Account Access
User Guide

How to login, make payments and manage your accounts.

Any day, anytime, anywhere.

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ACCOUNT ACCESS DELIVERS MORE FLEXIBILITY AND CONTROL

Access to your accounts and information is crucial in today’s agriculture. Account Access offers you the freedom to manage your AgDirect accounts online – anytime, anywhere, with safety and security.

This Account Access User Guide is designed to help you get started and become familiar with the many features and options available to you.

Important Note: AgDirect is an equipment financing program offered by Farm Credit Services of America and the partners of the AgDirect LLP. The Account Access system is currently managed by Farm Credit Services of America (FCSAmerica), the servicer of your AgDirect accounts.

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HOW TO ENROLL

On the agdirect.com home page, click Customer Log In in the upper right corner of the web page.

From the Customer Log in area, click Enroll now.

You’ll be taken to a page, titled Account Access Enrollment Form. Complete the required fields in each section and click Submit Enrollment.

The following screen will display in your web browser.
It may take up to one business day to establish a new Account Access account. Once it has been established, you will receive an email from AccountAccess@agdirect.com, which will contain a Temporary Password.

Complete the enrollment process by visiting agdirect.com and click Customer Log In in the upper right corner of the web page. Enter the Login ID you created and click Log In.

In the Password box, enter the Temporary Password from the email and click Login.

For security reasons, each computer needs to be registered to access our online services. The computer registration process requires a Secure Access Code. Select one of the delivery options below to receive the Secure Access Code and then click Submit.
Enter the **Secure Access Code** and then click **Submit**.

Next, **Register Your Computer**. This feature is for the security of your information if you choose to access your accounts from different computers. If you are on a private/personal computer and select “**activate this computer for future use**,” the site will activate your browser for future use. If you are on a public computer, you should select “**give me one-time access only (do not activate this computer)**.” This will not activate the browser for future use on that specific computer. Select one of the two options and click **Submit**.
Step 1: Read and Accept Disclaimer - Review the Online Services Agreement and Disclaimer and click I Accept.

Welcome First Time User
Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.

Step One: Read and Accept Disclaimer

Online Services Agreement and Disclaimer

READ THIS AGREEMENT CAREFULLY. BY ACCESSING AND USING ANY ONLINE SERVICES, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, YOU DO NOT ACCESS OR USE ONLINE SERVICES.

Definitions

The following definitions apply in this Agreement. “You” and “your” refer to the person using the Online Services. “Online Services” are the Internet-based services providing access to and transactions on your accounts and the Bill Payment Service, including Access America. “Online Account” means any account from which you conduct transactions using Online Services. “Login ID” is the login identification used to log-on to Online Services in conjunction with your Password. “Password” is the code that you select after the initial sign-on that establishes your connection to Online Services. “FCSAmerica” refers to Farm Credit Services of America, FLCA, and Farm Credit Services of America, PSC, which offer Online Services and hold the accounts accessed by Online Services.

Access to Online Services

You agree to gain access to your accounts online only through the use of your Internet-enabled device, your Internet Service Provider, your Login ID, your Password, and any other required authentication process required by FCSAmerica. FCSAmerica provides online instructions on how to use Online Services through help functions. Your use of Online Services represents your consent and ability to receive notices that FCSAmerica may provide in an electronic format. You acknowledge and agree that anyone who is now a liable party, or who in the future is added as a liable party, on any of your accounts has access to such accounts via Online Services and may initiate disbursements, advances or transactions on such accounts via online instructions or other requests.

Transactions with Online Services

You may use Online Services to conduct and request the following transactions:
- View your account information;
- Make transfers between accounts that are processed through the bill payment function.

Step Two: Create Your Online Profile - Some of your profile information will default from the enrollment screens. Update any necessary fields and ensure you complete all required (*) fields. Then click Submit.

Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.

Online Profile

Enter your personal information.

Title
First Name (*)
Middle Name
Last Name (*)
Suffix
E-Mail (*)

Online Contact Information

Enter your contact information.

Street 1 (*)
Street 2
City (*)
State (*)
Postal Code (*)
Phone (*)

Step Three: Change Your Password - Enter the Temporary Password as your old password and enter a New Password that you would like to use going forward. Note: review the necessary requirements in determining a proper password. Then, click Submit.

Change Password

Change your password using the fields below.

Old Password (*)
New Password (*)
Confirm Password (*)

Password Requirements

Your password must meet these requirements:
- Must be at least 7 characters
- Cannot be more than 12 characters
- Must contain at least one number
- Must contain at least one lowercase character

Submit
The enrollment process is complete and you will be directed to the Account Overview screen, otherwise known as the home page of Account Access.

Features and Functionality

The Account Overview screen allows you to view all of your account balances and summary information in one place. Your accounts will be listed under the main headings of either Installment Loans or Leases. Double click on the specific account or click the lightning bolt to view additional account details, history or more.

Main Menu Navigation

Accounts Menu
From the Accounts Menu you can return to the Accounts Overview screen by clicking Overview. History shows you full details of the account as well as a list of recent transactions. Statements allows you to view, print, and download account activity and billing statements.

Transactions Menu
From the Transactions Menu, you can make a payment to a loan account.
The Payment to Loan screen, allows you to transfer money from a checking or savings account to your AgDirect loan. Click the Manage Bank Accounts to enter the checking or savings account information, including the routing number, account number, and account type. Funds are transferred via ACH and can be initiated one time or set up on a recurring basis.

Preferences Menu

From the Preferences Menu, under Accounts, you can modify how your accounts display and the account names on the Account Overview and Account History screens. You can also customize the number of days or transactions that appear on the Account History screen. The Alerts allow you to set various account alerts and reminders based on selected preferences. You can also choose to be notified via email or text message.
Manage Users allows you to add other users to view your accounts. By inviting other users, you agree and accept any additional risks associated with providing your information to others. To invite a user, click Add User and complete all required fields for the User Profile. Click OK.

User Rights allows you to modify the Account Rights and Other Rights of yourself and all users you have invited. Select the user you would like to modify in the User drop down, make changes and click SUBMIT. Deposit gives a user the ability to transact business on your behalf. View only gives the user the right to view your account information.

Note: New loans and leases will automatically appear on the Account Overview screen for all users that are directly liable for the loan or lease. If you want your invited user to view the loan or lease and/or have the ability to transact business for a specific loan on our behalf, you will need to go into User Rights and select the appropriate permissions.

The Other Rights allows you to define the rights associated with the selected user. Check the Deposit option to allow the guest access to initiate a loan payment or check the View option to allow the guest view only access to an account. Click SUBMIT.
The user will need to log off and log back on for the changes to take effect.

SAFETY AND SECURITY

Account Access uses multi-factor authentication that recognizes if a user is logging into the system from a different computer.

A secure access code is required before granting access to the system when a user is locked out or enrolling for the first time.

The system has audit-trail tracking that lists the transaction history by each user logged into the system. With any system, it’s very important to never share your login ID and password.

HELP AND CUSTOMER SUPPORT

Online help is available throughout the system. Click the “?” icon to review the instructions for the specific screen you are currently on. Once in the Online Help document, you can also click on the Table of Contents link to search for specific items and to review Frequently Asked Questions.

You can also contact the Customer Support line at 1-877-966-7778. Support hours are Monday – Friday from 7:00 a.m. to 6:00 p.m. (CT).