

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 3:30 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

- Go to <https://paybill.com/consumer?clientid=farmcredit>
- Select Payment Type of Rural 1st Loan Payment
- Enter Loan Number
- Enter the last 4 of your Social Security number.
- Click Continue
- To pay an amount that differs from the total amount owed, click the down arrow on Amount Due and select Different Amount. Then enter the desired amount of payment.
- Complete fields as required.
 - Debit Card Number
 - Expiration Date
 - Security Code
 - Full Name
 - Billing Address for card
 - Country (default is USA)
 - State, City, and ZIP Code
 - Email Address
 - Mobile Number (optional)

The image displays two screenshots of the online card payment solution interface. The top screenshot shows the 'Welcome to the Farm Credit Mid-America/Rural 1st online card payment solution.' page, where users are prompted to enter their Customer Number and Loan Number. Below this, there is a 'Pay as a guest' section with a dropdown menu for 'Payment Type' (set to 'Loan Payment'), and input fields for 'Loan Number', 'Last 4 of Social Security Number', 'CIP Number', and 'CFP Number'. A green 'Continue' button is visible.

The bottom screenshot shows the 'Make a One-Time Payment' page. It displays the loan number '475,000.23' and the due date '12/11/2023'. The 'Amount Due' is set to '\$75,000.23', with a dropdown arrow indicating that a 'Different Amount' can be selected. Below this, there are fields for 'Card Number', 'Expiration Date', and 'Security Code'. The 'Billing Address for Card' section includes fields for 'Full Name', 'Street Address 1', 'Street Address 2', 'City', 'State', 'ZIP Code', and 'Country'. A 'Total Payment Details' section shows the amount to be paid, and a 'Where can we send your receipt?' section includes fields for 'Email Address' and 'Mobile Number (optional)'. A green 'Continue' button is at the bottom right.

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.

farmCREDIT MID-AMERICA | RURAL 1st | Make A One-Time Payment | Activity | Sign-Out

← Review and Pay
Loan Number: [REDACTED]

Please confirm your loan number, payment amount, payment date, and method of payment. Click Pay if the information is correct or click Edit to correct any of the entered data.

Pay \$6,999.81 Selected Amount | **On 11/17/2023** Selected Date | **Using Card** Card XXXX [REDACTED]

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 [REDACTED] | Mobile Number [REDACTED]

Payments made after 7:00 PM EST will be posted the next business day.
Please contact your local Farm Credit Mid-America/Rural 1st representative if you have any questions.

I accept the Payment Authorization

Cancel Edit Pay \$6,999.81

Privacy Policy

farmCREDIT MID-AMERICA | RURAL 1st | Make A One-Time Payment | Activity | Sign-Out

Payment Authorized [Print]

Loan Number: [REDACTED] | Confirmation #: EP2877 | Transaction ID: 0217200000049 | Notice Sent: [REDACTED] and [REDACTED]

Thank you for paying your loan through our automated online payment system. Please save or print your payment confirmation number for future reference.

Amount Due \$6,999.81 | Due Date 12/14/2023

Paid \$6,999.81 Selected Amount | **On 11/17/2023** Selected Date | **Using Card** Card XXXX [REDACTED]

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 Credit Mid-America/Rural 1st representative if you have any questions or service needs.

Done

Privacy Policy

Example of Email & Text

Farm Credit Mid-America/Rural 1st® Authorized Payment Confirmation

no-reply@alerts.fcma.com
Retention Policy 2 Year Delete Inbox (2 years) Expires 11/16/2025
Fri 11/17/2023 10:10 AM

EXTERNAL EMAIL

Dear Farm Credit Mid-America/Rural 1st® Customer,

Thank you for your recent payment for Loan Number [REDACTED]. This is to confirm your authorization of a one-time payment on **11/17/2023 10:09:26 AM (ET)** payable to Farm Credit Mid-America/Rural 1st®.

Confirmation Number	EP2877
Payment Amount	\$6,999.81
Payment Total	\$6,999.81
Method of Payment	Visa Debit
Card Number	**** [REDACTED]

If you have questions or need help please contact your local Farm Credit Mid-America/Rural 1st® representative. Thank you for choosing Farm Credit Mid-America/Rural 1st®.

This email was sent from a notification only address that cannot accept incoming email. Please do not reply to this message.

This message, its contents and any attachments are confidential and intended only for the person to whom it was addressed. If you are not that person and you received this message in error, please contact your local Farm Credit Mid-America/Rural 1st® representative immediately and delete this message. The unauthorized use or disclosure of this message and/or its attachments is prohibited and may be unlawful.

6:54

72080

Text Message
Today 6:53 PM

Payment authorized to Farm Credit Mid-America/Rural 1st Pmt \$13.00

Total \$13.00
Reply STOP to opt out of SMS Msg&data rates may apply

The sender is not in your contact list.
[Report Junk](#)

Text Message

INTERACTIVE VOICE RESPONSE (IVR)

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