



U.S. Small Business  
Administration

# **Paycheck Protection Program Lender Instructions**

## **Forgiveness Platform User Guide**

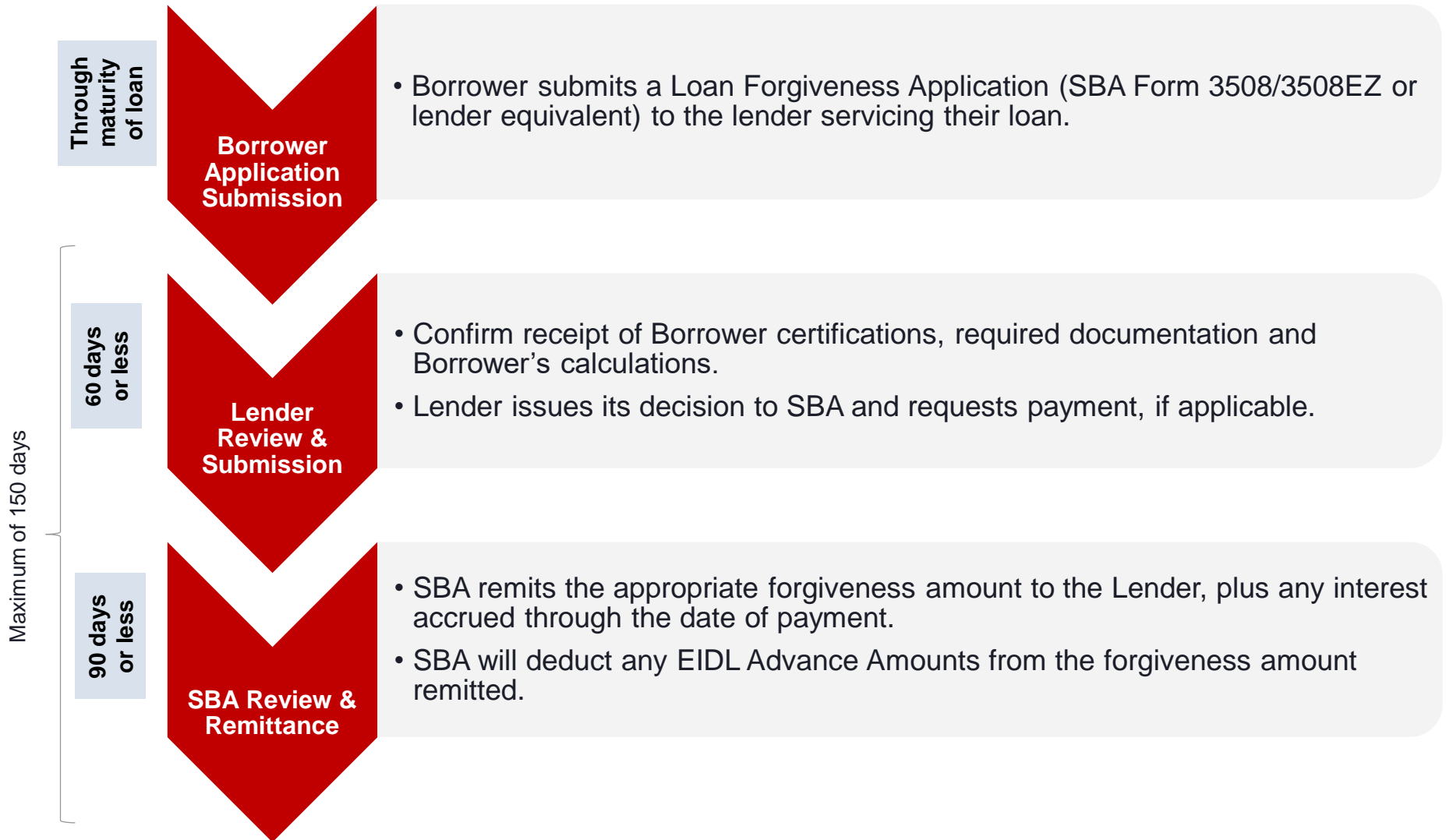
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# Forgiveness Platform Overview

# Loan Forgiveness- Process Timeline



# 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

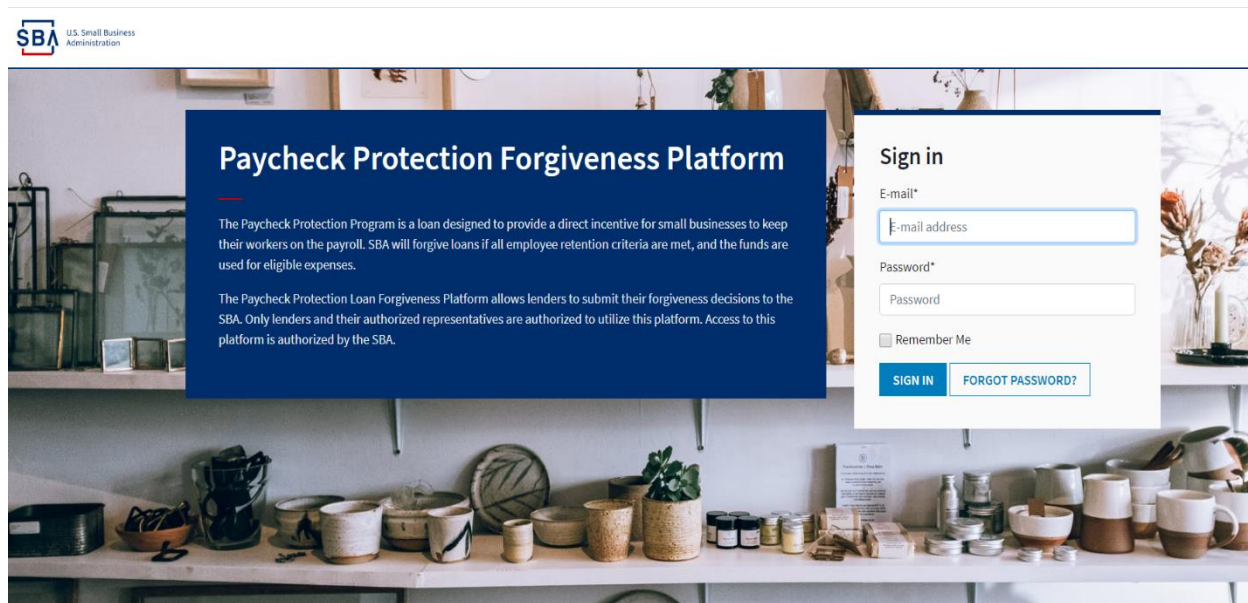
- Lenders submit Decisions via the Forgiveness Platform.
- Lenders upload any supporting documents for decisions.
- Lenders upload their ACH instructions and Confirmations.

## 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](https://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/>.



# Forgiveness Platform - User Types

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

	Admin	General	Read Only	API User*
<b>Administrative Functions</b>				
Create Users	X			
Activate/Deactivate Users	X			
Assign User Types	X			
Reset Password for Other Users	X			
<b>Servicing Functions</b>				<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			
Platform Inbox	X			
<b>Reporting Functions</b>				
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.



U.S. Small Business  
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# 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:***

**SBA Lender Hotline:**

**+1 (833) 572-0502**

**SBA Forgiveness Inbox:**

**PPPForgivenessRequests@SBA.gov**

# 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:



## Setup SMS Two-Factor Authentication

Please provide your phone number below for verification

Phone Number

Need to validate with Google Authenticator?

Your SBA PPP Forgiveness  
Production security code is  
2642409



Text Message



# 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. If your institution uses simple interest, leave the “Use Compound Interest” box unchecked. **Most institutions will use simple interest.**
    - If your institution uses compound interest, check the “Use Compound Interest” box. **Please double check your institution’s interest method before selecting compound interest.**



1. Institution Settings

## Settings for LENDER-SBA-UAT

Use Compound Interest for PPP Loan Payment Calculation

Routing Number  
1234567

Account Number  
1234

Account Type  
Checking

Taxpayer Identification Number  
00000000

Distribution List for Email Notifications  
cbrooks@thesummitgrp.com

\*By selecting Compound Interest, the Lender hereby certifies that the promissory note for the PPP loan allows for the payment of compound interest. The SBA may audit this selection.

Save

# 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.



**Settings for LENDER-SBA-UAT**

Use Compound Interest for PPP Loan Payment Calculation

Routing Number  
1234567

Account Number  
1234

Account Type  
Checking

Taxpayer Identification Number  
000000000

Distribution List for Email Notifications  
cbrooks@thesummitgrp.com

\*By selecting Compound Interest, the Lender hereby certifies that the promissory note for the PPP loan allows for the payment of compound interest. The SBA may audit this selection.

Save

# 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.”

The screenshot displays the SBA Forgiveness Request user management interface. The top right corner features a 'Sign Out' button and a 'Users' icon highlighted with a red box and the number '1'. The left sidebar contains navigation options, with the 'Create User' button highlighted by a red box and the number '2'. The main content area shows a table of users.

Name	Email	Admin	Actions
Admin	admin@joshdennis.net	✓	<a href="#">Edit</a>
Bob Barker	bobby@bobby.com	✗	<a href="#">Edit</a>
Bob Smith 89	bob@bob.com	✓	<a href="#">Edit</a>
Bryce Doane938745239874	BDoane@thesummitgrp.com	✓	<a href="#">Edit</a>
Dennijo	dennijo@gmail.com	✗	<a href="#">Edit</a>
Hannah Deppen999	HDeppen@thesummitgrp.com	✗	<a href="#">Edit</a>
Josh Dennis	josh@joshdennis.net	✗	<a href="#">Edit</a>
Josh Dennis 3	josh@joshdennis.net	✓	<a href="#">Edit</a>
Josh Test	jdennis@joshdennis.net	✗	<a href="#">Edit</a>
Josh Test2	josh_test@joshdennis.net	✓	<a href="#">Edit</a>
test0890890	test@test.com	✗	<a href="#">Edit</a>

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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 "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 must be **Admins** to receive access to the Platform Inbox.

3.

**Note:** Users cannot be enabled as both an Admin and an API User. Please choose only one permission designation per user.

4.

**Note:** Users do NOT receive an automated email with account creation including instructions or a password. This information must be communicated by the AO.

The screenshot shows a 'New User' form with the following fields and options:

- Name of User
- Username\* (Required: 150 characters or fewer. Letters, digits and @/./+/-/\_ only.)
- Email address
- Organization Admin (radio button)
- Enable API Key for this user (radio button)
- Read Only User (radio button)
- Password
- Password confirmation\* (Enter the same password as before, for verification.)
- Create button

# Account Management - Deactivating Users

Name	Username	Email	Active	Admin	Actions
Admin		admin@joshdennis.net	✓	✗	Edit
Bob Barker		bobby@bobby.com	✓	✓	Edit
Bob Smith 89		bob@bob.com	✓	✓	Edit
Bryce Doane938745239874		BDoane@thesummitgrp.com	✓	✓	Edit
Dennijo		dennijo@gmail.com	✓	✓	Edit
Hannah Deppen999		HDeppen@thesummitgrp.com	✓	✗	Edit

- 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."

Update

Name of User

Email address

Organization Admin

Active

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

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 Authorizing Official 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@ussbaforgivness.com](mailto:developer@ussbaforgivness.com) for advanced technical support on API usage.






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# Submitting Forgiveness Decisions

# 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).


**Paycheck Protection Program  
Loan Forgiveness Application**
OMB Control Number 3245-0407  
Expiration Date: 10/31/2020

**PPP Loan Forgiveness Calculation Form**

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

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: \_\_\_\_\_  
 EIDL Advance Amount: \_\_\_\_\_ EIDL Application Number: \_\_\_\_\_

**Payroll Schedule:** The frequency with which payroll is paid to employees is:  
 Weekly     Biweekly (every other week)     Twice a month     Monthly     Other \_\_\_\_\_

**Covered Period:** \_\_\_\_\_ to \_\_\_\_\_  
**Alternative Payroll Covered Period, if applicable:** \_\_\_\_\_ to \_\_\_\_\_

If Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million, 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: \_\_\_\_\_

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

Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): \_\_\_\_\_

Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5: \_\_\_\_\_

Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13): \_\_\_\_\_

**Potential Forgiveness Amounts**

Line 8. Modified Total (multiply line 6 by line 7): \_\_\_\_\_


Line 9. PPP Loan Amount: \_\_\_\_\_

Line 10. Payroll Cost 75% Requirement (divide line 1 by 0.75): \_\_\_\_\_

**Forgiveness Amount**

Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10): \_\_\_\_\_

SBA Form 3508 (05/20)  
Page 3


**Paycheck Protection Program  
Loan Forgiveness Application**
OMB Control Number 3245-0407  
Expiration Date: 10/31/2020

**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:

- was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; or business utility payments);
- includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions;
- does not include nonpayroll costs in excess of 25% of the amount requested; and
- does not exceed eight weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual.

\_\_\_\_\_ 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, and business utility payments.

\_\_\_\_\_ 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 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 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 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

\_\_\_\_\_ The tax documents I have submitted to the Lender 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.

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 (05/20)  
Page 4

# Decision Submission – Loan Lookup

- 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.

## Lookup Disbursed PPP Loans

Search:  search clear Show 10 rows

Lender Name	Borrower Name	SBA Number	Loan Number	EIN/SSN	Loan Amount
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100032	9999115114	997100032	2900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100012	9999115094	997100012	150000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100056	9999115138	997100056	150000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100048	9999115130	997100048	900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100014	9999115096	997100014	900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100040	9999115122	997100040	900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100033	9999115115	997100033	3900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100010	9999115092	997100010	2900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100072	9999115154	997100072	900000.00
UAT9999	MOCKDATAONLY-Oberbrunner Hettinger and Pollich	9999100059	9999115141	997100059	900000.00

Showing 1 to 10 of 99,990 entries

Previous 1 2 3 4 5 ... 9999 Next

# Decision Submission – Creating a New Decision

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](#).

The screenshot displays the SBA Decision Submission interface. The top left corner features the SBA logo and the text "U.S. Small Business Administration". The top right corner includes a "Sign Out" button. The left-hand menu contains several options: "Inbox", "SBA Dashboard", "Payment Dashboard", "Lookup Disbursed PPP Loans", "Submit New PPP Forgiveness Decision" (highlighted with a red box and a "1." callout), "All Forgiveness Submissions", "Drafts", and "Institution Settings". The main content area is titled "3508 EZ" and includes a "Switch to 3508" button (highlighted with a red box and a "2." callout). Below the title, a warning message states: "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 "Before You Begin" section provides instructions for submission, and the "How To Use This Form" section explains the data requirements. A note box on the right side of the page reads: "Note: Be mindful of formatting in data entry. Certain fields (EIN, Phone Number, etc.) do not require dashes or spaces." The bottom of the page features two star icons: "Approved in Full" and "Approved in Part", each with a brief description of the decision type.

# 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 or 3508EZ 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.



### 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.



### 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 without Prejudice

If a "Denied without Prejudice" decision is issued to SBA, you should populate this form with the values from the borrower's 3508 or 3508EZ.



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/EZ from the Borrower to their decision submission.*

# 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 shows the SBA Decision Submission interface. On the left is a dark blue sidebar with navigation links: Inbox (with a red '1' badge), SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision, All Forgiveness Submissions, Drafts, and Institution Settings. The main content area is white and contains several sections, each with a dashed line separator:

- PPP Loan**: Contains three input fields: 'SBA PPP Loan Number', 'Lender PPP Loan Number', and 'PPP Loan Amount' (with a '\$' symbol and a spinner). Below them is a date field for 'PPP Loan Disbursement Date' with a placeholder 'mm / dd / yyyy'.
- Employees**: Contains two input fields: 'Employees at Time of Loan Application' and 'Employees at Time of Forgiveness'. Both fields have a red question mark icon to their right. The 'Employees at Time of Forgiveness' field is highlighted with a red box, and a red arrow points from a text annotation to this question mark.
- EIDL Details**: Contains two input fields: 'EIDL Advance Amount' (with '\$0.0' and a red question mark) and 'EIDL Application Number' (with a red question mark).
- Payroll Schedule**: Contains a dropdown menu with the text '--Please select the payroll schedule--' and a red question mark.

In the top right corner, there is a 'Sign Out' button. In the bottom right corner, there is a 'DRAFT' label. The SBA logo and 'U.S. Small Business Administration' text are in the top left corner.

Click on question mark icons for more information about each field.

# 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 and 3508 application forms. The Platform supports pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png file types.
  - Click “Browse” to locate and upload your document.
  - Name the file and select the type of document from the dropdown.
  - If you have attached an incorrect document, click “Delete” or click “Browse” again to select another document.
  - Click “Add Document” to attach each additional document.



**Borrower Demographic Entry (Optional)**

[+ Add Demographic](#)

**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.

4. [+ Add Document](#)

**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

Actions  3.

### Submit 3508

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

- The Lender has issued a decision to SBA regarding the borrower’s loan forgiveness.
- The information provided by the Lender to SBA with this submission accurately reflects the information provided to the Lender.
- The Lender has made its decision in accordance with the requirements set forth in the SBA’s PPP loan forgiveness rules.

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.

# 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

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

1.  I Confirm

2. Lender Decision  
Final lender decision regarding forgiveness of this PPP loan

3. Approved in Full

# 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.

SBA U.S. Small Business Administration

Sign Out

## 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.

1. Drafts

2. Borrower Name



U.S. Small Business  
Administration

# Monitoring Forgiveness

# Monitoring Forgiveness Decisions

- Lenders may view their submitted decision and monitor their status in the Forgiveness process.
  - Click “All Forgiveness Submissions” in the left-hand menu.
  - Locate loans by filtering for status or searching for the **SBA Number**.
  - View the application status under the “Status” column.

The screenshot shows the SBA Forgiveness Submissions dashboard. On the left is a dark blue navigation menu with the following items: Home & Help, Inbox, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision, All Forgiveness Submissions (highlighted with a red box and a red circle containing the number 1), Drafts, and Institution Settings. 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, a "search" button, a "Clear" button, and a "Show 10 rows" button. A red box and a red circle containing the number 2 highlight the filter section. Below the filter section is a table with the following columns: Lender Name, Borrower Name, SBA Number, Status, and Created. The table contains 10 rows of data. A red box and a red circle containing the number 3 highlight the "Status" column. At the bottom of the table, it says "Showing 1 to 10 of 65 entries". To the right of the table is a pagination control with buttons for "Previous", "1", "2", "3", "4", "5", "6", "7", and "Next".

Lender Name	Borrower Name	SBA Number	Status	Created
LENDER-SBA-UAT	Big J's Steak House	1119173797	Pending Validation	07/23/2020
LENDER-SBA-UAT	Dan's Travel Depot	1119173795	Pending Validation	07/23/2020
LENDER-SBA-UAT	ToyFresh	1119173794	Pending Validation	07/23/2020
LENDER-SBA-UAT	Moron Towing Company	1119173796	Pending Validation	07/23/2020
LENDER-SBA-UAT	Flower Sound Music Inc	1119173792	Pending Validation	07/22/2020
LENDER-SBA-UAT	Milly's Dry Cleaners	1119173791	Pending Validation	07/22/2020
LENDER-SBA-UAT	Erica's Popcorn Palace	1119173790	Pending Validation	07/22/2020
LENDER-SBA-UAT	Momma Joy's Cafeteria	1119173789	Pending Validation	07/22/2020
LENDER-SBA-UAT	May May's Pizzeria	1119173793	Pending Validation	07/23/2020
LENDER-SBA-UAT	Lala's Pet and Grooming	1119173788	Pending Validation	07/20/2020

# Monitoring Forgiveness Decisions

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

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



# Monitoring Forgiveness – Withdrawing Decisions

- Submitted decisions may be withdrawn **prior to SBA Review** while still in “Pending Validation” status.
  - Locate the particular loan submission in the “All Forgiveness Submissions” dashboard. Click on the Borrower Name to open the application.
  - Click “Withdraw Submission.”
  - A pop-up window will appear noting that withdrawing submissions cannot be undone. Click “OK.”

The screenshot shows the SBA Forgiveness Submission dashboard. The left sidebar contains navigation options: Home & Help, Inbox, SBA Dashboard, Payment Dashboard, Lookup Disbursed PPP Loans, Submit New PPP Forgiveness Decision, All Forgiveness Submissions (highlighted with a red box and a red circle with the number 1), Drafts, and Institution Settings. The main content area displays a form for submission 3508 EZ. A red box highlights the 'Withdraw Submission' button (annotated with a red circle and the number 2). A pop-up window is shown 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 a red circle with the number 3) and 'Cancel'. A warning message states: '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.' Below the form, there is a section titled 'Before You Begin' and 'How To Use This Form'. At the bottom, there are two star icons: 'Approved in Full' and 'Approved in Part'.

# 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:** Users must be **Admins** to receive access to the Platform Inbox.

The screenshot displays the SBA Platform Inbox interface. On the left is a navigation menu with options: Forum, Inbox (1), Payment Dashboard, Verify Forgiveness Eligibility, and New PPP Forgiveness Request. The main area shows an 'Open Items' section with a 'View Closed Items' button. A message titled 'Supporting Nonpayroll Documents' is selected, showing details for SBA Number: 9999015831 for Borrower Shashi Mock, sent 1 day, 8 hours ago. The message content requests documentation for business mortgage interest, rent or lease payments, and utility payments. Below the message is an 'Add Document' button, a 'Comment' text area, and 'Send' and 'Cancel' buttons. A 'Sign Out' button is visible in the top right corner.

**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.

**Note:** Users must be **Admins** to receive access to the Platform Inbox.

The image displays two screenshots of the SBA Platform Inbox interface. The top screenshot shows the 'Open Items' dashboard. The left sidebar contains a navigation menu with 'Inbox' highlighted and a notification badge '1'. The main content area shows a single item: 'Supporting Nonpayroll Documents' for SBA Number: 9999015831 for Borrower Shashi Mock, dated 1 day, 8 hours ago. A 'View Closed Items' button is located in the top right corner. The bottom screenshot shows the 'Closed Items' dashboard. The left sidebar contains a navigation menu with 'Inbox' highlighted and a notification badge '1'. The main content area shows a list of five closed items, all related to 'Payroll Documents' for various SBA numbers and borrowers. A 'View Open Items' button is located in the top right corner. A red arrow points from the 'View Closed Items' button in the top screenshot to the 'View Open Items' button in the bottom screenshot.

Item Description	SBA Number	Time
Supporting Nonpayroll Documents	9999015831 for Borrower Shashi Mock	1 day, 8 hours ago
Payroll Documents - Self Employed	9999015091 for Borrower bb	2 days, 7 hours ago
Payroll Documents - S Corp & C Corp	9999015091 for Borrower bb	2 days, 7 hours ago
Payroll Documents - Non-Profit Religious, Veterans, Tribal	9999015400 for Borrower Shashi Mock	2 days, 5 hours ago
Payroll Documents - S Corp & C Corp	9999015391 for Borrower Shashi Mock	1 day, 16 hours ago
Payroll Documents - S Corp & C Corp	9999015391 for Borrower Shashi Mock	1 day, 16 hours ago

# 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
  - Click “Payment Dashboard” in the left-hand menu.
  - Locate loans by filtering for the **SBA Number**.
  - View the date of Forgiveness approval under “Approval Date.”
  - View the payment amount and date of disbursement under “Payment” and “Payment Date.”

The screenshot shows the SBA Payment Dashboard interface. The left-hand menu is highlighted with a red box and a '1.' callout. The search bar is highlighted with a red box and a '2.' callout. The 'Approval Date' column header is highlighted with a red box and a '3.' callout. The 'Payment' and 'Payment Date' columns are highlighted with a red box and a '4.' callout.

**SBA** U.S. Small Business Administration

Resources  
Inbox  
SBA Dashboard  
**Payment Dashboard**  
Lookup Disbursed PPP Loans  
Submit New PPP Forgiveness Decision  
All Forgiveness Submissions  
Drafts  
Institution Settings

## Payment Dashboard

Search [ ] [search] [clear] [Show 10 rows]

Lender Name	Borrower Name	SBA Number	Disbursement Date	Loan Amount	Final Forgive Amount	Approval Date	Calculated Interest	EIDL Advance Reduction Amount	Payment	Payment Date	Payment Batch	SBA Decision
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100176	2020-04-30	\$ 3,900,000.00	\$ 0.00	07/27/2020	\$ 0.00	\$ 0.00	\$ 0.00			Not Approved
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100152	2020-04-30	\$ 1,900,000.00	\$ -9,946.01	07/17/2020	\$ 9,946.01	\$ 10,000.00	\$ 0.00			Partially Approved
LENDER-SBA-UAT	MOCKDATAONLY-BORROWER	1119100154	2020-04-30	\$ 3,900,000.00	\$ 3,498,000.00	07/27/2020	\$ 8,625.21	\$ 25,000.00	\$ 3,506,625.21	07/29/2020		Fully Approved

Showing 1 to 3 of 3 entries (filtered from 93 total entries)

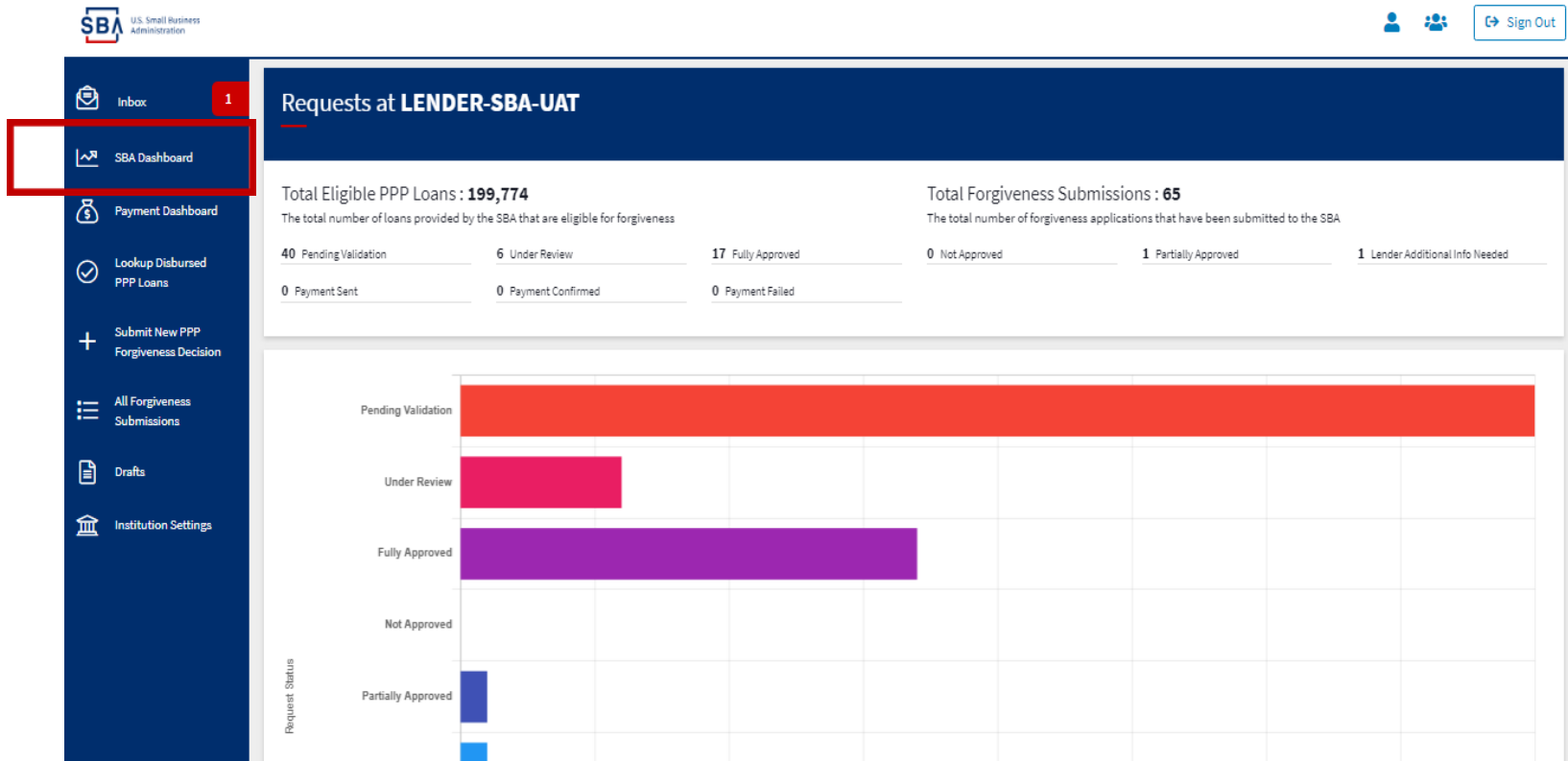
Previous 1 Next

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# 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.
  - **Note:** Only Admins have access to the Platform Inbox to view and respond to SBA requests for information.
- Lenders should continue to communicate with their borrowers as a measure of good customer service.



# FAQs and Additional Resources



# 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 Forgiveness Platform interface. At the top left is the SBA U.S. Small Business Administration logo. In the top right corner, there are user profile icons and a 'Sign Out' button. A dark blue navigation sidebar on the left contains several menu items: 'Resources' (highlighted with a red box), 'Inbox', 'SBA Dashboard', 'Payment Dashboard', 'Lookup Disbursed PPP Loans', 'Submit New PPP Forgiveness Decision', 'All Forgiveness Submissions', 'Drafts', and 'Institution Settings'. The main content area is titled 'Resource Center' and features a welcome message: 'Welcome to the SBA Forgiveness Platform. This platform will allow the submission of lender decisions to the SBA. Please take time to watch our introductory video and read the materials and FAQs. We appreciate your continued efforts to support the small business community during these unprecedented times. Please let us know how we can continue to improve this platform and our services.' Below the message are four tabs: 'Getting Started', 'Videos', 'FAQ', and 'Additional Resources'. The 'Videos' tab is active, showing a 'Helpful Videos' section with a 'Choose Video' dropdown menu. The menu options are 'Admin Functions', 'Decision Submission', 'Monitoring Forgiveness', and 'User Management'. To the right of the menu is a video player titled 'STC - Admin Functions' showing a Gantt chart with various colored bars representing tasks.

# 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.”

**Note:** Users must be **Admins** to receive access to the Platform Inbox. General Users should work with an Admin at their institution to submit messages to SBA.

The screenshot displays the SBA Platform Inbox interface. On the left, a navigation menu includes 'Home & Help', 'Inbox', 'SBA Dashboard', 'Payment Dashboard', 'Lookup Disbursed PPP Loans', and 'Submit New PPP Forgiveness Decision'. The 'Inbox' menu item is highlighted with a red box and a '1.' callout. The main content area is titled 'Open Items' and features a search bar with 'Message Type' and 'SBA Number' dropdowns, and 'Search' and 'Clear' buttons. Below the search bar is a table with columns 'Request', 'Context', and 'Sent'. The table contains one entry: 'Test' under 'Request' and 'LENDER-SBA-UAT' under 'Context'. A 'View Closed Items' button is located in the top right of the 'Open Items' section. A red box and '2.' callout highlight the '+ New Message' button. A modal window titled 'New Message' is open, showing a 'Recipient' dropdown set to 'SBA'. Below the recipient dropdown is a list of message categories: 'General Correspondence', 'Policy or Procedure Questions', 'Platform Access Questions', 'Payment or Reconciliation Questions', and 'SBA Formal Loan Review'. A red box and '3.' callout highlight this list.

# FAQ

## **How do I access the portal?**

This platform can be accessed by visiting [forgiveness.sba.gov](https://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:

Resource	Description
<a href="#"><u>Interim Final Rule on Loan Forgiveness</u></a>	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.
<a href="#"><u>Interim Final Rule on SBA Loan Review Procedures and Related Borrower and Lender Responsibilities</u></a>	Informs borrowers and lenders of SBA's process for reviewing PPP loan applications and loan forgiveness applications
<a href="#"><u>Interim Final Rule on Revisions to Loan Forgiveness Interim Final Rule and SBA Loan Review Procedures Interim Final Rule</u></a>	Revises interim final rules by changing key provisions to conform to the Flexibility Act.
<a href="#"><u>Procedural Notice 5000-20038, Procedures for Lender Submission of Paycheck Protection Program Loan Forgiveness Decisions to SBA and SBA Forgiveness Loan Reviews</u></a>	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.
<a href="#"><u>Interim Final Rule on Certain Eligible Payroll Costs</u></a>	Supplements the previously posted interim final rules by providing additional guidance on certain eligible payroll costs.
<a href="#"><u>3508 Application Form Instructions</u></a>	Instructions for using the 3508 application form.
<a href="#"><u>3508EZ Application Form Instructions</u></a>	Instructions for using the 3508EZ application form.
<a href="#"><u>Treasury Website</u></a>	Additional Procedural Notices, Final Rules, and other information.
<a href="#"><u>SBA PPP Website</u></a>	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](#)