

SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

LTE System Access and Security Guide

Final Version 1.0

8/24



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1 USDA LENDER INTERACTIVE NETWORK CONNECTION (LINC) TEST ENVIROMENT

1.1 Introduction

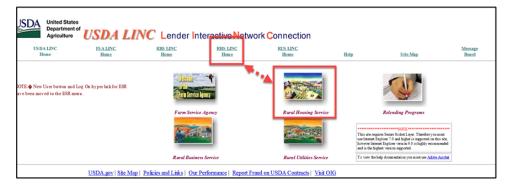
The USDA Lender Interactive Network Connection (LINC) Lender Test environment (LTE) is a web based interactive system that provides approved Rural Housing Service (RHS) lenders access to Single Family Housing Guaranteed (SFHG) systems and resources. RHS takes security very seriously due to the sensitivity of the data electronically shared and the threat of compromised web sites. RHS uses multiple mechanisms, each building on the other to create a very secure environment. First, the web browser on the PC being used to access the USDA LINC web site must support 128-bit encryption using Secure Socket Layer. Encryption scrambles the data sent so that no one except the intended recipient can read the confidential data. Secondly, each financial organization must complete the applicable User Agreement(s) for each system(s) requested (see the Appendix to this Guide for a list of Agreements). In the Agreement(s), one or more Security Administrators from your organization are identified and must be set up by USDA.

There are important actions which users and Security Administrators must complete first to gain access to the SFHG systems available on the LINC website (these are explained in detail later in this Guide):

- 1. All users must obtain a Login.gov account (see section II).
- 2. Security Administrators must establish appropriate security roles for their associates in the Application Authorization System Management (AASM).

1.2 Accessing LINC LTE

To access LINC LTE, please go to: https://usdalinc-le.cert.sc.egov.usda.gov/ and select RHS LINC Home or the Rural Housing Service icon:



Select Guarantee Underwriting System (GUS LTE). Visit the <u>Training and Resource Library</u> extensive SFHG training materials and resources:

2 EAUTHENTICATION/LOGIN.GOV

eAuthentication was updated Monday, September 11, 2023, to introduce a new login user interface for USDA systems. eAuthentication has partnered with Login.gov to provide public customers a multi-factor authentication login option for secure and convenient access to USDA sites.

To conduct official business transactions online (remitting fees, forms, completing applications, etc.) users must create a Login.gov account or have an existing eAuthentication (eAuth) account. An eAuth/Login.gov account provides secure, convenient access to multiple USDA applications, websites, and programs.



- **eAuthentication (eAuth) ID** Existing users are encouraged to create a Login.gov ID and link their existing eAuth ID to the Login.gov ID. Requirement of Login.gov IDs to be transitioned is by September 30, 2024.
- Login.gov ID New users will be required to create a Login.gov account to gain access to USDA systems.

2.1 Creating an "unverified" Login.gov id

To create an unverified Login.gov test account visit the RHS LINC page and select GUS LTE (screenshots below):

1. Select RHS Linc page https://usdalinc-le.cert.sc.egov.usda.gov/



2. Select USDA System.



3. Select **Customer** as the type of user and **Continue**.



4. Select Continue to Login.gov

Customers - Use Login.gov 2

eAuth is now using Login.gov for our Public Citizens who want to conduct business online with USDA. Please click the Continue to Login.gov button to create your account.



5. Select Create an Account, enter your email address, select email language preference, acknowledge and accept login.gov Rules of Use, and select Submit.

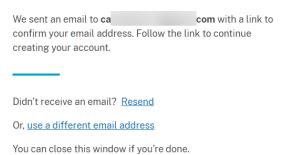


USDA eAuth - Cert is using

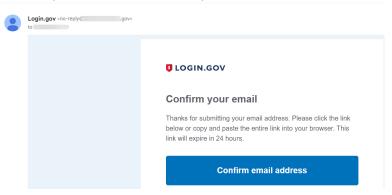
Sigi	n in	Create an account		
reate a	n accour	t for new users		
nter your emai	l address			
ogin.gov allows	s you to receive			
elect your ema ogin.gov allows nglish, Spanish • English (de	s you to receive n or French.	eference your email communication i		
ogin.gov allows nglish, Spanish	s you to receive n or French.			
ogin.gov allows nglish, Spanish • English (de	s you to receive n or French.			

6. Check your email account.

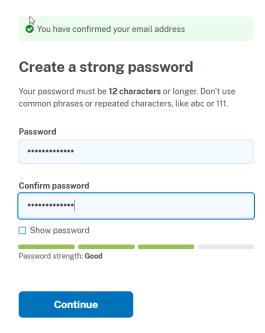
Check your email



7. Confirm your email address from your email account.



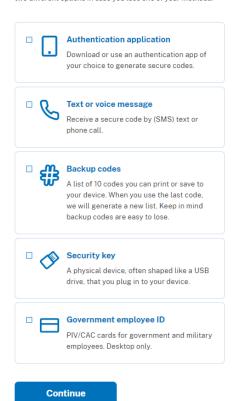
8. Create a strong password and select Continue.



9. Select two authentication methods (most common chosen are text/voice and backup codes however only 1 choice is required). Select **Continue**

Authentication method setup

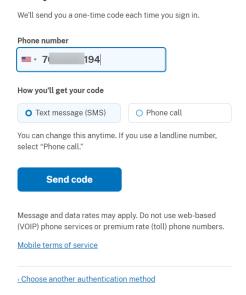
Add another layer of security by selecting a multi-factor authentication method. We recommend you select at least two different options in case you lose one of your methods.



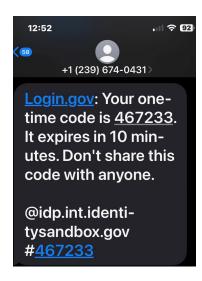


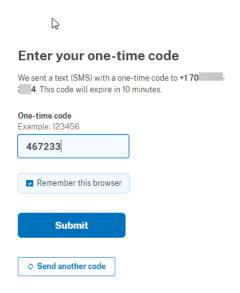
10. Example if Text is chosen. Enter Phone number SMS or Phone call and select **Send code**. Note: you can choose another authentication method by selecting the link at the bottom of the screen.

Get your one-time code

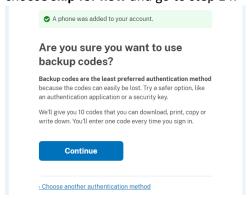


11. Enter your one-time code received.





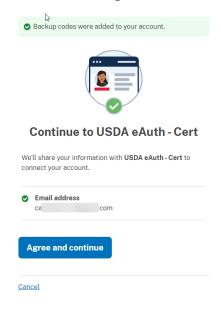
12. Phone was added to your account. Example is for choice of backup codes. If you want to use back up code, select **Continue**. Otherwise, choose the link at the bottom for another authentication method or choose **skip for now** and go to step 14.

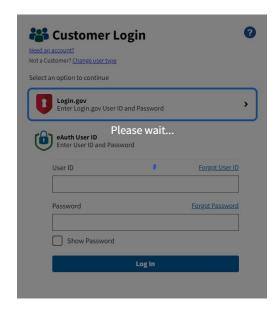


13. Save backup codes by downloading, printing, or copying. Check you have saved codes and select **Continue.**

Save these backup codes If you lose your device, you'll need these codes to sign into Login.gov. Save or print them and put them somewhere safe B26S-MVHE-CQVK 443T-0FJ6-0YK3 RPS6-ZYMQ-P1RZ XHKN-E13M-55KV WZPJ-8RGN-TS6H 89E7-XNF0-0J14 R5XD-TJFZ-1QYM AK8S-T8V4-DD2S JZ3S-K8M8-TDK8 CMVK-2RPX-C8WS ▲ Each code can only be used once. We'll give you new codes after you use all ten. ◆ Download ₱ Print Сору I've put my backup codes in a safe place. Continue

14. Select **Agree and Continue** to share your information with USDA eAuth. Your login.gov account has been created. You will be taken to USDA eAuth page where you will choose to link your newly created id with or without an existing eAuth id.



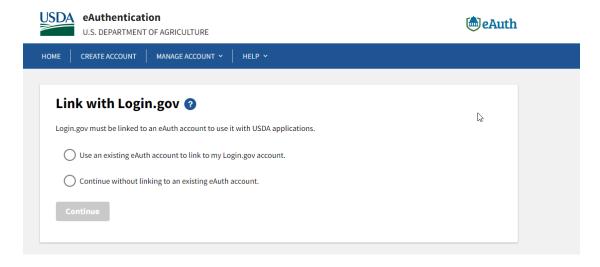


For more assistance visit the contact us page at the bottom of the login.gov screen https://www.login.gov/contact/



3 Link Login.gov id

Existing users should choose "Use an existing eAuth account to link to my Login.gov account". **New users** should choose "Continue without linking to an existing eAuth account". You will receive this page from step 14 above or the first time you log in to Login.gov after initial setup.

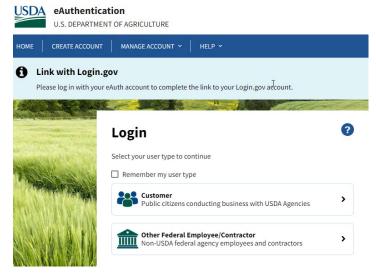


3.1 Link to existing eAuth account

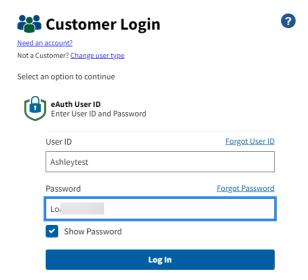
1. Select "Use an existing eAuth account to link my Login.gov account" and select Continue.



2. Select Customer.



3. Enter your existing **eAuth User ID** and **Password**. Select **Log In**.



4. Select **Yes** to continue to Link your eAuth ID with Login.gov.



Note: After linking, your Login.gov account must be used for all future access to USDA websites and Application. Users should also keep a record of the eAuthentication credential the new Login.gov credential is linked with.

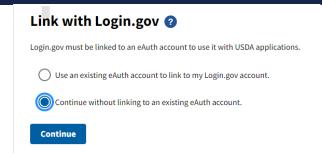
5. User will receive an email notification eAuth account was successfully linked.



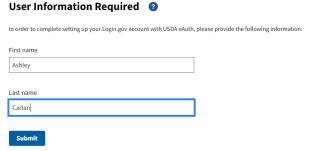
If you have current roles assigned in GUS LTE, you can continue to use GUS LTE with your Login.gov credential. Select GUS link from https://usdalinc-le.cert.sc.egov.usda.gov/RHShome.do . Select Customer, Login.gov, Sign in, Enter email address and password.

3.2 Link new login.gov id without an existing eAuth account

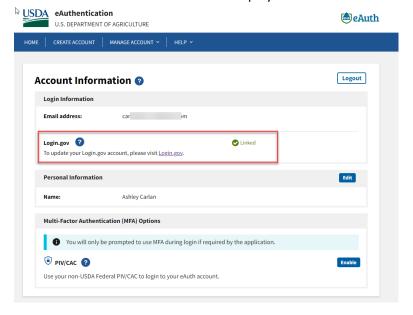
1. Select "Continue without linking to an existing eAuth account" and select Continue.



2. Enter users First name and Last name. Select Submit



3. The account information screen will display with the user's information and Login.gov as linked.



4. To gain access to GUS LTE, the user must provide the Lender's LTE Security Administrator with their Login.gov email address to be added as a user and assigned a security role in the testing environment.

*If you are signing up initially for GUS LTE, you will put your information on the Addendum to the GUS USER AGREEMENT for the GUS LTE Environment (Verified Identity is not required for GUS LTE).

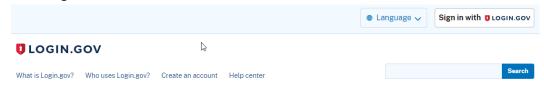


4 MANAGING YOUR LOGIN.GOV ACCOUNT (FORGOTTEN PASSWORD, UPDATE CONTACT INFO, ETC.)

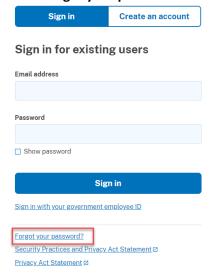
Users can manage their account from Login.gov or eAuthentication screen which will take the user to Login.gov

4.1 Forgotten Password

1. Select Sign in with LOGIN.GOV

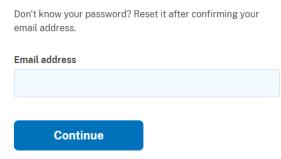


2. Select Forgot your password.



3. Enter Email address and select Continue.

Forgot your password?



4. User will receive a link to reset password. Once acceptable password has been reset, user will receive an email stating password was reset.

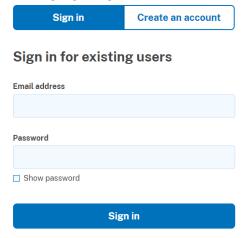


4.2 Update Login.gov account information

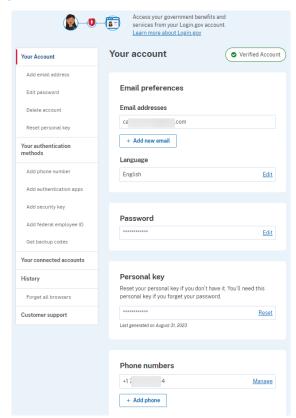
- 1. Visit https://www.login.gov/
- 2. Select Sign in with LOGIN.GOV



3. Enter Login.gov Sign in information and select Sign in.



4. Update account information as needed.



Note: If you add a new email address, once confirmed, log back in to Login.gov and delete the old email address. The new email address will become your sign in email address. For more information go to Manage My Account.



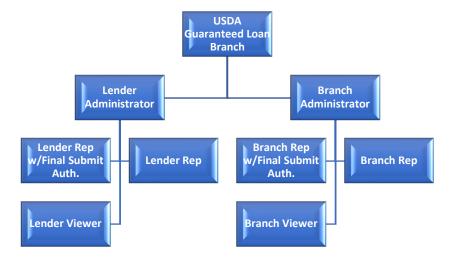
5 APPLICATION AUTHORIZATION SECURITY MANAGEMENT (AASM) SYSTEM – Security Administrators ONLY

In addition to eAuth/Login.gov account requirements, each person using a SFHG system is assigned a Security Role in the AASM system. To access AASM, financial organizations must first designate Security Administrators. AASM provides a means for these designated Security Administrators to:

- Establish new lender users
- Define security roles for lender users
- Modify user roles and access levels
- Add lender agents
- Delete lender users from the system

The security role, as assigned by the Security Administrator, controls the system functionality the user can access within each specific SFHG system.

- *A financial organization must have at least one associate (two is highly recommended) assigned a Security Administrator role by the Agency. Security Administrator roles are requested using the appropriate User Agreement(s), which are included in the Appendix of this guide. Security Administrators will receive an email when their ID has been activated by the Agency.
- *The financial organization's Security Administrator(s) are responsible for assigning the proper security type roles to their associates. This is done to give the financial organization control over which of their associates can access / use the system, and their level of access.
- *Users MAY NOT share access identification in any system. Each user must have an accurately assigned role, as roles define how much functionality is allowed.
- * While Security Administrators are responsible for assigning/modifying/deleting security roles for their associates, requests for adding, removing, or inactivating a Security Administrator user must be completed by USDA. The financial organization must submit the form *Request for Adding or Removing a Security Administrator* to the Agency. This form is in the Appendix.





PLEASE REVIEW THE GENERAL DESCRIPTIONS OF EACH AASM SECURITY ROLE, AS WELL AS A SUMMARY OF AASM SECURITY ROLES BY SYSTEM, ON THE NEXT TWO PAGES.

AASM Security Role	General Description		
*Branch Administrator	Allows the user to grant branch roles for only the lender branch for which the user is associated. Also allows the user full update and submit authority for only the lender branch for which the user is associated.		
*Branch Rep	Allows the user full update (but no submit authority) for only the lender branch for which the user is associated; allowed to perform loan closing transactions for only their associated branch, etc. Branch Reps can complete preliminary submittals in GUS.		
*Branch Rep w/Final Submit Authority	Allows the user full update and submit authority for only the lender branch for which the user is associated.		
*Branch Viewer	Allows the user view only capabilities of all applications for the branch for which the user is associated.		
Lender Administrator	Allows the user to grant lender or branch roles to other users assigned to any of the lender's branches. Also allows the user full update and submit authority for all the lender's branches.		
Lender Agent	Allows the user to enter GUS applications on behalf of a Lender and perform preliminary submissions. When the Lender Agent has completed their portion of the application process, they will release the application to the Lender for underwriting processing. Lender Agent users can only be associated with one lender agent organization; however, they can be associated with multiple approved lenders.		
	Note: The approved lender's GUS Security Administrator must enter the Lender Agent ID (i.e. nine-digit Federal Tax ID Number of the Agent's organization) when establishing this role in the system. If the Lender Agent ID does not exist in USDA's system, the Security Administrator will receive an error prompting them to contact the RD Help Desk to establish the Lender Agent ID in the system. See Appendix for the Lender Agent Request Form.		
Lender Rep	Allows the user full update, but no submit authority for all the lender's branches; allowed to perform loan closing transactions, etc.		
Lender Rep w/Final Submit Authority	Allows the user full update and submit authority for all the lender's branches.		
Lender Viewer	Allows the user view only capabilities associated with the lender Tax ID for all branches.		

^{*}Each lender doing business with Rural Development (RD) is assigned a branch number within the RD data base. Branches are created with information provided by the lender. To request an addition or modification of branches, a person within your organization authorized to report and make changes may submit the form *USDA Branch Addition/Modification Request* form found in the appendix.

5.1 Creating User Roles

Once the intended user provides the Security Administrator with their eAuth/Login.gov ID, the Security Administrator will access the <u>LINC</u> website to update users and provide access to the applicable system(s) for their organization. Users will be unable to utilize the systems until the Security Administrator adds them as a user and assigns a user role. The website is: https://usdalinc-le.cert.sc.egov.usda.gov/RHShome.do

- 1. Go to LINC.
- 2. Select Application Authorization.



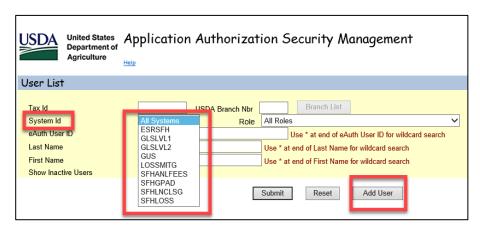
3. Sign in using **Login.gov ID** and **password**, Only Security Administrators are permitted access to this website.

Application Authorization Security Management

4. The Application Authorization Security Management screen will appear:



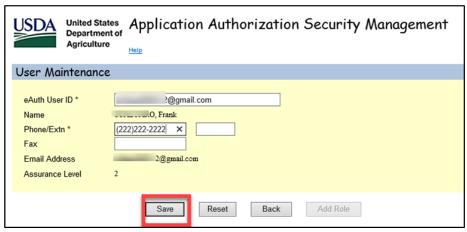
To add a new user, select Guaranteed Underwriting System GUS, then select Add User.



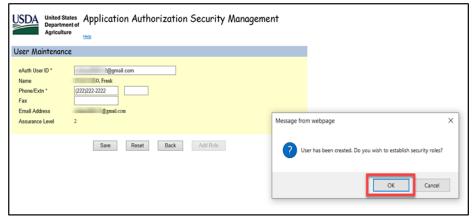


6. Enter the new users **eAuth/login.gov User ID** and tab out of the field. A message will appear at the top of your screen 'Retrieving Data, Please Wait...'. Data the user submitted while creating the eAuth/Loging.gov account will populate in the Name, Phone/Ext, and Email Address fields if available. You may have to enter the phone number. All fields with an (*) must be completed. Select **Save**.

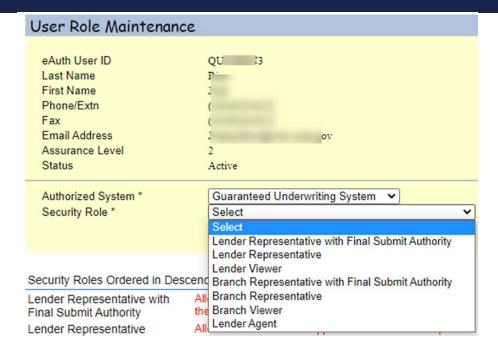
Note: If user has already been created in the system you will receive a popup message "Cannot add-User already exists. Would you like to contine in Change mode?" Select **Ok**, Select **Add Role** and move to step 8.



7. Pop-up box appears once the user is successfully created. However, a security role still needs to be established – select **OK**.



8. Select **GUS** and **Security Role**, based upon responsibilities of the user. The Security Role dropdown will populate based on the Authorized System selected, as not all Security Roles are applicable to all Authorized Systems. A description of the available roles will display at the bottom of the screen. Also, you may refer to the <u>AASM Roles by System</u> chart in this Guide for a summary description of all security roles.



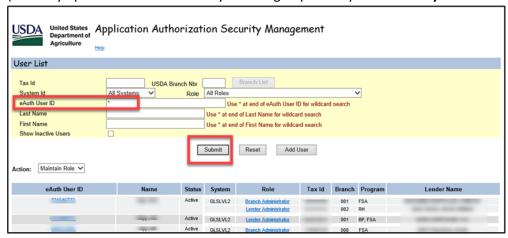
9. Once SA selects the **Security Role**, the **Lender ID**, and **USDA Assigned Branch Nbr** fields will dynamically display. The Loan Program checkbox may appear. Complete the required fields and select **Save**:

Add Successful pop-up message will appear. The added user will receive an auto-generated email which confirms their access.

5.2 Viewing a User List

A Security Administrator can view a list of all activated users associated with their Tax ID.

- 1. Security Administrator will access the LINC . Select Application Authorization.
- 2. Type an asterisk (*) in the eAuth User ID field, or leave the eAuth User ID field blank, and select **Submit**. (You may opt to refine the search by selecting a specific system in the **System ID** dropdown.)

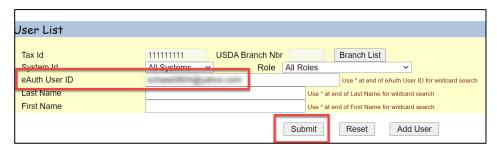


5.3 Role Maintenance

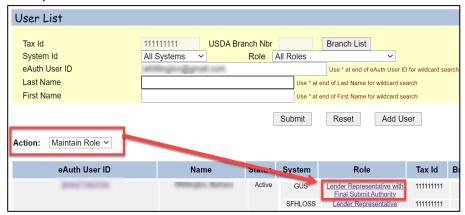
To modify an established user's role, the Security Administrator will need to perform the below steps:



- 1. The Security Administrator will access LINC. Select Application Authorization to navigate to the User List
- 2. Enter the eAuth/Login.gov User ID of a specific user and select Submit.

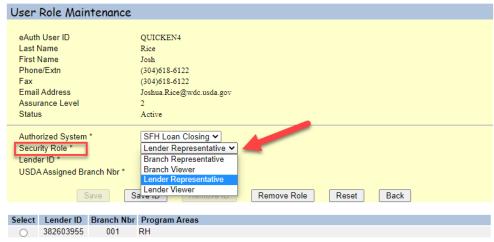


3. Select **Maintain Role** from the Action dropdown and select the **Role hyperlink** of the user you wish to modify.



4. The current assigned **Security Role** can be seen in the dropdown. Select the **new security role** from the dropdown, then select **Save**:

Note: If the user has multiple system roles you will choose the **Select radio button** to populate the **Lender ID and USDA Assigned Branch Nbr fields**.



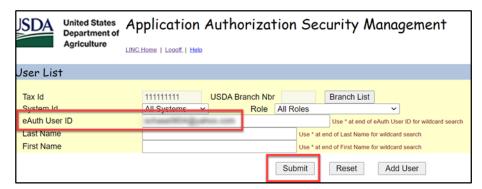
5. The user will receive an email confirmation of the change.



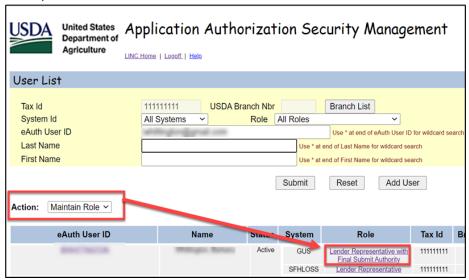
5.4 Removing Roles or Users

When a user needs to be removed from the system (e.g., user leaves place of employment, changes area of concentration with same employer, etc.), Security Administrators are tasked with making changes in the system to ensure that only eligible users continue to have access.

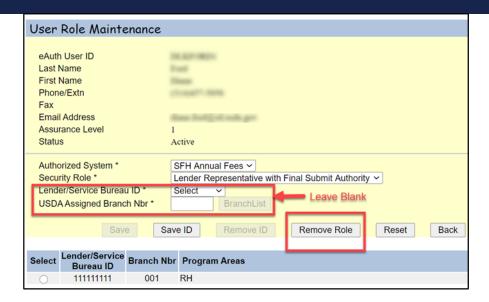
- 1. The Security Administrator will access the <u>LINC</u>. Select **Application Authorization** to navigate to the User List screen.
- 2. Enter the eAuth/Login.gov User ID of a specific user and select Submit.



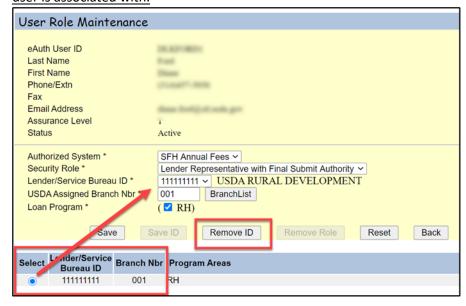
3. Select **Maintain Role** from the **Action** dropdown and select the **Role hyperlink** of the user you wish to modify.



4. On the User Role Maintenance screen, the **Remove Role** button removes the user's specified Security Role for all Authorized Systems. To remove individual roles, skip to step 5.



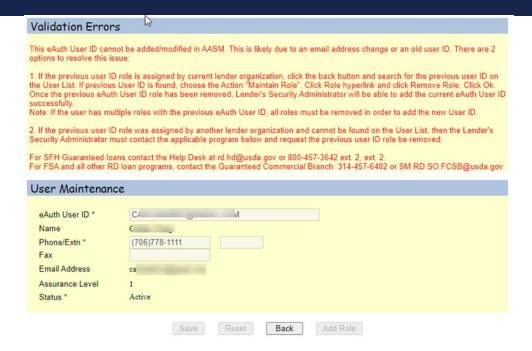
5. Alternatively, if the Security Administrator clicks on the Select radio button and populates the Lender or Lender/Service Bureau ID and USDA Assigned Branch Nbr, the Remove Role button becomes disabled and the Remove ID button becomes enabled. The Remove ID button removes the user's specified Security Role for the Authorized System for ONLY the specified Lender ID or Lender/Service Bureau ID that user is associated with.



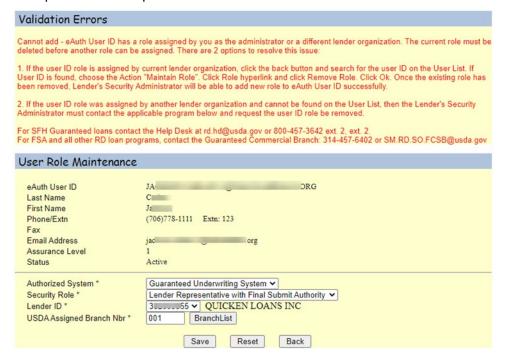
5.5 Validation Errors

The Security Administrator may encounter validation errors when attempting to add users. See below examples Occurs when a user updates their email address in their eAuth profile. In most situations, there are 2 options to correct the error which will display on the AASM screen. See screen print examples below for validation errors for each scenario:

1. Example: In this scenario, lender is attempting to add a previous eAuth user ID tied to an old email address and the address and eAuth user ID has been updated. See options in screen print.



2. Example: In this scenario, lender is attempting to add a user id that exists in GUS with an existing role. See options in screen print.



3. Example: In this scenario, lender is adding an updated eAuth user id however an existing role exists with an old eAuth user ID (same eAuth profile but email address has changed/updated). See options in screen print.

Validation Errors								
This eAuth User ID cannot be added/modified in AASM. This is likely due to an email address change or an old user ID. There are 2 options to resolve this issue:								
1. If the previous user ID role is assigned by current lender organization, click the back button and search for the previous user ID on the User List. If previous User ID is found, choose the Action "Maintain Role". Click Role hyperlink and click Remove Role. Click Ok. Once the previous eAuth User ID role has been removed, Lender's Security Administrator will be able to add the current eAuth User ID successfully. Note: If the user has multiple roles with the previous eAuth User ID, all roles must be removed in order to add the new User ID.								
t. If the previous user ID role was assigned by another lender organization and cannot be found on the User List, then the Lender's Security Administrator must contact the applicable program below and request the previous user ID role be removed.								
For SFH Guaranteed loans contact the Help Desk at rd.hd@usda.gov or 800-457-3642 ext. 2, ext. 2. For FSA and all other RD loan programs, contact the Guaranteed Commercial Branch: 314-457-6402 or SM.RD.SO.FCSB@usda.gov								
User Maintenance								
eAuth User ID *								
Save Reset Back Add Role								

5.6 Adding or Removing Security Administrators

To remove or add a Security Administrator (SA) complete the "Request for adding/removing Security Administrators" at GUS Lender Test Environment page

6 Contact US

Technical Issues: GUS/GLS	RD.HD@usda.gov or 800-457-3642 Option 2, Option 2
Technical Issues: Login.gov ID	https://www.login.gov/help/
Technical Issues: eAuthentication Public FAQ's	https://www.eauth.usda.gov/eauth/b/usda/faq
Training & Guides	USDA LINC Training & Resource Library
USDA Single Family Housing Guaranteed Loan Contacts	https://www.rd.usda.gov/page/sfh-guaranteed- lender