

Paycheck Protection Program Online Portal User's Guide



The Small Business Administration (SBA) has opened the Paycheck Protection Program (PPP) portal and is now accepting applications. ACCESSbank will only accept applications for this round of PPP loans via our online platform (using Google Chrome) located at: <https://accessbank.streetshares.com/ppp3/home>

Step 1: To begin your PPP application, you will first need to create an account. If you already have an account, you may sign in using the link, highlighted in blue.

Step 2: Once signed in, you will be taken to the PPP Application Hub. In order to complete your application, you must finish all sections and upload all required documentation.

Business Information: In this section, you'll provide information related to the business and the primary contact for the PPP loan application.

Owners: In this section, you'll list all owners of 20% or more equity.

- All parties listed within are considered owners, as well as "principals":
 - For a sole proprietorship, the sole proprietor;
 - For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
 - For a corporation, all owners of 20% or more of the corporation;
 - For limited liability companies, all members owning 20% or more of the company; and
 - Any Trustor (if owned by a trust).

Loan Request: To determine the eligible PPP loan amount for a second draw, you must:

1. Provide information about the first PPP loan;
2. Provide average monthly payroll expenses – for most borrowers, over the year-long period of either 2019 or 2020;
3. For loan requests above \$150,000, provide documentation of a 25% or greater gross receipts reduction in:
 - a) at least one quarter of 2020 compared to that same quarter in 2019; or
 - b) the full year of 2020 compared to 2019
4. Loans of \$150,000 or less are only required to quantify and certify the revenue reduction at the time of application. Documentation verifying the reduction isn't required to be provided until time of forgiveness.

A screenshot of the "PPP Application Hub" interface for "Business One, LLC". The page is titled "Complete Your Application" and includes a sub-header: "To submit, you must finish all sections of the application and upload the required documentation." The main content area consists of five horizontal panels, each with an icon, a title, a description, and a status button:

- Business Information:** "Tell us basic information about your business." Status: "In Progress" (blue button with a refresh icon).
- Owners:** "Provide information about owners of 20% or more of the equity of your business." Status: "Not Started" (grey button).
- Loan Request:** "Add financial information relevant to your loan request." Status: "Not Started" (grey button).
- Documents:** "Upload and manage documents verifying the information you have provided." Status: "Not Started" (grey button).
- Questions & Certifications:** "Answer qualifying questions, consent to terms of use, and provide contact information for the person who will be signing the final application form and PPP loan terms." Status: "Not Started" (grey button).

Documents: We will need to gather business banking and financial details to help validate your loan request. This may include proof of revenue reduction via tax returns or financial statements and payroll records.

Step 3: Submit your application. Carefully review the **Certifications, Terms & Agreements**. To complete the application and submit for review and a decision, you must:

1. Answer questions relating to the eligibility of the borrower for a PPP loan as well as questions that will assist in the processing of the application;
2. Review and agree to the PPP application terms and certifications;
3. Provide the contact information for the signer that can be used during the authentication and electronic signing process.

Upon submission, we will generate the SBA form 2483 and send it to the authorized representative for signature as indicated in step 3. Emails related to the application will be from documents@streetshares.com. Please ensure that the authorized representative can receive emails from this address.