



U.S. Small Business  
Administration

# SBA Paycheck Protection Platform Lender Instructions

## API Technical Information

**Updated: January 10, 2021**

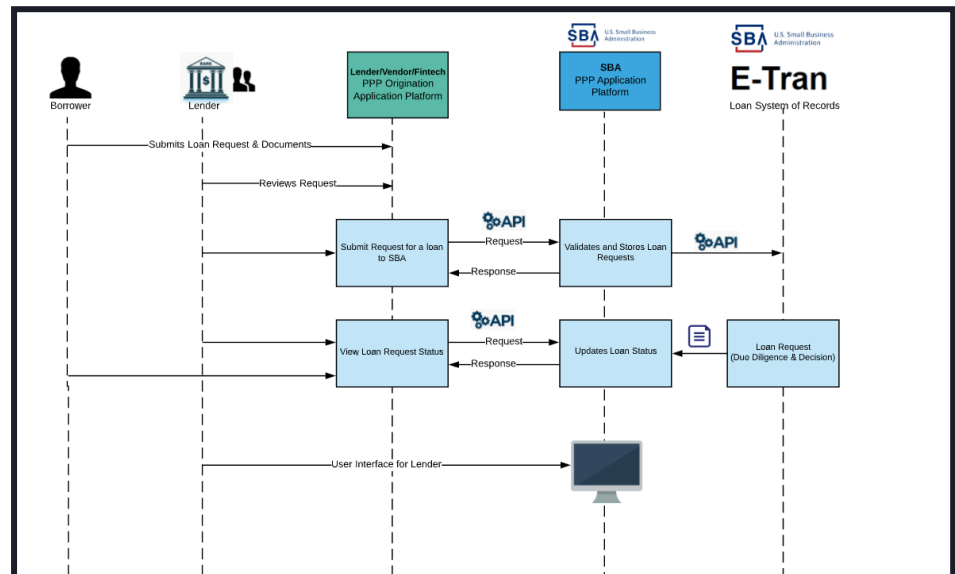
*Not intended to convey policy guidance. In the event of any conflict or inconsistency with PPP rules, forms or guidance, such rules, forms and guidance govern.*

# Origination Overview

- To support the expanded Economic Aid Act, the SBA is leveraging the Forgiveness platform chassis to provide a streamlined interface for originating PPP loans into ETRAN.
- This has allowed the SBA to purpose build a PPP (First Draw) and PPS (Second Draw) application process. Direct ETRAN PPP origination will not be available.
- The updated platform also makes available additional utilities to help the Lending community better validate application data before submission.

- **Platform Supports:**

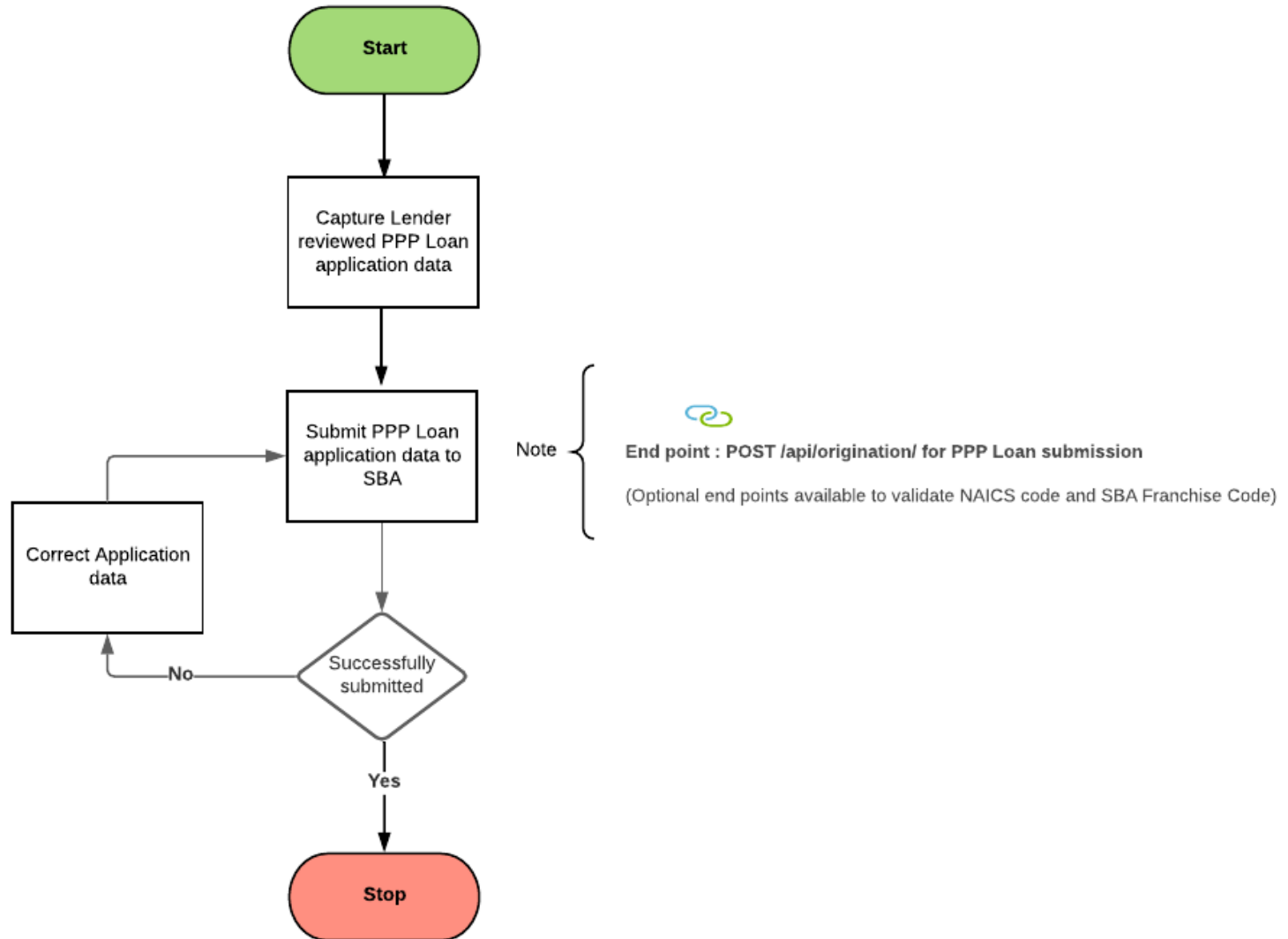
- High Volume - PPP Loan Origination - API
- Checking Status - API
- Understanding Data Validation & Identity Management Results (Public Record Search, Do Not Pay)
- Address Validation Utilities
- Previous PPP Lookup Tools
- Franchise API
- NAICS Code Validation APIs



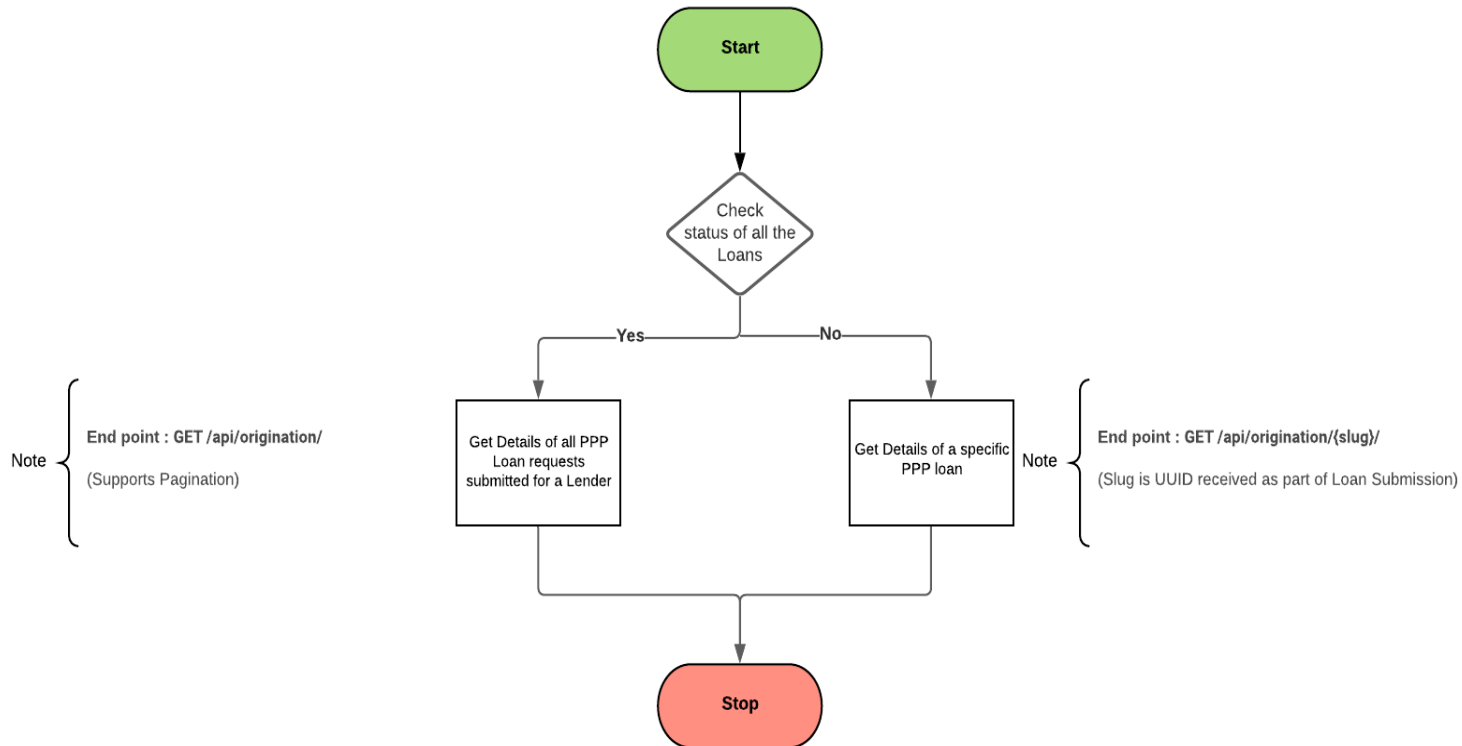
# Documentation

- Public GitHub: <https://ussbapp.github.io/index.html>
- **Access & Strategy:** Forgiveness access and authentication will be leveraged for origination. Additional enablement required for origination users and permissions.
- **PPP Loans are booked at the Lender HQ Location ID** – this will be automatically handled (through the combination of the Auth Token provided by Bank AO, and certified Bank Vendor Key).
- Lenders who have existing Lender Agreements will be enabled for origination on the Platform. This will allow Lenders/Vendors to book PPP loans into ETRAN.
- The Bank AOs will need to provide explicit permission for users to see the origination functions. Users that have Forgiveness Platform access will not be automatically allowed to originate PPP through the platform.

# Relevant Flows – Submit PPP Loan



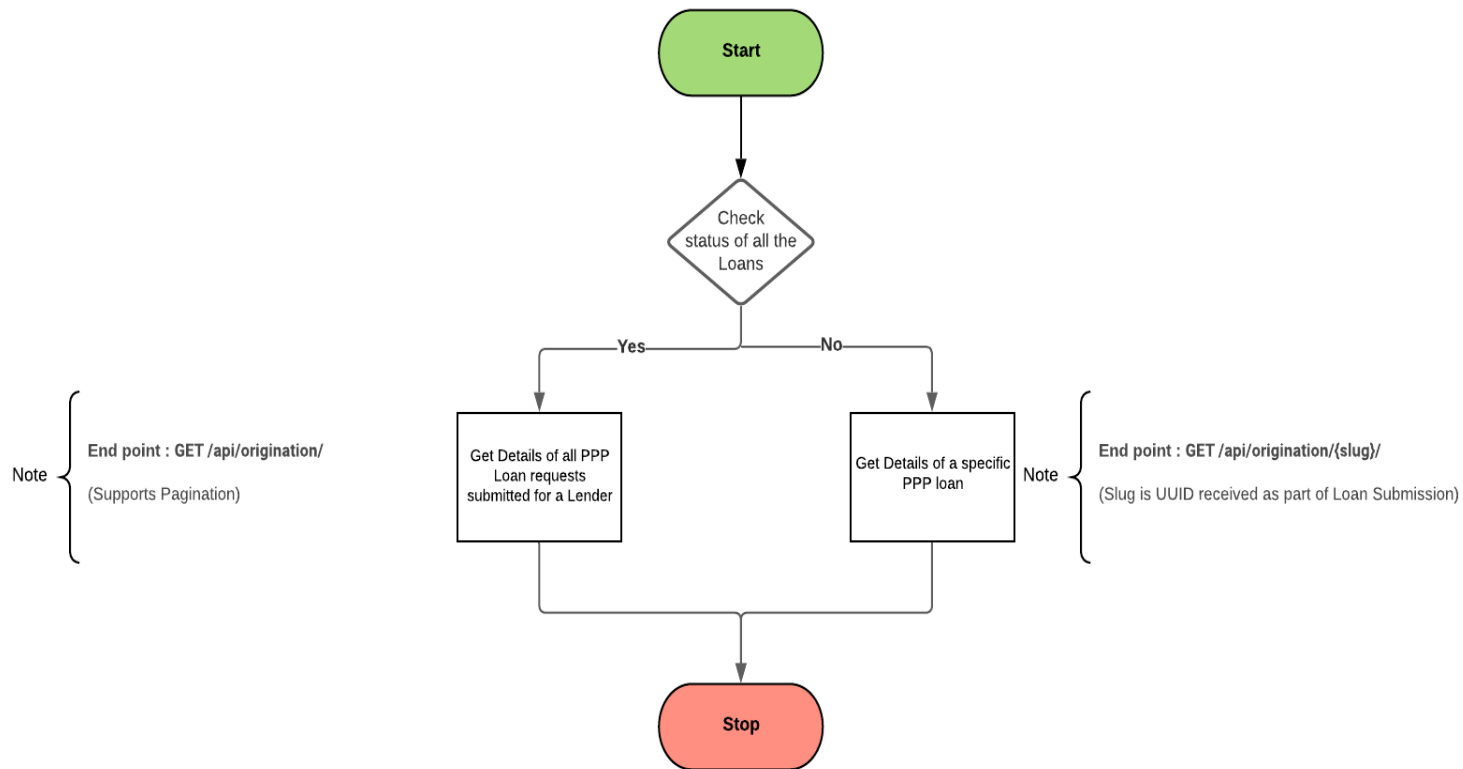
# Relevant Flows – Check Status of PPP



## Status Options:

1. Borrower TIN + Type (SSN, or EIN)
2. Slug
3. Status

# Relevant Flows – Withdrawal of PPP Loan



## Status Options:

1. Slug
2. Available only pre-decisional status

# Other APIs

1. **Get NAICS Codes** – Provides NAICS information for purposes of supporting application requirements.
2. **Get All Franchise** - API provides list of franchise listed in SBA's Franchise Directory
3. **Get PPP Loan Validation** – provides the ability to see and validate first draw PPP loans
4. **Address Validation API** – see next page for more details
5. **EIDL Loan validation API** – Validates EIDL Loan number (Jan 31, 2020 to April 3, 2020)

## Important Reminder

**In support of the Economic Aid Act, additional diligence and validation is being conducted on submissions.**

1. This will result in a slight delay between the submission and the return of an SBA loan number.
2. This delay is for data validation and identity management purposes. In addition, should validations fail, the resulting reasons will be displayed to the lender with an opportunity to withdraw or address the exceptions. This will be facilitated through the UI platform.

# Address API Validation

- This API is used to validate and get standardized addresses along with Zip+4. API users may use it to ensure addresses are valid before submitting Loan requests to SBA and normalize street address formats (Rd, St, Alley etc). This is not a requirement to complete before submission, although a best practice.
- While we recommend all addresses be validated before submission, you may still submit an origination request if the address fails validation but has been confirmed valid by the lender.
- Upon submission, the platform will automatically validate and standardize addresses before booking into ETRAN. If we can't find a Zip + 4, the platform will leverage the current SBA address validation rules which are more flexible (City/Zip Combinations) – often used to account for US territories.
- If the address is not valid after this final address check by the SBA, we will return a failed validation message which will require resubmission by the Lender.
- The Platform UI also has type ahead validation to support ease of use by Lenders.

## Sample:

`/api/api/address_validation?address_1=101 ABC Lane&address_2&city=Newark&state=delaware&zip_code=19701`



# Testing Approach

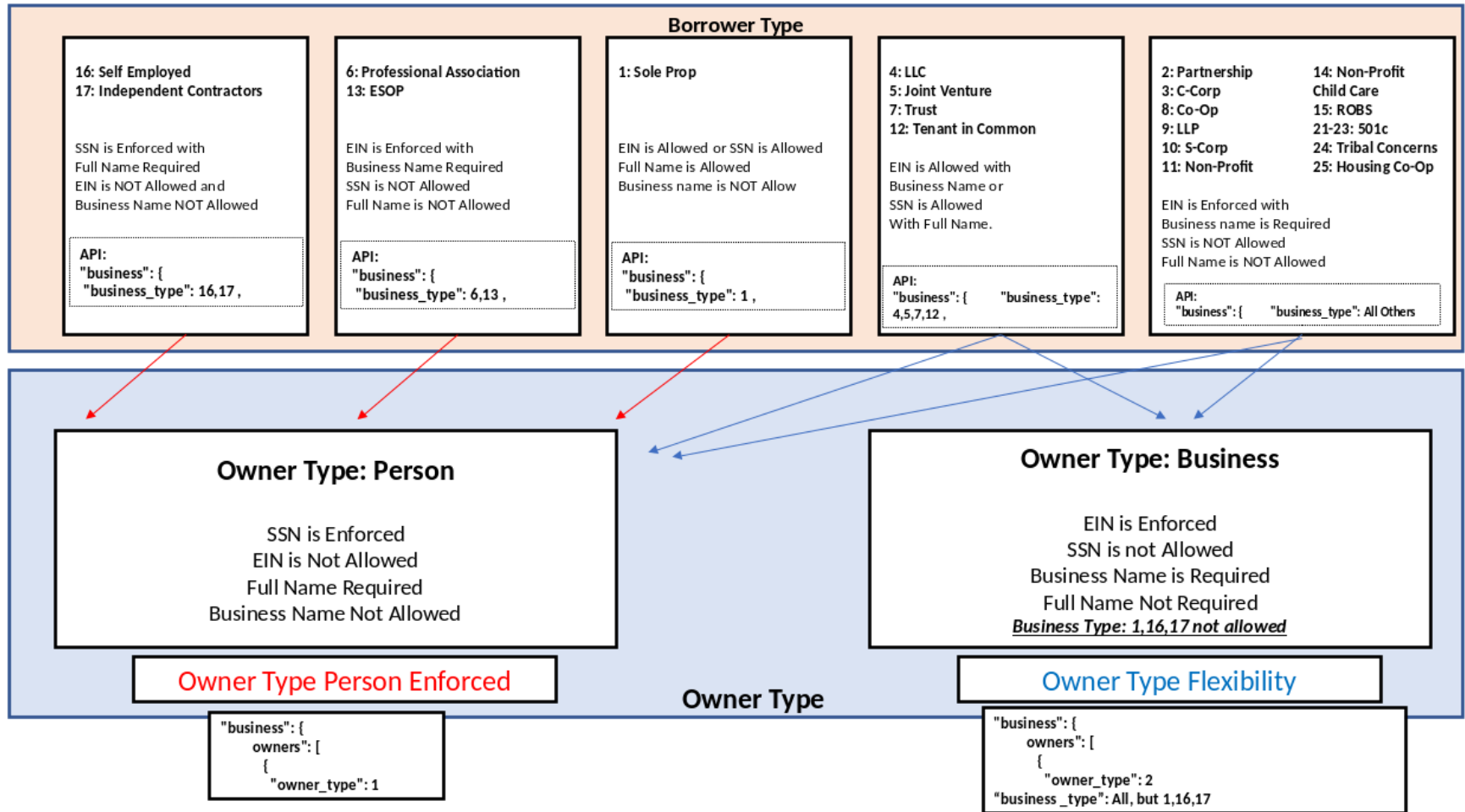
- **Authentication** - If you already have Forgiveness API & vendor keys, same keys can be used for PPP Origination as well. (You don't need new API keys). Please contact [developer@ussbaforgiveness.com](mailto:developer@ussbaforgiveness.com) if you have any questions on API keys.
- **Endpoint** - for testing - <https://sandbox.forgiveness.sba.gov/>
- **Specifications** - API specs available on GitHub page - <https://ussbapp.github.io/index.html>
- **Sample client code** - for reference – [Github Repo - sample code](#) (Java, Python and C#)
- **Test Data** -
- **EIN/SSN** - To avoid stepping on each other's test Loan submission, we strongly recommend that EIN/SSN of your test data Borrower should start with 4 digit Vendor id assigned to you. (You can see your vendor id in your box folder used during Forgiveness)

Example -

| Vendor ID     | EIN/SSN Number allowed for testing | EIN/SSN Number <b>not</b> allowed for testing |
|---------------|------------------------------------|---|
| XYZ_Bank_9142 | 914200001                          | <b>8</b> 14200001                             |

- **Second Draw testing** – Please refer to GET /api/etran\_ppp\_validation?sba\_number for first draw SBA number validation. We will provide test numbers on GitHub
- **NAICS / Franchise / Address validation** – Please refer to Github page for end point which will provide valid data
- **EIDL Loan Validation** – We will have test EIDL loan number available on Github for you to use
- **Testing support** – Please open a ticket with [developer@ussbaforgiveness.com](mailto:developer@ussbaforgiveness.com) if you have any questions or need Loan status change data conditioning support

# How To Ensure Better Quality Input and PPP Loan Booking



# Principal Discussion

All parties listed below are considered owners of the Applicant, as well as “Principals”: The term “Principal” means:

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation;
- For limited liability companies, all members owning 20% or more of the company; and
- Any Trustor (if the Applicant is owned by a trust).

# Roll-Out Planning

## Integration Strategy:

**Industry Webinar: January 8, 2021**

- Guidance - Access to Capital for Underserved Communities
- Form Introductions & Technical Briefing with Vendors



**Borrowers Begin to Engage Lenders**

- Lenders to begin accepting applications from Borrowers with updated forms once available.



**CFI Lenders: January 11, 2021**

- Engage CFIs to allow them to begin engaging in platform and submitting New PPP Applications for the initial few days.



**Full Availability**

- New PPP loan application will be available for submission by additional Lenders shortly after the initial launch for CFIs.
- Refine and optimize as we gain more volume into the platform.

## Technical Support:

**Communication and Training for Stakeholders**



Sandbox Update with New Code  
(Box Folders with Test Data)



Support Fintech/Vendor Integrations



Refine and Optimize Program with Industry  
Collaboration



**Phone:** SBA PPP Lender Hotline – +1 (833) 572-0502



**Email:** SBA PPP Inbox – [help@ussbaforgiveness.com](mailto:help@ussbaforgiveness.com)

**PPP Platform Resources:** <https://forgiveness.sba.gov>



**Web:** [www.SBA.gov](http://www.SBA.gov)

- FAQs
- Policy/Program Guidance & Interim Final Rules
- PPP Applications Forms
- Application Instructions