



## AgAmerica ACH Payment User Guide

AgAmerica now offers an electronic payment option for making your monthly loan payments. The first time you make a payment using this system you will need to do so as a Guest. Once you complete the first payment you will have the option to enroll with a Login ID and Password.

### *Make a One-Time Payment as a Guest*

Below are the steps to complete a one-time payment as a guest. Making a payment as a guest will not save your payment information for future transactions. If you have questions, please contact [ClientRelations@AgAmerica.com](mailto:ClientRelations@AgAmerica.com) or call (866) 990-6953.

Log into [AgAmerica.com](http://AgAmerica.com), and in the upper right-hand corner click on the link “Make a Payment”. A third party disclosure pop-up will be presented notifying you of a redirect to the AgAmerica Payment Portal on the Regions Biller Xchange platform. Click on “Continue to Site” to proceed .

1. Under **Guest Payment**, enter the **Loan Number** that the payment is for, and click “**Guest Payment**” to proceed. The Loan Number can be located at the top left-hand corner of the billing statement.

The screenshot shows the AgAmerica Lending website interface for making a guest payment. At the top left is the AgAmerica Lending logo. Below it are two buttons: 'LOGIN' and 'GUEST PAYMENT'. The 'GUEST PAYMENT' button is highlighted with a yellow border. Below the buttons are two input fields: 'Loan Number\*' and 'Confirm Loan Number\*'. Both input fields have a yellow border. At the bottom right of the form is a green button labeled 'Guest Payment'.

2. Enter the information in the required fields:
  - a. Borrower Name
  - b. Phone
  - c. Email

3. The “Payment Instructions” is an optional field that can be used to enter your notes such as, how to apply excess funds.

#### Payment Instructions

EXAMPLE: Please apply excess \$50 to principal

4. Enter the **Payment Amount**

5. To add a Payment Method, click on the blue hyperlink “**Add A Payment Method**”

6. On the Bank Account screen, enter the information in the requested fields:

Account Type  
Banking Type  
Name on the Account  
Routing Number  
Account #  
Re-enter Account #

7. The “Agree and Add Account” box will need to be checked in order to proceed. Once completed, click “**Add**”

8. The **Pay Date** field will automatically show for today’s date. However, a payment can be scheduled for the future and can be changed by clicking on the calendar icon and selecting the preferred date.

9. Click “**Continue to Payment**”

10. Review the payment information for accuracy. If you need to make a correction, click “**Cancel**” and the site will take you back to the homepage for editing.

11. Once verified, check the box if you agree to the terms and conditions as stated.

By checking this box you agree to the terms and conditions stated above.

To submit the payment, click “**Make Payment**”.

12. Once the payment is submitted, a confirmation window will be displayed. Please print the confirmation page for your records. From this window you can choose to [Enroll With Your Current Information](#), [Return to Home](#), or [Log Out](#). For more information on these features, please see the descriptions below.

[Enroll With Your Current Information](#)

[Return to Home](#)

[Log Out](#)

- **Enroll With Your Current Information:** This option will allow you to enroll as a returning user with information saved on the Payment Portal site. This feature will provide a payment history and allow for quick, hassle-free payment options.
- **Return to Home:** This option will take you back to the Payment Portal Homepage.
- **Log Out:** This option will redirect you to the initial Payment Portal page allowing you to enter a new account number should you have the need to make a payment for a different loan number.

If you decide to enroll in AgAmerica’s Payment Portal, please follow the steps “Enrolling in AgAmerica’s Payment Portal” below.

## Enrolling in AgAmerica's Payment Portal

By enrolling in AgAmerica's Payment Portal your payment information will be saved for future transactions which will allow for quick, hassle-free payment options.

1. Once you click on the option to Enroll With Your Current Information on the Payment Confirmation screen you will be directed to the Account Setup page.
2. On the Profile page, verify the pre-filled information is correct or enter the preferred information for the Profile. Once complete, click "Continue to Login & Password"

Account Setup

PROFILE LOGIN & PASSWORD TERMS OF SERVICE PAYMENT ACCOUNTS

**Name**

Borrower Name\*

**Contact Info**

Phone\*

Add Another Telephone Number

Email

Add Another Email Address

Continue to Login & Password

3. On the Login & Password page you will Create an Account by entering your choice of a Login ID, Password, and selecting and labeling a Security Image.

The Login ID must contain at least 6 characters, and the Password needs to be at least 8 characters and contain at least 3 of the following: 1 or more digits, 1 or more uppercase characters, 1 or more lowercase characters.

Account Setup

PROFILE LOGIN & PASSWORD TERMS OF SERVICE PAYMENT ACCOUNTS

**Create an Account**

Login ID

Password

Re-enter password, just to be sure

**Choose a Security Image and give it a label**

You'll see your selected security image and label in email notifications. When you see your image and label on a notification, you can be sure it is from us.

Give your image a label

water

4. Scroll down and choose your Security Questions and Answers. These will be used to verify your identity if you forget your login credentials.

EXAMPLE:

**Choose Your Security Questions**

We'll use these questions to help verify your identity if you forget your login credentials. Make sure you give answers that you can easily remember.

Question 1	Answer 1
<input type="text" value="What city was your first job in?"/>	<input type="text" value="Lakeland"/>
Question 2	Answer 2
<input type="text" value="What was the name of your first pet?"/>	<input type="text" value="America"/>
Question 3	Answer 3
<input type="text" value="How many brothers and sisters did your mother have?"/>	<input type="text" value="2"/>

5. Click “**Continue to Terms of Service**”
6. On the Terms of Service page, click on the blue hyperlink “**Terms of Service**” to view the terms which will open in a new browser. Check the box if you agree to the Terms of the Service. Once checked, click “**Continue to Payment Accounts**”.

[Terms of Service](#)

By clicking this box, you are enrolling in this service and have read and agree to the [Terms of Service](#) for this site.

7. Verify the bank account information, which pre-filled from your guest payment, is accurate and an Account Nickname is entered. You can edit the fields to have your preferred bank account information kept on file.
8. Check the box to “Agree and Update Account” if you authorize.

Agree and Update Account

9. Click “Finish Enrollment”
10. Your AgAmerica account is now set up! You will need to **Activate your Account** in order to log in from Biller Xchange. The activation link will be sent to your email address on file from [AgAmericaLending@transactis.net](mailto:AgAmericaLending@transactis.net). Click the link in the email to validate your email address and activate your account. If you don’t see an email from AgAmerica, check your “Spam” or “Junk” folders. You may follow the steps on the Payment Portal screen to resend the activation email if needed.

Thank you for enrolling in AgAmerica’s Payment Portal! Please contact [ClientRelations@AgAmerica.com](mailto:ClientRelations@AgAmerica.com) or call (866) 990-6953 if you have any questions or concerns.

## FAQs

Below are frequently asked questions that may assist with resolving any issues or questions you may have. As always, you can contact AgAmerica Servicing by emailing [ClientRelations@AgAmerica.com](mailto:ClientRelations@AgAmerica.com) or calling (866) 990-6953 for further assistance.

### 1. How do I enroll so I don't have to keep re-entering my bank information for future payments?

After submitting your payment following the steps for "Make a One-Time Payment as a Guest", the confirmation page will list three options. You can Enroll With Your Current Information, Return to Home, or Logout. Click "Enroll With Your Current Information" to proceed with enrolling and creating a login.

### 2. I did not receive the Activation email when I enrolled.

Please check your "spam" or "junk" mail. If the email still cannot be located, we will send you another activation email. Please contact servicing by email or phone for assistance.

### 3. I enrolled after I made my payment, but I am not able to log in.

Check your email after your first payment and click on the "Activate your Account" link. You will need to **Activate your Account** in order to log in.

### 4. The "Activate your Account" link no longer works in my email.

The link has expired. Please contact AgAmerica Servicing by email or phone and we will send you a new activation email.

### 5. I am locked out of my Login account.

Please contact AgAmerica Servicing by email or phone.

### 6. How do I set up Auto-Pay?

Once you enroll as a user, you will have the option to set up Auto-Pay. The Auto-Pay option is located on the Home page in the column on the right hand side of the screen. The Auto-Pay option will not be visible until you have created an account and logged back in.

### 7. What do I do if I forgot my password?

Utilize the "Forgot your Login ID?" link on the Login home page and you will be emailed this information. You may also email [ClientRelations@AgAmerica.com](mailto:ClientRelations@AgAmerica.com) or call (866) 990-6953.

### 8. What do I do if I forgot my password?

Utilize the "Password Help?" link on the Login home page and you will be emailed this information. You may also email [ClientRelations@AgAmerica.com](mailto:ClientRelations@AgAmerica.com) or call (866) 990-6953.

### 9. If I have more than one loan number how do I make the payment for each loan?

It is preferred for a Log in and Password to be established for each loan number. However, you may combine each loan payment under one Log in but a comment must be made in the Payment Instructions box as to how the funds should be distributed to each loan number.