# SBA

U.S. Small Business Administration

#### **U.S. Small Business Administration**

# Capital Access Financial System (CAFS)

**AND** 

**SBA One** 



### **Getting SBA One Set-Up**

- 1) Use the <u>Capital Access Financial System</u> (CAFS).
- 2) Establish a <u>CAFS User Account</u>.
- 3) Complete a CAFS <u>User Profile</u>.
- 4) Request access to <u>SBA One and supporting systems</u>.
- 5) Establish the appropriate SBA One <u>User Roles</u>.
- 6) Have all system access requests approved by the <u>Local Authorizing Official</u> (AO) at their institution.
- 7) Have all systems access requests final approved by the SBA <u>Capital Access Login</u> <u>System</u> (CLS) team.
- 8) Become familiar with the SBA One Users Guide.



#### **CAPITAL ACCESS Financial SYSTEM (CAFS)**

- All new SBA IT environment
- Houses all SBA lending software systems
  - E-Tran
  - **O PIMS**
  - SBA One (et al)
- Local Authorizing Official must be designated



### **How Do I Get to CAFS?**

# QuestionResponseWhat's the easiest way for me to remember?Access by clicking the E-Tran button at the center right of the SBA's For Lenders Page: <a href="www.sba.gov/for-lenders">www.sba.gov/for-lenders</a>

TRANSLATE DOGIN REGISTER CONTACT US FOR LENDERS NEWSROOM SBA EN ESPAÑOL

**Lending Steps** New to SBA Lending? Lender Reports & Data Subscribe to Welcome Lenders! E-mail Updates Lenders play a vital role in helping SBA achieve its mission in helping small businesses start and grow across the United States. O for New Forms and Content For Lenders home page provides lenders with the resources they need to issue SBA loans today! SBA's Office of Capital Access announces the issuance of SOP 50 57 2, which became effective on December 1, 2015. The new SOP provides a requirement for lenders to complete Prudent Liquidation of 7(a) loans within either 24 months from the date of SBA Loan Rates guaranty purchase or 24 months from the effective date of this SOP for loans where lenders are actively liquidating, whichever is later, or receive from SBA prior written approval for extension of that 24 month deadline. Additionally, the new SOP provides October 2015 clarification to 7(a) lenders and SBA staff on several issues. View the new SOP. SBA LIBOR Base Rate = 3.19% SBA FIXED Base Rate = 4.91% April - June 2015 Find Forms, SOPs, Notices And More... Find a SBA Resource... SBA Peg Rate = 2.125% Reach out to regional and local SBA offices... Use our Lender Documentation Tool to track down the forms and information you need. Enter additional search criteria, or just click and go! 100 Most Active SBA 7(a) Loan Centers Select Loan Center Lenders Looking for a ... Lending Form District Offices Select District Office **Weekly Lending Report** According to ... Title/Keyword Submit Your Forms... Acceptable Credit Scores: Community Advantage Loans: 120 7(a) Small Loans: 140 Enter your term here ... Submit documents electronically to an SBA Loan Center using SendThisFile, o for 7(a) applications. Go Find It! **Advanced Search** Send This File E-Tran Working With The SBA The Lending LifeCycle Find information and resources according to your lending stage New to SBA Lending? SBA Loan Programs Lender FAQs Approval-Authorization Closing SBA offers programs to Check out a list of all the Find answers to the most popular questions from help lenders expedite various loan programs the 7a Loans CDC/504 Loans 7a Loans CDC/504 Loans financial assistance to SBA offers SBA Lenders small business Servicing Liquidation Ouick Reference Guide Read Ouestions & Answers Partner with the SBA (PDF) 🚨 CDC/504 Loans CDC/504 Loans 7a Loans 7a Loans

Already Know Where to Go? Use these Lender Ouick Links.

# **How Do I Get to CAFS?**

Question	Response
What if that doesn't work?	If Lenders are not redirected to CAFS. Lenders should log in at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a>
What if I don't have the web address?	Use an internet search engine (e.g. Google) to search "Capital Access Financial System" or "E-Tran"

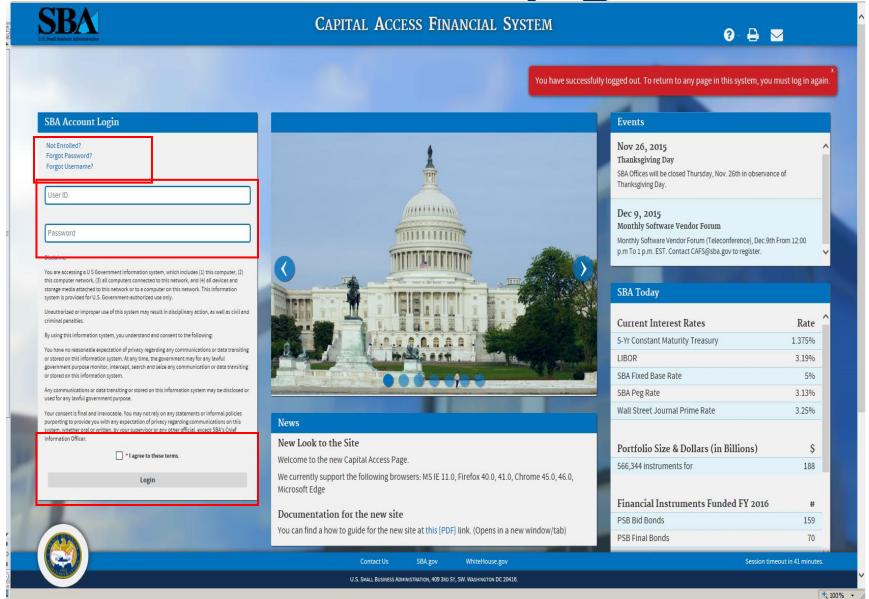
(CAFS (Cap ital Acce ss Fina ncial

# **System Requirements for CAFS**

	Partner (Lender)
Email Address	Corporate Email Address
Approving Official Must Be In Profile	Approving Official
Location ID Required For Each Access Request	Partner ID Available Via Approving Official, Look –Up Function ins CAFS or PIMS
Supported Browser	<ul> <li>Firefox 40.0 or 41.0</li> <li>Internet Explorer 11.0</li> <li>Microsoft Edge</li> <li>Google Chrome 45.0 – 46.0</li> </ul>



# **CAFS Homepage**





Expand   Conapse	_Login Information
□ CLS □ □ Return	* User ID: SBA User Id Rules
CLS Login Page	
	* Password: SBA Password Rules
	* Re-enter Password:
	☐ Identity Information
	* Name:
	* (First) (Middle) * (Last)
	* Date of Birth: Check the Authorizing official job
	* PIN: Personal Identification Number, Last 4 Digits of SSN) classification if you are the
	authorizing official for your bank. If
	you are the first authorizing official
	designated at your bank, leave the
	supervisor email blank and email
	<u>Cis(#sba.gov</u> to have the role
	* City: granted.
	* Phone Number: 1
	* (Country) * (Area Code) * (Phone Nu tension) (US is 1) (999-9999)
	* E-Mail Address:
	* Re-enter E-Mail:
	User Information
Enter the email	* User Type: Partner
address of the	* Customer Location: Lookup
authorizing	Job Classification:   Authorizing Official
official at the	LINC Contact II you want to receive Lender Match emails, check
	Supervisor Information the Lender Match Contact job classification. You will
bank. The	need to update your profile once your email address
authorizing	and account have been verified
official must	of's First Name:
have a CLS	Supervisor's Last Name: Lookup Supervisor by Email or First Name/Last Name
account and the	* Choose Supervisor: Lookup not done yet. Results will appear here.
Authorizing role.	
Authorizing role.	* Please enter text shown in the image (case sensitive):
	Reset Clear Submit
	Aceset Clear Submit



SBA OCA OPSM 9

From: CLS@sba.gov [mailto:CLS@sba.gov]
Sent: Tuesday, June 16, 2015 11:38 AM

To: Jane Doe

**Subject:** PRODUCTION - New account request verification

#### **Dear Jane Doe**,

Your account had been created in the SBA's Capital Access Login System (CLS) at <a href="https://caweb.sba.gov/cls">https://caweb.sba.gov/cls</a>.

Please click on the link below to verify your e-mail address. This link will expire on June 16, 2015 01:38 PM.

#### **Verify Your Email**

For additional help please contact your Program Office representative at the U.S. Small Business Administration.

Please don't reply directly to this automatically-generated e-mail message.

#### F-mail Address Verification

E-mail will be sent to the email address that was entered on the registration page. If the email address is not verified within 2 hours, the account will be deleted and the user will need to register again.

SBA OCA OPSM 1



#### CAPITAL ACCESS FINANCIAL SYSTEM



General ~

Loans ~

#### Capital Access Dashboard

Welcome: Sansom Genevieve

Monday, April 11, 2016

#### Partner

Other

The applications available in the menu above depend on which location you currently have selected:



Location BNY Mellon, National Association (61400)

#### Account at a Glance

HQ Location: 61400 - Bny Mellon, National Association

Email:

genevieve.sansom@bnymellon.com

Lender AO: Kenneth Huh

Lender AO Email: kenneth.huh@bnymellon.com

Last Logged in: April 11, 2016, 12:38 PM

#### News

IMPORTANT: Mandatory SBA CLS account re-Certification starts January 11 and end Feb 11. The process has been made electronic and requires users approving authority to access the Security Recertification screens. SBA COR, Official and Authorizing Officials will be required to re-certify users accounts and access. Accounts that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

JavaScript should be enabled, Adobe Flash plugin should be enabled. Add this site to your Popup exception list of sites.

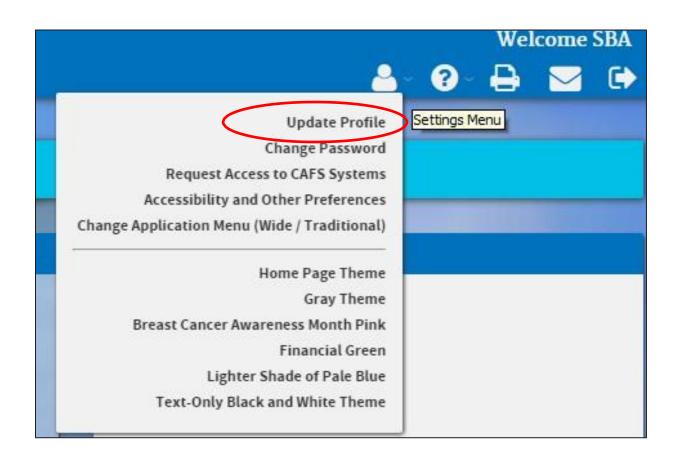
#### **Events**

SBA Today

Current Interest Rates	Rate
5-Yr Constant Maturity Treas	ury 1.375%
LIBOR	3.18%
SBA Fixed Base Rate	5.11%
SBA Peg Rate	3.13%
Wall Street Journal Prime Ra	te 3.5%
Portfolio Size & Dollars Billions)	ş
Billions)	ş
Billions)  449 instruments for  Financial Instruments	S 0
Billions)  449 instruments for  Financial Instruments Funded FY 2016	S 0
Billions)  449 instruments for  Financial Instruments Funded FY 2016  PSB Bid Bonds	\$ 0 #
Billions)  449 instruments for  Financial Instruments Funded FY 2016  PSB Bid Bonds  PSB Final Bonds	# 0

# **Create / Update / Verify User Profile**

- New users (or if it's been a while)
- LINC Opt-In (if applicable)
- Authorizing Official (if applicable)



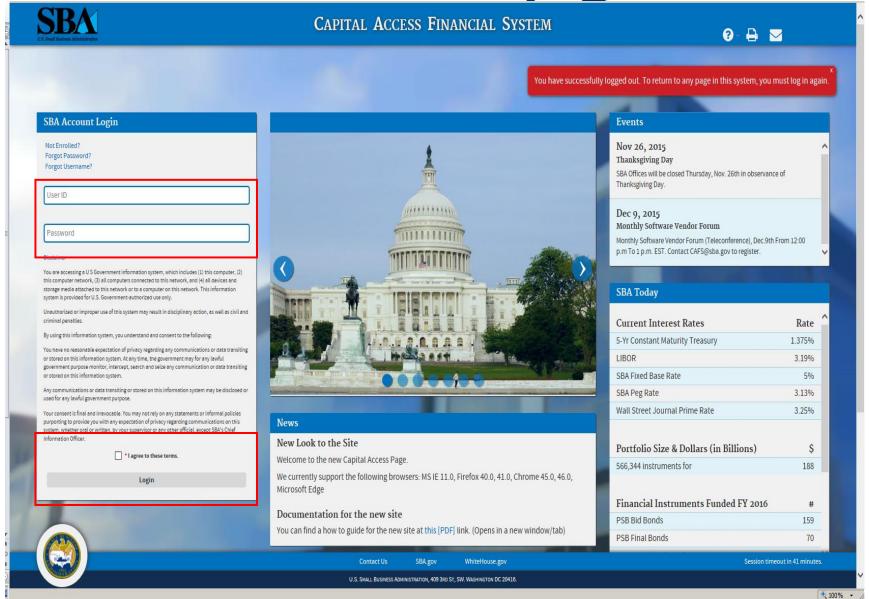


Expand   Conapse	_Login Information
□ CLS □ □ Return	* User ID: SBA User Id Rules
CLS Login Page	
	* Password: SBA Password Rules
	* Re-enter Password:
	☐ Identity Information
	* Name:
	* (First) (Middle) * (Last)
	* Date of Birth: Check the Authorizing official job
	* PIN: Personal Identification Number, Last 4 Digits of SSN) classification if you are the
	authorizing official for your bank. If
	you are the first authorizing official
	designated at your bank, leave the
	supervisor email blank and email
	<u>Cis(#sba.gov</u> to have the role
	* City: granted.
	* Phone Number: 1
	* (Country) * (Area Code) * (Phone Nu tension) (US is 1) (999-9999)
	* E-Mail Address:
	* Re-enter E-Mail:
	User Information
Enter the email	* User Type: Partner
address of the	* Customer Location: Lookup
authorizing	Job Classification:   Authorizing Official
official at the	LINC Contact II you want to receive Lender Match emails, check
	Supervisor Information the Lender Match Contact job classification. You will
bank. The	need to update your profile once your email address
authorizing	and account have been verified
official must	of's First Name:
have a CLS	Supervisor's Last Name: Lookup Supervisor by Email or First Name/Last Name
account and the	* Choose Supervisor: Lookup not done yet. Results will appear here.
Authorizing role.	
Authorizing role.	* Please enter text shown in the image (case sensitive):
	Reset Clear Submit
	Aceset Clear Submit



SBA OCA OPSM 13

# **CAFS Homepage**





# TEST CATWEB2

#### CAPITAL ACCESS FINANCIAL SYSTEM

Welcome Sansom ♣ **② ♣ ☑ ▶** 

General 🗸

Loans ~

#### Capital Access Dashboard

Welcome: Sansom Genevieve

Monday, April 11, 2016

#### Partner

Other

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SBA Today

**Events** 

 Current Interest Rates
 Rate

 5-Yr Constant Maturity Treasury
 1.375%

 LIBOR
 3.18%

 SBA Fixed Base Rate
 5.11%

 SBA Peg Rate
 3.13%

 Wall Street Journal Prime Rate
 3.5%

Portfolio Size & Dollars (in Billions)

449 instruments for

#### Financial Instruments Funded FY 2016

PSB Bid Bonds	0
PSB Final Bonds	0
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0
7(a) Loans	155

Location BNY Mellon, National Association (61400)

#### Account at a Glance

HQ Location: 61400 - Bny Mellon, National Association

Email:

genevieve.sansom@bnymellon.com

Lender AO: Kenneth Huh

Lender AO Email:

kenneth.huh@bnymellon.com

Last Logged in: April 11, 2016, 12:38 PM

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#### **Events**

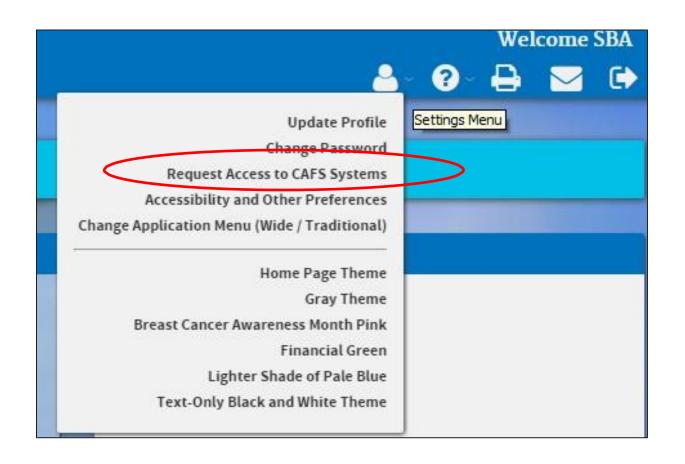
Current Interest Rates	Rate
5-Yr Constant Maturity Treas	ury 1.375%
LIBOR	3.18%
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Billions)  449 instruments for  Financial Instruments	
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Portfolio Size & Dollars Billions)  449 instruments for  Financial Instruments Funded FY 2016	S 0
Billions)  449 instruments for  Financial Instruments Funded FY 2016	S 0

7(a) Loans

155

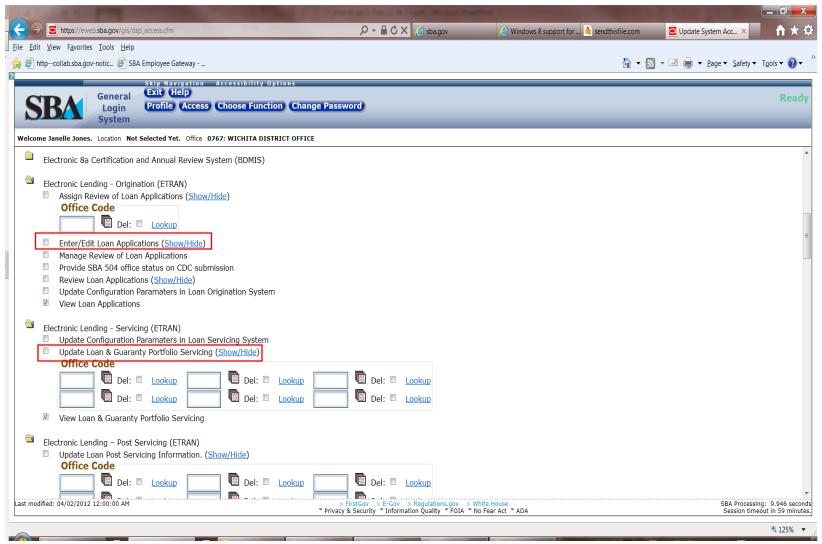
# **Establishing SBA One User Role**

- Request Access to CAFS
- Lender's Location ID is required



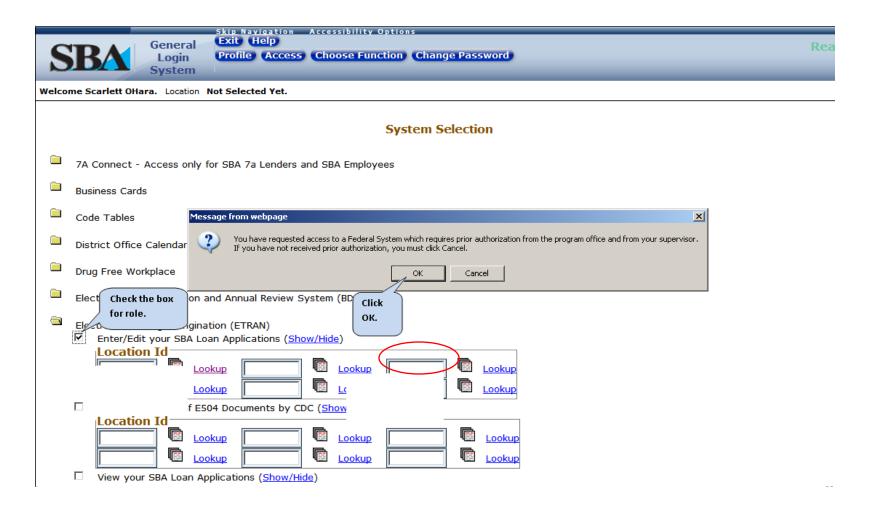


- Electronic Lending Origination (ETRAN) Mark the box next to Enter/Edit Loan Applications
- Electronic Lending Servicing (ETRAN) Mark the box next to Update Loan & Guaranty Portfolio Servicing





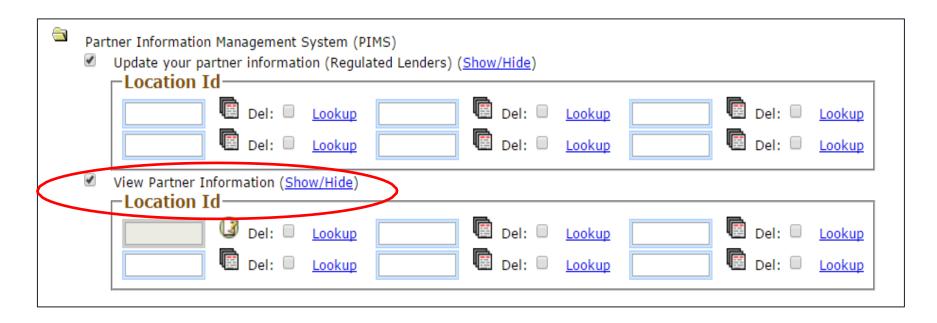
Once you have requested access, you will see a pop-up message. Click OK to clear the message.





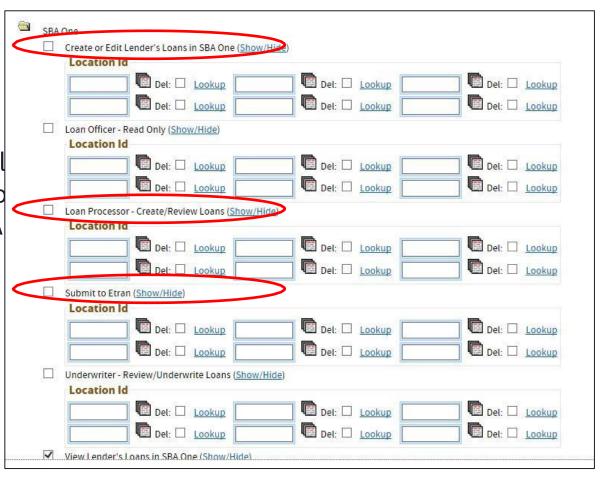
# PARTNER INFORMATION MANAGEMENT SYSTEM

- Check "View Partner Information"
- Enter Lender's Location ID
- AO's Only should check "Update Partner Information"



### **SBA ONE PARTNER ENROLLMENT**

- From Settings Menu –
   Request Access to CAFS
   Systems
- Select SBA One Access level by checking appropriate bo
  - Location ID/PIMS/ETRA is a prerequisite





# **SBA One User Roles**

Role	Description	Who can select?
Loan Officer	Allows Lenders to view the application details and documents of loans originated in SBA One	7a Lenders
Loan Processor	Allows Lenders to create or edit loan applications using SBA One	7a Lenders (with ETRAN Origination and PIMS privileges)
Underwriter	Allows Lenders to strictly edit loan applications in SBA One	7a Lenders (with ETRAN Origination and PIMS privileges)
Submit to E-Tran	Allows Lenders to submit an application to the ETRAN for approval	7a Lenders (with ETRAN Origination and PIMS privileges)
View PARRIS	View PARRiS Lender Scorecard information - Allows Lenders to view their PARRiS scorecard information in SBA One	7a Lenders



# **CAFS FAQs 1**

Question	Response
Is there any purpose to using GLS anymore?	GLS is still used by the agency for non-OCA systems. For assistance with GLS contact itsc@sba.gov.
PIMS is located under both GLS and CLS – where should we be updating information in PIMS?	<ul> <li>There are now two PIMS systems—Enterprise PIMS (managed by OCIO) and OCA PIMS (managed by OCA OPSM).</li> <li>Enterprise PIMS is managed by OCIO and supports OCIO applications like SBIC.</li> <li>OCA PIMS contains the agreements for being able to originate and service SBA loans.</li> <li>OCA PIMS is updated by Acuity.</li> <li>Changes in Enterprise PIMS will not be migrated to OCA PIMS and vice versa.</li> </ul>
Are there any guidelines as to who at the lending institutions should be authorizing officials?	The authorizing official(s) is responsible for approving and validating lender accounts to address cybersecurity risks. The authorizing official should be someone who frequently reviews email requests and approves/rejects requests in 48 hours. The authorizing official is also responsible for recertifying the accounts bi-annually.
Do users have to know who at their institution is the authorizing official?	Users should know who is the authorizing official for their bank.
What happens if an approving official doesn't approve in 48 hours?	The request is deleted.

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CAFS (Cap ital Acce ss Fina

# **CAFS FAQs 2**

Question	Response
Is it possible for users to do a lookup of AO by institution?	No, lenders cannot lookup the authorizing official by institution.
How do non-SBA employee users complete the supervisor fields?	Enter the e-mail address or first and last name of the authorizing official and click the lookup button.
How do users update their profiles to indicate they want to be a LINC contact?	<ol> <li>Identify the email address or name of the organization's authorizing official.</li> <li>Update your user profile at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a>.</li> <li>Select "LINC Contact" for job classification</li> <li>Enter the authorizing official</li> <li>Enter service areas</li> <li>Go to "Access" and request "Lender Opt In" and enter the location ids.</li> </ol>
How do users update their profiles to indicate they want to be an authorizing official?	<ol> <li>Log in to the user profile at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a>.</li> <li>Select "Authorizing Official" for title</li> <li>If you are the first authorizing official for a location id, submit the request and send an email to CLS@SBA.gov with subject "Authorizing Official Approval Request".</li> <li>If there is/are authorizing official(s) associated with the location id in your profile, select an authorizing official from the drop down menu and complete the user profile.</li> </ol>

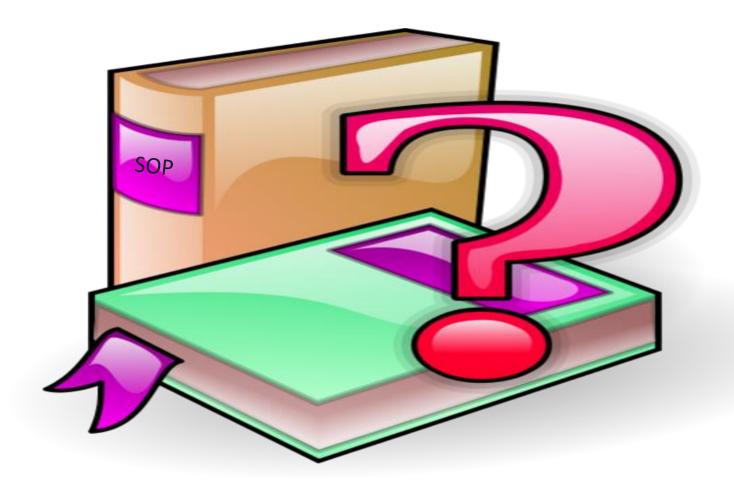


# CAFS FAQs 3

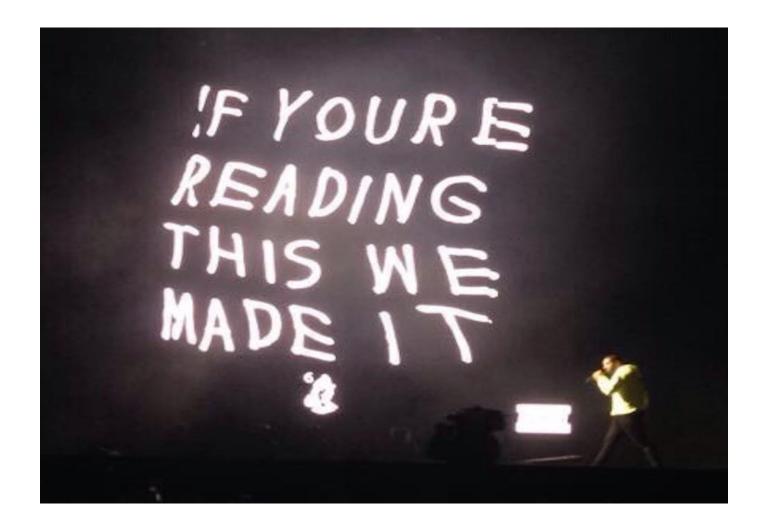
Question	Response
Does an authorizing official approve users who request the LINC contact role? ETRAN? Lender Opt in? And periodically certify that the users are still employed by the organization?	An authorizing official must approve all lender accounts and access requests including LINC contact, ETRAN, and Lender Opt In.
How do individuals identify themselves as both an Authorizing Official and a LINC Contact?	The user profile page is updated to support a user being an authorizing official and LINC Contact.
Where should questions be routed? What's the difference between <u>cls@sba.gov</u> and <u>cafs@sba.gov</u> ?	<ul> <li>CLS@sba.gov addresses access and login questions.</li> <li>LINC@sba.gov addresses LINC system issues.</li> <li>CAFS@sba.gov addresses systems issues related to CLCS (Centralized Chron System), Electronic Lending System (ELIPS), Electronic Transaction (ETRAN) Origination, ETRAN Servicing, ETRAN Post Servicing (PSA), GPTS, ILPERs (Intermediary Lender Program Electronic Reporting System), LANA, LAORS (Loan Accounting Report Systems), LINC Lender Opt In, MPERS (Microloan Program Electronic Reporting Systems), Micro Lender Application System, Partner Information System (PIMS), Surety Bond Guaranty, &amp; Wizards/Loan Authorization.</li> </ul>
LINC Changes	<ul> <li>LINC accounts set up in PIMS before 5/21 were migrated to CLS.</li> <li>LINC information is no longer in PIMS. Service area information is in the User Profile.</li> <li>SBA personnel cannot sign up LINC users. Each user must create an account that is approved their organization's authorizing official. The change was implemented to address cybersecurity requirements.</li> </ul>



# Questions on CAFS / SBA One Enrollment?









### **U.S. Small Business Administration**

**Indiana District Office** 

Presented by Eric Armacost

Lead Lender Relations Specialist

(317) 226-7272 ext. 120

Eric.Armacost@sba.gov