USDA

CUSTOMER EXPERIENCE CENTER OF EXCELLENCE

Direct Farm Loans Customer Journey Map

PRODUCERS

"FSA has helped me when nobody else would."

LOAN OFFICERS

"I leave the office at the end of the day knowing my support has put another producer on the road to a successful operation."

AWARENESS

Beginning Producer

Not Aware of FSA

Have a need

Embarrassing if required to get a rejection letter from a bank

Outreach not robust enough:
- no mail newsletter
- need more plain language (e.g. Compass Handbook)
- not reaching young potential producers

Turned down by a bank

FSA is common knowledge in agriculture focused communities

Unable to perform an eligibility check

Not aware of other FPAC programs

Few historically under-served applicants

Don't know what programs are available to them

Information about farm loans on website is confusing

Finding alternatives

Receive expert support

Getting help to achieve plans and dreams

Unsure what will happen if unable to make payments

An unhelpful loan officer can make the experience worse

Not sure what to expect during the loan process

Demonstrating relevant farming experience can be challenging

Initial discussion

Leave the loan process

NO

Decide Whether to Proceed for a Specific Loan

YES

APPLY

Beginning producers may not be familiar with good record keeping

Repeat borrowers have to fill out the same forms as before

Unable to receive prequalification letter

Forms are redundant and could be streamlined

Online PDFs are not always fillable; they are confusing and often don't have error checking

Get form from local office or FSA website

Can't reuse electronic data captured from prior loans

Don't know all the forms/ documentation that are required

Eight Forms to fill out

Gathering records

Loan limits are low

Develops business plan

Prepare application

Submit application

PROCESSING

Multiple rounds of getting all needed documentation

Waiting for a letter to inform you of missing information

Supply missing information

To check status you have call or wait for a letter

Notification that action is required and is insufficient

INCOMPLETE Status Check COMPLETE

Preapproval farm trip

Required to inventory collateral, assesment, and environmental review

Loan Officer makes farm visit

Environmental review

Limited to using title companies that use ACH for fees

Checking for unreported debt requires multiple logins

Obtains additional info (e.g. credit report, CAVRS check)

Inspect collateral

Assessing the loan application

DECISION

Appeal, request review, or accept the decision

NO

Approved?

YES

Meet with Loan Officer for signature

Accepts loan

Closing for ownership loans slow due to coordination with third parties

Multiple steps for closing process; time consuming

Funds may not be immediately available at closing

Closing

If approved then giving good news is a point of delight

If not approved then the Loan Officer has a difficult conversation

Recommends approval or denial

Loan approved

Closing process

MAINTENANCE

Payments must be mailed or hand delivered

Unsure how payments are applied when processed

Make payments

Must rely on service center to obtain loan info and balance

Not sure how to access unsused funds for a loan

Check balance and request funds from Program Technican

Unable to provide accurate loan info until payments are cleared

Check balance and process funds requests

Get training

Inspection of collateral

Maintain good business records

Follow business plan

Meet yearly or on other triggers

Maintenance

Visit farm once a year unless trigger

Validates collateral

Program Technican

Works with the Loan Officer and applies the payments to appropriate loans

Farm Loan Technician applies payments to appropriate loan(s)

TOUCHPOINTS/ CHANNELS

TOUCHPOINT

Good relationship with bankers lead to referrals

Relationship based

Marketing and Outreach

Building working relationship is satisfying

Helping someone accomplish their dreams

Initial discussion

Helping with application now saves time later

An online PDF submitted without a discussion with a Loan Officer is generally not accurate

Fillable PDFs do not get submitted to a database so data has to be manually entered by a Loan Officer

Farm Loan Officer walks producer through the application

Farm Loan Technician responsible for application forms

Managing paperwork is time consuming and requires physical storage

Helps to prepare business plan and application is a source of satisfaction

Burden-sharing: cases sent from high-volume offices to those with lower case load

Get data into system

Manual and duplicate data entry

Application is received; Notification in two days

Application is nearly always incomplete

Notifies producer of missing information

INCOMPLETE Status Check COMPLETE

EMOTIONAL LEVEL

PRODUCERS

LOAN OFFICERS

SYSTEMS

PAIN POINTS

Computer systems go down frequently

Phone system is not reliable

FPAC systems are inefficient and not integrated

AWARENESS

Business needs come from legislation

Policy around socially disadvantaged

Producer profiles stored on MIDAS

MIDAS flows to SCIMS

SCIMS flows to DLS

APPLY

DLM is used to create the application

Simplifying forms required OMB paperwork and implementation to change

Expect that online forms would be incomplete; obstacle to change.

PROCESSING

Farm Business Plan (FBP) is used to store information about the loan and by loan offices to underwrite decisions

MAINTENANCE

eDALR$ is only used is a loan neds to be restructured through primary loan servicing

NITC is an accounting program; used at payoff

DLS is used for maintenance and servicing

DLM for PLAS advances

RFS is used for providing receipts for services before a farmer leaves the service center

PLAS/NITC are accounting systems

NRRS is used for checking and applying payments

KEY/LEGEND

- POINT OF DELIGHT
- PAIN POINT
- TOUCHPOINT
- IN PERSON
- ONLINE eGov
- PHONE
- WEBSITE
- MAIL
- WORD OF MOUTH
- EMAIL