Digital Banking Borrowers' Guide

September 2024

DIGITAL BANKING BORROWERS' GUIDE

Overview

Our Digital Banking platform enables borrowers to access their accounts any time, anywhere using a personal computer, tablet or mobile phone. Your Association's Digital Banking app is available for free download from Google Play and the Apple App store.

Digital Banking supports Microsoft Edge, Google Chrome and Safari. Our recommendation is that you ensure you have the most recent version of your preferred browser to ensure that the latest security patches are in place.

Key features

Managing your Farm Credit account online and on-the-go is easy and convenient! Not only can you access and manage your loans from virtually anywhere, but you can also:

- Access funds from your line of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Enable co-borrowers to register to view and manage loans.
- Download and view annual statements and tax documents.
- Benefit from enhanced login features that keep your online sessions safe and secure.

How to register

- Visit your Association website and click **Digital Banking,** which is located at the top right-hand corner of your screen.

Digital Banking uses **Okta** for identity management. If you have used this service with a Farm Credit Association, you may already have login credentials.

The following information is required to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Your account number can be found at the top of your billing statement.

- Enter your account number or loan number and the last four digits of your Social Security number or taxpayer ID number.
- Click **Next.**
- Enter your first name, last name and email address to create your password.

- Set up all three required methods:
    - Email.
    - Cell phone number.
    - Security question.

- When setting up your security question, you can either choose from a predefined list or create your own question.

- After successfully verifying the last security method, click **Complete Registration.** The **Digital Banking Terms and Conditions** will appear.

- Click **Accept.**

- You should now see your **Accounts Summary,** and you'll soon receive an email confirming your registration.

How to log in

- Visit your Association's website and click **Digital Banking,** which is located at the top right-hand corner of your screen.

- Enter your email address and password.

- Click **Log In**.

- Select a security verification method.

- After successfully verifying, you should see your **Account Summary.**

How to reset your password

- Visit your Association's website and click **Digital Banking,** which is located at the top right-hand corner of your screen.

- On the **Log In** page, select **Reset password.**

- Enter your email address.

- Click **Next.**

- Select a security verification method.

- Answer the security question after verification.

- The **Reset password** screen will display.

- Create your new password.

- Click **Reset password.**

- You'll soon receive an email letting you know that you've successfully reset your password.

How to unlock your account

Your account will be locked after 10 unsuccessful login attempts for your security. Please follow these steps to unlock your account if you're not redirected after the 10th attempt.

- Visit your Association's website and click **Digital Banking,** which is located at the top right-hand corner of your screen.
- Click **Unlock account** on the **Log in** page.

- Enter your email address.

- Select a security verification method.

- Once security validation is complete, enter your password.

- You'll soon receive a confirmation email letting you know that your account has been unlocked.

The main menu

The main menu enables you to:

- Access your accounts.
- Schedule transactions.
- Access and print documents and forms.
- Communicate with us via secure mail (if applicable to your Association).

You can also access and update your user profile, visit our Help Center and log out.

Account Summary

Your **Account Summary** displays information about your loans, including all active, payable, FastCash and closed loans. This is also where you can make payments and transfers.

The following information is also displayed on your **Account Summary**:

- **As-of date –** The latest information about your loan(s).
- **Account Filters –** All active, payable, FastCash and closed loans.
- **Association Details –** Your name, email address and phone number.

- **Customer Name –** The names of primary borrower(s) and others on the loan.

- **Loan Name and Loan Number**.

- **Loan Details –** Shows loan status, principal balance, maturity date, current interest rate, available balance, payment due date and due amount.

- **Pay –** Enables you to make a payment and notifies you that the AutoDraft feature is active, if applicable.

- **Transfer –** Navigates to the **FastCash Transfer** screen.

- **View Stock and Equity –** Shows borrower details, stock or participation certified balances and any equities associated with the account.

Important notes

Account Filters

All	Displays all active, closed, new, paid and inactive loans.
Active	Displays only active loans.
Payable	Displays loans eligible for payments.
Closed	Displays closed loans.
FastCash	Enables borrowers to electronically transfer funds from their lines of credit to their checking or savings accounts.

Loan Details will display once a loan number has been selected from the **Accounts Summary** screen. **Loan Details** provides loan-level information and your transaction history for up to 25 months.

- **Loan Details** also displays your loan name, loan number, loan status, interest rate, loan origination date and maturity date.

- **Balances** displays your principal balance amount, available funds, original commitment amount, Interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held and interest earned year-to-date on funds held.

- The **Transfer** button is available on FastCash-enabled lines of credit.

- **Next Payment** displays your due date, current amount due, past due amount, other amounts, unapplied funds and total amount due.

- The **Pay** button enables you to make a payment.

- **Other Amount** includes fees, including late charges, non-sufficient funds fees and prepayment penalties.

- **Total Amount Due** is the Current Amount Due + Past Due Amount + Other - Unapplied Funds.

- **Last Payment** displays the date and amount of your last payment, the amount applied to the principal and the amount applied to interest.

- **Loan History** allows you to view your loan history using a specified date range. You can also export your loan history as a CSV. file.

How to make a payment

Digital Banking administrators can enable and disable online loan payments. Please contact your Association if the **Pay** button is disabled.

Here are a few other things to keep in mind:

- Same-day payments can be scheduled and processed if submitted by 2:30 p.m. EST.
- Payments cannot be scheduled on weekends or bank holidays.
- Current-day and future payments can be scheduled up to a year in advance.

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Follow these steps to make a payment:

- Select the **Pay** button from the **Account Summary** screen for the loan you want to pay. If the **Pay** button is not enabled, please contact your Association for more information.

- The **Make Payment - Schedule Payment** screen will display.

- Enter the **Payment Amount** and **Additional Principal** amount**.**

  – The **Payment Details** field is prepopulated with the **Total Amount Due**. You can make changes to the **Payment Amount** field.

  – You can make additional principal payments by entering an amount in the **Additional Principal** field.

  – **Total Payment** displays the sum of the **Payment Amount** value plus any amount in the **Additional Principal** field.

- Choose your payment date by clicking the **Calendar** icon.
- Select the account from the dropdown list on the **Payment Form**.

  – You can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, navigate to **User Settings > Payment Account > Add Payment Account.**

  – The **Primary Email Address** is what you entered when registering for Digital Banking.

  – To update your primary email address so you can receive payment notifications, navigate to **User Settings > Contact Preferences.**

  – You can also enter an optional **Secondary Email Address** to receive payment notifications.

- Click **Review** once you have verified all the information.
- The **Payment Details – Final Review** screen will display.
- Please review all payment details before scheduling your payment. If everything is correct, check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After your payment has been scheduled, you will soon receive a confirmation email.

Payment restrictions

Digital Banking's online payment feature can be used with all loan types; however, **additional principal payments are allowed only if the loan is on AutoDraft and the Payment Amount field is disabled. In addition, a payment cannot be more than Principal + Interest + Other - Unapplied Funds.**

You will receive the following warning if you attempt to pay off your loan:

This payment will be applied, however this loan may have additional charges.
For a final payoff quote and to close your loan, contact the association at Info@FarmCreditCFL.com or 863-682-4117

You will receive the following message if you pay more than what is required:

This payment will be applied, however it is subject to a prepayment penalty.
For more details, please contact the association at CustomerContact@farmcreditcfl.com or 863-682-4117

The effective date of the payment will be the date the payment was submitted if submitted before 2:30 p.m. EST.

Detail Online Payments - ICSOLP01 reports are produced for online payments. This report lists all payment transactions according to the borrower loan number. Transactions are grouped by borrower if they made payments on multiple loans on the same day. The transaction reference number and submission information is also shown.

The report will be available each afternoon and reflects the payments initiated after 2:30 p.m. EST of the previous business day and before 2:30 p.m. EST of the same day.

How to schedule transactions
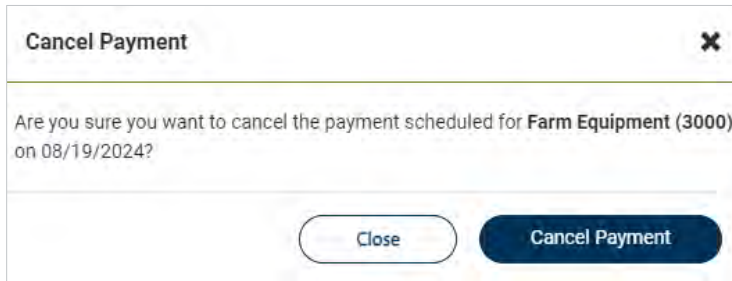
You can view scheduled, completed, processing and canceled payments. In addition, transfers are listed for submitted, processing, canceled and completed transfers. Transactions can be seen for the past 30 days under **Scheduled Transactions** from the main menu.
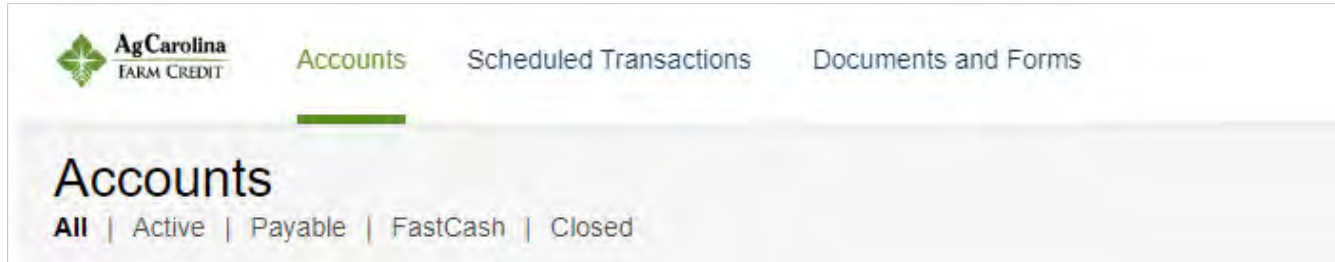
Scheduled payments can be cancelled until 2:30 p.m. EST on the Payment Date. If you notice incorrect payment details, you must cancel and resubmit your payment.

A **Cancel Payment** popup will display, and you will soon receive an email confirming your cancellation.

- Once you cancel your payment, it will be removed from the scheduled payment list.

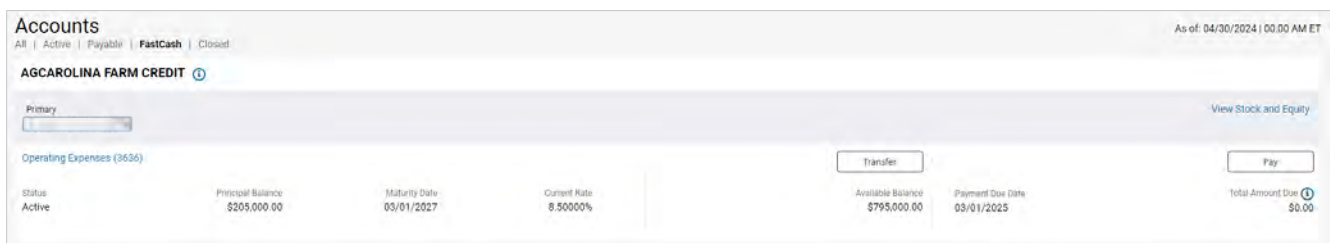Borrowers are unable to cancel transfers. If you need to do so, please contact your Association for assistance.

How to make a FastCash transfer

- Digital Banking manager-level administrators can enable and disable FastCash transfers for borrowers.
- FastCash transfers submitted on a business day before 2:30 p.m. EST will be processed that day. FastCash transfers submitted after 2:30 p.m. EST will be processed the next business day.
- Association personnel can view all FastCash transfers processed online by accessing report ID ICSFCT01 in Mobius. This report is available each afternoon and reflects the transfers entered before 2:30 p.m. EST and those entered after 2:30 p.m. on the previous day.

How to make a funds transfer

- From the **Account Summary** homepage, select the **Transfer** option for your loan.

- The **FastCash Transfer** screen will display.
- Enter the **transfer amount.**
    - The transfer amount cannot exceed your available funds balance.
    - The **Primary Email Address** will be the same as what is listed in your profile settings. To update your primary email address to receive transfer notifications, navigate to **User Settings > Contact Preferences.**
    - You can also enter an optional **Secondary Email Address** to receive transfer notifications.
    - Borrowers are unable to cancel transfers. If you need to cancel a transfer, please contact your Association for assistance.

- Click **Review.**

- The **Transfer Details - Final Review** screen will display.
- Please review all transfer details before proceeding. If you need to change a field, click **Back**.
- Once everything is correct, check the box at the bottom of the screen and select **Transfer.**
- The **Transfer Details – Confirmation** screen will display.
- You will receive soon receive an email confirmation of the transaction.

How to add a new loan

If your loan does not appear on your **Accounts Summary**, follow these steps to add it:

- Click **here**, at the bottom of the **Account Summary** screen.
- **The Add Loan** screen will display.

- Complete the fields, choose your **Association** name from the dropdown options and enter the **Loan Number/Account Number** and **SSN/TIN.**

- Click the **Add Loan** button.

- The newly added loan will now appear in your **Account Summary**.

Documents and forms

- Select **Document and Forms** in the top navigation to view and download billing statements, tax documents, annual activity statements and various forms.
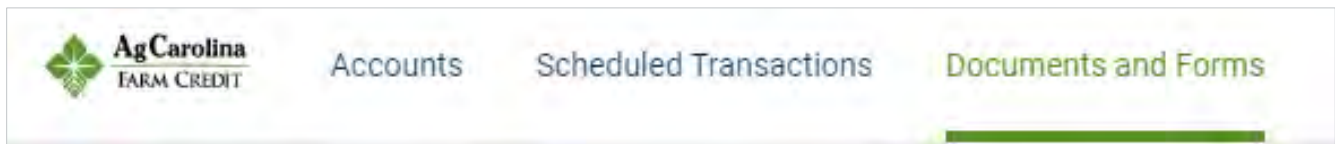
How to view and download your billing statement

- View and download your billing statements by selecting a statement date from the dropdown menu for bill generation. You can access up to 25 months of billing statement history.

- Click the PDF icon to view and download a billing statement.

- To go paperless, use the toggle. You can go paperless for all loans or individual loans.

Tax documents

Here's where you can view and download PDF. files of your tax documents for a particular year.

Forms

The ability to view and print forms is not functional at this time.

Secure mail*

You can securely communicate with and send documents to your Association regarding a specific loan.

- Select the secure mail icon in the top right-hand corner to view and send messages. Click a message to see the conversation's details.

*Not all Associations use secure mail.

How to create a secure message

- In the **Menu Header**, click **Secure Mail**. The **Messages** screen will display.

- Click the **+New** button. The **New Secure Mail** window will display.

- Select the appropriate Association name and customer if you have loans with more than one Farm Credit Association.

- In the **Subject** field, enter a subject.

- Select the **Loan** from the dropdown menu.

- In the **Message** field, enter your message. You can also include your phone number if you'd like to speak to someone.

- To attach a file, click the **Attach file** icon. Select a file in the open dialog box and click **Open**. The following file formats are allowed: **Word**, **Excel**, **PowerPoint**, **Text**, **JPEG**, **PNG** and **PDF.** Multiple attachments can be uploaded. However, the total size of all files cannot exceed **500 MB.**

- When your message is complete, click **Send**. Your new message will appear on the **Messages** screen.

How to reply to a secure message

You can read messages and respond to emails from us in a conversational chat format. You'll be notified by email if you have a secure message or response to a question.

How to delete a secure message

Secure messages can be deleted from your inbox or sent folder. You are unable to delete system display messages.
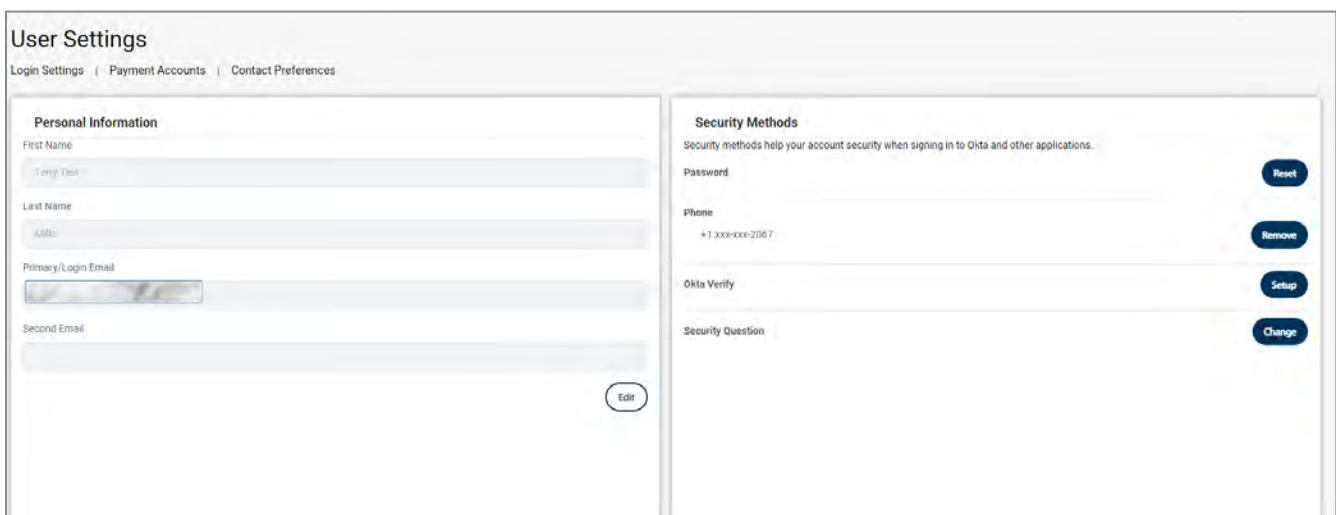
Your user profile

You can update your personal information, security methods, display language, manage payment accounts and primary email address in your **user profile,** which is located in the upper right-hand corner.

Your user settings

You can update your login and payment settings, as well as your primary and secondary email addresses in your user settings.

- On the **Digital Banking** homepage, click the profile dropdown menu at the top right-hand of your screen and select **User Settings.**

Login settings

To update your personal information, security methods or display language:

- Go to the **Login Settings** tab.

- In the **Personal Information** section, click **Edit** to update name, Okta name, primary/secondary mail addresses, mobile phone number, and organization details.

- Click **Save.**

You can also set up or update your **Security Methods.**

How to add a payment account

- To add a new payment account, click **Add Payment Account** under the **Payment Accounts** tab.

- The **Add Payment Account** screen will display.

- Complete the required fields in the **Add Payment Account** popup.

- Click **Add Payment Account.** The newly added account will be shown in the **Payment Accounts** section.

- **Note**: If you're updating the **Payment Account**, it will not impact your AutoDraft payment information. To change your AutoDraft information, please contact your Association.

How to edit a payment account

- To edit your payment account, select the Edit icon from the **Payment Accounts** list.

- Change the account details and click **Update.**

- You'll soon receive a confirmation email letting you know you've successfully updated your payment account.

How to delete a payment account

- To delete a payment account, select the account from the Payment Accounts list.
- Click the **Delete** icon.
- You'll soon receive a confirmation email letting you know you've successfully deleted the payment account.

Note: The preferred payment account cannot be deleted. Change the preference to delete this account.

How to update your contact preferences

- To update your primary email address, click the **Edit** icon in your User Settings.

- Enter the new primary mail address and click **Save.**

The Help Center

Please visit the in-application Help Center if you need more information about a particular task.