

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

- 🐟 formeneorr 🛛 🧮 RURAL 1 1. Go to ome to the Farm Credit Mid-America /Rural 1 https://paybill.com/consumer?clientid=farmcredit Pay as a guest 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 Amount Date Due Date \$75,000,23,12/01/2023 the total amount owed, click the down arrow on Amount Due and Pay \$75,000.23 on 12/11/202 Pay \$75.0 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)

- 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.

Internet RURAL 1"	Make A One-Time Payment	Activity	Sign-Out 🗗
Review and Pay Loan Number:			
Please confirm your loan number, payment ar entered data.	nount, payment date, and method of payme	nt. Click Pay if the information is correct o	click Edit to correct any of the
Pay \$6,999.81 Selected Amount	On 11/17/2023 Selected Date	Using Card	1
Total Payment Details Amount Selected \$6,999.81 Convenience Fee \$0.00 Total Amount \$6,999.81			
Where can we send your receipt? Email Address	Mobile Number		
Payments made after 7:00 PM EST will be posi Please contact your local Farm Credit Mid-Am	ed the next business day. erica /Rural 1 ^{52®} representative if you have at	ny questions.	
		Cancel] I accept the Payment Authorization
Privacy Policy	Make A One-Time Payment	Activity	Sign-Out C
Payment Authorized	EP2877 Transaction ID: 0217200000000	49 Notice Sent: 3 at	Print
Thank you for paying your loan through our a	stomated online payment system. Please sav	e or print your payment confirmation nur	iber for future reference.
Amount Due Due Date \$6,999.81 12/14/2023			
Paid \$6,999.81 Selected Amount	On 11/17/2023 Selected Date	Using Card	
Total Payment Details Amount Selected \$6,999.81 Convenience Fee \$0.00 Total Amount Paid \$6,999.81			
Thank you. Please contact your local Farm Cre	dit Mid-America /Rural 1 ^{st®} representative if	you have any questions or service needs.	
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Example of Email & Text

Farm Credit Mid-America /Ru	ral 1st® Authorized Payment Confirmation				
		(3)	S Reply	(Reply All	-> Forward ····
NR no-reply@alerts.fcma.com			5.47	3.47.5	Fri 11/17/2023 10:10 AM
Retention Policy 2 Year Delete Inbox (2 years)	Expires 11/16/2025				
 Click here to download pictures. To help pro 	otect your privacy, Outlook prevented automatic download of some pictures in this	s message.			
====EXTERNAL EMAIL ====					
Right-click or tap and hold					
Dear Farm Credit Mid-America	/Rural 1st® Customer,				
Thank you for your recent pay is to confirm your authorizatio 10:09:26 AM (ET) payable to	ment for Loan Number ****** . This n of a one-time payment on 11/17/2023 o Farm Credit Mid-America /Rural 1 ^{st®} .				
Confirmation Number	EP2877				
Payment Amount	\$6,999.81				
Payment Total	\$6,999.81				
Method of Payment	Visa Debit				
Card Number	* * * *				
If you have questions or need Mid-America /Rural 1#8 repres Credit Mid-America /Rural 1#8	help please contact your local Farm Credit sentative. Thank you for choosing Farm				
This email was sent from a no incoming email. Please do not	tification only address that cannot accept reply to this message.				
This message, its contents and any attat to whom it was addressed. If you are no please contact your local Farm Credit Mi delete this message. The unauthorized u prohibited and may be unlawful.	chments are confidential and intended only for the person t that person and you received this message in error, d-America /Rural 1 ¹⁰⁰ representative immediately and see or disclosure of this message and/or Rs attachments is				



INTERACTIVE VOICE RESPONSE (IVR)

- 1. Dial 855-208-5089
- 2. Follow prompts provided by IVR
 - a) Press 3 for Rural 1^{st} 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
 - o 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