

Card Payment Solutions

Scan to make an online payment.



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 Integrate Voice Response (IVR) line, you can make your loan payment or fee payment online or by phone with ease. Farm Credit Mid-America/Rural 1st provides this service at no additional cost to the customer.

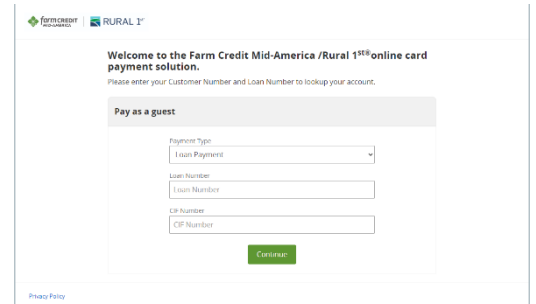
Both services, online payment or IVR, allow a maximum payment of up to \$10,000 in one transaction. If your transaction is larger than \$10,000, you can make multiple payments to reach the desired amount (ex: if your balance is \$25,000 and you may make two payments of \$10,000 and one payment of \$5,000 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 7:00 PM Eastern Standard Time (EST) will be processed on the next business day. Please visit www.fcma.com for a complete list of our branch hours and locations.

Note: Loan Payments require payments to be made by debit card **only**. Fee payments can be made by debit or credit card. Prompts are the same for Loan Payment and Fee Payment and each payment type follows the same action steps.

Online Card Payment

1. Go to <https://paybill.com/consumer?clientid=farmcredit>
2. Select Payment Type
 - a) Loan Payment
 - b) Fee Payment
3. Enter Loan Number
4. Enter Customer Information File (CIF). This is the Customer Number.
5. Click Continue
6. 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.
7. Complete fields as required.
 - a) Debit Card Number
 - b) Expiration Date
 - c) Security Code
 - d) Billing Address for card
 - e) Full Name
 - f) Country (default is USA)
 - g) ZIP Code
 - h) Email Address
 - i) Mobile Number (optional)



Welcome to the Farm Credit Mid-America /Rural 1st online card payment solution.
Please enter your Customer Number and Loan Number to lookup your account.

Pay as a guest

Payment Type:

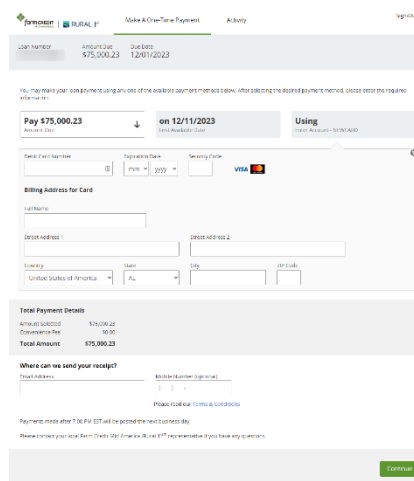
Loan Number:

Loan Number:

CIF Number:

CIF Number:

[Privacy Policy](#)



Make a One-Time Payment

Loan Number: Amount Due: on 12/11/2023

You may make your own payment using any one of the available payment methods below. After selecting the desired payment method, please enter the required information.

Pay \$75,000.23 Using

Card # Card Number: Expiration Date: Security Code:

Billing Address for Card

Last Name:

Street Address 1: Street Address 2:

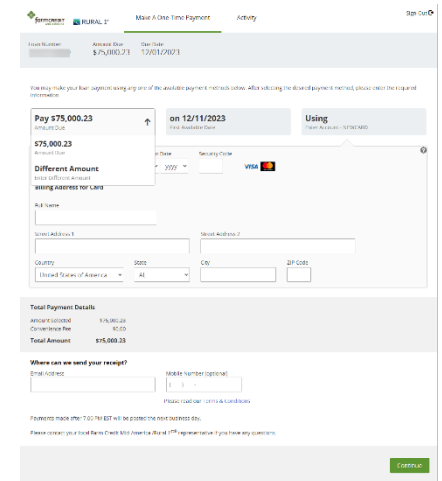
Country: State: City: ZIP Code:

Total Payment Details

Amount Due	\$75,000.23
Convenience Fee	\$0.00
Total Amount	\$75,000.23

Where can we send your receipt?

Email Address: Mobile Number (optional):



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Loan Number: Amount Due: on 12/11/2023

You may make your own payment using any one of the available payment methods below. After selecting the desired payment method, please enter the required information.

Pay \$75,000.23 Using

Amount Due: Security Code:

Billing Address for Card

Last Name:

Street Address 1: Street Address 2:

Country: State: City: ZIP Code:

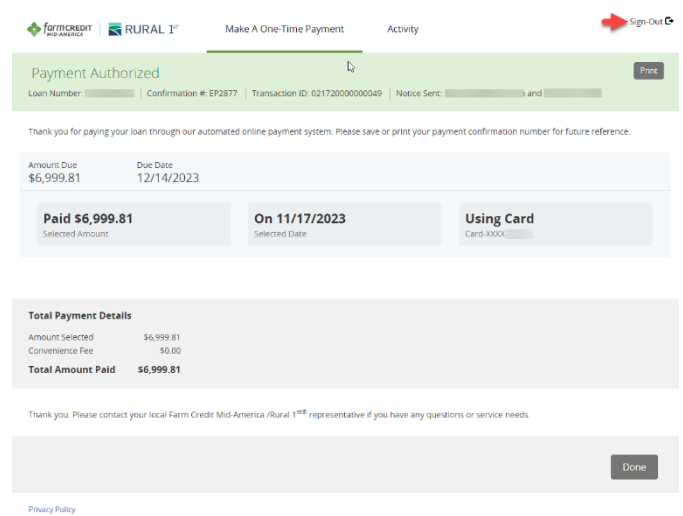
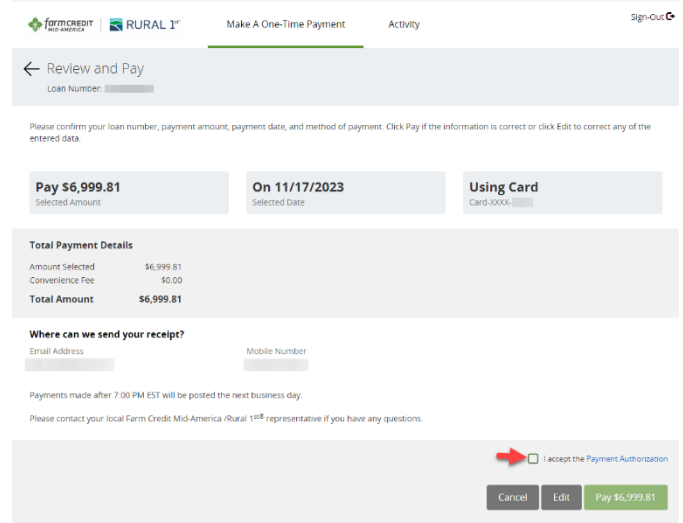
Total Payment Details

Amount Due	\$75,000.23
Convenience Fee	\$0.00
Total Amount	\$75,000.23

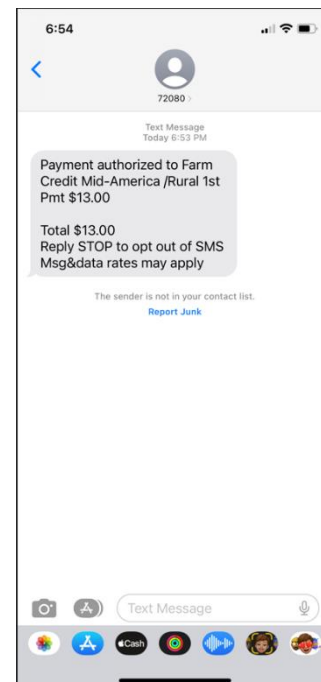
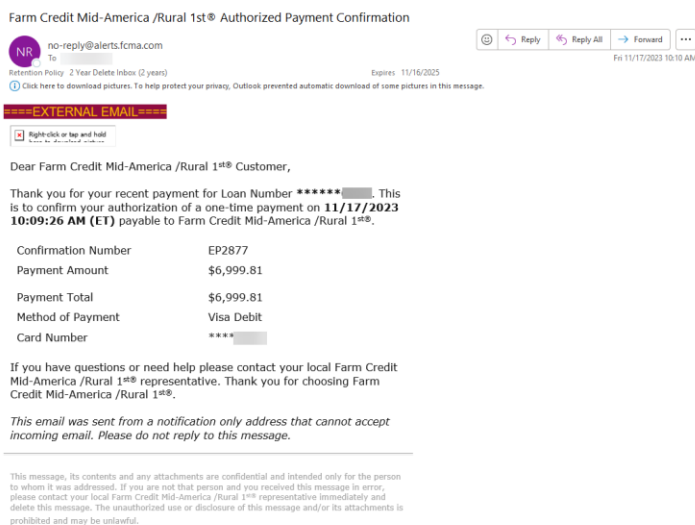
Where can we send your receipt?

Email Address: Mobile Number (optional):

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.



Example of Email & Text



Integrated Voice Response (IVR)

1. Dial 855-208-5089
2. Follow prompts provided by IVR
 - a) Press 1 for Loan Payment
 - b) Press 2 for Fee 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 card number followed by #
6. Enter card verification code (3 digits on back of card) followed by #
7. IVR will confirm card verification code
 - a) Press 1 if correct
 - b) Press 2 if incorrect
8. Enter expiration date as it appears on card followed by #
9. 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
10. 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 14
11. IVR will confirm ZIP code
 - a) Press 1 if correct
 - b) Press 2 if incorrect
12. IVR will confirm amount due and bill date
 - a) To pay amount due press 1
 - b) To pay a different amount press 2
 - If you pressed 2, enter the amount you wish to pay in dollars and cents
 - Ex: \$9500.25 press 950025
13. 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
14. 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