Pay My Loan Self-Service Tool User Guide

Login to View Information on Current and Past USDA Farm Loans and to Make an Online Payment

Agricultural producers with farm loans from USDA can now view information on active and past loans and make an online payment through **farmers.gov**. The Pay My Loan (PML) self-service tool is available 24/7 and makes it easier for borrowers to make online payments, and track loan payment history and loan advances. The tool provides borrowers an online payment option in addition to mailing or dropping off a check, reducing their need to make extra trips or calls to their USDA service center.

My Financial Information

The My Financial Information page on the **farmers.gov** site enables individuals to view loans, make online payments, view interest payment, loan history, paid-in full and restructured loans, service center information, and FAQs.

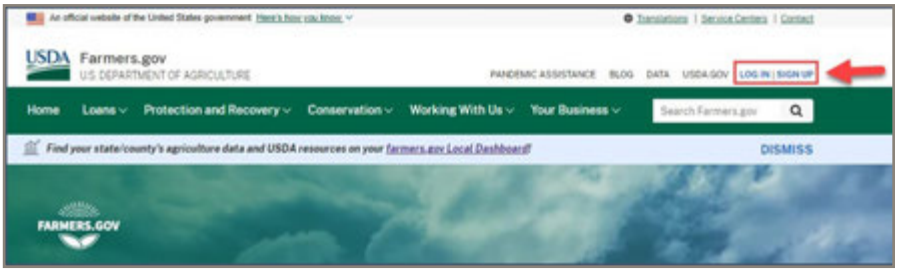
What is needed to access My Financial Information on Farmers.gov?

Access to the My Financial Information feature is limited to customers who have a **farmers.gov** account (Level 2 eAuthentication). If you do not have an existing **farmers.gov** account, you will need:

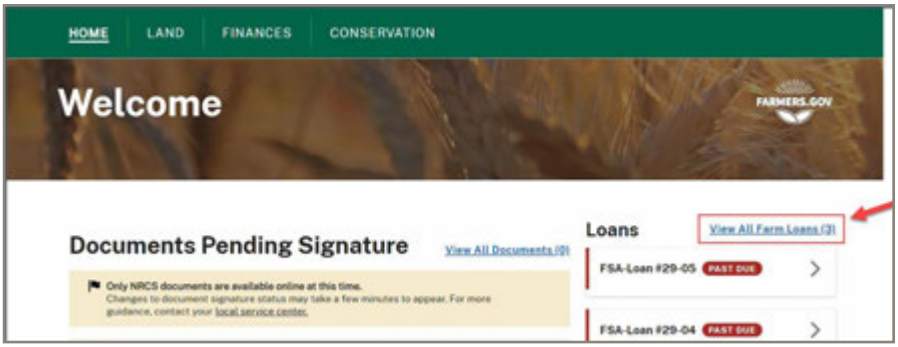
1. A USDA individual customer record. A customer record contains information such as name, address, phone number, and any legal representative authority relationships to conduct business with USDA.
2. A **Login.gov** account. **Login.gov** is a sign in service that gives people secure online access to participating government programs.
3. Identity verification. You can choose to verify your identity online or in-person at a **USDA Service Center**.

How to access My Financial Information on Farmers.gov

1. Access **farmers.gov** from your browser. The recommended browsers to use are Google Chrome, Mozilla Firefox, or Microsoft Edge.



2. Select **LOG IN | SIGN UP** from the upper right-hand corner of the screen to access your **farmers.gov** account.

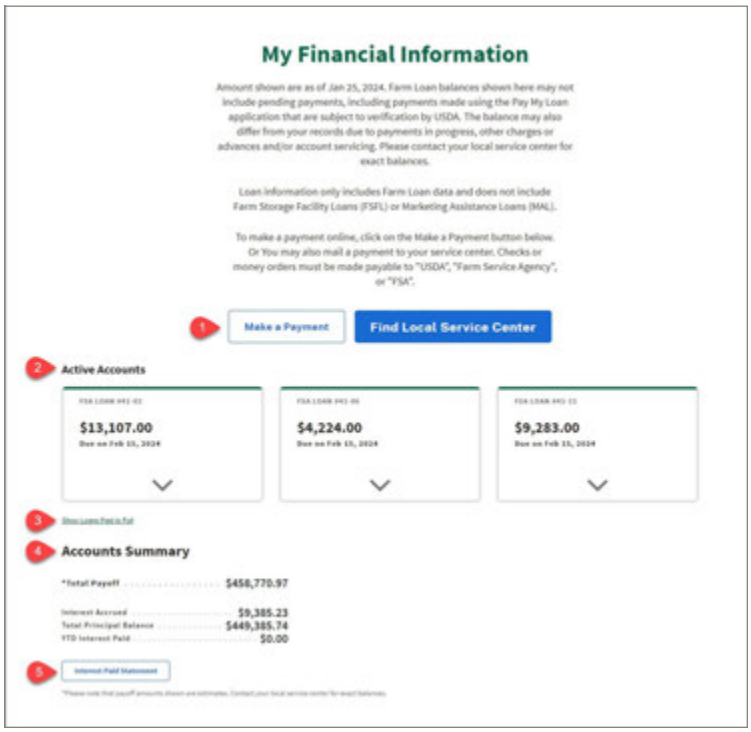


3. From the Home page, select the View All Farm Loans link to access your My Financial Information page.
4. Your My Financial Information page allows you to navigate your active loans, make online payments, view paid-in-full loans, and see an account level summary. Using the down arrow under each loan, you can explore loan details such as principal and interest balances, interest rates, advances, and payments made on the loan. There is also a link at the bottom of the page to a printer-friendly, year-to-date statement which provides a breakdown of the amount of interest paid on each loan for the calendar year, as well as five years of historical information.

After Login

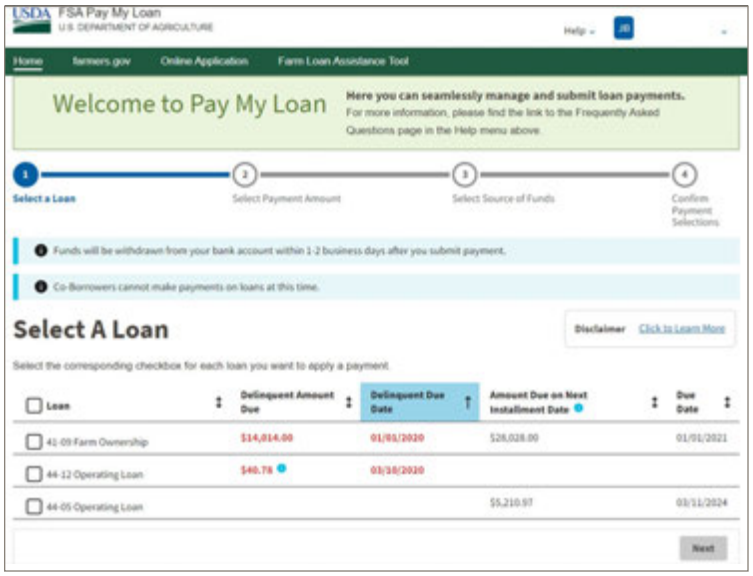
You can do the following:

1. Make an online payment by clicking on Make a Payment button.
2. View your active loans in summary, and detailed view by clicking on the down arrow to expand the loan card.
3. View Loans Paid in Full by selecting this link.
4. Accounts Summary provides consolidated totals at the account level for Total Payoff, Interest Accrued balances, Total Principal Balances, and Year to Date Interest Paid on all loans.
5. Selecting the Interest Paid Statement button will go to a summarized printer- friendly year-to-date statement which provides the amount of interest paid on each loan for a selected calendar.

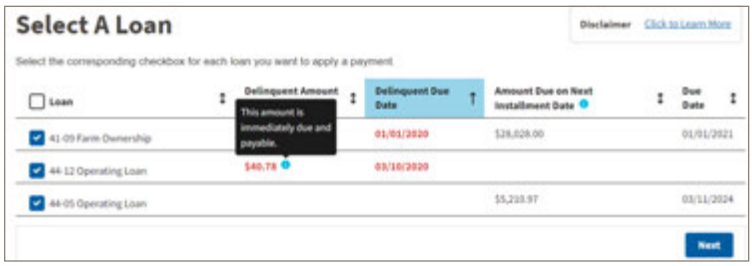


Make a Payment

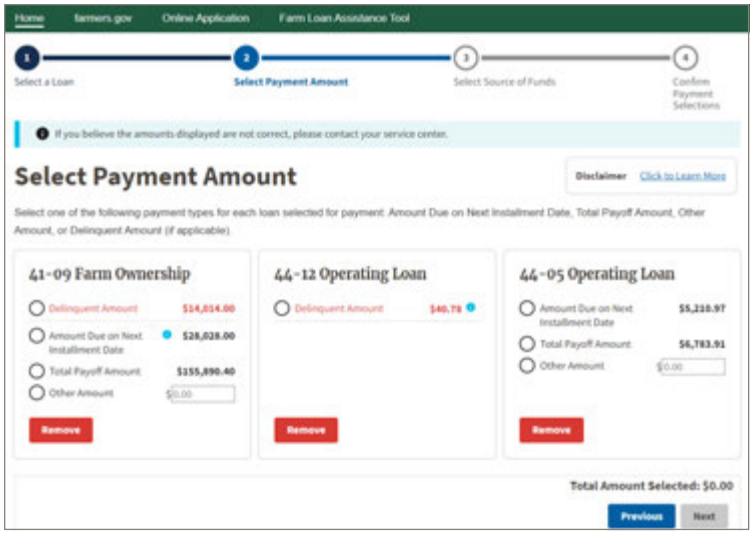
1. When the Make a Payment button is selected, a new browser tab is opened and the PML page is displayed. Information is provided on what you can do in PML along with a customer help menu. The help menu provides access to the Quick Start Guide, Frequently Asked Questions, User Guide, Help Video, USDA Farm Service Agency (FSA) locator, and a Help Request creation. A resource bar is provided at the top of the page with links to the Loan Assistance Tool and the Online Loan Application.



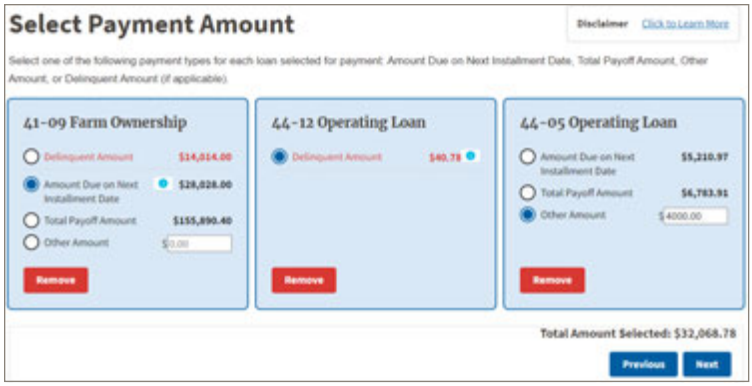
NOTE: Disclaimers and Tooltips are available to help you through the PML process. Once opened, Disclaimers can be closed out by clicking on the X in the upper right corner or selecting the Done button.



2. The Select A Loan page displays all active loans. Loan information is as of the date you are logged in to PML and includes:
   - Loan number and type — Number(s) assigned by FSA and loan types identified as Farm Operating, Farm Ownership, Emergency, and Soil and Water.
   - Delinquent Amount Due — This is the amount of a scheduled installment that has not been paid by its due date.
   - Delinquent Due Date — The date a scheduled installment is past due.
   - Amount Due on Next Installment Date — This is the installment balance remaining by the Next Installment Due Date.
   - Due Date — This date is determined by your loan installment schedule.
   - Total Payoff Amount — This is the payoff amount calculated as of the current date displayed in the disclaimer notification.
   - Other Amount — This selection allows you to customize your payment amount.



3. Click on the corresponding box for the loan(s) you want to pay. You can select one, multiple, or all loans from this table. This will bring you to the Select Payment Amount page where you will enter or select how much you want to pay on the selected loans.

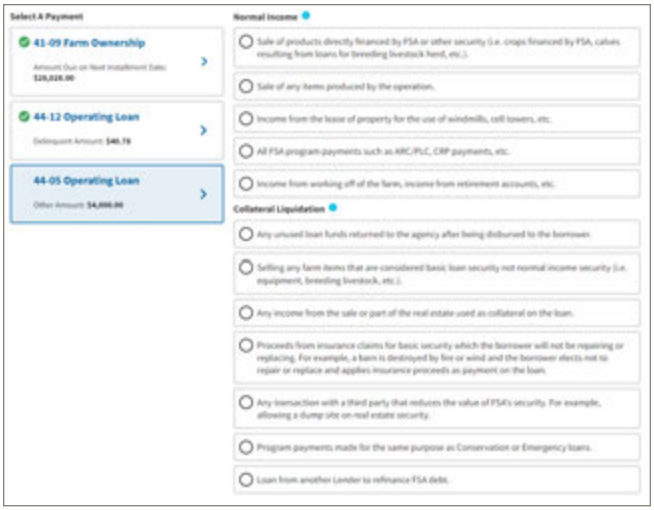


Note: You must select from the options provided as the Next button will remain disabled until a selection is made.

4. Once the Select Payment Amount page is completed, you will select the applicable source of funds used to make the payment(s). The Source of Funds page will allow you to select from two category lists: Normal Income or Collateral Liquidation.
5. After all loans have a selection, the Next button will be available for selection and navigates you to the Confirm Payment Selections page.
6. For review and confirmation, the Confirm Payment Selections page will summarize the loan payment selections made.

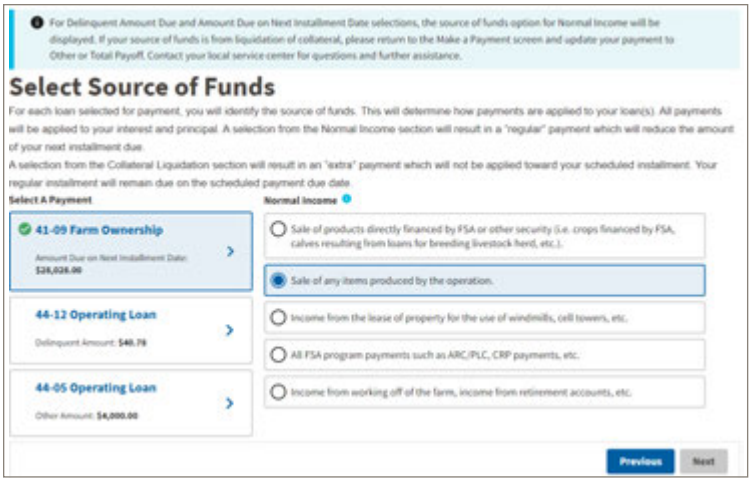
   NOTE: You can "Remove" any of the selections made and select the "Previous" button to go back to make any adjustments to the selections.

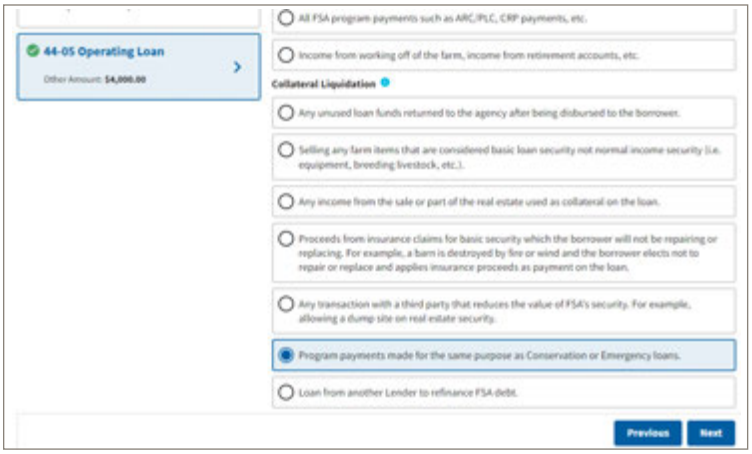
7. When the Submit button is selected, a pop-up modal displays prompting you to confirm your selections.
8. When the Continue button is selected, you will be directed to input your payment information.

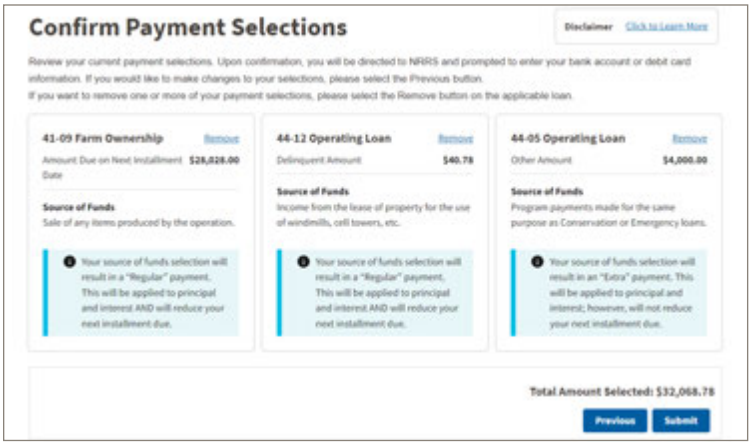


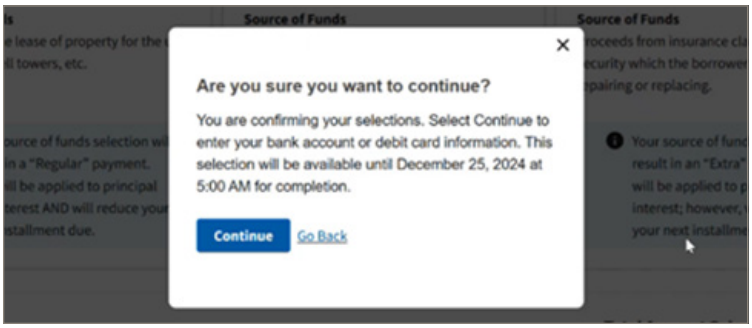
Once all source of funds selections are made, the Next button is enabled, and you may proceed to the Confirm Payment Selections page. At this point, you are still able to remove loans, if necessary, by clicking on the Remove button. Click Submit to confirm your selections. Click Continue in the pop-up modal for final validation of your selections.

In this example of the Confirm Payment Selections page, there are multiple loan payment selections. The source of funds are shown for each selection. Disclaimers are provided on this page. A summary of your selected source of funds for each payment is displayed on each loan tile card.



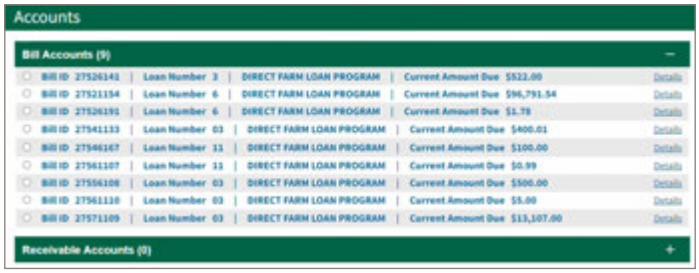






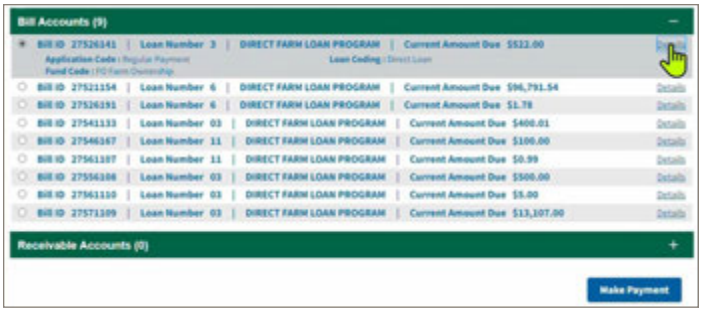
9. PML will create a bill for each loan selected for payment. On the next step you can view any outstanding bills that exist for your account.

   Note: Any FLP bills that are not submitted will be deleted the following day.



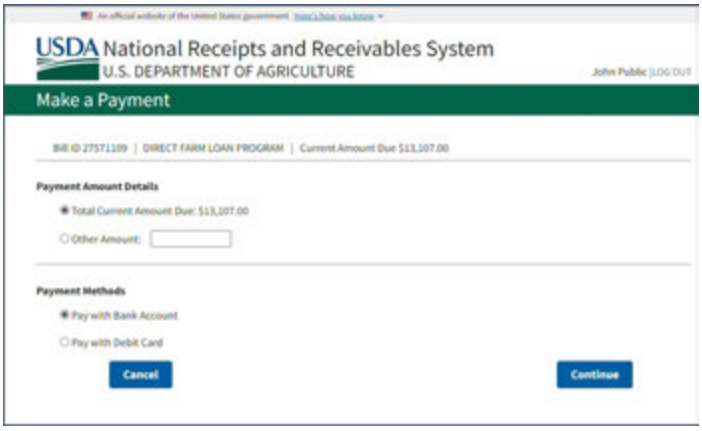
Clicking on the Details link will expand the bill information view. This is an example of the expanded loan view when the Details link is clicked:

Click the radio button associated with the bill to be paid. Only one bill can be selected and paid at a time. The Make Payment button will remain disabled until a radio button selection is made.



10. Complete the Payment Amount Details by selecting either the Total Current Amount Due or the Other Amount. If Other Amount is selected, the amount entered must be less than or equal to the displayed Total Current Amount Due.

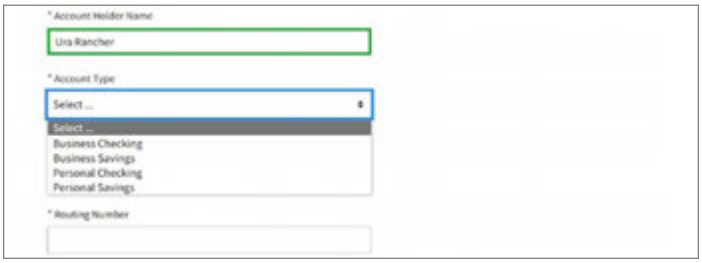
    Select the radio button associated with your Payment Method. Options include a Bank Account or a Debit Card. Click the Continue button to proceed to the next step.



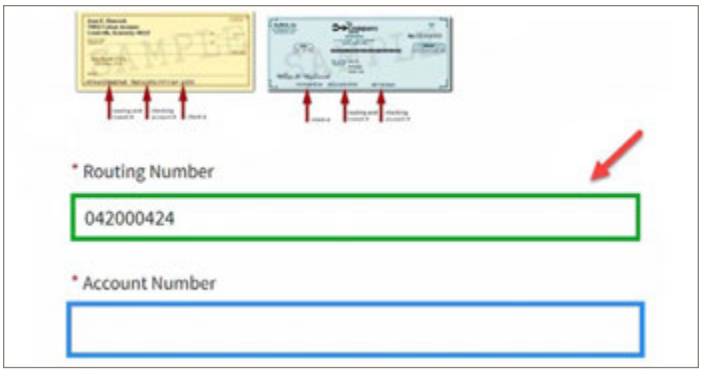
11. Based on the payment method selected enter your bank account or debit card information. Ensure all required fields notated with an asterisk (*) are completed.

Select the Account Type from the options listed in the dropdown menu, which include:

- Business Checking
- Business Savings
- Personal Checking
- Personal Savings

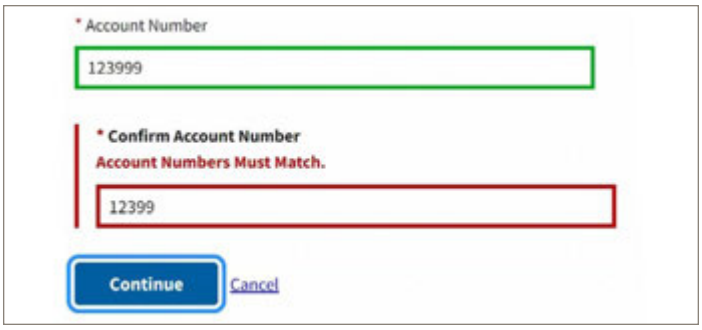


Routing Number and Account Number boarders change from **blue** to **green** when these fields are completed successfully.

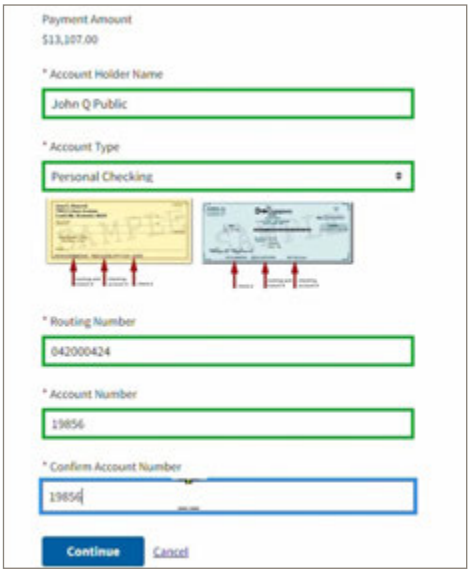


Note: Routing Number will always be nine-digits.

If errors are detected an error message will be displayed and the field border will change from **blue** to **red**:

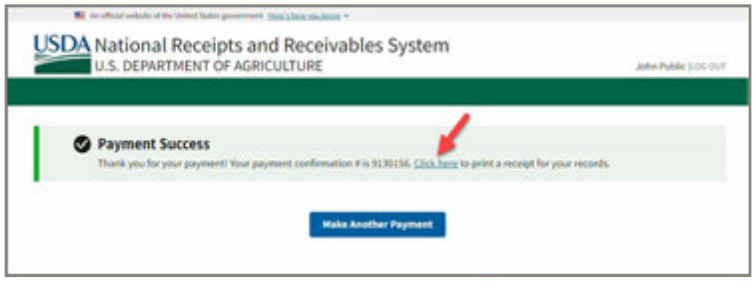


Once all required entries are completed, click the Continue button to proceed to the next step.



When the Continue button is selected, review and confirm the payment information summary and check the box to agree to the **Pay.gov** authorization and disclosure statement. The confirmation box must be checked to submit the payment. The Continue button will remain disabled until the box is checked.

12. Once all payments have been submitted, you will receive confirmation that the payments were successful and will be able to view and print your receipt.



Select the Print button to print your receipt. Once completed you may close out the popup display. You will be returned to the payment confirmation screen where you can select to pay another bill or exit the process.