



SBA Paycheck Protection Platform Lender Instructions

Forgiveness User Guide

Updated 7/19/21

Not intended to convey policy guidance or direction

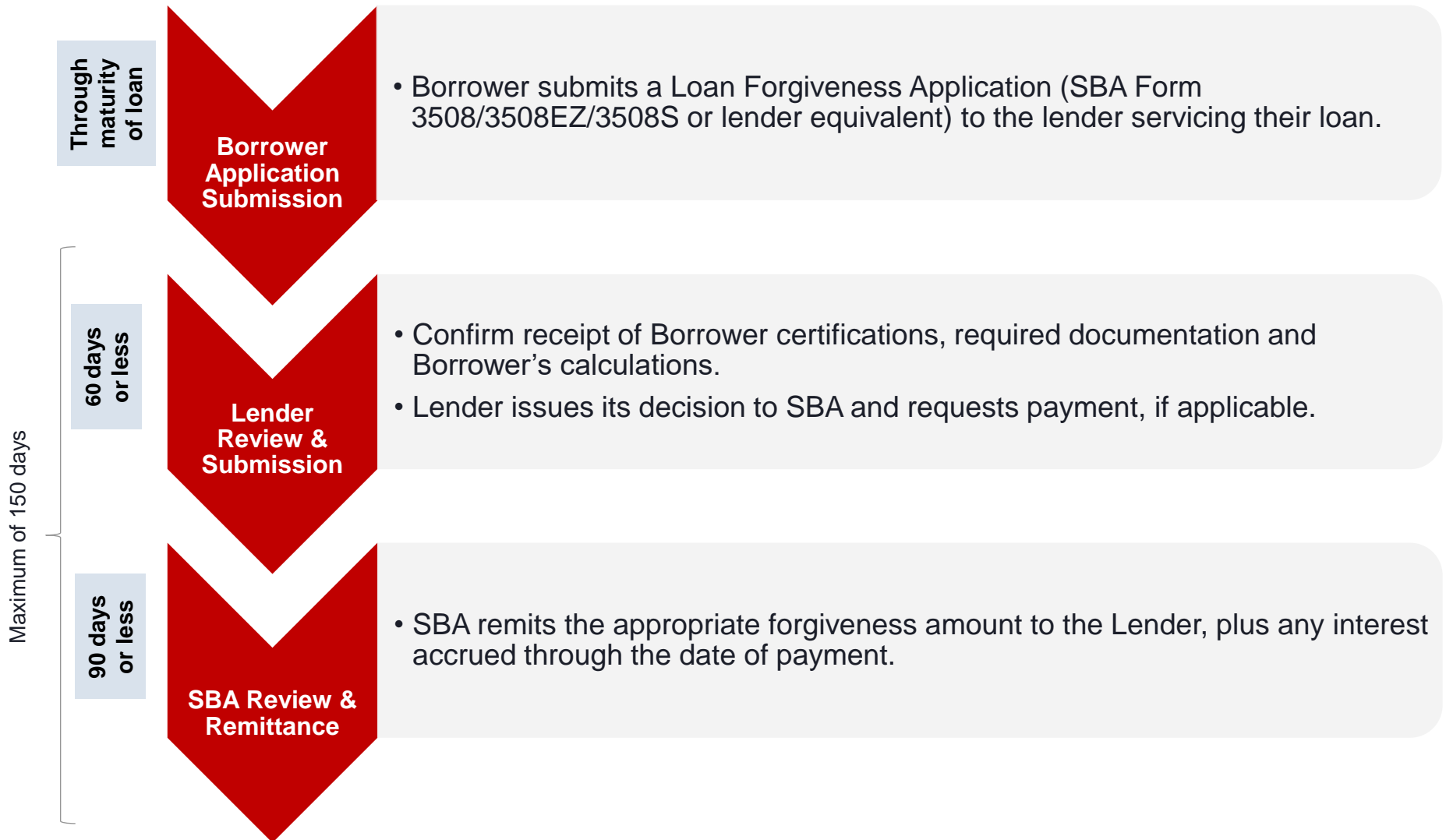
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Paycheck Protection Platform Overview

Loan Forgiveness - Process Timeline



Loan Forgiveness – Decision Submission Process

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

Create User Accounts

- Initial Organization Admin creates their Platform Account.
- Organization Admins select (up to 10) members at their institution to sign-up to the Platform and help create their accounts.

Submit PPP Forgiveness Decisions

- Lenders submit Decisions via the Platform.
- Lenders upload any supporting documents for decisions.
- Lenders upload their ACH instructions and Confirmations.

Monitor PPP Forgiveness Decisions

- Lenders monitor their Forgiveness submissions and respond to any SBA reviewer inquiries.
- Subject to SBA Loan Review, Lenders receive SBA's decision on each Forgiveness submission.
- Lenders monitor their payment status.
- Organization Admins view institution's total application portfolio for reporting.

Paycheck Protection Platform – Forgiveness

- The Paycheck Protection Platform can be accessed at forgiveness.sba.gov
- The Platform supports three methods of submission for forgiveness decisions:
 1. Lenders manually enter data and upload supporting documentation.
 2. Large Lenders connect via API and submit Decisions in bulk.
 3. Software Providers connect via API and submit Decisions 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://ussbaforgiveness.github.io/>.



SBA Paycheck Protection Platform

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employee retention criteria are met, and the funds are used for eligible expenses.

The Paycheck Protection Platform allows lenders to submit PPP loan requests and their forgiveness decisions to the SBA.

Announcements:
The Paycheck Protection Platform is now available for PPP loan origination.

Platform Re-Opened
The U.S. Small Business Administration, in consultation with the U.S. Treasury Department, has re-opened the Paycheck Protection Program (PPP) loan portal to all participating lenders.

Resources:
[PPP Origination User Guide](#)
[PPP Forgiveness Platform User Guide](#)

Sign in

*Only lenders and their authorized representatives are authorized to utilize this platform. Access to this platform is authorized by the SBA.

Username*

Password*

☐ Remember Me

[Sign In](#) [Forgot Password?](#)

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				<i>Via API</i>
Institution Information (e.g., ACH, Interest)	X			
Submit Decision	X	X		X
Submit Documentation	X	X		X
Withdraw Decision	X	X		X
Lookup PPP Disbursed Loan Status	X	X	X	X
View Decision Status	X	X	X	X
Platform Inbox	X	X	X	
Reporting Functions				
SBA Dashboard	X			
Payment 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.



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.



Setup Two-Factor Authentication

Option 1

Use SMS (Text Messaging) for Two-Factor Authentication

Option 2

First scan the QR code below with a token generator of your choice (for instance Google Authenticator). Then input the token generated by the app.



Token:

Verify

Setup SMS Two-Factor Authentication

Please provide your phone number below for verification

Phone Number

Phone Number

Verify

Need to validate with Google Authenticator?

Your SBA PPP Forgiveness
Production security code is
2642409



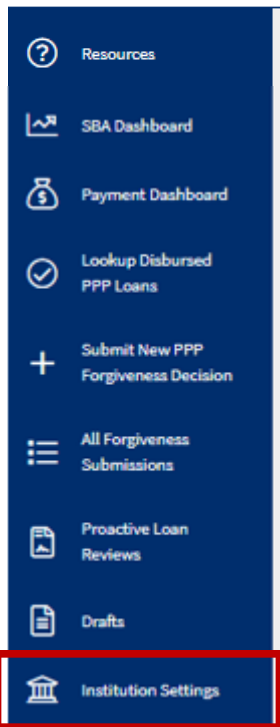
Text Message



Institution Information

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

1. Click “Institution Settings” in the left-hand menu.



Settings for LENDER

Routing Number*

XXXXXXXXXX

Account Number*

XXXXXXXXXX

Account Type*

Checking

Taxpayer Identification Number*

XXXXXXXXXX

Email Address for Email Notifications

xxxx@test.com

Interest calculation method to be paid on net forgiveness amount*

Actual/365

*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.

☐ Use Compound Interest for PPP Loan Payment Calculation

*Institutions that require the selection of compound interest are advised to contact the SBA at 833-872-0502. The lender will need to provide certification that the promissory note for the PPP loan allows for the payment of compound interest.

Primary Contact Name*

Cary - Lender

Primary Contact Email*

xxxx@test.com

Primary Contact Phone Number*

DUNS Number*

CAGE Code*

CAGE Expiration Date*

mm/dd/yyyy

Institution Information

2. Enter payment details, including:

- Routing number
- Account number
- Account Type
- Tax Identification Number

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

The screenshot shows a web form titled "Settings for EtranDemoBank". The form contains several fields and checkboxes. A red bracket labeled "2." groups the "Routing Number*", "Account Number*", "Account Type*", and "Taxpayer Identification Number*" fields. A red box labeled "3." highlights the "Email Address for Email Notifications" field. The "Interest calculation method to be paid on net forgiveness amount*" field is also visible at the bottom.

Settings for EtranDemoBank

Lender Location ID
XXXXXX

☒ Lender Location Enabled for Forgiveness on Etran
☒ Lender Location Enabled for Origination on Etran

2. { Routing Number*
XXXXXXXX
Account Number*
XXXXXXXX
Account Type*
Checking
Taxpayer Identification Number*
XXXXXXXX

3. Email Address for Email Notifications
xxx@test.com

Interest calculation method to be paid on net forgiveness amount*
Actual/360

*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.

Institution Information

4. Select the interest calculation method to be paid on net forgiveness amount (Actual/360, Actual/365, 30/360) and designate whether your institution uses simple or compound interest.

Note: 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

Lender Location ID

507242

☒ Lender Location Enabled for Forgiveness on Etran

☒ Lender Location Enabled for Origination on Etran

Routing Number*

XXXXXXXX

Account Number*

XXXXXXXX

Account Type*

Checking

Taxpayer Identification Number*

XXXXXXXX

Email Address for Email Notifications

xxx@test.com

4. 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.

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.

Settings for LENDER

Routing Number*

XXXXXXXXXX

Account Number*

XXXXXXXXXX

Account Type*

Checking

Taxpayer Identification Number*

XXXXXXXXXX

Email Address for Email Notifications

xxxx@test.com

Interest calculation method to be paid on net forgiveness amount*

Actual/365

*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.

☐ Use Compound Interest for PPP Loan Payment Calculation

*Institutions that require the selection of compound interest are advised to contact the SBA at 833-572-0502. The lender will need to provide certification that the promissory note for the PPP loan allows for the payment of compound interest.

Primary Contact Name*

Cary - Lender

Primary Contact Email*

xxxx@test.com

Primary Contact Phone Number*

Save

5.

Institution Information

6. Enter the institution's DUNS, CAGE Code, and CAGE Expiration Date
7. Select "Save" to save this information for your institution

The screenshot shows the SBA Lender Settings page. On the left is a dark blue sidebar with the SBA logo and navigation links: Resources, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision, All Forgiveness Submissions, Proactive Loan Reviews, Drafts, and Institution Settings. The main content area is titled "Settings for LENDER" and contains various input fields. A red bracket labeled "6." groups the "DUNS Number*", "CAGE Code*", and "CAGE Expiration Date*" fields. A red circle labeled "7." is positioned over the "Save" button at the bottom.

SBA U.S. Small Business Administration

Settings for LENDER

Routing Number*
XXXXXXXXXX

Account Number*
XXXXXXXXXX

Account Type*
Checking

Taxpayer Identification Number*
XXXXXXXXXX

Email Address for Email Notifications
xxxx@test.com

Interest calculation method to be paid on net forgiveness amount*
Actual/365

*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.

☐ Use Compound Interest for PPP Loan Payment Calculation
*Institutions that require the selection of compound interest are advised to contact the SBA at 833-572-0502. The lender will need to provide certification that the promissory note for the PPP loan allows for the payment of compound interest.

Primary Contact Name*
Cary - Lender

Primary Contact Email*
xxxx@test.com

Primary Contact Phone Number*

DUNS Number*

CAGE Code*

CAGE Expiration Date*
mm/dd/yyyy

6. {

7. **Save**

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.

Users

[Create User](#)

Search: Filter

Name	Email	Admin	Actions
Admin	xxxx@test.com	✓	Edit
Bob Barker	xxxx@test.com	✗	Edit
Bob Smith 89	xxxx@test.com	✓	Edit
Bryce Doane938745239874	xxxx@test.com	✓	Edit
Dennijo	xxxx@test.com	✗	Edit
Hannah Deppen999	xxxx@test.com	✗	Edit
Josh Dennis	xxxx@test.com	✗	Edit
Josh Dennis 3	xxxx@test.com	✓	Edit
Josh Test	xxxx@test.com	✗	Edit
Josh Test2	xxxx@test.com	✓	Edit
test0890890	xxxx@test.com	✗	Edit

Privacy Policy Terms of Service

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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
 - 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 Organization 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.

New User

Name of User

Username*

Required: 150 characters or fewer. Letters, digits and @/./+/-/_ only.

Email address*

☐ Organization Admin

☐ Enable API Key for this user

☐ Read Only User

☐ Inbox Access

Password*

- Your password can't be too similar to your other personal information.
- Your password must contain at least 8 characters.
- Your password can't be a commonly used password.
- Your password can't be entirely numeric.

Password confirmation*

Enter the same password as before, for verification.

Create

Account Management - Deactivating Users

The screenshot shows the SBA User Management Dashboard. On the left is a sidebar with navigation links: Resources, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, and Submit New PPP Forgiveness Decision. The main content area is titled 'Users' and contains a 'Create User' button, a search bar, and a table of users. A red box highlights the 'Users' icon in the top right navigation bar. A red circle with the number '1' points to the 'Edit' link in the 'Actions' column of the table. A red arrow points from this 'Edit' link down to the 'Update' form on the right. The 'Update' form has fields for 'Name of User' and 'Email address', checkboxes for 'Organization Admin' and 'Active' (which is checked), and an 'Update' button. A red circle with the number '2' points to the 'Update' button.

Users

Name	Username	Email	Active	Admin	Actions
Admin		xxxx@test.com	✓	✗	Edit
Bob Barker		xxxx@test.com	✓	✓	Edit
Bob Smith 89		xxxx@test.com	✓	✓	Edit
Bryce Doane938745239874		xxxx@test.com	✓	✓	Edit
Dennijo		xxxx@test.com	✓	✓	Edit
Hannah Deppen999		xxxx@test.com	✓	✓	Edit

Update

Name of User

Email address

☐ Organization Admin

☒ Active

Designates whether this user should be treated as active. Unselect this instead of deleting accounts.

- Organization Admins may activate and deactivate their institution's users.
 - 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.
 - 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 forgiveness decisions to the Platform.
- Most lenders with fewer than 500 forgiveness submissions will not need to use API and can proceed to submit individual decisions using the standard process.
- If your institution decides to use API technology to submit forgiveness decisions, the Organization Admin must create a user account for the individual or technology provider who will be using the programming interface. See the API User video tutorial for step-by-step information on this process.

A complete guide for Platform API use can be found at:

<https://ussbaforgiveness.github.io/>

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



Submitting Forgiveness Decisions

Forgiveness Decision Submission

- Lenders may utilize the Platform to submit decisions in two ways:
 1. Lenders manually enter and submit individual decisions in the Platform.
 2. Lender Service Providers submit their Lenders' decisions in batch using API connections. Information on APIs can be found at <https://ussbaforgiveness.github.io/>.
- Lenders may utilize [SBA Form 3508](#), [SBA Form 3508EZ](#), or [SBA Form 3508S](#) to calculate the value of each loan that qualifies for forgiveness.
- Each loan will only allow for the submission of a single Forgiveness decision.
- If a Lender's decision differs from the Borrower's request, sufficient documentation must be provided to justify the decision (documentation information included on slides 28-29).

Paycheck Protection Program
Loan Forgiveness Application Form 3508 Revised January 19, 2021

OMB Control No.: 3245-0487
Expiration Date: 7/31/2021

PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")		DBA or Tradename, if applicable	
Business Address	NACIS Code	Business TIN (EIN, SSN)	Business Phone
		Primary Contact	Email Address

☐ First Draw PPP Loan ☐ Second Draw PPP Loan (check one)

SBA PPP Loan Number: _____ Lender PPP Loan Number: _____

PPP Loan Amount: _____ PPP Loan Disbursement Date: _____

Employees at Time of Loan Application: _____ Employees at Time of Forgiveness Application: _____

Covered Period: _____ to _____

If Borrower (Together with Affiliates, if Applicable) Received First Draw PPP Loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More, check here: ☐

Forgiveness Amount Calculation:

Payroll and Nonpayroll Costs

Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10): _____

Line 2. Business Mortgage Interest Payments: _____

Line 3. Business Rent or Lease Payments: _____

Line 4. Business Utility Payments: _____

Line 5. Covered Operations Expenditures: _____

Line 6. Covered Property Damage Costs: _____

Line 7. Covered Supplier Costs: _____

Line 8. Covered Worker Protection Expenditures: _____

Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 9. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): _____

Line 10. Sum the amounts on lines 1 through 8, then subtract the amount entered in line 9: _____

Line 11. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13): _____

Potential Forgiveness Amounts

Line 12. Modified Total (multiply line 10 by line 11): _____

Line 13. PPP Loan Amount: _____

Line 14. Payroll Cost 60% Requirement (divide line 1 by 0.60): _____

Forgiveness Amount

Line 15. Forgiveness Amount (enter the smallest of lines 12, 13, and 14): _____

SBA Form 3508 (01/21)
Page 1

Paycheck Protection Program
Loan Forgiveness Application Form 3508 Revised January 19, 2021

OMB Control No.: 3245-0487
Expiration Date: 7/31/2021

By Signing Below, You Make the Following Representations and Certifications on Behalf of the Borrower:

The authorized representative of the Borrower certifies to all of the below by initialing next to each one.

☐ The dollar amount for which forgiveness is requested (which does not exceed the principal amount of the PPP loan):

- was used to pay business costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; business utility payments; covered operations expenditures; covered property damage costs; covered supplier costs; or covered worker protection expenditures);
- includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions;
- includes payroll costs equal to at least 60% of the forgiveness amount;
- for any owner-employee (with an ownership stake of 5% or more) or self-employed individual (general partner, does not exceed 2.5 months' worth of compensation received during the year used to calculate the PPP loan amount, capped at \$20,833 per individual in total across all businesses).

☐ I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.

☐ The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.

☐ I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, business utility payments, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures.

☐ If this application is being submitted for a Second Draw PPP Loan, the Borrower used all First Draw PPP Loan amounts on eligible expenses prior to disbursement of the Second Draw PPP Loan.

☐ The information provided in this application and the information provided in all supporting documents and forms is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000, under 18 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than three years and/or a fine of not more than \$1,000,000.

☐ The tax documents I have submitted to the Lender (if applicable) are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.

☐ I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or a denial of the Borrower's loan forgiveness application.

☐ If the Borrower has checked the box for FTE Reduction Safe Harbor 1 on PPP Schedule A, the Borrower was unable to operate between February 15, 2020 and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued between March 1, 2020 and the last day of the Covered Period), by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

Signature of Authorized Representative of Borrower _____ Date _____

Print Name _____ Title _____

SBA Form 3508 (01/21)
Page 2

Decision Submission – Loan Lookup

- Forgiveness decisions may only be submitted for loans that have been properly marked as fully disbursed in ETRAN. If there is a discrepancy in loan information, lenders must update the loan information in ETRAN and allow 24-48 hours for the changes to reflect in the Platform.
- Lenders may verify that the loan is able to be submitted for Forgiveness in the Platform.
 1. Click on “Lookup Disbursed PPP Loans” in the left-hand menu.
 2. Search for the loan in the Search bar. Loans that are listed in the dashboard are available for forgiveness decisions.

SBA U.S. Small Business Administration

Resources
SBA Dashboard
Payment Dashboard
Lookup Disbursed PPP Loans
Submit New PPP Forgiveness Decision
All Forgiveness Submissions
Proactive Loan Reviews
Drafts

Lookup Disbursed PPP Loans

Search Clear Show 10 rows

Lender Name	Borrower Name (Loan Name)	Business Name (Principal Name/Business Name)	SBA Number	EIN/SSN	Loan Amount
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 32,500.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 239,285.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 13,100.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 134,102.50
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 12,500.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 5,767.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 35,420.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 2,134.79
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 208,904.00
LENDER	MOCKDATA		XXXXXXXXXX	XXXXXXXXXX	\$ 17,000.00

Showing 1 to 10 of 67,487 entries

Previous 1 2 3 4 5 ... 6749 Next

Decision Submission – Loan Lookup

The SBA has recently enhanced the Loan Lookup Screen to provide two additional elements:

SBA Number	EIN/SSN	Loan Amount	EIDL Advance Amount	PPP Loan Draw	Funding Date	Covid Flag	Hold Details
7773487307	*****1415	\$ 12,569.22	\$ 0.00	First Draw	2020-04-30	N/A	N/A
8348687400	*****3555	\$ 3,333.32	\$ 0.00	First Draw	2020-05-18	N/A	N/A
9433347804	*****0470	\$ 5,800.00	\$ 0.00	First Draw	2020-06-08	N/A	See Details
7158157104	*****0979	\$ 178,500.00	\$ 0.00	First Draw	2020-04-14	N/A	N/A
5647327000	*****1006	\$ 304,200.00	\$ 0.00	First Draw	2020-04-06	N/A	N/A
6134407010	*****6146	\$ 7,400.00	\$ 0.00	First Draw	2020-04-06	N/A	N/A
5901037003	*****5193	\$ 311,900.00	\$ 0.00	First Draw	2020-04-06	N/A	N/A
8489767109	*****0451	\$ 70,500.00	\$ 0.00	First Draw	2020-04-15	N/A	N/A
8842248409	*****7519	\$ 40,000.00	\$ 0.00	Second Draw	2021-02-14	N/A	N/A
3753308910	*****6323	\$ 60,106.09	\$ 0.00	Second Draw	2021-04-28	N/A	N/A

COVID Flag:

- Pass = **No** Revenue Reduction Documentation Required
- N/A = Not applicable for this loan; proceed as normal
- Fail = Revenue Reduction Documentation

Required Hold Details:

- Hold details reflected can be utilized to proactively provide documentation to the SBA with your Forgiveness submission.

Decision Submission – Creating a New Decision

1. Click “Submit New PPP Forgiveness Decision” in the left-hand menu.
2. Select an application form.
 - The Platform’s default application form is 3508S. Lenders may switch to the standard 3508 or 3508EZ forms by selecting “Switch to 3508/EZ” in the upper right corner. Instructions for determining which form to use can be found [here](#).

The screenshot displays the SBA U.S. Small Business Administration portal. On the left, a dark blue sidebar contains a menu with icons and text: Resources, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision (highlighted with a red box and a red circle with the number 1), All Forgiveness Submissions, and Proactive Loan Reviews. The main content area has a dark blue header with the text '3508 S' and 'Unless otherwise stated, all fields are required.' Below this, a white box contains a warning icon and text: 'This form does not autosave. If you are not ready to submit this form with a Lender Decision, ensure you Save a Draft before navigating away.' The main content area is divided into two sections: 'Before You Begin' and 'How To Use This Form'. The 'Before You Begin' section contains text about loan eligibility and a link to the 'Lookup Tool'. The 'How To Use This Form' section contains text about data requirements. In the top right corner, there are icons for a wallet, a person, and a group of people, along with a 'Sign Out' button. A red box and a red circle with the number 2 highlight the 'Switch to 3508EZ' and 'Switch to 3508' buttons in the top right corner.

1. Click “Submit New PPP Forgiveness Decision” in the left-hand menu.

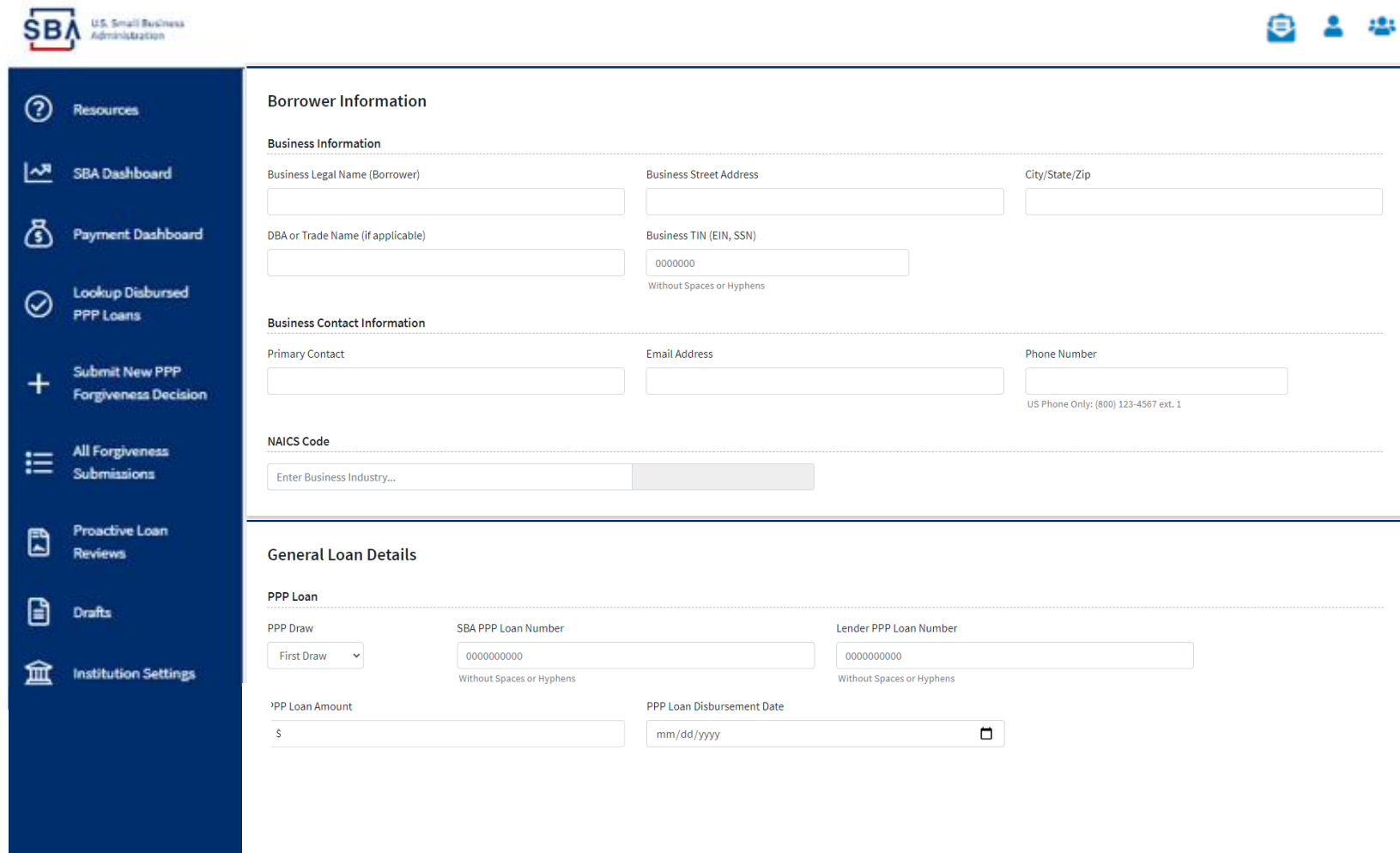
2. Select an application form.

The Platform’s default application form is 3508S. Lenders may switch to the standard 3508 or 3508EZ forms by selecting “Switch to 3508/EZ” in the upper right corner. Instructions for determining which form to use can be found [here](#).

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

Decision Submission – Creating a New Decision

3. Enter PPP loan information. Unless expressly stated, all fields are required.
- The Platform will validate for any errors.



The screenshot displays the SBA Decision Submission interface. On the left is a dark blue sidebar with navigation links: Resources, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision (highlighted with a plus icon), All Forgiveness Submissions, Proactive Loan Reviews, Drafts, and Institution Settings. The main content area is titled 'Borrower Information' and is divided into three sections: Business Information, Business Contact Information, and NAICS Code. The Business Information section contains fields for Business Legal Name (Borrower), Business Street Address, City/State/Zip, DBA or Trade Name (if applicable), and Business TIN (EIN, SSN) with a placeholder '0000000' and a note 'Without Spaces or Hyphens'. The Business Contact Information section contains fields for Primary Contact, Email Address, and Phone Number, with a note 'US Phone Only: (800) 123-4567 ext. 1'. The NAICS Code section contains a dropdown menu with the placeholder 'Enter Business Industry...'. Below this is the 'General Loan Details' section, which includes a 'PPP Loan' subsection with fields for PPP Draw (a dropdown menu showing 'First Draw'), SBA PPP Loan Number (placeholder '0000000000', note 'Without Spaces or Hyphens'), and Lender PPP Loan Number (placeholder '0000000000', note 'Without Spaces or Hyphens'). At the bottom of the General Loan Details section are fields for PPP Loan Amount (placeholder '\$') and PPP Loan Disbursement Date (placeholder 'mm/dd/yyyy' with a calendar icon).

Borrower Information

Business Information

Business Legal Name (Borrower) Business Street Address City/State/Zip

DBA or Trade Name (if applicable) Business TIN (EIN, SSN)

0000000

Without Spaces or Hyphens

Business Contact Information

Primary Contact Email Address Phone Number

US Phone Only: (800) 123-4567 ext. 1

NAICS Code

Enter Business Industry...

General Loan Details

PPP Loan

PPP Draw SBA PPP Loan Number Lender PPP Loan Number

First Draw 0000000000 0000000000

Without Spaces or Hyphens Without Spaces or Hyphens

PPP Loan Amount PPP Loan Disbursement Date

\$ mm/dd/yyyy

Decision Submission – Creating a New Decision

Values in the form are intended to reflect your lender decision values. For *Approved in Full* determinations, lender values will match the 3508, 3508EZ or 3508S of the borrower. For all other decisions, the lender must put in values that support the lender decision and final forgiveness amount.

Before You Begin

For a PPP loan to be eligible for submission, the loan must be reported as fully disbursed within the SBA system of record. Please use our [Lookup Tool](#) before submitting the decision and supporting documentation to ensure the SBA will allow for submission.

How To Use This Form

The following form must be populated with data that supports the lender decision you are issuing to the SBA.

Approved in Full

If an "Approved in Full" decision is issued to the SBA, please ensure each of your entries match the line items in the borrower's signed 3508 or 3508EZ form.

Approved in Part

If an "Approved in Part" decision is issued to the SBA, you must populate the form with the amounts for each entry that you have approved in your decision. You must enter your own data for any entry where you determined a different amount than the entry in the borrower's signed 3508 or 3508EZ.

Denied

If a "Denied" decision is issued to the SBA, you must populate the form with zero values where appropriate. You must also upload a denial justification document outlining the reason(s) for denial. This justification document can be created by the lender and should provide sufficient justification to support your decision.

In all cases, you must also upload the borrower's signed 3508 or 3508EZ.

Note: Regardless of the decision, lenders are required to upload the signed 3508/3508EZ/3508S from the Borrower to their decision submission.

Decision Submission – Demographic Information

- Completion of the Borrower Demographic Entry section is required *if the Borrower has provided this information in their Forgiveness 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](#).

Borrower Demographic Entry (if applicable)

Principal Name [Toggle Details](#) [Remove](#)

Position

Veteran

Gender

Race
Asian
Black or African American
Native Hawaiian or Pacific Islander
Ctrl-click to select multiple options

Ethnicity

[+ Add Demographic](#)

Use "Add Demographic" to provide information on additional Principals

Decision Submission - Adding Documentation

Documents can be attached to applications in the “Supporting Documents” section of the 3508EZ, 3508S, and 3508 application forms. The Platform supports pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png file types.

1. Click “Browse” to locate and upload your document.
2. Name the file and select the type of document from the dropdown.
3. If you have attached an incorrect document, click “Delete” or click “Browse” again to select another document.
4. Click “Add Document” to attach each additional document.

Note: The Platform will accept up to 35MB of attachments.

Supporting Documents

All documents will be uploaded on the submission of this form.

File **1.**

2.

3.

4.

Lender Confirmation

By checking the “I confirm” box below, the Lender agrees that for each PPP loan included in submission:

1. This submission accurately reflects the Lender’s decision regarding the borrower’s loan forgiveness application;

Loan Application Supporting Docs (Payroll)

- SBA Form 3508
- SBA Form 3508EZ
- Borrower Note
- Transcript of Account
- Forgiveness Supporting Docs (Payroll)
- Forgiveness Supporting Docs (FTE)
- Forgiveness Supporting Docs (Rent/Lease Payments)
- Forgiveness Supporting Docs (Utility Payments)
- PPP Borrower Demographic Information Form
- PPP Schedule A
- PPP Schedule A Worksheet
- 3508-EZ Supporting Docs (FTE Certification)
- PPP Schedule A Worksheet - Table 1
- PPP Schedule A Worksheet - Table 2
- Miscellaneous
- Forgiveness Supporting Docs (Mortgage Interest Payments)
- PPP Schedule A Worksheet - FTE Reduction Safe Harbor 2
- 3508 & 3508-EZ Supporting Docs (Public Health Operating Restrictions)
- 3508-EZ Supporting Docs (Salary & Wage Certification)
- 3508 & 3508-EZ Supporting Docs (Job Offer, Refusal, etc. Certification)
- SBA Form 2483
- SBA Form 2484

If you are submitting additional documentation that is not categorized in the dropdown menu, select “Miscellaneous.”

Decision Submission - Required Documentation

At the time the Lender issues its decision to SBA, it must include the following sections of the PPP Borrower Application:

- For applications submitted using **SBA Form 3508** or a lender equivalent:
 - A signed copy of SBA Form 3508 (if using a lender equivalent, be sure to include a certification document signed by/on behalf of the borrower)
 - PPP Borrower Demographic Information Form (if submitted to the lender)
- For applications submitted using **SBA Form 3508EZ** or a lender equivalent:
 - A signed copy of SBA Form 3508EZ (if using a lender equivalent, be sure to include a certification document signed by/on behalf of the borrower)
 - PPP Borrower Demographic Information Form (if submitted to the lender)
- For applications submitted using **SBA Form 3508S** or a lender equivalent:
 - A signed copy of SBA Form 3508S (if using a lender equivalent, be sure to include a certification document signed by/on behalf of the borrower)
 - PPP Borrower Demographic Information Form (if submitted to the lender)

Note: Lenders are permitted to submit supporting documentation along with the forgiveness application via the Platform to provide further justification for their forgiveness decision to the SBA.

Decision Submission – Optional Documentation

The following documentation is optional at time of decision submission. Lenders will be required to submit the documentation only if SBA notifies the Lender that a review will be performed.

Payroll

Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period consisting of each of the following:

- **Bank account statements** or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.
- **Tax forms** (or equivalent third-party payroll service provider reports) for the periods that overlap with the Covered Period or the Alternative Payroll Covered Period:
 - Payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941); and
 - State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state.
- Payment receipts, cancelled checks, or account statements documenting the amount of any employer **contributions to employee health insurance and retirement plans** that the Borrower included in the forgiveness amount.

Decision Submission – Optional Documentation

The following documentation is optional at time of decision submission. Lenders will be required to submit the documentation only if SBA notifies the Lender that a review will be performed.

Nonpayroll

Documentation verifying existence of the obligations/services **prior to February 15, 2020** and eligible payments from the Covered Period. *(Remember: this only applies if you included nonpayroll expenses in the amount for which you are trying to seek forgiveness.)*

- **Business mortgage interest payments:** Copy of lender amortization schedule and receipts or cancelled checks verifying eligible payments from the Covered Period; or lender account statements from February 2020 and the months of the Covered Period through one month after the end of the Covered Period verifying interest amounts and eligible payments.
- **Business rent or lease payments:** Copy of current lease agreement and receipts or cancelled checks verifying eligible payments from the Covered Period; or lessor account statements from February 2020 and from the Covered Period through one month after the end of the Covered Period verifying eligible payments.
- **Business utility payments:** Copy of invoices from February 2020 and those paid during the Covered Period and receipts, cancelled checks, or account statements verifying those eligible payments
- **Payments for additional covered expenses:** Copies of purchase orders, invoices, payment receipts, transcripts of account, or cancelled checks verifying eligible payments.

Decision Submission- Final Confirmation

1. Prior to submission, lenders must confirm that Forgiveness decision criteria has been met (shown below).
2. Designate the Lender Decision as “Approved in Full,” “Approved in Part,” or “Denied.”
3. Click “Submit Decision” if the application is complete. Click “Save as Draft” if the application is not complete and you wish to return to the application later.

✓ Lender Confirmation

By checking the “I confirm” box below, the Lender agrees that for each PPP loan included in this submission:

1. This submission accurately reflects the Lender’s decision regarding the borrower’s loan forgiveness application;
2. The information provided by the Lender to SBA with this submission accurately reflects the Lender’s records for the PPP loan;
3. The Lender has made its decision in accordance with the requirements set forth in Part III.2.a. of the PPP Interim Final Rule on SBA Loan Review Procedures and Related Borrower and Lender Responsibilities, as amended;
4. The PPP loan has not been cancelled or repaid; and
5. The Lender has not issued a previous loan forgiveness decision to SBA for this PPP loan, unless this is a resubmission following a rejection or a reconsideration of a denial without prejudice.

1.

☐ I Confirm

2.

Submit Lender Decision

Please select a decision regarding forgiveness of this PPP loan

3.

✓ Submit Decision

📄 Save as Draft

Note: The Platform allows Lenders to indicate these confirmations both on individual forgiveness Decision as well as via API.

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

Decision Submission - Drafts

Incomplete decisions saved as Drafts can be revisited for later submission.

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



Sign Out

Resources

SBA Dashboard

Payment Dashboard

Lookup Disbursed
PPP Loans

Submit New PPP
Forgiveness Decision

All Forgiveness
Submissions

Proactive Loan
Reviews

Drafts

Institution Settings

Forgiveness Submission Drafts

Lender Name	Borrower Name	SBA Number	Created	Updated
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100206	July 15, 2020, 4:07 p.m.	July 15, 2020, 4:07 p.m.
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100175	July 14, 2020, 7:59 p.m.	July 14, 2020, 7:59 p.m.



Monitoring Forgiveness

Monitoring Forgiveness Decisions

Lenders may view their submitted decision and monitor their status in the Forgiveness process.

1. Click “All Forgiveness Submissions” in the left-hand menu.
2. Locate loans by filtering for status or searching for the **SBA Number**.
3. View the application status under the “Status” column.

The screenshot shows the SBA's "All Forgiveness Submissions" interface. On the left is a dark blue sidebar menu with various options. A red box and the number "1." highlight the "All Forgiveness Submissions" option. The main content area has a dark blue header with the title "All Forgiveness Submissions". Below the header is a filter section with a dropdown menu, a search input field, and buttons for "search", "clear", "Show 10 rows", and "Export". A red box and the number "2." highlight the search input field. Below the filter section is a table with columns: "Lender Name", "Borrower Name", "SBA Number", "Status", and "Created". A red box and the number "3." highlight the "Status" column. The table contains 10 rows of data. At the bottom of the table, it says "Showing 1 to 10 of 2,688,831 entries". Below the table is a pagination bar with "Previous", "1", "2", "3", "4", "5", "...", "268884", and "Next".

SBA U.S. Small Business Administration

Resources
SBA Dashboard
Payment Dashboard
Lookup Disbursed PPP Loans
Submit New PPP Forgiveness Decision
All Forgiveness Submissions
Proactive Loan Reviews
Drafts
Institution Settings

All Forgiveness Submissions

Filter by

search clear Show 10 rows Export

Lender Name	Borrower Name	SBA Number	Status	Created
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Lender Additional Info Needed	07/14/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Not Approved	07/14/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/14/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/14/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Lender Additional Info Needed	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Under Review	07/15/2020
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	xxxxxxxxx	Fully Approved	07/15/2020

Showing 1 to 10 of 2,688,831 entries

Previous 1 2 3 4 5 ... 268884 Next

Monitoring Forgiveness Decisions

Submitted Forgiveness decisions will be assigned the following statuses as they move through the review and payment process:

Status	Definition
Pending Validation	Decision has been submitted by Lender and is awaiting SBA acceptance.
Under Review	Decision is under review by SBA.
Fully Approved	Forgiveness has been approved for full amount requested.
Not Approved	Forgiveness has been rejected or not approved.
Partially Approved	Forgiveness has been approved for a partial amount different from the Lender's decision. Before setting this status, SBA will proactively reach out to the Lender.
Lender Additional Info Needed	SBA Reviewer needs additional information to make a Forgiveness determination. Detailed requests for information will be sent to the Lender's Platform Inbox. This status will also be used for Loan Reviews.
Payment Sent	Payment has been initiated to Lender via ACH.
Payment Confirmed	ACH and payment has been posted.
Payment Failed	ACH processing was unsuccessful.

Monitoring Forgiveness – Withdrawing Decisions

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

1. Locate the loan submission in the “All Forgiveness Submissions” dashboard. Click on the Borrower Name to open the application.
2. Click “Withdraw Submission.”
3. A pop-up window will appear noting that withdrawing submissions cannot be undone. Click “OK.”

Decision submissions are typically in “Pending Validation” for 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. SBA can withdraw a submission on behalf of the lender.

The screenshot shows the SBA Forgiveness Submission Dashboard. On the left is a dark blue sidebar with the SBA logo and navigation links: Resources, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision, All Forgiveness Submissions (highlighted with a red box and callout 1), Proactive Loan Reviews, Drafts, and Institution Settings. The main content area has a header with the SBA logo, a question mark icon, and a 'Sign Out' button. Below the header is a large blue box with the text '3508 S' and 'Unless otherwise stated, all fields are required.' A red box with callout 2 highlights a red button labeled 'Withdraw Submission' with a white 'X' icon. A white pop-up window is centered on the screen with the text 'Are you sure you want to withdraw? This can not be undone' and two buttons: 'OK' (highlighted with a red box and callout 3) and 'Cancel'. Below the pop-up is a warning message: 'This form does not autosave, If you are not ready to submit this form with a Lender Decision ensure you at least Save a Draft of your progress before navigating away.' The main content area is divided into sections: 'Before You Begin' with instructions on eligibility, 'How To Use This Form' with instructions on data population, and two star icons representing 'Approved in Full' and 'Approved in Part' decision statuses.

Monitoring Forgiveness – Responding to SBA Requests

SBA Reviewers will request additional documentation and information for forgiveness decisions via the Platform Inbox.

1. Open the Platform Inbox.
2. Click on the title of each item to open the message details.
3. Attach additional requested documents and reply to the SBA via the “Comment” section.
4. Click “Send.”

1. Open the Platform Inbox.

2. Click on the title of each item to open the message details.

3. Attach additional requested documents and reply to the SBA via the “Comment” section.

4. Click “Send.”

Note: If SBA requests additional documentation for review, the message will clearly indicate which specific loan the request is for.

Note: Lenders should upload and save all documents related to the Loan Review BEFORE they click the “**Complete and Send to SBA**” button. Please ensure you hit submit once your documentation set has been fully uploaded in order to send your documentation to SBA.

Monitoring Forgiveness – Responding to SBA Requests

Open items that Lenders have responded to will be moved to “closed” status. Closed items can be viewed by clicking “View Closed Items” in the upper right corner of the Inbox dashboard.

The image shows two screenshots of the SBA Forgiveness Dashboard. The top screenshot shows the 'Open Items' section with a 'View Closed Items' button highlighted by a red box. A red arrow points from this button to the 'View Open Items' button in the 'Closed Items' section of the bottom screenshot, which is also highlighted by a red box. The dashboard includes a left sidebar with navigation links and a top header with the SBA logo and a 'Sign Out' button.

Open Items

Supporting Nonpayroll Documents	SBA Number: 9999015831 for Borrower Shashi Mock	1 day, 8 hours ago
---------------------------------	---	--------------------

Closed Items

Payroll Documents - Self Employed	SBA Number: 9999015091 for Borrower bb	2 days, 7 hours ago
Payroll Documents - S Corp & C Corp	SBA Number: 9999015091 for Borrower bb	2 days, 7 hours ago
Payroll Documents - Non-Profit Religious, Veterans, Tribal	SBA Number: 9999015400 for Borrower Shashi Mock	2 days, 5 hours ago
Payroll Documents - S Corp & C Corp	SBA Number: 9999015391 for Borrower Shashi Mock	1 day, 16 hours ago
Payroll Documents - S Corp & C Corp	SBA Number: 9999015391 for Borrower Shashi Mock	1 day, 16 hours ago

Monitoring Forgiveness – Payments

Admin users may view when SBA has disbursed Forgiveness payments

1. Click “Payment Dashboard” in the left-hand menu.
2. Locate loans by filtering for the **SBA Number**.
3. View the date of Forgiveness approval under “SBA Decision Date.”
4. View the payment amount and date of disbursement under “Payment” and “Payment Date.”
5. Click to download any applicable SBA Notification Letter

Resources

1. SBA Dashboard

Payment Dashboard

Lookup Disbursed PPP Loans

Submit New PPP Forgiveness Decision

All Forgiveness Submissions

Proactive Loan Reviews

Drafts

Institution Settings

Payment Dashboard

2.

Lender Name	Borrower Name	SBA Number	Disbursement Date	Loan Amount	Final Forgive Amount	3.	Calculated Interest	EIDL Advance Reduction Amount	4.	Payment Batch	Payment Status	SBA Decision	5.
						SBA Decision Date			Payment	Payment Date			Notification Letter
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100176	04/30/2020	\$ 3,900,000.00	0	07/27/2020		\$ 0.00				Not Approved	
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100177	04/30/2020	\$ 150,000.00	\$ 150,000.00	07/15/2020	\$ 969.86	\$ 0.00	\$ 150,969.86	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100178	04/30/2020	\$ 25,000.00	\$ 25,000.00	07/15/2020	\$ 61.64	\$ 0.00	\$ 25,061.64	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100179	04/30/2020	\$ 900,000.00	\$ 900,000.00	07/15/2020	\$ 2,219.18	\$ 0.00	\$ 902,219.18	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100146	04/30/2020	\$ 900,000.00	\$ 58,333.00	07/15/2020	\$ 143.83	\$ 0.00	\$ 58,476.83	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100233	04/30/2020	\$ 25,000.00	\$ 25,000.00	07/28/2020	\$ 61.64	\$ 0.00	\$ 25,061.64	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100234	04/30/2020	\$ 90,000.00	\$ 90,000.00	07/16/2020	\$ 221.92	\$ 0.00	\$ 90,221.92	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100184	04/30/2020	\$ 3,900,000.00	\$ 3,498,000.00	07/27/2020	\$ 33,625.21	\$ 25,000.00	\$ 3,508,625.21	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100235	04/30/2020	\$ 900,000.00	\$ 900,000.00	07/16/2020	\$ 2,219.18	\$ 0.00	\$ 902,219.18	07/29/2020	PPY08071	Fully Approved	Download
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100236	04/30/2020	\$ 900,000.00	\$ 900,000.00	07/16/2020	\$ 2,219.18	\$ 0.00	\$ 902,219.18	07/29/2020	PPY08071	Fully Approved	Download

Showing 1 to 10 of 2,429,150 entries

Previous

1

2

3

4

5

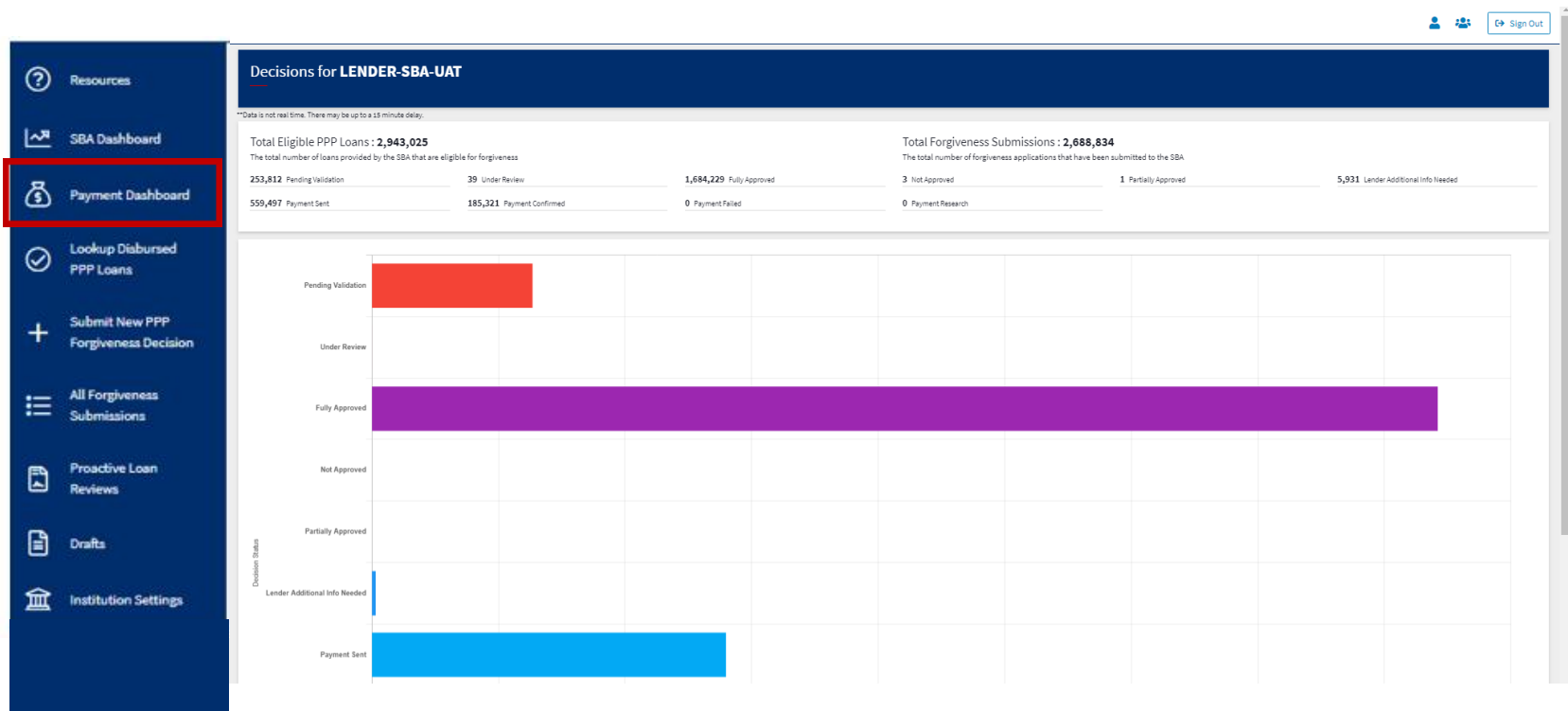
...

242915

Next

Monitoring Forgiveness - Reporting

Admin Users may access the “SBA Dashboard” to view their institution’s total number of PPP loans eligible for Forgiveness, total number of Forgiveness Decision submitted, and the number of loans at each stage of the Forgiveness process.



Steps After Submission

- Lenders are responsible for continually monitoring the status of their Decision and responding to SBA requests for information in a timely manner.
- Lenders should continue to communicate with their borrowers as a measure of good customer service.



Direct Forgiveness Process

(for participating lenders)

Sign-up for Direct Forgiveness

- Lenders must first elect participation into the Direct Forgiveness program offered by the SBA.
- This setting can be found within the Institution Settings.
- Please review and agree to the Services agreement. This feature is available to all US Lenders at no cost.

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

Lender Location ID

507242

☒ Lender Location Enabled for Forgiveness on Etran

☒ Lender Location Enabled for Origination on Etran

☒ Lender has agreed to the Terms of Services provided by the SBA ([linked here](#)) and has opted-in to the Direct Forgiveness Platform.

Review and Action of Direct Forgiveness

Lenders may view their Borrower's direct forgiveness submissions and take action to **approve**, **reject**, or **require borrower correction** (resubmission) – details on the following pages.

In the situations where a Lender disagrees with a Borrower, they must submit the Not Approval and associated 3508 using the normal Forgiveness process. These situations are not supported through the Direct Forgiveness process.

The screenshot displays the SBA Direct Forgiveness Submissions dashboard. The top navigation bar includes the SBA logo, 'U.S. Small Business Administration', and tabs for 'Forgiveness' and 'Origination'. A 'Sign Out' button is in the top right. The left sidebar contains a menu with options like 'Resources', 'SBA Dashboard', 'Payment Dashboard', 'Lookup Disbursed PPP Loans', 'All Forgiveness Submissions', 'Request Payment Correction', 'Submit New PPP Forgiveness Decision', 'Proactive Loan & Hold Reviews', 'Drafts', 'Direct Forgiveness Submissions' (highlighted with a red box), 'Guaranteed Purchases Payment Dashboard', 'Guaranteed Purchases', and 'Institution Settings'. The main content area is titled 'Direct Forgiveness Submissions' and features a filter by status dropdown set to 'Pending'. Below the filter are buttons for 'Search', 'Clear', 'Show 10 rows', 'Export', and 'Approve Selected' (highlighted with a red box). A table of submissions follows, with columns: Lender Name, Borrower Name, Created, Updated, Source, SBA Number, and Status. The table contains 10 rows of data, all with a status of 'Pending'. At the bottom, it says 'Showing 51 to 60 of 114 entries' and a pagination bar with 'Previous', '1', '5', '6', '7', '12', and 'Next'.

	Lender Name	Borrower Name	Created	Updated	Source	SBA Number	Status
<input checked="" type="checkbox"/>	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	2948222283	Pending
<input type="checkbox"/>	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	4187203098	Pending
<input type="checkbox"/>	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	3019322943	Pending
<input type="checkbox"/>	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	3928132504	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	39002112943	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	3296998673	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	3372021498	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:07 PM	July 12, 2021 09:07 PM	DIRECT	3117656894	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	3372991498	Pending
	EtranDemoBank	Postman Cloud	July 12, 2021 09:30 PM	July 12, 2021 09:30 PM	DIRECT	2700222275	Pending

Bank Admin users can leverage this Direct Submission Dashboard to review and approve records submitted by their Borrowers.

Review and Action of Direct Forgiveness

Lenders will need to review the Borrower's submission and make a decision to submit the Forgiveness application to the SBA.

Lender Fully Approved – Submit to SBA: The Lender fully agrees with the submission from the borrower and wishes to submit the forgiveness request to the SBA for decision.

☐ I Confirm

Submit Lender Decision

Please select a decision regarding forgiveness of this PPP loan

Lender Fully Approved - Submit to SBA

Rejected - Borrower required to contact Lender

Borrower Action Required - Withdraw and Resubmit

✓ Submit Decision

Review and Action of Direct Forgiveness

Rejected – Borrower required to contact Lender – this option would likely be leveraged for:

- Situations where the Lender needs to submit a **Not Approved** decision and provide the original 3508s with their modified values; the not approval exception process is not supported through the Direct Forgiveness workflow.
- situations where the lender does not wish to process the request (fraud, not properly originated, etc.)

The screenshot shows a web form titled "Submit Lender Decision". At the top, there is a checkbox labeled "I Confirm". Below the title, a instruction reads "Please select a decision regarding forgiveness of this PPP loan". A dropdown menu is open, displaying three options: "Lender Fully Approved - Submit to SBA", "Rejected - Borrower required to contact Lender" (which is highlighted with a red border), and "Borrower Action Required - Withdraw and Resubmit". At the bottom of the form is a blue button with a checkmark icon and the text "Submit Decision".

Review and Action of Direct Forgiveness

Borrower Action Required – Withdraw and Resubmit: Lender should use this decision when a correction to the application is required by the borrower. The borrower will need to 1) withdraw their application, 2) start a new forgiveness request, 3) complete the request with required correction, 4) submit and DocuSign

After resubmitting, the Lender can review again and select a decision.
(Lender can send for borrower correction multiple times if necessary)

☐ I Confirm

Fields the borrower can edit include:

- Primary contact name and title
- NAICS
- Cover Period (8 or 24 weeks, other)
- Number of employees at application or forgiveness
- Receipt of PPP loans \$2 Million+
- Amount spent on payroll
- Requested forgiveness amount
- Demographics

Submit Lender Decision

Please select a decision regarding forgiveness of this PPP loan

Lender Fully Approved - Submit to SBA

Rejected - Borrower required to contact Lender

Borrower Action Required - Withdraw and Resubmit

✓ Submit Decision

Review and Action of Direct Forgiveness

Note: In situations where the Borrower has applied for **less than full forgiveness**, the platform will indicate in **Yellow** that additional scrutiny is likely appropriate.

☐ I Confirm

Submit Lender Decision

Please select a decision regarding forgiveness of this PPP loan

ⓘ The forgiveness amount for this request is less than the total loan amount. Please ensure that this is correct before making a final decision.

Lender Fully Approved - Submit to SBA
Rejected - Borrower required to contact Lender
Borrower Action Required - Withdraw and Resubmit

✓ Submit Decision



FAQs and Additional Resources

COVID Health Score Information

- When a borrower with a Second Draw PPP Loan of \$150,000 or less submits a loan forgiveness application in the Platform, the Platform will generate the COVID Score for that loan. If the COVID Score does not validate the required revenue reduction for the borrower, the borrower must upload into the Platform documentation of the borrower's revenue reduction of 25% or greater in 2020 relative to 2019 for the lender to review.
- The COVID Score was created in partnership with Dun and Bradstreet. The model leverages the D&B Commerce Health Index in order to determine the level of impact the business experienced due to the COVID-19 pandemic in 2020. The index combines multiple public and proprietary economic data sources (some examples described below). The same index is being used at other federal agencies (including FEMA and IRS) and private companies to manage COVID related risk.

Data Source Examples

Customer Foot Traffic	Number of visitors at business locations
Mobility Data	Insights into frequency of travel and destinations
Inquiry Signal Data	Signals of business-to-business activity
Macroeconomic Unemployment Data	Reporting on the current employment situation
Business Spend	Summarized trade transactions sourced from the D&B Proprietary Trade Database
Match Audit	Number of match signals in D&B Proprietary D-U-N-S match database

Platform Help

Lenders may access the “Resources” dashboard to access additional guidance for 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).

The screenshot displays the SBA Paycheck Protection Platform interface. On the left is a dark blue sidebar with the SBA logo at the top. The 'Resources' menu item, located below the logo, is highlighted with a red rectangular box. Other sidebar items include 'SBA Dashboard', 'Payment Dashboard', 'Lookup Disbursed PPP Loans', 'Submit New PPP Forgiveness Decision', 'All Forgiveness Submissions', 'Proactive Loan Reviews', 'Drafts', and 'Institution Settings'. The main content area has a dark blue header labeled 'Resource Center'. Below this header, a white section titled 'Welcome to the SBA Paycheck Protection Platform' contains information about PPP Originations and Forgiveness. A horizontal menu below this section includes 'User Guide', 'Videos', 'FAQ', and 'Additional Resources'. The 'User Guide' section is expanded, showing two items: 'PPP Platform Origination Lender User Guide' and 'PPP Platform Forgiveness Lender User Guide', each with a document icon and a brief description.

SBA U.S. Small Business Administration

Resources

- SBA Dashboard
- Payment Dashboard
- Lookup Disbursed PPP Loans
- Submit New PPP Forgiveness Decision
- All Forgiveness Submissions
- Proactive Loan Reviews
- Drafts
- Institution Settings

Resource Center

Welcome to the SBA Paycheck Protection Platform

PPP Originations:

- The U.S. Small Business Administration, in consultation with the U.S. Treasury Department, has re-opened the Paycheck Protection Program (PPP) loan portal to PPP-eligible lenders with \$1 billion or less in assets for First and Second Draw applications.
- The portal will fully open on Tuesday, January 19, 2021 to all participating PPP lenders to submit First and Second Draw loan applications to SBA.

PPP Forgiveness:

- Reminder: Complete the Institution Settings to ensure timely payment to your Financial Institution.
- View our videos before you begin.

This platform will allow the submission of PPP Loans and Forgiveness decisions to the SBA. Please take the time to read the user guide, watch our introductory video, and read the FAQs and additional resources.

[User Guide](#) [Videos](#) [FAQ](#) [Additional Resources](#)

User Guide

PPP Platform Origination Lender User Guide
The PPP Platform Origination Lender User Guide provides comprehensive instructions on using the Origination functionality on the Platform, including screenshot tutorials, documentation, requirements, process timelines, and other useful resources. Please review this guide for the most current information regarding the platform.

PPP Platform Forgiveness Lender User Guide
The PPP Platform Forgiveness Lender User Guide provides comprehensive instructions on using

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.

The screenshot displays the SBA Platform Help interface. The top banner includes the SBA logo, "U.S. Small Business Administration", and a "Sign Out" button. A red box labeled "1." highlights the "Inbox" icon in the top banner. The main content area is titled "Open Items" and features a "View Closed Items" button. Below this, there are search filters for "Message Type" and "SBA Number", and a table with one entry: "test" under "Request", "EtranDemoBank (Lancaster, PA)" under "Context", and "General Correspondence" under "Message Type". A red box labeled "2." highlights the "+ New Message" button. To the right, a "New Message" form is shown with fields for "Recipient" (SBA) and "Message type". A red box labeled "3." highlights the "Message type" dropdown menu, which is open and shows a list of categories: "General Correspondence", "Policy or Procedure Questions", "Platform Access Questions", "Payment or Reconciliation Questions", and "SBA Formal Loan Review".

SBA U.S. Small Business Administration

Resources

SBA Dashboard

Lookup Disbursed PPP Loans

All Forgiveness Submissions

Submit New PPP Forgiveness Decision

Proactive Loan Reviews

Drafts

Institution Settings

Open Items

View Closed Items

Message Type SBA Number Search Clear

Request	Context	Message Type
test	EtranDemoBank (Lancaster, PA)	General Correspondence

Showing 1 to 1 of 1 entries

+ New Message

Inbox

New Message

Recipient SBA

Message type

- General Correspondence
- Policy or Procedure Questions
- Platform Access Questions
- Payment or Reconciliation Questions
- SBA Formal Loan Review

FAQ

How do I access the Forgiveness Platform?

This platform can be accessed by visiting forgiveness.sba.gov.

How do I contact the SBA?

The SBA's PPP Lender Hotline is **+1 (833) 572-0502**.

Where can I find information about APIs?

A complete guide for Platform API use can be found [here](#).

How many Platform users can each institution have?

Admin users may create up to 10 active users for each institution. We recommend that no more than two users be Admins.

Is there a maximum number of documents that can be uploaded with each application?

No, Lenders may submit an unlimited number of documents with each application. The Platform supports pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png files.

Should I use the 3508EZ, 3508S, or the standard 3508 application form?

Lenders should use whichever form they received from the borrower to submit a forgiveness decision.

What happens if I submit and then need to withdraw an application?

You can withdraw a forgiveness decision after it has been submitted and before it has been reviewed by SBA ("Pending Validation" status). Decision submissions are typically in "Pending Validation" for 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. SBA has the ability to withdraw a submission on behalf of the lender.

Additional Resources

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

Resource	Description
<u>Interim Final Rule on SBA Loan Review Procedures and Related Borrower and Lender Responsibilities</u>	Informs borrowers and lenders of SBA's process for reviewing PPP loan applications and loan forgiveness applications
<u>PPP Interim Final Rule - Loan Forgiveness Requirements and Loan Review Procedures as Amended by Economic Aid Act</u>	Consolidates prior forgiveness rules and incorporates changes made by the Economic Aid Act, including guidance for forgiveness of second draw loans.
<u>Procedural Notice 5000-20038, Procedures for Lender Submission of Paycheck Protection Program Loan Forgiveness Decisions to SBA and SBA Forgiveness Loan Reviews</u>	Informs PPP Lenders of the processes for submitting decisions on PPP borrower loan forgiveness applications to SBA, requesting payment of the forgiveness amount determined by the Lender, SBA loan forgiveness reviews and payment of the loan forgiveness amount determined by SBA.
<u>Business Loan Program Temporary Changes: Paycheck Protection Program – Revisions to Loan Amount Calculation and Eligibility</u>	Allows individuals who file an IRS Form 1040, Schedule C to calculate their maximum loan amount using gross income and removes certain eligibility restrictions.
<u>3508 Application Form and Instructions</u>	SBA Form 3508 (standard) forgiveness application and instructions, updated January 2021
<u>3508EZ Application Form and Instructions</u>	SBA Form 3508EZ forgiveness application and instructions, updated January 2021
<u>3508S Application Form and Instructions</u>	SBA Form 3508S forgiveness application and instructions, updated January 2021
<u>Treasury Website</u>	Additional Procedural Notices, Final Rules, and other information.
<u>SBA PPP Website</u>	Additional resources and guidance around SBA's PPP loan program.

Additional Resources

- If you need additional guidance, please contact the following resources:
 - SBA PPP Lender Hotline: **+1 (833) 572-0502**
 - For general Forgiveness questions: [SBA Forgiveness Inbox](#)
 - For technical Platform questions: [Platform Inbox](#)