SBA Paycheck Protection Platform Lender Instructions

Origination System User Guide

Updated: 1/10/2021

Not intended to convey policy guidance. In the event of any conflict or inconsistency with PPP rules, forms or guidance, such rules, forms and guidance govern.

SBA Paycheck Protection Platform Announcement

Important Dates

- Community Financial Institutions (CFIs) can begin submitting new First Draw PPP loan origination requests *(SBA Form 2483 rev. 1/8/21)* through the Platform on **Monday, January 11, 2021**

- CFIs can begin submitting Second Draw PPP loan applications *(SBA Form 2483-SD)* through the Platform on **Wednesday, January 13, 2021.**

- Shortly thereafter, all other lending institutions will be notified when they are able to submit loan origination requests

What is a CFI?

Community Financial Institutions include the following organizations:

- *Community Development Financial Institutions,*
- *Minority Depository Institutions,*
- *Certified Development Companies, and*
- *Microloan Intermediaries*

How do I know if my institution is a CFI?

If "Lender Location Enabled for Origination in Etran*" is checked in Institution Settings, your institution is an enabled CFI (see example below).*

My institution is not a CFI. What am I enabled to do in the Platform now?

Organization admin users can begin to add users in the Platform and review new and updated materials on the resource tab in the Platform.

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Paycheck Protection Platform Overview

PPP Origination – PPP Loan Request Process

Lenders are required to take the following actions in the Platform:

Create User Accounts

- Organization Admins select additional members at their institution to sign-up to the Platform and create their accounts.
- Organization Admins enable access to Origination functions in Platform for new users.
- Organization Admins complete Institution Settings.

Submit PPP Loan Origination Requests

- Lenders submit PPP Loan Requests via the Platform.
- ***CFIs will be enabled to submit First Draw PPP Loan Requests starting January 11, 2021 and***
- ***Second Draw PPP Loan Requests starting January 13, 2021.***
- ***All other lending institutions will be notified when they are able to submit loan origination requests.***

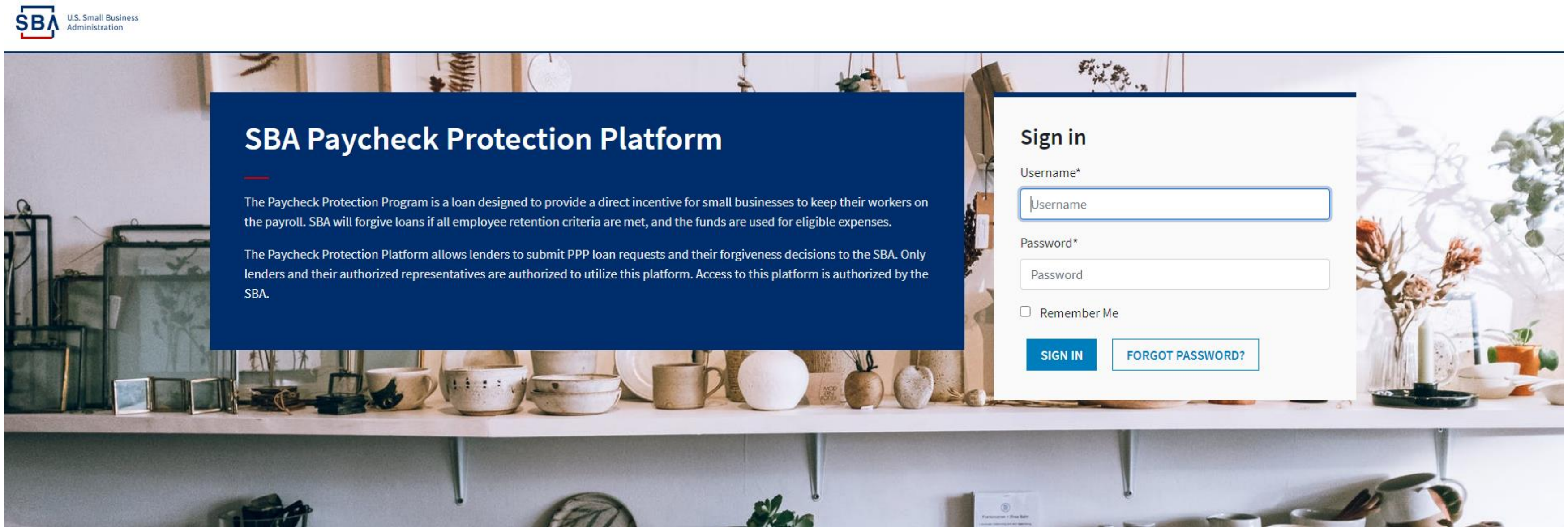
Monitor PPP Loan Origination Status

- SBA reviews PPP Loan Requests.
- Lenders monitor PPP Loan Requests and receive SBA Numbers for approved PPP Loans in the Platform.
- Organization Admins view institution's total PPP portfolio for reporting.
- Lenders monitor post-origination and servicing activities in Etran.

Note: *If "Lender Location Enabled for Origination in E-TRAN" is checked in Institution Settings, your institution is an enabled CFI.*

Paycheck Protection Platform - Originations

- The Paycheck Protection Platform can be accessed at forgiveness.sba.gov. This is the same Platform that supports the Forgiveness decisioning process.
- The Platform supports three methods of submission for PPP loan requests:
  1. Lenders manually enter loan requests.
  2. Large Lenders connect via API and submit loan requests in bulk.
  3. Software Providers connect via API and submit loan requests on behalf of Lenders.
- Using **MS Edge** or **Google Chrome** browsers is recommended for an optimal experience.
- Complete information on APIs can be found at https://ussbappp.github.io/index.html



Platform User Types

Organization Admins can create additional Platform users and grant four levels of access with the following permissions:

	Admin	General	Read Only	API User*
Administrative Functions				
Create Users	X			
Activate/Deactivate Users	X			
Assign User Types	X			
Reset Password for Other Users	X			
Servicing Functions				***Via API***
Institution Information (e.g., ACH, Interest)	X			
Submit PPP Loan Request	X	X		X
Withdraw PPP Loan Request	X	X		X
Lookup PPP Disbursed Loan Status	X	X	X	X
View Decision Status	X	X	X	X
Platform Inbox	X			
Reporting Functions				
Origination Dashboard	X			

Note: *The API User role should only be used for an individual user managing API technology (e.g., FinTech user). Admins will need to create accounts for API Users.*

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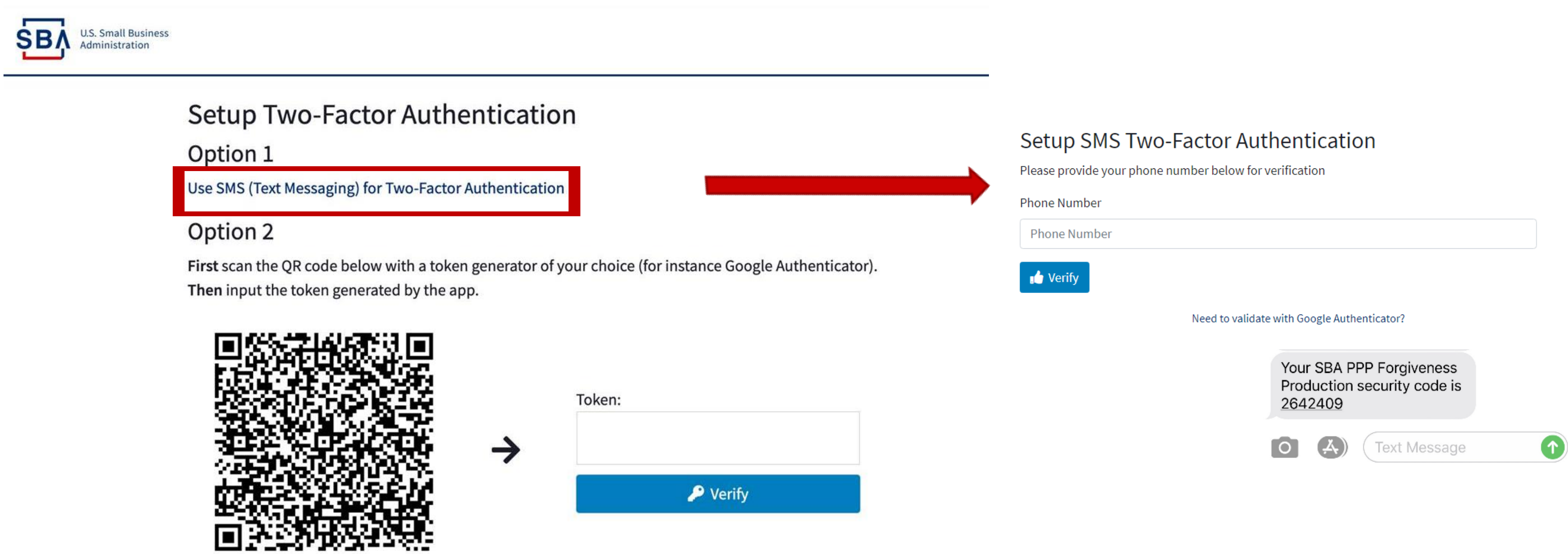
Account Management

Two-Factor Authentication

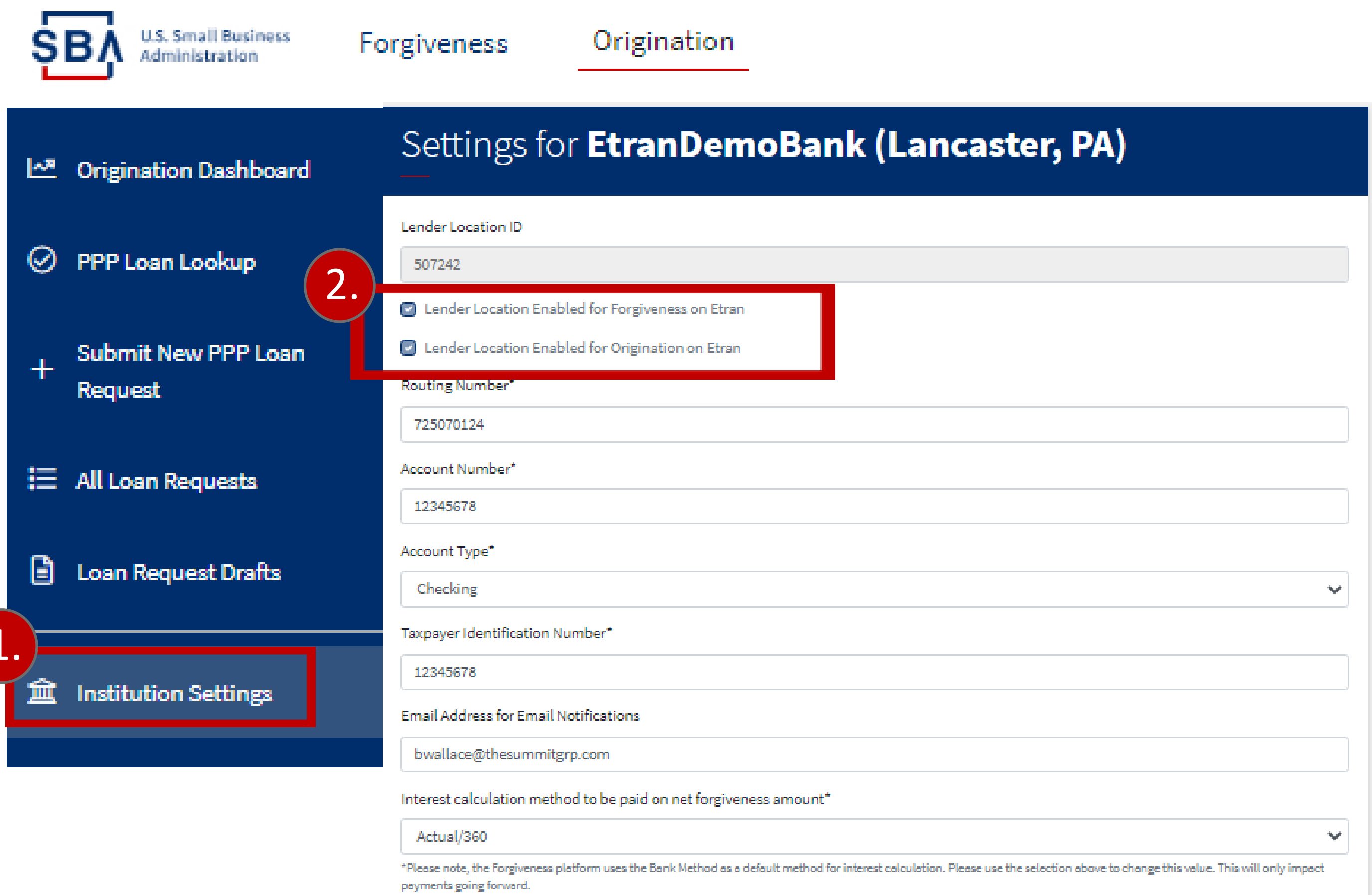
All Platform users will encounter two-factor authentication upon login. Users may choose between scanning a QR code or receiving a text message to generate a unique token.



Institution Information

Admins will need to set institution settings at the financial institution level (not the loan level).

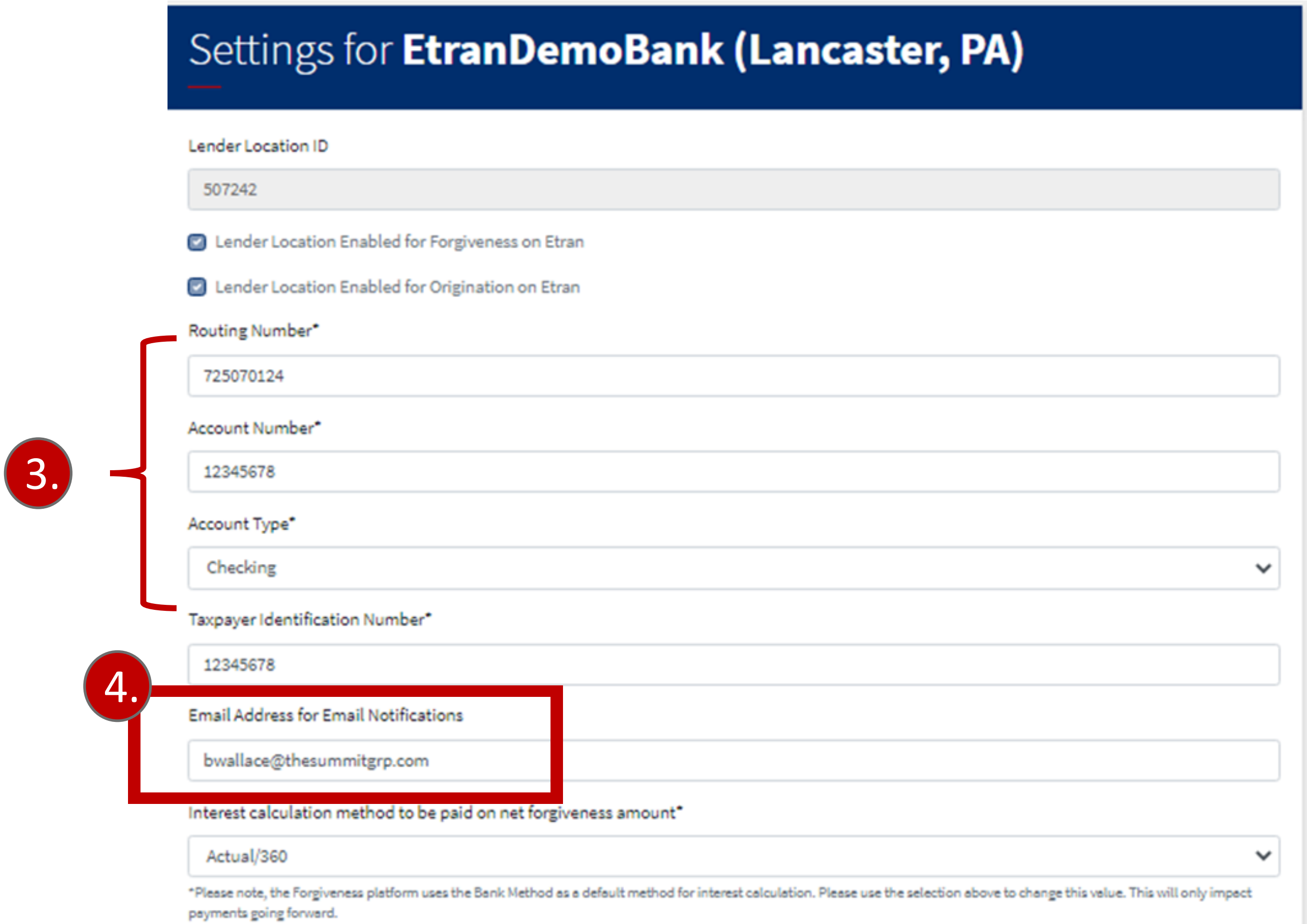
1. Click “Institution Settings” in the left-hand menu.
2. Verify that your Lender Location is enabled for PPP Origination on Etran. Once your location is verified, the “Lender Location Enabled for Origination in Etran” box will appear checked. CFIs will be enabled for PPP origination on January 11. All other lending institutions will be notified in advance when they are able to submit loan origination requests through the Platform.



Institution Information

3. Enter payment details, including:
   - Routing number
   - Account number
   - Account Type
   - Tax Identification Number

4. Enter a distribution list email. Members of the distribution list will receive email notifications whenever Institution Settings are changed.



Institution Information

5. **The Economic Aid Act eliminates compound interest on both types of PPP loans.** A simple interest rate of 1% is the default setting for both First Draw and Second Draw loans during this round.

Settings for **EtranDemoBank (Lancaster, PA)**

Lender Location ID

507242

- [x] Lender Location Enabled for Forgiveness on Etran
- [x] Lender Location Enabled for Origination on Etran

Routing Number*

725070124

Account Number*

12345678

Account Type*

Checking

Taxpayer Identification Number*

12345678

Email Address for Email Notifications

xxxx@test.com

5.

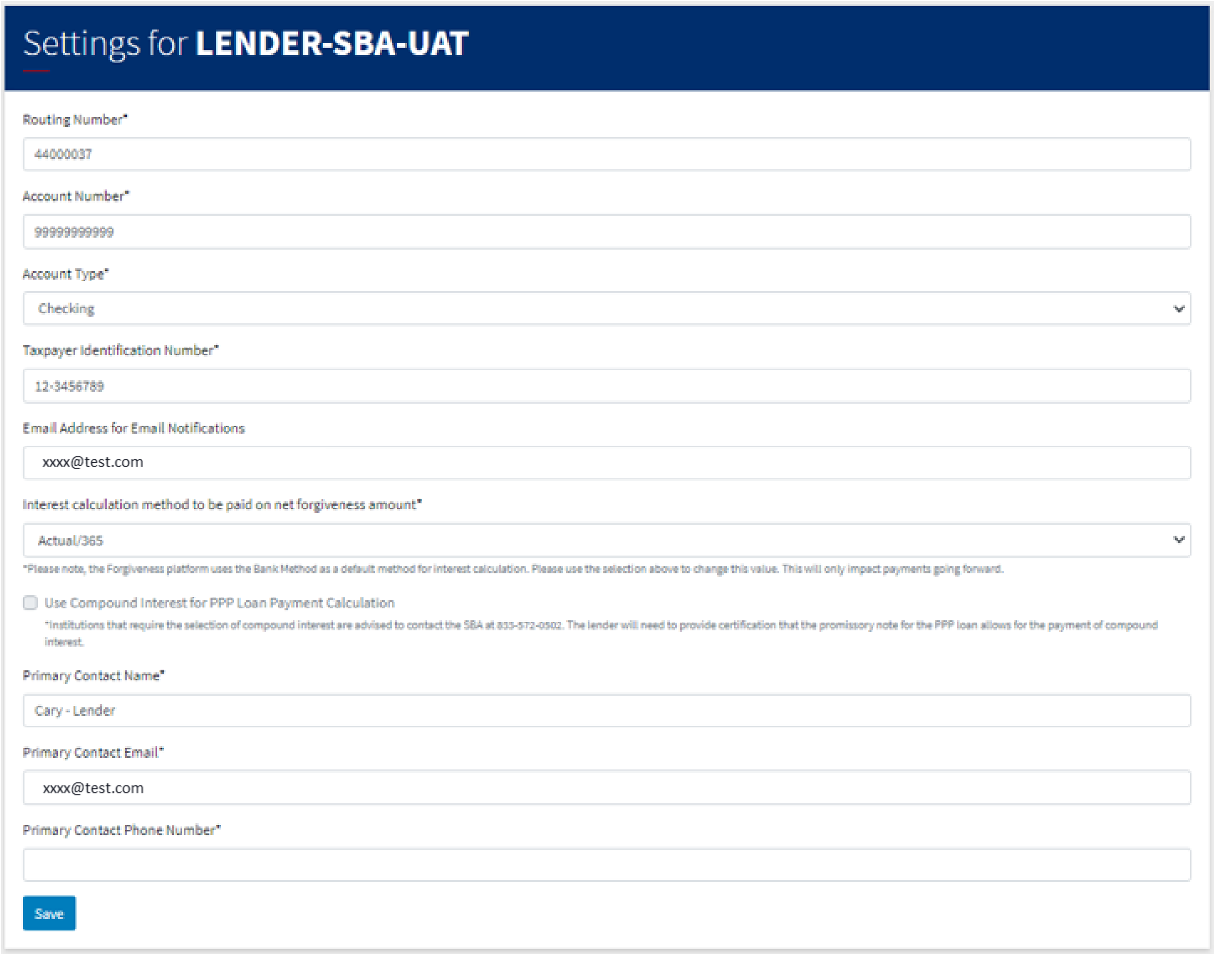
Interest calculation method to be paid on net forgiveness amount*

*Please note, the Forgiveness platform uses the Bank Method as a default method for interest calculation. Please use the selection above to change this value. This will only impact payments going forward.

SBA

Institution Information

5. Enter Primary Contact Information for the member of your institution who should be contacted by the SBA if required for loan reviews or payment processing.
   - This information will be automatically populated with the information for the institution's first registered Organization Admin in the Platform.
   - Primary Contact Information can be modified for the institution at any time.



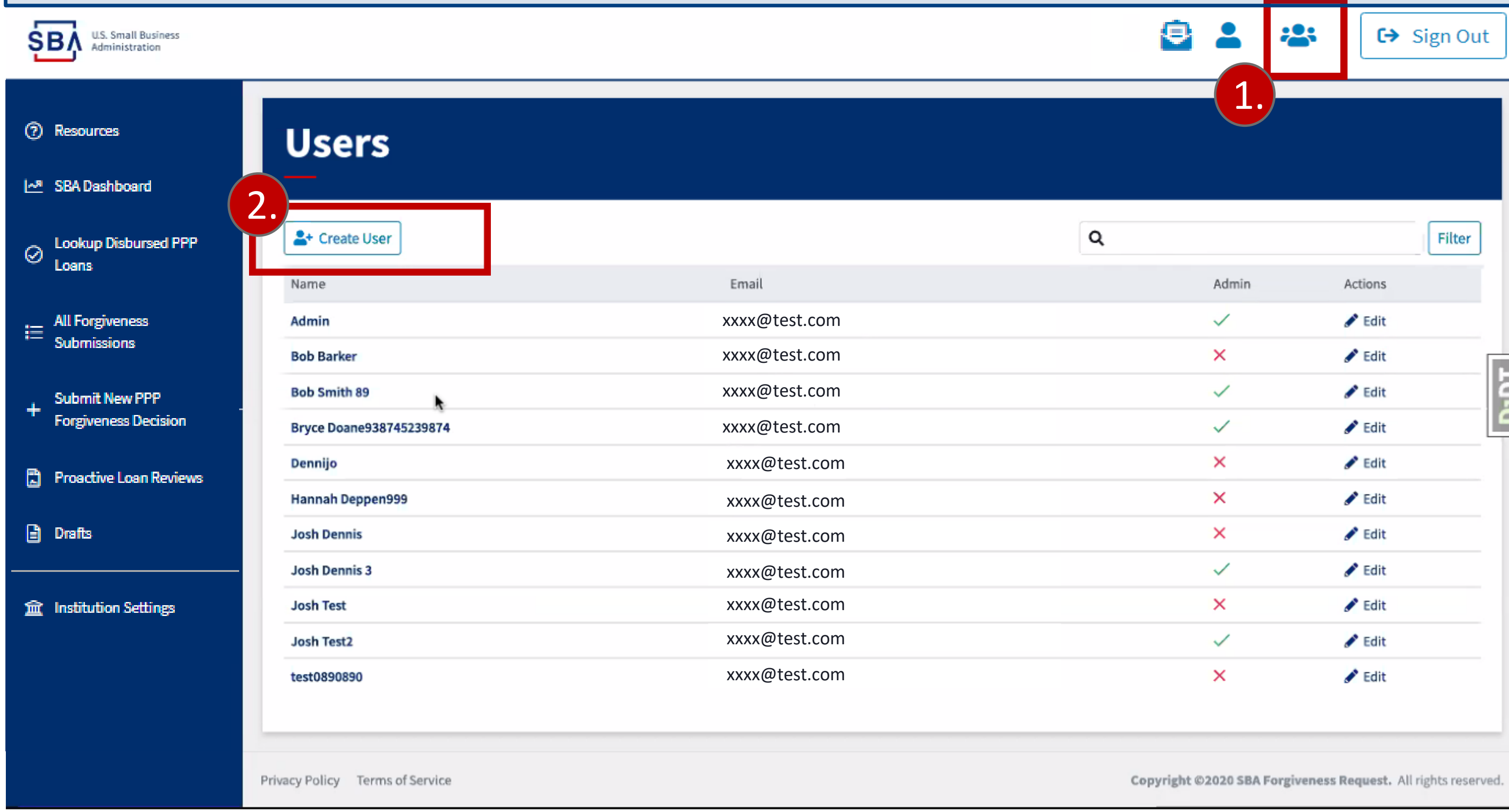
5.

Account Management - Creating New Users

Organization Admins are encouraged to create no more than ten (10) additional active users for each institution in the Platform.

1. Click the “Users” icon in the upper right corner of the screen.
2. From the user management dashboard, click “Create User.”

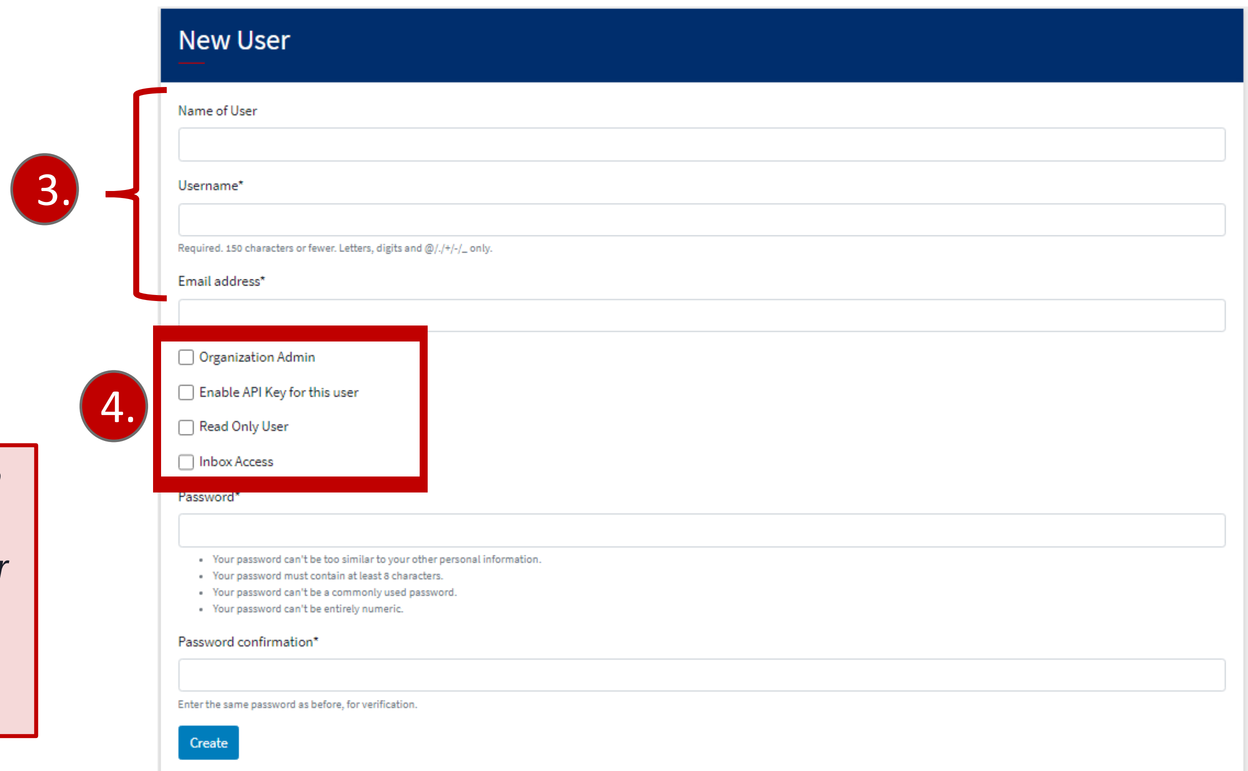
Note: *SBA does not limit number of users but anticipates the speed and ease of submission will eliminate the need for many users.*



Account Management - Creating New Users

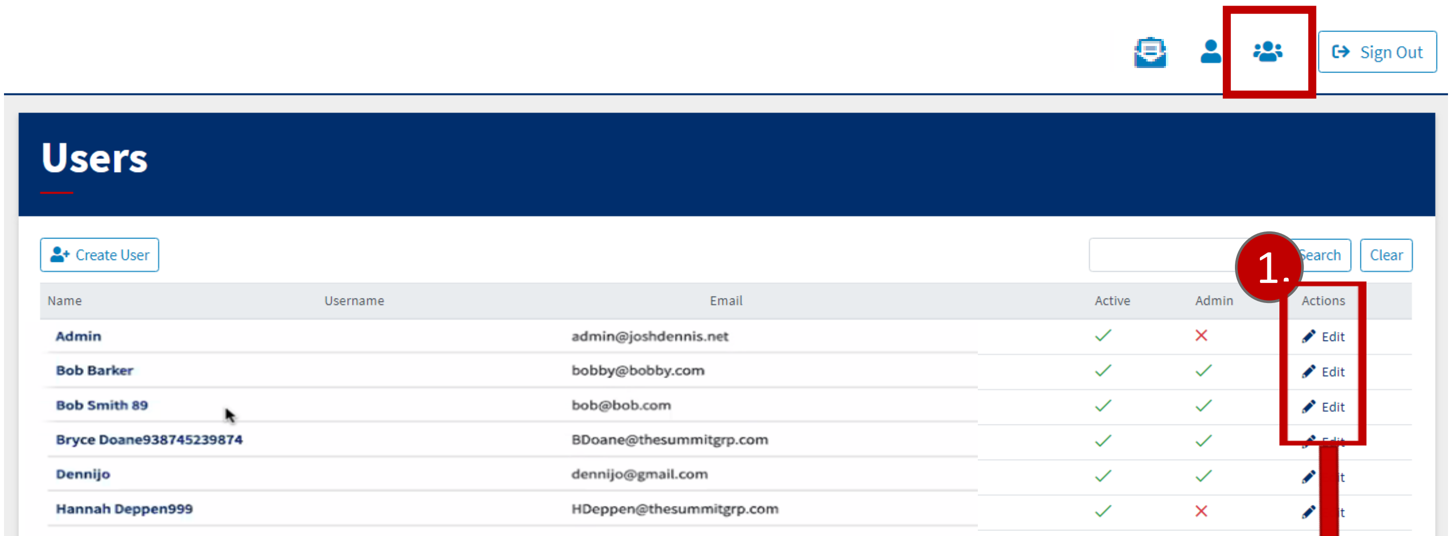
3. Enter the new user’s name, username, email address, and password. They may change their password upon login.
4. Designate the User Type. The default new user type is General Lender.
   - Select “Organization Admin” to make the user an Admin with institution management capabilities. We recommend limiting the number of Admins to **two** per institution.
   - Select “Read Only User” to make the user Read Only.
   - Select “Inbox Access” to give user rights to the Inbox (only Admins are automatically granted Inbox access)
   - Select “Enable API Key for this user” if the user will be using API technology to submit decisions.
   - Leave all items unchecked to make the user a General Lender with general decision submission capabilities.

Note: *Users cannot be enabled as both an Admin and an API User. Please choose only one permission designation per user.*

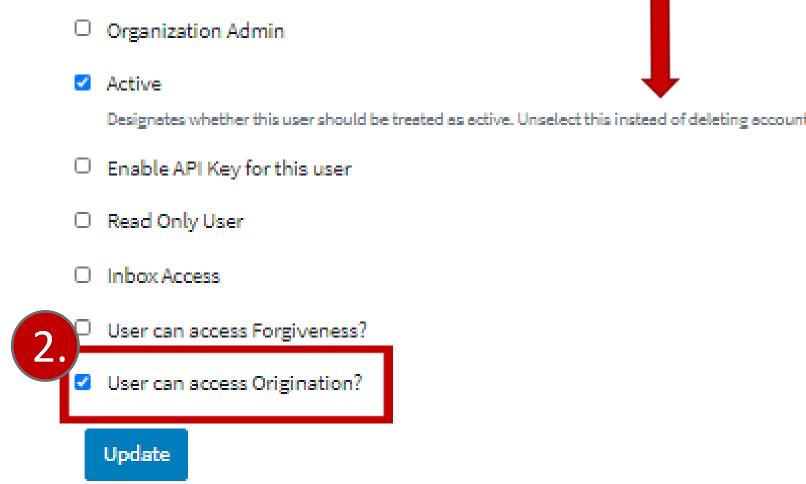


Note: *Users do NOT receive an automated email with account creation including instructions or a password. This information must be communicated by the Admin.*

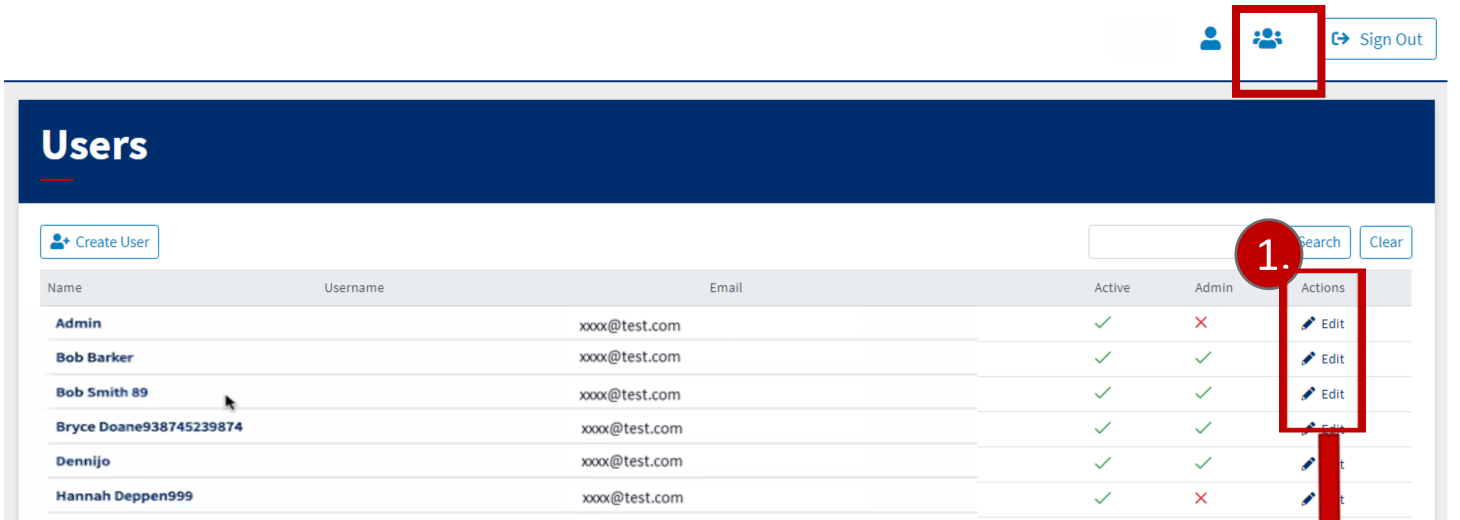
Account Management – Activating Origination

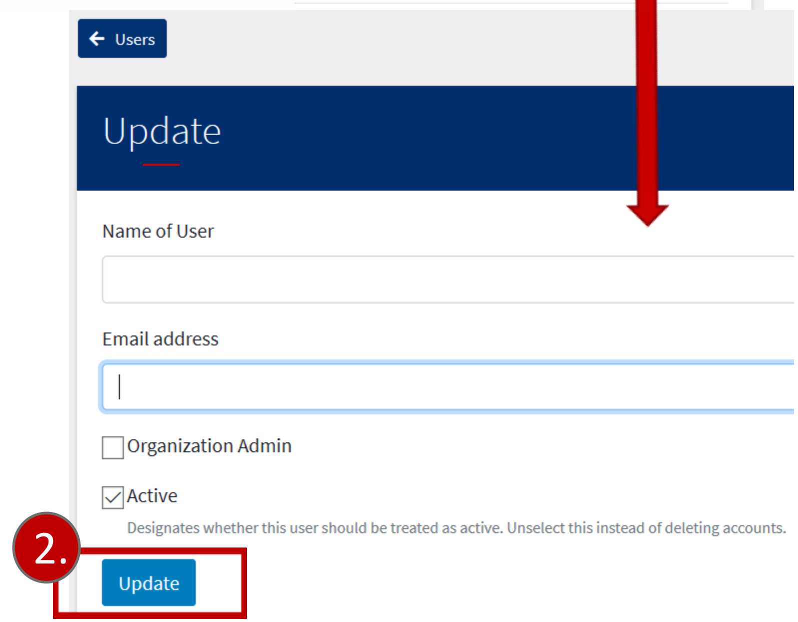


- AOs and Organization Admins will need to activate the origination Platform capabilities for each user.
    1. Within the user management dashboard, click "Edit" in the far right "Actions" column shown above for each user. The screen to the right will open.
    2. Check the "User can access Origination?" box to activate origination capabilities. Origination capabilities can be removed by unchecking this box.



Account Management - Deactivating Users





- AOs and Organization Admins may activate and deactivate their institution's users.
  1. Within the user management dashboard, click "Edit" in the far right "Actions" column shown above for each user. The screen to the right will open.
  2. Uncheck the "Active" box and click "Update."

Account Management – API Users

- Application Programming Interface technology (API) can be used by lenders and their technology partners to submit large volumes of PPP loan requests to the Platform.
- If your institution decides to use API technology to submit PPP loan requests, the organization admin must create a user account for the individual or technology provider who will be using the programming interface.

A complete guide for Platform API use can be found at:
https://ussbappp.github.io/index.html

Please contact developer@ussbaforgivness.com for advanced technical support on API usage.

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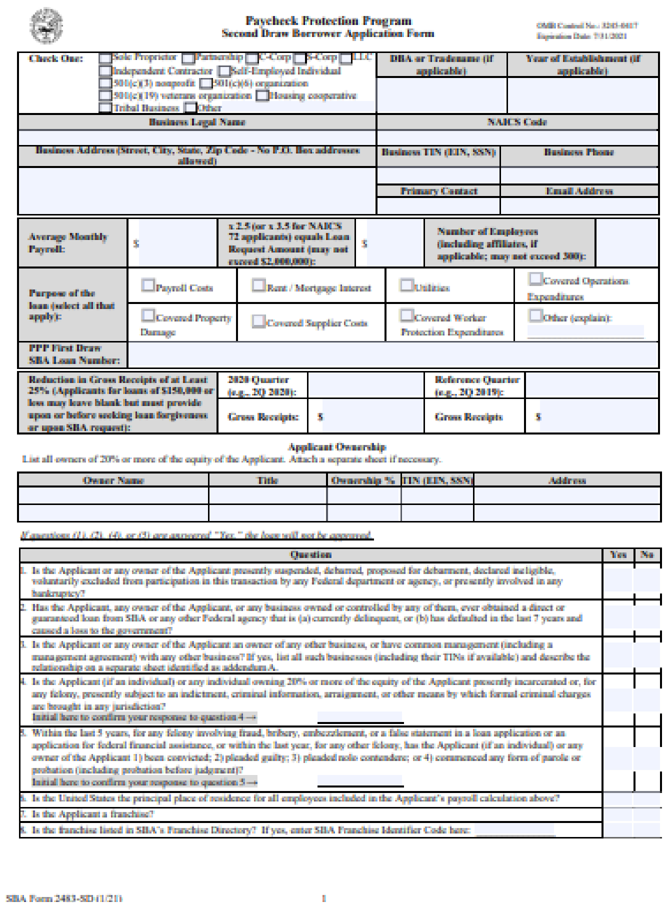
Submitting PPP Loan Requests

PPP Loan Request

- Lenders may utilize the Platform to submit PPP loan requests in two ways:
  1. Lenders manually enter and submit individual applications in the Platform.
  2. Lender Service Providers submit their Lenders' applications using API connections. Information on APIs can be found at https://ussbappp.github.io/index.html.
- Lenders must utilize [SBA Form 2483](#) for First Draw PPP Loans and must utilize [Form 2483-SD](#) for Second Draw PPP Loans to calculate the loan amount.


Paycheck Protection Program
Second Draw Borrower Application Form

OMB Control No.: 3245-0417
Expiration Date: 7/31/2021

Check One: ☐Sole Proprietor ☐Partnership ☐C-Corp ☐S-Corp ☐LLC ☐Independent Contractor ☐Self-Employed Individual ☐501(c)(3) nonprofit ☐501(c)(6) organization ☐501(c)(19) veterans organization ☐Housing cooperative ☐Tribal Business ☐Other	DBA or Tradename (if applicable)	Year of Establishment (if applicable)
Business Legal Name	NAICS Code	
Business Address (Street, City, State, Zip Code - No P.O. Box addresses allowed)	Business TIN (EIN, SSN)	Business Phone
	Primary Contact	Email Address

Average Monthly Payroll:	$	x 2.5 (or x 3.5 for NAICS 72 applicants) equals Loan Request Amount (may not exceed $2,000,000):	$	Number of Employees (including affiliates, if applicable; may not exceed 300):	

Purpose of the loan (select all that apply):	☐Payroll Costs	☐Rent / Mortgage Interest	☐Utilities	☐Covered Operations Expenditures
	☐Covered Property Damage	☐Covered Supplier Costs	☐Covered Worker Protection Expenditures	☐Other (explain):
PPP First Draw SBA Loan Number:				

Reduction in Gross Receipts of at Least 25% (Applicants for loans of $150,000 or less may leave blank but must provide upon or before seeking loan forgiveness or upon SBA request):	2020 Quarter (e.g., 2Q 2020):		Reference Quarter (e.g., 2Q 2019):	
	Gross Receipts:	$	Gross Receipts:	$

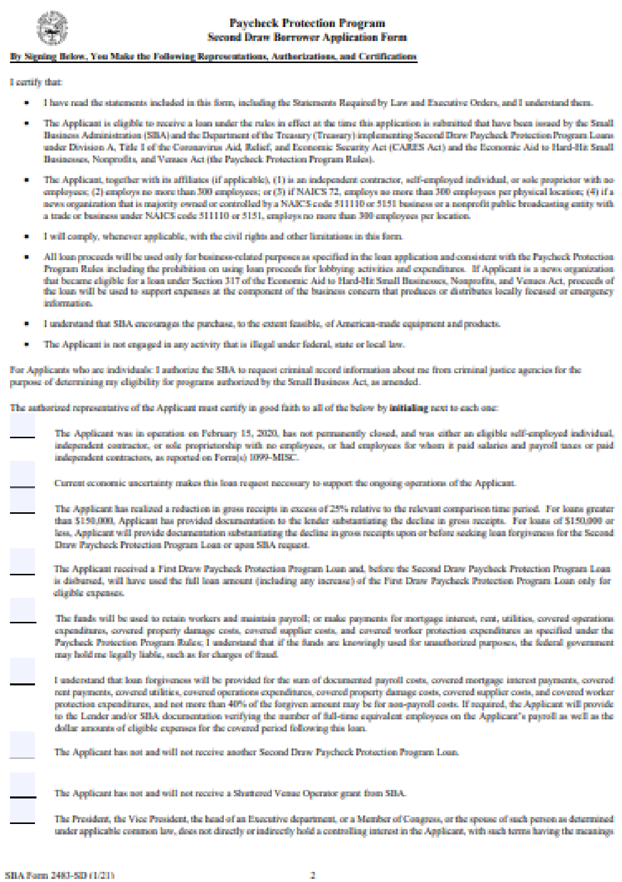
Applicant Ownership
List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN, SSN)	Address

If questions (1), (2), (4), or (5) are answered "Yes," the loan will not be approved.

Question	Yes	No
1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?		
2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?		
3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.		
4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? Initial here to confirm your response to question 4 →		
5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)? Initial here to confirm your response to question 5 →		
6. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?		
7. Is the Applicant a franchise?		
8. Is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code here:		

SBA Form 2483-SD (1/21) 1


Paycheck Protection Program
Second Draw Borrower Application Form

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

I certify that:

- I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them.
- The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) and the Department of the Treasury (Treasury) implementing Second Draw Paycheck Protection Program Loans under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act (the Paycheck Protection Program Rules).
- The Applicant, together with its affiliates (if applicable), (1) is an independent contractor, self-employed individual, or sole proprietor with no employees; (2) employs no more than 300 employees; or (3) if NAICS 72, employs no more than 300 employees per physical location; (4) if a news organization that is majority owned or controlled by a NAICS code 511110 or 5151 business or a nonprofit public broadcasting entity with a trade or business under NAICS code 511110 or 5151, employs no more than 300 employees per location.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rules including the prohibition on using loan proceeds for lobbying activities and expenditures. If Applicant is a news organization that became eligible for a loan under Section 317 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, proceeds of the loan will be used to support expenses at the component of the business concern that produces or distributes locally focused or emergency information.
- I understand that SBA encourages the purchase, to the extent feasible, of American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

The authorized representative of the Applicant must certify in good faith to all of the below by **initialing** next to each one:

_____ The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.

_____ Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.

_____ The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than $150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of $150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request.

_____ The Applicant received a First Draw Paycheck Protection Program Loan and, before the Second Draw Paycheck Protection Program Loan is disbursed, will have used the full loan amount (including any increase) of the First Draw Paycheck Protection Program Loan only for eligible expenses.

_____ The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.

_____ I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.

_____ The Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.

_____ The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

_____ The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings

SBA Form 2483-SD (1/21) 2

First Draw PPP Loans

First Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

Eligibility:

- Eligible entities include: business entities, sole proprietors, independent contractors, and self-employed individuals, 501(c)3s, 501(c)9s, tribal business, 501(c)6s, housing cooperatives, destination marketing organization, and news organizations.
- General eligibility is for entities with 500 employees or fewer. Certain industries that meet SBA's alternative size standard or SBA's size standards for those particular industries may be eligible to apply.

Second Draw PPP Loans

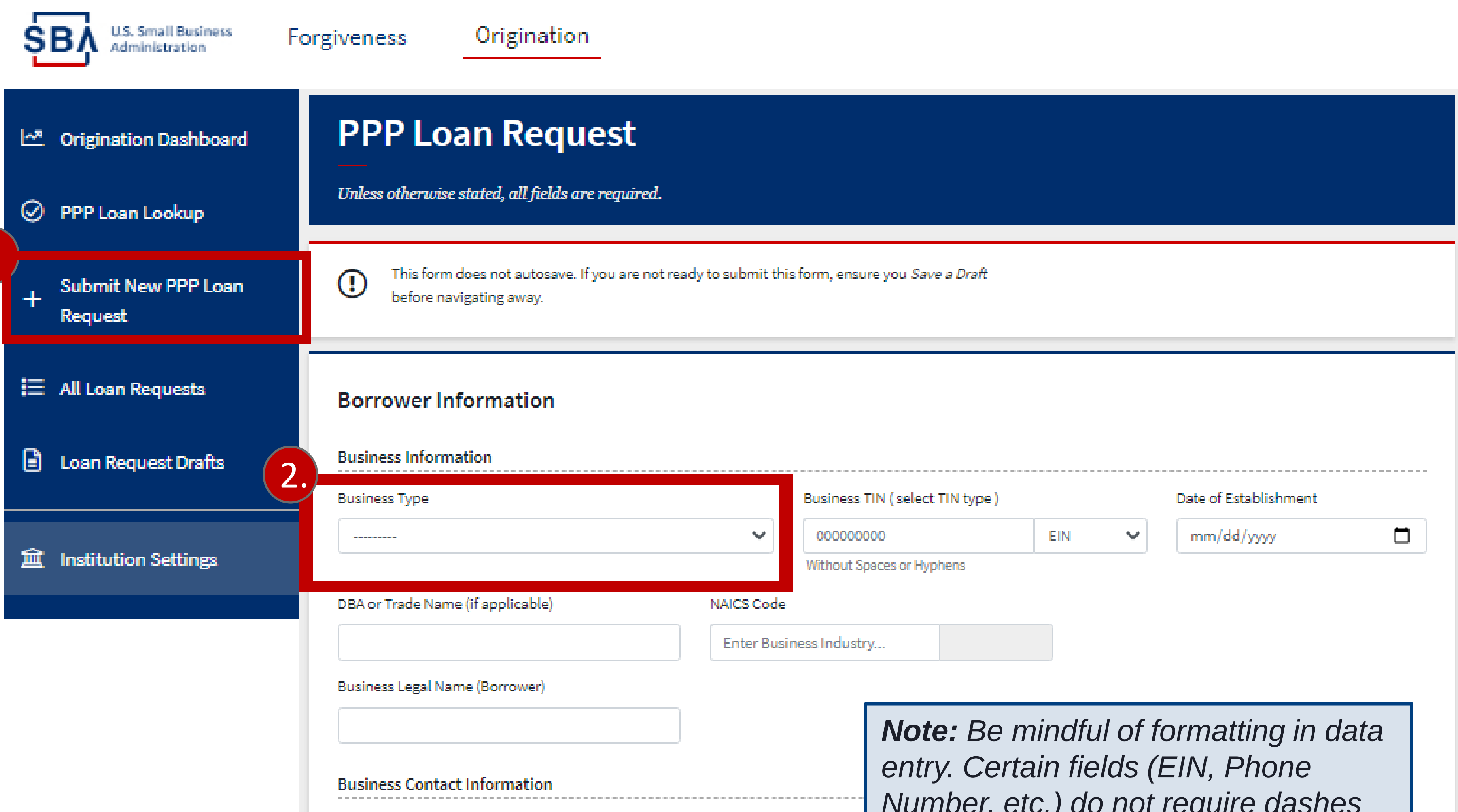
The Paycheck Protection Program (PPP) now allows certain eligible borrowers that previously received a PPP loan to apply for a Second Draw PPP Loan with the same general loan terms as their First Draw PPP Loan. Second Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

Targeted Eligibility - A borrower is generally eligible for a Second Draw PPP Loan if the borrower:

- Previously received a First Draw PPP Loan and will or has used the full loan amount only for authorized uses before the Second Draw PPP Loan is disbursed;
- Has no more than 300 employees; and
- Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.

PPP Loan Request – Creating a New Request

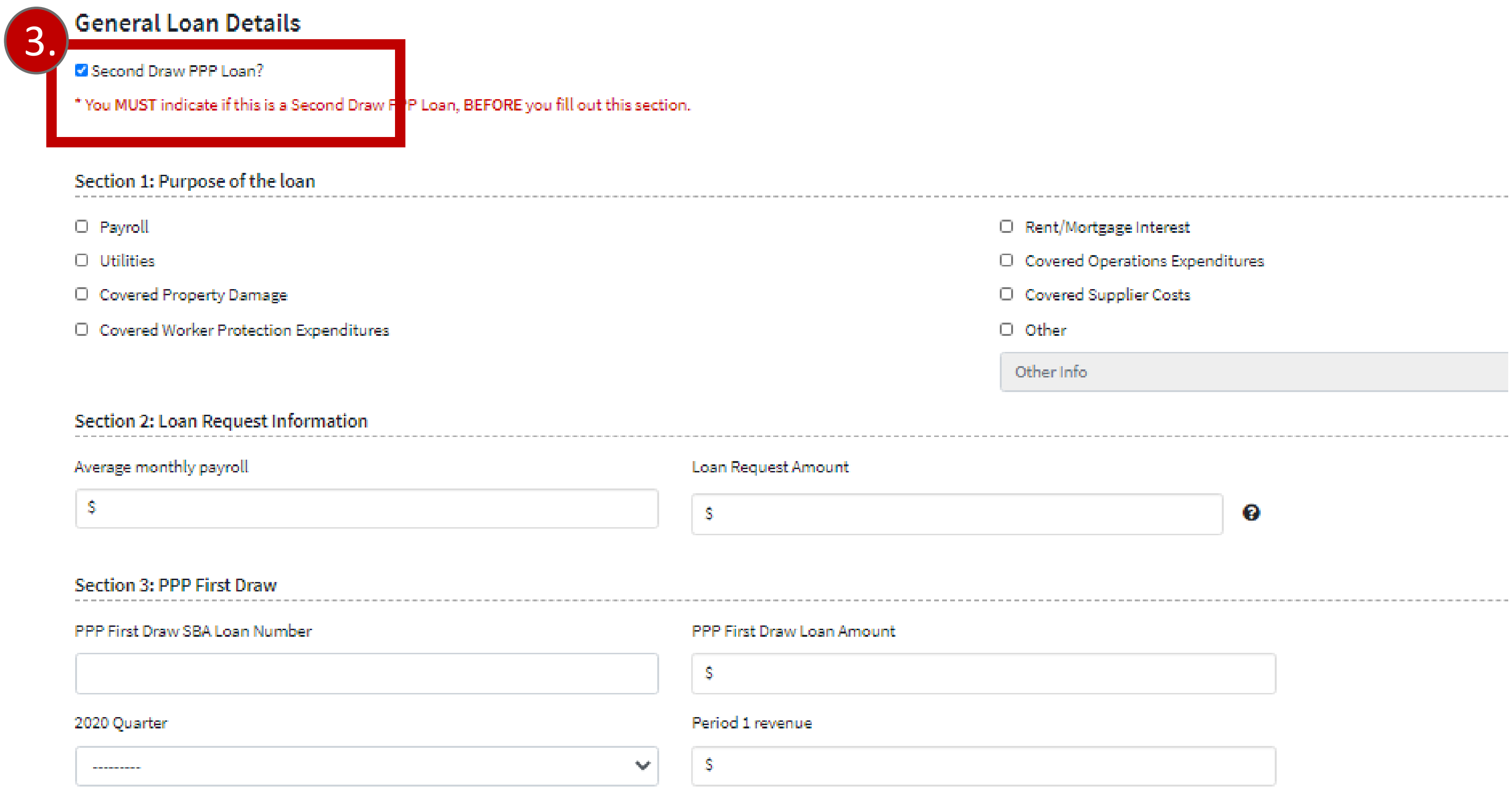
1. Click “Submit New PPP Loan Request” in the left-hand menu.
2. Enter PPP Loan Request information. Unless otherwise stated, all fields are required.



Note: *Be mindful of formatting in data entry. Certain fields (EIN, Phone Number, etc.) do not require dashes or spaces.*

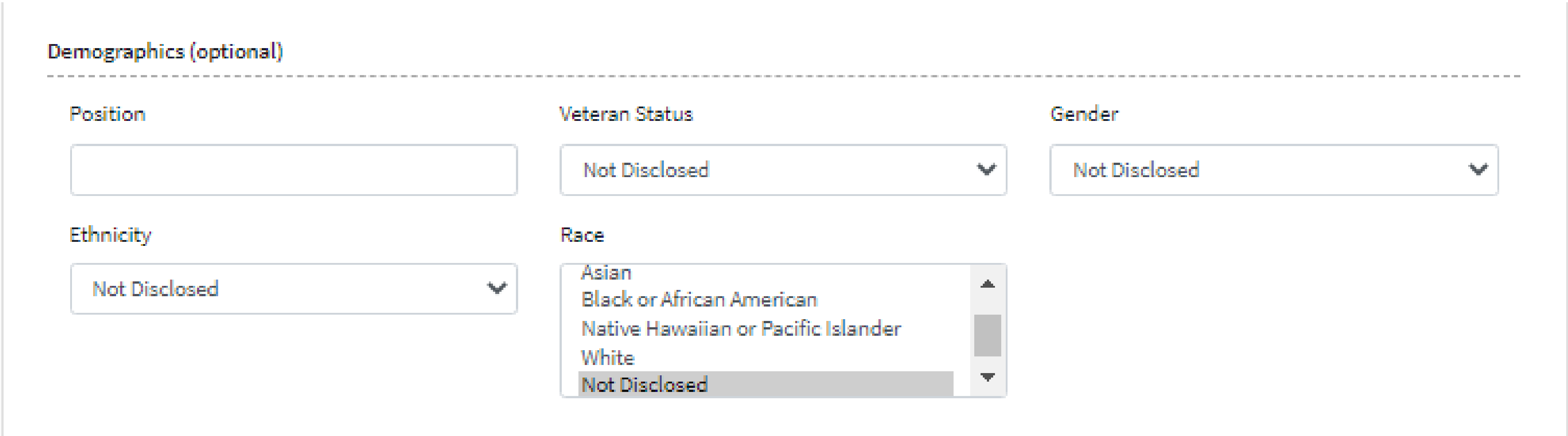
PPP Loan Request – Creating a New Request

3. Select "Second Draw PPP Loan?" if the application is for a Second Draw loan. Checking this box will populate additional fields included on SBA Form 2483-SD, including information about the Borrower's First Draw loan.



PPP Loan Request – Demographic Information

- Completion of the Borrower Demographic Entry section is required *if the Borrower has provided this voluntary information in their PPP Loan Application.*
- This information is collected for program reporting purposes only and will have no bearing on the loan forgiveness decision.
- This section requests information about each of the Borrower's Principals. Instructions and definitions for each field can be found here.



Add Owner

Use "Add Owner" to provide information on additional Principals

Note: *Up to 5 business owners may be listed as Principals.*

PPP Loan Request – Final Confirmation

1. Prior to submission, lenders must confirm that the PPP loan request criteria has been met (shown below).
2. Click “Submit Application” if the loan request is complete. Click “Save as Draft” if the request is not complete and you wish to return to the request at a later time.

✓ **Lender Certification**

On behalf of the Lender, I certify that:

1. For a First Draw PPP Loan, the Lender has complied with the applicable lender obligations set forth in paragraphs C.3.a.-c. of the interim final rule “Paycheck Protection Program as Amended by Economic Aid Act” (issued on January 6, 2021), and any amendments thereto.

   For a Second Draw PPP Loan, the Lender has complied with the applicable lender obligations set forth in paragraphs (h)(2)(i)(A)-(D) of the interim final rule “Paycheck Protection Program Second Draw Loans” (issued on January 6, 2021), and any amendments thereto.

2. The Lender has obtained and reviewed the required application (including documents demonstrating qualifying payroll amounts) of the Applicant and will retain copies of such documents in the Applicant’s loan file.

3. The Lender will register in sam.gov no later than thirty (30) days from the date of the first disbursement of a First Draw PPP Loan or Second Draw PPP Loan made by the Lender after January 7, 2021 and will provide SBA with the Lender’s unique entity identifier.

I certify that:

1. Neither the undersigned Authorized Lender Official, nor such individual’s spouse or children, has a financial interest in the Applicant.

1.

☐ I Confirm

2.

✔ Submit Application | Save as Draft

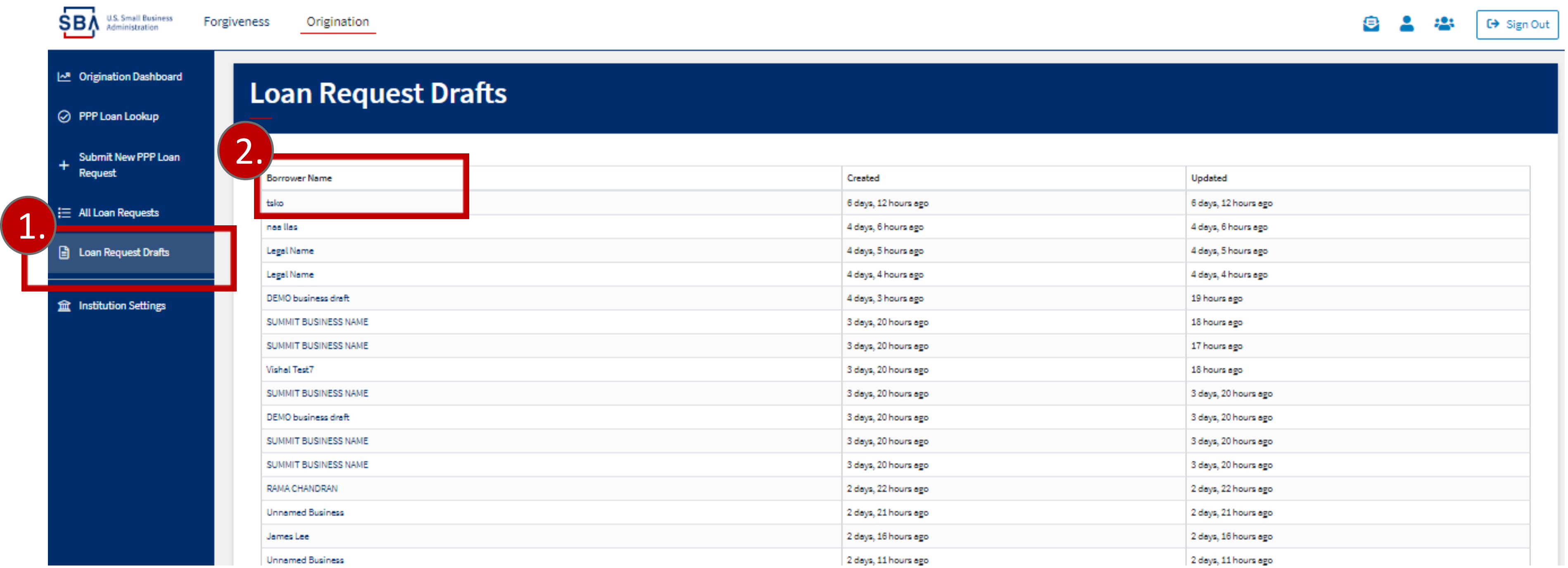
***Note:** The Platform allows Lenders to indicate these confirmations both on individual PPP Applications as well as via API.*

***Note:** Applications **cannot** be edited once submitted. Please verify that all information is correct before submitting.*

PPP Loan Request - Drafts

Incomplete loan requests saved as Drafts can be revisited for later submission.

1. Click “Loan Requests Drafts” in the left-hand menu.
2. Click the Borrower Name of the loan request you would like to edit. The request will open and you can proceed to edit or complete the request for submission.



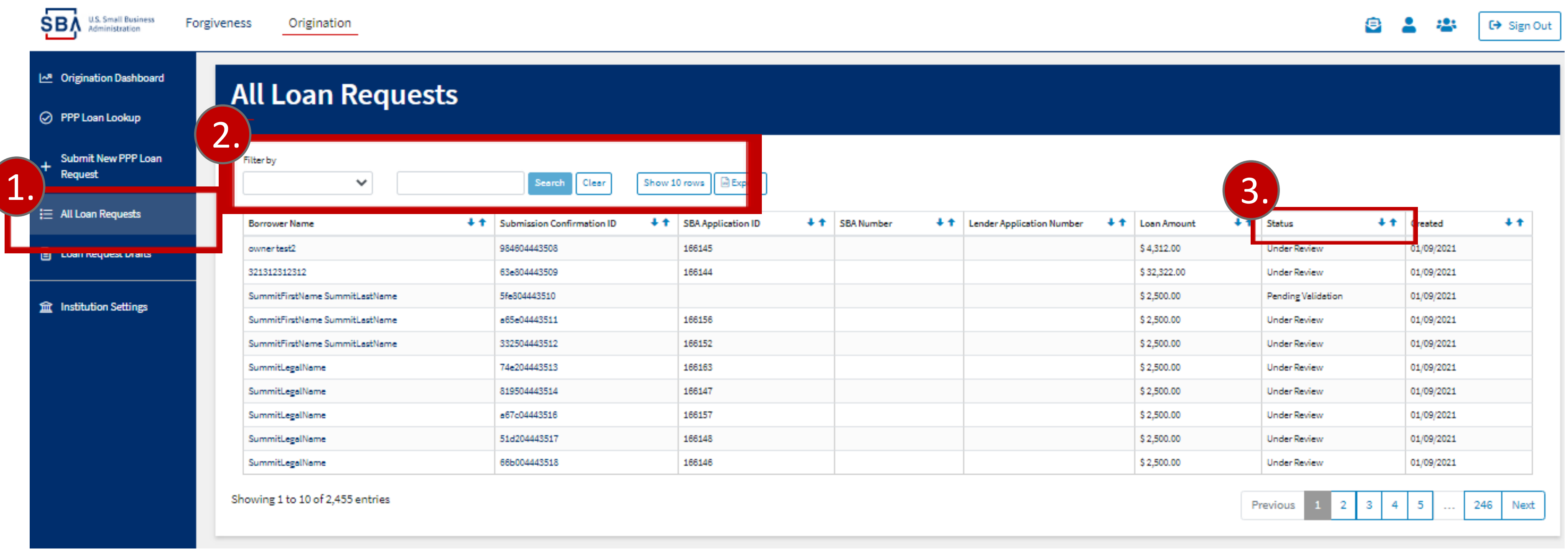
U.S. Small Business Administration

Monitoring Origination

Monitoring PPP Loan Requests

Lenders may view their submitted loan requests and monitor their status in the approval process.

1. Click “All Loan Requests” in the left-hand menu.
2. Locate loans by filtering for status or searching for the Borrower Name, Confirmation ID, or SBA Application ID.
3. View the request status under the “Status” column.
   - Lenders will be notified why a PPP Loan Request fails validation or is rejected by SBA.



Monitoring PPP Loan Requests

Submitted loan requests will be assigned the following statuses as they are reviewed by the SBA:

Status	Definition
Pending Validation	PPP Loan Request has been submitted by Lender and is awaiting SBA acceptance.
Failed Validation	PPP Loan Request has failed validation and has not been accepted by SBA.
Under Review	PPP Loan Request is under review by SBA.
Approved by SBA	PPP Loan Request has been approved.
Not Approved by SBA	PPP Loan Request has been rejected or not approved.

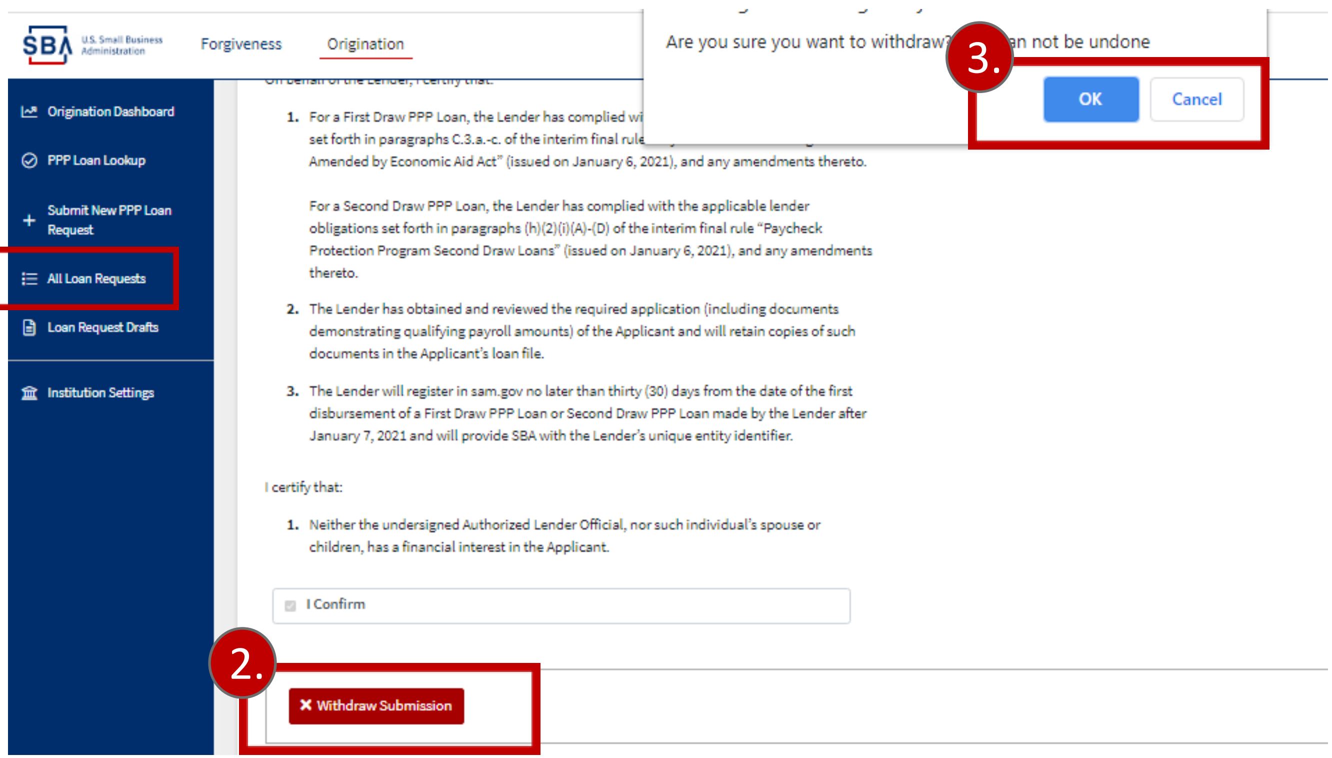
Note: *Due to additional front-end compliance checks, there will be a time lapse between when a Lender submits a PPP Loan Request to SBA (both First and Second Draw Requests) and when SBA provides a loan number back to the Lender. Lenders may only proceed to close the loan once the loan number is given. This time lapse does not indicate that there is insufficient PPP funds for that application.*

Monitoring PPP Loan Requests – Withdrawing Submissions

Submitted loan requests may be withdrawn prior to SBA Review while still in “Pending Validation” status.

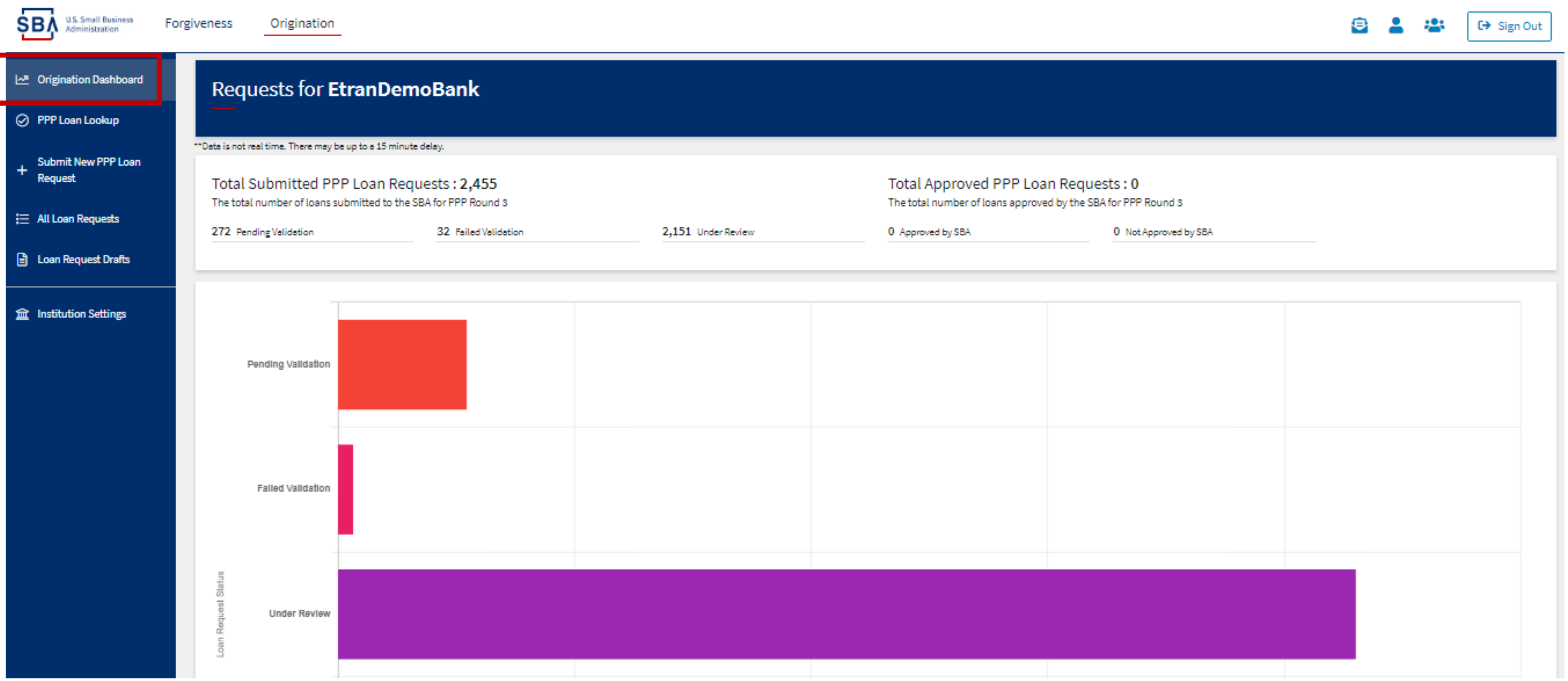
1. Locate the particular loan request in the “All Loan Requests” dashboard. Click on the Borrower Name to open the request.
2. Click “Withdraw Submission” at the bottom of the application page.
3. A pop-up window will appear noting that withdrawing applications cannot be undone. Click “OK.”

Note: Loan request submissions are typically in “Pending Validation” for at least 24 hours after submission. Lenders may submit a request to withdraw a submission via the Platform Inbox once the submission moves into “Under Review” status.



Monitoring PPP Loan Requests – Reporting

Admin Users may access the "Origination Dashboard" to view their institution's total number of PPP Loan Requests submitted and the number of loans at each stage of the approval process.



Steps After Submission

- Lenders are responsible for continually monitoring the status of their loan request and responding to SBA requests for information in a timely manner.
- Once a loan request has been approved and SBA has provided an SBA Loan Number, Lenders may proceed with closing documentation.
- Lenders should continue to communicate with their borrowers as a measure of good customer service throughout the lending process.

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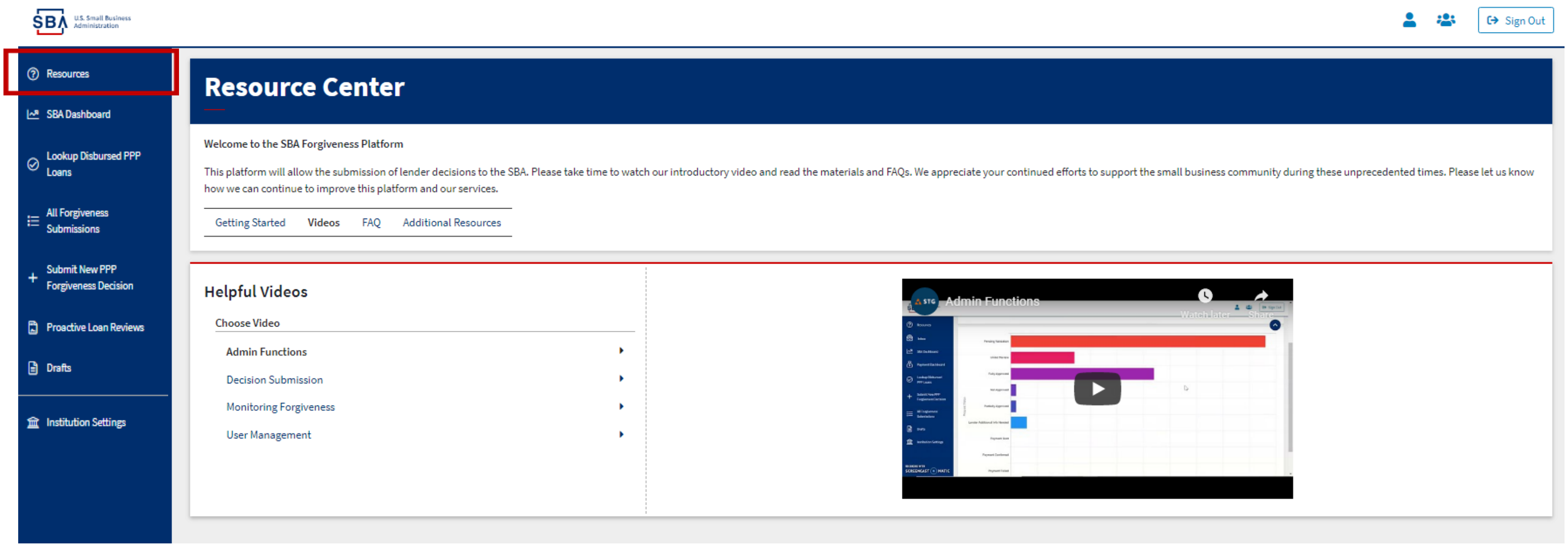
FAQs and Additional Resources

Platform Help

Lenders may access the “Resources” dashboard for additional information about using the Platform. In this dashboard, Lenders may view tutorial videos, frequently asked questions, and links to additional policy resources. This page is available to all lender user groups (Admin, General User, Read Only).

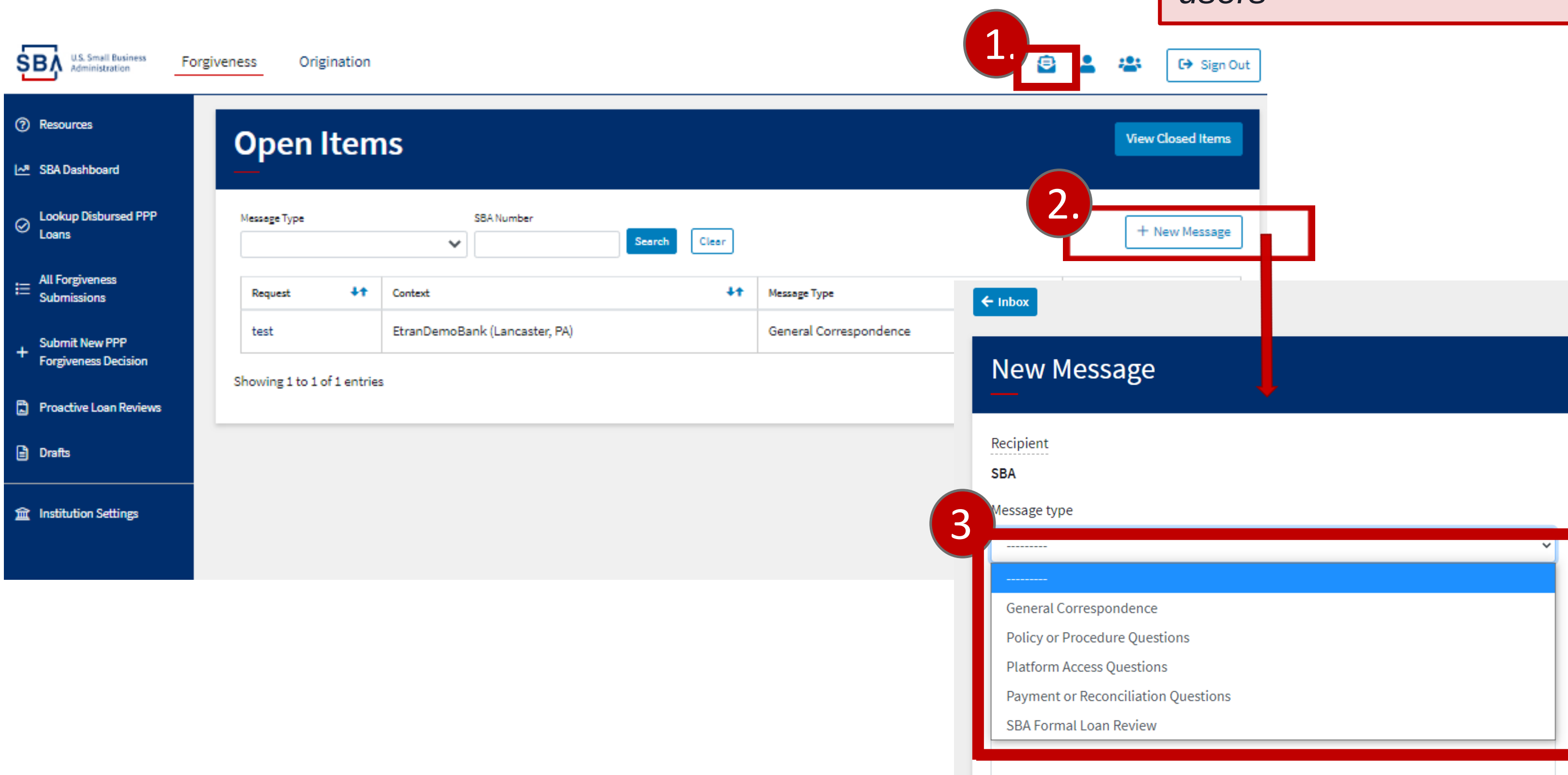


Platform Help

If Lenders have additional questions that cannot be answered via the Platform Resources, they may submit a message to the SBA via the Platform Inbox.

1. Click “Inbox” in the top banner.
2. Click on “New Message.”
3. Select a message category, draft, and submit message.

***Note:** Only **Admins** receive automatic access to the Platform Inbox. Admins may grant Inbox access to other users*



Borrower and Owner Type Mapping

Borrower Type

16: Self Employed
17: Independent Contractors

SSN is Enforced with
Full Name Required
EIN is NOT Allowed and
Business Name NOT Allowed

API:
"business":
{ "business_type": 16,17 ,

6: Professional Association
13: ESOP

EIN is Enforced with
Business Name Required
SSN is NOT Allowed
Full Name is NOT Allowed

API:
"business":
{ "business_type": 6,13 ,

1: Sole Prop

EIN is Allowed or SSN is Allowed
Full Name is Allowed
Business name is NOT Allow

API:
"business":
{ "business_type": 1 ,

4: LLC
7: Trust
12: Tenant in Common

EIN is Allowed with
Business Name or
SSN is Allowed
With Full Name.

API:
"business": { "business_type": 4,5,7,12 ,

2: Partnership
3: C-Corp
5: Joint Venture
8: Co-Op
9: LLP
10: S-Corp
11: Non-Profit
14: Non-Profit Child Care
15: ROBS
21-23: 501c
24: Tribal Concerns
25: Housing Co-Op

EIN is Enforced with
Business name is Required
SSN is NOT Allowed
Full Name is NOT Allowed

API:
"business": { "business_type": All Others

Owner Type

Owner Type: Person

SSN is Enforced
EIN is Not Allowed
Full Name Required
Business Name Not Allowed

Owner Type Person Enforced

"business": {
owners": [
{
"owner_type": 1

Owner Type: Business

EIN is Enforced
SSN is not Allowed
Business Name is Required
Full Name Not Required
Business Type: 1,16,17 not allowed

Owner Type Flexibility

"business": {
owners": [
{
"owner_type": 2
“business _type”: All, but 1,16,17

Additional Resources

For detailed guidance on policies and procedures related to the PPP loan program and forgiveness, please reference the following documents:

Guidance on Accessing Capital for Minority, Underserved, Veteran and Women-Owned Business Concerns
Interim Final Rule on the Paycheck Protection Program (PPP) as Amended by the Economic Aid Act
Interim Final Rule on PPP Second Draw Loans
Top-line Overview of PPP First Draw Loans
Top-line Overview of PPP Second Draw Loans
PPP First Draw Borrower Application Form
PPP First Draw Lender Guaranty Application Form
PPP Second Draw Borrower Application Form
PPP Second Draw Lender Guaranty Application Form
SBA PPP Website
Treasury PPP Website

Additional Resources

- If you need additional guidance, please contact the following resources:
  - SBA PPP Lender Hotline: **+1 (833) 572-0502**
  - PPP Platform Resources: https://forgiveness.sba.gov
  - For technical Platform questions: [Platform Inbox]()

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SBA PPP Lender Support

Lenders are encouraged to contact the following support channels for assistance:

Origination & Forgiveness

Paycheck Protection Platform Inbox

- General PPP Origination and Forgiveness support
- Platform functionality
- Platform access
- General correspondence
- PPP Forgiveness and Origination policies and procedures
- Loan review
- Payment reconciliation

** The Platform Inbox is the suggested email correspondence method with the fastest turnaround times for questions.*

Lender Hotline (833) 572-0502

- Platform access and support
- PPP Origination and Forgiveness policies and procedures
- CAFS/ETRAN system support
- Live "hand-holding" to assist new lenders

PPPForgivenessRequests@sba.gov

- General PPP Origination and Forgiveness support

developer@ussbaforgiveness.com

- Advanced technical support
- API support
- UAT identifying errors/bugs and pain points

help@ussbaforgiveness.com

- Platform navigation
- Platform user experience issues

Loan Servicing

Servicing Center Email Inbox

- General loan servicing support (e.g., TIN changes, ETRAN information updates, etc.)

* Lenders with borrowers in *green* states should contact Fresno: **fsc.servicing@sba.gov**

* Lenders with borrowers in *yellow* states should contact Little Rock: **lrsc.servicing@sba.gov**

File Share Links

- Document submission to Servicing Centers
  - [Fresno]() file share
  - [Little Rock]() file share

** Please note that these support channels are strictly intended for lenders.* ***Lenders are responsible for assisting their borrowers.*** *Additional resources can be found at **sba.gov/ppp**.*