

Farm Credit Services of Western Arkansas

**Online Banking
ENROLLMENT
Customer Guide**

For additional assistance you may call 877-968-6788

Monday-Friday 8:00 AM-4:30 PM

Or you mail e-mail RussellvilleAR@farmcredit.com

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Enrollment (Part 1)

Step 1 – Entering the Customer Number and ID

1. Access the **Online Banking Enrollment** via www.myaglender.com. Click on the Online banking option in the left hand column. Then click on the grey box on the left side that says “I want to enroll in the NEW ONLINE BANKING SYSTEM”
2. Please read the **Important – System Requirement Information** before you begin the enrollment process. Online banking requires the following programs:

*Browser version -Internet Explorer 7.0 or higher Apple Safari 4.x or higher, or Mozilla Firefox 3.5 or higher.



*Java PlugIn version 1.4 or higher

*Adobe Acrobat Reader to view agreements.



TIP: To check the versions and programs you are using:

- Internet Explorer - from toolbar click Help, About Internet Explorer version
- Apple Safari – Click on Safari in you menu options, Choose About Safari
- Mozilla FireFox – From Firefox window, click the Help menu and select About Mozilla Firefox.

3. Enter your seven-digit **Customer Number** (this is different than your 10 digit account number) and **social security** or **tax ID number** in the appropriate fields.  **NOTE:** You must enter the SSN or Tax ID that matches the customer number.
4. Click the **Continue**  button to proceed.

Step 2 – Entering Customer Information

Step 2 Enter the verification and enrollment information below.

Customer Number: 1 [dropdown]
Customer Name: [text field]

Account Number: [text field] Please enter one of your account numbers along with its current outstanding balance.
Outstanding Balance: [text field]

Create your Online Banking Username and Password.
Username must be between 8 and 15 alphanumeric characters. Username is not case sensitive.
Password must be a minimum of 8 characters (at least 4 alpha and 2 numeric characters; maximum times same character can be used is 3). Password is case sensitive.

Username: [text field]
New Password: [text field]
Re-enter Password: [text field]

Verify or enter your email address
If email address is blank or incorrect, please enter your current email address.



Email Address: [text field]
Re-enter Email Address: [text field]

Online Banking Preference: High Speed [dropdown]
Would you like to be notified via email regarding updates and special promotions? Yes No

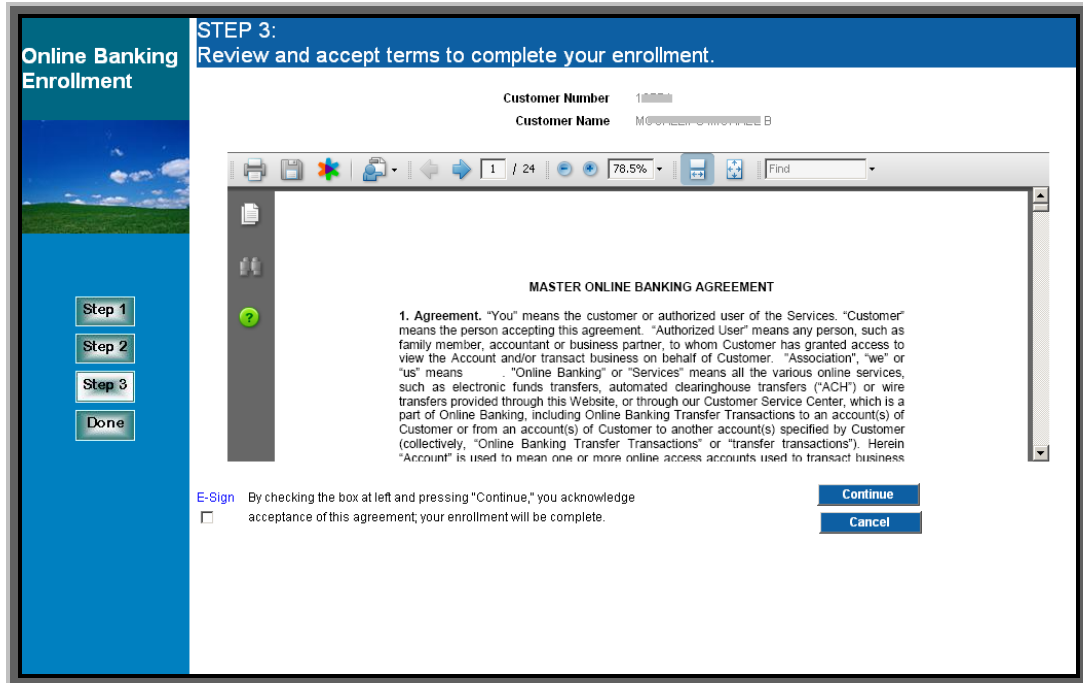
Press Continue to proceed. **Continue** [button] Cancel [button]

1. An account verification options appear on the screen. You may select any one of your accounts and input that account number and balance.

Field	Description
Account Number	Enter an existing account of which you are the primary owner.
Outstanding Balance	Enter the outstanding balance of the account entered in the Account Number field. NOTE: Do not enter dollar (\$) signs. You may enter the amount with or without commas and decimals.

2. Create a USER NAME that you will need each time you log into online banking. User Name must be between 8 and 15 alphanumeric.
3. Create a password. Password must be between 8 and 15 alphanumeric characters (at least 4 alpha and 2 numeric characters; maximum times same character can be used is 3.) Password IS CASE SENSITIVE.
 **TIP:** Store this user ID and Password in a secure place. Both will be needed each time you log in.
4. Verify and re-enter your email address. If email address is blank or incorrect, please enter your current email address.
5. Complete remaining information.
6. Click the **Continue**  button to proceed.

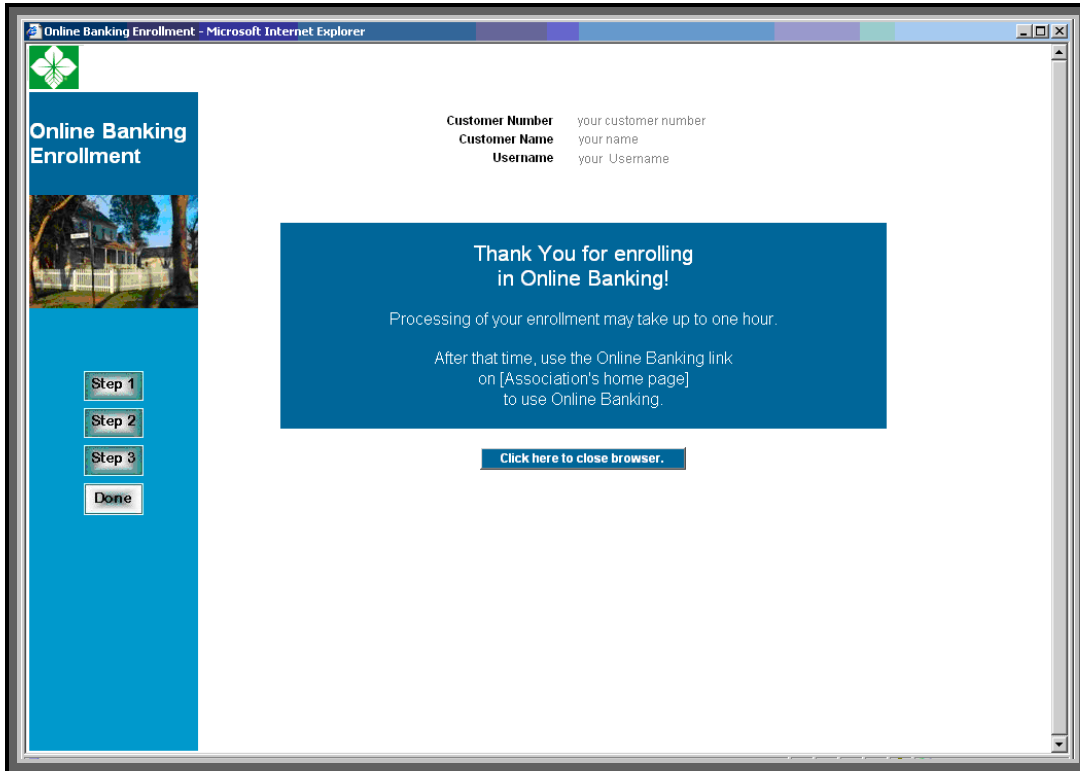
Step 3 – Reviewing Agreement Terms




1. Use the scroll bar at the right of the agreement window to review the terms of enrollment.
2. After reviewing the terms, check the **E-Sign** box (below the text box) to indicate acceptance of the terms in the agreement.
3. Click the **Continue** Continue button to complete enrollment and view additional options, if any.

Enrollment Complete

1. The **Done** screen appears showing the process is complete and your enrollment is successful. The **Done** button in the left navigation window is highlighted.



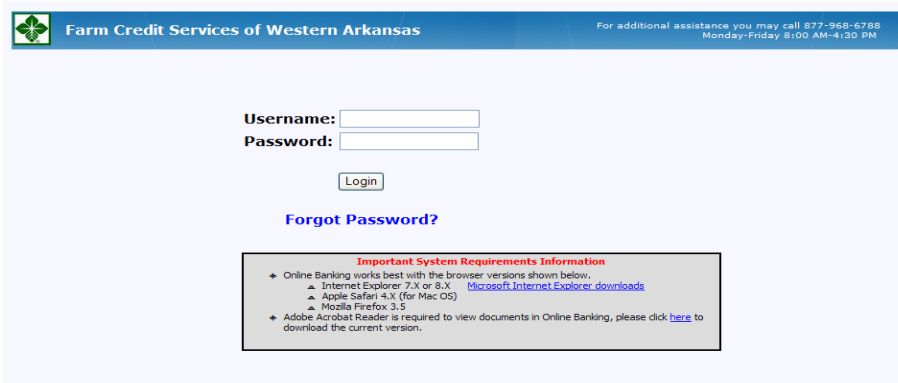
Your enrollment is complete. It may take up to one hour for your enrollment to completely process. A confirmation will come to your email inbox from No-Reply@OLBFCS.com

 **IMPORTANT:** If you have processed **transactions electronically previously**, you may be given the option to enter external account information with a screen somewhat different from this one. **Pre-authorization must be completed in the new program before you can process transactions electronically.** For assistance on verifying external accounts now, see **Optional Steps - Verification of External Bank Accounts** on Page 9.

Once you have received an e-mail confirming your enrollment, you may continue the Login Activation (Part 2) on page 6.

Login Activation (Part 2)

1. Once you have been notified your enrollment is complete, you may access Online Banking via the link found on the home page of www.myaglender.com. Click on the Enrollment button listed directly below the Online banking option midway down the screen on the left side.



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Username:

Password:


Login

[Forgot Password?](#)


Important System Requirements Information

- Online Banking works best with the browser versions shown below.
 - Internet Explorer 7.X or 8.X [Microsoft Internet Explorer downloads](#)
 - Apple Safari 4.X (for Mac OS)
 - Mozilla Firefox 3.5
- Adobe Acrobat Reader is required to view documents in Online Banking, please click [here](#) to download the current version.

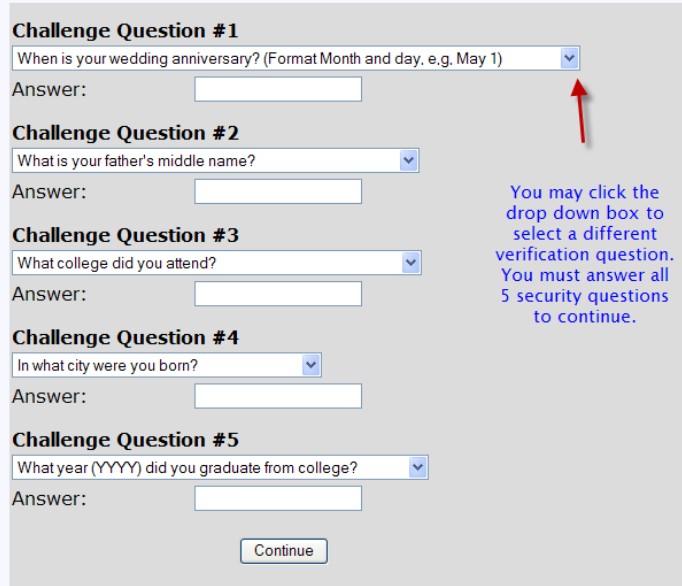
2. Enter your user name and the password created during the enrollment. You may be required to create a new password.
3. Click the **Login** button or press the **Enter** key.

 **NOTE:** If you are asked to verify or run the website's certification or digital signature (cashplus/Agribank) click Yes or Run.

4. Select a security question from the drop down box for each of the five challenge questions and provide an answer.

 **NOTE:** First time you log in will be required to select and provide answers to five Personal Verification Questions (PVQ). Make sure you are aware of the answers you provide. On occasion, you may be required to answer one of these question to login to your online banking account.

Please select and enter your Personal Verification Questions below.
You may be asked one from time to time to verify your identity.



Challenge Question #1
When is your wedding anniversary? (Format Month and day, e.g. May 1) [v]
Answer: []

Challenge Question #2
What is your father's middle name? [v]
Answer: []

Challenge Question #3
What college did you attend? [v]
Answer: []

Challenge Question #4
In what city were you born? [v]
Answer: []

Challenge Question #5
What year (YYYY) did you graduate from college? [v]
Answer: []

[Continue]

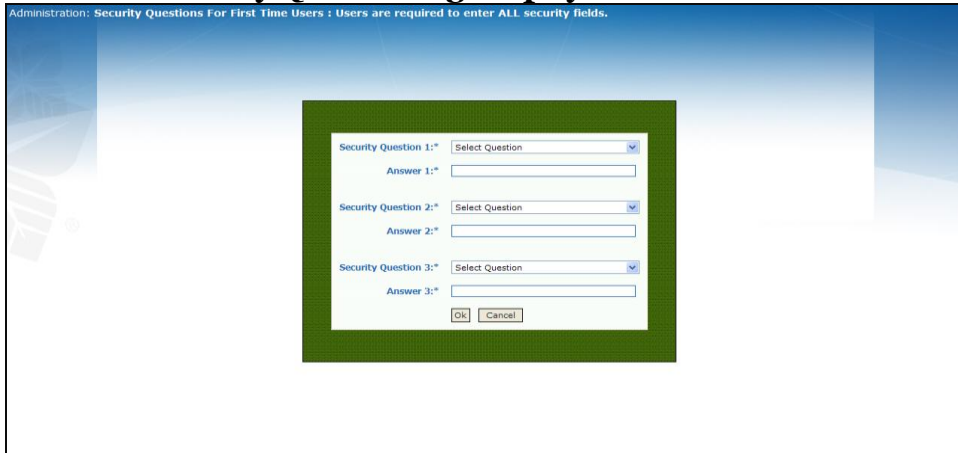
You may click the drop down box to select a different verification question. You must answer all 5 security questions to continue.

If asked any of the above questions at login, correct answer must be given before the system will log you in.

5. Click Continue.

Setting up Security Questions for Password Change

The Password Security Question Page displays –



Administration: Security Questions For First Time Users : Users are required to enter ALL security fields.

Security Question 1:* [Select Question] [v]
Answer 1:* []

Security Question 2:* [Select Question] [v]
Answer 2:* []

Security Question 3:* [Select Question] [v]
Answer 3:* []

[Ok] [Cancel]

1. For each Security Question 1 – 3, click the drop down box to select a security question (of the four options) and provide a corresponding answer.

Security Question 1:* Select Question
Answer 1:*
Security Question 2:* Select Question
Answer 2:*
Security Question 3:* Select Question
Answer 3:*
Ok Cancel

Click on the dropdown arrow to select 1 of 4 question options



TIP: These security questions allow you to change your password if needed. If you enter an invalid password on future log ins, a Forgot Password button will appear on screen. By providing the correct answer to one of these security questions you can reset your password. You will be prompted to change your password every fourteen months.

2. After completing each security question, click OK.

The Welcome Screen appears. Remember you will need your user ID and password each time you log into online banking in the future.

Optional Steps - Verification of External Bank Accounts

This section describes pre-authorization of external bank accounts for electronic transactions. As indicated below, this step is OPTIONAL.

Sections include:

[Option To Continue](#)

[Skip Pre-Authorization](#)

[Pre-Authorize External Accounts](#)

Option To Continue

You will see either the **Done** screen or the **Option To Continue** screen.

1. If external bank accounts have been used with your online banking accounts in the past, you may be shown the **Option To Continue** screen.
2. The **Option To Continue** screen offers you two options:
 - Click the **Done** button skip pre-authorization, or
 - Click the **Continue** button to pre-authorize bank accounts for online banking.



NOTE: On the **Option To Continue** screen is a memo that clarifies the pre-authorization option:

Clicking **Continue will take you to a screen where you can pre-authorize other bank accounts.*



In order to use online banking to transfer funds between your farm credit accounts and accounts from other banks or financial institutions, you need to authorize those other bank accounts.

It is easiest for you to pre-authorize other bank accounts now at enrollment, however if you decide to use other bank accounts to transfer funds, you may authorize them later within online banking.


*Clicking **Continue** will allow you to:*

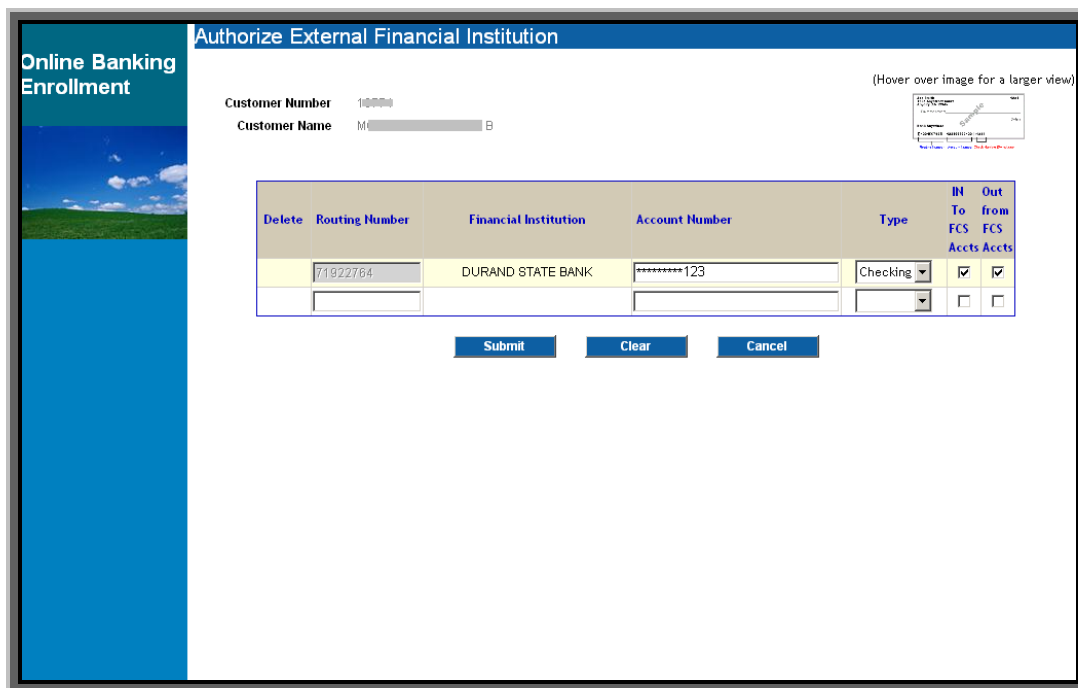
- 1. View any accounts from other banks that have been pre-authorized by your service center;*
- 2. View any accounts used in the past that you may choose to authorize;*
- 3. Enter other bank accounts that you wish to authorize; and*
- 4. Electronically sign an EFT agreement for new accounts to be authorized.*

Skip Pre-Authorization

1. Click the **Done**  button if you wish to skip pre-authorizing your external bank accounts for use in online banking at this time.
2. Click the **Click here to close browser**  button to exit **Online Banking Enrollment** system.

Pre-Authorize External Accounts

1. Click the **Continue**  button to pre-authorize the use of your external bank accounts in online banking.



Online Banking Enrollment

Authorize External Financial Institution

(Hover over image for a larger view)

Customer Number 10000
Customer Name M B

Delete	Routing Number	Financial Institution	Account Number	Type	IN To FCS Accts	Out from FCS Accts
	71922764	DURAND STATE BANK	*****123	Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

Submit Clear Cancel

2. The **Authorize External Financial Institution** screen displays, showing:
 - (S shaded in **blue**) External bank accounts that have already been pre-authorized by your bank, if any, they require no action on your part;
 - (S shaded in **yellow**) External bank accounts that have been used in transactions with your online banking accounts in the past, if any, which you may wish to have pre-authorized; and
 - (**White**) A section to enter one or more new external bank accounts.



NOTE: Hover over the small draft image inset at the top of the screen to see instructions on finding routing and account numbers.

- Yellow** shaded external accounts are there to make it easy for you to pre-authorize. As a security/privacy measure, their account numbers are masked with ********* except for the last few characters. To authorize **yellow** shaded external accounts, key in the complete account number over the masked account number.

Delete	Routing Number	Financial Institution	Account Number	Type	IN To FCS Accts	Out from FCS Accts
		AND STATE BANK	*****123	Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>


- To authorize an additional external account, use the **white** new entry section.
 - Enter the **Routing Number** of the financial institution
 - Enter the **Account Number**
 - Click **Checking** or **Savings** from the dropdown
 - Indicate whether you plan to use the external account to transfer funds **In To**, or **Out From**, your online banking accounts.

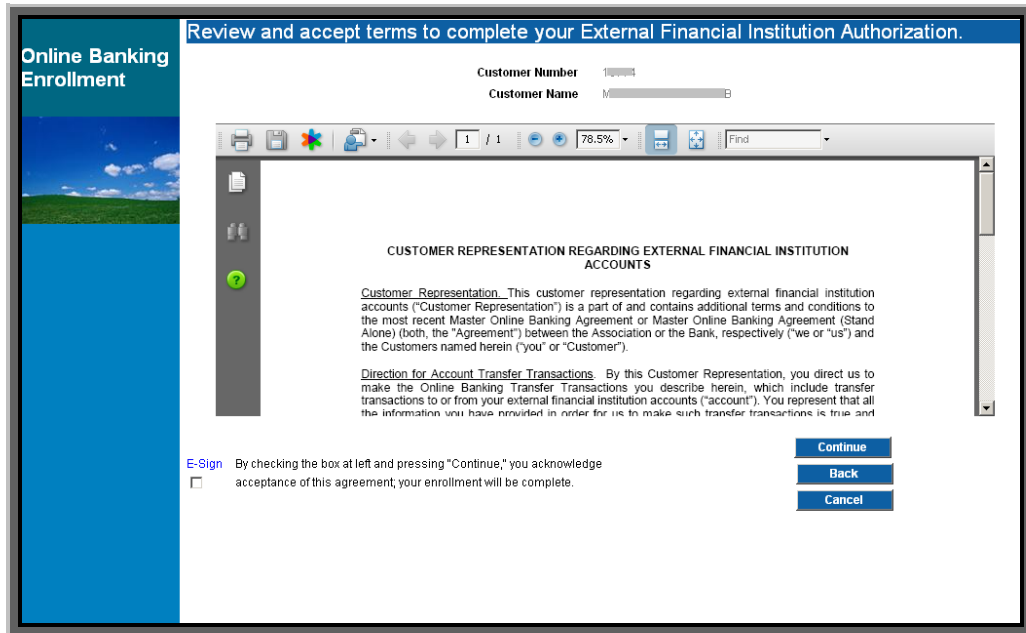
Customer Number: 12345
Customer Name: Mr. John Doe

(Hover over image for a larger view)


Delete	Routing Number	Financial Institution	Account Number	Type	IN To FCS Accts	Out from FCS Accts
	71922764	DURAND STATE BANK	123456789	Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	71922764	DURAND STATE BANK	987654321	Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

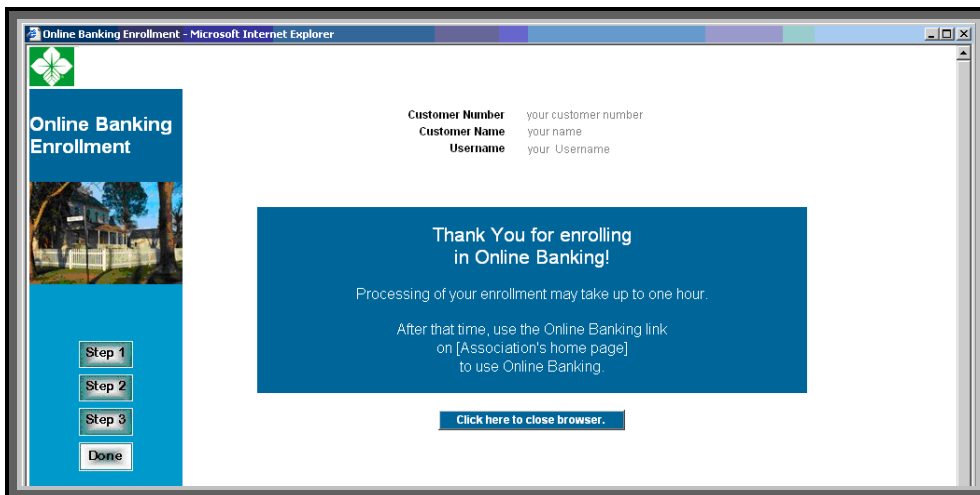
Submit Clear Cancel

5. When you are done entering your external accounts, click the **Submit**  button. The **EFT Agreement** screen displays.



 **Please review all information in the agreement.**

6. Use the right-hand slide bar on the EFT agreement window to view and read the entire agreement. You may print the agreement if you wish.
7. After reviewing the terms, check the **E-Sign** box to indicate acceptance of the terms in the agreement and click the **Continue**  button to save your external account authorizations. The final **Done** screen displays.



8. Click the **Click here to close browser**  button to exit Online Banking Enrollment.

9. You will receive an e-mail notification when your enrollment is completed in the system. At that time you may continue to log into online banking.

For additional assistance please see Page 6 for **Login Activation (Part 2)**.

Refer to the Online Banking documentation for instructions on navigation and features of the system.

Token Re-Activation

1. If logging into online banking from a different computer or if you have forgotten your PIN, click the **Forgot Pin/ReActivate** button on the lower right. The **Token Reactivation** page displays.

Token Reactivation

You are not activated on this computer or browser
Enter the answer you have chosen during registration and choose a new PIN to activate this browser

Personal Identification Number(PIN): (6-8 digits) [Masked Input]

Re-Enter PIN: [Masked Input]

What was your first pet's name? [Input: asdf]

Is this a one time login?

Ok Cancel

2. Enter the requested data and click the **OK** button. Your online banking **Welcome Page** displays.

Click the **Cancel** button if you wish to stop the token activation process and exit online banking.