

# ONLINE BANKING ACCOUNT ACCESS USER GUIDE

## Information Included

- Enrolling in Online Banking
- Register Security Token
- Log On
- View Account Information and History
  - View Transaction Details
  - View Account Details
  - Statements and Bills
  - Download Transactions
- Add a Bank
  - Create, Delete, Modify Templates
- Transfer Funds Online
- Understanding Your Transfer Options
- Make a Payment
- Pay Now
- Drafts - View Drafts Online
- Need More Help?



**1<sup>st</sup> Farm Credit Services**  
AT THE HEART OF A GROWING AMERICA



## Enrolling in Online Banking

- 1 - Go to [www.1stfarmcredit.com](http://www.1stfarmcredit.com).
- 2 - Click on the **Enroll** button located in the upper, right-hand side of the screen under Online Banking. A second window will open in our secure, encrypted site.
- 3 - Check that you have the necessary system requirements: works best with Internet Explorer 7.0 or 8.0, Java Plugin version 1.4 or higher and Adobe Acrobat Reader. Note: It is a good idea to add the email address, [no-reply@olbfcs.com](mailto:no-reply@olbfcs.com), to your address book. This will allow the emails from 1<sup>st</sup> Farm Credit Services regarding online banking to get past any spam filter you may have. Additionally, you may need to un-install any specialty toolbars, (i.e. Bing, Google, Yahoo) and turn down any virus scanners to properly complete the enrollment process. In most cases, these can be reinstalled and turned back up after enrollment.
- 4 - To create your online account, enter your customer number, social security number or business identification number and click the **Continue** button.
- 5 - Enter a few pieces of information to get started:
  - 1<sup>st</sup> Farm Credit Services loan/lease account number
  - Current principal balance of loan/lease entered above
  - Username
  - Password
  - Email address
  - Internet connection preference
- 6 - Click the **Continue** button.
- 7 - Review and accept the Master Online Banking Agreement by checking the E-sign box and click the **Continue** button. You can save or print the agreement before clicking **Continue**.
- 8 - Click on the **Done** button and you will receive an email confirming that you are ready to proceed to the next step in the initial login. It may take up to 20 minutes to receive the email confirmation.



## Register Security Token

Once you receive the email confirmation from the enrollment process, you can log in to Online Banking. The initial login will walk you through establishing a security token on your computer as additional security with a PIN number. You will need your username, password and PIN to log on to Online Banking going forward. It is important to complete the following steps using the same computer.

- 1** - Go to [www.1stfarmcredit.com](http://www.1stfarmcredit.com) and click on **Online Banking**.
- 2** - Enter username and password and click on the **Login** button.
- 3** - On the token registration screen, enter the email address where you want the system to send your activation key. (An activation key will be emailed to you to proceed with the security token activation.)
- 4** - On the token registration screen enter the activation key sent to you via email, create a pin number for your login account and answer the questions to help with PIN resets.
- 5** - The next screen will be security questions to help in case you forget your password. Answer the questions and click **Ok**.
- 6** - You will be taken to the Online Banking Welcome Screen.

## Log On

- 1** - Go to [www.1stfarmcredit.com](http://www.1stfarmcredit.com) and click on the **Online Banking** button.
- 2** - Enter your Username and Password then click the **Login** button.
- 3** - Enter your PIN number and then click **Ok**. The 1<sup>st</sup> Farm Credit Services Welcome Screen will appear.
- 4** - Click on **Account Info/Payment** and Account Summary appears displaying all your accounts.

## View Account Information and History

From the Welcome Screen, click Account Info/Payment and the Account Summary Screen will appear displaying all accounts.

### View Transaction Details

- 1 - Highlight account row on the Account Summary screen.
- 2 - Click on the **View** button to see Transaction Details. Transaction history is available for up to 13 months or a maximum of 125 transactions, whichever is less.

Note: If you want more history click on the **Settings** button to change the search criteria. Remember to save if you want to keep your new criteria each time you return.

- 3 - You can view and print transaction reports by clicking on the **Report** button.
- 4 - You can export transactions by clicking the **Export** button.
- 5 - You can jump to account details by clicking on the **Account Details** button.

### View Account Details

- 1 - Highlight account row on the Account Summary screen.
- 2 - Click on the **Details** button to view account details.
- 3 - You can print account details report by clicking on the **Report** button and print.
- 4 - You can jump to transactions details by clicking on the **Transactions Details** button.

### Statements and Bills

- 1 - Click on **Statements and Bills**. A new window will open with a list of annual statements, monthly statements of current year and most recent bill, within the last 60 days.
- 2 - Click on the statement or bill you wish to view. The statement or bill will display for viewing and you may print or save to your computer.
- 3 - Once you are finished with the statements and bills you should close the window and return to the Online Banking site to continue or logout.

## View Account Information and History (Continued)

### Download Transactions

- 1 - Click on **Account Info/Payment**, Account Summary will appear, select an account on the Account Summary screen.
- 2 - Click on the **View** button to view Transaction Details.
- 3 - Click on the **Export** button at the bottom of the screen.
- 4 - From the dropdown box, select Comma Separated Value (CSV format) or Tab Separated Value (TSV format).

### Add a Bank (Create, Delete, Modify Templates)

- 1 - Click on the **Account Info/Payment** tab on the main navigation bar.
- 2 - Click on the **Transfer/Payment** tab on the second navigation bar.

### Create Template

- 1 - To add a new template, click on the **Add New** button.
- 2 - Enter the following information:
  - From drop down box, select Transfer Type (Transfer In or Transfer Out)
  - From drop box, select Customer Number
  - From Drop box, select Account Number
  - Enter 9-digit routing number of your financial institution
  - Enter bank account you want the funds transferred in or out of
  - Select savings or checking from the Account Type drop down
  - Enter memo to describe your transaction

**IMPORTANT:** There are two types of templates you can create:

**Transfer In:** moving funds into a Farm Credit account

**Transfers Out:** moving funds out of a Farm Credit account

Note: Internal Transfer templates are already set up for you.

### EFT Agreement

- If your new template includes a **previously unauthorized external account**, you may be requested to e-sign an EFT agreement to complete creation of your template.
- Accepting the EFT agreement in online banking is a legally binding agreement between online users and Farm Credit.
- Once you have authorized an external account, you may not be required to e-sign for it again.

## Add a Bank (Create, Delete, Modify Templates) (Continued)

### Authorization Successful

Tips:

- If the add template is successful, there will be an “Authorization Successful” message in the upper, right-hand corner and the new template will be listed in the Summary Transfer table.
- Creating a template does not create a transaction. In order to set up a transaction for the new template, highlight the row of the template and click on the **Add Transaction** button.

### Transfer Funds Online

Now that you’ve enrolled, you can transfer funds online. You can authorize payments for your loan online or move money from one account to another. You can also manage your Farm Cash Management and Funds Held accounts.

- 1 - Click on the **Account Info/Payment** tab on the Main navigation bar.
- 2 - Click on the **Transfer/Payment** tab on the second navigation bar. When you enter this screen, there may be an error message of “No Summary Data Available.” This message will display until you select “All” or a specific account with templates from the Account Number drop down box.
- 3 - Select an Account Number from the drop down list. The Transfer/Payment page displays the current templates for this account. The Account Number drop down list provides a table listing all account combinations which you are permitted to view and use for transfers. Previously set up templates will display once you have selected “All” or a specific account from the Account Number drop down box.
- 4 - Single - click (highlight) the template you want to use.
- 5 - Click on the **Add Transaction** button at the *bottom of the page*.

### Understanding Your Transfer Options

#### *What is a template?*

A template defines bank and account information you set up once, so when you do a similar transaction - such as paying your loan online monthly - you do not have to re-enter your bank information.

When setting up a new template you need your bank routing number and account number.

By adding any of the templates (described below) to your account, the next time you return to Account Access, you just click on the appropriate template ID and you can initiate a transaction.



## Understanding Your Transfer Options (Continued)

**Transfer In** (payment or investment): You can transfer funds online by selecting an existing template or setup a new template to transfer funds from your checking or savings account by one of the Transfer In Options:

**As Billed** - pulls automatically for the billed amount due on your loan. This is a one-time transaction.

**Recurring (Fixed) Payment** - pulls a specific dollar amount with excess available to be applied to principal or funds held monthly, quarterly, semi-annual or annual basis.

**One-time or On Demand** - allows you to pay a specific amount on a business day of your choice.

**Interest Only** - allows you to pay a specific dollar amount from your bank account to make an interest only payment on a specific business day. This is a one-time transfer.

**Special Principal** - transfer a specific dollar amount from your bank account to make a special principal only payment on a specific business day. This is a one-time transaction.

**Transfer Out** (disburse or withdraw): You can move funds from your line of credit loan to your bank account, pay a third party, or withdraw from Farm Cash Management by selecting an existing template. You can set up one of two Transfer Out options:

**One-time** - disburse a specific dollar amount from your 1<sup>st</sup> Farm Credit Services operating loan to your bank account on a specific business day once.

**Recurring** - disburse a specific dollar amount from your 1<sup>st</sup> Farm Credit Services operating loan to your bank account monthly, quarterly, semi-annually or annually.

Once you have set up your Transfer Out template you can modify and make changes online.



## Understanding Your Transfer Options (Continued)

**Internal Transfer (Farm Credit Services accounts only)** You can transfer available funds from a 1<sup>st</sup> Farm Credit Services line of credit loan, Farm Cash Management account or funds held account to another internal Farm Credit Services account online. Internal transfer options include:

**Billed amount** - transfer funds to pay another loan's billing during the billing cycle.

**Interest Only Payment** - transfer funds to pay interest due.

**Special Principal Payment** - transfer funds to pay down principal until the billing is due or has been satisfied.

By adding any of these templates to your account, the next time you return to Online Banking, you just click on the appropriate template ID and click **Add Transaction**.

## Make a Payment

To transfer funds from your checking or saving account to pay your 1<sup>st</sup> Farm Credit Services account online, follow these steps:

- 1** - Click on **Account Info/Payment, Transfer/Payment** and select the appropriate loan from the Account Number drop down box.
- 2** - Highlight an existing template from the list (If you have not set up a template see the section titled "Add a Bank" in the guide.)
- 3** - Click the **Add Transaction** button at the *bottom of the screen*, fill in the payment details and click the **Submit** button.
- 4** - Verify the transaction has been set up on the transfer summary page.

**Note:** Transactions can be deleted anytime prior to 5:00 p.m. CST on the day before the transaction is schedule to occur.



## Pay Now (An easy way to make an FCS payment)

Pay Now can be used for current 1<sup>st</sup> Farm Credit Services bills outstanding with available bank account templates. Payment dates are defaulted to the next banking date and all late charges will be included in the payments. To pay different bills with different available templates, repeat the Pay Now process.

- 1** - Click on the **Pay Now** button and a new window will open with a list of current bills and available templates.
- 2** - Use the check boxes to determine what bills you wish to pay. By default all bills are selected for you.
- 3** - Select the bank account you wish to make the payment from using the list of current templates available and click submit.
- 4** - Verify the transactions have been set up on the transfer summary page.

## Drafts - View Drafts Online

- 1** - Click on **Draft Images** and the Draft Image Account screen will display a table listing all draft accounts with each day of draft activity.
- 2** - Highlight the row of the account you want to see draft images and click the **View** button.
- 3** - Click on the **Camera** icon to the left of the draft you wish to view. Draft image will appear showing the front and back of the draft.

**Note:** Upon enrollment, all existing drafts on the account will display under the first log in date. Going forward, drafts will be displayed based on the date the draft processed. If you are not sure of the date the draft processed, you can check the transaction details to retrieve the date. 1<sup>st</sup> Farm Credit Services drafts through Wachovia are available online.

## Need More Help?

If you get locked out of the enrollment process, Online Banking or have other questions, please call your local branch at (800) 444-FARM.