



Single Family Housing Guaranteed Annual Fee (GAF)

User Guide

Version 2.0

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1 Welcome to Guaranteed Annual Fee (GAF)

1.1 Background for GAF

In fiscal year 2011 the Rural Development (RD) Single Family Housing (SFH) Guaranteed Loan Program (GLP) began assessing an annual fee against newly closed guaranteed loans as authorized by Public Law 111-212, Supplemental Disaster Relief and Summer Jobs Act of 2010 (H.R. 4899) [1] in an effort to maintain a budget-neutral loan program. The annual fee is charged annually for the life of the guaranteed loan.

To support collection of the annual fee SFH GLP introduced the Guaranteed Annual Fee (GAF) system. This new web-based system allows loan servicers to authorize pre-authorized debit (PAD) payments as well as review annual fee advance notice, billing, and payment reconciliation details for SFH guaranteed loans that they service.

1.2 Introduction

The term financial organization refers to both a lender and a service bureau. If the context justifies, the terms lender and/or service bureau will be used.

The associates of financial organizations authorized to use GAF and who have been assigned a GAF Security Role will be able to access the GAF system. (For additional information see **GAF Getting Started User Guide**).

This document (**Guaranteed Annual Fee User Guide**) provides information on how to log into the GAF system and describes GAF processing that is available to financial organizations servicing SFH guaranteed loans with annual fees.

Available GAF processing allows the financial organization to:

- Obtain Help / Contact Us / File Schedule information
- Maintain the Contact Information GAF uses during processing
- Obtain the next year's scheduled annual fee payment for escrow purposes from the Advance Notices
- Review annual fees billed to the financial organization for a selected month
- Submit annual fee payments to the United States Department of Agriculture (USDA) SFH GLP
- View Payment History including payment application details and rejected payment details
- Terminate the loan's annual fee if the loan is paid in full or the financial organization expects a loss will occur on the loan.
- Reinstate the loan's annual fee when a previously terminated annual fee needs to be restored

1.3 Annual Fee Amortization Schedule

Annual fees are based on the total loan amount (including any upfront guarantee fee financed in the loan), the initial fee for the first year of the loan will be determined and calculated based on the average yearly scheduled Unpaid Principal Balance (UPB) for the first year. Remaining years of the loan will also be calculated and charged on the average yearly scheduled UPB, not the actual UPB. A Guarantee Fee (upfront) & Annual Fee Calculator is available for public use to assist in calculating the upfront guarantee fee and annual fee.

The **Guaranteed Annual Fee Calculation Methodology** and **Guarantee Fee & Annual Fee Calculator** documents are located at the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under both the Loan Origination and Guarantee Annual Fee (GAF) Billing and Payment headers.

Each year GAF will bill and expect payment of the annual fee due. The system will also create an advance notice for the upcoming year's annual fee. The fee the upcoming year should be collected and held by the financial organization in escrow throughout the year so the fee is available when due.

Example of Annual Fee Amortization Schedule:

In the example below, the first year's annual fee of \$443.20 due 11/01/2012 would have been escrowed during the past year. The financial organization is notified online through the GAF Billing web page that \$443.20 is due on 11/01/2012 and payment is expected.

The financial organization receives an advance notice the first business day of September, 2012 advising them the second year's annual fee in the amount of \$434.84 will be due 11/01/2013 allowing them to adjust escrow amounts accordingly.



SFH Guaranteed Annual Fee Amortization Schedule

Borrower Name: [Redacted] **Borrower ID (USDA 9 Digit ID):** [Redacted]
Borrower SSN: ***-**-**** [Redacted]
Loan Amount: \$148,979.00 **GLS Application ID Number:** [Redacted]
Interest Rate (%): 3.7500% **Loan Term (Years):** 30
Upfront Guarantee Fee: \$2,979.58 **Annual Fee Percentage:** 0.3000%
Date/Time: 09/06/2012 01:05:48 PM (CDT)

Year of Loan	Payment Due Date	Average Annual UPB	Annual Fee (Based on Avg. Annual UPB)	Annual Fee Monthly Amount
1	11/01/2012	\$147,731.96	\$443.20	\$36.93
2	11/01/2013	\$144,945.05	\$434.84	\$36.24
3	11/01/2014	\$142,051.83	\$426.16	\$35.51
4	11/01/2015	\$139,048.21	\$417.14	\$34.76
5	11/01/2016	\$135,930.01	\$407.79	\$33.98
6	11/01/2017	\$132,692.84	\$398.08	\$33.17
7	11/01/2018	\$129,332.17	\$388.00	\$32.33
8	11/01/2019	\$125,843.27	\$377.53	\$31.46
9	11/01/2020	\$122,221.26	\$366.66	\$30.56
10	11/01/2021	\$118,461.09	\$355.38	\$29.62
11	11/01/2022	\$114,557.47	\$343.67	\$28.64
12	11/01/2023	\$110,504.92	\$331.51	\$27.63
13	11/01/2024	\$106,297.76	\$318.89	\$26.57
14	11/01/2025	\$101,930.07	\$305.79	\$25.48
15	11/01/2026	\$97,395.75	\$292.19	\$24.35
16	11/01/2027	\$92,688.44	\$278.07	\$23.17
17	11/01/2028	\$87,801.56	\$263.40	\$21.95
18	11/01/2029	\$82,728.23	\$248.18	\$20.68
19	11/01/2030	\$77,461.34	\$232.38	\$19.37
20	11/01/2031	\$71,993.53	\$215.98	\$18.00

1st Year's Annual Fee

2nd Year's Annual Fee

1.4 Additional GAF Documentation

Each of the documents discussed in this section (with the exception of **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**) are available in the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under the Guarantee Annual Fee (GAF) Billing and Payment section / Documentation and Resources.

The documents are also available on the GAF Help web page with the exception of:

- **Guaranteed Annual Fee Lender User Agreement**
- **Guaranteed Annual Fee Service Bureau User Agreements**
- **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**

Guaranteed Annual Fee FAQs provide answers to frequently asked questions about GAF.

Guaranteed Annual Fee Lender User Agreement and **Guaranteed Annual Fee Service Bureau User Agreements** are available. The **Guaranteed Annual Fee Getting Started User Guide** explains how the agreement should be completed and submitted to USDA Guaranteed Loan Branch.

A **Guaranteed Annual Fee Getting Started User Guide** provides complete instructions on how to obtain access to the GAF System. The **Guaranteed Annual Fee Getting Started User Guide** includes the following information:

- How to complete and submit the User Agreement (between financial organization and USDA) that is required to access GAF
- Description of GAF user types and security roles
- How to request an eAuthentication (e-Auth ID) which is required to obtain a security role
- How to obtain / assign / maintain Application Authorization Security Management (AASM) security roles which are required to access GAF
- How to set up / maintain a Pre-Authorized Debit (PAD) Account which is required to make payments through GAF

Any financial organization choosing to use batch files to transfer information to or from GAF can find details on how the files are defined in the **Guaranteed Annual Fee Implementation Guide**. This guide is also available in the USDA LINC Training and Resource Library.

Any financial organization choosing to use GAF FTPS integration or GAF Web Service Integration to transfer information to or from GAF will need to work with USDA Guaranteed Loan Branch to set up the integration. Details for the integration are defined in the **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**. This guide is provided to the financial organization by the USDA Guaranteed Loan Branch during the set up process and is **not** available in the USDA LINC Training and Resource Library.

2 GAF Overview

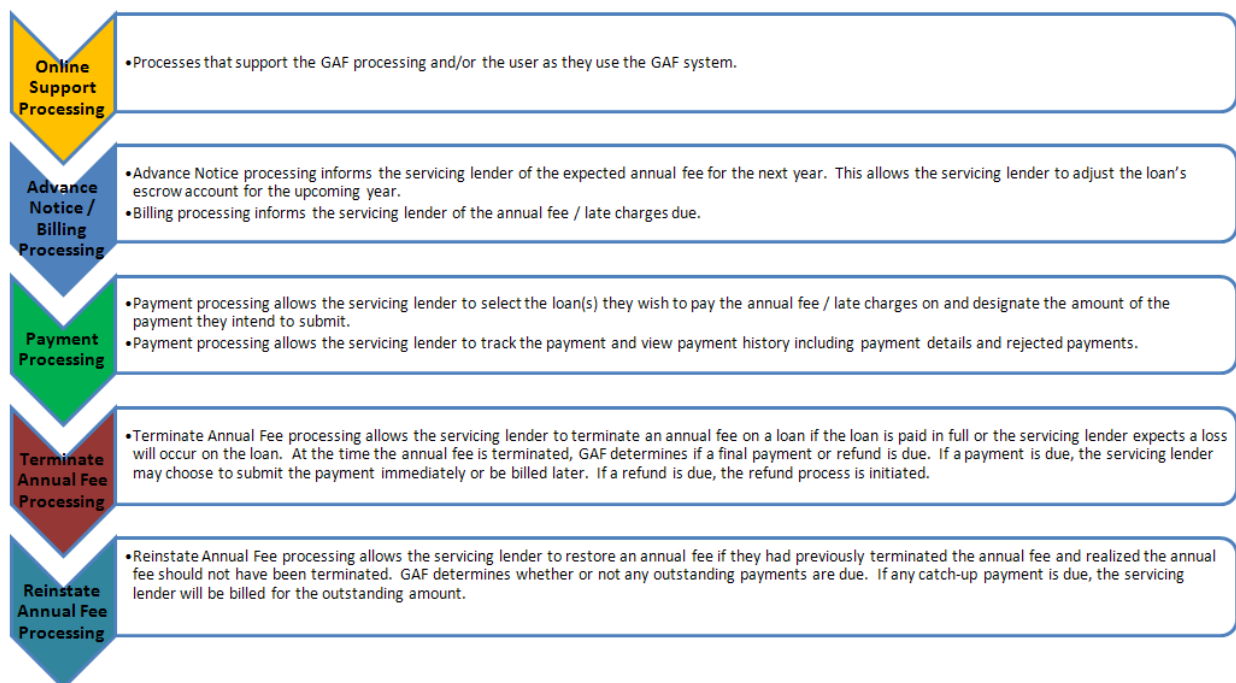
This section presents an overview of:

- GAF online processing flow
- GAF FTP / Web Service processing flow
- Presentation styles, standards and conventions used on GAF web pages
- Error messages and system messages GAF may present
- Helpful tips when using GAF

2.1 GAF Online Processing Flow

The diagram below outlines the GAF online process flow. Each of these processes will be discussed in detail in the sections that follow.

The schedule for when GAF files / data is available online is in the GAF File Schedule which can be accessed from the GAF left-hand navigation or the GAF Help web page.



2.2 GAF FTP / Web Service Options

There are two options for B2G integration provided by GAF; FTP over SSL (FTPS) and SOAP web service. FTPS provides a simple inbox/outbox paradigm using the standard FTP protocol secured by SSL. This is ideal for organizations wishing to use their existing FTP infrastructure, tools and scripts.

The second integration option is the GAF Collections Service. This is a secure web service with operations that allow for the submission and retrieval of the various files involved in the annual fee processes. This service uses the SOAP 1.1 protocol over HTTPS.

All B2G integration options are secured to ensure confidentiality using SSL/TLS security.

If a financial organization is interested in the GAF FTP / Web Service options, contact the USDA Guaranteed Loan Branch (see GAF Contact Us web page for details on how for contact information).

2.3 Understanding Presentation Style / Standards / Conventions Used on GAF Web Page

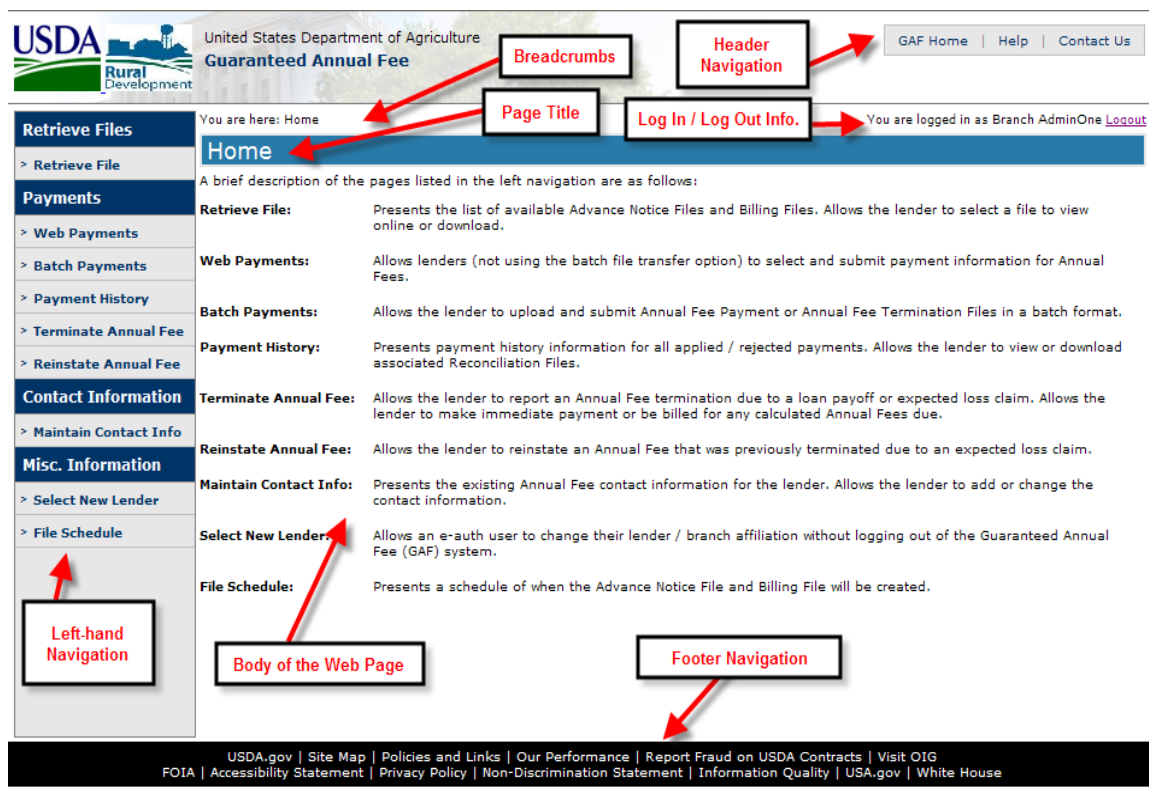
This section will explain common presentation, navigation buttons, scroll bars, links, conventions, system messages and features that are common throughout the GAF web pages.



Optimal screen resolution for viewing GAF is 1024 x 768.

2.3.1 Shared Presentation Style for each GAF Page

Each GAF web page has a standard presentation style. The key sections of the web page are identified with arrows and labels on the GAF Home page below. Descriptions of each of these sections follow.



The screenshot shows the GAF Home page layout with the following labeled sections:

- Breadcrumbs:** Points to the "You are here: Home" text.
- Page Title:** Points to the "Home" header.
- Header Navigation:** Points to the "GAF Home | Help | Contact Us" links.
- Log In / Log Out Info.:** Points to the "You are logged in as Branch AdminOne Logout" text.
- Left-hand Navigation:** Points to the vertical menu on the left side of the page.
- Body of the Web Page:** Points to the main content area containing a list of actions and their descriptions.
- Footer Navigation:** Points to the footer area with various links like "USDA.gov", "Site Map", "Policies and Links", etc.

2.3.1.1 Page Header

Page Header presents the USDA logo, Guaranteed Annual Fee page title, Header Navigation Section, and the lender identifying information (Lender Name, ID, and Branch) at the top of each GAF Web Page.



2.3.1.2 Header Navigation

The **Header Navigation** section allows the user to select the GAF Home, Help, and Contact Us pages. When the lender presses the selected GAF link, the lender is taken to the corresponding web page.

A high-level description of each web page follows.

Header Navigation	
Name of Link / Web Page	Description of Web Page Section
GAF Home	This option presents the GAF Home web page. High-level descriptions of the functionality available by pressing one of the Left-hand Navigation links are presented.
Help	This option presents the Help web page which provides links to the following type of documentation: <ul style="list-style-type: none"> ➤ Implementation Guide ➤ Getting Started User Guide ➤ User Guide ➤ Frequently Asked Questions (FAQ) ➤ File Schedule ➤ XML Schemas used by the Batch Files
Contact Us	This option presents the Contact Us web page which provides contact information for various types of questions as well as a link to FAQs (Frequently Asked Questions) about Annual Fees.

2.3.1.3 Left-hand Navigation

The **Left-hand Navigation** section allows the user to quickly navigate to the main GAF web pages. The options presented on a white background represent hyperlinks to a GAF page. When hyperlink is pressed, the lender is presented with the selected page. Some of the

hyperlinks will be disabled for some users. If the security role assigned to the user is not authorized to perform a function the hyperlink related to that function is disabled.

A high-level description of each option follows.

Left-hand Navigation	
Name of Left-hand Navigation Link	Description of Web Page Left-hand Navigation Link Navigates to
Retrieve File	Section title only
➤ Retrieve File	This option presents the Retrieve File web page which lists the available Advance Notice and Billing Files for a lender. Allows the lender to select a file to view online or download.
Payments	Section title only
➤ Web Payments	This option presents either the Web Payment Global Criteria web page or the Add Loan to Payment List web page. From the page presented, the lender can select / submit payment information for Annual Fees. More details for Web Payments are presented under the Web Payment Global Criteria and the Add Loan to Payment List web page sections of the User Guide.
➤ Batch Payments	This option presents the Batch Payments web page which allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.
➤ Payment History	This option presents the Payment History web page which presents payment history information for all applied / rejected payments. The lender may view or download associated Payment Reconciliation Files.
➤ Terminate Annual Fee	This option presents the Annual Fee Termination and Payment web page which allows the lender to report an Annual Fee Termination due to a loan payoff or expected loss claim. The lender may make immediate payment or be billed for any calculated annual fees / late charges due.
➤ Reinstate Annual Fee	This option presents the Reinstate Annual Fee web page which allows the lender to reinstate a previously terminated Annual Fee due to an expected loss claim.

Left-hand Navigation	
Name of Left-hand Navigation Link	Description of Web Page Left-hand Navigation Link Navigates to
Contact Information	Section title only
➤ Maintain Contact Info	This option presents the Maintain Contact Info web page which presents the lender’s existing annual fee contact information. The lender may add or change the contact information.
Misc. Information	Section title only
➤ Select New Lender	This option presents the Lender Profile web page which allows an eAuth lender to change their lender / branch affiliation without logging out of the GAF System.
➤ File Schedule	This option presents a schedule of when the Advance Notice File, Billing File and Payment Reconciliation will be created.

[2.3.1.4 Breadcrumbs](#)

The **Breadcrumbs** section allows the user to return to recently entered pages within a given left-hand navigation grouping. Each of the options listed in the breadcrumbs is a hyperlink to a recently entered page. If the user presses the hyperlink, the selected page is presented.

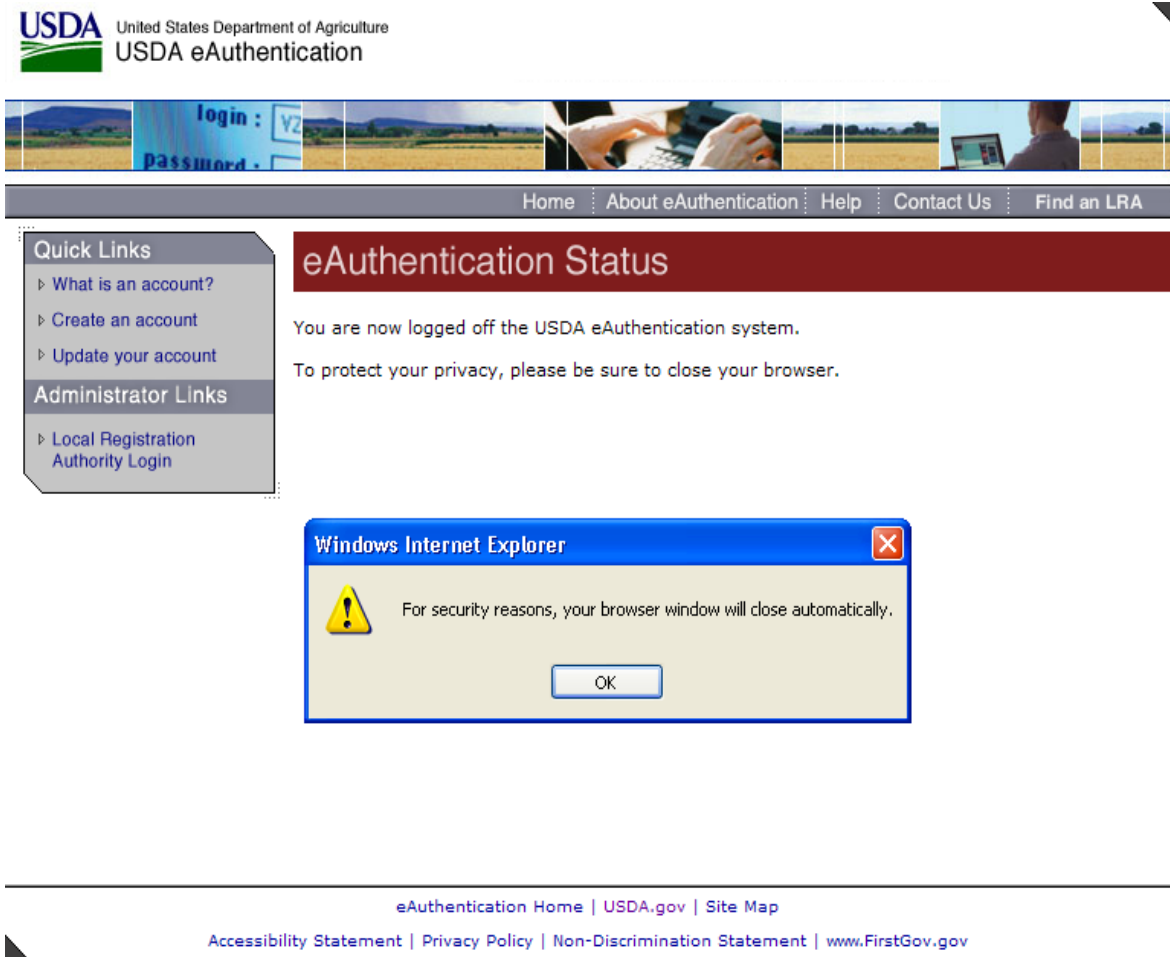
[2.3.1.5 Page Title](#)

The **Page Title** section displays the title of the page presented.

[2.3.1.6 Log In / Log Out Info.](#)

The **Log In / Log Out Info** section presents:

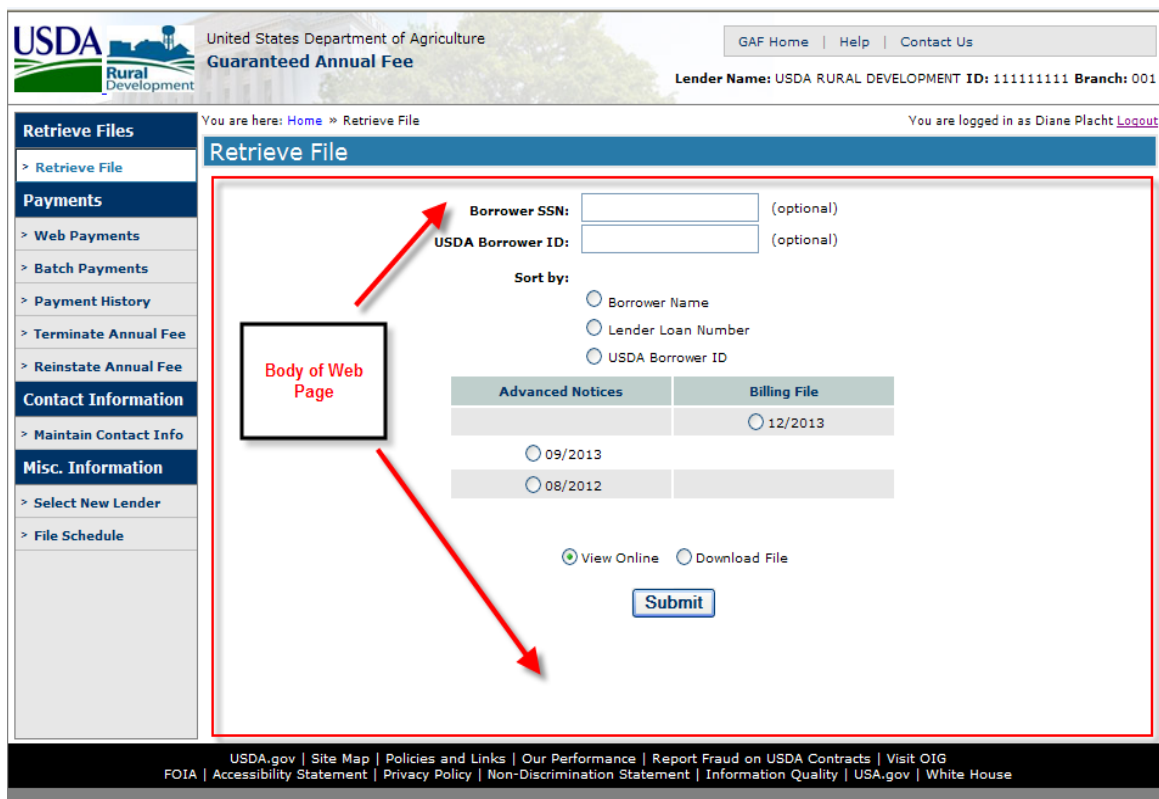
- Name of the user logged into the GAF system which appears after “You are logged in as”.
- **Logout** hyperlink – When pressed, the user is logged off GAF through the USDA eAuthentication system. The following page is presented. The user should press the OK button to automatically close the browser window.



2.3.1.7 Body of the Web Page

The **Body of the Web Page** section contains information related to processing of the web page.

Data will vary based on the web page – the framed section on the Retrieve File page below indicates the **Body of the Web Page** for Retrieve File web page.



The format varies based on the functionality associated with the page. Generally, the content appears first – followed by the functional buttons for the page.

2.3.1.8 Footer Navigation

The **Footer Navigation** section presents a set of links to related governmental websites.

When the user presses the hyperlink, a separate browser is opened with the selected website presented.

A high-level description of each link follows.

Footer Navigation	
Name of Footer Navigation Link	Description of Footer Navigation Link
USDA.gov	United States Department of Agriculture Home http://www.usda.gov/
Site Map	USDA Site Map http://www.usda.gov/wps/portal/usda/usdahome/?navtype=FT&navid=SITE_MAP

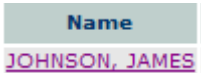
Footer Navigation	
Name of Footer Navigation Link	Description of Footer Navigation Link
Policies & Links	USDA Policies & Links http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=POLICY_LINK
Our Performance	USDA Our Performance http://www.usda.gov/wps/portal/usda/usdahome?navid=PERFORMANCE_IMP
Report Fraud on USDA Contracts	Contractor Fraud Reporting Form for OIG http://www.usda.gov/oig/contractorform.htm
Visit OIG	USDA Office of Inspector General http://www.usda.gov/oig/index.htm
FOIA	USDA Freedom of Information Act Website http://www.dm.usda.gov/foia.htm
Accessibility Statement	USDA Accessibility Statement http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=ACCESSIBILITY_STATEM
Privacy Policy	USDA Privacy Policy http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=PRIVACY_POLICY
Non-Discrimination Statement	USDA Non-discrimination Statement http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=NON_DISCRIMINATION
Information Quality	USDA Information Quality Activities http://www.ocio.usda.gov/qi_guide/index.html
USA.gov	USA Government Made Easy http://www.usa.gov
White House	The White House http://www.whitehouse.gov/


2.3.2 Standard Presentation Styles Which May Apply on a Given GAF Page



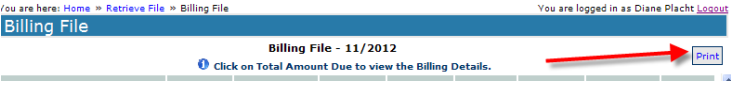
Different GAF functionality is presented on each GAF Web Page within the **Body of the Web Page**. There are standard presentation styles that apply across the GAF Web Page relating to the web page functions. Descriptions of each of these presentations styles follow.

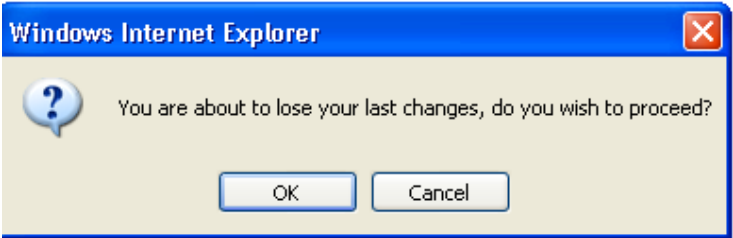

2.3.2.1 *Presentation of Data in the Body of the Web Page*

The table below identifies common presentations on the page.

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
<p>Non-enterable / Identifying Data</p>	<p>Non-enterable / Identifying Data related to the page has:</p> <ul style="list-style-type: none"> • Descriptive label (will be bold) • Related data <p>A sample section from a GAF web page is shown below. Lender ID, USDA Assigned Branch, Automated Batch Enabled and Suppress SSN are labels are displayed in bold. Related data following the label is the non-enterable, identifying information that cannot be changed.</p> <p>Lender ID 111111111 USDA Assigned Branch 2</p> <p>USDA RURAL DEVELOPMENT GUARANTEED LOAN BR FC350 P O BOX 200011 ST LOUIS, MO 63120</p> <p>Automated Batch Enabled No Suppress SSN No</p>
<p>Hyperlinks</p>	<p>Hyperlinks appear on several pages and may be related to different attributes. If the hyperlink links to another more detailed page:</p> <ul style="list-style-type: none"> • The page will include an informational statement explaining the hyperlink. • A hyperlink associated to the specific attribute in the row is presented. <p>For example, on the Contact List page:</p> <ul style="list-style-type: none"> • Informational message says: <small>Click on Name to view/ maintain the Contact Information of the person selected.</small> • Pressing the Name hyperlink takes the user to the Maintain Contact Information web page where contact information for James Johnson is maintained. <p style="text-align: center;">  </p>
<p>Maximum number of records per page</p>	<p>Maximum number of records per page is 100. If there are more than 100 records, multiple pages of data is presented</p>

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
<p>Navigating Pages when Multiple Pages of Data Presented</p>	<p>Navigating Pages when Multiple Pages of Data Presented occurs when there is more data than fits on one page. If this occurs a line will appear below the last row on the page – for example:</p> <p style="text-align: center;">5,324 items found, displaying 101 to 200. [First/Prev] 1 , 2 , 3 , 4 , 5 , 6 , 7 , 8 [Next/Last]</p> <p>Details related to the row are explained below in Scrolling through the Pages Data.</p>
<p>Scrolling through the Pages Data</p>	<p>Scrolling through the Pages Data allows the user to navigate through the data when there is more data than can fit on one page.</p>  <p>Using the navigation row below:</p> <p style="text-align: center;">5,324 items found, displaying 101 to 200. [First/Prev] 1 , 2 , 3 , 4 , 5 , 6 , 7 , 8 [Next/Last]</p> <ul style="list-style-type: none"> • Total number of items found identifies total number of rows found related to the page’s data (5324 records found in the example above). • “Displaying ___ to ___” identifies the relative number of the first and last record displayed on the page with respect to the total number of records (in the example above, 101 is the first record displayed on the page and 200 is the last record displayed) out of the 5324 total records). These numbers are updated as the user scrolls through the pages. • [First/Prev] <ul style="list-style-type: none"> ○ First – Flows to the first page of data. ○ Prev – Flows to the previous page of data. • 1 , 2 , 3.... allows user to select a specific page <ul style="list-style-type: none"> ○ Bold number indicates current page number.

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
	<ul style="list-style-type: none"> ○ Numbers with hyperlinks can be pressed to navigate to selected page. ● [Next/Last] <ul style="list-style-type: none"> ○ Next – Flows to the next page of data. ○ Last – Flows to the last page of data. <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;">  <p>If the page contains user-enterable data, changes to data must be saved before scrolling to prevent loss of information.</p> </div>
Scrolling – Vertical	<p>Scrolling – Vertical – if more records (rows) than fit in the initial page presentation, a Vertical Scroll Bar will appear on the right hand side of the page to navigate vertically through the data.</p> <p>For example:</p>  <p>The screenshot shows the USDA Guaranteed Annual Fee interface. A table titled 'Advance Notice File - 02/2012' is displayed. The table has columns for Borrower Name, Borrower SSN, Lender Loan No., Annual Fee Due Date, Accrual Start, Annual Fee, Notice Type, USDA Borrower ID, and USDA Loan No. A vertical scroll bar is visible on the right side of the table. A red arrow points to the scroll bar with the label 'Vertical Scroll Bar'. Another red arrow points to the table data with the label 'Scrolling through the Pages Data'. Below the table, there is a pagination control showing '2,884 items found, displaying 1 to 2. (First/Prev) 1 2 3 4 5 6 7 8 (Next/Last)'. The footer of the page includes links for USDA.gov, Site Map, Policies and Links, Our Performance, Report Fraud on USDA Contracts, Visit OIG, FOIA, Accessibility Statement, Privacy Policy, Non-Discrimination Statement, Information Quality, USA.gov, and White House.</p>
Scrolling – Horizontal	<p>Scrolling – Horizontal – if the length of the data exceeds the displayable area on the page, a Horizontal Scroll Bar will appear at the bottom of the data to navigate horizontally through the data.</p>
Print button	<p>Print button appears on several GAF pages – for example:</p>  <p>The screenshot shows the 'Billing File' page for 11/2012. It includes a 'Print' button in the top right corner, which is highlighted by a red arrow. The page also contains a 'Click on Total Amount Due to view the Billing Details.' link. The footer of the page includes links for USDA.gov, Site Map, Policies and Links, Our Performance, Report Fraud on USDA Contracts, Visit OIG, FOIA, Accessibility Statement, Privacy Policy, Non-Discrimination Statement, Information Quality, USA.gov, and White House.</p> <p>Clicking the print button will print the records displayed on the current web page.</p>

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
Social Security Number Displayed	Social Security Number Displayed – When displayed, the first five digits of a Social Security Number are replaced with asterisks to protect the SSN. For example, an SSN of 123456789 would be displayed as *****6789.
Social Security Number Entered	Social Security Number Entered - As keystrokes are entered, each digit is replaced with an asterisk (*) to protect the SSN entered.
Hovering over data displayed on page	Hovering over data displayed on page – Due to limited space, the borrower name, lender loan number, and/or file name may not be fully displayed. Place the mouse over the data and a hover box will open displaying the full value of the data.
About to Lose Data Pop-up	<p>About to Lose Data Pop-up is presented on a web page when data was entered on the page and the Cancel button is pressed.</p>  <p>Action:</p> <ul style="list-style-type: none"> • Press OK to acknowledge and accept that changed data will be lost. • Press Cancel to return to the same page where data can be saved instead of losing data.
Please Wait	<p>Retrieving Data....Please Wait</p>  <p>This pop-up is presented when the GAF System is retrieving data, editing/validating data, or saving data in the background, and the volume of data causes a slight delay before the results of the action are presented on the web page.</p> <p>The user is aware activity is occurring and results should be available shortly.</p>

2.3.2.2 *Entering Data on Web Page*

The table below defines standard formats for entering data on the page.

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Enterable Textbox Attribute	<p>Enterable Textbox Attribute allows the user to input information to be used by the web page’s functionality. For example: The user may enter the Borrower SSN in</p> <p style="text-align: center;">Borrower SSN: <input style="width: 150px; height: 20px;" type="text"/></p> <p>If the data being entered must be numeric (like the SSN) – only numeric values are enterable.</p>
Enterable Dropdown Box	<p>Enterable Dropdown Box allows the user to choose one value from a list.</p> <p>When no value has been selected in the dropdown box, Select One appears. For example, Contact Type has Select One in the dropdown box.</p> <p>Contact Type* <input style="width: 150px; height: 20px;" type="text" value="Select One"/></p> <p>When is pressed, the options that are available to select are displayed as shown below:</p> <p>Contact Type* <div style="border: 1px solid #ccc; padding: 2px; width: 150px;"> <div style="background-color: #d9e1f2; padding: 2px;">Select One</div> <div style="padding: 2px;">BUSINESS</div> <div style="padding: 2px;">BUSINESS/TECHNICAL</div> <div style="padding: 2px;">TECHNICAL</div> </div></p> <p>By selecting one, the select value is presented.</p> <p>Contact Type* <input style="width: 150px; height: 20px;" type="text" value="BUSINESS"/></p>

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Radio Button	<p>Radio Button is a graphical grouping of two or more elements that allows the user to choose only one of a predefined set of options.</p> <p>For example: a page presents the user with a choice of how they want the data sorted.</p> <p style="text-align: center;">Sort by:</p> <div style="text-align: center;"> <input type="radio"/> Borrower Name <input type="radio"/> Lender Loan Number <input type="radio"/> USDA Borrower ID </div> <p>The user selects the radio button associated with the desired data.</p> <p>If a selection of a radio button is required, a default radio button is presented with the user having the option of selecting a different choice. For example, View Online is the default value for the selections below but the user may select Download File instead of the default.</p> <div style="text-align: center;"> <input checked="" type="radio"/> View Online <input type="radio"/> Download File </div>
Checkbox	<p>Checkbox permits user to make selections. Any of the checkboxes may be checked. A check in the checkbox indicates that item is selected.</p> <div style="text-align: center;"> <div style="background-color: #666; color: white; padding: 2px 5px; display: inline-block;">Select</div> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div>

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Entering a Date	<p>Entering a Date is presented on the page as a textbox followed by a calendar.</p> <div style="text-align: center;"> <input style="width: 150px; height: 20px; border: 1px solid #ccc;" type="text"/> </div> <p>The user may enter a date in the textbox or press the calendar which presents a calendar for the user to select the date from.</p> <div style="text-align: center;"> </div> <p>If the user entered a date, numeric values may be entered (09012012) – GAF will format as 09/01/2012.</p> <p>Data validation verifies the value entered is a valid date. For example, entering (15012012) will trigger the following error message –</p> <div style="text-align: center;"> <p>.....</p> <p>• Valid date must be entered</p> </div>
Required data must be entered on Web Page	<p>Required data is identified by an asterisk (*) following the label of the attribute. For example, there is an * after “Payment Received Date from” indicating a date is required.</p> <p>Payment Received Date from* <input style="width: 150px; height: 20px; border: 1px solid #ccc;" type="text"/></p>
Optional data may be entered on Web Page	<p>Optional data is identified by no asterisk (*) following the label of the attribute. For example, “Borrower SSN” is not required as formatted below:</p> <p>Borrower SSN: <input style="width: 150px; height: 20px; border: 1px solid #ccc;" type="text"/></p>

2.4 Understanding GAF Error Messages / System Error Messages

2.4.1 Error Message E-mails going to JUNK Mail

In some instances, GAF sends error messages via E-mail. Some email systems could consider this email SPAM. If this occurs, it is recommended that the user add "rd.dcfo.glb@stl.usda.gov" to their contact list and/or safe senders list to ensure the GAF error message email does not end up in the SPAM folder.

2.4.2 How Error Message(s) Displayed on Web Pages

Error Message(s) Related to Web Page's data is presented under the title of the page in red as bulleted items and the related field(s) is highlighted on the page for easy identification. When an error message is displayed on a web page, the data on that page has not been saved or submitted.

Example with arrows pointing to error messages / fields shown below:

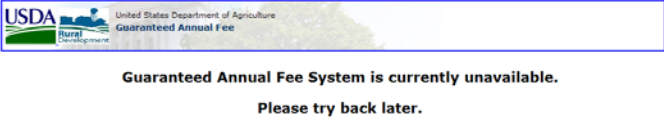
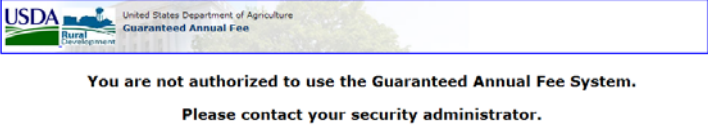
The screenshot shows the USDA Guaranteed Annual Fee web application interface. At the top, there is a navigation bar with 'GAF Home', 'Help', and 'Contact Us'. Below this is a breadcrumb trail: 'Home > Contact List > Maintain Contact Information'. The main heading is 'Maintain Contact Information'. Two error messages are displayed in red text at the top of the form area: 'Re-entered E-mail must match E-mail' and 'Contact Type must be entered'. A red arrow points from the first error message to the 'Re-enter E-mail*' field, which is highlighted in red. Another red arrow points from the second error message to the 'Contact Type*' dropdown menu, which is also highlighted in red. The form contains fields for Lender ID, USDA Assigned Branch, Lender Name, Last Name, First Name, Middle Name, E-mail, Re-enter E-mail, Alternate E-mail, Re-enter Alternate E-mail, Phone, Alternate Phone, Time Zone, and Contact Type. At the bottom of the form are 'Save' and 'Cancel' buttons. A footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.



Detailed descriptions of error message that can be displayed on each page will be provided with the individual Web Pages below.


Corrective Action: Follow instructions of the error message. For example: if error says "Contact type must be entered" then enter the Contact type and press Save again.

2.4.3 What System Errors Mean / Corrective Action

The table below defines potential System Errors. The user is alerted with a new page which identifies the corrective action.

System Errors	
Name of Standard	Description of Standard
GAF Currently Unavailable	<p>GAF Currently Unavailable - if GAF is not available at the time the user tries to access the GAF system. The following page is presented:</p> <div style="text-align: center;">  <p>Guaranteed Annual Fee System is currently unavailable. Please try back later.</p> </div> <p>Corrective Action: User should try to access GAF later – system is down and unavailable at time the user is trying to sign in.</p>
Not Authorized to Use GAF	<p>Not Authorized to Use GAF – if user does not have a GAF security role and/or the service bureau does not have an association with at least one lender. The following page is created.</p> <div style="text-align: center;">  <p>You are not authorized to use the Guaranteed Annual Fee System. Please contact your security administrator.</p> </div> <p>Corrective Action: User is not authorized to use GAF. Contact your GAF Administrator to have a GAF AASM security role assigned to you. NOTE: e-Authentication ID must be provided to administrator at time of request.</p> <p>See How User Obtains an eAuth ID Section of the Getting Started User Guide for assistance in obtaining eAuth ID if needed.</p> <p>For a Service Bureau, at least one lender must be associated with your financial organization. GAF Administrator may need to contact USDA to verify set-up.</p>

System Errors	
Name of Standard	Description of Standard
<p>Page Has Timed Out</p>	<p>Page Has Timed Out – if user exceeds the GAF timeout period, GAF is no longer available. The following page is presented:</p>  <p>Corrective Action: Press OK to return to GAF:</p> <ul style="list-style-type: none"> • If the user’s e-auth ID is associated with one lender/branch, taken to GAF Home page. • If the user’s e-auth ID is associated with more than one lender/branch, taken to Lender Profile for Annual Fee Processing page to select the lender/branch user represents.
<p>Error Processing Your Request</p>	<p>Error Processing Your Request – GAF was unable to process the user’s request. The following page is presented:</p>  <p>Corrective Action: Press OK to return to the GAF Home page. If error continues to occur, contact your system administrator.</p>

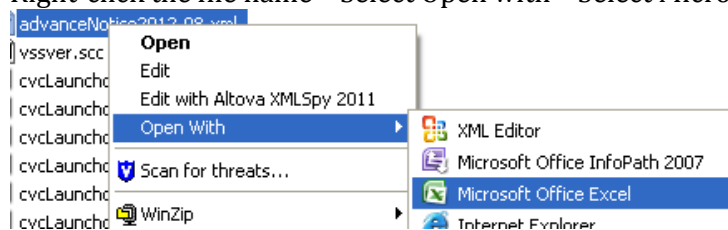
System Errors	
Name of Standard	Description of Standard
Action Canceled	<p>Action Canceled: – GAF was unable to process the user’s request – page lists types of actions that trigger this. The following page is presented:</p>  <p>Corrective Action: Press OK to return to the GAF Home page. If error continues to occur, contact your system administrator.</p>

2.5 General Tips

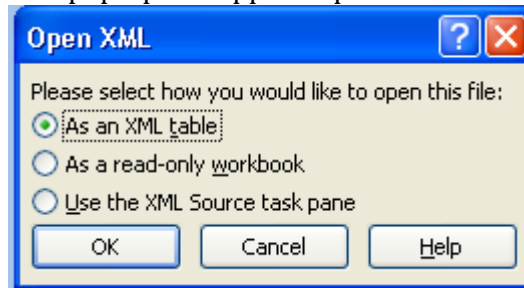
2.5.1 Converting Downloaded XML File to EXCEL Spreadsheet

Several web pages allow data to be downloaded into an XML file. These downloads are documented in the Guaranteed Annual Fee Implementation Guide available on the **GAF Help** web page. The following steps describe how to convert the downloaded xml file into an EXCEL spreadsheet.

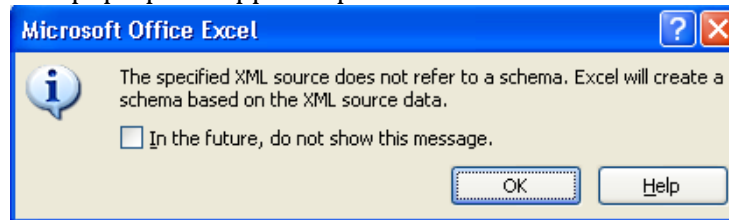
- Save the XML file in a folder. For example an Advance Notice file may have the name “advanceNotice2012-08.xml”.
- Right-click the file name – Select Open with – Select Microsoft Office Excel



- This pop-up will appear – press OK:



- This pop-up will appear – press OK:



- EXCEL Spreadsheet will be presented – probably will want to rename some of the columns and save the file as an EXCEL spreadsheet for future use.

2.5.2 Lender Substitution

Annual fees are billed to the loan's servicing lender recorded in the GLS system. When a loan is transferred to a different servicing lender there is often a delay in the lender change being communicated to the USDA. To facilitate keeping the servicing lender information current, GAF will perform automatic lender substitutions under the following conditions:

- When a payment is successfully applied to the annual fees and/or late charges on a loan and the paying lender does not match the servicing lender on the loan in GLS, the servicing lender on the loan is changed to the paying lender.
- When the annual fee on a loan is successfully terminated and the lender terminating the annual does not match the servicing lender on the loan in GLS, the servicing lender on the loan is changed to the lender terminating the annual fee.

2.5.3 Lender Loan Number

The USDA systems store a loan identifier provided by the lender in a field called the Lender Loan Number. The value currently stored for a loan is displayed in various places throughout GAF. There are a number of ways the value of the Lender Loan Number can be updated by the user in GAF.

- Web Payment List Web Page – The value at the time of the billing is presented on the page. When a loan is selected for payment a new value for the Lender Loan Number can be entered on the page. If the payment is successfully applied the Lender Loan Number is updated with the new value.

- Payment in a payment file – The Lender Loan Number is an optional element in the payment xml file. If the element is provided and the payment is successfully applied the Lender Loan Number is updated with the new value.
- Termination request in an annual fee termination file - The Lender Loan Number is an optional element in the termination xml file. If the element is provided and the termination is successfully applied the Lender Loan Number is updated with the new value.

3 GAF Online Support Processing



•Processes that support the GAF processing and/or the user as they use the GAF system.

3.1 How to Log into GAF

Instructions For Logging into GAF

To access the GAF system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at <https://usdalinc.sc.egov.usda.gov>.

Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to GAF:

- RHS LINC Home (in header)
- Rural Housing Service picture

Pressing the Site Map link in the header will take the user to the site map for the USDA LINC Lender Interactive Network Connection page which contains a link to GAF.

From the RHS - USDA LINC Lender Interactive Network Connection page, press the Guaranteed Annual Fee link.



Instructions For Logging into GAF

From the site map for the USDA LINC Lender Interactive Network Connection page, press the Guaranteed Annual Fee link.

USDA United States Department of Agriculture
USDA LINC Lender Interactive Network

- [USDA LINC Home](#)
 - [FSA LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RBS LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RHS LINC Home](#)
 - [Single Family Guaranteed Rural Housing](#)
 - [Electronic Status Reporting \(ESR\)](#)
 - [Guaranteed Annual Fee](#)
 - [Loss Claim Administration](#)
 - [Trading Partner Agreement - Addendum E](#)
 - [Guaranteed Underwriting System \(GUS\)](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)

From the USDA eAuthentication page, read warning message and select "I Agree" if you concur with the terms of access.

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

*****WARNING*****

- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.
- Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
- By using this information system, you understand and consent to the following:
 - You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
 - Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
 - Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer.

*****WARNING*****

Cancel I Agree

Select "I Agree"

eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FirstGov.gov

Instructions For Logging into GAF

From the eAuthentication Login page:

- Enter User ID
- Enter Password
- Press Login

The screenshot shows the USDA eAuthentication login interface. At the top, it says 'USDA United States Department of Agriculture USDA eAuthentication'. Below this is a navigation bar with links for Home, About eAuthentication, Help, Contact Us, and Find an LRA. The main heading is 'eAuthentication Login'. There are two primary login sections: 'Login with my User ID and Password' and 'Login with my USDA LincPass'. The first section has input fields for 'User ID:' and 'Password:', each with a 'Forgot your...' link below it, and a 'Login' button. A callout box with a black border and red text points to these fields with the instruction 'Enter User ID and Password' and 'Press Login'. The second section has a 'Login with my LincPass' button. Below this, there are instructions for USDA employees and contractors, including a numbered list of steps for using a LincPass.

If the user does not have a GAF security role, this screen appears stating “You are not authorized.....”

Contact your financial organization’s GAF administrator to request a GAF security role.

If the financial organization does not have a GAF administrator, contact the USDA Guaranteed Loan Branch to have the financial organization set up as a GAF user.

See **GAF Getting Started User Guide** if further details are required.



You are not authorized to use this system, this incident will be reported.

Instructions For Logging into GAF

If the user has an AASM role for more than one financial organization, the **Lender Profile For Annual Fee Processing** web page is presented.

A Lender ID / Branch Number must be selected from this page to proceed with GAF processing. Details are available in [Selecting Lender from Lender Profile Web Page for GAF Online Processing](#) in the following section.

Once the Lender ID / Branch Number are selected, the **GAF Home** web page is presented.

The user must select the financial organization for this session.

If the user has only one AASM role for one financial organization, the **GAF Home** web page is presented.

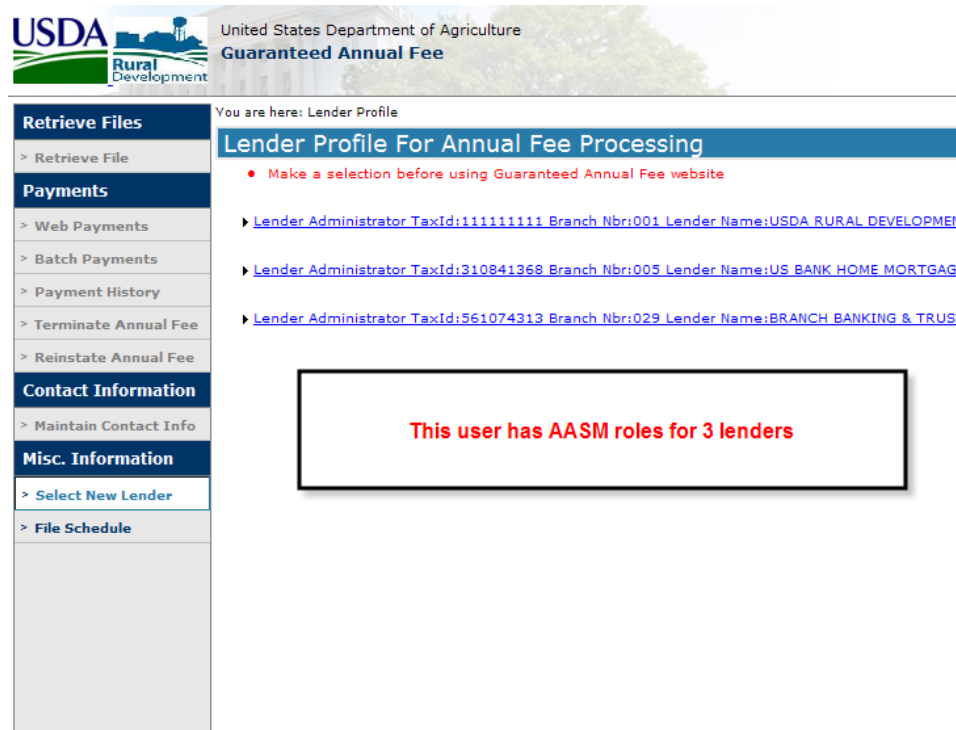
3.2 Selecting Lender from Lender Profile Web Page for GAF Online Processing

If the user has an AASM role for more than one financial organization, the user must identify which lender they want to work on during this period. The user selects the lender on the Lender Profile For Annual Fee Processing web page.

3.2.1 Selecting Lender for First Time after Signing into GAF

When the user signs in, the **Lender Profile For Annual Fee Processing** web page is presented with a line for each Lender for which the user has an AASM role assigned. Instructions for selecting the lender for the first time are defined below.

Instructions For Selecting Lender for the First Time

<p>The Lender Profile For Annual Fee Processing web page is presented with a summary line for each Lender ID / Branch Number for which the user has an AASM role assigned.</p>	
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------

[USDA.gov](#) | [Site Map](#) | [Policies and Links](#) | [Our Performance](#) | [Report Fraud on USDA Contracts](#) | [FOIA](#) | [Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [Information Quality](#) | [USA.gov](#)

Instructions For Selecting Lender for the First Time

The expand/collapse symbol (▶) appears as first item in each row. Clicking on ▶ will expand a summary line or collapse the Lender ID / Branch Number detailed information associated with each row.

Once a summary line is expanded, a Select radio button(s) appears for each Lender ID / Branch Number in the detail list.

USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht Logout

Lender Profile For Annual Fee Processing

Make a selection before using Guaranteed Annual Fee website

▼ Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

▶ Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

▶ Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Select Button appears at bottom of list

Select

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
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Select the Lender ID / Branch Number the user wishes to represent for the session by selecting the radio button next to the desired Lender ID / Branch number and pressing Select button.

USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht Logout

Lender Profile For Annual Fee Processing

Make a selection before using Guaranteed Annual Fee website

▼ Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input checked="" type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

▶ Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

▶ Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Radio Button identifies the Lender ID / Branch Number user selected

Select

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Instructions For Selecting Lender for the First Time

The **GAF Home** web page is presented. When the user accesses the GAF web pages, the data presented on the pages is related to the Lender ID / Branch Number selected on the Lender Profile for Annual Fee Processing page.

The screenshot shows the USDA Guaranteed Annual Fee (GAF) Home web page. The page header includes the USDA logo, the text "United States Department of Agriculture Guaranteed Annual Fee", and navigation links for "GAF Home", "Help", and "Contact Us". The user is logged in as "Lender AdminOne" with a "Logout" link. The page is titled "Home" and provides a brief description of the navigation. The main content area lists several functions with their descriptions:

- Retrieve File:** Presents the list of available Advance Notice Files and Billing Files. Allows the lender to select a file to view online or download.
- Web Payments:** Allows lenders (not using the batch file transfer option) to select and submit payment information for Annual Fees.
- Batch Payments:** Allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.
- Payment History:** Presents payment history information for all applied / rejected payments. Allows the lender to view or download associated Reconciliation Files.
- Terminate Annual Fee:** Allows the lender to report an Annual Fee termination due to a loan payoff or expected loss claim. Allows the lender to make immediate payment or be billed for any calculated Annual Fees due.
- Reinstate Annual Fee:** Allows the lender to reinstate an Annual Fee that was previously terminated due to an expected loss claim.
- Maintain Contact Info:** Presents the existing Annual Fee contact information for the lender. Allows the lender to add or change the contact information.
- Select New Lender:** Allows an e-auth user to change their lender / branch affiliation without logging out of the Guaranteed Annual Fee (GAF) system.
- File Schedule:** Presents a schedule of when the Advance Notice File and Billing File will be created.

The footer contains links for "USDA.gov", "Site Map", "Policies and Links", "Our Performance", "Report Fraud on USDA Contracts", "Visit OIG", "FOIA", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", "Information Quality", "USA.gov", and "White House".

3.2.2 Changing Lender Selection

If the user wants to change the Lender ID / Branch Number and work on another lender's data or for a different branch of the same lender, the user can return to the **Lender Profile for Annual Fee Processing** web page and change the Lender ID / Branch Number.

The following sequence can be done as many times as needed:

- Press Select New Lender Link from left-hand navigation.
- Change selected Lender ID / Branch Number on **Lender Profile For Annual Fee Processing** web page.
- Press Select button on page – user is taken to **GAF Home** web page as Lender ID / Branch Number selected.

Instructions for changing the lender are defined below.

Instructions For Changing Lender Selection

Press Select New Lender.



Select New Lender link is available from any GAF web page.

- Retrieve Files**
 - > Retrieve File
- Payments**
 - > Web Payments
 - > Batch Payments
 - > Payment History
 - > Terminate Annual Fee
 - > Reinstate Annual Fee
- Contact Information**
 - > Maintain Contact Info
- Misc. Information**
 - > **Select New Lender**
 - > File Schedule

Lender Profile For Annual Fee Processing web page is presented with previously selected Lender ID / Branch Number.

To work with a different branch of the current lender, select a different radio button for the currently-expanded lender and press the Select button.

To work with a branch for a different lender, expand (▶) the desired lender, select the desired branch, and press the Select button.



Pressing Cancel keeps the previously selected Lender ID / Branch Number and flows to the **GAF Home** page.

USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht Logout

Lender Profile For Annual Fee Processing

▼ Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input checked="" type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

▶ Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

▶ Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Changed Lender ID / Branch Number

By pressing Select button, the user will function as newly selected lender.

By pressing Cancel button, the user will function as previously selected

Select Cancel

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Instructions For Changing Lender Selection

GAF Home page is presented. Lender information in the page header will reflect the new branch selection.

The screenshot shows the USDA Guaranteed Annual Fee (GAF) Home page. At the top, it displays the USDA logo and the text "United States Department of Agriculture Guaranteed Annual Fee". The page is titled "Home" and includes a navigation menu on the left. The main content area provides a brief description of the site's functions and lists several key actions available to users, such as "Retrieve File", "Web Payments", "Batch Payments", "Payment History", "Reinstatement", and "Termination". The footer contains various links including "Site Map", "Policies and Links", and "Report Fraud on USDA Contracts".

3.3 Home Web Page

3.3.1 Purpose of Home Web Page

Provides a description of the site's page functions and allows a lender to navigate to the pages via the left-hand navigation.

3.3.2 Access Home Web Page

The access path to the GAF Home page depends on the number of lender branches associated with the user's security profile.

- If the user's GAF security role is only associated with one Lender ID / Branch Number, the user is taken directly to the **GAF Home** page when sign-on is completed.
- If the user's GAF security role is associated with more than one Lender ID / Branch Number, the **GAF Home** page is displayed after [Selecting Lender from Lender Profile Web Page for GAF Online Processing](#).

3.3.3 Screen Print of Home Web Page

USDA United States Department of Agriculture
Rural Development
Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: [REDACTED] ID: [REDACTED] Branch: [REDACTED]

You are here: Home You are logged in as Lender AdminOne [Logout](#)

Retrieve Files

- > Retrieve File

Payments

- > Web Payments
- > Batch Payments
- > Payment History
- > Terminate Annual Fee
- > Reinstate Annual Fee

Contact Information

- > Maintain Contact Info

Misc. Information

- > Select New Lender
- > File Schedule

Home

A brief description of the pages listed in the left navigation are as follows:

Retrieve File: Presents the list of available Advance Notice Files and Billing Files. Allows the lender to select a file to view online or download.

Web Payments: Allows lenders (not using the batch file transfer option) to select and submit payment information for Annual Fees.

Batch Payments: Allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.

Payment History: Presents payment history information for all applied / rejected payments. Allows the lender to view or download associated Reconciliation Files.

Terminate Annual Fee: Allows the lender to report an Annual Fee termination due to a loan payoff or expected loss claim. Allows the lender to make immediate payment or be billed for any calculated Annual Fees due.

Reinstate Annual Fee: Allows the lender to reinstate an Annual Fee that was previously terminated due to an expected loss claim.

Maintain Contact Info: Presents the existing Annual Fee contact information for the lender. Allows the lender to add or change the contact information.

Select New Lender: Allows an e-auth user to change their lender / branch affiliation without logging out of the Guaranteed Annual Fee (GAF) system.

File Schedule: Presents a schedule of when the Advance Notice File and Billing File will be created.

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3.4 Help Web Page

3.4.1 Purpose of Help Web Page

Provides links to the following pdf formatted documents and XML schemas:

- Guaranteed Annual Fee Implementation Guide
- Guaranteed Annual Fee Getting Started User Guide
- Guaranteed Annual Fee User Guide
- Annual Fees Frequently Asked Questions (FAQs)
- Schedule for Guaranteed Annual Fee Files
- XML Advance Notice File Schema
- XML Billing File Schema
- XML Payment File Schema
- XML Payment Reconciliation File Schema
- XML Termination File Schema
- XML Common Types Schema

3.4.2 Access Help Web Page

Press the Help link in the header section of any GAF web page – see [Header Navigation](#).

3.4.3 Screen Print of Help Web Page

Several help documents are available on the **Help** web page. Press the link of the document you wish to open and review.

A link to the Get Adobe Reader is provided if needed (some help documents require Adobe to open the document).

The screenshot shows the USDA Guaranteed Annual Fee Help web page. At the top, there is a header with the USDA logo and the text 'United States Department of Agriculture Guaranteed Annual Fee'. To the right of the header are links for 'GAF Home', 'Help', and 'Contact Us'. Below the header, there are fields for 'Lender Name:', 'ID:', and 'Branch:'. The main content area is titled 'Help' and contains the following text: 'If you need assistance with Guaranteed Annual Fee, please link to the following Help Documents:'. Below this text is a list of links: 'Guaranteed Annual Fee Implementation Guide', 'Guaranteed Annual Fee Getting Started User Guide', 'Guaranteed Annual Fee User Guide', 'Annual Fee Frequently Asked Questions (FAQ's)', and 'Schedule for Guaranteed Annual Fee Files'. To the right of this list is a 'Get Adobe Reader' button. Below the list of links is a paragraph: 'The following XML schemas describe the required format of the Guaranteed Annual Fee XML data files. To save these files, right click and choose Save Target As.' Below this paragraph is another list of links: 'Advance Notice File Schema', 'Billing File Schema', 'Payment File Schema', 'Payment Reconciliation File Schema', 'Termination Schema', and 'Common Types Schema'. The left sidebar contains a navigation menu with the following categories: 'Retrieve Files', 'Payments', 'Contact Information', and 'Misc. Information'. The footer contains the following text: 'USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House'.

3.5 Contact Us Web Page


3.5.1 Purpose of Contact Us Web Page

Provides Annual Fees Frequently Asked Questions (FAQs) document. Also provides USDA contact information (mailing address, phone number, and e-mail address) for questions about GAF Annual Fees.

3.5.2 Access Contact Us Web Page

Press the Contact Us link in header section of any GAF web page – see [Header Navigation](#).

3.5.3 Screen Print of Contact Us Web Page and Explanation of Links on Web Page

Link on page	Result of Clicking the Link
Click Annual Fees Frequently Asked Questions (FAQs) link.	The Annual Fees Frequently Asked Questions (FAQs) pdf file is displayed in a new window.
Click Get Adobe Reader 	The Download Adobe Reader web page (http://www.adobe.com/go/getreader) will be displayed in a new window.
Click E-mail link for the Rural Development Help Desk – RD.HD@stl.usda.gov .	A local email is opened using the address in the link.
Click E-mail link for the Guaranteed Loan Branch – RD.DCFO.GLB@stl.usda.gov .	A local email is opened using the address in the link.
Click USDA Service Center Locator link.	The USDA Service Center Locator page is displayed in a new window.

The screenshot displays the USDA Rural Development Guaranteed Annual Fee (GAF) user interface. At the top, the USDA logo and 'United States Department of Agriculture' are visible, along with navigation links for 'GAF Home', 'Help', and 'Contact Us'. The user is logged in as 'Lender AdminOne'.

The left sidebar contains a navigation menu with the following items:

- Retrieve Files
 - > Retrieve File
- Payments
 - > Web Payments
 - > Batch Payments
 - > Payment History
 - > Terminate Annual Fee
 - > Reinstate Annual Fee
- Contact Information
 - > Maintain Contact Info
- Misc. Information
 - > Select New Lender
 - > File Schedule

The main content area is titled 'Contact Us' and includes the following sections:

- Contact Us:** For online help, please review the [Annual Fees Frequently Asked Questions \(FAQs\)](#).
- Following is contact information should you experience problems with the Guaranteed Annual Fee (GAF) application.
- For all calls, please be prepared to provide:
 - Lender Name
 - Lender ID (Federal Tax ID Number)
 - Caller Name/POC Name
 - Phone Number
 - Description of the Specific Problem
- Rural Development Help Desk:** We can assist with:
 - Technical Issues, such as:
 - System outages/availability
 - Integration, implementation, XML, Java, FTP, web services
 - Login (eAuth ID) and Password Issues
 - Basic Screen Navigation
 - Functional processes, such as:
 - How to submit the payment file
 - How to retrieve your billing file
- Toll Free Number: 1-800-457-3642
- Extension Selection: Select USDA Applications (Press 2); then select Rural Development (Press 2)
- Guaranteed Loan Branch:** We can assist with:
 - User Agreements
 - System ID administration
 - GLS financial transactions, such as:
 - Reversal of Annual Fee
 - Loan updates: amount, interest rate, borrower information, etc.
- Toll Free Number: 1-877-636-3789
- E-mail: RD-DCFO-GLB@usda.gov
- Hours: Monday through Friday, 6:00 a.m. - 4:30 p.m. CST
- Policy and Regulation:** Questions regarding RD Policy or Regulations can be directed to the local RD Program Staff or State Office. The [USDA Service Center Locator](#) provides information on office locations. Questions can also be directed to the National Office, Single Family Housing Guaranteed Loan Division at 1-202-720-1452.

The footer contains various links: [USDA.gov](#) | [Site Map](#) | [Policies and Links](#) | [Our Performance](#) | [Report Fraud on USDA Contracts](#) | [Visit OIG](#) | [FOIA](#) | [Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [Information Quality](#) | [USA.gov](#) | [White House](#)

3.6 File Schedule

3.6.1 Purpose of File Schedule

Provides the schedule for Guaranteed Annual Fee files. Availability for the following files are included on the schedule –

- Billing File
- Advance Notice File
- Payment Reconciliation File

Also provides schedule of business days and federal holidays.

3.6.2 Access File Schedule Document

Access paths for the **File Schedule** document –

- Press File Schedule in left-hand navigation section of any GAF web page - [Left-hand Navigation](#).
- Press File Schedule on Help web page.

3.7 Maintaining Contact Information

3.7.1 Contact List Web Page

3.7.1.1 Purpose of Contact List Web Page

- Displays list of Contacts associated with the financial organization.
- Provides ability to add or maintain contact information for authorized users.

3.7.1.2 Access Contact List Web Page

- Press Maintain Contact Info in Left-hand Navigation bar.
- Press Contact List link in breadcrumbs.

3.7.1.3 Screen Print of Contact List Web Page

USDA Rural Development United States Department of Agriculture
Guaranteed Annual Fee [GAF Home](#) | [Help](#) | [Contact Us](#)
 Lender Name: USDA RURAL DEVELOPMENT ID: 111111111 Branch: 001

You are here: [Home](#) » [Contact List](#) You are logged in as Diane Placht [Logout](#)

Contact List
 Lender ID 111111111 USDA Assigned Branch 1
 USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS, MO 63120-0011
 Automated Batch Enabled Yes
 Suppress SSN Yes

Click on Name to view/ maintain the Contact Information of the person selected.

Name	Email Address	Contact Type
DOE, DAVE-CHANGE NAME	davechg@doe.com	BUSINESS/TECHNICAL
DOE, JJ	jj@doe.com	BUSINESS/TECHNICAL
DOE, JAMES	james@doe.com	BUSINESS
SMITH, JUDY	judy@smith.com	BUSINESS/TECHNICAL
SMITH, JANE	jane@smith.com	TECHNICAL
SMITH, JOHN	j@smith.com	BUSINESS
SMITH, JUDY	judy@smith.com	BUSINESS/TECHNICAL
SMITH, JACK	jack@smith.com	BUSINESS
SMITH, JOE	joe@smith.com	BUSINESS
SMITH, JANE	jane@smith.com	TECHNICAL

10 items found, displaying all items. [Add Contact](#)

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3.7.1.4 Sections Displayed on the Contact List Web Page

Lender’s Identifying Information consists of:

- Lender ID
- USDA Assigned Branch
- Lender’s Complete Branch Address – including Name, Street, City, State and Zip Code
- Automated Batch Enabled (Indicator) –

- Yes - Financial Organization selected FTP or Web Service to transfer annual fee files to USDA for GAF processing and the Integration Set-up has been completed.
- No – Financial Organization has not selected FTP or Web Service to transfer annual fee files to USDA for GAF processing or Integration Set-up has not been completed.
- Suppress SSN (Indicator) –
 - Yes - Financial organization chooses to have the Social Security Number suppressed:
 - Social Security Number will not appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask
 - No - Financial organization does not choose to have the Social Security Number suppressed:
 - Social Security Number will appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask



Automated Batch Enabled Indicator and Suppress SSN Indicator are determined by the financial organization and set up in the system by the USDA Guaranteed Loan Branch. This is usually done when the User Agreement is processed. Financial organization can change the selection of these indicators by contacting the USDA Guaranteed Loan Branch.

Informational Message instructs user to click on the hyperlink related to the Name field to view/maintain the Contact Information. Pressing the hyperlink opens the **Maintain Contact Information** Web Page with the contact information for the selected person displayed.

Rows of Data: Header row with the name of the data presented in the column appears as the first row. Subsequent rows present contact information (in alphabetical order by Name) for each of the user's contacts on record. The columns are:

- Name – Name of the Contact.
- E-mail -- E-mail address for the Contact.
- Contact Type -- Each contact must be identified as either a Business, Business/Technical or Technical contact type. E-mails notifying the user of business and/or technical issues are sent to the contact based on the Contact Type assigned.



Contact Types

Business: Financial Organization's contact(s) for business issues. Any business notification for the Financial Organization is sent to the business contact(s).

Technical: Financial Organization's contact for technical issues. Any technical notification for the Financial Organization is sent to the technical contact(s).

Business/Technical: Combination of the Business and Technical contact types. Both business and technical notifications are sent to the business/technical contact(s).

Count of Contacts found for the financial organization. If the number of contacts found exceeds the number of items that fit on one page, the data is presented on multiple pages. See **Scrolling through the Page's Data** section for information on scrolling through multiple pages of data.

3.7.1.5 Buttons on the Contact List Web Page

To add a new contact, press the Add Contact button. The **Maintain Contact Information** web page will be displayed and a new contact can be added.



The Add Contact button appears at the bottom of the **Contact List** Web Page if the user has authority to add a contact. If the user has View Only authority, the Add Contact button is disabled (since a View Only user cannot add contact information).

3.7.2 Maintain Contact Information Web Page

3.7.2.1 Purpose of Maintain Contact Information Web Page

- Displays information for selected contact.
- Allows an authorized user to modify the information for an existing contact, add the information for a new contact or delete an existing contact.

3.7.2.2 Access Maintain Contact Information Web Page

Select Maintain Contact Info from the left-hand navigation menu. When the **Contact List** page is displayed:

- Press Add Contact button on Contact List Web Page to add a new contact, or
- Press a hyperlink associated with the name of an existing contact on the Contact List web page to view, maintain or delete the selected contact.



If the user has view only access, the data is displayed and protected on the **Maintain Contact Information** web page.

3.7.2.3 Screen Prints of Maintain Contact Information Web Page

When adding a new contact, the initial page presentation initializes the data fields as shown below:

USDA United States Department of Agriculture
Rural Development
Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: USDA RURAL DEVELOPMENT ID: 111111111 Branch: 001

You are here: Home » Contact List » Maintain Contact Information You are logged in as Lender AdminOne Logout

Maintain Contact Information

Lender ID 111111111 USDA Assigned Branch 1

USDA RURAL DEVELOPMENT
GUARANTEED LOAN BR
FC350
P O BOX 200011
ST LOUIS, MO 63120-0011

Last Name*

First Name*

Middle Name

E-mail*

Re-enter E-mail*

Alternate E-mail

Re-enter Alternate E-mail

Phone* Extension

Alternate Phone Extension

Time Zone

Contact Type*

Save Cancel

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FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

When viewing, maintaining, or deleting a contact, the initial page presentation displays the existing information for the selected contact as shown below:

USDA United States Department of Agriculture
Rural Development
Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: USDA RURAL DEVELOPMENT ID: 111111111 Branch: 001

You are here: Home » Contact List » Maintain Contact Information You are logged in as Lender AdminOne Logout

Maintain Contact Information

Lender ID 111111111 USDA Assigned Branch 1

USDA RURAL DEVELOPMENT
GUARANTEED LOAN BR
FC350
P O BOX 200011
ST LOUIS, MO 63120-0011

Last Name*

First Name*

Middle Name

E-mail*

Re-enter E-mail*

Alternate E-mail

Re-enter Alternate E-mail

Phone* Extension

Alternate Phone Extension

Time Zone

Contact Type*

Save Delete Cancel

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

When the user has View Only authority for the **Maintain Contact Information** web page, the user can view the data but not change the data. In this case, data and buttons on the page appear for viewing the data but are protected to keep the data from being changed. For a View Only user, the page appears as shown below:

3.7.2.4 Sections Displayed on the Maintain Contact Information Web Page

Lender’s Identifying Information consists of:

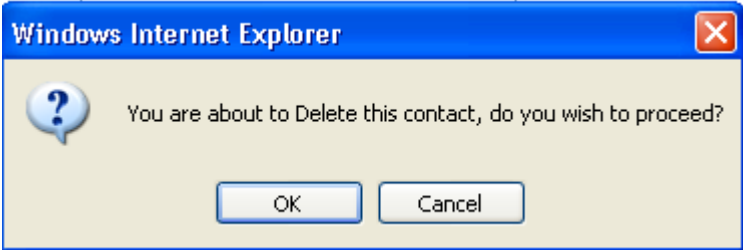
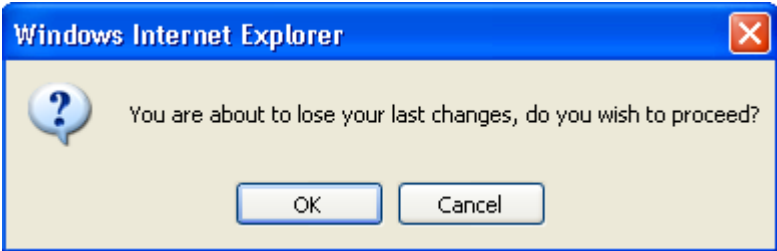
- Lender ID
- USDA Assigned Branch
- Lender’s Complete Branch Address – including Name, Street, City, State and Zip Code

Contact Information which includes the information described in the table below.

Contact Information Label	Description / How to fill in data
Last Name *	Contact’s last name Required
First Name *	Contact’s first name Required
Middle Name	Contact’s middle name Optional
E-mail *	Contact’s e-mail address Required

Contact Information Label	Description / How to fill in data
Re-enter E-mail *	Re-entry field for Contact's e-mail address Required Must match Contact's e-mail address entered above.
Alternate E-mail	Contact's alternate e-mail address Optional
Re-enter Alternate E-mail	Re-entry field for Contact's alternate e-mail address Required if Contact's alternate e-mail address is entered. Must match Contact's alternate e-mail address.
Phone * / Extension	Contact's phone number including area code Required If applicable, Contact's Phone Extension number – optional
Alternate Phone / Extension	Contact's alternate phone number including area code Optional If applicable, Contact's alternative phone extension number – optional
Time Zone	Time Zone Contact does business in Optional Allows USDA to know best time to contact person by phone.
Contact Type *	Contact Type Required Identifies whether the person is Business, Technical, or Business/Technical contact type. USDA determines which person(s) to contact by phone or e-mail based on this contact type. The Contact List web page section of the User Guide has an expanded description of contact type.

3.7.2.5 Buttons on Maintain Contact Information Web Page

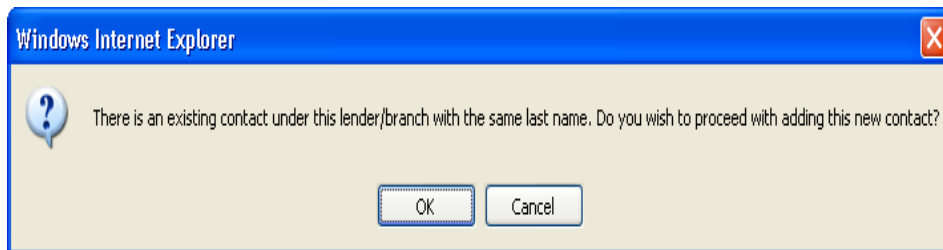
Button	Actions Performed when Button Pressed
<p>Save</p>	<p>Validates data entered.</p> <ul style="list-style-type: none"> • If no errors are found the information on the page is saved and the user is returned to the Contact List Web Page. • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.
<p>Delete</p>	<p>Asks user to confirm Delete with</p>  <p>User Action –</p> <ul style="list-style-type: none"> • Press OK to delete contact and return to Contact List web page. • Press Cancel to return to Maintain Contact Information page.
<p>Cancel</p>	<p>If no changes have been made on page, returns to Contact List Web Page.</p> <p>If changes have been made on page and not saved, asks user to confirm Cancel with</p>  <p>User Action –</p> <ul style="list-style-type: none"> • Press OK to return to the Contact List web page without saving the data changed on the page. • Press Cancel to return to the Maintain Contact Information web page.

3.7.2.6 Errors Related to Maintain Contact Information Web Page

Error Message	How to correct the error
Last Name must be entered	Enter last name
First Name must be entered	Enter first name
E-mail must be entered	Enter e-mail address
E-mail format is invalid	Re-enter the e-mail address. Entry must conform to standard formatting requirements for an email address – text followed by “at sign”(@) followed by text followed by a period (.) followed by text. For example: user@usda.gov
Re-entered E-mail must match E-mail	Re-enter – E-mail and Re-entered E-mail do not match
Alternate E-mail format is invalid	Re-enter the alternate e-mail address. Entry must conform to standard formatting requirements for an email address – text followed by “at sign”(@) followed by text followed by a period (.) followed by text. For example: user@usda.gov
Re-entered Alternate E-mail must match Alternate E-mail	Re-enter – Alternate E-mail and Alternate Re-entered E-mail do not match
Enter a valid Phone Number	If phone number was not entered, enter phone number (required) If phone number or alternate phone number is entered – the number (after alpha/special characters are removed) must be 10 characters in length, numeric and not begin with a 0 or 1. <ul style="list-style-type: none"> • If enter 9999999999 – system will validate/format as (999)999-9999 • If enter 4444, 77777777777777, etc. this error will occur.
Extension invalid if Phone Number is blank	Either remove extension or add Phone Number.
Extension is invalid if Alternate Phone Number is blank	Either remove extension or add Alternative Phone Number.
Contact Type must be entered	Select Contact Type from the dropdown box.

3.7.2.7 *Helpful Tips for Maintain Contact Information Web Page*

When a contact is added, GAF checks to see if any contact with the same last name exists for the financial organization. If a contact exists, GAF will present the pop-up below informing the user of a possible duplication of contacts.



User Action –

- Press OK to add the contact and return to the Contact List web page.
- Press Cancel to return to the **Maintain Contact Information** web page.



If you are a service bureau and access the Maintain Contact Information web page to view a lender's information your service bureau services, the Maintain Contact Information web page will be view only.

4 GAF Online Advance Notice / Billing Processing

Advance Notice / Billing Processing

- Advance Notice processing informs the servicing lender of the expected annual fee for the next year. This allows the servicing lender to adjust the loan's escrow account for the upcoming year.
- Billing processing informs the servicing lender of the annual fee / late charges due.

4.1 Retrieve File Web Page

4.1.1 Purpose of Retrieve File Web Page

- Displays a list of available Advance Notice File(s)
- Displays a list of available Billing File(s)
- Allows the user to select an Advance Notice File or a Billing File. The selected file can be:
 - Viewed Online
 - Downloaded
- Allows the user to sort the file when the file is viewed online
- Allows the user to narrow the search of the Advance Notice File or the Billing File by specifying a Borrower SSN or USDA Borrower ID



4.1.2 Access Retrieve File Web Page



- Press Retrieve File on left-hand navigation bar
- Press Retrieve File in breadcrumbs

4.1.3 Screen Print of Retrieve File Web Page

4.1.4 Sections Displayed on the Retrieve File Web Page

Retrieve File Web Page consists of a series of Selection Criteria. The options selected determine what action is taken when the Submit button is pressed.

Selection Criteria	Description / How to fill in data
<p>Borrower SSN / USDA Borrower ID – to refine selection criteria</p>	<p>Borrower SSN or USDA Borrower ID - (optional).</p> <p>When Borrower SSN is entered, an asterisk will mask over the number to protect sensitive data.</p> <p>When either the Borrower SSN or USDA Borrower ID is entered only the data for that borrower will be retrieved from the selected file.</p> <div data-bbox="672 758 1411 888" style="border: 1px solid #add8e6; padding: 5px;">  <p>Either the Borrower SSN or the USDA Borrower ID may be entered to narrow the search of data in the file selected – not both.</p> </div>
<p>Sort by:</p>	<p>Specify sort order for data viewed online by selecting one of the following:</p> <ul style="list-style-type: none"> • Borrower Name • Lender Loan Number • USDA Borrower ID <div data-bbox="672 1188 1411 1318" style="border: 1px solid #add8e6; padding: 5px;">  <p>Only one sort preference can be selected. The sort order selection does not apply when the file is downloaded.</p> </div>

Selection Criteria	Description / How to fill in data
<p>Advance Notices / Billing File - Available Files</p>	<p>Two types of files are available through the Retrieve File page:</p> <ul style="list-style-type: none"> • Advance Notices • Billing File <p>Each file type is followed by a list of dates. These dates represent the month the file was created.</p> <p>To select a file, click the Radio Button next to the desired file.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;">  Only one file can be chosen at a time. </div> <p>The last 13 months of files are available from the Retrieve File web page. The user may need to scroll down in the list of files to see the older files.</p>
<p>View Online / Download File – Processing Action</p>	<p>The selected file can be viewed online or downloaded.</p> <ul style="list-style-type: none"> • If View Online is selected the user will be taken to either the Advance Notices or the Billing File web page depending on the selected file type. • If Download File is selected the user will be presented the File Download pop-up shown below in Helpful Tips for Downloading a File from Retrieve File Web Page. <ul style="list-style-type: none"> ○ The file download will either be the Advanced Notices File or Billing File depending on the selected file type. <div style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;">  View Online is the default selection. Either View Online or Download File can be selected – not both. </div>

4.1.5 Buttons on Retrieve File Web Page

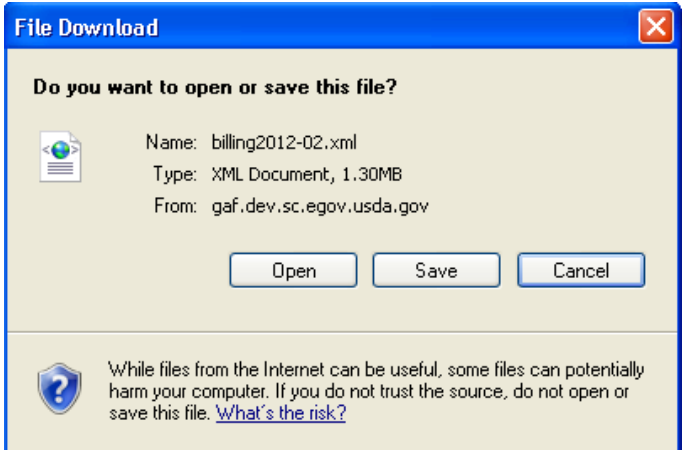
Button	Actions Performed when Button Pressed
<p>Submit</p>	<p>Validates data entered.</p> <ul style="list-style-type: none"> ▪ If no errors are found the selected data is presented to the user based on the selection criteria entered on the Retrieve File web page: <ul style="list-style-type: none"> ▪ If the processing action selected is View Online – the requested data presented on the applicable web page: <ul style="list-style-type: none"> - If an Advance Notice file has been selected, the Advance Notice web page is displayed. - If a Billing File has been selected, the Billing File web page is displayed. ▪ If the processing action selected is Download File – the requested data is downloaded. Details are presented in the Helpful Tips for Downloading a File from Retrieve File Web Page section below. • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

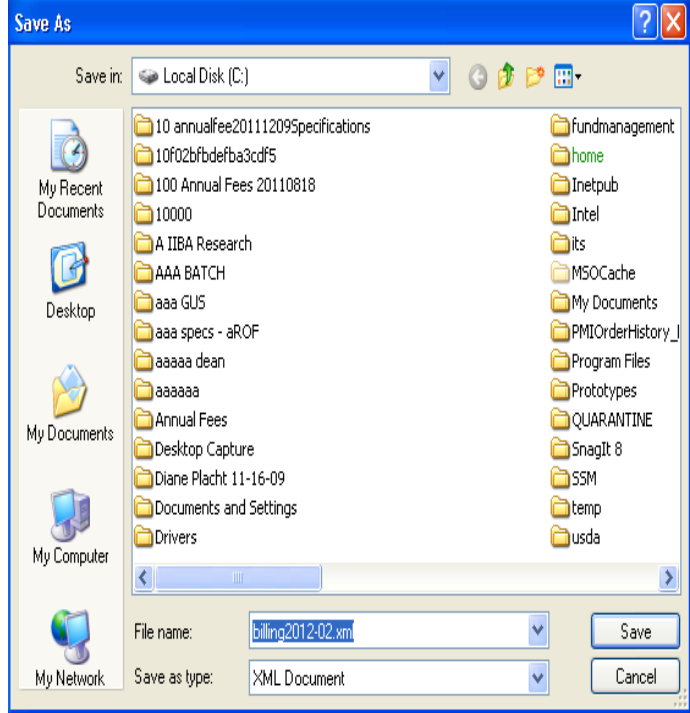

4.1.6 Errors Related to Retrieve File Web Page

Error Message	How to correct the error
<p>Either Borrower SSN or USDA Borrower ID can be entered, but not both</p>	<p>Either remove Borrower SSN or USDA Borrower ID</p>
<p>Borrower SSN must be numeric and 9 characters in length with no dashes.</p>	<p>Enter Borrower SSN as 9 digit number with no dashes. Leading zeroes must be included in the number.</p>
<p>USDA Borrower ID must be numeric and 9 characters in length with no dashes.</p>	<p>Enter USDA Borrower ID as 9 digit number with no dashes. Leading zeroes must be included in the number.</p>

Error Message	How to correct the error
There was no data found for the Borrower SSN/ID entered	<p>No data was found in the file for the Borrower SSN or USDA Borrower ID entered.</p> <p>Check the number entered. If necessary, re-enter the verified number.</p> <p>Check the correct notification period was selected. If necessary, select the correct notification period.</p> <p>If data is still not found, no data for the specified number exists in the selected file.</p>
Please select a file type and month/year	Select either an Advanced Notices or Billing File
There is no data to retrieve for this Lender/Branch.	<p>This error indicates that no files were found for the Lender/Branch associated with the user. Possible causes and solutions are as follows:</p> <ul style="list-style-type: none"> • The lender entered has no loans subject to annual fees. • The lender branch listed as the servicing lender on the lender’s loans is different that the lender branch associated with the user. Press the Select New Lender option on the left-hand navigation and select the branch listed as the servicing lender on the loans. (NOTE: Assumes user has a valid AASM to access the desired lender.)

4.1.7 Helpful Tips for Downloading a File from Retrieve File Web Page

Press Submit Button with Download File Selected	
Select the desired file and press submit.	<p>File Download pop-up – press Open / Save / Cancel button</p> 

Press Submit Button with Download File Selected	
<p>Pressing the Save button on the File Download pop-up</p>	<p>Save As pop-up presented – normal Save As functionality applies</p>  <div style="border: 1px solid #d9e1f2; padding: 10px; margin-top: 10px;">  <p>Converting downloaded XML file to EXCEL spreadsheet is presented in Converting Downloaded XML file to EXCEL spreadsheet / Presentation of Data in the Body of the Web Page section above if the user wishes to view the data in an EXCEL format..</p> </div>
<p>Pressing the Open button on the File Download pop-up</p>	<p>Opens the selected file</p> <p>Please refer to Guaranteed Annual Fee Implementation Guide available from the Help Web Page for detailed information relating to the XML Advanced Notice / Billing File displayed.</p>
<p>Pressing the Cancel button on the File Download pop-up</p>	<p>Returns to the Retrieve File Web Page</p>

4.2 Advance Notice Web Page

4.2.1 Purpose of Advance Notice Web Page

Allows the Lender to view their Advance Notices selected on the **Retrieve File** web page. The data includes annual fee due date, accrual start, annual fee and notice type.



Advance Notice web page is a display only page – See **Shared Presentation Style for each GAF Page** for description of page behavior.

4.2.2 Access Advance Notice Web Page

From the **Retrieve File** web page, select Advance Notices MM/YYYY, select View Online, and press Submit

4.2.3 Screen Print of Advance Notice Web Page

One hundred Advance Notices will be displayed per page.

If more than one hundred Advance Notices exist, see [Presentation of Data in the Body of the Web Page](#) for description of page scrolling.

USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: [REDACTED] ID: [REDACTED] Branch: [REDACTED]

You are here: Home » Retrieve File » Advance Notices You are logged in as Lender AdminOne Logout

Advance Notices

Advance Notice File - 09/2012
Notice Types: C = Change, E = Servicer Change, D = Anniversary, Z = Annual Fee is \$0, P = Pending Payoff

Borrower Name	Borrower SSN	Lender Loan No.	Annual Fee Due Date	Accrual Start	Annual Fee	Notice Type	USDA Borrower ID	USDA Loan No.
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$557.59	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$318.19	D	[REDACTED]	51
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$841.79	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$223.88	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$452.95	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$568.35	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$295.41	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$265.68	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$366.87	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$463.31	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$164.64	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$248.98	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$155.05	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$275.81	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$259.98	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$313.78	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$933.82	D	[REDACTED]	50
[REDACTED]	*****	[REDACTED]	12/01/2013	12/2012	\$322.74	D	[REDACTED]	50

5,329 items found, displaying 1 to 100.[First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

4.2.4 Sections Displayed on the Advance Notice Web Page

Advance Notice File – MM/YYYY identifies the month and year the Advance Notices were created.

Notice Types is an informational line displaying a brief description of the Notice Types presented as part of loan's data listed on the **Advance Notice** web page. The notice types are described in the description of the Notice Type column in the Advance Notice Information below.

Advance Notice Information includes the columns listed in the table below.

Column Title	Description
Borrower Name	Borrower Name
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
Lender Loan No.	16 character field that holds a loan identifier provided by the lender
Annual Fee Due Date	Date the annual fee is due
Accrual Start	Beginning of the accrual period for the listed annual fee
Annual Fee	Amount of annual fee due for the accrual period
Notice Type	<p>Notice Type – describes the reason the advance notice was issued:</p> <ul style="list-style-type: none"> • C = Change: Issued when a change is made that impacts the loan's annual fee. The servicing lender is notified of the change to the annual fee. (An example is when the loan's annual fee is reinstated). • E = Service Change: Issued when the loan's servicing lender is changed. The new servicing lender is notified of the loan's annual fee due since they are now expected to pay the annual fee for the loan. • D = Anniversary: Issued annually as courtesy notification of annual fee needing to be escrowed during the coming year. This amount will be the billed amount for the next year. • Z = Annual Fee is \$0.00: Issued when the loan's servicing lender is no longer responsible for the annual fee on the loan. • P = Pending Payoff: Obsolete
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower

Column Title	Description
USDA Loan No.	Loan’s USDA assigned loan number

4.2.5 Buttons on Advance Notice Web Page

Button	Actions Performed when Button Pressed
Print	See Print Button in Presentation of Data in the Body of the Web Page .

4.2.6 Errors Related to Advance Notice Web Page

None.

4.2.7 Helpful Tips for Advance Notice Web Page

The data is sorted by the selection made on the **Retrieve File** web page. To change sort order of the data: return to Retrieve File web page; select a new Sort by; select the desired Advance Notice MM/YYYY; select View File; press Submit.

While on the **Advance Notice** web page, if different data is needed, return to the Retrieve File web page, select new filter for the data, Advance Notice MM/YYYY, select View File and press Submit.

The majority of the Advance Notices for a given MM/YYYY will be D = Anniversary Notice Types. The D = Anniversary Notice Types are created once per month and have common annual fee due dates / accrual dates.

The other Notice Types are event driven – i.e. when an action is taken on the loan related to a notice type, the Advance Notice is created. The annual fee due date / accrual date will vary depending on the loan.

4.3 Billing File Web Page

4.3.1 Purpose of Billing File Web Page

Allows the Lender to view their Billing File selected on the **Retrieve File** web page. The data shown includes the current annual fee, past due annual fee, billed late charges, and total amount due.



Billing File web page is a display only page – See [Shared Presentation Style for each GAF Page](#) for description of page behavior.

4.3.2 Access Billing File Web Page

- From **Retrieve File** web page, select Billing File MM/YYYY, select View Online and press Submit.
- Press Billing File in breadcrumbs.
- Press Back button on the **Billing File Details** web page.

4.3.3 Screen Print of Billing File Web Page

One hundred Billing records will be displayed per page.

If more than one hundred Billing records exist, see [Presentation of Data in the Body of the Web Page](#) for description of page scrolling.

The screenshot displays the USDA Guaranteed Annual Fee Billing File web page for 11/2012. The page includes a navigation menu on the left with sections like Retrieve Files, Payments, Contact Information, and Misc. Information. The main content area shows a table of billing records with columns for Borrower Name, Borrower SSN, Lender Loan No., Current Annual Fee, Past Due Annual Fee, Billed Late Charge, Total Amount Due, USDA Borrower ID, and USDA Loan No. The Total Amount Due column contains hyperlinks for each record. A summary at the bottom shows Total Annual Fee Billed: \$2,050,400.58, Total Late Charge Billed: \$0.00, and Number of Loans Billed: 5324.

Borrower Name	Borrower SSN	Lender Loan No.	Current Annual Fee	Past Due Annual Fee	Billed Late Charge	Total Amount Due	USDA Borrower ID	USDA Loan No.
	*****		\$567.86	\$0.00	\$0.00	\$567.86		50
	*****		\$324.05	\$0.00	\$0.00	\$324.05		51
	*****		\$856.95	\$0.00	\$0.00	\$856.95		50
	*****		\$227.83	\$0.00	\$0.00	\$227.83		50
	*****		\$460.93	\$0.00	\$0.00	\$460.93		50
	*****		\$578.59	\$0.00	\$0.00	\$578.59		50
	*****		\$300.62	\$0.00	\$0.00	\$300.62		50
	*****		\$270.36	\$0.00	\$0.00	\$270.36		50
	*****		\$373.34	\$0.00	\$0.00	\$373.34		50
	*****		\$471.48	\$0.00	\$0.00	\$471.48		50
	*****		\$167.48	\$0.00	\$0.00	\$167.48		50
	*****		\$253.56	\$0.00	\$0.00	\$253.56		50
	*****		\$157.78	\$0.00	\$0.00	\$157.78		50
	*****		\$280.89	\$0.00	\$0.00	\$280.89		50
	*****		\$264.37	\$0.00	\$0.00	\$264.37		50
	*****		\$319.07	\$0.00	\$0.00	\$319.07		50
	*****		\$950.65	\$0.00	\$0.00	\$950.65		50
	*****		\$328.19	\$0.00	\$0.00	\$328.19		50

5,324 items found, displaying 1 to 100.[First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]


Total Annual Fee Billed: \$2,050,400.58 Total Late Charge Billed: \$0.00 Number of Loans Billed: 5324

4.3.4 Sections Displayed on the Billing File Web Page

Billing File – MM/YYYY identifies the month and year the billing records were created. For example: Billing File 11/2012 is for loans with closing dates in the month of November and annual fees due December 1, 2012. It will also pick up past due amounts regardless of the loan closing date.

Click on Total Amount Due to view the Billing Details is an informational line stating that clicking on the Total Amount Due hyperlink will take you to the **Billing Details** web page where details for the record are available.

Billing File Information includes the columns listed in the table below.

Column Title	Description
Borrower Name	Borrower Name
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
Lender Loan No.	16 character field that holds a loan identifier provided by the lender
Current Annual Fee	Annual fee due for the billing period shown in Billing File – MM/YYYY .
Past Due Annual Fee	Total annual fee due for billing period(s) prior to the billing period shown in Billing – MM/YYYY that are past due. (Fee amounts billed in prior months that have not been paid on the date billing was run).
Billed Late Charges	Total late charges assessed and unpaid as of the billing period shown in Billing – MM/YYYY .
Total Amount Due	Total Amount Due – (Current Annual Fee + Past Due Annual Fee + Billed Late Charges) <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">  Clicking Total Amount Due hyperlink opens the Billing Details web page for the record selected. </div>
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower
USDA Loan No.	Loan's USDA assigned loan number

Billing File Information is displayed at the bottom of each page and includes the information listed in the table below.

Billing File Totals	Description
Total Annual Fee Billed	Sum of all Current Annual Fee plus all Past Due Annual Fee amounts for the billing period shown in Billing – MM/YYYY .
Total Late Charges Billed	Sum of all Billed Late Charges for the billing period shown in Billing – MM/YYYY .
Number of Loans Billed	Count of loans billed for the billing period shown in Billing – MM/YYYY

4.3.5 Buttons on Billing File Web Page

Button	Actions Performed when Button Pressed
Print	See Print Button in Presentation of Data in the Body of the Web Page .

4.3.6 Errors Related to Billing File Web Page

None.

4.3.7 Helpful Tips for Billing File Web Page

The data is sorted by the selection made on the **Retrieve File** web page. To change sort order of the data returned to the **Retrieve File** web page: Select new Sort by, select Billing File MM/YYYY, select View File, and press Submit.

While on the **Billing File** web page, if different data is needed, return to the **Retrieve File** web page, select new filter for the data, select the desired Billing File MM/YYYY, select View File, and press Submit.

4.4 Billing Detail Web Page

4.4.1 Purpose of Billing Detail Web Page

Allows the Lender to view the breakdown of the billed items for a loan that is listed on the Billing File page. The breakdown includes the Charge Due Date, Charge Type and Amount.

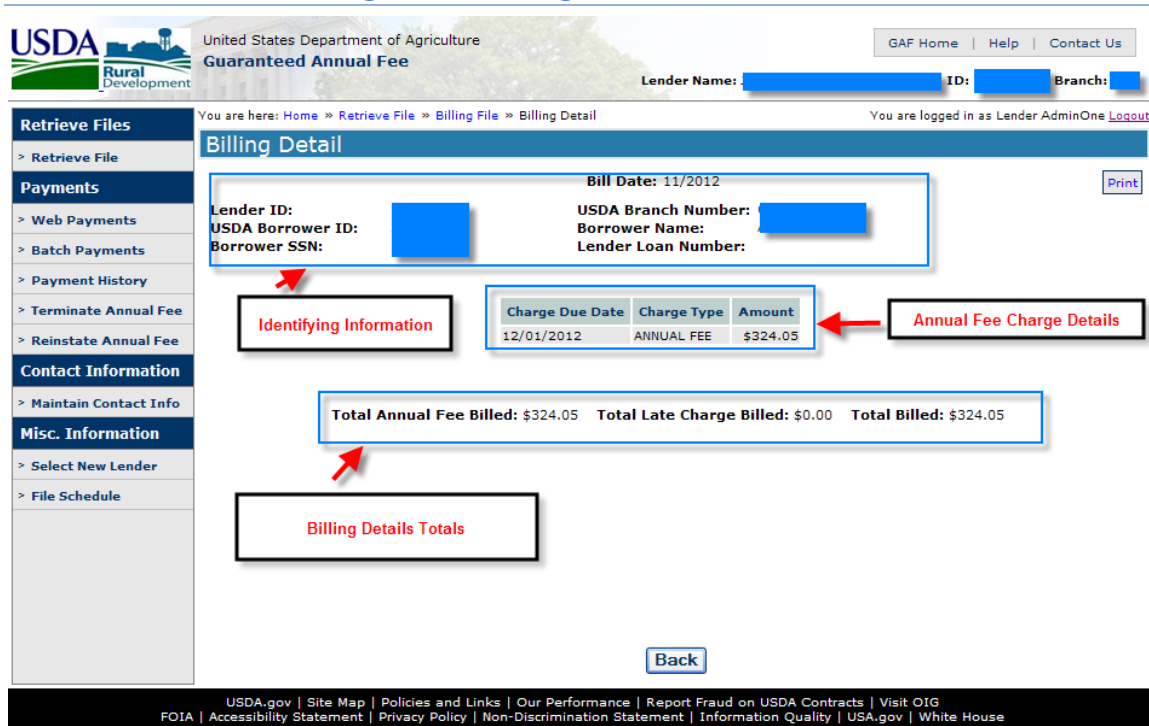


Billing Detail web page is a display only page – See [Shared Presentation Style for each GAF Page](#) for description of page behavior.

4.4.2 Access Billing Detail Web Page

Click the Total Amount Due hyperlink on the **Billing File** web page for the desired bill.

4.4.3 Screen Print of Billing Detail Web Page



4.4.4 Sections Displayed on the Billing Detail Web Page

Bill Date – MM/YYYY identifies the month and year the bill was created.

Identifying Information includes the columns listed in the table below.

Identifying Information	Description
Lender ID	Lender Tax Identification ID number
USDA Branch Number	Unique number assigned by the USDA to designate a specific lender location
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower
Borrower Name	Borrower Name
Borrower SSN	Borrower SSN – first five d of SSN masked with (*) for security.
Lender Loan Number	16 character field that holds a loan identifier provided by the lender.

Annual Fee Charge Details includes the information listed in the table below. There may be multiple rows displayed on the **Billing Detail** web page.

Annual Fee Charge Details	Description
Charge Due Date	Date charge due
Charge Type	Charge Type – type of charge – valid types are: <ul style="list-style-type: none"> • Annual fee – annual fee due on the accrual anniversary date • Late charges – late charge assessed on annual fees that were not paid on time
Amount	Amount of charge

Billing Details Totals includes the information listed in the table below.

Billing Details Totals	Description
Total Annual Fee Billed	Sum of all billed annual fee amounts for the selected loan
Total Late Charge Billed	Sum of all billed late charges amounts for the selected loan
Total Billed	Total Billed = Total Annual Fee Billed plus Total Late Charge Billed for the selected loan

4.4.5 Buttons on Billing Detail Web Page

Button	Actions Performed when Button Pressed
Print	See Print Button in Presentation of Data in the Body of the Web Page .
Back	Returns to the Billing File web page

4.4.6 Errors Related to Billing Detail Web Page

None.

5 GAF Online Payment Processing



- Payment processing allows the servicing lender to select the loan(s) they wish to pay the annual fee / late charges on and designate the amount of the payment they intend to submit.
- Payment processing allows the servicing lender to track the payment and view payment history including payment details and rejected payments.

5.1 Web Payment Global Criteria Web Page

5.1.1 Purpose of Web Payment Global Criteria Web Page

Allows user to set global default options used on the **Web Payment List** web page. The user select:

- Which loans are selected for payment
- The default payment amount
- The sort order of the loans presented on the **Web Payment List** web page

5.1.2 Access Web Payment Global Criteria Web Page

- Press Web Payment in the Left-hand Navigation bar when a payment list exists. If no payment list exists for the lender this link navigates to the **Add Loan to Payment List** web page instead.
- Press Web Payment Global Criteria in breadcrumbs

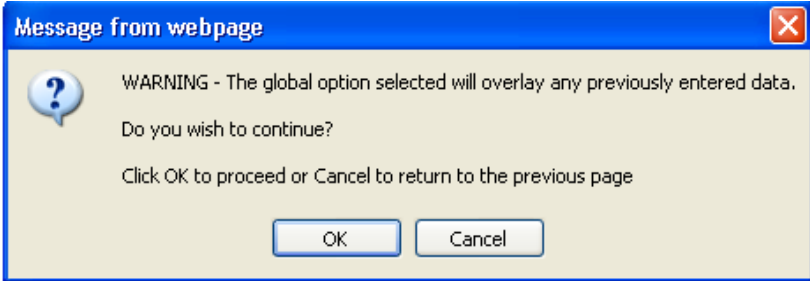
5.1.3 Screen Print of Web Payment Global Criteria Web Page

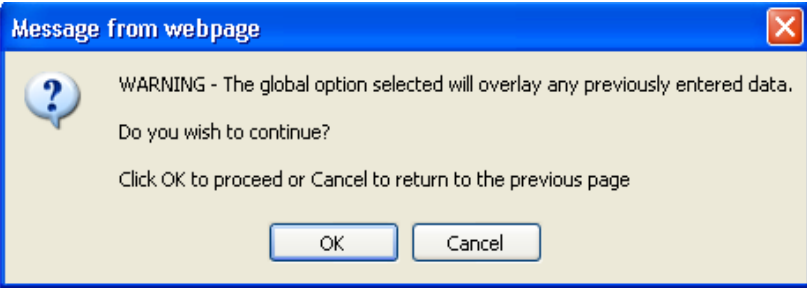



5.1.4 Sections Displayed on the Web Payment Global Criteria Web Page

Payment Due Date identifies the payment due date for the loans displayed on the **Web Payment List** web page.

Options that may be selected are identified in the table below.

Options	Description
<p>Select loans for payment</p>	<p>The select loans for payment on the Web Payment List web page may be set to one of the following options:</p> <ul style="list-style-type: none"> • All loans selected – this option selects all loans that have not previously been paid in full. This option is used when all or most of the loans in the payment list are to be paid. All the unpaid loans will be marked as selected. Individual loans can be deselected as needed on the Web Payment List web page. Use this option carefully as it will overlay all previous selections. • No loans selected – this option deselects all the loans in the payment list. This option is used when the list of selected loans needs to be reset. Use this option carefully as it will remove all previous selections. • Maintain previously entered selections (default) – this option retains the loans previously selected. This option is used when multiple users work on the payment list or any previous selections have been saved. This option must be used to avoid overlaying any previously entered selections. <p>If the “Select loans for payment” option is NOT set to the default option of “Maintain previously entered selection”, the following pop-up warns the user previously entered data will be overlaid.</p> <ul style="list-style-type: none"> • Press OK to continue – data will be overlaid • Press Cancel to return to Web Payment List web page to change selection 

Options	Description
<p>Set amount to pay</p>	<p>The Amount to Pay column on the Web Payment List web page may be set to one of the following options:</p> <ul style="list-style-type: none"> • Set to amount billed – this option sets the Amount to Pay equal to the Amount Billed. This option is used when all or most of the loans in the payment list are to be paid the amount billed. Amount to Pay for individual loans can be changed as needed on the Web Payment List. Use this option carefully as it will overlay all previous selections. • Set to \$0.00 – this option sets the Amount to Pay equal to zero for all loans. This option is used to initialize all Amount to Pay values to zero. • Maintain previously entered selections (default) – this option retains the amount previously entered in the Amount to Pay. This option is used when multiple users work on the payment list or any previous payment amounts have been saved. This option must be used to avoid overlaying any previously entered selections. <p>If the “Set amount to pay” option is NOT set to the default option of “Maintain previously entered selection”, the following pop-up warns the user previous entered data will be overlaid.</p> <ul style="list-style-type: none"> • Press OK to continue – data will be overlaid. • Press Cancel to return to Web Payment List web page to change selection. 

Options	Description
<p>Select sort order</p>	<p>The Web Payment List web page presents the loans in the sort selected. The loans may be sorted in the following order:</p> <ul style="list-style-type: none"> • Borrower Name (default) • USDA Borrower ID • Lender Loan Number <p>In addition to the sort order the direction of the sort is selected. The loans can be sorted in either ascending or descending order.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;">  <p>Loans added to a payment list are always presented at the beginning of the payment list. The loans added to the list are followed by the existing loans in the selected sort order.</p> </div>

5.1.5 [Buttons on Web Payment Global Criteria Web Page](#)

Button	Actions Performed when Button Pressed
<p>Submit</p>	<p>Opens the Web Payment List web page with the options selected on the Web Payment Global Criteria web page applied.</p>

5.1.6 [Errors Related to Web Payment Global Criteria Web Page](#)

None.

5.1.7 [Helpful Tips for Web Payment Global Criteria Web Page](#)

None.

5.2 [Web Payment List Web Page](#)


5.2.1 [Purpose of Web Payment List Web Page](#)

The **Web Payment List** web page –

- Presents a list of loans with payments due for annual fees or late charges based on the latest monthly billing for the lender
- Allows the user to view, update and submit payments for annual fees and late charges

If a lender is batch enabled, they have indicated to the Guaranteed Loan Branch they will be submitting their payments with XML files. GAF does not create payment list records to display on the **Web Payment List** web page when a lender is batch enabled.

A lender that is batch enabled may need to make a payment on a loan that was not included in their batch payment files. This is done by using the **Add Loan to Payment List** web page to build a payment list. Select Web Payments from the Left-navigation bar and the **Add Loan to Payment List** web page is presented.

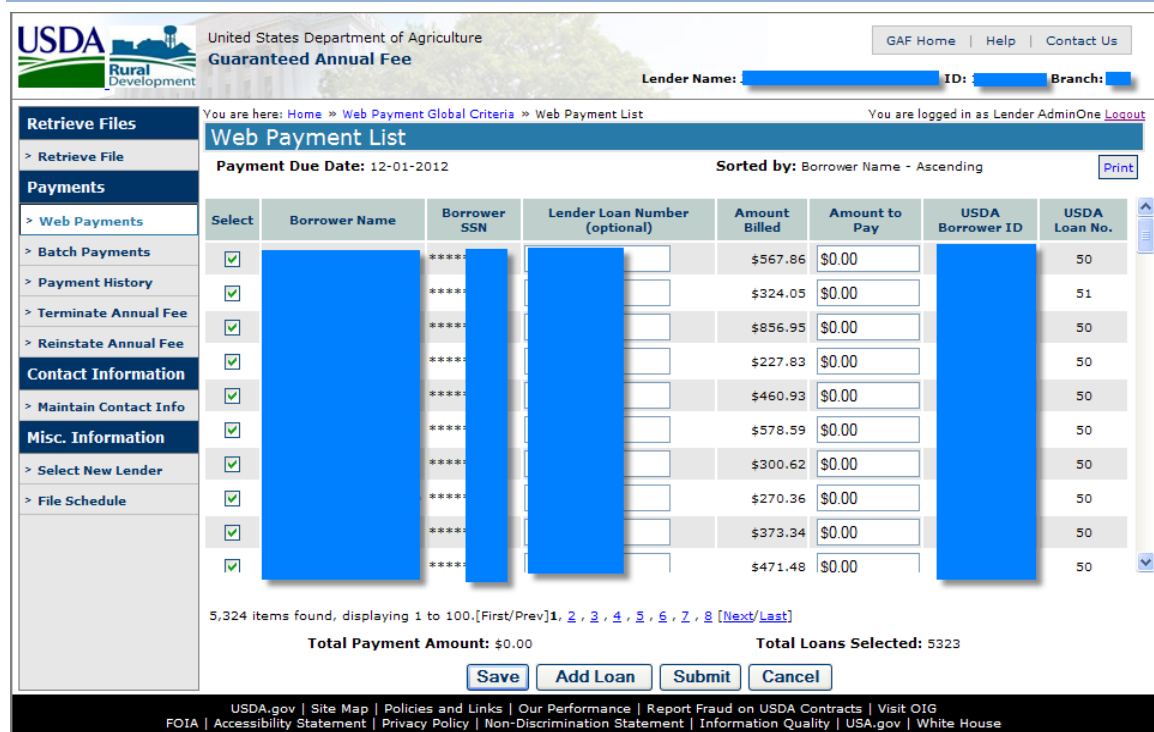


A payment list is only generated for the lenders that are not batch enabled.

5.2.2 Access Web Payment List Web Page

- Select the desired options on the **Web Payment Global Criteria** web page and press Submit button
- Automatically returned to page when Submit button pressed on **Add Loan to Payment List** web page
- Press **Web Payment List** in breadcrumbs

5.2.3 Screen Print of Web Payment List Web Page



The screenshot displays the USDA Web Payment List interface. At the top, it shows the USDA logo and navigation links. The main content area features a table with the following columns: Select, Borrower Name, Borrower SSN, Lender Loan Number (optional), Amount Billed, Amount to Pay, USDA Borrower ID, and USDA Loan No. The table lists several loans with their respective amounts and IDs. Below the table, it indicates that 5,324 items were found and 5323 loans were selected. The total payment amount is \$0.00. Navigation buttons like Save, Add Loan, Submit, and Cancel are visible at the bottom of the table area.


5.2.4 Sections Displayed on the Web Payment List Web Page

Identifying Information includes:

- **Payment Due Date** – Date payment is due
- **Sorted by** - field the data is sorted by and whether order the data is sorted in is ascending or descending

Loan/Payment Information is a combination of enterable data and loan identifying information displayed for each loan with a payment due for the current due date. Each loan presented in the list includes the information documented in the table below.

Loan / Payment Information	Description
Select	<p>Check box that indicates if a payment for this loan is to be included in the payment submission.</p> <p>If the check box is not displayed, the annual fee(s) and late charge(s) have been paid-in-full. No further payments for that loan are due at this time.</p> <p>If the check box is displayed:</p> <ul style="list-style-type: none"> • If the check box is checked, the Amount to Pay for the loan will be included in the payment. The loan and payment amount are included in the Total Loans Selected count and Total Payment Amount displayed at the bottom of the page. • If the check box is not checked, no payment for this loan will be included in the payment submission.
Borrower Name	<p>Borrower Name</p> <p>Informational – display only.</p>
Borrower SSN	<p>Borrower SSN – first five numbers of SSN masked with (*) for security.</p> <p>Informational – display only.</p>
Lender Loan Number	<p>16 character field that holds a loan identifier provided by the lender.</p> <p>Initially the Lender Loan Number the USDA has on records is displayed in this field.</p> <p>The Lender Loan Number is Enterable – the lender may change the Lender Loan Number if desired. When the payment is processed, the USDA’s records will be updated with the newly provided Lender Loan Number.</p>
Amount Billed	<p>Amount of the annual fee(s) / late charge(s) billed.</p> <p>Informational – display only.</p>


Loan / Payment Information	Description
Amount to Pay	<p>Amount of the annual fee(s) / late charge(s) the user wants to pay with this payment submission.</p> <p>If the loan is selected for payment, an amount must be entered in the Amount to Pay.</p> <div style="border: 1px solid #add8e6; padding: 10px; margin-top: 10px;">  <p>Any payment amount can be entered in the Amount to Pay including amounts that exceed the Amount Billed. However the total payment amount accepted and applied to the annual fee(s) and late charge(s) will be limited to the total amount due at the time the payment is applied. No overpayment amounts are applied. Partial payments for an amount less than the amount due are accepted and applied.</p> </div>
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower.
USDA Loan No.	Loan's USDA assigned loan number.

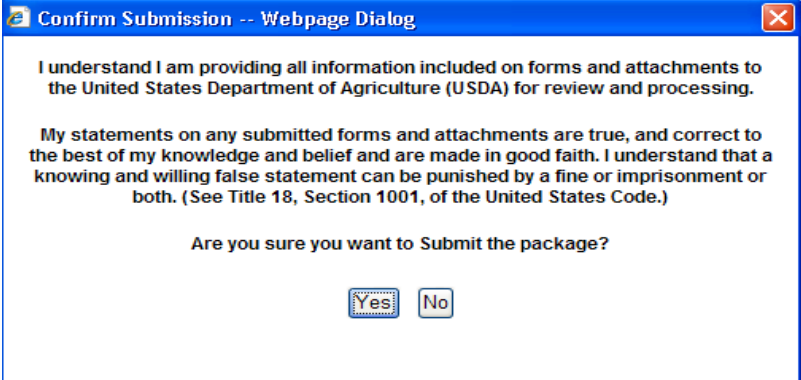
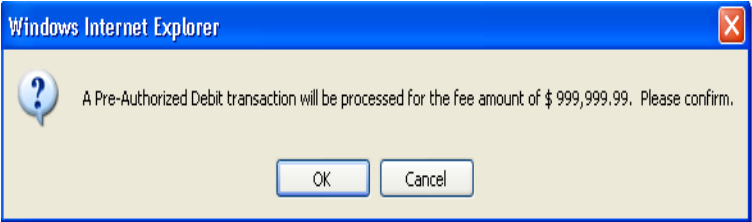

Payment Totals include the information presented in the table below.

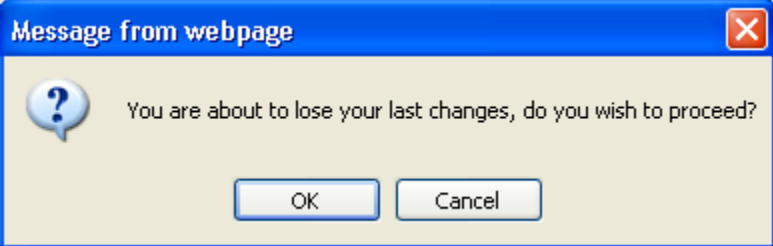
Billing Details Totals	Description
Total Payment Amount	Sum of all Amount to Pay amounts on loans selected for payment.
Total Loans Selected	Number of loans selected to be paid.

5.2.5 Buttons on Web Payment List Web Page

Button	Actions Performed when Button Pressed
Print	See Print Button in Presentation of Data in the Body of the Web Page .
Save	<p>Validates the data entered.</p> <ul style="list-style-type: none"> If no errors are found the selected loans and entered data are saved. The user can return and continue processing the payment submission at a later date. The Web Payment List web page is redisplayed. If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

Button	Actions Performed when Button Pressed
<p>Add Loan</p>	<p>Navigates to the Add Loan to Payment List web page.</p> <p>This button is used when the lender knows a loan they service has an annual fee due but it does not appear on the Web Payment List web page.</p> <div data-bbox="613 457 1412 617" style="border: 1px solid #add8e6; padding: 5px;">  <p>One reason a loan may not appear on the Web Payment List web page is the loan has recently been acquired by the lender and the USDA's servicing lender information has not been updated yet.</p> </div> <p>When a payment is applied the GAF system automatically updates the USDA's servicing lender to the lender making the annual fee / late charge payment.</p>

Button	Actions Performed when Button Pressed
<p>Submit</p>	<p>Validates data entered.</p> <ul style="list-style-type: none"> If no errors are found the following pop-up displays asking the user to confirm the submission.  <ul style="list-style-type: none"> Yes – displays the following pop-up.  <ul style="list-style-type: none"> OK – submits the payment. Cancel – returns to the Web Payment List web page for further processing. No – returns to the Web Payment List web page for further processing. <ul style="list-style-type: none"> If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;">  <p>Once the payment list has been submitted the list is locked until that submission has completed processing. No further changes or payments can be made while the list is locked. The progress of the payment submission can be tracked on the Payment History web page.</p> </div>

Button	Actions Performed when Button Pressed
<p>Cancel</p>	<p>If changes have not been made, returns to the GAF Home web page.</p> <p>If changes have been made on page, asks the user to confirm Cancel with:</p>  <p>User Action –</p> <ul style="list-style-type: none"> • Press OK to return to the GAF Home web page without submitting a payment. • Press Cancel to return to the Web Payment List web page.

5.2.6 Errors Related to Web Payment List Web Page

Error Message	How to correct the error
<p>Page is displayed as view only – payment submission is processing.</p>	<p>If a payment for the lender submitted from the Web Payment List web page is currently in process, a second submission cannot be made until the first submission has completed processing. Progress of the payment submission can be tracked on the Payment History web page.</p> <p>Re-try entering the Web Payment List web page at a later time.</p>

Error Message	How to correct the error
<p>No loans selected for payment.</p>	<p>To submit a payment, at least one loan must be selected (i.e. – a loan is selected when the check box next to the loan is checked).</p> <p>Select a loan(s) by checking the box next to the loan.</p>
<p>Payment amount must be entered.</p>	<p>If the loan is checked, an Amount to Pay amount must be entered.</p> <p>Enter the amount of payment desired.</p>
<p>No Annual Fee PAD account set up.</p>	<p>The user is authorizing payment of the outstanding annual fee(s) due. There is no Pre-Authorized Debit (PAD) account set up from which to withdraw the payment.</p> <p>Contact your PAD administrator who is authorized to set up a default Pre-Authorized Debit account from which to pay annual fees.</p> <p>Once the PAD account exists, re-try the payment submission.</p>
<p>Submitted payment amount exceeds the PAD threshold.</p>	<p>The user is authorizing payment of the outstanding annual fee(s) due. The annual fee payment amount submitted exceeds the payment threshold amount set for the Pre-Authorized Debit (PAD) account for annual fees.</p> <p>Contact your PAD administrator who is authorized to increase the threshold amount for the default Pre-Authorized Debit account. Once the PAD threshold amount is updated, re-try the payment submission.</p> <p>Or</p> <p>Deselect payments until the total amount of payments submitted is below the Pre-Authorized Debit threshold amount. Once this submission is processed, more submissions can be made as long as the total amount of payments is below the threshold.</p> <p>Or</p> <p>Split the payments into multiple groups with a total payment amount less than the threshold and submit the groups on separate days.</p>

Error Message	How to correct the error
<p>Below highlighted loan with Borrower Name XXXX can't be saved. Data has been updated by [LAST_UPD_USR_FIRST_NAME LAST_UPD_USR_LAST_NM].</p>	<p>More than one user may be updating loans on the Web Payment List web page at one time. This error indicates another user has already updated this loan and the updates for this loan cannot be saved in this session. Updates to loans that are not highlighted have been saved. This edit prevents users from overlaying data.</p> <p>Exit the Web Payment List page. Verify what updates are needed for erred loans. Re-enter the Web Payment List page through the Web Payment Global Criteria web page with default options selected. If data needs to be updated, make the desired changes.</p>
<p>List can't be submitted-List has been updated by [LAST_UPD_USR_FIRST_NAME LAST_UPD_USR_LAST_NM].</p>	<p>More than one user may be updating loans on the Web Payment List web page at one time. This error indicates another user has updated loans in the payment list since you opened the payment list. The payment cannot be submitted in this session. This edit validates that updates from all users are included in a payment submission.</p> <p>Exit the Web Payment List page. Verify all needed updates are completed. Re-enter the Web Payment List page through the Web Payment Global Criteria web page with default options selected. If data needs to be updated, make the desired changes and submit the payment.</p>

5.2.7 Helpful Tips for Web Payment List Web Page

Once the payment list has been submitted the list is locked until that submission has completed processing. No further changes or payments can be made while the list is locked. Once the payment is processed through Pay.gov, the GAF reconciliation information is available for the lender to review. The lender will be notified by an [Annual Fee Payment Reconciliation File E-mail](#) that the reconciliation information is available. Progress of the payment submission can be tracked on the **Payment History** web page.

If the payment is rejected by Pay.gov, the lender is notified of the failure by a [Failed PAD Transaction – SFH Annual Fee E-mail](#).

5.3 Add Loan to Payment List Web Page

5.3.1 Purpose of Add Loan to Payment List Web Page

Allows a lender to add a loan to their **Web Payment List** web page

- If a payment list for the lender exists for this payment period, the loan added from the **Add Loan to Payment List** web page will be added to the existing payment list.
- If a payment list for the lender does **NOT** exist for this payment period, the loan added from the **Add Loan to Payment List** web page will create a new payment list for the lender. The new payment list will be displayed on the **Web Payment List** web page.

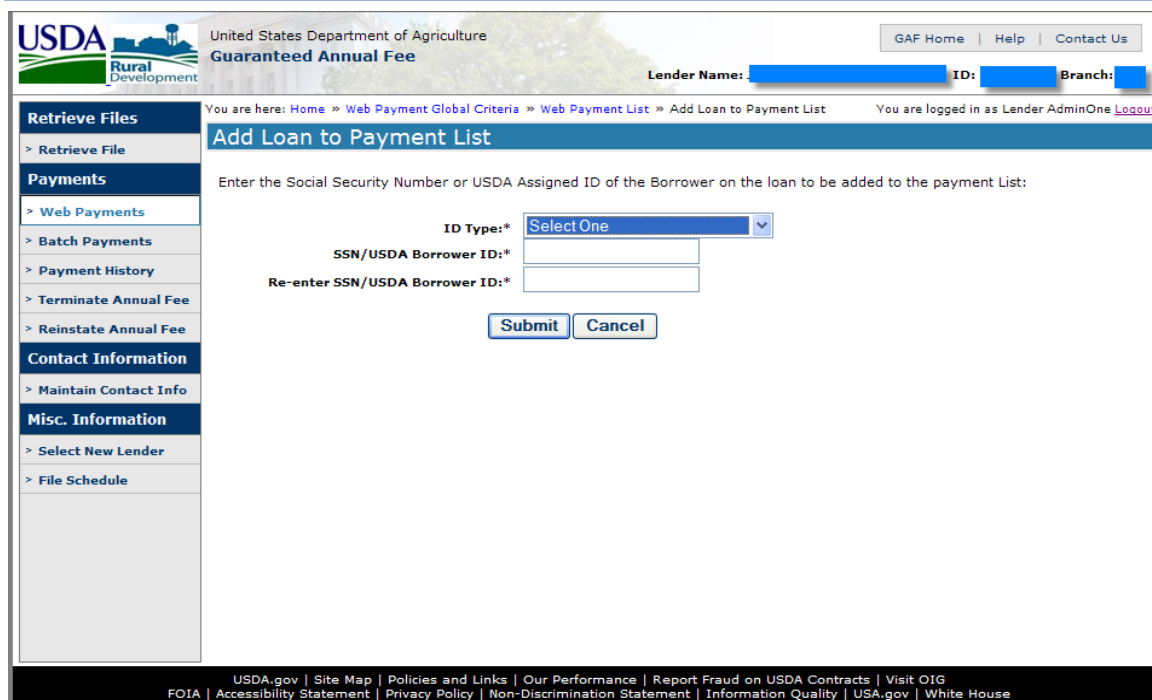
One reason a loan may not appear on the Web Payment List web page is the loan has recently been acquired by the lender and the USDA’s servicing lender information has not been updated yet.

When a payment is applied the GAF system automatically updates the USDA’s servicing lender to the lender making the annual fee / late charge payment.

5.3.2 Access Add Loan to Payment List Web Page

- Press Add Loan button on the **Web Payment List** web page
- If no payment list exists and the lender presses Web Payment in the Left-hand Navigation bar

5.3.3 Screen Print of Add Loan to Payment List Web Page



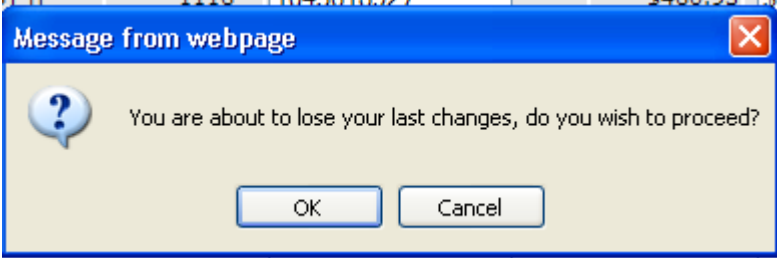
5.3.4 Sections Displayed on the Add Loan to Payment List Web Page

Enterable Information to Add Loan to Payment List includes the data in the table below.

Enterable Information	Description
ID Type*	Identifies the type of borrower id that will be entered on the page. The lender may select: <ul style="list-style-type: none"> • Social Security Number • USDA Borrower ID Required
SSN / USDA Borrower ID*	If the ID Type selected is Social Security Number, Borrower SSN is entered. As each digit of the SSN is entered, an asterisk will replace the number to protect sensitive data. If the ID Type selected is USDA Borrower ID, the random, unique borrower ID generated by USDA to identify the borrower should be entered. Required
Re-enter SSN / USDA Borrower ID*	Re-enter the SSN or USDA Borrower ID. Required The ID entered must match the SSN/USDA Borrower ID entered above.

5.3.5 Buttons on Add Loan to Payment List Web Page

Button	Actions Performed when Button Pressed
Submit	Validates the data entered. <ul style="list-style-type: none"> • If no errors are found, navigates to the Web Payment List web page. All loans that are added to the payment list are shown at the beginning of the payment list on the Web Payment List web page. • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

Button	Actions Performed when Button Pressed
<p>Cancel</p>	<p>If changes have not been made, returns to the GAF Home web page.</p> <p>If changes have been made on the page, asks the user to confirm Cancel with:</p>  <p>User Action –</p> <ul style="list-style-type: none"> • Press OK to return to the Web Payment List web page without adding the loan to the payment list. • Press Cancel to return to Add Loan to Payment List web page.

5.3.6 Errors Related to Add Loan to Payment List Web Page

Error Message	How to correct the error
ID Type must be selected	Select ID Type
ID must be entered.	Enter SSN / USDA Borrower ID
ID must be numeric and 9 digits long.	<p>SSN / USDA Borrower ID must be numeric and 9 digits long.</p> <p>Re-enter corrected data.</p>
The ID values don't match. Please re-enter.	<p>The SSN/USDA Borrower ID and Re-entered SSN/USDA Borrower ID do not match.</p> <p>Re-enter the data.</p>
Borrower not found	<p>The SSN/USDA Borrower ID provided cannot be found among USDA data.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>

Error Message	How to correct the error
No active Rural Housing loans were found	<p>No active Rural Housing loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Loan has no unpaid amount due.	<p>The loan does not have an unpaid amount due and cannot be added to the Web Payment List web page.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Multiple Active RH Loans Found	<p>Multiple active RH loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Loan is already in the payment list.	<p>The loan already exists on the Web Payment List web page.</p> <p>If there are multiple borrowers on a loan the loan could be listed under the ID for one of the other borrowers. Look for the loan using the IDs for the other borrowers on the loan.</p> <p>Return to page and proceed with processing the payment from that page.</p>
Multiple Borrowers have specified ID	<p>Multiple borrowers were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Loan can't be added - Payment list is locked for payment processing.	<p>The Web Payment List web page is currently locked because a payment for the lender is being processed.</p> <p>Re-try adding the loan to the Web Payment List web page at a later time.</p>

Error Message	How to correct the error
Active RH loan is not subject to annual fee	<p>The loan related to the SSN/USDA Borrower ID entered does not have an annual fee associated with it.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>

5.3.7 [Helpful Tips for Add Loan to Payment List Web Page](#)

None.

5.4 [Submitting Payments or Terminations Online from the Batch Payment Web Page](#)

[Purpose of Batch Payment Web Page](#)

Allows the lender to submit an annual fee payment file or annual fee termination file to the USDA.

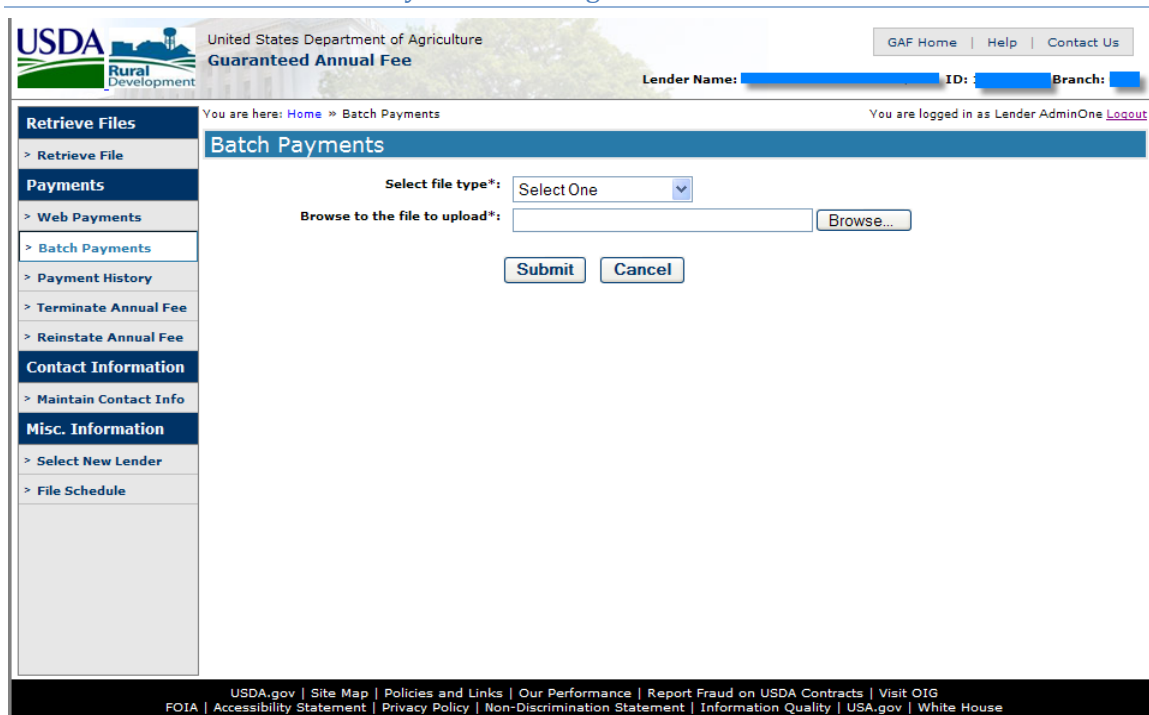
- The lender may submit as many files as desired.
- Files will be accepted and processed on any business day.
- Files received after the cutoff time will be held and processed the next business day.

The data in the file is formatted based on the definition of the file provided in the Rural Housing Guaranteed Annual Fee Implementation Guide (see GAF Help web page for details).

5.4.2 [Access Batch Payment Web Page](#)

Press Batch Payments on left-hand navigation bar

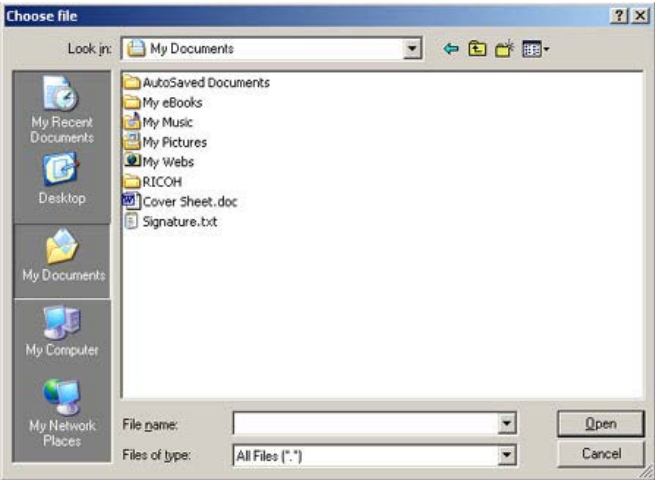
5.4.3 Screen Print of Batch Payment Web Page



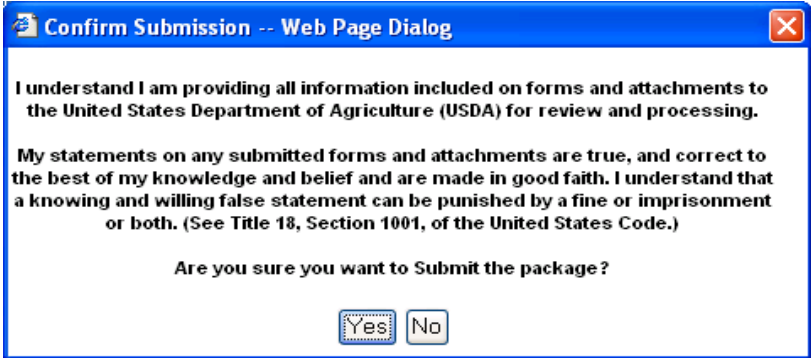
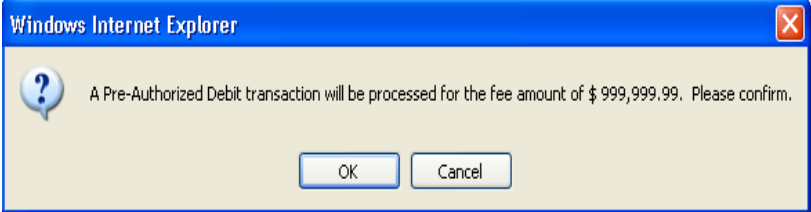
5.4.4 Sections Displayed on the Batch Payment Web Page

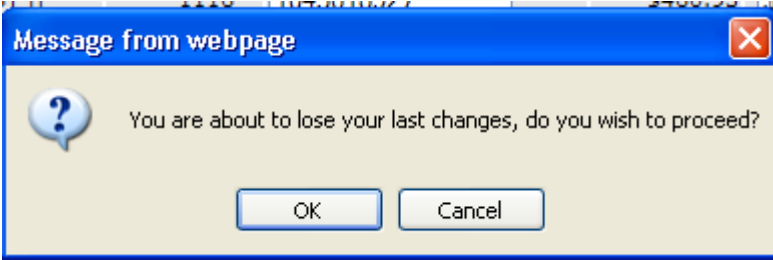
Enterable Information to Submit an Annual Fee Payment or Annual Fee Termination File includes the data shown in the table below.

Enterable Information	Description
Select file type*	Identifies the type of file submitted. The lender may select: <ul style="list-style-type: none"> • Payment File • Fee Termination File Required

Enterable Information	Description
<p>Browse to the file to upload*</p>	<p>Lender may type the complete file name in this text box</p> <p>Or</p> <p>Lender may browse - When browse button pushed - “Choose File” browser is presented for the lender to select the file they want to submit -</p>  <p>When file name selected, returns to Filename on Batch Payments page.</p> <p>Required</p>

5.4.5 Buttons on Batch Payment Web Page

Button	Actions Performed when Button Pressed
<p>Submit</p>	<p>Validates the data entered.</p> <ul style="list-style-type: none"> • If no errors are found, GAF presents a confirmation pop-up <div data-bbox="597 417 1403 772" style="border: 1px solid black; padding: 5px; margin: 10px 0;">  </div> <ul style="list-style-type: none"> ▪ Yes –displays the following pop-up when the file contains payments otherwise the Annual Fee Submission Response web page is presented. <div data-bbox="597 909 1403 1119" style="border: 1px solid black; padding: 5px; margin: 10px 0;">  <ul style="list-style-type: none"> • OK – submits the payment and the Annual Fee Submission Response web page is presented • Cancel – returns to the Batch Payment web page for further processing </div> ▪ No – returns to the Batch Payment web page for further processing • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

Button	Actions Performed when Button Pressed
<p>Cancel</p>	<p>If changes have not been made, returns to the GAF Home web page.</p> <p>If changes have been made on page, asks the user to confirm the Cancel with:</p>  <p>User Action –</p> <ul style="list-style-type: none"> • Press OK to return to the GAF Home web page without submitting a file. • Press Cancel to return to the Batch Payment web page.

5.4.6 Errors Related to Batch Payment Web Page

There are several sources of errors. The error messages in this section are grouped together based on the type of error message and the corrective action to resolve the error.

Error Message	How to correct the error
File type must be selected.	Select File Type
A file must be entered	Enter file name or press Browse and select a file from the 'Choose File' popup.
File not found—Please verify the correct file name was given	File name entered was not found. Re-enter file name.

5.4.7 Helpful Tips for Batch Payment Web Page

GAF checks submitted files to make sure they have not been previously submitted. This check is done to prevent duplicate files from being processed (i.e. duplicate payments). If you are resubmitting a payment file at least one character in the file must be different than the previously submitted file. It is not sufficient to change the name of the file. If GAF determines the file is a duplicate, the file will be rejected.

Once the payment is processed through Pay.gov, the GAF reconciliation information is available for the lender to review. The lender will be notified by [Annual Fee Payment Reconciliation File E-mail](#) that the reconciliation information is available.

If the payment is rejected by Pay.gov, the lender is notified of the rejected by [Failed PAD Transaction – SFH Annual Fee E-mail](#).

5.5 Annual Fee Submission Response Web Page

5.5.1 Purpose of Annual Fee Submission Response Web Page

- Provides notification to the user that an annual fee payment batch has been successfully submitted.
- Provides notification to the user that an annual fee termination file has been successfully submitted.
- Provides error information when a payment or termination submission has been rejected.

5.5.2 Access Annual Fee Submission Response Web Page

The Annual Fee Submission Response web page reports activity from one of the following submissions:

- Payment submission where:
 - A payment file is submitted from the Batch Payment web page
 - A payment is submitted from the Web payment List web page
- A termination file is submitted from the Batch Payment web page

5.5.3 Screen Print of Annual Fee Submission Response Web Page – No Errors

USDA Rural Development United States Department of Agriculture **Guaranteed Annual Fee** Lender Name: JP MORGAN CHASE BANK, N.A. ID: 134994650 Branch: 001

You are here: [Home](#) » [Batch Payments](#) » Annual Fee Submission Response You are logged in as Lender AdminOne [Logout](#)

Annual Fee Submission Response

Annual Fee Payment file **SamplePaymentFile12-134994650001.xml** has been submitted on 01/11/2014. The submission contains records for 2 loans totaling \$150.00. Please print this page as a receipt of submitted transmission. [Print](#)

Progress of this submission can be tracked on the Payment History page. Please note that some of the submitted payment records may not be accepted when the payment group is processed. Notification of rejected payment records and payment reconciliation information availability is sent via email to the business contacts on record in GAF.

Payment will be credited one or two business days after the submission. The time of the day the payment is submitted as well as the size of the payment file will influence the amount of time needed to process and credit the payment.

Annual Fee Payment File Number of Loans / Total Submitted amount Date Submitted Press Print button

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5.5.4 Screen Print of Annual Fee Submission Response Web Page – Errors Reported

USDA Rural Development United States Department of Agriculture **Guaranteed Annual Fee** Lender Name: [REDACTED] ID: [REDACTED] Branch: [REDACTED]

You are here: [Home](#) » [Batch Payments](#) » Annual Fee Submission Response You are logged in as Lender AdminOne [Logout](#)

Annual Fee Submission Response

Annual Fee Payment file **Estimate for GUS changes 2013 new fees.doc** has been submitted on 12/01/2012. The submission contains records for 0 loans totaling \$0.00. Please print this page as a receipt of submitted transmission. [Print](#)

Progress of this submission can be tracked on the Payment History page. Please note that some of the submitted payment records may not be accepted when the payment group is processed. Notification of rejected payment records and payment reconciliation information availability is sent via email to the business contacts on record in GAF.

Payment will be credited one or two business days after the submission. The time of the day the payment is submitted as well as the size of the payment file will influence the amount of time needed to process and credit the payment.

The file has failed with the following errors.

Error Code	Error Message
ME10040E	There was an error processing your request. Please try again.

Error Code / Error Message Annual Fee Payment File Date Submitted Number of Loans Amount of Submission

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5.5.5 Sections Displayed on the Annual Fee Submission Response Web Page

Data presented when no errors exist is shown in the table below.

Data Presented	Description
Annual fee payment file or Annual fee termination file	Text which is followed by the name of the file submitted. If the page is presented in response to a payment submission from the Web Payment List web page, the filename is a system generated values that starts with "WEB-".
Number of Loans	Number of loans included in the submission.
Total Submitted Amount	Total payment amount included in the submission.
Date Submitted	Date the submission was received by the GAF system.

Data presented when errors exist is described in the table below.

Data Presented	Description
Annual fee payment file	Text which is followed by the name of the file submitted. If the page is presented in response to a payment submission from the Web Payment List web page, the filename is a system generated values that starts with "WEB-".
Number of Loans	Number of loans included in the submission if available. Some errors prevent a file from being processed. When the file cannot be processed the value presented is 0 (zero).
Total Submitted Amount	Total payment amount included in the submission. Some errors prevent a file from being processed. When the file cannot be processed the value presented is \$0.00.
Date Submitted	Date the submission was received by the GAF system.
Error Code	Unique error code assigned to the error message.
Error Message	Error message that specifies the reason(s) the submission was rejected.

5.5.6 Buttons on Annual Fee Submission Response Web Page

Button	Actions Performed when Button Pressed
Print	<p>See Print Button - prints the Annual Fee Submission Response web page.</p> <p>It is recommended the lender prints this page as receipt the submission.</p>

5.5.7 Errors Related to Annual Fee Submission Response Web Page

No errors are generated from the **Annual Fee Submission Response** web page. This page is display only. The page does display errors related to the processing of the submission. Those errors are described below.

5.5.7.1 Errors Related to Payment File Submissions

Error Message(s) are presented on the [Annual Fee Submission Response Web Page](#) immediately after the submission and transmission of the [Rejected Annual Fee Payment File E-mail](#).

Batch Payment File Error Message	How to correct the error
Duplicate file.	<p>The file being submitted has already been submitted to the USDA for processing. The contents cannot be processed a second time.</p> <p>Please verify the file name and the content of the file.</p> <p>See Helpful Tips for Batch Payment Web Page.</p>
No Annual Fee PAD account set up.	<p>The user is authorizing payment of the outstanding annual fee(s) due. There is no Pre-Authorized Debit (PAD) account set up from which to withdraw the payment.</p> <p>Contact your PAD administrator who is authorized to set up a default Pre-Authorized Debit account to pay annual fees.</p> <p>Once the PAD account exists, resubmit the payments.</p>

Batch Payment File Error Message	How to correct the error
<p>A large variety of schema errors may occur.</p> <p>The text of the message will vary with each schema validation error.</p> <p>Examples of a schema error are:</p> <ul style="list-style-type: none"> • “Lender Tax ID (taxId) must be a numeric value with a length of nine.” • Total transaction amount (totalTransactionAmt) cannot exceed 999,999,999.99. 	<p>The data in the file should be corrected and a new Payment File resubmitted.</p>
<p>Sum of detail payments not equal header total payment amount.</p>	<p>The total payment amount provided in the file and the sum of the detail payments must be equal.</p> <p>Review the payment amounts provided in the file, correct the amounts as needed and resubmit.</p>
<p>Paying lender is not valid.</p>	<p>The lender ID / USDA assigned branch number provided as the paying lender is not found among USDA lenders.</p> <p>Correct the paying lender ID / USDA assigned branch number and resubmit the payments or contact the Guaranteed Loan Branch to set up the paying lender. See GAF Contact Us web page for details on how for contact information.</p>
<p>Submitting organization not authorized for paying lender.</p>	<p>The lender ID / USDA assigned branch number of the submitting organization is not authorized by the paying lender to submit the payment to the USDA on their behalf.</p> <p>Verify the paying lender ID / USDA assigned branch number.</p> <p>If the paying lender ID / USDA assigned branch number is correct, contact the paying lender. The paying lender needs to request the USDA set up the submitting organization as authorized to submit the payment on behalf of the paying lender.</p>

Batch Payment File Error Message	How to correct the error
There was an error processing your request. Please try again.	A system error occurred while processing the payment request. Try resubmitting the payments at a later time.
The submitted payment amount exceeds the PAD threshold.	The user is authorizing payment of the outstanding annual fee(s) due. The annual fee payment amount submitted exceeds the payment threshold amount set for the Pre-Authorized Debit (PAD) account for annual fees. Contact your PAD administrator who is authorized to increase the threshold amount for the default Pre-Authorized Debit account. Once the PAD threshold amount is updated, resubmit the payments.
Paying lender in payment file doesn't match submitting lender.	The lender submitting the payment file does not match the paying lender in the payment file. Check the lender ID / USDA assigned branch number for the paying lender in the file. Correct data as needed and resubmit. Verify you are logged in under the correct lender ID / USDA assigned branch number.

5.5.7.2 Errors Related to Termination File Submissions

Error Message(s) are presented on the [Annual Fee Submission Response Web Page](#) immediately after the submission and transmission of the [Rejected Annual Fee Termination File E-mail](#).

Batch Termination File Error Message	How to correct the error
Duplicate file.	The file being submitted has already been submitted to the USDA for processing. The contents cannot be processed a second time. Please verify the file name and the content of the file. See Helpful Tips for Batch Payment Web Page .
No Annual Fee PAD account set up.	The user is authorizing payment of the outstanding annual fee(s) due. There is no Pre-Authorized Debit (PAD) account set up from which to withdraw the payment. Contact your PAD administrator who is authorized to set up a default Pre-Authorized Debit account to pay annual fees. Once the PAD account exists, resubmit the payments.

Batch Termination File Error Message	How to correct the error
Sum of detail payments not equal header total payment amount.	<p>The total payment amount provided in the file and the sum of the detail payments must be equal.</p> <p>Review the payment amounts provided in the file, correct the amounts as needed and resubmit.</p>
The submitted payment amount exceeds the PAD threshold.	<p>The user is authorizing payment of the outstanding annual fee(s) due. The annual fee payment amount submitted exceeds the payment threshold amount set for the Pre-Authorized Debit (PAD) account for annual fees.</p> <p>Contact your PAD administrator who is authorized to increase the threshold amount for the default Pre-Authorized Debit account. Once the PAD threshold amount is updated, resubmit the annual fee termination requests.</p> <p>Or</p> <p>Deselect payments until the total amount of payments submitted is below the Pre-Authorized Debit threshold amount. Once this submission is processed, more submissions can be made as long as the total amount of payments is below the threshold.</p> <p>Or</p> <p>Split the payments into multiple groups with a total payment amount less than the threshold and submit the groups on separate days.</p>
Paying lender is not valid.	<p>The lender ID / USDA assigned branch number provided as the paying lender is not found among USDA lenders.</p> <p>Correct the paying lender ID / USDA assigned branch number and resubmit or contact the Guaranteed Loan Branch to set up the paying lender. See GAF Contact Us web page for details on how for contact information.</p>
Submitting organization not authorized for paying lender.	<p>The lender ID / USDA assigned branch number of the submitting organization is not authorized by the paying lender to submit the payment to the USDA on their behalf.</p> <p>Verify the paying lender ID / USDA assigned branch number.</p> <p>If the paying lender ID / USDA assigned branch number is correct, contact the paying lender. The paying lender needs to request the USDA set up the submitting organization as authorized to submit the payment on behalf of the paying lender.</p>

Batch Termination File Error Message	How to correct the error
<p>A large variety of schema errors may occur.</p> <p>Text of the message will be provided by the schema validation tool and will vary with each schema validation error.</p> <p>Examples of a schema error are:</p> <ul style="list-style-type: none"> • “Lender Tax ID (taxId) must be a numeric value with a length of nine.” • Total transaction amount (totalTransactionAmt) cannot exceed 999,999,999.99. 	<p>The data in the file should be corrected and a new Termination File submitted.</p>
<p>System Error occurred while processing termination request</p>	<p>A system error occurred while processing the termination file. Try resubmitting the termination requests at a later time.</p>

[5.5.8 Helpful Tips for Annual Fee Submission Response Web Page](#)

For payment submissions, the filename listed on the **Annual Fee Submission Response** web page is the same filename shown on the **Payment History** web page. The **Payment History** web page tracks the processing progress of the submission. For payment files it is the name of the file submitted. For payment submission from the **Web Payment List** web page, it is a system generated value starting with “WEB-“.

6 Viewing Payment History

6.1 Payment History Web Page

6.1.1 Purpose of Payment History Web Page

Allows the Lender to view their Payment History within the date range entered on the web page. The payments may originate by:

- Submitting a payment from the **Web Payment List** web page
- Submitting a payment in a batch file via:
 - **Batch Payment** web page
 - FTP or Web Service
- Submitting a payment on the **Terminate Annual Fee** web page
- Submitting payments with annual fee termination requests in a batch file via:
 - **Batch Payment web page**
 - **FTP or Web Service**

Allows the Lender to link to the Payment Reconciliation List web page by pressing the Payment Batch Status hyperlink of a selected payment. Payments history is viewable if the Payment Batch Status is equal to:

- Payment Accepted
- Zero Payment Applied
- Payment Rejected

Allows the Lender to track the progress of their payment submissions.



With the exception of entering a date range, **Payment History** web page is a display only page – See [Shared Presentation Style for each GAF Page](#) for description of page behavior.

6.1.2 Access Payment History Web Page

- Press Payment History in Left-hand Navigation bar
- Press Payment History link in breadcrumb

6.1.3 Screen Print of Payment History Web Page

Enter the desired date range and press the Search button on the **Payment History** web page. Payment submissions received within this date range are present on the **Payment History** web page as shown below:

USDA United States Department of Agriculture Rural Development

Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: [redacted] ID: [redacted] Branch: [redacted]

You are logged in as Lender AdminOne Logout

You are here: Home > Payment History

Payment History

Enter the date range in which payments were received and click Search

Payment Received Date from* 01/01/2012 to* 12/01/2012 Search

If payment Batch Status has hyperlink, click to view the Payment Reconciliation List for the file

File Name	Amount Submitted	Total Loans	USDA Tracking Id	Pay.gov Tracking Id	File Received Date	Payment Batch Status
TEST	\$270.36	1	GLSAS20120620000000	3FOI72J3	05/29/2012 01:00:00AM	PAYMENT ACCEPTED
TerminationFileDateTest2.xml	\$306.00	3	GLSAS20120713091313	3FOI85L3	08/31/2012 12:00:00AM	PAYMENT ACCEPTED
PaymentFileDateTest2.xml	\$665.80	3	GLSAS20120711000000	3FOI82MQ	08/31/2012 12:00:00AM	PAYMENT ACCEPTED
WEB-aad9d77d-8665-4338-b2db-901f07152915	\$314,561.11	783	GLSAS20120801053431	3FOIRQ7N	11/01/2012 12:00:00AM	PAYMENT ACCEPTED
TRM-f5e7a8df-da23-4301-8716-625f9f9b6	\$984.06	1	GLSAS20120801062709	3FOIRQ6C	11/01/2012 12:00:00AM	PAYMENT ACCEPTED
WEB-32ef6f94-ebbc-4e7a-90b3-b6221b929c44	\$138,734.78	348	GLSAS20120713099913	3FOI85L4	11/01/2012 12:00:00AM	PAYMENT ACCEPTED
TRM-4ea6dd02-e469-4b78-9159-e61c415c32da	\$278.21	1	GLSAS20120801096665	3FOIRQ7C	11/01/2012 12:00:00AM	PAYMENT ACCEPTED

9 records found, displaying all records.



Listing of Payment(s) made within Date Range entered.

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6.1.4 Sections Displayed on the Payment History Web Page

Enter Date Range includes the data described in the table below.

Date Range Input	Description
Payment Received Date from*	<p>Beginning date for payment history search</p> <p>Required</p> <p>Either:</p> <ul style="list-style-type: none"> Manually enter – enter MMDDYYYY - reformats to MM/DD/YYYY Select date from Calendar

Date Range Input	Description
<p>Calendar (📅)</p>	<p>Click calendar to right of Payment Received Date from – displays:</p>  <p>Select the desired date</p>
<p>To*</p>	<p>Ending date for payment history search Required</p> <p>System pre-fills with current date – may be changed by:</p> <ul style="list-style-type: none"> • Manually entering – enter MMDDYYYY - reformats to MM/DD/YYYY • Select date from Calendar
<p>Calendar (📅)</p>	<p>Click calendar to the right of To – displays:</p>  <p>Select the desired date.</p>
<p>Search button</p>	<p>See Buttons on Payment History Web Page</p>

Each entry in the **Listing of Payment(s)** includes the data described in the table below.

Listing of Payments Columns	Description
File Name	<p>If the payment was submitted via an XML Batch Payment File from the Batch Payment web page, FTP or Web Service the name of the file submitted.</p> <p>If the payment was submitted from the Web Payment List web page the File Name is a system generated value beginning with "WEB-".</p> <p>If the payment was submitted from the Annual Fee Termination and Payment web page the File Name is a system generated value beginning with "TRM-".</p>
Amount Submitted	Total payment amount in this submission.
Total Loans	Total number of loans in this submission.
USDA Tracking ID	Agency's unique tracking identifier for this submission.
Pay.gov Tracking ID	Pay.gov unique tracking identifier for each transaction submitted to Pay.gov.
File Received Date	Date and time the payment submission was received.

Listing of Payments Columns	Description	
<p>Payment Batch Status</p>	<p>Current payment status. The status is updated as the payment progresses through various payment processing.</p> <p>Once the payment is submitted, the statuses are:</p>	
	Payment Batch Status	Explanation of Status
	File Format Failed	<p>The payment file has a file format error and the file could not be processed.</p> <p>No payments were processed.</p>
	Invalid Data Submitted	<p>The payment file contained invalid data and the file could not be processed.</p> <p>No payments were processed.</p>
	Processing. Processing.. Processing...	<p>The payment file processing has begun but has not completed. The dots indicate continuation of the payment processing.</p>
	Payment Pending	<p>All payment records have been processed by the GAF payment process and the payments are waiting to process through Pay.gov.</p>
	\$0 Applied	<p>All payments have been processed but no money was applied to any annual fee / late charge.</p>
	Payment Accepted	<p>The payments were accepted and applied to annual fees / late charges.</p>
	Payment Rejected	<p>The payments were rejected by Pay.gov.</p> <p>No money was applied to any annual fee / late charge.</p>
	Reversed	<p>An issue has been found with a previously processed payment and the payment has been reversed.</p>

6.1.5 Buttons on Payment History Web Page

Button	Actions Performed when Button Pressed
Search	<p>Validates the Payment Received Date from and to dates.</p> <p>If errors are found, the errors are presented on the page for correction – see Errors Related Payment History Web Page.</p> <p>If no errors found, GAF searches the payment history for payments falling within the requested date range.</p> <ul style="list-style-type: none"> • If payment history within the date range is found, the payment history is displayed. • If no payment history within the date range is found, the message “There was no data found for the dates entered” is displayed.

6.1.6 Errors Related to Payment History Web Page

Error Message	How to correct the error
Payment received date from must be entered	Enter the Payment Received Date from (date).
Payment received date from cannot be in the future	Enter a “Payment Received Date” from (date) equal to or less than the current date.
Payment received date to must be entered	Enter the “Payment Received Date” to (date).
Payment received date to cannot be in the future	Enter a “Payment Received Date” to (date) equal to or less than the current date.
Payment received date to must be equal to or greater than payment received date from	Enter “a Payment Received Date” to (date) equal to or greater than the Payment Received Date from (date).
There was no data found for the dates entered.	<p>For the date range entered, no payment history was found.</p> <p>Change the date range and click Search button to search for a new date range.</p>

6.1.7 Helpful Tips for Payment History Web Page

Once payment processing has completed and payment reconciliation data is available the Batch Status field becomes a hyperlink. Clicking the hyperlink navigates to the Payment Reconciliation web page which displays the payment reconciliation data for that payment submission.

If the payment submission failed or no money was applied the Batch Status field value is not a hyperlink. While the payment submission is processing the Batch Status field value is not a hyperlink.

6.2 Payment Reconciliation List Web Page

6.2.1 Purpose of Payment Reconciliation List Web Page

The **Payment Reconciliation List** web page allows the lender to –

- View payment(s) related to the submission selected on the **Payment History** web page. The data includes: Submitted Payment Amount; Applied Payment Amount; Unaccepted Amount; Payment Status.
- Search the payment reconciliation list for a specific borrower and/or a specific payment status. When the lender is set up to use GAF, the lender defines their preference on whether the borrower search is based on the Borrower SSN or the Borrower ID.
- Download the Payment Reconciliation File.
- Print the payment detail displayed on the page.



With the exception of entering search criteria, **Payment Reconciliation List** web page is a display only page – See [Shared Presentation Style for each GAF Page](#) for description of page behavior.

6.2.2 Access Payment Reconciliation List Web Page

- Click the Payment Batch Status hyperlink on the **Payment History** web page
- Click Payment Reconciliation List in breadcrumb
- Press Back button on **Payment Application Detail** web page
- Press Back button on **Rejected Payment Detail** web page

6.2.3 Screen Print of Payment Reconciliation List Web Page with Borrower SSN

If the lender preference is Borrower SSN, the following format is presented with Borrower SSN in:

- Selection Criteria
- Second column of the list section of the page

USDA United States Department of Agriculture
Rural Development
Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: [Redacted] ID: [Redacted] Branch: [Redacted]

You are here: Home » Payment History » Payment Reconciliation List You are logged in as Lender AdminOne Logout

Payment Reconciliation List

File: WEB-a2313d5f-691a-490c-9adb-ff26fea822ac Received Date: 11/01/2012 [Download](#)

Enter criteria to further narrow results(optional):
 Borrower SSN: Status: [Search](#) [Clear](#) [Print](#)

Click on Payment Status to view the Rejected Payment Details
 Click on Applied Payment Amount to view the Payment Application Details

Borrower Name	Borrower SSN	Lender Loan No.	Amount Submitted	Applied Payment Amount	Unaccepted Amount	Payment Batch Status
[Redacted]	****		\$129.52	\$129.52	\$0.00	ACCEPTED
[Redacted]	****		\$322.11	\$322.11	\$0.00	ACCEPTED
[Redacted]	****		\$418.86	\$418.86	\$0.00	ACCEPTED
[Redacted]	****		\$258.29	\$258.29	\$0.00	ACCEPTED
[Redacted]	****		\$219.70	\$219.70	\$0.00	ACCEPTED
[Redacted]	****		\$279.32	\$279.32	\$0.00	ACCEPTED
[Redacted]	****		\$177.46	\$177.46	\$0.00	ACCEPTED
[Redacted]	****		\$253.56	\$253.56	\$0.00	ACCEPTED
[Redacted]	****		\$388.40	\$388.40	\$0.00	ACCEPTED
[Redacted]	****		\$434.17	\$434.17	\$0.00	ACCEPTED
[Redacted]	****		\$185.97	\$185.97	\$0.00	ACCEPTED
[Redacted]	****		\$197.18	\$197.18	\$0.00	ACCEPTED
[Redacted]	****		\$394.91	\$394.91	\$0.00	ACCEPTED

200 records found, displaying 1 to 100.[First/Prev] 1, 2 [Next/Last]

Total Submitted Payment: \$75,633.90 Total Applied Payment: \$75,633.90 Total Unaccepted Payment: \$0.00

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6.2.4 Screen Print of Payment Reconciliation List Web Page with USDA Borrower ID

If the lender preference is Borrower ID (i.e. financial organization must request the USDA Guaranteed Loan Branch set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes.), the following format is presented with Borrower ID in:

- Selection Criteria
- Second column of the list section of the page

USDA United States Department of Agriculture
Rural Development
Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: [Redacted] ID: [Redacted] Branch: [Redacted]

You are here: Home » Payment History » Payment Reconciliation List

You are logged in as Lender AdminOne Logout

Payment Reconciliation List

File: WEB-a2313d5f-691a-490c-9adb-ff26fea922ac Received Date: 11/01/2012 [Download](#)

Enter criteria to further narrow results(optional):
 Borrower ID: Status:

[Print](#)

Click on Payment Status to view the Rejected Payment Details
 Click on Applied Payment Amount to view the Payment Application Details

Borrower Name	Borrower ID	Lender Loan No.	Amount Submitted	Applied Payment Amount	Unaccepted Amount	Payment Batch Status
[Redacted]	[Redacted]		\$129.52	\$129.52	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$322.11	\$322.11	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$418.86	\$418.86	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$258.29	\$258.29	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$219.70	\$219.70	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$279.32	\$279.32	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$177.46	\$177.46	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$253.56	\$253.56	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$388.40	\$388.40	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$434.17	\$434.17	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$185.97	\$185.97	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$197.18	\$197.18	\$0.00	ACCEPTED
[Redacted]	[Redacted]		\$394.91	\$394.91	\$0.00	ACCEPTED

200 records found, displaying 1 to 100.[First/Prev] 1, 2 [Next/Last]

Total Submitted Payment: \$75,633.90 Total Applied Payment: \$75,633.90 Total Unaccepted Payment: \$0.00

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6.2.5 Sections Displayed on the Payment Reconciliation List Web Page

Identifying Information includes the following information –

- **File:** Filename of the payment submission selected on the Payment History web page.
- **Received Date:** Date the selected file was received.

Selection Criteria includes the following fields –

- **Borrower SSN or USDA Borrower ID:** Optional borrower number used to search submitted payments for a specific borrower
- **Status:** Optional payment status used to search submitted payments for payments with the selected payment status.

To Navigate to More Details about the Payment –

- Click on Payment Status hyperlink if payment status is rejected to see payment details on the **Rejected Payment Details** web page.
- Click on Applied Payment Amount hyperlink if the amount in the Applied Payment Amount is greater than zero to see payment details on the **Payment Application Details** web page.

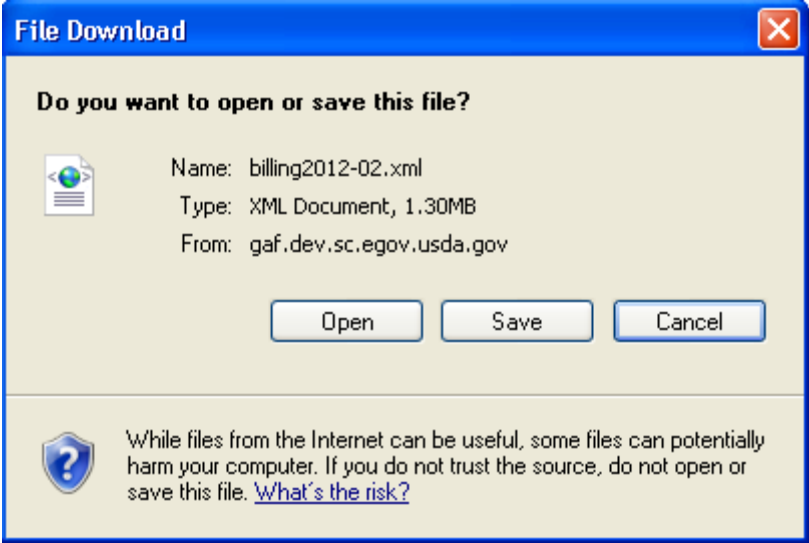
Detailed Information displayed on the **Payment Reconciliation List** web page is described in the table below.

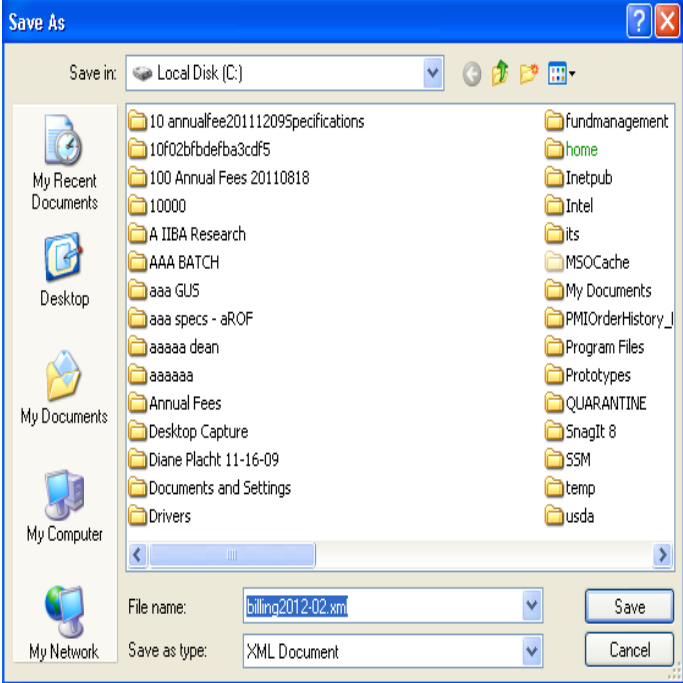

Detailed Information	Description
Borrower Name	Borrower Name
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower
Lender Loan Number	16 character field that holds a loan identifier provided by the lender
Submitted Payment Amount	For the listed payment submission, the payment amount submitted for the specific borrower.
Applied Payment Amount	<p>For the listed payment, the amount of monies applied to annual fees / late charges for the specific borrower.</p> <p>Monies are applied to the outstanding late charges first and then the outstanding annual fees.</p> <p>Monies applied will NOT exceed the amount of the annual fees / late charges due.</p>
Unaccepted Amount	<p>For the listed payment, the amount of monies unable to be applied to the annual fees / late charges for the specific borrower.</p> <p>When the monies submitted exceed the annual fees / late charges due, the monies are not withdrawn from the GAF PAD account. The excess amount appears in the unaccepted amount.</p>

Detailed Information	Description												
<p>Payment Status</p>	<p>Payment status of specific payment after the payment processing has been completed. The payment statuses are:</p>												
	<table border="1"> <thead> <tr> <th data-bbox="604 382 854 428">Payment Status</th> <th data-bbox="854 382 1408 428">Explanation of Status</th> </tr> </thead> <tbody> <tr> <td data-bbox="604 428 854 562">Accepted</td> <td data-bbox="854 428 1408 562">All of the submitted payment was successfully applied to the outstanding annual fees / late charges.</td> </tr> <tr> <td data-bbox="604 562 854 688">Partial</td> <td data-bbox="854 562 1408 688">Part of the submitted payment was successfully applied to the outstanding annual fees / late charges.</td> </tr> <tr> <td data-bbox="604 688 854 865">Rejected</td> <td data-bbox="854 688 1408 865">Payment was unable to be applied to any outstanding annual fees / late charges. The outstanding annual fees / late charges have NOT been successfully paid.</td> </tr> <tr> <td data-bbox="604 865 854 1075">Pending</td> <td data-bbox="854 865 1408 1075">Payment has been submitted. Pay.gov processing has not been completed. Once the Pay.gov processing has completed, the status will be updated to reflect the final payment status.</td> </tr> <tr> <td data-bbox="604 1075 854 1285">Failed</td> <td data-bbox="854 1075 1408 1285">Payment has failed. The payment failed to process through Pay.gov. The outstanding annual fees / late charges have NOT been successfully paid.</td> </tr> </tbody> </table>	Payment Status	Explanation of Status	Accepted	All of the submitted payment was successfully applied to the outstanding annual fees / late charges.	Partial	Part of the submitted payment was successfully applied to the outstanding annual fees / late charges.	Rejected	Payment was unable to be applied to any outstanding annual fees / late charges. The outstanding annual fees / late charges have NOT been successfully paid.	Pending	Payment has been submitted. Pay.gov processing has not been completed. Once the Pay.gov processing has completed, the status will be updated to reflect the final payment status.	Failed	Payment has failed. The payment failed to process through Pay.gov. The outstanding annual fees / late charges have NOT been successfully paid.
	Payment Status	Explanation of Status											
	Accepted	All of the submitted payment was successfully applied to the outstanding annual fees / late charges.											
	Partial	Part of the submitted payment was successfully applied to the outstanding annual fees / late charges.											
	Rejected	Payment was unable to be applied to any outstanding annual fees / late charges. The outstanding annual fees / late charges have NOT been successfully paid.											
	Pending	Payment has been submitted. Pay.gov processing has not been completed. Once the Pay.gov processing has completed, the status will be updated to reflect the final payment status.											
Failed	Payment has failed. The payment failed to process through Pay.gov. The outstanding annual fees / late charges have NOT been successfully paid.												

6.2.6 Buttons on Payment Reconciliation List Web Page

Button	Actions Performed when Button Pressed
<p>Search</p>	<p>Validates the search criteria entered.</p> <p>If error(s) are found, the error(s) are presented on the page for correction – see Errors Related to Payment Reconciliation List Web Page.</p> <p>If no errors are found the selected data is presented to the user.</p> <p>If no data is found for the selection criteria entered, the message “No entries were found that meet the search criteria” displays.</p>

Button	Actions Performed when Button Pressed
<p>Clear</p>	<p>Clears the selection criteria previously entered and redisplay the full list.</p>
<p>Download</p>	<p>File Download pop-up – press Open / Save / Cancel button</p> 

Button	Actions Performed when Button Pressed
<p>File Download - Pressing the Save button on the File Download pop-up</p>	<p>Save As pop-up presented – normal Save As functionality applies</p>  <div style="border: 1px solid #add8e6; padding: 10px; margin-top: 10px;">  <p>Converting downloaded XML file to EXCEL spreadsheet is presented in Converting downloaded XML file to EXCEL spreadsheet / Presentation of Data in the Body of the Web Page section above if the user wishes to view the data in an EXCEL format.</p> </div>
<p>File Download - Pressing the Open button on the File Download pop-up</p>	<p>Opens the Payment Reconciliation File. Please refer to Guaranteed Annual Fee Implementation Guide available from the Help Web Page for detailed information relating to the XML Payment Reconciliation File displayed.</p>
<p>File Download - Pressing the Cancel button on the File Download pop-up</p>	<p>Returns to the Payment Reconciliation List web page.</p>
<p>Print</p>	<p>See Print Button in Presentation of Data in the Body of the Web Page.</p>

6.2.7 Errors Related to Payment Reconciliation List Web Page

Error Message	How to correct the error
No entries were found that meet the search criteria	<p>No payments were found for the Borrower SSN / USDA Borrower ID / Payment Status entered.</p> <p>Check the selection criteria entered. If necessary, enter the correct criteria.</p> <p>If data is still not found, no payments for the specified criteria exist for the selected submission.</p>
Enter search criteria before pressing search button	<p>Clicking Search button requires search criteria to be entered.</p> <p>Enter the desired search criteria and press Search button.</p>
Borrower SSN must be numeric and 9 characters in length with no dashes	<p>Enter Borrower SSN as 9 digit number with no dashes.</p> <p>Leading zeros must be entered (if applies).</p>
USDA Borrower ID must be numeric and 9 characters in length with no dashes	<p>Enter USDA Borrower ID as 9 digit number with no dashes.</p> <p>Leading zeros must be entered (if applies).</p>

6.3 Payment Application Detail Web Page

6.3.1 Purpose of Payment Application Detail Web Page

- Allows the lender to view the breakdown of the applied payment amount that is listed on the **Payment Reconciliation List** web page.

6.3.2 Access Payment Application Detail Web Page

- Click the Applied Payment Amount hyperlink on the **Payment Reconciliation List** web page for the desired payment.

6.3.3 Screen Print of Payment Application Detail Web Page

6.3.4 Sections Displayed on the Payment Application Detail Web Page

Identifying Information is described in the table below.

Identifying Information	Description
Lender ID	Lender Tax Identification number
USDA Branch Number	Unique number assigned by the USDA to designate a specific lender location
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower
Borrower Name	Borrower Name
Received Date	Date the payment was received by the USDA for payment of annual fees / late charges.
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
Lender Loan Number	16 character field that holds a loan identifier provided by the lender

Identifying Information	Description
Payment Filename	Filename for the payment submission.

Applied Payment Details includes the data described in the table below. There may be multiple rows displayed on the **Payment Application Detail** web page

Applied Payment Details	Description
Fee Due Date	Due date for the payment of annual fees / late charges.
Fee Type	Type of fee paid – valid types are: <ul style="list-style-type: none"> • Annual Fee • Late
Amount	Payment amount.

The calculation of **Applied Payment Detail Totals** is described in the table below.

Applied Payment Totals	Description
Amount Applied to Annual Fee	Sum of all annual fee payments for the selected loan
Amount Applied to Late Charge	Sum of all late charge payments for the selected loan
Total Amount Applied	Total Amount Applied = Amount Applied to Annual Fee plus Amount Applied to Late Charge for the selected loan

[6.3.5 Buttons on Payment Application Detail Web Page](#)

Button	Actions Performed when Button Pressed
Back	Returns to the Payment Reconciliation List web page

[6.3.6 Errors Related to Payment Application Detail Web Page](#)

None

6.4 Rejected Payment Detail Web Page

6.4.1 Purpose of Rejected Payment Detail Web Page

Allows the lender to view the reason(s) the payment selected on the **Payment Reconciliation List** web page was rejected.

6.4.2 Access Rejected Payment Detail Web Page

Click the Payment Status hyperlink on the **Payment Reconciliation List** web page for the desired rejected payment.

6.4.3 Screen Print of Rejected Payment Detail Web Page

The screenshot shows the USDA Guaranteed Annual Fee web interface. At the top, there is a header with the USDA logo and 'United States Department of Agriculture Guaranteed Annual Fee'. A navigation bar includes 'GAF Home | Help | Contact Us' and user information: 'Lender Name: [redacted] ID: [redacted] Branch: [redacted]'. Below the header, a breadcrumb trail reads 'You are here: Home » Payment History » Payment Reconciliation List » Rejected Payment Detail'. The main content area is titled 'Rejected Payment Detail' and contains the following information:

- Lender ID:** [redacted]
- USDA Borrower ID:** [redacted]
- Received Date:** 11/1/12
- Lender Loan Number:** [redacted]
- USDA Branch Number:** 001
- Borrower Name:** [redacted]
- Borrower SSN:** [redacted]
- Payment Filename:** WEB-d37cc889-489f-4894-948c-f07a46b44026

Below the payment details is a table with error information:

Error Seq Number	Error Message Code	Error Message
1	MG57012E	Loan has no unpaid amount due

A 'Back' button is located below the error table. The footer of the page contains various links: 'USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House'.

6.4.4 Sections Displayed on the Rejected Payment Detail Web Page

Identifying Information includes the following information –

Identifying Information	Description
Lender ID	Lender Tax Identification number
USDA Branch Number	Unique number assigned by the USDA to designate a specific lender location
USDA Borrower ID	Random, unique borrower ID generated by USDA to identify the borrower

Identifying Information	Description
Borrower Name	Borrower Name
Received Date	Date the payment was received by the USDA for payment of annual fees / late charges.
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
Lender Loan Number	16 character field that holds a loan identifier provided by the lender
Payment Filename	Filename for the payment submission.

Rejected Payment Details is described in the table below. There may be multiple rows displayed on the **Rejected Payment Detail** web page

Rejected Payment Details	Description
Error Seq. Number	Sequence number assigned to the error that caused the payment to reject.
Error Message Code	Identifying code assigned to the error that caused the payment to reject.
Error Message	Explanation of the error that caused the payment to reject.

6.4.5 [Buttons on Rejected Payment Detail Web Page](#)

Button	Actions Performed when Button Pressed
Back	Returns to the Payment Reconciliation List web page

6.4.6 Reject Reasons Displayed on the Rejected Payment Detail Web Page

Reject Reason	How to correct the error
Borrower not found	<p>The SSN/USDA Borrower ID provided cannot be found among USDA data.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file.</p>
No active Rural Housing loans were found	<p>No active Rural Housing loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file.</p>
Loan has no unpaid amount due.	<p>Loan has no outstanding annual fee balance.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file</p>
Multiple Active RH Loans Found.	<p>Multiple active RH loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file.</p>

Reject Reason	How to correct the error
Multiple Borrower have specified ID	<p>Multiple active RH loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file.</p>
Active RH loan is not subject to annual fees.	<p>The loan related to the SSN/USDA Borrower ID entered does not have an annual fee associated with it.</p> <p>Confirm the SSN/USDA Borrower ID is correct.</p> <p>If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p> <p>If the correct SSN/USDA Borrower ID is not correct, correct the data in the payment file and resubmit the file.</p>
Payment amount must be greater than 0.	<p>The payment for the SSN/USDA Borrower ID is zero.</p> <p>Enter the amount of payment and resubmit the payment file.</p>

7 GAF Online Terminate Annual Fee Processing



Terminate
Annual Fee
Processing

• Terminate Annual Fee processing allows the servicing lender to terminate an annual fee on a loan if the loan is paid in full or the servicing lender expects a loss will occur on the loan. At the time the annual fee is terminated, GAF determines if a final payment or refund is due. If a payment is due, the servicing lender may choose to submit the payment immediately or be billed later. If a refund is due, the refund process is initiated.

7.1 Annual Fee Termination and Payment Web Page

7.1.1 Purpose of Termination and Payment Web Page

- Allows the lender to terminate an annual fee when:
 - The loan is paid in full
 - A loss is expected on the loan
- Allows the lender to provide the Annual Fee End Date. Based on the date entered, GAF will calculate whether:
 - A final payment is due for outstanding annual fees / late charges. If a payment is due, the lender may choose to:
 - Submit the payment now
 - Be billed the final payment
 - A refund is due to the lender

7.1.2 Access Termination and Payment Web Page

- Press the Terminate Annual Fee hyperlink in the left-hand navigation bar

7.1.3 Screen Print of Termination and Payment Web Page

7.1.3.1 Initial Display of Annual Fee Termination and Payment Web Page

The screenshot shows the USDA Rural Development website interface for the Guaranteed Annual Fee (GAF) Termination and Payment page. The header includes the USDA logo, the text "United States Department of Agriculture Guaranteed Annual Fee", and navigation links for "GAF Home", "Help", and "Contact Us". A user is logged in as "Lender AdminOne".

The main content area is titled "Annual Fee Termination and Payment" and includes a breadcrumb trail: "You are here: Home » Annual Fee Termination and Payment". A description states: "This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. An annual fee payment or prorated payment is due at the time a loan is terminated or expected loss is reported."

The form contains the following fields:

- ID Type:** A dropdown menu currently set to "Select One".
- SSN/USDA Borrower ID:** A text input field.
- Re-enter SSN/USDA Borrower ID:** A text input field.
- Please select a loan settlement type:** A dropdown menu currently set to "Select One".
- Annual Fee End Date:** A date selection field with a calendar icon.

A blue information icon and text provide instructions: "This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date. For Expected Loss, enter the date the homeowner no longer owns the property."

A "Calculate Annual Fee" button is located at the bottom of the form.

The left sidebar contains a navigation menu with categories: "Retrieve Files", "Payments", "Contact Information", and "Misc. Information".

The footer contains a list of links: "USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House".

7.1.3.2 When Payment Due - Display of Annual Fee Termination and Payment Web Page

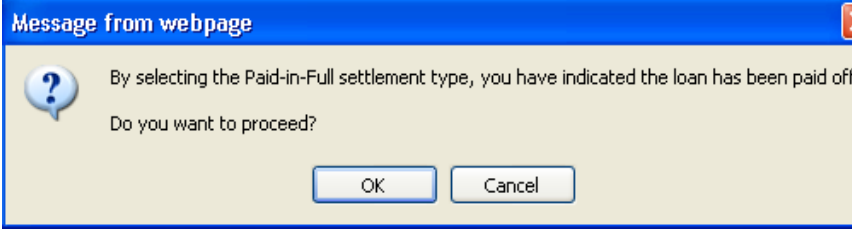
The screenshot displays the USDA Guaranteed Annual Fee web application interface. At the top left is the USDA logo and the text 'United States Department of Agriculture Guaranteed Annual Fee'. The top right contains navigation links: 'GAF Home | Help | Contact Us' and user information: 'Lender Name: [redacted] ID: [redacted] Branch: [redacted]'. Below the header is a breadcrumb trail: 'You are here: Home » Annual Fee Termination and Payment' and a login status: 'You are logged in as Lender AdminOne Logout'. The main content area is titled 'Annual Fee Termination and Payment' and includes a descriptive paragraph: 'This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. An annual fee payment or prorated payment is due at the time a loan is terminated or expected loss is reported.' The form contains the following fields: 'ID Type:*' (dropdown menu set to 'USDA BORROWER ID'), 'SSN/USDA Borrower ID:*' (text input), 'Re-enter SSN/USDA Borrower ID:*' (text input), 'Please select a loan settlement type:*' (dropdown menu set to 'PAID-IN-FULL'), and 'Annual Fee End Date:*' (calendar input set to '08/01/2012'). A blue information icon and text state: 'This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date. For Expected Loss, enter the date the homeowner no longer owns the property.' Below the form is a 'Calculate Annual Fee' button. Underneath, the 'Borrower Name:' and 'Loan Amount:' fields are partially visible, and the 'Amount Due:' field shows '\$125.88'. A red box labeled 'Payment Due' is positioned to the right of the 'Amount Due' field. Red arrows point from this box to the 'Submit Payment' and 'Submit and be Billed' buttons. At the bottom of the page is a footer with various links: 'USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House'.

7.1.3.3 When Refund Due - Display of Annual Fee Termination and Payment Web Page

7.1.4 Sections Displayed on the Termination and Payment Web Page

Enterable Information to Report Termination of Annual Fees is described in the table below.

Enterable Information	Description
<p>ID Type*</p>	<p>Identifies the type of borrower id that will be entered on the page to report the annual fee termination. The lender may select:</p> <ul style="list-style-type: none"> • Social Security Number • USDA Borrower ID <p>Required</p>
<p>SSN / USDA Borrower ID*</p>	<p>If the ID Type selected is Social Security Number, Borrower SSN is entered. As each digit of the SSN is entered, an asterisk will replace the number to protect sensitive data.</p> <p>If the ID Type selected is USDA Borrower ID, the random, unique borrower ID generated by USDA to identify the borrower should be entered.</p> <p>Required</p>

Enterable Information	Description
<p>Re-enter SSN / USDA Borrower ID*</p>	<p>Re-enter the SSN or USDA Borrower ID</p> <p>Required</p> <p>Must match SSN/USDA Borrower ID entered above</p>
<p>Please select a loan settlement type*</p>	<p>Identifies reason annual fee is being terminated. The lender may select:</p> <ul style="list-style-type: none"> • Paid-in-Full • Expected Loss <p>Required</p> <p>When the Paid-in-Full settlement type is selected, the Paid-in-Full pop-up is presented. The pop-up states the Paid-in-Full selection indicates the loan has been paid off and asks the user if they want to proceed. Pressing:</p> <ul style="list-style-type: none"> • OK – the settlement type is Paid-in-Full and the user continues entering data on the page • Cancel – the settlement type dropdown list is reset to ‘Select’ and the user can select another option for settlement type 
<p>Annual Fee End Date*</p>	<p>Date the loan was paid in full or date loss is expected to occur.</p> <p>Required</p> <p>Format is MM/DD/YYYY</p> <p>May click calendar icon to select a date.</p>

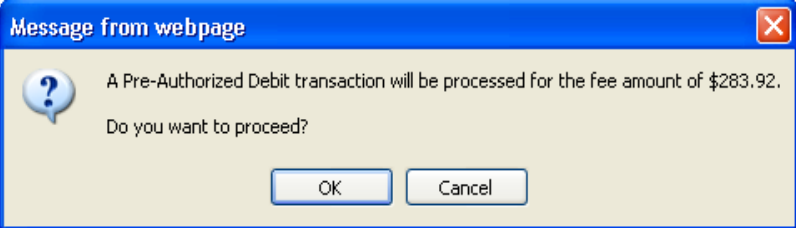
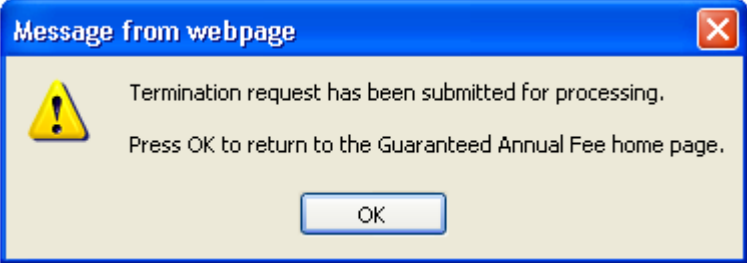

Data Presented when Calculate Annual Fee Button Pressed is described in the table below.

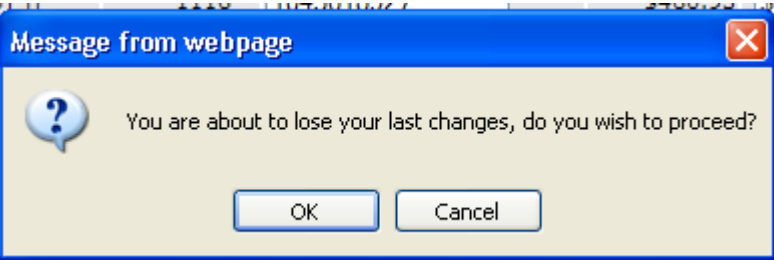
Data Returned	Description
<p>Borrower Name</p>	<p>Borrower Name</p>
<p>Loan Amount</p>	<p>Loan Amount</p>

Data Returned	Description
Amount Due (presented if payment due USDA for annual fees / late charges based on Annual Fee End Date)	Calculated payment amount due to the USDA for all outstanding annual fees / late charges on the loan based on the entered Annual Fee End Date.
Refund Due (presented if refund due for monies overpaid for annual fees / late changes based on Annual Fee End Date)	Calculated refund due the lender for overpayments previously paid on annual fees based on the entered Annual Fee End Date.

7.1.5 Buttons on Termination and Payment Web Page

Button	Actions Performed when Button Pressed
Calculate Annual Fee	Validates the data entered. <ul style="list-style-type: none"> • If no errors are found, GAF will determine whether a payment or a refund is due. • If a payment is due, the following buttons are presented: • Submit Payment (appears if the user has an AASM role with submit authority) • Submit and be Billed • Cancel • If a refund is due, the following buttons are presented: • Submit • Cancel • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed in Errors Related to Termination and Payment Web Page.

Button	Actions Performed when Button Pressed
<p>Submit Payment</p>	<p>The payment amount due (by lender) is submitted for immediate payment.</p> <p>The annual fee will be terminated as of the entered Annual Fee End Date with the loan settlement type selected.</p> <p>When the Submit Payment button is pressed, a Submit Payment Confirmation pop-up is presented that asks the user to verify the payment amount may be withdrawn from the financial organization's Pre-Authorized Debit account. The pop-up is:</p>  <ul style="list-style-type: none"> • OK – authorizes the payment and withdrawal of funds from the Pre-Authorized Debit account. A second pop-up informs the user the termination request has been submitted for processing. Pressing OK returns the user to the GAF Home web page.  <ul style="list-style-type: none"> • Cancel – returns to the Annual Fee Termination and Payment web page for further processing <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;">  <p>This button is only presented when the user has an AASM role with submit authority. Users without submit authority do not see this button.</p> </div>
<p>Submit and be Billed</p>	<p>The payment amount due (by lender) will be billed to the lender in the next scheduled billing cycle.</p> <p>The annual fee will be terminated as of the entered Annual Fee End Date with the loan settlement type selected.</p>


Button	Actions Performed when Button Pressed
Submit	<p>The refund due (to the lender) is submitted.</p> <p>The annual fee will be terminated as of the entered Annual Fee End Date with the loan settlement type selected.</p>
Cancel	<p>If changes have not been made, return to the GAF Home web page.</p> <p>If changes have been made on page, asks the user to confirm Cancel with:</p>  <ul style="list-style-type: none"> • OK – returns to the GAF Home web page without terminating the annual fee; submitting a payment; submitting a refund. • Cancel – returns to Annual Fee Termination and Payment web page

7.1.6 Errors Related to Termination and Payment Web Page

There are several sources of errors. Error messages appear at the top of the Termination and Payment web page.

Error Message	How to correct the error
ID Type must be selected	Select ID Type.
SSN/USDA Borrower ID must be entered	Enter SSN / USDA Borrower ID.
Re-enter SSN/USDA Borrower ID must be entered	Re-enter SSN / USDA Borrower ID.
The ID values don't match. Please re-enter.	<p>The SSN/USDA Borrower ID and Re-entered SSN/USDA Borrower ID do not match.</p> <p>Re-enter the data.</p>
Loan Settlement Type must be selected	Select Loan Settlement Type.

Error Message	How to correct the error
Valid date must be entered	Enter valid date in MM/DD/YYYY format.
Annual Fee End Date must be on or before today's date	Date cannot be in the future. Enter date on or before today's date.
Borrower not found	<p>The SSN/USDA Borrower ID provided cannot be found among USDA data.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
No active Rural Housing loans were found	<p>No active Rural Housing loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Multiple Active RH Loans Found	<p>Multiple active RH loans were found for the SSN/USDA Borrower ID entered.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Active RH loan is not subject to annual fees	<p>The loan related to the SSN/USDA Borrower ID entered does not have an annual fee associated with it.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
Annual fees on RH loan have already been terminated	<p>The annual fees on RH loan have already been terminated.</p> <p>Confirm the SSN/USDA Borrower ID entered.</p> <p>If the correct SSN/USDA Borrower ID was entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>

Error Message	How to correct the error
<p>No Annual Fee PAD account set up.</p>	<p>The user is authorizing payment of the outstanding annual fee(s) due. There is no Pre-Authorized Debit (PAD) account set up from which to withdraw the payment.</p> <p>Contact your PAD administrator who is authorized to set up a default Pre-Authorized Debit account to pay annual fees from.</p> <p>Once the PAD account exists, re-try the termination of annual fees for this SSN/USDA Borrower ID.</p>
<p>The submitted payment amount exceeds the PAD threshold</p>	<p>The user is authorizing payment of the outstanding annual fee(s) due. The payment threshold amount for the Pre-Authorized Debit (PAD) account for annual fees is set lower than the annual fee payment submitted.</p> <p>Contact your PAD administrator who is authorized to increase the threshold amount for the default Pre-Authorized Debit account.</p> <p>Once the PAD threshold amount is updated, re-try the termination of annual fees for this SSN/USDA Borrower ID.</p>
<p>Annual Fee End Date must be after the closing date of the loan</p>	<p>The annual fee end date entered is before the loan’s closing date.</p> <p>Confirm the SSN/USDA Borrower ID and the annual fee end date entered.</p> <p>If the correct SSN/USDA Borrower ID and annual fee end date were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.</p>
<p>Payment(s) in process for this loan – resubmit payment at a later date.</p>	<p>A payment is currently in process for the loan. All payments must be processed to determine an accurate annual fee due or refund due.</p> <p>Try entering the annual fee termination at a later date .</p> <div data-bbox="613 1352 1422 1509" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  <p>Depending on where in the payment cycle the attempt to terminate the annual fee was made, it may take up to 3 business days before the termination would be successful.</p> </div>

7.1.7 Helpful Tips for Termination and Payment Web Page

If a final annual fee payment is due and the lender elected to submit the payment with the termination, the following is available once the payment is processed through Pay.gov:

- If the payment is rejected by Pay.gov, the lender is notified of the rejection by a [Failed PAD Transaction – SFH Annual Fee E-mail](#).

- If the payment is successful, the GAF reconciliation information is available for the lender to review. The lender will be notified by an [Annual Fee Payment Reconciliation File E-mail](#) that the reconciliation information is available.

8 GAF Online Reinstatement Annual Fee Processing



Reinstate Annual Fee processing allows the servicing lender to restore an annual fee if they had previously terminated the annual fee and realized the annual fee should not have been terminated. GAF determines whether or not any outstanding payments are due. If any catch-up payment is due, the servicing lender will be billed for the outstanding amount.

8.1 Reinstate Annual Fee Web Page

8.1.1 Purpose of Reinstate Annual Fee Web Page

Provides the ability to reinstate an annual fee that has previously been terminated

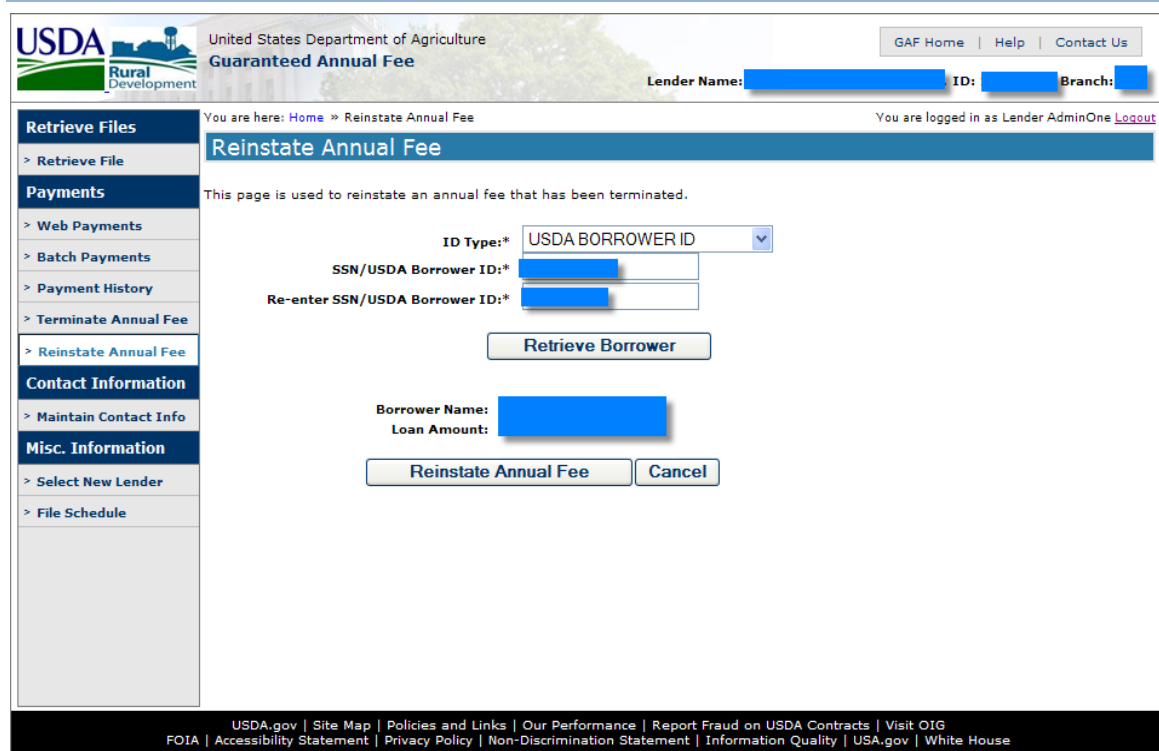
8.1.2 Access Reinstate Annual Fee Web Page

Press Reinstate Annual Fee in Left-hand Navigation bar

8.1.3 Screen Print of Initial Reinstate Annual Fee Web Page

The screenshot shows the 'Reinstate Annual Fee' web page. At the top left is the USDA Rural Development logo. The header includes 'United States Department of Agriculture Guaranteed Annual Fee' and navigation links for 'GAF Home', 'Help', and 'Contact Us'. Below the header, there are fields for 'Lender Name', 'ID', and 'Branch'. A breadcrumb trail reads 'You are here: Home » Reinstate Annual Fee'. The left-hand navigation bar contains several categories: 'Retrieve Files', 'Payments', 'Contact Information', and 'Misc. Information'. The 'Reinstate Annual Fee' option is highlighted in the navigation bar. The main content area features a blue header 'Reinstate Annual Fee' and a sub-header 'This page is used to reinstate an annual fee that has been terminated.' Below this is a form with the following fields: 'ID Type:*' (a dropdown menu set to 'Select One'), 'SSN/USDA Borrower ID:*' (a text input field), and 'Re-enter SSN/USDA Borrower ID:*' (another text input field). A 'Retrieve Borrower' button is positioned below the second input field. At the bottom of the page, a footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

8.1.4 Screen Print of Refreshed Reinstatement Annual Fee Web Page after Retrieving the Borrower Data



8.1.5 Sections Displayed on the Reinstatement Annual Fee Web Page

Enterable Information to Request Reinstatement of the Annual Fee is described in the table below.

Enterable Information	Description
ID Type*	Identifies the type of borrower id that will be entered on the page. The lender may select: <ul style="list-style-type: none"> • Social Security Number • USDA Borrower ID Required
SSN / USDA Borrower ID*	If the ID Type selected is Social Security Number, Borrower SSN is entered. As each digit of the SSN is entered, an asterisk will replace the number to protect sensitive data. If the ID Type selected is USDA Borrower ID, the random, unique borrower ID generated by USDA to identify the borrower should be entered. Required



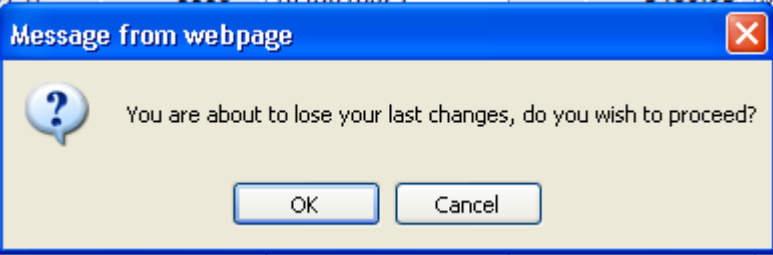
Enterable Information	Description
Re-enter SSN / USDA Borrower ID*	Re-enter the SSN or USDA Borrower ID Required Must match SSN/USDA Borrower ID entered above

Data Presented when Calculate Annual Fee Button Pressed is described in the table below.

Data Returned	Description
Borrower Name	Borrower Name
Loan Amount	Loan Amount

8.1.6 Buttons on Reinstatement Annual Fee Web Page

Button	Actions Performed when Button Pressed
Retrieve Borrower	Validates the data entered. <ul style="list-style-type: none"> • If no errors are found, the borrower name and loan amount are presented on the Reinstatement Annual Fee web page. This allows the user to confirm the correct borrower / loan has been retrieved. • The following buttons are presented for further action: • Reinstatement Annual Fee • Cancel • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

Button	Actions Performed when Button Pressed
<p>Reinstate Annual Fee</p>	<p>The reinstate annual fee request is submitted.</p> <p>If the reinstate processing successfully completes, the pop-up below appears to confirm the reinstatement. Press OK to return to the GAF Home web page.</p>  <p>If there was a system error during the reinstate processing, the pop-up below appears to notify the user there was an error and the reinstate annual fee request was unsuccessful. Please report the problem (see Contact Us web page). Press OK to return to the GAF Home web page.</p> 
<p>Cancel</p>	<p>If changes have not been made, returns to the GAF Home web page.</p> <p>If changes have been made on the page, asks the user to confirm Cancel with:</p>  <ul style="list-style-type: none"> • OK – returns to the GAF Home web page without reinstating the annual fee. • Cancel – returns to Reinstate Annual Fee web page.

8.1.7 Errors Related to Reinstate Annual Fee Web Page

Error Message	How to correct the error
ID Type must be selected	Select an ID Type
SSN/USDA Borrower ID must be entered	Enter the SSN / USDA Borrower ID
Re-enter SSN/USDA Borrower ID must be entered	Re-enter the SSN / USDA Borrower ID
The ID values don't match. Please re-enter.	The SSN/USDA Borrower ID and Re-entered SSN/USDA Borrower ID do not match. Re-enter the data
Borrower not found	The SSN/USDA Borrower ID provided cannot be found among the USDA data. Confirm the SSN/USDA Borrower ID entered. If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.
No active Rural Housing loans were found	No active Rural Housing loans were found for the SSN/USDA Borrower ID entered. Confirm the SSN/USDA Borrower ID entered. If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.
Multiple Active RH Loans Found	Multiple active RH loans were found for the SSN/USDA Borrower ID entered. Confirm the SSN/USDA Borrower ID entered. If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.
Active RH loan is not subject to annual fees	No active Rural Housing loans were found for the SSN/USDA Borrower ID entered. Confirm the SSN/USDA Borrower ID entered. If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.

Error Message	How to correct the error
Annual Fees on RH loan are active	The annual fee on the Rural Housing is already active and therefore cannot be reinstated. Confirm the SSN/USDA Borrower ID entered. If the correct SSN/USDA Borrower ID were entered, contact Guaranteed Loan Branch (Contact Us web page provides details) for assistance.

[8.1.8 Helpful Tips for Reinstate Annual Fee Web Page](#)

None.

9 E-mail Notification Generated from GAF

GAF will generate an e-mail notifying the lender’s contact(s) when one of the following events occurs:

- Submitted payment(s) have successfully processed through Pay.gov and the Payment Reconciliation information is available for review.
- An error was detected in a payment file submitted to the USDA and the submission could not be processed.
- An error was detected in a termination file submitted to the USDA and the submission could not be processed.
- An error was detected when the payment request was submitted to the Pay.gov system for withdrawal of payment from the GAF default Pre-Authorized Debit account. The payment request could not be processed by Pay.gov.

9.1 Annual Fee Payment Reconciliation File E-mail

The Annual Fee Payment Reconciliation File e-mail is:

- Created when a payment file the lender submitted is processed through Pay.gov and the reconciliation information is available for review.
- Sent to the financial organization’s business contact(s). (See Contact List / Maintain Contact Information web pages if you wish to view / maintain financial organization’s contact(s).)

On receipt of the Annual Fee Payment Reconciliation File e-mail, the lender should review the reconciliation file to identify the individual annual fee / late charge payments that were applied and rejected. See [Payment Reconciliation List Web Page](#).

9.1.1 Sample of Annual Fee Payment Reconciliation File E-mail

From: RD.DCFO.GLB@STL.USDA.GOV [mailto:RD.DCFO.GLB@STL.USDA.GOV]
 Sent: Wednesday, August 08, 2012 10:37 AM
 To: [REDACTED]@usda.gov
 Subject: Annual Fee Payment Reconciliation File

Dear Lender:

The following annual fee payment file WEB-e0ed733e-5d54-4552-956d-e788f30804a9 received on 12/01/2012 returned the following results:

	Amount	Count
Lender Authorized Pay.gov Control Total:	\$450.00	1
Pay.gov Approved Total:	\$450.00	1
USDA Rejected Payment(s) Total:		0

Please review your payment reconciliation in the Guaranteed Annual Fee (GAF) System and take appropriate action to correct any rejected payments and resubmit for processing. If you have any questions please contact RD.DCFO.GLB@stl.usda.gov or call 1-877-636-3789 and we will be glad to assist you.

Thank you

Chief, Guaranteed Loan Branch

9.1.2 Description of Variable Data in Annual Fee Payment Reconciliation File E-mail

The table below identifies all variable attributes included in the email generated from this process.

Annual Fee Payment Reconciliation File E-mail	
E-mail Attribute	Data Element
Annual fee payment file	Name of the payment file submitted.
Received on	Date the Payment File was received.
Pay.gov Approved Total Amount	Total amount of applied payments associated with loans in this payment file.
Pay.gov Approved Total Count	Total number of annual fee loans in this payment file that had payments applied to outstanding balances.
USDA Rejected Payment(s) Total Amount	Total amount of rejected payments associated with loans in this payment file.
USDA Rejected Payment(s) Total Count	Total number of annual fee loans in this payment file that had payments that were rejected.

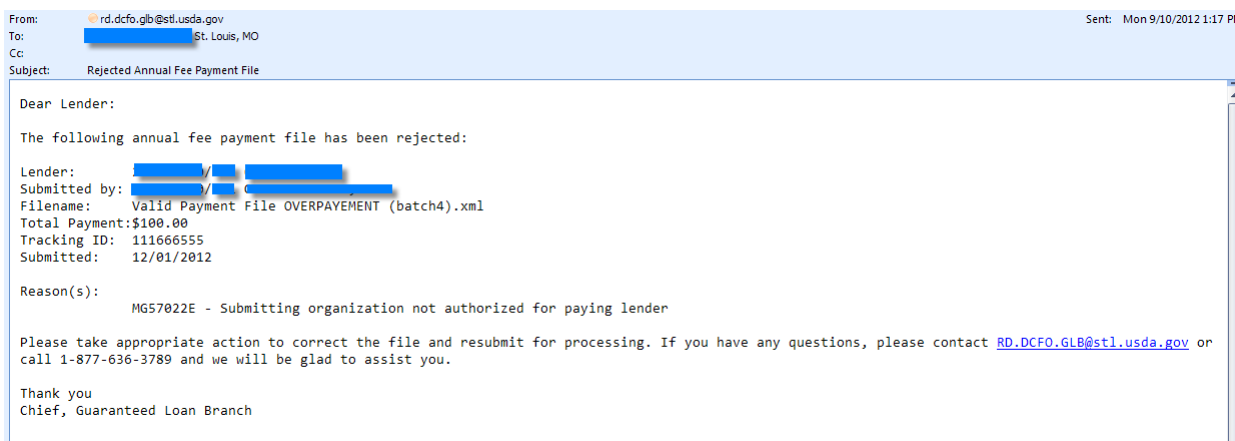
9.2 Rejected Annual Fee Payment File E-mail

The Rejected Annual Fee Payment File e-mail is:

- Created when a payment file the lender submitted is rejected.
- Sent to all the financial organization’s technical and business contact(s). (See Contact List / Maintain Contact Information web pages if you wish to view / maintain financial organization’s contact(s).)

On receipt of the Rejected Annual Fee Payment File email, the lender should correct the payment file and resubmit the payment file to the USDA. Payment errors are explained in [Errors Related to Batch Payment Web Page](#).

9.2.1 Sample of Rejected Annual Fee Payment File E-mail



9.2.2 Description of Variable Data in Rejected Annual Fee Payment File E-mail

The table below identifies all variable attributes included in the email generated from this process.

Rejected Annual Fee Payment File E-mail	
E-mail Attribute	Data Element
Lender ID	Tax Identification number of the paying lender listed in the payment file.
Lender Branch	Unique number assigned by the USDA to designate a specific lender location of the paying lender listed in the payment file.
Lender Name	Name of the paying lender listed in the payment file.
Submitted by / Lender ID	Tax Identification number of the lender that submitted the payment file.
Submitted by / Lender Branch	Unique number assigned by the USDA to designate a specific lender location of lender that submitted the payment file.
Submitted by / Lender Name	Name of the lender that submitted the payment file.
Filename	Name of the payment file the payment submitted.
Total Payments	Total payment amount submitted in the file
Tracking ID	Agency's unique tracking identifier for this submission
Submitted (Submission Date)	Date the payment file was received
Reason(s)	Error number(s) / Error message(s) – see below
Error number	Unique number assigned to the error
Error Message	Explanation of the error that caused the payment to reject

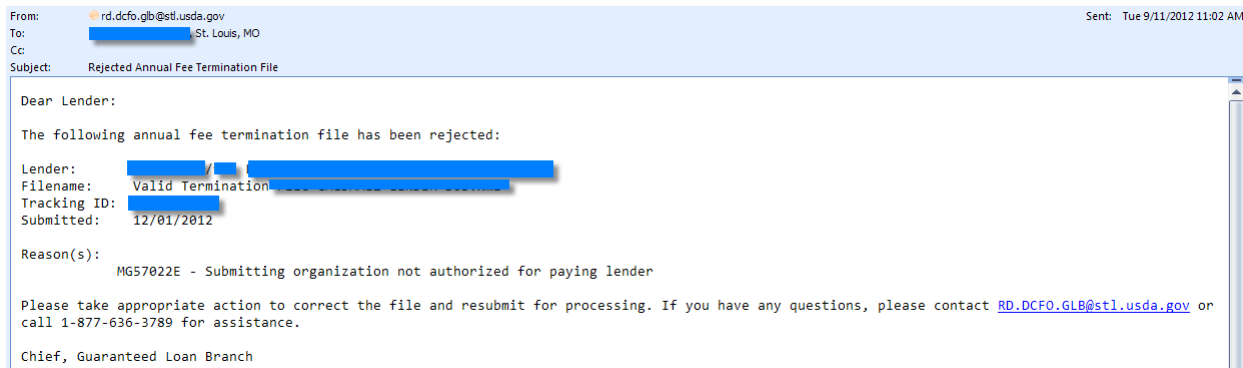
9.3 Rejected Annual Fee Termination File E-mail

The Rejected Annual Fee Termination File e-mail is:

- Created when a termination file the lender submitted is rejected.
- Sent to all the financial organization's technical and business contact(s). (See Contact List / Maintain Contact Information web pages if you wish to view / maintain financial organization's contact(s).)

On receipt of the Rejected Annual Fee Termination File e-mail, the lender should correct the termination file and resubmit the termination of annual fee requests to the USDA. Termination errors are explained in [Errors Related to Termination and Payment Web Page](#).

9.3.1 Sample of Rejected Annual Fee Termination File E-mail



9.3.2 Description of Variable Data in Rejected Annual Fee Termination File E-mail

The table below identifies all variable attributes included in the email generated from this process.

Rejected Annual Fee Termination File E-mail	
E-mail Attribute	Data Element
Lender ID	Tax Identification number of the requesting lender listed in the termination file
Lender Branch	Unique number assigned by the USDA to designate a specific lender location of the requesting lender listed in the termination file
Lender Name	Name of the requesting lender listed in the termination file
Submitted by / Lender ID	Tax Identification number of the lender that submitted the termination file
Submitted by / Lender Branch	Unique number assigned by the USDA to designate a specific lender location of lender that submitted the termination file
Submitted by / Lender Name	Name of the lender that submitted the termination file
Filename	Name of the termination file submitted.
Tracking ID	Agency's unique tracking identifier for this submission
Submitted (Submission Date)	Date the termination file was received

Rejected Annual Fee Termination File E-mail	
E-mail Attribute	Data Element
Reason(s)	Error number(s) / Error message(s) – see below
Error Number	Unique number assigned to the error number
Error Message	Explanation of the error that caused the termination file to reject

9.4 SFHG Annual Fee Termination Request Rejections E-mail

The SFHG Annual Fee Termination Request Rejections e-mail is:

- Created when one or more annual fee termination requests in a termination submission are rejected due to an error.
- Sent to the financial organization’s business contact(s). (See **Contact List / Maintain Contact Information** web pages if you wish to view / maintain financial organization’s contact(s).)

On receipt of the SFHG Annual Fee Termination Request Rejections e-mail, the lender should correct the termination request and resubmit the termination of annual fees to the USDA. Errors are explained in [Errors Related to Termination and Payment Web Page](#).

9.4.1 Sample of SFHG Annual Fee Termination Request Rejections E-mail

```

From: rd.dco.glb@stl.usda.gov [mailto:rd.dco.glb@stl.usda.gov]
Sent: Thursday, August 23, 2012 1:41 PM
To: [redacted]@usda.gov
Subject: USDA SFHG Annual Fee Termination Requests

Dear Lender:

The termination file identified below contained request which were rejected during
processing:

Lender: [redacted] /1 [redacted]
Submitted: 12/11/2012

The following request(s) was rejected during processing:

Borrower:      ID      SSN      Name
Error:         [redacted] [redacted] [redacted]
               Annual fees on RH loan have already been terminated

Please make the necessary corrections and resubmit the termination request if applicable. Questions may be directed to the Guaranteed Loan Branch.
    
```

9.4.2 Description of Variable Data in SFHG Annual Fee Termination Request Rejections E-mail

The table below identifies all variable attributes included in the email generated from this process.

SFHG Annual Fee Termination Request Rejections E-mail	
E-mail Attribute	Data Element
Lender ID	Tax Identification number of the requesting lender listed in the termination submission
Lender Branch	Unique number assigned by the USDA to designate a specific lender location of the requesting lender listed in the termination submission
Lender Name	Name of the requesting lender listed in the termination submission
Tracking ID	Agency's unique tracking identifier for this submission
Reason(s)	Error number(s) / Error message(s) – see below
Borrower ID or SSN	Random unique borrower ID generated by USDA to identify the borrower Or Borrower's Social Security Number
Error Message	Error message that specifies the reason(s) the termination of the annual fee request was rejected

9.5 Failed PAD Transaction – SFH Annual Fee E-mail

The Failed PAD Transaction – SFH Annual Fee e-mail is:

- Created when a payment requested based on a payment submission from the lender cannot be processed through Pay.gov. The Pre-Authorized Debit transaction was unsuccessful.
- Sent to the financial organization's business contact(s). (See **Contact List / Maintain Contact Information** web pages if you wish to view / maintain financial organization's contact(s).)

On receipt of the Failed PAD Transaction – SFH Annual Fee e-mail, the lender should correct the issue(s) with the Pre-Authorized Debit account and resubmit the payments.

9.5.1 Sample of Failed PAD Transaction – SFH Annual Fee E-mail

Subject: USDA Rural Development Annual Fee

Lender Name: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX:

Dear Lender:

We were unable to process the Pre-Authorized Debit transaction dated MM/DD/CCYY in the amount of \$ZZZ,ZZ9.99 associated with payment of annual fees. The details for the Pre-Authorized Debit transaction are:

Routing Number: 999999999
Account ID: *****XXXX
Account Name: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Outstanding fee amounts will be included in the next billing cycle. Questions may be referred to your local Rural Development field office.

Sincerely,

Chief, Guaranteed Loan Branch

9.5.2 Description of Variable Data in Failed PAD Transaction – SFH Annual Fee E-mail

The table below identifies all variable attributes included in the email generated from this process.

Failed PAD Transaction – SFH Annual Fee E-mail	
E-mail Attribute	Data Element
Lender Name	Lender name
Transaction Date	Date the payment was submitted to Pay.gov
Transaction Amount	Amount of the payment request submitted to Pay.gov
Routing Number	Routing number of the GAF default Pre-Authorized Debit (PAD) account
Account ID	Account ID of the GAF default Pre-Authorized Debit (PAD) account
Account Name	Account Name on the GAF default Pre-Authorized Debit (PAD) account

10 Acronyms / Terms

Acronyms / Terms	Definition / Explanation of GAF Term
ACR	Automated Record Check Service
Applicant(s) or Borrower(s)	The borrower(s) associated with an active loan that is subject to an annual fee.
Approved Lender	A lender with an approved lender's agreement from Rural Development.
AASM	Application Authorization Security Management System
Contact Type	<p>Each contact must be identified as either a Business, Business/Technical, or Technical contact type. E-mails notifying the user of business and/or technical issues are sent to the contact based on the Contact Type assigned.</p> <p>Business Contact Type: Financial Organization's contact(s) for business issues. Any business notification for the Financial Organization is sent to the business contact(s).</p> <p>Technical Contact Type: Financial Organization's contact for technical issues. Any technical notification for the Financial Organization is sent to the technical contact(s).</p> <p>Business/Technical Contact Type: Combination of the Business and Technical contact types. Both business and technical notifications are sent to the business/technical contact(s).</p> <p>The Contact Type is identified on the Maintain Contact Information web page.</p>
DCFO	Deputy Chief Financial Officer for Rural Development (a.k.a. "USDA Finance Office").
e-Auth eAuth	Common abbreviations for e-Authentication.
e-Authentication	A Government-wide security access system.
FTP	File Transfer Protocol
FTPS	File Transfer Protocol Secure
GAF	Guaranteed Annual Fee System
GAF-SA	GAF Security Administrator – the individual assigned by the Lender to grant access to the Guaranteed Annual Fee System for specific employees or agents of the Lender.

Acronyms / Terms	Definition / Explanation of GAF Term
GAF System	An annual fee administration / collection system owned by Rural Development. The term "GAF System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development User or a third party.
GLS	Guaranteed Loan System
ISA	Interconnection Security Agreement - a security agreement that details each system's basic information and documents the connection between both interconnected systems and any agreement concerning the maintenance of each system's security has been signed by Rural Development and the User
Pay.gov	Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from a bank account.
PAD	Pre-Authorized Debit bank account defined by the Lender. A default account specified by the lender is used to submit an annual fee payment using Pay.gov (or other such method).
PAD Global Account Indicator	<p>PAD Global Account Indicator:</p> <ul style="list-style-type: none"> • Yes - this Pre-Authorized Debit Account is available for every Lender/Branch. • No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only.
PAD-SA	PAD Account Lender Security Administrator—the individual assigned by the User to designate the GAF default bank account information needed to submit an annual fee payment using Pay.gov (or other such method).
PAD SFHG Annual Fee Default Indicator	<p>SFHG Annual Fee Default Indicator:</p> <ul style="list-style-type: none"> • Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account. • No – this account is not the default account for annual fee payments. It will not be used for annual fee payments.

Acronyms / Terms	Definition / Explanation of GAF Term
PAD System	A system owned by Rural Development where users enter Pre-Authorized Debit (PAD) Account information such as Routing Number and Account Number to establish the default banking account monies will be withdrawn from to pay annual fees. The term "PAD System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to the User for the System, together with all copies of the foregoing, whether made by Rural Development, User, or a third party.
PII	Personally Identifiable Information
RD	Rural Development
SA	Security Administrator
Service Bureau	Agents of the Approved Lender authorized by the Approved Lender and approved by Rural Development to act on behalf of the Approved Lender in the administration of annual fees. The Approved Lender must specify this relationship in a properly executed Service Bureau Addendum as defined above.
SFHG	Single Family Housing Guaranteed
SOAP	Simple Object Access Protocol
SSL	Secure Socket Layer
Suppressing Borrower's Social Security Number (SSN)	<p>The financial organization may choose (at any time) to have the Borrower's Social Security Number (SSN) suppressed in any batch files created by the GAF system. Suppressing the Borrower's SSN will secure the personally identifiable information (PII). To accomplish this:</p> <ul style="list-style-type: none"> • Financial organization's system must store the USDA Borrower ID to identify the borrower • The financial organization must request the USDA Guaranteed Loan Branch set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes.
Third Party Products	Products that are produced by a company / entity other than the USDA and used within the GAF System or the PAD system.
TIN	Taxing Identification Number
User Instructions	Instructions for use of the System, given by Rural Development to the User from time to time through required training, or by notification through the System, including notification to the User to review and follow instructions posted on Rural Development's Internet site.