



# PPP Loan Process

**Customer Guidebook**



# The CPA Business Funding Portal for Clients

Two platforms working together to deliver the  
**Paycheck Protection Program.**

## CPA **Business Funding** Portal



- CPA firms prepare apps
- AICPA PCPS Tips integrated
- A service of CPA.com
- 10,000+ practitioners



- Leading funding platform
- \$3B+ small business financing
- SBA-approved direct funder
- 250,000+ small businesses

**The CPA Business Funding Portal does not substitute for clients' relationship with Biz2Credit. Clients must participate in the processing of their loan, as required by SBA guidelines. Clients will need to take some actions themselves and work closely with Biz2Credit representatives to ensure a smooth process.**

# Government Declaration and eSign

CPA **Business Funding** Portal

# Receive email for eSign

PPP Government Declarations and E-sign Inbox x

CPA Business Funding Portal  
to Demo ▾

3:48 PM (0 minutes ago) ☆ ↶

A Hi Demo Chen,

Testing sent you a document to review and sign. Please complete the "Government Declaration & Certification" section and the document will be ready for signature.

[Review and Sign](#)

If you were somehow unable to access this button, copy and paste below text in your browser to proceed  
<https://cpaloanportal.com/government-declaration/108a9515336458ca8eca8ec9b18f695c1bfa022a743f26bcaf2ac556ce11ba7e4245486f642247d98eb1ddf8d6d5ba3c22c3a9ea55531b7fb1afc6409680e9328de82e1f095cd933715b4225be9e59a>

**Note:** Please disregard the other email coming from Biz2Credit eSign ([info@biz2sign.com](mailto:info@biz2sign.com)) for e-signature.

Regards,  
CPA Support

The CPA Business Funding Portal (alternatively CPALoanPortal.com) is a service provided to CPA firms and accountants by Biz2Credit. The service is governed by Biz2Credit's [Privacy Policy](#) and [Terms of Use](#). All financing applications are subject to the Biz2Credit [Business Finance Terms & Conditions](#). You understand that this website cannot guarantee the accuracy of any calculations and analysis, and that you are solely responsible to review all calculations when submitting applications for financing, including government-backed financing programs where calculations should be made in accordance with the SBA's specific instructions and guidelines. Biz2Credit is not a lender.

Biz2Credit is a preferred partner of CPA.com but is not affiliated with CPA.com. CPA.com is a subsidiary of the American Institute of CPAs and part of the Association of International Certified Professional Accountants. The American Institute of CPAs is the world's largest member organization representing the CPA profession. CPA.com has collaborated with fintech Biz2Credit to offer the CPA Business Funding Portal to members of the accounting profession.

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# Complete Government Declaration

(1 of 3)

**Service Update:** Last night we took the CPA Business Funding Portal into a maintenance period due to ongoing instability with the SBA API (interface). The maintenance window was completed at 7am ET for all users. Over the next 24 hours enhancements will be released to the Portal, including the ability to preview an application before submitting.



CPA.com Questions? | ✉ cpa@biz2credit.com

Hi Demo,

Purpose of the loan ?

- Payroll Costs
- Utilities
- Covered Property Damage
- Covered Worker Protection Expenditures

- Rent / Mortgage Interest
- Covered Operations Expenditures
- Covered Supplier Costs
- Other

Please certify and authorize below.

Additional certifications:

Is the United States the principal place of residence for all employees included in the payroll calculation for this business?

Do any owners of the business own any other businesses? ?

If yes, please fill in and upload Addendum A on the Document Upload page.

Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020?

If yes, provide details on a separate sheet identified as addendum B.

Is this business a franchise that is listed in the [SBA's Franchise Directory](#)?

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

# Complete Government Declaration

(2 of 3)

**Service Update:** Last night we took the CPA Business Funding Portal into a maintenance period due to ongoing instability with the SBA API (interface). The maintenance window was completed at 7am ET for all users. Over the next 24 hours enhancements will be released to the Portal, including the ability to preview an application before submitting.



CPA.com Questions? | [cpa@biz2credit.com](mailto:cpa@biz2credit.com)

## Additional certifications:

Are any owners of the business debarred or excluded from this transaction by any Federal department, or presently involved in any bankruptcy? ?

Is any owner of the business subject to criminal charges, or presently incarcerated, or on probation / parole? ?

Initial to certify:

Has any owner of the business, for this business or another business they own, taken a loan guaranteed by any Federal agency that is currently delinquent or which has defaulted in the last 7 years? ?

Has any owner of the business been convicted of a felony involving a financial crime in the last 5 years, or been convicted of a felony or been placed on probation / parole within the last 1 year? ?

Initial to certify:

For Applicants who are individuals: I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.



**Disclaimer:** The borrower's Paycheck Protection Program (PPP) loan application is subject to our [Business Finance Terms and Conditions](#). PPP loans are issued at the sole discretion of the lender and the SBA in accordance with their respective rules and other federal guidelines. PPP funding is subject to eligibility requirements, availability of funds and SBA approval. Approved PPP loans are governed by definitive documentation of the lender, which incorporate PPP terms and conditions. Biz2Credit is not a lender.

[Privacy](#) | [Terms](#)

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A service of CPA.com

Support: [cpasupport@biz2credit.com](mailto:cpasupport@biz2credit.com)

Powered By Biz2X

# Complete Government Declaration

(3 of 3)

- The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.
- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.
- The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37))).
- The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.
- The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.
- The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 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 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

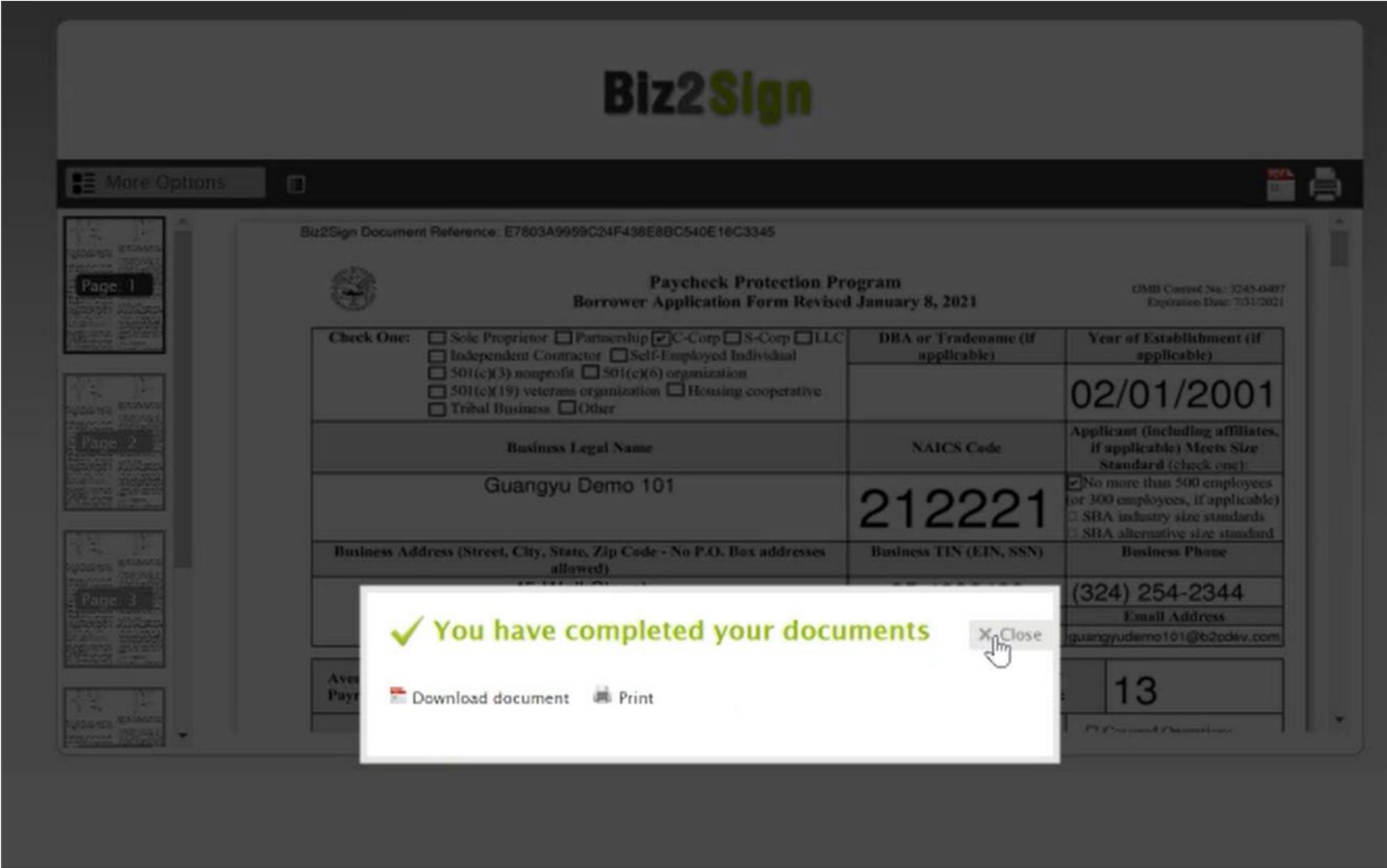
Please sign your initials here:

SUBMIT

# eSign Form: 2483 or 2483-SD



# eSign Complete: 2483 or 2483-SD



# Following eSign, CPA firm finishes the submission

Once the client has eSigned the SBA 2483, the CPA firm receives the form within their CPA Business Funding Portal dashboard. The firm uploads all supporting documents as required by SBA regulations and guidelines to complete the package for submission into the SBA queue with Biz2Credit's funding platform. Once ready, the firm will review all information and click the button to submit the application. From there, the client will receive the confirmation that their application has been submitted to Biz2Credit and the SBA queue and will be able to pick up the journey within their Biz2Credit account.

After submission, firms will be able to track the status of applications as they proceed through the SBA queue ultimately all the way to funding. CPAs are able to review all application details they submitted, and they can see updates about applications on their dashboard as they are progressing through the process.

However, clients will be required to input information in their Biz2Credit accounts at some points in the process following submission, as the SBA requires lenders to work directly with borrowers to ensure compliance.

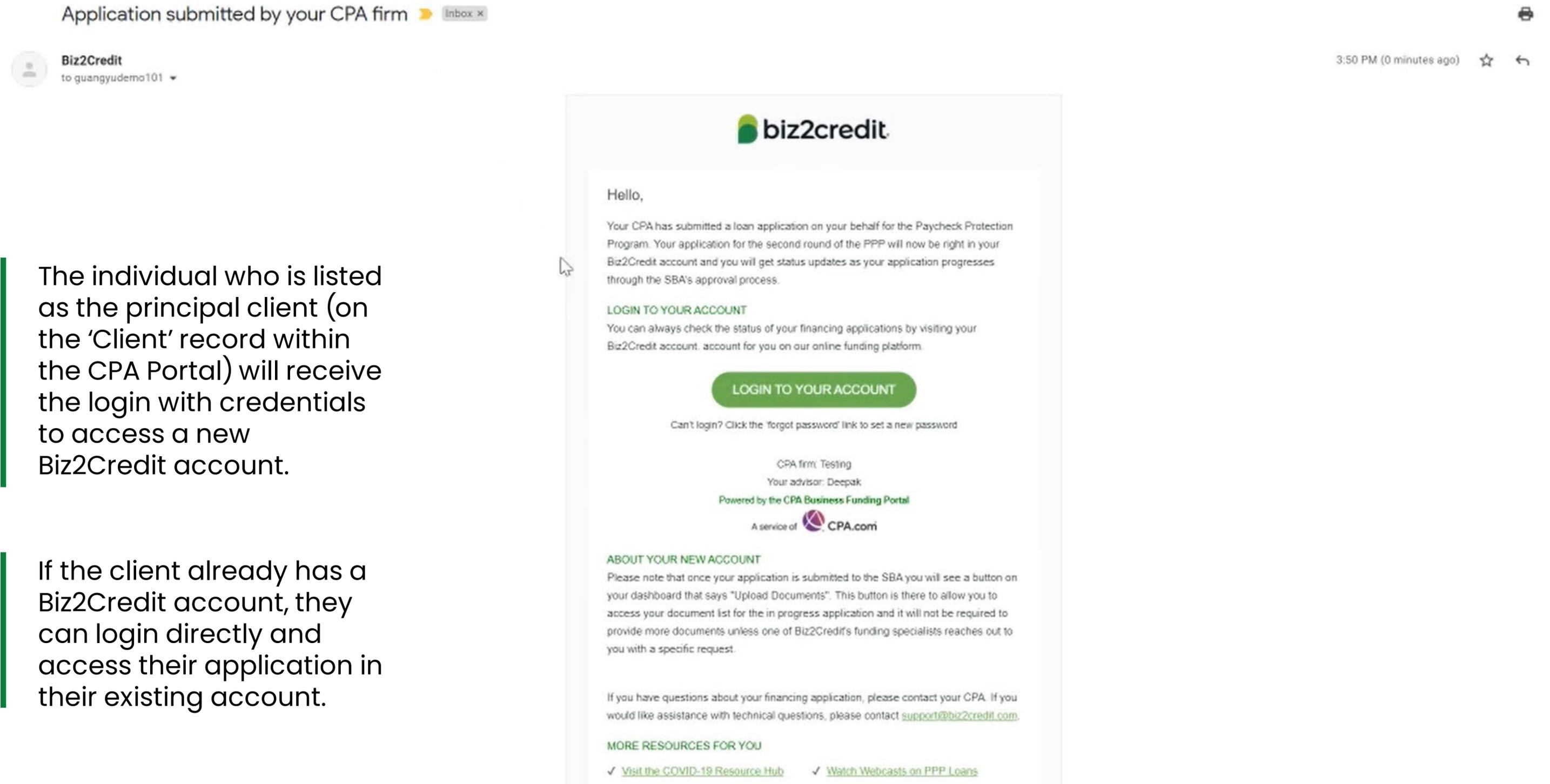
# Biz2Credit Account



# Receive Email to Login

The individual who is listed as the principal client (on the 'Client' record within the CPA Portal) will receive the login with credentials to access a new Biz2Credit account.

If the client already has a Biz2Credit account, they can login directly and access their application in their existing account.



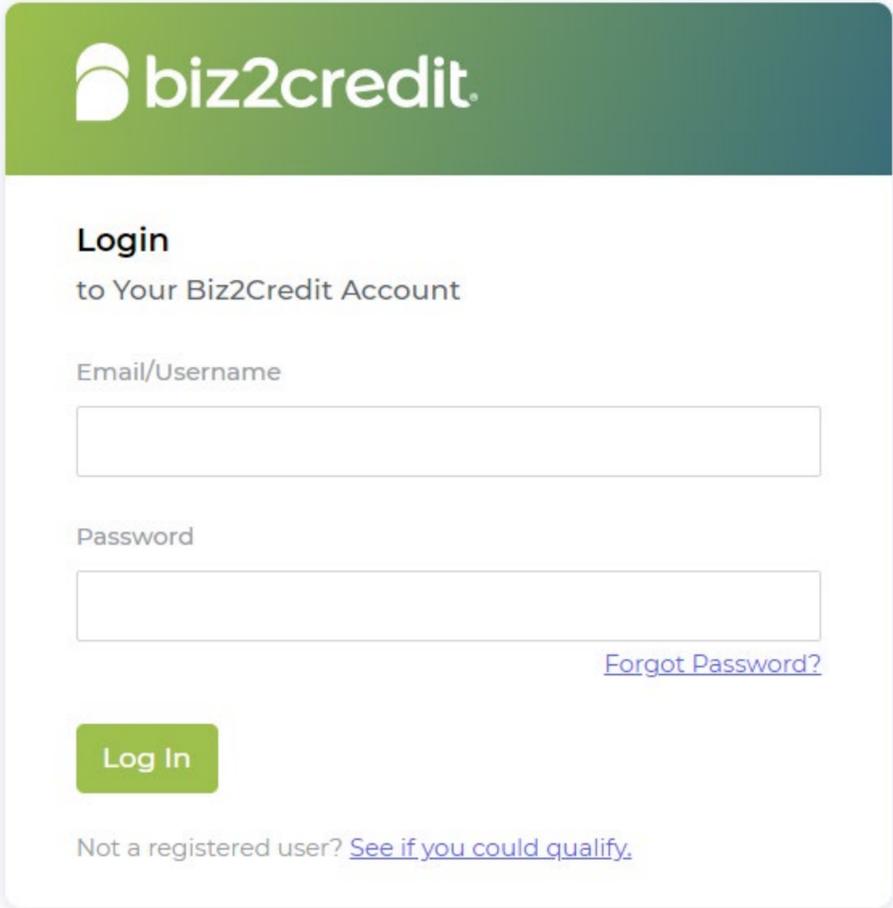
The screenshot shows an email interface with the following content:

- Header:** "Application submitted by your CPA firm" with an "Inbox" label and a printer icon.
- Sender:** "Biz2Credit" with a profile icon and "to guangyudemo101".
- Time:** "3:50 PM (0 minutes ago)" with star and reply icons.
- Body:**
  - Logo:** biz2credit.
  - Greeting:** "Hello,"
  - Text:** "Your CPA has submitted a loan application on your behalf for the Paycheck Protection Program. Your application for the second round of the PPP will now be right in your Biz2Credit account and you will get status updates as your application progresses through the SBA's approval process."
  - Section Header:** "LOGIN TO YOUR ACCOUNT"
  - Text:** "You can always check the status of your financing applications by visiting your Biz2Credit account. account for you on our online funding platform."
  - Button:** "LOGIN TO YOUR ACCOUNT" (green)
  - Text:** "Can't login? Click the 'forgot password' link to set a new password"
  - Text:** "CPA firm: Testing  
Your advisor: Deepak  
Powered by the CPA Business Funding Portal  
A service of CPA.com"
  - Section Header:** "ABOUT YOUR NEW ACCOUNT"
  - Text:** "Please note that once your application is submitted to the SBA you will see a button on your dashboard that says 'Upload Documents'. This button is there to allow you to access your document list for the in progress application and it will not be required to provide more documents unless one of Biz2Credit's funding specialists reaches out to you with a specific request."
  - Text:** "If you have questions about your financing application, please contact your CPA. If you would like assistance with technical questions, please contact [support@biz2credit.com](mailto:support@biz2credit.com)."
  - Section Header:** "MORE RESOURCES FOR YOU"
  - List:**
    - ✓ [Visit the COVID-19 Resource Hub](#)
    - ✓ [Watch Webcasts on PPP Loans](#)

# Login to Biz2Credit

Reset password if there's any difficulty using the credentials included in the email

If clients have difficulty logging into their accounts they should use the 'Forgot Password' option here to login.



The screenshot shows the Biz2Credit login interface. At the top is the Biz2Credit logo. Below it, the heading 'Login' is followed by the subtext 'to Your Biz2Credit Account'. There are two input fields: 'Email/Username' and 'Password'. A 'Forgot Password?' link is located to the right of the password field. A green 'Log In' button is positioned below the input fields. At the bottom of the form, there is a link for 'Not a registered user? See if you could qualify.'



# User Dashboard – Application Submitted to SBA

The client dashboard is where clients will find all the information available about their application as it moves through the different stages of the program.

Applications submitted to the SBA will take no less than 48 hours before the SBA issues a decision. Clients should check back after that time, and will be notified over email when they have received an approval.

The screenshot shows a user dashboard for a Paycheck Protection Program application. At the top, there are navigation links for 'Dashboard', 'Applications', and 'Business Tools', along with a 'My Account' dropdown. A progress bar at the top indicates the application's status: 'Get Started' (checked), 'Application' (checked), 'Pending' (checked), 'Submitted' (active), and 'Get Funds(\$)' (unchecked). The main content area features a heading 'Paycheck Protection Program Application is being reviewed by SBA' and a detailed message explaining the review process. To the right, there are links for 'Read our PPP FAQs' and 'Visit the COVID-19 Hub', along with contact information for support@biz2credit.com. Below the main content is a table with columns for 'Funding Institution', 'Status', and 'Action'. The table contains one row for 'Itria Ventures' with a status of 'Submitted to SBA' and an 'Upload Documents' button. A green arrow points to this button from the text on the right.

| Funding Institution  | Status           | Action           |
|--|------------------|------------------|
| Itria Ventures<br>Paycheck Protection Program 2020 CARES ACT | Submitted to SBA | Upload Documents |

It is possible for the SBA to issue an error message upon submission into their system. If this occurs, first an automatic reattempt is made. Then a funding specialist is assigned for manual review.

Most CPA clients will see a button to 'Review Documents' since the CPA firm already provided documents

# Adding ACH Details for Funding

Only available if the loan is approved by SBA

Dashboard Applications Business Tools

Are you looking to apply for a PPP loan? You can start an application right in your Biz2Credit account [Start PPP Application](#).  
If you need to see all applications in your account, visit the [Applications Page](#).

Get Started Application Pending Submitted Get Funds(\$)

## Approved!

### Paycheck Protection Program

Your application has been approved. It may take at least 48-72 hours before you receive your final loan closing documents. Our team is working on it and will be in touch for your next steps. Here are the key details you'll find in it:

**Key Loan Details:**

- Interest Rate: 1% per year
- Term: 5 Years
- Payments: deferred for 10 months
- Term: 5 Years
- Payments: deferred for 10 months
- SBA Loan Number (E-Tran):

Note: Your Paycheck Protection Program loan is forgivable. Please check back on your Biz2Credit account dashboard after you have finished using up your funds (or at least 8 weeks after receiving your funds) to see more information and prepare a forgiveness application.

Have a question?  
[Learn More About the PPP](#)  
[Read our PPP FAQs](#)  
[Visit the COVID-19 Hub](#)

[support@b2cdev.com](mailto:support@b2cdev.com)  
Email us or call the hotline 855-415-4632

IMPORTANT NOTICE ABOUT CALL VOLUMES:  
We are receiving high call volumes. Responses will be delayed and your call may not go through. We strongly recommend emailing our support address about program or technical questions.

| Funding Institution   | Status   | Action   |
|---|----------|--|
| ItriaVentures<br>Paycheck Protection Program 2020 CARES ACT | Approved | <a href="#">Add ACH Details</a> <a href="#">Review Documents</a> |

Once the client's loan application is approved by the SBA, the client's dashboard will update to reflect the new status of the application and new action items will be available for the client to select. This includes the 'Add ACH Details' button.

Clients should be prepared to provide a voided check and a bank statement, or else they can connect to their online bank account securely – all within their Biz2Credit account.

# Upload Additional Documents

(only if applicable)

Firms have already provided clients with a complete package for the PPP based on the application steps in the CPA Business Funding Portal. However, clients may be asked for a new document following submission. If this occurs, this documents page is where they can upload them to their account.

## Important Note:

Documents that are listed in green have already been uploaded for the client and do not need to be uploaded again.

**biz2credit.** You're Applying for the Paycheck Protection Program [Go to Dashboard](#)

### Paycheck Protection Program - Required Documents

Please upload the following documents that are required for verification of business information under the Paycheck Protection Program.

|   |                        |
|---|------------------------|
| 2019 IRS Form 1040 Schedule C / 1065 / 1120(S)  | <a href="#">Upload</a> |
| 2020 invoice, bank statement or book of record showing business was operating as of 2/15/2020 | <a href="#">Upload</a> |
| <a href="#">Driver's License(s) or other Real ID document (front and back) (1) ?</a>          | <a href="#">Upload</a> |
| <a href="#">Additional documents if needed (1)</a>  | <a href="#">Upload</a> |
| PPP-Addendum A (Optional)<br><a href="#">Download sample</a>                                  | <a href="#">Upload</a> |
| PPP-Addendum B (Optional)<br><a href="#">Download sample</a>                                  | <a href="#">Upload</a> |
| <a href="#">SBA 2483 eSign (1)</a>  | <a href="#">Upload</a> |

[Save & Finish](#)

Your privacy and security is our top priority  
Information you provide is stored in a secure database backed by ISO-27001 security and encryption standards  
Biz2Credit does not share your data with any third party without your consent  
   
Have an issue? Get help  
**Contact Support**  
Your App ID: #488689

[Help & FAQs](#)  
Read the PPP Loan FAQs we've put together.  
[Read FAQs »](#)

# Add ACH Details

Required before the loan application can proceed to final loan closing

Clients must complete the ACH Details set up through their Biz2Credit account in order for their loan to be advanced to the loan verification step. **Clients have 10 days to complete this step.**

Clients must upload the voided check and bank statement (applicable for loans above \$75,000). If they do not have a voided check, they can provide a bank letter with account and routing numbers included in its place.

**biz2credit** My Account ▾

Dashboard Applications

### Paycheck Protection Program - ACH Set up

Choose the account where your PPP loan funds should be deposited. This information is required to deposit the funds from your PPP loan. Your loan application still has to receive final verification and you must complete the loan closing process before you will receive funds.

**Required: Provide ACH Details with Documents**

**1** Voided check from your business bank account ? Upload Files  
If you do not have one, upload a letter from your bank with account information

Bank Name

Business Name on Account

Routing Number

Account Number

Re-enter Account Number

Save

## Your account details are always secure

Biz2Credit uses 256-bit encryption to ensure that your information always stays secure



Read FAQs

[Answer to common FAQs](#)

# View Saved ACH Details

## Paycheck Protection Program - Your ACH Details

Your bank account and routing information has been added to your Biz2Credit You will receive your Paycheck Protection Program funds in the account listed below once the full Loan Closing process is completed.

**ACH Details**

[Edit](#)

Bank Name: JPMorgan Chase

Business Name on Account: Test Business

Account Number: XXXXXXXXX 

Routing Number: 938402948

[Back to Dashboard](#)

The ACH information can be edited once it is input. Clients can reach this page by selecting 'View ACH Details'

# Complete ACH Details – application progresses

After finishing the ACH details, clients' applications will be placed into the final verification queue.

At this stage, a funding specialist is assigned to the client. Due to processing volume, multiple team members may reach out to your client, but the assigned funding specialist will be a point of contact in case the client experiences problems during the process.

The screenshot displays a progress bar at the top with five stages: 'Get Started', 'Application', 'Pending', 'Submitted', and 'Get Funds(\$)'. The 'Submitted' stage is currently active, indicated by a green circle with a white checkmark. Below the progress bar, the main content area features a green 'Approved!' heading followed by 'Paycheck Protection Program'. A message states: 'Your application has been approved. It may take at least 48-72 hours before you receive your final loan closing documents. Our team is working on it and will be in touch for your next steps. Here are the key details you'll find in it:'. This is followed by 'Key Loan Details:' and a bulleted list: 'Interest Rate: 1% per year', 'Term: 5 Years', 'Payments: deferred for 10 months', and 'SBA Loan Number (E-Tran): XXXXXXXXXX'. A note below reads: 'Note: Your Paycheck Protection Program loan is forgivable. Please check back on your Biz2Credit account dashboard after you have finished using up your funds (or at least 8 weeks after receiving your funds) to see more information and prepare a forgiveness application.' To the right of the main text is a profile for 'Your Funding Specialist Tommy Blinder', including a photo, email 'test@b2cdev.com', and direct line '(425) 903-3620 x 143'. At the bottom, a table lists the funding institution as 'Itria Ventures' for the 'Paycheck Protection Program 2020 CARES ACT', with a status of 'Approved' and two action buttons: 'View ACH Details' and 'Review Documents'.

| Funding Institution  | Status   | Action  |
|--|----------|---|
| Itria Ventures<br>Paycheck Protection Program 2020 CARES ACT | Approved | <a href="#">View ACH Details</a> <a href="#">Review Documents</a> |

# If More Information is Needed

Following loan verification, it is possible that more information will be needed to complete loan closing

If the client's application requires additional information at the final step in the loan closing process, they will be assigned a funding specialist who will reach out to them about the specific requirements that have been uncovered by the verification team.

This is ordinarily due to missing ACH information that the client should provide.

**Each circumstance is unique. Clients will need to work with a specialist to complete the review.**

The screenshot shows a dashboard with a navigation bar at the top containing 'Dashboard', 'Applications', and 'Business Tools'. On the right, there are links for 'Request Call Back 800-200-5678' and 'My Account'. A progress bar below the navigation bar has five steps: 'Get Started', 'Application', 'Offers', 'Upload Docs', and 'Get Funds(\$)', with the first three marked as complete. The main content area features a message titled 'Information Needed Paycheck Protection Program' explaining that the application is being verified and more information is required. To the right of this message is a support section with links to 'Read our PPP FAQs' and 'Visit the COVID-19 Hub', along with contact information for 'support@b2cdev.com' and a hotline number '855-415-4632'. Below the message is a table with columns for 'Funding Institution', 'Status', and 'Action'. The table contains one entry for 'Itria Ventures' with the loan type 'Paycheck Protection Program 2020 CARES ACT' and a status of 'More Information Needed'. Two buttons, 'Add ACH Details' and 'Review Document', are positioned to the right of the table row.

| Funding Institution  | Status                  | Action  |
|--|-------------------------|---|
| Itria Ventures<br>Paycheck Protection Program 2020 CARES ACT | More Information Needed | <a href="#">Add ACH Details</a> <a href="#">Review Document</a> |

# eSign the PPP Loan Agreement

A request for eSign will go to the client with the loan agreement once verification is complete

DocuSign



Biz2Credit Contract Support sent you a document to review and sign.

REVIEW DOCUMENT

Biz2Credit Contract Support  
[esignature@biz2credit.com](mailto:esignature@biz2credit.com)

You have received a document for eSignature. Please review & sign your document.

#### Do Not Share This Email

This email contains a secure link to DocuSign. Please do not share this email, link, or access code with others.

#### Alternate Signing Method

Visit DocuSign.com, click 'Access Documents', and enter the security code:

#### About DocuSign

Sign documents electronically in just minutes. It's safe, secure, and legally binding. Whether you're in an office, at home, on-the-go -- or even across the globe -- DocuSign provides a professional trusted solution for Digital Transaction Management™.

#### Questions about the Document?

If you need to modify the document or have questions about the details in the document, please

Once the client's application has passed final verification, the client will be sent a link to eSign their PPP Loan Agreement. This email will come from DocuSign and will contain a link directly to the secure signature page where they can add their signature and complete the contract.

# User Dashboard – Funded

Once clients' contracts have been signed, the client will be notified. They should wait approximately 48 hours for ACH transfers to complete to the account they listed on file in their Biz2Credit account.

The screenshot shows the Biz2Credit user dashboard. At the top, there is a navigation bar with the Biz2Credit logo, a 'Request Call Back' button with the number 800-200-5678, and a 'My Account' dropdown menu. Below the navigation bar, there are three main menu items: 'Dashboard', 'Applications', and 'Business Tools'. The dashboard features a progress bar with five steps: 'Get Started', 'Application', 'Offers', 'Upload Docs', and 'Get Funds(\$)'. The 'Upload Docs' step is currently active, indicated by a green circle with a white checkmark. Below the progress bar, the main content area is titled 'Funded Paycheck Protection Program'. It contains a message stating that the loan has been funded and provides instructions on what to do if funds are not visible. Below this message, there are 'Key Loan Details' including the interest rate (1% per year), term (5 years), payment schedule (deferred for 10 months), and SBA Loan Number (E-Tran): XXXXXXXXXX. A note at the bottom of this section explains that the loan is forgivable and provides instructions on how to check back on the dashboard. To the right of the main content, there is a sidebar with a 'Have a question?' section, a link to 'Learn More About the PPP', a link to 'Read our PPP FAQs', a link to 'Visit the COVID-19 Hub', an email address 'support@b2cdev.com', and a phone number '855-415-4632'. At the bottom of the dashboard, there is a table with three columns: 'Funding Institution', 'Status', and 'Action'. The table contains one row with the following data: 'Itria Ventures' (with a logo), 'Paycheck Protection Program 2020 CARES ACT', 'Funded', and 'Schedule a Call'.

**biz2credit** Request Call Back | My Account  
800-200-5678

Dashboard Applications Business Tools

Get Started Application Offers Upload Docs Get Funds(\$)

## Funded

### Paycheck Protection Program

Our records indicate that your loan has been funded. If you are not seeing funds in your account, Please contact the lender directly.

**Key Loan Details:**

- Interest Rate: 1% per year
- Term: 5 Years
- Payments: deferred for 10 months
- SBA Loan Number (E-Tran): XXXXXXXXXX

Note: Your Paycheck Protection Program loan is forgivable. Please check back on your Biz2Credit account dashboard after you have finished using up your funds (or at least 8 weeks after receiving your funds) to see more information and prepare a forgiveness application.

Have a question?  
Learn More About the PPP  
[Read our PPP FAQs](#)  
[Visit the COVID-19 Hub](#)

[support@b2cdev.com](mailto:support@b2cdev.com)  
Email us or call the hotline 855-415-4632

**IMPORTANT NOTICE ABOUT CALL VOLUMES:**  
We are receiving high call volumes. Responses will be delayed and your call may not go through. We strongly recommend emailing our support address about program or technical questions.

| Funding Institution  | Status | Action                          |
|--|--------|---------------------------------|
| Itria Ventures<br>Paycheck Protection Program 2020 CARES ACT | Funded | <a href="#">Schedule a Call</a> |

# PPP Processing Timeline

**Minutes** > <sup>Minimum</sup> **48 hrs** > <sup>Up to</sup> **10 days** > <sup>Up to</sup> **10 days** > <sup>About</sup> **48 hrs**

Complete the Government Declarations and eSign sent by the client's CPA firm.

**CPA Business Funding Portal**

Submission into SBA and timeframe for SBA decision to be made is no less than 48 hours.

**Biz2Credit Account**

Client's application is approved and the final verification process begins. Client must provide ACH details and any outstanding documents or clarifications during this time.

Loan agreement is generated and sent to the client for eSign. Approximate processing times are 6-7 business days right now.

Funds are sent to the client's account via ACH or wire transfer. Processing may take up to 48 hours.

**Client's Bank Account**



## Paycheck Protection Program

Proud to help  
thousands of small  
business owners  
participate in the PPP

Learn more:  
[biz2credit.com/PPP](https://biz2credit.com/PPP)