

OneRD Guarantee Loan Initiative

Lender eAuth Instructions to Utilize LINC

All OneRD lenders will need a Level 2 eAuthentication (eAuth) account to access the Lender Interactive Network Connection (LINC). Here are instructions on both. This includes obtaining eAuth Level 2 (verified), access to LINC, add staff to LINC, and add bank accounts to LINC.

Guaranteed loan reporting functions will be completed online. These are the forms and functions that will require electronic communication by USDA Rural Development guaranteed loan lenders:

1. Form 1980-19/5001-9, "Guaranteed Loan Closing Report," due just once at loan guarantee closing. Lender's will input closing information into LINC and submit the Guaranteed Loan Closing Report to USDA Rural Development in order to complete the closing transaction.
2. Form 1980-41/5001-7, "Guaranteed Loan Status Report," due semi-annually by January 30th and July 30th of each year until the loan is paid in full or the Loan Note Guarantee is terminated.
3. Form 1980-44/5001-8, "Guaranteed Loan Borrower Default Status Report," due monthly on the 15th working day of each month for delinquent loans.
4. Payment of annual renewal or retention fees through the Automated Clearing House (ACH) or Pre-authorized Debit (PAD) process, due annually by January 31st of each year for guaranteed loans subject to the fee.

1. Obtain eAuthentication Level 2/Verified Account

To create an eAuthentication account go to www.eauth.usda.gov. When the information you submit is accepted, you will be sent an automated activation email. You must activate the account using the link in the email. Follow the instructions to complete this step in the Level 2 eAuthentication process.

2. Obtain Access to Lender Interactive Network Connection (LINC)

The submission of Status Reports, Default Status Reports, and part of the Loan Closings for guaranteed loans is processed through LINC, an electronic system. This gives lenders access to the Agency's Guaranteed Loan System (GLS) to submit their reports. The forms are submitted in real-time, saving mailing time, possibility of lost documents, and paper generation. This system is secure and incorporates encryption technology used by many commercial banks in on-line banking applications. There is no software to buy or install.

Lenders will need to create a Level 2/Verified eAuthentication account in order to access GLS web pages via LINC. Once the lender has received confirmation of their Level 2/Verified access, they will contact the Rural Development State Office. The [Rural](#)

[Development State Office](#) will provide the lender with an Agreement for Electronic Transactions to sign and return. The Security Administrator on the form is the individual who will have access to add other users, so select the appropriate individual as the Security Administrator. Once the Agency has the lender's access to LINC and GLS completed they will notify the lender and provide them access to a LINC user's manual. Lenders only need to sign the Agreement for Electronic Transactions once, not per individual user.

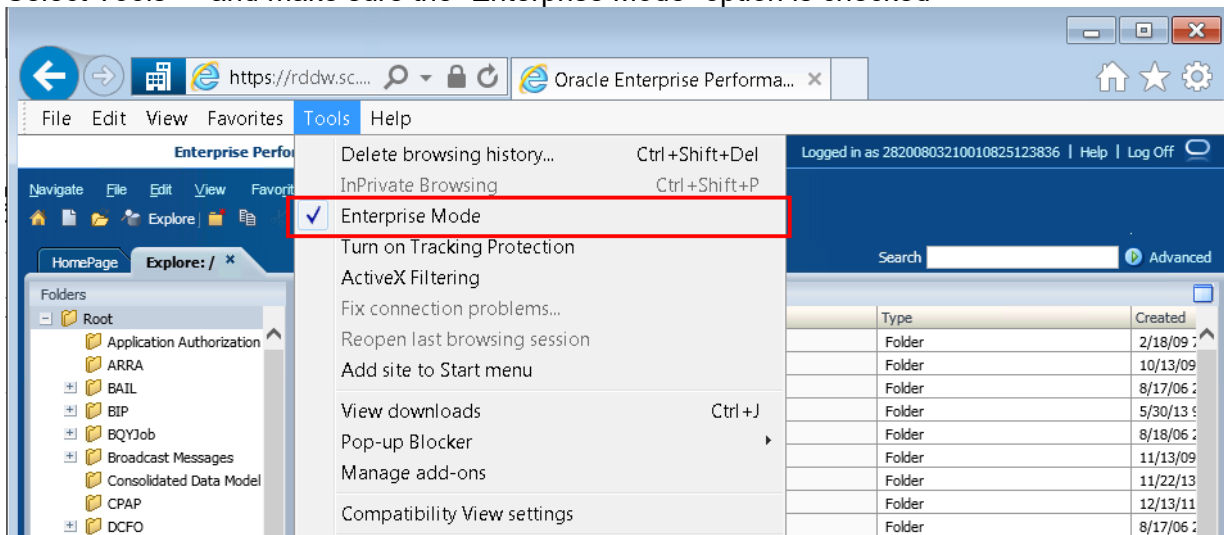
In LINC, you will need to add a bank account for online remittance of payments including guarantee fees and annual renewal or retention fees.

3. Prepare your web browser to properly communicate with LINC

To access the LINC system, it is recommended to use Internet Explorer (IE) as your web browser. To ensure optimal performance, the following steps should be performed.

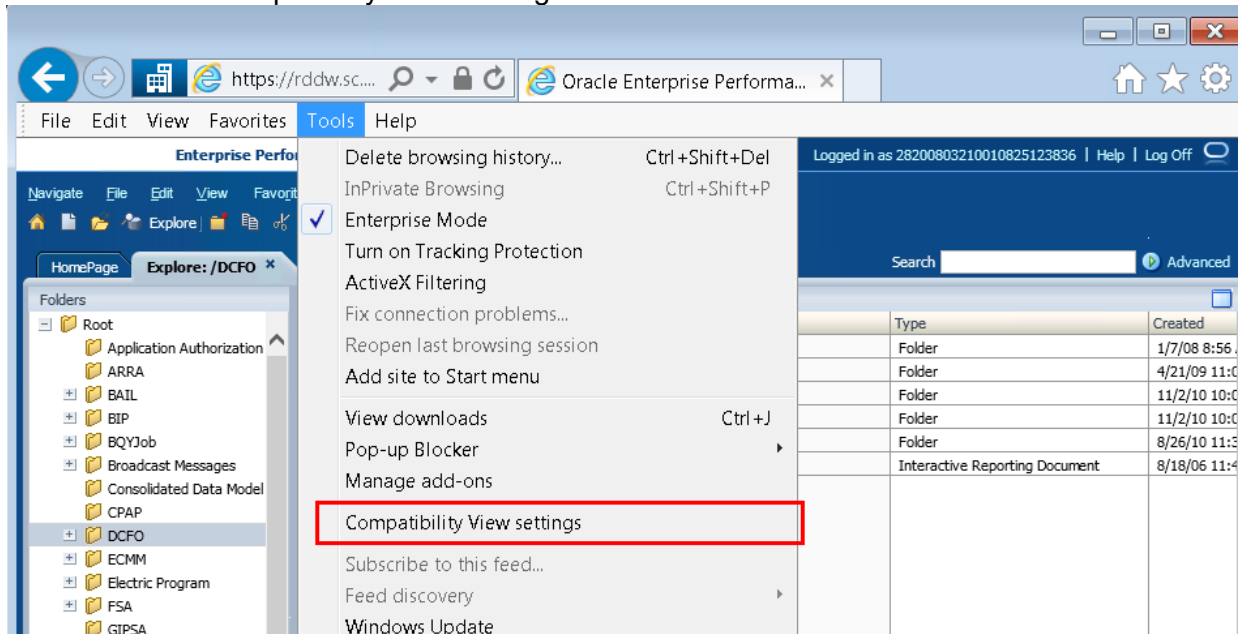
A. If available, the "Enterprise Mode" option should be selected

Select Tools -> and make sure the "Enterprise Mode" option is checked

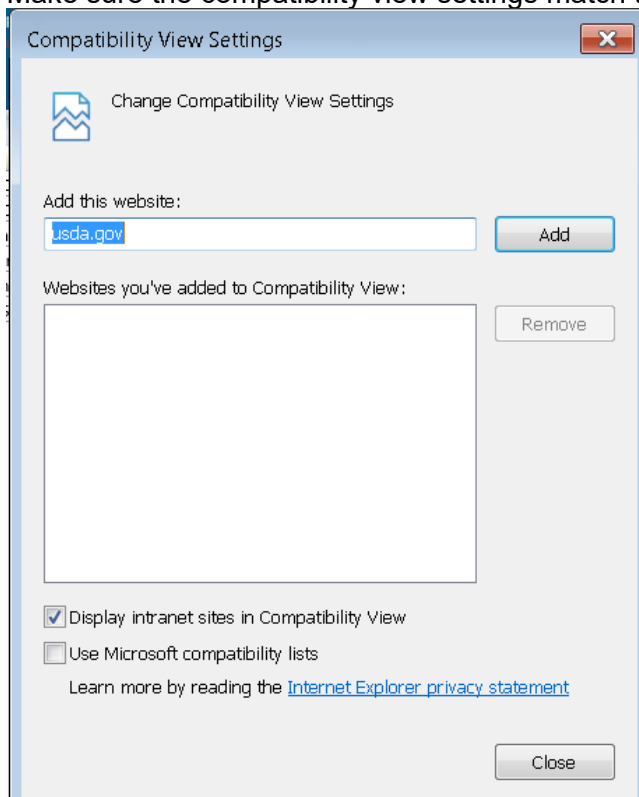


B. Compatibility View Settings

Select Tools -> Compatibility View Settings

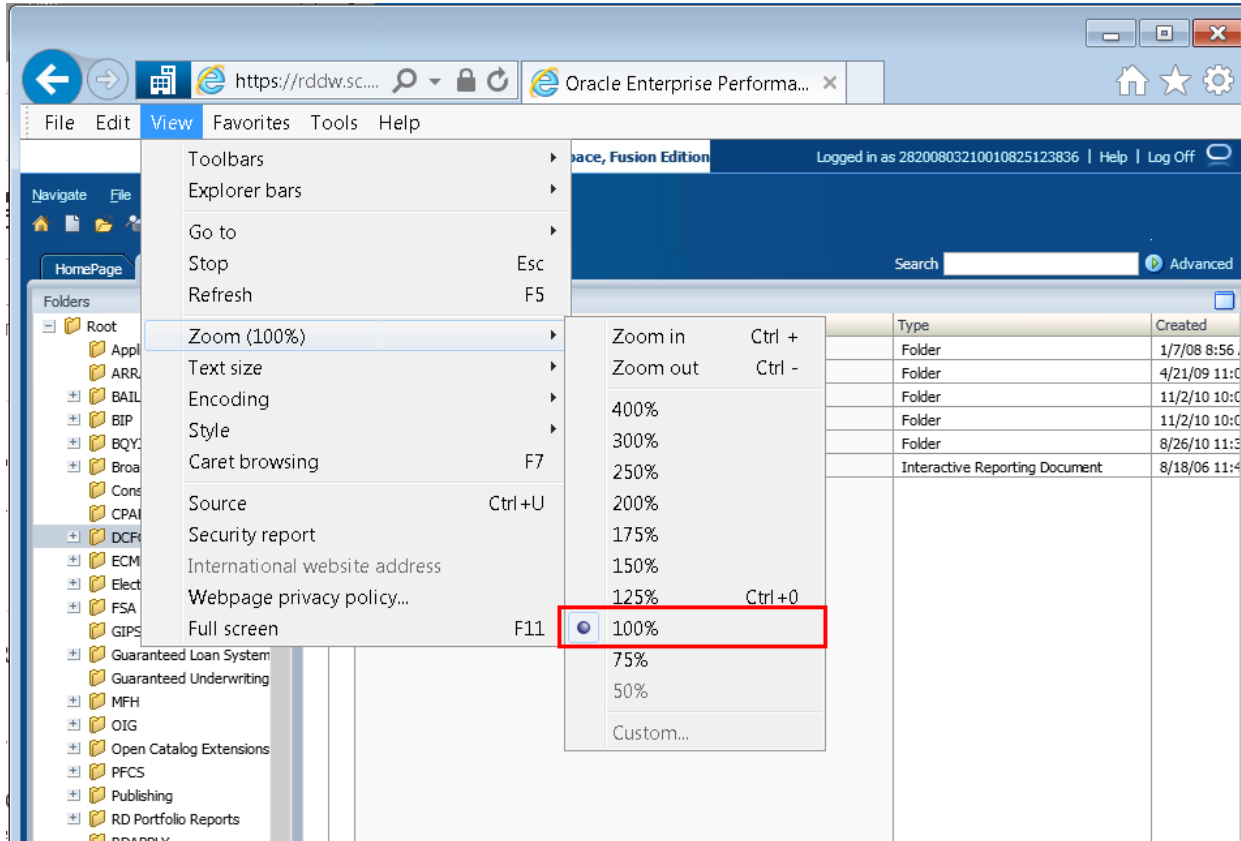


Make sure the compatibility view settings match this screenshot below



C. Zoom setting should be set to 100%

Select View -> Zoom -> 100%



4. Access the Lender Interactive Network Connection (LINC)

Log into LINC at <https://usdalinc.sc.egov.usda.gov> and click on the appropriate Agency:

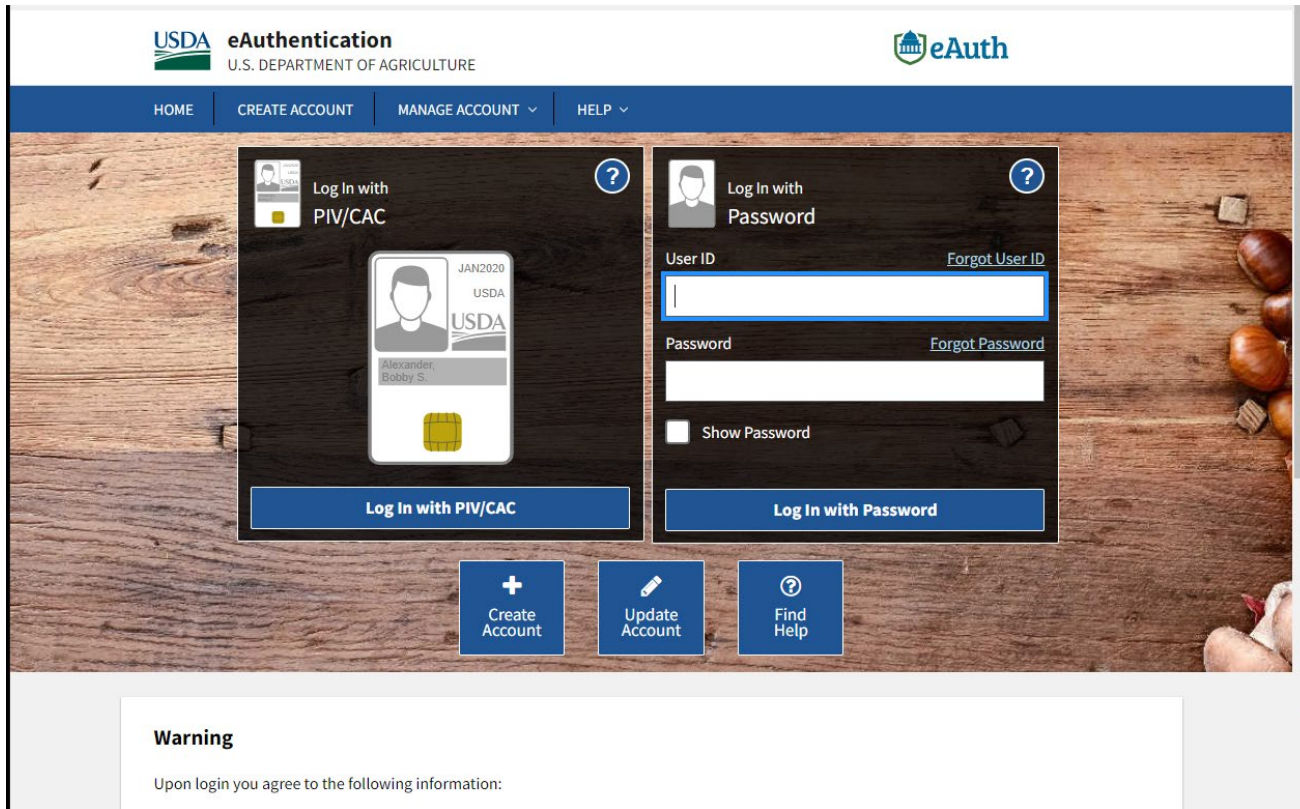
- Rural Business Service (RBS) for Business and Energy Programs (B&I and REAP)
- Rural Housing Service (RHS) for Community Facilities
- Rural Utilities Service (RUS) for Water and Environmental Programs



Select your desired action. The information displayed on this screen may vary depending on your Agency selection.



You will be prompted for your eAuthentication ID and Password.



USDA eAuthentication U.S. DEPARTMENT OF AGRICULTURE

HOME CREATE ACCOUNT MANAGE ACCOUNT HELP

Log In with PIV/CAC

JAN2020
USDA
Alexander, Bobby S.

Log In with PIV/CAC

Log In with Password

User ID [Forgot User ID](#)

Password [Forgot Password](#)

☐ Show Password

Log In with Password

Create Account Update Account Find Help

Warning

Upon login you agree to the following information:

5. Security Administrator Adds Other Users for Online Access to LINC

The Security Administrator is responsible for delegating access to other employees who will be completing electronic transactions in LINC and is also responsible for ensuring all users do not violate security requirements and accesses. Each employee must be eAuthenticated at Level 2/Verified to have LINC access and must be added into the Application Authorization Security Management system as noted below before they will have access. The Security Administrator must check users as “inactive” when they are no longer employed by the Lender or should no longer have access to LINC.

The Security Administrator will click on Application Authorization from the Agency's LINC Home menu to add additional employees to the system.



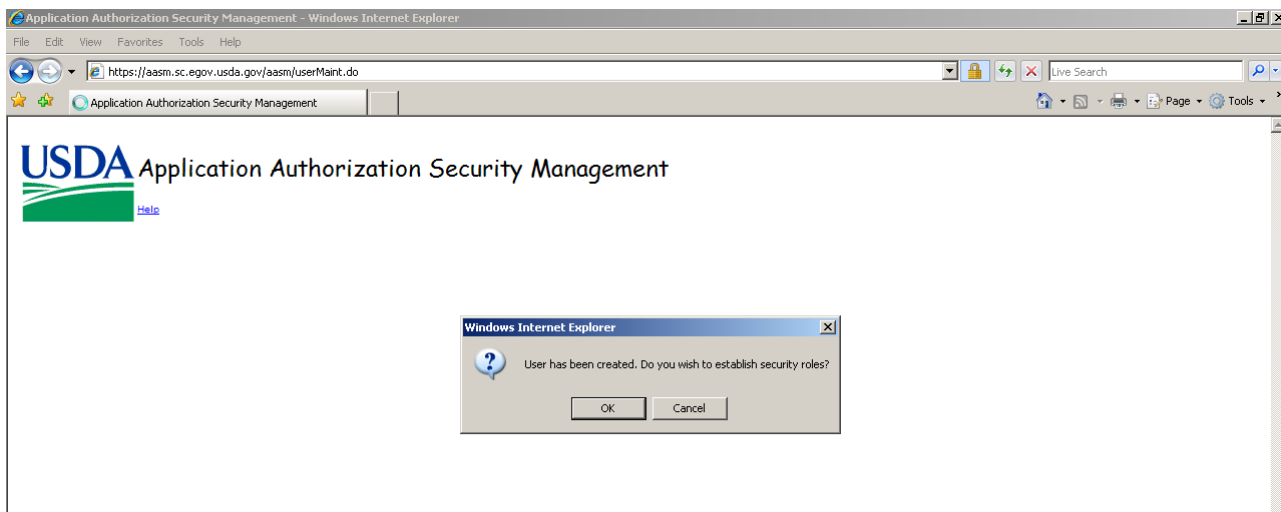
Click on Add User.

The screenshot shows the USDA Application Authorization Security Management User List page. The page has a header with the USDA logo and the title 'Application Authorization Security Management'. Below the header are links for 'LINC Home', 'Logoff', and 'Help'. The main section is titled 'User List' and contains a form with the following fields: 'Tax Id' (text input), 'System Id' (dropdown menu with 'GLSLVL2' selected), 'eAuth User ID' (text input with a note 'Use * at end of eAuth User ID for wildcard search'), 'Last Name' (text input with a note 'Use * at end of Last Name for wildcard search'), and 'First Name' (text input with a note 'Use * at end of First Name for wildcard search'). There are also fields for 'USDA Branch Nbr' and a 'Branch List' button. At the bottom are three buttons: 'Submit', 'Reset', and 'Add User'. A red arrow points to the 'Add User' button.

Enter employee's eAuth User ID and Phone Extension and Fax fields. Click Save.

The screenshot shows the 'User Maintenance' form within the USDA Application Authorization Security Management interface. The form is set against a yellow background and includes the following fields: 'eAuth User ID *' (a single text box), 'Name' (a single text box), 'Phone/Extn *' (two text boxes for phone and extension), 'Fax' (a single text box), 'Email Address' (a single text box), and 'Assurance Level' (a single text box). Below the form are four buttons: 'Save', 'Reset', 'Back', and 'Add Role'. At the top left of the form area is the USDA logo, and to its right are links for 'LINC Home', 'Logout', and 'Help'.

The following message will be displayed. Click OK to establish security roles.



Select Guaranteed Loan System Level 2 in the Authorized System dropdown box and add the desired Security Role. Ensure the correct Lender ID is displayed and select the desired Loan Program(s) and then click Save.


Application Authorization Security Management

User Role Maintenance

eAuth User ID: XXXXXXXXXXXX
 Last Name: XXXXXXXXXXXX
 First Name: XXXXXXXXXXXX
 Phone/Ext: XXXXXXXXXXXX
 Fax: XXXXXXXXXXXX
 Email Address:
 Assurance Level:
 Status:

Authorized System *
 Security Role *

Guaranteed Loan System - Level 2
 Select
 Guaranteed Loan System - Level 1
Guaranteed Loan System - Level 2
 Guaranteed Underwriting System
 SFH Loss Mitigation
 SFH Losses

Authorized System *
 Security Role *
 Lender ID *
 USDA Assigned Branch Nbr *
 Loan Program *

Guaranteed Loan System - Level 2
 Lender Representative
 001
 BranchList
☒ BP ☐ CF ☐ WW ☐ MH ☐ FSA

Save Reset Back

Security Roles Ordered in Descending Level of Administrative Functionality :
 Lender Representative (Allows the user to enter losses for all of the lender's branches)
 Lender Viewer (Allows the user view only capabilities of all losses associated with the lender ID for all branches)
 Branch Representative (Allows the user to enter losses for only the lender branch for which the user is associated)
 Branch Viewer (Allows the user view only capabilities of all losses for the branch for which the user is associated)

To return to the Maintenance Page, click on the Back button.

Changes can be made to Users and Roles from the Maintenance Page.

Users can be searched by eAuth User ID or by the user's Last and/or First Name. A message will be displayed if no results are found.

6. Add Bank Account to LINC

A bank account will need to be added to your Lender Pre-authorized Debit (PAD) account for online remittance of guarantee fees and annual renewal fees. The Pre-Authorized Debit account only needs to be completed once unless the lender has a different account for other branches. If a lender has multiple branches, they may use the same routing and account information, or they may designate different routing and account numbers to each of the branches.

Select the Lender PAD Account Maintenance link from the Agency's LINC Home menu to add a bank account. You may also update or make changes to bank account information from this link.



The screen displays the Lender's Current Pre-Authorized Debit Accounts. If no accounts are present, click Add Account to enter a bank account.

USDA Lender Pre-Authorized Debit

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#) | [Logout](#)

Lender ID: [REDACTED] USDA-Assigned Branch: 001

Current Pre-Authorized Debit Accounts
ED00319E: Currently no Pre-Authorized Debit Accounts exist

Routing Number	Account ID	Type	Global Account	SFHG Annual Fee Default	Account Description	Routing Invalid Date
<input type="button" value="Add Account"/> <input type="button" value="Cancel"/>						

Enter the required information and click Submit.

USDA Lender Pre-Authorized Debit Account Maintenance

[Help](#)

Lender ID: 999999999 USDA-Assigned Branch: 999

Routing Information

Routing Number * [REDACTED]
 Reenter Routing Number * [REDACTED] (When Routing Number added or changed, must reenter)
 Account ID * [REDACTED]
 Reenter Account ID * [REDACTED] (When Account ID added or changed, must reenter to confirm value entered)
 Account Type * Select One [v]
 Name on File * [REDACTED]
 Description [REDACTED]
 Global Account ☐ (If checked, Global is checked ONLY if the lender wants to use the account for all authorized lender/branches i.e. Bank of America has 10 branches.)
 Prenote Status * Select One [v]
 Prenote Date MM/DD/YYYY
 Create Date MM/DD/YYYY
 Routing Invalid Date MM/DD/YYYY

The account ID is from the Lender not the borrower.

Global is checked ONLY if the lender wants to use the account for all authorized lender/branches i.e. Bank of America has 10 branches.

Last Updated by XXXXXXXXXXXXXXXXXXXXXXX on MM/DD/YYYY

Once the bank account is added the initial LINC enrollment process is complete.