**Quick Reference Guide to Obtaining Level 2 eAuth Verification with Login.gov**

**eAuthentication** is the online security system that USDA agencies use to grant access to its programs and web applications. Almost all RD systems require users to obtain a Level 2 eAuthentication Account. To access the RD and FSA loan program accounts via the Lender Interactive Network Connection (LINC), you will need a level 2 eAuth account.

**New Customer Login Process as of September 11, 2023:** The eAuthentication account set up and login processes are transitioning to **Login.gov**, a sign in service that offers the public easy, secure online-access to participating government programs. With one Login.gov account, a user can complete account verification and sign into multiple government agency resources. A new eAuth login page was introduced on Monday, September 11, 2023, providing Login.gov as an option for login. All new customer accounts will be created with Login.gov, and the full transition to Login.gov (Phase 3) will require all public customers to use Login.gov to access USDA eAuth protected applications. Existing eAuth account holders are highly encouraged to transition to Login.gov and link their accounts to eAuth.

**Account Registration:** Visit <https://usdalinc.sc.egov.usda.gov/>

Image displays the USDA LINC Home Page. Red arrows direct users to the different LINC programs.

Click on the applicable program LINC Home link. 
These instructions use FSA LINC Home. For Rural Business/ Cooperative Service applications, click on RBS LINC Home. Multi-Family Housing and Community Facilities application links can be found under RHS LINC Home. Water & Waste applications are under RUS LINC Home.




Clickon the applicable program **LINC Home** link**.**

These instructions use **FSA LINC Home. For Rural Business/ Cooperative Service applications, click on RBS LINC Home. Multi-Family Housing and Community Facilities application links can be found under RHS LINC Home. Water & Waste applications are under RUS LINC Home.**

Image displays the FSA LINC Home Page. An arrow directs users to different FSA applications.  
Click on the application you wish to access. (Lender Status Report List; Lender Loan Closing/Administration; ID Cross Reference; or Lender PAD Account Maintenance)

Clickon the application you wish to access. **(Lender Status Report List; Lender Loan Closing/Administration; ID Cross Reference; or Lender PAD Account Maintenance)**

**Account Registration**: Creating a new account with Login.gov.

Image displays the eAuthentication Login page. An arrow directs users to the Customer option on the login menu. 

Click Customer

Click **Customer**

Image displays the Customer Login screen. An arrow directs users to click the "Need an account?" link.

Click Need an Account?

Click **Need an Account?**

Image displays a pop-up message notifying users that eAuth is now using Login.gov. An arrow directs users to the "Continue to Login.gov" button.

Click Continue to Login.gov

Click **Continue to Login.gov**

Image displays the Login.gov user sign in page. An arrow directs users to the Create an account button.

Click Create an account.

Click **Create an account.**

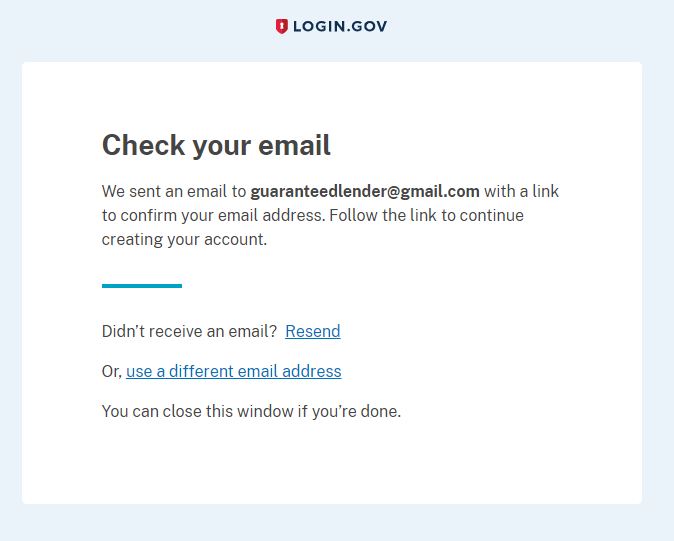
Image displays the Account Creation screen for new users. Arrows direct users to the email address input box, the check box for accepting the rules of use, and the Submit button. 

Enter your Email Address. Check box to accept the Rules of Use. Click Submit.

Click **Submit**

Check box to **accept the Rules of Use**

Enter your **Email Address**



An email from Login.gov will be sent containing a link to continue creating your account.

An email from Login.gov will be sent containing a link to continue creating your account.
Image displays the email from Login.gov in the users inbox. 

Image displays the email from Login.gov. An arrow directs users to the ""Confirm email address" link.

Information box reads: Click Confirm email address to continue.

Click **Confirm email address** to continue.

Image displays the Login.gov password creation screen. An arrow directs users to the Continue button. 

Create a Password and click Continue.

**Create a Password** and click **Continue.**

Image displays the Authentication method setup screen. An arrow directs users to the Continue button. 

Select your preferred multi-factor authentication methods, then click Continue.

Select your **preferred multi-factor authentication methods**, then click **Continue**.

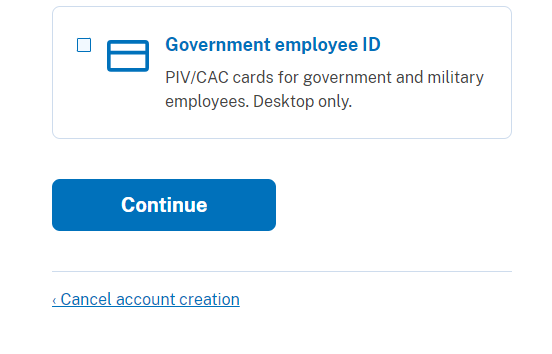


Image displays the Add phone number screen. Arrows direct users to the Phone Number input box, method to receive code selection and the Send code button.

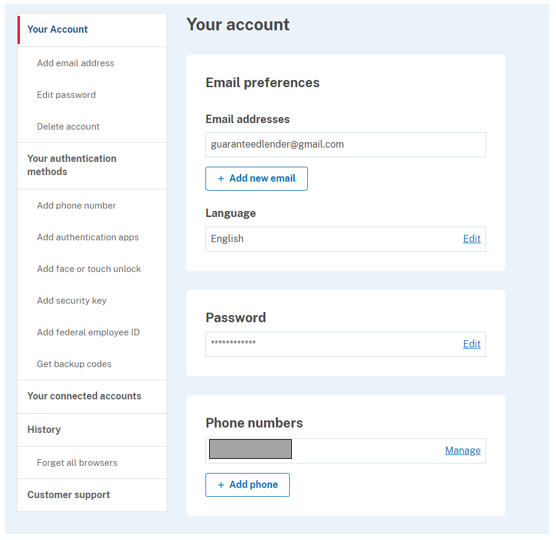
Enter your Phone number and select how you would like to receive the code. Click Send Code.

Click **Send Code**

**Enter your Phone number** and select how you would like to **receive the code**.

Image displays the screen where users will enter their One-time Code. Arrows direct users to the One-time code input box and the Submit button. 

Enter code and click Submit.



**Account Registration** Complete! Your account page will be displayed.   
 If any account updates are needed, they can be managed from this page.   
 For RD and FSA Applications, Identity Verification must be completed.

**Return to the main sign in page at** [**eAuthentication (usda.gov)**](https://www.eauth.usda.gov/eauth/b/usda/login?TRYIWA=TRUE&TYPE=33554433&REALMOID=06-dbe5aed6-cc34-4e19-9c01-fb74e6544741&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=-SM-lkOEd24KvhEyjD59MNEUl1G%2BWz%2F9ReahyCyFRXEWzBD49q2dXKVjsvHA5k%2Fe%2F5fUK%2FCSCx1MSwbxoQFUEk931q4KKTP8WbIrK6Jiyc05XVNLIV24pcS6y0wISeaHhPcI&TARGET=-SM-HTTPS:%2F%2Fguarloan.sc.egov.usda.gov%2FGuarLoan%2FGLSLenderStatusReportList.do%3FcallingPath%3Dusdalinc.sc.egov.usda.gov%2FFSAhome.do) **to continue with Identity Verification.**

Image displays the eAuthentication Login screen. An arrow directs users to click the Customer option. 

Click Customer.

Click **Customer**

Image displays the Customer Login screen. An arrow directs users to the Login.gov option. 

Click Login.gov.

Click **Login.gov**

Image displays the Login.gov sign in screen for existing users. Arrows direct users to the Email Address and Password input boxes, as well as the Sign In button. 

Enter your Login.gov Email address and Password. Click Sign in.

Click **Sign In**

Enter your Login.gov **Email address and Password.**

Image displays the One-time code screen. Arrows direct users to the One-time code input box and the Submit button. 

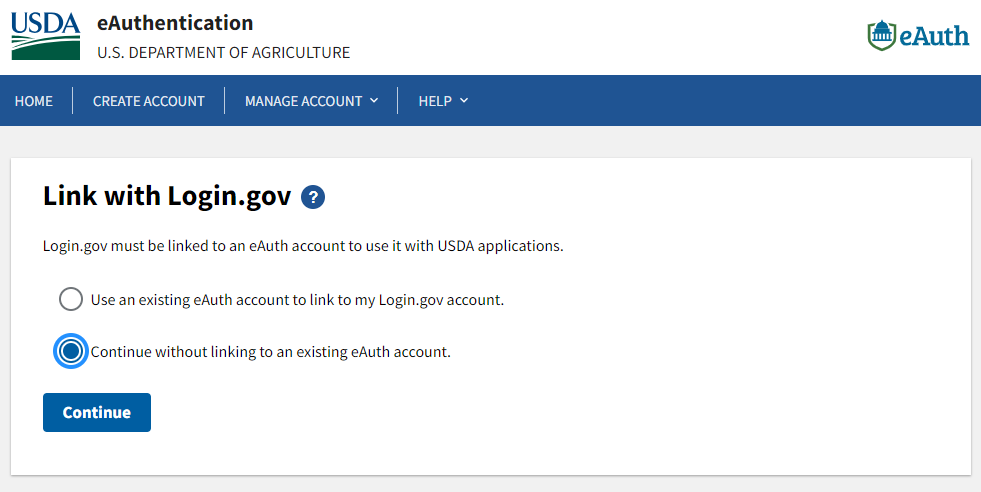
Enter One-time code and click Submit.

Enter **One-time code** and **click Submit.**

Image displays the eAuthentication connection screen. An arrow directs users to the Agree and continue button. 

Click Agree and continue. 

Click **Agree and continue.**



If you have an existing eAuth account, you can select the radio button to link your existing   
 eAuth account to your new Login.gov account.

To continue without linking to an existing eAuth account select the 2nd radio button, then click continue.

Image displays the user information screen. Arrows direct users to the First and Last name input boxes, as well as the Submit button. 

Enter your First and Last name. Then click Submit.

Enter your **First and Last name**. Then click **Submit**.

**Identity Verification Options**

There are two options a customer can use to verify their identity:

1. The “**Verify my identity with Login.gov**” is a self-service option for accounts created with Login.gov. It guides the customer through a process where they use a phone or laptop to upload the front and back images of a State issued photo ID and enter their SSN, personal information and primary phone number. Upon successful identity verification they are issued a Login.gov personal key for account recovery used in the event the customer forgets their password on the verified identity account. If the user fails the online process, they can use the Login.gov US Postal Service in-person option or visit a USDA LRA.
2. The “**Visit USDA Service Center**” option can be used for both Login.gov accounts and existing eAuth accounts. Selecting this option will direct the user back to the account profile where prompted to add the required information for identity verification. This includes their DOB, confirm their name, add a home address and home phone number. User will be taken to the USDA Service Center locator website to find the nearest LRA at a Service Center office. The customer will need to call the office to make an appointment with the LRA to ensure they are available when they visit.

**Note**: The updates to their eAuth account profile do NOT sync automatically with EIMS. Therefore, it can take up to 2 hours before for the updates will display in EIMS for the LRA to view so they can verify the identity.

**Note**: For customers outside of the United States who need assistance with in-person identity verification, USDA-LRAs are sometimes located at a US Consulate or US Embassy. These LRAs must be on a USDA Network to access EIMS and use a PIV credintial to log in.

Image displays options to verify the users identity. An arrow directs users to the verify my identity at Login.gov option and the Continue button. 

Select the Verify my identity at Login.gov radio button, then click Continue. 

Select the **Verify my identity at Login.gov** radio button, then click **Continue**.

Image displays a message that the user is continuing to Login.gov to complete the identity verification process.

Click Continue to Login.gov.

Click **Continue to Login.gov**

Image displays what information is you will need to complete the identity verification process. An arrow directs users to the Continue button. 

Items you will need to verify your Identity through Login.gov include:
- State-issued ID
- Social Security Number
- Phone Number or Home Address

Click Continue.

Click **Continue**

Items you will need to verify your Identity through Login.gov include:

* **State-issued ID**
* **Social Security Number**
* **Phone Number or Home Address**

Image displays a message describing how verifying your identity works. An arrow directs users to the check box allowing Login.gov to ask for, use, keep and share your personal information. Another arrow directs users to the Continue button. 

Check box to allow Login.gov to use your information to verify your identity. 

Click Continue


Check box to **allow Login.gov to use your information** to verify your identity.

Click **Continue**

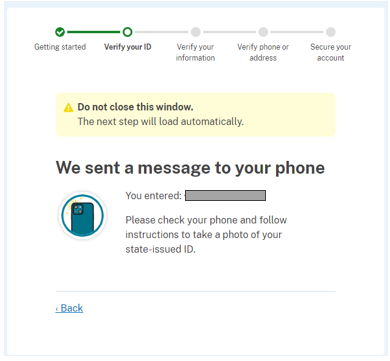
Image displays the screen used to add your ID. An arrow directs users to the phone number input box and the Send Link button. 

2 options are available to add your ID: 
1. Take a photo with your phone.
2. Upload the photo from your computer. 
To take photos with your phone enter your phone number and click Send Link.


2 options are available to add your ID:

1. Take a photo with your phone.
2. Upload the photo from your computer.

To take photos with your phone **enter your phone number** and click **Send Link.**

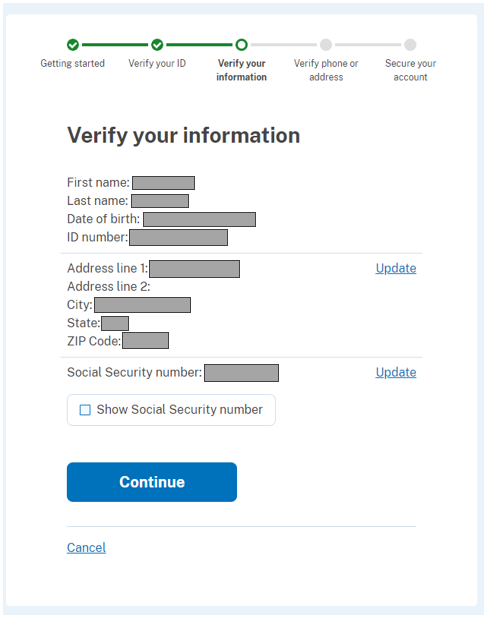


**Check your phone for the message and follow the instructions to take a photo of your state-issued ID.**

Image displays the screen where users can enter their social security number. Arrows direct users to the Social Security number input box and the Continue button. 

Input your Social Security number, then Click Continue

Input your Social Security number, then Click **Continue**



**Verify that your information is correct, then click Continue.**

Input your **one-time code**, click **Submit**.

Image displays the screen used to verify the users phone number. Arrows direct users to the Phone Number input box and the Send Code button. 

Enter your phone number, click Send Code.

Enter your **phone number**, click **Send Code**.

Image displays the one-time code screen. Arrows direct users to the One-time code input box as well as the Submit button. 

Enter your one-time code, click Submit.

Enter your **one-time code**, click **Submit**.

Image displays screen to re-enter you Login.gov password. An arrow directs users to the Password input box and the Continue button. 

Enter your login.gov password, then click Continue.

Enter your **login.gov password**, then click **Continue**.

Image displays the Personal Key screen. An arrow directs users to their personal key.

Save your personal key.

Image contains the screen to connect your verified information to USDA eAuthentication. An arrow directs users to the Agree and Continue button. 

Click Agree and Continue.

**Congratulations! Online Identity Verification** Complete!   
Continue for further instructions on gaining access to the Lender Interactive Network Connection (LINC). See the instructions for the appropriate loan program listed on the next page.

Please follow additional steps to gain access to the **Lender Interactive Network Connection (LINC).**

**Instructions are listed by USDA program.**

Close the browser window.

Congratulations! You have successfully verified your Login.gov account. To access the various Guaranteed Loan Program applications, there are additional steps required. Please read and follow the instructions below:

**For Single Family Housing Security Administrator Access**

Please refer to the System Access and Security Guide at [SFHGLP System Access and Security Guide-Sept23 (usda.gov)](https://www.rd.usda.gov/sites/default/files/rd-sfh-systemaccessandsecurityguide.pdf).

**For all other RD Security Administrator Access**

Contact your local USDA office to request access for your organization. You may be required to complete an Agreement for Electronic Transactions to get set up as a Lender Security Administrator for applicable Rural Business, Rural Housing, and/or Rural Utilities applications.

**For FSA Security Administrator Access**

Contact your local FSA office to request access for your organization. Provide your e-Authentication or Login.gov ID to get set up as a Lender Security Administrator for Farm Service Agency applications. Additional information on the Guarantee Farm Loan Program can be found at [Guaranteed Loans - Lender Toolkit (usda.gov)](https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans/guaranteed-loans-lender-toolkit/index).

**For non-Administrator Access (RD and FSA)**

Contact the Lender Security Administrator in your organization and have them establish your authorization for the applicable application.

**For Intermediary Re-Lender Access**

If you are an Intermediary Re-lender, contact the Rural Development Help Desk for Assistance.

**For All Users**

If you do not know your Security Administrator, you may contact your local FSA or USDA office for assistance.

**Helpful Tips**

* **\*\*\*All existing eAuth account holders are highly encouraged to transition to Login.gov and link their accounts to eAuth.\*\*\***

To use your Login.gov account with USDA, it must go through a one-time process to link with eAuth. Once it is linked, you can use it to access USDA protected resources. NOTE: Linking to an existing eAuth account will help to retain your relationship with applications you have accessed.

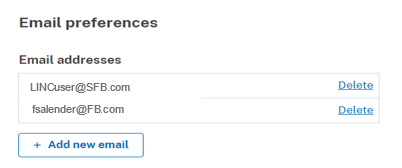
* 1. Click the Login.gov login option.
  2. You will be taken to the Login.gov website, where you will log in with your existing Login.gov account or create a new Login.gov account.

1. After logging in or creating the new account, you will be returned to eAuth to link your Login.gov account to eAuth.

The linking process will vary depending on:

* + - **If the email address on the Login.gov account is using the same email address as an eAuth account**, you will link automatically. You are informed the Login.gov account must be used for ALL future logins with USDA, and asked if you want to continue with the link to Login.gov by selecting Yes. You will be taken to the website or application.
    - **If you don’t have an eAuth account in the system with the same email address as the Login.gov account**, eAuth will ask if you want to use an existing eAuth account to link with Login.gov or continue without linking to an existing eAuth account?
    - **If you have multiple eAuth accounts in the system matching the Login.gov email address**, you will be notified multiple accounts were found. You will need to select the User ID from the list for the eAuth account you want to link with Login.gov. You will be prompted to log in with the selected User ID and password for the eAuth account to allow the link to continue.
* **For all user accounts created after June 24, 2020**: Each email address can be associated to only one eAuth account. The email address used at account creation will be used to recover forgotten passwords. Users with current level 2 authority will not be affected by these changes.
* Account Profile Information:
  + **Name and date of birth** may be updated if the account has not gone through the identity verification process. However, once your identity has been verified, you may not update your personal information.
* If your email address has changed or your account was created before June 24, 2020, then you may be able to update your name by creating a new account. Anytime a user creates a new account, **the user must make sure their existing account is not tied to their current email address before creating a new account**. (If a new account is created, and the email address matches the address of another account, then eAuth sign in process will not work.) To change an email address, the user must visit <https://www.eauth.usda.gov/home/> and click on Manage Account. Users with a Login.gov account must add or delete an email address under Email preferences. Users without a linked Login.gov account can change their email address by clicking on the edit icon next to the account email address as shown below.

Login.gov Email Maintenance



eAuthentication Email Maintenance

Email displays the users Login information.

Click here to edit email address. Arrow directs users to the edit icon.

*Note: New accounts must be reassociated to the lender ID in AASM.*

* + **Home address** can be updated if the information was entered into the account profile.
  + **Contact information (phone & fax numbers)** can be updated if the information was entered into your account profile.
* To prevent inactivation of the eAuth account, the user should sign on quarterly at [eAuthentication (usda.gov)](https://www.eauth.usda.gov/eauth/b/usda/login?TARGET=-SM-https:%2F%2Fwww.eauth.usda.gov%2Feauth%2Fb%2Fusda%2Fupdateaccount). If your account has been disabled due to inactivity. Your account may be enabled using a password reset via email. A link will be provided to reset your password. If your account has been disabled for other reasons and cannot be enabled by a password reset, you will be instructed to contact the eAuthentication Help Desk, 1-800-457-3642; Option 1.

The links listed below provide additional information and assistance with Login.gov:

[eAuthentication (usda.gov)](https://www.eauth.usda.gov/eauth/b/usda/faq)

[What is Login.gov? | Login.gov](https://login.gov/what-is-login/)