

## **Frequently Asked Questions**

### **Loan Requests**

How do I know my borrower has not already submitted a PPP application with another lending organization?

The Platform performs a series of checks to ensure the Borrower's EIN or SSN associated with the loan isn't already within the Platform. This will ensure a borrower can't apply for another First Draw PPP loan. In addition, the Platform also ensures that a Second Draw borrower has a properly full disbursed First Draw PPP loan.

Once I submit a PPP loan request into the Platform, when can I expect to receive a final SBA Number so I can fund the loan to my borrower?

Due to additional front-end compliance checks in this round of PPP origination, 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 proceed with closing documents once the loan number is given. This time lapse is expected and does not indicate that PPP funds have been depleted. Please do not expect to receive your SBA Number any earlier than 24 hours after submission.

Can I save an in-progress PPP loan request as a draft?

Yes, both partial and complete loan requests can be saved prior to submitting to the SBA. Use the "Save As Draft" button at the bottom of the "Submit New PPP Loan Request" form to save your draft. Please note that loan requests will not be reviewed by the SBA until they are submitted in the Platform.

Can I withdraw a loan request once submitted?

Yes, a loan request may be withdrawn after it has been submitted and before it has been decided by the SBA. From the "All Loan Requests" page open the loan request and click "Withdraw Submission" at the top of the page. Please note that once SBA has returned a decision on a loan request it can no longer be withdrawn.

Will I receive automated notification emails about a change in status for my submitted PPP loan request?

No, Lenders are encouraged to regularly monitor the Platform for status updates. Navigate to "All Loan Requests" in the Platform to view the updated status of your submitted loan request.

How long will the Platform be open for PPP loan requests?

Currently, the Platform will allow loan request submissions for both First and Second Draw PPP loans until March 31, 2021.

How do I determine if my Borrower meets the SBA's size standards?

SBA size standards represent the largest size that a business (including its subsidiaries and affiliates) may be to remain classified as a small business for SBA programs. The definition of "small" varies by industry. SBA's size standards are based on the business's average annual receipts or the average number of employees. Find more information about size standards here: <https://www.sba.gov/document/support--table-size-standards>

When can my lending institution submit loan origination requests to the Paycheck Protection Platform?

CFI soft launch begins Monday, January 11, 2021

### **Policy**

How can I sign up to be a PPP Lender?

Lenders interested in becoming a PPP Lender should complete SBA Form 3506 or 3507 and follow the instructions on the form to submit requests to the SBA. Once approved as a PPP Lender, your institution will be enabled in the Platform.

If a Lender was previously approved to be a PPP Lender, are they automatically approved to be a PPP Lender for this round of PPP?

Yes, Lenders who were previously approved as PPP Lenders are auto-approved for this round of PPP.

When can Borrowers who previously received a PPP loan apply for a Second Draw PPP loan? Can all Borrowers who previously received a PPP loan apply for Second Draw (eligibility requirements)?

Eligible Borrowers can apply for a Second Draw PPP loan at any point before March 31, 2021. Please see the SBA PPP website for the latest guidance on eligibility requirements.

What is a First Draw PPP loan? Who is eligible?

First Draw PPP Loans are available to borrowers who have not previously received a PPP loan. Existing PPP borrowers that did not receive loan forgiveness by December 27, 2020 may: (1) reapply for a First Draw PPP Loan if they previously returned some or all of their First Draw PPP Loan funds, or (2) under certain circumstances, request to modify their First Draw PPP Loan amount if they previously did not accept the full amount for which they are eligible. Eligible small entities, that together with their affiliates (if applicable), have 500 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—can apply. Entities with more than 500 employees in certain industries that meet SBA's alternative size standard or SBA's size standards for those particular industries can also apply. Also eligible to apply for First Draw PPP

Loans are businesses with a NAICS Code that begins with 72 (Accommodation and Food Services sector) or eligible news organizations with no more than 500 employees per physical location, as well as housing cooperatives, 501(c)(6) organizations, or destination marketing organizations with no more than 300 employees.

What is a Second Draw PPP loan? Who is eligible?

Certain existing PPP borrowers are eligible to apply for a Second Draw PPP loan. A borrower is generally eligible for a Second Draw PPP Loan if the borrower: (1) Previously received a First Draw PPP Loan and will or has used the full amount only for authorized uses; (2) Has no more than 300 employees; and (3) Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.

When can a Borrower apply for a First or Second Draw PPP loan?

Borrowers can apply for a First Draw PPP Loan or a Second Draw PPP Loan (based on eligibility requirements) until March 31, 2021, through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is participating in PPP.

Will EIDL Advances be deducted from forgiveness amounts for First or Second Draw PPP loans?

No. As amended by the Economic Aid Act, EIDL Advance amounts will no longer be deducted from the final forgiveness amount remitted by SBA to the Lender.

If I was not a PPP lender before, can I originate PPP loans in this round of PPP?

Yes. Lenders interested in becoming a PPP Lender should complete SBA Form 3506 or 3507 and follow the instructions on the form to submit requests to the SBA. Once approved as a PPP Lender, your institution will be enabled in the Platform.

What are the forgiveness terms for a First Draw PPP loan?

First Draw PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement: (1) Employee and compensation levels are maintained; (2) The loan proceeds are spent on payroll costs and other eligible expenses; and (3) At least 60 percent of the proceeds are spent on payroll costs. Please note that the Economic Aid Act added additional eligible expenses for forgiveness, including operations expenditures, property damage costs, supplier costs, and worker protection expenditures.

What are the forgiveness terms for a Second Draw PPP loan?

Second Draw PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement: (1) Employee and compensation levels are maintained in the same manner as required for the First Draw PPP loan; (2) The loan

proceeds are spent on payroll costs and other eligible expenses; and (3) At least 60 percent of the proceeds are spent on payroll costs. Please note that the Economic Aid Act added additional eligible expenses for forgiveness, including operations expenditures, property damage costs, supplier costs, and worker protection expenditures.

What are the requirements for Covered Period in the next round of PPP?

PPP borrowers can set their PPP loan's covered period to be any length between 8 and 24 weeks to best meet their business needs.

What is the maximum loan amount for PPP Second Draw loans?

For most borrowers, the maximum PPP Second Draw loan amount is 2.5x the average monthly 2019 or 2020 payroll costs up to \$2M. For borrowers in the Accommodation and Food Services (NAICS 72), the maximum loan amount is 3.5x average monthly 2019 or 2020 payroll costs up to \$2M.

### **General Platform Questions**

Why can I not see all my institution's PPP loans in the "Lookup Disbursed PPP Loans" dashboard?

Loans will show up in the "Lookup Disbursed PPP Loans" only once their status has been set to "Fully Disbursed" in ETRAN. If there is a discrepancy, please call the Lender Hotline 833-572-0502, option 3.

Which internet browser is supported by the Platform?

MS Edge and Google Chrome are recommended for an optimal experience.

Does the platform automatically log out users based on inactivity?

Yes, the Platform will log out after 60 minutes of inactivity.

Where can I find out more information on using APIs to integrate with the Platform?

A complete guide for Platform API use can be found at the following address:  
<https://ussbaforgiveness.github.io>

### **Platform Access**

How do I create a Platform account?

Authorizing Officials (AOs) currently registered in CAFS will receive a welcome email with instructions approximately one week prior to platform launch. If you are not registered as the AO

for your organization, please contact your AO for assistance in creating your account. AOs will have Admin access for their institution.

I am not the Authorizing Official for my institution. How do I create a general account?

Contact the registered Authorizing Official for your institution for assistance in creating your account.

How do I log in to the Platform?

The Platform can be accessed at [forgiveness.sba.gov](https://forgiveness.sba.gov). For enhanced security, all Platform users will encounter two-factor authentication upon login. You may choose between scanning a QR code or receiving a text message to generate a unique token. If you do not already have an authenticator app on your phone, we recommend using the text authentication method. If you do not have an account, please contact your organization admin for assistance for help creating an account. If your institution does not have an organization admin assigned in the Platform, please contact [help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com).

Are institutions limited in the number of users they can register in the Platform?

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

What if I did not receive a Welcome email?

If you are your institution's Authorizing Official (AO) and have not received the Welcome email by end of day August 3, please email the Forgiveness Platform inbox at [help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com) for assistance. Please be sure to check your spam inbox for any missed emails.

How do I remove a user from my institution?

Organization admin users can deactivate other users within their institution rather than removing users completely. To edit an existing user, select the "Users" icon to view your institution's user list. Select "Edit" for the user you'd like to deactivate. Here, you can change the user's contact information, user permissions, or deactivate their account.

Why can't I see the Origination module in the Platform?

Please work with your organization admin to confirm your access is enabled for Origination. If your institution does not have an organization admin assigned in the Platform, please contact [help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com).

As an organization admin, can I enable a user with access to either the Origination or Forgiveness module of the Platform (not both)?

Yes, organization admins have the ability to indicate which module of the Platform individual users can access by editing the individual user on the "Users" page. Admins can empower their users to have both the origination and forgiveness capabilities.

The organization admin for my institution no longer works here. How can we create a new organization admin in the Platform?

Please contact [How do I know if my institution is a Community Financial Institution \(CFI\)?](#)

[When your organization admin first logs into the Platform, they should see the Lender Location ID populated in Institution Settings. In addition, "Lender Location Enabled for Origination on Etran" should be checked beginning Monday, January 11, 2021.](#)

### **Institution Information**

Do I have to input a distribution list rather than an individual's email on the Institution Settings page?

The Platform only accepts a single email address for each institution. If you wish to allow multiple users to receive Platform notifications, you will need to enter a distribution list in the Institution Settings page.

Where do I enter my institution's payment information?

AOs can enter the institution's payment information in the Forgiveness Platform under the institution settings in the side-bar options. AO's are required to enter routing number, account number, account type, and taxpayer identification number.

If my institution previously used the Platform to submit forgiveness decisions, do I need to update anything in Institution Settings?

Updates are not necessary unless changes in users or access have occurred within your institution. The only new change in Institution Settings will be the "Lender Location Enabled on Etran" checkbox, which will be checked by the Platform team once you are enabled for origination.

### **Forgiveness Policies**

Should I use the 3508 or the 3508EZ option to submit a forgiveness decision?

Lenders should use whichever form they received from the borrower to submit a forgiveness decision. Instructions on determining if your Borrower is eligible to use the 3508EZ form can be

found [at the Treasury Department](#). . The Platform's default form is 3508EZ. Lenders may switch to the standard 3508 form by selecting “Switch to 3508” in the upper right corner of the forgiveness decision form.

When can I submit a forgiveness decision for a PPP loan?

Once the Platform is live, Lenders can request Forgiveness on a PPP loan or a pool of PPP loans as soon as 8 weeks after full disbursement.

When should Lenders notify Borrowers of full or partial loan forgiveness?

Lenders must make a decision on the borrower's forgiveness request before submitting the forgiveness decision to SBA, but should not notify the borrowers of forgiveness until payment is confirmed by the SBA. Within 10 days of receiving payment on the forgiveness purchase request, lenders must notify the borrower that the loan is forgiven in the correct amount and report the remaining amount, if any, on all 1502 monthly reports until the loan is paid in full.

Can I submit a forgiveness decision before a loan has been fully disbursed?

Forgiveness requests may only be submitted for loans that have been properly marked as fully disbursed in ETRAN. Before creating a forgiveness decision, Lenders must verify that the loan is indeed eligible for forgiveness in the Platform. Click on “Lookup Disbursed PPP Loans” in the left-hand menu and search for the particular loan in the search bar by loan number. Loans that are listed in this dashboard are eligible for forgiveness decisions.

Do I need to submit a forgiveness decision even if it is denied?

Yes, all forgiveness decisions must be submitted to the Platform. Denial decisions will still be processed by the Platform and routinely reviewed by SBA.

Where can I get more information about Forgiveness?

For more information on the Forgiveness process, see [Procedures for Lender Submission of PPP Loan Forgiveness Decisions \(Procedural Notice 5000-20038\)](#). Additional CARES Act and PPP resources, including application forms, Lender guidance, and PPP program rules, can be found on SBA’s PPP website or the U.S. Treasury PPP website.

### **Decision Submission**

Should I use the 3508 or the 3508EZ option to submit a forgiveness decision?

Lenders should use whichever form they received from the borrower to submit a forgiveness decision. Instructions on determining if your Borrower is eligible to use the 3508EZ form can be found [at the Treasury Department](#). The Platform's default form is 3508EZ. Lenders may switch to the standard 3508 form by selecting “Switch to 3508” in the upper right corner of the forgiveness decision form.

Can I save an in-progress forgiveness decision as a draft?

Yes, partial and complete forgiveness decisions can be saved prior to submitting to SBA. Use the "Save As Draft" button at the bottom of the forgiveness decision form to save your decision. Draft decisions can be viewed on the Drafts page. Please note that forgiveness decisions will not be reviewed by the SBA until they are submitted in the Platform.

How do I account for an EIDL Advance Amount in submitting a forgiveness decision?

The Platform will automatically deduct any applicable EIDL Advance amount. Lenders should not reduce the forgiveness amount to account for an EIDL Advance.

Can I withdraw a forgiveness decision?

You can withdraw a forgiveness decision after it has been submitted and before it has been reviewed by SBA ("Pending Validation" status). From the All Forgiveness Requests page, open the forgiveness decision click "Withdraw Request" at the top of the page. Please note that you will be unable to withdraw a forgiveness decision once the decision has progressed to "Accepted" status and the SBA has initiated its review.

Why do I get an error that my uploaded documents are not saved when submitting a forgiveness decision?

If the Platform detects an error in your forgiveness decision, you will not be able to submit and an error message with a display. Once you correct the error(s), you must re-upload any supporting documents prior to submitting the forgiveness decision again.

Will I receive automated notification emails about a change in status for my submitted forgiveness decisions?

No, Lenders will only receive email notifications when additional documentation is requested by the SBA via the Platform inbox. Lenders are encouraged to regularly monitor the Platform for status updates, SBA review requests, and other Platform updates.

When should Lenders notify Borrowers of full or partial loan forgiveness?

Lenders must make a decision on the borrower forgiveness request before submitting the forgiveness decision to SBA, but should not notify the borrowers of forgiveness until payment is confirmed by the SBA. Within 10 days of receiving payment on the forgiveness purchase request, lenders must notify the borrower that the loan is forgiven in the correct amount and report the remaining amount, if any, on all 1502 monthly reports until the loan is paid in full.

Do I need to submit a forgiveness decision even if it is denied?

Yes, all forgiveness decisions must be submitted to the Platform. Denial decisions will still be processed by the Platform and reviewed by SBA.

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. Please note that lenders must submit, at a minimum, the original 3508/3508EZ from the Borrower with their forgiveness decision.

What file formats are supported for document uploads?

The Platform supports pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png files.

When can I submit a forgiveness decision for a PPP loan?

Once the Platform is live, Lenders can request Forgiveness on a PPP as soon as 8 weeks after full disbursement. Please see the official guidance for this information.

Can I upload additional supporting documentation to a forgiveness decision once it has been submitted?

Submitted decisions that are in "Pending Validation" status and have yet to be reviewed by the SBA may be withdrawn, and the Lender may resubmit the decision with the desired documentation. Forgiveness decisions cannot be edited once they are in "Accepted" status and under review by the SBA. The SBA Review team will alert Lenders via the Platform Inbox if additional documentation is needed.

What documentation am I required to provide as part of my forgiveness decision?

At a minimum, Lenders must attach the Borrower's completed 3508/3508EZ to the forgiveness decision. Additional documentation beyond this form is optional. Should SBA require additional supporting documentation, the Lender will receive that request through the Platform's messaging feature along with email notification.

## **Documentation**

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, up to a 35MB limit. Please note that lenders must submit, at a minimum, the original 3508/3508EZ from the Borrower with their forgiveness decision.

What file formats are supported for document uploads?

The Platform supports pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png files.

Can I upload additional supporting documentation to a forgiveness decision once it has been submitted?

Submitted decisions that are in "Pending Validation" status and have yet to be reviewed by the SBA may be withdrawn, and the Lender may resubmit the decision with the desired documentation. Forgiveness decisions cannot be edited once they are in "Accepted" status and under review by the SBA. The SBA Review team will alert Lenders via the Platform Inbox if additional documentation is needed.

### **Monitoring Forgiveness**

How will the SBA remit payment to lenders for forgiven loans?

The SBA will remit payment using the bank account information entered by your institution's Authorizing Official in the Institution Settings page of the Platform. Be sure to validate this information prior to submitting forgiveness decisions.

Will I receive automated notification emails about a change in status for my submitted forgiveness decisions?

No, Lenders will only receive email notifications when additional documentation is requested by the SBA via the Platform inbox. Lenders are encouraged to regularly monitor the Platform for status updates, SBA review requests, and other Platform updates.

When can I expect my forgiveness payment from SBA?

SBA will have 90 days from receipt of a complete package to review the Lender's forgiveness decision, render a decision, and make payment.

### **Additional Resources**

PPP Lender Hotline

833-572-0502

SBA PPP Website

Additional information and resources on the Paycheck Protection Program.

U.S. Treasury CARES Act Website

Additional Procedural Notices, Final Rules, and other information related to the CARES Act.

Procedures for Lender Submission of Paycheck Protection Program Loan Forgiveness Decisions

Guidance informing Paycheck Protection Program (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.

## Interim Final Rule on Loan Forgiveness

Guidance to help PPP borrowers prepare and submit loan forgiveness applications as provided for in the CARES Act and lenders who will be making the loan forgiveness decisions, and inform borrowers and lenders of SBA's process for reviewing PPP loan applications and loan forgiveness.

## Interim Final Rule on Revisions to Loan Forgiveness Interim Final Rule and SBA Loan Review Procedures Interim Final Rule

Guidance revising interim final rules by changing key provisions to conform to the Flexibility Act.

## Interim Final Rule on Certain Eligible Payroll Costs

Supplement to previous interim final rules providing additional guidance on certain eligible payroll costs.

## Platform Inbox

[help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com) Email for technical questions about using the Platform.

## SBA Forgiveness Inbox

[PPPForgivenessRequests@SBA.gov](mailto:PPPForgivenessRequests@SBA.gov) Email for questions about PPP Forgiveness policies and procedures.

## Standard 3508 Application

Extended Treasury PPP Loan Forgiveness Application form. Form 3508 can be found on pages 3 and 4.

## 3508EZ Application

Instructions for using the 3508EZ application form.

## **API Integration**

Where can I find more information on using APIs to integrate with the Platform?

A complete guide for Platform API use can be found at the following address:  
<https://ussbapp.github.io/index.html>