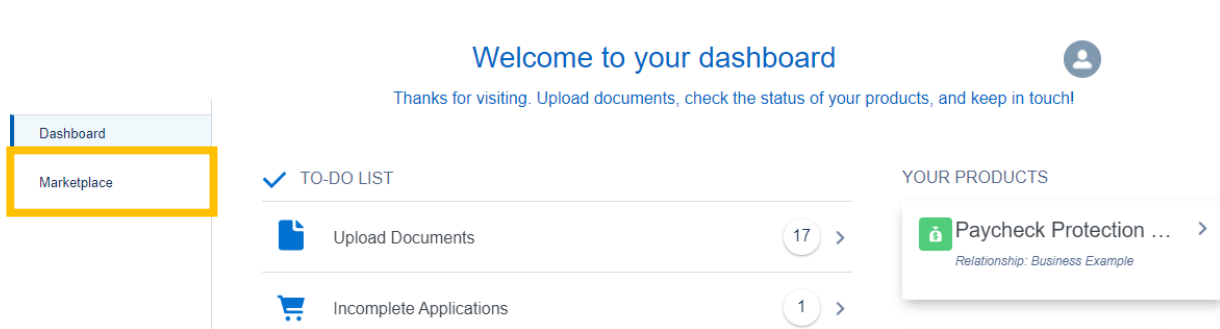


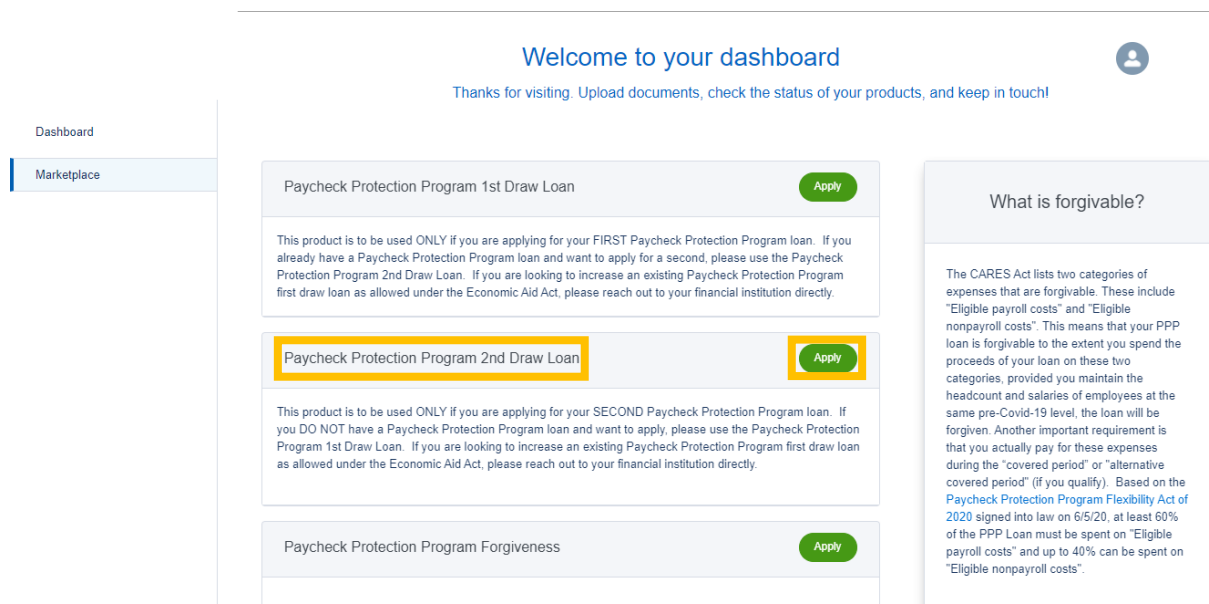
# Customer Portal

## Opening the Application

- After you log in to the portal, the **Dashboard** screen will appear.
- To access your application, select **Marketplace** on the left side of the screen.



- You will now see the product options available to you. Click **Apply** in the row for Paycheck Protection Program 2<sup>nd</sup> Draw Loan.



INSTRUCTIONS

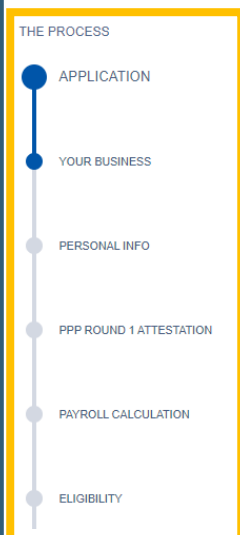
Need help? Don't forget to check the help panel on the right side of the screen.

# Customer Portal

## Navigating the Application

- Before you begin your application, keep in mind the helpful features below.
- **The Process** bar on the left side of the screen shows your progress through the application. It can also be used to revisit a previous section by clicking on that section's label
- Throughout the application process you will find helpful hints in the box on the right side of the screen. These boxes do not require you to enter data or navigate to any links, they are only meant to provide you helpful information related to the questions in the application. Not every screen has a help box.
- If you do not want to complete the application at this time, you can always select **Save and come back later** at the bottom of each screen

### INSTRUCTIONS



Tell us about yourself

We need to know a bit about the person representing the business.

How are you related to this business?

Ownership Percent

Official Title

Next

Save and come back later

#### What should I include in my payroll costs?

**ATTENTION:** Your loan amount will be calculated based on your payroll costs inputs and will be provided on the Review & Submit tab once you've completed entering the application information. For details on how your loan amount is calculated, please see the SBA guidance for the Paycheck Protection Program updates. [If you plan on using 2019 payroll cost information to calculate your loan amount, please read the special instructions below.](#)

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Creating an Application

- If you previously applied for a 1<sup>st</sup> Draw Loan, and your information has already been entered into the system, you might receive the message below. If you wish to apply for a 2<sup>nd</sup> Draw Loan with the same company, select **Apply With This Company** to skip to the Tell Us About Yourself section of the application.

The screenshot shows a search icon at the top. Below it is the heading "Your Business" and the question "Which business would you like to apply with?". A business card is displayed with a building icon, the text "Business Example", "Sole Proprietorship", "123 Main", and "Chicago, IL 60603", and an "Edit" button. Below the card are three buttons: "Apply With This Business" (highlighted with a yellow border), "Add New" (green), and "Save and come back later" (blue).

- If you need to submit a 2<sup>nd</sup> Draw Loan application with a different business, select **Add New**.

The screenshot shows a search icon at the top. Below it is the heading "Your Business" and the question "Which business would you like to apply with?". A business card is displayed with a building icon, the text "Business Example", "Sole Proprietorship", "123 Main", and "Chicago, IL 60603", and an "Edit" button. Below the card are three buttons: "Apply With This Business" (blue), "Add New" (green, highlighted with a yellow border), and "Save and come back later" (blue).

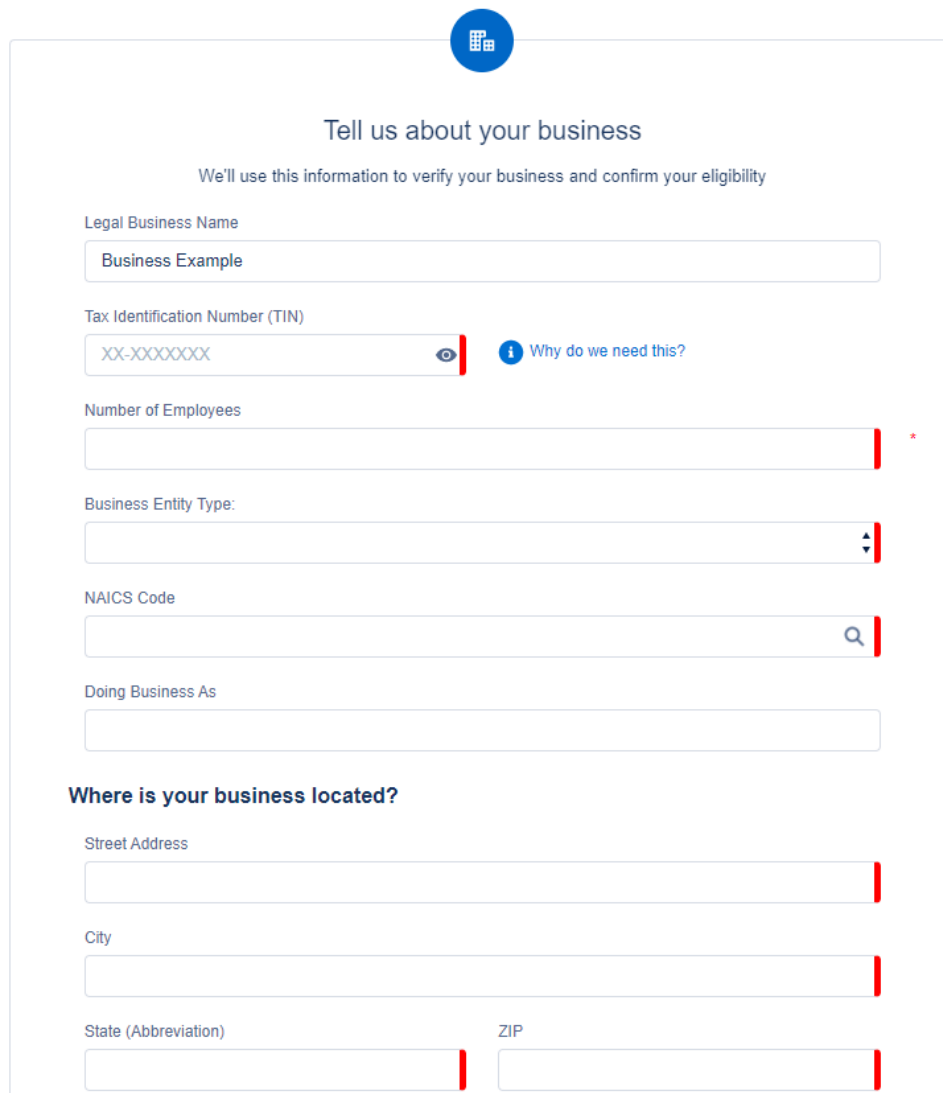
Need help? Don't forget to check the help panel on the right side of the screen.

# Customer Portal

## Tell Us about Your Business

### INSTRUCTIONS



- **NOTE:** The Tell Us About Your Business section will be skipped if you are applying with the same business for which you applied to a 1<sup>st</sup> Draw Loan.
- Select or type the appropriate answers **to tell us about your business** by filling out the required fields
- The Tax Identification Number is format specific. Please provide the dash ( - ) and the correct number of digits or you will receive an error when attempting to continue to the next screen
- Your NAICS code can be determined by searching for keywords with the magnifying glass, or by going to <https://www.census.gov/smallbusiness> and clicking Find your NAICS code
- The system may pull information from other applications to fill in these fields automatically. Please verify any auto filled information.



**Tell us about your business**


We'll use this information to verify your business and confirm your eligibility

Legal Business Name  
Business Example

Tax Identification Number (TIN)  
XX-XXXXXXX   Why do we need this?

Number of Employees \*

Business Entity Type:

NAICS Code 

Doing Business As

**Where is your business located?**

Street Address

City


State (Abbreviation) ZIP

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Tell Us about Yourself

- Select or type the appropriate answers **to tell us about yourself** by filling out the required fields
- The Social Security Number is format specific. Please include the two dashes ( - ) and the correct number of digits or you will receive an error when attempting to continue to the next screen
- The system may pull information from other applications to fill in these fields automatically. Please verify any auto filled information.



### Tell us about yourself

We need to know a bit about the person representing the business.

How are you related to this business?

Ownership Percent

Official Title

Social Security Number (SSN)

Why do we need this?

#### Contact Information

Mobile Phone Number

Residential Address

City

State

Zip Code

INSTRUCTIONS

Need help? Don't forget to check the help panel on the right side of the screen.

# Customer Portal

## Round 1 Certification

- As a Second Draw applicant you must acknowledge that you previously received and used all funds provided through the Paycheck Protection Program.
- Select **Next**.

By certifying "Yes" below, you are acknowledging that you have received a First Draw Paycheck Protection Program Loan, and will have used the full loan amount by the time of disbursement for the Second Draw.

PPP Round 1 Certification

Next

Save and come back later


INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Payroll Information

- Select the appropriate answers to **tell us about your business** by filling out the required fields.



### Let's determine your eligibility

Help us determine the terms of the loan that best meet your needs

Do you have less than 12 months of payroll costs but were in operation on February 15, 2020? (If your business did not begin operating until after February 15, 2020, you are not eligible)

Number of months of payroll costs to report?

- Enter the number of months of payroll you wish to report
- A list of questions (Section A through E) will prompt you to provide payroll information for the number of months you report. Please review the Help tiles to the right to determine the correct amounts
- For **Section B**, please reference the help panel on the right side of the screen for more info.

INSTRUCTIONS

#### Section A:

2019 or 2020 Payroll Costs – See What I should include in my payroll costs? Help text

USD 0.00

2019 or 2020 - 1099 payroll (2019 or 2020 IRS Form 1096, line 5)

USD 0.00

2019 or 2020 Sole Proprietor net income (2019 or 2020 IRS Form 1040, Schedule C line 31)

USD 0.00

#### Section B:

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of \$100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

Yes  No

Total number of individuals receiving compensation in excess of \$100,000: (includes w-2, 1099 or sole prop)

0.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)

USD 0.00

#### Section C:

Do any of your employees have a principal place of residence located outside of the United States?

Yes  No

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD 0.00

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Eligibility Questions

### INSTRUCTIONS

- On the next page of the application, you will be asked several Yes or No questions. Select the appropriate response from the drop-down menus
- If questions (1), (2), (4), or (5) are answered “Yes,” then you do not meet the requirements of the Paycheck Protection Program, and your loan will not be approved. You may alter any answers if you make accidental selections, but you cannot progress to the next screen if they have not all been answered (or if you answer Yes to certain questions).

If questions (1), (2), (4) or (5) are answered “Yes”, the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If checked yes, please provide an Addendum A for Affiliates when attaching all documentation. Please include a list of all businesses, their TIN's, relationship to you, ownership %, and number of employees.

Please Select Yes or No

4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

*Need help? Don't forget to check the help panel on the right side of the screen.*



# Customer Portal

## Size of Your Business

- Describe the size of your business by providing the number of employees and selecting the SBA Size Standard. If you do not know your size standard, review the Help box at the right of the screen.
- You must also provide the **Loan Number** and **Loan Amount** from your First Draw.

**We'll need to gather some more information from you before we can submit your loan.**

Number of Employees

PPP First Draw SBA Loan Number

PPP First Draw Loan Amount

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

- Select the purpose of this loan from the multiple-selection drop-down menu. Select all that apply. Your selections from the menu will appear in a comma separated list once finished.

Please indicate the purpose of this loan: Select payroll costs and all others that apply (If other, please describe below)

Payroll Costs, Utilities

- Payroll Costs
- Rent / Mortgage Interest
- Utilities
- Covered Operations Expenditures
- Covered Property Damage

INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Reduction in Gross Receipts

- Read the Help box to the right to understand the section on Gross Receipts.
- In general, the purpose of these fields is to certify that your business suffered at least a 25% decrease in gross receipts when compared between two fiscal quarters. Either a 2019 or 2020 quarter can be referenced, depending on your qualification as described in the Help box to the right.
- **NOTE:** The quarters referenced must match. For example, if Q2 of 2019 is referenced then Q2 of 2020 must be referenced.

### Reduction in Gross Receipts of at Least 25%

Please select the corresponding calendar quarter for each year. If your First Draw PPP loan was \$150,000 or less, you may skip this section. You will receive an error message and be required to complete this section if you may be eligible for a loan greater than \$150,000.

Reference Quarter

Gross Receipts Reference Quarter

Quarter 2020

Gross Receipts 2020

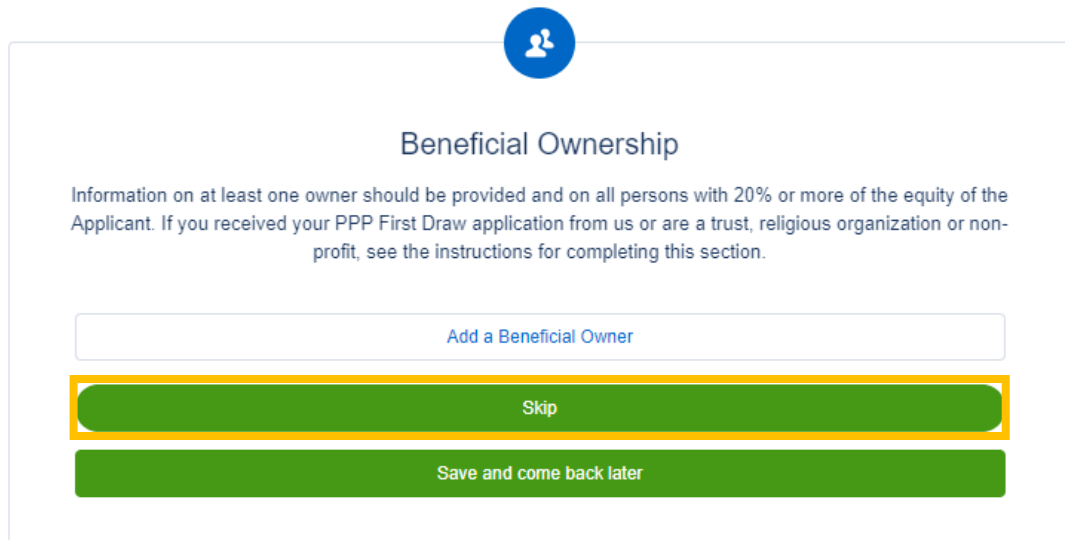
INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

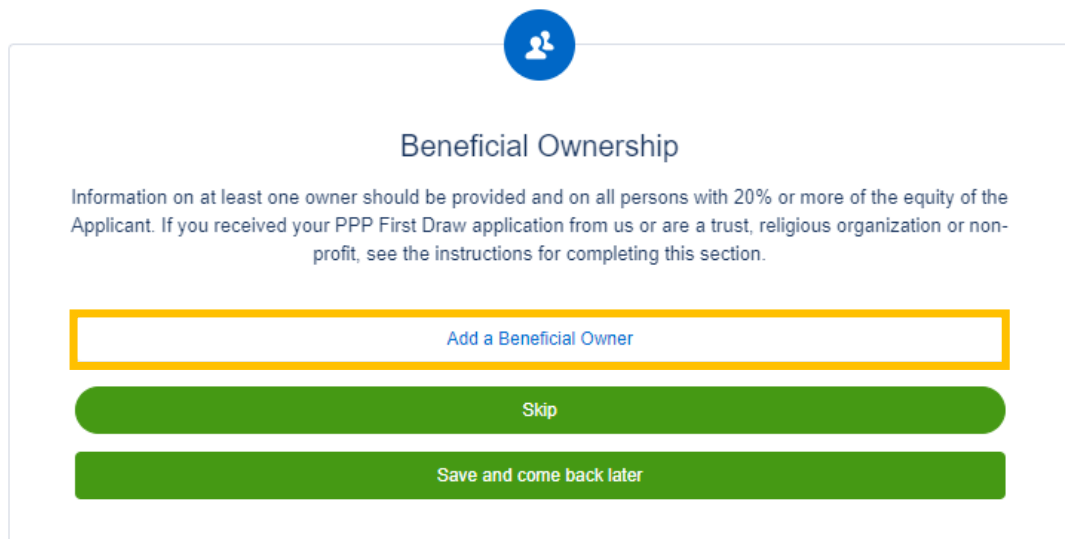
## Beneficial Owners

- Add any **beneficial owners** of your business that maintain at least a 20% stake in the business. These owners will receive an email at the address provided directing them to provide documents for this application. **The application is not complete until these documents have been received from all listed beneficial owners.**
- If there are no beneficial owners to add, select **Skip**.



The screenshot shows the 'Beneficial Ownership' section of the application. At the top, there is a blue circular icon with two white figures. Below the icon is the title 'Beneficial Ownership' and a paragraph of text: 'Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.' Below the text are three buttons: 'Add a Beneficial Owner' (white with blue text), 'Skip' (green with white text, highlighted with a yellow border), and 'Save and come back later' (green with white text).

- If a beneficial owner needs to be added, select **Add a Beneficial Owner**.



The screenshot shows the 'Beneficial Ownership' section of the application. At the top, there is a blue circular icon with two white figures. Below the icon is the title 'Beneficial Ownership' and a paragraph of text: 'Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.' Below the text are three buttons: 'Add a Beneficial Owner' (white with blue text, highlighted with a yellow border), 'Skip' (green with white text), and 'Save and come back later' (green with white text).

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Beneficial Owners

### INSTRUCTIONS

- Enter the information for a Beneficial Owner.
- If there additional Beneficial Owners, select **Add Another Beneficial Owner** and enter their information in the same manner.
- After all Beneficial Owners have been added, select **Next**.

**Beneficial Ownership**

Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.

First Name

Last Name

Email

Mobile Phone Number

Role

Role on Loan

[Remove](#)

[Add Another Beneficial Owner](#)

[Next](#)

[Save and come back later](#)

- **REMINDER:** The application is not complete until the required documents have been received from all listed beneficial owners.

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Certifications

- Certify that you understand and agree to the contents included in the application by **checking the box** next to each statement.
- You must complete every certification on the page before continuing to the next.



### Certifications



The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.



Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.



The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of \$150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request.



The Applicant is not a business concern or entity (a) for which an entity created in or organized under the laws of the People's Republic of China or the Special Administrative Region of Hong Kong, or that has significant operations in the People's Republic of China or the Special Administrative Region of Hong Kong, owns or holds, directly or indirectly, not less than 20 percent of the economic interest of the business concern or entity, including as equity shares or a capital or profit interest in a limited liability company or partnership; or (b) that retains, as a member of the board of directors of the business concern, a person who is a resident of the People's Republic of China.



The Applicant received a First Draw Paycheck Protection Program Loan and, before the Second Draw Paycheck Protection Program Loan is disbursed, will have used the full loan amount (including any increase) of the First Draw Paycheck Protection Program Loan only for eligible expenses.

INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Electronic Signature

- By providing your **Electronic Signature** and **Initials** you allow the bank to apply them to your application, on your behalf, when generating documents to send to the SBA.
- Select **Next**.



### Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

E-Consent Name

E-Consent Initials

Next

Save and come back later

INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Optional Demographics

- You may choose to disclose your demographic information on this page.
- **Your answers on this disclosure do not affect your loan amount, whether your loan will be approved, or the amount of your loan that will be forgiven.**
- Select **Next**.

### PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan decision

Principal Name  
Business Owner

Position

Veteran

Gender

Race (more than 1 may be selected)

0 options selected

Ethnicity

Next

Save and come back later


INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Final Review

- Double **check your entries** to make sure it all looks right.
- If you want to edit a field, click **Edit** to be brought back to the corresponding section. You can also use the Process navigation bar on the left side of the screen.



Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get you a credit decision in 1-2 days

### Business Info

Relationship Name  
Business Example

Tax Identification Number  
.....6789

Relationship Type  
Sole Proprietorship

Employees  
100

NAICS Lookup  
111110 - Soybean Farming

[Edit](#)

- Click **Submit Application** after you have reviewed the form's contents.

[Submit Application](#)


[Save and come back later](#)



# Customer Portal

## Upload Supporting Documentation

- Once you have submitted your application, you will get a success message and an advisory to **take the next step of uploading your documents**. The application cannot be approved until you have uploaded all relevant supporting documentation to this portal.
- Click the **Go to Dashboard** to navigate to where you will need to upload your relevant documents in the next screen




The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Forgiveness Application. Failure to upload required documentation may delay the processing of your Forgiveness Application.
3. It may take several weeks to process your Forgiveness Applications. We will contact you if we need additional information or documentation.



[Go to Dashboard](#)

- From the To-Do list in your dashboard, select the **carrot** to view a list of documents to upload.
- To upload, **drag and drop** the files onto the respective tile or **Browse** your computer for the file.
- If you are unsure where to put a certain file, add it to the **Additional Documents** tile at the bottom of the list


Welcome to your dashboard 

Thanks for visiting. Upload documents, check the status of your products, and keep in touch!

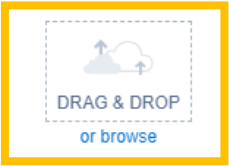
✓ TO-DO LIST

 Upload Documents 17 

**Drivers License**

 **Business Owner**

Please upload a picture of your non-expired Drivers License.



INSTRUCTIONS

Need help? Don't forget to check the help panel on the right side of the screen.

# Customer Portal Finished

- You're **all caught up** once you have uploaded all your required documents and your To-Do list is complete. Don't worry if you don't have a file for every tile, some of them are for expenses that you may not be seeking to provide (like mortgage or utilities).

## ✓ TO-DO LIST



### All Caught Up!

You don't have any tasks to complete at the moment, though you can upload supplementary documents anytime. You'll get a notification if you have any additional To-Do List Items.