

Farm Service Agency

**Lender's training for
Electronic Submission
of Guarantee Fees**

Electronic submission of guarantee fees

- Guarantee Fees were previously submitted to FSA via paper check
- Software changes in our Guaranteed Loan System (GLS) now allow us to collect guarantee fees electronically via a pre-authorized debit (PAD) process.

Electronic collection of guarantee fees

- There are two main steps to the new process:
 - Adding the Account Information where the guarantee fee will be withdrawn from
 - Selecting the option to electronically collect the fee when adding the Loan Closing to the Guaranteed Loan System

Adding Account Information

- The first step to use the new process, is for lenders to enter their account information (see next slide for more details) into the Guaranteed Loan System using the LINC system or provide the information to the agency so it may be entered for them.
- Once the account information is entered, the lender will have the option to remit the fees electronically.

Adding Account Information (cont.)

- This Account information is for the account that treasury will access to withdraw funds for the guarantee fees for FSA loans.
- Account Information includes:
 - Routing number
 - Account ID
 - Account Type (Checking or Savings)
 - Name on File
 - Description (This is an optional field.)

Authorization to Agency

- Lenders must authorize the agency ***IN WRITING*** to electronically debit their account for the guarantee fees.
- The authorization statement may be entered in the Lender's Comments Section of the loan closing in GLS or the agency will also accept a letter, memo, or email from the lender.
- The correspondence should identify the specific loan(s) being closed. (We do not want a blanket statement to cover all future loans because this memo should serve as a reminder to transfer the funds into the specified account.)

Authorization to Agency

- If the agency is inputting the routing information in GLS, the Routing/Account information must also be provided in writing.

Lender's access the Guaranteed Loan System through LINC, the Lender Interactive Network Connection. The website is: <https://usdalinc.sc.egov.usda.gov/> Once on this page, select the option to go to the FSA LINC Home or click on the Welcome to the FSA picture.

USDA United States Department of Agriculture
USDA LINC Lender Interactive Network Connection

[USDA LINC Home](#) [FSA LINC Home](#) [RBS LINC Home](#) [RHS LINC Home](#) [RUS LINC Home](#) [Help](#) [Site Map](#) [Message Board](#)

NOTE: New User button and Log On hyper link for EDI have been moved to the EDI menu.

Welcome to the Farm Service Agency
Farm Service Agency

Rural Housing Service
Rural Housing Service

Rural Business Service
Rural Business Service

Rural Utilities Service
Rural Utilities Service

Business and Industry Loan Guarantees
Business and Industry Loan Guarantees

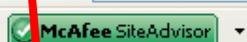
NOTE: This site requires Secure Socket Layer. Therefore you must use Internet Explorer 4.0 and higher is supported on this site, however Internet Explorer version 6.0 is highly recommended and is the highest version supported.

To view the help documentation you must use [Adobe Acrobat](#)

Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and by means of such conduct, obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years or both.

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On the FSA LINC page, click on the link for the 'Lender PAD Account Maintenance' to add new Pre-Authorized Debit accounts.



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Farm Service Agency

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- [Application Authorization](#)
- [Lender Status Report List](#)
- [Lender PAD Account Maintenance](#)



*Farm Service Agency
Online*

This warning page will be displayed explaining that you are accessing a government information system. Click on the “I Agree” button at the bottom of the page to continue.

*****WARNING*****

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

*****WARNING*****

The eAuthentication Login screen is displayed.
Enter your User ID and Password and click the
Login button.



Quick Links

- ▶ [What is an account?](#)
- ▶ [Create an account](#)
- ▶ [Update your account](#)

Administrator Links

- ▶ [Local Registration Authority Login](#)

eAuthentication Login

Login with my User ID and Password

User ID:

[Forgot your User ID?](#)

Password:

[Forgot your Password?](#)

[Change My Password](#)

Login with my USDA LincPass

What's New

NEW! [Improvements to USDA Employee Registration](#)

- The new registration process provides a faster method of obtaining an

This Lender Profile screen may be displayed to some users. If displayed, click on the radio button for the Role, Branch, and Program area you wish to access. For example, for accessing FSA accounts you will select the first option.



USDA Lender Profile

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eAuth User ID: MARILYNTEST10

Select	System	Role	Lender ID	Branch	Program Area
<input type="radio"/>	GLSLVL2	Lender Administrator	060800610	001	BP , FSA
<input type="radio"/>	GLSLVL2	Branch Representative	460403712	001	BP , CF
<input type="radio"/>	GLSLVL2	Branch Representative	460403712	004	BP

Cancel

The Lender Pre-Authorized Debit screen will be displayed. If there are existing accounts for this lender branch they will be listed. If one of these accounts is no longer valid, it may be deleted by clicking on the link for the Account ID. (If no accounts are listed, skip to slide 16 for instructions on how to add a new account.)



Lender Pre-Authorized Debit

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Lender ID 01010101 USDA-Assigned Branch 001

FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK , NY 12513-0400

Current Pre-Authorized Debit Accounts

Routing Number	Account ID	Type	Global Account	Account Description	Routing Invalid Date
042000424	060606060	Checking	Yes	PAD Account for USDA	
042000424	232323232323	Checking	No	PAD Account for Branch 001 only	

Add Account

Cancel

After clicking on the link for the Account ID, the Lender Pre-Authorized Debit Account Maintenance screen is displayed for this account. If this account is no longer valid it may be deleted by clicking on the delete button.

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Lender Pre-Authorized Debit Account Maintenance

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Lender ID 01010101 USDA-Assigned Branch 001

FIRST
PO BOX 400
ROUTE 9 H
CLAVERRACK , NY 12513-0400

Routing Information

Routing Number * 042000424

Account ID * 060606060

Account Type * CHECKING

Name on File * First Pioneer

Description PAD Account for USDA

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

Prenote Status * ASSUMED

Prenote Date 08/25/2009

Create Date 08/25/2009

Routing Invalid Date

Last Updated by marilyn's testid on 08/25/2009

Done Trusted sites

A confirmation message is displayed giving the user the option to cancel the action or continue with the deletion.

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USDA Lender Pre-Authorized Debit Account Maintenance

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Lender ID: 01010101 USDA-Assigned Branch: 001
FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK, NY 12513-0400

Routing Information

Routing Number *	042000424
Account ID *	060606060
Account Type *	CHECKING
Name on File *	First Pioneer
Description	PAD Account for USDA
Global Account	<input checked="" type="checkbox"/> (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)
Prenote Status *	ASSUMED
Prenote Date	08/25/2009
Create Date	08/25/2009
Routing Invalid Date	

Last Updated by marilyn's testid on 08/25/2009

Microsoft Internet Explorer

?

Delete the selected record?

The Lender Pre-Authorized Debit screen will be re-displayed after the delete. If the user wishes to add a new account, click on the 'Add Account' button.



Lender Pre-Authorized Debit

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Lender ID 01010101 USDA-Assigned Branch 001
FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK, NY 12513-0400

Current Pre-Authorized Debit Accounts

Routing Number	Account ID	Type	Global Account	Account Description	Routing Invalid Date
042000424	232323232323	Checking	No	PAD Account for Branch 001 only	

The Lender Pre-Authorized Debit Account Maintenance screen will be displayed but the Routing information will be blank. The required fields are indicated with an *. The screen requires dual entry of the Routing Number and the Account ID to help insure that the numbers are entered correctly.



Lender Pre-Authorized Debit Account Maintenance

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Lender ID 01010101 USDA-Assigned Branch 001
FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK , NY 12513-0400

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)	
Prenote Status *	ASSUMED <input type="button" value="v"/>	
Prenote Date	09/09/2009	
Create Date	09/09/2009	
Routing Invalid Date		

Last Updated by on

Submit

Cancel

Edits are performed on the screen when the data is submitted. Error messages will be displayed if edits are not passed.

Address <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLenderPADMaintenance.do> Go Links Snagit Convert Select

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USDA Lender Pre-Authorized Debit Account Maintenance

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Lender ID: 01010101 USDA-Assigned Branch: 001

FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK, NY 12513-0400

Routing Information

Routing Number * 042000424

Reenter Routing Number * 04200424 (When Routing Number added or changed, must reenter to confirm value entered)

ED00320E: Routing Numbers entered must match

Account ID * 77777

Reenter Account ID * 77777 (When Account ID added or changed, must reenter to confirm value entered)

Account Type * Select ▼

ED00316E: Account type must be selected

Name on File * _____

ED00317E: Name on File must be entered

Description _____

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

Prenote Status * ASSUMED ▼

Prenote Date 09/09/2009

Create Date 09/09/2009

Routing Invalid Date

Last Updated by on

Submit Cancel

Done

Options for Account Type are 'Checking' or 'Savings'

The Prenote Status is always set to 'Assumed', meaning that the account is assumed to be valid.

If the Global Account box is checked, it will make this account information available to all branches of this lender. This option is only available to users with Role = Lender Administrator.

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USDA Lender Pre-Authorized Debit Account Maintenance

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Lender ID: 01010101 USDA-Assigned Branch: 001
FIRST
PO BOX 400
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CLAVERACK, NY 12513-0400

Routing Information

Routing Number * 042000424
Reenter Routing Number * 042000424 (When Routing Number added or changed, must reenter to confirm value entered)

Account ID * 77777
Reenter Account ID * 77777 (When Account ID added or changed, must reenter to confirm value entered)

Account Type * CHECKING ▾

Name on File * First Pioneer

Description Global P&D Account

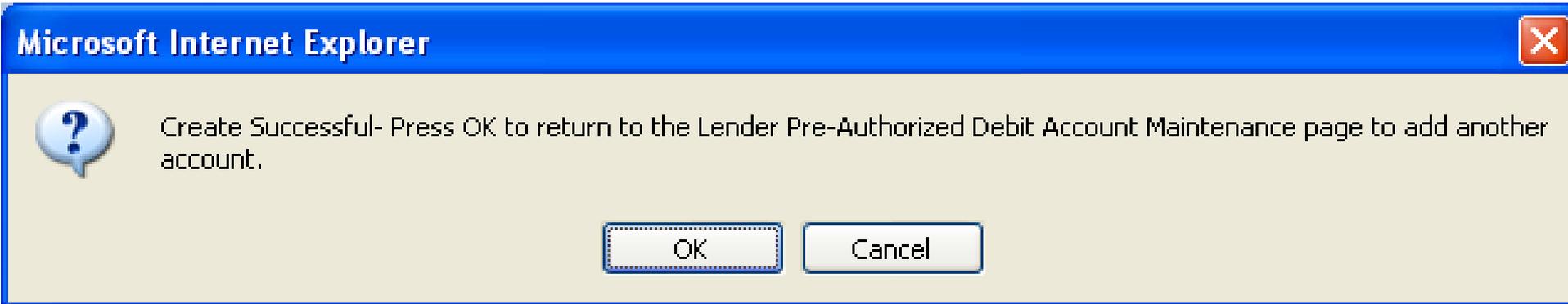
Global Account (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)

Prenote Status * ASSUMED ▾

Prenote Date 09/09/2009
Create Date 09/09/2009
Routing Invalid Date

Last Updated by on

When all data has been entered and the Submit button is clicked, a message will display notifying the user that the PAD account has been successfully added and asking if you wish to add another account. If another account needs to be added, click on 'OK' and you will be returned to the Lender Pre-Authorized Debit Account Maintenance screen. If you wish to exit, click 'Cancel'.



If you click 'OK' on the previous message the Lender Pre-Authorized Debit Account Maintenance screen will be displayed. Another account may be added if needed.



Lender Pre-Authorized Debit Account Maintenance

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Lender ID 01010101 USDA-Assigned Branch 001
FIRST
PO BOX 400
ROUTE 9 H
CLAVERACK , NY 12513-0400

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)
Prenote Status *	ASSUMED <input type="button" value="v"/>	
Prenote Date	09/09/2009	
Create Date	09/09/2009	
Routing Invalid Date		

Last Updated by on

If the Cancel button is clicked on the previous message (after successfully creating an account) the Lender Pre-Authorized Debit screen is displayed, now showing the newly added account.

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Lender Pre-Authorized Debit

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FIRST
PO BOX 400
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Current Pre-Authorized Debit Accounts

Routing Number	Account ID	Type	Global Account	Account Description	Routing Invalid Date
042000424	232323232323	Checking	No	PAD Account for Branch 001 only	
042000424	7777	Checking	Yes	Global PAD Account	

Done Trusted sites

Adding Loan Closing

- The second step of the process is to select the option to electronically collect the fee when adding the Loan Closing to the Guaranteed Loan System. The actual loan closing screen completed by the lender has not changed (with the first phase of this project). However the FSA field office will need to know if the lender wishes to submit the funds electronically and what account they wish to use. This must be provided to the agency in writing.

Additional Information

- The Federal Reserve Bank of Cleveland is the payment processor for the ACH payments made via this new process and will appear as ACH ODFI.FRB. The Federal Reserve Bank of Cleveland processes all payments under the ABA number 042736141. Please be sure that you have authorized debits originating from that ABA number.

Lender Notification

- When a pre-authorized debit is submitted, the lender will be notified via an email. (A sample of the email is given on the following screen.)
- The email address will be retrieved from the LINC system. NOTE: If the lenders are not established in LINC they will not receive the email notification, but they may still participate in the electronic payment option by having the FSA field office enter the data for them.
- An email will also be sent if the PAD attempt fails.

From: FLIP@KCC.USDA.GOV [<mailto:FLIP@KCC.USDA.GOV>]

To: RA.mokansasc2.Flip

Subject: USDA Guarantee Fee for Borrower: WHITE, SNOW

Lender Name: FIRST BANK

Dear Lender:

In accordance with the provisions of your Lender's Agreement with USDA, a guaranteed fee is required for the loan listed below:

Borrower Name:	WHITE, SNOW
Loan Number:	50
Guaranteed Fee Amount:	\$18.00
Pre-Authorized Debit Amount:	\$18.00

A Pre-Authorized Debit transaction dated 09/09/2009 in the amount of \$18.00 has been requested from the following account:

Routing Number:	041000124
Account ID:	*2345
Account Name:	First Bank

Sincerely,
Chief, FSA Farm Loan Operations Office

- Any questions about, or problems with the process should be directed the FSA staff lenders usually work with on guaranteed loans.