Paycheck Protection Program:
Instructions for Getting Started

Updated: 4/6/2020
Paycheck Protection Program

This document outlines the 3 steps required by new lenders to participate in the Paycheck Protection Program:

- **Section 1** - How to become an SBA lender
- **Section 2** - How to create a Capital Access Login System (CLS) account to have access to SBA Capital Access Financial Systems (CAFS)
- **Section 3** - How to access roles in ETRAN to submit a PPP loan application
Step 1: Becoming an SBA Lender
Becoming an SBA Lender to Participate in the PPP

• First go to SBA.gov


• “Lender Forms and Guidance” is provided at the bottom of the page.
• The SBA Form 3506 is to be used by Federally Regulated Institutions who have no history with SBA loan programs but want to apply to participate in the PPP program.
• Please know that the “Paycheck Protection Program, Lender Application Form – Paycheck Protection Program Loan Guaranty,” SBA Form 2484, is for use with individual loan applications and IS NOT part of the application to become a participating lender in the Paycheck Protection Program.

• You must resubmit your request using the correct documentation with SBA Form 3506 as approved by OMB (SBA Form 3506 must reflect SBA’s seal in the upper left-hand side of page 1 and “OMB Control Number: 3245-0407” in the upper right-hand corner. Draft versions are typically missing the seal and or “0407”. Draft versions will not be accepted for processing).
Becoming an SBA Lender to Participate in the PPP

- Existing Lenders with an active SBA Form 750 are automatically enrolled as participants in the PPP program. Lenders with new or inactive SBA Forms 750 must apply for PPP using the SBA Form 3506.

- When you submit the “PPP Lender Agreement”, to expedite the process:
  - Please do not use a secure email. We cannot open them.
  - Please ensure that the CARES act Section 1102 Lender Agreement (SBA Form 3506) is completed in its entirety, witnesses have signed (bank seal on the document is not necessary but is helpful), AND please do not overlook the need to attach an “Incumbency Certificate”.
Step 2: Creating a CLS Account

Start this process after receiving confirmation of approval from SBA Delegated Authority
Creating a CLS Account

- First go to the Capital Access Financial Systems (CAFS) home page
  
  CAFS Website Address: [https://caweb.sba.gov/cls/dsp_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm)

- Press the “Not Enrolled?” link in the top left corner of the login box
Creating a CLS Account

- You will be taken to the page below where you need to complete all mandatory fields (bold = mandatory).
Creating a CLS Account – Choose User ID

- This User ID is how you will log into the system in the future
- The User ID must be between 8 and 15 characters long

An example User ID for John Doe could be: johndoe65
Creating a CLS Account – Lender User Type

- Lender should select the “Partner” user type from the drop-down list.
Creating a CLS Account – Identity Information

- Fill in your name (first and last required; middle name is optional)
- Date of Birth must be filled out in the format of mm/dd/yyyy
  (e.g., November 1, 1980 = 11/01/1980)
Creating a CLS Account – Contact Information

Street Address:
• Use your office address for street address fields
• After entering your zip code, press the “Lookup Zip” button. This will populate the “City/State” field, so you will no longer need to fill in that portion

Phone Number:
• U.S. country code = 1
• Include hyphen in 7-digit phone number
Creating a CLS Account – Location ID

**Location ID:** Enter your office’s Location ID. If you do not know your organization’s location ID, use the “Lookup” button.

**Lookup Functionality:** Search for your institution’s name, or filter the list by selecting your Partner Type (e.g., Banking Institution or Credit Union) (1) and press the “Lookup by Name, Type, City, State, and/or Zip” button (2). When you find your institution in the list, press the blue Location ID link to auto-copy that into your CLS account sign-up (3).
Creating a CLS Account – Authorizing Official

What is an Authorizing Official?
AO acts as oversight for CLS related issues and is the first decision level for partner user accounts and role requests for the partner. AOs are also responsible for recertifying (verifying users and role permissions) for accounts biannually. All institutions should designate at least one person (though a minimum of 2 are recommended) to be the AO.

What Should I Do?

Option 1: You become an Authorizing Official (AO)
Happens when: You are the first person at your law firm to sign up for a CLS account OR your office would like you to be a backup AO
What to do: Enter headquarters Location ID and check the box labeled “Job Classification: Authorizing Official.” This will initiate a request for you to be an authorizing official for your Location ID.

NOTE: IF YOU ARE A BACKUP AO, ALSO COMPLETE THE INSTRUCTIONS FOR OPTION 2

Option 2: Someone else at your firm is your authorizing official (AO)
Happens when: There is already at least one authorizing official designated for your office’s Location ID
What to do: Select your Lender’s Authorizing Official from the dropdown or look them up using the email and name search fields

For more detailed instructions on Lender Authorizing Officials, visit this link:
https://www.sba.gov/offices/district/mo/st-louis/resources/instructions-accessing-clsl
Creating a CLS Account – Security Questions

- Select a question from the dropdown for which you will easily remember the answer
- You will have create answers for three security questions in total
- Verify the CAPTCHA
- Press submit at the bottom of the page

**Note:** If there are any errors in the previous fields you have to correct, you will be asked to re-write these security questions and verify a new CAPTCHA.

<table>
<thead>
<tr>
<th>Security Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Question:</strong> What is the First Name of your mother’s closest friend?</td>
</tr>
<tr>
<td><strong>Answer:</strong> Jane Doe</td>
</tr>
<tr>
<td><strong>Second Question:</strong> What is the name of your funniest relative?</td>
</tr>
<tr>
<td><strong>Answer:</strong> John Doe</td>
</tr>
<tr>
<td><strong>Third Question:</strong> Where were you on New Year’s 2000?</td>
</tr>
<tr>
<td><strong>Answer:</strong> Place Doe</td>
</tr>
</tbody>
</table>

Verify Captcha

Can’t read? [Refresh image]

* Please enter text shown in the image (case sensitive)

[Image of CAPTCHA] dhf4J
Creating a CLS Account – Next Steps

After successfully submitting this information, the following steps will occur:

• You will receive an email verifying your email address. **You must click the link in the email and verify your email address within 2 hours. If you do not respond within 2 hours, the request will be deleted.**
• After verifying your email address, **you will receive a temporary password via email**
  • Go to the CAFS website again ([https://caweb.sba.gov/cls/dsp_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm)) and log in using the temporary password
  • You will be prompted to change your password

Once you have changed your password, your CLS account is set up, and you can now enter CAFS and request access for the closing repository. This quick process is outlined in the following slides.
Step 3: Logging into CAFS & Requesting ETRAN Access
Log into CAFS

- Go to the CAFS website: https://caweb.sba.gov/cls/dsp_login.cfm
- Enter your User ID and Password
- Check the box next to “I agree to these terms”
- Press “Login”
Log into CAFS

- Once logged in, you will see your information on the left-hand side.

- After reaching this point, you will need to request specific system accesses within CAFS.
- IF YOU ARE YOUR OWN AUTHORIZING OFFICIAL, you will need to approve the first level of your own requests.
Request Roles

- At the top right, select the person icon (see below).

- Select “Request Access to CAFS Systems” from the dropdown
Request Roles

- **For each required access level**, click on the folder, select the box, and enter your organization’s Location ID (the same ID # you used when requesting your CLS Account)

Here are the specific accesses required for PPP Loans:

1. Under “**Partner Information System (PIMS)**,” select “**View Partner Information**” and input your **Location ID**
2. Under “**Electronic Lending – Origination (ETRAN)**,” select “**Enter/Edit your SBA Loan Applications (includes Read)**” and input your **Location ID**
3. Under “**Electronic Lending – Servicing (ETRAN)**,” select “**Update your Lender’s SBA Loans (includes Read)**” and input your **Location ID**

Then press save at the bottom.

What happens next:
- You will receive an email that the account has been updated.

**NOTE: THIS IS NOT AN APPROVAL FOR ACCESS**
- After the access is approved by the AO (they will have 48 hours from your request), Program Office and the CLS security team, you will receive an email from cls@sba.gov.