# **Quick Reference Guide to Obtaining Level 2 eAuth Verification with Login.gov**

**eAuthentication (eAuth)** is the online security system that USDA agencies use to grant access to its programs and web applications. Almost all RD systems require users to obtain a Level 2 eAuth Account. To access the RD and FSA loan program accounts via the Lender Interactive Network Connection (LINC), you will need a level 2 eAuth account.

**New Customer Login Process as of September 11, 2023:** The eAuth account set up and login processes are transitioning to **Login.gov**, a sign in service that offers the public easy, secure online-access to participating government programs. With one Login.gov account, a user can complete account verification and sign into multiple government agency resources. A new eAuth login page was introduced on Monday, September 11, 2023, providing Login.gov as an option for login. All new customer accounts will be created with Login.gov, and the full transition to Login.gov (Phase 3) will require all public customers to use Login.gov to access USDA eAuth protected applications. Existing eAuth account holders are highly encouraged to transition to Login.gov and link their accounts to eAuth.

**Account Registration:** Visit <https://usdalinc.sc.egov.usda.gov/>

Image displays the USDA LINC Home Page. Red arrows direct users to the different LINC programs.

Click on the applicable program LINC Home link. 
These instructions use FSA LINC Home. For Rural Business/ Cooperative Service applications, click on RBS LINC Home. Multi-Family Housing and Community Facilities application links can be found under RHS LINC Home. Water & Waste applications are under RUS LINC Home.




Clickon the applicable program **LINC Home** link**.**

These instructions use **FSA LINC Home. For Rural Business/ Cooperative Service applications, click on RBS LINC Home. Multi-Family Housing and Community Facilities application links can be found under RHS LINC Home. Water & Waste applications are under RUS LINC Home.**

Image displays the FSA LINC Home Page. An arrow directs users to different FSA applications.  
Click on the application you wish to access. (Lender Status Report List; Lender Loan Closing/Administration; ID Cross Reference; or Lender PAD Account Maintenance)

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**Account Registration**: Creating a new account with Login.gov.

Image displays the eAuthentication Login page. An arrow directs users to the Customer option on the login menu. 

Click Customer

Click **Customer**

Image displays the Customer Login screen. An arrow directs users to click the "Need an account?" link.

Click Need an Account?

Click **Need an Account?**

Image displays a pop-up message notifying users that eAuth is now using Login.gov. An arrow directs users to the "Continue to Login.gov" button.

Click Continue to Login.gov

Click **Continue to Login.gov**

Image displays the Login.gov user sign in page. An arrow directs users to the Create an account button.

Click Create an account.

Click **Create an account.**

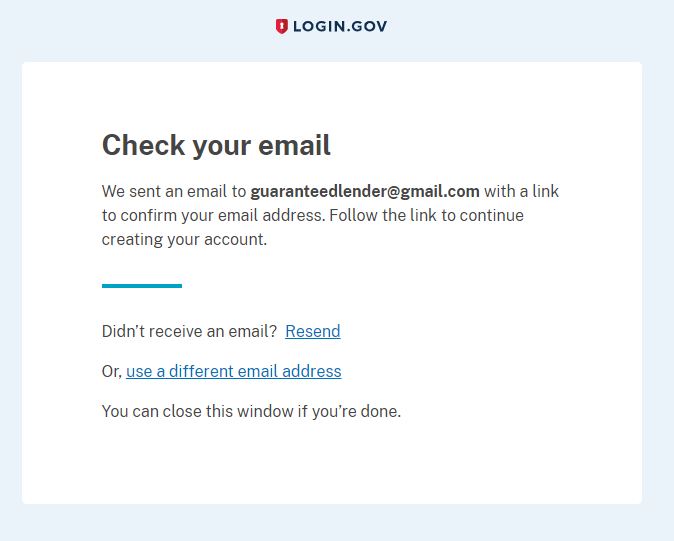
Image displays the Account Creation screen for new users. Arrows direct users to the email address input box, the check box for accepting the rules of use, and the Submit button. 

Enter your Email Address. Check box to accept the Rules of Use. Click Submit.

Click **Submit**

Check box to **accept the Rules of Use**

Enter your **Email Address**



An email from Login.gov will be sent containing a link to continue creating your account.

An email from Login.gov will be sent containing a link to continue creating your account.
Image displays the email from Login.gov in the users inbox. 

Image displays the email from Login.gov. An arrow directs users to the ""Confirm email address" link.

Click Confirm email address to continue.

Click **Confirm email address** to continue.

Image displays the Login.gov password creation screen. An arrow directs users to the Continue button. 

Create a Password and click Continue.

**Create a Password** and click **Continue.**

Image displays the Authentication method setup screen. An arrow directs users to the Continue button. 

Select your preferred multi-factor authentication methods, then click Continue.

Select your **preferred multi-factor authentication methods**, then click **Continue**. The most common methods chosen are text/voice and backup codes.

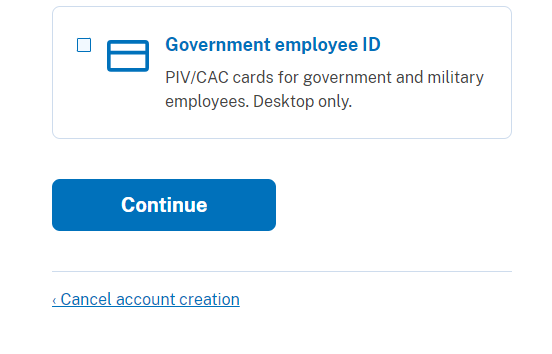


Image displays the Add phone number screen. Arrows direct users to the Phone Number input box, method to receive code selection and the Send code button.

Enter your Phone number and select how you would like to receive the code. Click Send Code.

**To add a phone number to your authorization methods, enter your Phone number** and select how you would like to **receive the code**.

Click **Send Code**

Image displays the screen where users will enter their One-time Code. Arrows direct users to the One-time code input box and the Submit button. 

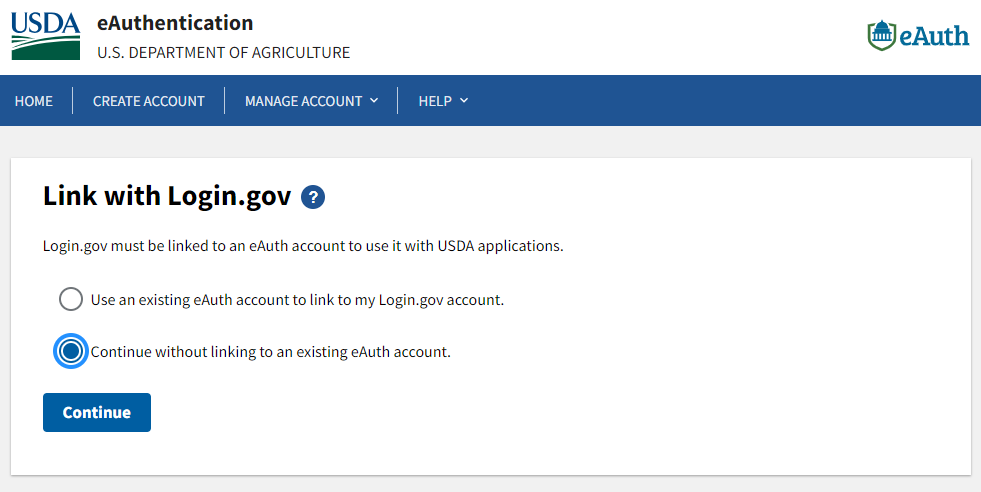
Enter code and click Submit.

Click skip once you’ve added your desired authentication method(s).

Image displays a screen that reads, "Continue to USDA eAuthentication". 

Verify your email address is correct and Click the Agree and Continue button. 

Click **Agree and Continue**.



Select option based on the linking instructions under “**Linking Login.gov account with existing eAuth account**”, then click **Continue**.

**Linking Login.gov account with existing eAuth account:**

1. **If the email address used on the Login.gov account is the same email address associated with an existing eAuth account, select “Use an existing eAuth account to link my Login.gov account” to link an existing eAuth account to the new Login.gov account. Follow prompts to continue with Login.gov by selecting Yes. The user will then be taken to the LINC application. Note: Choosing this option will result in one merged account, and identity verification from the user’s eAuth account will automatically transfer to the user’s Login.gov account. Once merged, the Login.gov account must be used for All future logins with USDA.**

a. If user has an existing system security role, then no further action is needed, and the user can continue to use system(s) as normal. User will receive an email notification that their eAuth account was successfully linked.

b. If user does not have an existing security role in the requested system, then the user will receive a message they do not have access. User can notify their Security Administrator (SA) to request a system role. SA will use the user’s Login.gov email address as the eAuth ID in AASM and add a security role. See page 21 for more details.

1. If the user has multiple eAuth accounts in the system matching the Login.gov email address, the user will be notified multiple accounts were found. Select the User ID from the list for the eAuth account you want to link with Login.gov. You will be prompted to log in with the selected User ID and password for the eAuth account to allow the link to continue. Once linked, refer to 1.a-b above.
2. If user does not have an existing eAuth account, select “Continue without linking to an existing eAuth account. Then click continue. Enter First and Last Name, then click Submit. Continue to the next step in this guide to complete identity verification. Note: Choosing this option will create a new account. If the user already has an eAuth account and chooses this option, the user will have 2 accounts, an eAuth account and Login.gov account.

Image displays options to verify the users identity. An arrow directs users to the verify my identity at Login.gov option and the Continue button. 

Select the Verify my identity at Login.gov radio button, then click Continue. 

Select the **Verify my identity at Login.gov** radio button, then click **Continue**.

**Identity Verification Options**

There are two options a customer can use to verify their identity:

1. The “**Verify my identity with Login.gov**” is a self-service option for accounts created with Login.gov. It guides the customer through a process where they use a phone or laptop to upload the front and back images of a State issued photo ID and enter their SSN, personal information and primary phone number. Upon successful identity verification they are issued a Login.gov personal key for account recovery used in the event the customer forgets their password on the verified identity account. If the user fails the online process, they can use the Login.gov US Postal Service in-person option or visit a USDA LRA.
2. The “**Visit USDA Service Center**” option can be used for both Login.gov accounts and existing eAuth accounts. Selecting this option will direct the user back to the account profile where prompted to add the required information for identity verification. This includes their DOB, confirm their name, add a home address and home phone number. User will be taken to the USDA Service Center locator website to find the nearest LRA at a Service Center office. The customer will need to call the office to make an appointment with the LRA to ensure they are available when they visit. See further instructions for this option under the Helpful Tips: Alternative Verification Method section on page 24.

**Note:** If you leave the verification page before verification is complete, you may restart the Online Verification process by logging into the applicable program application at <https://usdalinc.sc.egov.usda.gov/> after at least 2 hours.

**Note**: For customers outside of the United States who need assistance with in-person identity verification, USDA-LRAs are sometimes located at a US Consulate or US Embassy. These LRAs must be on a USDA Network to access EIMS and use a PIV credintial to log in.

Image displays a message that the user is continuing to Login.gov to complete the identity verification process.

Click Continue to Login.gov.

Click **Continue to Login.gov**

Image displays what information is you will need to complete the identity verification process. An arrow directs users to the Continue button. 

Items you will need to verify your Identity through Login.gov include:
- State-issued ID
- Social Security Number
- Phone Number or Home Address

Click Continue.

Click **Continue**

Items you will need to verify your Identity through Login.gov include:

* **State-issued ID**
* **Social Security Number**
* **Phone Number or Home Address**

Image displays a message describing how verifying your identity works. An arrow directs users to the check box allowing Login.gov to ask for, use, keep and share your personal information. Another arrow directs users to the Continue button. 

Check box to allow Login.gov to use your information to verify your identity. 

Click Continue


Check box to **allow Login.gov to use your information** to verify your identity.

Click **Continue**

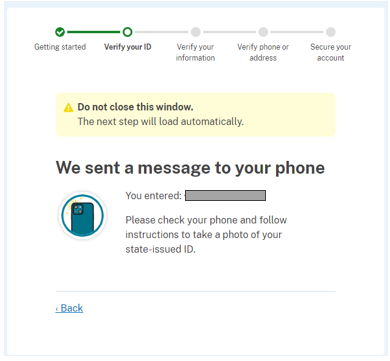
Image displays the screen used to add your ID. An arrow directs users to the phone number input box and the Send Link button. 

2 options are available to add your ID: 
1. Take a photo with your phone.
2. Upload the photo from your computer. 
To take photos with your phone enter your phone number and click Send Link.


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To take photos with your phone **enter your phone number** and click **Send Link.**

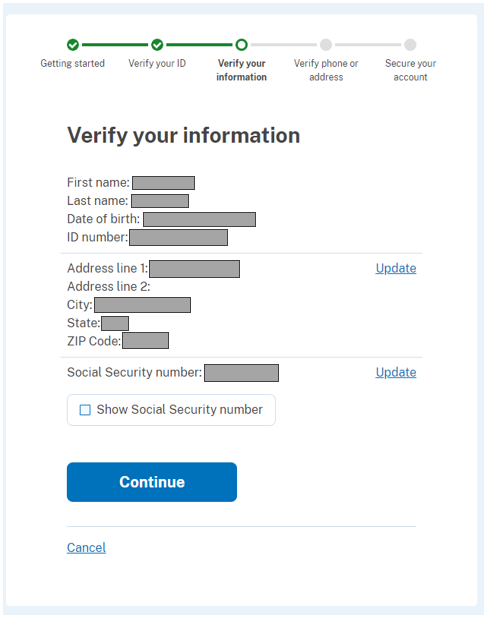


**Check your phone for the message and follow the instructions to take a photo of your state-issued ID.**

Image displays the screen where users can enter their social security number. Arrows direct users to the Social Security number input box and the Continue button. 

Input your Social Security number, then Click Continue

Input your Social Security number, then Click **Continue**



**Verify that your information is correct, then click Continue.**

Input your **one-time code**, click **Submit**.

Image displays the screen used to verify the users phone number. Arrows direct users to the Phone Number input box and the Send Code button. 

Enter your phone number, click Send Code.

Enter your **phone number**, click **Send Code**.

Image displays the one-time code screen. Arrows direct users to the One-time code input box as well as the Submit button. 

Enter your one-time code, click Submit.

Enter your **one-time code**, click **Submit**.

Image displays screen to re-enter your Login.gov password. An arrow directs users to the Password input box and the Continue button. 

Enter your login.gov password, then click Continue.

Enter your **login.gov password**, then click **Continue**.

Image displays the Personal Key screen. An arrow directs users to their personal key.

Save your personal key.

Image contains the screen to connect your verified information to USDA eAuthentication. An arrow directs users to the Agree and Continue button. 

Click Agree and Continue.

**Congratulations! Online Identity Verification** Complete!   
Continue for further instructions on gaining access to the Lender Interactive Network Connection (LINC). See the instructions for the appropriate loan program [here](#LINC).

Please follow additional steps to gain access to the **Lender Interactive Network Connection (LINC).**

**Instructions are listed by USDA program.**

Close the browser window.

Congratulations! You have successfully verified your Login.gov account. To access the various Guaranteed Loan Program applications, there are additional steps required. Please read and follow the instructions below:

**For Single Family Housing Security Administrator (SA) Access**

Please refer to the System Access and Security Guide at [https://www.rd.usda.gov/sites/default/files/rd-sfh-systemaccessandsecurityguide.pdf](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.rd.usda.gov%2Fsites%2Fdefault%2Ffiles%2Frd-sfh-systemaccessandsecurityguide.pdf&data=05%7C02%7Cmonique.kelly%40usda.gov%7C58ba180c18a34ec8133708dc4a6bb682%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638467073679536328%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=WeVJsCR0TjUDTzvbEh9woVwxXeKEiSXM5AuP6KD9oBs%3D&reserved=0).

**For all other RD Security Administrator (SA) Access**

Contact your local USDA office to request access for your organization. You may be required to complete an Agreement for Electronic Transactions to get set up as a Lender Security Administrator for applicable Rural Business, Rural Housing, and/or Rural Utilities applications.

**For FSA Security Administrator (SA) Access**

Contact your local FSA office to request access for your organization. Provide your e-Authentication or Login.gov ID to get set up as a Lender Security Administrator for Farm Service Agency applications. Additional information on the Guarantee Farm Loan Program can be found at [Guaranteed Loans - Lender Toolkit (usda.gov)](https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans/guaranteed-loans-lender-toolkit/index).

**For non-Administrator Access (RD and FSA)**

Contact the Lender Security Administrator in your organization and have them establish your authorization for the applicable application. If you are unsure who your organization’s SA is, contact your local USDA office.

**For Intermediary Re-Lender Access**

If you are an Intermediary Re-lender, contact the Rural Development Help Desk for Assistance.

**For All Users**

If you do not know your Security Administrator, you may contact your local FSA or USDA office for assistance.

**Helpful Tips**

* **\*\*\*All existing eAuth account holders are highly encouraged to transition to Login.gov and link their accounts to eAuth.\*\*\***

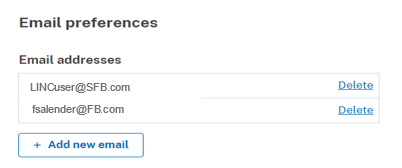
To use your Login.gov account with USDA, it must go through a one-time process to sync with eAuth. Once it is linked, you can use it to access USDA protected resources. NOTE: Linking to an existing eAuth account will help to retain your relationship with applications you have accessed.

* 1. Go to <https://usdalinc.sc.egov.usda.gov/> and click on the desired program home and application.
  2. To login, select the Customer option.
  3. On Customer Login, click the Login.gov login option.
  4. You will be taken to the Login.gov website, where you will log in with your existing Login.gov account or create a new Login.gov account. After logging in or creating the new account, you will be returned to eAuth to link your Login.gov account to eAuth.
  5. The user account may need additional action before accessing LINC:
     1. If user has an existing system security role, then no further action is needed, and the user can continue to use system(s) as normal. User will receive an email notification that their eAuth account was successfully linked.

If user does not have an existing security role in the requested system, then the user will receive a message they do not have access. User can notify their Security Administrator (SA) to request a system role. SA will use the user’s Login.gov email address as the eAuth ID in AASM and add a security role. See page 21 for more details.

* **For all user accounts created after June 24, 2020**: Each email address can be associated to only one eAuth account. The email address used at account creation will be used to recover forgotten passwords. Users with current level 2 authority will not be affected by these changes.
* Account Profile Information:
  + **Name and date of birth** may be updated if the account has not gone through the identity verification process. However, once your identity has been verified, you may not update your personal information without deleting your account. Visit [Delete your account | Login.gov](https://login.gov/help/manage-your-account/delete-your-account/) for more instructions.
* If your email address has changed or your account was created before June 24, 2020, then you may be able to update your name by creating a new account.
  + To **change an email address**, the user must visit <https://www.eauth.usda.gov/home/> and click on Manage Account. Users with a Login.gov account must add or delete an email address under Email preferences. Users without a linked Login.gov account can change their email address by clicking on the edit icon next to the account email address as shown below.

Login.gov Email Maintenance



eAuthentication Email Maintenance

Email displays the users Login information.

Click edit icon to edit email address. Arrow directs users to the edit icon.

*Note: New accounts must be reassociated to the lender ID in AASM.*

* + **Home address** can be updated if the information was entered into the account profile.
  + **Contact information (phone & fax numbers)** can be updated if the information was entered into your account profile.
* **Online Identity Verification Problems**
  1. Users receiving error message, "We could not find records matching your personal information", should try the below steps. Otherwise see, “**Alternative Verification Method**” below.
* Please verify the information is correct on the **Please verify your information** screen:
  + Your first and last name are spelled correctly.
  + Your Social Security number is entered correctly.
  + Your birth date is entered correctly.
* If your first name, last name, or birth date are incorrect, click the Start over link and upload your state-issued ID images again.
* If you have moved in the last 12-24 months, please try a previous address.
* If your current address is different from the address on your ID, you can change your address on the ‘verify’ step after you enter your Social Security number. The address will need to match an address on record for you.
  1. When a user verifies an account by visiting the Login.gov site directly, verification does not automatically sync with eAuth. Users who have completed the identity verification but cannot be given LINC authority because their assurance level remains at 1, should try the steps below to sync with eAuth.

1. Visit <https://usdalinc.sc.egov.usda.gov/>
2. Select the Loan program area (FSA, RBS, RHS or RUS) and click on the Lender Status Report List application.
3. Follow prompts to enter Login.gov user ID and password.
4. Once logged in, follow the prompts to sync level 2 verification.
5. The Security Administrator can now use the user’s Login.gov email address as the eAuth ID in AASM and add a security role. If the user needs

* **Alternative Verification Method**

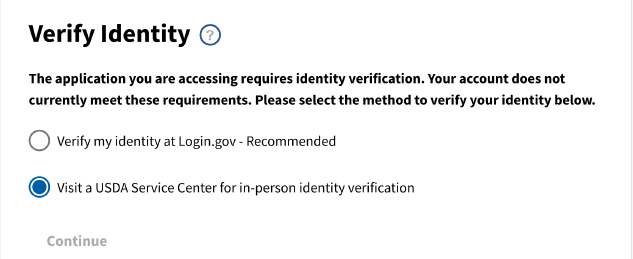
If you are still unable to verify your identity online, you must visit a Service Center in person to verify your identity. Complete steps below:

1. Visit [USDA LINC](https://usdalinc.sc.egov.usda.gov/) and click on the applicable USDA program and select the application you wish to access.

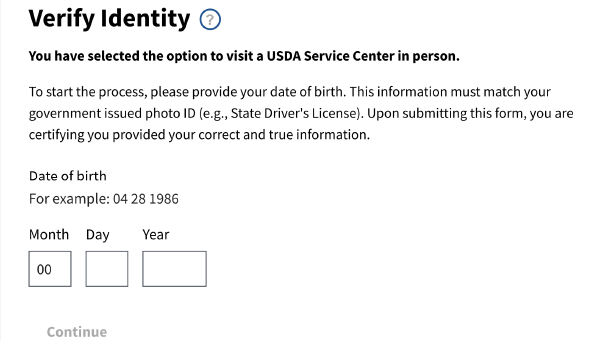




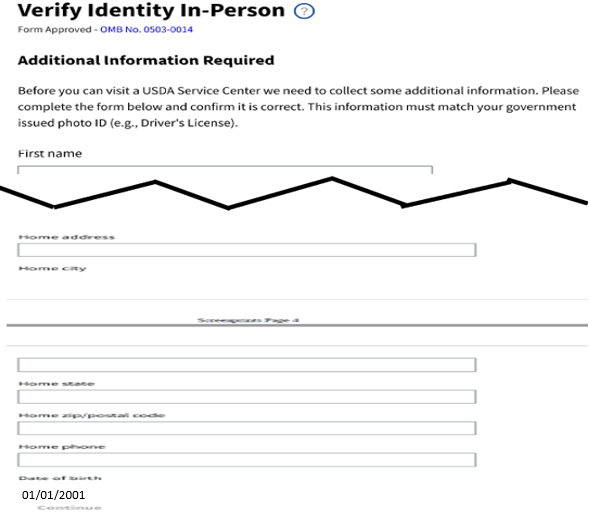
1. Enter your username and password for Login.gov.
2. You will be prompted to either verify online or in-person. Select “Visit a USDA Service Center for in-person identity verification”.



1. You will be prompted to enter your date of birth, then click Continue.



1. On the next screen, provide additional information to include your home address, city, state, zip code and home phone number. Verify your date of birth and click Continue.



1. Wait at least 2 hours before visiting a Service Center and call ahead to make an appointment. The **Find Service Center** button can be used to locate the nearest USDA Service Center office.



1. **Once verified, access to USDA LINC may be added to your account. See next steps** [here](#LINC).

* To prevent inactivation of the eAuth account, the user should sign on quarterly at [eAuthentication (usda.gov)](https://www.eauth.usda.gov/eauth/b/usda/login?TARGET=-SM-https:%2F%2Fwww.eauth.usda.gov%2Feauth%2Fb%2Fusda%2Fupdateaccount). If your account has been disabled due to inactivity. Your account may be enabled using a password reset via email. A link will be provided to reset your password. If your account has been disabled for other reasons and cannot be enabled by a password reset, you will be instructed to contact the eAuthentication Help Desk, 1-800-457-3642; Option 1.

The links listed below provide additional information and assistance for Login.gov:

[eAuthentication (usda.gov)](https://www.eauth.usda.gov/eauth/b/usda/faq)

[What is Login.gov? | Login.gov](https://login.gov/what-is-login/)