

Set Up Customer External Account to Make Payments

- 1) Log onto your internet banking account through our web page at [www.americanfarmmortgage.com](http://www.americanfarmmortgage.com)
- 2) Click the "Transfer" tab, then click "External Accounts"



- 3) Click "Add New External Account"

External Accounts					
+ Add New External Account					
	Receiver Name	Bank Name	Account #	Account Name	Status
You currently have no external accounts.					

- 4) Input your bank account information that you want payments to come out of. "Receiver Name" should be American Farm, enter bank name, routing # and account #, select account type from drop down. Account name is optional, but you can input a nickname for this account. Click "Save".

The image shows a window titled 'External Account Details' with a close button (X) in the top right corner. The form contains the following fields and values:

- Created On: 12/16/2014
- Status: Pending as of 12/16/2014
- Receiver Name\*:
- Bank Name\*:
- Routing #\*:
- Account #\*:
- Account Type:
- Account Name:

At the bottom of the form, there are three buttons: 'Save', 'Close', and 'Copy'.

Now we must verify you have access to this account, and that the routing and account numbers are correct. Our system will send three random amounts to your account (two debits and one credit that will offset to zero). Once you see the debits and credit in your banking account, log back into American Farm Internet Banking and follow the instructions below.

5) Click on “Transfer”, then click on “external accounts”



6) Click on “verify”

External Accounts					
<a href="#">+</a> Add New External Account					
	Receiver Name	Bank Name	Account #	Account Name	Status
<a href="#">View Details</a> <a href="#">Delete</a> <a href="#">Verify</a>	American Farm	Legence Bank	*****007		In Process as of 12/16/2014



7) Enter the two credits and debit that was posted to your banking account and click verify.

The dialog box titled "Verify External Account" contains three input fields: "Smaller Credit" with a dollar sign and a text box, "Larger Credit" with a dollar sign and a text box, and "Debit" with a dollar sign and a text box. Below the fields are "Verify" and "Cancel" buttons.

8) If the verify was successful it will state “Account successfully verified”.

The dialog box titled "Verify External Account" shows the input fields filled with values: "Smaller Credit" is \$ 0.01, "Larger Credit" is \$ 0.31, and "Debit" is \$ 0.32. Below the fields, the text "Account successfully verified." is displayed in green. A "Close" button is located at the bottom.

You will now be able to make payments to your loan using your external account. Your linked account will now always show as an available option in the drop down menus going forward. If you ever change accounts, or any of the routing or account numbers change, you will need to delete that account and setup the new account through the steps above.

### Making a Payment Using External Account

- 1) Log into American Farm Internet Banking at [www.americanfarmmortgage.com](http://www.americanfarmmortgage.com)
- 2) Click on “Transfer”, then click on “Loan Payments”



- 3) Complete all required fields with an asterisk.
  - The **From Account** is the linked account you want to pull the money from.
  - Depending on how many loans you have with AFMC, the **Loan** field will show all available loan accounts available for payment. Please be sure you are on the correct loan if you have multiply loans.
  - The **When** and **Date** fields are when you want the payment to process from your linked account (this can be today or a date in the future). You can also select recurring payments in the **When** field.
  - **Holiday** field only comes into play if a federal holiday is around the date you are making a payment. The options are before or after. Before means it would pull the payment early (before the holiday), after would pull the payment after the holiday.
  - **Type of Payment** – due to current regulations, the only option for external accounts is other amount. See **Description** field below for more information.
  - **Amount** – the amount you want pulled from the linked account. Note the regular payment amount and current amount due are provided in the box above **Type of Payment** for your convenience.
  - **Description** – Please use this free form field to describe specific instructions. For example, if you are making an extra principal only payment online, you would type “apply all to principal” in this field.
  - Click **Submit Payment**.

New Loan Payment

From Account\* (External) - \*\*\*\*\*007 When\* Specific Date

Loan\* Loan - \*\*\*\*\*008- Date\* 12/18/2014

Holiday\* Before

Regular Payment Amount: \$4,109.74  
 Current Amount Due: \$4,109.74  
 Payment Due: 01/01/2015

Type of Payment\* Other Amount

Amount\*

Description

\* Indicates Required Fields

- 4) Once you have submitted payment you will see it move down to the scheduled payments section. It may take two business days for the payment to show in your account history.

Scheduled Payments							
Date	From	To	Amount	Type			Desc.
12/18/2014	(External) - *****007	Loan - *****008-87610	Other Amount - \$2.00	One-Time	<a href="#">Edit</a>	<a href="#">Delete</a>	<a href="#">test</a>

Note: Clicking on the Make Payment links as seen below, will take you to a screen that looks different from the above instructions. That link is only for internal accounts and will not work with our external payment product. CSI is working on a solution, so that when you click those links, it will take you the custom payment section (which are the steps described above).

Account Name	Number	Payment Date	Payment Amount	Balance	
Loan	<a href="#">*****008-87610</a>	01/01/2015	\$4,109.74	\$496,324.05	<a href="#">Make Payment</a>

**Loan** ^ X

 [\\*\\*\\*\\*\\*008-87610](#)

Payment Date: 01/01/2015

Payment Amount: \$4,109.74

Balance: \$496,324.05