

Main Menu: Table of Contents

Click on the links below to be taken directly to a topic or use the tabs above to look through all User Guide functions.

[Quick Reference](#)

[Accounts](#)

[Account Nicknames](#)

[Account Page Navigation](#)

[History](#)

[Sorting & Categorizing Transactions](#)

[Viewing & Updating Account Details](#)

[Tracking Expense Categories](#)

[Transfers](#)

[Transfer of Funds/Payments](#)

[Scheduled Transfers](#)

[Transfer History](#)

[Canceling Transfers](#)

[Business Administration](#)

[Adding Roles](#)

[Adding Users](#)

[Transfer Authorizations](#)

[Updating User Settings](#)

[Profile](#)

[Security](#)

[Widgets](#)

[Contact Information](#)

[Notifications](#)

[Accounts](#)

[Applications](#)

[eDocs](#)

[Message Center](#)



Quick Reference

How to:

[Make a loan payment](#)

[View a statement](#)

[View account details](#)

[Nickname an account](#)

[View transaction history for an account](#)

[View a draft image \(eDocs\)](#)

[View a draft image \(History\)](#)

[Make an internal transfer](#)

[Add an external ACH account](#)

[Make an external ACH transfer](#)

[Create a new user role](#)

[Add a new user](#)

[Set up dual authorization](#)

[Reset your username and password](#)

[Reset a user's username and password](#)

[Configure notification settings](#)

[Add a mobile number](#)

[Update two-factor authentication for login](#)

[Request a stop payment](#)

[Send a message to customer support](#)



AMERICAN AGCREDIT
MONEY FOR AGRICULTURE

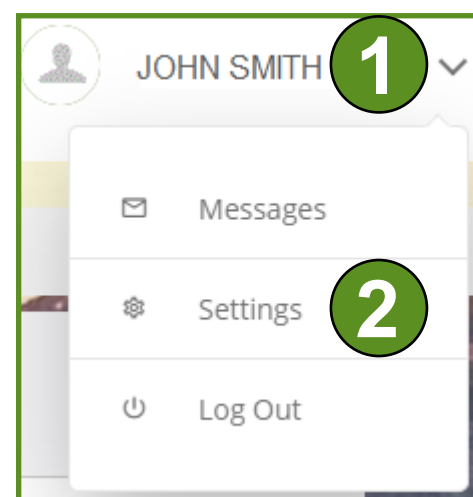
Accounts

If you used the previous online banking site and didn't set up nicknames for your accounts, you'll notice that the account names look a little different now.

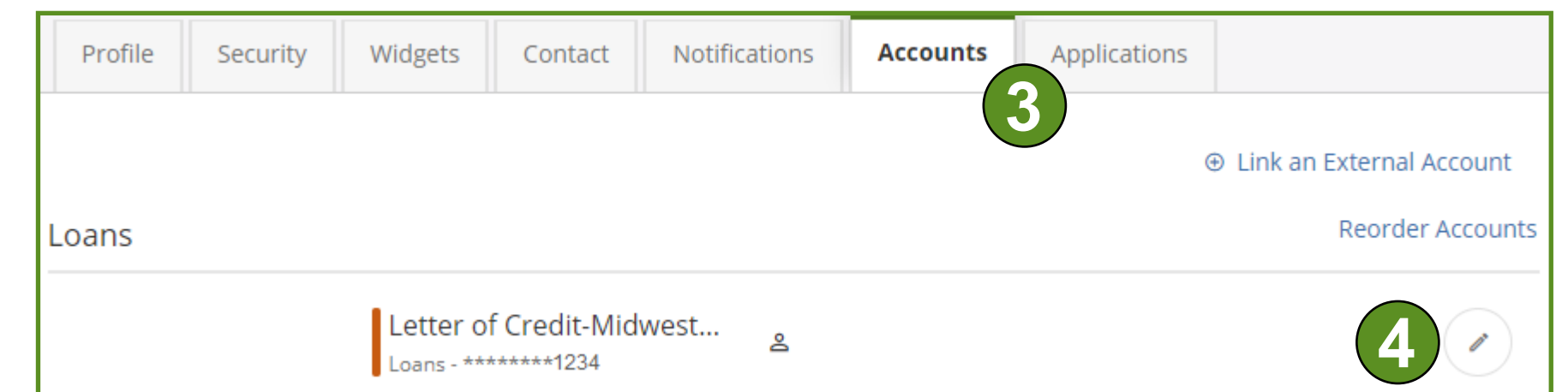
For instance, if you previously had an account automatically titled "John Smith, INC" it now shows up as a generic product type, such as "Commercial Revolving LOC" with the last 4 digits of your account number visible.

If you haven't updated your Account Nickname yet, do so now.

1. Click on the drop-down arrow next to your name.
2. Click on Settings.
3. Select the Accounts tab
4. Click on the Edit Icon next to your Account
5. Give your Account a nickname



Loans	
Letter of Credit-Midw... *****1234	\$20,345.20 A \$0.00 >
Commercial Non-Rev... *****2345	Pay \$45,964.70 A \$0.00 >
Commercial Revolin... *****9876	Pay \$125,854.31 A \$19,321.49 >
Funds Held	
Funds Held *****1234	\$15,987.02 >



Nickname	<input type="text" value="2018 Mortgage"/> 5
(Maximum characters allowed: 25)	

✦ *Completing these steps early on will make it easier to manage your accounts moving forward.*


From the Accounts page, you can see a list of your active AAC accounts categorized by type: Loans, Funds Held, and H Stock.

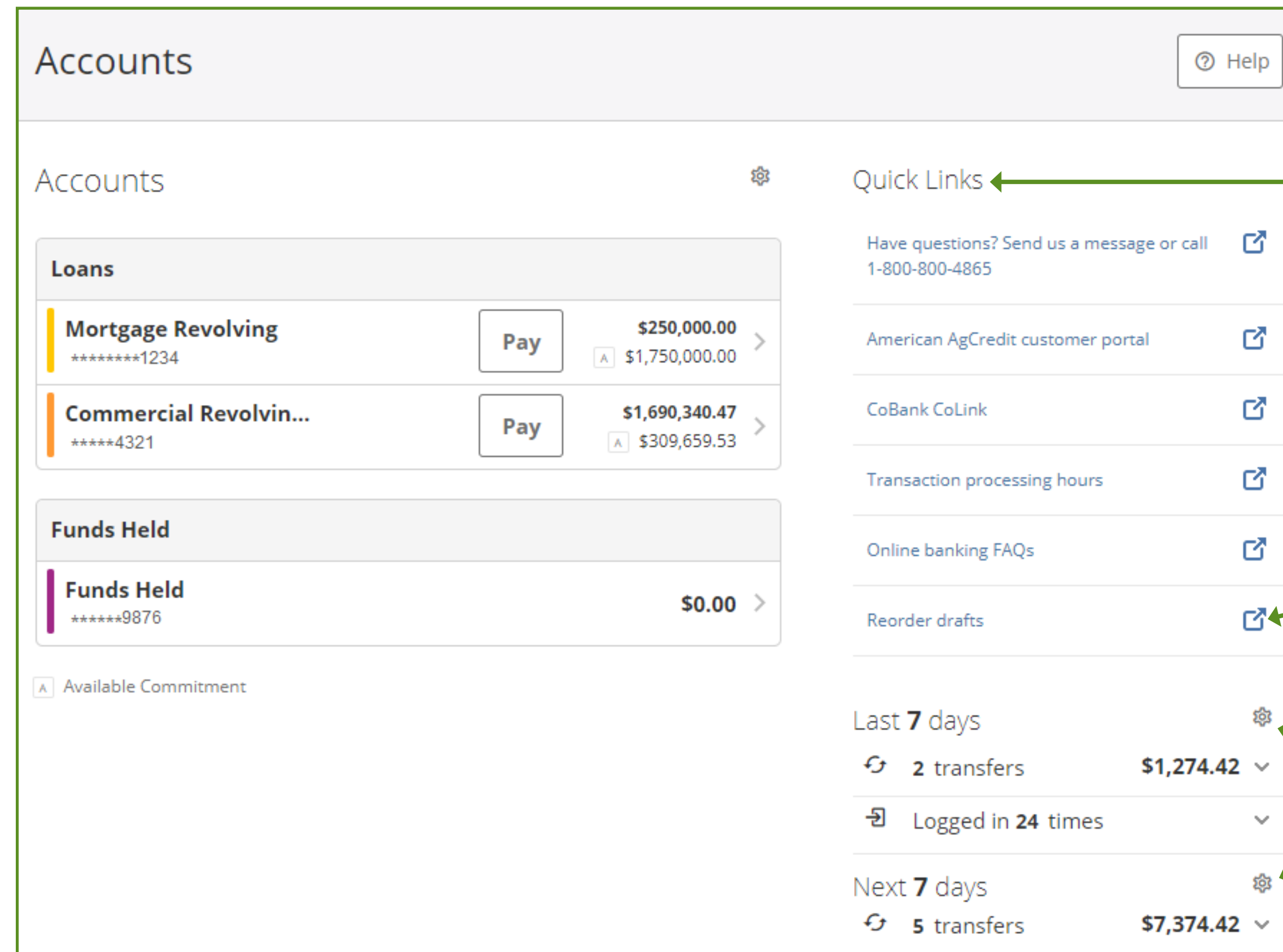
1. Click on the expand arrow to go to your account history page (including transactions and account details)

or

2. Click the pay button if you want to make a loan payment directly

Because you can also make a payment from the History tab, let's jump there.

 The steps to make a payment are the same on the accounts and history page once you Click the pay button.



Category	Account Name	Account ID	Balance	Available Commitment	Action
Loans	Mortgage Revolving	*****1234	\$250,000.00	\$1,750,000.00	Pay
	Commercial Revolvin...	*****4321	\$1,690,340.47	\$309,659.53	Pay
Funds Held	Funds Held	*****9876	\$0.00		

Quick Links

- Have questions? Send us a message or call 1-800-800-4865
- American AgCredit customer portal
- CoBank CoLink
- Transaction processing hours
- Online banking FAQs
- Reorder drafts

Last 7 days

- 2 transfers \$1,274.42
- Logged in 24 times

Next 7 days

- 5 transfers \$7,374.42


Use the Quick Links to quickly access information or access commonly used AAC sites.

This link will take you to a secure site where you can re-order your drafts.

Recent and scheduled activity will appear here when available. Click the gear icon to update what activity you see.

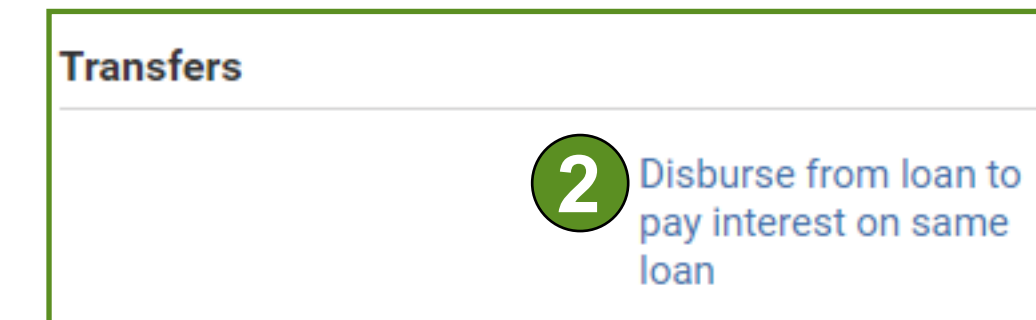
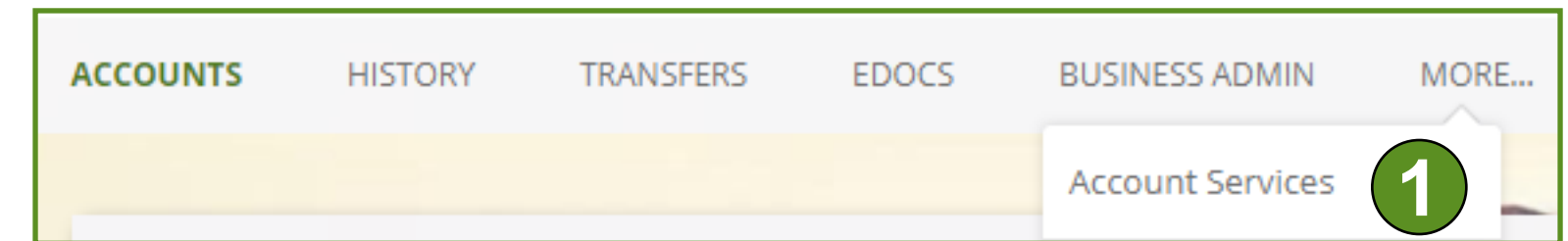
Account Services

For special transfers, you may be asked to submit a form before the transfer can be initiated. Currently, the only transfer request is the *Disburse from loan to pay interest on same loan* form.

 This form can be used to advance the principal on one of your loans to pay the interest on that same loan.

To do this, you will need to access the Account Services page.

1. Use the navigation bar at the top of any page and Click on Account Services
2. Click on the *Disburse from loan to pay interest on same loan* link
3. Select the account you wish to advance the principal on/pay interest on
4. Enter the payment amount
5. (Optional) Enter additional information
6. Click the Submit button
7. Your request will be sent to the Customer Service Team for processing



Disburse from loan to pay interest on same loan

Complete this form to request a disbursement from your loan to satisfy the interest due on the same loan. By submitting this form, you acknowledge that you are authorized to disburse funds on behalf of the loan. Internal transfers will be posted to your account the same business day if initiated before 12:00 pm PT. Internal transfers requested after 12 pm PT, on a weekend or an association holiday will be effective the next business day.

Account

Mortgage Revolving *****5681 \$252,326.40 ▼

Payment Amount

2500

Additional Information

Enter text here

History

History Help

All Accounts

Mortgage Revolving 3 Available Commitment \$1,750,000.00 Principal Balance \$250,000.00

Transactions Account Details Pay Now

Search 1 Sort By: Default 2

DATE	DESCRIPTION	AMOUNT	BALANCE
JAN 7 2020	trans 1234567 4 Add a category	\$250,000.00	
JAN 2 2020	trans1234567 Add a category	-\$97.94	
AUG 8 2019	Transfer 1234567 Transfer	-\$12,286.00	
JUN 14 2019	AC-DENVER CNTY ABSTRCT-TITLE FEE Add a category	\$78.00	
JUN 14 2019	Draft 1020 5 Add a category	\$15,000.00	

Transactions

This tab lists your recent transactions. Here, you can:

1. Search for specific transactions (from the past 2 years)
2. Change your sorting options
3. Edit your account nickname, color code it, or hide your account by Clicking on the edit icon.
4. Click on any transaction to see related details, including principal and interest payment breakdown.
5. View the front and back of drafts by:
 - Clicking on the Draft then on the Draft Images tab


Summary **Draft Images** Inquiry X

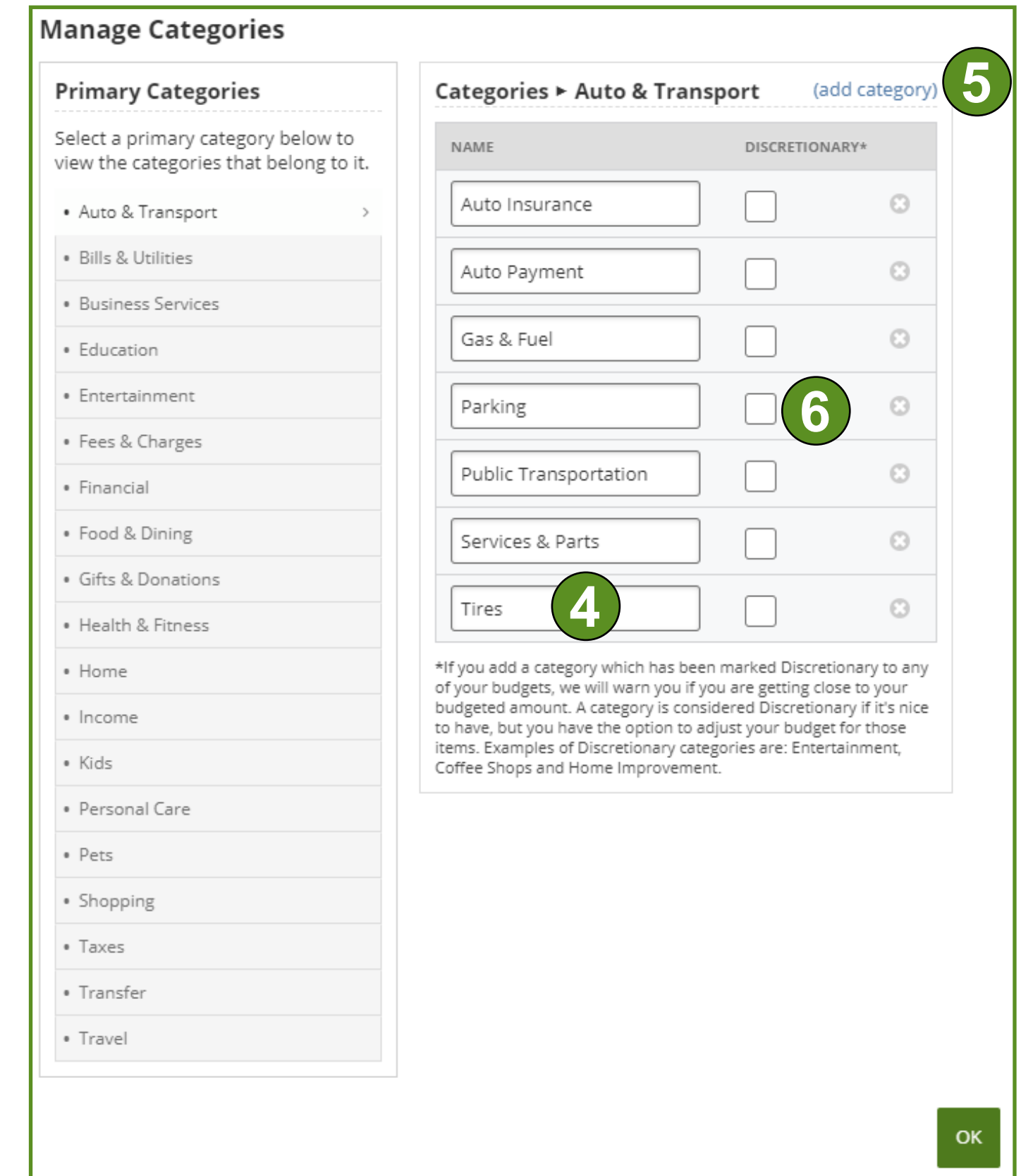
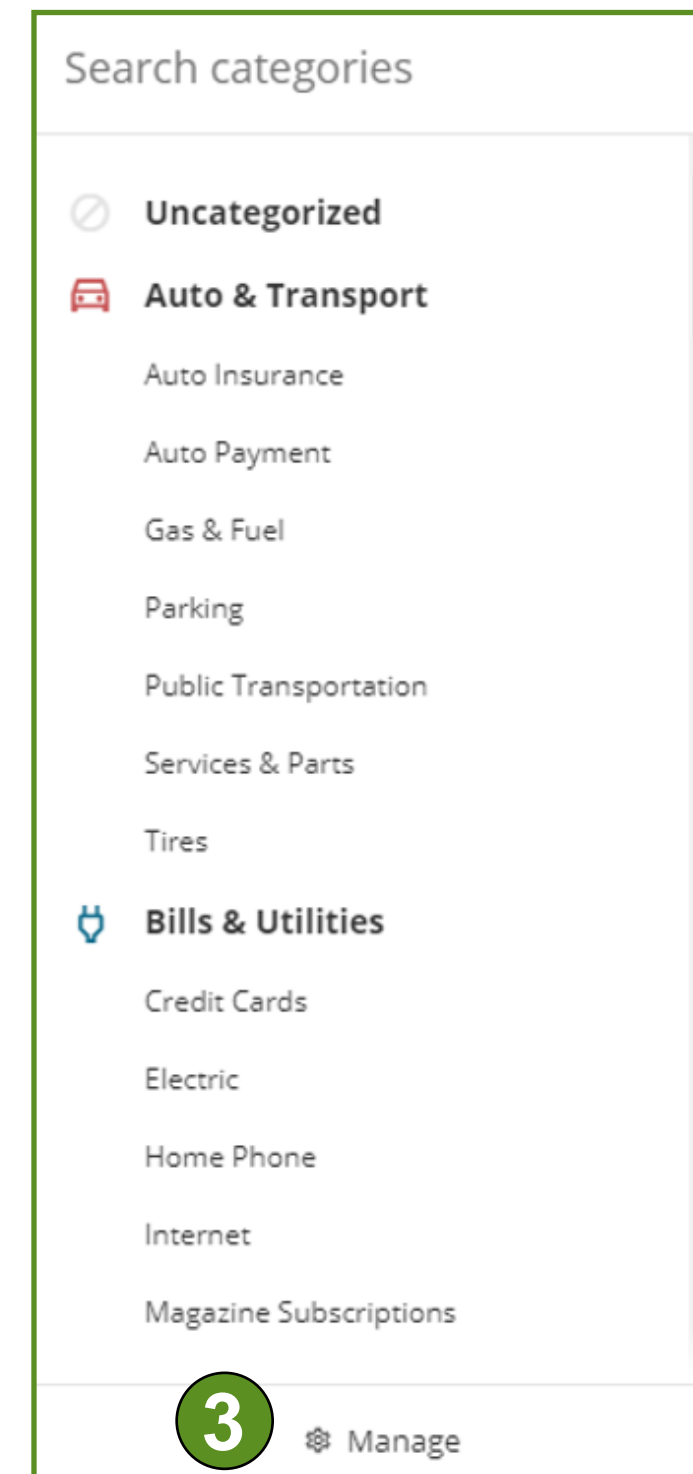
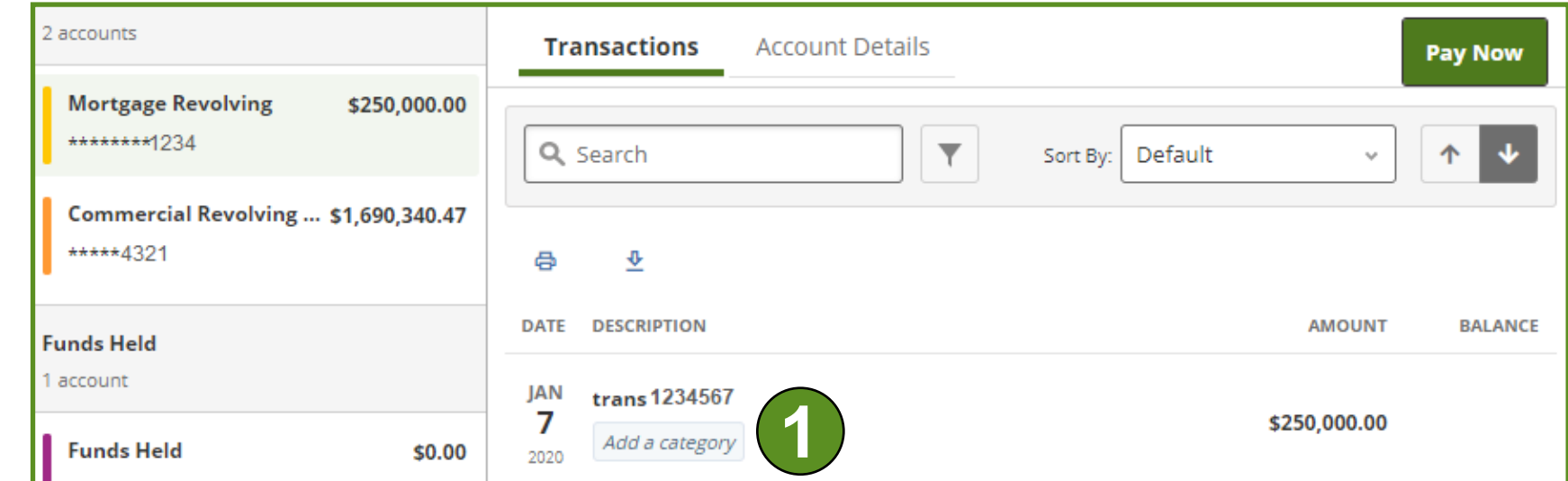
[Print Draft Image\(s\)](#)

❖ Like most tabs, the information on your Transactions tab changes based on account type. For loan accounts, you will see Available Commitment and Principal Balance in the top right. For Funds Held and Stock accounts, you will only see Current Balance.

Adding Categories

Under the Transactions tab, you'll also have the opportunity to add and manage your transaction primary categories and sub-categories.

1. Select the transaction you wish to categorize and Click the **Add a Category** button
 2. Choose from the pre-populated primary categories or sub-categories OR
 3. Click the **Manage** link to customize your sub-categories
 4. Choose the primary category you want to manage, and then either edit the name of an existing sub-category OR
 5. Click the (add category) link and create your own sub-category
-  You can only edit and add sub-categories. You cannot edit or add primary categories.
6. (Optional) You can also mark categories as Discretionary by checking the Discretionary box.



AMERICAN AGCREDIT
MONEY FOR AGRICULTURE

Loans		Transactions	Account Details	Pay Now
5 accounts				
Mortgage Revolving	\$252,326.40			
*****1234				
\$0.00 due on Jan 01, 2021				
Commercial Revolving ...	\$1,688,939.92	NICKNAME	Mortgage Revolving	
***** 4321				
\$0.00 due on Jun 01, 2020		CUSTOMER NAME	JOHN J. SMITH	
Financial LC	\$0.00	ACCOUNT NUMBER	1234567891	
***** 5555				
Financial LC	\$0.00	PRINCIPAL BALANCE	\$252,326.40	
***** 4321				
JDC Inc.	\$808,686.76	AVAILABLE COMMITMENT	\$1,888,888.88	
***** 4321				
\$0.00 due on Feb 01, 2021		ACCRUED INTEREST	\$8,899.80	
Funds Held		INTEREST RATE	4.5000 %	
2 accounts		PER DIEM	\$31.54	
Funds Held	\$0.00	INTEREST PAID YEAR TO DATE	\$108.88	
***** 6789		MATURITY DATE	01/01/2040	
JDC Inc FH	\$0.00	TOTAL AMOUNT DUE	\$0.00	
***** 6789		CURRENT DUE	\$0.00	
		PAST DUE	\$0.00	
		FEES DUE	\$0.00	
		PAYMENT DUE DATE	01/01/2021	

Account Details

This tab lists account details (which vary depending on account type) and may include:

- Account Nickname
- Account number
- Available Commitment
- Funds Held Rate
- Principal Balance
- Interest Rate and Interest Paid Year to Date
- Maturity and Payment Due Dates
- Total Amount Currently Due
- Per Diem
- Current Balance
- H Stock Dividend Rate
- Accrued Dividend

Transfers

To make a payment or to transfer money from one account to another, you can

1. Click the pay button on your Accounts page

OR

2. Click the pay now button on your History page

OR

3. Go directly to your Transfers page

✦ Any of the 3 above mentioned actions will direct you to the *Transfers* page.

✦ For special transfers, such as advancing the principal on one of your loans to pay the interest on that same loan, please refer to the [Account Services](#) page of this guide.

The screenshot shows the 'Accounts' page with a 'Loans' section. A loan entry for '2019 IMPROVEMENTS' is visible, with a masked account number '*****1234'. To the right of the loan name is a green circle containing the number '1' and a 'Pay' button. Further right, the loan balance is shown as '\$91,000.00' and the available commitment as '\$34,000.00'.

The screenshot shows the 'History' page for the '2019 IMPROVEMENTS' loan. It displays the 'Available Commitment' as '\$34,000.00' and the 'Principal Balance' as '\$91,000.00'. At the bottom right, a green circle containing the number '2' highlights a 'Pay Now' button.

The screenshot shows the 'Transfers' page. The navigation menu at the top includes 'ACCOUNTS', 'HISTORY', 'TRANSFERS', 'BUSINESS ADMIN', 'MESSAGE CENTER', and 'MORE...'. The 'TRANSFERS' tab is highlighted, and a green circle containing the number '3' is placed over the 'Transfer' sub-tab.

To make a Transfer or Payment:

1. Select the Account you want to transfer funds FROM
2. Select the Account you want to transfer funds TO

❖ *If you don't see the account you want to transfer to/from you can also add an external account by Clicking the Add your external account link.*

3. Select the Amount you want to pay (descriptions for loan accounts)
 - Total Amount Due** - Includes current payment, past due payments, & fees
 - Principal Only** - Used if you wish to pay additional funds towards principal
 - Interest Only** - Used if you wish to pay additional funds towards interest

❖ *If you owe \$0 and would like to make a payment towards your principal and interest amounts, you will need to complete two separate transactions.*

4. Select the date you want the transfer or payment to be made
5. Select the frequency (for loan payments)
6. Add a memo (optional)
7. Click the Submit Transfer button

❖ *Internal transfers initiated before 12pm PT will post to your account the same day. ACH transfers initiated before 12pm PT will post within 1-2 business days. Transfers that require authorization must be approved by the Online Banking Administrator by 12pm PT on the date scheduled.*

Make a Transfer

From Account
Mortgage Revolving *****1234 **1** \$1,750,000.00

To Account
Commercial Revolving LOC *****4321 **2** \$1,345,678.91

Don't see the account you want to transfer to?
[Add your external account](#)

Amount

Total Amount Due (Includes Any Past Due Amounts, Late Charges, And Fees. If Total Amount Due Is \$0, Do Not Use This Option.)
\$14,431.41

3 Additional Principal (Optional)
\$

Principal Only
\$

Interest Only
\$

Total **\$14,431.41**

Transfer Limits ▾

Date Initiated
4/28/2020 **4**

Frequency
One Time **5**

[+ Add Memo](#) **6**

Submit Transfer **7**

Under Transfers, use the **Scheduled** tab to view your upcoming transfers.

Days with scheduled transfers will have a dot under them on the calendar.

Additional details on those scheduled transfers are below.

❖ *Recurring transfers can only be established once the loan being paid is in a billing cycle. If the total amount due is \$0.00, then you will be unable to set up recurring transfers until an amount due appears.*

The screenshot shows the 'My Scheduled Transfers' page with three calendar views for April, May, and June 2020. A table below the calendars lists two scheduled transfers:

DATE	AMOUNT	FROM	TO	STATUS	ACTIONS
APR 29 2020	\$501.00	Commercial Revolving L... *****1234	Funds Held ***** 9876	SCHEDULED	Trash, Edit, Dropdown
APR 30 2020	\$250.00	Mortgage Revolving ***** 4321	BofA3 ***6789	SCHEDULED	Trash, Edit, Dropdown

At the bottom, there is a pagination control showing '5 per page' and '2 Transfer(s)'.

To Edit or Cancel a scheduled transfer or payment Click on the edit icon or trash icon.

DATE	AMOUNT	FROM	TO	
MAY 18 2020	\$587.21	Mortgage Revolving *****1234	Commercial Revolving LOC *****4321	SUCCEEDED
MAY 18 2020	\$5,000.00	ChaseBank2 ***9876	Commercial Revolving LOC *****4321	PENDING
MAY 17 2020	\$587.21	Mortgage Revolving *****1234	Commercial Revolving LOC *****4321	FAILED
MAY 16 2020	\$587.21	ChaseBank2 ***9876	Commercial Revolving LOC *****4321	PENDING
MAY 15 2020	\$687.21	Mortgage Revolving *****1234	Commercial Revolving LOC *****4321	FAILED

5 per page 84 Transfer(s) 1 of 17

Under Transfers, use the **History** tab to review your previous, pending and completed transfers.

Transfers may show up as:

Submitted: Transfer Initiated

Pending: Transfer processing

Succeeded/Completed: Transfer Complete

Requires Authorization: Transfers that need to be approved by the Administrator by 12pm PT

Canceled: Transfers that have been canceled by the financial institution

Failed: Internal transfers that have failed due to Administrator rejection or external transfers that were canceled (either by AAC or external bank)

Expired: Transfers that were not authorized by the Administrator by 12pm PT within the approval window (*approval window is determined by the date selected in the Date Initiated field when setting up a transfer*).

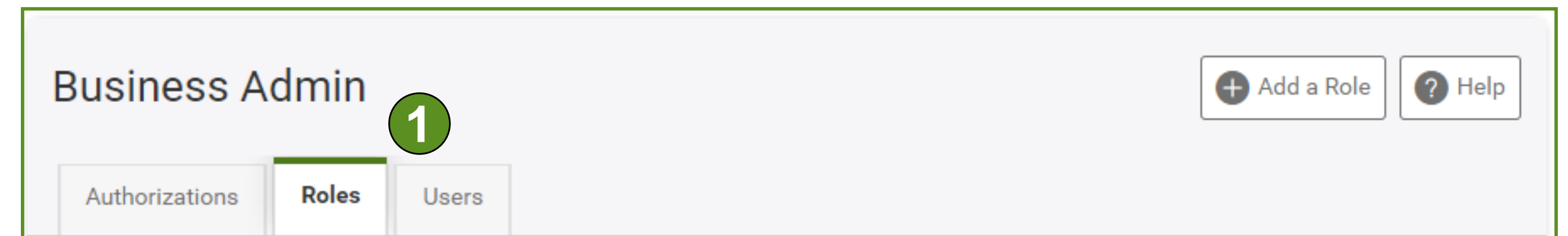
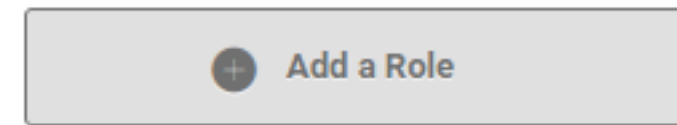
❖ *External Transfers that are not approved by 12pm PT will expire and need to be resubmitted for a later date to be processed. Internal Transfers that are not approved by 12pm PT will post to the next business day. If not approved by the new scheduled date, that transfer will expire and need to be resubmitted for a later date to be processed.*

Business Administration

The Business Administration page is where the Online Banking Administrator (this is the account owner or Administrator authorized by the borrowing group) creates user roles by identifying permissions, adds users, and then assigns users to the appropriate role(s). While you may use the Authorizations tab the most, first you should start by creating the user roles on the Roles tab

1. Click on the Roles tab on the Business Administration page

2. Click on the Add a Role button



3. Name and Describe each role (*examples may be Accountant, Assistant, or Payroll Lead*)

4. Edit permissions by Clicking the Edit icon in the Permissions section, which support the establishment of account access and monetary limits in subsequent steps (see table below for details)

Permissions				
Name	Administration	Authorization	Transfers	Miscellaneous
Use	Manage Users & Roles	Allowed to Authorize Transfers	Add External Transfer Accounts	View eDocs
Description	Users with this permission are able to add, edit, and delete other users and roles as well as set transfer limits.	Users with this permission are able to schedule and authorize internal and external transfers.	Users with this permission are able to add external (non- AAC) accounts to your account.	Users with view eDocs permissions can view all eDocs on your account.

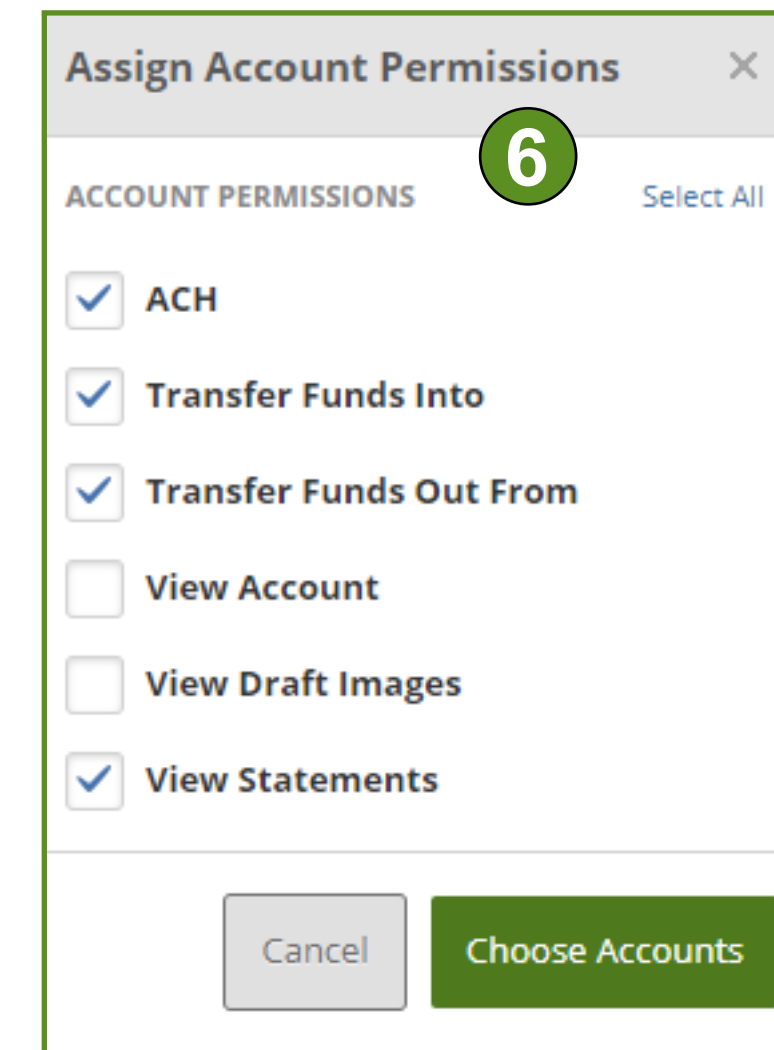
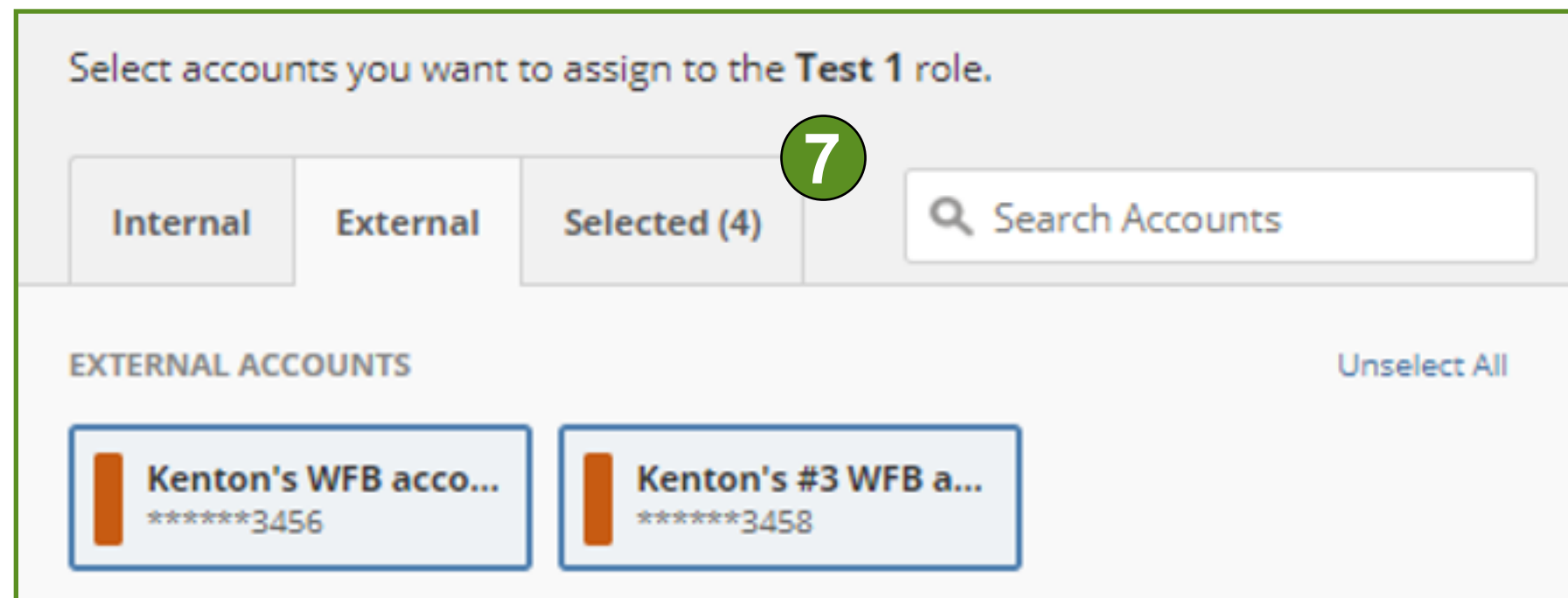
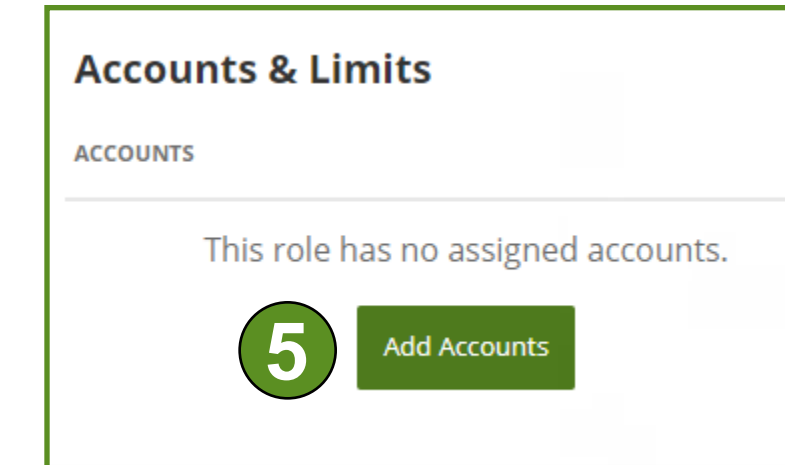
5. Under Accounts and Limits, Click on Add Accounts

6. Select the Account Permissions and Click Choose Accounts

✦ *If this role should be able to complete external transfers, make sure you select ACH.*

7. You can now assign Internal and External accounts to this role by clicking on the accounts or by Clicking *Select All* within each tab.

✦ *For external accounts, you will need to identify the account permissions to indicate if the role can transfer into or out of the account.*

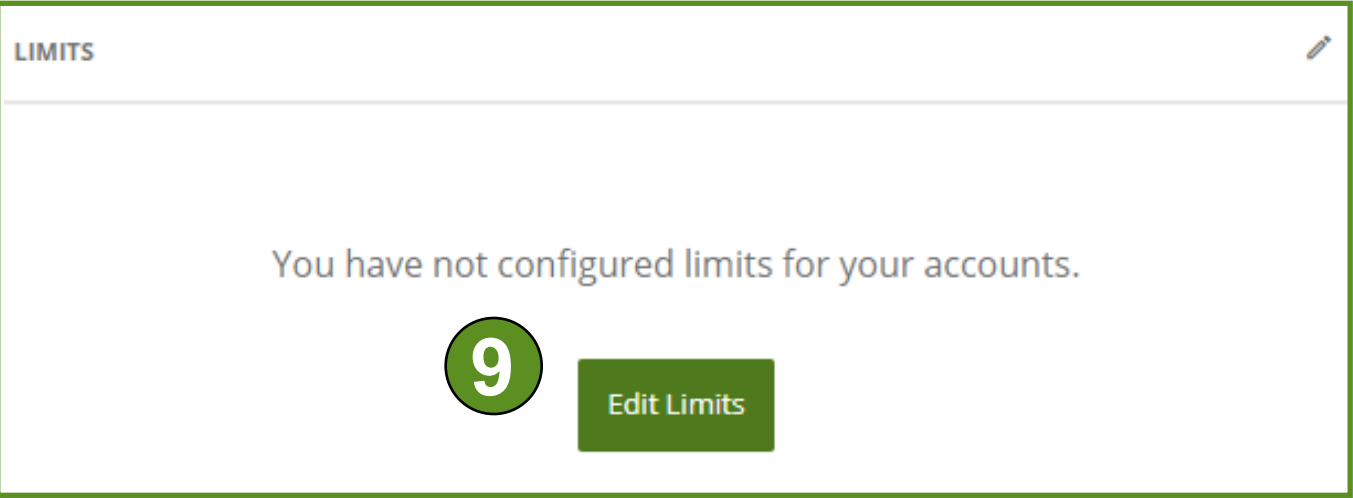


✦ *As you select accounts, the number on the Selected tab should match the number of accounts selected*

8. Click the Assign Accounts button and you should see a Success Banner 

Once you have assigned account access for the role you have created, you will continue the process by assigning account transfer limits (if applicable) to this role by selecting the Edit icon next to each action.

9. Click on the Edit Limits button
10. Select External and Internal Transfers and enter your limits
11. Click the Save Changes button when complete



The Administrator is required to assign limits based on transfer type, otherwise the user limits will default to zero and will not allow for transactions to be processed.

External Transfers: ACH transfers between your American AgCredit accounts and those you own at another financial institution.

Internal Transfers: Transfers to and from accounts at American AgCredit.

ACH Section: This selection is not being used at this time. In a future release, this section will be used to support transfers to third parties.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
<input checked="" type="checkbox"/> External Transfers	Authorized limit	<input type="text" value="500"/>	<input type="text" value="1000"/>	<input type="text" value="4000"/>
	Max limit	<input type="text" value="1000"/>	<input type="text" value="2000"/>	<input type="text" value="8000"/>
	Can authorize	<input type="text" value="2000"/>	<input type="text" value="3000"/>	<input type="text" value="10000"/>
<input checked="" type="checkbox"/> Internal Transfers	Authorized limit	<input type="text" value="1500"/>	<input type="text" value="3000"/>	<input type="text" value="5000"/>
	Max limit	<input type="text" value="3000"/>	<input type="text" value="6000"/>	<input type="text" value="8000"/>
	Can authorize	<input type="text" value="5000"/>	<input type="text" value="8000"/>	<input type="text" value="10000"/>
<input type="checkbox"/> ACH	Authorized limit	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
	Max limit	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Authorized limit: Maximum limit that can be submitted without additional authorization or approval.

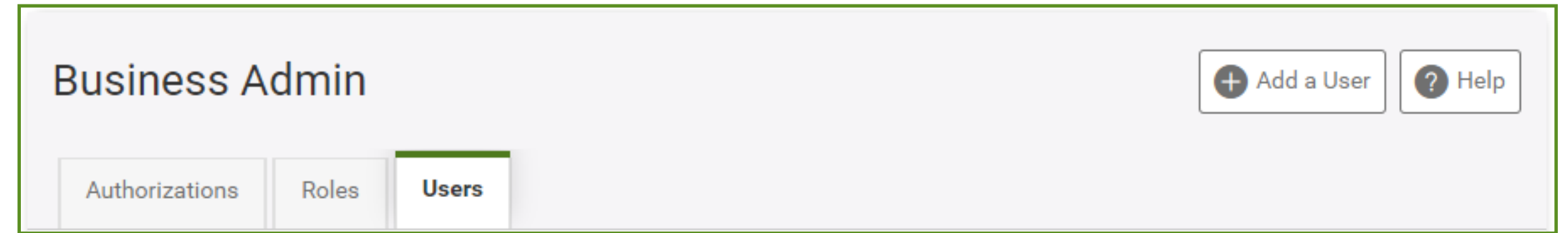
Max limit: Maximum limit users with this role are able to submit.

Can authorize: Maximum limit users with this role can authorize for other users (*Users will only see this option if they have the Allowed to Authorize permission selected for the role, which is necessary to enable dual authorization*).

Once you have created and edited your roles, you can add users to assign to those roles.

1. Click on the Users tab on the Business Administration page

2. Click on the Add a User button



After assigning a username to your users, you will need to send that information to them directly.

You can only assign roles that you have already created and defined.

A screenshot of the 'Add a new user' modal form. It contains the following fields:

- Username ***: Input field with 'john.smith' and a green checkmark below it.
- First Name ***: Input field with 'John'.
- Last Name ***: Input field with 'Smith'.
- Email ***: Input field with 'johnsmith@fakeemail.com|'. Below the field, it says 'A temporary password will be sent to the above email address.'
- Role ***: Dropdown menu with 'Accountant' selected.

At the bottom right, there are two buttons: 'Cancel' and 'Create User'.

After your additional user signs in for the first time, they are able to edit their username under Settings > Security.

Ensure email is correct so users receive their registration information.

❖ After account creation, if you ever need to reset a user's password, you will come back to the Users tab, select Reset Password, and have the new password sent to their email or mobile.

Once you have set up additional users, any time they initiate a transfer that requires your authorization (or the authorization of a user you have given authorization permission to), you will see that request under the Authorizations page.

1. To Authorize or Reject, select the request(s) you are reviewing and Click on the Reject or Authorize button.

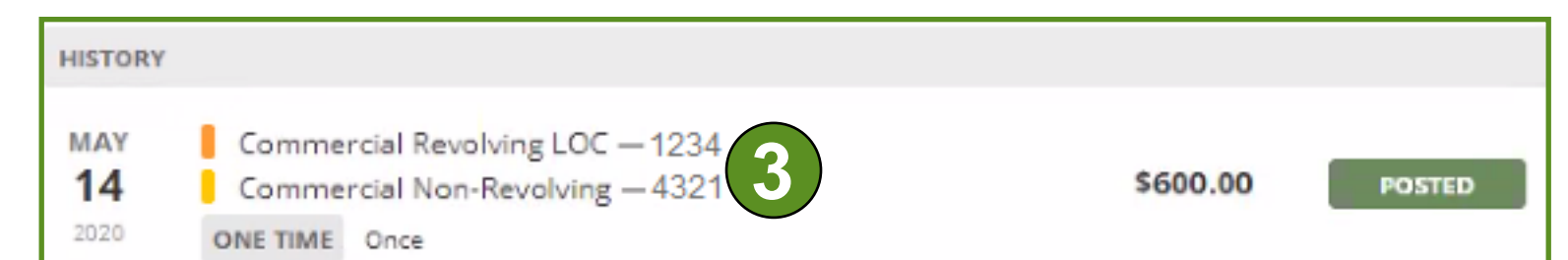
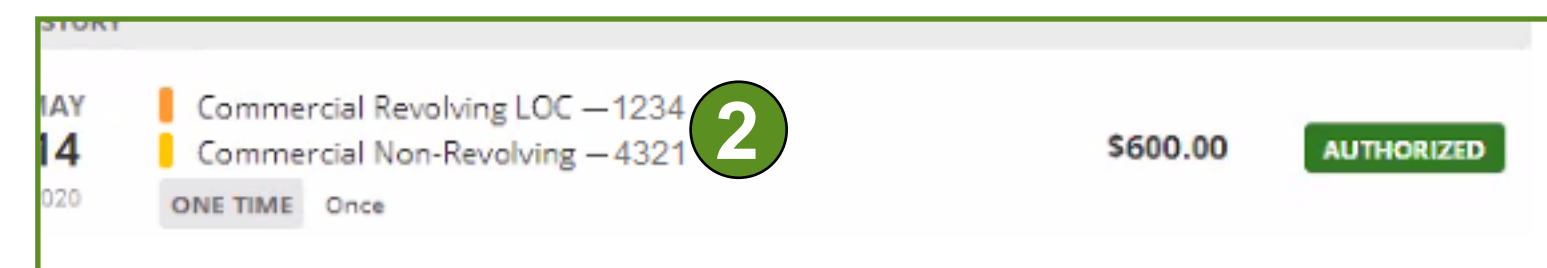
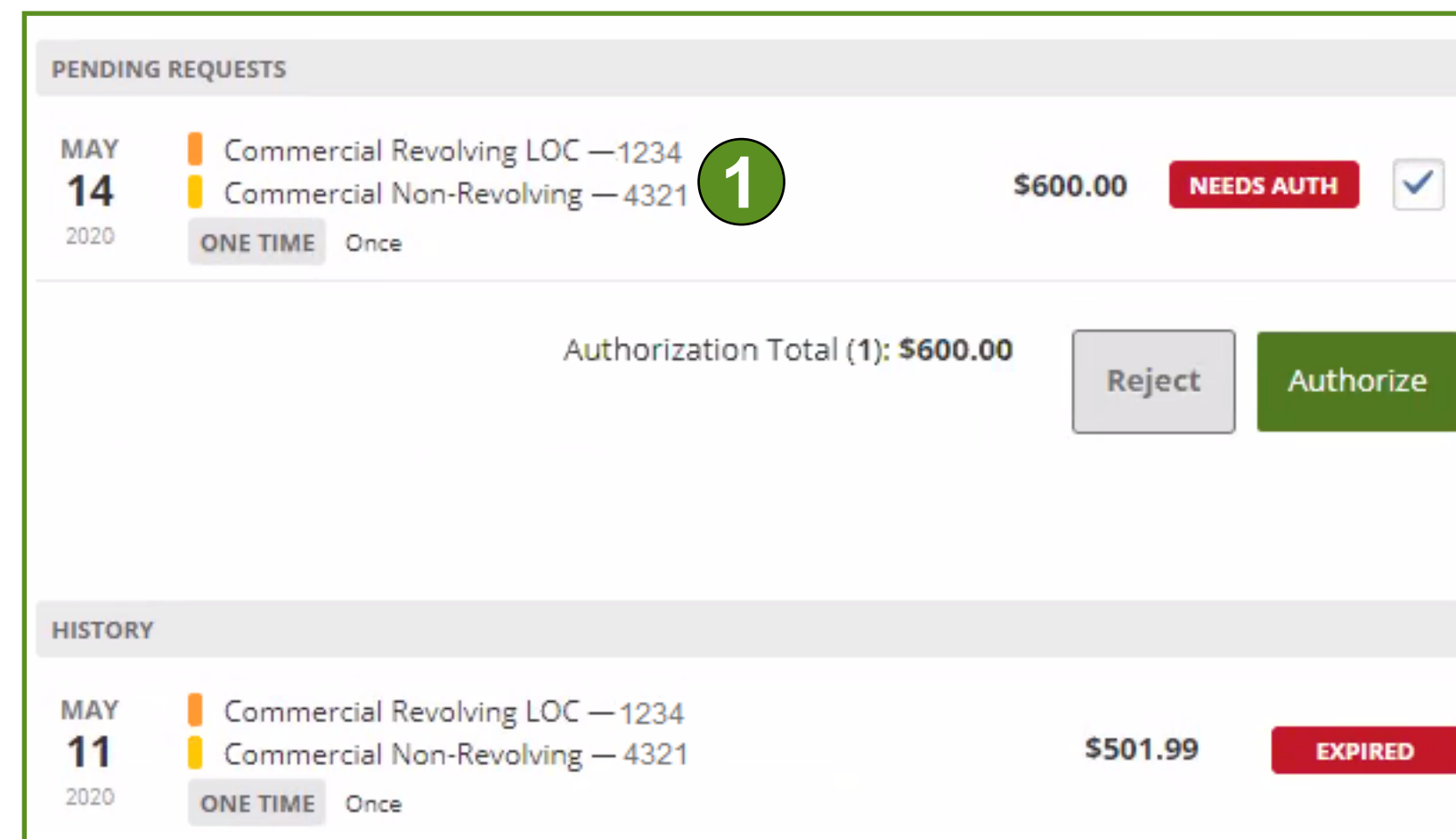
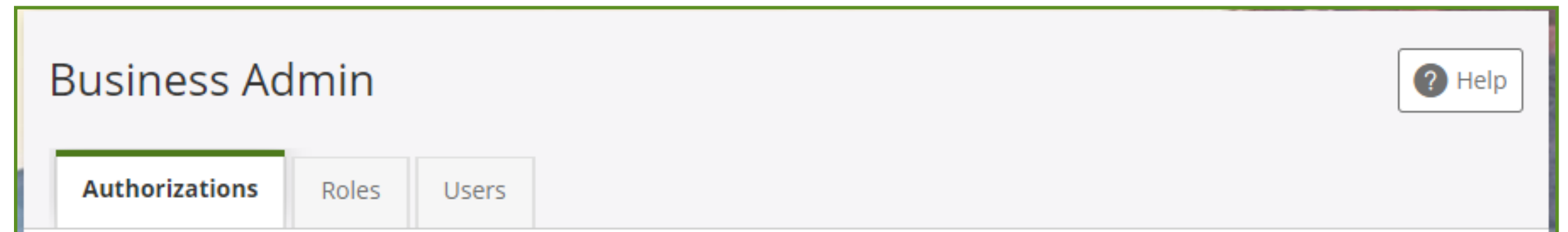
❖ *All transfer authorizations will require you to use your email or SMS for two-factor authentication. Once you have authenticated for one transfer, you will not be asked for two-factor authentication again until your next online banking session.*

2. Once you have authorized the transfer, it moves from the pending section to the history section and will be tagged as authorized.

❖ *If you reject a transfer, it will move to the history section as failed.*

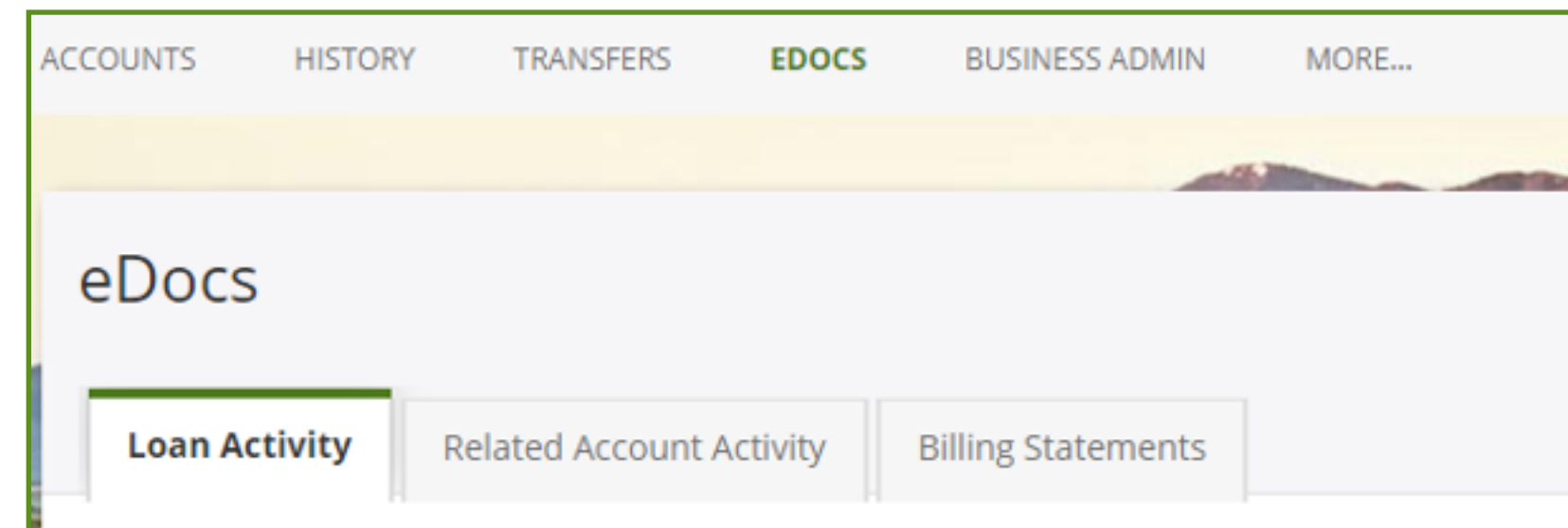
3. If you refresh the page or log in later, that same transfer will still be under the history section and will be tagged as posted.

❖ *If a transfer is authorized after 12pm PT on the selected initiation date, it will fail and be moved to the history section of your authorization page with no status. If a transfer is not authorized at all, it will expire and be moved to the history section of your authorization page. Same day transfers MUST be authorized by 12pm PT.*

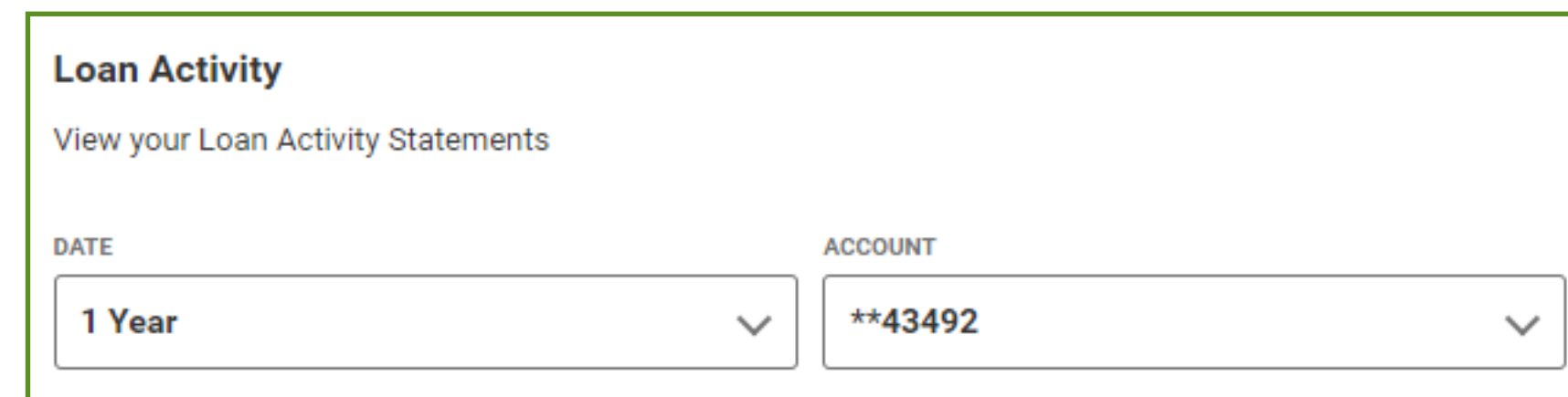


eDocs

To access electronic documents (eDocs) on your account (loan activity statements, related account activity, and billing statements), use the navigation bar at the top of any page and Click on eDocs.



You can filter results by date and account number or view all drafts from the last 2 years at once.

A screenshot of the 'Loan Activity' filter section. The title 'Loan Activity' is followed by the subtitle 'View your Loan Activity Statements'. Below this, there are two dropdown menus. The first is labeled 'DATE' and has '1 Year' selected. The second is labeled 'ACCOUNT' and has '**43492' selected. Both dropdown menus have a downward-pointing arrow on the right side.

Message Center

To access the Message Center, you can click on your profile name in the top right corner of any page and Click **Messages**.

Review items in your inbox or previously sent messages.

Compose a new message.

The screenshot displays the Message Center interface. At the top, there are tabs for 'Inbox' and 'Sent'. Below these is a green 'Compose' button. The main area shows a list of messages under the heading 'Add/Remove External Bank Account' with the sub-heading 'Mortgage Revolving 0-9000065681'. The messages are as follows:

- John** (4/27/2020, 5:01:20 PM): Hello
- John** (4/25/2020, 2:04:13 PM): Can you call to remove these accounts.
- Spencer Lew** (4/14/2020, 3:39:06 PM): Description of General Inquiry
- John** (4/14/2020, 3:35:07 PM): Remove account

Below the list is a 'Compose' section for 'John' with a text input field labeled 'Message' and a 'Send' button. On the left side of the interface, there is an 'Edit' link and a message preview for 'RE: RE: Add/Remove External Ba...' dated 4/27/2020, 5:01:20 PM with the text 'Hello'.

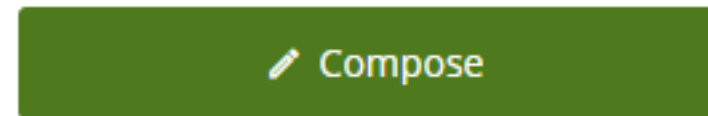
Current message string.

Respond directly to current message string.



Follow these steps to compose a new secure message:

1. Click on the compose button



2. Select a Message Subject

✦ *Selecting a Message Subject will often bring up a template you can use to send your message.*

3. Select Account (if message is account specific)

4. Create your message

5. Send your message

To request a stop payment, please send a secure message to Customer Service or contact Customer Service at 1-800-800-4865.

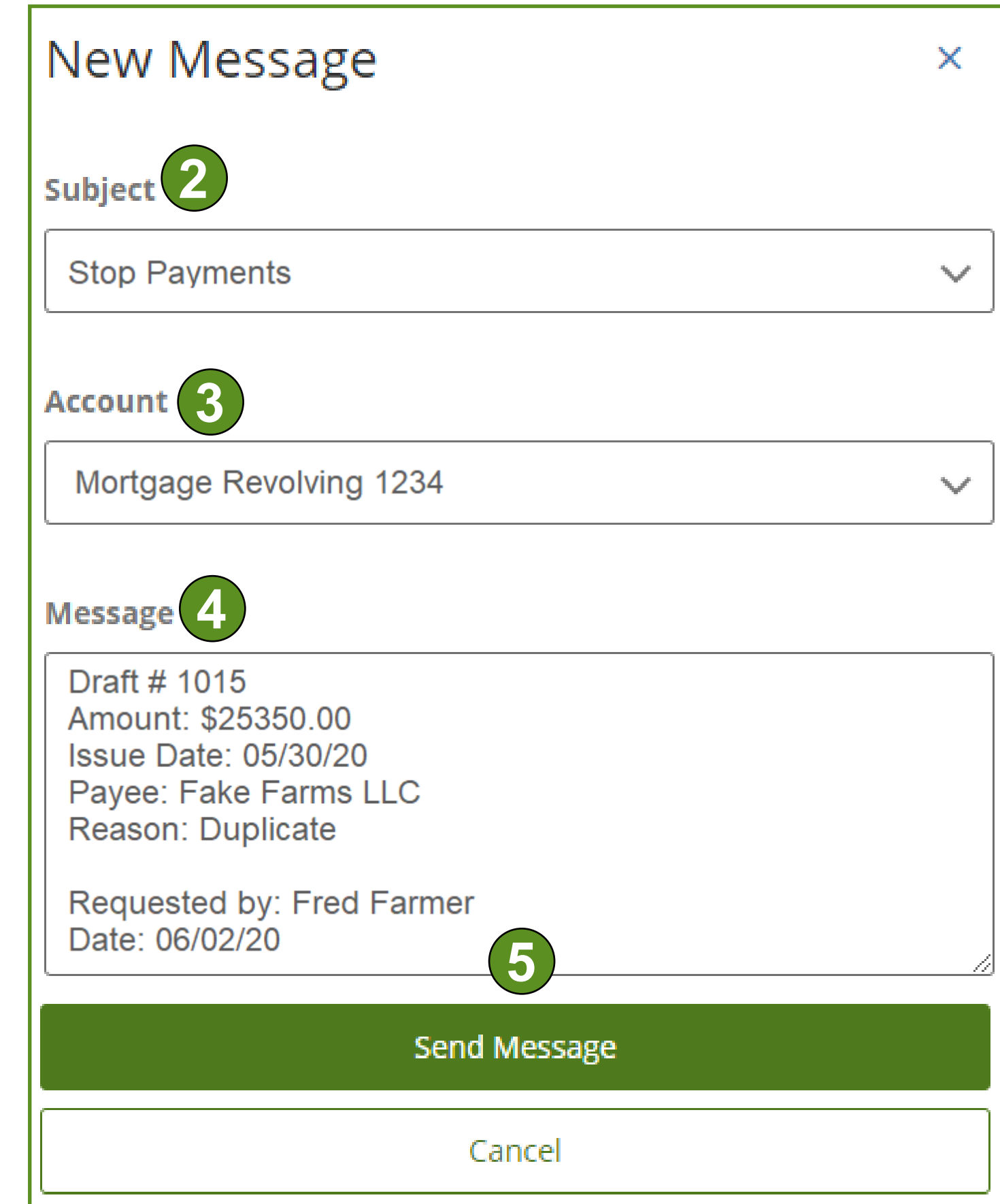
1. Compose your message as usual

2. Select **Stop Payments** as your Message Subject

3. Select the Account associated with your payment

4. A template will populate in the Message field that you can follow

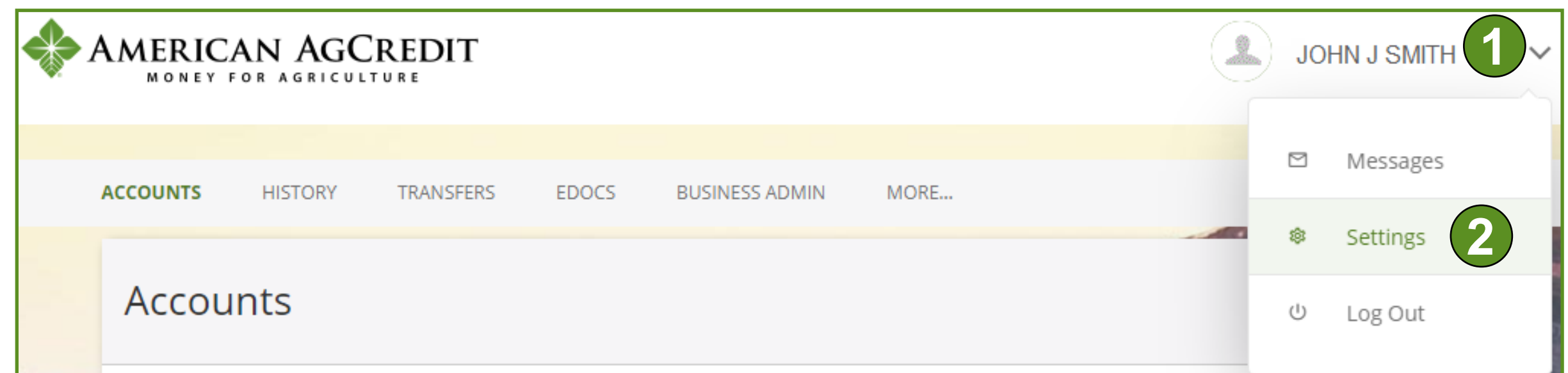
5. Send your message

A screenshot of a "New Message" dialog box. It has a title bar with "New Message" and a close button. The form contains several fields: "Subject" with a dropdown menu showing "Stop Payments"; "Account" with a dropdown menu showing "Mortgage Revolving 1234"; and a large "Message" text area containing a draft template: "Draft # 1015", "Amount: \$25350.00", "Issue Date: 05/30/20", "Payee: Fake Farms LLC", "Reason: Duplicate", "Requested by: Fred Farmer", and "Date: 06/02/20". At the bottom, there are two buttons: "Send Message" (green) and "Cancel" (white).

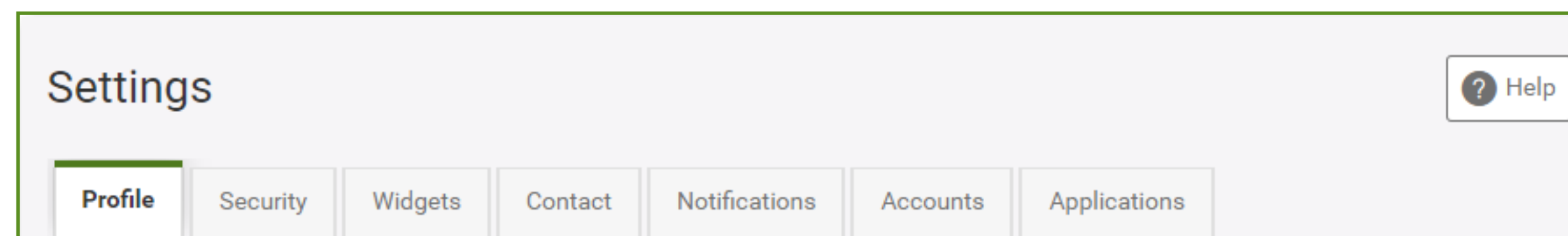
Settings

To edit your user settings:

1. Click on the drop down arrow next to your name
2. Click on Settings



From here, you can update the following settings: Profile, Security, Widgets, Contact, Notifications, Accounts, and Applications.




Update your profile photo by Clicking on Edit and uploading a picture.



Settings

[? Help](#)

Profile | Security | Widgets | Contact | Notifications | Accounts | Applications


[Edit](#)

Profile Information


FULL NAME	John Smith
BUSINESS NAME	Smith Brothers Inc
NICKNAME	John Smith 
TIME ZONE	(UTC-08:00) Pacific Time (US & Canada) 

Recent Login Activity

DATE AND TIME	BROWSER
---------------	---------

Update your Nickname or Time Zone by Clicking on the edit icons.



Recent Login Activity will show the dates and times you last logged in and the browser or device that was used.

 *Changing your time zone will only affect your Balance Summary alert/notification. The default time zone is Pacific Time.*

Settings ? Help



Profile **Security** Widgets Contact Notifications Accounts Applications

Security Information


USERNAME	john.smith	
PASSWORD	***** (not displayed for security reasons)	

Two-Factor Authentication


Require Two-Factor Authentication For Each Login OFF ON

EMAIL CODE	No email addresses on file	DISABLED	
CODE VIA SMS	1 SMS-enabled phone number on file	ENABLED	

Remembered Devices

	Registered	January 10, 2020, 8:10 AM	
	Last Used	January 10, 2020, 8:10 AM	

Push Notification Registered Devices

SPENCER'S IPHONE	Registered	May 7, 2020, 9:13 PM	
------------------	------------	----------------------	---


Update your Username or Password by Clicking on the edit icons.

To set up Two-Factor Authentication:

1. Switch the slider to "On."
2. Click the Edit icon next to your email or SMS to add and set it as a your Preferred Authentication Method
3. A one-time code will be sent to your email address or cell phone for confirmation.

1

2


 While you may be asked to use two-factor authentication to authorize transfers, this is the only place where you will set up two-factor authentication and it only applies to account logins.

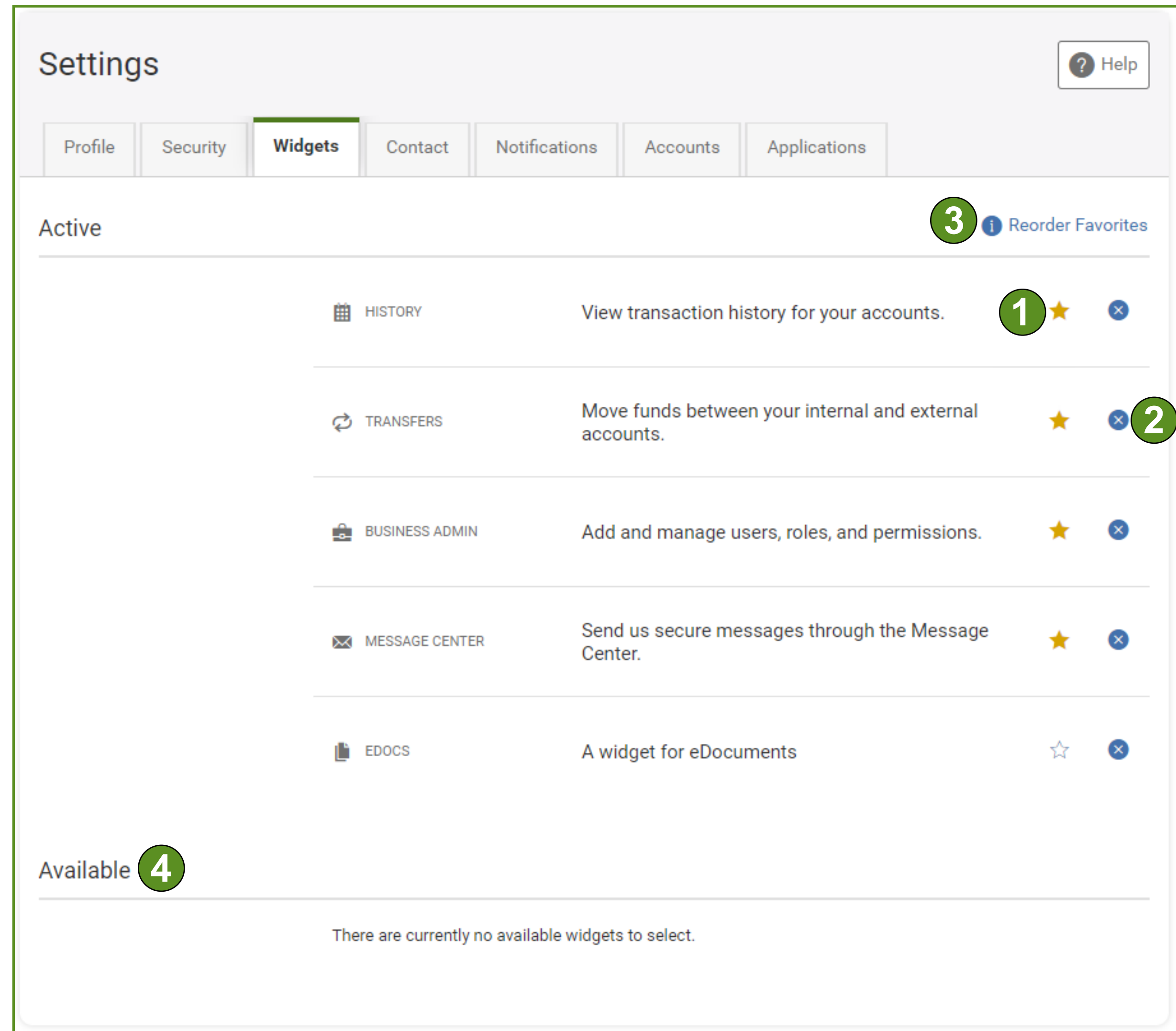
If you have enabled push notifications or elected to "remember device" that information is displayed here.

You can access widgets by selecting “more” on the navigation bar on any page, or use the Widgets tab under Settings.

Under the Widgets tab, you can:

1. Identify your favorite widgets by Clicking on the star icon.
2. Remove widgets from your active list by Clicking on the X icon.
3. Reorder your widgets by Clicking on Reorder Favorites Then, Click on the arrow icon next to a widget to drag and drop it into the preferred order.
4. View available widgets that you haven’t activated yet.

 *Changes to widgets (adding or deleting favorites) affects how widgets are displayed in the navigation bar on every page. Your favorite widgets will always display in the navigation bar without selecting “more.” If you are an additional user on the account, you may not be authorized to edit all widgets.*



The screenshot shows the 'Settings' page with the 'Widgets' tab selected. The 'Active' section contains five widgets: HISTORY, TRANSFERS, BUSINESS ADMIN, MESSAGE CENTER, and EDOCS. Each widget has a star icon and an X icon. A 'Reorder Favorites' link is located at the top right of the active list. The 'Available' section below is empty, with the text 'There are currently no available widgets to select.'

❖ All data on the Contact tab is specific to the Online Banking Administrator contact record. If the Administrator is also the primary borrower, contact data is related to accounts.

❖ When adding or updating your email, make sure to check the **Set As Preferred Contact Email** box to update your email in the system of record.

Settings

Profile Security Widgets **Contact** Notifications Accounts Applications Help

Addresses (Your contact updates may take 1-2 business days to display.)

BILLING	12345 SOUTH FARM MILL ROAD, DENVER CO 80026	
---------	---	--

Phone Numbers

HOME	(555) 555-555	
WORK	(555) 867-5309	
MOBILE		

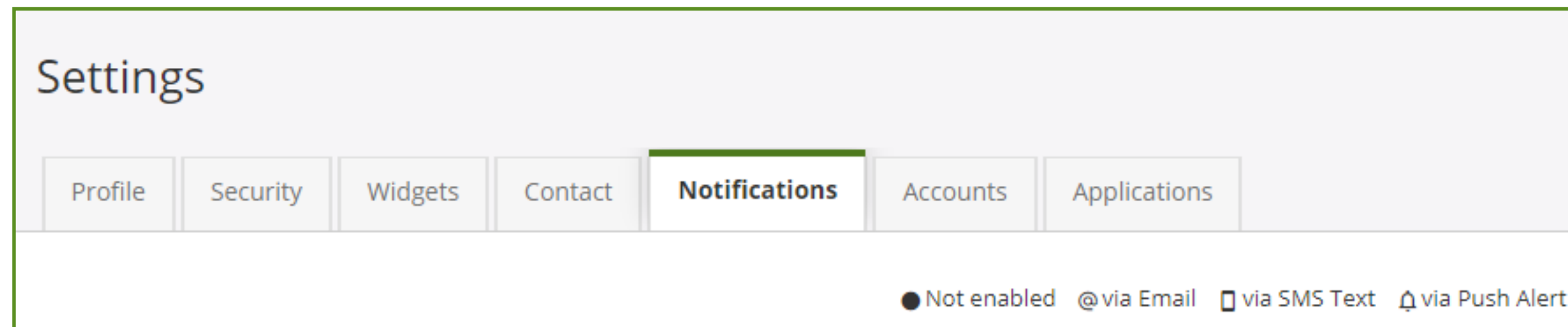
Email Addresses

WORK	fakeemail@gmail.com	
------	---------------------	--

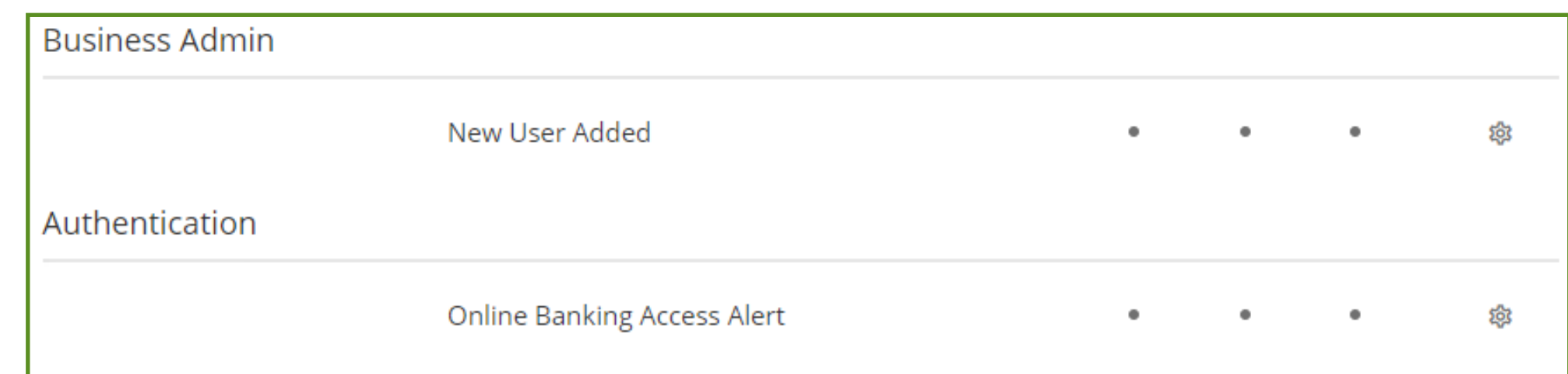
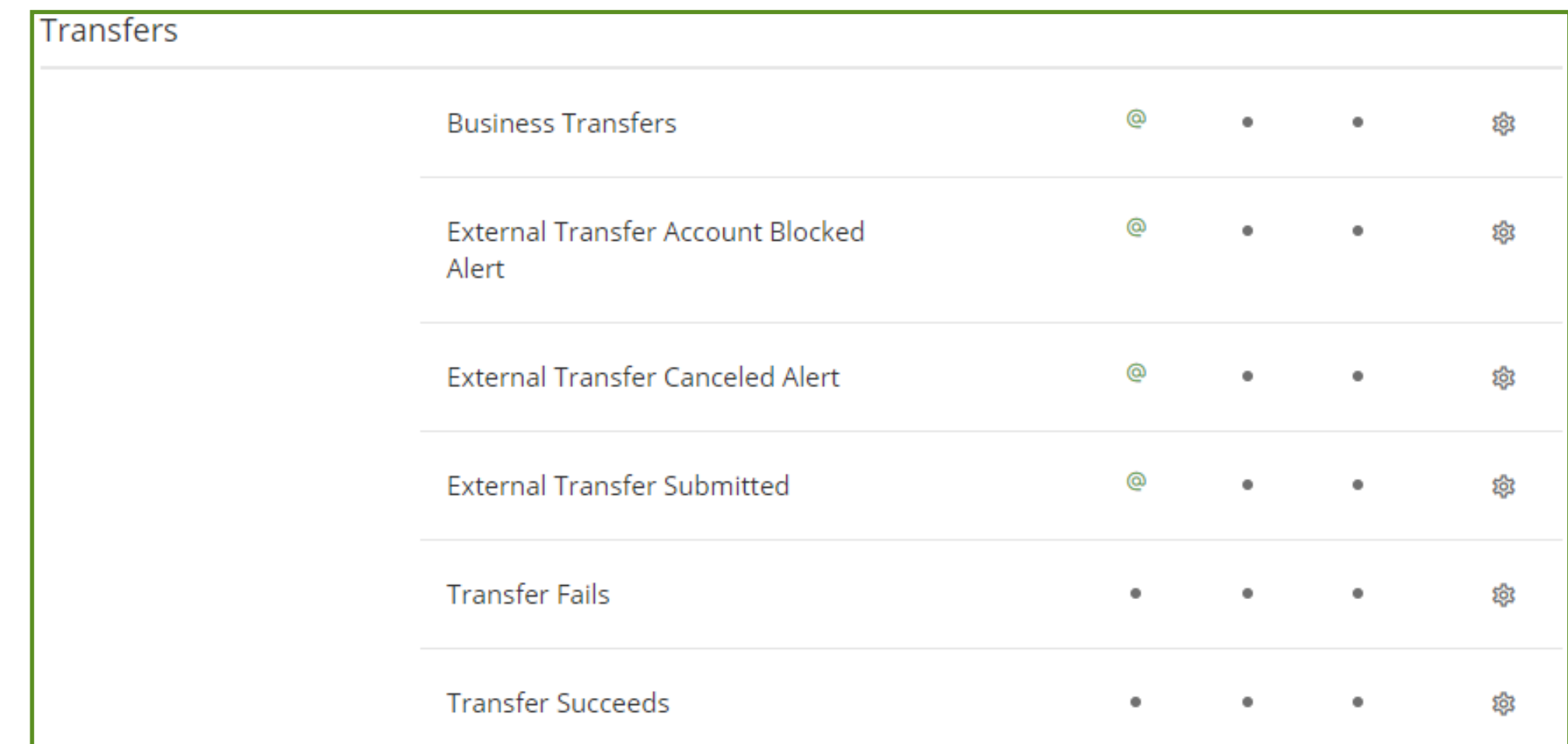
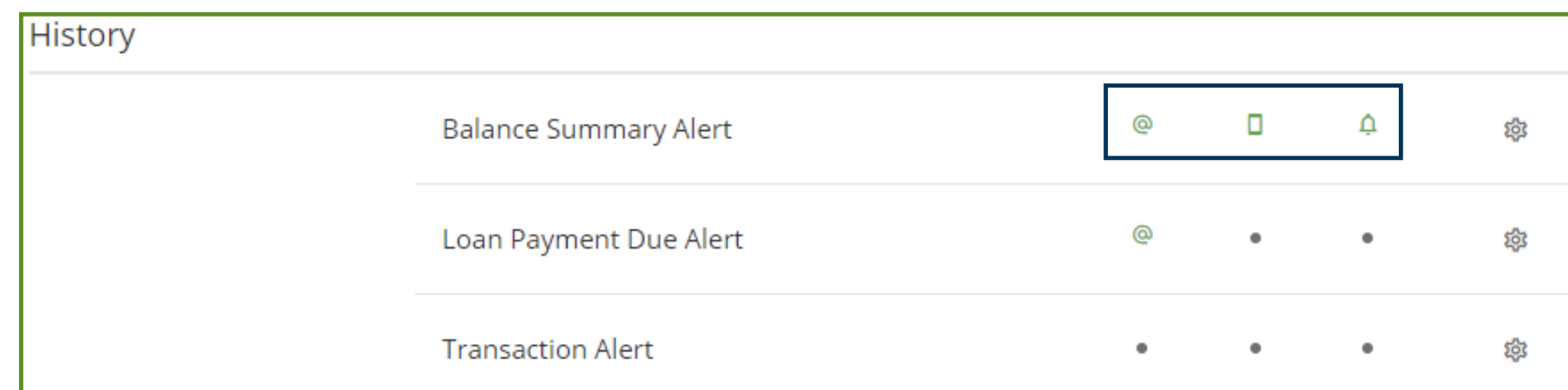
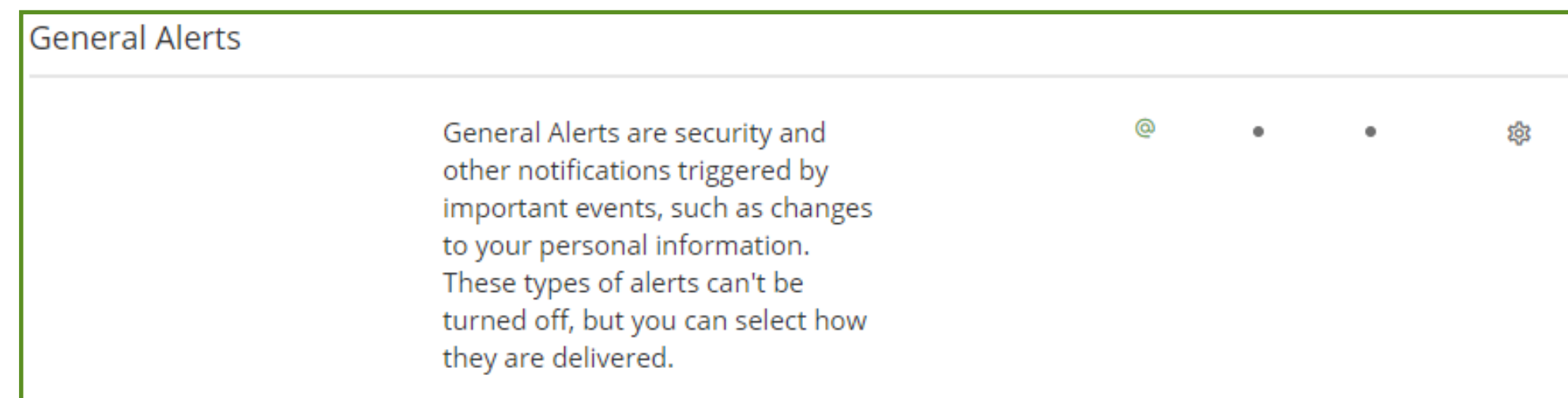
+ Add Email


Update your address and home, work, and mobile phone numbers by Clicking the edit icon. Here, you'll also be able to set your preferred number and opt-in to receive text messages (SMS).


❖ If your mobile number is not listed, please add it and ensure that you click the **I Would Like To Receive SMS Text Messages To This Number** box if you would like to opt-in to text messages (SMS) and use your mobile for multi-factor authentication.



Under the Notifications tab, you can opt-in to receive notifications via email, SMS (text), and/or push (mobile alert) and have the ability to turn certain notifications on or off completely by Clicking on the gear icons.

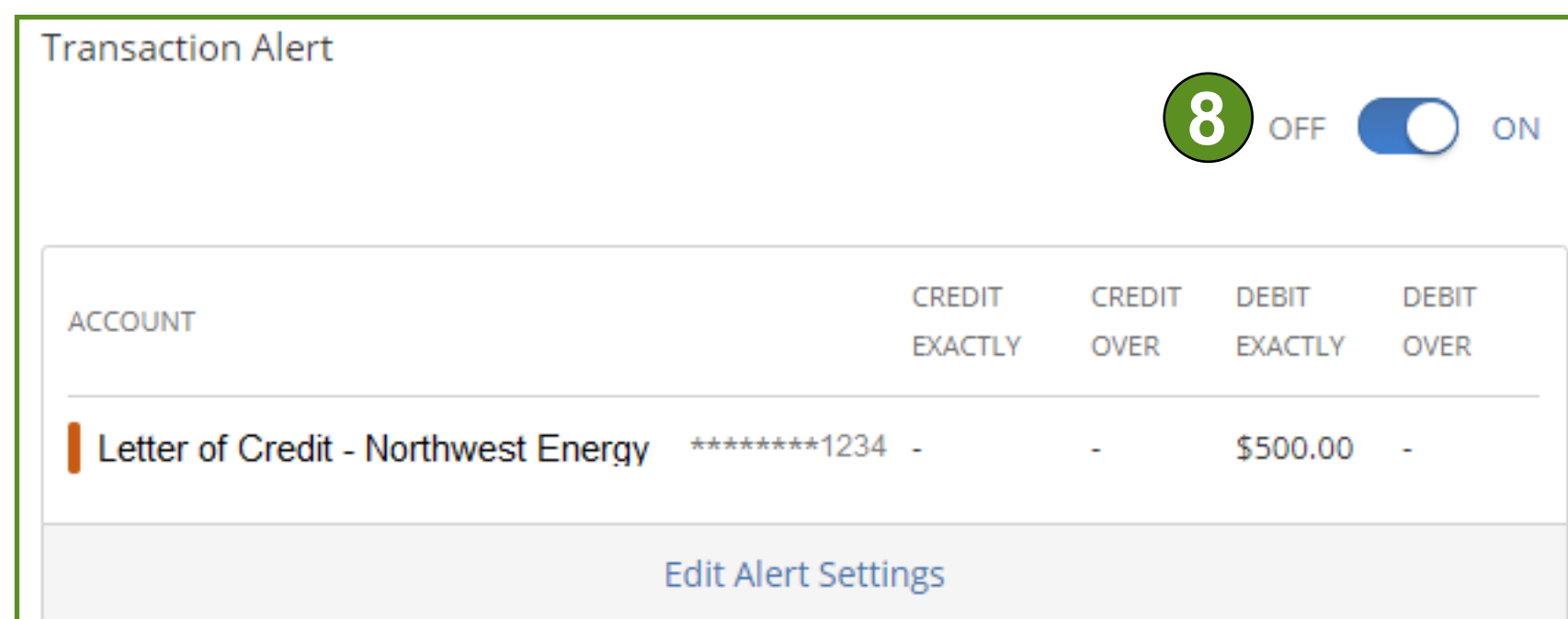
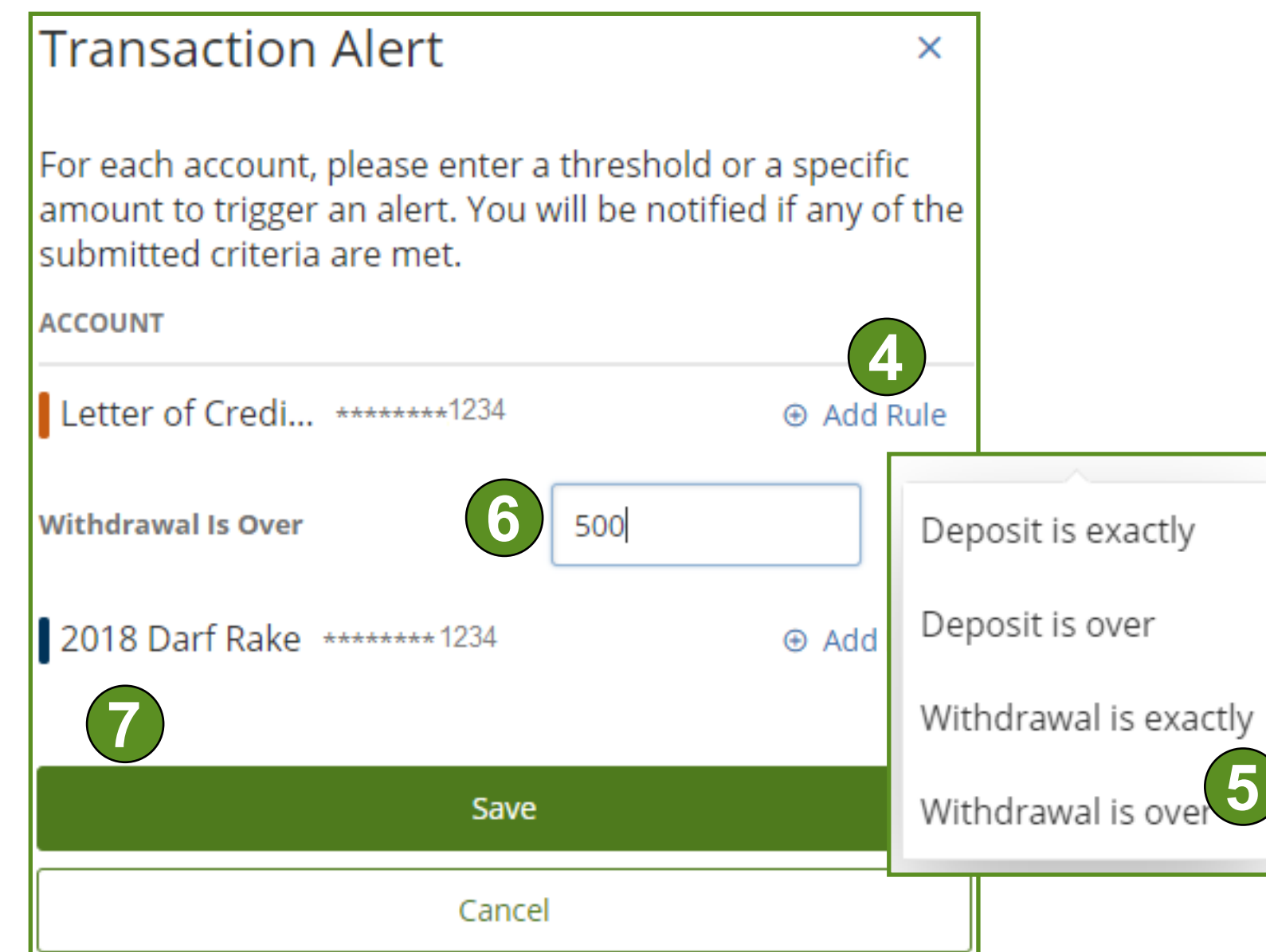
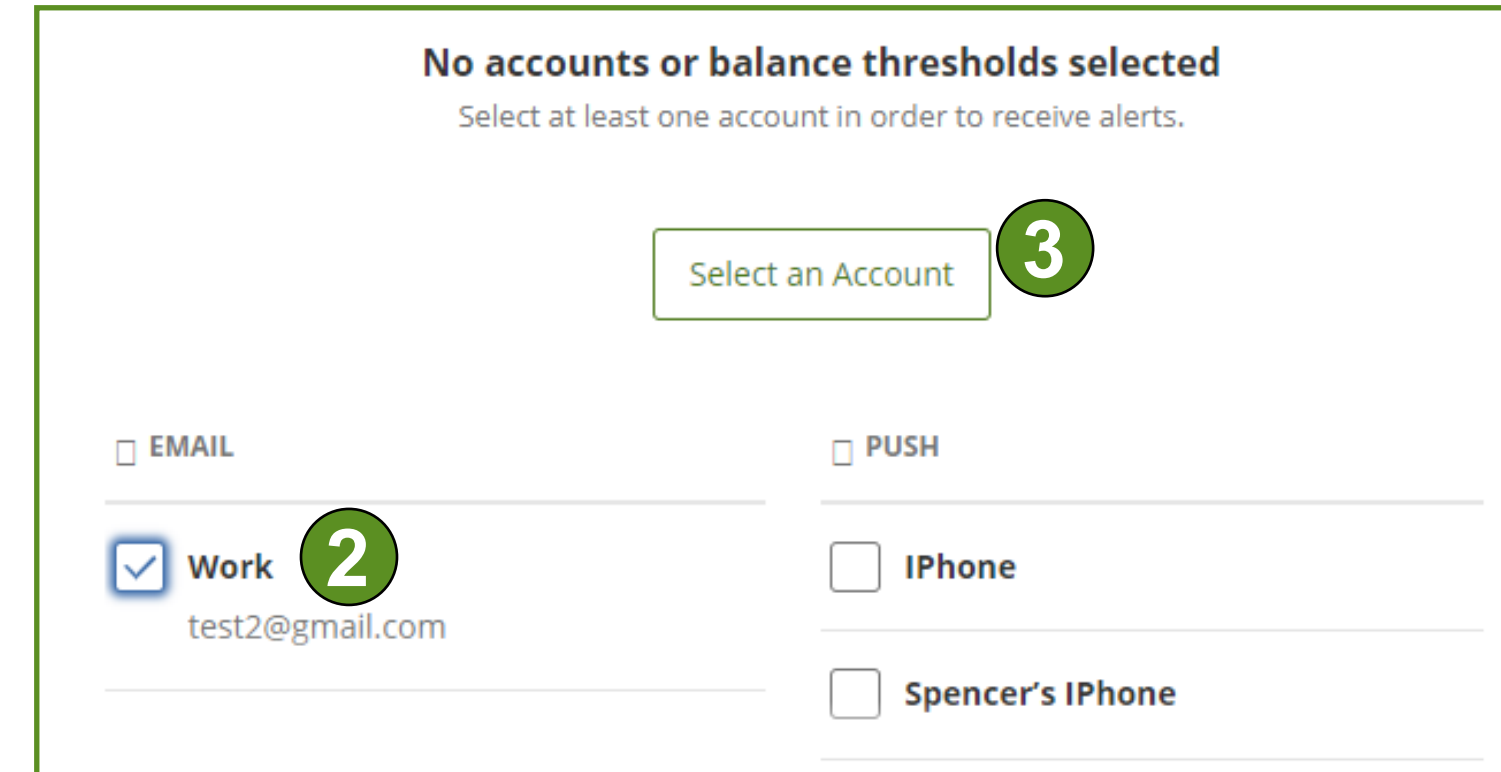


 *Notifications are account based. If you have multiple accounts, you can set up different notifications for each account.*

 *To opt-in to Push Alerts, you must have the mobile application already installed on your phone.*

Some notifications require you to configure additional rules. For example, these are the steps for setting up a Transaction Alert Notification.

1. Click the gear icon of the notification you wish to set up
2. Check the box next to the notification type you want to receive. For initial set-up, you will be asked to select the account you are setting the notification for.
3. Click the Select an Account button
4. Click the Add Rule link
5. Choose your Rule
6. Enter the threshold amount
7. Click on the Save button to complete your changes
8. Make sure you have selected "On" so you receive notifications for that account rule



Settings Help

Profile Security Widgets Contact Notifications **Accounts** Applications

1 [Link an External Account](#)

Loans 2 [Reorder Accounts](#)

Letter of Credit-Midwest... Loans - ***** 1234		
2018 Subcompact Deer Loans - ***** 4321		

Funds Held [Reorder Accounts](#)

Funds Held Funds Held - ***** 9876		3
---------------------------------------	--	---

ACH Accounts

ChaseBank 2 ACH Accounts - ****6789	External PENDING	4 Confirm
--	-------------------------	---------------------------

From the Accounts tab, you can:

1. Add a new external account that you own (detailed steps on the next page)
2. Reorder your accounts
3. Edit (nickname, color code, and hide/unhide) your current accounts by Clicking on the edit icon
4. View and confirm trial deposits in order to complete the process of adding your external accounts

Detailed directions on modifying your accounts can be found under the Accounts section of this guide, but it's a good rule of thumb to update your Account Nickname to something memorable when you first login (Example: 2019 Mortgage or MyBank1)

Adding an External Account:

You can add an external account that you own through the Accounts tab under Settings, or from your Transfers tab.


1. From the Accounts tab under Settings, Click the **Link an External Account** link OR from the Transfers tab Click the **Add your external** account link

2. Agree to the ACH Services Agreement

3. Add your account information and Click the Save button

4. You will be asked to send a verification code to your email or SMS. Choose your verification method and Click **Send Code**.

5. Enter the code you received via email or Text SMS

 When you add an external ACH Account, it will show up as "Pending" until you start the next step. During this time, 2 small trial deposits will be put into your external account to assist with verification, along with a corresponding debit for the total of the credits. It may take up to 3 business days for the trial deposits to appear in your external account.

6. Once deposits are visible in your external account, go to the Accounts tab under Settings. Locate the specific external account you are adding, which will show a status of Pending. Click Confirm.

7. Enter the amounts of the trial deposits in your account in the same sequence order in which they were credited to the account (you will have 3 attempts)

 Steps continued on next page.

1 [Link an External Account](#)

OR

[Add your external account](#)

2 **ACH SERVICES AGREEMENT**

The Electronic Funds Transfer Program ("EFTP") is a service that allows you to transfer funds to and from your loan account(s), funds held account(s), or H Stock account(s) with American AgCredit, ACA and/or its wholly-owned subsidiaries (individually and collectively, "AAC") through Online Services or by contacting your local AAC branch office. Access to the EFTP through Online Services or by contacting your local branch office is subject to this Agreement and the Online Services Agreement.

By your signature below, whether electronic or otherwise, which (for the

I Agree *

Cancel Continue

3 **Add Your Account at Another Bank**

Account Type: Checking

Routing Number: 123456789
Invalid Routing Number

Account Number: 98765432

Confirm Account Number: 98765432

Nickname: MyBank1

Cancel Save

ACH Accounts

ChaseBank 2
ACH Accounts - ****6789

External PENDING

6 Confirm



8. Click Confirm and you should see a success banner on your screen, and the status of the account changed from Pending to Open.

✦ *The external account will now be viewable on the Transfers page, but you will need to submit a voided check to complete activation.*

9. Access the Message Center by Clicking on the **drop-down arrow** next to your name in the upper right hand corner.

10. Click on **Messages**

11. Click the **Compose** button

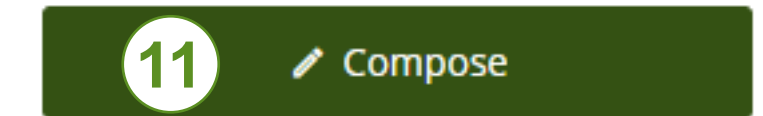
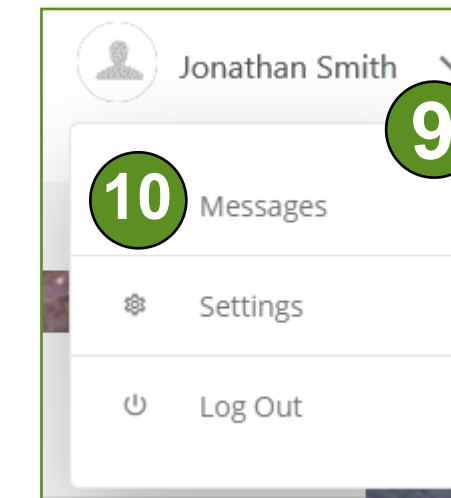
12. Select the subject: *External Account - Submit Voided Check*

13. Select the **External Account** you are submitting the check for

14. Click on the **Attach Files icon** and attach an image of the voided check

15. Click the **Send Message** button

✦ *If you are unable to provide a voided check, you can attach a copy of the first page of your external financial institution's bank or savings statement instead.*



New Message

Subject

External Account - Submit voided check

Account

Commercial Revolving LOC

Message

Please attach a copy of a voided check. If a voided check is not available, please provide a copy of your external financial institutions bank/savings statement.

Attach Files

You can attach up to 3 files (15 MB total)

Send Message


Cancel



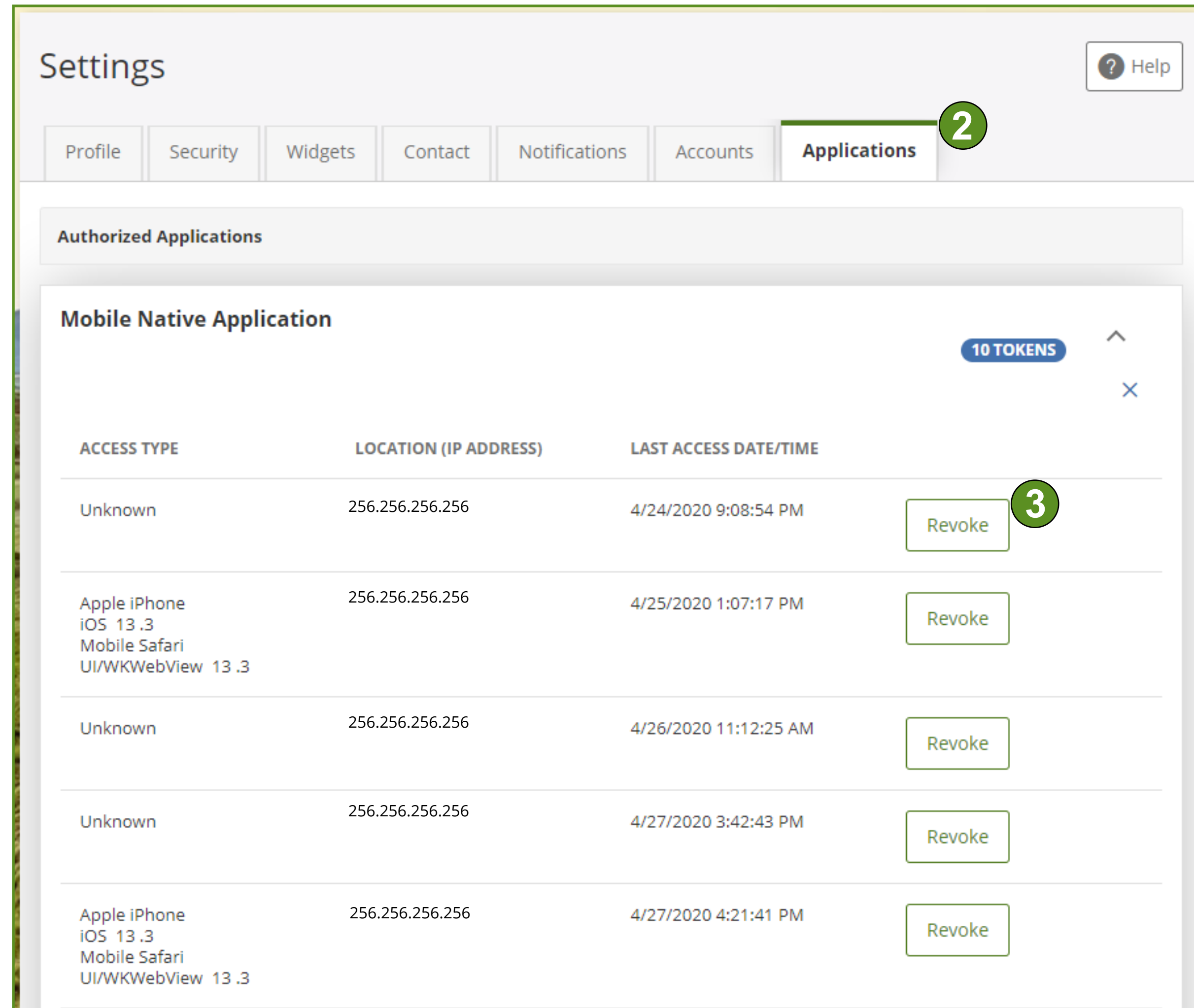
The Applications tab under Settings only populates if you use the Mobile Banking App (available soon!) and is used to revoke access to devices if they are lost or stolen.

If you lose a device that has access to your banking application:

1. Log in to the website on your computer
2. Navigate to the Applications tab under Settings

 Here you will see how many devices have mobile applications enabled (number of tokens) and which devices those are.

3. Click the Revoke button next to the device that has been lost or stolen and that device will no longer have access to your AAC banking accounts.



The screenshot shows the 'Settings' page with the 'Applications' tab selected. A 'Help' button is in the top right. Below the navigation tabs, the 'Authorized Applications' section is visible. A 'Mobile Native Application' panel shows '10 TOKENS' and a table of authorized devices. The table has columns for 'ACCESS TYPE', 'LOCATION (IP ADDRESS)', and 'LAST ACCESS DATE/TIME'. Each row includes a 'Revoke' button. A green circle with the number '3' highlights the first 'Revoke' button.

ACCESS TYPE	LOCATION (IP ADDRESS)	LAST ACCESS DATE/TIME	Revoke
Unknown	256.256.256.256	4/24/2020 9:08:54 PM	Revoke
Apple iPhone iOS 13.3 Mobile Safari UI/WKWebView 13.3	256.256.256.256	4/25/2020 1:07:17 PM	Revoke
Unknown	256.256.256.256	4/26/2020 11:12:25 AM	Revoke
Unknown	256.256.256.256	4/27/2020 3:42:43 PM	Revoke
Apple iPhone iOS 13.3 Mobile Safari UI/WKWebView 13.3	256.256.256.256	4/27/2020 4:21:41 PM	Revoke

