Paycheck Protection Program
Lender Instructions
Forgiveness Platform User Guide
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Slide(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forgiveness Platform Overview</td>
<td>3 - 7</td>
</tr>
<tr>
<td>Account Management</td>
<td>8 - 15</td>
</tr>
<tr>
<td>Submitting Forgiveness Decisions</td>
<td>16 - 27</td>
</tr>
<tr>
<td>Monitoring Forgiveness After Submission</td>
<td>28 - 37</td>
</tr>
<tr>
<td>Additional Resources</td>
<td>38 - 42</td>
</tr>
</tbody>
</table>
Forgiveness Platform Overview
Loan Forgiveness- Process Timeline

**Borrower Application Submission**
- Borrower submits a Loan Forgiveness Application (SBA Form 3508/3508EZ or lender equivalent) to the lender servicing their loan.

**Lender Review & Submission**
- Lender reviews and issues to both the borrower and the SBA a decision on the loan forgiveness.
- Lender issues its decision to SBA and requests payment, if applicable.

**SBA Review & Remittance**
- SBA remits the appropriate forgiveness amount to the Lender, plus any interest accrued through the date of payment.
- SBA will deduct any EIDL Advance Amounts from the forgiveness amount remitted.

Through maturity of loan
- 60 days or less
- 90 days or less
- Maximum of 150 days
Loan Forgiveness – Decision Submission Process

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

**Platform Account Creation**
- Authorizing Officials will receive a Welcome to Forgiveness Email with instructions about how to access the Forgiveness Platform and create an account.
- Initial Authorizing Official creates their Platform Account.
- Authorizing Officials select (up to 10) members at their institution to sign-up to the Forgiveness Platform and help create their accounts.

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

**Monitoring**
- Lenders monitor their Forgiveness submissions and respond to any SBA reviewer inquiries.
- Lenders receive SBA's decision on each Forgiveness submission within 90 days.
- Lenders monitor their payment status.
- Authorizing Officials view institution’s total application portfolio for reporting.
Forgiveness Platform

- The Forgiveness Platform can be accessed at [forgiveness.sba.gov](http://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/](https://ussbaforgiveness.github.io/).
Forgiveness Platform - User Types

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

<table>
<thead>
<tr>
<th>Administrative Functions</th>
<th>Admin</th>
<th>General</th>
<th>Read Only</th>
<th>API User</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create Users</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activate/Deactivate Users</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assign User Types</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reset Password for Other Users</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Servicing Functions Via API               |       |         |           |          |
| Institution Information (e.g. ACH, Interest) | X     |         |           |          |
| Submit Decision                          | X     | X       |           | X        |
| Submit Documentation                     | X     | X       |           | X        |
| Withdraw Decision                        | X     | X       |           | X        |
| Message Center                           | X     | X       |           | X        |
| Lookup PPP Disbursed Loan Status          | X     | X       | X         | X        |
| View Decision Status                     | X     | X       | X         | X        |

| Reporting Functions                      |       |         |           |          |
| SBA Dashboard                            | X     |         |           |          |
| Payment Dashboard                        | X     |         |           |          |
Account Management
Authorizing Official (AO) Account Set-Up

- SBA requires a Lender’s Authorizing Official to serve as the individual at each financial institution who is approved by SBA and responsible for the administering access to other users at that financial institution that need access to the Forgiveness Platform.

- All Lender Authorizing Officials (AOs) will receive a “Welcome to Forgiveness” email one week before go-live with instructions on how to access the Forgiveness platform.

- Your Lender’s AO will be empowered to create up to 10 additional users in the platform for purposes of submitting and monitoring Forgiveness requests.

If you are an AO and did not receive the “Welcome to Forgiveness” email by August 6 or if your institution does not have an AO, please contact the SBA Lender Hotline or email the SBA Forgiveness Inbox:

<table>
<thead>
<tr>
<th>SBA Lender Hotline:</th>
<th>+1 (833) 572-0502</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBA Forgiveness Inbox:</td>
<td><a href="mailto:PPPForgivenessRequests@SBA.gov">PPPForgivenessRequests@SBA.gov</a></td>
</tr>
</tbody>
</table>
Two-Factor Authentication

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

• AOs 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.
  2. Designate whether the institution uses simple or compound interest.
     • Simple interest is the default setting and should remain unchecked.
     • Compound interest must be checked, as shown below.
Institution Information

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

4. Enter a distribution list email. Members of the distribution list will receive email notifications whenever Institution Settings are changed.
Account Management - Creating New Users

• Authorizing Officials can create up to ten (10) additional active users 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.”

![User Management Dashboard]

- Click the “Create User” button to add a new user.
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 “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 do NOT receive an automated email with account creation including instructions or a password. This information must be communicated by the AO.
Account Management - Deactivating Users

- AOs and users with Admin access may activate and deactivate their institution’s users.
  1. Within the user management dashboard, click “Edit” in the far right “Actions” column shown above for each user. The screen to the right will open.
  2. Uncheck the “Active” box and click “Update.”
Forgiveness Decision Submission

• Lenders may utilize the Forgiveness 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/EZ (pages 3 and 4 of the PPP Forgiveness Application) 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 22-24).
Forgiveness decisions may only be submitted for loans that have been properly marked as fully disbursed in ETRAN.

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.
1. Click “New PPP Forgiveness Decision” in the left-hand menu.
2. Select an application form.
   - The Platform’s default application form is 3508EZ. Lenders may switch to the standard 3508 form by selecting “Switch to 3508” in the upper right corner. Instructions for determining which form to use can be found here.
3. Enter PPP loan information. Unless expressly stated, all fields are required.
   • The Platform will validate for any errors.

Click on question mark icons for more information about each field.
Decision Submission – Demographic Information

- Completion of the Borrower Demographic Entry section is optional.
- This information is collected for program reporting purposes only. Disclosure is voluntary 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.

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 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.

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 lender equivalent:
    • PPP Loan Forgiveness Calculation Form, including the signed certification document by the borrower
    • PPP Schedule A
    • PPP Borrower Demographic Information Form (if submitted to the lender)
  • For applications submitted using SBA Form 3508EZ:
    • The SBA Form 3508EZ or lender’s equivalent form, including the signed certification document by the borrower
    • 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.
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.
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,” “Denied,” or “Denied without prejudice due to SBA review.”

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 at a later time.

**Lender Confirmation (from Submit 3508)**

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.

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

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

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

<table>
<thead>
<tr>
<th>Status</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pending Validation</td>
<td>Decision has been submitted by Lender and is awaiting SBA acceptance.</td>
</tr>
<tr>
<td>Accepted</td>
<td>Decision has been accepted by SBA and is awaiting review.</td>
</tr>
<tr>
<td>Under Review</td>
<td>Decision is under review by SBA.</td>
</tr>
<tr>
<td>Fully Approved</td>
<td>Forgiveness has been approved for full amount requested.</td>
</tr>
<tr>
<td>Not Approved</td>
<td>Forgiveness has been rejected.</td>
</tr>
<tr>
<td>Partially Approved</td>
<td>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.</td>
</tr>
<tr>
<td>Lender Additional Info Needed</td>
<td>SBA Reviewer needs additional information to make a Forgiveness determination. Detailed requests for information will be sent to the Lender’s Platform Inbox.</td>
</tr>
<tr>
<td>Payment Sent</td>
<td>Payment has been initiated to Lender via ACH.</td>
</tr>
<tr>
<td>Payment Confirmed</td>
<td>ACH and payment has been posted.</td>
</tr>
<tr>
<td>Payment Failed</td>
<td>ACH processing was unsuccessful.</td>
</tr>
</tbody>
</table>
Monitoring Forgiveness – Withdrawing Decisions

• Submitted decisions may be withdrawn prior to SBA Review while still in “Pending Validation” status.
  1. Locate the particular 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.”
Monitoring Forgiveness – Responding to SBA Requests

- SBA Reviewers will request additional documentation and information for forgiveness decisions via the Platform Inbox.
  1. Click “Inbox” in the left-hand column.
  2. Click on the title of each item to open the message details.
  3. Attach additional requested documents and reply to the SBA Review 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.
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.
SBA Manual Reviews

• SBA may review any PPP loan of any size at any time at its discretion. If SBA undertakes such a review, it will notify the Lender via the Forgiveness Platform Inbox.

• Within **five (5)** business days of notification, the Lender must:
  • Notify the borrower in writing of receipt of said notification.
  • Submit via the Forgiveness Platform the following documents:
    1. The **Borrower Application Form** (SBA Form 2483 or lender’s equivalent form) and all supporting documentation provided by the borrower, including Payroll documents supporting loan amount and, if applicable, Addendum A and Addendum B.
    2. The **Loan Forgiveness Application** (SBA Form 3508, 3508EZ, or lender equivalent), and all supporting documentation provided by the borrower.
    3. A copy of the **executed note** evidencing the PPP loan.
    4. **Payroll documentation** verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period.
    5. **Nonpayroll documentation** verifying existence of the obligations/services prior to February 15, 2020 and eligible payments from the Covered Period.
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 “Approval Date.”
  4. View the payment amount and date of disbursal under “Payment” and “Payment Date.”

### Payment Dashboard

<table>
<thead>
<tr>
<th>Lender Name</th>
<th>Borrower Name</th>
<th>SBA Number</th>
<th>Disbursement Date</th>
<th>Loan Amount</th>
<th>Final Forgiveness Amount</th>
<th>Approval Date</th>
<th>Calculated Interest</th>
<th>EIDL Advance Reduction Amount</th>
<th>Payment</th>
<th>Payment Date</th>
<th>Payment Batch</th>
<th>SBA Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>LENDER-SBA-EN</td>
<td>LOANDATA1</td>
<td>1111100178</td>
<td>2020-04-30</td>
<td>$3,000,000.00</td>
<td>$5,000.00</td>
<td>07/27/2020</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LENDER-SBA-EN</td>
<td>LOANDATA2</td>
<td>1111100152</td>
<td>2020-04-30</td>
<td>$1,000,000.00</td>
<td>$9,446.01</td>
<td>07/27/2020</td>
<td>$9,446.01</td>
<td>$10,000.00</td>
<td>$10.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LENDER-SBA-EN</td>
<td>LOANDATA3</td>
<td>1111100154</td>
<td>2020-04-30</td>
<td>$3,000,000.00</td>
<td>$3,495,000.00</td>
<td>07/27/2020</td>
<td>$8,625.21</td>
<td>$25,000.00</td>
<td>$0.00</td>
<td>07/29/2020</td>
<td>4,505,625.21</td>
<td>Fully Approved</td>
</tr>
</tbody>
</table>

Showing 1 to 3 of 3 entries (filtered from 93 total entries)
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.
FAQs and Additional Resources
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.
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 left-hand column.
2. Click on “New Message.”
3. Select the message category.
4. Enter your message.
5. Click “Send.”
FAQ

How do I access the portal?
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 or the standard 3508 application form?
Instructions on determining if you are eligible to use the 3508EZ form can be found here.

What happens if I submit and then need to withdraw an application?
Each loan will only allow for the submission of a single forgiveness request. You can withdraw (cancel) the request before the SBA begins its review, and then resubmit. Once the SBA has begun to review an application, it cannot be withdrawn.
# Additional Resources

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

<table>
<thead>
<tr>
<th>Resource</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interim Final Rule on Loan Forgiveness</strong></td>
<td>Helps PPP borrowers prepare and submit loan forgiveness applications as provided for in the CARES Act, 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.</td>
</tr>
<tr>
<td><strong>Interim Final Rule on SBA Loan Review Procedures and Related Borrower and Lender Responsibilities</strong></td>
<td>Informs borrowers and lenders of SBA’s process for reviewing PPP loan applications and loan forgiveness applications.</td>
</tr>
<tr>
<td><strong>Interim Final Rule on Revisions to Loan Forgiveness Interim Final Rule and SBA Loan Review Procedures Interim Final Rule</strong></td>
<td>Revises interim final rules by changing key provisions to conform to the Flexibility Act.</td>
</tr>
<tr>
<td><strong>Procedural Notice 5000-20038, Procedures for Lender Submission of Paycheck Protection Program Loan Forgiveness Decisions to SBA and SBA Forgiveness Loan Reviews</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Interim Final Rule on Certain Eligible Payroll Costs</strong></td>
<td>Supplements the previously posted interim final rules by providing additional guidance on certain eligible payroll costs.</td>
</tr>
<tr>
<td><strong>3508 Application Form Instructions</strong></td>
<td>Instructions for using the 3508 application form.</td>
</tr>
<tr>
<td><strong>3508EZ Application Form Instructions</strong></td>
<td>Instructions for using the 3508EZ application form.</td>
</tr>
<tr>
<td><strong>Treasury Website</strong></td>
<td>Additional Procedural Notices, Final Rules, and other information.</td>
</tr>
<tr>
<td><strong>SBA PPP Website</strong></td>
<td>Additional resources and guidance around SBA’s PPP loan program.</td>
</tr>
</tbody>
</table>
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