U.S. Small Business Administration

Paycheck Protection Program

Direct Forgiveness Portal User Guide

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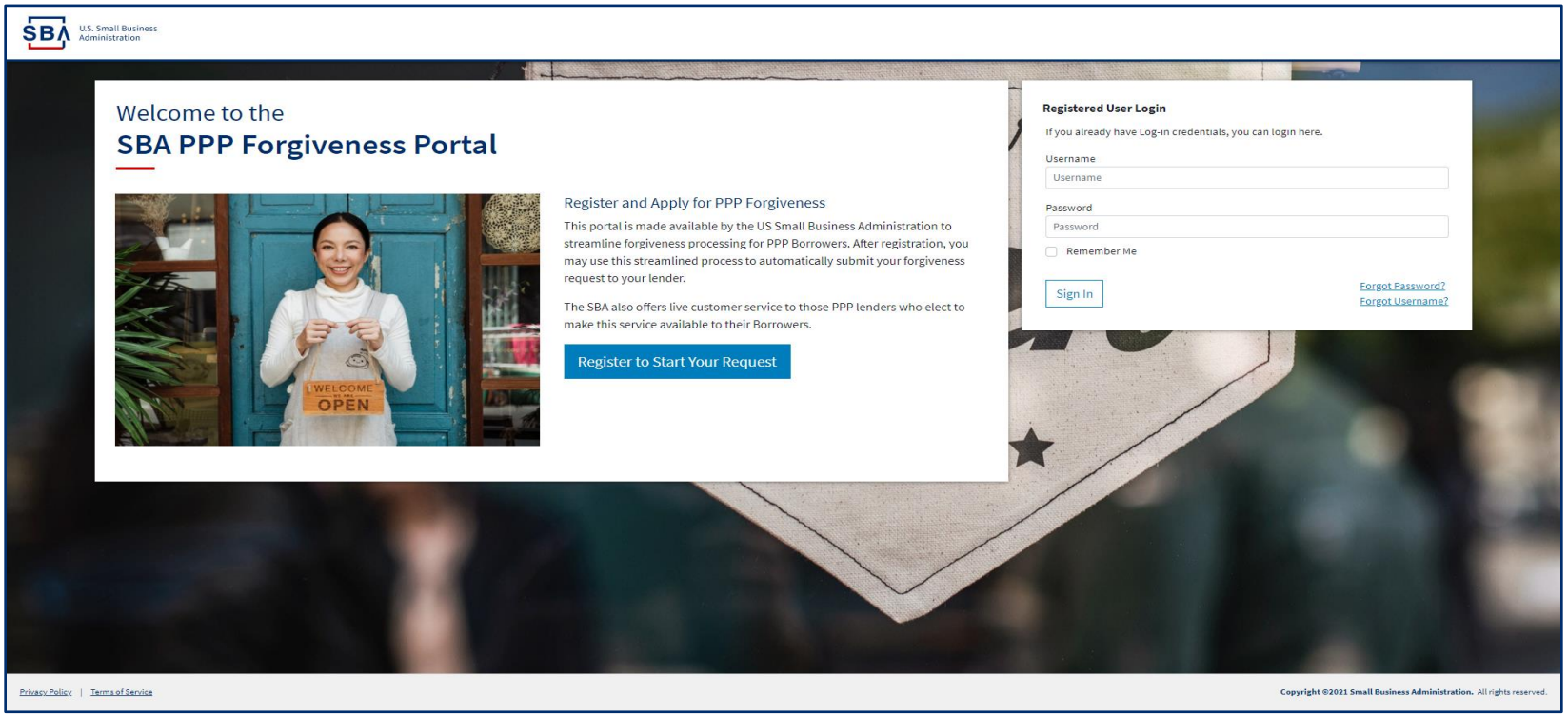
U.S. Small Business Administration

Direct Forgiveness Portal

Registration

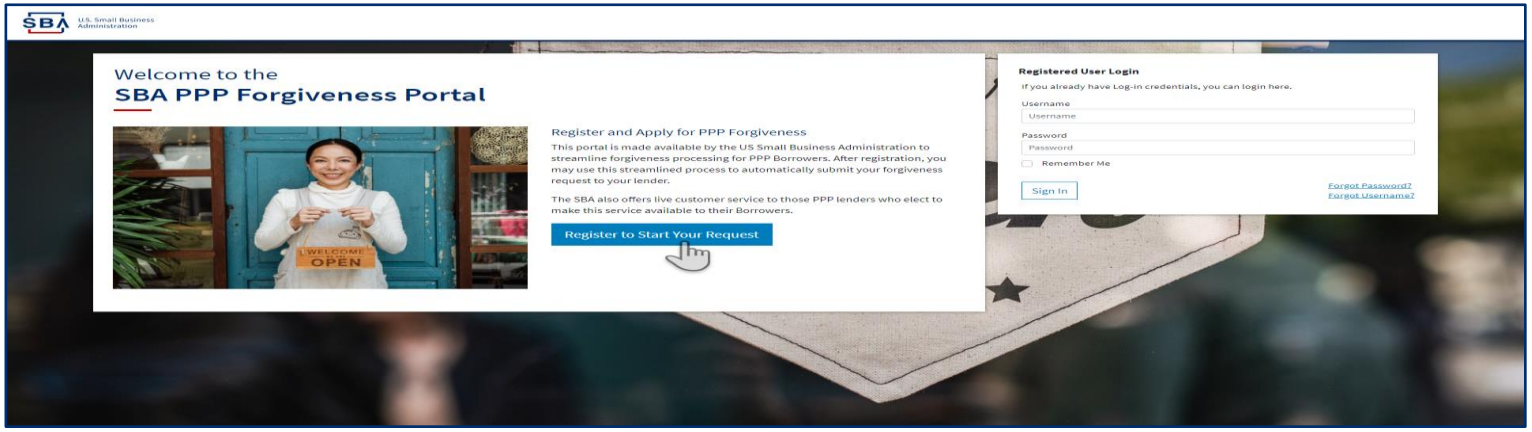
Direct Forgiveness Portal

- The PPP Direct Forgiveness Portal can be accessed at https://directforgiveness.sba.gov
- The Direct Forgiveness Portal allows PPP borrowers whose loans are $150,000 or less to apply for forgiveness directly to the SBA by submitting a simple pre-filled application.
- Using **MS Edge** or **Google Chrome** browsers is recommended for an optimal experience.
- New Registration will be required to utilize this portal.

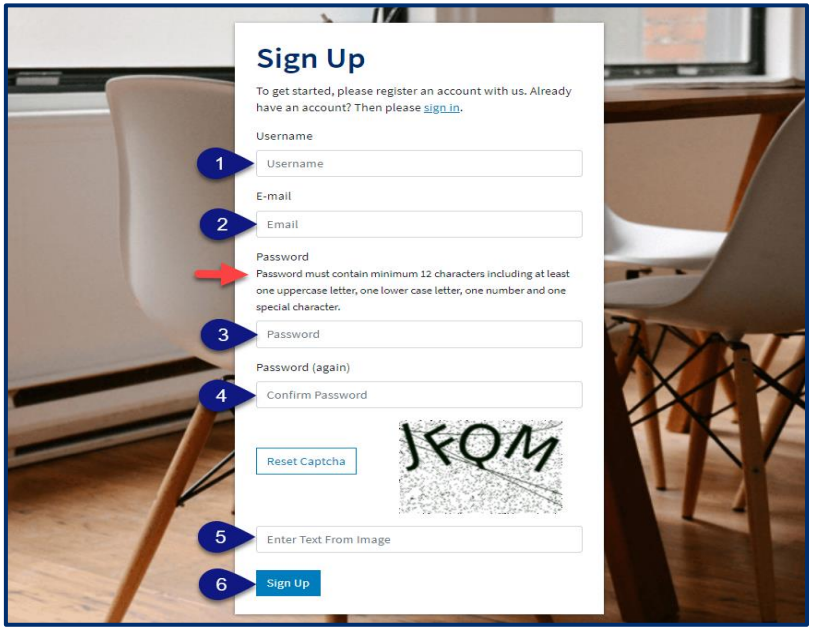


Direct Forgiveness Portal – New Registration

To begin, <***click***> - ***Register to Start your Application***

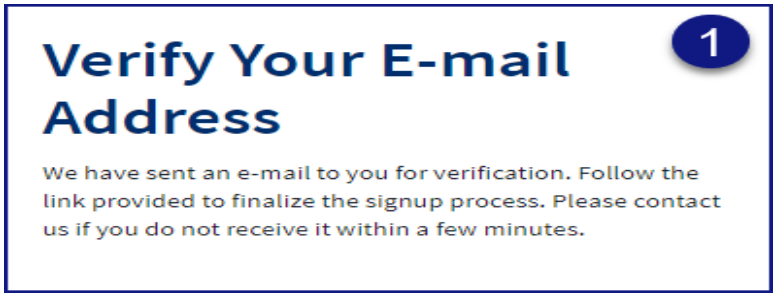


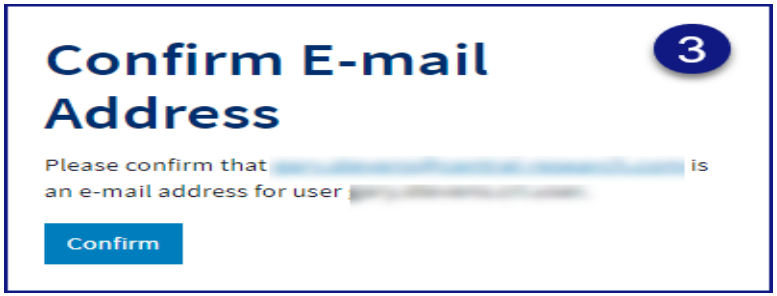
1. Create a unique username
2. Use your email address
   a) Business should have access to this email at any given time.
   b) Email addresses CAN NOT be changed once registration is created.
3. <***enter***> a password
   a) Passwords **MUST** meet security criteria
4. <***re-enter***> Password
5. <***enter***> Captcha Characters
6. <***click***> Sign Up

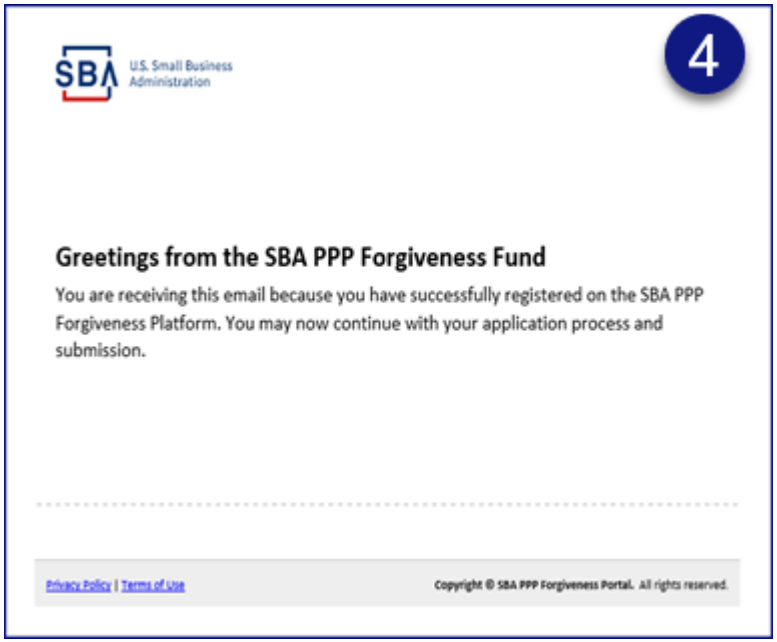


Direct Forgiveness Portal – Registration Emails

Registrants will receive ***2*** emails to complete registration and grant access to the portal. Complete each step to gain access to the application portal.





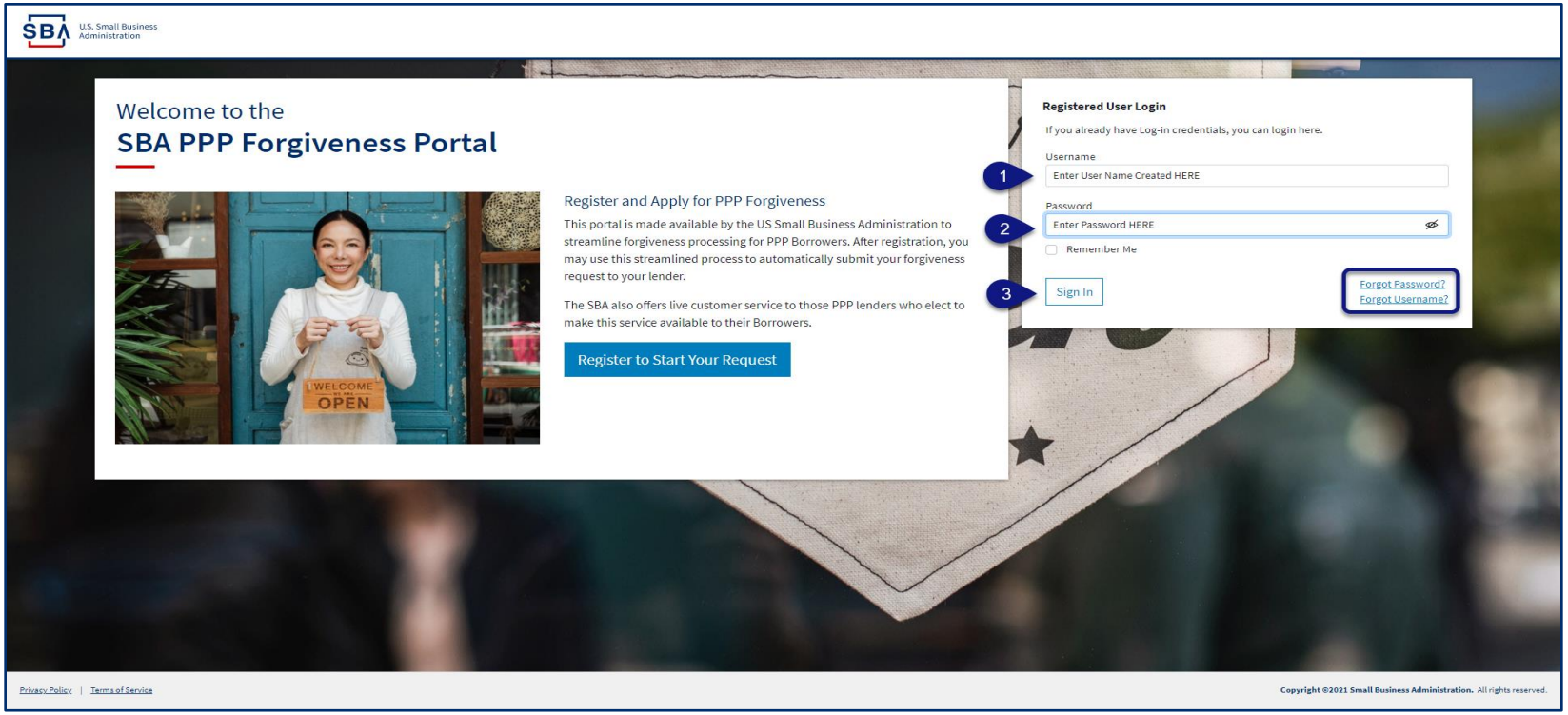


Once you provide and verify your e-mail address, it CANNOT be changed.

Direct Forgiveness Portal – Sign In

Once registration is complete and confirmation emails have been acknowledged, applicants can access the PPP Direct Forgiveness Portal.

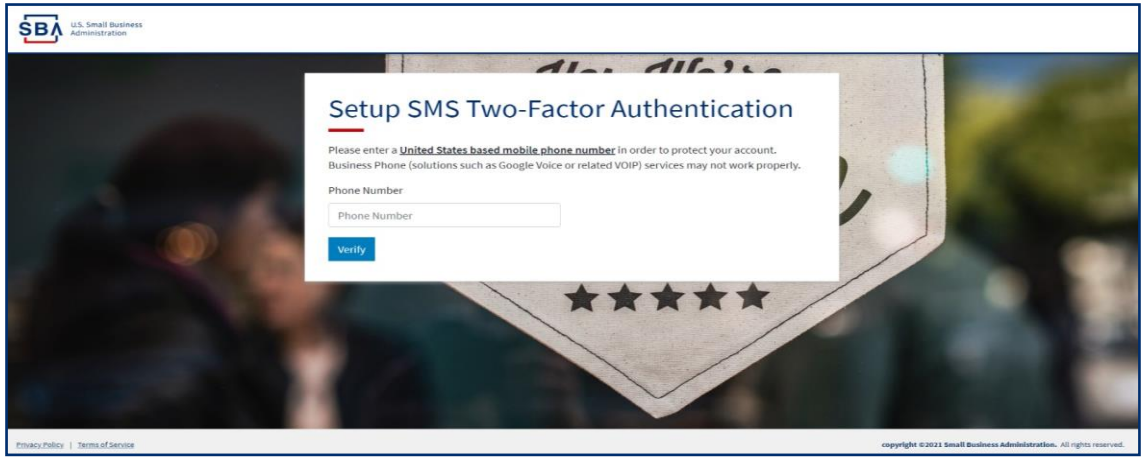
1. <***enter***> the Username created
2. <***enter***> the Password created
3. <***click***> Sign In



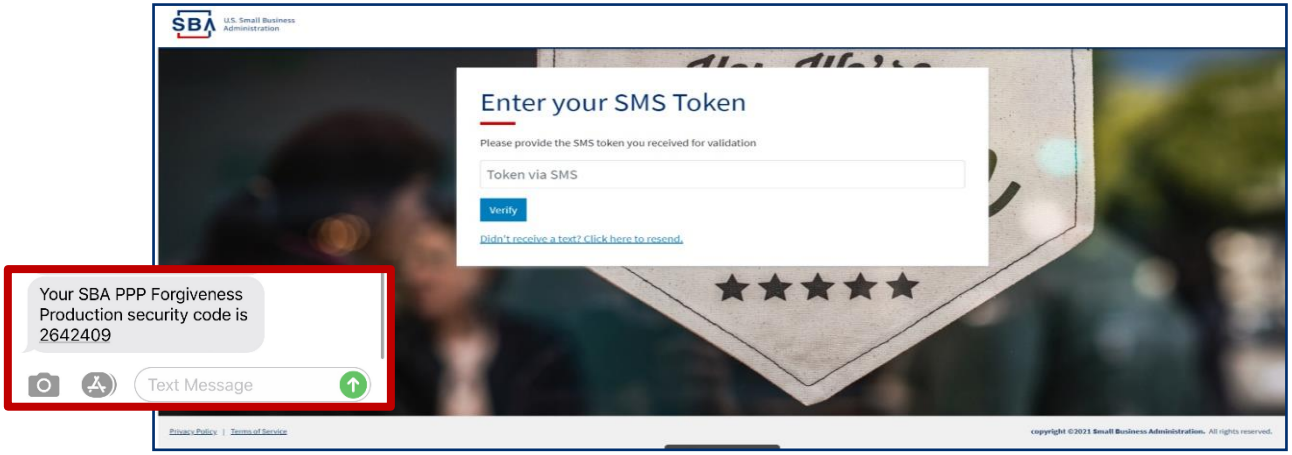
Password reset and forgot password links are available.

SMS Two-Factor Authentication

All Platform users will encounter two-factor authentication upon login. A US based mobile number must be used. **The provider must not be a VOIP (Voice Over IP) phone carrier.**



A text message will be sent to the mobile phone provided.



U.S. Small Business Administration

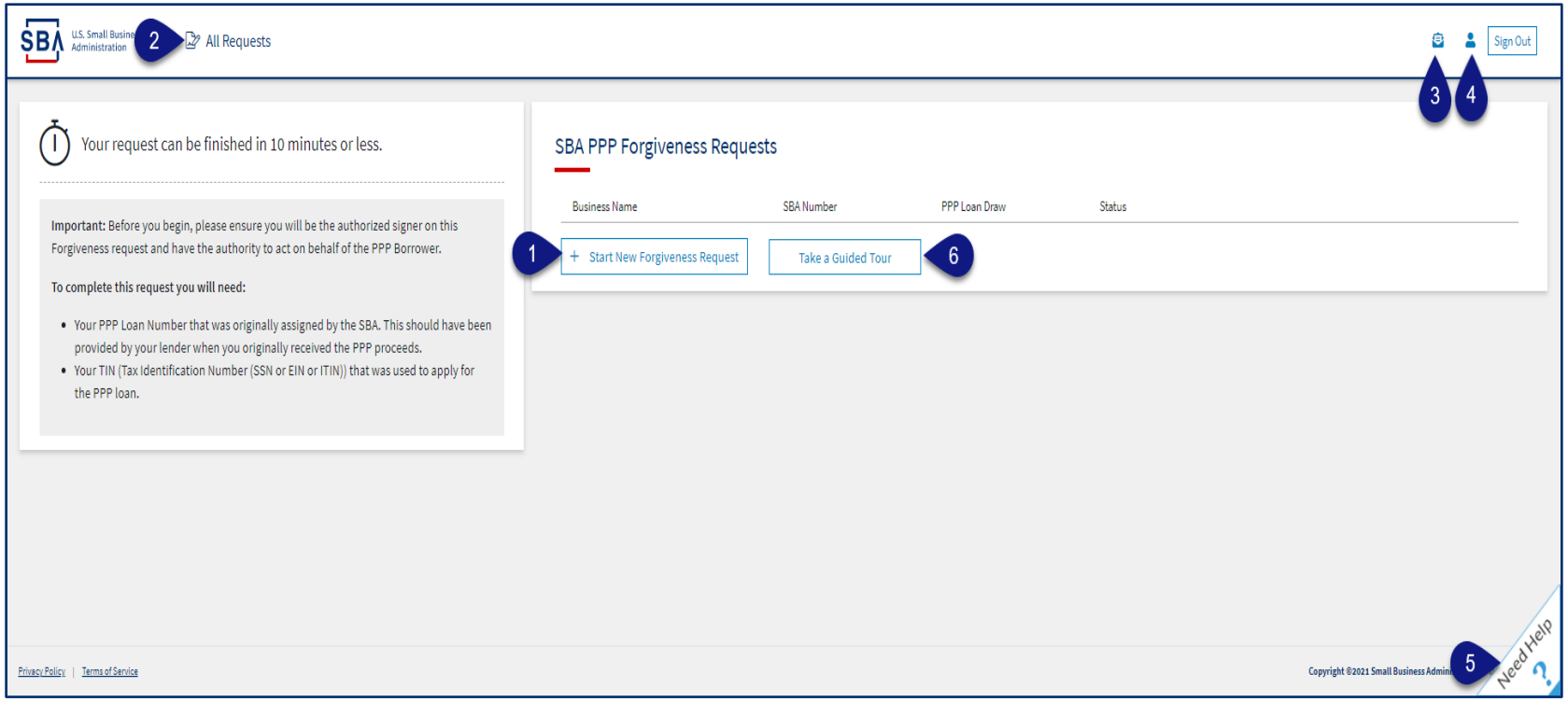
Direct Forgiveness Portal

Application Submission

Direct Forgiveness Portal – Home Page

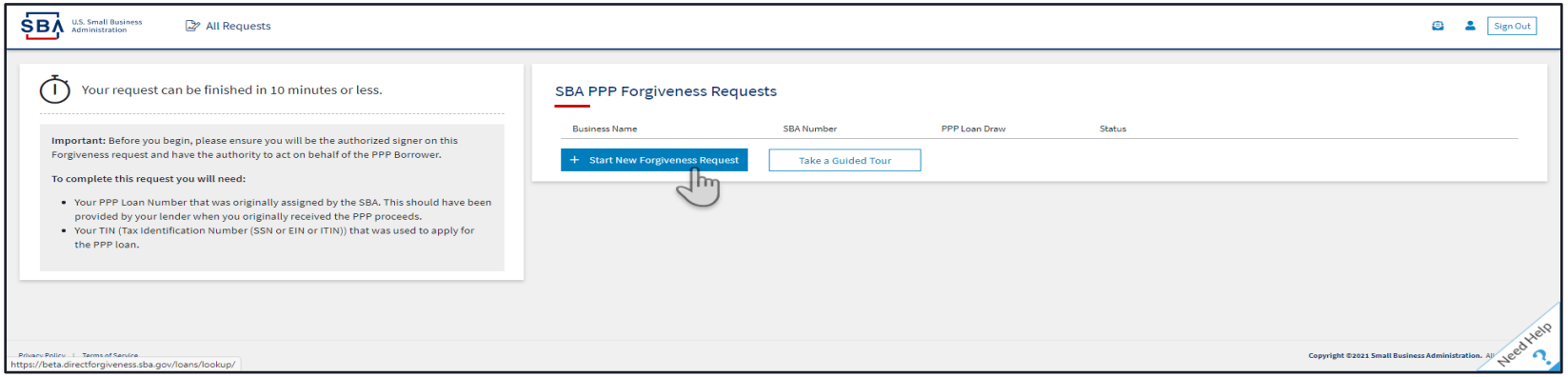
The Portal has many tools to help simplify the submission process.

1. Start New Forgiveness Request
2. Access previously started/submitted Forgiveness Requests
3. View and Edit Profile
4. View Inbox (Messages to/from SBA)
5. Help – Review FAQs and tips for Application submission
6. Take a Guided Tour – This provides step by step instructions to the application.

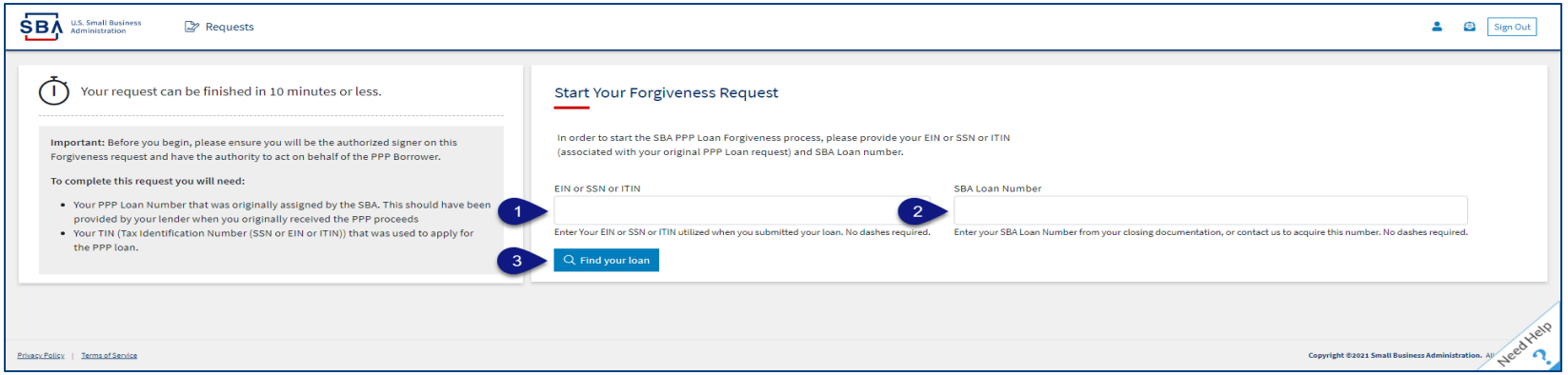


Direct Forgiveness Portal – Start New Request

<***click***> Start New Forgiveness Request



1. <***enter***> EIN, SSN, or ITIN
2. <***enter***> SBA Loan Number
3. <***click***> Find your loan

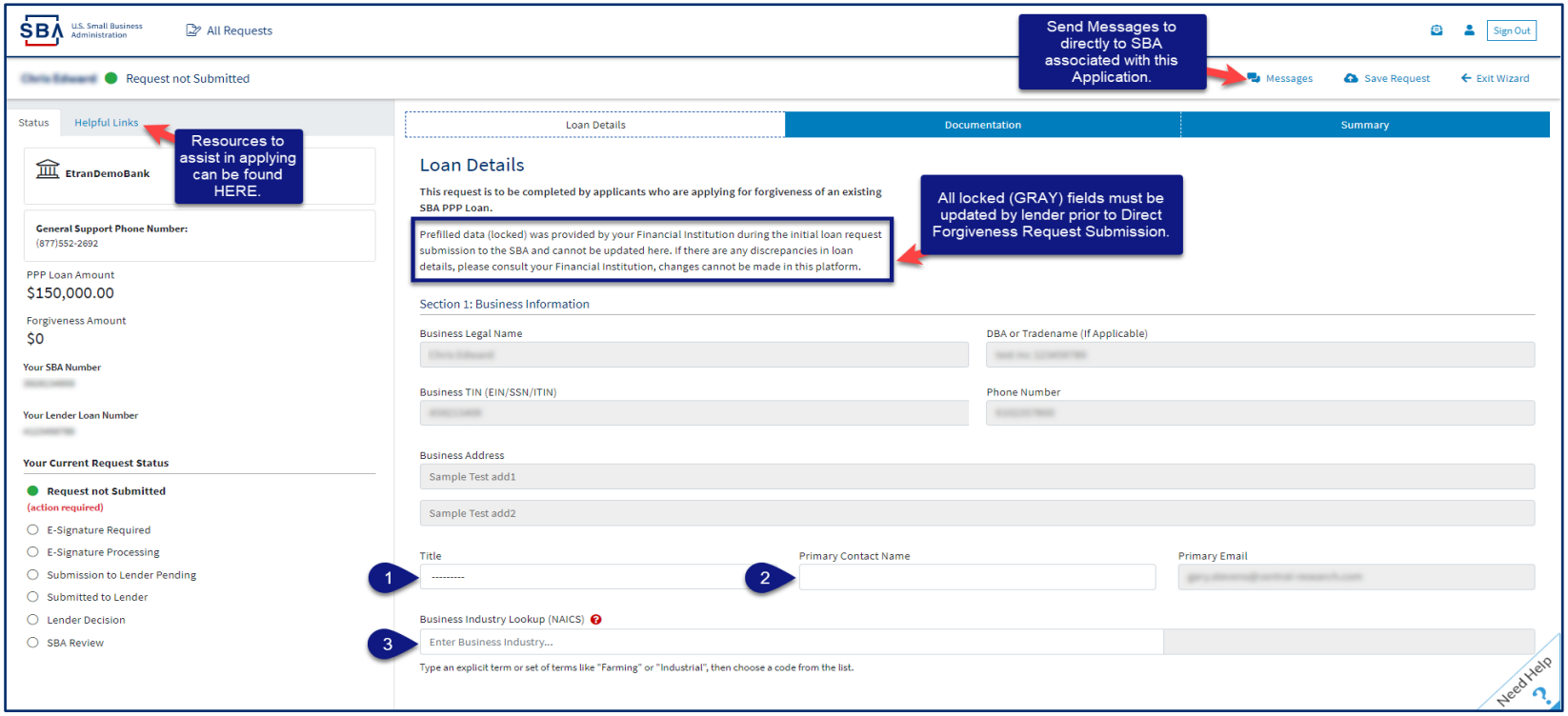


Security measures are in place that will prevent duplicate applications.

Direct Forgiveness Portal – Loan Details (Section 1)

Most Loan information will populate and be locked for edit. Any incorrect information must be updated through PPP Lender prior to Forgiveness request submission.

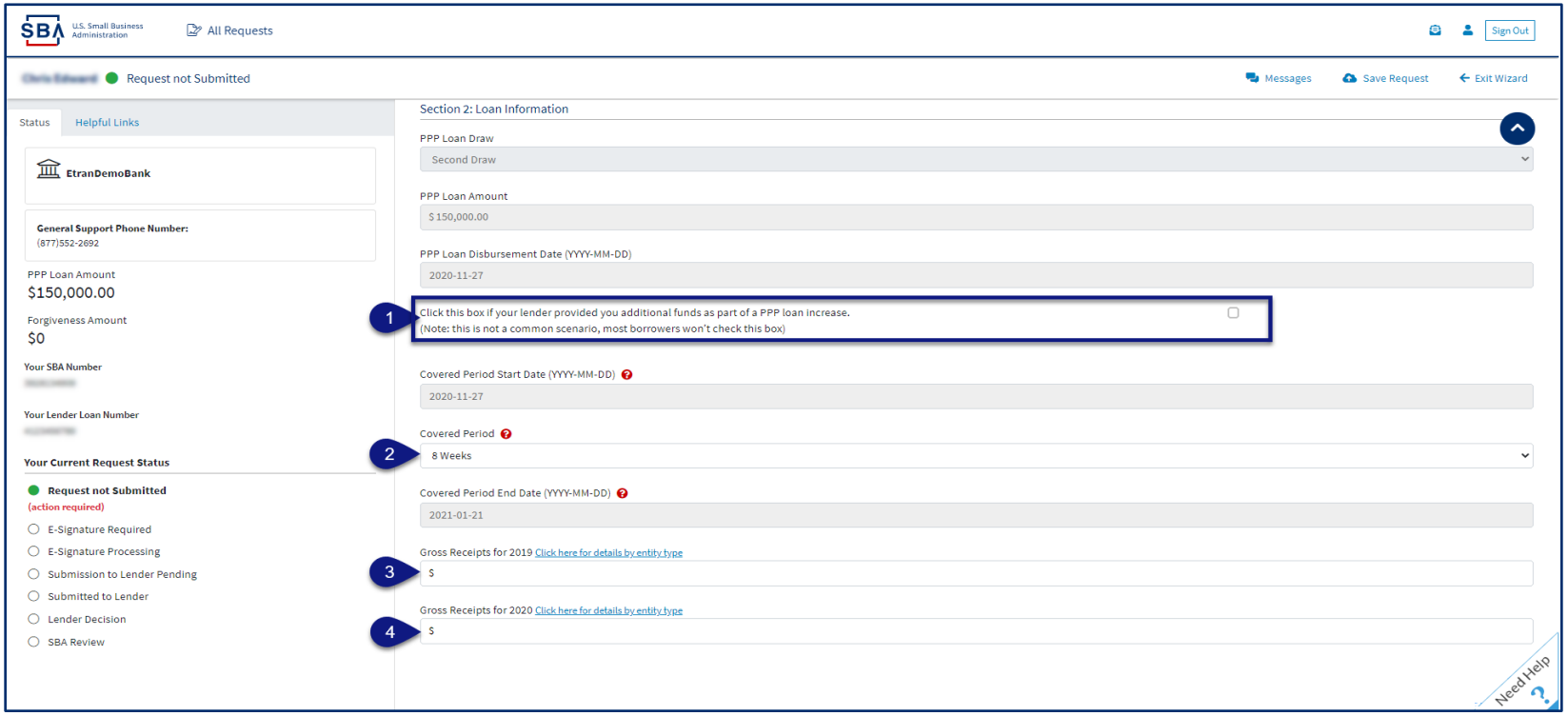
1. <***select***> Appropriate ***Title*** from Drop-Down.
2. <***enter***> Primary Contact (First/Last) Name.
3. <***enter***> Business Industry Lookup *(Select Best Option).*



"Hover" over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – Loan Details (Section 2)

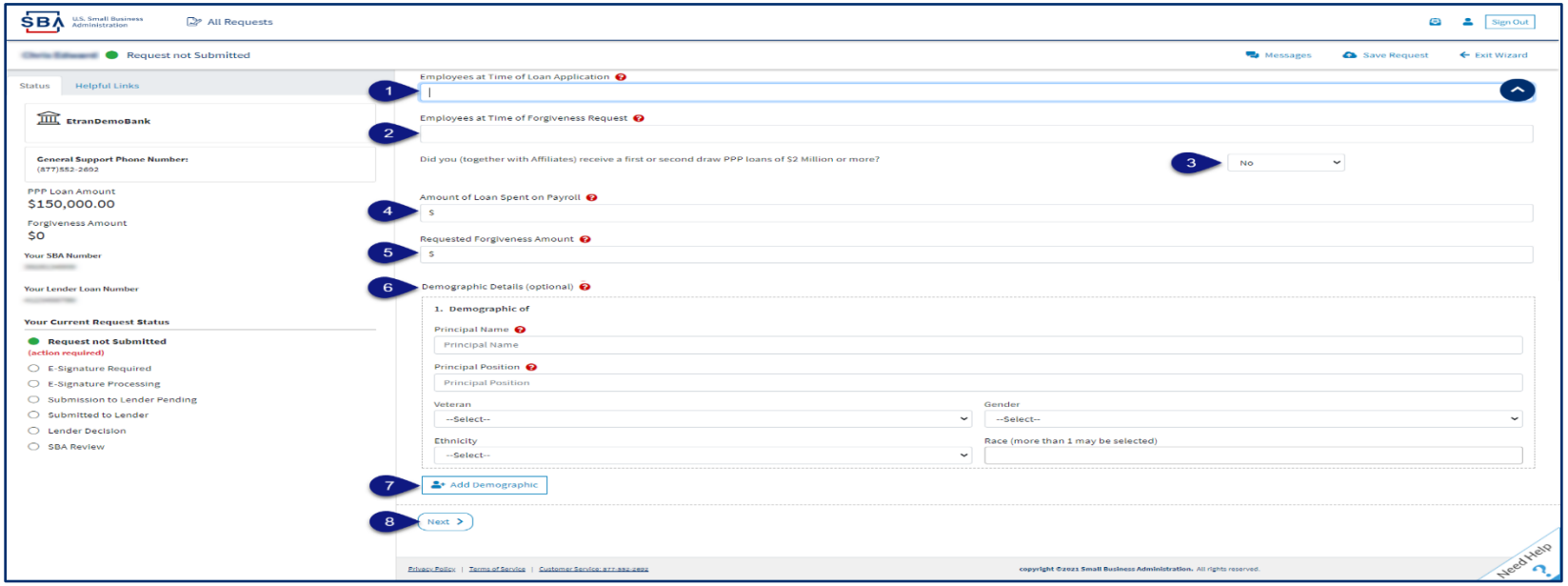
1. <***checkbox***> If lender provided additional funds as part of a PPP loan increase after initial disbursement. *(Not Common)*
2. <***select***> Covered Period from Drop-Down *(8 Weeks, 24 Weeks, Other)*
3. <***enter/update***> Gross Receipts amount for 2019.
4. <***enter/update***> Gross Receipts amount for 2020.



"Hover" over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – Loan Details (Section 2-cont)

1. <***enter***> Number of Employees at time of PPP Loan Application
2. <***enter***> Number of Employees at Time of Loan Forgiveness Request *(Today).*
3. <***select***> Yes/No from Drop-Down.
4. <***enter***> Amount of PPP spent on Payroll.
5. <***enter***> Requested Forgiveness Amount.
6. <***enter***> Demographic Details *(Optional & WILL NOT impact Forgiveness request).*
7. <***select***> *Add Demographic (If Necessary)*
8. <***click***> Next.

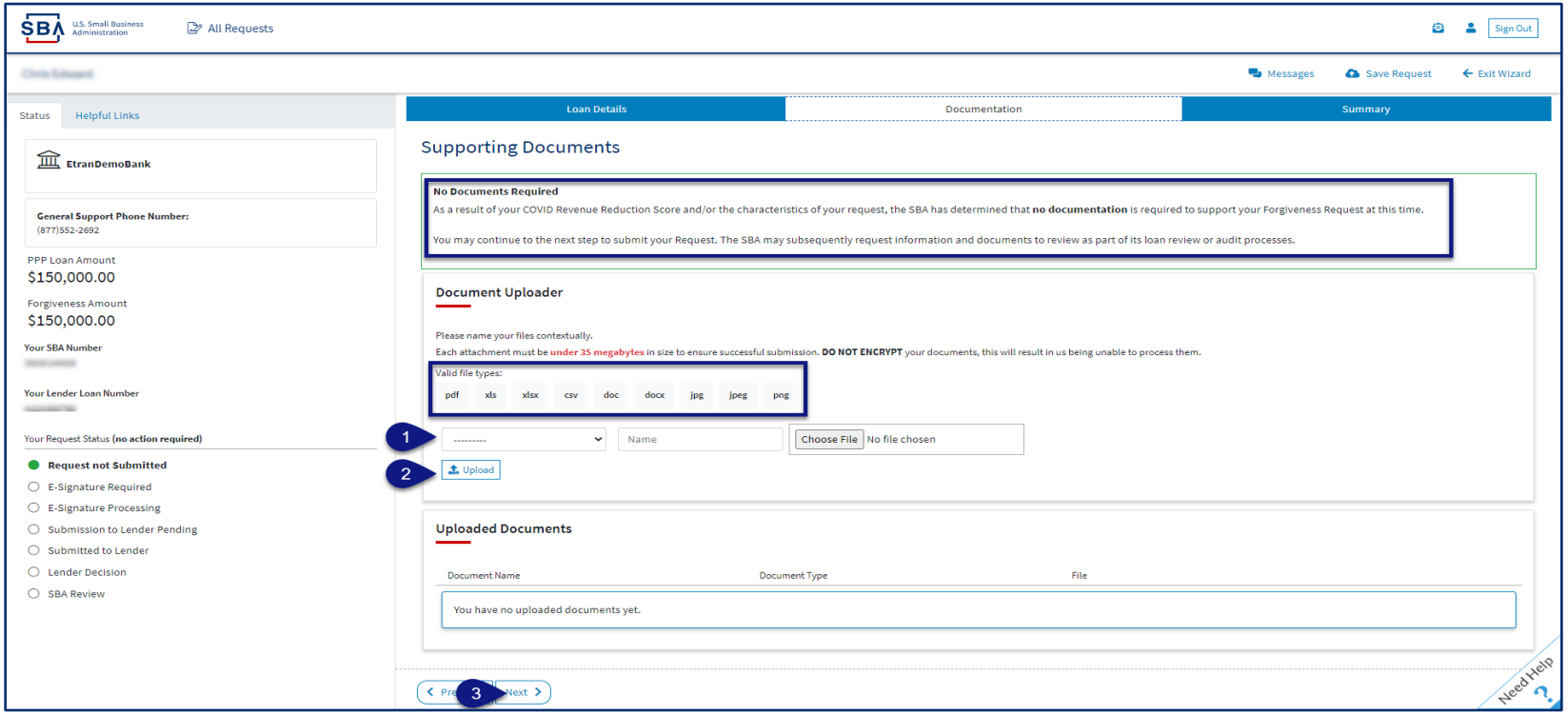


"Hover" over RED Question Marks for details relevant to those fields.

Direct Forgiveness Portal – No Documentation

Required documents will be shown on the screen below (if applicable).

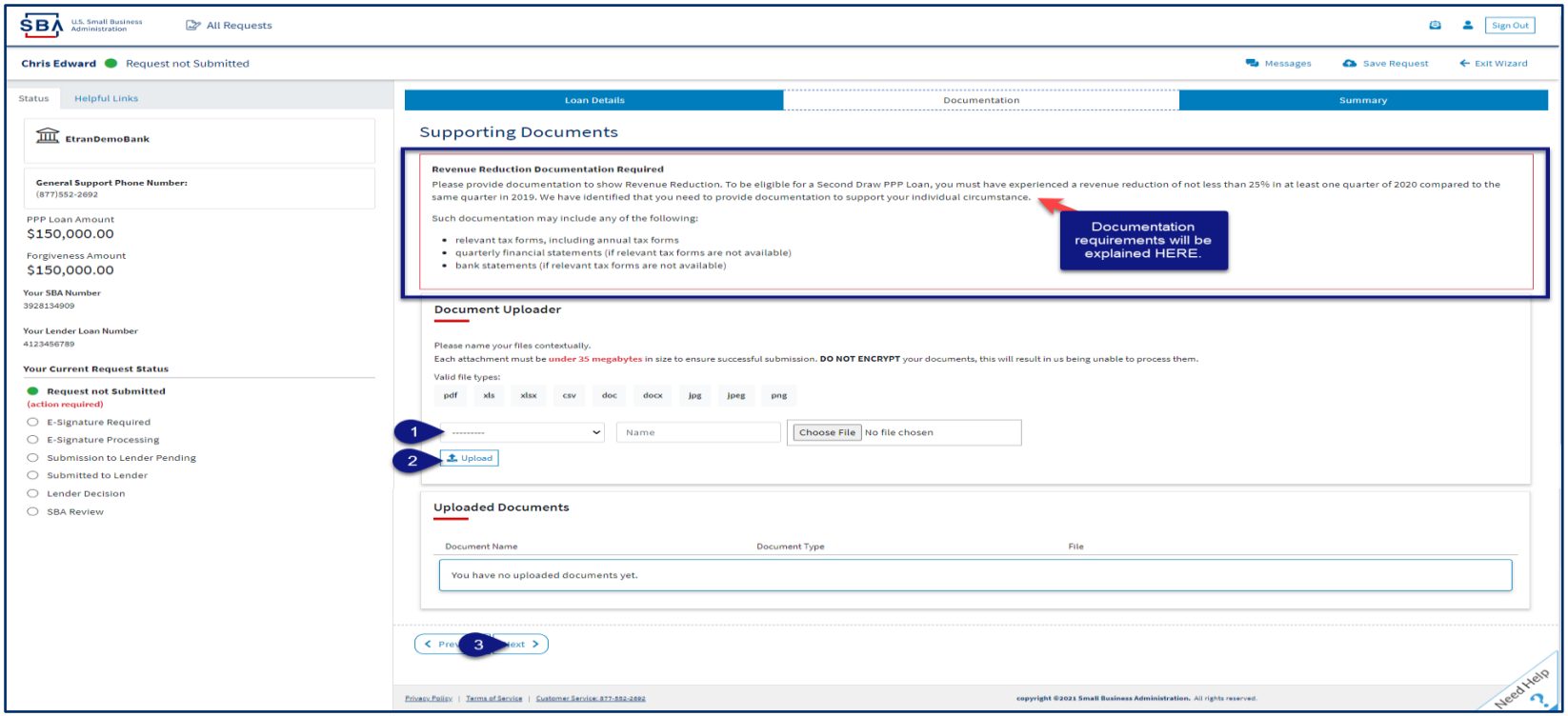
1. Select type of document from Drop-Down, Name Document, and <***click***> Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. <***click***> Upload.
   a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. <***click***> Next.



Direct Forgiveness Portal – Documentation Needed

Required documents will be shown on the screen below (if applicable).

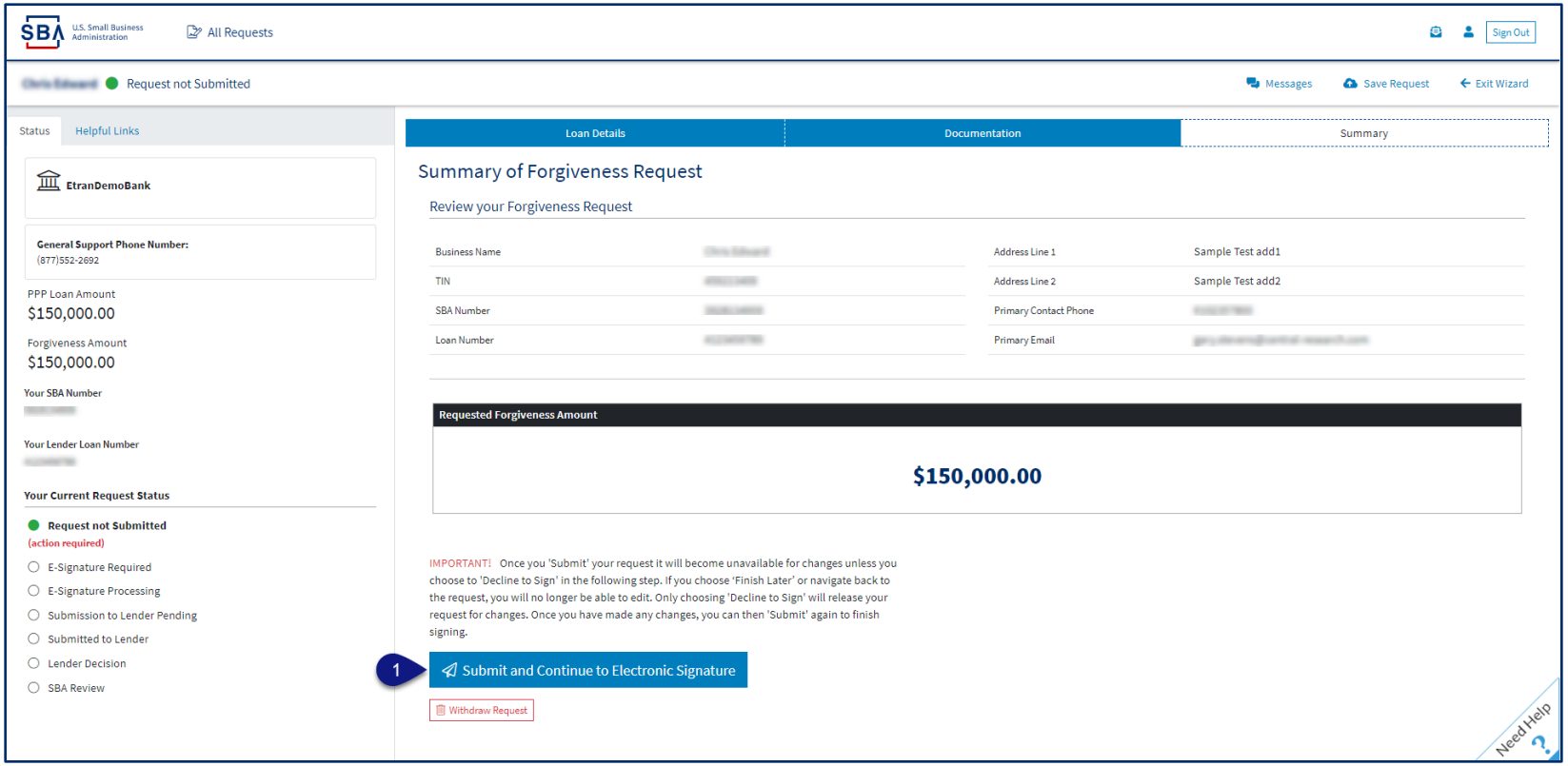
1. Select type of document from Drop-Down, Name Document, and <***click***> Choose file. Locate and select file from your device. **Listed file types are acceptable.**
2. <***click***> Upload.
   a) Repeat steps 1-2 until all necessary documents have been uploaded.
3. <***click***> Next.



Direct Forgiveness Portal – Complete Summary

Review all relevant information for accuracy, once signed and submitted, edits can not be made to the application.

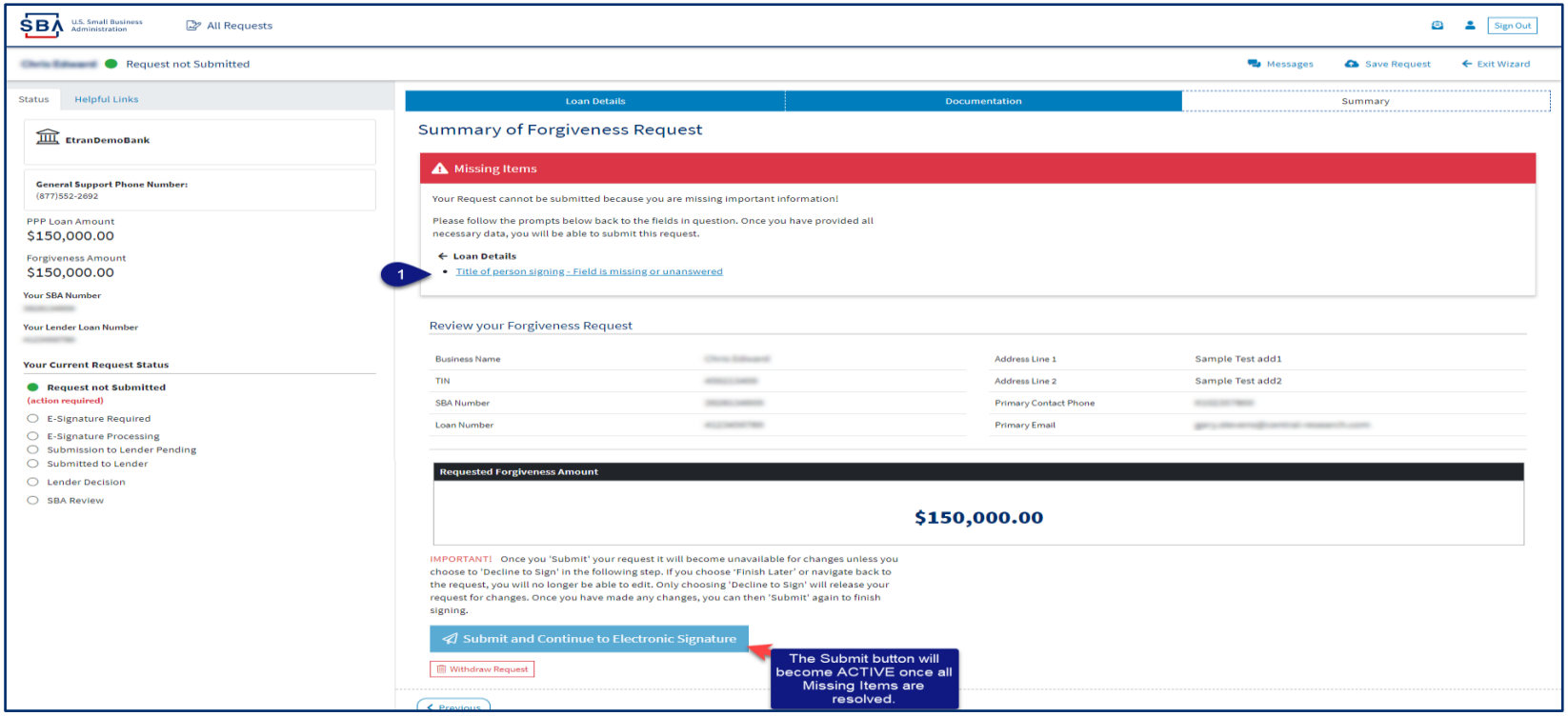
1. <***click***> Submit and Continue to Electronic Signature
   a) *Withdraw Request* will delete submission
   b) *Previous* will go back in unsubmitted application to allow edits.



Direct Forgiveness Portal – Missing Items Summary

Missing Items will be outlined prior to submission. The Submit button will be inactive until all Missing Items have been corrected.

1. Review the specific Missing Item details and then <***click***> The Missing Item link to update the appropriate field.
   a) This step may need to be complete multiple times.



U.S. Small Business Administration

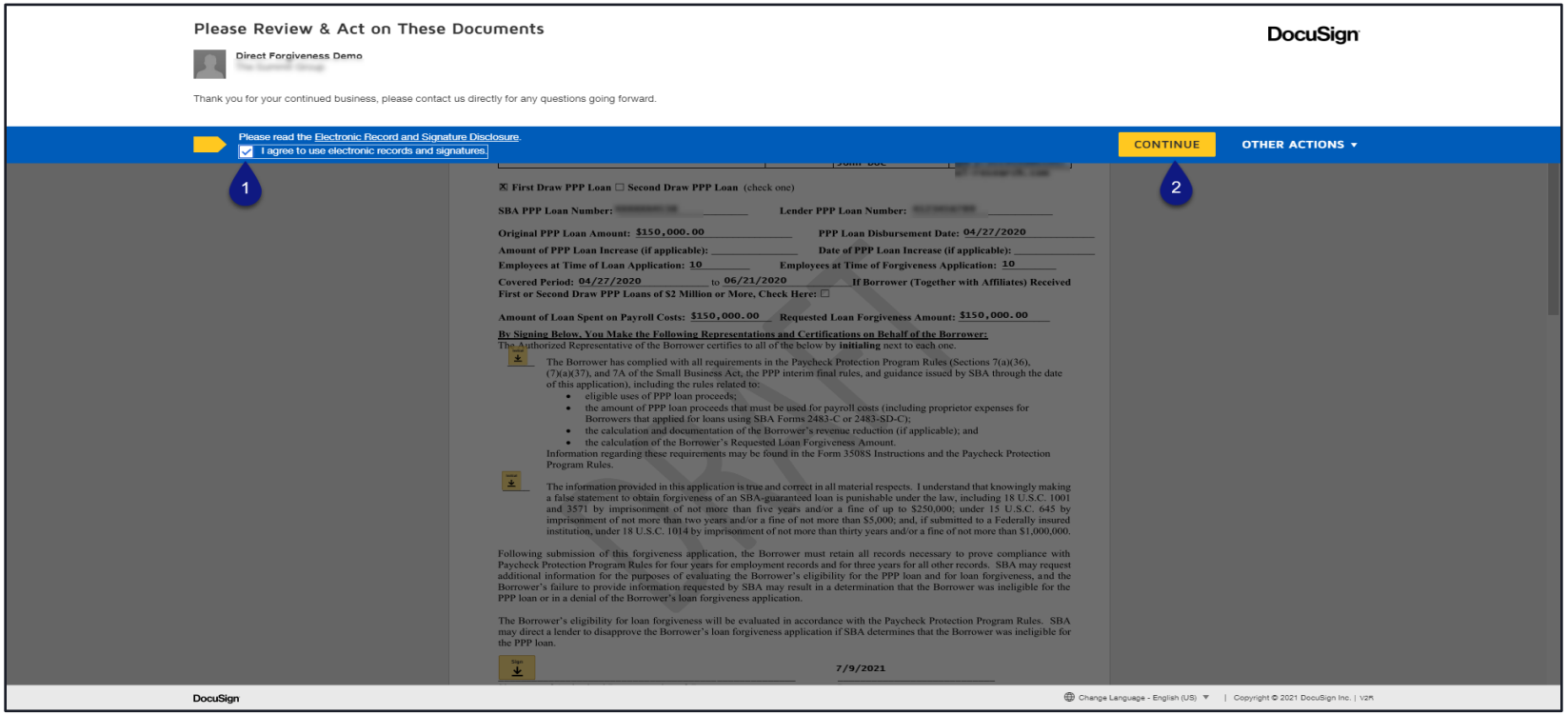
Direct Forgiveness Portal

Application Signing

Direct Forgiveness Portal – DocuSign

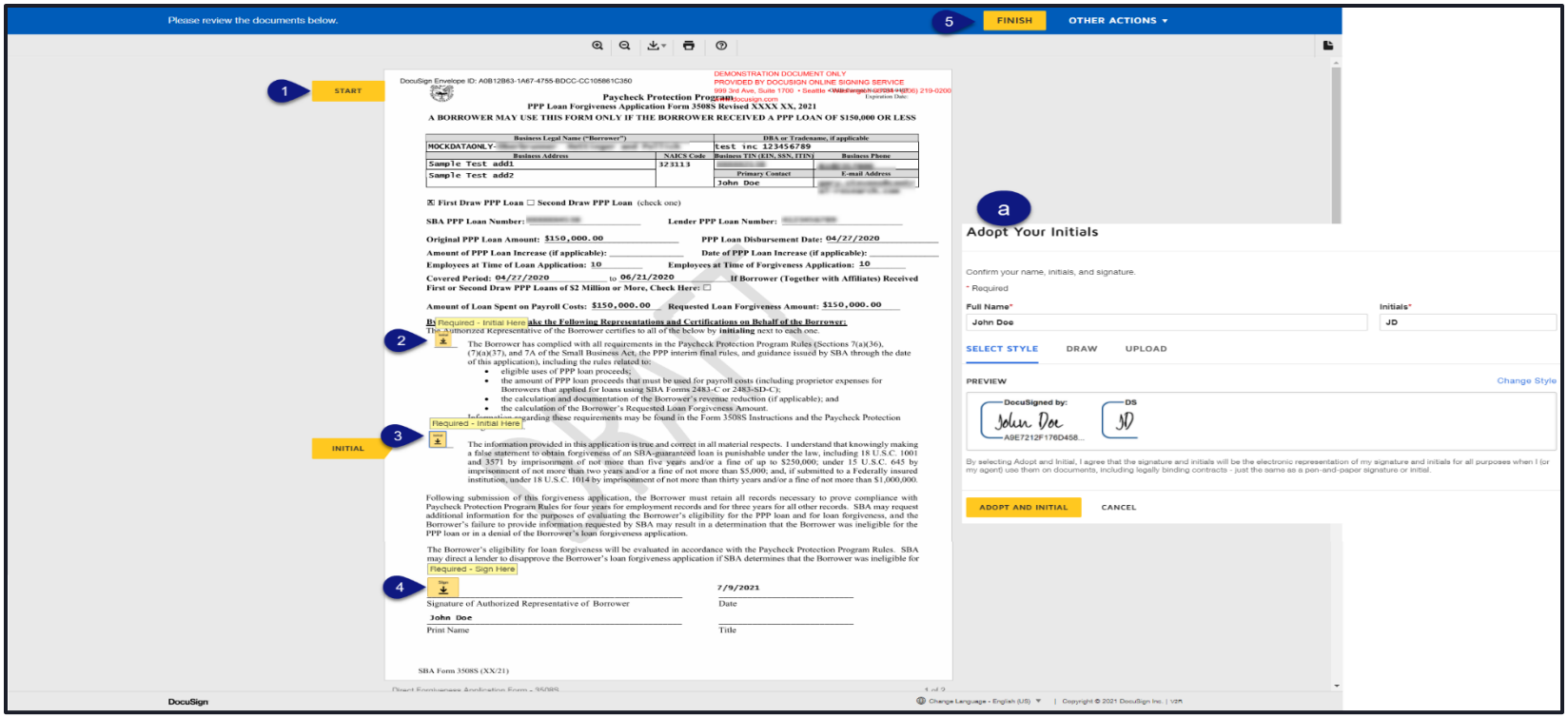
- ***Applications will be signed electronically via DocuSign.***

1. <***click***> I agree to use electronic records and signature.
2. <***click***> Continue.



Direct Forgiveness Portal – DocuSign - Signing

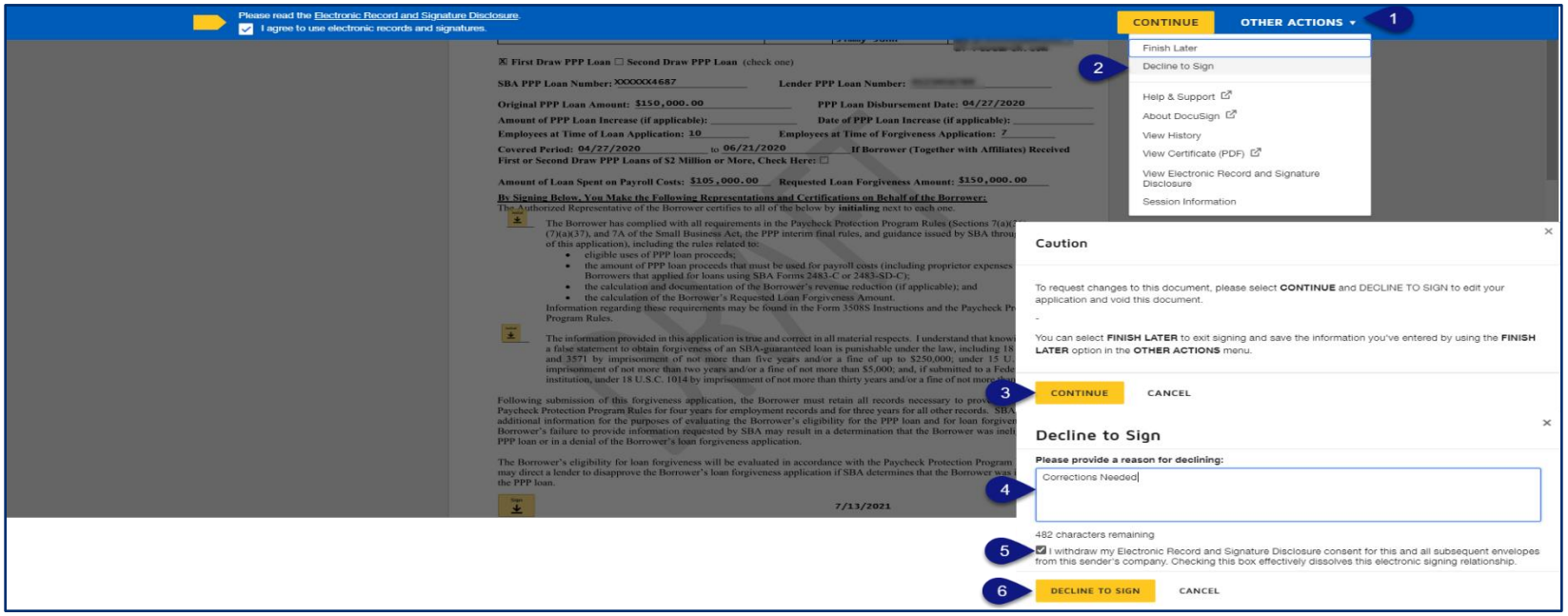
1. <***click***> Start.
2. <***click***> Initial.
   a) A Pop-Up will allow systematic, drawn, or uploaded signatures to be applied.
3. <***click***> Initial.
4. <***click***> Sign.
5. <***click***> Finish.



Direct Forgiveness Portal – DocuSign – Decline to Sign

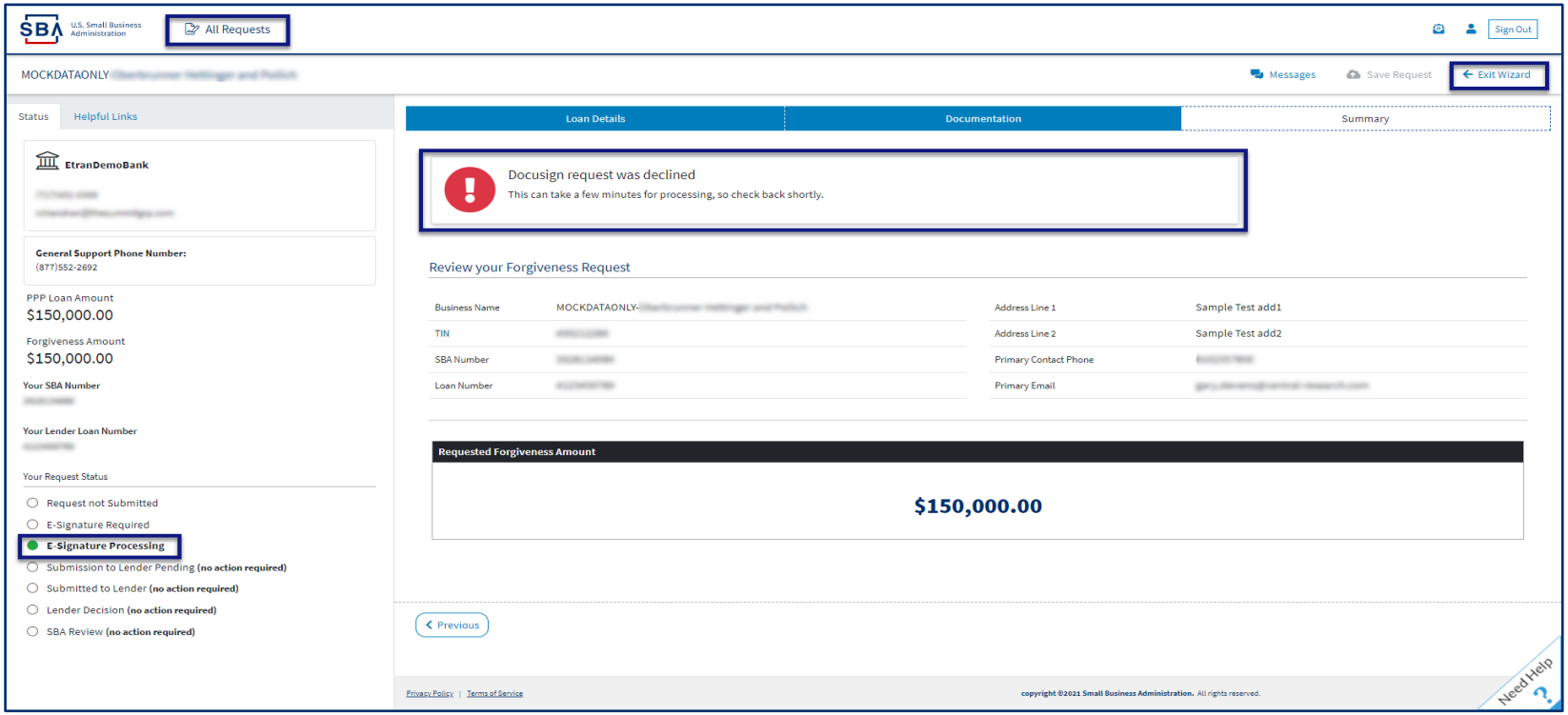
- If, after reviewing the application and prior to finishing, corrections are necessary, Applicants can – ***Decline to Sign***.

1. <***click***> Other Actions.
2. <***click***> Decline to Sign.
3. <***click***> Continue.
4. <***enter***> a reason for declining.
5. <***checkbox***> Acknowledgement.
6. <***click***> Decline to Sign.



Direct Forgiveness Portal – DocuSign – Declined Signature

- Applicants will experience a brief waiting period to make corrections after declining to sign. This should take no more than 5 minutes.
  - Applicants can return to All Requests or Exit Wizard to regain access to their application and make necessary edits.



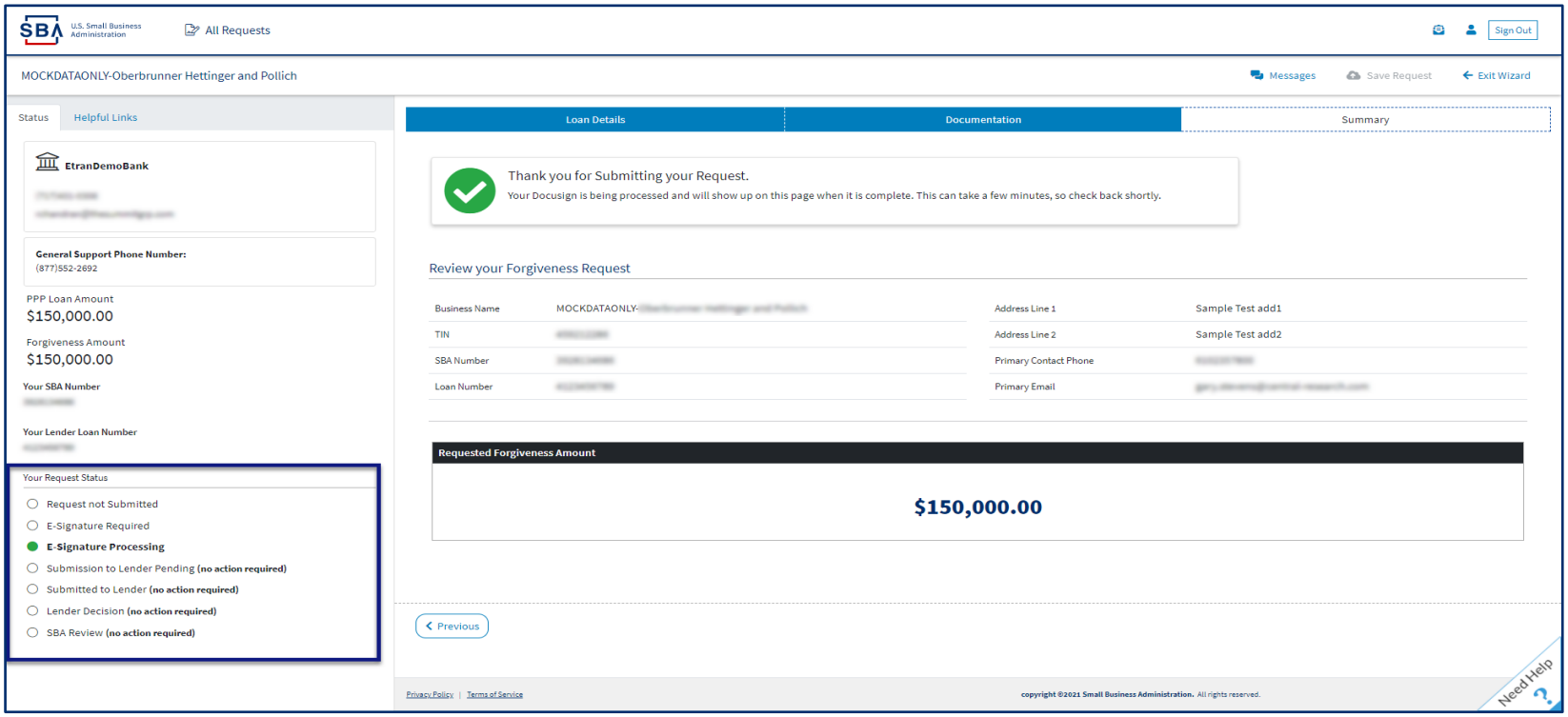
U.S. Small Business Administration

Direct Forgiveness Portal

Submitted Applications

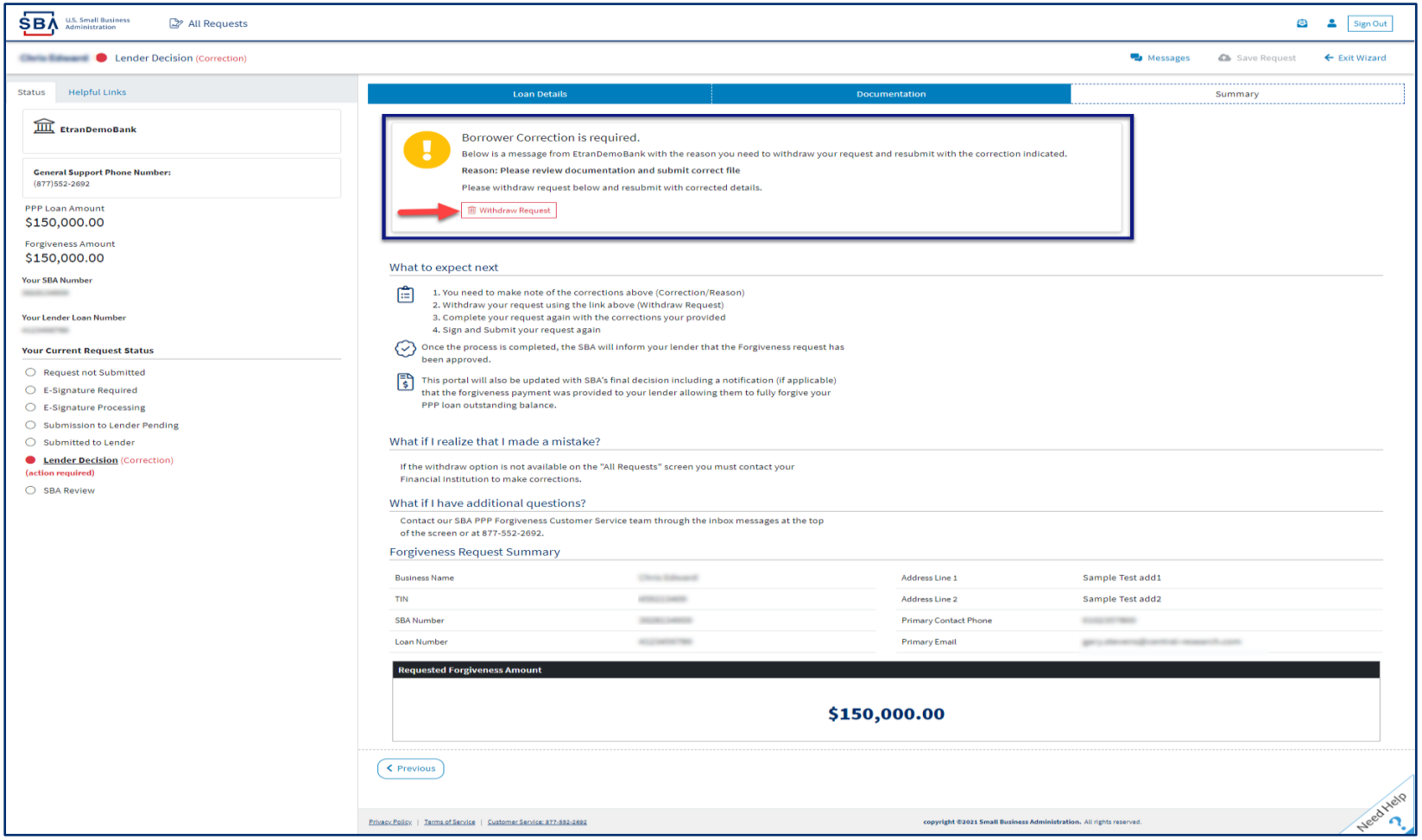
Direct Forgiveness Portal – Submitted

- ***Once applications are submitted, progress can be reviewed through the portal.***
- ***The Call Center is not able to provide details to timelines of forgiveness.***



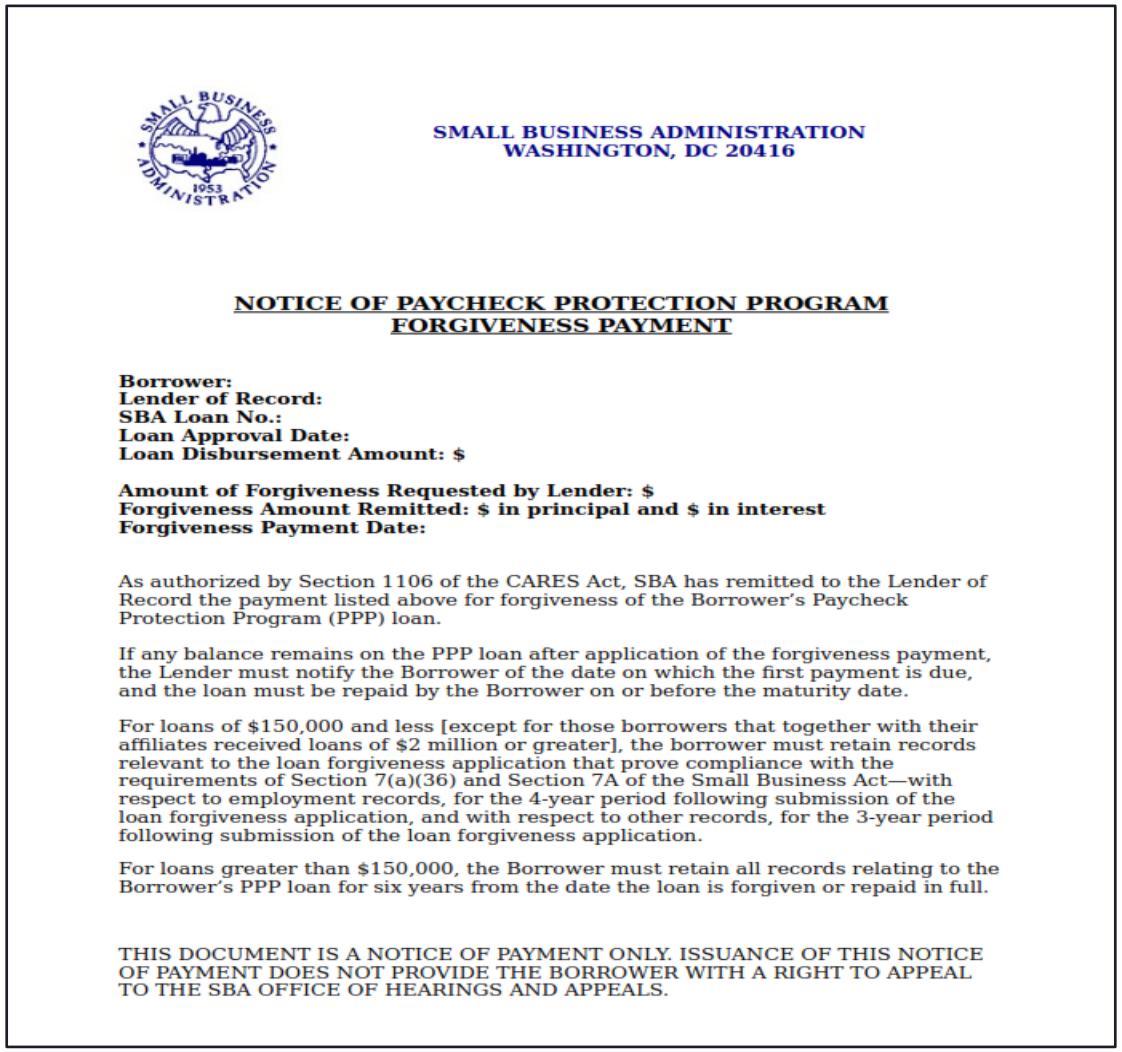
Direct Forgiveness Portal – Corrections

Applicants receive an email notifying of corrections. Details for the correction are located on the *Summary* page. Corrections will require an application withdrawal and resubmission.



Direct Forgiveness Portal – SBA Decision

- ***Once an application moves to SBA Decision, the below letter will be available within the Application Portal for Borrowers as confirmation of forgiveness.***



SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416

NOTICE OF PAYCHECK PROTECTION PROGRAM FORGIVENESS PAYMENT

Borrower:
Lender of Record:
SBA Loan No.:
Loan Approval Date:
Loan Disbursement Amount: $

Amount of Forgiveness Requested by Lender: $
Forgiveness Amount Remitted: $ in principal and $ in interest
Forgiveness Payment Date:

As authorized by Section 1106 of the CARES Act, SBA has remitted to the Lender of Record the payment listed above for forgiveness of the Borrower's Paycheck Protection Program (PPP) loan.

If any balance remains on the PPP loan after application of the forgiveness payment, the Lender must notify the Borrower of the date on which the first payment is due, and the loan must be repaid by the Borrower on or before the maturity date.

For loans of $150,000 and less [except for those borrowers that together with their affiliates received loans of $2 million or greater], the borrower must retain records relevant to the loan forgiveness application that prove compliance with the requirements of Section 7(a)(36) and Section 7A of the Small Business Act—with respect to employment records, for the 4-year period following submission of the loan forgiveness application, and with respect to other records, for the 3-year period following submission of the loan forgiveness application.

For loans greater than $150,000, the Borrower must retain all records relating to the Borrower's PPP loan for six years from the date the loan is forgiven or repaid in full.

THIS DOCUMENT IS A NOTICE OF PAYMENT ONLY. ISSUANCE OF THIS NOTICE OF PAYMENT DOES NOT PROVIDE THE BORROWER WITH A RIGHT TO APPEAL TO THE SBA OFFICE OF HEARINGS AND APPEALS.

U.S. Small Business Administration

Direct Forgiveness Portal

Resources

FAQ

How do I access the portal?
This platform can be accessed by visiting https://directforgiveness.sba.gov.

How do I contact the SBA?
The SBA's PPP Direct Forgiveness Hotline is **+1 (877) 552-2692**.

Where can I find information about Direct Forgiveness?
A Knowledge Base of Frequently Asked Questions can be found here. This resource is regularly updated.