.

The first time you use your account with Level 2 access, you will be asked to update your password to the Level 2 access password requirements.

If you need further assistance, please email the ITS Service Desk at [eAuthHelpDesk@fc.usda.gov](mailto:eAuthHelpDesk@fc.usda.gov) or call 800-457-3642.

Please include the following information in your email:

- Your first and last name
- Your eAuthentication Home ID

**Additional Verification is required for Level 2 eAuth IDs - follows instructions given in the e-mail.**

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

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

**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.

[Close Window](#)

eAuthentication Home | [USDA.gov](http://USDA.gov) | [Site Map](#)  
 Accessibility Statement | Privacy Policy | Non-Discrimination Statement | [www.FirstGov.gov](http://www.FirstGov.gov)

## 4. GAF User Types and GAF Security Roles

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### 4.1. GAF User Types

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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 a 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 a 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

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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:

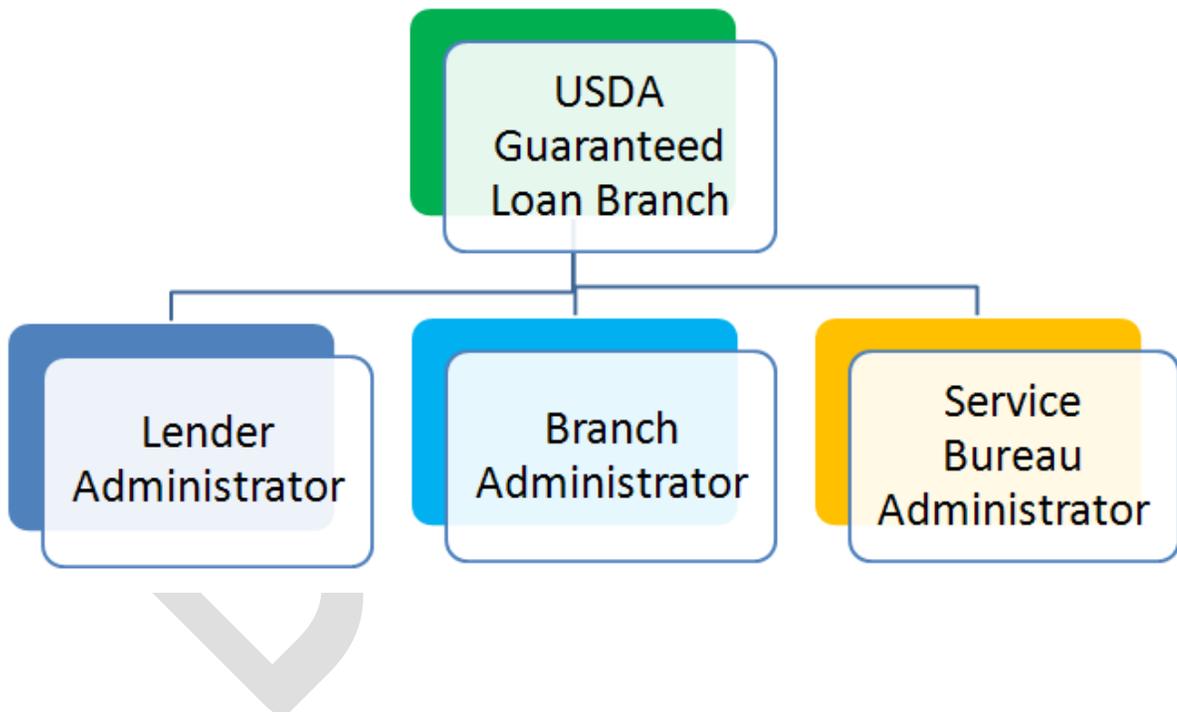
<b>GAF Security Roles Assigned through AASM</b>		
<b>User Type</b>	<b>Security Role</b>	<b>You are allowed to....</b>
<b>Lender</b>	<b>Lender Administrator</b>	Allows the user to grant lender or branch roles to other users assigned to any of the lender's branches. Also allows the user full update and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

GAF Security Roles Assigned through AASM		
User Type	Security Role	You are allowed to....
	<b>Service Bureau Viewer</b>	Allows the user <u>view only</u> capabilities for all the Lender Branches associated to the Service Bureau.

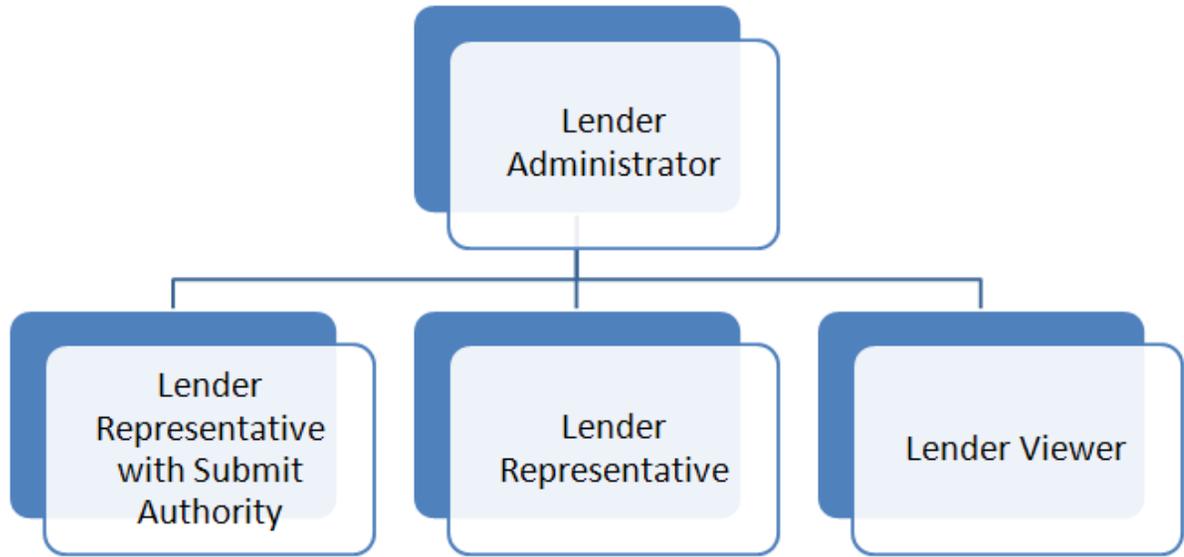
### 4.3. Who Assigns GAF Security Roles?

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

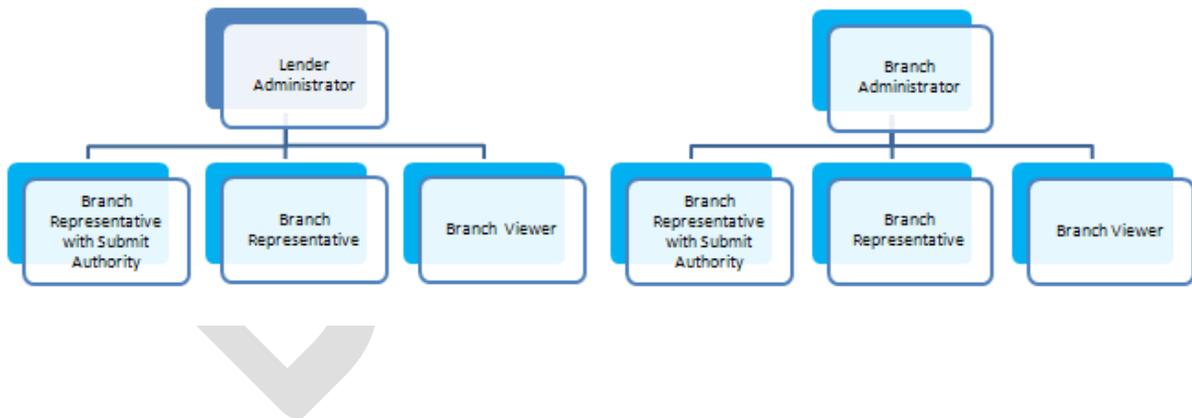
- Administrator Security Roles are assigned by the USDA Guaranteed Loan Branch as shown below:



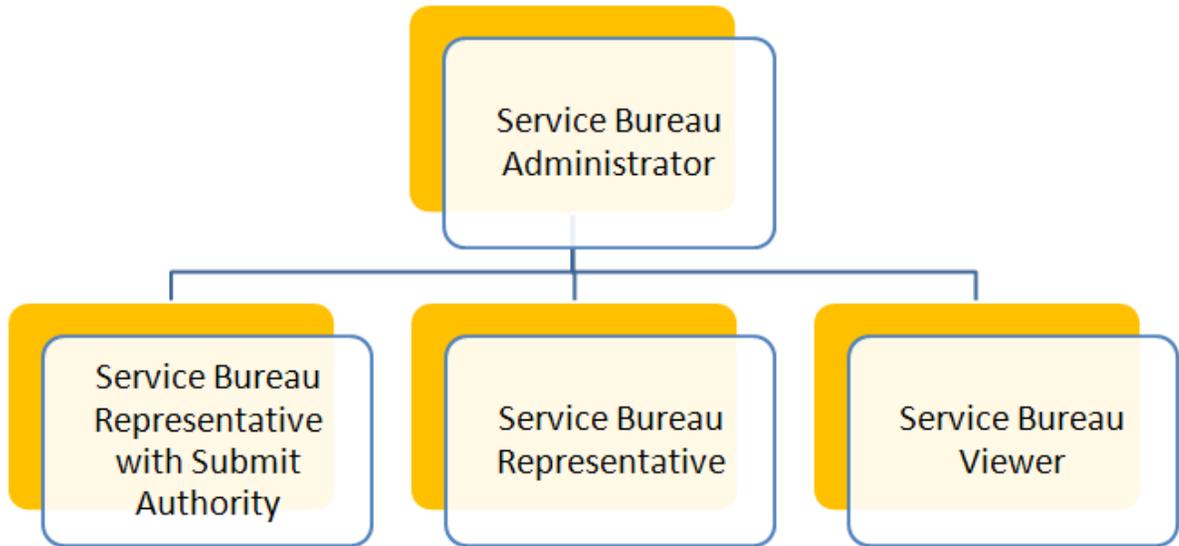
- All other Lender Security Roles are assigned by Lender Administrators as shown below:



- 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:



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## 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 <a href="https://usdalinc.sc.egov.usda.gov">https://usdalinc.sc.egov.usda.gov</a></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"> <li>• RHS LINC Home (in header)</li> <li>• Rural Housing Service picture</li> </ul> <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. The header includes links for 'USDA LINC Home', 'ESALINC Home', 'EBS LINC Home', 'RHS LINC Home', 'RUS LINC Home', 'Help', 'Site Map', and 'Message Board'. Below the header, there are several service icons: 'Farm Service Agency', 'Rural Housing Service', 'Rural Business Service', and 'Rural Utilities Service'. A 'Relending Programs' icon is also present. A 'NOTE' states: 'New User button and Log On hyper link for ESR have been moved to the ESR menu.' A security warning box is visible, stating: 'This site requires Secure Socket Layer. Therefore you must use Internet Explorer 4.0 and higher is supported on this site. However Internet Explorer version 6.0 is highly recommended and is the highest version supported. To view the help documentation you must use <a href="#">Adobe Acrobat</a>.' At the bottom, it says 'Last Updated: 04/20/2010' and 'USDA LINC - is available for use Monday through Saturday from 6am to 6pm Central Daylight Time and Sunday from 8am to 4pm. Warning: Using the "Back" browser button causes unpredictable results.'</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 page. At the top left is the USDA logo with the text "United States Department of Agriculture" and "USDA eAuthentication". Below the logo is a navigation bar with links: Home, About eAuthentication, Help, Contact Us, and Find an LRA. The main content area has a light blue background and contains a warning message: "\*\*\*\*\*WARNING\*\*\*\*\*". Below the warning is a list of terms and conditions:

- 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.

Below the terms and conditions is another warning message: "\*\*\*\*\*WARNING\*\*\*\*\*". At the bottom of the warning area are two buttons: "Cancel" and "I Agree". A red arrow points to the "I Agree" button. A red box with the text "Select 'I Agree'" is positioned above the "I Agree" button.

At the bottom of the page, there are links: eAuthentication Home | USDA.gov | Site Map, and Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FirstGov.gov.

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**Instructions For Logging into AASM**

From the eAuthentication Login page:

- Enter User ID
- Enter Password
- Press Login

The screenshot shows the USDA eAuthentication Login page. At the top, it says "USDA United States Department of Agriculture USDA eAuthentication". Below that is a navigation bar with links: Home, About eAuthentication, Help, Contact Us, Find an LRA. On the left, there are "Quick Links" (What is an account?, Create an account, Update your account) and "Administrator Links" (Local Registration, Authority Login). The main heading is "eAuthentication Login". Underneath, there are two sections: "Login with my User ID and Password" and "Login with my USDA LincPass". The first section has input fields for "User ID:" and "Password:", with links for "Forgot your User ID?" and "Forgot your Password? Change My Password?". A yellow "Login" button is below. The second section has a yellow "Login with my LincPass" button. Below that, it says "USDA employees & contractors may now use their LincPass to login. Instructions:" followed by a numbered list of steps. A red callout box on the right contains the text "Enter User ID and Password" and "Press Login", with red arrows pointing to the User ID, Password, and Login buttons.

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.

The screenshot shows an error message screen. At the top, it says "USDA Rural Development" and "Application Authorization Security Management". Below that, in red text, it says "You are not authorized to use Application Authorization 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

Cancel

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  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

Submit Reset Add User

Selection Criteria highlighted in yellow

Name of Search Criteria	Useful Information About Search Criteria
Tax Id	Required  A dropdown box lists all the Tax Ids the administrator is authorized to represent.  A Tax Id must be selected from the dropdown list
USDA Branch Nbr /	Required

**Instructions for Using AASM to Assign Security Roles**

	<p>Branch List</p>	<p>Once the Tax Id is selected:</p> <ul style="list-style-type: none"> <li>• If the user is a branch administrator – the USDA Branch Nbr displayed is the USDA Branch Nbr associated with the user.</li> <li>• If the user is not a branch administrator – the Branch List button is available. The user must press the button to display the USDA Branch Nbr List page and select one of the branches by pressing the link on the branch number.</li> </ul>
	<p>System Id</p>	<p>Required</p> <p>A dropdown box lists all the System Ids the administrator is authorized to access.</p> <p>For GAF, select SFHANLFEEES</p>
	<p>eAuth User ID</p>	<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"> <li>• Smith, John</li> <li>• Smithy, Joe</li> <li>• Smittle, Tom</li> </ul>
	<p>Last Name</p>	<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>
	<p>First Name</p>	<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>
<p>When pressed the Submit button will search for and present data matching the entered search criteria.</p> <p>If Errors are encountered correct the entry and press Submit again</p> <p>If no records are found the</p>	<div style="background-color: #ffffcc; padding: 10px;"> <p>Tax Id <span style="float: right;"> <input type="text" value="Select"/> US                 </span></p> <p style="color: red; text-align: center;">Tax ID must be selected</p> </div>	

Instructions for Using AASM to Assign Security Roles

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

**Validation Errors**

No records found for the search criteria entered.

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

**User List**

Tax Id: 111111111 | USDA Branch Nbr: 001 | Branch List

System Id: SFHANLFEES

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

Submit | Reset | Add User

Action: Maintain Role

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

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](#)

Action: Maintain Role

Maintain Role

Maintain User

Add Role



If you get

Windows Internet Explorer

Hyperlink selected is not valid for this action.

OK

**Instructions for Using AASM to Assign Security Roles**

**Maintenance Web Page - Adding / Maintain AASM Users**  
section.

- Press link related to eAuth User ID

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
<a href="#">DPGAFTESTER</a>	P, D	Active	SFHANLFEEES	<a href="#">Lender Administrator</a>



DRAFT

## 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 <b>AASM User List</b> 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

<b>User Maintenance Label</b>	<b>Description / How to fill in data</b>
	name associated with the eAuth User ID.
<b>Phone/Extn* (phone required)</b>	<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>
<b>Fax</b>	<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>
<b>Email Address</b>	<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>
<b>Assurance Level</b>	<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>
<b>Status*</b>	<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</p>

User Maintenance Label	Description / How to fill in data
	pre-filled with the Status of the eAuth User ID. Values are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> </ul>

5.2.5. Buttons on AASM User Maintenance Web Page

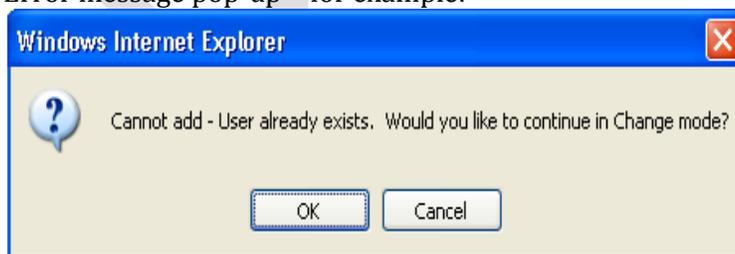
Button	Actions Performed when Button Pressed
<p><b>Save</b></p>	<p>Validates the data entered.</p> <ul style="list-style-type: none"> <li>• If <b>error(s)</b> are found, pop-ups present the error(s) for user action. Errors are discussed below.</li> <li>• If <b>no errors</b> are found, a Confirmation Submission pop-up is presented.</li> </ul> <div data-bbox="500 827 1429 1381" style="border: 1px solid blue; padding: 5px;"> <p><b>Confirm Submission -- Webpage Dialog</b></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><input type="button" value="Yes"/> <input type="button" value="No"/></p> </div> <ul style="list-style-type: none"> <li>• Press <b>No</b> to remain on <b>AASM User Maintenance</b> web page.</li> <li>• Press <b>Yes</b> to save the data that has been entered.</li> <li>• When <b>adding</b> a new User – the “User has been created...” pop-up is presented.</li> </ul> <div data-bbox="548 1629 1299 1873" style="border: 1px solid blue; padding: 5px;"> <p><b>Windows Internet Explorer</b></p> <p> User has been created. Do you wish to establish security roles?</p> <p><input type="button" value="OK"/> <input type="button" value="Cancel"/></p> </div>

Button	Actions Performed when Button Pressed
	<ul style="list-style-type: none"> <li>• Press OK to presents the <b>AASM User Role Maintenance</b> web page where a role can be added to the new user</li> <li>• Press Cancel to return to the <b>AASM User List</b> web page</li> <li>• When <b>maintaining</b> an existing User the                             <ul style="list-style-type: none"> <li>▪ Update Successful pop-up is presented                                     <div data-bbox="597 474 1003 716" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <div style="border: 1px solid blue; padding: 2px;">Windows Internet Explorer <span style="float: right; color: red;">✕</span></div> <div style="text-align: center;">  Update Successful                             </div> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="OK"/> </div> </div> </li> <li>▪ Press OK to return to <b>AASM User List</b> web page</li> </ul> </li> </ul>
<b>Reset</b>	Removes any information entered on the <b>AASM User Maintenance</b> web page since the last save.
<b>Back</b>	Returns to the <b>AASM User List</b> web page
<b>Add Role</b>	<p>Disabled when adding a user.</p> <p>Enabled when viewing / maintaining a user.</p> <p>Pressing Add Role presents the <b>AASM User Role Maintenance</b> web page</p>

### 5.2.6. Errors Related to AASM User Maintenance Web Page

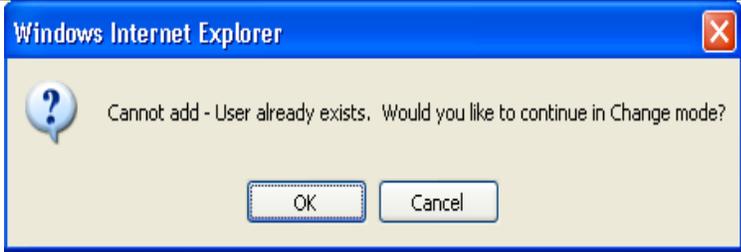
Errors are presented either as an:

- 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 <b>AASM User Maintenance</b> web page with the data for the existing user filled in</p> <p>Press Cancel to return to the <b>AASM User List</b> web page</p>
	<p>This error is issued when one of the following occurs. Press OK to return to the <b>AASM User Maintenance</b> web page.</p> <ul style="list-style-type: none"> <li>• When adding a user – Save is pressed without entering an eAuth ID.             <ul style="list-style-type: none"> <li>○ Enter an eAuth ID (phone / fax information as needed) and press Save</li> </ul> </li> <li>• When maintaining a user – Save is pressed without changing any data on page.             <ul style="list-style-type: none"> <li>○ Enter changes as needed and press Save.</li> </ul> </li> </ul>
	<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"> <li>• May find section <a href="#">How to Request eAuthentication (e-Auth ID)</a> helpful</li> </ul>
<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</p>

Error Message	How to correct the error
	phone number.
Fax number is invalid	Enter the Fax number in the correct format. The correct format is a 3 digit area code plus 7 digit phone number.
	<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 <b>AASM User List</b> web page without saving the changes.</p> <p>Press Cancel to return to the <b>ASSM User Maintenance</b> 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 – 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](#) | [Logoff](#) | [Help](#)

**User Maintenance**

eAuth User ID \*

Name

Phone/Extn \*

Fax

Email Address

Assurance Level

5.2.4.2. *Maintain User*

- Data pre-fill 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](#) | [Logoff](#) | [Help](#)

**User Maintenance**

eAuth User ID \*

Name

Phone/Extn \*

Fax

Email Address

Assurance Level

Status \*

### 5.3. AASM User Role Maintenance Web Page - Add / Maintain / Delete 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 a user.
- Select the "Add Role" Action and press the link on 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:**

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

**User Role Maintenance**

eAuth User ID	DEVGAFMGM78	
Last Name	[Redacted]	← <b>User's Identifying Information</b>
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]	← <b>Role Maintenance Information</b>
USDA Assigned Branch Nbr *	001 <input type="button" value="BranchList"/>	
Loan Program *	<input type="checkbox"/> RH	

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:

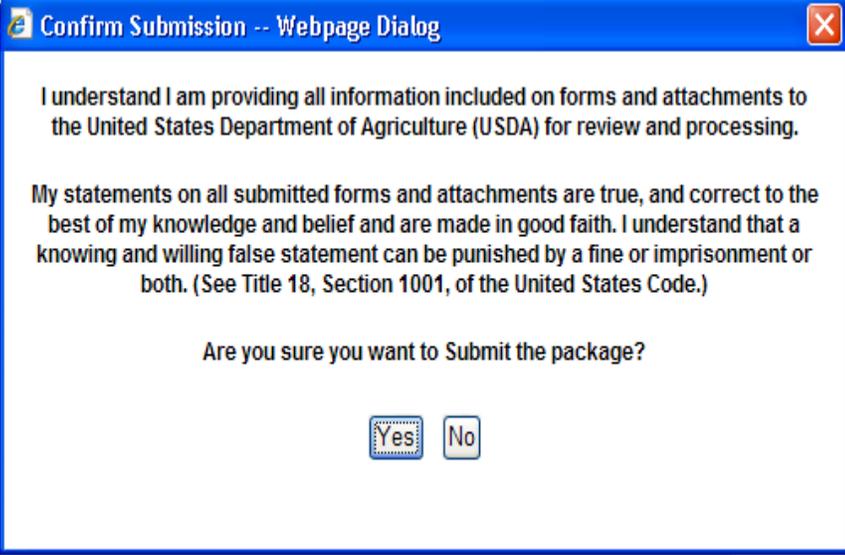
- **User's Identifying Information** – the data is protected and contains eAuth User ID, Last Name, First Name, Phone/Extn, Fax, Email Address, Assurance Level, and Status. This data is maintained on the **AASM User Maintenance** web page.
- **Role Maintenance Information** – data related to this section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

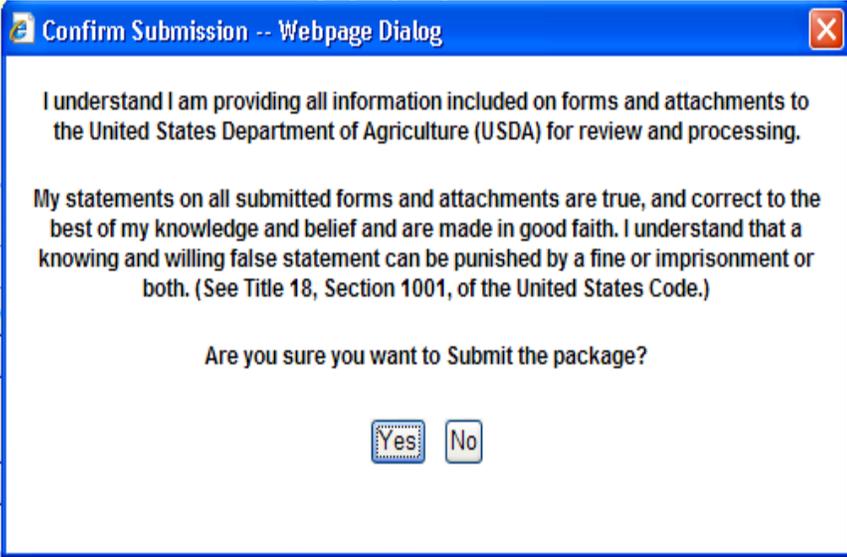
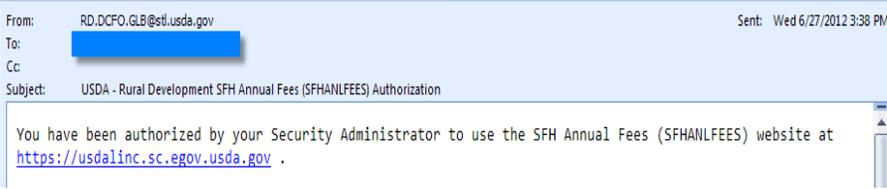
<b>Role Maintenance Information - Enterable Data</b>	
<b>User Role Maintenance Label</b>	<b>Description / How to fill in data</b>
<b>Authorized System * (required)</b>	<p>Authorized System</p> <p>A dropdown box lists all the Authorized Systems for which the administrator is authorized to assign roles.</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>
<b>Security Role * (required)</b>	<p>Security Role</p> <p>A dropdown box lists all Security Roles the administrator is authorized to assign – See section <a href="#">GAF User Types and GAF Security Roles</a> 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>
<b>Lender ID * (required)</b>	<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>
<b>USDA Assigned Branch Nbr * (required)</b>	<p>USDA Assigned Branch Nbr</p> <p>When <span style="border: 1px solid black; padding: 2px;">BranchList</span> 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 <b>AASM User Role Maintenance</b> web page with the selected branch displayed and protected.</p> <p>A USDA Assigned Branch Nbr must be selected from the <b>USDA Assigned Branch Nbr List</b> web page.</p>
<b>Loan Program* (required)</b>	<p>Loan Program</p> <p>A checkbox indicating loan type to which the role is associated.</p>

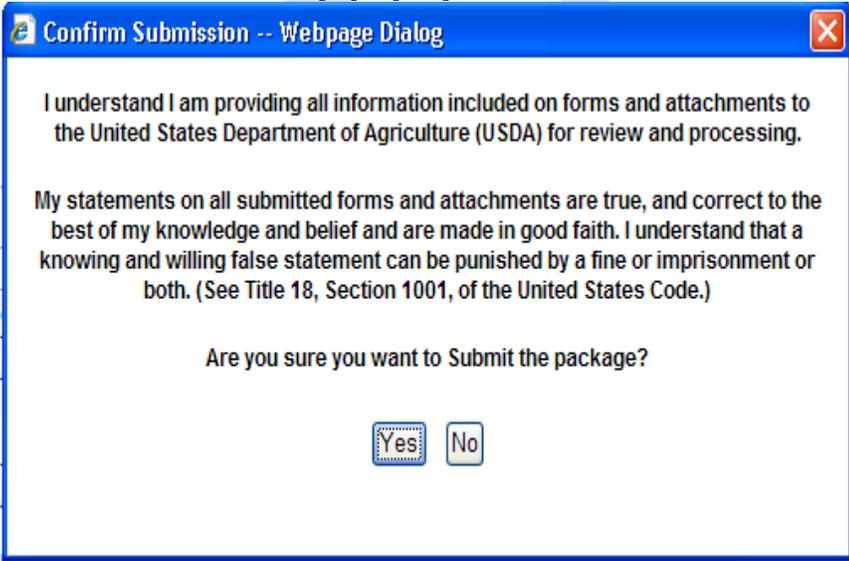
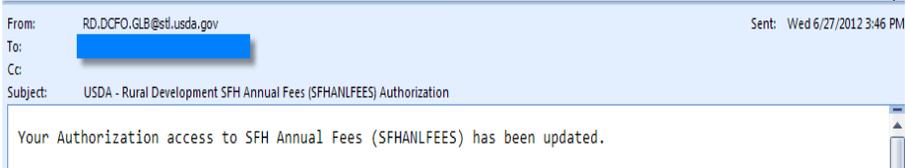
Role Maintenance Information - Enterable Data													
User Role Maintenance Label	Description / How to fill in data												
	 <p>For GAF users – check the RH checkbox</p>												
<b>Select Lender ID / Branch Nbr / Program Areas</b>	<p>This section of the page lists the Lender ID/Branch Nbr/ 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										

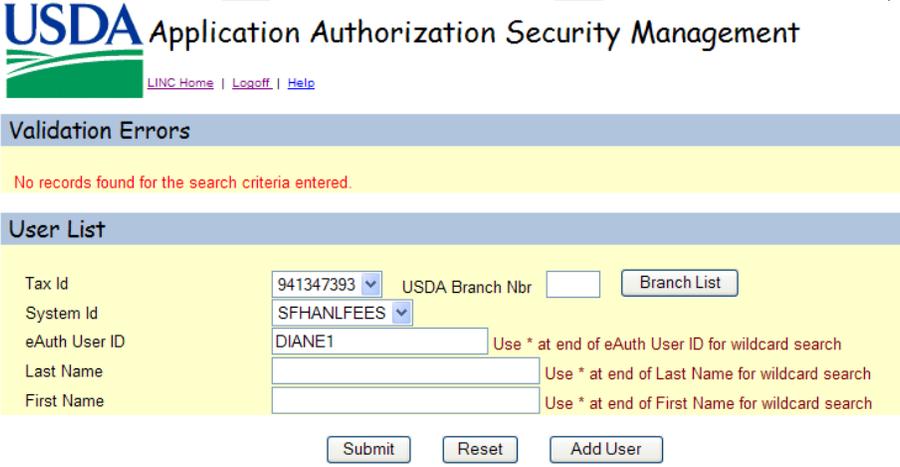
5.3.5. Buttons on AASM User Role Maintenance Web Page

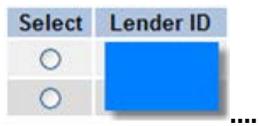
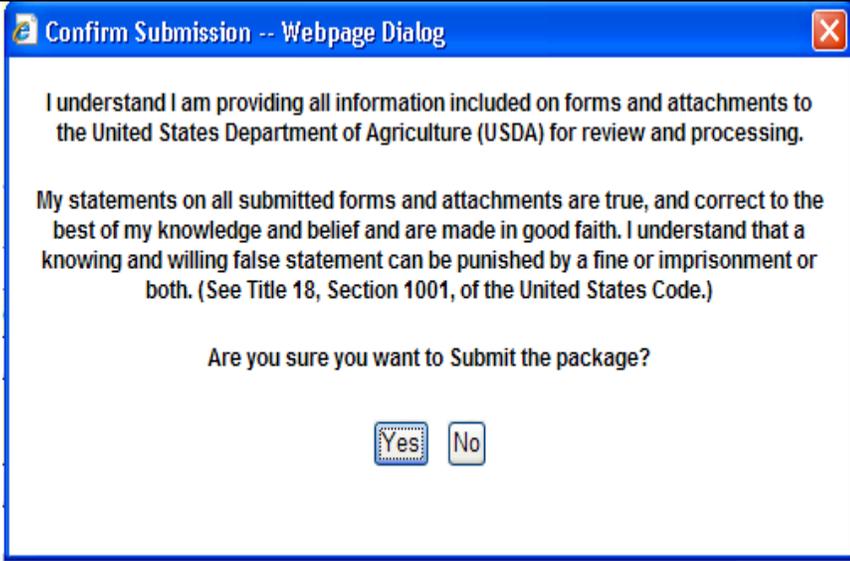
Role Data Maintained - Buttons									
Button	Actions Performed when Button Pressed								
<p><b>Save</b></p> <p>Available when maintaining an existing role or adding a new role.</p> <p>For example: changing role from Lender Representative to Lender View.</p> <p>NOTE: Selection must be made in the “Select Lender ID / Branch Nbr / Program Areas” section of page – i.e.</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>11111111</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"/>	11111111	001	RH
Select	Lender ID	Branch Nbr	Program Areas						
<input checked="" type="radio"/>	11111111	001	RH						

Role Data Maintained - Buttons	
Button	Actions Performed when Button Pressed
<p>Select Lender ID</p> <p><input type="radio"/> [Redacted]</p> <p><input type="radio"/> [Redacted] ....</p>	
	<ul style="list-style-type: none"> <li>• Press <b>No</b> to remain on <b>AASM User Role Maintenance</b> web page.</li> <li>• Press <b>Yes</b> to proceed and validate the data.             <ul style="list-style-type: none"> <li>• If <b>error(s)</b> are found the errors are presented for user action. Errors are discussed below.</li> <li>• If <b>no errors</b> are found:                 <ul style="list-style-type: none"> <li>• 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:</li> </ul> </li> </ul> </li> </ul>
	
	<ul style="list-style-type: none"> <li>• The Update Successful pop-up is presented.</li> </ul>
	

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

Role Data Maintained - Buttons	
Button	Actions Performed when Button Pressed
	 <ul style="list-style-type: none"> <li>Press OK to return to the <b>AASM User Role Maintenance</b> web page.</li> </ul>
<p><b>Remove Role</b></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>  <ul style="list-style-type: none"> <li>Press <b>No</b> to remain on <b>AASM User Role Maintenance</b> web page.</li> <li>Press <b>Yes</b> to proceed:                             <ul style="list-style-type: none"> <li>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:</li> </ul> </li> </ul>  <ul style="list-style-type: none"> <li>The Remove Role Successful popup is presented.</li> </ul>

Role Data Maintained - Buttons													
Button	Actions Performed when Button Pressed												
	 <ul style="list-style-type: none"> <li>Press OK to return to the <b>AASM User List</b> 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.</li> </ul> 												
<p><b>Remove ID</b></p> <p>Available when removing one role 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"> <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>13</td> <td>001</td> <td>RH</td> </tr> <tr> <td><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										

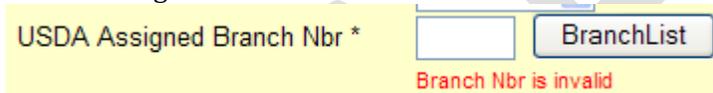
Role Data Maintained - Buttons	
Button	Actions Performed when Button Pressed
<p>for branch 001 and branch 002. The administrator wants to remove the Branch Representative role for just branch 002</p> <p><b>NOTE: Selection must be made in the "Select Lender ID / Branch Nbr / Program Areas" section of page – i.e.</b></p> 	 <ul style="list-style-type: none"> <li>• Press <b>No</b> to remain on <b>AASM User Role Maintenance</b> web page.</li> <li>• Press <b>Yes</b> to proceed:             <ul style="list-style-type: none"> <li>• 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 shown below:</li> </ul> </li> </ul>  <ul style="list-style-type: none"> <li>• The Remove Lender Successful popup is presented</li> </ul>  <ul style="list-style-type: none"> <li>• Press <b>OK</b> to remain on <b>AASM User Role Maintenance web</b> page. The lender removed no longer appears in the list.</li> </ul>

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						
<b>Reset</b>	When the Reset Button is pressed any information entered on the <b>AASM User Role Maintenance</b> web page since the last save is removed.								
<b>Back</b>	When the Back button is pressed the user returns to the <b>AASM User List</b> 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



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 entered does not exist in GLS.  Verify the correct Branch Number was entered.

<b>Role Data Maintained - Errors</b>	
<b>Error Message</b>	<b>How to correct the error</b>
	Correct the Branch Number or contact the USDA Guaranteed Loan Branch.
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	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 <b>AASM User Role Maintenance</b> web page.
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 &lt;Loan Program&gt;</p> <p>Where &lt;Loan Program&gt; 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>
<p>Lender branch must be &lt;Loan Program&gt; approved</p> <p>Where &lt;Loan Program&gt; 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>

<b>Role Data Maintained - Errors</b>	
<b>Error Message</b>	<b>How to correct the error</b>
Lender branch requires a Service Bureau role type	<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>
Lender Id / Branch combination does not exist in GLS	<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 &lt;remove role&gt;&lt;remove lender&gt;&lt;remove branch&gt;. User has access to programs that you are not authorized to administer.</p> <p>Where &lt;remove role&gt;&lt;remove lender&gt;&lt;remove branch&gt; 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>
At Least one Loan Program value should be selected	<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 &lt;USDA_SYSTEM.SYS_NM&gt;, &lt;LENDER_ID&gt;, &lt;USDA_ASSIGNED_BRANCH_NBR&gt;, &lt;LOAN_PROGRAM&gt;.</p> <p>Where &lt;USDA_SYSTEM.SYS_NM&gt;, &lt;LENDER_ID&gt;, &lt;USDA_ASSIGNED_BRANCH_NBR&gt;, &lt;LOAN_PROGRAM&gt; is dynamically filled in.</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 <b>AASM User List</b> 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 <b>AASM User Role Maintenance</b> web page where the role can be changed.</p>
Cannot add - eAuth Id already has role(s) in	This error is issued when the administrator

<b>Role Data Maintained - Errors</b>	
<b>Error Message</b>	<b>How to correct the error</b>
system(s) in which you are an administrator. Please click the Back button to return to the User List	<p>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 <b>AASM User List</b> 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 <b>AASM User Role Maintenance</b> 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 <b>AASM User List</b> 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 <b>AASM User Role Maintenance</b> 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>
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>

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



Role Maintenance Information is formatted based on previous selections.

Authorized System \* SFH Annual Fees

Security Role \* Lender Representative with Final Submit Authority

Lender ID \* [Dropdown]

USDA Assigned Branch Nbr \* 001 BranchList

Loan Program \* (  RH)

Role Maintenance Information

Save Save ID Remove ID Remove Role Reset Back

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

For example:

- Initial presentation

Authorized System \* Select

Security Role \* [Dropdown]

Save Reset Back

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

Authorized System \* SFH Annual Fees

Security Role \* Select

Save Reset Back

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

Authorized System \* SFH Annual Fees

Security Role \* Lender Representative

Lender ID \* Select

USDA Assigned Branch Nbr \* [Text] BranchList

Save Reset Back

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

Authorized System \* SFH Annual Fees

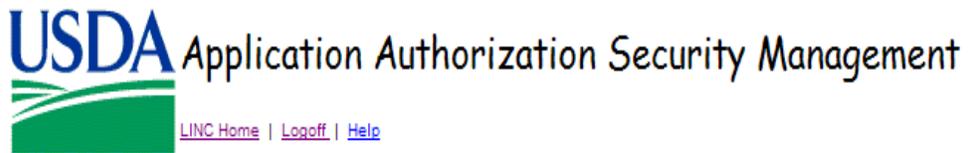
Security Role \* Lender Representative

Lender ID \* 1

USDA Assigned Branch Nbr \*  BranchList

Save Reset Back

- Branch List



Lender ID: 1  Back

Branch Nbr	Lender Name	Address
<a href="#">001</a>		
<a href="#">002</a>		
<a href="#">003</a>		
<a href="#">004</a>		
<a href="#">005</a>		

- 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
USDA Assigned Branch Nbr *	001 <input type="button" value="BranchList"/>
Loan Program *	<input checked="" type="checkbox"/> RH
<input type="button" value="Save"/> <input type="button" value="Reset"/> <input type="button" value="Back"/>	

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## 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.

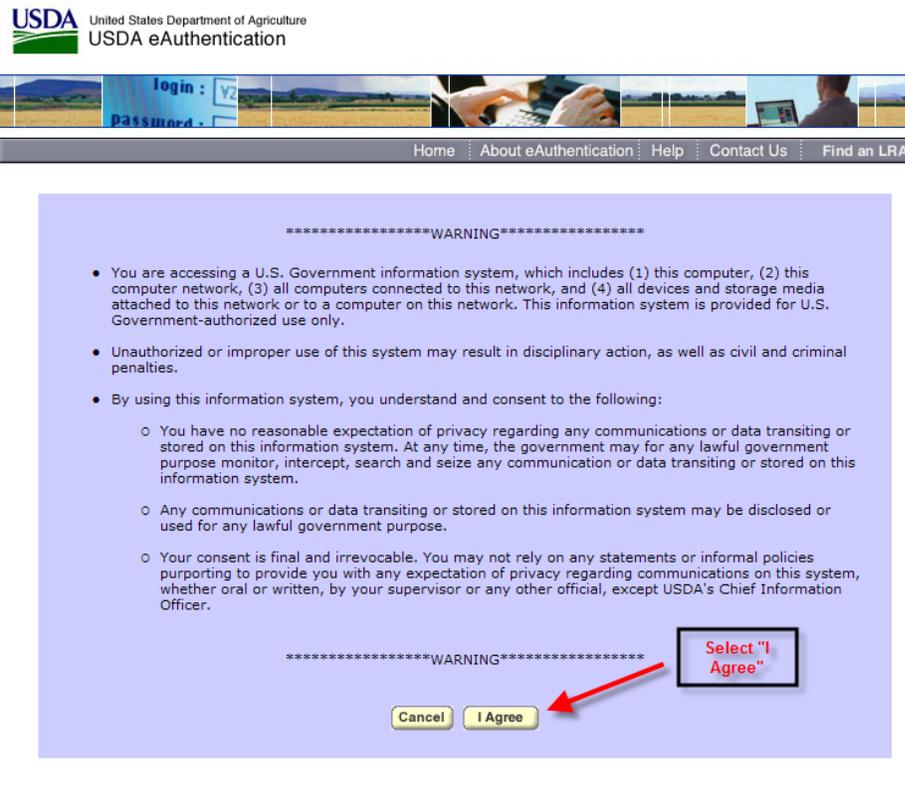
### 6.2. USDA Assigns PAD Administrator Roles

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

<p>To access the PAD system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at <a href="https://usdalinc.sc.egov.usda.gov">https://usdalinc.sc.egov.usda.gov</a>.</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"> <li>• RHS LINC Home (in header)</li> <li>• Rural Housing Service picture</li> </ul> <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><b>USDA United States Department of Agriculture</b> <b>USDA LINC Lender Interactive Network Connection</b></p> <ul style="list-style-type: none"> <li>• <a href="#">USDA LINC Home</a> <ul style="list-style-type: none"> <li>◦ <a href="#">FSA LINC Home</a> <ul style="list-style-type: none"> <li>▪ <a href="#">Lender Loan Closing/Administration</a></li> <li>▪ <a href="#">ID Cross Reference</a></li> <li>▪ <a href="#">Application Authorization</a></li> <li>▪ <a href="#">Lender Status Report List</a></li> <li>▪ <a href="#">Lender PAD Account Maintenance</a></li> </ul> </li> <li>◦ <a href="#">RBS LINC Home</a> <ul style="list-style-type: none"> <li>▪ <a href="#">Lender Loan Closing/Administration</a></li> <li>▪ <a href="#">ID Cross Reference</a></li> <li>▪ <a href="#">Application Authorization</a></li> <li>▪ <a href="#">Lender Status Report List</a></li> <li>▪ <a href="#">Lender PAD Account Maintenance</a></li> </ul> </li> <li>◦ <a href="#">RHS LINC Home</a> <ul style="list-style-type: none"> <li>▪ <a href="#">Single Family Guaranteed Rural Housing</a></li> <li>▪ <a href="#">Electronic Status Reporting (ESR)</a></li> <li>▪ <a href="#">Guaranteed Annual Fee</a></li> <li>▪ <a href="#">Loss Claim Administration</a> <ul style="list-style-type: none"> <li>▪ <a href="#">Trading Partner Agreement - Addendum F</a></li> </ul> </li> <li>▪ <a href="#">Guaranteed Underwriting System (GUS)</a></li> <li>▪ <a href="#">Lender Loan Closing/Administration</a></li> <li>▪ <a href="#">ID Cross Reference</a></li> <li>▪ <a href="#">Application Authorization</a></li> <li>▪ <a href="#">Lender PAD Account Maintenance</a></li> <li>▪ <a href="#">Training and Resource Library</a></li> </ul> </li> <li>◦ <a href="#">Multi-Family Housing</a></li> </ul> </li> </ul>
<p>From the USDA eAuthentication page - Select "I Agree"</p>	 <p><b>USDA United States Department of Agriculture</b> <b>USDA eAuthentication</b></p> <p>login : _____ password : _____</p> <p style="text-align: right;">Home   About eAuthentication   Help   Contact Us   Find an LRA</p> <p style="text-align: center;">*****WARNING*****</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.</li> <li>• By using this information system, you understand and consent to the following:             <ul style="list-style-type: none"> <li>◦ 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.</li> <li>◦ Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.</li> <li>◦ 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.</li> </ul> </li> </ul> <p style="text-align: center;">*****WARNING*****</p> <p style="text-align: center;"> <input type="button" value="Cancel"/> <input type="button" value="I Agree"/> </p> <p style="text-align: center;">eAuthentication Home   <a href="#">USDA.gov</a>   <a href="#">Site Map</a></p> <p style="text-align: center;"> <a href="#">Accessibility Statement</a>   <a href="#">Privacy Policy</a>   <a href="#">Non-Discrimination Statement</a>   <a href="#">www.FirstGov.gov</a> </p>

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

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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](#)

**Current Pre-Authorized Debit Accounts**

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

<b>Lender Information</b>	
<b>Name of Data</b>	<b>Useful Information About Data</b>
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

<b>Current Pre-Authorized Debit Accounts</b>	
<b>Name of Data</b>	<b>Useful Information About Data</b>
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><a href="#">Account Maintenance</a> section below.</p> <ul style="list-style-type: none"> <li>Cancel - present the <b>RHS - USDA LINC Lender Interactive Network Connection</b> page.</li> </ul>	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 <b>Lender Pre-Authorized Debit Account Maintenance</b> 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"> <li>Savings</li> <li>General ledger</li> </ul>
	Global Account	<p>Global Account Indicator:</p> <ul style="list-style-type: none"> <li>Yes - this Pre-Authorized Debit Account is available for every Lender/Branch.</li> <li>No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only.</li> </ul>
	SFHG Annual Fee Default	<p>SFHG Annual Fee Default Indicator:</p> <ul style="list-style-type: none"> <li>Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account.</li> <li>No – this account is not the default account for annual fee payments. It will not be used for annual fee payments.</li> </ul>
	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

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

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- 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

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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

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**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 *	<input type="text"/>	
Reenter Routing Number *	<input type="text"/>	(When Routing Number added or changed, must reenter to confirm value entered)
Account ID *	<input type="text"/>	
Reenter Account ID *	<input type="text"/>	(When Account ID added or changed, must reenter to confirm value entered)
Account Type *	Select <input type="button" value="v"/>	
Name on File *	<input type="text"/>	
Description	<input type="text"/>	
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	<input type="text"/>	
Prenote Status *	ASSUMED <input type="button" value="v"/>	
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:**

**USDA** 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

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
<b>Routing Number * (required)</b>	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.

<b>Routing Information Maintained – Enterable Data</b>	
<b>Routing Information Label</b>	<b>Description / How to fill in data</b>
<b>Reenter Routing Number * (required)</b>	<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>
<b>Account ID * (required)</b>	<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>
<b>Reenter Account ID * (required)</b>	<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>
<b>Account Type * (required)</b>	<p>Account Type – The available values are:</p> <ul style="list-style-type: none"> <li>• Checking</li> <li>• Savings</li> <li>• General ledger</li> </ul> <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>
<b>Name of File * (required)</b>	<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>
<b>Description</b>	<p>Description - free form text field to provide a description of the account.</p>

<b>Routing Information Maintained – Enterable Data</b>	
<b>Routing Information Label</b>	<b>Description / How to fill in data</b>
	<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>
<b>Global Account (Indicator)</b>	<p>Global Account (indicator) -</p> <ul style="list-style-type: none"> <li>• If checked - this Pre-Authorized Debit Account is available for ALL Lender/Branches</li> <li>• If not checked - this Pre-Authorized Debit Account is available only for the specified Lender/Branch.</li> </ul> <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>
<b>SFHG Annual Fee Default (Indicator)</b>	<p>SFHG Annual Fee Default (indicator) – optional</p> <ul style="list-style-type: none"> <li>• If checked – this account is identified as the default account for annual fee payments – Pay.gov will withdraw payment from this account.</li> <li>• If not checked – this account is not the default account for annual fee payments – Pay.gov will not withdraw payment from this account.</li> </ul> <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>
<b>Debit Threshold Amount</b>	<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>

Routing Information Maintained – Enterable Data	
Routing Information Label	Description / How to fill in data
<b>Prenote Status *</b>	Pre-note Status is protected and pre-filled with “Assumed”.
<b>Prenote Date</b>	Pre-note Date is protected and pre-filled with the date account was created.
<b>Create Date</b>	Create Date is protected and pre-filled with the date account was created.
<b>Routing Invalid Date</b>	<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
<b>Submit</b>	<p>When the Submit button is pressed the data is validated.</p> <ul style="list-style-type: none"> <li>• If <b>error(s)</b> are found, the errors are presented for user action. Errors are discussed below.</li> <li>• If <b>no errors</b> are found, the user is returned to the <b>Lender Pre-Authorized Debit</b> web page.</li> </ul>
<b>Delete</b>	<p>When the Delete button is pressed the “Delete the selected record? Popup is presented.</p>  <p>The screenshot shows a standard Windows dialog box with a blue title bar that reads 'Windows Internet Explorer' and a red 'X' icon. The main area has a light beige background and contains a question mark icon on the left and the text 'Delete the selected record?' in the center. At the bottom, there are two buttons: 'OK' and 'Cancel'.</p> <ul style="list-style-type: none"> <li>• Press Cancel to return to the <b>Lender Pre-Authorized Debit Account Maintenance</b> web page.</li> <li>• Press OK to returns to the <b>Lender Pre-Authorized Debit</b> web page.</li> </ul>

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

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

Errors are presented in red under the associated text data.



<b>Lender Pre-Authorized Debit Account Maintenance - Errors</b>	
<b>Error Message</b>	<b>How to correct the error</b>
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.	<p>This error is issued when the account has at least one transaction pending or submitted when the delete is attempted.</p> <p>Wait until a later date to delete the PAD account.</p>

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

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

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### 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 *	<input type="text"/>
Reenter Routing Number *	<input type="text"/> (When Routing Number added or changed, must reenter to confirm value entered)
Account ID *	<input type="text"/>
Reenter Account ID *	<input type="text"/> (When Account ID added or changed, must reenter to confirm value entered)
Account Type *	Select <input type="button" value="v"/>
Name on File *	<input type="text"/>
Description	<input type="text"/>
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	<input type="text"/>
Prenote Status *	ASSUMED <input type="button" value="v"/>
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	

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## 7. Glossary of Terms

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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 System 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	<p>GAF Service Bureau Security Administrator – 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.</p> <p>After selected employee accesses the GAF System, the specific employee will select the Lender on whose behalf they are submitting data based on the Service Bureau association that exists with the Lender.</p>
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
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	PAD Global Account Indicator: <ul style="list-style-type: none"> <li>• Yes - this Pre-Authorized Debit Account is available for every Lender/Branch.</li> <li>• No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only.</li> </ul>
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	SFHG Annual Fee Default Indicator: <ul style="list-style-type: none"> <li>• Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account.</li> <li>• No – this account is not the default account for annual fee payments. It will not be used for annual fee payments.</li> </ul>
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 chose (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"> <li>• Financial organization's system must store the USDA Borrower ID to identify the borrower</li> <li>• The financial organization must request the USDA Guaranteed Loan Branch set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes.</li> </ul>
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.
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

Acronyms / Terms	Definition
	through the System, including notification to User to review and follow instructions posted on Rural Development's Internet site.

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