ONLINE BANKING

Registration and Account Set-Up

The following detailed instructions will enable the account Administrator or designated user to set up your account in a way that's most relevant to you and your business.

- Section 1 must be completed by the account Administrator.
- Section 2 can be completed by the Administrator or by other users with full access.

We recommend you perform these setup activities as quickly as possible.

SECTION 1 USER REGISTRATION

Online Banking Administrator Registration:

1. Go to the AAC Online Banking Login page at banking.agloan.com
2. Click Forgot Password link, accept the disclosure, and then click Continue
3. Enter the email address where you received the Welcome email in the Username field
4. Enter your SSN and email address, and then click Continue
5. Select either email or SMS/text to receive a temporary password, and then click Continue
6. Re-enter username in Username field, and then click Log In
7. Enter the temporary password you received, and then click Login
8. Enter your permanent password in the New Password field, confirm it, and then click Continue
9. Accept the Terms and Conditions for the Online Services Agreement
10. Scroll down and click the Open PDF link, which will launch a new browser window/tab
11. Copy the 5-digit code (that confirms your ability to display PDF files)
12. Return to the original browser window/tab, paste (or enter) a 5-digit code in the Access Code field, and then click Continue

Add other account users (if applicable):

1. Create user role(s)
2. Set permissions and assign account access and limits to the role(s)
3. Add user(s) and assign role(s)

From your landing page:

1. Click on Business Admin on the navigation bar at the top of the page
2. Select the Users tab

3. Click on the Add a User button
4. Fill in the Username, First Name, Last name, and Email address
5. Select the Role you want to assign
6. Click the Create User button
7. At the prompt, select to have a verification code sent to either your email or SMS
8. Important Step: The administrator must inform the new user of the username that selected. Separately, the user will receive an automated email with a temporary password, to complete the registration process and log in to the platform.

SECTION 2: CUSTOMIZE YOUR ACCOUNT

Link External Accounts

Add External Accounts & Initiate Trial Deposits

From your landing page:

1. Click on the drop-down arrow next to your name in the upper right-hand corner
2. Click on Settings
3. Select the Accounts tab
4. Click the Link an External Account link
5. Agree to the ACH Services Agreement
6. Add your account information. Any external account that you add must be commonly owned by at least one borrower on the loan account(s).
7. Click the Save button
8. At the prompt, select to have the verification code sent to either your email or SMS
9. You will receive two small deposits at your external financial institution within 1 to 3 business days. Once you have received these deposits, please follow the instructions below to validate the account.

Validate the trial deposit(s) three days after initiating it; you will receive an alert.

From your landing page:

1. Click on the drop-down arrow next to your name in the upper right-hand corner
2. Click on Settings
3. Select the Accounts tab
4. Locate the external account you have added
5. Click Confirm
6. Enter the amounts of the trial deposits in the same sequence order in which they were deposited
7. Click Confirm

Set Up Recurring Transactions (If Applicable)

Schedule current internal transfers between your American AgCredit accounts

From your landing page:

1. Click on Transfers on the navigation bar at the top of the page
2. Select the internal account you want to transfer funds FROM

3. Select the internal account you want to transfer funds TO
4. Select the amount you want to transfer
5. Select the date you want the transfer completed on (if initiated prior to 12pm PST it will post to your account the same business day, if initiated after 12pm PST it will post the following business day)
6. (Optional) Select the frequency of transfer
7. (Optional) Add a memo
8. Click the Submit Transfer button

Schedule current external transfers between your American AgCredit account(s) and your external bank account(s)

From your landing page:

1. Click on Transfers on the navigation bar at the top of the page
2. Select the internal or external account you want to transfer funds FROM
3. Select the internal or external account you want to transfer funds TO
4. Select the amount you want to transfer
5. Select the date you want the transfer completed on (if initiated prior to 12pm PST it will post to your account within 1 – 2 business days)
6. (Optional) Select the frequency of transfer
7. (Optional) Add a memo
8. Click the Submit Transfer button

Important note: A recurring transfer for a scheduled payment can only be established once that specific loan is in a billing cycle. You can set up a recurring principal-only or interest-only transfer or a transfer from AAC to an external bank at any time.

Customize Your Display/View (Optional)

Contact information and preferences

On the Settings/Contact tab, confirm your mobile phone number is listed. To enable SMS (text) capability for notifications and secure authentication, ensure the box is checked

From your landing page:

1. Click on the drop-down arrow next to your name in the upper right-hand corner
2. Click on Settings
3. Select the Contact tab
4. Verify that your mobile number is listed
5. Click on the Edit Icon (pencil) next to your mobile number
6. Check the I Would Like to Receive SMS Text Messages To This Number box
7. Click the Save Changes button

On the Settings/Notifications tab, set up notification preferences

From your landing page:

1. Click on the drop-down arrow next to your name in the upper right-hand corner
2. Click on Settings
3. Select the Notifications tab
4. Click on the Gear Icon next to each alert type to set up whether you would like to receive alerts via email, text, or mobile alert
5. Click the Save Changes button

Nickname and color code accounts

From your landing page:

1. Click on the drop-down arrow next to your name in the upper right-hand corner
2. Click on Settings
3. Select the Accounts tab
4. Click on the Edit Icon (pencil) next to your Account
5. Give your Account a nickname
6. Select a color for your account
7. Click the Save button