

# OneRD Guarantee Loan Initiative

## Lender eAuth Instructions to Utilize LINC

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

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

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

### **1. Obtain eAuthentication Level 2/Verified Account**

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

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

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

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

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

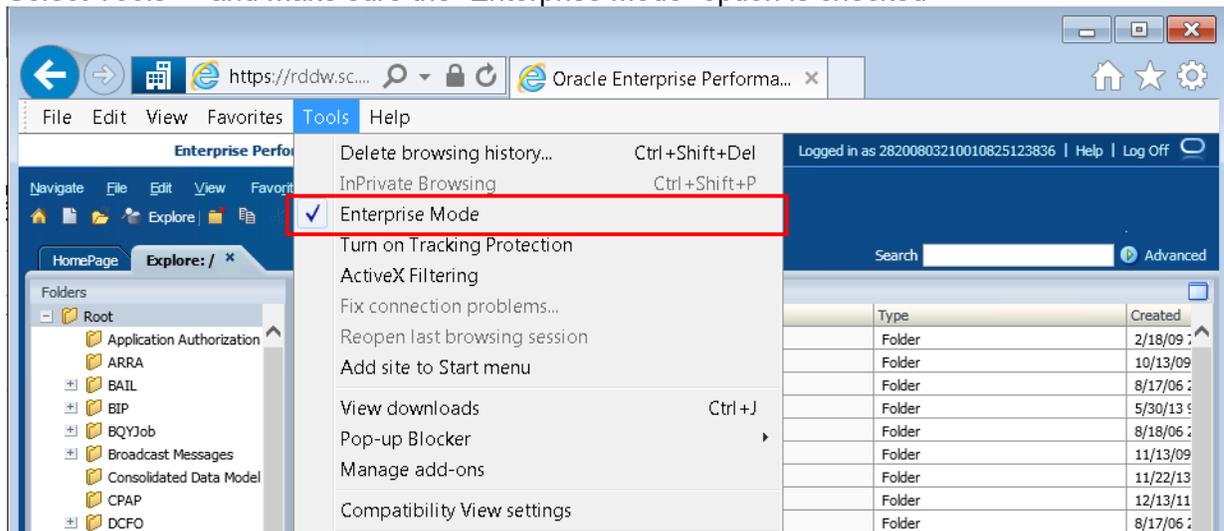
In LINC, you will need to add a bank account for online remittance of payments including guarantee fees and annual renewal or retention fees.

### 3. Prepare your web browser to properly communicate with LINC

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

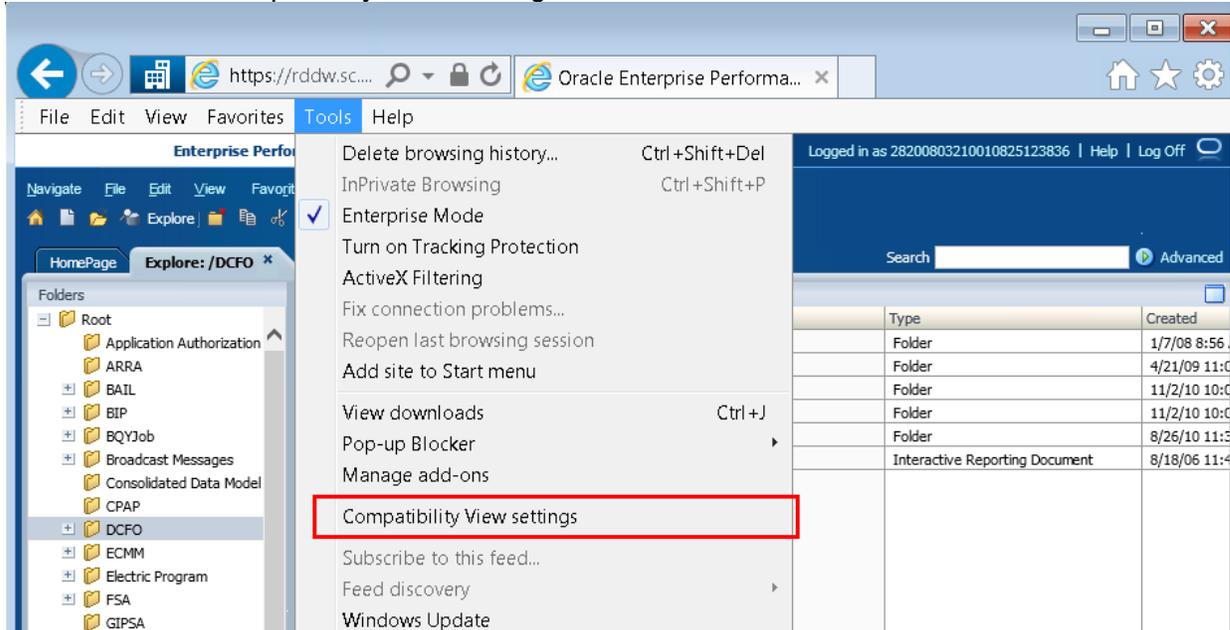
#### A. If available, the "Enterprise Mode" option should be selected

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

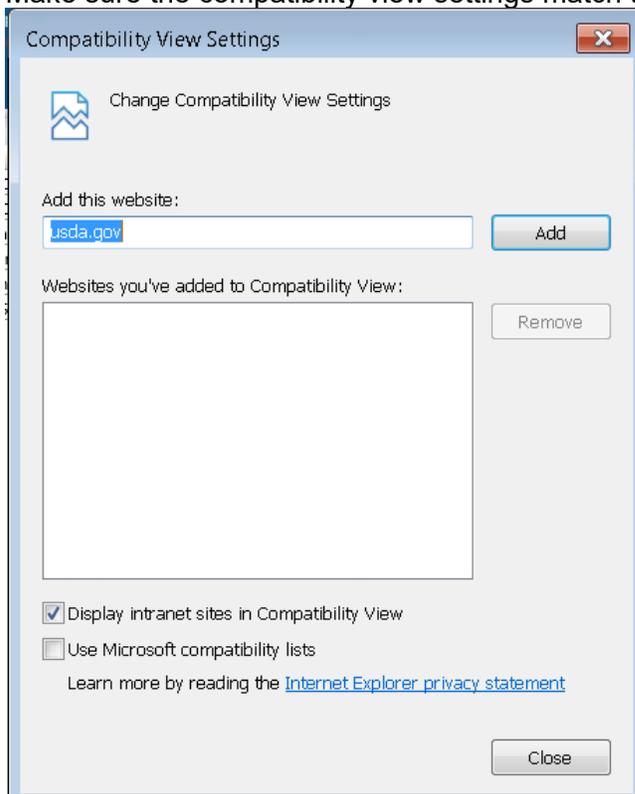


## B. Compatibility View Settings

Select Tools -> Compatibility View Settings

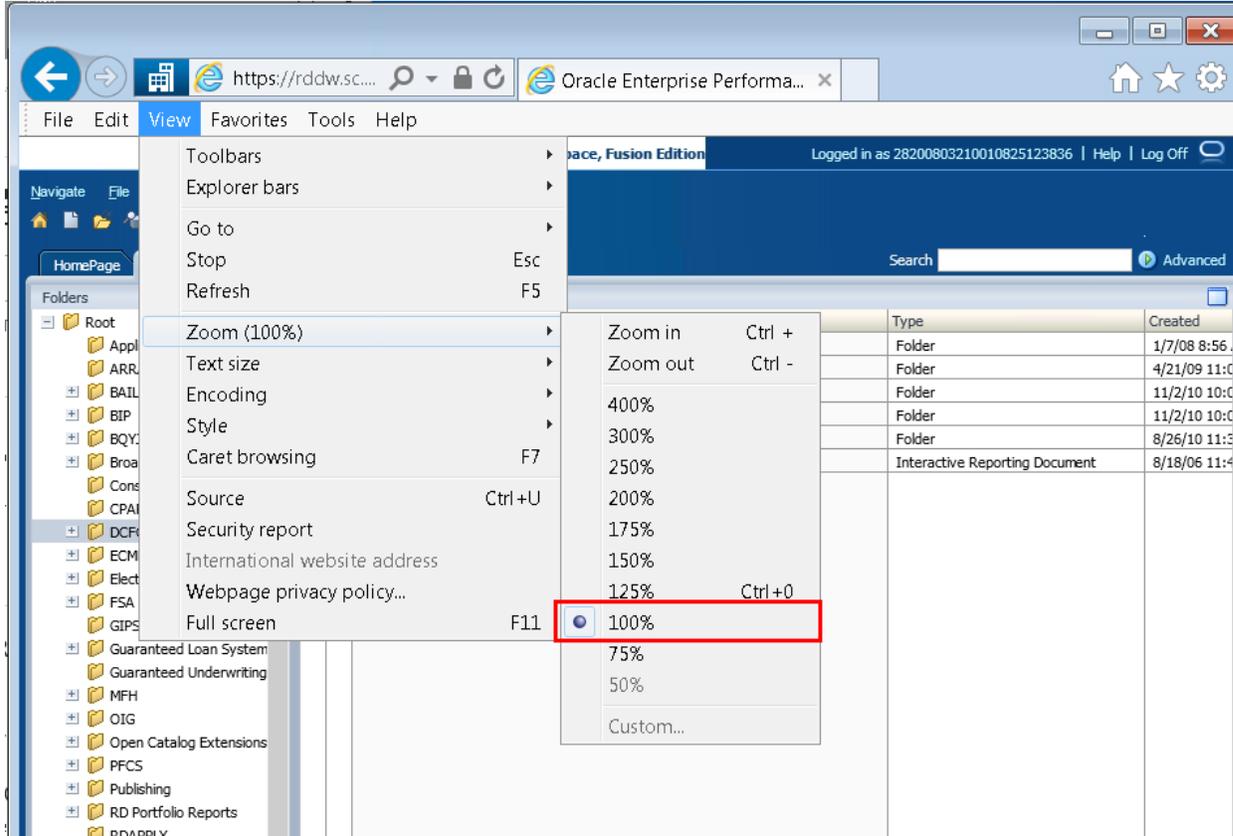


Make sure the compatibility view settings match this screenshot below



**C. Zoom setting should be set to 100%**

Select View -> Zoom -> 100%



#### 4. Access the Lender Interactive Network Connection (LINC)

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

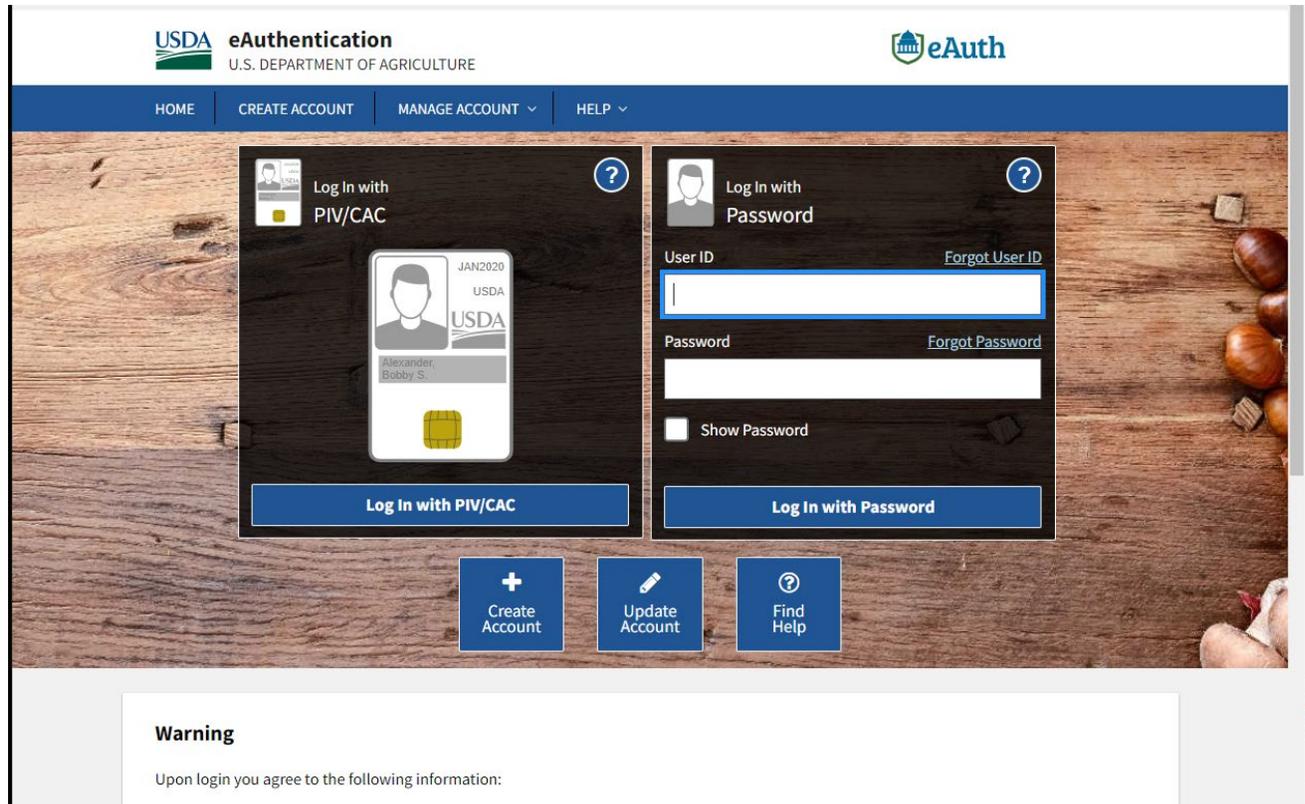
- Rural Business Service (RBS) for Business and Energy Programs (B&I and REAP)
- Rural Housing Service (RHS) for Community Facilities
- Rural Utilities Service (RUS) for Water and Environmental Programs



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



You will be prompted for your eAuthentication ID and Password.



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

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

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



Click on Add User.



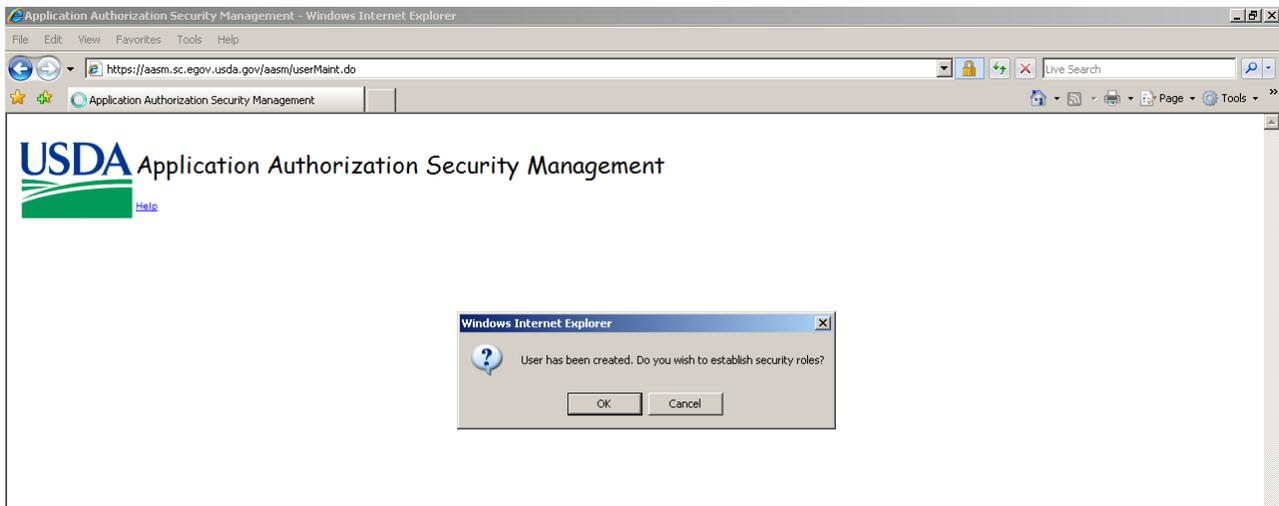
Enter employee's eAuth User ID and Phone Extension and Fax fields. Click Save.

The screenshot shows the 'User Maintenance' form in the USDA Application Authorization Security Management system. The form is set against a light yellow background and includes the following fields:

- eAuth User ID \* (text input)
- Name (text input)
- Phone/Extn \* (two text input fields)
- Fax (text input)
- Email Address (text input)
- Assurance Level (text input)

At the bottom of the form, there are four buttons: Save, Reset, Back, and Add Role.

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



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

**USDA** Application Authorization Security Management

**User Role Maintenance**

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

Authorized System \*  
 Security Role \*  
 Guaranteed Loan System - Level 2  
 Select  
 Guaranteed Loan System - Level 1  
 Guaranteed Loan System - Level 2  
 Guaranteed Underwriting System  
 SFH Loss Mitigation  
 SFH Losses

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

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

Save Reset Back

Security Roles Ordered in Descending Level of Administrative Functionality :

- Lender Representative (Allows the user to enter losses for all of the lender's branches)
- Lender Viewer (Allows the user view only capabilities of all losses associated with the lender ID for all branches)
- Branch Representative (Allows the user to enter losses for only the lender branch for which the user is associated)
- Branch Viewer (Allows the user view only capabilities of all losses for the branch for which the user is associated)

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

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

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

## 6. Add Bank Account to LINC

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

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



The screenshot displays the USDA LINC website interface. At the top, the USDA logo and the text "United States Department of Agriculture" are visible, followed by "USDA LINC Lender Interactive Network Connection". Below this is a navigation menu with links for "USDA LINC Home", "FSA LINC Home", "RBS LINC Home" (highlighted in yellow), "RHS LINC Home", "RUS LINC Home", "Help", "Site Map", and "Message Board". Under the "Rural Business - Cooperative Service" section, there is a list of links: "Lender Loan Closing/Administration", "ID Cross Reference", "Application Authorization", "Lender Status Report List", and "Lender PAD Account Maintenance". A red arrow points to the "Lender PAD Account Maintenance" link. To the right of the links is an illustration of a person in a blue shirt standing in front of a building.

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

Enter the required information and click Submit.

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