

RD Apply is our new electronic application intake system for Rural Utilities Service (RUS) loan and grant programs.

Benefits:

- Improves the application submission experience across programs
- Simplifies the review and feedback process
- Heightens identity security
- Reduces paper consumption

You can submit applications through RD Apply for:

- Farm Bill Loan Program
- Infrastructure Loan Program

Looking ahead:

• Other loan and grant programs will be added as this intake system develops

RD Apply Webinar Objectives

- 1. How to access RD Apply
 - > Create a Level 2 eAuthentication account
 - Online Identity Proofing (recommended)
- 2. Completing the Authorized Representative Request (ARR) Process
- 3. Applicant User Roles
- 4. Adding users in the Application Authorization Security Management (AASM) system
- 5. Signing up for Notifications in RD Apply
- 6. Creating an application in RD Apply

These objectives are also detailed on the **RD Apply website** and in the **RD Apply Customer User Guide**, which is available once you gain access to RD Apply.

RD Apply Website address:

• http://www.rd.usda.gov/programs-services/all-programs/telecom-programs

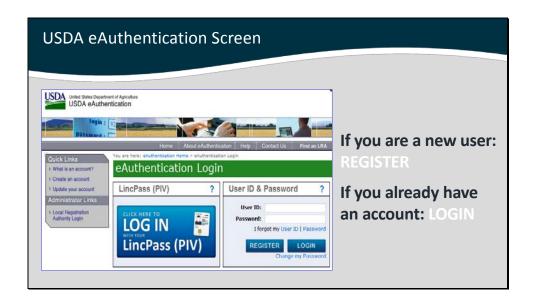
You can access our in-depth user guide, located here:

http://www.rd.usda.gov/files/RDApply TelecomCustomerUserGuide.pdf

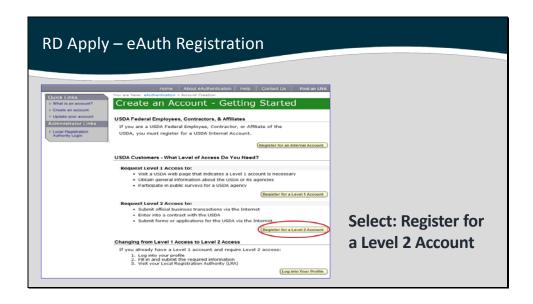


Locating RD Apply through our website:

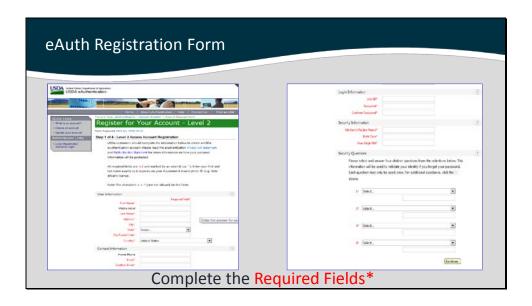
- Click on the featured link
- Go to Program & Services >Telecommunications Programs
- View the PowerPoint presentation on eAuth registration
- Explore the RD Apply link
- Explore the Farm Bill and Infrastructure links, which are the current programs accepted in RD Apply; use "Back" in your browser to return to the main page
- An RD Apply quick link is embedded near the top of both loan program web pages

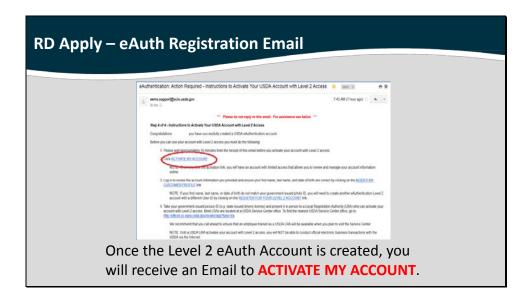


Learn how to **register** for your eAuth level 2 Account.



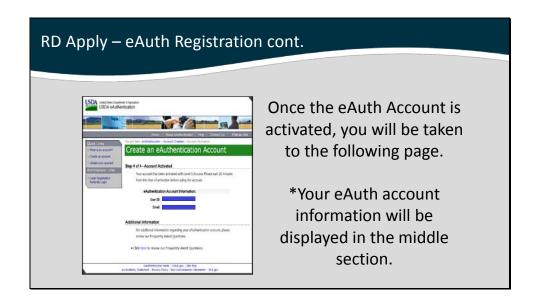
eAuthentication (eAuth) is the security system that USDA agencies and more specifically, RD Apply, use to grant access to its programs and web applications. Accessing RD Apply **requires** a Level 2 eAuth account.



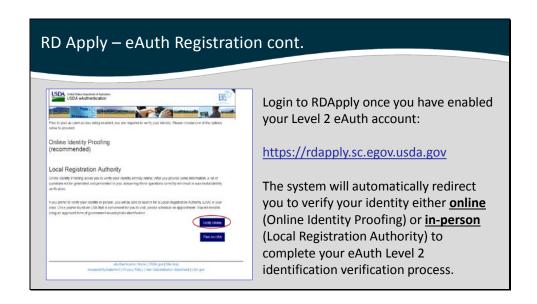


After submitting the form, check your inbox for this email.

Please wait 10 minutes before you activate your account.



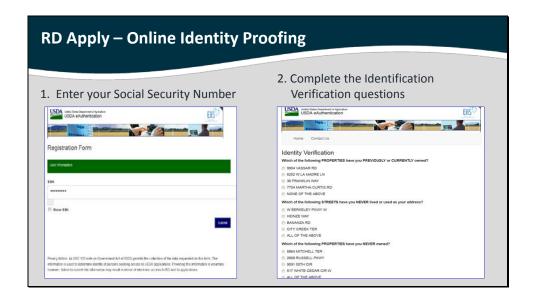
Please wait 20 minutes before using your account.



The first time you use your Level 2 eAuth to access one of our systems, you will be redirected to verify your identity.

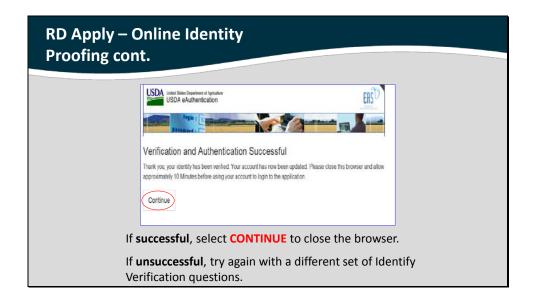
Benefits of online verification:

- Fast
- Simple
- Mimics the way online banks or credit card accounts verify user identity



How to verify your identity online:

- enter your SSN (which is not saved in this process)
- answer the set of questions that relevant to your experiences
- answer all 4 questions correctly
- if you miss a question, additional questions will appear



Please wait 10 minutes before using your account.

Questions?

How to access RD Apply

- > Create a Level 2 eAuthentication account
- Online Identity Proofing (recommended)

Please review our online materials or contact Kristin Lough at (202) 720-0033 or Kristin.Lough@wdc.usda.gov with any questions.

Quick Section Reference in the RD Apply Customer User Guide:

- Obtaining a Level 2 eAuth ID...... Sections 2-3
- Online Identity Proofing Process...... Section 6

RD Apply Website address:

• http://www.rd.usda.gov/programs-services/all-programs/telecom-programs

After completing **Objectives 1 and 2**, you can access our in-depth user guide, located here:

https://rdapply.sc.egov.usda.gov/Intake/help/Telecommunications Customer User Guide.p
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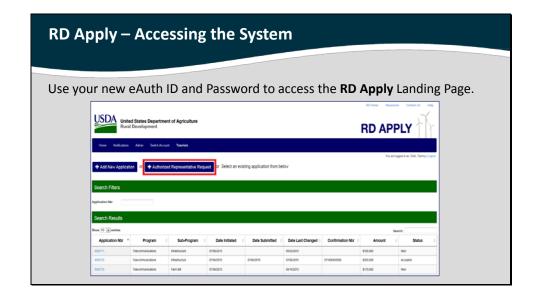
Do you know your **General Field Representative** (GFR)? If not, reach out to the GFR serving your home base for the clarifications, assistance, or advice you need!

Our GFRs are trained in RD Apply and are excited to offer guidance on preparing your application. They can also explain the regulations and requirements of the program to which you are applying.

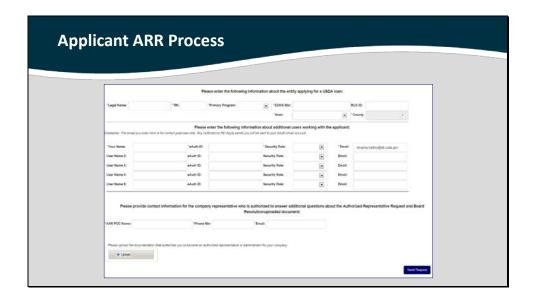
Their contact information is listed on our website, which will help you identify the GFR serving your area.

How to contact your GFR:

http://www.rd.usda.gov/files/UTP TelecomGFRs.pdf

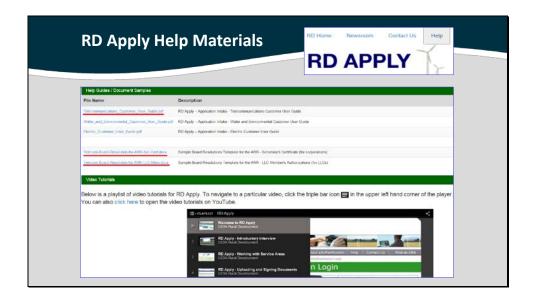


To create an application, you must submit an Authorized Representative Request in order to link you eAuth ID to your organization's Tax Identification Number (TIN).



The ARR process is further detailed in Section 7 of our User Guide. The security roles you need to indicate in this step are for the Administrator and the Representative-Signature-Certify users.

Note: We will review the other security roles later in this presentation; you can also find them described in the online user guide.



HELP Link features:

- RD Apply Customer User Guides for the Telecom, Electric, WEP Programs
- Sample Board Resolutions: Secretary's Certificate and LLC Member's Authorizations
- RD Apply Help Videos

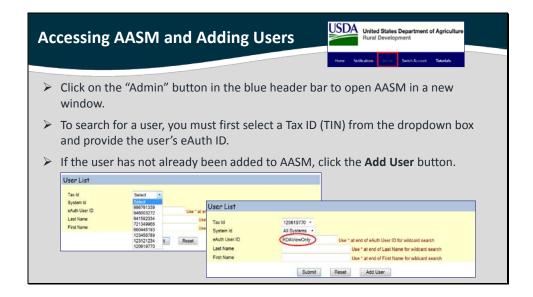
Board Resolution Uploads				
Drafts of the Board Resolutions can be found in our Applicant User Manual and under the Help link in RD Apply.				
SECRETARY'S CERTIFICATE	LLC MEMBERS' AUTHORIZATIONS			
I. do hearly certify that I am the Secretary of Corporation II. the Secretary of Corporation II. that the following are true and courset copies of reschience ably adopted by the Boast of Dimensor of the Corporation at the [implicit special principal and the Corporation of the Corporation, that the meeting was do to an equiphy solled and held no economies with the Diese of the Corporation; and that some of the following evolutions have been reviseded or modified. WHEREAS, that the meaningment of the Corporation is a bin induced that it is would be desirable for the Corporation to solution as application to relation a lass from the United States Covernment, arting through the Administration of the Real Utilities Service and (special) year	L			

HELP Link also features:

• Examples of board resolutions to guide your submissions, whether you are a corporation or an LLC

licant User Roles and Associated				
criptions				
Administrator	Grant representative roles to other users assigned to the same Tax ID (TIN) Enter/update an application			
Representative-Signature- Certify	Enter/update an application Complete electronic stages and submit applications to the USDA Provide signatures and authorize certifications for the application *Users can only receive this role by submitting an Authorized Representative Request, and having RUS Staff assign them the role			
Representative-Update - Data	Enter/update an application			
Engineering Consultant	Enter/update engineering sections of the application only			
Financial Consultant	Enter/update financial sections of the application only			
Legal Consultant	View the entire application, but only upload and delete attachments			
Viewer	View the application with no update access			

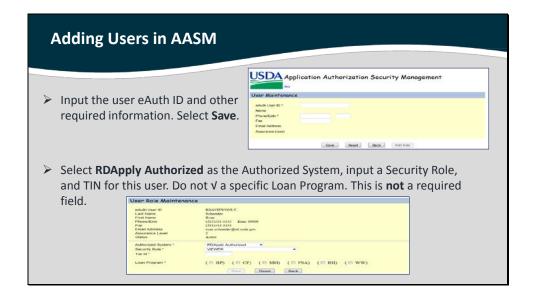
Note: the **Representative-Signature-Certify** role is a critical security roles that must be submitted through the ARR and approved by RUS.



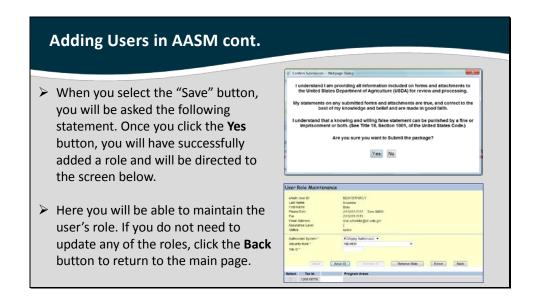
AASM is the Application Authorization Security Management System, which allows you to determine who has access to your application by adding users to your Tax ID and updating their security roles.

Accessing AASM:

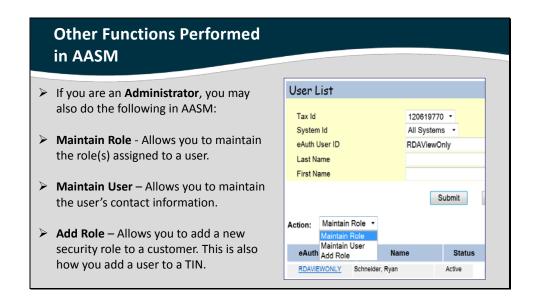
- you must have Administrator role
- after clicking on "Admin," AASM will open in a new tab



Note: "Construction" security role does not apply to the RD Apply program.

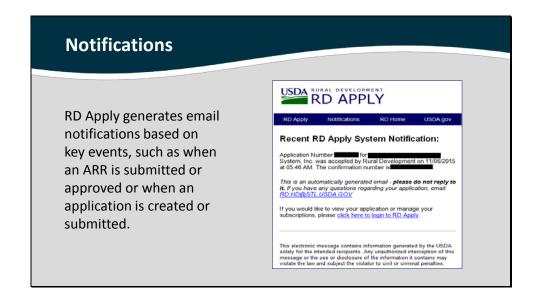


After you are finished adding or updating ("maintaining") users, EXIT out of AASM.



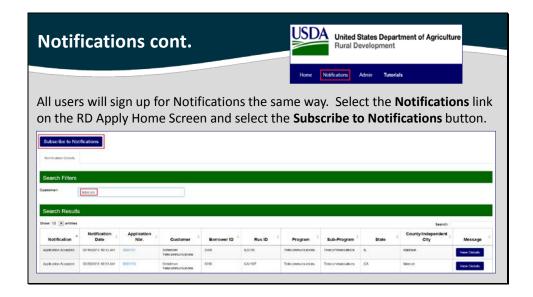
See **Section 8** of the RD Apply Customer User Guide for the complete process on:

- accessing AASM
- maintaining roles
- maintaining users
- · adding roles

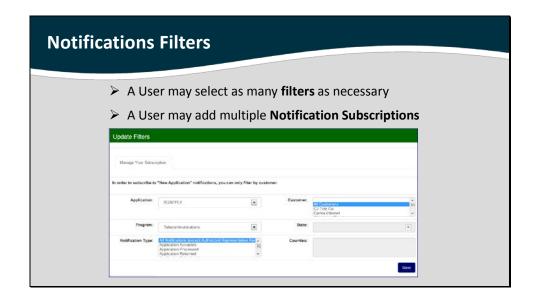


Signing up for Notifications:

• you must have completed the earlier steps with ARR and AASM



You can search existing applications, subscribe to notifications or update your existing subscription.



Notifications features:

- search existing applications
- subscribe to notifications
- update your existing subscription

Notifications benefits:

- you can request as many subscriptions as you wish
- USDA employees can enter the applications to address any questions you have in real time
- since multiple people can access different sections of the application simultaneously, you can be alerted to changes others are making

Note: The GFRs will be able to access notifications for states and counties, so don't worry about that part.

Questions?

- ➤ Completing the ARR Process
- > Applicant User Roles
- > AASM
- Signing up for Notifications in RD Apply

Please review our online materials or contact Kristin Lough at (202) 720-0033 or Kristin.Lough@wdc.usda.gov with any questions.

Quick Section Reference in the RD Apply Customer User Guide:

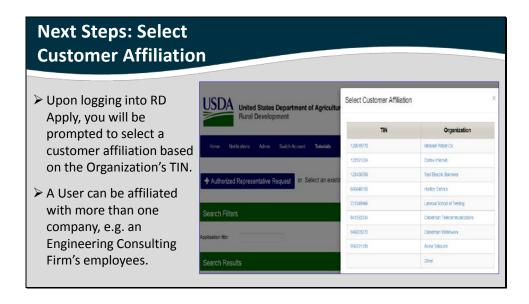
•	Completing the ARR Process	Sections 7
•	Applicant User Roles	Section 31
•	Adding and Maintaining Users in AASM	Section 8
•	Signing up for Notifications	Section 29

RD Apply Website address:

• http://www.rd.usda.gov/programs-services/all-programs/telecom-programs

After completing **Objectives 1 and 2**, you can access our in-depth user guide, located here:

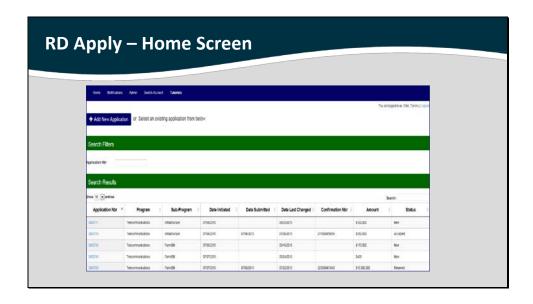
https://rdapply.sc.egov.usda.gov/Intake/help/Telecommunications Customer User Guide.p
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How could you be affiliated with more than one company?

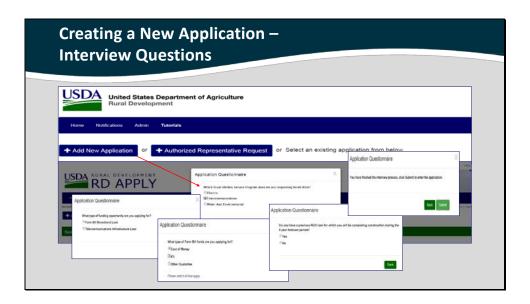
If you are an employee of an Engineering Consulting Firm, you may be bound to multiple companies. You can access those applications through their TIN.

Remember a single user can have multiple TINs assigned to them via AASM.



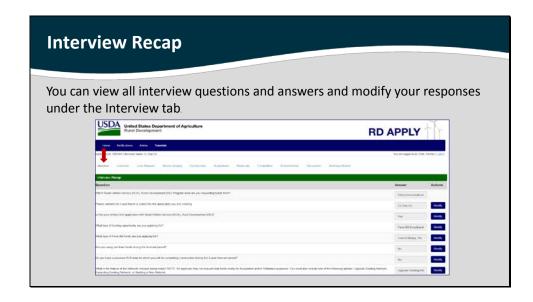
Once you are bound to your organization(s), you can access the following through the Home Screen:

- new applications
- existing applications via the hyperlinked application number
- notifications
- Help documents
- AASM
- ARR

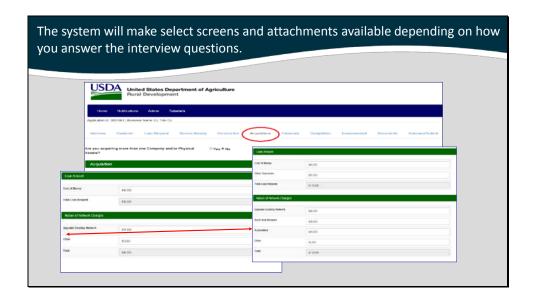


Tips for New Applications:

- Answer the interview questions carefully, as they DRIVE your specific application's requirements, e.g. if you are requesting funds for acquisitions, a tab in the application will appear; if not, your application will omit that tab
- take your time because some questions will take longer to answer than others
- save your changes, so that you can return to the questions when ready to complete them or to modify an answer



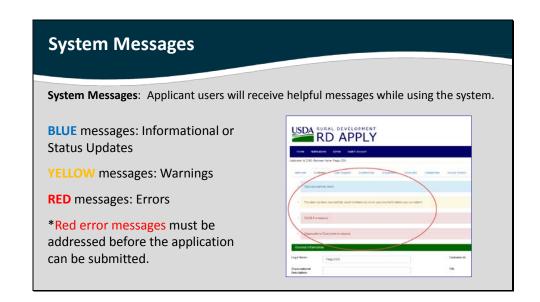
You can modify your answers, which may alter your application or add additional questions to the "Interview."

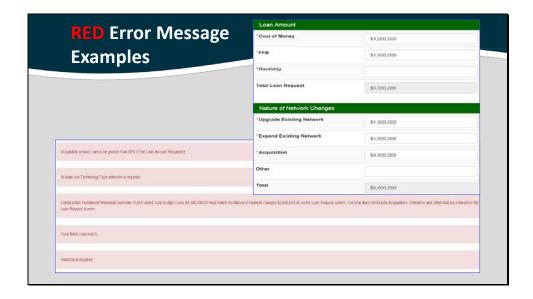


If you change a response, the application will automatically adjust:

e.g. John Smith originally said that he needed funds for an acquisition. But a few months later, he realizes that the acquisition is not going to happen. John Smith would then need to enter the Interview tab, click the "Modify" button for the question, "What is the Nature of the Network changes being made?" and remove Acquisitions as part of his funds request.

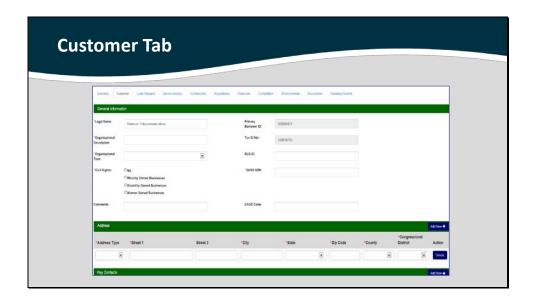
The Acquisitions tab in the application would then disappear.





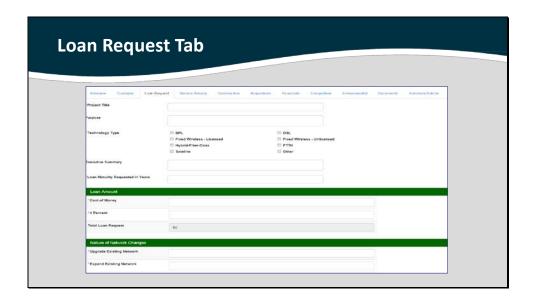
Analysis of Sample Errors from the Loan Request tab

- Acquisition total of \$4 million exceeds the allotted 50% of the total loan requested.
 Acquisitions should equal an amount no greater than \$2.5 million according to this program's regulations (re: Farm Bill).
- Technology Type is missing
- Cost of the Nature of Network changes to upgrade and expand the network do not match the RUS-funded costs on the Capital Investments Workbook Summary pill under the Construction tab
- Totals in the Loan Amount and Nature of Network Changes do not match
- Hardship loan request is missing, but that loan type was requested in the Interview



The Customer tab asks you to enter information regarding your organizational profile.

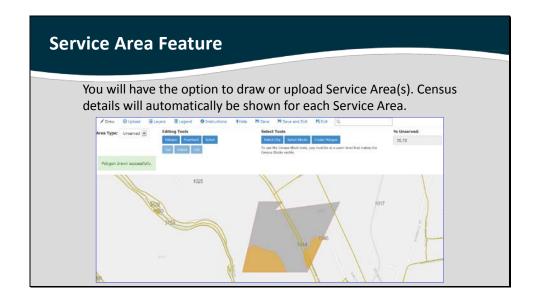
Note: You must supply at least one key contact and one valid address.



The Loan Request tab asks you to identity high-level details about your project.

The bottom of the Loan Request screen is broken into two sections:

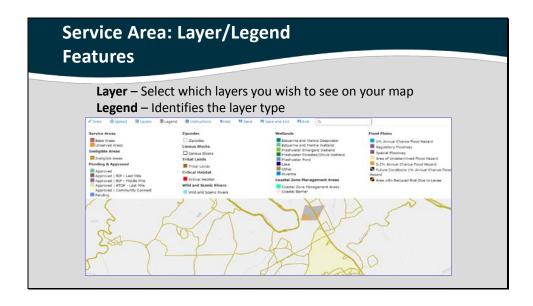
- Loan Amount—indicate the amount you are requesting from RUS
- Nature of Network Changes--explain how you will be using the loan



When you enter the Service Area tab on the main application, you can draw maps of your proposed area by creating new service areas. This mapping tool will open in a new window.

Service Area color code:

- Gray—base area
- Yellow—unserved portion of the service area (For Farm Bill applicants only)

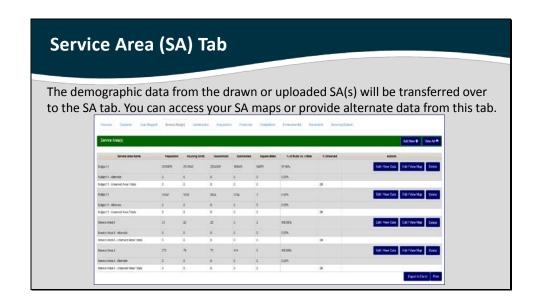


Legend features:

- additional color-coded layers that you can add to your map
- helpful reference to census and environmental data for your service area

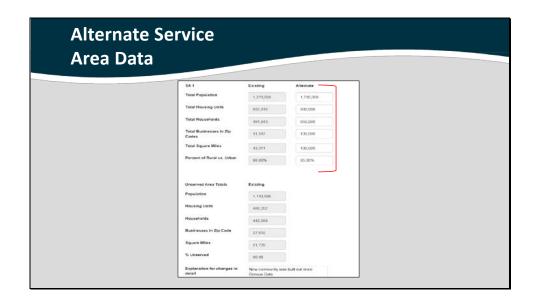
See Section 16 in the User Guide for more information.

Note: the more layers you apply, the slower your system may run

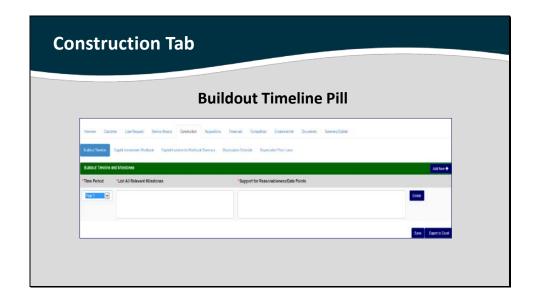


On this tab, after you have uploaded or created your service area maps, data will automatically populate the service area details, based on the decennial census.

If you determine that the data is inaccurate, you can edit the data manually.



If you provide alternate demographic data, you must also provide an explanation or justification on this screen.



The Construction tab asks you to complete a number of "Pills" that relate to the construction components that you indicated in your Interview responses.

The Buildout Timeline pill allows you to enter any relevant timelines and milestones for the Capital Investments Workbook.



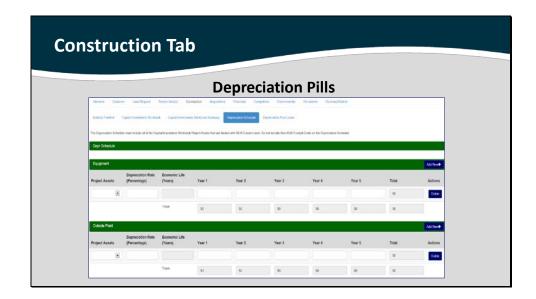
Adding a Capital Investments Workbook

Workbook #1 is the default. You can add more workbooks by clicking the "Add Workbook Project +" button.

To associate a workbook with a Service Area(s), click the "Select Service Area(s)" button. You can select either an existing Service Area(s) or "Other." If you select "Other," you will need to type a name into the field in order to save your work.

In order to complete the Capital Investments Workbook, you need to have a saved Service Area; otherwise, it will show up as "Other."

Note: The following Capital Investments Workbook Summary pill is a read-only pill that draws data automatically from the manually entered data in this pill.



The Depreciations pill is directly affected by your Interview response to the following question:

Are your company's depreciation rates regulated by a state regulatory commission?

If you answer No:

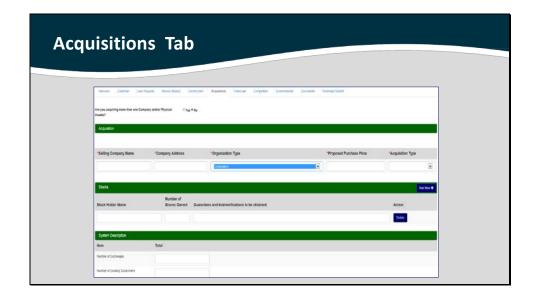
The depreciation rates are calculated based on the section and the item selected in the Project Assets dropdown. The depreciation rate will also calculate what your Economic Life in Years is.

If you answer Yes:

You need to enter the depreciation rate as a percentage.

In order to submit your application, you must fill out the fields for Years 1-5. As you enter data, the "Total(s)" fields will automatically sum your amounts.

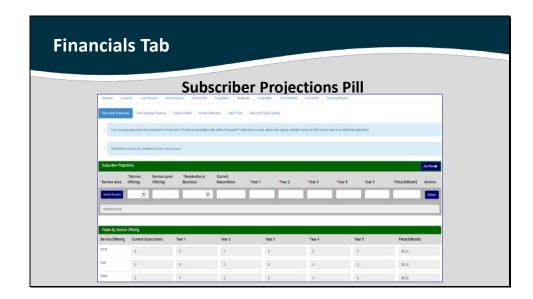
The next pills, "Depreciation Prior Loans" and "Depreciation Non Loans," are only activated in your application if you indicate the possession of prior loans or use of non loans in your Interview.



The Acquisitions tab asks you to provide information regarding the acquisitions your Interview responses indicated. This tab **will not** appear if your project is not acquiring any acquisitions.

Tips on Acquisitions:

- If you modify your answers on the Acquisitions screen to hide a segment, or modify an interview question to hide the entire tab, when you change the answer back to the original value, your data will still be there.
- If you do have an acquisition, you will need to make sure that the amount you enter on the Acquisitions screen matches the amount you entered on the Loan Request screen.
- Always enter each county on its own line

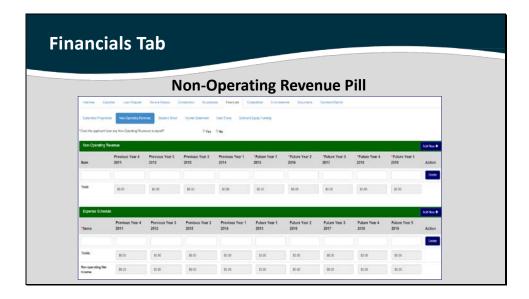


The Financials tab asks you to complete a number of "Pills" that relate to your historical and current data as well as your financial projections.

Note: All the financial screens, except for Subscriber Projections and Debt and Equity Funding, make up the Proforma.

You may export the Proforma to an Excel Worksheet on any of the Proforma screens. You can still export the Subscriber Projections and Debt & Equity Funding screens to an Excel spreadsheet by clicking on the "Export to Excel" button on each respective screen. They will not appear in the Proforma workbook.

The Subscriber Projections pill collects data from the Service Area tab, which needs to be completed before you begin defining your services and calculating your projections.

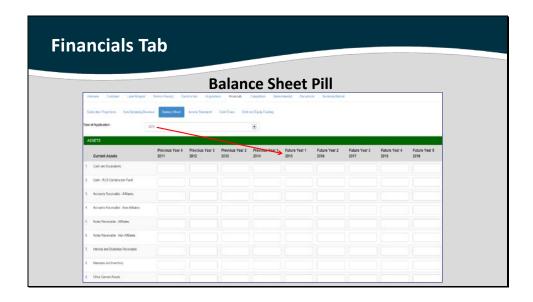


The Non-Operating Revenue pill collects both Revenue and Expense data.

- Non-Operating Revenue—collects information about your revenue
- Expense Schedule—collects information about your expenses.

When filling out this pill, you will need to enter data from three historical years, the base years, along with five years of projected future amounts. As you enter in the data, the Total line will automatically display your accumulated Revenue or Expenses Totals.

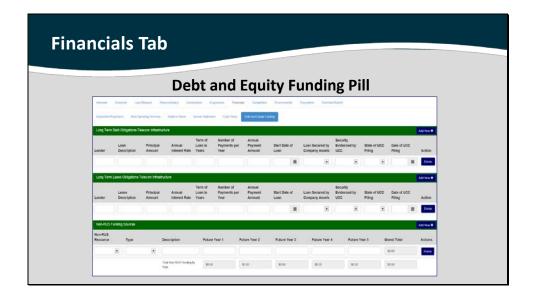
Note: Your Non-Operating Net Income data is automatically carried over to populate Line Item 7, "Non-Operating Revenues" on the Income Statement.



On the Balance Sheet pill, when you set the year of application, the table will adjust to reflect the appropriate dates. The base year will also automatically become Year 1 in the pro forma. After you save this information, you will not be able to edit the year of application.

When filling out this screen, you will need to enter data from the last four years as well as five years of projected future amounts.

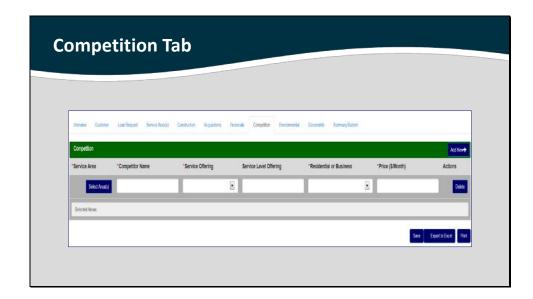
Note: The Income Statement and Cash Flow pills are not featured in this presentation because their formats are similar to the already highlighted Financial pills.



The Debt and Equity Funding pill is separated into three sections:

- Long Term Debt Obligations
- Long Term Lease Obligations
- Non-RUS Funding Sources

The intent is to gather loan information concerning RUS and Non-RUS Funding.



On the Competition tab, list any companies that might compete in your Service Area(s). If you have multiple competitors, click the "Add New +" button to add more lines. You can also assign multiple Service Area(s) to a competitor.

Identifying a Competitor:

- Click on the "Select Area(s)" button.
- Enter your Competitor's Name, the Service Offering(s), and the Service Level Offering(s). You can also select whether services are provided to Businesses or Residences and identify the relevant pricing structure.

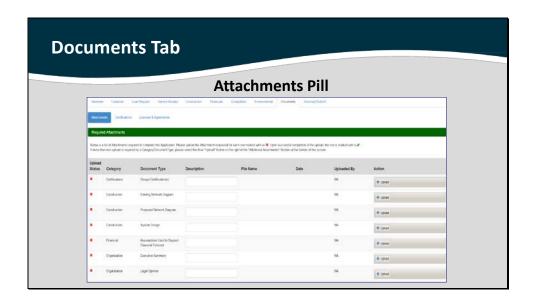


To complete the Environmental tab, you must have completed the Capital Investments Workbook and Service Area tabs.

Need assistance completing this tab?

Contact our Environmental Specialists:

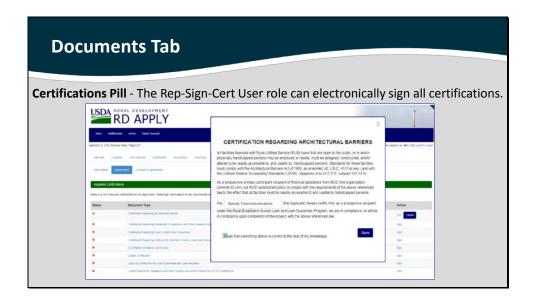
- Lauren McGee-Rayburn by phone at 202-695-2540 or email at Lauren.McGee@wdc.usda.gov
- Dennis Rankin by phone at 202-720-1953 or email at Dennis.Rankin@wdc.usda.gov



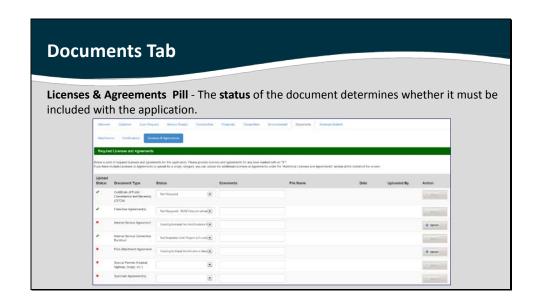
On the Documents tab, you can upload attachments and sign certifications, which are required based on your interview questions.

Until you have uploaded/signed the required document, you will not be able to submit your application. When a document has a red "X" next to it, it means it has not been completed. When a document has a green checkmark next to it, it means it has been completed successfully. Documents without symbols are optional. If you decide to update that document, then the status will change to either a red "X" or a green checkmark.

Note: All pills under the Documents tab must be completed in order for the Documents tab to be considered complete.



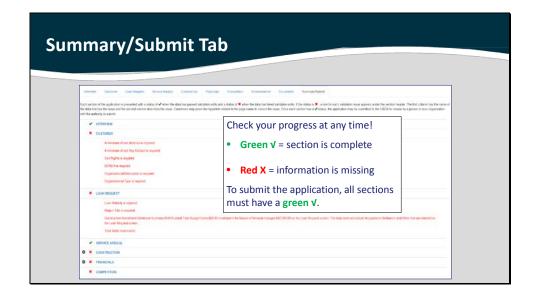
Note: In order to edit, sign, or delete a certification you must have the Representative-Signature-Certify security role.



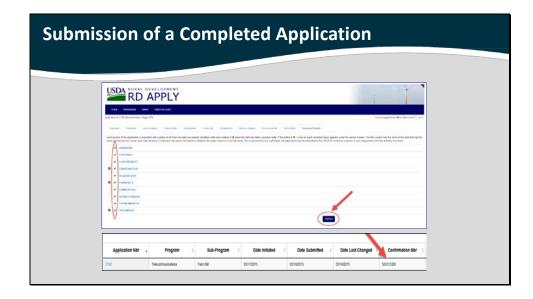
The Licenses and Agreements pill allows you to:

- update the status of documents as needed
- upload documents as required

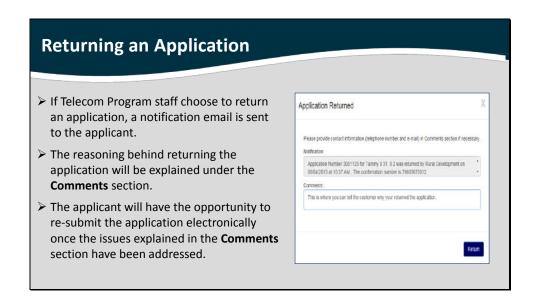
Note: if you have more than one franchise/spectrum agreements, submit extras under the "Attachments" Pill.



This summary of all the tabs and pills is provided to you in REAL TIME—it keeps track of your progress despite the number of people involved.



After submitting the application, you cannot make further modifications to the application. To make modification, you must receive approval from the RUS staff.



Application is locked after submittal to RUS. No more edits can be made.

What does a "Returned Application" mean?

A "Returned Application" means that:

- RUS Staff looked over your submitted application and noticed that something was either incorrect. If an application is returned, you will receive a message explaining the reasons. If you update your application, you will have to resubmit your application.
- You or a GFR requested the application's return, in order to add additional information. You will have to resubmit your application.

