CPA Business Funding Portal

Live PPP Service Updates

May 18, 2021

Customer Care Updates from the CPA Business Funding Portal Team

PCPS Pro Tip: AICPA FTE Calculator

Link to AICPA resources:

FTE Calculator

(link also available in the funding portal)

FTE Calculator

- Use Safe Harbor 1 if able
  - If you were unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 (or, with respect to a PPP loan made on or after December 27, 2020, between March 1, 2020 and the last day of the Covered Period with respect to such loan), by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19.

PCPS Pro Tip: AICPA Forgiveness Calculators

AICPA

Form Reminders

- Form 3508, 3508S, 3508EZ

Calculator Best Practices

- Read all instructions
- Input all key data

Links to AICPA resources:

Forgiveness Form Decision Tree | **Forgiveness Calculators** *(link also available in the funding portal)*

Loan Forgiveness Calculator
Paycheck Protection Program (PPP)
Draft as of April 27, 2021

AICPA

Private Companies
Practice Section

How to use this calculator:

Blue cells indicate user input cells.

*The worksheet is **locked** to maintain the integrity of the formulas. All non-input cells cannot be edited or changed.*

Green cells are ultimately carried over to the "PPP Forgiveness Calculator" tab, where the final estimated loan forgiveness will be calculated.

Formulas in this spreadsheet are locked to maintain the integrity of the equations as they flow through the document. However, the ability to adjust rows and columns is not a locked feature. Depending on the sizing of a screen, certain rows or columns may appear cut off. Please re-size the applicable rows and columns as necessary to adjust to your computer's screen.

As you work through the steps below, be sure to read all the notes and instructions on the separate tabs in their entirety.

PCPS Pro Tip: AICPA Forgiveness Calculators

AICPA

Calculator Best Practices, Continued

- ✓ Follow the recommended steps
- ✓ **Use your judgment**

1 Enter key data into the "PPP Forgiveness Calculator" tab

2 Complete the "Non-Payroll Costs Tracker" tab

3 Complete the "FTE Input" tab

4 Complete the "Payroll Accumulator" tab

5 Review the "Schedule A Worksheet" and "Schedule A" tab for additional inputs needed to complete these tabs.

6 Calculate estimated loan forgiveness in the "PPP Forgiveness Calculator" tab

Subject to documentation and other authoritative guidance

Additional instructions are included on each tab.

7 Refer to the Forgiveness Application from the SBA for additional business information to have available when completing your forgiveness application. This will include your SBA PPP Loan number, Lender PPP loan number, and other details applicable to your specific loan.

Optimize your Business Funding Portal Experience

Join a best practice session

When: Thursdays, 2-3PM ET
Where: **Register here**

Stay informed

- Read the daily update emails
- Join the Bi-weekly AICPA Town Halls **(Register here for this Thursday's (5/20) event.)**
- Continue joining these semi-weekly webcasts

Use the resource hubs & FAQs

- CPA.com/PPPResources
- CPALoanPortal.com/Resource-Hub
- CPALoanPortal.com/#pppfaq

Customer Care Reminders

Underwriting (UW) Notes

Email notifications will be sent to alert you to underwriting (UW) notes.

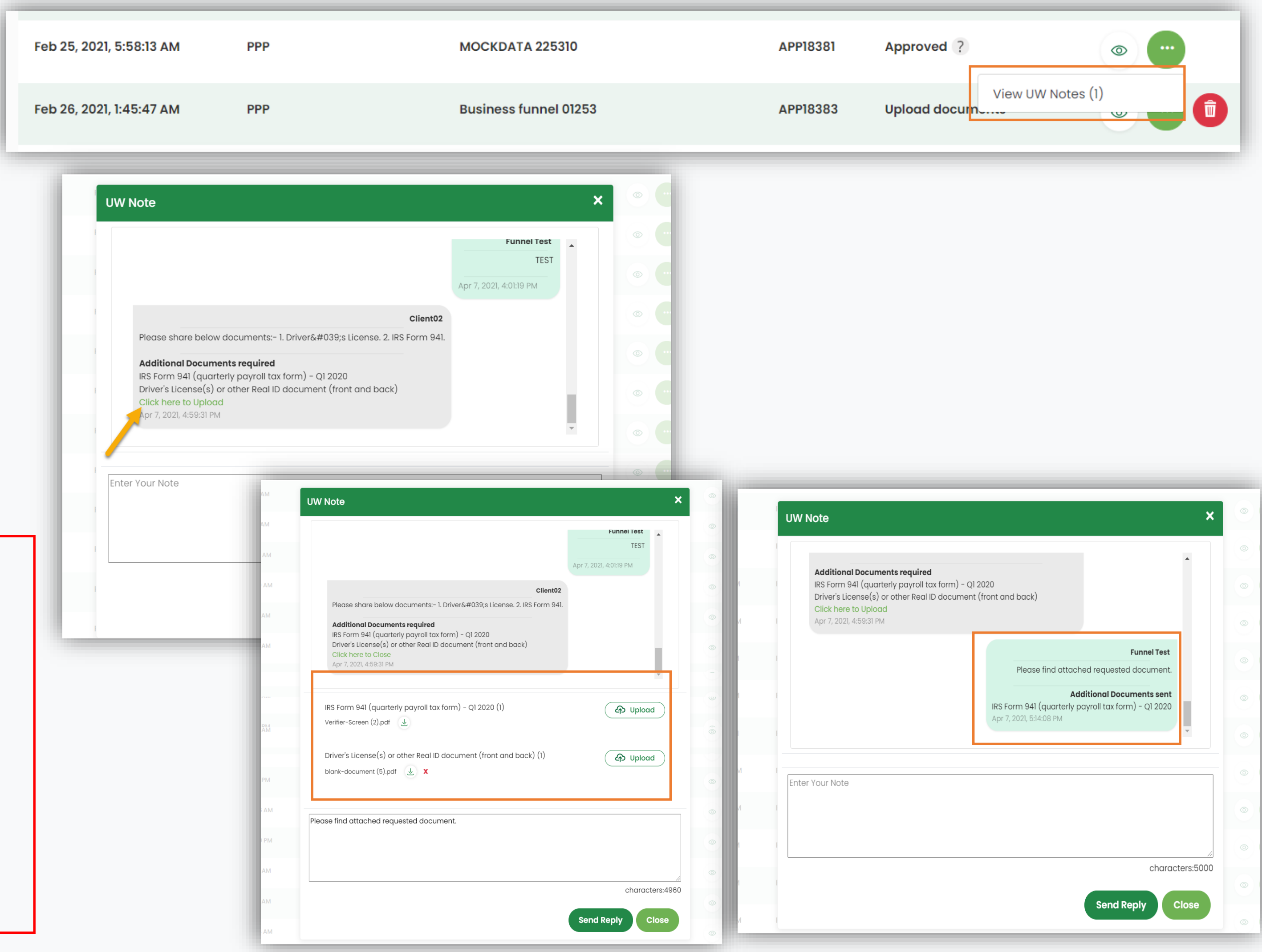
To access the new case notes either:
- click the "view application" option in the email, or;
- access the note via the portal

Refer to the Shorthand Cheat Sheet

Important Reminders:
- *Not all applications will have UW notes.*
- *Underwriters may not immediately respond.*

If you *do not* see UW notes in your Portal but would like to know what additional information is needed, please:

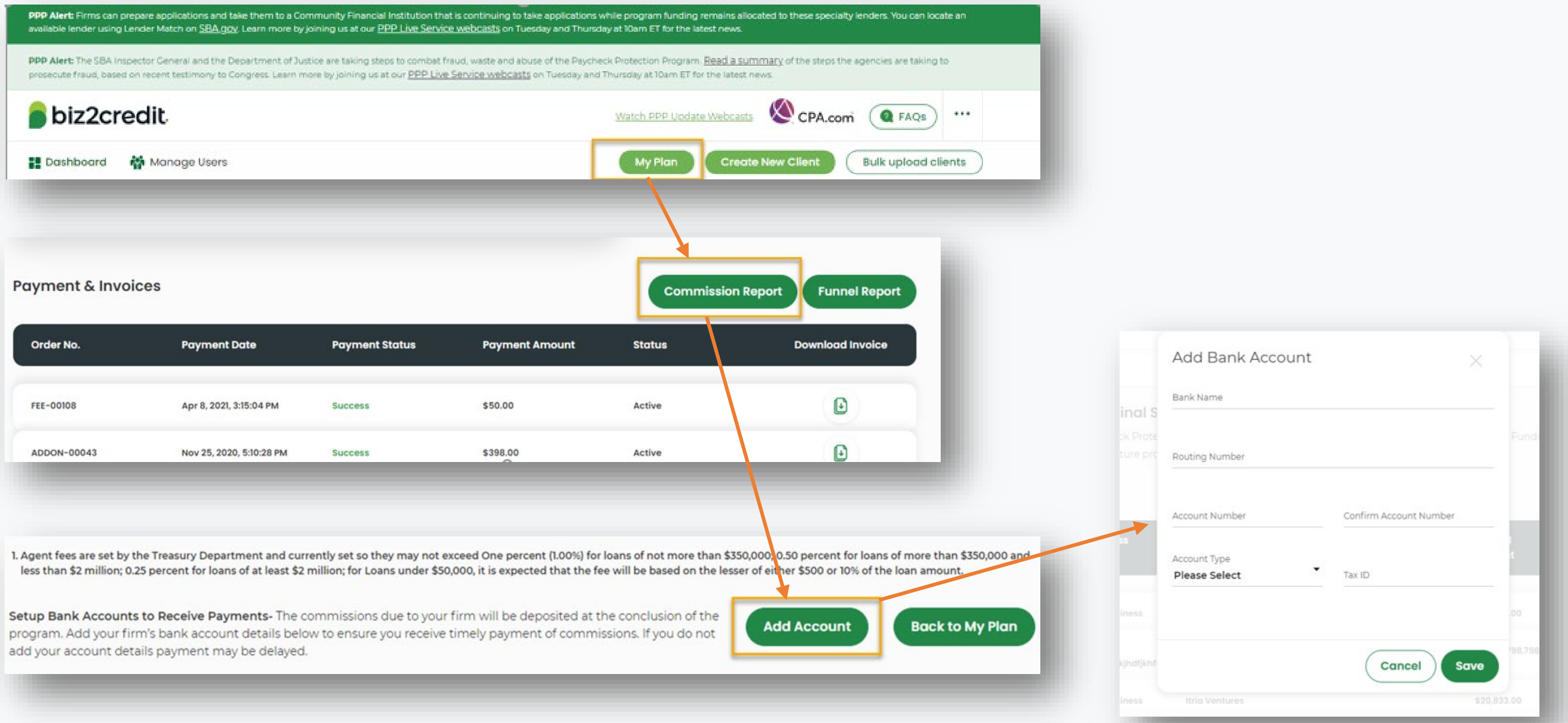
- ✓ Check back the following day
- ✓ Email cpasupport@biz2credit.com with:
  - Case ID
  - Legal Business Name
  - Current Status
    - Including if new information was uploaded



Customer Care Reminders

Adding Banking Details for Agent Fee Payment

1. Login to the Super Admin. Account
2. Click on the 'My Plan' button in the top navigation area
3. Scroll down and click on the 'Commission Report' button under the 'Payment & Invoices' section
4. Scroll to the 'Setup Bank Account' section and click the 'Add Account' button
5. Add requested banking details and click 'Save'



Customer Care Reminders

Contact Support for DocuSign Help

If your client needs loan documents (DocuSign) *re-sent*, contact cpasupport@biz2credit.com with:

1. Client name
2. Case ID number

Reasons for a new loan document request could include:

- ✓ You recently received a special communication about helping to resolve borrower-dependent actions on applications that are approved and waiting for borrower signature
- ✓ Email was never received
- ✓ DocuSign link expired

If your client has *signed* their loan documents and you *do not feel it is advancing*, contact cpasupport@biz2credit.com with:

1. Client name
2. Case ID number
3. Copy of signed contract

Yodlee, Trouble Shooting

- Contact support for for a new link
- If your clients' bank will not or cannot connect to Yodlee, please email cpasupport@biz2credit.com and ask for a DecisionLogic link

Uploading New Documents

- If you or your client has uploaded requested documents, please email cpasupport@biz2credit.com
- Let the support team know what documents you have uploaded

If you need to know what documents *need* to be uploaded, contact cpasupport@biz2credit.com

Resource Hubs

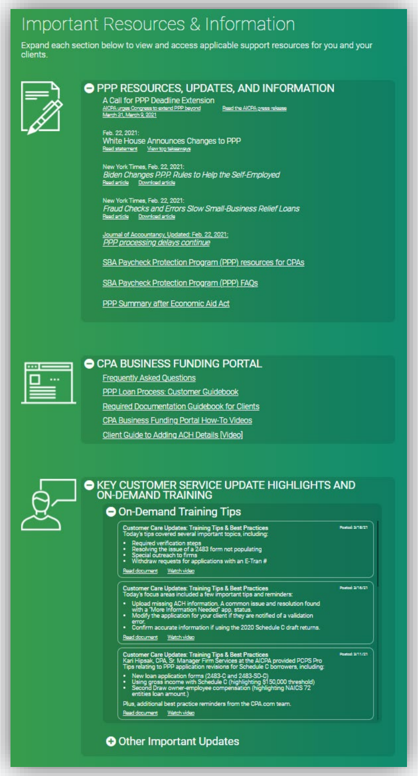
Visit either resource hub for information to help guide you through the second round of PPP

✓ **Helpful Portal resources for you and your clients, such as:**
- How-To Videos
- Access to FAQs (also found at: CPALoanPortal.com/#pppfaq)
- Required Documentation Guide
- ACH Tutorial and Detailed Guide

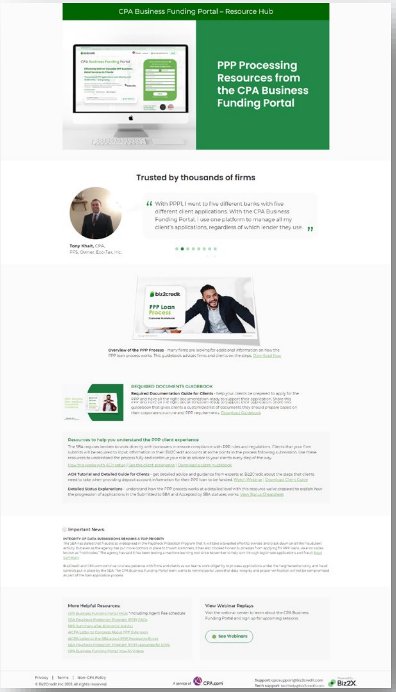
✓ **Semi-weekly webcast resources, such as:**
- Webinar replays
- Access to on-demand training clips and slides (*only* found at CPA.com/PPPResources)

✓ **PPP Information, such as:**
- Recent news articles
- AICPA resources
  - SBA Paycheck Protection Program (PPP) FAQs
  - *PPP Summary after Economic Aid Act*

CPA.com/PPPResources



CPALoanPortal.com/Resource-Hub



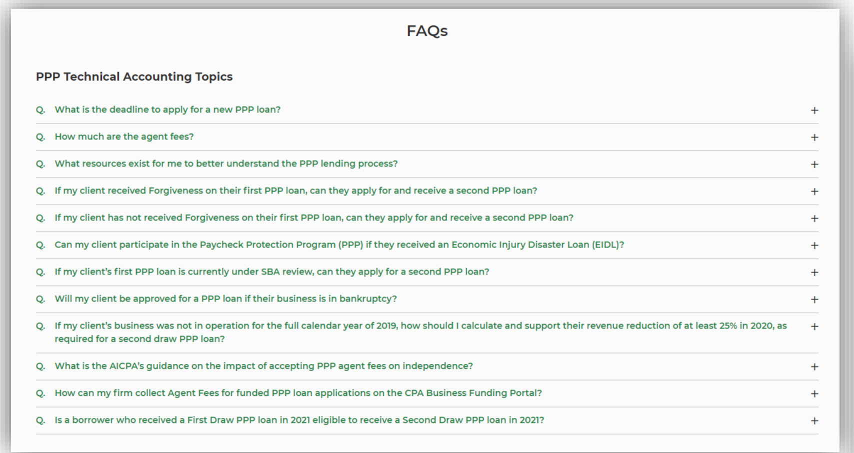
biz2credit CPA.com

CPA **Business Funding** Portal

FAQs

Reference the FAQs at CPALoanPortal.com/#pppfaq

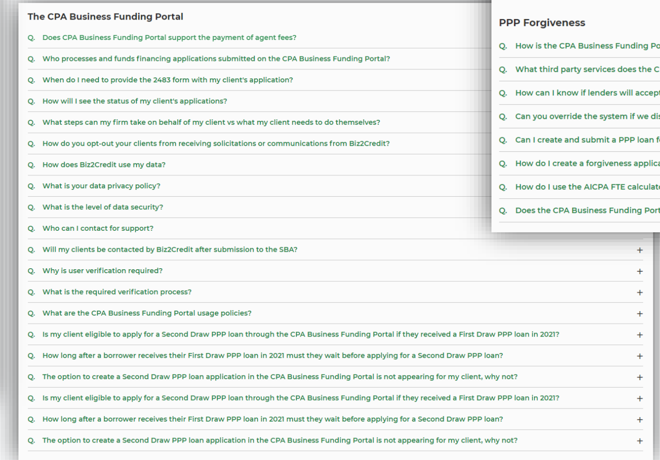
- ✓ **FAQs sorted by topic area**
  - PPP Technical Accounting Topics
  - The CPA Business Funding Portal
  - PPP Applications
  - PPP Forgiveness
- ✓ **New FAQs added for forgiveness**



FAQs

PPP Technical Accounting Topics

- Q. What is the deadline to apply for a new PPP loan? +
- Q. How much are the agent fees? +
- Q. What resources exist for me to better understand the PPP lending process? +
- Q. If my client received Forgiveness on their first PPP loan, can they apply for and receive a second PPP loan? +
- Q. If my client has not received Forgiveness on their first PPP loan, can they apply for and receive a second PPP loan? +
- Q. Can my client participate in the Paycheck Protection Program (PPP) if they received an Economic Injury Disaster Loan (EIDL)? +
- Q. If my client's first PPP loan is currently under SBA review, can they apply for a second PPP loan? +
- Q. Will my client be approved for a PPP loan if their business is in bankruptcy? +
- Q. If my client's business was not in operation for the full calendar year of 2019, how should I calculate and support their revenue reduction of at least 25% in 2020, as required for a second draw PPP loan? +
- Q. What is the AICPA's guidance on the impact of accepting PPP agent fees on independence? +
- Q. How can my firm collect Agent Fees for funded PPP loan applications on the CPA Business Funding Portal? +
- Q. Is a borrower who received a First Draw PPP loan in 2021 eligible to receive a Second Draw PPP loan in 2021? +



The CPA Business Funding Portal

- Q. Does CPA Business Funding Portal support the payment of agent fees?
- Q. Who processes and funds financing applications submitted on the CPA Business Funding Portal?
- Q. When do I need to provide the 2483 form with my client's application?
- Q. How will I see the status of my client's applications?
- Q. What steps can my firm take on behalf of my client vs what my client needs to do themselves?
- Q. How do you opt-out your clients from receiving solicitations or communications from Biz2Credit?
- Q. How does Biz2Credit use my data?
- Q. What is your data privacy policy?
- Q. What is the level of data security?
- Q. Who can I contact for support?
- Q. Will my clients be contacted by Biz2Credit after submission to the SBA? +
- Q. Why is user verification required? +
- Q. What is the required verification process? +
- Q. What are the CPA Business Funding Portal usage policies? +
- Q. Is my client eligible to apply for a Second Draw PPP loan through the CPA Business Funding Portal if they received a First Draw PPP loan in 2021? +
- Q. How long after a borrower receives their First Draw PPP loan in 2021 must they wait before applying for a Second Draw PPP loan? +
- Q. The option to create a Second Draw PPP loan application in the CPA Business Funding Portal is not appearing for my client, why not? +
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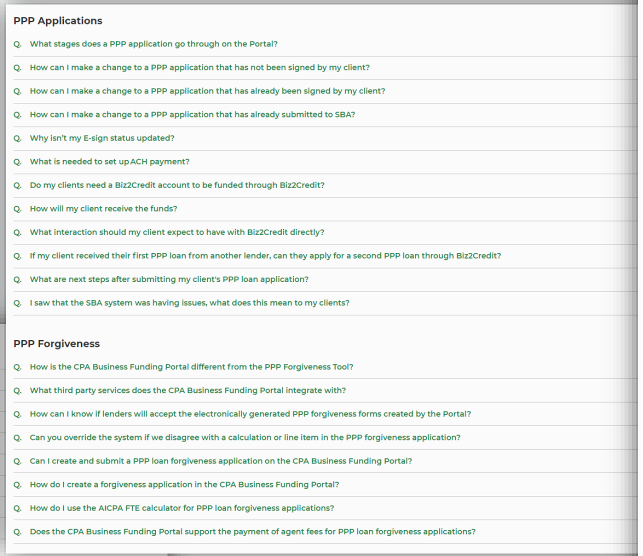

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- Q. What stages does a PPP application go through on the Portal?
- Q. How can I make a change to a PPP application that has not been signed by my client?
- Q. How can I make a change to a PPP application that has already been signed by my client?
- Q. How can I make a change to a PPP application that has already submitted to SBA?
- Q. Why isn't my E-sign status updated?
- Q. What is needed to set up ACH payment?
- Q. Do my clients need a Biz2Credit account to be funded through Biz2Credit?
- Q. How will my client receive the funds?
- Q. What interaction should my client expect to have with Biz2Credit directly?
- Q. If my client received their first PPP loan from another lender, can they apply for a second PPP loan through Biz2Credit?
- Q. What are next steps after submitting my client's PPP loan application?
- Q. I saw that the SBA system was having issues, what does this mean to my clients?

PPP Forgiveness

- Q. How is the CPA Business Funding Portal different from the PPP Forgiveness Tool?
- Q. What third party services does the CPA Business Funding Portal integrate with?
- Q. How can I know if lenders will accept the electronically generated PPP forgiveness forms created by the Portal?
- Q. Can you override the system if we disagree with a calculation or line item in the PPP forgiveness application?
- Q. Can I create and submit a PPP loan forgiveness application on the CPA Business Funding Portal?
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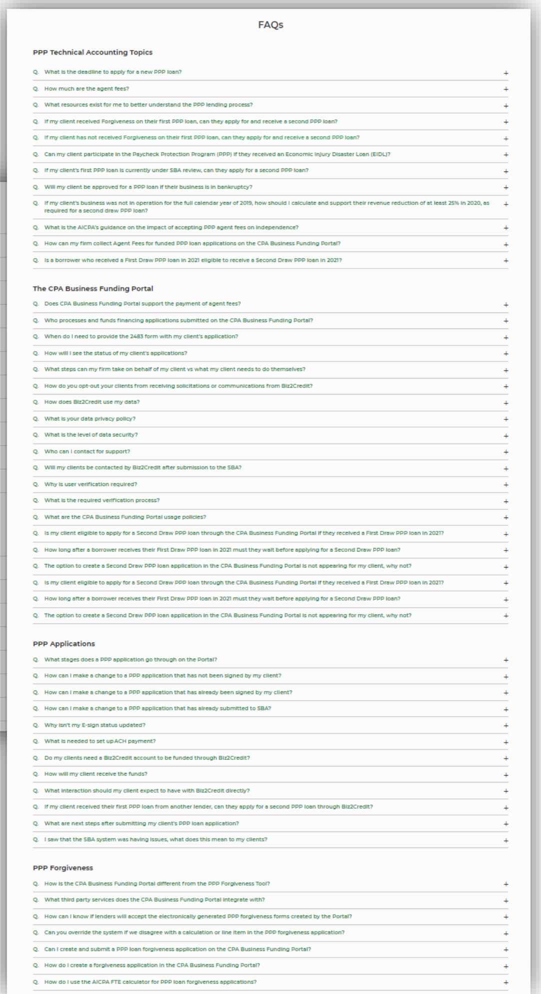

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Our Customer Care Teams

Customer Service Managers

Email Support Available: 8am – 8pm ET
cpasupport@biz2credit.com

Biz2Credit Funding Specialists

Assigned to applications in queue to facilitate funding process

"Special Requests"

Assistance with other inquiries CSRs and FSs cannot help with.

Frequent CSR Help items:

- Yodlee & DecisionLogic link re-send requests
- Assistance when no underwriter notes (UW) available & "More Information Needed" status
- Withdraw requests
- General application status inquiries
- DocuSign link re-send requests

Frequent FS Help items:

- Yodlee alternative verification method requests (ex. DecisionLogic)
- Loan amount discrepancies

Reach out to these specific contacts:

- Technical Issues (e.g. Login)
  - Email: techhelp@biz2credit.com

Customer Service & Communication Plan

Contact Us

Service Inquiries about the Portal
email address on your portal

CPA Business Funding Portal Support
cpasupport@biz2credit.com

Technical Issues (e.g. Login)
techhelp@biz2credit.com

Find Resources

Check for frequent **emails** from cpa@biz2credit.com that highlight Portal updates and processing information for CPAs

View resources and videos on your CPA Business Funding Portal **dashboard**

Join us twice a week in these **live update webinars**

Faster Processing

~600

inquiries answered every day.

Join us on Thursday at 10am ET