nCino PPP Round 2 Functional Job Aid v.2

Getting Started

The following information outlines the process of using the nCino PPP Draw 2 workflow.
Below are some tips to help set you up for success when you are getting started with nCino.

Always log in to nCino using Google Chrome browser

1. Access nCino by clicking on this link or by typing the URL into Google Chrome:

2. Working with multiple tabs open in nCino will be helpful as you navigate between objects, such as a Relationship and a Loan.

    a. To open a link in a separate tab, click the "Ctrl" key and then click on the link.

    b. You can also right click on a link and then select the option to "Open link in a new tab."

3. As a best practice, always search nCino using the Global Search Bar prior to creating a new record in the system.
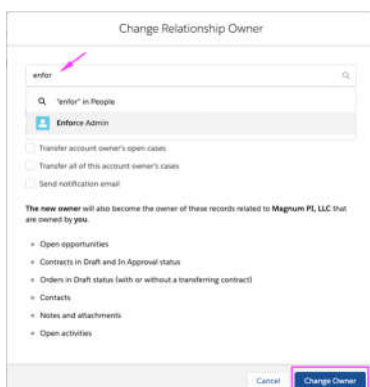

4. To refresh your page, click the circle with an arrow that is just to the left of the URL in your Chrome browser window.

Initial Work in nCino

1. Change Owner
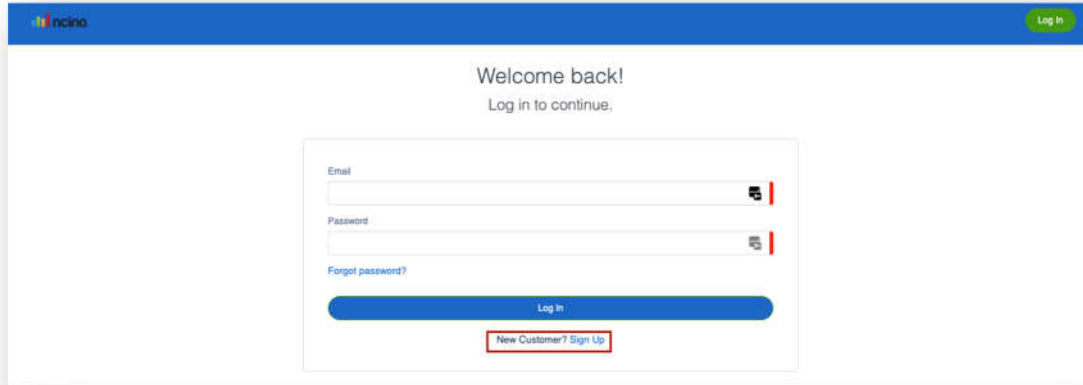   a. Click the **Change Owner** on the Relationship.

    b. Select the new owner then click **Change Owner**.

Online Application – Applying for Draw 1
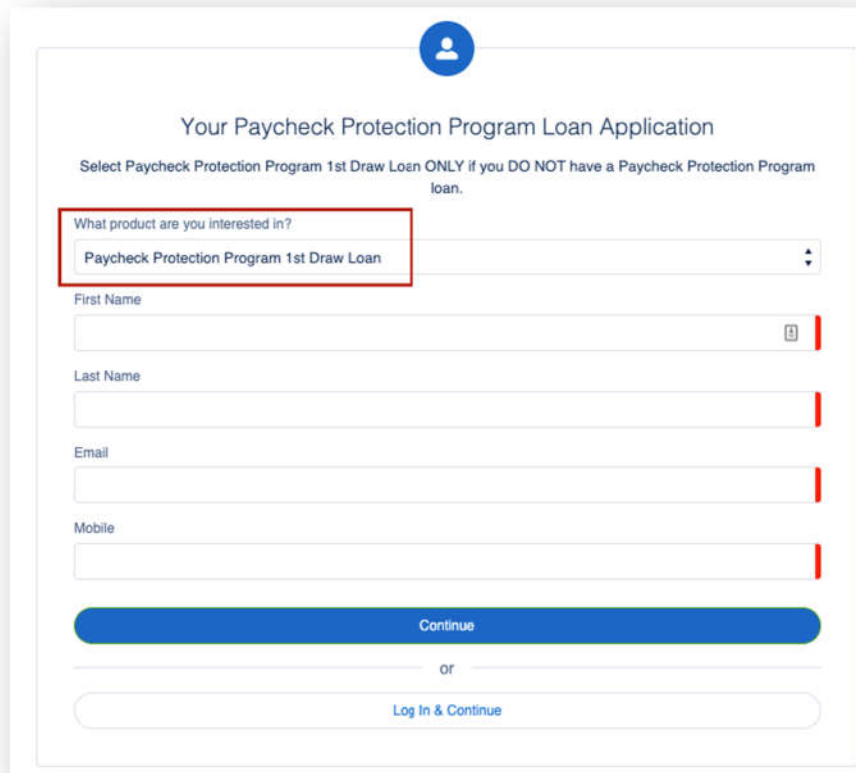Draw 1 is only if the user does not have a PPP loan from the first round.

1. User signs into the online application.

2. Upon **Sign Up**, the user lands beginning of the application. User will select the **PPP 1st Draw Loan**. User completes all fields. Once complete, user clicks **Continue**.

3. User completes the fields on the **Your Business** route then click **Next**.

Tell us about your business

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

Legal Business Name

Draw One, Inc

Tax Identification Number (TIN)

··········   Why do we need this?

Number of Employees

11

Business Entity Type:

S Corp

NAICS Code

453920 - Art Dealers

Doing Business As

Where is your business located?

Street Address

1900 Main St

City

Dallas

State (Abbreviation)   ZIP

TX   75201

Make a Different Selection

Next

Save and come back later

4. User completes the fields in the **Personal Info** route then clicks **Next**. User will choose **Owner** in the *How are you related to this business* field.

Tell us about yourself

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

How are you related to this business?

Owner

Ownership Percent

100.000 %

Official Title

CEO

Social Security Number (SSN)

··········   Why do we need this?

Contact Information

Mobile Phone Number

6768968888

Residential Address

2100 Main St

City

Dallas

State   Zip Code

TX   75201

Next

Save and come back later

5. In the **EIDL Loans** route, the user will indicate whether or not they want to refinance their EIDL loan with this PPP Loan. If "Yes", user will input EIDL Refinance Amount and EIDL Loan Number.

6. Based on the Entity type selected in the **Your Business** route, Sole Proprietors, Self-Employed, and Independent Contractors will see the **Form 2483C Election** route and have the ability to elect to continue through the Application using the 2483C Form. All other Entity types will not see this route appear. **If user indicates "Yes" please see 2483C Workflow starting on step 15. **

7. User completes the fields in the **Payroll Calculation** route. User will complete only one field in **Section A**. User will answer and complete the rest of the fields on the route. Once complete the user clicks **Next**.

Let's determine your eligibility

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

Was your Businesses started or acquired on or after January 1, 2020:

Yes	No

Section A:

Payroll for the last 12 months: Refer to Average Monthly Payroll Help - General

| USD | 0.00 |

1099 payroll for the last 12 months - FOR SELF EMPLOYED APPLICANTS ONLY (See 'What should I include in my payroll costs?' help on the right)

| USD | 300,000.00 |

Schedule C Net Income (2019 or 2020 IRS 1040 Schedule C; Farmers or Ranchers 2019 or 2020 IRS 1040 Schedule F - See 'What should I include in my payroll costs?' and other help on the right)

| 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 |

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

Yes	No

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

| USD | 0.00 |

Please enter your account information for deposit purposes.

Customer Name

Bank Name

Account Number

ABA Number

Savings or Checking

Savings	Checking

| Next |

| Save and come back later |

8. Based on the information provided, the **Loan Calculated Total** route will produce an estimated PPP Loan Amount.

Your Paycheck Protection Program Loan Amount

Based on the inputs provided, we have currently calculated your loan amount as shown below.

Loan Amount
USD 187,500.00

Next

Save and come back later

9. User continues to complete the application by answering the questions. If the user answers **Yes** to question 1, 2, 5 or 6, they will not qualify for the loan. If the user answers Yes to question 8, they should answer Yes to question 9 and enter their **Franchise Code**.

If questions (1), (2), (5), or (6) 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

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

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 yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Please Select Yes or No

No

4. 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.

Please Select Yes or No

No

5. 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

No

6. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

Please Select Yes or No

No

7. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

No

8. Is the Applicant a franchise?

Please Select Yes or No

No

9. If yes to question 8, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No

User has the ability to choose multiple purposes on the purpose of this loan. Then user clicks **Next**.

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

Number of Employees

11

Date of Establishment

1/1/1990

M/D/YYYY

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

No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities

✓ Payroll Costs

✓ Rent / Mortgage Interest

✓ Utilities

Covered Operations Expenditures

Covered Property Damage

10. User must **check** every Certification in order to move forward then click **Next**.

Certifications

☑ 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 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.

☑ 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.

☑ 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

☑ The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

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

☑ 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.

Next

Save and come back later

11. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, user will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

12. User will **E-Consent** to the application by completing fields and then click **Next**.

13. User has the option to complete the Demographic Information and click **Next**.

14. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.
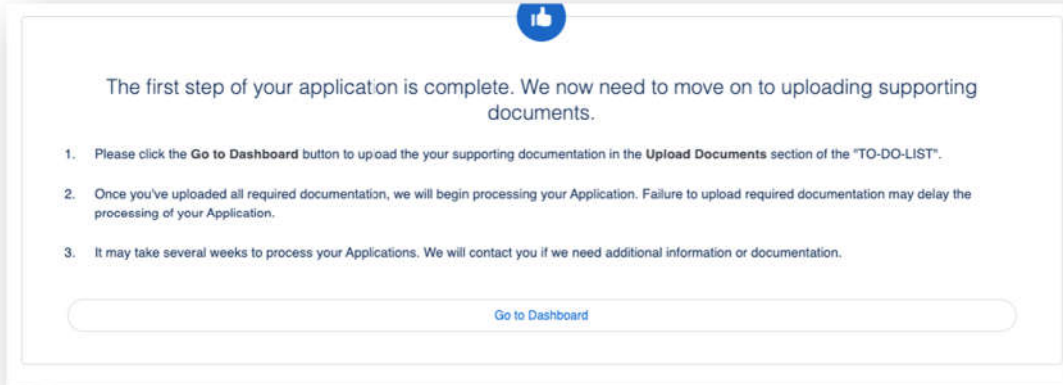

Workflow if User selected "Yes" to using the 2483C Form:

15. In the **Payroll Calculation 2483C** route, user will complete section's A – D. Per SBA guidelines, Schedule C Gross Income cannot exceed $100,000.

Let's determine your eligibility

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

Was your Businesses started or acquired on or after January 1, 2020:

| No | ⇕ |

Section A:

Payroll for the last 12 months: Refer to Average Monthly Payroll Help - General

| USD | 300,000.00 | *

Schedule C Gross Income – If NO EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7. If EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7 amount, minus the sum of line 14, line 19, and line 26

| USD | 100,000.00 | *

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?

| 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?

| 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 | *

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

| No | ⇕ |

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

| USD | 0.00 | *

Please enter your account information for deposit purposes.

Customer Name

Bank Name

Account Number

ABA Number

Savings or Checking

| ⇕ |

| Next |

| Save and come back later |

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16. Based on the information provided, the **Loan Calculated Total** route will produce an estimated PPP Loan Amount.

Your Paycheck Protection Program Loan Amount

Based on the inputs provided, we have currently calculated your loan amount as shown below.

Loan Amount
USD 145,833.00

| Next |

| Save and come back later |

17. User continues to complete the application by answering the questions in the **2483C Eligibility** route. If the user answers **Yes** to question 1, 2, 5 or 6, they will not qualify for the loan. If the user answers Yes to question 8, they should answer Yes to question 9 and enter their **Franchise Code**. User will also enter the <u>Total Amount of Gross Income</u> and <u>Tax Year Used</u> for Gross Income. This value may differ than the value input in the **Payroll Calculation 2483C** to calculate the loan amount.

18. User must **check** every Certification in order to move forward then click **Next**.

19. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, user will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

20. User will **E-Consent** to the application by completing fields and then click **Next**.

21. User has the option to complete the Demographic Information and click **Next**.

22. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

23. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.

24. The user will be on their **TO-DO LIST** where they will upload documents**.** The user will click the caret next to the Upload Documents number to display the placeholders. The user can then upload documents. *CURRENTLY, there are no placeholders rendering. Please have your Admin create the placeholders for your FI*.

Online Application – Applying for Draw 2

Draw 2 is only if the user is applying for a second PPP loan.

1. User logs into the online application.

2. To apply for Draw 2, the user clicks **Marketplace**. The user clicks **Apply** to apply for Paycheck Protection Program Draw 2 Loan.

3. The first thing the user must do is confirm the business for which they are applying for Draw 2. They click **Apply With This Business**. The user may Edit information if necessary.

4. In the **Personal Information** route, the user will quickly confirm their personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, the user clicks **Next**.

5. The user is directed to complete the **PPP Round 1 Attestation**. If user chooses **No** the loan will not progress. Then the user clicks **Next**.

By certifying "Yes" below, you are acknowledging that you have recieved 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

Yes

Next

Save and come back later

6. Based on the Entity type selected in the **Your Business** route, Sole Proprietors, Self-Employed, and Independent Contractors will see the **Form 2483C Election** route and have the ability to elect to continue through the Application using the 2483C Form. All other Entity types will not see this route appear. **If user indicates "Yes" please see 2483SD-C Workflow starting on step 15. **

Based on your previous selections you are eligible for the new 2483C form.

Please select Yes below if you'd like to use the new form.

Use 2483C

No

Next

Save and come back later

I am a Sole Proprietor, Independent Contractor or Self Employed entity. Which form should I use?

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using gross income** should select **YES** to use the 2483-C form.

An Applicant that files an IRS Form 1040, Schedule C and elects to **calculate the PPP loan amount using net profit** should select **NO** to use the 2483 form.

Please note, the MAXIMUM SCHEDULE C INCOME AMOUNT that can be used for either the 2483 or 2483-C is $100,000 as per SBA guidelines.

7. In the **Payroll Calculation** route, the user will answer the questions. In **Section A**, the user will complete only one field. Then the user clicks **Next**. If user answers Yes to first question, they must adjust the **Number of months payroll costs to report**.

8. Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

9. The user completes the additional information. User has the ability to **choose multiple purposes** on the purpose of this loan.

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

Number of Employees
11

PPP First Draw SBA Loan Number
12345

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)
No more than 500 employees (or 300 employees, if applicable)

Please select the purpose of this loan. If other, please describe below. (select all that apply)
Payroll Costs, Rent / Mortgage Interest, Utilities

Other (explain):

Date of Establishment
1/1/1999
MD/YYYY

10. The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

11. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, will need to input at least 1% to qualify for the loan. The user will receive an email

to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

12. User must **check** every Certification in order to move forward then click **Next**.

13. User will **E-Consent** to the application by completing fields and then click **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).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

Roger Rabbit

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

RR

Next

Save and come back later

14. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

<u>Workflow if User selected "Yes" to using the 2483C Form:</u>

15. In the **Payroll Calculation 2483C** route, user will complete all sections. Per SBA guidelines, Schedule C Gross Income cannot exceed $100,000.

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)

| No | ⬍ |

Number of months of payroll costs to report?

| 12 |

Total Amount of Gross income

| USD | 500,000.00 |

Tax Year Used for Gross Income

| 2019 | ⬍ |

Section A:

IF YOU HAVE EMPLOYEES - Payroll for the last 12 months - See 'What should I include in my payroll costs?' help on the right. Payroll for the last 12 months - See 'What should I include in my payroll costs?' help on the right.

| USD | 300,000.00 |

Schedule C Gross Income – If NO EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7. If EMPLOYEES, 2019 or 2020 IRS Form 1040, Schedule C, line 7 amount, minus the sum of line 14, line 19, and line 26

| USD | 125,000.00 |

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?

| 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?

| 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 |

Section D:

To the best of your knowledge, does any of the compensation identified in IRS Form 941 include qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act?

| No | ⬍ |

Provide total amount of qualified sick and/or family leave wages allowed under section 7001 of the Families First Coronavirus Response Act:

| USD | 0.00 |

Please enter your account information for deposit purposes.

Name on the Account

Institution Name

Account Number

Routing Number

Account Type

| | ⬍ |

| Next |

| Save and come back later |

16. Based on the information provided, the **2483C Loan Calculated Total** route will produce an estimated PPP Loan Amount.

17. Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

18. The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

19. User must **check** every Certification in order to move forward then click **Next**.

The Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.

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).

The Applicant is not required to submit a registration statement under section 2 of the Foreign Agents Registration Act of 1938 (22 U.S.C.612).

The Applicant is not a business concern or entity primarily engaged in political or lobbying activities, including any entity that is organized for research or for engaging in advocacy in areas such as public policy or political strategy or otherwise describes itself as a think tank in any public documents.

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.

Next

Save and come back later

20. User will **E-Consent** to the application by completing fields and then click **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).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

Roger Rabbit

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

RR

Next

Save and come back later

25. User has the option to complete the Demographic Information and click **Next**.

PPP Borrower Demographic Information Form (Optional)

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

Principal Name
Draw One

Position

Veteran
2=Veteran

Gender

Race (more than 1 may be selected)
1=American Indian or Alaska Native

Ethnicity

Next

Save and come back later

21. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

22. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.

23. The user will be on their **TO-DO LIST** where they will upload documents. The user will click the caret next to the Upload Documents number to display the placeholders. *CURRENTLY, there are no placeholders rendering. Please have your Admin create the placeholders for your FI.*

✓ TO-DO LIST

📄 Upload Documents   8 ⌄

Drivers License

📄 Draw One

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

⛅ DRAG & DROP
or browse

Social Security Card

📄 Draw One

Please upload a picture of your Social Security Card.

⛅ DRAG & DROP
or browse

Copy of Voided Check - Draw One, Inc

📄 Paycheck Protection Program 1st Draw Loan ($72000.00)

⛅ DRAG & DROP
or browse

Form 941 Q1 - Draw One, Inc

📄 Paycheck Protection Program 1st Draw Loan ($72000.00)

⛅ DRAG & DROP
or browse

Form 941 Q2 - Draw One, Inc

📄 Paycheck Protection Program 1st Draw Loan ($72000.00)

⛅ DRAG & DROP
or browse

Form 941 Q3 - Draw One. Inc

◆◆◆ THE USER IS DONE WITH DRAW 2. ◆◆◆

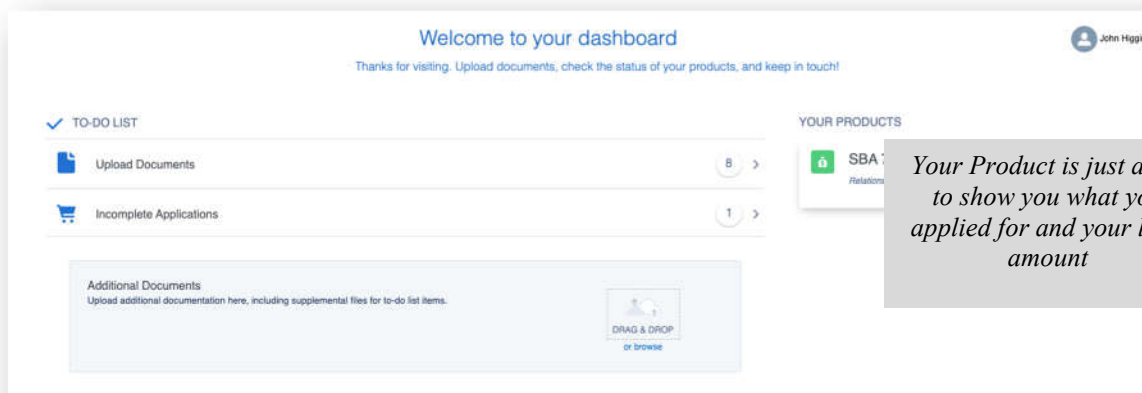## Placeholder Creation

How to create Placeholders in DocMan

https://ncinocommunity.force.com/s/article/HowtoConfigureDocumentManager
https://ncinocommunity.force.com/s/article/HowtoConfigureDocumentManagerPlaceholderswithDocumentManagerAdministration
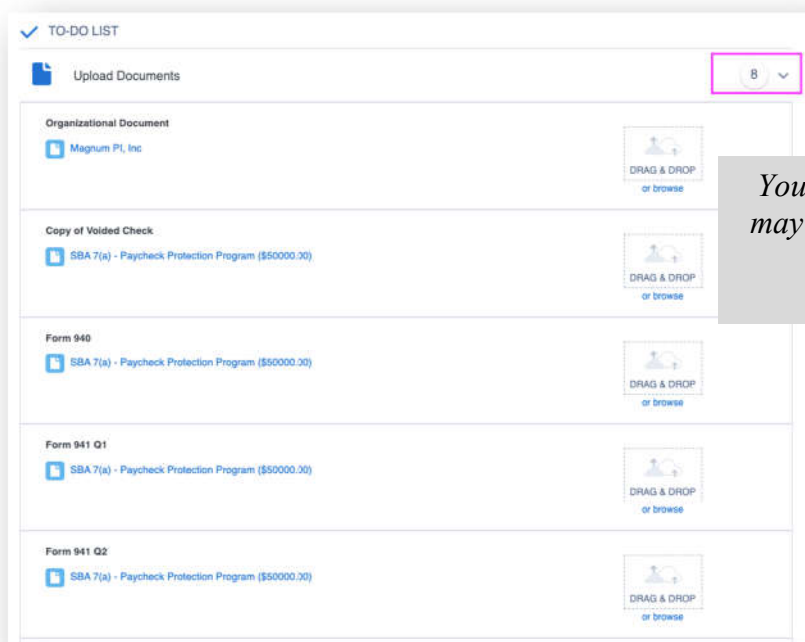https://ncinocommunity.force.com/s/article/HowtoCreateaNewCategoryforPlaceholdersinDocumentManager
https://ncinocommunity.force.com/s/article/CustomerPortalHowtoPortalEnablePlaceholders
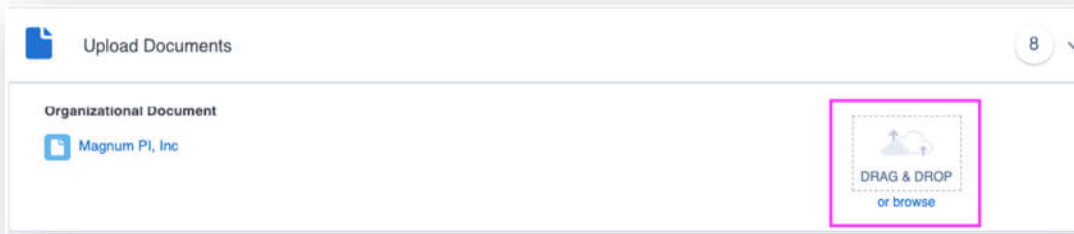
Dashboard – Documents

1. Once submitting the application, the user will see **To Do List** as well as **Incomplete Applications**, if any.

2. The **number in the circle** indicates how many documents the user may need to upload.

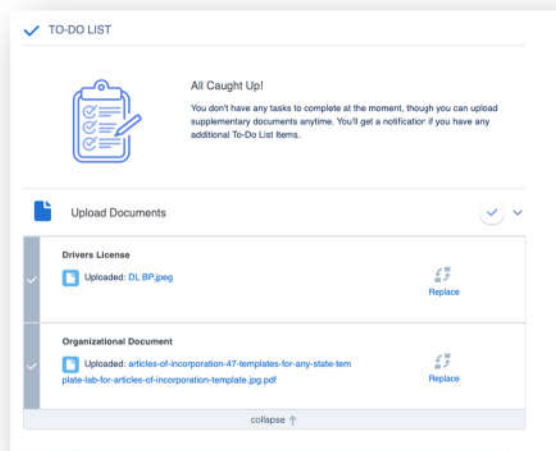3. The user can either **browse** or **Drag & Drop** into the placeholder.

4. As the user uploads documents the number will decrease and the placeholder will change. The user will see a checkmark and that the document is uploaded. *There is no need to Save.*

5. The user can also verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.

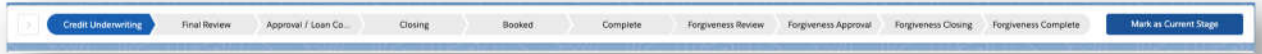6. Once all of the documents are uploaded, the user will be **All Caught Up!**
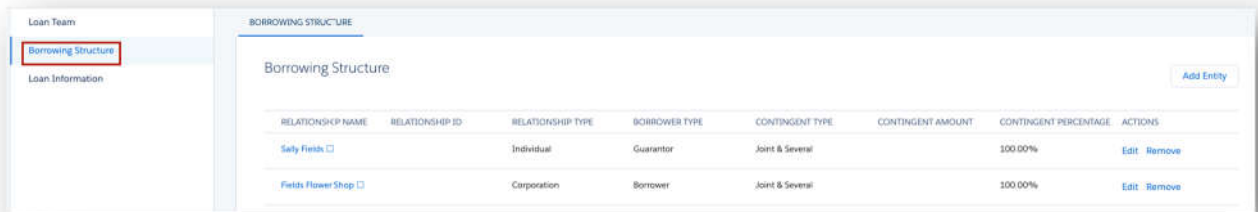

◆◆◆ END OF ONLINE USER EXPERIENCE◆◆◆

Financial Institution View of Loan – Middle Office Back-End functionality
This functionality is for both Draw 1 and Draw 2.

After the user submits the application, the internal user picks up the loan to begin the workflow.
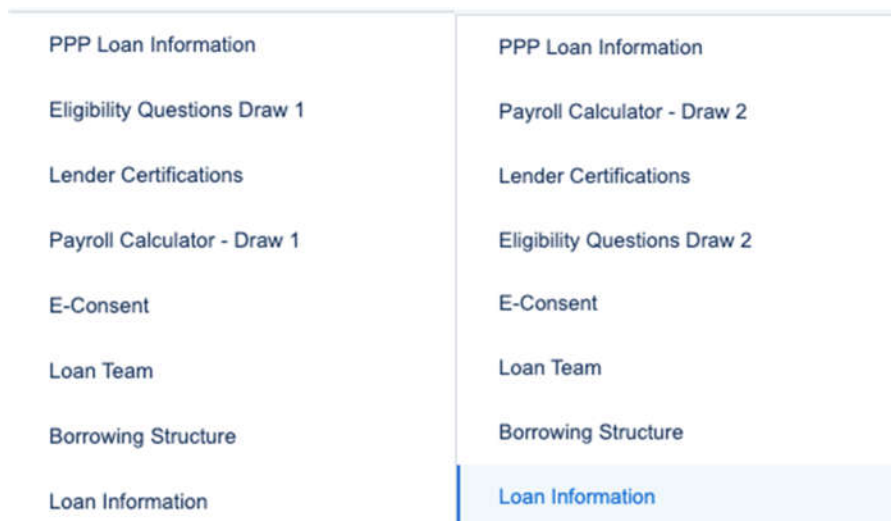
1. The internal user moves stage to **Credit Underwriting** and **Mark as Current Stage**.

2. The internal user adds themselves to the **Loan Team**.
3. The internal user verifies the **Borrowing Structure** on the Loan. Add at least one **Authorized Signer**.

4. The internal user validates the loan information entered on the **PPP Loan Information, Payroll Calculator as well as additional Routes (see Routes below)** and in **Document Manager**.

5. Internal user must verify the calculations on the **Payroll Calculator** route. If the user elected to use the 2483C or 2483SD-C, the additional fields highlighted in yellow below will be populated.

6. Internal user reviews Document Manager. Uploaded documents via the Customer Portal will be in a status of **Awaiting Review**.

7. FI will decide what **Status** the documents will remain in for the loan.
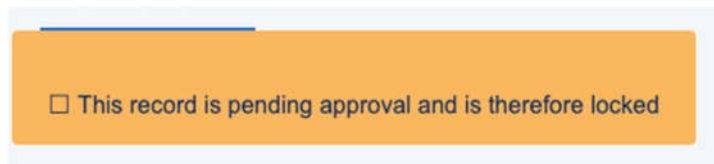

8. Once Draw amount has been determined, the loan may stay in may be submitted for Approval.
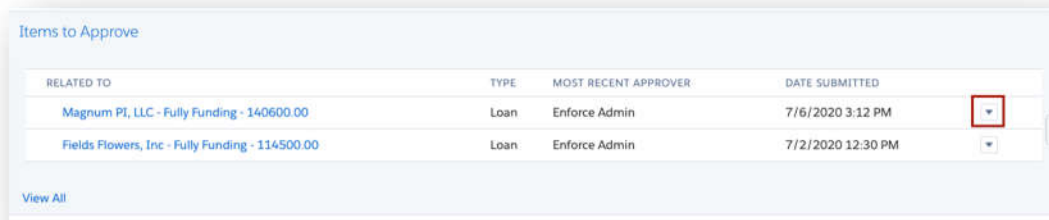
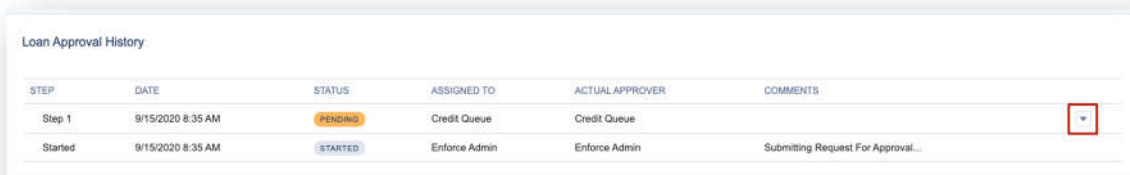## Loan in Round 2 Approval Stage – When the loan is in this stage, the loan is locked until approved.

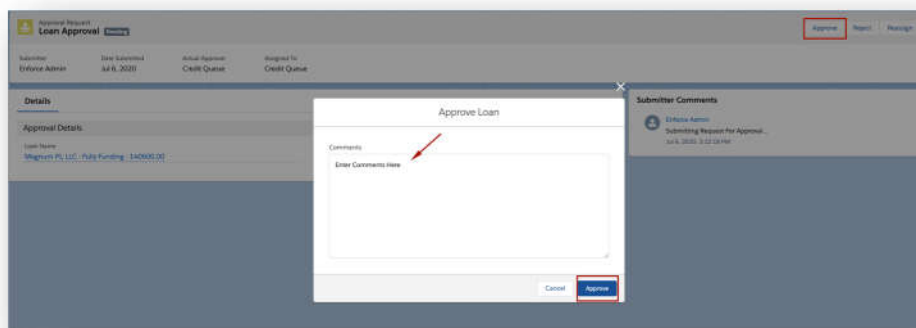1. The loan is locked once submitted for approval.

2. From the **Home Page or Loan Dashboard**, the appropriate approver will see the loan for approval in their **Items to Approve**. The Approver can also approve from the **loan dashboard** or **Approval History Route** on the loan. Anyone with loan authority can approve the forgiven portion of the loan.

View on Loan Dashboard, Approval History Route

3. The approver can approve from the Home Page upon review of the loan by using the down arrow and selecting **Approve/Reject**.

4. A new screen will open where the approver will select **Approve**, enter their **Comments** and click **Approve**. (This is only for the forgiven portion)

5. The loan will unlock and progress to the **Closing** stage.

Loan in Draw 2 Closing Stage – When the loan is in this stage, the internal user is communicating the information back to the original borrower.

1. The 2483, 2483 SD, 2483C and 2483SC-C can be generated from the **Loan Magic Wand**, **Generate Forms**.

Enabling Portal/Documents

1. To enable documents or a user, navigate to the **Relationship** (Business or Individual).

2. Navigate to the **Portal Access Management Tab.**

3. **Enable** the contact if they are not already Enabled.

4. Navigate to **Document Manager** on the Loan to request documents.

   a. Click on the **checkbox** next to the document or documents you want to request.

   b. Go to **Actions** and click **Request Documents**.

   c. You may **Edit All** which will allow you to add additional instructions for the client.

d. You will receive a Green notice that documents have been requested.

5. Once a document is received, the status will change to **Awaiting Review**.

Incomplete, Wrong or Missing Pages

1. If the wrong document was received or missing pages, you will set the Status to **Exception**.

2. Select the **Reason** and enter **Comment** then **Save**.

6. The client will receive a new email and can upload a new document.

7. Once the document is uploaded, the Status will change back to **Awaiting Review**.

8. You can view **Versions** in the placeholder.

9. Once the document has been accepted (either the first upload or a replacement), change the **Status** (designated by FI).