

Scan to make an
online payment.



Rural 1st Card Payment Solutions

This document will provide guidance on how to utilize Farm Credit Mid-America/Rural 1st free card payment solution. With our online card payment service or using our Interactive Voice Response (IVR) line, you can make your loan payment online or by phone with ease. Farm Credit Mid-America/Rural 1st provides this service at no additional cost to the customer.

Both services, online payment or IVR, allow a maximum payment of the amount due, up to \$10,000 per transaction. If your transaction is larger than \$10,000, you can make multiple payments to reach the desired amount (ex: if your balance is \$25,000 and you may make two payments of \$10,000 and one payment of \$5,000 to pay your balance in full). If you do not wish to make multiple payments on balances that exceed \$10,000, please contact your representative for further assistance.

Payments made after 4:00 PM Eastern Standard Time (EST) will be processed on the next business day.

Note: Loan Payments require payments to be made by debit card only.

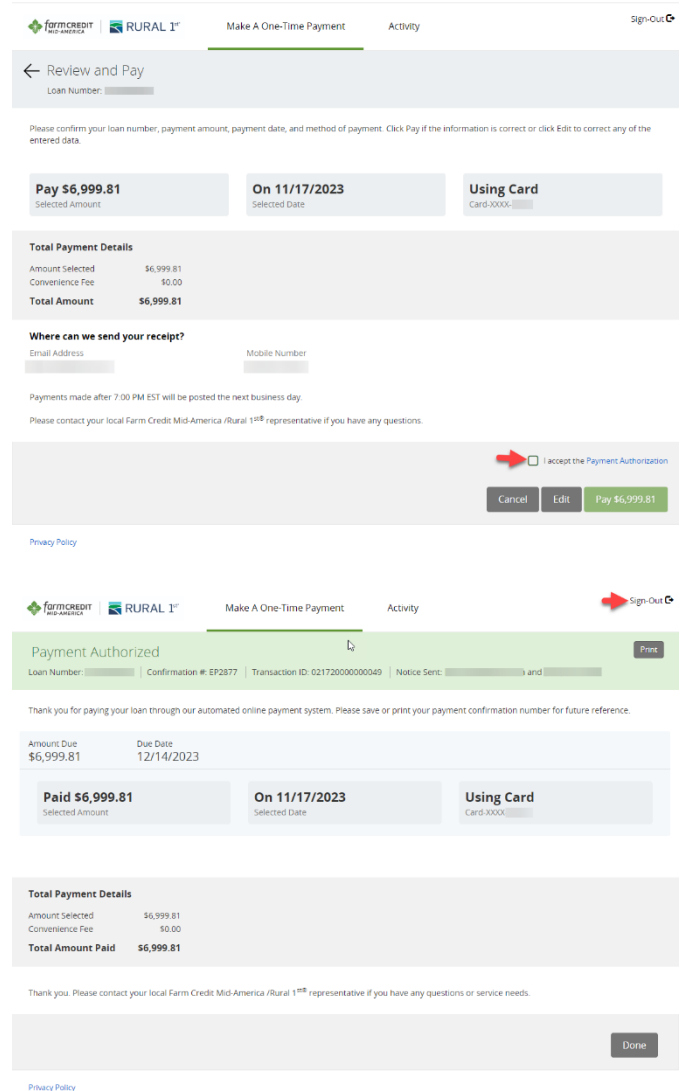
ONLINE CARD PAYMENT

1. Go to <https://paybill.com/consumer?clientid=farmcredit>
2. Select Payment Type of Rural 1st Loan Payment
3. Enter Loan Number
4. Enter the last 4 of your Social Security number.
5. Click Continue
6. To pay an amount that differs from the total amount owed, click the down arrow on Amount Due and select Different Amount. Then enter the desired amount of payment.
7. Complete fields as required.
 - a) Debit Card Number
 - b) Expiration Date
 - c) Security Code
 - d) Full Name
 - e) Billing Address for card
 - f) Country (default is USA)
 - g) State, City, and ZIP Code
 - h) Email Address
 - i) Mobile Number (optional)

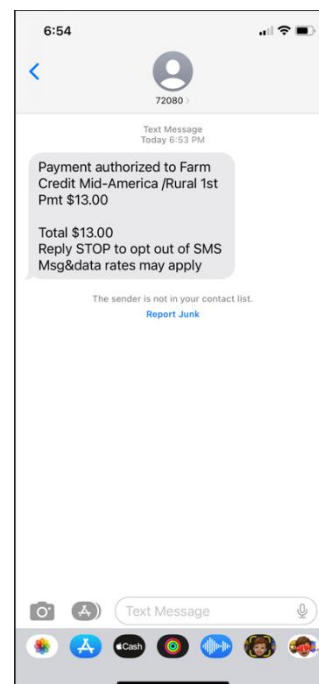
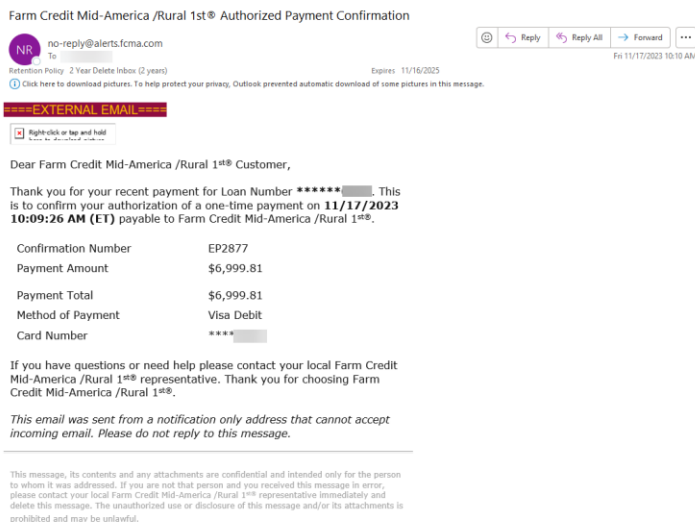
The image displays two screenshots of the Farm Credit Mid-America/Rural 1st online payment interface. The top screenshot shows the 'Welcome to the Farm Credit Mid-America/Rural 1st online card payment solution.' page, where users are prompted to enter their Customer Number and Loan Number. Below this, the 'Pay as a guest' section includes a dropdown for 'Payment Type' (set to 'Loan Payment'), and input fields for 'Loan Number', 'Last 4 of Social Security Number', 'CIP Number', and 'CFP Number'. A green 'Continue' button is visible.

The bottom screenshot shows the payment details screen. It displays the loan number '475,000.23' and the due date '12/11/2023'. The 'Amount Due' is shown as '\$75,000.23', with a dropdown arrow indicating that a 'Different Amount' can be selected. The 'Using' section shows a debit card payment method. Below this, there are fields for 'Billing Address for Card', including 'Full Name', 'Street Address 1', 'Street Address 2', 'City', 'State', 'Country', and 'ZIP Code'. A 'Total Payment Details' section shows the amount due, convenience fee, and total amount. At the bottom, there are fields for 'Email Address' and 'Mobile Number (optional)', along with a 'Continue' button.

8. Click Continue
9. Review information found on screen to ensure all information was entered correctly.
10. Click the checkbox to state “I accept the Payment Authorization”. This is a required step to move forward.
11. Click Pay (green box). The amount paid will be displayed in this box.
12. The next screen will display “Payment Authorized” along with loan number, confirmation number, transaction ID, Notice Sent, payment details, and last four of the debit card used.
13. A confirmation email and text will be sent to the email address and mobile phone number provided within 10 minutes.
14. When finished, please on “Sign-out” in the upper right-hand corner.



Example of Email & Text



INTERACTIVE VOICE RESPONSE (IVR)

1. Dial 855-208-5089
2. Follow prompts provided by IVR
 - a) Press 3 for Rural 1st Loan Payment
3. Enter Loan Number followed by #
4. IVR will Confirm Loan Number
 - a) Press 1 if correct
 - b) Press 2 if incorrect
5. Enter the last 4 digits of the primary customer's social security number followed by the # sound.
6. IVR will confirm the Social Security Number
 - a) Press 1 if correct
 - b) Press 2 if incorrect
7. IVR will confirm the amount due and the due date.
 - a) Press 1 to pay amount due
 - b) Press 2 to pay a different amount
 - If you pressed 2, enter the amount you wish to pay in dollars and cents
 - Ex: \$9500.25 press 950025
8. Enter card number followed by #
9. Enter card verification code (3 digits on back of card) followed by #
10. IVR will confirm card verification code
 - a) Press 1 if correct
 - b) Press 2 if incorrect
11. Enter expiration date as it appears on card followed by #
12. Follow prompts provided by IVR
 - a) If the card mailing address is within the United States press 1
 - b) If the card mailing address is outside the United States press 2
13. Follow prompts provided by IVR
 - a) If you pressed 1, enter the five- or nine-digit ZIP code of the mailing address for this card followed by #
 - b) If you pressed 2, go to step 15
14. IVR will confirm ZIP code
 - a) Press 1 if correct
 - b) Press 2 if incorrect
15. IVR will confirm the last four digits of the card used and amount due, or payment amount if different than amount due.
 - a) Press 1 to complete transaction and receive confirmation number
 - b) Press 2 to use a different card
 - c) Press 3 to pay a different amount
 - d) Press 4 to cancel transaction
16. IVR will provide confirmation number.
 - a) Press 1 to end the call
 - b) Press 2 to charge an additional account
 - c) Press 3 to repeat confirmation number